

Analytic Study of the Job Enrichment Leading to Employees' Job Satisfaction and Performance (JSP) in the Banking Sector in the North of Lebanon.

By

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This research studies the effect of job enrichment as an intrinsic motivational factor on the job satisfaction of Lebanese commercial bank employees in Muhafazat North Lebanon. This research shows whether or not intrinsic motivation such as job enrichment can be differentiated from extrinsic motivation in affecting performance of the employee.

Since job satisfaction plays a significant role in affecting employee performance, the importance of job enrichment as a leading factor to job satisfaction is tested empirically.

(74 pages)

Glossary

Motivation :

It is defined as the strength of the drive toward an action. It is the drive that encourages the employee to make more effort and get more training (Herzberg, 1968, p. 13).

Extrinsic Motivation :

Rewards that occur apart from the work process which provides no direct satisfaction at the time the work is performed; Pay, benefits, special privileges, retirement plans, health insurance, vacations, and so forth, are examples of extrinsic motivational factors or rewards (Deci, 1987, p. 38).

Intrinsic Motivation :

Is the reward that is built into the work itself, or rewards that a person feels when performing a job, so there is a direct connection between work and rewards, these motivators could be the opportunity to grow (job enrichment), challenge of the work, etc.. (Deci, 1987, p. 38).

Job Enrichment :

It is an embryonic movement providing the opportunity for the employees psychological growth so that the employee's innovation and creativity is likely to be weaker than the task is nonroutine and high discretion is granted (Costley and Todd, 1984, p. 135).

Job Satisfaction :

According to Robert Kahn, it is the favorableness or unfavorableness with which employees view their work; it is perceived as desirability of movement. It expresses the amount of agreement between one's expectations of the job and the rewards that the job provides (Kahn, 1985, p. 96).

Performance :

Is the behavior associated with the accomplishment of expected, specified formal role requirements on the part of individual organization members (Campbel,1990).
Job performance is a concept considered to be the primary determinant influencing both perceived ease of movement and perceived desirability of movement.

“Behavior is a function of its consequences and can be changed through the management of those consequences.”

Fred Luthans and Robert Kreitner
(Johnes, 1981)

“I think I am doing all right, because the boss hasn't criticized me in two or three months.”

A Factory Worker
(Johnes, 1981)

CHAPTER I

HUMAN RESOURCE IN THE BANKING INDUSTRY

Banking is a dynamic business. A generation ago the world of banking was much simpler and safer than it is today. That relatively simple world of banking a generation ago has been swept away by the increasing global competition, rapid inflation, unstable currency prices, changing regulations, and a volatile global economy. Equivalently, massive changes such as new laws, social developments, and updated management practices have occurred during the past few years, personnel departments are increasingly expected to help management respond. However, to perform their various responsibilities successfully, personnel officers must develop a clear and sound perspective on how they will carry out their work. Human resources models generally view humans as being motivated by a complex set of interrelated factors (such as money, need for affiliation, need for achievement, desire for meaningful work...). Employees often seek quite different goals in a job and have a diversity of talent to offer. Under this concept, employees are looked upon as reservoirs of talent and management's responsibility is to learn how best to tap such resources.

It is for this reason that I decided to make this study about employee's motivation in the banking sector in the North of Lebanon for the results could help banks' managers in identifying the various factors that improve their employee's performance and consequently enhance the way banks operate.

The five chapters of this research fulfill the following functions :

- Chapter 1 describes the importance of human resources in banks, the role and functions of effective and responsible personnel departments, and employee's motivation on the basis of their needs and wants.

- Chapter 2 defines job enrichment and its principles, states the link between performance and satisfaction of the employees at work, and stresses the importance of intrinsic motivation as a tool to reach job satisfaction.
- Chapter 3 defines the objectives of this research i.e. what is to be accomplished from this study.
- Chapter 4 explains the methodology of this research. In what way the statistical procedure is done to reach the required objectives ?
- Chapter 5 shows the results of the objectives defined in chapter 3.

People work for a variety of reasons (buy things, achieve security, achieve personal growth ...). But one thing is sure: People work for rewards that they value. When these rewards are satisfactory to both employers and employees, both parties win. Employees win because the reward system operates to attract, retain, and motivate employees to perform their jobs well. Employees win because the reward system contributes to overall job satisfaction, the level that their contributions are being recognized and rewarded equitably, and incentive to perform to the best of their ability. (Cascio, 1991, p. 412)

The reward system includes both compensation and noncompensation rewards. Compensation rewards include direct financial payments plus indirect payments in the form of fringe benefits. Noncompensation rewards include all those aspects of the work environment that serve to enhance a worker's sense of self-respect and esteem by others.

Here we will be concerned with noncompensation rewards since the aim is to study intrinsic motivation.

The management of people is an integral factor for the success of any organization. It is really the heart of management not something that can be delegated solely to a single department. This is because all the activities of any enterprise are initiated and determined by the persons who make up that institution. Plants, offices, computers, automated equipment, and all else that a modern firm uses are unproductive except for human effort and direction. Of all the tasks of management, managing the human component is the central and most important task, because all else depends on how well it is done (Likert, 1987, p. 1). Because the human resources are the most important resources in an organization, the hierarchy system needs to be organized, motivated, coordinated, and controlled, so that human resources can achieve effective and competing goals making use of the limited resources available.

Importance of Human Resources in Banks :

Since personnel departments do not have day-to-day responsibility for the operation of their banks and do not have direct control over employees, they are in a position to objectively observe the dynamics of their banks. They can take actions that help managers improve productivity, provide professional advice to managers, and assist in effectively mobilizing the bank's work force. As the environment in which banks function has become more complex, the focus of personnel administration has evolved from a concentration on administrative procedures to an emphasis on organizational behavior and development. The role of personnel departments in banks is to find and propose ways by which managers can operate so that their organization and their employees both benefit. (Summers, 1991, p. 9).

Career Development

The development function is at an end when the employee is trained, educated, and appraised. Modern personnel managers must look beyond the present assignment, since neither organizational requirements nor individual attitudes and abilities are ever constant. Concern for long term career development must accompany any comprehensive employee development program.

The need to plan for employee career issues from both economic and social forces. First, if the organization is to survive and prosper in an ever-changing environment, its human resources must be in a constant state of development. A planned program of internal resource development typically pays greater recruitment of an employee on the Modern employees are beginning to insist that work demands be effectively integrated with the human need for personal growth expectations of one's family, and the ethical requirements of society (Walker, 1963, p. 224).

A career can be defined as a sequence of separate but related work activities that provides continuity, order and meaning in a person's life. Careers are both individually perceived, and socially constrained; not only do people make career out of their particular experiences, but career opportunities provided in society also influence and make people. (Walker, 1963, p225)

In planning for career development, personnel managers require knowledge of the basic drives and needs of employees. There has been considerable research concerning the varying amounts of managerial, technical and security orientations among professional personnel in business organizations. (Walker, 1963, p225)

Employee careers must be of concern to organizations and managers in order that human resources may be developed to meet constantly changing environmental conditions. A career is shaped by a myriad of factors including heredity, culture, parents,

schooling, age level, family cycle, and actual experiences in one or more organizations (Walker, 1963, p221).

An effective career development program provides substantial employee assistance in self-diagnosis of interests, aptitude and capabilities. It also provides complete information concerning career opportunities within the organization. The third major ingredient is that of aligning individual careers with career opportunities through a continuing program of training, education, transfer and advancement.

In making the many necessary personnel decisions in an organization, seniority can be mixed with ability in various ways: for example, when ability is equal, seniority governs. In any event, career development requires proper recognition of employee increase in experience, seniority, skills and abilities.

Work Behavior and Motivation

How individuals respond to job requirements and perceive rewards in various cultures is important to a more complete understanding of this area. Maslow asserted that behavior is affected by the need state of the individual. Yet Haird, Ghiselli and Porter found national differences to contribute in an important fashion to differences in managers' attitudes, although less than the contribution of individual differences. Reitz also found diversity of the ranked need importance of workers across eight countries (Koontz and Weirich, 1983, p 418)

Current management theory stresses the necessity of responding to employees as individuals. Central to this formulation is the recognition that employee work activity response is moderated by individual differences. Efforts to identify contingent elements have been concentrated in motivation and incentive research. Maslow identified five need stages which moderate the direction and intensity of behavior. Hackmen

has postulated motivational propensity to be a function of task characteristics. Job attributes are influenced by the person's need for growth to yield outcomes such as job satisfaction and quality of performance. Campell et al, expanded Vroom's expectancy of work motivation (Koontz and Weirich, 1983, p 415). In expectancy theory, Vroom explains that motivation is a product of how much one wants something and one's estimate of the probability that a certain action will lead to it

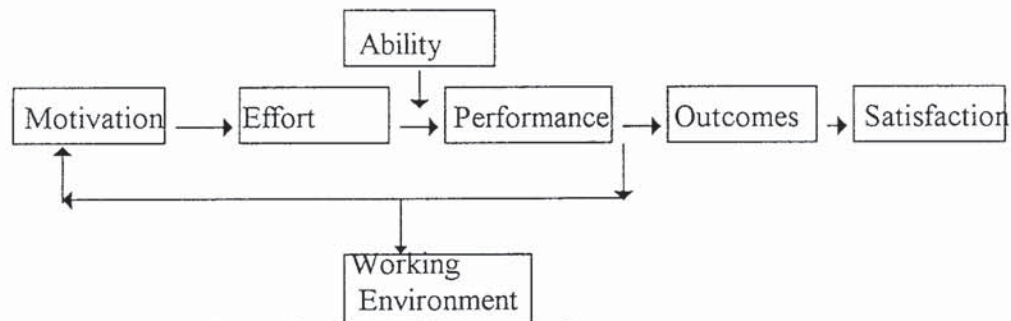
VALENCE (strength of one's desire of something)	X	EXPECTANCY (probability of getting it with a certain action)	=	MOTIVATION (strength of drive toward an action)
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In this theory, motivation is an implicit decision making process specific to the individual. Valence and expectancy are the component elements which determine effort. Valence is the desirability or attractiveness of one's needs or desire, and expectancy is the subjective probability of receiving a reward. Operating in a multiplicative fashion, an index of motivated behavior for a particular outcome is derived. A reward which is strongly desired, and highly related to the satisfaction of one's needs has a high probability of being attained. A strongly desired reward evokes a higher effort than an undesirable, unattainable, non-instrumental reward. Most important to considerations of motivation is the individual's preference for specific work-related rewards. Thus, an individual's motivation to behave in a certain way is greatest when one believes that the behavior will lead to certain outcomes, feels that these outcomes are attractive, and believes that performance at a desired level is possible.

In short, motivation can be defined as a "willingness to expend energy to achieve a goal or a reward" (Beach, 1980, p 428). This leads us to state that the "behavior that is

perceived as rewarding will tend to be repeated, whereas behavior that goes unrewarded will tend to be extinguished” (Beach, 1980, p 429).

Figure 1 presents a general model of the basic motivation-behavior sequence. The model shows that motivation can be seen as the force on the individual that encourages performance in a certain manner. Thus, motivation leads to a level of effort by the individual. Moreover, effort alone is not enough; an individual’s performance is the result of his effort, his ability and the constraints imposed on him by the environment (working conditions, behavior of others and so on). As a result of performance, the individual attains certain outcome that leads to satisfaction in the job. As this process of performance reward occurs, time after time, the actual events serve to provide information that influence the individual’s perceptions and thus influence motivation in the future (Beach, 1980, p 430).



A person’s motivation is a function of :

- 1- Effort-to-performance expectancies
- 2- Performance-to-outcome expectancies
- 3- Perceived attractiveness of outcomes

Figure 1. The Basic Motivation Behavior Sequences
(Schlesinger et al, 1983, p 125)

Overview of the Employee Wants and Needs at Work:

Surveys were made in order to distinguish between the various needs of the employee at his work; yet here is the simplest way to classify needs :

1- One set of needs (lower - level needs) can be thought of as stemming from his animal nature, the built - in drive to avoid pain from the environment, plus all the learned drives which become conditioned to one's basic biological needs (Herzberg, 1968, p 28).

For example: hunger, a basic biological drive, makes it necessary to earn money, and then money becomes a specific drive.

2- The other set of needs (higher - level needs) are more vague because they represent needs of the mind and spirit rather than of the physical body. Examples are rivalry, self-esteem, sense of duty, giving, belonging, and receiving affection. Frederick Herzberg related this set of needs to that unique human characteristic, the ability to achieve and through achievement, to experience psychological growth. For Herzberg, these higher-level needs are called motivators (Herzberg, 1968, p 28).

Characteristics of the Secondary Needs:

Since secondary needs are so vague, dissatisfied workers often say their dissatisfaction is caused by something easier to identify, such as low wages. Many so-called wage disputes do not really concern wages; consequently, meeting the wage request does not remove the basic dissatisfaction that existed.

According to a research called "Mainsprings of Motivation" (Johnes, 1981, p 117), secondary needs:

- 1- are strongly conditioned by experience
- 2- vary in type and intensity among people
- 3- are subject to change within any individual
- 4- work in groups rather than alone
- 5- are often hidden from conscious recognition
- 6- are vague feelings instead of specific physical needs
- 7- influence behavior.

Maslow through the research “Mainsprings of Motivation” classified the third, fourth, and fifth levels into three priority levels:

1- Third - level needs concern belonging and social involvement. People work in a social environment, and some of their social needs must be met there as well as away from work.

2- Fourth - level needs include esteem and status. We need to receive, have, and give these sentiments. We need to feel inside ourselves that we are worthy, to feel also that others think we are worthy, and to believe that they likewise are worthy.

3- The fifth - level need is that for self-actualization, which means becoming all what one is capable of becoming. People choose occupations they like, and they get certain satisfactions from accomplishing their tasks. To the degree that this need can be unleashed, people will find their work a challenge and an inner satisfaction.

A list of the general rewards and organizational factors used to satisfy different needs is illustrated in table 1.

Table 1. Maslow Hierarchy of Needs

Need Levels	General Rewards	Organizational Factors
1- Physiological	Food, water, sex, sleep	a- Pay b- Pleasant working conditions c- Cafeteria
2- Safety	Safety, security, stability, protection	a- Safe working conditions b- Company benefits c- Job security
3- Social	Love, affection, belongingness	a- Cohesive work group b- Friendly supervision c- Professional associations
4- Esteem	Self-esteem, self-respect, prestige, status	a- Social recognition b- Job title c- High status job d- Feedback from the job itself
5- Self-actualization	Growth, advancement, creativity	a- Challenging job b- Opportunities for creativity c- Achievement at work d- Advancement in the organization

(Steers and Porter, 1991, p 35)

According to Maslow, these five needs are arranged in a hierarchy of importance which he called prepotency. Higher-level needs are not important and are not manifest until lower-level needs are satisfied. Once lower-level needs are satisfied, needs at the next highest level emerge and influence behavior.

Maslow's theory has been widely adopted by organizations and is frequently used as the foundation for organizational development programs such as participative management, job enrichment... According to his theory, an organization must use a variety of factors to motivate behavior since individuals will be at different levels of the need hierarchy.

(Steers and Porter, 1991, p34).

The Wants and Needs Basis for Motivation

Throughout the research “mainsprings of motivation”, when needs are conditioned by environment, the result is a set of employee wants as shown in figure 2 :

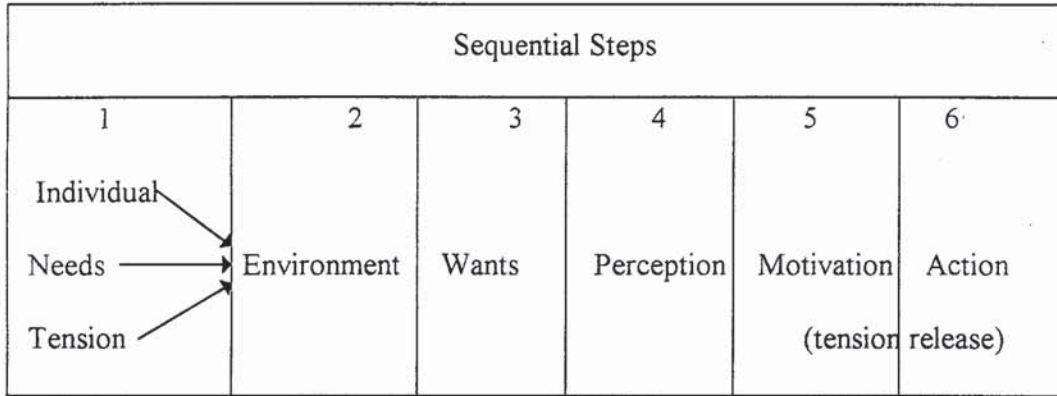


Figure 2. A Model of Motivation. (Johnes, 1981, p. 132)

Needs create tensions that are modified by one’ s culture to cause certain wants. These wants are interpreted in terms of positive and negative incentives and one’ s perception of the environment so that a certain sequence of motivations and action is produced.

Management motivates by appealing to wants, but the deeper foundations of motivation are related to needs. Needs are the causes of action, but wants are due to the types of action likely to take place. In trying to satisfy wants, a person does not always try to choose the best action but only a satisfactory one.

The job wants of workers are influenced by conditions such as age, education and type of work. A young worker is likely to give less emphasis to security than an older worker.

Similarly, a young college graduate tends to have stronger wants for advancement than an older factory worker with minimum education. When conditions change, wants tend to change also.

Having defined the role of banking personnel management with the different needs of various workers at work in this chapter, the following chapter will be concerned with the way of reaching job satisfaction and how intrinsic motivation (especially job enrichment) could lead to better employee's performance and thus job satisfaction.

*“Motivation says do this because it is very
meaningful for me to do it.”*

Frederick Herzberg
(Herzberg, 1968)

*“Job satisfaction does seem to reduce absence,
turnover, and perhaps accident rates.”*

Robert Kahn
(Kahn, 1985)

CHAPTER II

JOB ENRICHMENT AND WORKER SATISFACTION

Reason for and Beneficiaries of this Study :

I chose this topic for many reasons. First, it's very important to study the banking sector because it is the backbone of the economy in Lebanon. Second, whether intrinsic motivation could be a real motivator other than money needs investigation. Finally, banks in Lebanon are centralized in the Capital Beirut i.e. all other branches outside Beirut depend very much on its headquarter. Put it in another way, branches in the North has always to refer to Beirut to complete important transactions.

All persons who work in enterprises will benefit from learning about managing (For example, professionals who want to understand the organization in which they work). The functions of managers, as managers, are essentially the same whether they are first-line supervisors, middle managers, or top executives. To be sure, there may be considerable variation in environment, scope of authority, and types of problems dealt with. But all managers undertake the same basic functions to obtain results by establishing an environment for effective and efficient performance of individuals operating in groups.

Performance - Satisfaction Link:

It was assumed that high satisfaction leads to high performance, but this assumption is not correct, at least this what Robert Kahn demonstrated in his research.(Kahn, 1985, p.96). He argued that the satisfaction - performance relationship is more complex than the simple path of satisfaction leading to performance. As suggested by Herzberg's

motivation maintenance model (1968), satisfaction typically is not a strong motivator.

For example, when an already satisfied football quarterback plays at the game this satisfaction led him to carelessness because he lacks the motivation to win.

On the other hand, when he is somewhat dissatisfied and feels a strong need to win, he becomes strongly motivated. He'll perform better and help his team a lot.

A more accurate relationship is that high performance leads to high satisfaction, which then becomes feedback to influence future action as shown in Figure 3 below:

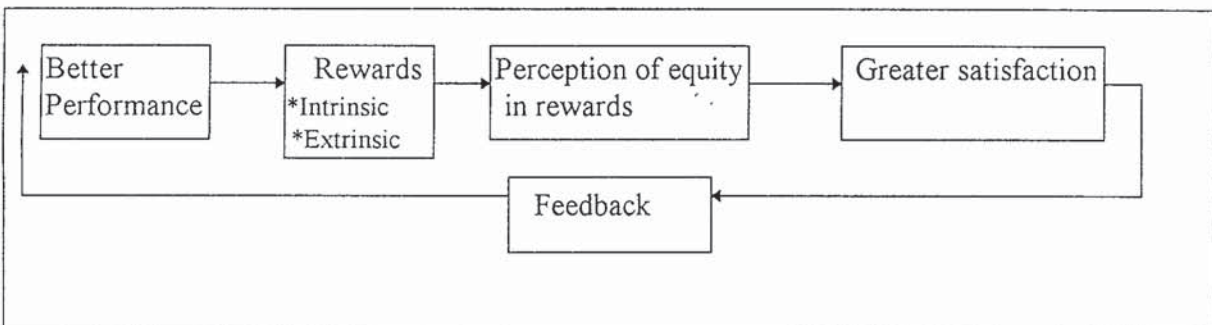


Figure 3. Performance-Satisfaction Feedback Loop (Kahn, 1985, p. 97)

When people perform well, they are likely to develop more satisfaction with their work. As the figure shows, the sequence is that better performance typically leads to higher rewards. If these rewards are seen as fair and equitable, then improved satisfaction develops because employees feel that they are receiving rewards in proportion to their performance. On the other hand, if rewards are seen as inadequate for one's level of performance, dissatisfaction tends to occur. In either case one's level of satisfaction becomes feedback that affects future performance, so the result is a continuously operating performance - satisfaction feedback loop (Kahn, 1985, p. 98).

In addition, Edward Lawler and Lyman Porter (1967) have also argued that performance leads to satisfaction. Numerous studies supporting this line of argument have been reported. For example, studies have shown that workers tend to like supervisors who allow them to fulfill their job goals.

They have argued that the reason performance leads to satisfaction is that performance is usually perceived not only as a means to obtain intrinsic reward (a feeling of accomplishment) but as indirectly related to extrinsic rewards. That is, people who perform will be rewarded for their efforts. Because extrinsic rewards (i.e. pay) are frequently not tied directly to performance, their relation is typically weak. (Franken, 1988, p. 472).

On the other hand, another review of literature “improving organizational performance” states that work satisfaction results from the perception that one’s job fulfills or allows the fulfillment of one’s important job values. That is, work is satisfying if it fits one’s personal desires and needs. So work satisfaction itself is a legitimate objective for an organization. However, managers are interested in work satisfaction as a factor influencing future performance which leads us to the performance - satisfaction link. This necessary link is “motivation”. Motivation has to do with a set of factor relationships that explain an individual’s behavior, holding constant the variables controlled or influenced by management and individual skills, abilities, and knowledge. Relationships among performance, satisfaction, explicit rewards, and effort are complex and have not been fully explored through research. Rewards certainly cause individuals to extend effort on a job, but there are also other factors. Perceptions of the job and the job context, personal competencies, and satisfaction from various aspects of the performance process all influence the end results of performance.

Effect of Extrinsic and Intrinsic Motivation on Job Satisfaction and Performance :

Extrinsic rewards provide no direct satisfaction. On the other hand, intrinsic rewards are those that are built into the work itself, or rewards that a person feels when performing a job, so there is a direct connection between work and rewards. If you are

taking a course in something you enjoy, one reward lies in the learning process itself. If the course is required and irrelevant to you the only reward may be the grade, which is clearly extrinsic.

The following table shows some concepts of motivation made by 3 main theorists :

Table 2. Concepts of Intrinsic Motivation

Reference	Main Concepts
Maslow	Motivation hierarchy of needs : a - Physiological b - Safety (physical and psychological) c - Love d - Esteem (self and others) e - Self-actualization
Herzberg	Identified higher and lower level needs: - Labor hygiene - Pay increase - Adding benefits - Work conditions Long-term work satisfaction basis of achievement and recognition
McClland	Motivation in work environment : - Need for achievement - Need for affiliation

(Likert, 1987, p44)

Now let us see what the effects of both intrinsic and extrinsic rewards on JSP are.

In most cases, intrinsic rewards are more effective and long lasting than extrinsic ones (Guzzo; Pinder). They have said that job enrichment and enlargement seem to be methods of increasing the intrinsic rewards of work. The basic survival needs are appropriately met by extrinsic rewards, but the social and higher-level needs are best met through intrinsic rewards. Look at the difference between a situation in which social interaction is a legitimate part of the work process and that in which it is treated as a fringe benefit of getting the work done (for ex, a coffee break or a company social event). The former tends to be more effective in terms of making multiple rewards intrinsic to the work; the later forces separation between the task rewards and the social rewards, consequently reducing the payoff directly associated with the work. Fletcher Byron, chairman of the board and chief executive officer of Koppers said that one of responsibilities of a senior executive is to be sure that people in the organization have the opportunity to enjoy life, not endure it. Bureaucratic hierarchies are very frequently endured, not enjoyed. (Basic Human needs and rewards, William James).

Lawler in 1971 argued that extrinsic rewards are part of any organization's performance incentives, and under certain condition, management needs to depend upon extrinsic factors to motivate employees. In general, when an extrinsic reward system is necessary, it is most likely to be effective under the following conditions:

- 1 - Rewards important in the eyes of the employees can be tied to performance.
- 2 - Information pertaining to how rewards are given is open and public.
- 3 - Management is willing to explain the system to employees.
- 4 - Performance can be measured.
- 5 - A high level of trust exists between management and employees.

Lawler made one final point which is the possible combination between extrinsic and intrinsic rewards. The relationship is : The person's work effort will be stronger when both rewards, intrinsic and extrinsic, are more present.

Failure of Extrinsic Motivation on Job Satisfaction:

In one of Frederick Herzberg study, he defined KITA to be the following : "A way of getting someone to do something is to kick him in the pants or it is the externally imposed attempt by management to install a generator in the employee." (Human Resource magazine, 1990, p 35). Herzberg, in his study "How to Motivate your people" said: "Let us consider motivation. If I say to you, do this for me or the company and in return I will give you a reward, an incentive more status, a promotion, all the quid pro quos that exist in the industrial organization, am I motivating you? no, KITA does not lead to motivation but to movement." (Human Resource magazine, 1990, p. 35).

He reviewed some positive KITA personnel practices that were developed as attempts to instill "motivation" : a) time reduction at work; b) fringe benefits; c) human relations training; d) communications; e) two-way communication; f) job participation; g) sensitivity training; and h) employee counseling.

Herzberg suggested that the factors involved in producing job satisfaction are separate and distinct from the factors that lead to job dissatisfaction. Since separate factors need to be considered, depending on whether job satisfaction or job dissatisfaction is being examined, it follows that these two feelings are not opposites; the opposite of job satisfaction is not job dissatisfaction but rather, no job satisfaction and, similarly, the opposite of job dissatisfaction is not job satisfaction but no job dissatisfaction.

On his theory of motivation, Herzberg argued that employees tended to describe satisfying experiences in terms of factors that were intrinsic to the content of the job

itself. These factors were called “motivators” and include such variables as achievement, recognition, the work itself, responsibility, advancement, and growth. Conversely, dissatisfying experiences, called “hygiene” factors, resulted largely from extrinsic, non-job related factors, such as company policies, salary, co-worker relations, and supervisory style. He argued, on the basis of these results, that eliminating the causes of dissatisfaction (through hygiene factors) would not result in a state of satisfaction. Instead, it would result in a neutral state. Satisfaction (and motivation) would occur only as a result of the use of motivators. (Human Resource magazine, 1990, p. 35).

The implications of this model of employee motivation are clear : motivation can be increased through basic changes in the nature of an employee’s job, i.e. job enrichment. Thus, jobs should be redesigned to allow for increased challenge and responsibility, opportunities for advancement, personal growth, and recognition. (Steers and Porter, 1991, p 411).

Factors Undermining Intrinsic Motivation :

Deci and Ryan (1987) proposed that intrinsic motivation stems from drive-like human needs to be self-determining and competent, i.e. to be autonomous rather than externally-controlled. In other terms, an intrinsically motivated behavior is that which appears to be spontaneously initiated by the person in pursuit of no other goal than the activity itself. According to Deci and Ryan, events that foster self-determination or competence will enhance or maintain intrinsic motivation, whereas events that weaken self-determination or competence will decrease intrinsic motivation. The ability to make choices about how to pursue an activity, for example, has been shown to enhance or maintain intrinsic motivation, as has positive performance feedback. Thus, task-contingent rewards, negative performance feedback, and controlling forms of surveillance

have been shown to undermine intrinsic motivation. (Deci, Ryan, 1987, p 53).

Job Enrichment :

To solve many of the problems of motivation and productivity, managers must recognize that the nature of the job has a powerful effect on employee motivation. One approach to increasing motivation and productivity is to make basic changes in the nature of jobs. One of the frequent approaches being taken to improve motivation on the job is the application of job enrichment techniques.

In order to apply job enrichment, it is necessary to create jobs that are characterized by increased responsibility, personal advancement, recognition, and individual growth. An enriched job involves providing meaningful problem solving, and goal setting. Job enrichment does not mean just assigning additional duties to an employee.

The following principles of job enrichment are useful in restructuring jobs:

- Removing some controls. Restructure jobs by removing some of the day-to-day control over the individual, with accountability being retained.
- Increasing personal accountability. Restructure jobs to increase the accountability of individuals for their own work.
- Providing complete natural units of work. Natural units of work are ones which are complete enough for workers to relate them to worthwhile achievement. This usually involves combining “before” and “after” operations into complete jobs.
- Delegating additional authority to employees. Restructure jobs so employees are provided with more freedom of action in their jobs.
- Providing employees with direct and timely performance information. Restructure communication to provide information directly to the employees instead of having them go through the normal, formal channels of their supervisor.

At a basic level, job enrichment is changing the structure of the job so that, in addition to doing, individuals are planning and controlling. The advantage of job enrichment seems to be that it changes the message communicated to employees by the nature of their job. It communicates to employees that they are important and vital assets of the organization. It involves employees in decision-making processes and relies on felt needs for responsibility, achievement, and recognition. Many non-enriched jobs appear to communicate to employees that management feels they are irresponsible, lack motivation to achieve, and are incapable of learning or growth on the job. The non-verbal communication resulting from the nature of the job can easily override verbal messages transmitted by management in attempting to motivate employees. (Costley, Todd. 1984.p178). The cornerstone of job enrichment is that jobs must be vertically loaded. Table 3 illustrates how the factors that go into enriching a job relate to motivators. Vertical loading offers employees the opportunity to satisfy their upper-level needs through the upgrading of the content of jobs. Viewed differently, when a job is enriched, as opposed to being simply enlarged, it allows employees performing the job to exercise more fully their skills and abilities. (Summers, 1991, p 409).

Table 3 : Principles of Vertical Job Loading

<u>Principle</u>	<u>Motivators Involved</u>
A. Removing some controls while retaining accountability.	Responsibility and personal Achievement.
B. Increasing the accountability of individuals for own work.	Responsibility and recognition.
C. Giving a person a complete natural unit of work.	Responsibility, achievement, and recognition.
D. Granting additional authority to an employee.	Responsibility, achievement, and recognition.
E. Making periodic reports directly available to the worker rather than to the supervisor.	Internal recognition.
F. Introducing new and more difficult tasks not previously handled.	Growth and learning.
G. Assigning individuals specific or specialized tasks, enabling them to become experts.	Responsibility, growth, and Achievement.

(Summers, 1991, p 410)

Effect of Enriched Work, as an Intrinsic Motivation on JSP :

As a definition, job enrichment provides the opportunity for the employee's psychological growth. A research done by Suzanne G.Scott and Reginald Bruce studied the moderating effect of task challenge or to give responsibility to the employee: Despite evidence that task type and core technology moderate the relationship between climate perceptions and submit effectiveness (Middlemist and Hitt. 1981), there has been little effort to study the moderating effect of job enrichment at the individual level. When a task is routine or when individual discretion is low, the relationship between climate, innovation, and creativity is likely to be weaker than when the task is nonroutine and high discretion is granted (Scott, 1994, p 45). Therefore, the job enrichment may delineate one of the boundary conditions within which the proposed model of individual performance toward innovation applies.

Herzberg also criticized managers by arguing that in attempt to enrich an employee's job, management often succeeds in reducing the man's personal contribution, rather than

giving him an opportunity for growth in his accustomed job. Such an endeavor which Herzberg called horizontal job loading, has been the problem of earlier job enlargement programs (Human Resource Magazine, 1990, p 37). An example from a highly successful job enrichment experiment can illustrate the distinction between horizontal and vertical loading of a job: Employees hired in a Lebanese bank, using a conservative management in which decentralization was not applicable, relating everything to the director; those employees were handled routine works without giving them the chance to be more responsible or to train them for the various ways of dealing with customers wants and complaints. These employees were bored and were not performing well. (Human Relations, 1985, p.58).

After discussing the various responsibilities of management in helping employees attain job satisfaction, the following chapter focuses on the objectives of this research. In other words, what are the main targets of this research? The objectives are the main of concern to see whether the motivation discussed in the previous chapters will, too, lead to employee's job satisfaction in the North of Lebanon.

CHAPTER III

JOB SATISFACTION AND PERFORMANCE MOTIVATION

As Lebanon pushes ahead with its \$30 billion reconstruction program, the banking sector is struggling to find a role. Back to the early 1970s, Beirut was the banking center of the Middle East offering liberal financial laws and relative stability. Money flooded in and local banks prospered. Not only did the balance sheets look good but they grasped new technologies (e.g. having cashpoint machines long before they ever came to London). (Hack Chris, 1996). Fifteen years of civil war destroyed confidence and drove money overseas (much of it to the Gulf states). The end of the war some seven years ago, thus, left the Lebanese banks in a sorry state, inefficient, and with no money to lend. Regulation was outdated, and few were prepared to invest.

The reconstruction began in 1994. On one hand, money is pouring into the country at the rate of up to \$6 billion a year and local banks are ideally placed to put it into projects. In addition, many international banks with strong reputations were attracted to come to Lebanon (IN Barings, Flemings, and Citibank..).

Therefore, financially speaking the Lebanese banking sector is undergoing a revolution to regain a leading role in the region.

However, management of banks now differ from what it was before. Because banks have become more complex, personnel departments have more responsibilities than before to help management attain its goals. In other words, employees today have more responsibilities toward the goals, are more involved, and play a major role in determining these goals. The bottom line is : It is true that the Lebanese banking sector have began to

reestablish its position in the region, but with the global competition we are facing, banks should know much better its culture and should apply the new management model in order to succeed i.e. should look at their employees in a different view and thus reach their objectives.

The two main objectives of this research are :

Analysis of Factors Leading to Job Satisfaction :

Job satisfaction has several distinct dimensions. Each is, of course, a matter of perception, as satisfaction depends on the needs of the individuals. Work satisfaction results from the perception that one's job fulfills or allows the fulfillment of one's personal desires and needs. It is our aim in this study to see what are the factors that affect positively or lead to employee's job satisfaction. Is it by applying job enrichment principles that we can reach job satisfaction (e.g. removing some controls, delegating additional authority to employees, increasing personal accountability.....) or simply are the other factors (intrinsic or extrinsic) studied in this research enhance employee's involvement and thus job satisfaction ? (these may be bonus rewards, job training, skills opportunity, promotion expectation, monthly salary, work self-motivation, etc.....).

Evaluation of Incentive Programs for Branch Employees: Intrinsic Motivation Versus Extrinsic Motivation:

Incentive programs tend to diminish intrinsic motivation since the nature of any reward is extrinsic to the individual being rewarded. As the argument goes, "over time the external rewards will erode any intrinsic motivation that existed as the employee will come to resent the activity." (Herzberg, 1968). Is this always the case?

Our goal here is to see whether employees in the North of Lebanon do differentiate between intrinsic and extrinsic variables. In other words, do they view intrinsic and

extrinsic motivators equally or differently ?

Our goals were defined. The way we are going to reach these objectives is discussed in the coming chapter.

CHAPTER IV

METHODOLOGY

General Procedures

This chapter will be concerned with determining the sample size of the study i.e. the banks included in this research, the research variables included in the questionnaire and thus are tested, and the way the objectives will be analyzed.

As an initial step, the basic model proposed for this research is portrayed in figure 4:

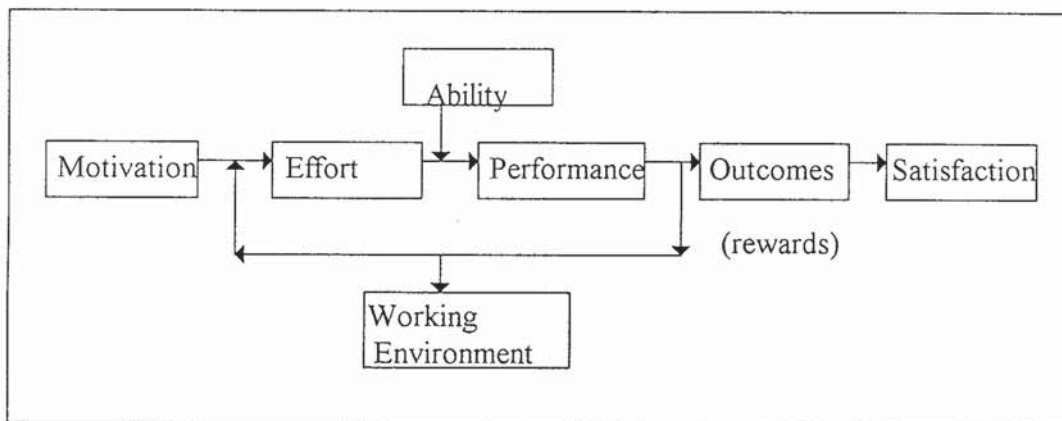


Figure 4 . The Basic-Motivation-Behavior Sequences
(Schlesinger et al, 1983, p 125)

Population of the Study and Research Variables :

The target market in this study consists of the commercial banks because they represent approximately 95 % of the 82 banks currently operating in Lebanon, and since this is the first time such topic is referred to in North of Lebanon most of the human resource people would likely benefit from this work. As we can see later in the next chapter, a questionnaire is directed to lower level employees with different ages, level

of experience, and level of education since most of the daily operations are achieved by those people. These respondents are employed in the banks located in the North of Lebanon and especially Tripoli. A sample questionnaire is referred to in appendix A.

The questionnaire is divided into parts (research variables) including questions measuring effort, abilities, working environment, job performance, incentives & rewards, job satisfaction, and intrinsic and extrinsic motivation.

Questions 8 to 46 are measured using Likert-type scale. With the Likert-type scale respondents indicate their attitudes by checking how strongly they agree or disagree with each statement. Each variable will be measured on 5-point Likert-type scale ranging from “strongly disagree” to “strongly agree”.

So, the variables which are taken in this study are :

Intrinsic Motivation :

Motivation refers to the readiness of a person to seek some specific goal and implies needs with the individual which cause readiness. Motivated employees are those who see their work as helping them accomplish their important goals.

In this study, we have emphasized the variable of job enrichment or opportunity to grow and innovate as a motivating factor leading to better performance. This factor measures if people at their work are encouraged in terms of assigning them responsibility, challenging work, or given the chance to express new ideas or on the other hand are simply following orders without being able to grow in their position. This variable is measured by 7 (questions: # 8 to 14).

Performance :

It can be viewed as “ an activity in which an individual is able to accomplish successfully the task or goal assigned to him, is subject to the normal constraint of the

reasonable utilization of available resources.” (Longenecher, 1981, p 195). This factor measures if cash motivates performance, whether performance assists in reaching professional success, and is the performance appraisal process is known by the employees. It is measured by 6 (questions: # 15 to 20).

Job Satisfaction :

It measures “ the attitudes that each individual has toward such task dimension as the immediate supervision of the organization, compensation, fellow-managers, and work itself.” (Muhammad, 1985, p 59). This factor determines if people at their work are satisfied in terms of the work itself, their career expectations, and the social status provided by their work. It is measured by 7 (questions: # 21 to 27).

Work Environment :

It is measured as “an individualistic reaction to the characteristics of the work environment that threatens the individual.” (Muhammad, 1985, p 59). This variable tests whether employees are cooperative with each others, whether they are getting the right information to carry out their jobs, and the working conditions that may assist employees while performing their duties. It is measured by 5 (questions: # 28 to 32).

Effort :

It is the force that each individual put in his work in order to surpass all the complexity of his job. This factor tests if employees use all their effort to satisfy their managers, and whether this effort encourages them to work better. It is measured by 3 (questions: # 33 to 35).

Abilities :

This factor measures whether education of employees conforms with their work. Learning new skills is encouraged, and employees seek more training at their work. It is measured by 4 (questions: # 36 to 39).

Incentives & Rewards :

They are the rewards that each individual expects when one puts effort and believes that high performance will lead to the outcome one desires. They are measured by 3 (questions: # 40 to 42).

Extrinsic Motivation (Compensation) :

Specifically salary or any form of compensation. It is measuring if this kind of motivation alone e.g. main salary, extra bonuses, medical and life insurance, and family allowances could be a strong motivator for the employee to perform well. It is measured by 4 (questions: # 43 to 46).

The first seven questions are designed to collect data from each employee about sex, marital status, age, educational level, job experience, job title, and monthly salary.

Process of Survey :

A questionnaire is filled by lower level employees working in the banking sector. They belong to the sample determined in this study to represent 18 banks operating in the North of Lebanon (see table 4). Eighty-four questionnaires were collected. The process involves meeting with the subjects altogether after the closing hours of the banks i.e. some banks at 12:30 and others at 1:00. It is worthwhile mentioning that only Byblos bank close at 3:30. For example, if there are 5 employees at the lower level, I

meet with them all at a time, explain to them the nature of the study, and wait to pick up the questionnaire. It took me on average 30 minutes in each bank. As always the case, some difficulties were faced when filling and collecting questionnaires. For instance, some bank managers were conservative and refused the idea of employees answering to certain discrete questions. I had to interfere by clarifying that answers to questions will be shown aggregately and not individually as they thought. On the other hand, some employees in their turn were conservative fearing that their manager will see their answers. Again, I explained to them that only the researcher will be aware of these questionnaires. Care was taken to assure the respondent that his or her participation was voluntary and that all responses would be kept in strict confidence, and would serve no other purpose beyond this study.

Table 4. Exhaustive List of Banks in Muhafazat North Lebanon

<u>Number</u>	<u>Bank's name</u>	<u>Branches</u>
1	Adcom bank	Tripoli Zghorta Chekka
2	Allied Business Bank	Tripoli Amioun
3	Almawared	Tripoli
4	Arab Bank	Tripoli - Tal Tripoli - Zahrieh Tripoli - Mina
5	Banca di Roma	Tripoli
6	Bank for Beirut & for Arab Countries	Tripoli - Mina Tripoli - Tal
7	Bank of Lebanon and Kuwait	Tripoli
8	Bank Audi	Chekka Tripoli
9	Banque de Beyrouth pour le Commerce	Tripoli Halba Beshmezzine
10	Banque de la Mediterannée	Tripoli Chekka
11	Banque de l'Essor Economique Libanaise	Tripoli
12	Banque de l'Industrie et du Travail	Tripoli
13	Banque du Crédit Populaire	Tripoli
14	Banque du Liban et d'Outre Mer	Tripoli - Tal Tripoli - Zahrieh Tripoli - Azmi Tabbaneh Zghorta
15	Banque Libanaise pour le Commerce	Tripoli - Tal Tripoli - Tebbaneh Tripoli - Mina Tripoli - Kobbah Chekka Kosba Becharre Batroun
16	Banque Libano Française	Tripoli - Tal Tripoli - Zahrieh Tripoli - Tebbaneh Batroun
17	Banque Misr Liban	Tripoli
18	Banque Nationale de Paris Intercontinental	Tripoli
19	Beirut Ryad Bank	Tripoli

Table 4. Exhaustive List of Banks in Muhafazat North Lebanon (Continued)

<u>Number</u>	<u>Bank's name</u>	<u>Branches</u>
20	Byblos Bank	Batroun Tripoli Kosba Halba
21	Banque de Crédit Libanais	Tripoli Batroun
22	Fransabank	Tripoli - Gemayzeh Tripoli - Mina Tripoli - Zahrieh Chekka Halba
23	Jamal Trust Bank	Tripoli
24	Jordan National Bank	Tripoli
25	Lebanese Canadian Bank	Tripoli
26	Lebanon and Gulf Bank	Tripoli
27	Orient Credit Bank	Tripoli Chekka
28	Société Générale Libano Européenne	Tripoli - Boulevard Tripoli - Mina
29	Société Nouvelle de Syrie et du Liban	Tripoli
30	Transorient Bank	Tripoli
31	United Bank of Saudi and Lebanon	Tripoli
32	Wedge Bank	Tripoli

* All listed banks in table 4 are headquartered outside North Lebanon

Table 5. Banks Included in this Study

<u>Number</u>	<u>Bank</u>	<u>Location</u>
5	Banca Di Roma	Tripoli
28	Société Générale Libano- Européenne	Tripoli
13	Banque du Crédit Populaire	Tripoli
32	Wedge Bank	Tripoli
8	Audi Bank	Tripoli
17	Banque Misr Liban	Tripoli
30	Transorient Bank	Tripoli
3	Al-Mawarid Bank	Tripoli
4	Arab Bank	Tripoli
25	Lebanese Canadian Bank	Tripoli
1	Adcom Bank	Zghorta
14	Banque de Liban et d'Outre Mer	Zghorta
22	Fransabank	Batroun
16	Banque Libano Française	Batroun
20	Byblos Bank	Batroun
2	Allied Business Bank	Amioun
21	Banque du Credit Libanais	Kosba
9	Banque Beyrouth pour le Commerce	Halba

making total of 10 in Tripoli, 3 in Batroun, 2 in Zghorta, 1 in Halba, 1 in Kosba, and 1 in Amioun.

Job Satisfaction

Regression Analysis Using SPSS :

In order to analyze the factors that may lead to job satisfaction, regression analysis was used. The dependent variable of this research is mean of job satisfaction which was measured throughout questions 21 to 27 :

q21= Job satisfaction : I can say I am greatly satisfied with my job.

q22= Changing job : Sometimes, I think of changing my job.

q23= Slow time : I feel time is slow while working.

q24= Job attachment : I am strongly attached to my present job which would be very difficult to leave.

q25= Career expectations : My current job is up to the level of my career expectations.

q26= Social status : I enjoy a satisfactory social status with this job.

q27= Job involvement : I can get involved with my job.

The independent variables of this research are monthly salary, education, experience in the bank, experience in other institutions, age and questions 8 to 46 (except of course questions 21 to 27). Refer to table 9 to examine these questions.

Hence, the regression method relates job satisfaction to the independent variables mentioned above.

Intrinsic Versus Extrinsic Factors

Hypothesis Test :

In order to answer the second objective which is to evaluate intrinsic motivation versus extrinsic ones, the hypothesis method was followed.

The hypotheses are :

$$H_0: \mu(\text{Intrinsic}) = \mu(\text{Extrinsic})$$

$$H_1: \mu(\text{Intrinsic}) \neq \mu(\text{Extrinsic})$$

where H₀ states that mean of intrinsic variable is equal to mean of extrinsic variable and

H₁ states that mean of intrinsic variable is different from the mean of extrinsic variable.

Therefore, both mean values, intrinsic and extrinsic, should be determined.

The questions which were taken to measure intrinsic factors were the following :

Question 8 = Assigned authority : I don't have enough authority to carry out the responsibilities assigned to me.

Question 9 = Creativity : Creativity is encouraged in my work.

Question 10 = Permission detail : The manager requests employees to ask for permission in every detail.

Question 11 = Skills development : My manager challenges me to develop new skills to improve my performance.

Question 12 = Skills opportunity : My manager provides me with opportunity to develop new skills in order to promote my career.

Question 13 = Update information : I keep informed of changes in the organization.

Question 14 = Initiative rejection : Management anger results from individual initiative of new ideas.

These questions were taken because they somewhat reflect what was mentioned earlier in the research (on p 22) about job enrichment principles i.e. delegate additional authority, increase personal accountability, remove some controls, provide timely performance information, provide complete units of work.

In order to determine the mean, the answers to these questions were taken for each sample and were divided by 7 (# of questions used). All the questions were given the same weight because they all reflect, although differently, intrinsic motivation.

The same goes to extrinsic factors except of course different questions were used. These questions are :

Question 17 = Quality performance : I am rewarded when I increase my efficiency in quantity performance.

Question 19 = Bonus rewards : The bonus rewards in my bank reflect my performance.

Question 40 = Bonus performance : I usually earn an extra bonus for my performance.

Question 42 = Fair incentives : Incentives given in my bank are fair.

Question 45 = Medical and life insurance : The bank offerings of medical and life insurance are fair.

Question 46 = Family allowances : The bank offerings of family allowances (school, housing) are helpful.

Similarly, these questions were taken because they reflect what extrinsic motivation is all about i.e. financial rewards. Also, in order to determine the mean, the answers to these questions were taken for each sample and were divided by 6 (# of questions used).

Again, all the questions were given the same weight.

The attainment and implications of the objectives discussed in this chapter are shown in chapter 5 along with the research conclusion and recommendations.

Chapter V

RESULTS & CONCLUSION

Frequency Distribution :

Concerning the sample profile, a descriptive analysis using the frequency distribution reveals the lower level employees characteristics as to sex, marital status, educational level, experience in current and previous banks, age, and salary (see figure 5).

As table 6 shows the percentage of working male (66.7%) is twofold the percentage of working female (33.3%). This may be due to the fact that female in North of Lebanon do not work as male do.

A slight difference exists between those who are married and those who are single (whether female or male).

Larger percentage of the employees are young conforming with the idea that banks are changing, and need much younger personnel to keep at the pace of this change.

Table 6 : A Distribution of the Sample by Sex, Marital Status, and Age

		Frequency	Percent %
Sex	Female	28	33.3
	Male	56	66.7
Marital Status	Single	44	52.4
	Married	40	47.6
Age	Between 20 & 30	45	53.6
	Between 31 & 40	29	34.5
	Between 41 & 50	7	8.3
	Above 50	3	3.6
TOTAL		84	100

The data didn't show any respondent who is divorced or widowed. The average age is 32. Maximum age is 60 and minimum age is 21.

Experience is an important factor. It could play a major role in determining certain aspects regarding employees at various levels such as promotion, pay level, fringe benefits. Tables 7 presents the sample's educational level, experience with the bank, and with other institutions.

There is approximately a balance between holders of high school and holders of Bachelor's degree (51.2% and 44% respectively). Because lower level employees are studied, it is not by coincidence that only a small percentage have a master degree.

Table 7 : A Distribution of the Sample by Educational Level, Experience in the Bank, and Experience in Other Institutions

		Frequency	Percent %
Educational Level	High school or less	43	51.2
	Bachelor's degree	37	44
	Master's degree	4	4.8
Experience in the Bank	Below 5 years	46	54.8
	Between 5.1&10	19	22.6
	Above 10 years	19	22.6
Overall Experience	Below 5 years	79	94
	Between 5.1&10	3	3.6
	Above 10 years	2	2.4
TOTAL		84	100

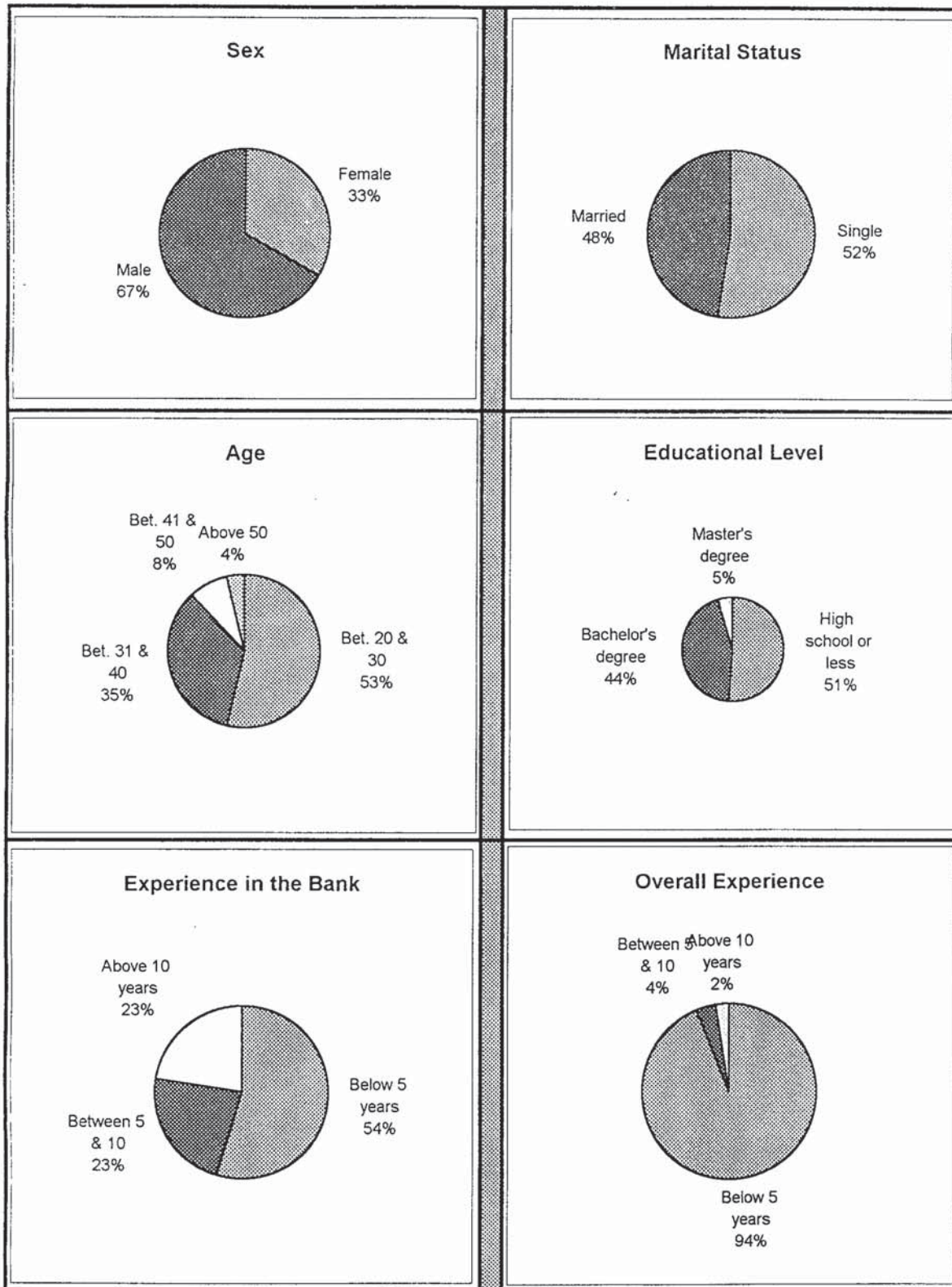


Figure 5. A Distribution of the Sample by Characteristics.

Note that 94% of the employees have overall experience below 5 years which conforms with the statement mentioned earlier the large number of employees are young because banks are recruiting much younger personnel for their operations.

Table 8 shows the frequency distribution of salary among lower-level employees. Income figures include all job benefits.

Table 8 : A Distribution of the Sample by Monthly Salary

	Frequency	Percent %
Between LL450,000&750,000	53	63.1
Between LL750,000&1,000,000	21	25
Above LL 1,000,000	10	11.9
Total	84	100

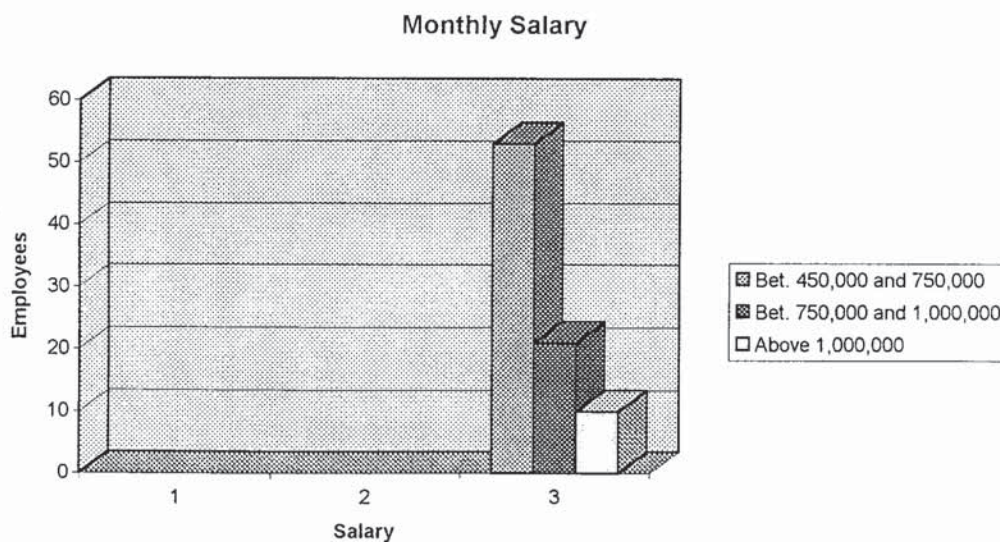


Figure 6. Frequency Distribution of the Sample by Salary

Results of Regression :

The results of the first and second objectives, which are analysis of factors leading to job satisfaction and evaluation of intrinsic motivation versus extrinsic motivation respectively (refer to chapter 3), are listed here. Recall that the method used for the first objective was the regression analysis and for the second objective was the hypotheses test. We will begin by investigating the first objective.

The confidence level appeared to be $0.997 \cong 97\%$ or equivalently the significance level of 0.003. To see whether the model is significant or not, the Anova statistics can be explained using the hypothesis method which can be shown as :

H0: regression is not significant

H1: regression is significant

when significance level is less than alpha ($\alpha = 0.05$, confidence level), H0 will be rejected. In this case, 0.003 significance yield must be rejected. Therefore, the model is significant and tentatively accepted and hence we continue our investigation.

Next, the correlation between the independent variables (mentioned earlier) and the dependent variable which is job satisfaction are derived. The results are listed in table 9.

Then the stepwise method has been used under SPSS software to eliminate those variables that have little or no significance and to keep the variables that have high significance (refer to table 13 in appendix B). Seven models were used differently from which one model is to be selected. The results are summarized in table 10 where A, B, C, D, E, F, and G represent beta coefficients and tA, tB, tC, tD, tE, tF, and tG represent t-statistics of each model respectively. As shown on table 10, the best model is D. In model D, all the variables (i.e. questions # 18, 28, 34, 37, 39, 41, and 42) are significantly accepted with R^2 equal to 49.6 % or equivalently to 50 %.

Note that model D conforms with the stepwise method determined by the computer (table 13).

Thus, the research equation is drawn from model D and which is (see table 16) :

$$Y_d = 2.396 + 0.0093 (q_{18}) - 0.152 (q_{28}) + 0.165 (q_{34}) + 0.119 (q_{37}) - 0.122 (q_{39}) + 0.173 (q_{41}) - 0.113 (q_{42})$$

Table 9 : Correlations Between Dependent and Independent Variables

<u>Question #</u>	<u>Variable Name</u>	<u>Coefficient of Correlation</u>
	Job Satisfaction	
4	Education	0.057
5	Exp.in the bank	0.194
6	Exp.in other institutions	0.289
8	Assigned authority	0.243
9	Creativity	0.009
10	Permission detail	0.487
11	Skills development	0.05
12	Skills opportunity	0.04
13	Update information	0.254
14	Initiative rejection	0.33
15	Cash rewards	0.034
16	Performance encouragement	0.053
17	Quality performance	0.15
18	Professional success	1.09
19	Bonus rewards	0.196
20	Performance evaluation	0.01
28	Colleagues cooperation	0.487
29	Assistance needed	0.018
30	Instruction received	0.227
31	Bank environment	0.182
32	Motivating environment	0.01
33	Job effort	0.02
34	Work courage	4.32
35	Personal disagreement	0.156
36	Multi-talented person	0.204
37	Formal education	0.0008
38	New skills	0.077
39	Job training	0.038
40	Performance bonus	0.304
41	Promotion expectation	0.0004
42	Fair incentives	0.35
43	Work self-motivation	0.038
44	Bonuses motivators	0.16
45	Medical life insurance	0.268
46	Family allowances	0.139
2	Age	0.133
7	Monthly Salary	0.28

As a result, it seems that employees' job satisfaction in North Lebanon is highly affected by 1) their professional success, 2) cooperation with their work colleagues, 3) the effort put in their work, 4) education conforming with their job duties, 5) more training which may increase their performance, 6) promotion expectation, 7) and the fairness of incentives given in the bank. It is true that out of the seven significant variables five are intrinsic and only 2 are extrinsic, but none of intrinsic variables relates to job enrichment motivator which was measured throughout questions 8 to 14. In other words, none of these five intrinsic variables conforms with the job enrichment principles mentioned earlier and which are :

- Removing some controls.
- Increasing personal accountability.
- Providing complete natural units of work.
- Delegating additional authority to employees.
- Providing employees with direct and timely performance information.

Table 10 : Regression with t-Statistics

Qu #	Variables	Regression variables coefficients													
		A	tA	B	tB	C	tC	D	tD	E	tE	F	tF	G	tG
4	Education	-.146	-1.23												
5	Exp.in the bank	.096	1.15												
6	Exp.in other institutions	.16	.705												
8	Assigned authority	-.02	-.46												
9	Creativity	.02	.403												
10	Permission detail	-.077	-1.24												
11	Skills development	.152	1.75	.003	.687	.004	.921								
12	Skills opportunity	-.06	-.79												
13	Information changes	.04	.83												
14	Anger initiative	.09	1.42	.001	.332	.002	.341								
15	Cash rewards	.1	1.77	.006	1.56	.008	1.81			.007	1.73			.0044	1.22
16	Performance encourag.	-.1	-1.6												
17	Quality performance	-.04	-.48												
18	Professional success	.1	1.38	.11	2.26			.009	1.96					.0098	2.05
19	Bonus rewards	.022	.35												
20	Performance evaluation	.002	.03												
28	Colleagues cooperation	-.13	-1.59	-.13	-2.53			-.15	-3.32					-.143	-3.11
29	Assistance needed	-.009	-.14												
30	Instruction received	.089	1.52	.007	1.73	.008	1.75								
31	Bank environment	-.10	-1.37												
32	Motivating environment	.039	.59												
33	Job effort	-.001	-.03	-.0003	-.06	.002	.351								
34	Work courage	.193	2.06	.152	2.47	.14	2.31	.165	2.99	0.16	2.72	.153	2.65	.164	2.97
35	Operation contradiction	-.04	-.75												

Table 10 : Regression with t-Statistics (Continued)

Qu #	Variables	Regression variables coefficients													
		A	tA	B	tB	C	tC	D	tD	E	tE	F	tF	G	tG
36	Multi-talented	.037	.58												
37	Formal education	.17	2.98	.126	3.12	.13	3.03	.119	3.03	.114	2.85	.111	2.75	.117	3.01
38	New skills	-.09	-1.1												
39	Job training	-.101	1.8	-.14	-3.87	-.12	-3.14	-.12	-3.66	-.01	-2.72	-.10	-2.75	-.12	-3.61
40	Performance bonus	.033	.42												
41	Promotion expectation	.15	1.91	.138	2.34	.009	1.55	.173	3.27	.009	1.86	.11	2.125	.158	2.911
42	Fair incentives	-.14	-2.2	-.009	-2.16			-.11	-2.67					-.106	-2.47
43	Work self- motivation	.038	.53	.003	.66	.003	.562								
44	Bonuses motivators	-.09	-1.61	-.007	-1.5	-.007	-1.42								
45	Medical life insurance	.06	.58												
46	Family allowances	-.03	-.37												
2	Age	-.04	-.42												
7	Monthly Salary	-.0005													
			-.0006												
	<i>R square</i>	0.652		0.547		0.405		0.496		0.355		0.331		0.51	

Results of Mean Difference :

After deriving the mean for both factors in the second objective, the paired t-test analysis was used to compare the two means, which showed the following results :
Computed t is 0.14. Comparing this t value to the $Z_{\alpha/2}$ (1.96), which is the critical normal deviate that corresponds to a Z-tail test for a level of significance equals to 5%, because t is less than $Z_{\alpha/2}$ it becomes clear that the null-hypothesis (H_0) is not rejected which means that there is no statistical evidence that intrinsic and extrinsic measures are different.

Hence, banks need not differentiate between either intrinsic or extrinsic since motivator variables are viewed the same way by lower level employees in the North whether they are intrinsic or extrinsic. In sum, we can say that lower level employees, when they seek job satisfaction, do not consider applying either intrinsic factor or extrinsic one. What makes a difference for them is what makes them satisfied (could be intrinsic or extrinsic or both) which we determined under the first objective.

Conclusion :

This research tried to investigate the effect of job enrichment upon the lower level employee's job satisfaction. The importance of this study was derived from the fact that motivation has a significant effect upon the productivity of human elements. Using intrinsic motivation as a measure of motivation, its relationship to effort and its effect upon job satisfaction were studied.

In this research, job satisfaction was used as the dependent variable. Using the regression analysis, an equation was established to find out the factors that are most likely to be associated with this dependent variable. The results obtained showed us that job satisfaction is a factor of bonus cash rewards, professional success, cooperation at work, effort, education, training, promotion expectation, and fairness of incentives. The coefficient of determination, R^2 , derived was 50 %, which was considered a significant one. The possible reasons why R^2 is only 50 % may be :

- Missing variables from the start i.e. the list of variables included in this study is not exhaustive.
- Sampling error and data validity i.e. interview inconsistencies. Put it in this way, employees may not have answered the questions frankly.

Another conclusion in our study which was determined by the hypothesis method, was that extrinsic and intrinsic variables are equal i.e. employees view motivation the same way whether it was intrinsic or extrinsic.

Recommendations :

This study was confined to banks operating in North of Lebanon and to lower level employees. It is to the banks' advantage to benefit from the results of this study especially that the North of Lebanon lacks some investigation in this field. As a result, banks in the North must work on assuring employee's professional success, providing cooperation among workers, evaluating the level of effort provided by each employee, conforming each one's level of education with the job involved, providing more seminars (training), working on promotion, and finally enhancing the incentives given to lower level employees in the bank. In addition, I always thought that employees in the North care only about improving their pay salary (or extrinsic motivator), but the results showed that they view motivation the same way whether it was intrinsic or extrinsic. Therefore, banks could be aware of this finding and work only on those factors that affect job satisfaction. A further research is recommended to include a wider area of investigation so that the sample could be more representative. Another recommendation is to include other independent factors not included in this study. They may be cost of living, political stability, and others.

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APPENDICES

APPENDIX A

Questionnaire

I- Demographic and Personal Data :

Please state your answers to questions below :

1 - Sex : Male Female

2 - Age : _____

3 - Marital Status :

Single Married Divorced Widowed

4 - Education :

- High School or less

- Bachelor's degree

- Master's degree

- Doctorate

- Others (Specify)

5 - Number of years you have been working in this organization: _____

6 - Job title : _____

7 - Monthly salary :

a - Between 450.000 L.L and 750.000 L.L

b - Between 750.000 L.L and 1.000.000 L.L

c - Above 1.000.000 L.L

d - Others (specify) _____

In the following questions, please indicate your agreement or disagreement with each of the following items by specifying the number that corresponds to your desired answer :

- 1 = Strongly Disagree (SD)
- 2 = Disagree (D)
- 3 = Uncertain (U)
- 4 = Agree (A)
- 5 = Strongly Agree (SA)

SD D U A SA

II- Intrinsic Motivation :

- 8 - I don't have enough authority to carry out the responsibilities assigned to me.
- 9 - Creativity is encouraged in my work.
- 10- The manager requests his employees to take his permission in every detail.
- 11- My manager attempts me to develop new skills to improve my performance.
- 12- My manager provides me with opportunity to develop new skills in order to promote my career.
- 13- I keep informed of changes in the organization.
- 14- Management anger results from individual initiative of new ideas.

III- Performance :

- 15- Bonus cash rewards motivate professional performance.
- 16- I am often encouraged to increase my efficiency in quantity performance.
- 17- I am rewarded when I increase the quality of my job performance.
- 18- I feel that the job I am performing is contributing to my professional success.
- 19- The bonus rewards in my bank reflect my performance.

SD D U A SA

20- I know exactly how my manager evaluates my performance.

IV- Job Satisfaction :

21- I can say I am greatly satisfied in my job.

22- Sometimes, I think of changing my job.

23- I feel time is slow while working.

24- I am strongly attached to my present job which would be very difficult to leave.

25- My current job is up to the level of my career expectations.

26- I enjoy a satisfactory social status in this job.

27- I can get involved in my job.

V- Work Environment:

28- My colleagues and I are very cooperative with each other.

29- I receive assistance when I need it.

30- I often receive instructions from several managers.

31- The working conditions and the environment of the bank are generally acceptable

32- My manager creates a motivating environment.

VI- Effort :

33- I put all my effort in my job to satisfy my manager.

34- The effort I am putting in my job gives me more courage to work better.

35- Sometimes, some operations contradict with my personal beliefs and opinions.

VII- Abilities :

- 36- I am a multi-talented person but I prefer to specialize.
- 37- My formal education conforms with my job duties.
- 38- I enjoy learning new skills on my present job.
- 39- I need more training to do my job well.

VIII- Incentives & Rewards :

- 40- I usually earn extra bonus for my performance.
- 41- I expect to be promoted in this career.
- 42- Incentives given in my bank are fair.

IX- Extrinsic Motivation, Fringe Benefits :

- 43- The salary I get from my job is the main factor for self-motivation at work.
- 44- Bonuses are more important motivators to me than opportunity for career growth.
- 45- The bank offerings of medical and life insurance are fair.
- 46- The bank offerings of family allowances (school, housing) are helpful.

APPENDIX B

Table 11 : Coefficients of Correlation (Enter Method)

	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	1.9315	0.7398			2.6108	0.0122	0.4423	3.4206		
Education	-0.1457	0.1187	-0.1712		-1.2279	0.2257	-0.3846	0.0932	0.3891	2.5699
NBY1CAT	0.0959	0.0833	0.1572		1.1508	0.2557	-0.0718	0.2635	0.4053	2.4675
NBY2CAT	0.1609	0.2280	0.1135		0.7058	0.4839	-0.2980	0.6197	0.2925	3.4186
q10	-0.0772	0.0621	-0.1925		-1.2415	0.2207	-0.2022	0.0479	0.3148	3.1766
q11	0.1524	0.0872	0.3782		1.7471	0.0873	-0.0232	0.3279	0.1614	6.1958
q12	-0.0610	0.0773	-0.1627		-0.7889	0.4342	-0.2167	0.0947	0.1778	5.6249
q13	0.0407	0.0489	0.1064		0.8326	0.4094	-0.0577	0.1391	0.4632	2.1590
q14	0.0901	0.0634	0.1892		1.4214	0.1619	-0.0375	0.2177	0.4270	2.3419
q15	0.1044	0.0591	0.2434		1.7670	0.0839	-0.0145	0.2234	0.3987	2.5081
q16	-0.1084	0.0674	-0.2578		-1.6086	0.1146	-0.2441	0.0273	0.2946	3.3948
q17	-0.0387	0.0801	-0.0919		-0.4826	0.6317	-0.1999	0.1226	0.2087	4.7915
q18	0.1016	0.0735	0.2086		1.3821	0.1736	-0.0463	0.2495	0.3320	3.0120
q19	0.0230	0.0660	0.0532		0.3479	0.7295	-0.1099	0.1558	0.3237	3.0890
q20	0.0022	0.0735	0.0047		0.0299	0.9763	-0.1458	0.1502	0.3018	3.3130
q28	-0.1345	0.0849	-0.2728		-1.5855	0.1197	-0.3053	0.0363	0.2556	3.9124
q29	-0.0099	0.0727	-0.0212		-0.1363	0.8922	-0.1562	0.1364	0.3135	3.1899
q30	0.0890	0.0587	0.2030		1.5168	0.1362	-0.0291	0.2070	0.4225	2.3671
q31	-0.1022	0.0748	-0.2052		-1.3655	0.1787	-0.2528	0.0484	0.3350	2.9855
q32	0.0392	0.0660	0.0861		0.5941	0.5553	-0.0936	0.1720	0.3604	2.7750
q33	-0.0020	0.0652	-0.0039		-0.0303	0.9760	-0.1333	0.1293	0.4501	2.2218
q34	0.1931	0.0938	0.3409		2.0585	0.0452	0.0043	0.3819	0.2759	3.6246
q35	-0.0433	0.0575	-0.1058		-0.7527	0.4555	-0.1591	0.0725	0.3832	2.6098
q36	0.0377	0.0653	0.0755		0.5776	0.5664	-0.0938	0.1692	0.4428	2.2586
q37	0.1746	0.0587	0.4197		2.9765	0.0046	0.0565	0.2927	0.3805	2.6282
q38	-0.0988	0.0892	-0.1419		-1.1083	0.2735	-0.2784	0.0807	0.4613	2.1677
q39	-0.1016	0.0565	-0.2545		-1.7976	0.0788	-0.2155	0.0122	0.3773	2.6505
q40	0.0332	0.0787	0.0743		0.4223	0.6748	-0.1252	0.1916	0.2442	4.0958
q41	0.1504	0.0786	0.2952		1.9145	0.0618	-0.0077	0.3086	0.3183	3.1422
q42	-0.1365	0.0625	-0.3018		-2.1829	0.0342	-0.2624	-0.0106	0.3957	2.5272
q43	0.0387	0.0735	0.0836		0.5268	0.6009	-0.1092	0.1866	0.3003	3.3298
q44	-0.0960	0.0596	-0.2034		-1.6105	0.1141	-0.2159	0.0240	0.4742	2.1086
q45	0.0658	0.1134	0.0997		0.5808	0.5642	-0.1623	0.2940	0.2565	3.8989

Table 11 : Coefficients of Correlation (Enter Method), Continued

	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Tolerance	VIF
q46	-0.0334	0.0903	-0.0607		-0.3698	0.7133	-0.2152	0.1484	0.2807	3.5629
q8	-0.0263	0.0564	-0.0601		-0.4658	0.6435	-0.1399	0.0873	0.4550	2.1980
q9	0.0211	0.0522	0.0467		0.4038	0.6883	-0.0839	0.1260	0.5652	1.7693
RANGEAGE	-0.0424	0.1016	-0.0667		-0.4170	0.6786	-0.2470	0.1622	0.2958	3.3801
Monthly Salary	-0.0006	0.0954	-0.0009		-0.0062	0.9950	-0.1927	0.1915	0.3550	2.8172

Table 12 : Model Summary Using Stepwise Method

Model	Variables Entered	R	R square	Adj. R square	St. Error
1	I feel that the job I am performing is contributing to my professional success.	0.445	0.198	0.188	.452
2	The effort I am putting in my job gives me more courage to work better.	0.519	0.269	0.251	.434
3	I need more training to do my job well.	0.573	0.329	0.304	0.418
4	My colleagues and I are very cooperative with each other.	0.609	0.371	0.339	0.408
5	I expect to be promoted in this career.	0.641	0.411	0.373	0.397
6	My formal education conforms with my job duties.	0.669	0.448	0.405	0.387
7	Incentives given in my bank are fair.	0.704	0.495	.449	0.372

(Method: Stepwise, Criteria: Probability-of-F-to-enter \leq 0.05, Probability-of-F-to-remove \geq 0.1)
 (Probability of F-to-enter = 0.05 limits reached)

Table 13 : Regression B - Coefficients of Correlation

	Unstandardized Coefficients		Std. Error	Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B			Beta				Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	1.918		.389			4.927	.000	1.141	2.694		
Skills development	2.7E-02		.040	.068		.687	.494	-.052	.107	.672	1.487
Initiative rejection	1.4E-02		.041	.029		.332	.741	-.069	.096	.877	1.140
Cash rewards	6.0E-02		.039	.140		1.558	.124	-.017	.137	.814	1.229
Professional success	.111		.049	.228		2.260	.027	.013	.209	.646	1.549
Instruction received	6.8E-02		.039	.155		1.731	.088	-.010	.147	.815	1.226
Job effort	-2.8E-03		.049	-.006		-.058	.954	-.100	.094	.700	1.429
Work courage	.152		.061	.268		2.467	.016	.029	.274	.558	1.792
Formal education	.126		.041	.304		3.114	.003	.045	.207	.691	1.448
Job training	-.138		.036	-.346		-3.870	.000	-.209	-.067	.823	1.216
Promotion expectation	.138		.059	.270		2.343	.022	.020	.255	.495	2.020
Fair incentives	-9.9E-02		.046	-.219		-2.160	.034	-.191	-.008	.639	1.566
Work self-motivation	3.2E-02		.048	.068		.658	.513	-.064	.127	.615	1.627
Bonuses motivators	-7.0E-02		.046	-.149		-1.529	.131	-.162	.021	.696	1.436
Colleagues cooperation	-.130		.051	-.263		-2.528	.014	-.232	-.027	.608	1.645

Table 14 : Regression C - Coefficients of Correlation

	Unstandardized Coefficients		Std. Error	Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B	Beta		Lower Bound	Upper Bound			Tolerance	VIF		
										Beta	
(Constant)	1.479		.395		3.745	.000	.692	2.266			
Skills development	3.7E-02	.092	.040		.921	.360	-.043	.118	.821	1.218	
Initiative rejection	1.6E-02	.033	.046		.341	.734	-.076	.108	.880	1.136	
Cash rewards	7.7E-02	.179	.042		1.809	.075	-.008	.161	.846	1.182	
Instruction received	7.7E-02	.175	.044		1.749	.085	-.011	.164	.828	1.208	
Job effort	1.9E-02	.038	.054		.351	.726	-.089	.127	.712	1.405	
Work courage	.142	.251	.061		2.310	.024	.019	.265	.701	1.426	
Formal education	.126	.304	.042		3.030	.003	.043	.209	.823	1.215	
Job training	-.123	-.308	.039		-3.144	.002	-.201	-.045	.861	1.161	
Promotion expectation	8.8E-02	.172	.057		1.550	.126	-.025	.200	.671	1.491	
Work self-motivation	2.8E-02	.061	.050		.562	.576	-.072	.129	.697	1.436	
Bonuses motivators	-6.7E-02	-.142	.047		-1.417	.161	-.162	.027	.818	1.223	

Table 15 : Regression D - Coefficients of Correlation

	Unstandardized Coefficients		Std. Error	Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B			Beta				Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	2.396		.262			9.157	.000	1.875	2.917		
Work courage	.165		.055	.292		2.992	.004	.055	.276	.696	1.436
Formal education	.119		.039	.285		3.032	.003	.041	.196	.751	1.331
Job training	-.122		.033	-.307		-3.661	.000	-.189	-.056	.946	1.057
Promotion expectation	.173		.053	.339		3.265	.002	.067	.278	.616	1.624
Professional success	9.3E-02		.048	.192		1.955	.054	-.002	.188	.690	1.450
Colleagues cooperation	-.152		.046	-.308		-3.320	.001	-.243	-.061	.772	1.296
Fair incentives	-.113		.042	-.251		-2.671	.009	-.198	-.029	.752	1.330

Table 16 : Regression E - Coefficients of Correlation

	Unstandardized Coefficients		Std. Error	Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B			Beta				Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	1.801		.290			6.213	.000	1.224	2.378		
Work courage	.155		.057	.274		2.723	.008	.042	.269	.817	1.224
Formal education	.114		.040	.273		2.850	.006	.034	.193	.901	1.109
Job training	-1.0E-01		.037	-.250		-2.716	.008	-.173	-.027	.972	1.028
Promotion expectation	9.6E-02		.052	.189		1.863	.066	-.007	.199	.807	1.239
Cash rewards	6.8E-02		.040	.159		1.732	.087	-.010	.147	.975	1.026

Table 17 : Regression F - Coefficients of Correlation

	Unstandardized Coefficients		Std. Error	Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B	Beta					Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	2.039		.258		7.894	.000	1.525	2.554		
Work courage	.153	.270	.058		2.651	.010	.038	.268	.817	1.223
Formal education	.111	.267	.040		2.754	.007	.031	.191	.903	1.108
Job training	-.102	-.256	.037		-2.745	.007	-.176	-.028	.974	1.027
Promotion expectation	.110	.215	.052		2.125	.037	.007	.212	.826	1.210

Table 18 : Regression G - Coefficients of Correlation

	Unstandardized Coefficients		Std. Error	Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B	Beta					Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	2.211		.302		7.330	.000	1.610	2.812		
Cash rewards	4.4E-02	.103	.036		1.223	.225	-.028	.116	.934	1.071
Professional success	9.8E-02	.201	.048		2.047	.044	.003	.193	.686	1.458
Colleagues cooperation	-.143	-.290	.046		-3.106	.003	-.235	-.051	.754	1.327
Work courage	.164	.289	.055		2.973	.004	.054	.274	.696	1.437
Formal education	.117	.282	.039		3.007	.004	.040	.195	.751	1.332
Job training	-.120	-.301	.033		-3.606	.001	-.187	-.054	.944	1.060
Promotion expectation	.158	.309	.054		2.911	.005	.050	.266	.584	1.713
Fair incentives	-.106	-.234	.043		-2.472	.016	-.191	-.021	.736	1.359