

# **Job Satisfaction and Employee Performance of Female Bank Employees: Case of Limassol Turkish Cooperative Bank**

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## **ABSTRACT**

This thesis develops a model to evaluate the role of job satisfaction in banking industry among female employees considering high working hours and pressure on bankers. This study investigated mediating role of female job satisfaction between personal attitude and job motivation on bank employees' job performance in North Cyprus as the study setting. Personal attitude can affect their understanding and expectation of work environment. Motivation is the internal or external stimulus that can increase the individual's interest to participate completely a process. Job performance is activity that the employee is expected to perform alongside of organization goals. This study evaluates the relationship which has been in marketing management literature to help the managers identify how to increase their employees' productivity in global competitive market. A total number of 250 bankers participated in the study survey. The result of the study revealed that motivating employees positively influence on their job satisfaction and job performance. and job performance function as a full mediator on relationship between job motivation and job performance. This study at the end finalized with managerial implication and future insights.

**Key Words:** Female, job satisfaction, bank, Northern Cyprus.

## ÖZ

Bu çalışma bankacılar üzerindeki baskıyı ve yüksek çalışma saatlerini göz önünde bulundurarak bankacılık sektöründe kadın iş memnuniyetinin rolünü azaltmak için araştırma ve değerlendirmek için yapılmıştır. Bu çalışma kadın iş memnuniyetini kişisel tutum ve çalışmaya yön veren, Kuzey Kıbrıs Türk Cumhuriyetinde hizmet gösteren banka çalışanlarının iş performansının, iş motivasyonuna etkisini incelemiştir. Çalışmamız, literatürde eksikliği olan banka çalışanlarındaki verimliliğin nasıl arttırılabileceği konusunda yardımcı olacaktır.

Kişisel tutum, çalışanların kişisel bakış açısı şeklinde onların çalışma ortamı anlayışını ve beklentilerini etkileyebilmektedir. Bu çalışmanın sonucunda, pazarlama literatürüne yeni anlayışlar eklemiş ve ampirik araştırmanın güvenilirliğini kanıtlamıştır.

**Anahtar Kelimeler:** Kadın, iş tatmini, banka, Kuzey Kıbrıs Türk Cumhuriyeti.

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# **Chapter 1**

## **INTRODUCTION**

This chapter provides brief information about the study considering the philosophy, problem, contribution, and methodology of the study. At the end the outline of the thesis presented.

### **1.1 Research Philosophy**

Organizations have various types of customers which have to meet their expectation for keeping their profitability in return. These two types of customers are internal and external which are employees and customers. Providing positive workplace besides financial promotions can motivate and satisfy their employees emotionally (Rashid, 2010). Aim of every organization is to satisfy its customers to keep them loyal and consequently earn more profit so first of all they have to provide and require prerequisites to meet the needs and demands of their employees first of all(Rashid, 2010).

In the recent competitive environment, every company has to provide support for their employees regarding their gender and individual needs to be competitive and long-lasting in the market(Wonget al., 2006). They work in most of the organizations considering private and public ones like males; so, taking their emotional convenience into account can be the important elements for organizations to improve their performance alongside of organization goals (Wonget al., 2006). Female's role get more observable and sensible in the nowadays market.

The banking sector like other industrial sectors faced with intensive work demands and work load. The role of female in the banking is crucial regarding their numbers and roles (Bertrand & Mullainathan, 2003); Hence, high work responsibility and intensive work demands have the potentials to decrease their motivations, attitude and job satisfaction relevantly. The high degree of stress and needs for fast responses within a short period of time are the main features of work in banking systems. These two negative factors can decline their personal attitudes and satisfaction rapidly towards the work (Taylor, 2004). Decrease in employees' satisfaction especially female employees with more emotional sensibility can lead to show lower job performance and the poorer work outcome than the males in return.

## **1.2 Research Purpose**

Job satisfaction could be easily affected by the work characteristics and organizational performance and relationship so; evaluating the exact effects of these variables can give us more outstanding results. Then, this study tried to evaluate the effects of various individual job facts such as personal attitude, and motivations which organizations provide for their employees in order to increase their satisfaction degree and consequently improve their job performance to meet the organizations' goals and strategies.

This study aims to clarify how organizations can improve their female employees' job satisfaction to show high job performance in order to meet the organizations' goals and provide profitability for them as well in the banking sector. This study also consider socio-demographic variable such as age, marital status, education and organizational tenure as control variables on female job satisfaction to provide more concrete and clear results for managers and bank clerks.

### **1.3 Research Contribution**

This study covered many theoretical contributions in marketing and banking industry as follow. First of all, fewer studies evaluate the effect of job satisfaction in the female (Rashid & Rahaman, 2010). Then few studies undermine the effects of female satisfaction on job performance in the banking sector (Kim, 1982). This study aims to fill many theoretical gaps of previous studies in the banking sector and will provide a clear framework for future studies and research.

Study by Mansfield, Lynn, Vicary, Koch, Cohn, and Young (1992) evaluate the effects of job satisfaction of different social support in work and home on female employees but this study evaluates the effects of socio-demographic and job facts on female workers in banks. Study by Rashid and Rahaman (2010) examine the amount of female job satisfaction in governmental organizations under political issues. Another study by Young, Kowalski, McCord, and Petersen (2012) examined the effects of job satisfaction in the female in public schools.

Study by Rahman and Gupta, and UI-Huq (2012) investigated the effects of female satisfaction in financial institutions in Bangladesh. Another study evaluated job satisfaction of employees and gender differences in Iran's Airline industry (Rast & Tourani, 2012). And finally study Dehghani, Nourani and Choubtarash (2012) evaluated the effects of Social Medias on job satisfaction and motivation of the bank's employees in North Cyprus. As mentioned before, no previous studies evaluated the effects of job facts and socio-demographical variables on job satisfaction and job performance. This study unlike previous studies evaluated the

mediating effects of female job satisfaction in this relationship (Dehghani et al, 2012; Rast&Tourani, 2012; Rashid & Rahman, 2010; Mansfield et al, 1992).

#### **1.4 Research Methodology**

This study intended to analyze the relationship of job satisfaction, personal attitude, motivation and job performance of women in the Turkish Republic of Northern Cyprus in the local commercial banking sector. This study was carried at a local bank (Limassol Turk Cooperative Bank) and carried out among female employees.

Survey instrument was prepared by considering the literature. The survey instrument aimed to measure the variables discussed in the literature and the conceptual model. The survey instrument includes the “Personal Attitude”, “Job Motivation”, “Job Satisfaction”, “Job Performance” and the demographic questions. Seven hypothesis were developed and each hypothesis was tested by using correlation and hierrechical regression analysis.

Concepts that are not directly measurable are called latent variables in statistical analysis whereas variables that can be directly measured are called manifest variables. Some examples are concepts like “personal attitude”, ”motivation” and so on. Concepts like “gender”, “age”, “organizational tenure”, “marital status” and “Education” can be measured directly as control variables to control the reliability of the study result against independent and dependent variables. Taken together the manifest variables will give meaning to the latent variable and build the contents of latent variable. Each manifest variable will refer to one specific aspect of the latent. This means that the latent variables are indirectly observed through the manifest variables.

## **1.5 Structure of the Thesis**

Chapter 1 includes introduction, research philosophy, and framework explained and clarified with the proposed methodology. In the next chapter named literature review, in detail information about research theory and its antecedent and consequences of study will be presented as well. The Third chapter will provide information about research hypothesis development. The Fourth chapter is methodology consisting information about data collection, sample and data analysis and data results was provide in fifth chapter. Finally, in the last chapter, discussion, conclusion, managerial implication, limitation and future studies are presented.

## **Chapter 2**

### **LITERATURE REVIEW**

#### **Overview**

This chapter discusses the detailed information based on theoretical framework and relevant variables presented. Effects of personal attitudes, and motivation developed to undermine their effects of female job satisfaction on job performance in banking industry.

#### **2.1 Employee Attitude**

Employees' viewpoint according to different aspects of job called employees' attitude toward job related variables (Locke, 1976). Job satisfaction is one of the best favorable outcomes of personal attitude. Employee's personal attitude consists of personalized feeling, emotions, thinking and cognition of job outcomes based on work environment. Cognition and think are indicators of job assessment based on psychological evaluation and investigation of workers.

One of the key factors affecting employees' attitude is psychological interaction with customers during long working hours (Raja, Johns, & Ntalianis, 2004). When organizations provide useful support for employees and care about their crucial roles, they would be showed useful contribution in organization consequently as well. According to Yu (2006), personal attitude covers employees role and identification in organization based on their self-evaluation of work satisfaction and devotion to particular ones. Each of these factors namely organization identification, work



satisfaction and devotion have to be clarified in details. Organization identification is the degree of involvement of employees' role in organizational mission and objective toward achieving the goals (Yu, 2006). If they evaluate that they have an important role and organization value their contribution in goal achievement then they would be demonstrated higher efforts through organization demands (Miller, Allen, Casey, & Johnson, 2000). Work devotion defined as the degree of individual efforts and energy spend in achieving organization goals (Kanungo, 1982). Work satisfaction is the psychological evaluation of employees' of their work environment internally and externally (Hoppock, 1935).

Work environment and organizational characteristics can greatly affect on employees positive or negative attitudes (Franché & Krause, 2002). Several studies tried to evaluate the effects of various factors namely self-efficacy, organizational politics, organizational support on personal attitudes so less study concentrated the effects of personal attitudes on job satisfaction (Krauske, Dasinger, Deegan, Rudolph, & Brand, 2001; Waddell, 2006; Heyman, De Vet, Knol, Bongers, Koes, Van Mechelen, 2006).

## **2.2 Job Satisfaction**

Job satisfaction defined as an internal evaluation of employees' about their work conditions and degree of their success alongside of the personal value (Ko, 2012; Yavas, Karatepe, & Babakus, 2013). This study evaluates the role of job satisfaction in internal marketing to undermine those positive and negative stimuli affecting job satisfaction and performance of female employees which have a direct impact on organization performance and profitability (Gronroos, 1991). Numerous studies evaluated the effects of job satisfaction on different factors or evaluate the mediating

role of job satisfaction regardless of gender of the individuals in different industries such as hospitality, airline and health centers but few studies determined the mediating role of female job satisfaction in banking sector(Yavas et al, 2013). Due to importance of job satisfaction in today's global market with high competition rate, more and more attention are required to investigate different factors affecting degree of satisfaction specially based on genders (Yavas et al, 2013). So,the goal of this research is to evaluate the effects of job satisfaction particularly female job satisfaction in banking industry to undermine their role in profitability performance of the banking system.

Various measures can be undermined to evaluate degree of job satisfaction such as making face to face or voice to voice interview or even written ones with them to collect data on weak and/or strength points of the company affecting their satisfaction; then, distributing timely (annual, seasonal) questionnaires with frontline employees and last through subjective and objective methods (Dumitrescu, Cetina, &Pentescu, 2012).

Satisfaction as the pleasurable state of personal evaluation from their job can affect individual satisfaction or dissatisfaction affecting performance and profitability of employees (Locke, 1970). Employees' personal attitude can effect on degree of job satisfaction in organizations (Fishbein & Ajzen, 1975). According to Herzenger (1968) job satisfaction has two main dimensions such as content satisfaction and context satisfaction. Content satisfaction refers to those factors related to work nature, promotion and recognition such as motivators and hygiene factors of the job. Context satisfaction refers to factors with are relevant to co-workers, supervisor, pay and rewards, working condition and the overall communications within organization

along sides of different managerial levels. Job satisfaction can be measured in three ways such as narrow, multidimensional and global measures (Fisher, 1980; Brown & Peterson, 1993).

Global satisfaction is the overall evaluation of employee from its job which can be shown through emotional and cognitive reaction of the individuals of its work. Global measure gives the overall feedback to organizations to undermine if their employees like or dislike the job. Narrow measure mainly concentrated on particular dimension of the job for example satisfaction with pay and rewards(Schwab & Cummings, 1970). And the last on as multidimensional measure which also called it as broad measure evaluate the effects of great number of factors on employees' satisfaction about the job , but according to empirical studies global and narrow evaluation can to explain the exact degree of employees' satisfaction to the organization of the preferable method to evaluate the degree of satisfaction is using multidimensional measure to evaluate the effects of numerous relevant factors effect on job satisfaction simultaneously (Schwab & Cummings, 1970).

Job satisfaction has different theories associated with it. These theories are named *situational occurrences*, *discrepancy* and *motivation-hygiene theory*(Newman, & Roth, 2006). *Situational occurrences theory* concentrated on fixed features of working environment which is divided into two factors first situational characteristics such as office, salary and situational occurrences related to temporary aspects of organization environment such as changes in policies, broken equipment and rude co-worker or supervisor behavior (Newman, & Roth, 2006). While *discrepancy theory* represents the link between employees' expectation of the job and his/her job aspects toward his/her goals. As the evaluation of employees' of job

was closer to his/her expectation, degree of satisfaction would be higher. Last, *motivational-hygiene theory* determined how well motivating factors such as salary and work condition match with work opportunities and development process (Locke & Latham, 1990).

Based on this information, satisfaction can be affected under numerous circumstances and features, so gender differences can be one of the interesting factors in undermining job satisfaction in banking industry with high turnover rate, low salary and high working hours.

### **2.2.1 Female Job Satisfaction**

Different studies tried to undermine the effects of job satisfaction in their studies but few of them evaluated the effects of gender in job satisfaction (Ozatac, 2012; Rast&Tourani, 2012; Rahman & Das Gupta, 2012). Based on previous information job satisfaction is the emotional evaluation of individuals from their working condition.

Different studies tried to evaluate the role of female in their related industries but contrast result concluded finally, for example Study by McNeely (1984) found that men are less satisfied than women intrinsically; and in the same line with this study Purohit and Belal (1996) found that in professional levels women are more satisfied than men due to different factors such as pay, relationship with supervisors and colleagues, but study by Baron found that men's satisfaction rate is more than that of women.

So in order to fill this void, this research aims to evaluate the exact satisfaction of women and men in high pressure and stressful working condition such as banking

sector to undermine the clear outcome of aforementioned relationship in Northern Cyprus banking environment. Different factors can be estimated job satisfaction based on gender differences such as work environment, head managers' view, promotion, efficiency of work and personal interaction with other bank clerks and colleagues (Uddin et al, 2005).

### **2.3 Job Motivation**

Motivation defined as set of reasons, acts, or stimulus inspire individuals to behave in desired way. Motivation is one of the important antecedents of satisfaction which can greatly effect on employees' performance (Ozatac, 2012). Various researchers tried to evaluate the effects and characteristics of motivation among frontline employees but regarding their vital roles in organizations specially in banking sector more evaluation needed as well to cover the contradiction among empirical studies and outcomes (Wong &Heng, 2009). Three outstanding theories presented motivational factors that can clarify the exact emotional conditions of employees in their works (Jamal, 2007). The important one is Maslow's Hierarchy of needs, equity theory and last one is job characteristic theory (Maslow, 1987). Maslow hierarchy of needs divide the human needs into five relevant levels consist of physical needs such as foods and cloths, safety needs can be referred as having a shelter or house, then social, ego and self- actualization needs which are related to society and individual situation and condition in society (Maslow, 1987).

Job characteristics theory founded by Hackman andOldham (1976), which can be explained, based on three characteristics such as meaningfulness of work, crucial individual responsibility, and information from job outcome. And then, equity theory defined as the degree of comparison between individual work compensation

and others' works. If employee found that his/her job in comparison to others' job is more important and outstanding he/she will be motivated (Muchinsky, 2006).

Latham and Pinder (2005) suggested three new motivational theories which matched with new motivational position in market such as: *social cognitive theory*, *goal-setting theory* and *organizational justice theory*. Social cognitive theory is based on the reciprocal link between organization and employee's goals which is the employee logic and reasoning evaluation for his/her past success and failures related to current work situation (Latham & Pinder, 2005). Goal setting theory defined the characteristics of goals which should be difficult, clear and important not vague and unrealistic for employee to achieve and motivate (Latham & Pinder, 2005). This theory has four attitudes namely are task difficulty, luck, efforts, and individual ability which each of them can be treated stable /unstable, internal/external and controllable and /or uncontrollable.

When employee has self-enhancing attitudes internally so, he/she can be motivated to be successful in the work (Weiner, 2000). Organizational justice is when employee feel that organization treat them fairly and valued their role toward their expectation so their performance would be increase and better outcome would be concluded (Latham & Pinder, 2005).

Ray (1980) developed specific numbers of factors to evaluate motivation consist of task orientation, hard-working, achievement orientation, high need for achievement, leisure orientation, competitiveness, and success orientation.

Some of the motivational factors in banking sector can also be presented as marketing initiatives, interest rate, local network, bank reputation, employee position, salary, providing personalized services for bankers, training and etc. This study mixes these factors with relevant factors in other empirical studies to evaluate the exact characteristics of employees' motivation in current study.

## **2.5 Job Performance**

Job performance is one of the important factors in managing human resource activities and organizational construct (Segal, 1992). Job performance is the outcome of employees based on organizational resources in normal framework and constrains (Jamal, 2007). Job performance include different factors such as oral or written communication between employees and supervisors, and customers mostly, leadership and /or supervision, personal discipline, individual or team performance, job proficiency and non-job proficiency which can be demonstrated as outcome of organizational works (Campbell, 1990). Although these factors cannot be fitted for every job but they can evaluate performance of each occupation deeply, but they vary across the jobs in different industries as motivational factors.

Empirical studies proposed job performance as multidimensional concept which can be task oriented with embracing contextual performing factors consist of social skills related to desired job performance (Hochwarter, Kiewitz, Gundlach, & Stoner, 2004). Numerous variables can affect reliability and direction of performance outcome of organizations such as gender, age, education and so on.

Empirical studies evaluated the impacts of job satisfaction and job motivation on work performance but this study tries to undermine the effects of personal attitude of

employees and motivation on this relationship to clarify the exact link between each of these variables and job satisfaction based on female emotional feeling and out demeanor reaction (Hochwarter et al., 2004).

Relationship between job satisfaction and performance has been investigated via various researchers such as Karatepe (2011) which confirmed the positive effects of job satisfaction in delivering prompt job performance among frontline employees in hospitality industry. Another study by VanKnippenberg (2000) investigated the positive effects and links between job performance and job satisfaction. Another study by Moorman (1993) and Fisher(2003) also found similar relationship between these two variables in banking industry among frontline employees.

## **2.6 Gender and Performance**

In today's global market, individuals have to work in order to be survived and improve their living condition and levels to gain social respect, prestige and basically come up with economic and market fluctuation more easily. Hence, women unlike past have to work like men to show their important and outstanding role in life so they have to come up with some difficulties and tough features of working condition. Women constitute half of total working population.

They only have one-third of management roles in organizations with only 3% as senior management position in public firms (Segal, 1992). Based on Stroh,Brett, and Reilly(1992), in most of the organization although men and women have the same experience and educational background but women salaries increase slower than those of men.



Although women showed best performance in highest managerial and business counterpart but they received less attention and income relevantly; these differences can be explained due to gender discrimination and gender-related work preferences (Green, Jegadeesh, & Tang, 2007). Study by Beck et al., (2009) found that female loan officer made less mistakes in loan offering in compare to men which this study explain this due to limited working opportunities for women so they would take more careful attention to avoid any minimal mistakes and discrepancies in their work.

Empirical studies concluded that women are more risk averse so, they monitor and control every aspect of their job more carefully than male in order to keep the job and show their true role in the working environment, but no differences found in approving or rejecting loan (Beck et al., 2009; Yavas et al, 2013). So, one interpretation is that women perform better than men in businesses with high risk default. Another study by Lyness and Heilman (2006) investigated the impact of gender on types of position among high managerial levels which found that women promotion is more strictly related to their work performance and promotion standards than men.

In the following chapter, research model with its exact link presented. Hypothesis relationships also explained alongside of study goals in banking sector in Northern Cyprus context. Hypothesized relationship would be analyzed under job satisfaction theory based on female preferences.

## **Chapter 3**

### **MODEL AND HYPOTHESIS DEVELOPMENT**

This chapter provided information based on job satisfaction serving as theoretical framework to analyze the relationship between personal attitudes, job motivation and socio-cultural variables on job performance among female employees in banking sector.

#### **3.1 Proposed Model**

The proposed model of the study includes relationship between personal attitude, job motivation and job satisfaction and performance. In this research, Job satisfaction proposed to act as mediator in this model (Figure 1). Personal attitude as one of the emotional and psychological variables effects on degree of employees' satisfaction and performance (Jamal, 2007; Locke, 1976). In addition, job motivation consists of those physical and psychological factors organization and individual provided to motivate their employees toward achieving their organizational goals (Jamal, 2007; Wong &Heng, 2009). Motivation can also have positive effects on employees' satisfaction and performance (Figure 1).

Job satisfaction defined as the mental evaluation of employees from their job related issues based on their expectation of the work (Ko, 2012; Yavas et al., 2013). Most of the employee make an image before their involve or participate in the job, but some changes occur to their expected image while doing the job so is the evaluated image was to some extent match to the expectation of the employee, it can be mentioned

that the employee is satisfied with his/her job (Ko, 2012). Job performance is the outcome of employee activities in the organization based on the rules and regulation alongside of the organizational rules (Jamal, 2007).

Another indicator cover range of variables is socio-demographic variables consist of age, marital status, educational level, gender, and organization tenure have confidential role in affecting satisfaction and performance of employees in working environment such as bank characterized with high working hours, intense stress, and lower income with relevantly high turnover rate in compare to other industries (Jamal, 2007; Karatepe&Aleshinloye, 2009) (Figure 1).



Figure 1. Proposed Model

## 3.2 Hypothesis Development

### 3.2.1 Personal Attitude and Job Satisfaction

Personal attitude as the mental states of mindset of individuals includes factors such as friendly work environment, increase in salary and co-operation among colleagues (Locke, 1976). According to study by Gaki, Kontodimopoulos, and Niakas (2013), women are more affected by job attitude and less by colleagues' support. Job satisfaction is mostly resulted due to job characteristics and attitudes it presented for individual well-being (Perkins, Prestage, Sharp, & Lovejoy, 1994). When negative personal attitudes such as conflicts between employees decrease job satisfaction and

relevantly decrease their job performance toward organization goals (Miner-Rubino& Cortina, 2004).

According to Sloaneand Williams (2000) women in the United States and United kingdom get lower salary but they are more satisfied than men based on various reasons such as women have lower expectation from their work than men, and some of work characteristics diminished the negative points of low income and satisfied their needs. Hence,they attention and satisfaction would be increase based on some of personal attitude characteristics (Locke, 1976). Increase in job satisfaction will be resulted in increase in job performance toward organization rules and requirement (Yavas et al, 2013). Positive personal attitudes automatically put the individual through meeting the organizations regulations and goals (Ok, 2012). Female satisfaction increases due to increase their share in workplace attitudes (Clark, 1997). But some studies found that there is no relationship between personal attitudes of the employees with job satisfaction and job performance so this study tried to figure this ambiguity out (Clark, 1997). Based on this information first hypothesis proposed as:

**H1:** Personal attitudes will boost level of job satisfaction.

**H2:** Personal Attitudes enhance job performance of employees alongside of organizational goals. (Figure 2)

### **3.2.2 Job Motivation and Job Satisfaction**

Motivations as an internal stimulus drives individuals to act toward achieving the goals or wish, play important role in forming satisfaction in employees (Clark, 1997). Motivators such as achievement, responsibility, recognition and promotion are intrinsic or internal motivators; all of these factors can have crucial role in increasing and affecting employees' satisfaction (Herzberg et al. 1953). Motivation

increase the job satisfaction through the entire panoply of their career goals (Bender, Donohue, & Heywood, 2005; Karatepe& Olusegun, 2009).

Motivation increase employees' enthusiasm to perform better and consequently increase their job satisfaction (Dehghani et al, 2012). Although various studies tried to find out the exact relationship of job motivation on job satisfaction and job performance some of the studies found that job motivation has little effects on increasing satisfaction and consequently performance of the employee in the firm (Bender, Donohue, & Heywood, 2005). So third and fourth hypothesis developed as:

**H3:** Job Motivation positively increases job satisfaction.

**H4:** Job Motivation positively increases job performance.

### **3.2.3 Job Satisfaction and Job Performance**

Job satisfaction as mentioned before is the self-evaluation of employees from their work related issues as a whole (Yavas et al., 2013). Study by Brett, and Reilly (1992) found that although women earned less in compare to men but they are relevantly more satisfied than male and show better exact performance with accurate controlling than male. Green, Jegadeesh, and Tang (2007) found that women show more satisfaction to their work and presented better delighted services through organization requirement with better job performance in high pressure work environment than men. Another study by Lyness and Heilman (2006) found that women are stricter than male to work rules and showed more satisfaction and better job performance.

So, regarding all of the mentioned information, job performance would be affected by personal attitudes, motivation (Muchinsky, 2006) and socio-demographical variables through job satisfaction which means that job satisfaction act as mediating the effects

of aforementioned variables on job performance (Gilboa et al., 2008; Hackman & Oldham, 1976; Jamal, 2007; Latham & Pinder, 2005; Harrison, Newman, & Roth, 2006) (Figure 2). In order to more clearly evaluate the effects of job satisfaction in the current setting this study proposed the following relationship. Hence, following hypotheses proposed:

**H5:** Job satisfaction will increase Job Performance of female employees.

**H6:** Job satisfaction mediate the relationship between personal attitude and job performance.

**H7:** Linkage of Job Motivation and Job Performance will mediated by Job Satisfaction.

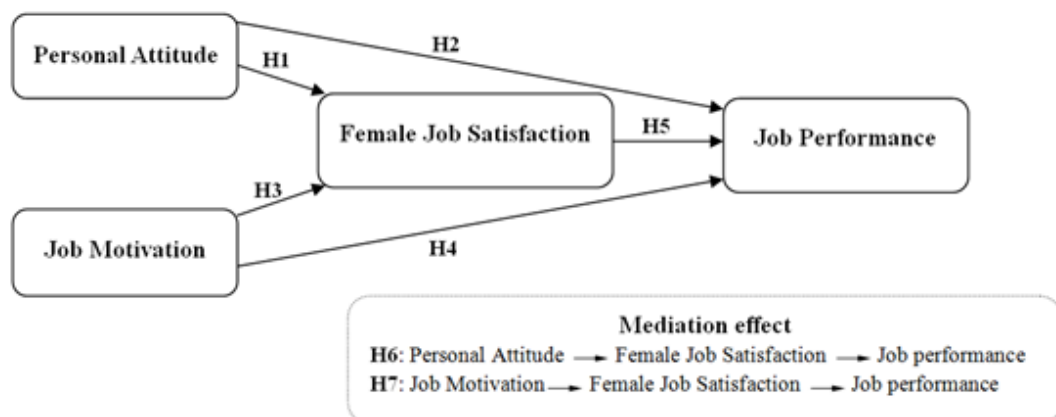


Figure 2. Conceptual Model

## **Chapter 4**

### **METHODOLOGY**

#### **Overview**

This chapter presents information about data sample, methodology, and approach used to assess the information of study through distributing questionnaires. In sample, detail information about how and where data collected with number of assimilated data were mentioned as well. Analyze of collected data with related information about the relationship also provided.

#### **4.1 Deductive Approach**

This research used deductive approach defined as applying theory to find out if the proposed theoretical framework fit study relationship and conclude reasonable outcome in return (Hyde, 2000). Deductive approach analyzed traditionally formalized construct and deductions of the study. This study tested the impacts of personal attitudes and job motivation on job satisfaction especially degree of female satisfaction on job performance in Limassol Turk Cooperative Banks in Lefkosa, North Cyprus, TRNC, via Mersin 10, Turkey.

#### **4.2 Cross-Sectional Studies**

This study used cross-sectional method. Cross sectional method is the way considered all or representative of population over the specific point of time. Cross-sectional studies are descriptive studies evaluate the multi-dimension of study at the same time. Different variable can resulted in different results during the time so analyzing them simultaneously during the limited period of fixed time would be help

the researchers and readers to identify the exact effects of these variables on each other.

### **4.3 Sample**

This study collected its data from Limassol Turkish Cooperative Bank of 14 branches' employees. Research team got the permission through the help of the chair of the Business Department. 215 questionnaires distributed among employees of Limassol Turkish Cooperative Bank branches and 200 questionnaires collected during one week. 197 questionnaires were useable out of 200 which show response rate of 98.5%.

### **4.4 Analysis of Data**

#### **4.4.1 Preliminary analysis**

Factor analysis (Varimax method) was conducted has employed to check dimensionality. Internal consistency of the measures were tested using Cronbach alpha. The results of factor analysis and reliability test are provided in Table 2. Harmon's factor analysis was used to determine whether common method bias negatively affect the results of the study (Podsakoff, MacKenzie, Lee & Podsakoff, 2003). The results showed single factor account for 27.61% of the variation of the results. It means, there is not a serious threat about effect of common method bias on the findings of the study. Results of Kaiser-Meyer-Olkin measure confirms the adequacy of sample size ( $\chi^2 = 1470.05, P < .01$ ).

#### **4.4.2 Model testing**

To test of proposed hypotheses correlation and regression analysis were applied by SPSS 20.0 software. Data gathered by questionnaires were analyzed in four variables where the first one is related to direct effect of Personality attitude on job satisfaction and Job performance, then direct effect of Job Motivation on Job satisfaction and Job



performance. In the third part effect of Job satisfaction on Job performance will be assessed. At the fourth section, mediating role of Job satisfaction on relationship between Personal attitude and Job performance and linkage of Job motivation and Job Performance will be investigated.

## Chapter 5

### RESULTS

#### 5.1 Sample Information

In this section, frequency and percentage of respondents who are working in Banking industry have been provided in Table 1.

Table1. Respondents' profile

Variable	Frequency	Percent
<b><i>Age</i></b>		
18-27 years old	101	51
28-37 years old	74	38
38-47 years old	22	11
Total	197	100
<b><i>Department</i></b>		
Customer service	43	21.8
Finance/Accounting	12	6.1
MIS Sales/Marketing	13	6.6
Corporate Marketing	48	24.4
Human Resources	2	1.0
Other	79	40.1
Total	197	100
<b><i>Education</i></b>		
High School diploma	3	1.52
Bachelor	68	34.53
Master	109	55.32
Doctorate	17	8.63
Total	197	100
<b><i>Marital Status</i></b>		
Single	83	42.13
Married	77	39.08
Divorced	37	18.78
Total	197	100
<b><i>Organizational Tenure</i></b>		
Less 1 year	24	12.2
1-3 years	40	20.3
3-5 years	66	33.5
More than 5 years	67	34.0

Total	197	100
<b><i>Sexual harassment</i></b>		
None Observed	191	97.0
Sexual orientation discrimination	4	2.0
Sexual harassment	2	1.0
Total	197	100

According to results, majority of employees are aged between 18-27 years with 51% of all population and then age between ages 28-37 with 38%. Most of the employees are highly educated with 109 employees which are 55.32% of whole population held master degree and then 68 employees with having bachelor degree are covering 34.53% of whole population and then Doctorate level with having 8.63% of whole population which these employees mostly work in high levels of banking system. In terms of marital Status, most of the employees are single and married with covering 42.13% and 39.08%, respectively. At last, according to Organizational tenure, most of the employees have experiences between 1-5 years with 53.8% of whole population and then employees with work experience between 0-1 with 12.2% and last employees with more years of experience with 34%. Gender discrimination and sexual harrasment were not reported by majority of the female employees who enganging in banking industry (Table 1.)

## 5.2 Psychometric properties of the measures

Results of factor analysis that were conducted based on Varimax rotation method have been presented in Table 2.

Table2 -Results of Factor Analysis

Items of Scale	Factor Loading	Alpha
<b><i>Personal Attitude</i></b> ( <i>Ashill, Rod &amp; Carruthers, 2008</i> )		.81
Supervisors encourage me to be my best	.75	
I am rewarded for the quality of my efforts	.72	
I am valued by my supervisor	.69	
Experience personal growth, such as updating skills and learning different jobs	.63	
I solve customers' problems	.50	
The company has a positive image to my friends and family.	.77	
My job makes a difference in the lives of others	.70	
<b><i>Job Satisfaction</i></b> ( <i>Hartline and Ferrell, 1996</i> )		.87
My overall job	.62	
My fellow workers	.60	
My salary	.57	
My supervisor (s)	.56	
The opportunities for advancement with this bank	.44	
The support provided by this bank	.75	
<b><i>Job Motivation</i></b> ( <i>Lo, Cravens, Grant, and Moncrief, 2001</i> )		.72
My job increases my feeling of self-esteem	.64	
When I perform my job well, it contributes to my personal growth and development	.61	
When I do work well, it gives me a feeling of accomplishment	.55	
I feel a great sense of personal satisfaction, when I do my job well	.44	
<b><i>Job Performance</i></b> ( <i>Babin and Boles,1998</i> )		.77
Overall productivity in getting the job done	.79	
Productive time spent working on the tasks assigned to me.	.73	
Meeting targets quotas and goals	.73	
I respond quickly and courteously to fulfill customers' needs	.60	

*Note:* Source of item was provided in parenthesis.

During the factor analysis, one item from Job satisfaction (*I am satisfied with policy of bank*) and one item from Job performance (*The overall quality of service that I provide*) should be removed to all items loaded more than 0.4, which acceptable level of factor loading, under four factors.

Reliability of the study was checked by coefficient alpha and the results proved internal consistency among items of the four variables and met cutoff 0.7.

### 5.3 Results of Model test

Average of items of each measurement were computed to be able to run correlation and regression analysis. Mean, Standard deviation and correlation matrix of variables have been provided in Table 3. Results indicated that Personal Attitude has significant and positive correlation with Job Satisfaction ( $r=0.55$ ,  $p<0.01$ ). Then **Hypothesis 1** has been supported. Personal Attitude has not any correlation with Job Performance ( $r=-0.049$ ,  $ns$ ). Therefore, **Hypothesis 2** has not been supported. Job Motivation has significant and positive correlation with Job Satisfaction ( $r=0.51$ ,  $p<0.01$ ). Then, **Hypothesis 3** has been supported. Job Motivation has not any correlation with Job Performance ( $r=0.27$ ,  $ns$ ). Thus, **Hypothesis 4** has not been supported. At the end, Job Satisfaction has significant and positive correlation with Job Performance ( $r=0.41$ ,  $p<0.01$ ). Then, **Hypothesis 5** has been supported.

Table3. Mean, Standard deviation and correlation matrix of variables

Variables	Mean	SD	1	2	3
1 Personal Attitude	4.18	0.59	1	.	
2 Job Motivation	4.21	0.59	.77**	1	
3 Job Satisfaction	4.18	0.79	.55**	.51**	1
4 Job Performance	3.99	0.68	-.049	.27	.41**

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

#### 5.3.1 Mediation Test

Hierarchical Regression Analysis (HRA) has been employed to test the mediating role of Job satisfaction on the relationship between two independent variables (personal attitude and job motivation) and job performance. The results of HRA have been shown in Table 4.

Table 4: Results of hierarchical regression analysis (HRA)

<i>Predictors</i>	Defendant V. (Job performance)	
	Standardized regression Coefficients (Beta)	
	<i>Step1</i>	<i>Step2</i>
Personal Attitude	-.048	-.15
Job motivation	.26	.41*
Job Satisfaction		.40*
$R^2$	.07	.24*
$\Delta R^2$	-	.17

Note: \* significant at the 0.05 level

As mentioned in the interpretation of the correlation matrix of variable, direct effect of personal information and job motivation was not significant. When job satisfaction entered the model as a mediator, the effect of personal attitude on job performance was still not significant ( $Beta = -.15$ ,  $NS$ ). Then **Hypothesis 6** that refers to the mediating effect of job satisfaction on the association between personal attitude and job performance was not supported. Job motivation has not a direct effect on job performance ( $Beta = -.15$ ,  $NS$ ), while job satisfaction was entered in the action, relationship between job motivation and job performance become significant ( $Beta = .41$ ,  $P < .05$ ) and there is a significant increment in  $R^2$  in step 2 of the HRA. According the results, job satisfaction can functions as a full mediator of linkage between job motivation and job performance. Therefore, **Hypothesis 7** was supported.

Results of hypothesis test were listed in Table 5. In brief, **Hypothesis** 1, 3, 5, and 7 were supported and **Hypothesis** 2, 4, and 6 were not supported.

Table 5: Results of hypothesis test

Hypothesis	Results
H1 Personal attitude-Job satisfaction	✓
H2 Personal attitude-Job performance	
H3 Job motivation-Job Satisfaction	✓
H4 Job motivation-Job performance	
H5 Job Satisfaction- Job performance	✓
H6 Mediating role of Job Satisfaction of Personal attitude-Job performance	
H7 Mediating role of Job Satisfaction of Job motivation -Job performance	✓

*Note:* ✓: was supported, ||: was not supported



## **Chapter 6**

### **DISCUSSION**

#### **Overview**

In this chapter, detailed information about the full description of data and result of data analysis is provided under discussion with evaluating hypothesized relationship with related investigation from empirical studies. Then conclusion of studies and managerial implication and study limitation with opening new insights for future studies are provided as well.

#### **6.1 Discussion of the Study**

The focus of this research was to assess the link between personal attitudes, and job motivation on job performance via mediating role of job satisfaction between bankers mostly female employees to evaluate degree of their personal attitudes and stimulus, job provided for them to meet the work requirement through evaluation of job related issues and elements.

Based on the study by King et al (2013), employees as the face of the company showed their attitudes during their interactions with customers. Thus they have to simultaneously meet and provide the companies requirements and policies in their interactions (Yavas et al, 2013). Considering their attitudes to evaluate their satisfaction in job is crucial. According to theoretical background presented in chapter two and data analyzed in previous chapter the relationship between personal attitudes and job satisfaction especially female job satisfaction was significant and

positive so the first hypothesis which was the relationship between personal attitudes and female job satisfaction fully supported. Female workers showed the higher interest in doing precise jobs which working in the bank for interested individuals was alongside of their interest and their job expectation (Jamal, 2007).

Based on Stock and Hoyer (2005), personal attitudes as the employee' emotional and behavioral attitudes effecton their job performance positively. Personal attitude can effect on the job performance of employee if organizationprovides internal or/and external activities such astraining, empowering practices, multi-tasking activities and cycling tasks (Karatepe et al, 2014). Unfortunately,this relationship was not significant due to weak infrastructure or poor performance of human resources management of the Turkish organizations. It can also describe due to lack of Turkish managers' willingness to empower their employees and providing less training and rewarding activities to enhancing their attitudes alongside of that of organization (Yavas et al, 2013). Hence second hypothesis was not supported. Such findings is consonant with results of Clark, 1997.

Job motivation as one of the most outstanding factors presented the job motivational elements and factors combined to deepen employees' enthusiasm and willingness to improve their performance alongside of organizational requirement which one of the best way to enhance employees job motivation is providing active training, rewards, job developments and promotions (Schaufeli& Bakker, 2004). Job motivation provided internal challenges for employees as opportunity to learn, develop and expand their information, understanding and ability to more fully meet organization required goals and have highlighted role in success of organization (Crawford et al,

2010). Correlation between job motivation and female job satisfaction was significant and the third hypothesis was supported as well.

The direct effect of job motivation on job performance was not significant. Meanwhile, Job satisfaction can mediate this association. This relationship is alongside of empirical studies done with Podsakoff et al (2007) and Lepine et al (2005). According to Podsakoff et al (2007), job motivation enhanced employees effort to meet the exact requirement of the organization so employee will become more committed to organization to provide better performance in his/her job to achieve his/her career goals. But in this study, based on statistical analysis of the relationship the fourth hypothesis was not supported.

Numerous empirical investigations evaluated the influences of job satisfaction on performance outcome (Boswell et al, 2004; Podsakoff et al, 2007; Lepine et al, 2005). Employees who are greatly satisfied and those whom organization meets their exact needs effectively would be more involved in meeting and delivering the best requirement in their job performance; therefore, employees' job satisfaction enhanced their job performance consequently. Job satisfaction was more apparent among female employees due to their interest in involving important and professional work that they will show more interest and enthusiasm to the job requirement considering the long time and low income characteristics of the bank (Boswell et al, 2004). According to theoretical and analytical data evaluation fifth hypothesis was supported.

Job satisfaction, especially job satisfaction among female employees would be affected by employees' personal attitudes and job motivational factors. Bankers'

performance that have the intense direct interactions and sometimes indirect interactions with customers can be evaluated through their personal attitudes and how work environment and job related factors motivated them which this relationship would be strongly enhanced when employees feel satisfied with their job (Boswell et al, 2004).

According the statistical analysis of the variables, different results was reported comparison of findings of Hoppock, 1935 and Grizzle et al, 2009, who urged employees with positive and strong personal attitudes can be more satisfied if job factors motivate them to improve their performance effectively and efficiently. (). Therefore, sixth hypothesis was not supported. Employees' who are more satisfied and motivated with positive personal attitudes would be committed to their jobs and showed better performance as well (Crawford et al, 2010). Then the seventh hypothesis was supported as well.

## **6.2 Managerial Implication**

This study recommended useful implications for many readers especially bank officers and managers to retain the pool of their skilled employees and also meet the competitive business market's needs and requirement. Changing employees' attitude is possible but it required managerial efforts and strategic management of human resource management to guide employee's perspective alongside of organization rules and regulations.

Providing working opportunity motivate employees to learn new skills and develop their potentials through organization requirement,, making job more challenging would be resulted in more satisfied and more employees with higher enthusiasm to

meet and respond to customers request more eagerly and quickly which resulted in more customer satisfaction indirectly (Kotler & Keller, 2013).

Allocating particular rewards, promotions and bonuses for employees increase their interest to more accurately act through organization framework (Kotler & Keller, 2013).

Satisfying employees resulted in doing better and accurate job performance and would be increased their intention to stay longer with organizations and with less interest to leave the organization (Jamal, 2007). Providing promotional programs with fair evaluation would be increased their motivation to manage their attitudes and consequently perform better (Brown & Peterson, 1993; Fisher, 1980).

Findings of this study would be helpful for every organization with succeeding goals to reach highest competitiveness in its industry among great number of competitors globally. It's impossible to promise the best offering without providing the best services internally for employees at first (Kotler & Keller, 2013).

### **6.3 Future Research and Limitation**

Like other studies has different limitation which can open new insights for future studies as well. The first limitation of the study is about the type of the research that was cross sectional study. Second limitation refers to measurement of variable from one source (female employees). According to Podsakoff et al., 2003, self reported a questioner is source of common method bias. It is recommended in future studies, two sources (manager/supervisor and employees) consider as respondents for measurement of Job satisfaction, job motivation and job performance.

## **Chapter 7**

### **CONCLUSION**

This study enhance empirical studies gap and also open new insights for future studies which would be clearly discussed under future research title. This study developed a model evaluated the effects of personal attitudes and job motivation on job performance via mediating role of Job satisfaction which the main focus of this study was on Female job satisfaction, personal attitudes, job motivation and job performance consequently (Franche & Krause, 2002).

This study evaluates the role of job satisfaction in internal marketing to undermine those positive and negative stimuli affecting employees' job satisfaction and performance which have a direct impact on organization performance and profitability (Gronroos, 1991).

Satisfaction affected under numerous circumstances and features, such that gender differences be one of the interesting factors in undermining job satisfaction in banking industry with high turnover rate, low salary and high working hours. Consistent with Study by McNeely (1984) found that men are less satisfied than women intrinsically; and study done by Purohit and Belal (1996) found that in professional levels women are more satisfied than men due to different factors such as pay, relationship with supervisors and colleagues, but study by Baron found that men are more satisfied with their working condition than women. Motivation is one

of the important antecedents of satisfaction which can greatly effect on employees' performance (Wong & Heng, 2009).

According to Maslow hierarchy of needs, the human needs divide into five relevant levels consist of physical needs such as foods and cloths, safety needs can be referred as having a shelter or house, then social, ego and self- actualization needs which are related to society and individual situation and condition in society (Maslow, 1987). If organizations can meet and satisfy their employer's needs, they would be satisfied and performed in the regulated framework and way. Job performance is the outcome of employees based on organizational resources in normal framework and constrains (Jamal, 2007).

Banking sector is one the important and financial heart of every society' economic which has to recruit the most able employees' with high productivity and capability but selecting employees only by their professional capabilities and experiences is not enough organizations have to select those employees with high enthusiasm to serve the customers and carrying positive personal characteristics and attitudes toward their works and responsibilities (Alshallah, 2004).

Providing satisfying environment would lead to less intention of employees to leave the job and keep them in organization which would be decrease organization cost as well (Awadi, 2003; Christian et al, 2011). Proving more challenging and positive work environment retain pool of skilled employees for organization and help the organizations to more easily respond to change of the business environment and global market as well (Crawford et al, 2010).

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# **APPENDIX**

## APPENDIX: SAMPLE OF QUESTIONNAIRE

*Kindly fill out your answers to the available spaces provided for each question carefully.*

### 1. PERSONAL ATTITUDE

**S.D.: Strongly Disagree**

**SH.D.: Somehow Disagree**

**N.A.N.D.: Neither Agree Nor Disagree**

**SH.A.: Somehow Agree**

**S.A.: Strongly Agree**

	S.D.	SH.D	N.A.N.D.	SH.A.	S.A.
1. The Bank provide a setting that enhance the Experience personal, such as updating skills and learning different jobs					
2. Supervisors encourage me to be my best					
3. I am rewarded for the quality of my efforts					
4. I am valued by my supervisor					
5. The Bank has a positive image to my friends and family.					
6. My job makes a difference in the lives of others.					
7. I solve customers' problems					

### 2. JOB MOTIVATION

	S.D.	SH.D	N.A.N.D.	SH.A.	S.A.
8. When I do work well, it gives me a feeling of accomplishment					
9. I feel a great sense of personal satisfaction, when I do my job well					
10. When I perform my job well, it contributes to my personal growth and development					
11. My job increases my feeling of self-esteem					

### 3. JOB SATISFACTION

	S.D.	SH.D	N.A.N.D.	SH.A.	S.A.
12. I am Satisfied from My overall job					
13. I am satisfied from My fellow workers					
14. My supervisor(s) is satisfied me.					
15. This bank's policies satisfied me					
16. I am satisfied from the support that provided by this bank					
17. I am satisfied from my salary					
18. The opportunities for advancement with this bank made me satisfied					

#### 4. EMPLOYEE JOB PERFORMANCE.

When answering these questions, please compare yourself with an average employee in your position and rate your own productivity and quality of your work.

	Upper 5%	Upper 10%	Upper 20%	Upper 30%	Middle 50%	Lower 30%	Bottom 20%
19. Productive time spent working on the tasks assigned to me.							
20. Meeting target quotas and goals							
21. Overall productivity in getting the job done							
22. Going beyond what is expected of me to make customers happy							
23. I respond quickly and courteously to fulfill customers' needs							
24. The overall quality of service that I provide							

#### 5. Employee Retention

25. Which of the following best describes the department you work in?

1. Customer Service                      2. Finance/Accounting                      3. MIS Sales/Marketing  
4. Corporate Marketing                      5. Human Resources

26. Which of the following best describes your position here?

1. Clerical                      2. Technician                      3. Managerial                      4. Accounting  
5. Project Management                      6. Other

27. How long have you worked at (company)?

1. Less than 6 months                      2. 6 months – 1 year                      3. 1-3 years  
4. 3-5 years                      5. More than 5 years

28. Overall, how satisfied are **you with your position at (company)?**

1. Very Dissatisfied                      2. Dissatisfied                      3. Neutral  
4. Satisfied                      5. Very Satisfied

29. Do you feel that employees are recognized as individuals?

1. Strongly Disagree                      2. Disagree                      3. Neither Agree nor Disagree  
4. Agree                      5. Strongly Agree



30. How motivated are you to see the company succeed?

1. Very motivated                      2. Somewhat motivated                      3. Not very motivated  
4. Not at all motivated                      5. Not sure

31. In thinking about the variety of tasks your position requires, would you say that there are too many, enough, or not enough?

1. Too many                      2. Enough                      3. Not enough

32. How flexible is the company with respect to your family responsibilities?

1. Very inflexible                      2. Somewhat inflexible                      3. Neither  
4. Somewhat flexible                      5. Very flexible

33. Do you take part in your company's flextime program?

1. Yes                      2. No

34. Would you advise a friend to apply for a job at this company?

1. Definitely                      2. Probably                      3. Not sure  
4. Probably not                      5. Definitely not

35. Have you ever observed or experienced any of the following forms of discrimination or harassment at this company?

1. Racial discrimination    2. Sexual harassment                      3. Gender discrimination  
4. Sexual orientation discrimination                      5. None Observed

**Please indicate your level of agreement with each of the following statements.**

	S.D.	SH.D	N.A.N.D.	SH.A.	S.A.
36. How satisfied are you with the information you receive from management on what is going on in your division?					
37. How satisfied are you with your involvement in decisions that affect your work?					
38. Considering everything, how satisfied are you with your job?					
39. How satisfied are you with the information you receive from management on what's going on in the company?					
40. How satisfied are you with your opportunity to get a better job in this company?					

**What suggestions do you have for the improvement of (Company Name)?**

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**What 2-3 things do we need to work on to improve (Company Name)'s performance?**

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**What other issues not included in this survey need to be addressed in this organization?**

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**What is it that helps you to be productive and provide quality service?**

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**What would help you to be more productive and provide higher quality service?**

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Age: 18-27 ☐ 28-37 ☐ 38-47 ☐

Education: H. Diploma ☐ Bachelor ☐ Master ☐ Doctorate ☐

Marital Status: Single ☐ Married ☐ Divorced ☐

Organizational Tenure: 0-1 ☐ 1-5 ☐ 5-more ☐