



Assessment of Job Satisfaction Level among Employees in Higher Institutions amidst Economic Challenges

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ABSTRACT

Purpose- Staff in higher educational institutions often face daunting economic challenges, especially during periods of significant economic shifts. Life may become unbearable, and meeting financial obligations may become a mirage. All these may lead to job dissatisfaction.

Aims- This study assesses the level of job satisfaction among staff in higher educational institutions in Nigeria.

Design/methodology/approach- We developed a tailored questionnaire to gather insights on job satisfaction and its relationship with key economic factors from staff members in four Polytechnics.

Findings- From 600 administered questionnaires, 534, representing 89% were successfully extracted for analysis. The internal consistency of the questionnaire is assessed with Cronbach's Alpha, and the result revealed a very high reliability coefficient ($r = 0.80$). Using both the independent sample t-test and one-way analysis of variance, the results show varying levels of agreement on different factors influencing job satisfaction among the respondents. However, the least satisfaction is observed for staff who receive satisfactory credit and appreciation for their work. Findings also reveal a high level of disagreement on various positive economic factors influencing the satisfaction level. The analysis reveals that salary, benefits, inflationary pressures, transportation costs, and lack of institutional support are significant contributors to job dissatisfaction. Findings also reveal that female respondents are significantly more satisfied with their jobs. Respondents in extreme age groups (under 25 years and 55 years and above) are found to have significantly higher satisfaction, while the religion and marital status of respondents are not significant factors. Other significant variables are: qualification, job type, and job role.

Limitations of the study- Results obtained in this study are based on responses obtained from the survey. It is not impossible to obtain different result if different population is studied. Similar survey constructs can be assessed on different set of responses.

Originality/value- The results obtained in this research can be useful for policy makers and management of higher institution of learning.

KEY WORDS

Job Satisfaction, Economic Challenges, Higher Institutions, Job Satisfaction Theory, Job Rewards, Descriptive Analysis, Inferential Analysis, Economic Effects

JEL Code: C02, C12, G38, I23, I31, J28, J81

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1 INTRODUCTION

A motivated and committed workforce ensures success in service-oriented organizations like higher educational institutions (HEIs). These are essential for optimum outputs (Sahabi & Otobo, 2022). Motivated and satisfied staff are the greatest asset of any organization (Jameel & Ahmad, 2019). During economic depressions, the managements of HEIs are often faced with challenges that may result in recessive actions (like the need for wage/salary reduction, reduction in personnel) that may affect the overall level of job satisfaction (Ana *et al.*, 2022). Challenges faced by organizations during a depressed economy include inadequate income/salary, job insecurity, minimal career development opportunities,

and increased stress levels (Onyekwere, 2024). When an economy is characterized by high unemployment rates and negative indices, there is a high tendency for a reduction in business activities, which affects the spending prowess of the general populace. Such development can create tension in the system, leading to job insecurities and a high level of job dissatisfaction among the populace (Nwosu & Udeagha, 2016). Additional stress arising from the need to source extra revenue can lead to reduced work-life balance, increased stress levels, and increased job dissatisfaction (Amadi, 2023; Okafor, 2018).

In HEIs, among factors that can influence the level of job satisfaction are: available resources, professional development opportunities, salary, heavy workload, poor infrastructure, inadequate funding, relationships with both colleagues and students, administrative support, and the quality of relationships with colleagues and students (Adagbonyin & Dania, 2024; Akinwale & George, 2020; Ijaiya & Olorunsola, 2022; Olufunmilola, 2018; Winefield et al., 2003). Other documented factors that impair job satisfaction level in HEIs include compensation and benefits, access to quality medical care, available teaching resources, and overall atmosphere within the institution (Adekola, 2012; Akinwale & George, 2020; Devi & Kamraj, 2022). These make job fulfilment a mirage with severe effects on the satisfaction level of staff (Adagbonyin & Dania, 2024).

Opportunities for professional development are crucial for job satisfaction (Obiakor et al., 2024; Olufunmilola, 2018). This gives room for continuous learning, career advancement, and professional growth. Relationships with colleagues and students are also important not only for job satisfaction but also for maintaining mental health and well-being (Akintan et al., 2018; Ezeugbor, 2018). With the current economic reforms of the Nigerian government taking their toll on the daily financial status of all workers, staff in HEIs are not left out. It has become almost impossible for staff to be able to afford any luxury, as a higher percentage of the salary earned is being channeled towards daily basic needs like food and transportation.

Job satisfaction is the level of satisfaction and well-being enjoyed by an individual working in an employment. According to Locke (1976), job satisfaction is assessed based on an individual's assessment of work. Pichler and Wallace (2009) see job satisfaction as a combination of some intrinsic (work performance-related) and extrinsic (salary and economic benefits) factors. It is the fulfilment or joy employees derive from jobs (O'Leary et al., 2009), usually manifested at work. This may depend on many factors, including environmental, social, economic, physical, psychological, and or emotional. Its relevance lies in associating with different labour issues in general and those of job designing and performance in particular.

Satisfied employees are more likely to improve their performance and be more committed to the organization. Among many other motivating factors, the level of job satisfaction among workers in higher institutions of learning is essential towards achieving higher effectiveness and efficiency (Saleh & Mohammed, 2015). Studies have shown that job satisfaction reduces psychological distress and increases practical and professional efficiency among staff in higher institutions (Al-Sheikh, 1997; Saleh & Mohammed, 2015). Employees' performance and organizational commitments are closely related, making the assessment of job satisfaction an important topic (Junaid et al., 2021). To uphold the aspiration of any nation in achieving major developmental strides in all facets of life, it is important to have workers in HEIs who are highly motivated (Khairunneezam, 2020). In general, the mission and success of any organization are largely determined by the work of the staff in such an organization (Khan et al., 2021). A solid and competing education system is built on a foundation of highly qualified teaching and non-teaching professionals who reflect hidden values in such a system (Stankovska & Osmani, 2017).

The satisfaction level on the job is positively related to employee development and well-being (Junaid et al., 2021). Respectable working relationships with colleagues, control over vacation, comfortable environments, among others, are signs of job satisfaction. Organizational success can be influenced by the level of satisfaction its employees enjoy. This is the case in HEIs since staff constitute a focal point for measuring performance (Khan & Iqbal, 2020). Happy employees are more productive (Junaid et al., 2021). For growth and development, HEIs are facing challenges of providing quality education and result-oriented research (Mothman, 2009). The overall effective management of HEIs is in doubt if the core staff are dissatisfied and indifferent to their roles and responsibilities (A. Clark et al., 1996).

Satisfied staff in HEIs are more inspired to be more committed and dedicated to performing their expected duties (Hee et al., 2020; Senin et al., 2014). Also, there has been a report of a significant

relationship between job satisfaction and style of leadership (Alonderiene & Majauskaite, 2016). In another study, Lee *et al.* (2023) reported that organizational policies, management relationships and work-life balance are major determinants of job satisfaction level, while reward system and opportunities for advancement are non-significant.

Examining factors influencing lecturer work satisfaction is crucial to all HEIs (Kim & Maijan, 2024). The morale of staff of HEIs can decline if their level of job satisfaction is poor, and this may harm the vision of such institutions (Stephen, 2024). This may also lead to unending industrial actions, constant exodus of labour, and general disloyalty among the staff, especially considering its accompanying economic challenges in developing nations like Nigeria. It is therefore pertinent to assess and discuss the effects that poor satisfaction with job satisfaction has on the general staff of HEIs (Tavárez de Henríquez & Domínguez Valerio, 2023). When faculty members are satisfied with their job, it is easier for the management's goals and objectives to be easily achievable, especially as it concerns the productivity level (Memon *et al.*, 2023). The effect of job dissatisfaction among staff can lead to a poor impact on students and disloyalty to the management (Chen, 2023). Happy workers are more likely to have more motivation and desire to perform their expected duties, which in turn improves productivity (Kim & Yeo, 2024). Unsatisfied workers, on the other hand, are less likely to be motivated and are always on the lookout to change jobs (Kim & Maijan, 2024). This can have a severe effect on skilled retention and general work productivity (Belias *et al.*, 2022).

Knowledge from educational services offered by lecturers in HEIs is the core asset that students use to enlighten their future path (Qin, 2012). For academics to efficiently provide such service, it is important that they are well motivated to perform optimally. For sustainable educational advancements, it is imperative to continually assess the level of job satisfaction among staff in HEIs. The success and failure of any HEI can be assessed by evaluating the level of satisfaction its employees enjoy, since this can have significant impacts on their productive capacity and general well-being (Saleh & Mohammed, 2015). An unsatisfied workforce are more likely to (i) be less productive, (ii) change jobs, (iii) be absent from work, and (iv) spend more time on extra-work activities.

The two-factor theory (Herzberg, 1968; Mehrad, 2020) is a commonly used framework for understanding work motivation. This theory posited that some facets of work lead to satisfaction, while others prevent dissatisfaction (Mohamud *et al.*, 2024). Generally, assessment of job satisfaction has three facets: (i) intrinsic, (ii) extrinsic, and (iii) general reinforcement elements (Gunlu *et al.*, 2010). To assess intrinsic job satisfaction, factors like authority, activity, and accomplishment in the job must be evaluated (Gunlu *et al.*, 2010). For extrinsic satisfaction, career advancement, salary, supervisor, business policy, and recognition must be assessed. Overall satisfaction of employees can then be evaluated by adding both intrinsic and extrinsic variables (Gunlu *et al.*, 2010).

As shown in Figure 1, overall satisfaction of staff depends on perceived rewards obtained on an organization. These rewards may be driven by internal factors (intrinsic motivators) or external factors (extrinsic motivators). Intrinsic rewards, such as personal satisfaction, sense of accomplishment, and professional growth, originate from within an individual. In contrast, extrinsic rewards, including monetary compensation, bonuses, and recognition, come from the organization and work environment. Both intrinsic and extrinsic factors play a crucial role in shaping overall rewards and driving employee satisfaction.

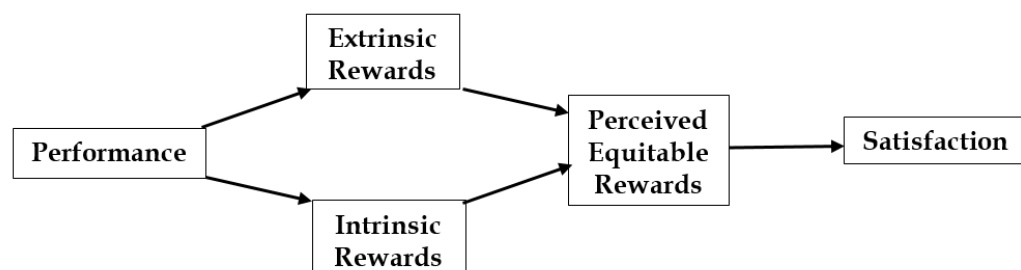


Fig 1. Relationship between Performance and Job Satisfaction

Source: Authors' own elaboration

It is very important for HEIs to conduct regular research or studies on their staff to assess their levels of job satisfaction. This helps in identifying areas that need improvement to ensure employees' overall well-being and productivity. This study intends to assess the determining factors that could influence the level of job satisfaction among staff of four higher institutions. Among these are: reward and promotion system; pay and benefits; working conditions; career advancement and training needs; supervision and support; work-life balance; organizational culture and procedures; official relationships with coworkers; and the nature of work performed, considering various economic challenges facing workers in different strata of the economy with the ongoing economic reforms of the government.

To assess the level of job satisfaction among employees in selected HEIs in the face of present economic challenges, the following research questions are raised:

- What is the overall level of job satisfaction among staff of the selected schools?
- What are the significant factors that constitute economic challenges in a job?
- What are the determining factors for job satisfaction among the respondents?
- Are there significant differences in the level of job satisfaction among staff due to factors like gender, age, job role, job type, institution, and qualification?

Identifying factors that influence job satisfaction can help improve commitment to the organization and increase turnover and productivity (Sahabi & Otobo, 2022). The relationship between the level of job satisfaction and some socio-demographical variables had been assessed among academics in a university (Kayacan et al., 2016). In order to remain relevant in the dynamic expectations of staff in HEIs, it is necessary for administrators to retain competitive workforces (Dodanwala & Shrestha, 2021). Providing an enabling environment that promotes work satisfaction for lecturers is a key to the accomplishment of institutions (Fütterer et al., 2023). The level of job satisfaction and overall turnover of employees are related to the nature of the work environment (Poghosyan et al., 2022). A presentable and befitting working environment can enhance the attraction of versatile and result-oriented staff (Moloantoa & Dorasamy, 2017).

1.1 THEORETICAL REVIEW OF JOB SATISFACTION AND ECONOMIC CHALLENGES

Job satisfaction is a complex, multidimensional construct that reflects an individual's emotional response to their job, encompassing both affective and cognitive evaluations. It is influenced by intrinsic factors, such as autonomy and achievement, as well as extrinsic elements, including compensation and job security (Locke, 1976). Economic uncertainty and challenges like inflation, unemployment, and recession can significantly impact job satisfaction, resulting in decreased well-being and productivity (Green, 2010).

Review of essential frameworks that link job satisfaction to economic challenges is pertinent to explore how macroeconomic pressures exacerbate dissatisfaction, with implications for organizational policy and employee resilience. In view of this, some theoretical foundations of job satisfaction are presented.

Maslow's Hierarchy of Needs: According to Maslow (1943), the theory proposes that needs of staff can be hierarchically arranged from low to high levels. Low level needs such as salary, job security, psychological, safety, etc. must be fulfilled first before the high-level needs like self-actualization and esteem. In the workplace environment, economic challenges hinder the fulfillment of basic needs. When this occur, the level of job satisfaction for staff will be reduced. For example, wage stagnation amid persistent inflation erodes perceived fairness, transforming neutral elements into dissatisfactions. In this study, the theory enables staff to prioritize essential needs since it becomes impracticable to satisfy all needs during economic meltdown.

Herzberg's Two-Factor Theory: The theory (Herzberg, 1959) suggests that job satisfaction and dissatisfaction of staff are influenced by (i) motivators (e.g., responsibility, recognition, achievement) and (ii) hygiene factors (e.g., salary, working conditions). This theory explores different hygiene factors during economic downturns in this study. Hygiene factors are often affected by economic hardships first, leading to dissatisfaction even if motivators remain unchanged. For example, salary and benefits reduction or

freezing will have negative effect on the morale of staff. Organizations can explore this theory during economic mishaps by special staff recognition and empowerment with more responsibilities to improve overall sense of belongings. Also, organization can utilize the theory by communicating more transparently about the plans and situation of the company, focusing on retaining exceptional talents by offering more opportunities for growth and development.

Expectancy Theory: Vroom (1964) frames satisfaction as the outcome of perceived linkages between effort, performance, and valued rewards. He argues that motivation is a function of expectancy, instrumentality, and valence. In unstable economies, employees may doubt the link between effort and reward, weakening job satisfaction. Largely, during such period, promotions are frozen, and staff are laid-off, weakening expectancy and culminating in motivational deficits and lower satisfaction (Georgellis et al., 2012). It becomes hard for employees to assess their expectancy in the face of economic challenges, this study intends to explore the feasibility of this theory when there are various factors that constitute challenges to economy.

1.2 ECONOMIC CHALLENGES AND THEIR IMPACT ON JOB SATISFACTION

Economic challenges such as inflation, high unemployment rate, financial instability, and recession directly affect organizational resources and employee morale in diverse ways. Reduced budgets often lead to wage stagnation or cuts, increased workloads due to downsizing, and limited career advancement opportunities. Inflation erodes purchasing power, directly assaulting hygiene factors. An European study (Blanchflower & Oswald, 2008) demonstrate that a 1 percent rise in inflation correlates with a 0.5 to 1 percent drop in average job satisfaction, mediated by perceived financial strain. In developing economies like Nigeria, structural challenges like informal sector dominance exacerbate this, where precarious employment lacks social protections, yielding chronically low satisfaction (A. E. Clark, 2015). According to the Social Exchange Theory (Blau, 1964), employees may perceive a mismatch between their contributions and rewards, especially during economic dips, leading to decreased job satisfaction. Reduced salary and consistent inflation can cause financial stress, which can lead to decreased job satisfaction (Kirkcaldy et al., 1993). These factors can erode both extrinsic and intrinsic satisfaction, leading to higher turnover and lower engagement (Muwanguzi et al., 2022).

Economic challenges do not merely perturb job satisfaction; they theoretically recalibrate the psychological contract between employee and employer. Therefore, understanding job satisfaction through theoretical lenses helps organizations navigate economic turbulence. By addressing both hygiene and motivational factors, and ensuring fairness and clarity in expectations, employers can mitigate the negative effects of economic challenges on employee satisfaction.

2 METHODS

2.1 STUDY POPULATION

Staff in four polytechnics in the southwestern part of Nigeria are the study population in this research. The selected polytechnics include two federal institutions and two state-owned institutions, allowing for a comparative analysis of the variables between federal and state governments' management. Strategically located across different states in the Southwestern region, these institutions represent a mix of old and new generations of polytechnics. After serving as the satellite campus of The Polytechnic, Ibadan, for 11 years, Osun State College of Technology, Esa-Oke (OSCT, Esa-Oke) was established in 1992 (OSCT, 2025). The institution has over 300 staff, with many of them serving on contract, some for more than 15 years (Hotnigeria, 2025). Rufus Giwa Polytechnic, Owo (RGP, Owo), formerly Ondo State Polytechnic, Owo, was established in 1979. The institution has had different challenges over the years, and over 50 staff members quit the institution recently due to nonpayment of over 10 months' salary (Rugipo, 2025). The institution is reported to have close to 2,000 staff across different units and departments (Akintan et al., 2018). The Federal Polytechnic, Ado-Ekiti (FP, Ado) was established in 1982 and currently has over 10,000 students and 1,500 staff across different departments (Ado-Poly, 2025). Federal Polytechnic Ile-Oluji (FP, Oluji) was established in July 2014 through a Presidential pronouncement. At present, the institution has

close to 500 staff, with about 300 of them in the major stream and the rest are either ad hoc or on contract (Ile-Oluji, 2025).

2.2 DATA COLLECTION

In this research, all staff working in Nigerian polytechnics are contextualized with a specific focus on those from the four polytechnics discussed in *Section 2.1*. The staff include the core teaching, non-teaching, and technical staff. A background study into the employment status of workers reveal that some are core staff (being paid by their respective government, Federal or State), some are adhoc/temporal staff (usually employed and paid by the institution directly to fill in essential roles they have not gotten financial backings to employ), and those on contract (usually outsourced to different organization). In all, 600 questionnaires were administered to staff of the four polytechnics, with 150 per institution. To optimize time, reduce costs, and boost response rates, a convenience sampling technique was employed, targeting willing respondents who voluntarily completed the questionnaire. The research team made efforts to obtain responses on the spot; where this was not feasible, the questionnaires were collected after some days. The FP, Oluji, has 149 responses out of 150 questionnaires distributed, 113 responded from the FP, Ado, OSCT, Esa-Oke has 143, and RGP, Owo has 129. Overall, 534 responses (89.0%) out of 600 questionnaires were received and analyzed.

2.3 SURVEY CONSTRUCT

The designed questionnaire consists of five sections with questions compiled from different similar studies relating to the assessment of work satisfaction and economic challenges of workers, especially the survey questionnaire of Spector (1994). The first section consists of socio-demographic details of respondents, like work experience, qualification, age, etc. The second, the third and the fourth sections respectively consist of various questions on job satisfaction assessment, positive economic factors, and negative economic factors likely to influence the level of job satisfaction. Positive economic effects are those factors whose high score (agreement) implies a level of satisfaction with the current situation, while the negative economic effects have factors whose high score (agreement) indicates a level of dissatisfaction with the present realities. The fifth section has questions relating to the institutional support towards ameliorating different economic challenges.

Sections two, three and four are designed on a four-point Likert scale (Strongly Disagree - 1, Disagree - 2, Agree - 3, Strongly Agree - 4). On average, a higher score on any factor generally implies *agreement*, while a lower score indicates *disagreement*. These scores were aggregated on each factor, converting the categorical response of the Likert scale to score weights, which are used for comparative analysis among the socio-demographic variables. The internal consistency of the questionnaire is assessed with Cronbach's Alpha (Cronbach, 1951), and the result revealed a very high reliability coefficient ($r = 0.80$) for all items.

3 RESULTS

3.1 SOCIO-DEMOGRAPHIC VARIABLES

Table 1 shows that responses received from the four HEIs of interest with FP, Oluji having the highest responses of 27.9% of the total (534 responses) while FP, Ado has 21.9%. More males (55.8%) responded than females (44.2); 36.3% of respondents are aged between 35 - 44 Years, while only 5.2% are aged 55 Years and above. The highest percentage of respondents (78.8%) are Christian; 76.4% are married; 25.5% have Masters, while only 3.5% are PhD holders. Overall, 62.4% of the total respondents are permanent staff; 46.3% are Non-Academic; and 32.0% have been in service between 6 to 10 Years.

Table 1. Demographic Characteristics of Respondents

Variables	Frequency of Respondents (%)
School	
FP, Oluji	149 (27.9)
FP, Ado	113 (21.2)
OSCT, Esa-Oke	143 (26.8)
RGP, Owo	129 (24.2)
Gender	
Male	298 (55.8)
Female	236 (44.2)
Age	
Under 25 Years	37 (6.9)
25 - 34 Years	107 (20.0)
35 - 44 Years	194 (36.3)
45 - 54 Years	168 (31.5)
55 Years and above	28 (5.2)
Religion	
Islam	109 (20.4)
Christianity	421 (78.8)
Others	4 (0.7)
Marital Status	
Single	114 (21.3)
Married	408 (76.4)
Divorced/Widowed	12 (2.2)
Highest Qualification	
O'Level	40 (7.5)
Diploma	84 (15.7)
1st Degree/HND	255 (47.8)
Master Degree	136 (25.5)
PhD	19 (3.6)
Job Type	
Permanent	333 (62.4)
Adjunct/ Adhoc	100 (18.7)
Contract	101 (18.9)
Job Role	
Academic	198 (37.1)
Non-Academic	247 (46.3)
Technical	89 (16.7)
Years in Service	
Less than 1 Year	39 (7.3)
1 - 5 Years	171 (32.0)
6 - 10 Years	154 (28.8)
More than 10 Years	170 (31.8)

Source: Authors' own elaboration

3.2 NORMALITY TEST

The data obtained from the questionnaire on the 4-Point Likert scale are averaged for each of the 33 questions in Sections B, C, and D. Figures 2 to 4 assess the normality of the obtained average. All the points hover around the straight line in the *Q-Q plots*, and the histograms tend to follow the normal curve pattern. These figures suggest that the variables of interest (Job Satisfaction, Positive Economic Challenges, and Negative Economic Challenges) are approximately normally distributed and hence, suitable for analyses that require the normality assumption, like the independent sample t-test (for 2 groups) and analysis of variance (for more than 2 groups).

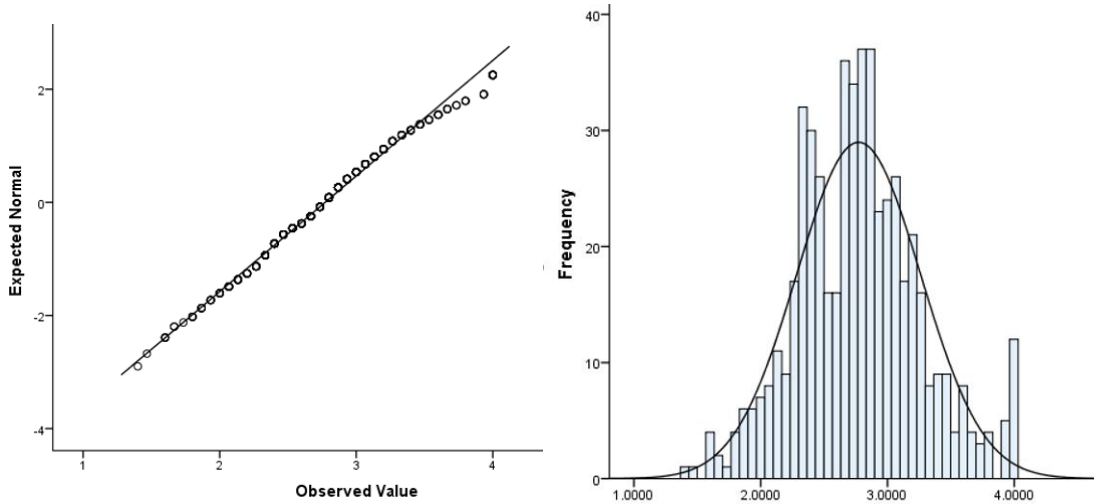


Fig 2. Normal Q-Q Plot and Histogram for the Average of Job Satisfaction

Source: Authors' own elaboration

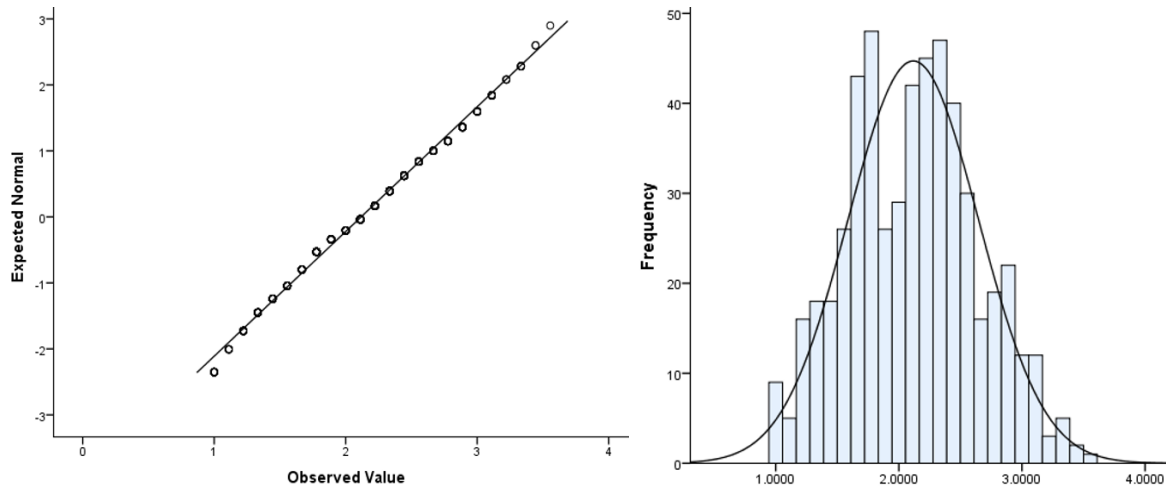


Fig 3. Normal Q-Q Plot and Histogram for the Average of Positive Economic Effects

Source: Authors' own elaboration

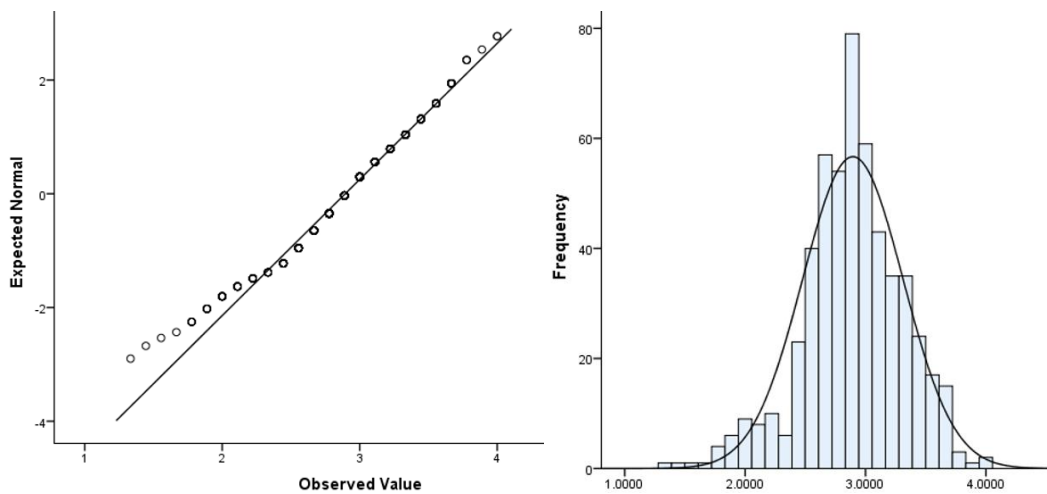


Fig 1. Normal Q-Q Plot and Histogram for the Average of Negative Economic Effects

Source: Authors' own elaboration

3.3 DESCRIPTIVE ANALYSIS

To assess the overall level of job satisfaction among the respondents, descriptive analysis presented in Tables 2, 3, and 4 show the mean, standard deviation, and overall remark on each question asked respondents in Section 2 (Job Satisfaction); Section 3 (Positive Economic Effects); and Section 4 (Negative Economic Effects) of the questionnaire. From Table 2, on average, respondents agreed to all the questions asked (all values are above 2.50), but the highest agreement was shown to item 13 “*My work contributes meaningfully to the institution’s goals*” with the highest mean (3.18). On average, respondents “*Agree*” that all 15 items are contributing to their Job Satisfaction, with the highest agreement that their respective *contributions to the institutions are meaningful*. While the variations (through standard deviation) within the individual response range between 0.716 and 0.944, the overall variation among all respondents is moderately low at 0.176.

Table 2. Overall Assessment of Job Satisfaction

S/N	Factors	Mean	SD	Remark
1	I am pleased with my current job role	2.67	0.893	Agree
2	I receive satisfactory credit and appreciation for my work	2.52	0.857	Agree
3	My job role and responsibilities are properly defined	2.99	0.716	Agree
4	I have opportunities for professional growth and development	2.89	0.832	Agree
5	The institution provides a conducive, supportive and collaborative work environment	2.64	0.818	Agree
6	I feel secure in my job	2.75	0.944	Agree
7	I am satisfied with the work-life balance in my role	2.59	0.805	Agree
8	My workload is manageable and allows for a healthy work-life balance	2.76	0.784	Agree
9	Communication from management/supervisor is clear and effective	2.92	0.746	Agree
10	I am satisfied with the leadership and management of the institution	2.77	0.815	Agree
11	I have the tools and resources I need to do my job well	2.66	0.888	Agree
12	I am motivated to perform my best at work	2.59	0.906	Agree
13	My work contributes meaningfully to the institution’s goals	3.18	0.792	Agree
14	I feel valued and recognized for my contributions to the institution	2.86	0.798	Agree
15	Overall, I am satisfied with working at this institution	2.79	0.858	Agree
	Average	2.77	0.176	Agree

Source: 2025 Authors’ Survey

Table 3 shows that respondents, on average, disagree on all factors presumed to have positive effects on the level of job satisfaction. Factors relating to *salary* and *benefits* have the lowest average scores (1.85 and 1.95), while both *promotion policies* and *financial security* have the highest average (2.26). In general, all factors relating to the Positive Effects of Job satisfaction are quite low (below 2.50). This is suggestive that respondents are having diverse economic-related challenges that may affect their level of job satisfaction.

Table 3. Overall Assessment of Positive Economic Effects

S/N	Factors	Mean	SD	Remark
1	My salary is sufficient to cover my basic needs	1.85	0.849	Disagree
2	I have access to additional sources of income outside my salary	2.22	0.888	Disagree
3	My salary is fair in relation to my responsibilities	2.22	0.893	Disagree
4	I am satisfied with my current salary and benefits	1.94	0.885	Disagree
5	I am satisfied with the promotion policies	2.26	0.963	Disagree
6	The institution provides support during times of financial difficulty	2.06	0.879	Disagree
7	The institution provides adequate financial support to address economic challenges	2.02	0.847	Disagree
8	I feel financially prepared for emergencies	2.22	0.831	Disagree
9	I feel financially secure in my current role at the institution	2.26	0.861	Disagree
	Average	2.12	0.152	Disagree

Source: 2025 Authors’ Survey

Unlike in Table 3, where respondents on average disagreed with all factors that could have positive economic effects relating to their level of job satisfaction, Table 4 reveals that they *agree* with most of the factors that could have negative effects. The highest average *agreement* is item 9, where respondents agreed that *institutions should do more to support staff financially* and (item 2) *the effect of rising inflation on their standard of living*. Another very high agreement is recorded on the *effect of transportation on their monthly take-home* (item 4). The only factor they disagreed on was the *consideration of leaving the job due to economic pressures and financial difficulties*. This may be largely due to a lack of a better-paid alternative to their current job.

Table 4. Overall Assessment of Negative Economic Factors

S/N	Factors	Mean	SD	Remark
1	I struggle to meet monthly monetary obligations (e.g., rent, bills)	2.90	0.858	Agree
2	Rising inflation has significantly affected my standard of living	3.13	0.908	Agree
3	Inflation and rising costs have significantly impacted my ability to perform my job effectively	2.87	0.843	Agree
4	Transportation expenses have significant effect on my monthly take home	3.17	0.845	Agree
5	I have had to take on additional work (e.g., side jobs, consultancy) to supplement my income	2.53	0.882	Agree
6	I have had to take on debt/loans to support my living expenses	2.89	0.865	Agree
7	Economic hardship and challenges affects my job performance	2.76	0.866	Agree
8	I am considering leaving this job due to economic pressures and financial difficulties	2.45	0.871	Disagree
9	I believe the institution should do more to support staff financially	3.37	0.757	Agree
	Average	2.89	0.295	Agree

Source: 2025 Authors' Survey

From Table 5, most of the respondents believe that *a salary increase will address current economic challenges*, as the factor is ranked 1st among six presented, assessed on the required institutional supports to increase job satisfaction level. Another notable factors of interest are the *transportation and housing allowances*, which ranked 2nd and 3rd, respectively. The implication of this is that respondents believe that *an increase in salary and allowances* will address most of the current economic challenges being faced.

Table 5. Overall Assessment of Institutional Support

S/N	Item	Yes (%)	No (%)	Rank
1	Will Salary Increments from your Institution's Management address economic challenges?	434 (81.3)	100 (18.7)	1
2	Will Housing Allowances from your Institution's Management address economic challenges?	230 (43.1)	304 (56.9)	3
3	Will Transportation Allowances from your Institution's Management address economic challenges?	297 (55.6)	237 (44.4)	2
4	Will Accessible Health Insurance from your Institution's Management address economic challenges?	207 (38.8)	327 (61.2)	5
5	Will Professional Development Funding from your Institution's Management address economic challenges?	228 (42.7)	306 (57.3)	4
6	Is there anything else that can address economic challenges?	20 (3.7)	514 (96.3)	7

Source: 2025 Authors' Survey

On the effectiveness of institutional effort to ameliorate the current economic challenges, only 27.7% of the respondents believed that management of institutions is doing enough, 44.0% are neutral, and 28.3% believed that they are not doing enough, as shown in Table 6.

Table 6. Overall Assessment of Effectiveness of Institutional Effort

	Effective	Neutral	Ineffective
How effective do you find the institution's efforts to address economic challenges?	148 (27.7)	235 (44.0)	151 (28.3)

Source: 2025 Authors' Survey

3.4 ANALYSIS OF SOCIO-DEMOGRAPHIC DIFFERENTIALS

This section presents results of analyses that assess the effect of considered socio-demographic variables (gender, school, etc.) on (i) overall job satisfaction level, (ii) positive economic effects on job satisfaction, and (iii) negative economic effects on job satisfaction. The analyses are carried out by assuming normality for all the average responses on the 33 questions assessed on the respondents in Sections 2, 3, and 4.

3.4.1 GENDER DIFFERENCES

To assess variations in responses based on the gender of respondents, Table 7 shows that the null hypothesis of equality in average score for the three factors is rejected (all p-values less than 0.05). This implies significant differences in response across gender. Female respondents are more satisfied with their jobs when compared to males. Also, female staff report significantly higher scores for positive economic effects and lower scores for negative economic effects.

Table 7. Independent sample t-test for Gender

Factor	Gender	Mean	Std. Err.	t-Stat (P-value)
Job Satisfaction	Male	2.72	0.025	2.867 (0.004)
	Female	2.84	0.036	
Positive Economic Effects	Male	2.04	0.029	3.819 (0.000)
	Female	2.21	0.036	
Negative Economic Effects	Male	2.96	0.025	4.224 (0.000)
	Female	2.81	0.026	

Source: 2025 Authors' Survey

3.4.2 SCHOOL DIFFERENCES

The results of the analysis of variance to assess disparities in response across the four schools examined are presented in Table 8. Although, the table shows no significant difference in the level of job satisfaction across the four schools, staff from RGP, Owo are the most satisfied with their job while those from FP, Oluji are the least satisfied.

The null hypotheses of equal average response among the four schools are rejected for both positive and negative economic factors influencing job satisfaction. On the average, staff from FP, Ado are significantly more satisfied with the considered positive economic factors while those from OSCT, Esa-Oke are least satisfied. These level of satisfactions are reversed for negative economic factors affecting the level of job satisfaction as OSCT, Esa-Oke show most agreement on these factors while those from FP, Ado have the least average score (*disagreement*). For all the schools and the three examined factors, the standard error ranges from 0.028 to maximum of 0.047, indicating a minimal variations across the averages.

Post hoc analysis further revealed that the significant differences obtained for positive economic factor is between FP, Ado (a significantly higher score) and the other three schools combined. For negative economic effects, the two schools owned by federal government (FP, Ado and FP, Oluji) have significantly different score in comparison to those from state-owned institutions (RGP, Owo and OSCT, Esa-Oke). The results of the analysis in depicted in Figure 4.

Table 8. ANOVA test for Institutional Variations

		Mean	Std. Err.	F _{cal} (P-value)
Job Satisfaction	FP, Oluji	2.70 ^a	0.035	2.260 (0.081)
	FP, Ado	2.78 ^a	0.047	
	OSCT, Esa-Oke	2.77 ^a	0.046	
	RGP, Owo	2.85 ^a	0.042	
Positive Economic Effects	FP, Oluji	1.98 ^a	0.039	27.311 (0.000)
	FP, Ado	2.48 ^b	0.039	

Negative Economic Effects	OSCT, Esa-Oke	1.98 ^a	0.046	11.534 (0.000)
	RGP, Owo	2.11 ^a	0.045	
	FP, Oluji	2.85 ^a	0.038	
	FP, Ado	2.73 ^{a,b}	0.036	
	OSCT, Esa-Oke	3.00 ^c	0.037	
	RGP, Owo	2.98 ^c	0.028	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

3.4.3 AGE-GROUP DIFFERENCES

Table 9 shows that there are significant differences in response from the three factors among the examined age groups. With a higher average indicating agreement to various factors affecting the level of job satisfaction, older staff are significantly more satisfied with their job, while younger ones are generally less satisfied. On average, staff *under 25 years* are the most satisfied with various positive economic factors, followed by those of *55 years and above*, while those in the middle age categories are the least satisfied. Staff who are *55 years and above* agreed that various negative economic factors like inflation affect their general level of job satisfaction most, this is closely followed by those whose ages range between 35 - 54 years.

Table 9. ANOVA test for Age-Group Variation

		Mean	Std. Err.	F _{cal} (P-value)
Job Satisfaction	Under 25 Years	2.61 ^a	0.080	5.372 (0.000)
	25 - 34 Years	2.64 ^a	0.042	
	35 - 44 Years	2.77 ^{a,b}	0.034	
	45 - 54 Years	2.89 ^b	0.040	
	55 Years and above	2.81 ^{a,b}	0.096	
Positive Economic Effects	Under 25 Years	2.44 ^a	0.076	6.115 (0.000)
	25 - 34 Years	2.16 ^b	0.049	
	35 - 44 Years	2.01 ^b	0.040	
	45 - 54 Years	2.13 ^b	0.040	
	55 Years and above	2.19 ^{a,b}	0.079	
Negative Economic Effects	Under 25 Years	2.79 ^{a,b}	0.057	10.372 (0.000)
	25 - 34 Years	2.69 ^a	0.046	
	35 - 44 Years	2.96 ^{b,c}	0.029	
	45 - 54 Years	2.95 ^{b,c}	0.029	
	55 Years and above	2.99 ^c	0.066	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

3.4.4 RELIGION DIFFERENCES

To assess the effect of religion of respondents on the level of job satisfaction, Table 10 shows that religion has no significant effect on both the job satisfaction level and the positive economic factors influencing job satisfaction. With a significantly lower average, respondents practicing other religions (apart from Islam and Christianity) do not agree that various negative economic factors influence their level of job satisfaction. This implies that respondents practicing the two major religions agree more that their level of job satisfaction is impaired by various negative economic factors like *rising inflation, transportation expenses*, among others.

Table 10. ANOVA test for Religion Variation

		Mean	Std. Err.	F _{cal} (P-value)
Job Satisfaction	Islam	2.76 ^a	0.049	0.396 (0.673)
	Christianity	2.78 ^a	0.024	
	Others	2.57 ^a	0.258	
Positive Economic Effects	Islam	2.17 ^a	0.049	2.199 (0.112)

	Christianity	2.10 ^a	0.026	
	Others	2.56 ^a	0.198	
Negative Economic Effects	Islam	2.89 ^b	0.038	8.405 (0.000)
	Christianity	2.90 ^b	0.020	
	Others	2.06 ^a	0.259	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

3.4.5 MARITAL STATUS DIFFERENCES

The results of variation in average response based on the marital status of respondents are presented in Table 10. There are no significant differences in both job satisfaction level and positive factors influencing job satisfaction, although married people appear to be more satisfied with their job. Single respondents have more agreement on various positive factors influencing job satisfaction compared to others. For negative economic factors (like *monthly monetary obligations, rising inflation, the need for a side hustle, etc.*) that affect the level of job satisfaction, *divorced/widowed* and *single* respondents have significantly lower average scores, indicating a higher level of disagreement, and hence more satisfaction with their job.

Table 11. ANOVA test for Marital Status Variation

		Mean	Std. Err.	F _{cal} (P-value)
Job Satisfaction	Single	2.68 ^a	0.043	0.396 (0.673)
	Married	2.81 ^a	0.024	
	Divorced/Widowed	2.42 ^a	0.164	
Positive Economic Effects	Single	2.27 ^a	0.049	2.199 (0.112)
	Married	2.07 ^a	0.026	
	Divorced/Widowed	2.14 ^a	0.154	
Negative Economic Effects	Single	2.80 ^{a,b}	0.034	8.405 (0.000)
	Married	2.93 ^b	0.021	
	Divorced/Widowed	2.68 ^a	0.109	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

3.4.6 QUALIFICATION DIFFERENCES

Table 11 presents the results of assessing the effect of the qualification of respondents on the average response on the three examined factors. The table reveals that PhD holders have significantly highest average level of job satisfaction, followed by respondents with Master Degree, while those with O'Level and Diploma have significantly lowest satisfaction. There is no significant difference in average response on factors that have positive economic effects on the level of job satisfaction. For the various factors constituting negative effects on the level of job satisfaction, respondents with lower qualifications (*O'Level* and *Diploma*) have significantly lower scores (disagree on those factors influencing their level of job satisfaction) when compared with those with higher qualifications.

Table 12. ANOVA test for Qualifications Variations

		Mean	Std. Err.	F _{cal} (P-value)
Job Satisfaction	O'Level	2.65 ^a	0.083	5.004 (0.001)
	Diploma	2.63 ^a	0.050	
	1st Degree/HND	2.79 ^{a,b}	0.030	
	Master Degree	2.81 ^b	0.043	
	PhD	3.11 ^{a,b}	0.118	
Positive Economic Effects	O'Level	2.15 ^a	0.083	0.750 (0.559)
	Diploma	2.20 ^a	0.054	
	1st Degree/HND	2.10 ^a	0.033	
	Master Degree	2.09 ^a	0.048	

	PhD	2.08 ^a	0.106	
Negative Economic Effects	O'Level	2.76 ^a	0.073	8.127 (0.000)
	Diploma	2.72 ^a	0.045	
	1st Degree/HND	2.91 ^{a,b}	0.023	
	Master Degree	3.01 ^b	0.036	
	PhD	2.89 ^{a,b}	0.150	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

3.4.7 JOB TYPE DIFFERENCES

To assess variations in the average level of job satisfaction based on the type of job respondents perform at the examined institutions, Table 11 shows that *permanent staff* are the most satisfied with their job, while those on contract are the least satisfied. Also, contract staff have significantly lower score (indicating higher disagreement) with various positive economic factors influencing job satisfaction.

Table 13. ANOVA test for Job Type Variations

		Mean	Std. Error	F _{cal} (P-value)
Job Satisfaction	Permanent	2.86 ^b	0.026	17.955 (0.000)
	Adjunct/Adhoc	2.67 ^a	0.041	
	Contract	2.57 ^a	0.053	
Positive Economic Effects	Permanent	2.16 ^b	0.027	10.011 (0.000)
	Adjunct/Adhoc	2.19 ^b	0.050	
	Contract	1.91 ^a	0.062	
Negative Economic Effects	Permanent	2.94 ^b	0.022	6.839 (0.001)
	Adjunct/Adhoc	2.76 ^a	0.042	
	Contract	2.89 ^b	0.044	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

3.4.8 JOB ROLE DIFFERENCES

Table 12 reveals the results of the assessment of responses on job satisfaction based on the role the respondents are playing in the institutions. It can be observed that *Academic Staff* have the highest job satisfaction level while the *Technical Staff* have the least, although this is not significant. On positive factors like *sufficiency of salary* and *satisfaction with promotion policies*, the non-academic staff have significantly highest agreement. This indicates that non-academic staff are more satisfied with various factors like salary and promotion policies in relation to their level of job satisfaction. They also have the lowest score (highest disagreement) for negative economic factors like being affected by *economic hardship*, *considering leaving the job*, among others.

Table 14. ANOVA test for Job Role Variations

		Mean	Std. Err.	F _{cal} (P-value)
Job Satisfaction	Academic	2.80 ^a	0.035	2.816 (0.061)
	Non-Academic	2.79 ^a	0.030	
	Technical	2.66 ^a	0.054	
Positive Economic Effects	Academic	2.02 ^a	0.038	7.573 (0.001)
	Non-Academic	2.21 ^b	0.033	
	Technical	2.06 ^a	0.055	
Negative Economic Effects	Academic	2.95 ^b	0.029	4.039 (0.018)
	Non-Academic	2.84 ^a	0.025	
	Technical	2.91 ^b	0.050	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

3.4.9 YEARS OF SERVICE DIFFERENCES

Test of significant difference in average response considering years respondents have spent in service is presented in Table 13. The table shows that level of job satisfaction among the respondents is not significant different when considering years spent in service. This implies that number of years a respondent has spent in service does not determine amount of satisfaction on job. When positive factors that determines job satisfaction level is considered, those who had spent less than one year in service have significantly higher agreement when compared with others. Also, staff with less than a year on job have significantly lower level of agreement on negative economic factors influencing job satisfaction. This implies various economy variable like inflation does not affect the amount of satisfaction they derive from their job.

Table 15. ANOVA test for Years in Service Variations

		Mean	Std. Err.	F _{cal} (P-value)
Job Satisfaction	Less than 1 Year	2.72 ^a	0.093	1.450 (0.227)
	1 - 5 Years	2.76 ^a	0.036	
	6 - 10 Years	2.73 ^a	0.039	
	More than 10 Years	2.83 ^a	0.038	
Positive Economic Effects	Less than 1 Year	2.38 ^b	0.068	4.542 (0.004)
	1 - 5 Years	2.15 ^a	0.041	
	6 - 10 Years	2.10 ^a	0.047	
	More than 10 Years	2.04 ^a	0.036	
Negative Economic Effects	Less than 1 Year	2.57 ^a	0.080	13.286 (0.000)
	1 - 5 Years	2.83 ^b	0.031	
	6 - 10 Years	2.94 ^b	0.030	
	More than 10 Years	2.99 ^b	0.031	

^{a,b,c} indicate different subsets for Tukey's Post hoc results,
Source: 2025 Authors' Survey

4 DISCUSSION OF RESULTS

4.1 OVERALL LEVEL OF JOB SATISFACTION

Findings in this study show diverse perspectives on the factors affecting job satisfaction, with respondents exhibiting different degrees of agreement. On a scale of 1 to 4 (from strong disagreement to strong agreement), the average response on factors influencing job satisfaction is 2.77, implying some level of overall agreement. Among these factors, the highest score (and so, the highest level of agreement) is obtained for "My work contributes meaningfully to the institution's goals". The findings indicate that respondents are highly satisfied with their jobs, attributing it to their significant contributions to institutional objectives. For policy design, the overall implication of this is that on average, workers in examined institutions have a very high sense of responsibility to their job, valuing their contribution in the overall wellbeing of the institution. Another factor that received a very high level of agreement is "proper definition of job role and responsibility". Other key factors influencing job satisfaction among respondents include *effective management communication, recognition of individual contributions, and opportunities for professional growth*. On the average, staff in the assessed institutions see opportunity for growth and appreciate communication channel created by the management. These positive extrinsic factors (Herzberg, 1968; Mehrad, 2020) are essential in overall level of satisfaction enjoyed by the staff. According to Sunn et al. (2024), excessive workloads, unattractive incentive structures, and poor management relationships are the primary drivers of job dissatisfaction in developing Asian countries. These findings oppose a Ghanaian's study (Seniwoliba, 2013) and another study of construction workers in Myanmar (Aung et al., 2023), where a low level of institutional support and recognition contributes to inefficiency and job dissatisfaction.

This study's results are consistent with some earlier findings (Dave & Raval, 2014; Mohamud et al., 2024), where the importance of developmental and training opportunities in enhancing job satisfaction

among faculty members was highlighted. Other reported factors were: job security, rewards and incentives, conducive working conditions, and clear institutional policies and objectives. In contrast to findings from a study of laboratory scientists in Oman (Alrawahi et al., 2024), which identified poor colleague relationships, insufficient organizational support, and limited professional development opportunities as key drivers of job dissatisfaction, our study reveals differing results. These findings highlights relevance of proper communication channel between the management and staff to improve overall effectiveness and efficiency of and staff within an organization. Also, importance of well-defined career progression path and clear job-role specification are emphasized as being essential for overall satisfaction of staff.

4.2 ECONOMIC FACTORS INFLUENCING THE LEVEL OF JOB SATISFACTION

The importance of salary and financial benefits in determining job satisfaction was highlighted by Iqbal et al. (2025). Salaries, allowances, and collaborations were found to be significant factors influencing job satisfaction in some other studies (Malik et al., 2012; Mohamud et al., 2024; Moloantoa & Dorasamy, 2017; Olaniyan et al., 2023; Oshagbemi, 2000). Iqbal et al. (2025) also reported that close to 80% of respondents (pharmacists) were dissatisfied with the salary and incentives they received for their efforts. In this study, *insufficient salary*, benefits, and financial support from the institution are the leading factors affecting job satisfaction among respondents. The current economic reform in Nigeria, particularly the removal of fuel subsidies and currency floating, has significantly impacted the purchasing power of salaries, making it challenging for staff in HEIs and the entire country to save. Direct implications of these include reduced purchasing power, insufficient salaries, and limited additional income opportunities. Staff in HEIs often have limited time to access additional sources of income outside their monthly salary due to demanding workloads and academic responsibilities.

Today, the situation is particularly dire. Monthly salaries barely cover immediate family needs, leaving no room for savings. Furthermore, staff in higher education institutions often lack the time to pursue additional income sources beyond their regular salary. As observed in this study, staff are not financially prepared for an emergency. Apart from an obviously meagre salary, staff are feeling insecure in their current role.

The findings indicate that *rising inflation* and *transportation costs* are among the most significant economic variables adversely affecting job satisfaction. There is a strong call for institutional management to investigate ways to provide additional financial support to staff, highlighting a key area of concern. The recent increase in minimum wage has not made the expected impact, as the cost of living, feeding, accommodation, transportation, and other necessities of life have geometrically increased in the last few years. This is driving more staff to economic conundrums and an increase in anxiety and depression (Adetunji & Ademuyiwa, 2019).

4.3 INSTITUTIONAL SUPPORT

As earlier studies (Ana et al., 2022; Darrah et al., 2014; Iqbal et al., 2025) also reported salary, allowance and benefit as leading factors causing job dissatisfaction, results in this study indicate that salary increment, transportation and housing allowances are areas where staff seek support from management of institutions. Results from this study also show that more staff believe that the management of HEIs is not making effective efforts to ameliorate the current economic imbroglio. To cushion the effects of economic reforms on staff, governments should regularly review salaries and allowances, ensuring they keep pace with changing economic conditions.

4.4 SOCIO-DEMOGRAPHIC FACTORS AFFECTING LEVEL OF JOB SATISFACTION

Results of various examined socio-demographic details of respondents on their level of job satisfaction reveal that male staff are generally more dissatisfied with their jobs in comparison to their female counterparts. A significant gender bias in job satisfaction has been reported in some earlier studies. While some studies (Khairunneezam, 2020; Mansour, 2010) reported that male staff are significantly more

satisfied, others (Al-Sheraidah, 2002; Platsidou & Diamantopoulou, 2009; Rewaili, 2009) supported the results in this study that female staff are more satisfied with their jobs.

Higher job satisfaction among Nigerian women can be attributed to various factors. Women in Nigeria tend to report higher job satisfaction rates compared to men, possibly due to cultural and societal factors. Culturally, men are seen as the head of the family and thus the provider of most of the needs in the family. They tend to be more stressed and depressed (Adetunji & Ademuyiwa, 2019). The mismatch between high expectations and limited resources can lead to increased dissatisfaction, primarily driven by the need for higher pay. Among the four schools where data are gathered for this study, while there is no significant difference in the level of job satisfaction, the results show a significant difference in the economic effects on the satisfaction level. On various positive economic factors, such as a fair *salary and benefits, financial support from management, access to additional sources of income outside salary*, FP, Ado has a significantly higher agreement, while both FP, Oluji and RGP, Owo have the lowest score (implying higher disagreement) for the factors. Examining different economic variables that negatively influence the level of job satisfaction, results show that OSCT, Esa-Oke and RGP, Owo (both state-owned institutions) have significantly higher agreement levels, while the two federal-owned institutions (FP, Ado and FP, Oluji) have lower scores. By implication, job satisfaction level in state-owned institutions is more affected by factors like *rising inflation* and the *struggle to meet financial obligations*.

There is a significant difference in the level of job satisfaction among the age groups of respondents in this study. Results showed that older staff are more satisfied with their job, supporting findings from some earlier studies (Khairunneezam, 2020; Okpara et al., 2005). The level of satisfaction with various positive economic factors is higher among the younger staff, while negative economic factors like *rising inflation* and *cost of living* influence the level of job satisfaction more among the older staff. These mixed results are quite possible because older staff tend to accept and adjust to realities and are less ambitious compared to the younger ones, who are likely to be more mobile with higher aspirations for the years ahead. Older staff are more likely to have more financial commitments and hence, feel the effects of various negative economic factors more.

From the findings, religion and marital status of respondents do not have an effect on the level of job satisfaction. Both major religions in Nigeria (Islam and Christianity) have a similar average response to all the factors considered. Similar results on the examination of the level of job satisfaction and marital status have been reported (Iqbal et al., 2025; Platsidou & Diamantopoulou, 2009; Szromek & Wolniak, 2020).

In most cases, qualifications in HEIs determine status, job role and job type. Results from this study show a significant difference in job satisfaction among staff with different qualifications. PhD holders have the highest level of job satisfaction. There is no significant difference in how factors like *salary sufficiency, access to additional sources of income, and financial security* influence the level of job satisfaction. For negative factors like *rising cost of living and inflation*, staff with higher qualifications (First Degree, Master's, and PhD) have significantly higher agreement than those with lower academic qualifications. These findings are supported by results from Iqbal et al. (2025). Staff with higher qualifications are more likely to hold positions of authority; there is a higher likelihood of being exposed to more resources and management positions than those with lower qualifications. This fosters a stronger sense of belonging, which ultimately boosts their job satisfaction.

From the three employment natures in this research, *permanent staff* are found to be more satisfied with their jobs than the other two categories. This class of staff have more job security and usually receives higher salaries than other categories. Assurance of job security is crucial for improved staff satisfaction (Mohamud et al., 2024). Satisfaction with the job usually increases as the sense of job security increases (De Cuyper et al., 2009; Reisel et al., 2010). Job insecurity can reduce bonds between organizations and employees (Buitendach & De Witte, 2005). Permanent staff are also exposed to different career development opportunities and benefits.

Results also show that academic staff are more satisfied with their jobs compared to non-academic and technical staff, although the observed differences are not significant. A further comparison of both non-academic and technical staff reveals that non-academic staff are more satisfied. These findings oppose the results in a Malaysian study (Khairunneezam, 2020) where a significant difference is observed for the level of job satisfaction among different job types.

This study finds no significant difference in job satisfaction level among the staff, considering years spent in service. Those who have worked for more than 10 years are more satisfied compared to the other groups. Employees with less than a year of service tend to be more satisfied with their *salary, benefits, and financial security*. This may be because they see the job as a stepping stone and will only see the positives it has brought to their former situation, at least, in the first few years on the job. In some earlier research, the highest mean score for job satisfaction was reported in a Bangladeshi study (Aktaruzzaman et al., 2011) and a Nigerian study (Adekola, 2012). Both studies also found no significant difference in the level of satisfaction and Job Type among academics in Bangladesh and Nigeria, respectively. Job experience implies personal experience resulting from participation, involvement, and practice of a specific work, which develops as an individual becomes more knowledgeable and familiar (Kim & Majan, 2024; Peiró et al., 2010). Oftentimes, this influences attitudes toward the working environment (Yu et al., 2020). Assessment of job satisfaction and benefits has been reported to differ based on experience level (Topchyan & Woehler, 2021). Apart from being psychologically attached to the job demands and practices, experienced workers usually understand more about the work environments, allowing them to find better self-control and effective solutions to various issues (Topchyan & Woehler, 2021); hence, increasing their likelihood of being more satisfied

5 CONCLUSION AND RECOMMENDATION

To enhance the level of job satisfaction among the workforce during a period of economic challenges, management should create an environment where open communication, teamwork, and work-life balance are prioritized. This is also reported in earlier research (Ejiroghene, 2023). As also recommended by Adeleke (2020), management of HEIs is encouraged to provide financial support, such as subsidies and allowances to employees, so that some of the pressures that contribute to job dissatisfaction can be ameliorated.

Given the dynamic nature of higher education, HEIs must have a robust mechanism in place to continuously monitor factors impacting job satisfaction, both within and beyond their immediate environment, to proactively address potential morale and commitment issues. To foster a positive work environment, HEI management must establish mechanisms for regular staff feedback on job satisfaction, facilitating proactive measures to address concerns. This can be achieved through regular open meetings of management with staff of various cadres.

While the new minimum wage aimed to boost well-being through increased salaries, the actual outcome appears to be below par, suggesting a gap between policy intent and reality. Working merely exists and hardly lives. A living wage must be approved for the generality of workers across the country in general and staff in HEIs in particular.

Job satisfaction is a key driver of productivity; when staff are happy and fulfilled, organizational performance reaches its full potential. This study reveals that major factors draining job satisfaction are the rising cost of living, primarily due to a very high and rising inflation rate. Effort must therefore be made to ensure that work is adequately and properly remunerated. Economic pressures are rapidly eroding the modest increments in workers' net pay, leaving little to no real increase in take-home earnings.

Managements in HEIs can also develop a rewarding system like salary '*top-ups*' outside regular salary and benefits. These funds can be obtained from internally generated revenue sources, such as tuition fees from students enrolled in fee-paying programs. This will increase the sense of belonging and improve efficiencies.

The government should put a premium on different benefits like housing and car loan schemes, support for children's education, good healthcare coverage, and a sustainable pension for staff in HEIs. Management can also offer non-salary benefits, such as tuition reimbursement or waivers and access to childcare support services, to enhance employees' satisfaction.

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Declaration of AI and AI-assisted technologies in the writing process

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