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Job Satisfaction and Motivation in Banking Industry in Pakistan

Nadeem Bhatti (Head of Faculty, North American College**,** Toronto, Ontario, Canada)

Anwar Ali Shah G. Syed (Chancellor-Daddu-Campus, University of Sindh-Jamshoro, Pakistan)

F. M. Shaikh (SZABAC-Dokri-Sindh, Pakistan)

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Author (s)

Nadeem Bhatti
Head of Faculty, North American College
Toronto, Ontario, Canada

Anwar Ali Shah G. Syed
Pro-Vice Chancellor-Daddu-Campus,
University of Sindh-Jamshoro, Pakistan

F. M. Shaikh
SZABAC-Dokri-Sindh-Pakistan
Email: faizanmy2000@hotmail.com

Abstract

The current research investigates the predictors of job satisfaction and motivation in banking industry of Pakistan. Data were collected from the 200 bankers of Middle and Upper management Level by using cross Sessional method, and randomly selected from 6 banks, which includes, Habib Bank Limited(HBL), Allied bank Limited (ABL), MCB Bank Limited (MCB), United Bank Limited(UBL), Bank Alfalah and Askari Bank Limited. A structural questionnaire was designed for the reliability and validity of the data. It was revealed that the positive and significant relationship between job characteristics and personal outcomes: job satisfaction (general satisfaction, growth satisfaction) and high internal work motivation. The multiple regression results also revealed that there was significant effect of job characteristics on personal outcomes.

Keywords: Job satisfaction, internal work motivation, growth satisfaction, job

Introduction

The job characteristics model (JCM) consists of five core job characteristics that affect three critical psychological states (CPS) of an employee that in turn affect the personal, affective(e.g. satisfaction and motivation) and behavioral(e.g. performance quality, absenteeism) responses of employees to their work. Moreover this relationship is moderated by the variable of growth need strength (employee's desire for growth). Originally Hackman and Oldham presented a three stage model and also empirically tested it but later on majority of the researchers excluded the mediating variable-psychological states and moderating variable - growth need strength and tested the two stage model, determining direct relation of job characteristics with outcomes. Behson et al. (2000) conducted a Meta-analysis of thirteen studies to check the fit of three stages and two stages model. They found that normally tested two stage model in the literature may provide better fit to the data than the three stage original model.

To perform any job an employee should have ability required and along with ability the willingness of that employee to perform job is also essential. To create the willingness of employees and to motivate them managers should design jobs that motivate the employees and satisfy them on work. Realizing the need for designing the jobs of workers, Hackman & Oldham (1975) presented job characteristics model (JCM).

Even after three decade of continuous research on the JCM a little attention, probably no attention has been given to the applicability of this model in Pakistan. The current research took an initiative to determine the relationship between JC and personal outcomes e.g. general satisfaction, internal work motivation, growth satisfaction in the employees of banking sector of Pakistan.

Theoretical background
Theoretical background of this research has its origin in job design. People working in the organizations have been performing daily lot of activities and if they are allowed to perform according to their skills, abilities, and knowledge then they are self motivated to perform at their best. Let's discuss briefly the concept of job design.

Job design refers to "the way tasks are combined to form complete jobs" (Robbins & Coulter, 2006). The importance of job design has been realized by managers, scholars, theorists, many, many year's back. Process of job design has evolved over a long period of time.

For the first time the operational measures of the job characteristics were given by Turner & Lawrence (1965). They developed six task attributes assumed to be positively related to workers satisfaction and attendance. The results revealed close relationship among variables and on the basis of results they developed required task

attribute index. On the basis of this summary index relationship between task attributes and job satisfaction and attendance was determined. The results were not fully supported.

Hackman, J. R., & Lawler, E. E (1971) empirically tested the relationships among the job characteristics, individual differences in need strength and employee's motivation, satisfaction, performance, and absenteeism on the job. The results indicated that positive relationship was found among job dimensions and dependent measures: motivation, satisfaction, performance and attendance.

Hackman & Oldham (1974, 75) originally developed the job diagnosis survey (JDS). In this research he described that this theory may not provide the desired results for all the individuals. It is especially suitable for those who have the strong desire for feeling of accomplishment and growth. Individuals who are low on growth need strength may find such job difficult to perform and may feel uncomfortable with it. During the development of the JDS Hackman & Oldham (1974) also checked that the internal consistency reliability. The inter correlation among JDS scales were also calculated along with their significance level. Inter-correlation showed that job dimensions themselves are moderately inter-correlated. The correlation results were higher across jobs than the respondents. The mediating effect of CPS and

moderating effect of GNS was only postulated in this research, but not empirically tested.

Hackman & Oldham (1976) empirically tested the relationships postulated by JCM including the mediating effect of CPS's and moderating effect of GNS. In general all correlations between JC, PS and outcomes (except absenteeism) were positive and negative for absenteeism as expected. The mediating effect of CPS was proved through the partial correlations and multiple regressions. The moderating role of GNS was also proved by determining separate correlations for employees high and low on GNS measurement scale. The correlation results were higher for those who were high on GNS as compared to those who were low on GNS.

Research methodology

Theoretical framework
This research seeks to determine the relationship between job characteristics and personal outcomes. The dependent variables in this research are personal outcomes: e.g. general satisfaction, internal work motivation, growth satisfaction and independent variables are job characteristics: e.g. skill variety, task identity, task significance, autonomy, feedback.

The theoretical framework for this research is given as under:
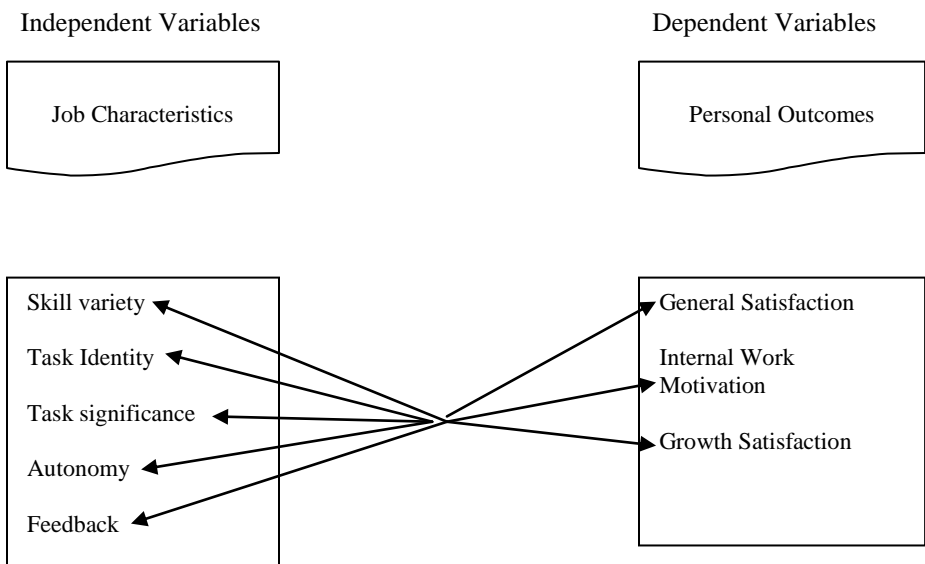
Source: Hertz (2000)

Dependent measures

General satisfaction

This research has taken the two aspects of job satisfaction: general satisfaction and growth satisfaction as dependent variables. The reason to select these two aspects is because these are the most widely used aspects of job satisfaction in job characteristics model research. General satisfaction is an overall measure of the degree to which the employee is satisfied and happy with the job (Hackman & Oldham, 1975).

Growth satisfaction

It is described as the opportunities for personal growth and development. This refers to the extent to which an employee likes to have challenge in his job (Hackman & Oldham, 1975).

Internal work motivation

It is the degree to which the employee is self-motivated to perform effectively on the job. i.e., the employee experience positive internal feelings when working effectively on the job, and negative internal feelings when doing poorly (Hackman & Oldham, 1975).

Independent measures

This research has used five independent variables collectively known as the job characteristics. These are described in detail as under:

Skill variety

Skill variety refers to the degree to which a job requires a variety of different activities in carrying out the work, which involve the use of a number of different skills and talents of the person (Hackman & Oldham, 1975).

Task identity

This refers to the degree to which the job requires completion of a whole and identifiable piece of work that is doing a job from beginning to end with a visible outcome (Hackman & Oldham, 1975).

Task significance

Task significance refers to the degree to which the job has a substantial impact on lives or work of other people, whether in the immediate organization or in the external environment (Hackman & Oldham, 1975).

Autonomy

Task Autonomy refers to the degree to which the job provides substantial freedom, independence and discretion to the individual in scheduling the work and in determining the procedures to be used in carrying it out (Hackman & Oldham, 1975).

Feedback

Feedback refers to the degree to which carrying out the work activities required by the job results in individual obtaining clear information about the effectiveness of his or her performance (Hackman & Oldham, 1975).

Research hypotheses

Previous research on the relationship between job characteristics and personal outcomes shows that there is a significant and positive relationship between job characteristics and personal outcomes (Hunter, P. E., 2006; Hackman & Oldham, 1976; Loher et al.1985; Behson et al, 2000; Scott et al, 2005; Lin et al, 2007; Brass, D. J., 1981, Becherer et al, 1982 Champoux, J. E, 1991; Ross, D. L., 2005 etc). These findings provide us a solid foundation for the following hypotheses:

Hypothesis 1: There is positive and significant relationship between job characteristics and general satisfaction.
Hypothesis 2: There is positive and significant relationship between job characteristics and growth satisfaction.
Hypothesis 3: There is positive and significant relationship between Job characteristics and high internal work motivation.

Sample

Data were collected from the 200 bankers of Middle and Upper management Level by using cross Sessional method, and randomly selected from 6 banks, i.e. HBL, ABL, MCB, UBL, Alfalah and Askari Bank. A structural questionnaire was design for the reliability and validity of the data. 12 reverse scoring items given in the questionnaire helped the researcher to identity the careless responses and finally 205 questionnaires were selected for detailed analysis. The response rate was 78 percent, of which the useable questionnaires response rate was around 68 percent.

Procedure

The Primary data was collected though the questionnaire adopted from job diagnostic survey questionnaire (Hackman & Oldham, 1975) for all the independent as well as dependent measures. Job diagnostic survey questionnaire has been considered most reliable measurement scale for measuring the job characteristics model variables. All the items given in questionnaire are developed on seven point Likert scale ranging from score 01 for strongly disagreed to score 07 for strongly agreed. This questionnaire also had 12 reverse scoring items which helped the researcher to determine whether respondents have filled the questionnaire properly after reading it carefully or not. In order to collect the data personal visits were made to various commercial banks located in Islamabad - the Capital of Pakistan. The data was collected from Islamabad because all the commercial

banks operating in Pakistan have their many branches in Islamabad. Moreover Islamabad was also convenient for the researcher. Researcher personally visited to the banks for more than two months. Before filling the questionnaire it was discussed with employees to make them familiar with the questionnaire. After the frequent visits for more than 02 months a total of 233, out of 300 distributed questionnaires were collected.

Analysis techniques

Statistical Package for Social Sciences (SPSS) was used to analyze the Data. The data was analyzed in four stages. The stage - I was to examine the demographic profiles of the respondents, mean, standard deviation, and reliability (Cronbach's Alphas) of all the variables used in the study. In the stage - II Pearson correlations and regressions were run to test the relationships among the variables as hypothesized. Before running the regressions, the assumptions of multiple regressions were also tested for all the dependent variables regressed on independent variables.

Results and discussion

Results
The results were analyzed in two stages as described earlier in the analysis part of the methodology chapter. The stage – I analysis demographic information results showed that the respondents comprised of 24 percent female and 76 percent male. The maximum number of respondents fell in the age group of "20-29" years and minimum number of respondents fell in the age group of "50 and above" years. In terms of percent 61 percent of the employees were of the age of 20 to 29 years, 23 percent employees were of the age of 30 to 39 years, 12 percent of the employees were of the age of 40 to 49 years, and 4 percent of the employees were of the age of 50 and above years. In terms of education 3 percent were intermediate, 29 were graduate and 68 percent were masters and above degree holders. Thus most of the employees held the "Masters" degree. In terms of experience employees having atleast experience of one year were selected in the sample. In terms of experience 23 percent of the employees had the experience of 1 to less than 2 years, 35 percent of the employees had the experience of 2 to less than 05 years, 42 percent of the employees had the experience of 5 and above years.
The mean results of the respondents ranged from a minimum of 4.6 for task autonomy to a maximum of 5.28 for internal work motivation with standard deviation of .839 for autonomy to 1.033 for task identity. The reliability measure (Cronbach's Alpha) ranged from .500 for task autonomy to .722 for growth satisfaction. Overall mean, standard deviation, and Alpha reliabilities are displayed in table 1

Stage - II represents the results of correlations and regressions. The correlations showed the relationship among the variables. The problem of multicollinearity was also checked through correlation matrix. The correlation results between the independent variables are well below .9. It means there is no problem of multicollinearity in our measures. The results are given in Table – 02. The correlation results ranged from a minimum of .125 between task identity and growth satisfaction to a maxim of .384 between task significance and general satisfaction and between skill variety and internal work motivation. Overall job characteristics were found positively related to personal outcomes (e.g. general satisfaction, internal work motivation and growth satisfaction). The results are given in table 2.

After testing the regression assumption, the regression results explained the amount of variance explained by independent variable in the dependent variable. The problem of multicollinearity was also checked while running regressions. SPSS determines multicollinearity while running regressions under the table heading coefficients. If tolerance level is insignificant or near to zero than there is problem of multicollinearity but in our results tolerance level is not near to zero. It means there is no problem of multicollinearity. Regression results for job characteristics and each dependent variable are described below.

Effect of job characteristics on general satisfaction
The regression "R" results showed the strong correlations between job characteristics and general satisfaction. The Regression R - Square results showed that job characteristics explain 24 percent variance in general satisfaction.

The coefficient of the job characteristics revealed that skill variety explained 15 percent, task identity explained 3 percent, task significance explained 21 percent, autonomy explained 12 percent and feedback explained 21 percent variance in general satisfaction. The results are given in the Table 3.

Effect of job characteristics on internal work motivation
The regression "R" results showed the strong correlations between job characteristics and internal work motivation. The Regression R - Square results showed that job characteristics explain 25 percent variance in internal work motivation.

The coefficient of the job characteristics revealed that skill variety explained 25 percent, task identity explained 12 percent, task significance explained 11 percent, autonomy explained 11 percent and feedback explained 20 percent variance in internal work motivation. The results are given in the Table 4.

Effect of job characteristics on growth satisfaction

The regression "R" results showed the medium correlations between job characteristics and growth satisfaction. The Regression R - Square results showed that job characteristics explain 18 percent variance in growth satisfaction. The coefficient of the job characteristics revealed that skill variety explained 18 percent, task identity explained -04 percent, task significance explained 18 percent, autonomy explained 13 percent and feedback explained 18 percent variance in growth satisfaction. The results are given in the Table 5. These results proved our hypotheses regarding positive and significant relationship between job characteristics and personal outcomes.

Discussion

In the light of the results determined in the previous section, these are discussed in detail as under: In the stage-I Mean results provided an overview of existence of job characteristics in the employees of banking sector with a little variation. The mean results are consistent with the original as well as with the other research on JCM. The Cronbach's alpha results provided acceptable level of reliabilities for all variables. Although 0.7 is an excellent value for a reliable construct but a score of 0.5 and above indicates the acceptability (Gliem & Gliem, 2003). The reliabilities between the .6 and .5 have also been observed in other research on JCM including the original research by Hackman & Oldham (1975). Hence all the variables having reliability of 0.5 or above were considered for analysis.

In the stage - II correlation results showed that there is a positive relationship between job characteristics and personal outcomes (e.g. general satisfaction, internal work motivation, growth satisfaction). In this research correlation results are slightly lower than the original research but similar to many other researchers' results as well. Especially correlations results are very good as compare to the correlations found in the some other studies on job characteristics model in the banking sector. (i.e.: Birnbaum et al, 1986; Awamleh, R., & Fernandes, C., 2007). These results are also very significant. Moreover the regression results showed that there is a significant effect of the job characteristics on personal outcomes. However the effect of job characteristics on growth satisfaction was less significant. Although the regression results are slightly lower than the other findings in the past but these can be treated as good as compare to the regression results found by other researchers on job characteristics model in the banking sector. Thus the correlations and regressions proved our three hypotheses regarding the positive and significant relationship between the job characteristics and personal outcomes.

Summary

The main objective of this study was to determine the relationship job characteristics and personal outcomes. As per the hypotheses analyzed and tested in this study, following findings are summarized below:

Banking sector employees perceived the job characteristics and it was found that job characteristics have a positive and significant effect on the personal outcomes: e.g.: general satisfaction, internal work motivation, growth satisfaction.

Conclusively this research revealed the existence of job characteristics in the banking sector employees and their job satisfaction and motivational level does indeed increase because of five job characteristics.

Limitations

The job characteristics model is considered as the most influential theories of job design. The issue of job design is multi dimensional. Therefore it is very difficult to analyze its all aspects in one study.

Due to time and financial constraints the researche4r could not collect data from the far-flung areas of Pakistan. This study is suitable only for educated respondents.

Prospects for future research

Thus job characteristics model can be very helpful in designing the jobs of banking sector employees. The Human resource mangers of the banks must design the jobs of banking sector employees with paying proper consideration to the job characteristics. More over if they feel that the job satisfaction and motivational level of the employees is reducing due to fatigue, boredom from the work, they should redesign their jobs with the inclusion of these job characteristics to rebuild the job satisfaction and motivational level of the employees.

This research provides following prospects for future research.

This is probably only study conducted on job characteristics model in context of Pakistan and specially in banking sector. So it can be replicated to other areas of Pakistan and in different sectors to generalize the applicability of job characteristics model in Pakistan.

As job characteristics leads towards the intrinsic satisfaction of the employees on work so more research should be conducted to identity the extrinsic factors which leads towards the job satisfaction of the employees of banking sector and than both extrinsic and intrinsic factors may be combined together to determine the overall satisfaction of the employees.

This research has only considered the personal outcomes. The effect of job characteristics can also be tested on behavioral outcome as predicted and tested in original model and by many other researchers as well.

The mediating role of psychological states and moderating role of growth need strength has also been ignored in most of the job characteristics model research studies but it would be very interesting to test them to check the implications of job characteristics model as a whole.

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Table 1: Mean Standard Deviation and Cronbach's Alpha Reliability

	Mean	St. Deviation	Alpha Coefficient
Job Characteristics			
Skill Variety	4.803	.902	.532
Task Identity	5.081	1.033	.577
Task Significance	5.187	.989	.558
Autonomy	4.601	.839	.500
Feedback	4.878	.963	.544
Personal Outcomes:			
Internal Work Motivation	5.284	.847	.625
General Satisfaction	5.014	.938	.658
Growth Satisfaction	4.901	.847	.722

Table 2: **Correlation Matrix**

	1	2	3	4	5	6	7	8
1. Skill Variety								
2. Task Identity	.132*	1						
3. Task Significance	.322**	.290**	1					
4. Autonomy	.335**	.232**	.256**	1				
5. Feedback	.281**	.331**	.390**	.292**	1			
6. General Satisfaction	.327**	.207**	.384**	.297**	.382**	1		
7. Internal Work Motivation	384**	.270**	.319**	.300**	.372**	.428**	1	
8. Growth Satisfaction	.307**	.125**	.321**	.276**	.321**	.327**	.310**	1

* * Correlations are significant at 0.01 levels
 * Correlations are significant at 0.05 levels

Table 3: Multiple regression results for job characteristics and General Satisfaction Summary Statistics

R	R Square	Adjusted R Square	Std.Error of the Estimate
.505(a)	.255	.236	.82012

Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.439	.463		3.112	.002		
Skill Variety	.160	.071	.154	2.275	.024	.814	1.229
Task Identity	.024	.060	.027	.401	.689	.846	1.182
Task Significance	.202	.066	.213	3.049	.003	.768	1.302
Task Autonomy	.138	.075	.123	1.826	.069	.823	1.215
Feedback	.205	.068	.211	2.996	.003	.757	1.322

a. Predictors: (Constant), Feedback, Skill Variety, Task Identity, Task Autonomy, Task Significance
b. Dependent Variable: General Satisfaction

Table 4: Multiple regression results for job characteristics and Internal Work Motivation Summary Statistics

R	R Square	Adjusted R Square	Std.Error of the Estimate
.513(a)	.263	.245	.73622

Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.901	.415		4.580	.000		
Skill Variety	.231	.063	.246	3.642	.000	.814	1.229
Task Identity	.097	.054	.119	1.797	.074	.846	1.182
Task Significance	.088	.059	.103	1.485	.139	.768	1.302
Task Autonomy	.108	.068	.107	1.596	.112	.823	1.215

Feedback	.169	.061	.192	2.751	.006	.757	1.322

a. Predictors: (Constant), Feedback, Skill Variety, Task Identity, Task Autonomy, Task Significance
b. Dependent Variable: Internal Work Motivation

Table-5:Multiple regression results for job characteristics and Growth Satisfaction Summary Statistics

R	R Square	Adjusted R Square	Std.Error of the Estimate
.442(a)	.196	.176	.76931

Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.162	.434		4.983	.000		
Skill Variety	.150	.066	.160	2.273	.024	.814	1.229
Task Identity	-.031	.057	-.038	-.549	.583	.846	1.182
Task Significance	.150	.062	.175	2.417	.017	.768	1.302
Task Autonomy	.135	.071	.134	1.909	.058	.823	1.215
Feedback	.159	.064	.181	2.475	.014	.757	1.322

a. Predictors: (Constant), Feedback, Skill Variety, Task Identity, Task Autonomy, Task Significance
b. Dependent Variable: Growth Satisfaction