UNIVERSITY OF GHANA

DEPARTMENT OF PSYCHOLOGY

JOB SATISFACTION, ORGANISATIONAL CLIMATE AND
PSYCHOLOGICAL WELLBEING: A STUDY AMONG CONTRACT
STAFF IN BANKING INSTITUTIONS

BY

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DECLARATION

I, EILEEN AMA ACKABAH, do hereby affirm that this work is the result of my own research under the supervision of Dr. Inusah Abdul-Nasiru and Dr. Enoch Teye-Kwadjo. It has not been presented by anyone for any academic award at the University of Ghana, Legon or any other university. References which have been used in this study have been fully acknowledged. I bear sole responsibility for any shortcomings.

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DEDICATION

I dedicate this work to the Almighty God for his unending favour upon my life. To El Anatsui, this is to thank you for your unwavering contributions towards my education. I also want to dedicate this thesis to my family, Yvonne Antonio, Grace Dsane and my friends. I am very grateful for your immense support towards my personal and academic development.
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ABSTRACT

The study investigated the relationship between job satisfaction and psychological wellbeing among contract staff in banking institutions. The moderating role of organisational climate on the relationship between job satisfaction and psychological wellbeing was also assessed as well as the extent to which job insecurity moderates the relationship between job satisfaction and psychological wellbeing. Lastly, the study examined the moderating role of tenure on the relationship between job satisfaction and psychological wellbeing was also examined. Two hundred and forty-three (243) contract staff were sampled from two selected banks in Accra. The sample was made up of (121) men and (122) women who had worked for 6 months or over at the selected banking institutions. The study used a cross-sectional design in which respondents were required to respond to items on a set of questionnaires measuring demographic factors, job satisfaction, psychological wellbeing, organisational climate and job insecurity. Hierarchical multiple regression and standard linear multiple regression were used for analyzing the statistical data. The results indicated that there is a significant positive relationship between job satisfaction and psychological wellbeing. It also reveals that organisational climate moderates the relationship between job satisfaction and psychological wellbeing. However, it was observed that job insecurity did not moderate the relationship between job satisfaction and psychological wellbeing. Further, it was also reveals that tenure moderates the relationship between job satisfaction and psychological wellbeing. The findings and implications were discussed and recommendations made for future research.
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LIST OF ACRONYMS/ABBREVIATIONS

JSS: Job Satisfaction

PWB: Psychological Wellbeing

OCS: Organisational Climate

JIS: Job Insecurity
CHAPTER ONE

INTRODUCTION

Background of the study

The utilization of temporary workers in firms improves flexibility of labour. Temporary employment arrangements allow firms to use labour for a shorter period without being responsible for workers’ benefits or the costs associated with hiring or firing as compared to permanent employment arrangements (Ono, 2009). For instance, organisations draw temporary labour from different channels by procuring independent contractors, on call workers and utilizing workers from temporary help services (Ono, 2009). According to Polivka (1996), on call workers are individuals who are called into work only when needed. Examples of on call workers are substitute teachers, nurses, and construction workers hired through union hiring halls.

This type of temporary employment differs from the standard employment in aspects such as working hours, terms of the contract, access to fringe benefits and supervision received. For instance, some temporary workers are managed by agencies, giving the work relation a tripartite character thus worker, agency and client organization (Martinez, De Cuyper & De Witte, 2010). Different words have been used by various researchers to refer to contract staff. They are sometimes referred to as contingent workers, temporary workers, dispensable workers, part time workers, causal workers and non-core workers (Hampton, 1988). A distinguished characteristic of this category of workers is the fact that their employment is not permanent. They are laid off at the end of that particular ‘contract’ and can only be retained if another job comes on stream.
In recent years, non-standard work arrangements such as temporary and contract recruitment have become increasingly common ways of organising work. Due to socio-economic conditions, organisations have recognised the need to deal with exigencies in order to remain in the competitive environment, associated with these conditions. The Ghanaian banking system has gone through numerous restructuring in order to be stable and competitive (Alhassan & Ohene-Asare, 2016).

In Ghana, some organisations, especially the banking sector, resort to temporary and contract work arrangements in their quest to cut down cost as well as ensure productivity. Of particular significance has been the increase in the number of contract staff in the banking sector. Temporary workers are subject to a limited duration of employment, resulting from the requirement for regular renewal of contracts.

Scholarly concern in temporary employment can be traced back to the mid-1980s. A common feature in most of these writings is that temporary employment is portrayed as a cause for concern when it comes to employees’ attitudes, wellbeing or behavior at work (Kunda, Barley, & Evans, 2002). There have been inconsistent and contradictory results on studies on the relationship between temporary employment and psychological outcomes (see, for example, see Connelly & Gallagher, 2004; De Cuyper, De Jong, De Witte, Isaksson, Rigotti, & Schalk, 2008). For this reason there is the conclusion that temporary employment can be positive or negative for workers.
According to Korpi and Levin (2001), there have been reports on socio-economic studies indicating the rapid growth of temporary employment and issues concerning low pay, relatively few fringe benefits and limited union protection. These workers have limited access to benefits as compared to permanent or regular workers and perceive themselves as disadvantaged. In these circumstances, temporary or contract workers experience job insecurity and poorer working conditions which can have a negative impact on workers’ wellbeing as well as job satisfaction (Carrieri, Di Novi, Jacobs, & Robone, 2012).

In line with De Cuyper and De Witte (2006), a heightened feeling of job insecurity is one of the most significant consequences for workers on temporary contracts. Job insecurity is defined as the employee’s overall concern about the continued existence of the job in the future (Cheng & Chan, 2008; Sverke, Hellgren & Näswall, 2002). In other words it refers to fear of losing one’s job. Sverke et al., (2002) asserts that job security is often an essential work stressor and therefore affects the work related wellbeing of employees negatively.

Temporary employment can be thought of as a more insecure form of work since, by definition, a temporary contract has a limited time span which is likely to create concerns about job continuation through a renewal of the contract or an upgrading to a permanent one (De Witte & Naswall, 2003). Also, some contingent work arrangements have been recognized to improve both work and family life of workers as well as a potential stepping-stone towards regular employment (de Graaf-Zijl, 2012).

Employee satisfaction is very necessary to the attainment of organisational goals. Bhatti and Qureshi (2007) stated that there is the need for effective organisations to have a culture that
instigates employee satisfaction. The concept of job satisfaction was originally defined and measured by Frank Taylor in 1911. Besides Locke (1976) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience.

According to Westover and Taylor (2010), research shows that employee’s job satisfaction is a major concern for management in many contemporary organizations. As a result, studies on job satisfaction and psychological wellbeing have spawned considerable interest among researchers across the world over the years.

Psychological wellbeing has of late been examined beyond happiness, in association with a number of variables. According to Jahoda (1958), most people define psychological wellbeing as happiness, a good quality of life and satisfaction whereas in psychological terms, it means a good mental health. Psychological wellbeing is subjective and may mean differently to different people.

It is associated with feelings that people have about daily experiences in their life activities. These feelings may range from negative mental states or psychological strains to a state which has been identified as positive mental health (Jahoda, 1958). The negative mental or psychological strains comprise of anxiety, depression, frustration, emotional exhaustion, unhappiness, and dissatisfaction. In other words, it includes both positive and negative emotions.

Ryff (1995) states that psychological wellbeing is very essential, which includes the composite measure of an individual’s physical, mental and social wellbeing. Ryff categorises psychological
wellbeing into six dimensions. These are personal growth, self-acceptance, positive relations with others, purpose in life, autonomy and environmental mastery.

Personal growth refers to having a sense of continuous growth and development as an individual. Self-acceptance refers to the positive assessment of an individual’s life. Positive relations with others also refer to establishing quality relations with other individuals. Purpose in life refers to the individual’s belief that life is meaningful and purposeful. Autonomy means being able to make decisions by oneself. Environmental mastery refers to the ability of the individual to direct his/her life and the world around him/her.

However, a number of researches have confirmed that psychological wellbeing is influenced by different causes such as individual and organisational factors. Among the organisational factors is organisational climate (Fouladvand, 2007). There have been inconsistencies with the definitions of the concept organisational climate. The most consistent definition is described as employees’ perceptions of their organisation. It may also be defined as the shared perceptions of and the meaning attached to the policies, practices, and procedures employees experience and the behaviors they observe getting rewarded and that are supported and expected (Ostroff, Kinicki & Tamkins, 2003; Schneider, Ehrhart & Macey, 2011). Generally, organisational climate is defined as employees shared perception of the psychologically important aspect of work environment. In other words it captures the experiences by workers in their work environments as well as the qualities associated with them.
History of Banking Sector in Ghana

Banking activities started in Ghana in the late nineteenth and early twentieth centuries. The government of Ghana after gaining independence extensively intervened in the financial markets in an attempt to control the cost and direction of finance in the country (Saka, Aboagye & Gemegah, 2012).

In 1953, The Bank of Ghana became the main banking institution in the country and managed issues of currency, business and personal banking. Public sector banks were then established. The Ghanaian banking system is a diverse one which comprises of commercial, merchant and development banks. The banking industry plays an essential role in the Ghanaian economy and it is the most highly regulated sector. Currently, the banking system in Ghana has undergone a wide range of policies that have been applied to keep up with the western world. Functional policies together with enabling environment set by the Bank of Ghana and governments have had substantial influence on the sector.

History of Access Bank Limited

On the 19th of August 2009, Access Bank launched its operations in Ghana. It is one of the most capitalized commercial banks in the industry. The entry of Access Bank into the Ghanaian economy waved the beginning of a new era in the history of banking because of its acknowledged reputation for innovation and service excellence across Africa and beyond.

The Bank has provided universal banking services to nearly the entire population in Ghana and has acted as a catalyst for growth and socio-economic development since its inception.
Access Bank has experience in Trade Finance, Treasury and Relationship management services hence it is the preferred partner for global businesses and international financial institutions seeking to do business in Ghana. The Bank also delivers world-class banking services and provides financial support in key areas of the economy.

It is a subsidiary of Access Bank and the Access Bank Group’s international network spans sub-Saharan Africa’s three monetary zones (Congo DRC, Gambia, Ghana, Nigeria, Rwanda, Sierra Leone, and Zambia), China and India in the Far East, Dubai and Lebanon in the Middle East and the United Kingdom. Access Bank presently has about 50 business offices located in major cities and commercial centres across the country.

**History of CAL Bank Limited**

CAL Bank Limited is a commercial bank in Ghana that mostly deals in meeting the banking needs of small, medium and large corporations. It all begun 29 years ago as an idea to be the first privately owned bank, it has developed in leaps to achieve that and more.

Previously known as Continental Acceptances Limited, the bank was incorporated in March 1989, under the Companies Code, 1963 (Act 179), as a private limited liability company and commenced operations as a local merchant bank in 1990 with the sole aim of providing a truly distinguished world class banking solution.

“It all started in 1989 when Mr. Afari-Donkor and a group of others who had been toying with the idea of setting up the first privately owned bank in Ghana went ahead and invited the initial shareholders of the bank; International Finance Corporation (IFC), Commonwealth Development Corporation (CDC), The African Growth Fund, which was basically the first Africa-focused fund, managed by the Equator Bank and grandfathered by OPEC.
They observed, early in the day, that the dream to deal with securities and bills of exchange was “difficult to realize in a cash based economy with systemic weaknesses” and that, coupled with issues over the bank’s long name, led to the change of name to CAL Merchant Bank.

As the current rule limited the bank from having more branches, the Bank of Ghana brought in the concept of universal banking after the banking act of 2004 which CAL Bank seized the opportunity to change their license from a merchant bank to a universal bank. This change led to an increase in the branch network of the bank.

The bank currently provides services which include retail banking, corporate and business banking. CAL Bank operates over 30 networked branches and over 100 ATMs across the country.

**Problem Statement**

There has been growth in temporary employment in many organisations across Ghana. Regardless of the fact that there has been an increase in this employment trend, there is a limited body of research among temporary workers in Ghana especially contract staff in the banking sector. Likewise, many studies have paid attention to job satisfaction and psychological wellbeing among permanent workers.

The body of research on temporary workers is mostly found in the European countries with few of them done in African countries. In the Ghanaian context, of particular significance has been the increase in the numbers of contract staff in the banking sector. Contract staff contributes to the performance of organisations despite the conditions and fewer benefits associated with this type of employment.
Also, these workers most often experience job insecurity and this indicates a problem which can affect their job satisfaction and psychological wellbeing. Therefore, it is essential to study job satisfaction and psychological wellbeing among these workers.

Furthermore, there is a strong evidence to suggest that organisational climate has an influence on organisational performance (Ojo, 2010). Organisational climate has been found to enhance training participation (Gyimah, 2015), empower employees (Boudrias et al., 2010; Mok & Au-Yeung, 2002), improve on safety climate (Neal, Griffin, & Hart, 2000), enhance job satisfaction of employees (Castro & Martins, 2010), and to influence organisational innovation (Taştan & Davoudi, 2017). This implies that the kind of supervision, relationship with other workers, rewards systems and other conditions in place at the work place are able to instill some sense of purpose within the contract staff of the organisation, which then spur them on to attain their set objectives, contributing to the overall growth of the organisation. Essentially, efficient organisational climate can result in high level of employee motivation, job satisfaction, performance and organizational productivity. Thus, for an organization to achieve its goals, there should be sturdy organisational climate that is clearly distinguished from other organizations. There is limited research related to the moderating role of organisational climate on the relationship between job satisfaction and psychological wellbeing with specific emphasis on the Ghanaian context. This calls for further examination of the relationships between these variables.
Research Aims and Objectives

The general aim of the study is to investigate the relationship between job satisfaction and psychological wellbeing among temporary employees in the banking industry. The role of organisational climate and job security will also be analysed. On the basis of this, the following specific objectives that the research will focus on are:

i. To investigate the relationship between job satisfaction and psychological wellbeing of contract staff.

ii. To determine whether organisational climate will moderate the relationship between job satisfaction and psychological wellbeing of contract staff.

iii. To investigate the job security levels among contract staff.

iv. To determine whether tenure will moderate the relationship between job satisfaction and psychological wellbeing of contract staff.

Relevance of Study

Temporary work has gained scholarly interest over the past several years. Increase in this employment trend has far reaching implications and on the other hand consequences for employees, employers and the organization at large. As discussed earlier, a lot of sectors especially the banking sector in Ghana resort to the use of temporary workers in order to cut down cost and also achieve productivity.

Studies show that this type of work arrangement is associated with issues such as low pay, relatively few fringe benefits, limited union protection, job-insecurity and poorer working conditions (Carrieri et al 2012 ; Korpi & Levin,2001). Despite these problems, contract staff or
temporary workers have been generally unnoticed among researchers in Ghana. This study therefore aims to increase researchers’ interest in temporary work in Ghanaian organisations. It is expected that the study will also be beneficial to researchers and persons who wish to understand job satisfaction and psychological wellbeing levels among contract or temporary staff.

Contract workers definitely experience job insecurity which may have immense effect on their psychological wellbeing and their attainment of job satisfaction. The study will be essential for employers as they may gain understanding as to how job security adversely affects employees’ psychological wellbeing and job satisfaction as well as encourage employees to increase their effectiveness and performance.

Employees may also learn to identify other problems that negatively influence their psychological wellbeing and job satisfaction. By sharing this knowledge, employees can act as a vehicle to help management implement appropriate procedures for ensuring their wellbeing. Also, the need to create a good organisational climate is necessary as this might have an effect on employees’ psychological wellbeing which in turn reduces job satisfaction.

Policy makers are the last to benefit from this study. Findings from the study will be valuable to the management of the companies as well as other organisations such that the findings could be used in formulating effective policies to meet the needs or formulate means to enhance job satisfaction and wellbeing among contract staff.
CHAPTER TWO

LITERATURE REVIEW

Introduction

The main study as discussed in the first chapter looked at a general introduction on job satisfaction, psychological wellbeing and organisational climate among contract staff in the banking sector in Ghana. The core objective of this chapter involves theoretical foundations explaining the key variables as well as their significance. This chapter also highlights critical analysis of review of related studies.

Theoretical framework

A number of theories exist to explain the job satisfaction levels among workers as well as the impact on their psychological wellbeing. These theories consist of need fulfilment theory, discrepancy theory, equity theory, happy worker thesis theory and Ryff’s theory of psychological wellbeing.

Need Fulfilment theory

According to Kinicki and Kreitner (2007), the job satisfaction of workers could be commonly grouped into five distinct model categories and one of them is need fulfilment theory. Kinicki & Kreitner (2007) explained that the need fulfillment has its basis on the satisfaction determined by the extent to which a job, with its specified characteristics and duties, allows an individual worker to meet his/her personal needs. Proponents of this theory suggest that there is a direct or positive relationship between job satisfaction and actual satisfaction of the expected needs. Thus job satisfaction cannot be considered as a mere function of a given outcome or group of
outcomes a person receives from his or her job as a result of this direct or positive relationship.
The Fulfillment theory points to the fact that, satisfying the demands and wishes of workers is the basic rule of the happiness of workers. If workers’ demands and wishes are totally provided then workers will be satisfied. Thus, the more a worker earns the more he is satisfied and the less a worker earns the less he is satisfied (Sawar & Abugre, 2013).

**Discrepancy Model**
The second model is the discrepancy model which was developed by Lawler, 1971. According to Lawler, job satisfaction was determined by a motivational structure. It explains satisfaction as a result of expectations which have happened or not yet happened. how an individual measures job satisfaction based on what the employee gets versus what the employee believed he or she deserved is the ideal behind this model. Therefore, when a person receives less or more than what was expected, dissatisfaction occurs.

**Equity Theory**
The equity theory was developed in 1963 by John Stacey Adams. The level of equality and fairness that the worker receives in return for his contributions at work is the basic assumption of this theory. According to Al Jenaibi (2011), the theory describes the employee’s desire to find a balance between the ratios of their input to the ratio of the output they receive, comparing their status with their coworkers. Workers input include experience, qualifications, capability, time, effort, hard work, commitment, ability, adaptability, flexibility, tolerance, determination, enthusiasm, personal sacrifice, trust in superiors, support from co-workers and colleagues and skills. Dugguh and Dennis (2014) state that output (outcomes) on the other hand is the positive
and negative consequences that an individual (employee) perceives a participant has incurred as a consequence of his relationship with another. Output comprises incentives, rewards, recognition, job security, esteem, employee benefits, expenses, reputation, responsibilities, and sense of achievement.

In line with Al-Haydar and Bin Taleb (2005), employees will have satisfaction if this comparison is just and they will be dissatisfied if it is not just. In other words, satisfaction is determined by the fairness in the ratio of what a person receives from his job and in relation to what a person puts into his job. Equity theory underscores the significance of other people's input-outcome balance in influencing how a person will judge the equity of his own input-outcome balance (Sawar & Abugre, 2013). The theory also argues that people measure the fairness of their own input-outcome balance in comparison to others. Huseman, Hatfield and Miles (1987) further propose that an employee is likely to be dissatisfied or distressed when there is inequality between input and the output with regards to two social groups or individuals.

Equity theory further identifies four mechanisms for job satisfaction (dissatisfaction) as follows:

a. Employees seek to maximize their outcomes (rewards minus outcomes).

b. Groups can maximize collective rewards by developing accepted systems for equitably apportioning rewards and costs among members. That is, systems of equity will evolve within groups, and members will attempt to induce other members to accept and adhere to these systems.

c. When employees find themselves participating in inequitable relationships, they become dissatisfied or distressed. The theory explains that in this situation, both the person who gets ‘too
much’ and the person who gets ‘too little’ feel dissatisfied. The employee who gets too much may feel ashamed or guilt and the employee who gets too little may feel angry or humiliated.

d. Employees who perceive that they are in an inequitable relationship attempts to eliminate their dissatisfaction by restoring equity. This could be done by either by distorting inputs, outputs, or leaving the organization.

Thus, the theory has wide-reaching implications for employee morale, efficiency, performance, productivity and turnover. This theory indicates why employees see themselves the way they are treated in terms of their surrounding environment, teams, or systems collectively and not in isolation and so they should be managed and treated accordingly. A limitation to this theory is that the theory does not elaborate on how or with whom a person will choose to compare his input-outcome ratio which is crucial to any prediction of the presence or magnitude of perceived inequity (Pritchard, 1969).

Happy Worker Hypothesis

It is often assumed that happy workers are also productive workers. In occupational health psychology there is the underlying assumption that satisfied and happy workers perform on average better than other workers. According to Wright and Cropanzano (2007), the happy-productive worker hypothesis started from the Human Relations Movement of the 1930s. The word happy can have several meanings. Most often, happiness is construed as a constant trait in a particular period or for a specific time frame.

Therefore, happiness is interpreted as satisfaction or, in a narrow aspect, job satisfaction (Judge, Thoresen, Bono, & Patton, 2001) and, in a broader aspect, psychological wellbeing (Taris &
According to Lucas and Diener (2004), people often think of satisfaction and emotions as the final outcome of a valence event. Thus, pleasant events bring satisfaction, happiness, and joy, and unpleasant events bring dissatisfaction, anger, depression, or fear. Therefore, in the work environment, this means that employees will feel happy when work conditions are good and unhappy when work conditions are bad (Lucas & Diener, 2004).

This theory has been criticized for being subjective and focuses mainly on the individual (Arcidiacono & Di Martino, 2016).

**Ryff’s Theory of Psychological Wellbeing**

There have been various studies on psychological wellbeing as well as various definitions of this construct. This construct is explained by some researchers as a description of a number of constructs that define psychological functioning. Ryff (1989) for example described psychological wellbeing as the optimal psychological functioning and experience. According to her, psychological wellbeing is conceptualized as comprising of six dimensions. These are autonomy, environmental mastery, positive relations with others, purpose in life, personal growth, and self-acceptance. Therefore, one who demonstrates strength in each of the dimension would reflect good psychological wellbeing and vice-versa (Nordin, Abdwahaband & Yunus, 2012).

Autonomy is the efforts to have individuality in the social environment and developing thoughts and codes of behavior according to personal standards in spite of social pressure. Environmental control is shaping the environment and taking the opportunities to meet personal needs. Positive relations with others is developing and maintaining close relationships with different people, empathizing and caring about their happiness. Life purposes is having aims in life and seeing a
meaning in it. Personal development is being aware of your capacity, making efforts to improve your skills and being open to new experiences (Eldeleklioglu, Yilmaz & Gültekin, 2010).

The Carol Ryff’s model of Psychological Wellbeing provides a great framework which is multidimensional, and not merely about happiness, or positive emotions. Hence, all the various components affect the wellbeing of employees. However, the author pays too much attention to the power of the subject to modify and intervene to transform the context, regardless of the objective features of the context itself and the resources in terms of possibilities that the latter may or may not offer. Regardless of the objective features this theory may or may not offer in terms of possibilities, it has been criticized for focusing on the power of the individual in order to adapt and intervene in transforming the environment (Zelenski, Murphy & Jenkins, 2008).

**Review of Literature**

This section reviews some studies that have been conducted in the area of job satisfaction, psychological wellbeing, organisational climate and job security.

**The emergence of contract workers in the banking industry**

Adeleye (2011) reported that most banks reduced the proportion of full-time employees, and hired temporary or fixed-term workers as their replacements. What happened was that the employers were able to significantly reduce employment costs and were able to save on benefits (such as healthcare, pension, and paid vacation), training costs and also on compensation. Adeleye (2011) continued that most contract workers were also paid less than a quarter of what the junior, permanent staff, for firms that were replacing their personnel for full-time positions
with fixed-term contract personnel. Adeleye (2011) argued that in the Nigerian context, this could be described as “weak” and “liberal” because there were no legislations that regulated or restricted the use of temporary workers or sub-contracting.

**Job Satisfaction**

According to Sarwar and Abugre (2013), job satisfaction has been described as one of the most important and significant variables in organisational behavior and in work organizations. It is the general attitude of an employee to the job. This is because of the way job satisfaction has been intrinsically linked to positive attitude that workers have towards their jobs and in the end, a positive attitude towards work.

Similarly, Wright and Bonett (2007) asserted that workers who had higher level of job satisfaction would display a decreased propensity to search for a job and decreased propensity to leave the organization. In addition to this, the employees who have the perception that their needs have not been met have grown in general dissatisfaction and increasingly become attracted to competing places of employment (Tziner, 2006).

From the view point of Ngo (2009), the satisfaction on the job has been linked to some factors such as an enhanced job performance, work values which were positive, high levels of employee motivation, low absenteeism rates, low rates of turnover and turnover. For that reason, it was essential that managers should be concerned with the level of satisfaction in their organization.

Indermun and SaheedBayat (2013) asserted that when employees become dissatisfied, it may lead to job outcomes which may be undesirable such as stealing, moonlighting, and high rates of
absenteeism. This results in the employees becoming withdrawn from the position psychologically, and they put up behaviours which are disruptive, for example, unpunctuality, irregular attendance of meetings or even to wander about trying to look busy.

There are several factors which may affect job satisfaction. Some may be intrinsic while others may be extrinsic in origin. On the word of Sageer, Rafat, and Agarwal (2012), the factors that influence job satisfaction are the design of the job, the identity of task, recognition, responsibility, empowerment, task quantity, the level of difficulty of the talk.

Sarwar and Abugre (2013) conducted a study and found out that, of several factors that affected job satisfaction, the main one was motivation of employees. This was followed by rewards for good job done. The next factor was promotion and increase in salaries, followed by good remuneration and allowances. Also, factors such as good working conditions for employees, job security, working relationship between supervisors and subordinates which should be good, working equipment being available at all times, effective human resource (HR) structures being available, efficient dissemination of information from management to subordinates and to achieve challenging goals was the last in that order.

On the contrary, Green and Heywood, (2011) investigated the relationship between a variety of flexible employment contracts and job satisfaction. This was measured across a range of dimensions of job satisfaction: job security, pay, hours and the nature of the work itself. The results from the research provide evidence that flexible contracts have either a weak negative influence or no influence at all on overall job satisfaction. A study by Buddelmeyer, McVicar and Wooden, (2013) indicated that among males, both casual employees and labour-hire workers (but not fixed-term contract workers) report noticeably lower levels of job satisfaction. The study
also showed that women in contingent employment tend to be no less satisfied with their jobs than women in ongoing employment.

**Psychological wellbeing**

Psychological wellbeing is a feeling of happiness which centers on the subjective experiences of individuals. Psychologists tend to focus on two components of psychological wellbeing: hedonic and eudaimonic (Ryan & Deci, 2001). The hedonic component is concerned with subjective experiences of pleasure, or the balance of positive and negative thoughts and feelings in individuals’ judgments. An example of hedonic approach that helps to understand psychological wellbeing in organisations is research on job satisfaction.

The eudaimonic component of psychological wellbeing is characterized by fulfilment and the realization of human potential. A research on meaning and engagement in organisations is a representation of eudaimonic approach that helps in understanding psychological wellbeing. Wrzesniewski (2003) defined it in terms of employees’ feelings of fulfilment and purpose in their efforts.

Researchers have proposed that the feeling of psychological wellbeing is subjective to the perceived job security of an employee. Therefore, an employee who has low job security will feel disassociated from the organization which will lead to a decline in their psychological wellbeing. Richmond (2006) suggests that when an employee is affected with high level of psychological problems such as stress, depression and anxiety resulting from many other organisational factors such as job insecurity, the employee experience lower psychological wellbeing.
Dawson, Veliziotis, and Hopkins (2017) analysed the relationship between temporary employment status and subjective wellbeing using data from the British Household Panel Survey. In their study, they found out that temporary employees report higher psychological wellbeing and life satisfaction. This also showed that an employment contract with definite duration lowers individual wellbeing mostly through heightened job insecurity.

Again, Robone, Jones and Rice (2011) investigated the influence that contractual and working conditions have on self-assessed health and psychological wellbeing of employees using twelve waves of the British Household Panel Survey. It was revealed that both contractual and working conditions have some influence on health and psychological wellbeing.

**Relationship between Job satisfaction and psychological wellbeing**

There have been some studies on psychological wellbeing and job satisfaction levels. İşgör and Haspolat (2016) sought to investigate the psychological wellbeing and job satisfaction levels in different occupations. They noticed that in terms of the professional time, there was no significant difference between psychological wellbeing and job satisfaction scores of the employees.

Also, Psychological wellbeing averages of the employees with medium and high level monthly income level were significantly higher rather than the psychological wellbeing averages of the employees with low level monthly income level. According to İşgör and Haspolat (2016), it was possible to affect the psychological wellbeing of the individuals from inner processes such as personality, and temperament. This could also be affected from occupational factors for instance occupation, satisfaction on the job and the working environment.
The concept of organisational climate and its relationship to job satisfaction

The evaluation of concept of the organisational climate has recently been attempted by many researchers. Organisational climate is an essential factor which affects various aspects of work in the work environment. Also, it captures the qualities of work environments that explain how those environments are experienced by the people who work in them (Glisson & Green, 2011). This definition is based on the assumption that individuals within a given subsystem or organization and at a given hierarchical level should have similar perceptions about their climate (Asif, 2011).

Açıkgöz and Günsel (2011) explain that organisational climate is a temporal and subjective concept which is generally subjected to direct manipulation by people with power. Therefore, it cannot be seen or touched but it is real and it is like air in the room that surrounds and affects everything within the organization (Ceyda & Sevinc, 2012).

Along with Ostroff (1993), climates can be categorized along three dimensions namely affective, cognitive, and instrumental. The affective dimension is concerned with the extent to which the organisational climate emphasizes mutual support, warmth, friendliness, and social rewards. The cognitive dimension places emphasis on skill improvement, autonomy, and intrinsic rewards. The instrumental dimension has to do with whether the climate emphases on hierarchy and going through channels, formality and rules and procedures, as well as achievement, and extrinsic rewards. Research findings suggest that organisational climate is a factor that significantly affects different individuals and organisational outcomes such job satisfaction and employees’ psychological wellbeing (Crawford, 2008).
A study was conducted by Bahrami and Taheri (2013) to investigate relationship between organisational climate and psychological wellbeing among hospital employees. The investigators developed a model which comprised of five components of climate and nine components of psychological wellbeing. The study showed that organisational climate exerts a significant influence on employee satisfaction and the wellbeing of employees.

Alajmi (2016) explored the role of organisational climate as a predictor of job satisfaction of employees from Kuwaiti industrial companies using a sample of 320. The results indicated that there is a significant positive relationship between organisational climate and job satisfaction among the employees. On the other hand, organisational climate explains 46.7% of the variations that occur in job satisfaction.

Castro and Martins (2010) also in their study explored the relationship between organisational climate and job satisfaction in an Information and Communication Technology (ICT) organization on a sample of 696 employees. The results showed that there was a strong positive correlation between organisational climate and job satisfaction as well as organisational climate was found to predict 71% variance in job satisfaction. Gondlekar and Kamat (2016) conducted a study to explore the link between organisational climate and psychological wellbeing. The sample for the study comprised of 180 employees. Findings indicated that there is a significant positive correlation between organisational climate and psychological wellbeing.

Mafini (2016) explored the contribution of organisational climate to employee wellbeing. He developed and tested a conceptual framework that linked employee wellbeing to four organisational climate factors. These are manager-employee relationships, working conditions,
remuneration and work allocation. A sample of 164 employees drawn from seven service industry enterprises located in Southern Gauteng, South Africa was used for the study. Results reported that all four organisational climate dimensions were statistically significant, indicating that they predict employee wellbeing in the service industry.

Danish, Dra and Ali (2015), in their study investigated the impact of organisational climate on job satisfaction and organisational commitment. The sample for the study comprised of 179 teachers from different colleges and universities of Punjab, Pakistan. Descriptive statistics and regression analysis were used to explain variations in job satisfaction and organisational climate. The results gave the indication that the organisational climate has considerable impact on both job satisfaction and organisational commitment.

**Job Security**

Job insecurity has been defined by various researchers. Sverke, Hellgren and Näsvall (2002, p. 242) refer to job insecurity as the “subjectively experienced anticipation of a fundamental and involuntary event related to job loss”. Heany, Israel and House (1994, p. 1431) also refer to the “perception of a potential threat to the continuity of the current job”.

De Witte (2000) classifies job insecurity into two dimensions: thus, cognitive and an affective dimension. Cognitive job insecurity relates to perceptions of possible job loss, whereas affective job insecurity relates to the fear of job loss. Probst (2003) also added that job insecurity is classified into quantitative and qualitative. The quantitative category refers to employees concern about the future of their current job, whiles the qualitative category refers to perceived threat of
reduced quality in the employment relationship. Research therefore suggests that the different dimensions of job insecurity have effects on work behaviours.

According to Booth et al., 2002, temporary jobs are associated with higher job insecurity and increased unemployment risk. These consequences are more likely to be characterized by poorer working conditions and wage penalties relative to permanent jobs.

The review Knabe and Rätzel (2010) show that workers are more satisfied if their job security is higher. A meta-analysis by Cheng and Chan (2008) indicates that job insecurity is negatively related to psychological and physical health and wellbeing.

Callea, et al, (2016) in a study explored the relationship between contract type and job insecurity. Participants of 638 employees were used from different Italian organisations. Two facets of job satisfaction were considered in the study: intrinsic and extrinsic job satisfaction. It was found that job insecurity moderates the relationship between contract type and intrinsic and extrinsic job satisfaction differently for contract type. The results indicated that job insecurity was more negative for temporary workers regarding extrinsic job satisfaction and less negative regarding that of intrinsic job satisfaction.

Rationale for the Present Study

Mostly literature in the field of temporary workers has noted job satisfaction, job insecurity and psychological wellbeing variables as some of the main elements (De Cuyper et.al, 2008, Cheng & Chan, 2008; Virtanen et al., 2005). However, very few appear to focus on organisational climate. It is based on this that the present study has been conducted.

In addition, this study integrates concepts of organisational climate and job insecurity to determine their effects in predicting job satisfaction and psychological wellbeing among contract
staff in the banking sector. These results suggest that organisational climate and job insecurity are liable for contract staff’s job satisfaction and psychological wellbeing in the banking sector. Thus, organisational climate and job insecurity is essential to explaining the relationships between job satisfaction and psychological wellbeing among contract staff in the banking sector. Again, most researchers focused on the physical health aspect in terms of measurement of psychological wellbeing (Strasser, De Castro & Takeuchi, 2010). Ryff scale of psychological wellbeing which measures an all-inclusive aspect of wellness is employed in this present study.

This consists of Autonomy (a sense of self-determination), environmental mastery (shaping the environment and taking the opportunities to meet personal needs), positive relations with others (developing and maintaining close relationships with different people, empathizing and caring about their happiness), purpose in life (having aims in life and seeing a meaning in it), personal growth (being aware of your capacity, making efforts to improve your skills and being open to new experiences), and self-acceptance(a sense of continued growth and development as a person).

**Statement of Hypotheses**

Based on the above reviewed literature, the study seeks to test the following hypotheses

**Hypothesis 1**: There will be significant positive relationship between job satisfaction and psychological wellbeing among contract staff.

**Hypothesis 2**: Organisational climate will significantly moderate the relationship between job satisfaction and psychological wellbeing among contract staff.
**Hypothesis 3**: Job security will moderate the relationship between job satisfaction and psychological wellbeing among contract staff.

**Hypothesis 4**: Tenure will moderate the relationship between job satisfaction and psychological wellbeing among contract staff.

**Conceptual Model**

The proposed conceptual model based on the results of the study was revised and is presented in the figure 2.1 below:

![Conceptual Model Diagram](image)

**Figure 2.1 Proposed conceptual framework of hypothesized relationships between independent, moderating and dependent variables (Source: Author’s construct, 2018)**

The figure above is a summary of the relationship between the variables investigated in the present study. It is expected that there will be a significant positive relationship between job satisfaction and psychological wellbeing, with organisational climate serving as a moderator, and tenured versus contract staff affecting the relationship between job insecurity and job satisfaction.
satisfaction and psychological wellbeing. It is also expected that organisational climate will moderated the relationship between job satisfaction and psychological wellbeing. Furthermore, it is expected that job insecurity will moderate the relationship between job satisfaction and psychological wellbeing. Finally, it is also expected that tenure will moderated the relationship between job satisfaction and psychological wellbeing.

**Conclusion of the second chapter**

The literature which has been reviewed has revealed the extent of recent literature on the subject which has been done in other countries. Therefore, there is enough relevant literature on the subject. Also, it has shown the gaps in literature which will be filled with this current study.
CHAPTER THREE METHODOLOGY

Introduction

A description of the research methodology is presented in this chapter. A summary of the population, research design, the sample and the sampling procedure are described. It provides a description of instruments that were used for data collection and their psychometric properties. Outlines of the pilot study, the data collection procedure and scoring of data are also provided in this chapter.

Population and sample

The target population for this study involved contract staff from two banks in Ghana. These are Access Bank (Ghana) Limited and Cal Bank Limited. Access Bank (Ghana) Limited and Cal Bank Limited are part of the banking industry in Ghana. The present population is estimated to be 400 employees for each bank. A total of 300 contract staff from the two banks was selected for the study. The proposed number was based on certain factors such as characteristics of the population, financial costs and time involved in the research, alpha level and expected accuracy of the results. Also, in line with Dillman (2000), having a sample size of more than one hundred (100) is adequate to provide a reliable illustration of a study population hence the total sample of 300 contract staff.

The present study is basically determined to examine the relationship between job satisfaction, psychological wellbeing and organisational climate. Most banks in Ghana resort to temporary and contract work arrangements and that is why it is the most appropriate population to consider. Another reason for the choice of this category of workers is that there is less attention on them
even though they also contribute towards the productivity of the organisation. The choice of the banking sector is also related to the key importance of the banking system in the Ghanaian economy. Though the study focused on contract staff in the banking sector, there were other inclusion criteria. This included tenure; thus, only contract staff who have held their current jobs for a minimum of 6 months or more. Contract staffs that are not in the banking sector were excluded from the research.

Questionnaires were distributed among 300 contract staff who formed the sample size. One hundred and fifty (150) questionnaires each was distributed to contract staff of both Access Bank and Cal Bank. A total of two hundred and forty-six (246) questionnaires were returned, though the researcher sent out three hundred (300) questionnaires. This represented a response rate of (82%). This sample consisted of 130 respondents from Access Bank and 116 from Cal Bank. However, out of the questionnaires returned, 243 were valid for data analysis. Three (3) questionnaires were not used because they were incomplete and invalid. Out of the questionnaires that were returned were 121 males making 49.8% and 122 females making 50.2%.
Below is a presentation of a descriptive analysis of the demographic variables of the respondents:

Table 3.1: Summary of Demographics Characteristics of variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Males</td>
<td>121</td>
<td>49.8%</td>
</tr>
<tr>
<td>Females</td>
<td>122</td>
<td>50.2%</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>210</td>
<td>86.4%</td>
</tr>
<tr>
<td>Married</td>
<td>33</td>
<td>13.6%</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Educational Background</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HND</td>
<td>45</td>
<td>18.5%</td>
</tr>
<tr>
<td>First Degree</td>
<td>187</td>
<td>77%</td>
</tr>
<tr>
<td>Masters</td>
<td>11</td>
<td>4.5%</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Tenure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6-12months</td>
<td>67</td>
<td>27.6%</td>
</tr>
<tr>
<td>13-19months</td>
<td>31</td>
<td>12.8%</td>
</tr>
<tr>
<td>20-26months</td>
<td>91</td>
<td>37.4%</td>
</tr>
<tr>
<td>27-33months</td>
<td>3</td>
<td>1.2%</td>
</tr>
<tr>
<td>34-40months</td>
<td>35</td>
<td>14.6%</td>
</tr>
<tr>
<td>41-more</td>
<td>16</td>
<td>6.6%</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Author’s compilation (2018).
**Sampling technique**

Non-probability sampling techniques were used to select respondents from all departments and units for this study. These techniques include convenience sampling and purposive sampling techniques. Convenience sampling technique was used because it is easier, quicker and cheaper to select participants for research. This technique also involves making use of respondents or participants who are readily accessible. Participation in the study was based on the willingness and interest of the respondents. Purposive sampling technique was used to enable people suitable for the study to participate.

**Design**

A descriptive quantitative cross-sectional survey design was used to collect data for this study. As stated by Remenyi et al (1998), a survey is the collection of a large quantity of evidence usually numeric or evidence that will be converted to numbers normally by means of a questionnaire. This cross-sectional survey design involves administering questionnaires to solicit information from sample respondents. The questionnaires were used to gather data for variables consisting of job satisfaction (independent variable), psychological wellbeing (dependent variable), organisational climate (moderating variable) and job insecurity (moderating variable). Other authors such as Creswell, (1994) and Elmes et al (2006) have also stated that the data collected allows the researcher to generalize the results from the responses of the sample to the population. Inferences can therefore be also made about some characteristic, attitude or behaviour of the given population.
Measures

Self-administered questionnaires were used for the collection of data. The questionnaires were grouped into five sections (A-E). Section A contained information regarding respondent’s demographic characteristics such as age, sex, educational background and basic work details. Section B consisted of the Minnesota Job Satisfaction Questionnaire (MSQ) by Weiss, Dawis, England & Lofquist (1967) which was used to measure job satisfaction. Section C was made up of Ryff Scales of Psychological Wellbeing by Ryff (2005) which was used to measure psychological wellbeing among the contract staff. The subsequent section, Section D also comprised of Organisational climate scale by Suarez, Muniz, Campillo-Alvarez, Fonseca-Pedrero and Garcia-Cueto (2013) which was used in measuring organisational climate. Finally, section E included job insecurity scale developed by De Witte (2000) which was used to measure job insecurity levels among contract staff. Below is the description of the various measures;

Demographic Questionnaire

Respondents completed the demographic data. The demographic questionnaire included questions regarding the name of their organization, sex, age, marital status, educational background, department/unit, number of years in organization.

Job Satisfaction Scale

The Minnesota Job Satisfaction Questionnaire (MSQ) was developed primarily to measure employees’ job satisfaction. The scale was developed by Weiss, Dawis, England & Lofquist (1967). MSQ is a 20-item scale that evaluates an employee’s satisfaction on a job. According to Fields (2002), this scale is one of the famous job satisfaction instruments and has a coefficient
alpha ranging from 0.85 to 0.91. The response format was made up of a five-point Likert type scale and respondents were asked to indicate the extent to which they agreed to the items ranging from “very dissatisfied” (1) to “very satisfied” (5). Examples of some items on the scale are ‘The chance to do different things from time to time’, ‘My pay and the amount of work I do’ and ‘The feeling of accomplishment I get from the job’.

**Psychological Wellbeing Questionnaire (PWQ)**

Psychological wellbeing was measured using an instrument known as Ryff Scale of Psychological Wellbeing developed by Ryff (2005). Ryff Scales of Psychological Wellbeing measures various dimensions of psychological wellbeing. The scale comprises of six dimensions which are Autonomy, Environmental Mastery, Positive Relations with Others, Purpose in life, Personal Growth, and Self-Acceptance. However, the shorter version will be employed which has a reliability of .89. The original Ryff scale contains 84 questions (long form), but the shorter version which consists of 18 questions was employed for the study. The short version of the scale has a reliability of .89. PWQ contains items which are scored on a 5-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5). Some of the items on the scale are ‘In general, I feel I am in charge of the situation in which I live’, ‘When I look at the story of my life, I am pleased with how things have turned out’ and ‘I am quite good at managing the responsibilities of my daily life’.

**Organisational climate Scale (OCS)**

Organisational Climate was measured using the Organisational Climate scale developed by Suarez et al, (2013). The original scale consists of 50 questions (long form). However, the
shortened version that consists of 15 questions was employed. The short version of the scale has an alpha value of .94. The items of this scale are rated on a 5-point Likert-type scale and respondents were asked to indicate the extent to which they agreed to the items on a 5-point Likert-type scale ranging from “strongly disagree” (1) to “strongly agree” (5). Some items on the scale include, The relationships with my bosses are good, In my job, innovate contributions are appreciated and My work is inadequately supervised.

**Job Insecurity Scale (JIS)**

Job insecurity was measured using the Job Insecurity Scale (JIS) originally developed by De Witte (2000). The inventory consists of four items and respondents were asked to rate these items on a 5-point Likert type scale, ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). The scale has an alpha value of .85. Items included on the scale are “Chances are, I will soon lose my job”, “I am sure I can keep my job” (reverse coded), “I feel insecure about the future of my job”, and “I think I might lose my job in the near future”.

**Procedure**

Prior to the data collection for the main study, a pilot study was conducted to ascertain the psychometric properties of the scales that make up the questionnaire. Below are the details of the pilot and main study:
**Pilot Study**

A pilot study was conducted using a total of 30 respondents from Zenith Bank and First Atlantic Bank which are also part of the banking industry to determine the appropriateness of the various measuring scales among the respondents. Data was collected by the convenient and purposive sampling method. Four main scales were tested. The Cronbach’s Alpha reliability was calculated for all the scales to ascertain the appropriateness of the scales.

The Job Satisfaction scale yielded a Cronbach alpha value of .78. The Psychological Wellbeing scale recorded the Cronbach alpha value of .69. Furthermore, the Organisational Climate scale yielded an alpha value of .76. The Job Insecurity scale also recorded an alpha value of .65. Therefore, this is an indication that each of the scales employed are reliable. The results of the reliability analysis are also presented in the table 3.2 below:

**Table 3.2 Summary of Reliability Statistics Obtained for the Measures**

<table>
<thead>
<tr>
<th>Scale</th>
<th>Number of Items</th>
<th>Cronbach Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Satisfaction</td>
<td>20</td>
<td>.78</td>
</tr>
<tr>
<td>Psychological Wellbeing</td>
<td>18</td>
<td>.68</td>
</tr>
<tr>
<td>Organisational Climate</td>
<td>15</td>
<td>.76</td>
</tr>
<tr>
<td>Job Insecurity</td>
<td>4</td>
<td>.65</td>
</tr>
</tbody>
</table>
Main study

A letter of introduction was sought from the Psychology Department University of Ghana, Legon after which an ethical clearance was obtained from the Ethics Committee for the Humanities (ECH). The ethical clearance form and the introductory letter were both sent to the various organisations to seek permission to conduct the study. An appointment date was thereafter set for data collection at the organisations.

The human resource administrators of the selected organisations made it possible to access the contract staff through various branch and departmental heads under their respective units. The respondents from the two organisations were conveniently sampled. On the word of Leedy & Ormrod (2005), convenient sampling is a technique that involves making use of participants who are readily available. Informed consent was sought from the respondents before the questionnaires were administered to them and they were briefed about the details of the study such as the aims and objectives. The respondents were also assured of ethical issues such as confidentiality of responses provided by them and anonymity.

The entire data collection lasted for six weeks. The estimated time for completion of each questionnaire was 20 minutes. The questionnaires were left at the disposal of the respondents to complete within the stated period after they were distributed among the respondents. The researcher however made regular visits to both organisations to follow up and collect completed questionnaires. The questionnaires were finally collected from the respondents for coding and analysing of data. However, a pilot study was done to test the reliability of the instruments before the main study.
**Data Analysis**

The IBM Statistical Package for the Social Sciences version 23 (IBM SPSS) is a statistical software that was used for analysing the data gathered. Descriptive and inferential statistics were reported. Hypothesis one, two and three were analysed using hierarchical multiple regression. Hypothesis four was analysed using standard linear multiple regression.

**Ethical considerations**

An ethical clearance was obtained from the Ethics Committee for the Humanities (ECH) at the University of Ghana, Legon. With reference to the American Psychological Association (APA) ethical code, it is necessary for guidelines to be provided to aid psychologists in their research. Particular attention was paid to the adherence of the APA guidelines so as to ensure that the rights and welfare of survey respondents or participants who took part in the research were protected. For instance, under no circumstance was coercion or inducement utilized in the selection of research respondents. As spelt out by the APA guidelines (2010), informed consent and the right to decline participation at any point of the research by the respondents was strictly adhered to. Thus, respondents were informed of their right to drop out of the study at any point in time. Anonymity and confidentiality of the respondents were ensured.

Respondents were assured of confidentiality of their responses on the consent forms and survey research design method also had a focus on total anonymity design. Informed consent of respondents was obtained before the beginning of the data collection. Thorough information about the study was provided to the respondents in order for them to decide to partake or decline participation.
Conclusion of the study

The necessary data which was collected using the respective data collection tools are able to help in answering the research questions and the hypotheses which were proposed in the first chapter.
CHAPTER FOUR

RESULTS

Introduction

This chapter focuses on the results of the study. It includes calculation of means, standard deviation, reliability test, normality test and tests of the hypotheses for the study. Also, each of the four hypotheses that have been analysed and tested using inferential statistical tests has been illustrated indicating whether or not it was confirmed by the data. The present study investigated the relationship between job satisfaction and psychological wellbeing among contract staffs in the banking sector. The role of organisational climate and job insecurity are also assessed.

Preliminary Analysis

The first part was preliminary analysis and the second part was testing of hypotheses (main analysis). The preliminary analysis involved test of normality of the variables, factor analysis, reliability analysis, bivariate correlation coefficients among the core variables of the study and descriptive analysis. Below is the presentation of results that were obtained;

Normality of the Variables

Results indicated that all the skewness and kurtosis values were within the 2 and -2 range after the normality of the study variables was evaluated. On the word of Tabachnick and Fidell (2007), Skewness and Kurtosis values within the 2 and -2 range show normal distributions for all the variables. This also indicated that the data was normally distributed hence parametric statistical test could be employed for the study.
Factor Analysis of Scales

Factor analysis was conducted to determine if the items on the instruments are part of a single construct and also to check the reliability of the instruments. Principal Components Analysis (PCA) was therefore conducted on all the instruments. The numerical score of a factor loading shows the strength of influence it has on the marked variable. Fields (2009) states that each item should yield at least a factor loading greater than (> .40) to be considered significant in measuring the construct.

Reliability of the Scales

A reliability analysis was performed to measure the consistency of the scales used in the main study and the coefficient of internal consistency (Cronbach’s alpha) was computed. Cronbach’s alpha indicates reliability of a measure and scores of .70 and above show a considerable level of internal and external consistency on the instruments. The results of the reliability analysis are summarised and presented in the table below:

Table 4.1 Summary of Reliability Analysis of the Scales

<table>
<thead>
<tr>
<th>Scale</th>
<th>Number of Items</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Satisfaction Scale</td>
<td>20</td>
<td>.70</td>
</tr>
<tr>
<td>Psychological Wellbeing Scale</td>
<td>18</td>
<td>.70</td>
</tr>
<tr>
<td>Organisational Climate Scale</td>
<td>15</td>
<td>.79</td>
</tr>
<tr>
<td>Job Insecurity Scale</td>
<td>4</td>
<td>.80</td>
</tr>
</tbody>
</table>

Source: Author’s construct (2018)
From the results, Job insecurity scale had high reliability, Cronbach’s α = .80. Organisational climate scale also obtained an acceptable Cronbach’s α=.79. Job satisfaction and psychological wellbeing scales both obtained an acceptable Cronbach’s α of .70.

Descriptive Statistics of the Variables

An analysis involving computation of means, standard deviation, minimum and maximum values obtained on the various scales was done before the tests of hypotheses. Below is the summary of the results obtained:

Table 4.2 Mean, Standard Deviation and Normality of Study Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>M</th>
<th>SD</th>
<th>Min</th>
<th>Max</th>
<th>Skewness</th>
<th>Kurtosis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Satisfaction</td>
<td>3.09</td>
<td>.47</td>
<td>2.00</td>
<td>4.55</td>
<td>-.28</td>
<td>.16</td>
</tr>
<tr>
<td>Psychological Wellbeing</td>
<td>3.72</td>
<td>.54</td>
<td>2.43</td>
<td>4.93</td>
<td>-.31</td>
<td>-.35</td>
</tr>
<tr>
<td>Organisational Climate</td>
<td>4.01</td>
<td>.50</td>
<td>2.08</td>
<td>5.00</td>
<td>-.83</td>
<td>.99</td>
</tr>
<tr>
<td>Job Insecurity</td>
<td>3.11</td>
<td>.80</td>
<td>1.25</td>
<td>5.00</td>
<td>-.21</td>
<td>.68</td>
</tr>
</tbody>
</table>

Source: Author’s construct (2018)

From Table 4.2, job satisfaction has a mean of 3.09 and a standard deviation of .47 with individual scores ranging from a minimum of 2.00 to a maximum of 4.55. Psychological wellbeing scores has a range from a minimum of 2.43 to a maximum of 4.93 with a mean score of 3.72 and a standard deviation of .54.
Furthermore, a mean of 4.01 with a standard deviation of .50 is recorded for organisational climate. Results for this variable also show a minimum score of 2.08 and a maximum score of 5.00. Finally, job insecurity also has a mean of 3.11 and a standard deviation of .80. A minimum score of 1.25 and a maximum score of 5.00 are also recorded for this variable. The skewness ranged from -.21 to -.83 whereas the kurtosis ranged from .16 to .99. The normal distribution was tested and it was revealed the distribution was normal making it suitable for conducting parametric analysis. The skewness and kurtosis fell within an acceptable range of +2 to -2 according to Garson (2012).

**Pearson Correlation between Variables**

Results indicates a significant positive relationship between job satisfaction and psychological wellbeing ($r = .42, p < .01$). This means that higher levels of job satisfaction are associated with higher levels of psychological wellbeing. There is also a significant positive relationship between psychological wellbeing and organisational climate ($r = .35, p < .01$). In addition, there is a significant positive relationship between psychological wellbeing and job insecurity ($r = .41, p < .01$). On the contrary, there is no significant relationship between tenure and any of the study variables. Again, there is a positive significant relationship between job satisfaction and organisational climate ($r = .19, p < .01$). This means an increase in job satisfaction results in an increase in organisational climate. There is also a significant positive relationship between job satisfaction and job insecurity ($r = .34, p < .01$). The summary of the results are presented in the table below:
Table 4.3 Correlation Matrix

<table>
<thead>
<tr>
<th>Variables</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.PWB</td>
<td></td>
<td>0.42**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.JSS</td>
<td>0.42**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.OCS</td>
<td>0.35**</td>
<td>0.19**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.JIS</td>
<td>0.41**</td>
<td>0.34**</td>
<td>0.12</td>
<td></td>
</tr>
<tr>
<td>5.TENURE</td>
<td>-0.05</td>
<td>-0.04</td>
<td>-0.06</td>
<td>0.04</td>
</tr>
</tbody>
</table>

Note: * Correlation significant at the 0.05 level, ** Correlation significant at 0.01 level, N = 226. PWB = Psychological Wellbeing; JSS = Job Satisfaction; OCS = Organisational Climate; JIS = Job Insecurity

Source: Author’s construct (2018)

Main Analysis

The following four hypotheses below were proposed and tested in this study;

1. There will be significant positive relationship between job satisfaction and psychological wellbeing among contract staff.
2. Organisational climate will significantly moderate the relationship between job satisfaction and psychological wellbeing among contract staff.
3. Job security will moderate the relationship between job satisfaction and psychological wellbeing among contract staff.
4. Tenure will moderate the relationship between job satisfaction and psychological wellbeing among contract staff.
Hypothesis one was analysed using the Pearson correlation. This is because this hypothesis sought to establish the relationship between two variables and to measure the strength and direction of the relationship. Hypothesis two, three and four were analysed using Moderation analysis (Hayes’ Process).

Hypothesis 1: Job Satisfaction and Psychological Wellbeing

Hypothesis one stated that there will be significant positive relationship between job satisfaction and psychological wellbeing among contract staff. Results from the Pearson correlation test are presented in the table below:

Table 4.4 Summary of the Pearson Correlation between Job Satisfaction and Psychological Wellbeing

<table>
<thead>
<tr>
<th></th>
<th>R</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>JS</td>
<td>.42**</td>
<td>.000</td>
</tr>
<tr>
<td>PWB</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Significant at 0.01 level

Source: Author’s construct (2018)

Results show a significant positive relationship between job satisfaction and psychological wellbeing (r=.42, p<.01). This indicates that as one variable increases so does the other. Therefore, this means that higher levels of job satisfaction are associated with higher levels of psychological wellbeing. Thus, hypothesis one is confirmed.
Moderation Analysis

Moderation analysis was used to test hypotheses 2, 3 and 4. According to Baron and Kenny, 1986, moderation occurs when the relationship between two variables depends on a third variable called moderator.

Figure 4.1 below presents the relationship between predictor, moderator and criterion variables.

Predictor

JSS

Moderator

OCS

JIS

Tenure

Criterion

PWS

Predictor x Moderator

JSS * OCS

JSS * JIS

JSS * Tenure

Figure 4.1 Relationship between predictor, moderator, and criterion variables

The results of the moderation analysis are presented and interpreted in the following sections below:
Hypothesis 2: Job Satisfaction, Organisational Climate and Psychological Wellbeing

The second hypothesis stated that organisational climate will significantly moderate the relationship between job satisfaction and psychological wellbeing among contract staff such that when organisational climate is high, there will be a positive relationship between job satisfaction and psychological wellbeing. The results are summarised and presented in the table below:

Table 4.5: Result for the Moderation Effect of Organisational Climate on the Relationship between Job Satisfaction and Psychological Wellbeing.

<table>
<thead>
<tr>
<th></th>
<th>Psychological Wellbeing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
</tr>
<tr>
<td><strong>Model (1)</strong></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>4.44</td>
</tr>
<tr>
<td>Organisational Climate</td>
<td>-0.63</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>-0.48</td>
</tr>
<tr>
<td>Climate × Satisfaction</td>
<td>0.25*</td>
</tr>
</tbody>
</table>

*p<0.05,  **p<0.01

Source: Author’s construct (2018)

From the Table 4.5, results indicated that organisational climate explains a significant increase in variance of psychological wellbeing ($\Delta R^2 = .02, p < .05$). Job satisfaction and organisational climate explains 27% of variance in psychological wellbeing. There is also a significant positive interaction term between job satisfaction and organisational climate ($\beta = .25, p < .05$). The second hypothesis which stated that organisational climate will moderate the relationship between job satisfaction and psychological wellbeing is supported. Hence, this explains that
organisational climate can strengthen or weaken the strength of the relationship between job satisfaction and psychological wellbeing.

Figure 4.2 below presents the graphical representation of the moderation effect of organisational climate on the relationship between job satisfaction and psychological wellbeing:

![Graph showing moderation effect](image)

**Figure 4.2: The moderation effect of organisational climate on the relationship between job satisfaction and psychological wellbeing (Source: Author, 2018)**

**Hypothesis 3: Job Satisfaction, Job Insecurity and Psychological Wellbeing**

The third hypothesis states that job insecurity will significantly moderate the relationship between job satisfaction and psychological wellbeing among contract staff such that when job insecurity is high, there will be a positive relationship between job satisfaction and psychological wellbeing. The results are summarised and presented in the table below:
Table 4.6: Results of the Hierarchical Multiple Regression Analysis for the Moderation Effect of Job Insecurity on the Relationship between Job Satisfaction and Psychological Wellbeing.

<table>
<thead>
<tr>
<th>Model (2)</th>
<th>Psychological Wellbeing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
</tr>
<tr>
<td>Constant</td>
<td>3.08</td>
</tr>
<tr>
<td>Job Insecurity</td>
<td>-0.01</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>-0.16</td>
</tr>
<tr>
<td>Insecurity × Satisfaction</td>
<td>0.12\textsuperscript{ns}</td>
</tr>
</tbody>
</table>

*p<0.05,  **p<0.01, \textsuperscript{ns}= not significant

Source: Author’s construct (2018)

From table 4.6, the moderation analysis shows the interaction between job satisfaction and job insecurity explained that there was no significant increase in variance in psychological wellbeing (ΔR² = .01, β = .12, p > .05). The third hypothesis for this study states that job insecurity will moderate the relationship between job satisfaction and psychological wellbeing was not supported. Hence this explains that job insecurity does not have any influence on the relationship between job satisfaction and psychological wellbeing.

**Hypothesis 4: Job Satisfaction, Tenure and Psychological Wellbeing**

The fourth hypothesis states that tenure will moderate the relationship between job satisfaction and psychological wellbeing among contract staff such that job satisfaction will be significantly
related to psychological wellbeing when job tenure is low. The results are summarised and presented in the table 4.7 below:

**Table 4.7 Results of the Hierarchical Multiple Regression Analysis for the Moderation Effect of Tenure on the Relationship between Job Satisfaction and Psychological Wellbeing.**

<table>
<thead>
<tr>
<th>Model (3)</th>
<th>B</th>
<th>R^2</th>
<th>ΔR^2</th>
<th>t</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>3.06</td>
<td>0.19</td>
<td>0.01*</td>
<td>6.82</td>
<td>0.000</td>
</tr>
<tr>
<td>Tenure</td>
<td>0.22</td>
<td></td>
<td></td>
<td>1.53</td>
<td>0.126</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>-0.04</td>
<td></td>
<td></td>
<td>-2.10</td>
<td>0.036</td>
</tr>
<tr>
<td>Tenure × Satisfaction</td>
<td>0.10*</td>
<td></td>
<td></td>
<td>2.06</td>
<td>0.040</td>
</tr>
</tbody>
</table>

*p<0.05, **p<0.01

Source: Author’s construct (2018)

From Table 4.7, the results show that tenure is able to explain a significant increase in variance of psychological wellbeing (\(ΔR^2 = .01, p > .05\)). Job satisfaction and tenure explain 19% of variance in psychological wellbeing. There is also a significant positive interaction term between job satisfaction and tenure (\(β =.10, p < .05\)). The fourth hypothesis which stated that tenure will moderate the relationship between job satisfaction and psychological wellbeing is therefore supported. The direct implication of this is that tenure can strengthen or weaken the relationship between job satisfaction and psychological wellbeing.

The diagram (Figure 4.3) below presents the graphical representation of the moderation effect of tenure on the relationship between job satisfaction and psychological wellbeing:
Summary of Key Findings
In summary results from the data analysis indicate that

1. Job satisfaction has a significant positive relationship with psychological wellbeing.
2. Organisational climate moderates the relationship between job satisfaction and psychological wellbeing such that when organisational climate is present, the relationship between job satisfaction and psychological wellbeing strengthens.
3. Job insecurity does not moderate the relationship between job satisfaction and psychological wellbeing.
4. Tenure moderates the relationship between job satisfaction and psychological wellbeing.

Figure 4.3: The moderation effect of tenure on the relationship between job satisfaction and psychological wellbeing
**Observed Model**

The proposed conceptual model based on the results of the study was revised and is presented in the figure 4.4 below:

![Diagram showingObserved Model](attachment:image.png)

**Figure 4.4 Summary of Observed Relationships between the independent, moderating and dependent variables (Source: Author’s construct, 2018)**

The above model shows that there is a positive significant relationship between job satisfaction and organisational climate. Also, organisational climate significantly moderated the relationship between job satisfaction and psychological wellbeing. Finally, tenure significantly moderated the relationship between job satisfaction and psychological wellbeing.
CHAPTER FIVE
DISCUSSION, RECOMMENDATIONS AND CONCLUSION

Introduction

The aim of this study was to examine the relationship between job satisfaction and psychological wellbeing. The study also investigated the moderating effects of organisational climate, job insecurity and tenure on the relationship between job satisfaction and psychological wellbeing. This chapter involves the discussion of the findings of this research, in relation to relevant theories and previous research conducted on the study variables. Also, the implications of these findings for theory and practice along with its limitations and recommendations for future research have been presented in this chapter.

Discussion of Main Findings

The sections below present the discussion of the results and findings of the study:

Relationship between job satisfaction and psychological wellbeing

The hypothesis that job satisfaction will have a significant positive relationship with psychological wellbeing was supported. The finding implies that as one’s job satisfaction goes up, they also report high psychological wellbeing. When employees are satisfied with their jobs, there, there is an increase in their psychological wellbeing. On the other hand, when employees are not satisfied with their jobs, there is a decrease or reduction in their psychological wellbeing. This finding corroborates the need fulfillment theory. The theory points toward the fact that, satisfying the demands and wishes of workers is the basic rule of the happiness of workers. If workers’ demands and wishes are totally provided then workers will be satisfied. Thus, the more
a worker earns the more he is satisfied and the less a worker earns the less he is satisfied (Sawar & Abugre, 2013). This explains that job satisfaction can affect one’s psychological wellbeing.

The happy worker hypothesis is another factor that could explain this observed relationship. This theory proposes that happy workers are also productive workers. The theory assumes that satisfied and happy workers perform on average better than other workers. Therefore, an employee will feel happy when he or she is satisfied with the job and this also affects the psychological wellbeing of the employee. According to Sarwar and Abugre (2013), job satisfaction has been described as one of the most important and significant variables in organisational behavior and in work organizations.

These findings substantiate the findings of Dawson et al (2017) who conducted a study using data from the British Household Panel Survey. Outcomes of data analysis showed that temporary employees report higher psychological wellbeing and life satisfaction. İşgör and Haspolat (2016) also stated that it was possible to affect the psychological wellbeing of the individuals from occupational factors for instance occupation, satisfaction on the job and the working environment.

In Ghana, working in a bank is associated with some form of prestige. Therefore, this could be a reason why despite all challenges associated with temporary employment and general unemployment situation they were satisfied leading to a good psychological wellbeing. Thus, confirming the old saying that “half a loaf is better than none”.
Job Satisfaction, Organisational Climate and Psychological Wellbeing

It was stated in the second hypothesis that organisational climate would moderate the relationship between job satisfaction and psychological wellbeing. Consistent with this prediction, the results from the study showed that organisational climate moderated the relationship between job satisfaction and psychological wellbeing. This indicates that the relationship that exists between job satisfaction and psychological wellbeing is explained by the organisational climate of an organization. In line with Glisson and Green (2011), organisational climate captures the qualities of work environments that explain how those environments are experienced by the people who work in them. This is where the employees within an organisation have similar perceptions about their climate. This factor essentially affects various aspects of work in the work environment.

Organisational climate is seen to be an important moderator in the relationship between job satisfaction and psychological wellbeing. These results are in line with the Ryff’s theory of psychological wellbeing. Ryff’s theory of psychological wellbeing as explained by some researchers is a description of a number of constructs that define psychological functioning. This theory comprises of six dimensions. According to Nordin et al, 2012 one who demonstrates strength in each of the dimension would reflect good psychological wellbeing and vice- versa which in turn reflects job satisfaction.

Though they are contract staff, certain conditions exist in their work environment which influences their job satisfaction and psychological wellbeing. These include an organization where staff have good relationships with their supervisors and have issues or problems easily
solved. Other conditions also involve being supervised and having an adequately defined goal of work.

**Job Satisfaction, Job Insecurity and Psychological Wellbeing**

The third hypothesis examined that the relationship between job satisfaction and psychological wellbeing of employees will be moderated by job insecurity. Job insecurity is thought to moderate the relationship between job satisfaction and psychological wellbeing. In view of this, job insecurity is considered to contribute to this relationship. Since temporary employment is associated with job insecurity, this leads to the expectation that it will have an effect on job satisfaction and psychological wellbeing among contract staff. Contrary to expectations, results of the analysis showed that job insecurity did not moderate the relationship between job satisfaction and psychological wellbeing. This further implies that, although employees felt insecure about their jobs, its effect on their job satisfaction and psychological wellbeing were not apparent. This could be as a result of that fact that contract staffs are aware of the limited duration of the job. Therefore, the third hypothesis which stated that job insecurity will moderate the relationship between job satisfaction and psychological wellbeing was not supported.

**Job Satisfaction, Tenure and Psychological Wellbeing**

The fourth hypothesis specifically states that tenure will moderate the relationship between job satisfaction and psychological wellbeing. The results from the study indicated that tenure moderated the relationship between job satisfaction and psychological wellbeing. This means that, the relationship between job satisfaction and psychological wellbeing is significantly strengthened by the presence of tenure in the organization. While their tenure increases, contract
staff may become more satisfied with their jobs which will also lead to better psychological wellbeing. Also, this showed that the length of time a staff stays on the job affects relationship between the job satisfaction and psychological wellbeing by increasing the strength of this relationship. That is the longer staff stay on the job; the more job satisfaction increases and as such increases psychological wellbeing of contract staff. This may be as a result of the fact that staff become too familiar with their job responsibilities and working environment.

**Limitations of the Study**

This study had limitations just like any other research. The first limitation has to do with the use of self-report measures to access the various variables of the study. This could therefore lead to respondents not expressing their true opinions about the questionnaires and responses may be subject to bias. Another limitation has to do with the use of solely quantitative method. Even though the quantitative method produced valid results, the personal experiences of the contract staff were not explored. Furthermore, the study involved just two banks and therefore results cannot be generalized to the entire population.

**Recommendations**

Given the limitations of this research, it is recommended that future researchers should consider using a mixed method approach involving a balance between qualitative and quantitative research methods which will augment findings of this study. Personal experiences of contract staff will also be captured and explored which will give an in-depth explanation concerning contract employment.
Again, future researchers should consider expanding the scope of the study by using a larger sample in studying these concepts as well as including other banks. This will therefore help generalize results to a larger population of contract staff.

Finally, researchers should consider studying the effect of other demographic variables such as gender, age and educational qualification on the hypotheses tested in this study.

**Implications for Practice**

The results of this study point to several practical implications. The study will be essential for employers as they may gain understanding as to how organisational climate adversely affects employees psychological wellbeing and job satisfaction as well as ensure measures so as to promote positive organisational climate in order to increase their job satisfaction and psychological wellbeing.

Employees may also learn to identify other problems that negatively influence their psychological wellbeing and job satisfaction. By sharing this knowledge, employees can act as a vehicle to help management implement appropriate procedures for ensuring their wellbeing.

Policy makers are the last to benefit from this study. Findings from the study will be valuable to the management of the companies as well as other organizations such that the findings could be used in formulating effective policies to meet the needs or formulate means to enhance job satisfaction and wellbeing among contract staff.
Conclusions

The strengths of this study are exhibited in the findings where job satisfaction has a significant positive relationship with psychological wellbeing. Another finding is that organisational climate moderates the relationship between job satisfaction and psychological wellbeing such that when organisational climate is present, the relationship between job satisfaction and psychological wellbeing strengthens. Also, Job insecurity does not moderate the relationship between job satisfaction and psychological wellbeing. And finally, tenure moderates the relationship between job satisfaction and psychological wellbeing. One of the limitations of this research is that it limited itself to only two banks. Also, within the banks sampled, the various branches were also not stated.
References


University of York, Centre for Health Economics.


APPENDICES

APPENDIX I

ETHICAL CLEARANCE

UNIVERSITY OF GHANA
ETHICS COMMITTEE FOR THE HUMANITIES (ECH)
P. O. Box LG 74, Legon, Accra, Ghana

My Ref. No. ...................... 1st November, 2017

Ms. Eileen Ama Ackah
Department of Psychology
University of Ghana
Legon

Dear Ms. Ackah,

ECH 045/17-18: JOB SATISFACTION, PSYCHOLOGICAL WELL-BEING AND ORGANISATIONAL CLIMATE: A STUDY AMONG CONTRACT STAFF IN THE BANKING SECTOR IN GHANA

This is to advise you that the above reference study has been presented to the Ethics Committee for the Humanities for a full board review and the following actions taken subject to the conditions and explanation provided below:

Expiry Date: 31/05/18
On Agenda for: Initial Submission
Date of Submission: 18/09/17
ECH Action: Approved
Reporting: Quarterly

Please accept my congratulations.

Yours Sincerely,

Rev. Prof. J. O. Y. Mante
ECH Chair

CC: Dr. Maxwell Asumeng, Department of Psychology, University of Ghana.

Tel: +233-303933866  Email: ech@ug.edu.gh | ech@isser.edu.gh

Valid until 31 May 2018
APPENDIX II

INTRODUCTORY LETTER

UNIVERSITY OF GHANA
DEPARTMENT OF PSYCHOLOGY
SCHOOL OF SOCIAL SCIENCES

PSYC 2/33/03
Ref. No.................................

September 14, 2017

The Administrator
Ethics Committee for Humanities (ECH)
Office of Research Innovation and Development
University of Ghana
Legon

Dear Sir/Madam,

LETTER OF INTRODUCTION
MS. EILEEN AMA ACKABAH - INDEX NUMBER-10311010

The above-named student is an MPhil Industrial and Organizational Psychology student in the University of Ghana.

As part of the requirement, Ms. Eileen Ama Ackabah has to write and submit an original thesis. The title of her thesis is “Job satisfaction, psychological well - being and organizational climate”. She is planning to conduct her study at Accra and Tema (Banking sector).

She is applying to your board for institutional approval/Clearance to enable her carry on with her research work. She has received approval from our department.

Yours faithfully,

Dr. Maxwell Asumeng
(Head of Department)
CONSENT FORM

UNIVERSITY OF GHANA

Ethics Committee for Humanities (ECH)

PROCEDURE CONSENT FORM

Section A- BACKGROUND INFORMATION

<table>
<thead>
<tr>
<th>Title of Study:</th>
<th>Job Satisfaction, psychological well-being and organizational climate: A study among contract staff in the banking sector in Ghana.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal Investigator:</td>
<td>Eileen Ama Ackabah</td>
</tr>
<tr>
<td>Certified Protocol Number</td>
<td></td>
</tr>
</tbody>
</table>

Section B- CONSENT TO PARTICIPATE IN RESEARCH

General Information about Research

This study aims at investigating the relationship between job satisfaction and psychological well-being among contract or employees in the banking industry. The study would also look at the role of organizational climate and job security on the relationship between job satisfaction and psychological well-being among contract or temporary staff in the banking industry.

The study will require that you fill questionnaires on job satisfaction, psychological well-being, organizational climate and job security. In total, you will require about twenty minutes to complete the questionnaires. Please feel free to ask questions if you do not understand anything.

Benefits/Risks of the study

This study is not intended to benefit you directly. However, your participation in the research will help provide information on job satisfaction and psychological well-being among contract...
staff in the banking sector in Ghana. There is no risk or consequence associated with this study. As such, all that is required of you is your availability and patience for your responses.

Confidentiality
You are highly assured that your responses will be kept confidential. In line with this, though it is meant for academic purposes, your consent to this study implies making the findings available to the general public in academia especially.

Compensation
You will receive no compensation for taking part in this study.

Withdrawal from Study
It is important to note that you are not under compulsion to participate in this study. Thus, your participation is highly respected and voluntary. In the course of participating in the study and you wish to withdraw, you can do so. As such, you will by no means be affected after you withdraw or decline your participation from the study.

Contact for Additional Information
You can contact the following for any answers to any questions about the research.
Eileen Ama Ackabah (Investigator), Department Of Psychology University of Ghana 0247822865. eileenackabah@gmail.com
Also If you have any questions about your rights as a research participant in this study you may contact the Administrator of the Ethics Committee for Humanities, ISSER, University of Ghana at ech@isser.edu.gh / ech@ug.edu.gh or 00233- 303-933-866.
Section C - PARTICIPANT AGREEMENT

"I have read or have had someone read all of the above, asked questions, received answers regarding participation in this study, and am willing to give consent for me, my child/ward to participate in this study. I will not have waived any of my rights by signing this consent form. Upon signing this consent form, I will receive a copy for my personal records."

__________________________
Name of Participant

__________________________
Signature or mark of Participant

__________
Date

If participant cannot read and or understand the form themselves, a witness must sign here:

I was present while the benefits, risks and procedures were read to the volunteer. All questions were answered and the volunteer has agreed to take part in the research.

__________________________
Name of witness

__________________________
Signature of witness / Mark

__________
Date

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to the above individual.

__________________________
Name of Person who Obtained Consent

__________________________
Signature of Person Who Obtained Consent

__________
Date
APPENDIX IV

QUESTIONNAIRE

INSTRUMENT/QUESTIONNAIRE

Dear Respondent, the purpose of this study is to investigate job satisfaction, psychological wellbeing and organisational climate among contract staff in the banking sector of Ghana. You are kindly invited to participate in the study by completing this questionnaire. Data gathered will be used for academic purposes only. Thanks for taking time to complete the questionnaire.

Section A: Demographics Details

INSTRUCTIONS: Please provide the following information

Sex: Male/Female

Age:………..

Marital status:…………..

Educational Background: Master’s degree ☐ First Degree ☐ HND ☐

Other specify…………………………

Department/Unit…………………………………………

Number of years in organisation……………………………………

Section B: Job Satisfaction Scale

INSTRUCTIONS: Below are a number of statements about satisfaction on various aspects of work. Please circle the number that best indicates how much satisfied or dissatisfied you are with each aspect of your work.

1 = very dissatisfied 2 = dissatisfied 3 = neither dissatisfied nor satisfied 4 = satisfied 5 = very satisfied
<table>
<thead>
<tr>
<th></th>
<th>Being able to keep busy all the time.</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>The chance to work alone on the job.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>The chance to do different things from time to time.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>The chance to be &quot;somebody&quot; in the community.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>The way my boss handles his/her workers.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>The competence of my supervisor in making decisions.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Being able to do things that don't go against my conscience.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>The way my job provides for steady employment.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>The chance to do things for other people.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>The chance to tell people what to do.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>The chance to do something that makes use of my abilities.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>The way company policies are put into practice.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>My pay and the amount of work I do.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>The chances for advancement on this job.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>The freedom to use my own judgment.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>The chance to try my own methods of doing the job.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>The working conditions.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>The way my co-workers get along with each other.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>The praise I get for doing a good job.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>The feeling of accomplishment I get from the job.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
On my present job, this is how I feel about

Section C: Psychological Wellbeing Scale

INSTRUCTIONS: Below are a number of statements about happiness. Would you please indicate how much you agree or disagree with each by circling the response appropriate to you.

1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I tend to be influenced by people with strong opinions.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>In general, I feel I am in charge of the situation in which I live.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>In many ways, I feel disappointed about my achievements in life.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>I think it is important to have new experiences that challenge how you think about yourself and the world.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>Maintaining close relationships has been difficult and frustrating for me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>6</td>
<td>I live life one day at a time and don’t really think about the future.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>7</td>
<td>When I look at the story of my life, I am pleased with how things have turned out.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>8</td>
<td>I sometimes feel as if I’ve done all there is to do in life.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>9</td>
<td>I have confidence in my own opinions, even if they are contrary to the general consensus.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>10</td>
<td>I have not experienced many warm and trusting relationships with others.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>11</td>
<td>The demands of everyday life often get me down.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>12</td>
<td>For me, life has been a continuous process of learning, changing, and growth.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>13</td>
<td>People would describe me as a giving person, willing to share my time with others.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>14</td>
<td>I gave up trying to make big improvements or changes in my life a long time ago.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>15</td>
<td>Some people wander aimlessly through life, but I am not one of them.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>16</td>
<td>I like most aspects of my personality.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>17</td>
<td>I judge myself by what I think is important, not by what others think.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
I am quite good at managing the responsibilities of my daily life.

<table>
<thead>
<tr>
<th></th>
<th>Section D: Organisational Climate Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>Using the following 5-point scale, please circle the number that best describes how much you agree with each statement about your organization.</td>
</tr>
<tr>
<td></td>
<td>1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>The relationships with my bosses are good.</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The goal of my work is clearly defined.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>My bosses encourage me when I have problems so that I can solve them.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>My suggestions about the work is listening.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>Opportunities for training are offered.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>If I need help because of a heavy workload, I am given the necessary means.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>The bosses are willing to listen to their employees.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Socially, my work has the prestige it deserves.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>In my job, innovative contributions are appreciated.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9</td>
<td>When I do something well, my superiors congratulate me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10</td>
<td>My work is adequately defined.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11</td>
<td>Deadlines are adequately met.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>12</td>
<td>My bosses watch me closely.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>13</td>
<td>My work is inadequately supervised.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>14</td>
<td>Everything is decided from above.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
Section E: **Job Insecurity Scale**

Using the following 5-point scale, please circle the number that best describes how much you agree with each statement about your organization.

1 = *strongly disagree* 2 = *disagree* 3 = *neutral* 4 = *agree* 5 = *strongly agree*

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I am sure I can keep my job.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>I feel insecure about the future of my job.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Chances are, I will soon lose my job</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Thank you.
APPENDIX V

EXPLORATORY FACTOR ANALYSIS

Job Satisfaction

Scree Plot
Psychological Wellbeing

Scree Plot

Eigenvalue vs Component Number
Organisational Climate

Scree Plot

Component Number

Eigenvalue
Job Insecurity

Scree Plot

![Scree Plot Image]

- Eigenvalue
- Component Number
APPENDIX VI

RELIABILITY OF STUDY VARIABLES

Scale: Job Satisfaction

<table>
<thead>
<tr>
<th>Case Processing Summary</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cases</td>
<td>243</td>
<td>100.0</td>
</tr>
<tr>
<td>Valid</td>
<td>243</td>
<td>100.0</td>
</tr>
<tr>
<td>Excluded&lt;sup&gt;a&lt;/sup&gt;</td>
<td>0</td>
<td>.0</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<sup>a</sup> Listwise deletion based on all variables in the procedure.

<table>
<thead>
<tr>
<th>Reliability Statistics</th>
<th>Cronbach's Alpha</th>
<th>N of Items</th>
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</thead>
<tbody>
<tr>
<td>Alpha</td>
<td>.702</td>
<td>20</td>
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</table>

Scale: Psychological Wellbeing

<table>
<thead>
<tr>
<th>Case Processing Summary</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cases</td>
<td>44</td>
<td>100.0</td>
</tr>
<tr>
<td>Valid</td>
<td>44</td>
<td>100.0</td>
</tr>
<tr>
<td>Excluded&lt;sup&gt;a&lt;/sup&gt;</td>
<td>0</td>
<td>.0</td>
</tr>
<tr>
<td>Total</td>
<td>44</td>
<td>100.0</td>
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</table>

<sup>a</sup> Listwise deletion based on all variables in the procedure.
Reliability Statistics

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>Cronbach’s Alpha Based on Standardized Items</th>
<th>N of Items</th>
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<tr>
<td>.686</td>
<td>.702</td>
<td>18</td>
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</table>

Scale: Organisational Climate

Case Processing Summary

<table>
<thead>
<tr>
<th>Cases</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>243</td>
<td>100.0</td>
</tr>
<tr>
<td>Excluded\textsuperscript{a}</td>
<td>0</td>
<td>.0</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\textsuperscript{a} Listwise deletion based on all variables in the procedure.

Reliability Statistics

<table>
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<th>Cronbach’s Alpha</th>
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<tr>
<td>.799</td>
<td>15</td>
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</tbody>
</table>
Scale: Job Insecurity

### Case Processing Summary

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cases</td>
<td>243</td>
<td>100.0</td>
</tr>
<tr>
<td>Valid</td>
<td></td>
<td></td>
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<tr>
<td>Excluded*</td>
<td>0</td>
<td>.0</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100.0</td>
</tr>
</tbody>
</table>

* Listwise deletion based on all variables in the procedure.

### Reliability Statistics

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<td>.802</td>
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</table>
# APPENDIX VII
## DESCRIPTIVE STATISTICS OF STUDY VARIABLES

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<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Skewness</th>
<th>Kurtosis</th>
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<tr>
<td></td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
</tr>
<tr>
<td>NPWB</td>
<td>243</td>
<td>2.43</td>
<td>4.93</td>
<td>3.7255</td>
<td>.54569</td>
<td>-.313</td>
<td>-.351</td>
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<tr>
<td>NOCS</td>
<td>243</td>
<td>2.08</td>
<td>5.00</td>
<td>4.0149</td>
<td>.50953</td>
<td>-.828</td>
<td>.999</td>
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<td>NJISS</td>
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<td>1.25</td>
<td>5.00</td>
<td>3.1193</td>
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<td>-.211</td>
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</table>
### APPENDIX VIII

**CORRELATION OUTPUTS**

<table>
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<tr>
<th>Correlations</th>
<th>NPWB</th>
<th>NJSS</th>
<th>NOCS</th>
<th>NJISS</th>
<th>Age</th>
<th>Tenure</th>
<th>Maritalstatus</th>
<th>Sex</th>
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</thead>
<tbody>
<tr>
<td>NPWB Pearson Correlation</td>
<td>1</td>
<td>.423**</td>
<td>.354**</td>
<td>.410**</td>
<td>.110</td>
<td>-.048</td>
<td>-.175**</td>
<td>.083</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.086</td>
<td>0.457</td>
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<tr>
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<td>.423**</td>
<td>1</td>
<td>.190**</td>
<td>.343**</td>
<td>.140*</td>
<td>-.048</td>
<td>-.169**</td>
<td>-.065</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>0.000</td>
<td>0.003</td>
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<td>0.030</td>
<td>0.455</td>
<td>0.008</td>
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<tr>
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<td>.190**</td>
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<td>.124</td>
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<td>-.067</td>
<td>-.090</td>
<td>.070</td>
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<tr>
<td>Sig. (2-tailed)</td>
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<td>0.003</td>
<td>0.054</td>
<td>0.458</td>
<td>0.298</td>
<td>0.161</td>
<td>0.276</td>
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</tr>
<tr>
<td>NJISS Pearson Correlation</td>
<td>.410**</td>
<td>.343**</td>
<td>.124</td>
<td>1</td>
<td>.172**</td>
<td>.040</td>
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<td>Sig. (2-tailed)</td>
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<td>0.000</td>
<td>0.054</td>
<td>0.007</td>
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<td>0.610</td>
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<td>Age Pearson Correlation</td>
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<td>.172**</td>
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<td>.187**</td>
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<tr>
<td>Sig. (2-tailed)</td>
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<td>0.030</td>
<td>0.458</td>
<td>0.007</td>
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<td>0.003</td>
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<tr>
<td>Tenure Pearson Correlation</td>
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<td>-0.048</td>
<td>-.067</td>
<td>.040</td>
<td>.187**</td>
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<td>-.104</td>
<td>-.145*</td>
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<tr>
<td>Sig. (2-tailed)</td>
<td>0.457</td>
<td>0.455</td>
<td>0.298</td>
<td>0.537</td>
<td>0.003</td>
<td>0.105</td>
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<tr>
<td>Maritalstatus Pearson Correlation</td>
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<td>-.169**</td>
<td>-.090</td>
<td>-.193**</td>
<td>-.191**</td>
<td>-.104</td>
<td>1</td>
<td>-.131*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>0.006</td>
<td>0.008</td>
<td>0.161</td>
<td>0.003</td>
<td>0.003</td>
<td>0.105</td>
<td>0.042</td>
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<tr>
<td>Sex Pearson Correlation</td>
<td>.083</td>
<td>-.065</td>
<td>.070</td>
<td>.033</td>
<td>-.197**</td>
<td>-.145*</td>
<td>-.131*</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>0.197</td>
<td>0.310</td>
<td>0.276</td>
<td>0.610</td>
<td>0.002</td>
<td>0.024</td>
<td>0.042</td>
<td></td>
</tr>
</tbody>
</table>

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

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

## MODERATION ANALYSIS

<table>
<thead>
<tr>
<th>Model</th>
<th>Psychological Wellbeing</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>β</td>
<td>R²</td>
<td>ΔR²</td>
<td>t</td>
<td>p</td>
</tr>
<tr>
<td>Model (1)</td>
<td>Constant</td>
<td>4.44</td>
<td>0.27</td>
<td>0.02*</td>
<td>3.13</td>
</tr>
<tr>
<td></td>
<td>Organisational Climate</td>
<td>-0.63</td>
<td>-1.39</td>
<td>0.167</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Job Satisfaction</td>
<td>-0.48</td>
<td>-1.42</td>
<td>0.157</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Climate × Satisfaction</td>
<td>0.25*</td>
<td>2.34</td>
<td>0.020</td>
<td></td>
</tr>
<tr>
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<td>0.26</td>
<td>0.01</td>
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<td>2.06</td>
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*p<0.05, **p<0.01, ns= not significant