

CONTRIBUTORY FACTORS IN EMPLOYEE SATISFACTION: AN EMPIRICAL INVESTIGATION OF BANKING INDUSTRY

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Abstract Research Background: Banking industry has sufficiently undergone rapid changes in India and with the entry of foreign players and strong private players the face of industry was redefined completely. In wake of these changes, the changes in the fundamentals and structure of banking industry majorly led by competition and technology of the banking industry also affected the role of internal customers i.e. the employees of the industry. Besides several other changes took place in the industry which led to huge churning of employees in the industry thus the need for caring for the satisfaction of employees also became important. There are several antecedents of employee satisfaction found in various studies conducted in different areas of different industries and sectors. The critical examination done on those antecedents have concluded on certain factors to be of enormous significance to assess and evaluate employee satisfaction in banks. The study entails to empirically establish the causal factors in determining the satisfaction of the bank employees. It not only aims to establish the contributory factors but also assess the current level of employee satisfaction in the banks.

Methodology: The study factor analyzed the responses of 300 bank employees from public and private sector banks in India. Multiple Regression was applied to determine the major contributors to employee satisfaction.

Aims: To determine the causal factors in employee satisfaction and also to determine which factors are major contributors to employee satisfaction of the Indian banks.

Findings: The study found that motivators, organisational support, reward, career growth and job enrichment are the main factors contributing to employee satisfaction in Indian banks. The study further empirically establishes that organisational support is the major contributor to employee satisfaction followed by reward and job enrichment.

Conclusion: The current study empirically establishes that five factors bring about the satisfaction or dissatisfaction of the employees, specifically in the banking industry. These factors are motivators, organisational support, reward, career growth, and job enrichment. The paper further examines the level of employee satisfaction with respect to these causal factors. It is established that employees are only somewhat satisfied with the motivators, organisational support, reward, and career growth. The job enrichment is the only factor spotted to be contributing to the satisfaction of the employees, the parameter on which employees are more than satisfied. Further the study concludes that organisational support is the most important contributor to employee satisfaction followed by reward and job enrichment. motivators and career growth are insignificant in determining employee satisfaction in the banks.

Keywords: Employee Satisfaction, Banking Industry, Motivators, Rewards, Organisational Support, Career Growth, Job Enrichment.

INTRODUCTION

The transformation in the fundamentals and structure of banking industry majorly led by competition and technology of the banking industry also affected the role of internal customers i.e. the employees of the industry. Besides several other changes took place in the industry which led to huge churning of employees in the industry thus the need for caring for the satisfaction of employees also became imperative.

Employee satisfaction and its role in the organisation are of utmost importance and well recognized by the academicians

as well as the practitioners. The employees play a vital role in the growth of the organisation also as they are the ones who actually buy the service organisation's business concept and concertize it by providing their knowledge, skill, effort, and time. They interact with all other stakeholders and satisfy the interest of each of the stakeholders. The bank, in turn, fulfils the employee's higher order as well as lower order needs. Employees possess the several attributes of customers and, hence, are called as Internal Customers. If the customer is the purpose of the business, employees are the means to achieve the purpose.

REVIEW OF LITERATURE

Employee Satisfaction: Literature Perspective

Fogarty (1994) opined that employee satisfaction refers to the extent to which employees gain enjoyment from their efforts in the workplace. Rainey (1997) defined employee satisfaction as an overall perceptual response to and general attitude toward their jobs that is often closely associated with other job related attitudes. This suggests that characteristics such as age, education, gender, and cultural background are important determinants of employee satisfaction. Spector (1997) defined employee satisfaction as how people feel about their jobs and the different aspects of their jobs. Weiss (2002) defined employee satisfaction as either positive or negative evaluative judgments made by people about their job or work situation. Homburg and Stock (2004) defined employee satisfaction as an attitude that results from an evaluative process where some comparison standard about the work environment is performed with the actually perceived work environment.

Bernal, et. al. (2005) opined that several scholars have analyzed employee satisfaction from different perspective, and there is no universal definition of employee satisfaction that exposes all these dimensions at the same time. According to Moyes, Shao, and Newsome (2008) the employee satisfaction is described as how pleased an employee is with his or her position of employment. Valentine and Fleischman (2008) defined employee satisfaction as improved job attitudes, increased productivity, and reduced turnover. It can be defined as the satisfaction employees derive from their employment while matching their expectations and the actual performance with the organisation. This satisfaction is cumulative rather than satisfaction or dissatisfaction with specific encounters or experiences.

DETERMINANTS OF EMPLOYEE SATISFACTION

Different researches identified different antecedents of employee satisfaction; there is no shortage of research, actual service encounters (Gremler, et al. 1994), organisational commitment (Smith, et al. 1996), quality of work-life (Lau 2000), co-worker behaviour (Oshagbemi, 2003), organisational culture (Lund, 2003), and personal correlates (Oshagbemi, 2003). Some of the studies also found that employee satisfaction is dependent on good working environment, high job security, high wages, fringe benefits, and an opportunity for savings. Scholars have identified several motivational factors and individual characteristics as significant determinants of employee satisfaction (DeSantis and Durst 1996, Durst and DeSantis 1997). DeSantis and Durst (1996) suggested four major sets of determinants of employee satisfaction including monetary

and non-monetary rewards, job characteristics, work environment characteristics, and personal characteristics. Durst and DeSantis (1997) confirmed that external rewards, internal rewards, and personal characteristics are primary determinants of employee satisfaction. Wittmer (1991) found that sectors also affect employee satisfaction. Wright and Kim (2004) found that job characteristics such as participation, task significance, job specificity, career development support, and feedback are primary factors in employee satisfaction. Ellickson and Logsdon (2001) categorized the determinants of employee satisfaction into two major groups:

- i. Environmental antecedents (work-related factors) and
- ii. Personal factors.

Herzberg, Mausner, and Synderman (1959) proposed a two-factor theory of motivation based on a study designed to explore the various factors influencing employee satisfaction. They concluded that there are two types of job-related factors in describing employee satisfaction and dissatisfaction viz. motivators and hygiene factors. Herzberg (1982) further claimed that hygiene factors are not directly related to employee satisfaction therefore these factors will not distinctly improve performance. According to Herzberg (1987) motivators or intrinsic factors related to content of the job or the job itself, were considered to satisfy people's psychological needs, such as recognition, responsibility, achievement, advancement, and the work itself. These intrinsic factors were also called "satisfiers." Hygiene or extrinsic factors are related to the job environment and included compensation, supervision, working conditions, and company policy which when lacking could generate dissatisfaction. Schlesinger and Heskett (1991) suggested that antecedents such as improved employee incentives, training, and choice of front-line employees in service organisations help increase employee satisfaction levels.

A 2009 survey, by the Society for Human Resource Management (SHRM) analyzed 24 factors related to employee satisfaction. According to study the five most important factors identified by employees are: job security, benefits (especially health care) with the importance of retirement benefits rising with age of the employee, compensation/ pay, opportunities to use skills and abilities, and feeling safe in the work environment. The next five most important satisfaction factors for employees were relationship with immediate supervisor, management recognition of employee job performance, communication between employees and senior management, the work itself, and autonomy and independence.

Based on thorough review of literature several variables are identified as antecedents of employee satisfaction. The process adopted for this has been acceptability of the variable across industry, geography, citations, and the soundness of the technique. Variables criticized by greater sections of

academicians and researchers have also been accounted for, for analyzing the variable to qualify to greatly acceptable antecedent.

Antecedents thus selected with greater significance and more generalisable value are presented as follows:

Dimensions	Components	Authors
Employee Motivators	Support and cooperation of fellow workers and subordinates, clarity of task, work enjoyment, promotion practices, future opportunities.	Fenton and O’Creevy (1998), Bettencourt and Brown’s (1997), Laschinger, et al. (2001)
Organisational Support	Immediate boss, support from superior, recognition for good work, PDM, Recognition of suggestions, balance between work and personal life	Heller, et al. (1998), Kim, Leong, and Lee, 2005, Susskind, et al. (2000), Ritchie and O’ Malley (2009), Michael (2008)
Reward	Salary, perk, amenities, work hours, work volume, recreation facilities	Lee, et al. (2006), Lam, et al. 2001,
Career Growth	Training, Skill Development, Job Security	Lee, et al. (2006)
Job Enrichment	Prestige, power, variety and value of Job	Bjerker, Ind, and Paolli 2007

RESEARCH OBJECTIVES

1. To identify the factors affecting employee satisfaction in banking industry.

$$Y_{ES} = f(x'_1, x'_2, x'_3, \dots, x'_n) \text{ Where } x_1, x_2, x_3, \dots, x_n \text{ are the factors}$$

2. To assess the role of different factors contributing to employee satisfaction of the banks.

$$Y_{ES} = m' + b'_1x'_1 + b'_2x'_2 + \dots + b'_nx'_n \text{ (where } b'_1, b'_2, \dots, b'_n \text{ are coefficients)}$$

RESEARCH METHODOLOGY

It is evident from the above literature that employee satisfaction is a multidimensional construct that is based on several variables. Based on the thorough review of literature the questionnaire was designed which initially had 35 items. A sample of six banks was undertaken to study the employee satisfaction in banking industry. A close ended structured questionnaire was prepared for survey which was first put to pilot survey to identify the factors to be studied which resulted in a 32 item questionnaire. Subsequently a separate study on 30 employees was conducted for pretesting of the questionnaire and its items. Later on statistical tools were used to analyze the data and determining causal factors in employee satisfaction in banking industry.

RESEARCH DESIGN

The Research design is exploratory as well as descriptive. The research is exploratory till identification of variables and later becomes descriptive as is tested with suitable statistical tools for objective findings.

Sampling Design

Population: Target population of the study is employees of nationalized and private commercial banks of Varanasi. 23 nationalized and 9 private commercial banks are operative in Varanasi.

Sampling Frame: Employees of three banks each from private and public sector with highest number of branches in Varanasi have been selected, viz. State Bank of India, Union Bank of India, Bank of Baroda, ICICI Bank, HDFC Bank, ING bank. As per Statistics of November 2010 of Varanasi city, top three banks with highest number of branches are as follows:

Public Sector Banks: State Bank of India (28), Bank of Baroda (21), Union Bank of India (21).

Private Sector Banks: HDFC Bank (3), ICICI Bank (3), ING Vysya Bank (1). (AXIS has 2 branches but refused to cooperate in the study)

Sampling Unit: Individual employee

Sample Size: 50 Employees from each selected banks have been surveyed in the study. Thus total employee response is 300.

Sampling Design: Non-probability quota sampling

Data Collection

Study is based on Primary data collected by the researcher from employees of selected banks of Varanasi district using closed ended, non-disguised structured questionnaires personally administered by the researcher. Responses were obtained on 7 Point Scale of satisfaction based on 32 items affecting employee satisfaction identified from review of literature.

Questionnaire Design

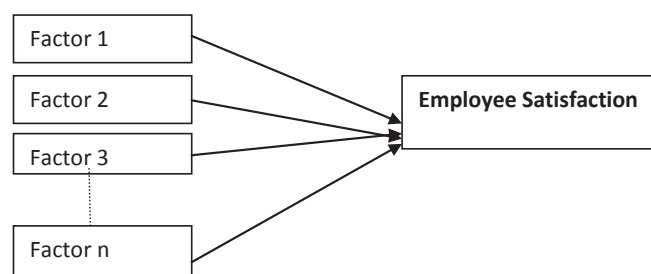
Questionnaire was designed based on the critical factors identified through the literature review. Consequently Employee Satisfaction Questionnaire had 35 items . The questionnaire was pilot tested with the experts (bank officials and academicians) and actual respondents (employee of the bank). Certain items were deleted and

few items were appended in the questionnaire in the light of inputs received from the experts and respondents. Finally Employee Satisfaction Questionnaire had 33 items. These questionnaires were tested for internal consistency reliability and coefficient alpha was calculated.

N	Cronbach's Alpha
32	.884

Research Hypothesized Model

Figure 1: Research Hypothesized Model



Data Analysis

Data in this study were analyzed using Statistical Package for Social Science (SPSS) version 16.0. Statistical methods used in the study are Factor Analysis, Descriptive Statistics and Multiple Regression.

RESULTS AND DISCUSSIONS

Data were analyzed using SPSS 16.0. Main statistical techniques used in the study are Descriptive Statistics, Factor Analysis and Multiple Regression Analysis. Descriptive Statistics was used for obtaining results as mean, standard deviation etc. Factor analysis was used for data summarization and data reduction. Multiple Regression was used to establish cause and effect relationship between the constructs of the study. Objective wise and finding are presented as follows:

Objective 1

To identify the factors affecting employee satisfaction in banking industry.

Factors affecting employee satisfaction in banking industry were identified through the thorough review of literature wherein the employee response questionnaire was developed which initially had 32 items. Employee responses were

obtained out of the survey conducted on 200 employees of the selected six banks which included three from pPublic sector (State Bank of India, Union Bank of India, Bank of Baroda) and three from private sector (ICICI Bank, HDFC Bank, ING Vysya Bank) through close ended, non-disguised, structured questionnaire duly tested for its validity and reliability.

These responses were subsequently exposed to Factor Analysis Test using principal component analysis through Varimax rotation with Kaiser Normalization. The value of Keiser Meyer Olkin Measure of Sampling Adequacy has been found to be .946 which suggested the appropriateness of the Factor Analysis test. It was also tested through Bartlett's Test of Sphericity that variables were uncorrelated in the population. For this test to be significant it should have a significance value less than 0.05. For the data collected in the study Bartlett's test has been highly significant ($P < 0.001$) and hence appropriateness of applying Factor Analysis test could be established.

Factor Extraction

Before extraction, the test identified 32 linear components within the data set. Eigen values were presented in terms of the percentage of variance explained (so factor 1 explained 48.776 of the total variance). All factors with Eigen values greater than one were extracted which resulted in final extraction of five factors.

In column rotation sums of squared loadings, Eigen values of the factors after rotation were displayed. Rotation optimized the factor structure and relative importance of the five factors was equalized. Before rotation factor 1 accounted for more variance than remaining 10 factors, however after rotation it accounted for only 18.778 percent of variance. Factor 2 accounted for 14.576 of the variance while before rotation it accounted for 5.973 of the variance.

(Detailed Test results are appended in Annexures)

The 32 items of the Employee Satisfaction Questionnaire have been reduced and summarized as five factors. These five factors obtained from the study affecting employee satisfaction in banking industry have been named as follows accounting for the items that they have been containing:

- i. Motivators,
- ii. Organisational Support,
- iii. Reward,
- iv. Career Growth,
- v. Job Enrichment

Details of these five factors identified as antecedents of employee satisfaction and their inherent items are displayed in Table 1.

Table 1: Factor Loading Table

FACTOR	ITEM	Factor Loadings
FACTOR 1 (Motivators)	Support and cooperation provided by the fellow workers	.767
	Support and cooperation you get from subordinates	.725
	Clarity of task assigned	.598
	Level of Responsibility assigned to you	.564
	Opportunities given to you to use your competence	.661
	Enjoyment you get in your work	.581
	Team spirit in the work group	.747
	Promotion practices in your bank	.509
	Future opportunities with this bank	.587
FACTOR 2 (Organisational Support)	Immediate Boss	.694
	Support and cooperation you get from your superior	.639
	Recognition received for your good work	.521
	Adequacy of senior management's communication with you	.525
	Opportunity of presenting your problems to the management	.668
	Opportunity to participate in decision making connected with job	.585
	Recognition for your suggestions in the bank	.558
	Opportunities provided by the job to strike a perfect balance between your personal and professional life	.602
FACTOR 3 (Reward)	Salary in your bank	.722
	Perquisites, allowances and other benefits	.669
	Amenities provided in the bank	.656
	Duration of work hours in the bank	.625
	Volume of work to be performed in your job	.573
	Recreation facilities in the bank	.628
	Safety at the workplace	.704
Factor 4 (Career Growth)	In-house training facilities in the bank	.695
	Skill development opportunities in the bank	.575
	Job security in the bank	.559
FACTOR 5 (Job Enrichment)	Prestige inherent in your job	.532
	Power inherent in your Job	.567
	Variety in the job you perform	.607
	Value of your job in the bank	.490

Thus it is concluded in the study that motivators, organisational support, reward, career growth and job enrichment have been identified as the antecedents of employee satisfaction.

Extraction Method : Principal Component Analysis

Objective 2

To assess the role of different factors contributing to employee satisfaction of the banks.

Factors having significant role in determining employee satisfaction have been obtained by regressing employee satisfaction on five antecedents of employee satisfaction that have emerged through literature review and subsequent factor analysis test. Table 3 shows the results obtained from application of the tests.

Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	15.608	48.776	48.776	15.608	48.776	48.776	6.009	18.778	18.778
2	1.911	5.973	54.749	1.911	5.973	54.749	4.664	14.576	33.354
3	1.525	4.767	59.516	1.525	4.767	59.516	3.863	12.073	45.427
4	1.279	3.996	63.513	1.279	3.996	63.513	3.830	11.968	57.395
5	1.013	3.167	66.679	1.013	3.167	66.679	2.971	9.285	66.679
6	.916	2.862	69.541						
7	.888	2.775	72.317						
8	.838	2.619	74.936						
9	.752	2.351	77.287						
10	.610	1.906	79.193						
11	.579	1.810	81.002						
12	.526	1.643	82.646						
13	.492	1.537	84.183						
14	.424	1.324	85.507						
15	.416	1.300	86.807						
16	.407	1.273	88.079						
17	.375	1.170	89.250						
18	.363	1.134	90.384						
19	.332	1.038	91.421						
20	.311	.971	92.392						
21	.305	.952	93.344						
22	.268	.839	94.183						
23	.257	.802	94.985						
24	.247	.772	95.757						
25	.216	.674	96.431						
26	.209	.654	97.085						
27	.199	.621	97.705						
28	.176	.549	98.254						
29	.168	.524	98.778						
30	.141	.441	99.219						
31	.131	.410	99.629						
32	.119	.371	100.000						

Excluded Variables

A stepwise multiple regression was conducted to evaluate whether all five factors viz. motivators, organisational support, reward, career growth, and job enrichment were necessary to predict employee satisfaction. At step 3 of the analysis D3 (Reward), D2 (Organisational Support), D5 (Job Enrichment) were significantly related at Employee Satisfaction $F(3,296) = 112, p < .001$. The multiple coefficient correlation was .271 (D1), .295 (D2) and .262

(D5) indicating approximately 27 percent of the employee satisfaction could be accounted for by reward, 29.5 percent of employee satisfaction could be accounted for by organisational support, and 26.2 percent of employee satisfaction could be accounted for by job enrichment.

D1 (Motivators did not enter into the equation in the analysis ($t = .517, p > .05$)). D4 (Career Growth) did not enter into the equation ($t = 1.247, p > .05$). Thus the regression equation for predicting employee satisfaction was

Table 3: Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.650a	.422	.420	1.22541
2	.706b	.499	.496	1.14278
3	.729c	.532	.527	1.10688

Table 4: ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	326.859	1	326.859	217.668	.000a
	Residual	447.488	298	1.502		
	Total	774.347	299			
2	Regression	386.478	2	193.239	147.968	.000b
	Residual	387.868	297	1.306		
	Total	774.347	299			
3	Regression	411.691	3	137.230	112.007	.000c
	Residual	362.656	296	1.225		
	Total	774.347	299			

Table 5: Coefficients Table

Model B		Unstandardized Coefficients		Standardized Coefficients	t Zero-order Partial	Sig. Part Tolerance	Correlations			Collinearity Statistics	
		Std. Error	Beta				VIF				
1	(Constant)	.713	.248		2.882	.004					
	D3	.799	.054	.650	14.754	.000	.650	.650	.650	1.000	1.000
2	(Constant)	-.045	.257		-.174	.862					
	D3	.490	.068	.398	7.182	.000	.650	.385	.295	.549	1.822
	D2	.460	.068	.375	6.757	.000	.642	.365	.277	.549	1.822
3	(Constant)	-.670	.284		-2.356	.019					
	D3	.333	.075	.271	4.472	.000	.650	.252	.178	.431	2.319
	D2	.362	.069	.295	5.213	.000	.642	.290	.207	.495	2.018
	D5	.352	.078	.262	4.536	.000	.635	.255	.180	.473	2.114

Model	Beta In	T	Sig.	Partial Correlation Tolerance	Collinearity Statistics			
					VIF	Minimum Tolerance		
1	D1	.340a	5.822	.000	.320	.511	1.957	.511
	D2	.375a	6.757	.000	.365	.549	1.822	.549
	D4	.282a	5.657	.000	.312	.707	1.414	.707
	D5	.356a	6.218	.000	.339	.524	1.908	.524
2	D1	.170b	2.410	.017	.139	.332	3.011	.332
	D4	.140b	2.379	.018	.137	.480	2.083	.373
	D5	.262b	4.536	.000	.255	.473	2.114	.431
3	D1	.040c	.517	.606	.030	.267	3.741	.267
	D4	.074c	1.247	.213	.072	.444	2.251	.367

$$ES = -.670 + .362 D2 + .333 D3 + .352 D5$$

Thus study concluded that organisational support is the most important contributor to employee satisfaction followed by reward and job enrichment. Motivators and career growth are insignificant in determining employee satisfaction in the banks.

Implications

1. The thorough review of literature and subsequent Factor Analysis Test (1st order), the study identified 5 factors (Table 1) referred to as dimensions in the study contributing to determination of employee satisfaction of banks. These five factors are: motivators, organisational support, reward, career growth, and job enrichment

The above found dimensions and their inherent items may also be used in developing further scales for assessment of the constructs, employee satisfaction in banks.

2. The study also revealed the role played by different dimensions identified in the study in determining the employee satisfaction. Interestingly, it left out two dimensions from identified set of factors of employee satisfaction (i.e. motivators and career growth) based on the strength of their contribution in determining the construct.

The study identified the above presented 5 factors as antecedents, and after applying regression could find following relationship:

$$ES = -.670 + .362 D2 + .333 D3 + .352 D5$$

The equation clearly showed that

- 1 unit change in D2 (Organisational Support) led to 36.2 % change in employee satisfaction.
- 1 unit change in D5 (Job Enrichment) led to 35.2 % change in employee satisfaction.
- 1 unit change in D3 (Reward) led to 33.3 % change in employee Satisfaction

Motivators and career growth were not the significant predictor in the model.

Thus study concluded that organisational support is the most important contributor to employee satisfaction followed by reward and job enrichment. Motivators and career growth are insignificant in determining employee satisfaction in the banks.

The results presented here are significant as they guide the management of the banks as to what are the factors that actually contribute to customer satisfaction and employee satisfaction. Study also highlights investing on which factors is likely to pay off in terms of employee satisfaction and

customer satisfaction. Managers would gain maximum return by judiciously spending the valuable organisational resources on these factors responsible for raising the level of employee and customer satisfaction in the banking industry. There is no wastage of resources on unimportant or less important activities.

Limitation of the Study

Although the study yields significant insights there are certain limitations worth addressing

1. The study has used convenience sampling for respondent selection, thus may result from selection bias and limit the generalizability of the findings.
2. The study has not taken foreign banks in the study which if taken might have imparted greater significance to the outcome.
3. The survey area of the study has been confined to the city of Varanasi only, which again restricts the results.
4. The results also subjected to the response biasness.

Direction for Future Research

1. Wider area coverage may also be considered in future researches for more generalisable findings.
2. Target population for the study may be expanded to foreign banks to impart greater significance to the outcome

Conclusion

The current study empirically establishes that five factors bring about the satisfaction or dissatisfaction of the bank employees specifically in the banking industry. These factors are motivators, organisational support, reward, career growth, and job enrichment. The study further established that organisational support is the most important contributor to employee satisfaction followed by reward and job enrichment. Motivators and career growth are insignificant in determining employee satisfaction in the banks.

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