

**INTRINSIC AND EXTRINSIC JOB
MOTIVATORS IN THE LEBANESE
BANKING INDUSTRY**

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Approved by:

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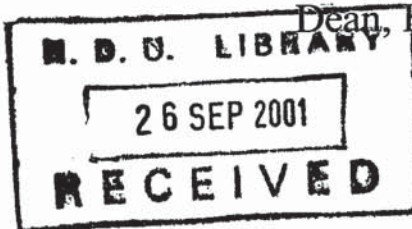
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AN ABSTRACT OF THE PROJECT

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Major: Business Administration

Title: Intrinsic and Extrinsic Job Motivators in the Lebanese Banking Industry.

The objective of this study is to determine bank employees' preferences for intrinsic and extrinsic job factors in their present job' or when choosing a new job. Theoretical information on the role of motivation was obtained from published books and articles. Then a study was done on Lebanon taking a sample of 100 employees from various banks. This study was supported by a statistical approach.

Finally, findings and recommendations were reported stressing upon the effect of rewarding employees according to their productivity.

Acknowledgments

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A special thanks to the staff managers of the banks where the study was conducted we hope that the results will be used by the managers as a guideline to fulfill their employees' needs in order to increase productivity and job satisfaction.

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Chapter I

Introduction

Good management of people, considered as the “heart” of management, is the reason behind many organizations’ success. That is because the activities of any enterprise are initiated and determined by persons who make up that institution. Plants, offices, computers, automated equipment, and all else that a modern firm uses are unproductive without sincere 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.

Management consists of a hierarchy of persons, ranging from the Chairman of the Board and chief executives through tactical or middle management down to first level supervision or lower management. Due to the fact that human resources are the most important resources in an organization, they need to be organized, motivated, coordinated and controlled, so that they can achieve competing goals, making use of the limited resources they have (Likert, 1987, pp.1-2).

Motivation and productivity represent the major emphasis in all countries, and the most widely discussed topic in management since the 70’s when productivity declined in the U.S. and the unfavorable comparison with

Japan, West Germany, France, and Canada, a sudden interest in developing methods to increase productivity started.

Historically, productivity gains were the result of major investments in new technology, mechanization and automation. However, firms had exploited this opportunity so much in the past that it will be progressively less used in the future. The emphasis, today, is focused on human resources development and better utilization of human resources. In many enterprises, if organizations are to be efficient and productive, management should try to understand the changing human needs in the changing environment, and provide the opportunity to fulfill them for the purpose of increasing workers' productivity and thus increasing overall productivity.

So, as it appears to us, increased productivity through better utilization of human resources may represent, today and in future, a primary opportunity of productivity improvement. For this purpose, managers should answer to an important question:

“What will motivate people to willingly and productively work toward organizational goals?”

He must predict, with reasonable accuracy, the kinds of behaviors as a response to different motivators. So, he has to understand the needs of motives that are to evoke productive behaviors in individuals at a particular time such as: career path, seminars, training, performance appraisal, etc. Productive people may have private intrinsic reasons as usual as extrinsic

reasons for being productive. To know these reasons is important in designing a productive environment. The better his understanding of motivation, the better he will be able to predict behavior accurately.

Importance of the Research

Main concern of the research.

The main concern of the research is to see whether employees in the Lebanese banking industry are motivated to perform better, and whether they are more satisfied with intrinsic or extrinsic factors of motivation.

Benefit of the research:

This research is beneficial for lower and top level employees. As such, the research helps employees know where do they stand, and it enables them to choose the motivational factors they prefer more.

The data provided at the end of this research shows positive and negative results. On these bases, motivational aspects can be determined to attain satisfaction. The only people who are able to take in charge the administration of better motivational aspects are the managing directors of the banks themselves. So, it is in their interest to know whether their employees feel motivated and satisfied. For if they are, they will work

efficiently for the interest of the bank, which is to reach the highest productivity with the available resources.

This study will start with a background history about motivation and motivation factors (intrinsic and extrinsic factors) with studies done outside Lebanon and one done in Lebanon by Middle East Airlines (MEA). The second part deals with an application of the theory in some Lebanese banks to see what are the preferences of the employees. It is based on a questionnaire with 19 questions. The data is gathered, and then the results are evaluated. Those statistics are mentioned in chapter VI of this study. The variables used are elaborated in chapter III.

CHAPTER II

REVIEW OF LITERATURE

Every person chooses from a set of different alternatives the course of action, which he believes will maximize his satisfaction and minimize his pain. So, why do people work? Most individuals might say: "Because there is work to be done or because I need to earn my living." But if we ask the question from a specific point of view, like "Under what conditions do they work?" we obtain different answers.

There are two conditions to make a person want to work: Economic condition and motivational condition (Vroom, 1964, p.29). Under the first condition, people must have the opportunity to work. There must be a consumer's demand for goods and services that entails a demand for workers to produce and perform the respective goods and services. Under the second condition, it is predicted that given the opportunity, a person will choose to work provided that he believes that working will be more rewarding than not working. Therefore, under this condition people must prefer working to not working. So, the motivation to work is stronger than the motivation not to work (Vroom, 1964,p.29).

A worker's level of performance on his job is a function of both ability and motivation. The term ability means the potential of the person and his capacity to work, while motivation implies the will to work, and

whether that person is willing to employ all of his abilities on the job (Pigor and Myers, 1981,p.108). Thus motivation can be defined as a willingness to expend energy to achieve a goal or a reward. This leads to the statement that “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). Motivation comes from inside each individual.

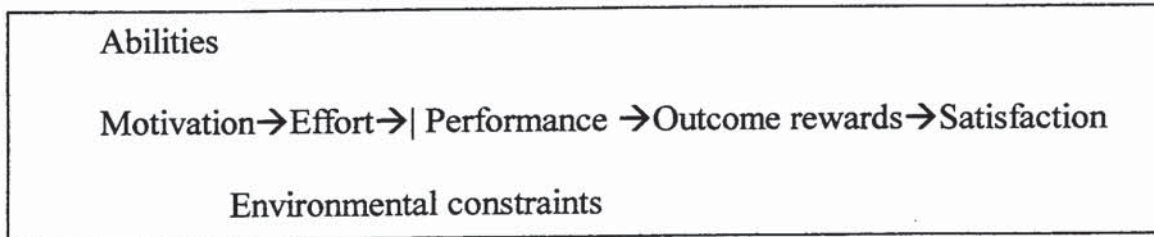
Purposes of Motivation

Motives are the source of action in people. When a company wants its employees to attain a goal, it needs to motivate them by rewards whenever the objective is reached. In fact, the reward people seek is satisfaction of their wants drives and needs. These are satisfied by engaging in behaviors expected to lead to the highest level of satisfaction (Schlesinger and Gabarro, 1983,p.230).

Outcome of motivation

Effort is not enough. An individual’s performance is the result of effort, ability, and the constraints imposed by the business environment (working conditions, behaviors of others and so on). As a result of performance, the individual attains a 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 influences the individual’s perception and thus influences motivation in the future”. (Schlesinger and Gabarro, 1983, p. 235). Please see Figure 2.1 below.

Fig.2.1: Motivation-behavior model



Theories of motivation

There are any theories of motivation that managers can use to improve their understanding of why people behave as they do; none provides a universally accepted explanation of human behavior because people are too far complex. Our purpose in presenting the most popular theories is not to identify the one best approach but rather to introduce ideas that managers can use to develop their own motivational approaches.

The two widely used theories are the content and the process theories. Content theories stress the importance of understanding what it is within an individual, which energize and sustain behavior. That is, what are the specific things that motivate people? Maslow's need hierarchy and Herzberg's two-factor theory exemplify such an approach. On the other hand, process theories_ expectancy and reinforcement theories_ emphasize how and by what goals individuals are motivated. They attempt to examine and investigate the process of how behavior is energized, directed, and finally stopped.

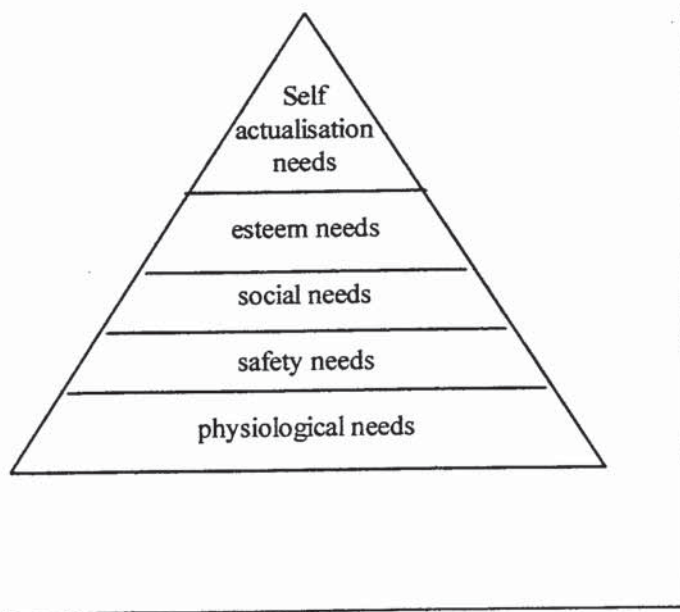
Job - Content Theories

1-MASLOW'S HIERARCHY OF NEEDS

Abraham H. Maslow, a psychologist, formulated his famous “hierarchy of needs” in the 1940's based on the idea that needs form a hierarchy. He also assumed that once a need is satisfied, the next higher level emerges. In an ascending order of priority, they are:

- 1-Physical or physiological needs
- 2-Safety or security needs
- 3-Love or social needs
- 4-Ego or status needs, (esteem needs)
- 5-Self-actualization needs (Boone and Kurtz, 1984,p.309)

Figure 2.2: Maslow's Hierarchy of Needs



Physical needs include food, clothing and shelter necessary for a person's survival. The manager can motivate employees by offering good wages and salary.

Security needs can be defined as the need to ensure against deprivation. These needs can be met through health insurance plans, retirement benefits, and unemployment compensation.

Social needs are the individual's needs to talk to others, to express feelings of friendship, to be loved and accepted. Managers satisfy these needs by allowing people to interact during coffee breaks and recreational facilities.

Ego needs include the esteem a person has for himself as well as the esteem he has in the eyes of others. Job titles, private secretaries, promotions and stock options are examples used by managers to fulfill these ego needs.

Self-actualization needs are the highest of Maslow's needs. These are the needs of an individual to become all that he is capable of being. This can be achieved by allowing employees to participate in decision making, and giving them the power to shape their own jobs.

2. MOTIVATION-HYGIENE THEORY

Psychologist Frederick Herzberg has formulated the motivation-hygiene theory. It is a theory of work motivation rather than a more general theory of human motivation. In his studies of motivation, Herzberg asserts that the best way of getting someone to do something is to kick him in the pants or what might be called the KITA, kick in the pants (Herzberg, 1968,p.54).

The various forms of KITA are:

- a- Negative physical KITA: This is given when a person kicks someone to make him do what he wants. It is inelegant and results in negative feedback. The employee may return the kick.

- b- Negative psychological KITA: Its advantages over the previous one are that it is visible, it has numerous possibilities and can be left to the system to do the dirty work.
- c- Positive KITA. In this form, the manager says to the employee: "Do this for me or the company and in return I will give you a reward, an incentive, more status, a promotion..."

While negative KITA is not a motivation, managerial audiences do consider positive KITA to be motivators because the employee is a party to the event. The positive KITA personnel practices were developed in an attempt to instill a generator in the employees to charge their own batteries and that is motivation. Some of these personnel practices are: (1) Reducing time spent at work (2) Spiraling wages (3) Fringe benefits (4) Human relations training (5) Sensitivity training (6) Communications (7) Two-way communication (8) Job participation, (9) Employee counseling, (Herzberg, 1968,p.54-55). A remark ought to be made on the fringe benefits. These benefits are no longer considered as rewards by the employees but have become rights, and the trend cannot be reversed. A company, which does not have the proper fringe benefits, is regarded as inhumane and as exploiting its employees (Herzberg, 1968,p.55-56). Within this framework, Herzberg conducted interviews with two hundred engineers and consultants who worked for eleven different companies in

the Pittsburgh area. The aim of that research was to study that persons have two sets of needs: (1) their lower-order needs to avoid loss of life, hunger, pain, etc... (2) Their needs to grow psychologically, included in this category is learning new things, interacting with people, creativity, effectiveness, maintaining individuality in the face of group pressures, and real growth through self-achievement (Beach, 1980,p.436).

The interviewers asked these persons to tell about events in the course of their employment that caused them to feel a marked improvement in job satisfaction and also about those situations that caused a substantial reduction in job satisfaction (Beach, 1980,p.436).

The findings of these studies suggest that there are two sets of factors: one set accounts for high levels of job satisfaction, while the other group leads to high levels of job dissatisfaction. The fact that there are separate factors for job satisfaction and job dissatisfaction leads to the implication that the two feelings are not opposite to each other. The opposite of job satisfaction is not job dissatisfaction; and similarly the opposite of job dissatisfaction is not job satisfaction, but not job dissatisfaction (Herzberg, 1968,p.56).

The first group of factors accounts for high levels of job satisfaction and Herzberg labeled them motivators because they seemed to be effective in motivating employees to improve effort and performance. These factors

were; achievements, recognition, work itself, responsibility, and advancement. These were related to job content.

The second set of factors focused on discontent with the work environment and were labeled hygienic or maintenance. The interviewees rarely mentioned them as causing positive job satisfaction. These factors were; company policy and administration, supervision, salary, interpersonal relations, and working conditions. These were primarily related to the job context (Beach, 1980,p.436-437).

What are the implications of Herzberg's research for management?

The hygiene or maintenance factors are an important foundation. If employees' wages, fringe benefits, working conditions are inadequate, they will feel uneasy and discontent. They may complain and even become antagonistic toward the company. However, if these needs are properly met, the employee will not necessarily work any harder. Still, these studies reported that some people get job satisfaction solely from hygienic factors. Herzberg found that these employees show little interest in the type and quality of work and receive only a temporary satisfaction when maintenance factors are improved. In order to motivate employees to better job performance, management must allow them to fulfill their higher-order needs. Some of those leadership practices are delegation of responsibility and authority, job enrichment, full utilization of employees' skills and training, granting of earned pay increases, and granting

promotions when deserved. “Herzberg holds that motivation-seekers are motivated by the nature of the work itself, have a higher tolerance for poor hygienic factors, and show capacity to enjoy their work.”(Beach, 1980, p.437-438).

Example

One group of managers who share an appreciation of the content approach to motivating subordinates is that at the St. Regis Grocery Bag Plant. Let’s see a description of how they implement their ideas:

Masterpieces by Van Gogh, Cezanne, and Picasso adorn not only the walls of the Louvre, the Tate Gallery, and New York’s Metropolitan Museum but also the walls of the St. Regis Grocery Bag Plant in Ray Vernon, California.

To satisfy workers complaining about the shoddy appearance of the manufacturing department, production supervisor Ray Young decided to expose them to some of the world’s finest art. Twenty-five employees volunteered to help him recreate these masterpieces on the factory walls on their own time. His and young volunteer artists selected the paintings to be duplicated, then presented the idea to management. When the proposal was approved, their creative endeavor began ... It took an average of two to three months to complete a reproduction in either of two formats: 5*7 feet or 12*14 feet. A company spokesperson says the project has improved workers’ productivity and morale by making them more pleased with their

surroundings. Management can see improvements in general housekeeping on the plant floor. They notice that the workers care about how it works”(Philips, 1984,p.40).

3. The Achievement Theory

David McClelland, a Harvard psychologist, formulated the achievement motivation theory (Beach, 1980,p.439-440). It is concerned with achievement motivation, not only in the context of individuals but also in the context of achievement drives in the entire societies. McClelland investigated the achievement motive in people using a projective test of personality to reveal the inner dynamics of a person’s personality. He, then, distinguished between achievement orientation and affiliation orientation. Affiliation-oriented people are those who spend their time thinking about family and friends. More importantly, achievement-oriented people are those who think about doing things better, building and creating. They are persistent, realists and tend to translate their thinking into action. McClelland’s research has uncovered that achievement-oriented people get that way from:

- a- The high standards of accomplishment that the parents set, along with their warmth and encouragement toward their children.

- b- The culture and society's predominant values where they live (Beach, 1980,p.439-440).

Process Theories of Motivation

1-The Behavior Modification Theory:

Harvard psychologist B.F. Skinner developed this theory. He distinguished between operant behavior (a voluntary behavior) and reflex behavior (an involuntary behavior) (Beach, 1980, p.440-442).

Skinner said that operant behavior could be shaped and maintained through the process of reinforcement. Reinforcement is the process by which behavior is modified by either positive or negative factors. More precisely, there are three types of reinforcements: (1) punishment or negative reinforcement, (2) extinction or neutral reinforcement, and (3) positive reinforcement. Positive reinforcement is most recommended by Skinner because unlike the other two types, it increases the likelihood of the desired response. In the application of the reinforcement theory within an organization, management should reinforce positive behavior and not reinforce negative behavior. For example, the supervisor should provide praise, recognition, and approval to indicate reinforcement for what the employee is doing right (Beach, 1980, p.44).

2-The Expectancy Model

The expectancy model of motivation was formulated by Victor Vroom (Beach, 1980, p.44).“Expectancy theory refers to motivated behavior designed to achieve rewards which are likely to lead to job satisfaction”(Boone & Kurtz1984, p.319). This theory does not explain what motivates people; it rather depicts the process that an individual goes through in deciding whether or not to exert the effort to try to achieve the various possible goals.

The force to perform the act is a function of the expectancy and the valence. The valence is the perceived value of the outcome, and expectancy is the perceived probability that a particular act or behavior will yield a particular outcome or result. The individual subjectively determines this.

Instrumentality is the belief of the person that the achievement of the first-level outcome will give him a second-level outcome, which is his main goal. The second-level outcome is a human need like companionship, security, respect of others, or accomplishment (Beach, 1980,pp.442-443).

Research on Intrinsic Versus Extrinsic Job Factors

According to Beach and Searle, there are two kinds of motivation: intrinsic and extrinsic. Intrinsic motivation occurs while a person is performing an activity, the engagement of which provides satisfaction. This internal reward is part of the job content, whereby the work performance gives satisfaction of accomplishment, such as achievement, recognition for achievement, responsibility and advancement. For example: organizations should delegate responsibility to enhance employee involvement. Extrinsic motivation, on the other hand, is the reward that a person can enjoy after he finishes his work. The extrinsic motivators come from the organization, such as money, promotion and recognition. The intrinsic factors of the job include company policy and administration, supervision, interpersonal relationships, working conditions, status and security (Beach, 1980,p.438; Searle, 1990,p.17).

“If a company knows why its employees come to work on time, stay with the company for their full working lives, and are productive, then it might be able to ensure that all of its employees behave in that way. Such a company would have a decided market place advantage over competitors suffering from absenteeism, costly re-training programs, and production slowdowns” (Kovach, sep1987, p.58).

This section will review two studies:

1. "What Motivates Employees? Workers and Supervisors Give Different Answers", which was conducted by Kenneth A. Kovach, who is a professor of management at George Mason University in Fairfax, Virginia (Kovach, sep1987, p.58).

2. "Intrinsic and Extrinsic Job Motivations Among Different Segments of the Working Population", which was conducted by Richard Centers and Daphne E. BURGENTAL for the University of California, Los Angeles (Centers and BURGENTAL, June1966, pp. 193-194).

The first research, and the subsequent article compare results of surveys concerning employees' and supervisors' rankings of ten motivational items including a discussion of the individual differences between the two groups and the appropriate reward systems. Industrial employees were asked to rank ten "job reward" factors in terms of personal preference in 1946, 1981 and 1986 studies. The results varied from 1946 to 1986, as it is apparent in Table 2-1. Unsurprisingly, a different environment and forty years of prosperity and progress have changed the job reward factors for workers.

* Table 2-1

“Job Rewards” Ranked in Terms of Personal Preference

<u>1946 Questionnaire</u>	<u>1986 Questionnaire</u>
1- Full appreciation of the job	1- Interesting work
2- Feeling of being in on things	2- Full appreciation of work done
3- Sympathetic help with personal problems	3- Feeling of being in on things
4- Job security	4- Job security
5- Good wages	5- Good wages
6- Interesting work	6- Promotion and growth in organization
7- Promotion and growth in organization	7- Good working conditions
8- Personal loyalty to employees	8- Personal loyalty to employees
9- Good working conditions	9- Tactful discipline
10- Tactful discipline	10- Sympathetic help with personal problem

Source: Kenneth A. Kovach, "What Motivate employees? Workers and Supervisors Give Different Answers", Business Horizons, September-October 1987, p.58.

In addition, supervisors were asked to rank job rewards in what they thought was their employees' order of preference. Their rankings hardly varied in the 1946, 1981 and 1986 studies. (Table 2.2)

*Table 2.2

"Job Rewards Ranked in Terms of supervisors' order of preference"

Order Of preference	Job Rewards
	Questionnaires For 1946 – 81 – 1986
1	Good Wages
2	Job Security
3	Promotion & Growth in the organization
4	Good Working Conditions
5	Interesting Work
6	Personal loyalty to employees
7	Tactful discipline
8	Full appreciation of work done
9	Sympathetic help with personal problems
10	Feeling of being in on things

Source: Kenneth A. Kovach, "What Motivate employees? Workers and Supervisors Give Different Answers", Business Horizons, September-October 1987, p.60.

Kovach's study suggests that organizations in the U.S. industrial sector have satisfied the basic needs of their workers but haven't done a good job at satisfying the ego or self-fulfillment needs. Also, it shows that supervisors do not know what really motivates their employees (Kovach, 1987,pp.59-60).

The 1986 survey was more detailed than the previous studies since it divided employees into various categories based on sex, age, income level, job type and organizational level.

Male / Female

The only significant difference found between men and women is that women ranked "full appreciation of work" in first place, whereas men placed it second. It should be noted that interpersonal relationships and communication is more important to women, therefore, they need more appreciation of work due to a role conflict between their part as housewives and their careers. Hence, work should be made interesting and managers might engage in verbal communication to satisfy the need of appreciation in women (Kovach, 1987,pp.61-63).

Age group

Of the four age groups analyzed, the under 30 group is the most dissimilar one from the other three but the closest one to the supervisors'

rankings of employees' job reward preference. The under 30 group chose basic needs in the first three places which suggests that these new workers have not yet satisfied those needs. As one moves up in age groups, job security becomes less and less important which implies that this particular need is fulfilled in employees over 40. Also, as Maslow suggests, older workers do place more emphasis on their social and ego needs such as "sympathetic help with personal problems", "good working conditions", and "personal loyalty to employees" higher than do younger employees, because their physical and security needs have been satisfied (Kovach, 1987, pp.61-62). To help employees be more productive, management could implement different reward systems to different age groups. Flexible pay incentives could be just what the under 30 group wants in order to satisfy their basic needs. Older groups might welcome job enrichment and job enlargement programs.

Income

The low-income group's primary concern was the basic needs of "good wages", "job security", and "promotion and growth in the organization". And, as the income levels increase, these basic needs go down on the list of priorities. To motivate these employees, management could use an incentive pay program for lower-income workers and a job enrichment / job enlargement for all other groups (Kovach, 1987, pp.62-63).

Job Types

There are significant differences between the blue-collar unskilled and the white-collar unskilled employees.

The first group put “full appreciation of work done,” “interesting work”, and “good wages” in top positions, while the second group was more interested in “interesting work”, “good working conditions”, and “appreciation of work done”. “Job security” was slightly more important to the unskilled blue-collar workers. On the other hand, the unskilled white-collar workers were more interested in “promotion and growth in the organization”.

The most significant difference between the two skilled groups is that skilled blue-collar workers do not place much value on “full appreciation of work done”. This might be due to their satisfaction with their work because their jobs are well defined, whereas the white-collar workers’ tasks are more open-ended and not so defined. Kovach recommendation is that management should satisfy this need by giving the skilled white-collar group outside confirmation of job worth. Blue-collar skilled workers ranked “job security” in third place while white-collar skilled workers put “promotion and growth in the organization” in that position.

The significant difference between the two blue-collar groups is the ranking of “full appreciation of work done”. The skilled worker placed it in sixth position while the unskilled workers gave it first position.

“Good working conditions” illustrates Maslow’s hierarchy of needs. To the unskilled white-collar workers this need comes second in importance; it is still unfulfilled, while the skilled white-collar workers gave it seventh place (Kovach, 1987,pp.62-63).

Organizational Level

The lower nonsupervisory level group, unlike the middle, hasn’t, fulfilled the basic needs and the higher-level groups and this resulted in significant differences between the groups. The difference appears in the ranking of “good wages” and “job security” first and second by the lower nonsupervisory group, while the middle and higher levels ranked “interesting work” first, and “full appreciation of work done” second. Also, the higher organizational level group ranked “job security” in sixth place, showing that a satisfied need no longer motivates.

Lower level employees would respond to pay incentives and greater job security while the middle and higher organizational level employees would respond to job enrichment and job enlargement programs (Kovach, 1987,pp.62-64).

Kovach’s survey showed considerable differences between employee subgroups which management could consider in their reward system. Also, it revealed that supervisors do not know what motivates their employees. Supervisors ranked money as the major motivator of employees. However,

only three of the employees' subgroups rated money as the most important reward. These were the under 30 group, the under \$12,000 income level, and the lower organization level employees (Kovach, 1987, pp.62-63).

The second research, "Intrinsic and Extrinsic Job Motivations Among Different Segments of the Working Population", analyses "the role of intrinsic and extrinsic job factors as motivators by studying the motivational strength of intrinsic and extrinsic job factors in a sample of the entire working population" (Centers and Bergental, 1966, p.193). In addition, it aims to measure any sex or occupational differences in the importance of specific job factors. Centers' and Burgental's study also takes into consideration the strength of job motivators and the motives which influence employees to leave their job for another one even though their former job may have given them satisfaction in the use of their skills. However, their decision may have been influenced by a hygienic factor, such as greater financial security which acts as a dissatisfier when absent.

The results of Centers and Bergentals' study were expected to conclude that the value of extrinsic or intrinsic job components was related to occupational level. That is, at higher occupational levels, intrinsic job components were valued more than extrinsic job factors. On the other hand, individuals at lower occupational levels would place a greater value on extrinsic job factors than would individuals at higher occupational levels. The intrinsic job factors are such as "a chance to use one's skill or talent",

“interest-value of the work”, and, “feeling of satisfaction derived from the work”. Under extrinsic job factors we have “pay”, “security”, and, “good co-workers”(Centers and Bergental, 1966, p.193-194).

The employees were asked: “which of these things is the most important in keeping you on your present job?” They were given six items, and were asked to choose which was first, second, and third in importance to them: The six items are:

Intrinsic and Extrinsic Items

1. The pay	Extrinsic
2- Good co-workers	Extrinsic
3- The work is interesting	Intrinsic
4- The work allows you to use your skill or talent	Intrinsic
5- You can be sure of always having the job	Extrinsic
6. The work gives you a feeling of satisfaction	Intrinsic

“The pay” meant the amount of pay currently being received (Centers and Bergental, 1966, p.194). The results of Centers’ study did find that job motivation was influenced by occupational level. The three intrinsic job factors were more valued among the blue-collar

employees while the white-collar group valued the three extrinsic job components more (Centers and Bergental, 1966, p. 195).

No major sex differences existed in the overall value of intrinsic versus extrinsic job factors. However, it appeared that “good co-workers” was more important to the women in that half of them chose it to be important while only one third of the male respondents chose it. On the other hand, it seems that men valued the chance to use their skill or talent more because a greater number of the male group mentioned “self-expression” to be an important job factor. Centers explained it by saying that men take more pride in the work they perform while women are more interested in the social factors on the job (Centers and Bergental, 1966, pp. 195-196).

The hypothesis of Centers and Bergental’s research was confirmed. White-collar employees placed more value on intrinsic job motivations while; blue-collar workers valued extrinsic job factors more. Higher occupational level employees find their motivation from interesting work, the skill or talent required to do the job, and, the satisfaction of having it done. Therefore, these employees will choose or remain in a job because of these intrinsic factors. On the contrary, at lower occupational levels, job motivations stem from factors such as pay, security, and good co-workers and a person in a lower occupational level will choose or remain in a job based on these

external considerations. Also, intrinsic job satisfaction drops from higher to lower-level white-collar jobs, is approximately stable for low-level white-collar jobs and high-level blue-collar jobs, and then drops again in lower-level blue-collar jobs.

“Security” received high importance among the semi-skilled and unskilled workers, while “pay” was the most important job factor for all workers except the “professional managerial” group. Higher occupational levels valued “interesting work” and “self expression” very highly.

In terms of Maslow’s need hierarchy, it is clear that lower occupational level employees are more motivated by lower-order needs, such as “pay”, “security”, since these needs have not been completely satisfied to allow higher order needs, self-fulfillment to arise.

Centers and Bergental’s study proves that there are differences in job motivations based on occupational levels and on gender. Therefore, different incentive plans and types of supervision should be applied for different occupational levels as well as for men and women (Centers and Bergental, 1966, pp.196-197).

MEA Research

In her research, "Motivation at Middle East Airlines", Amal S. Haddad studies whether the employees at MEA are motivated to work by the external incentives given to them by the company or whether the drive to work stems internally from every person. In other words, do extrinsic or intrinsic job motivations really work?

It was found that the most preferred job reward factor is an intrinsic one, namely "interesting work". 82% of the employees gave it a rank from 5 and below. The second in ranking is "good wages", an extrinsic job reward factor. 66% of the workers gave it rank 5 and below. The third in ranking is "full appreciation of work done", an intrinsic factor, with 64% of the respondents giving it a rank of 5 and below. Therefore, the first and third are intrinsic job reward factors while the second is an extrinsic factor.

The new job chosen is "a job which allows you to express your ideas, talent or skills". 55.6% chose it and 25.4% put it in first place, and it is a job with an intrinsic feature. The second best job choice is a "highly paid job". 52.1% selected it and 17.6% gave it first place, and it has an extrinsic aspect.

In the ranking of variables keeping the respondents on the job, "work gives you a feeling of satisfaction" came first; it got 72.5% in total choices but only 15.5% in first place, and it is a job with an intrinsic aspect. The second variable is "interesting work"; it received 64.8% of choices of which

27.5% are in first place. "The pay" was third in ranking; it had 53.5% in total choices with 28.2% in first place. Therefore, variables with an intrinsic aspect came slightly ahead of variables that contain an extrinsic aspect.

Employees at MEA are mostly satisfied with "full appreciation of work done", "good wages", "interesting work" and "job security". Two are intrinsic and two are extrinsic job factors.

Supervisors have a good knowledge of what motivates most of their subordinates. In both rankings, an intrinsic job reward factor is in first place. Employees placed "interesting work" while supervisors put "full appreciation of work done" in the first place. "Good wages" is in a second place in both rankings. Also, "good working conditions" and "promotion and growth in the organization" are in the 4th and 6th places respectively in both rankings. In the cases of "feeling of involvement" and "tactful discipline", they each take the 7th and 8th places alternatively in the two rankings.

While interpreting the major findings, Amal S. Haddad justified the fact that supervisors at MEA do know what motivates their employees. This might be partly due to the long periods of war when supervisors and subordinates were unable to return home from work and were forced to stay on company grounds even in shelters when the airport, at certain

periods, was under shelling. This gave supervisors and subordinates the opportunity to socialize and understand each other's needs and motivations. Regarding the "good wages" which was placed in a second position, this might be due to the high cost of living in Lebanon making the employees unsecured about their future and wanting to insure their retirement years and having the element of unknown, not knowing what tomorrow will bring, added to all this.

This study does not represent all the Lebanese workers in general, but it gives an idea about their preferences and how they differ from workers abroad, as mentioned in the previous studies.

Alfie Kohn's research

The vast majority of corporations use some sort of programs intended to motivate employees by tying compensation to one index of performance or another, as a result of the popular belief that people will do a better job if they have been promised some sort of incentive. In his paper, Alfie Kohn is trying to show an opposite view.

Do rewards work?

Research suggests that, by and large, rewards succeed at securing one thing only: temporary compliance. When it comes to producing lasting change in attitudes and behavior, however, rewards, like punishment, are

strikingly ineffective, thus rewards do not create an enduring commitment. They merely and temporarily, change what we do. 28 previously published studies have measured the impact of financial incentives on performance: 57% of the studies found a positive effect on performance. However, all of the performance measures were quantitative in nature: a good job consisted of producing more of something or doing it faster. Only five of the studies looked at the quality of performance, and none of those five showed any benefits from incentives (Kohn, 1993,p.54).

Why rewards fail?

1. Pay is not a motivator: Money buys the things people want and need. Thus, the less people are paid, the more concerned they are likely to be about financial matters. Even if people were principally concerned with their salaries, this does not prove that money is a motivator. This was shown in several studies conducted over the last few decades when employees have been asked what do they care about; and pay typically ranks only fifth or sixth. As Frederick Herzberg has argued, just because too little money can irritate and demotivate does not mean that more and more money will bring about increased satisfaction, much less increased motivation (Kohn, 1993,p.58).

2.Rewards-punishment: Many managers understand that coercion and fear destroy motivation and create defiance, defensiveness and rage.

Punishment and rewards are two sides of the same coin, "Do this and you'll get that" is not really very different from "Do this or here's what will happen to you". In the case of incentives, the reward itself may be highly desired; but by making that bonus contingent on certain behaviors, managers manipulate their subordinates, and that experience of being controlled is likely to assume a punitive quality over time.

Further, not receiving a reward one had expected to receive is also indistinguishable from being punished. The more desirable the reward, the more demoralizing it is to miss out (Kohn, 1993,p.58).

3.Rewards rupture relationships: Peter R. Scholtes, Senior management consultant at Joiner Associates Inc., put it starkly: "Everyone is presuming the system for individual gain. No one is improving the system for collective gain. The system will inevitably crash." Without teamwork, there can be no quality (Kohn, 1993 p.60).

The surest way to destroy cooperation and, therefore, organizational excellence, is to force people to compete for rewards or recognition or to rank them against each other. For people who win, there are many others who carry with them the feeling of having lost (Kohn, 1993,p.58).

4.Rewards discourage risk-taking: People will usually do precisely what they are asked to do if the reward is significant. So, tell people that their income will depend on their productivity or performance rating, and they will focus on the numbers. As a result we can see that excellence pulls in one direction and rewards pull in another. As John Condry, the late Cornell University Professor, said: "Rewards are the enemies of exploration".

5.Rewards undermine interest: Alfie Kohn, in his research "Why Incentive Plans Cannot Work", states: "If our goal is excellence, no artificial incentive can ever match the power of intrinsic motivation. People who do exceptional work may be glad to be paid, but they do not work to collect a paycheck. They work because they love what they do" (Kohn, 1993 p.61).

Anything presented as a prerequisite for something else - that is, as a means toward another end - comes to be seen as less desirable. The recipient of the reward assumes, "if they have to bribe me to do it, it must be something I wouldn't want to do" (Kohn, 1993 p.62). Thus, the more people experience being controlled, the more they will tend to lose interest in what they are doing (Kohn, 1993,p.62).

Do rewards work? Alfie Kohn argues in “Why Incentive Plans Cannot Work”, that, by and large, rewards succeed at securing one thing only, temporary compliance. They do not create an enduring commitment to any value or action. They merely, and temporarily, change what we do. Although we are indebted to Kohn for ringing the alarm, he does not provide managers with creative, practical solutions to the pay-for-performance dilemma.

Nine experts answered on Kohn’s study, and they made it clear that extrinsic motivators do work and are effective. They all stress on the importance of money as a motivator, like Michael Beer (Professor of Business Administration, Harvard Business School, Boston, Massachusetts), and Andrew M. Leiby (Senior Partner, The Performance Group, Washington, D.C.).

Chapter III

Objective and Methodology

This research is conducted as a result of an interest in determining the relative importance of the critical factors of motivation, namely, extrinsic and intrinsic job reward factors. The research intends to study the various aspects related to those factors, considering that motivation leads to job satisfaction.

Research Hypotheses:

H1: Employees will choose intrinsic factors rather than extrinsic factors.

H2: When choosing a new job employees will choose jobs with intrinsic job reward factors.

H3: There is a relationship between education and futuristic factor appreciator for.

H4: There is a relationship between monthly income and appreciation for intrinsic factors.

Procedures and Methodology

Data collection and Survey:

Sources of information

To collect relevant data, a survey was conducted on different banks and the questionnaire was given to various employees at different positions. The target population of this study consists of a sample in the Lebanese banking industry.

The selected banks are: Bank of Beirut, Audi Bank, Byblos Bank, Inaash Bank, Al- Madina Bank, and Societe Generale Libano-Europeenne des Banques. These banks were chosen to be as representative as possible.

A convenient sample was selected composed of 100 employees only because time factor has to be taken into consideration. Out of 100 questionnaires, 80 were returned. Consequently, it was necessary to cut down the sample size from 100 to 80 people.

The 2-page questionnaire was given to the managers who distributed them to the employees. The questionnaires were collected within a one-week period (see the complete, questionnaire in Appendix A)

The questions designed are divided into two parts.

The first part deals with the independent variables:

- 1- Gender of the respondent
- 2- Age of the respondent
- 3- Level of education
- 4- Languages spoken
- 5- The monthly income
- 6- The position of the employee at the bank

The second part involves 13 statements 7 of them are intrinsic factors, and 6 of them are extrinsic factors.

The following statements reflect intrinsic factors:

- 1- The work allows me to use my skills
- 2- The work environment is interesting
- 3- The work gives me a feeling of satisfaction
- 4- There is full appreciation of work done
- 5- I am in a job where I can make a name for myself
- 6- I would prefer a challenging job
- 7- I am given the opportunity of promotion in the organization.

The following statements reflect extrinsic factors:

- 1- Pay is the most important factor in keeping me in my present job
- 2- Co-workers are helpful
- 3- I am absolutely sure in keeping my job (job security)
- 4- There is sympathetic help with personal problems
- 5- I work in good working conditions
- 6- There is a tactful discipline.

These statements are presented in table 3.1

For the measurement questions, a scale was used, ranging from strongly disagree (SD), disagree (D), neutral (N), agree (A), and strongly agree (SA) using numbers from 1 to 5, whereby answer 1 is the extreme negative answer and answer 5 is the extreme positive one.

* Table 3.1

intrinsic and extrinsic factors

Variables	Statements
Intrinsic	The work allows me to use my skills
	The work environment is interesting
	The work gives me a feeling of satisfaction
	There is full appreciation of work done
	I am given the opportunity of promotion in the organization
	I am in a job where I can make a name of myself
	I would prefer a challenging job
Extrinsic	Pay is the most important factor in keeping me in my present job
	Co-workers are helpful
	I am absolutely sure of keeping my job (job security)
	There is sympathetic help with personal problems
	I work in good working conditions
	There is a tactful discipline

Limitations of the study:

Before we conclude this study, it is important to note some of the methodological limitations we faced:

1-The questionnaire is written in English and accordingly confined to the employees who speak English; as a result, non-English speaking employees were unable to participate.

2-It is also important to note that the explanation of the statements that we considered as intrinsic and extrinsic factors may vary upon the understanding of the population in question.

3-The selection of the sample was not really random which may cause some problems.

Presentation of variables

The Questionnaire schemes:

Frequencies, valid percent, along with the cumulative percent were presented in a bar chart (see appendix B).

In this part, each statement of the questionnaire is studied alone and the result of each question is presented in a bar chart.

As a second step, those variables are presented as descriptive statistics, (see Appendix C) and finally a regression was build up to explain the

variation in the employees' preferences for intrinsic or extrinsic job reward factors (see Appendix D).

Chapter IV

Results

Data Analysis

The data analysis in this research study uses statistical regression and correlation techniques:

The purpose of the descriptive analysis that was conducted is:

- a) To determine the major characteristics of the selected sample by using percentage analysis and frequency distribution as well as descriptive statistics separately for each question used.
- b) To investigate the relationship between intrinsic and extrinsic factors.
- c) To build a regression that explains the variation in the employee motivation and to see whether intrinsic or extrinsic factors are of more importance.

Results: Elaboration of the data analysis is presented in appendix B.

a)- **Sample profile Analysis:**

The frequency analysis of the demographic and personal data shows the following:

-Gender: There are almost equal number of males and females: 38 females and 42 males.

-Age: 48.8 % of the population belongs to 30 and below level, and 31.3% belongs to the 30 – 40 years category. So the young population exceeds those 20% of the older population.

-Level of education: We have 50% of persons with Bachelor degrees and Master degrees versus 48.8% with technical degrees and BaccII and below. But it is important to note that BaccII and below category is of 28.8%, as a result about 70% of the population is educated. As a result, we can say that we have a relatively high level of education.

-Language: 51.3% of the population speaks Arabic and French, via 26.3% who speaks Arabic and French and 12.5% who speaks Arabic and English. So, most of the population speak Arabic and French, which explain the limitation that we faced in our study.

-Income: 60% of the population earns between 400.000 and 800.000 L.P. per month, 8.8% earns less than 400.000L.P., and 31.3% earns over 800.00L.P. As a result, 91.3% of the population in question earns an acceptable salary.

-Position: the percentage of managers (5%) is less than the percentage of the employees (42.5%).

*When considering the statements related to the intrinsic factors we can notice that:

-“Work allows me to use my skills”: 47.5% responds with “agree”, and 20% with “strongly agree”.

-“Work environment is interesting”: 45% responds with “agree”, and 23.8% with “strongly agree”.

-“Work gives me a feeling of satisfaction”: 48.8% responds with “agree”, and 21.3% with “strongly agree”.

-“There is full appreciation of work done”: 40% responds with “agree”, and 8.8% with “strongly agree”. It’s important to note that in this question the percentage of persons who disagree, and strongly disagree is relatively high when compared to the other questions (31.3%).

-“I am in a job where I could make a name of myself”: 33.8% responds with “agree”, and 22.5% with “strongly agree”.

-“I would prefer a challenging job”: 31.3% responds with agree, and 17.5% with “strongly agree”. This high percentage proves that employees are looking for jobs with intrinsic motivators, which satisfies our hypothesis H2. But on the other hand, 23.3% disagree on preferring a challenging job.

This is something to be taken into consideration even though it's a lower percentage.

-“Have the opportunity of promotion in the organization”: 46.3% responds with “agree”, and 10% with “strongly agree”.

*When considering the questions related to the extrinsic factors we can notice that:

-“Pay is the important factor in keeping me in my own job”: 32.5% responds with “disagree”, and 17.5% with “strongly disagree”.

-“Co-workers are helpful”: 47.5% responds with “agree”, and 23,8% with “strongly agree”.

-“I am absolutely sure of keeping my job”: 40% responds, “with agree”, and 23.8% with “strongly agree”.

-“There is sympathetic help with personal problems”: 58.8% responds with “agree”, and 12.5% responds with “strongly agree”.

-“I work in good working conditions”: 48.8% responds with “agree”, and 8.8% with “strongly agree”.

-“There is a tactful discipline”: 52.5% responds with “agree”, and 16.3% with “strongly agree”.

For detailed results refer to table 4.1.

Summary of intrinsic and extrinsic factors

<u>Questions</u>	SD	D	N	A	SA
1- Pay is the most important factor in keeping me in my present job	17.5	32.5	13.8	25	11.3
2- -co- workers are helpful	-	7.5	21.3	47.5	23.8
3- The work allows me to use my skills	2.5	7.5	22.5	47.5	20
4- the work environment is interesting	2.5	5	23.8	45	23.8
5- the work gives me a feeling of satisfaction	3.8	6.3	20	48.8	21.3
6-I am absolutely sure of keeping my job	-	5.2	28.6	41.6	24.7
7- I am given the opportunity promotion in the organization	1.3	16.3	26.3	46.3	10
8- there is sympathetic help with personal problems	1.3	8.8	18.8	58.8	12.5
9- there is full appreciation of work done	5	16.3	30	40	8.8
10- I am in a job where I could make a name of myself	-	12.3	26	37	24.7
11- I would prefer a challenging job	5	18.8	27.5	31.3	17.5
12- I work in good working conditions	-	6.3	36.3	48.8	8.8
13- there is a tactful discipline	3.8	8.8	18.8	52.5	16.3

We notice from the results that the hypothesis H1 and H2 is supported.

We can note that all those results satisfy our hypotheses H1 and H2 hypotheses, namely: “employees prefer intrinsic factors over extrinsic “factors” and “as a new job, they also look for intrinsic motivators rather

than extrinsic motivators”. It is important to note that employees do not deny the presence and acceptance of extrinsic motivators.

Descriptive statistics

All means from Q7 to Q19 are strictly above 2 with a minimum of 2.80 and a maximum of 3.87, which means there are no extreme negative answers in averages given by the employees. The fact that the maximum is 3.87 means that many employees answered 5 to some of the scale statement ranging 1 to 5. (See detailed result in appendix B)

It is important to note that the only question with a negative answer, and a minimum average mean of 2.8 is: “Pay is the most important factor”, with 50% SD and D and 13.8 N and 36.3 A and SA, which supports our hypotheses H1 that money is not important to employees so again they prefer intrinsic motivators over extrinsic motivators.

Regression Analysis

The results of the regression analysis are presented in Appendix C.

First, what is “significance”? As a definition, significance is the conditional probability, that a relationship as strong as the one observed in the data would be present, if the null hypothesis would be true. The null hypothesis is 5%.

When considering the extrinsic dependent variables and the constant monthly income, we find that the significance is 0.013, which is less than 0.05; hypothesis H4 is accepted. We can say that intrinsic factors are of more importance than extrinsic factors.

As a second step, we studied the other independent variables (level of education, gender, language) in three regressions, along with some of the intrinsic factors (opportunity of promotion, appreciation of work done).

In the first regression, the constant is level of education. The value of the significance is 0.009 that is less than 0.05. In the second regression, the constant is level of education and gender, where the significance is equal to 0.002 for level of education, and 0.003 for gender. This value being less than 0.05, so the hypothesis H3 is accepted. In the last regression we have language as a third constant with a value of significance 0.022. That is also less than the value of the null hypothesis. As a result, the hypothesis 3 is accepted in all three regressions. We can say, then, employees prefer intrinsic motivators to extrinsic motivators.

Pearson Correlation:

The Pearson correlation studies how a certain variable is affected when another variable increases by 1%. We have to note that the relation between a variable and itself is 1.

In this part, we studied the relation between some of the extrinsic motivators with the dependent variables that are to affect them, noting that our most important dependent variable is money, since it reflects whether employees look for the salary in a future job or not, as an important reason to leave a present job.

When studying the correlation between the intrinsic motivators (opportunity of promotion, appreciation of work done, and would prefer a challenging job) and monthly income, we note that, if the intrinsic motivators increase by 1%, then the monthly income is positively affected. The gender, the level of education is also positively affected, which means the intrinsic motivators have a positive effect on those variables. Only the language spoken is negatively affected, that is intrinsic motivators don't have an impact on the kind of the spoken language.

Discussion of Results

In this research, intrinsic and extrinsic factors are used as dependent variables. The independent variables are age, sex, educational background and income.

From this study we could conclude that the population in question is mostly young, educated, speaks Arabic and French, and earns above the basic salary in different positions.

Moreover, we can conclude that most employees find that intrinsic motivators are more important than extrinsic motivators. It is also important to note that the extrinsic motivator, pay, is not considered to be the most important factor to keep them in this job by all the employees.

We, also, note that the independent variables age, sex, and educational background are the most important factors affecting the dependent variables.

When preferring a challenging job, the respondents have chosen a job with an intrinsic motivator. We can conclude then when choosing new jobs the employees choose jobs with intrinsic motivators and not with extrinsic motivators.

But it is very important to state, that the intrinsic motivators positively affect the value of the monthly income, which means money still has an importance even though it's very minimal. This could be due to what the

Lebanese people has gone through during the years of war, making them not being able to neglect the money factor in order to feel secured.

We should not neglect the fact that an important proportion of the sample that is totally neutral, that is they don't care about either intrinsic or extrinsic motivators. We have to be aware that this population is able to cause a radical change in our study.

ChapterV

Conclusion & Recommendations

Conclusion

Review of the study purpose

In this research, as already mentioned, we studied bank employees' preferences between intrinsic motivators or extrinsic motivators.

The study is targeted on banks. To my knowledge, no research has been done before on the human resource management aspect of those banks, and it will be very helpful to them to know what motivates their employees most.

Resulting benefits

The major benefactors of this research are the management and the banking system. This will help the managers of the banks to be aware of the attitude of their employees regarding their preferences, knowing that a good motivational technique leads to better efficiency and more productivity.

Results of a recent survey by the Council of Communication Management confirm what almost every employee already knows: That recognition for a job well done is the top motivator of employee performance.

Yet, most managers do not understand or use the potential power of recognition and awards. , 33 percent of managers themselves report that they would rather work in an organization where they could receive better recognition (Rahim, 1991, p.64).

When a manager is aware of the importance of this fundamental principle of human behavior, the typical reaction is to insist that employees would appreciate only rewards and forms of recognition that directly translate to their pocket book – raises or promotions; especially nowadays when Lebanon is suffering from bad economic conditions.

While money is important to employees, what tends to motivate them to perform – and to perform at higher levels – is the thoughtful, personal kind of recognition that signifies true appreciation for a job well done. Numerous studies – already mentioned in chapter II – have confirmed this.

Recommendations

The motivation is stronger if the form of recognition creates a story that the employee can tell to his family, friends and associates for years to come.

The guidelines for effectively rewarding and recognizing employees are simple:

- 1- Match the reward to the person: Start with the individual's personal preferences; reward him or her in ways he or she truly finds rewarding. Such reward may be personal or official, informal or formal, public or private, and may take the shape of gifts or activities.
- 2- Match the reward to the achievement: Effective reinforcement should be customized to take into account the significance of the achievement. An employee who completes a two- year project should be rewarded in a more substantial way than one who simply does a favor for you. The reward should be a function of the amount of time you have to plan and execute it and the money you have to spend.
- 3- Be timely and specific: To be effective, rewards need to be given as soon as possible after the desired behavior or achievement. Rewards that come weeks or months later do little to motivate employees to repeat their actions. However, gaining an employee's satisfaction with rewards is not a simple matter. It is a function of several factors

that organizations must learn to manage: a) employee's satisfaction with reward is related to how much is expected and how is received. b) Satisfaction is also affected by comparisons with other people in similar jobs and organizations. c) Dissatisfaction can be the result of misperception of the reward of others (Searle, 1990,p.15).

INFORMAL REWARDS

This section suggests informal- that is, spontaneous- rewards and forms of recognition that can be implemented with minimal planning and effect by almost any manager.

Informal rewards are highly effective and they tend to be less expensive. According to a study made by the American Compensation Association in 1987, it generally takes 5 to 8 percent of an employee's salary to change behavior if the reward is cash and approximately 4 percent of the employee's salary if the reward is non-cash.

**** No-Cost Recognition:**

Some of the most effective forms of recognition cost nothing at all. A sincere word of thanks from the right person at the right time can mean more to an employee than a raise, a formal award or a whole wall of certificates or plaques. Part of the power of such rewards comes from the knowledge that someone took the time to notice the achievement, seek out the employee responsible and personally deliver praise in a timely manner.

Here are some ideas:

- Call an employee into your office just to thank him or her; don't discuss any other issue.
- Post a thank-you note on the employee's door.
- Wash the employee's car in the parking lot during lunch.
- Greet employees by name when you pass their office.
- Let new employees pick a work of art for their office.

**** No- cost Recognition:**

With a modest investment of time, energy and thoughtfulness, any manager can deliver a unique and truly memorable employee reward. Spending 1\$ on something clever and unique is better than spending 50\$ on something forgettable and ordinary.

Let's see what to do:

- Cover the person's desk with balloons.
- Find out the person's hobby and give him an appropriate gift.
- Buy lunch for the person and three coworkers of his or her choice.
- Create a hall of fame wall with photos of outstanding employees.
- Day off, half day off, Friday off.
- Tickets to certain event in town.

- Birthday card, cake, gift.
- One month club membership.
- Treating female staff members to a lunchtime manicure during an especially hectic period.
- Surprising a department with a picnic at a local park.

**** Communication**

- One of the leadership practices is communication. The leader needs to be in touch with employees and to communicate with them on a daily basis. Numerous motivational studies show that employees typically place a high value on getting information about their job, their performance and how the company is doing. When that communication is personal and timely, it is highly valued.
- Plan to meet for informal chats with each of your employees at least once a week, finding out what aspects of their jobs they are focused on and how you can better assist them, and generally answering whatever questions they have about the department, the company or the university.
- When you hear a positive remark about an individual, repeat it to that person as soon as possible. Seek the person out if necessary. If you can't meet, leave him or her a message.

- One reward frequently given in most companies is time off, whether it is a free day or a six-month sabbatical. Employees almost universally desire this form of recognition.
- Finally we can conclude that rewards and communication are effective in increasing the productivity of employees and thus
the organization's productivity.

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Appendix A

Questionnaire

Part 1 : Please answer the following questions:

1- Gender:

Male

Female

2- Age:

30 and below

30 – 40

41 – 50

Over 50

3- Level of education:

BAC II and below

Technical, BT, TS

Bachelor Degree

Master Degree / above

Others (Specify)

4- Spoken Languages:

Arabic

French

English

Other (Specify)

5- Monthly Income:

Less than 400,000 L.P

Between 400,000 and 800,000 L.P

More than 800,000 L.P

6- Position

Part 2 : in the following questions, please indicate your agreement or disagreement with each of the following items by circling the number to the right of each statement that corresponds most closely to your desired answer.

- 1- Strongly disagree : SD
- 2- Disagree : D
- 3- Neutral : N
- 4- Agree :
- 5- Strongly agree: SA

	SD	D	N	A	SA
7- Pay is the most important factor in keeping me in my present job	1	2	3	4	5
8- Co-Workers are helpful	1	2	3	4	5
9- the work allows me to use my skills	1	2	3	4	5
10- the work environment is interesting	1	2	3	4	5
11- the work gives me a feeling of satisfaction	1	2	3	4	5
12- I am absolutely sure of keeping my job (Security)	1	2	3	4	5
13- I am given the opportunity promotion in the organization	1	2	3	4	5
14- there is sympathetic help with personal problems	1	2	3	4	5
15- there is full appreciation of work done	1	2	3	4	5
16- I am in a job where I could make a name of myself	1	2	3	4	5
17- I would prefer a challenging job	1	2	3	4	5
18- I work in good working conditions	1	2	3	4	5
19- there is a tactful discipline	1	2	3	4	5

Thank you for your cooperation

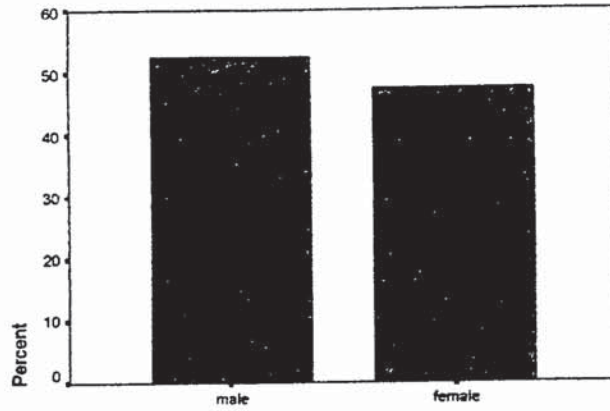
Maya Sassine

Appendix B

sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	42	52.5	52.5	52.5
	female	38	47.5	47.5	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

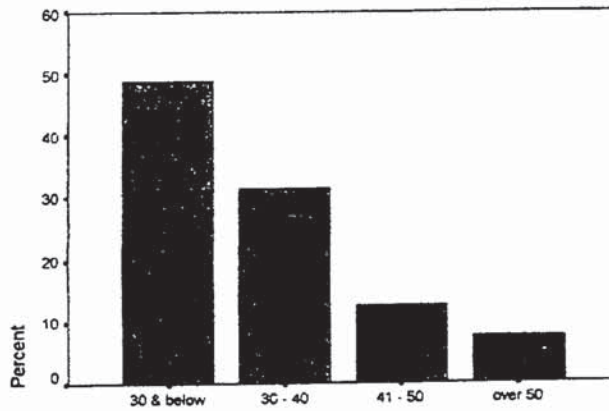


sex

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	30 & below	39	48.8	48.8	48.8
	30 - 40	25	31.3	31.3	80.0
	41 - 50	10	12.5	12.5	92.5
	over 50	6	7.5	7.5	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

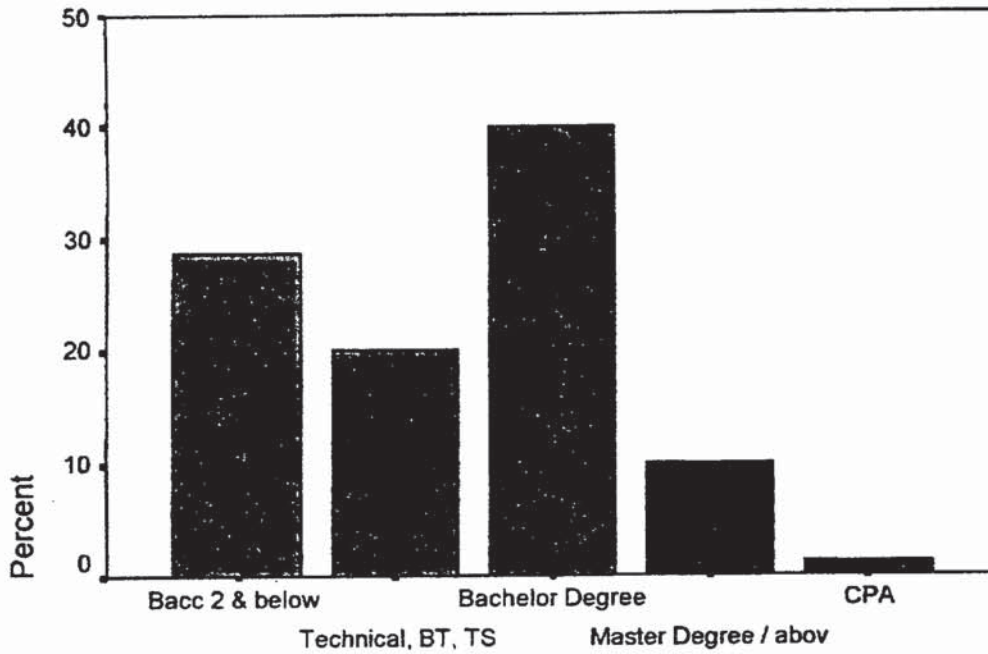


age

Level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bacc 2 & below	23	28.8	28.8	28.8
	Technical, BT, TS	16	20.0	20.0	48.8
	Bachelor Degree	32	40.0	40.0	88.8
	Master Degree / above	8	10.0	10.0	98.8
	CPA	1	1.3	1.3	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

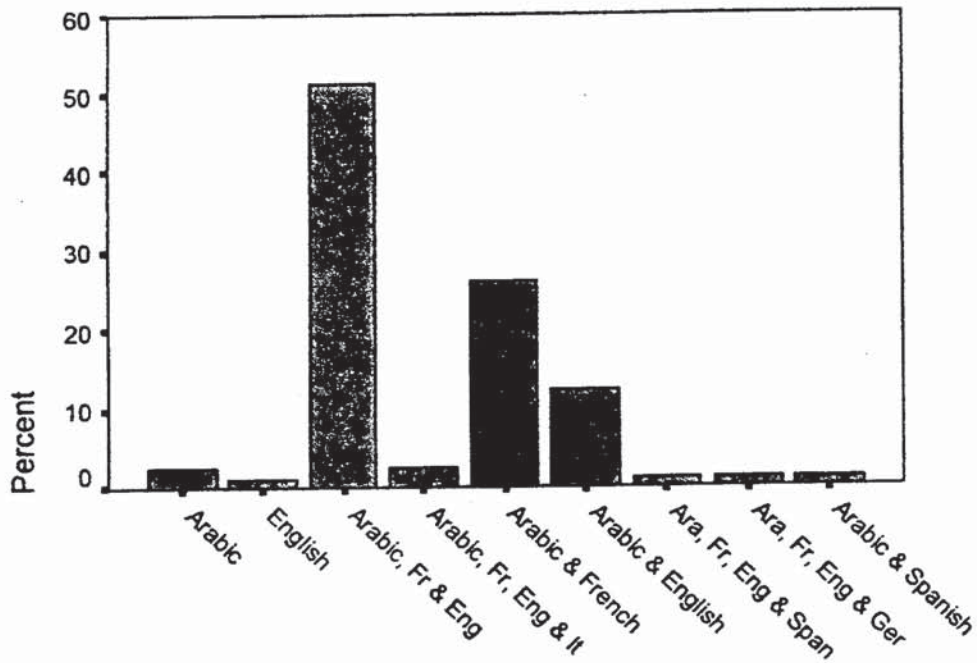


Level of education

Which language do you speak?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Arabic	2	2.5	2.5	2.5
	English	1	1.3	1.3	3.8
	Arabic, Fr & Eng	41	51.3	51.3	55.0
	Arabic, Fr, Eng & Ita.	2	2.5	2.5	57.5
	Arabic & French	21	26.3	26.3	83.8
	Arabic & English	10	12.5	12.5	96.3
	Ara, Fr, Eng & Span	1	1.3	1.3	97.5
	Ara, Fr, Eng & Ger	1	1.3	1.3	98.8
	Arabic & Spanish	1	1.3	1.3	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

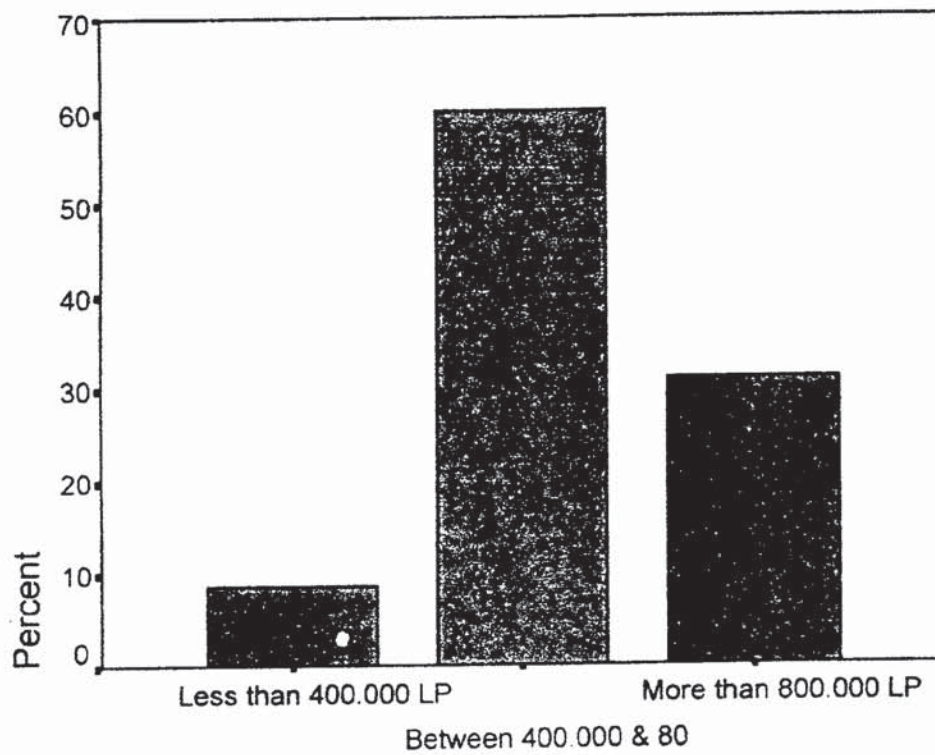


Which language do you speak?

What is your monthly income?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 400.000 LP	7	8.8	8.8	8.8
	Between 400.000 & 800.000 LP	48	60.0	60.0	68.8
	More than 800.000 LP	25	31.3	31.3	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

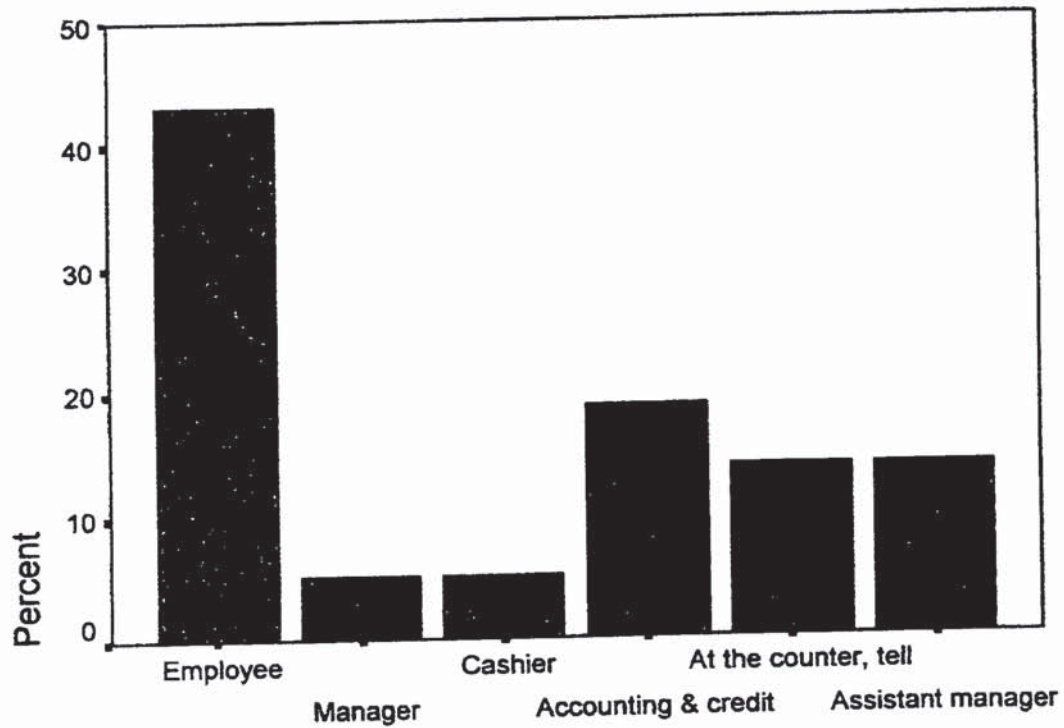


What is your monthly income?

What is your position?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employee	34	42.5	43.0	43.0
	Manager	4	5.0	5.1	48.1
	Cashier	4	5.0	5.1	53.2
	Accounting & credit officer	15	18.8	19.0	72.2
	At the counter, teller	11	13.8	13.9	86.1
	Assistant manager	11	13.8	13.9	100.0
	Total	79	98.8	100.0	
	Missing	System Missing	1	1.3	
	Total	1	1.3		
Total		80	100.0		

Bar Chart

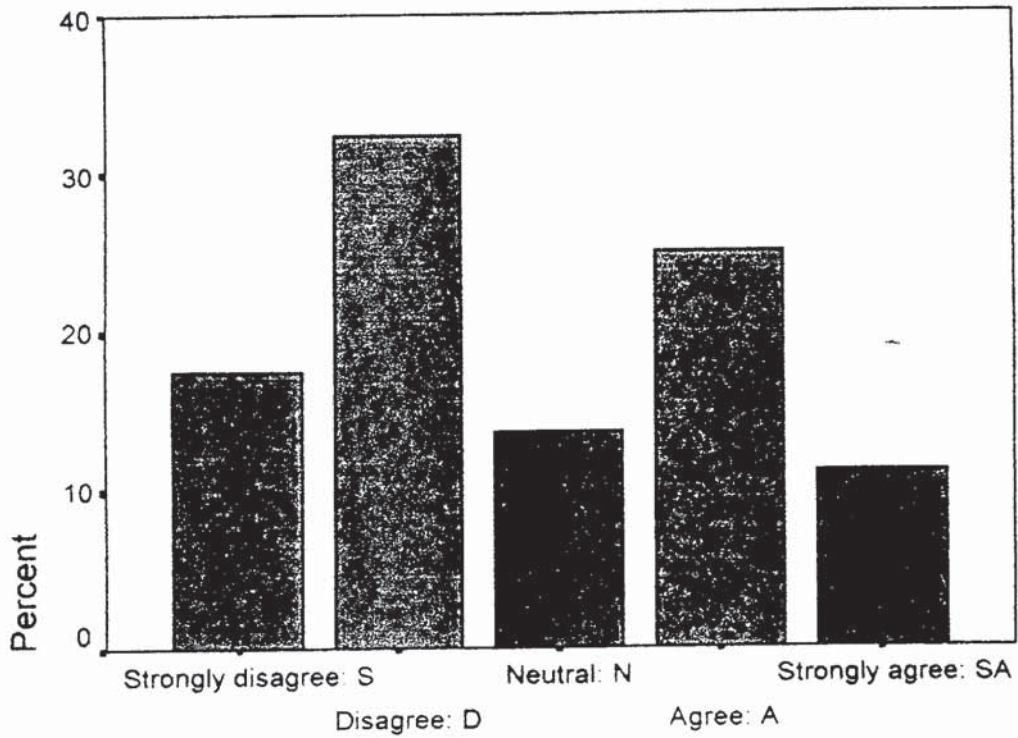


What is your position?

Pay is the most important factor in keeping me in my present job.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree: SD	14	17.5	17.5	17.5
Disagree: D	26	32.5	32.5	50.0
Neutral: N	11	13.8	13.8	63.8
Agree: A	20	25.0	25.0	88.8
Strongly agree: SA	9	11.3	11.3	100.0
Total	80	100.0	100.0	
Total	80	100.0		

Bar Chart

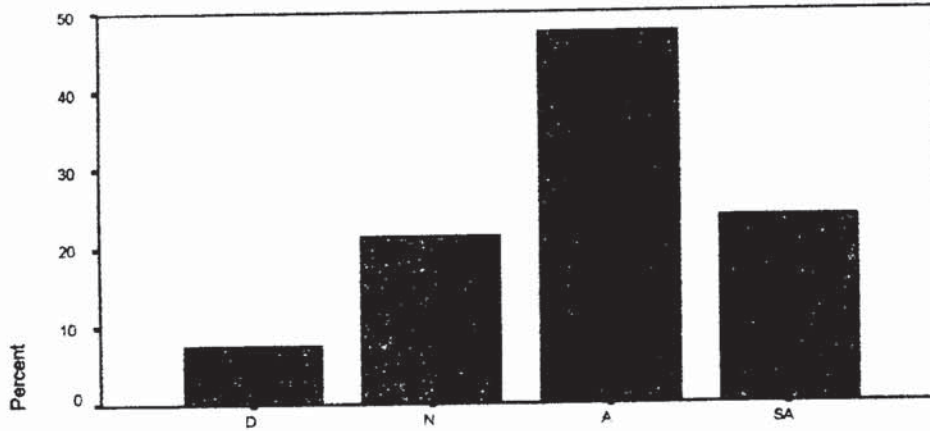


Pay is the most important factor in keeping me in my present job

Co-workers are helpful

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid D	6	7.5	7.5	7.5
N	17	21.3	21.3	28.8
A	38	47.5	47.5	76.3
SA	19	23.8	23.8	100.0
Total	80	100.0	100.0	

Bar Chart

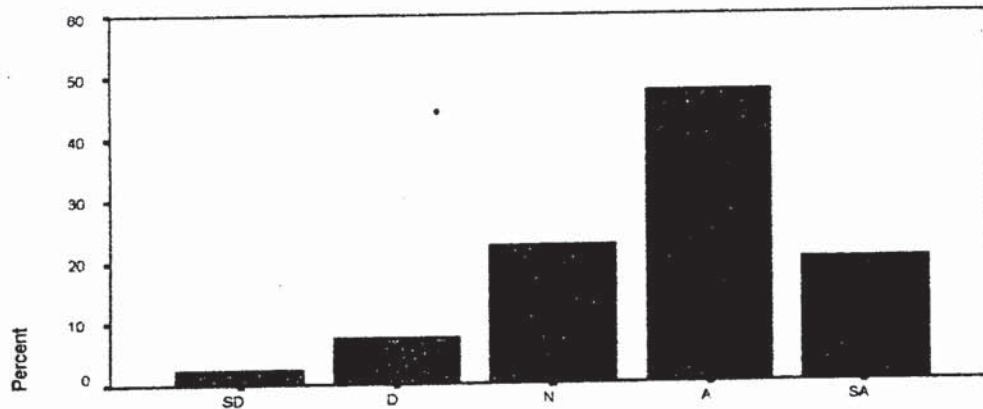


Co-workers are helpful

Work allows me to use my skills.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	2	2.5	2.5	2.5
D	6	7.5	7.5	10.0
N	18	22.5	22.5	32.5
A	38	47.5	47.5	80.0
SA	16	20.0	20.0	100.0
Total	80	100.0	100.0	

Bar Chart

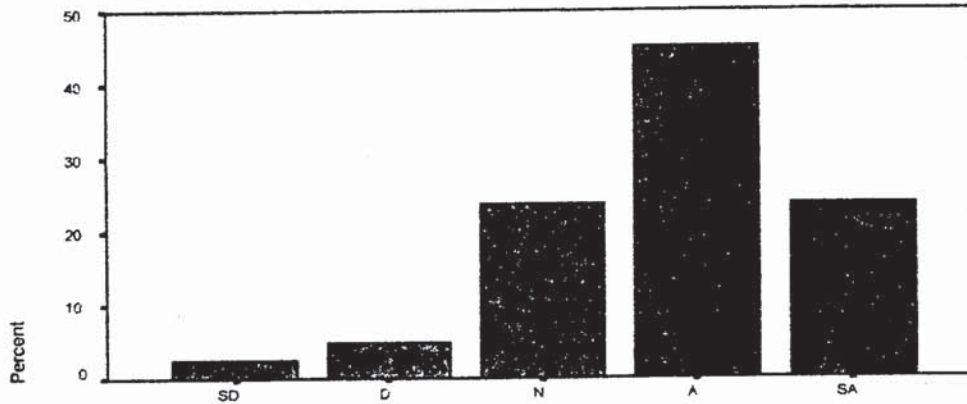


Work allows me to use my skills.

Work environment is interesting

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	2.5	2.5	2.5
	D	4	5.0	5.0	7.5
	N	19	23.8	23.8	31.3
	A	36	45.0	45.0	76.3
	SA	19	23.8	23.8	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

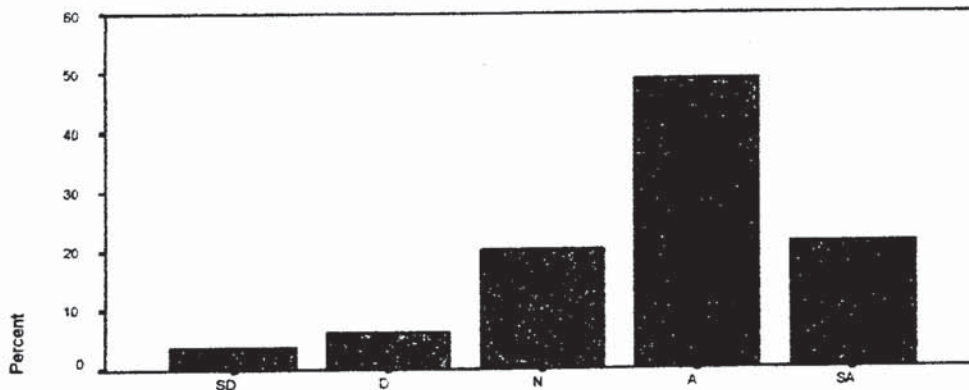


Work environment is interesting

Work gives me a feeling of satisfaction.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	3.8	3.8	3.8
	D	5	6.3	6.3	10.0
	N	16	20.0	20.0	30.0
	A	39	48.8	48.8	78.8
	SA	17	21.3	21.3	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

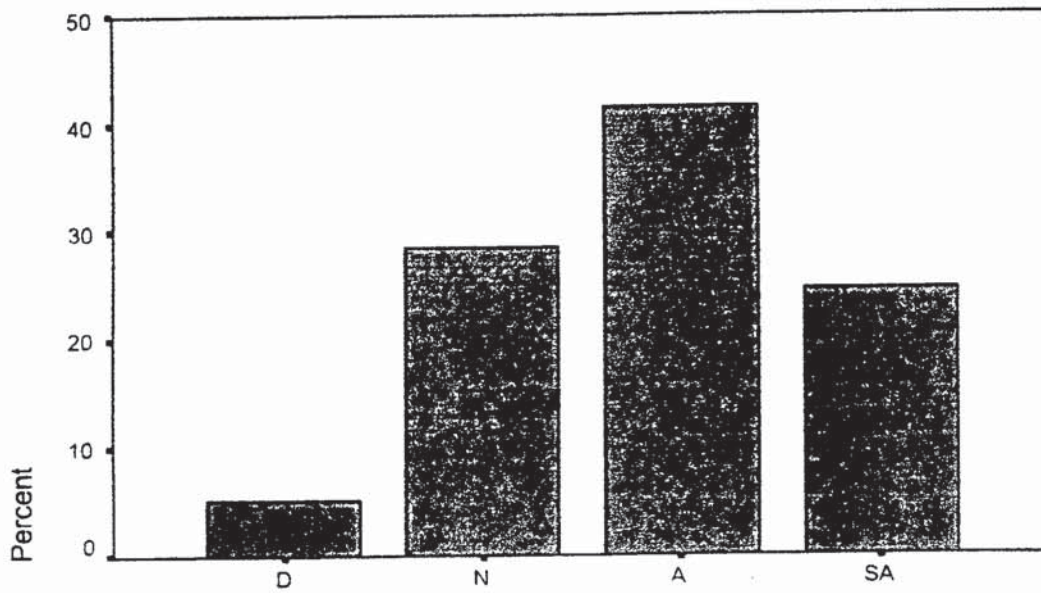


Work gives me a feeling of satisfaction.

Absolutely sure of keeping the job

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	4	5.0	5.2	5.2
	N	22	27.5	28.6	33.8
	A	32	40.0	41.6	75.3
	SA	19	23.8	24.7	100.0
	Total	77	96.3	100.0	
Missing	SD	2	2.5		
	System Missing	1	1.3		
	Total	3	3.8		
Total		80	100.0		

Bar Chart

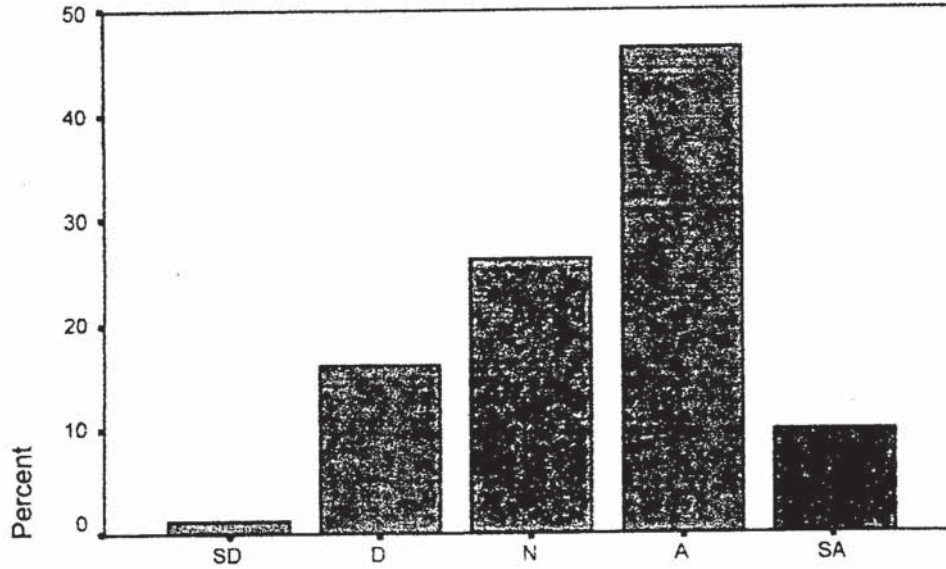


Absolutely sure of keeping the job

Have the opportunity of promotion in the organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	1.3	1.3	1.3
	D	13	16.3	16.3	17.5
	N	21	26.3	26.3	43.8
	A	37	46.3	46.3	90.0
	SA	8	10.0	10.0	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

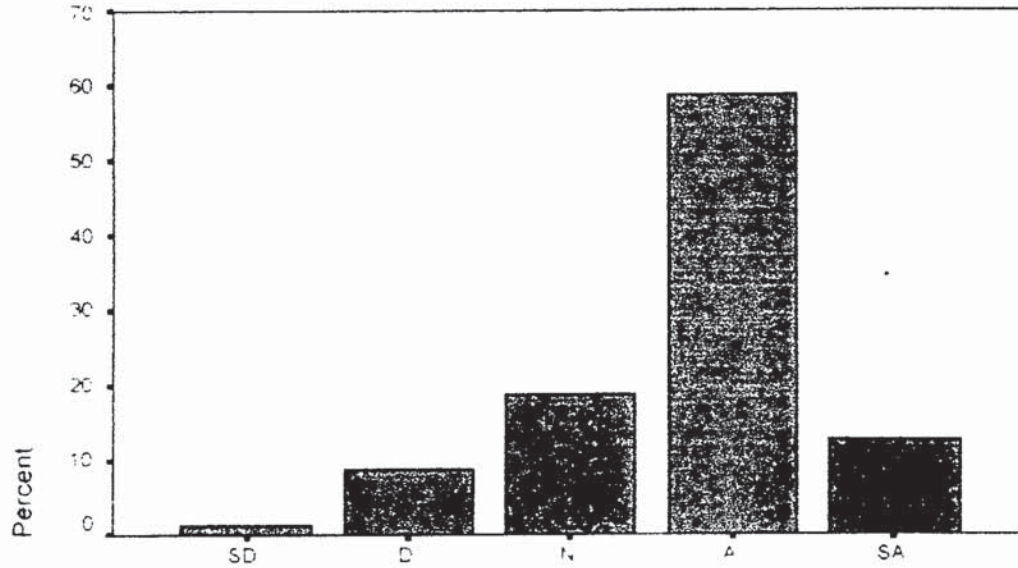


Have the opportunity of promotion in the organization.

There is sympathetic help with personal problems

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	1.3	1.3	1.3
	D	7	8.8	8.8	10.0
	N	15	18.8	18.8	28.8
	A	47	58.8	58.8	87.5
	SA	10	12.5	12.5	100.0
Total		80	100.0	100.0	

Bar Chart

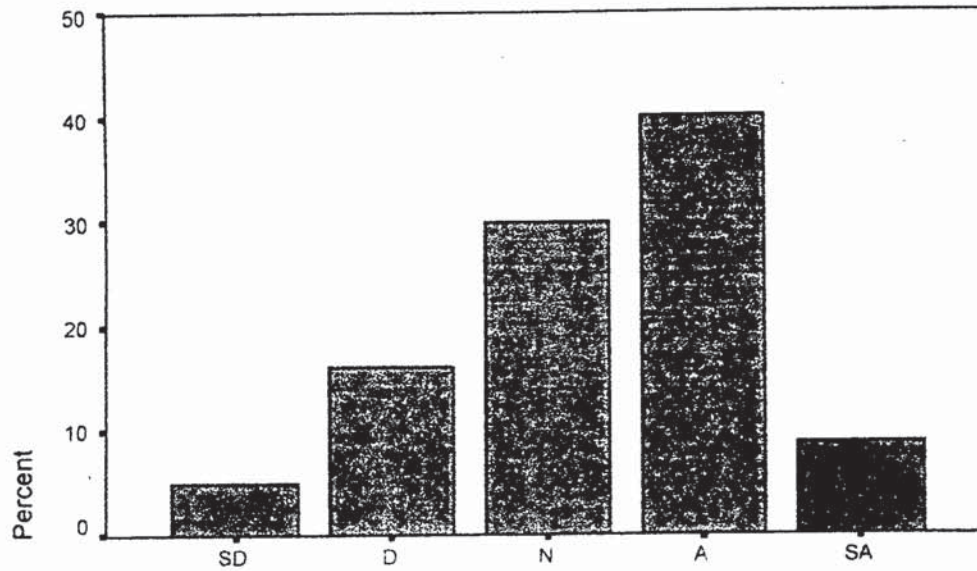


There is sympathetic help with personal problem

There is full appreciation of work done.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	4	5.0	5.0	5.0
	D	13	16.3	16.3	21.3
	N	24	30.0	30.0	51.3
	A	32	40.0	40.0	91.3
	SA	7	8.8	8.8	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

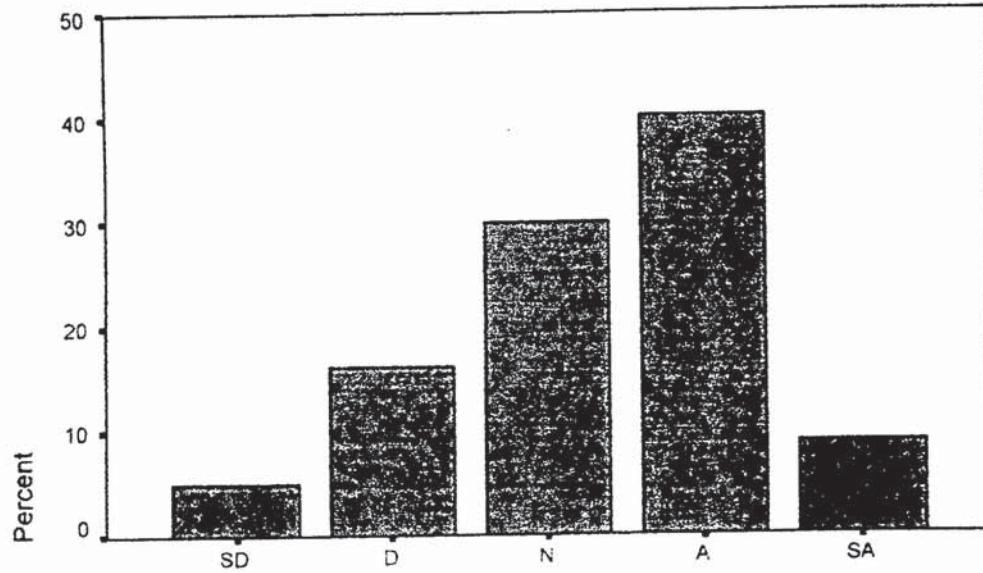


There is full appreciation of work done.

There is full appreciation of work done.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	4	5.0	5.0	5.0
	D	13	16.3	16.3	21.3
	N	24	30.0	30.0	51.3
	A	32	40.0	40.0	91.3
	SA	7	8.8	8.8	100.0
Total	Total	80	100.0	100.0	

Bar Chart

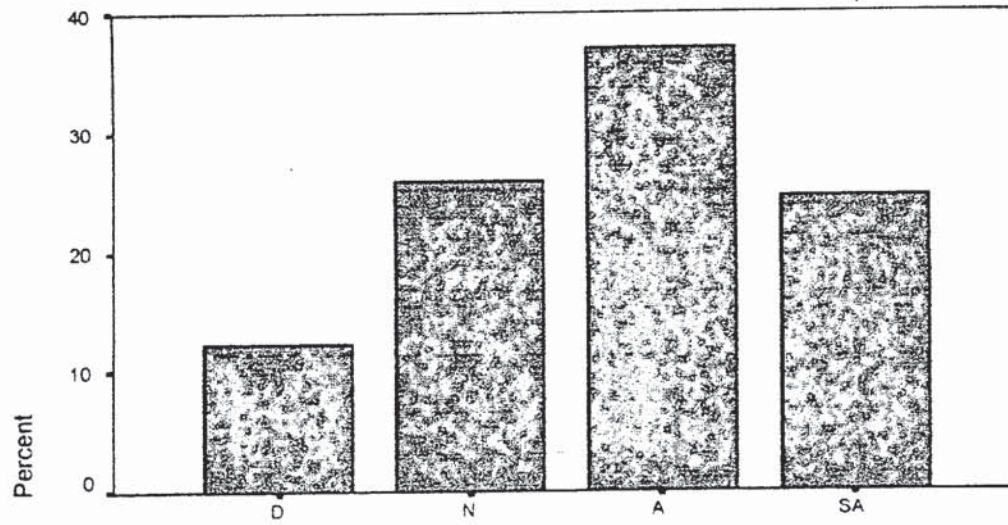


There is full appreciation of work done.

I am in a job where i could make name of myself

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	9	11.3	12.3	12.3
	N	19	23.8	26.0	38.4
	A	27	33.8	37.0	75.3
	SA	18	22.5	24.7	100.0
	Total	73	91.3	100.0	
Missing	SD	6	7.5		
	System Missing	1	1.3		
	Total	7	8.8		
Total		80	100.0		

Bar Chart

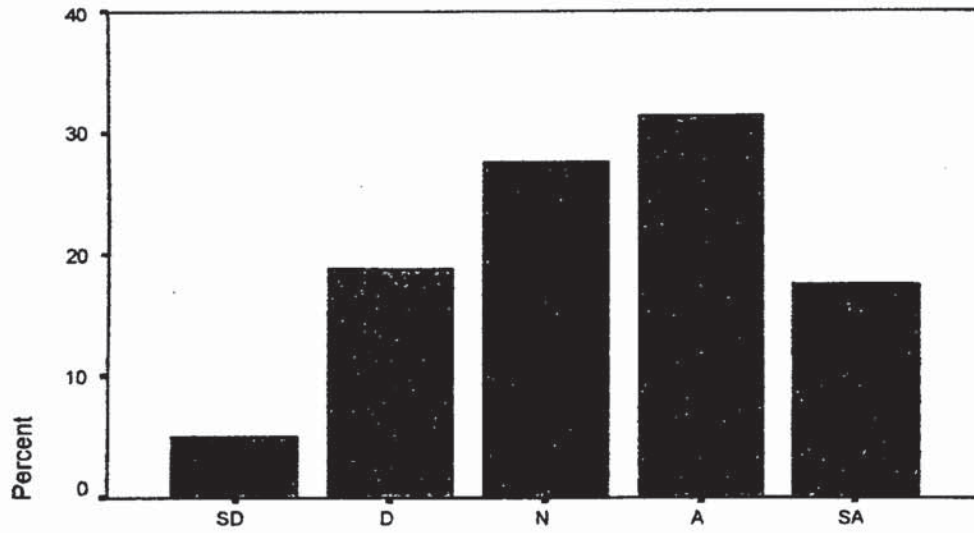


I am in a job where i could make name of myself

I would prefer a challenging job.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	4	5.0	5.0	5.0
	D	15	18.8	18.8	23.8
	N	22	27.5	27.5	51.3
	A	25	31.3	31.3	82.5
	SA	14	17.5	17.5	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart

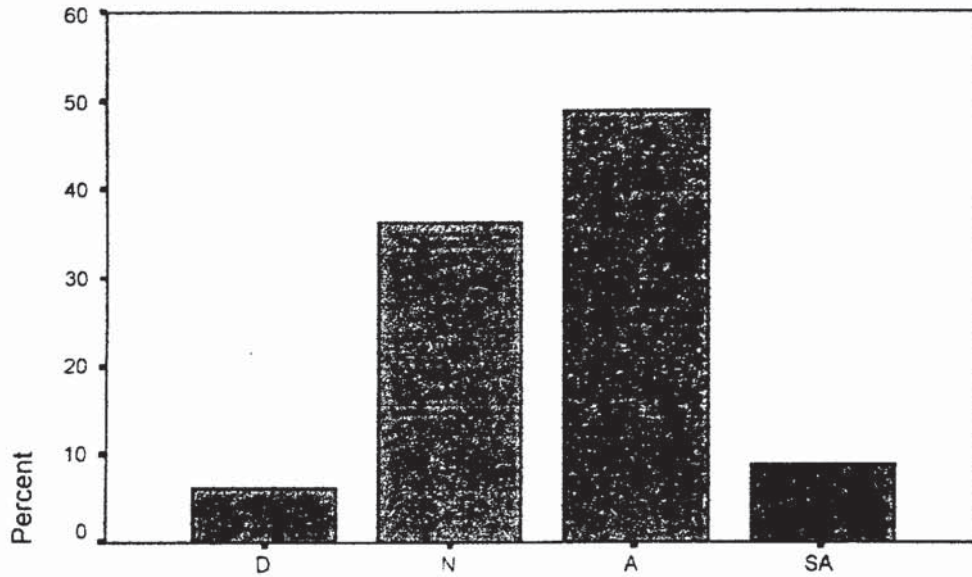


I would prefer a challenging job.

I work in good working conditions.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid D	5	6.3	6.3	6.3
N	29	36.3	36.3	42.5
A	39	48.8	48.8	91.3
SA	7	8.8	8.8	100.0
Total	80	100.0	100.0	
Total	80	100.0		

Bar Chart

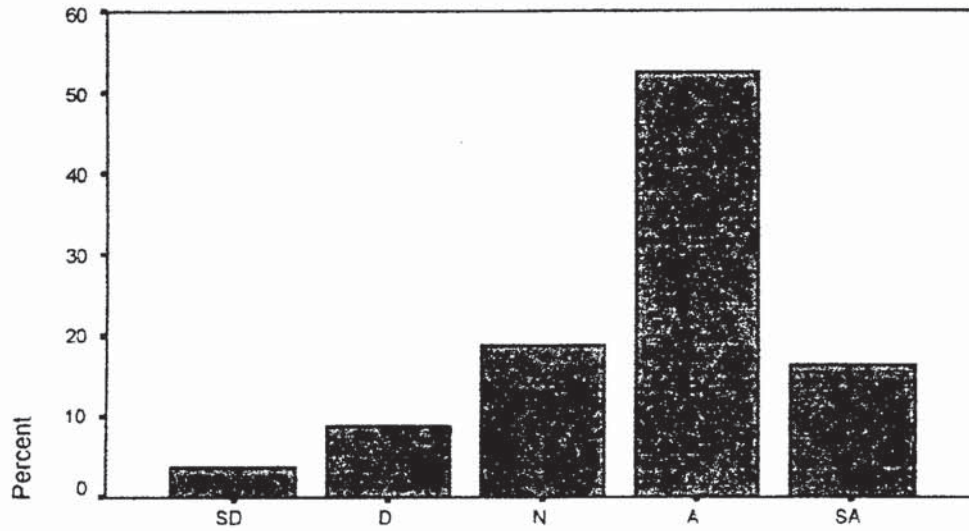


I work in good working conditions.

There is a tactful discipline

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	3.8	3.8	3.8
	D	7	8.8	8.8	12.5
	N	15	18.8	18.8	31.3
	A	42	52.5	52.5	83.8
	SA	13	16.3	16.3	100.0
	Total	80	100.0	100.0	
Total		80	100.0		

Bar Chart



There is a tactful discipline

Appendix C

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
sex	80	1	2	1.48	.50
age	80	1	4	1.79	.94
Level of education	80	1	5	2.35	1.04
Which language do you speak?	80	1	10	5.02	1.54
What is your monthly income?	80	1	3	2.23	.59
What is your position?	79	1	6	2.97	1.95
Pay is the most important factor in keeping me in my present job.	80	1	5	2.80	1.31
Co-workers are helpful	80	2	5	3.87	.86
Work allows me to use my skills	80	1	5	3.75	.95
Work environment is interesting	80	1	5	3.83	.94
Work gives me a feeling of satisfaction.	80	1	5	3.78	.98
Absolutely sure of keeping the job	77	2	5	3.86	.85
Valid N (listwise)	76				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Have the opportunity of promotion in the organization.	80	1	5	3.48	.93
There is sympathetic help with personal help	80	1	5	3.72	.84
There is full appreciation of work done.	80	1	5	3.31	1.01
I am in a job where i could make name of myself	73	2	5	3.74	.97
I would prefer a challenging job	80	1	5	3.38	1.13
I work in good working conditions.	80	2	5	3.60	.74
There is a tactful discipline	80	1	5	3.69	.98
Valid N (listwise)	73				

Frequencies

Statistics

	N		Mean	Median	Std. Deviation	Variance	Minimum	Maximum
	Valid	Missing						
sex	80	0	1.48	1.00	.50	.25	1	2
age	80	0	1.79	2.00	.94	.88	1	4
Level of education	80	0	2.35	3.00	1.04	1.09	1	5
Which language do you speak?	80	0	5.03	4.00	1.54	2.38	1	10
What is your monthly income?	80	0	2.23	2.00	.59	.35	1	3
What is your position?	79	1	2.97	3.00	1.95	3.82	1	6
Pay is the most important factor in keeping me in my present job.	80	0	2.80	2.50	1.31	1.71	1	5
Co-workers are helpful	80	0	3.88	4.00	.86	.74	2	5
Work allows me to use my skills	80	0	3.75	4.00	.95	.90	1	5

Frequencies

Statistics

	N		Mean	Median	Std Deviation	Variance	Minimum	Maximum
	Valid	Missing						
Work environment is interesting	80	0	3.83	4.00	.94	.88	1	5
Work gives me a feeling of satisfaction.	80	0	3.78	4.00	.98	.96	1	5
Absolutely sure of keeping the job	77	3	3.86	4.00	.85	.73	2	5
Have the opportunity of promotion in the organization	80	0	3.48	4.00	.93	.86	1	5
There is sympathetic help with personal help	80	0	3.73	4.00	.84	.71	1	5
There is full appreciation of work done	80	0	3.31	3.00	1.01	1.03	1	5
I am in a job where I could make name of myself	73	7	3.74	4.00	.97	.95	2	5
I would prefer a challenging job	80	0	3.38	3.00	1.13	1.28	1	5
I work in good working conditions.	80	0	3.60	4.00	.74	.55	2	5
There is a tactful discipline	80	0	3.69	4.00	.98	.95	1	5

Appendix D

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.277 ^a	.076	.065	.9671387

a. Predictors: (Constant), What is your monthly income?

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.042	1	6.042	6.460	.013 ^a
	Residual	72.958	78	.935		
	Total	79.000	79			

a. Predictors: (Constant), What is your monthly income?

b. Dependent Variable: co-workers are helpful & there is a sympathetic appreciation with personal help

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.185	.130		1.421	.159
	What is your monthly income?	-.593	.233	-.277	-2.542	.013

a. Dependent Variable: co-workers are helpful & there is a sympathetic appreciation with personal help

Excluded Variables^b

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	ARABFREN	.185 ^a	1.696	.094	.190	.977
	ARABENLI	.015 ^a	.133	.894	.015	.922
	AGERESP	-.116 ^a	-1.000	.321	-.113	.875
	sex	.018 ^a	.159	.874	.018	.931
	Level of education	-.001 ^a	-.009	.993	-.001	.949

a. Predictors in the Model: (Constant), What is your monthly income?

b. Dependent Variable: co-workers are helpful & there is a sympathetic appreciation with personal help

Regression

	opportunity for promotion & appreciation of work done	ARABFREN	ARABENLI	AGERESP	
Pearson Correlation	opportunity for promotion & appreciation of work done	1.000	-.192	-.154	.054
	ARABFREN	-.192	1.000	-.225	-.055
	ARABENLI	-.154	-.225	1.000	.221
	AGERESP	.054	-.055	.221	1.000
	sex	.280	.132	-.001	.228
	Level of education	.292	-.009	-.498	-.200
	What is your monthly income?	.273	.153	-.280	.353
Sig. (1-tailed)	opportunity for promotion & appreciation of work done		.044	.087	.319
	ARABFREN	.044		.022	.315
	ARABENLI	.087	.022		.025
	AGERESP	.319	.315	.025	
	sex	.006	.121	.495	.021
	Level of education	.004	.467	.000	.038
	What is your monthly income?	.007	.088	.006	.001
N	opportunity for promotion & appreciation of work done	80	80	80	80
	ARABFREN	80	80	80	80
	ARABENLI	80	80	80	80
	AGERESP	80	80	80	80
	sex	80	80	80	80
	Level of education	80	80	80	80
	What is your monthly income?	80	80	80	80

		sex	Level of education	What is your monthly income?
Pearson Correlation	opportunity for promotion & appreciation of work done	.280	.292	.273
	ARABFREN	.132	-.009	.153
	ARABENLI	-.001	-.498	-.280
	AGERESP	.228	-.200	.353
	sex	1.000	-.126	.263
	Level of education	-.126	1.000	.226
	What is your monthly income?	.263	.226	1.000
Sig. (1-tailed)	opportunity for promotion & appreciation of work done	.006	.004	.007
	ARABFREN	.121	.467	.088
	ARABENLI	.495	.000	.006
	AGERESP	.021	.038	.001
	sex	.	.132	.009
	Level of education	.132	.	.022
	What is your monthly income?	.009	.022	.
N	opportunity for promotion & appreciation of work done	80	80	80
	ARABFREN	80	80	80
	ARABENLI	80	80	80
	AGERESP	80	80	80
	sex	80	80	80
	Level of education	80	80	80
	What is your monthly income?	80	80	80

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.292 ^a	.085	.074	.9624918
2	.433 ^b	.187	.166	.9130966
3	.492 ^c	.242	.212	.8878109

a. Predictors: (Constant), Level of education

b. Predictors: (Constant), Level of education, sex

c. Predictors: (Constant), Level of education, sex, ARABFREN

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.742	1	6.742	7.277	.009 ^a
	Residual	72.258	78	.926		
	Total	79.000	79			
2	Regression	14.802	2	7.401	8.877	.000 ^b
	Residual	64.198	77	.834		
	Total	79.000	79			
3	Regression	19.096	3	6.365	8.076	.000 ^c
	Residual	59.904	76	.788		
	Total	79.000	79			

a. Predictors: (Constant), Level of education

b. Predictors: (Constant), Level of education, sex

c. Predictors: (Constant), Level of education, sex, ARABFREN

d. Dependent Variable: opportunity for promotion & appreciation of work done

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.298	.154		-1.931	.057
	Level of education	.581	.215	.292	2.698	.009
2	(Constant)	-.676	.190		-3.553	.001
	Level of education	.662	.206	.333	3.214	.002
	sex	.641	.206	.322	3.109	.003
3	(Constant)	-.622	.186		-3.337	.001
	Level of education	.665	.200	.335	3.323	.001
	sex	.703	.202	.353	3.479	.001
	ARABFREN	-.707	.303	-.235	-2.334	.022

a. Dependent Variable: opportunity for promotion & appreciation of work done ,
Would prefer a challenging job

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics	
					Tolerance	
1	ARABFREN	-.189 ^a	-1.767	.081	-.197	1.000
	ARABENLI	-.011 ^a	-.088	.930	-.010	.752
	AGERESP	.117 ^a	1.055	.295	.119	.960
	sex	.322 ^a	3.109	.003	.334	.984
	What is your monthly income?	.218 ^a	1.995	.050	.222	.949
2	ARABFREN	-.235 ^b	-2.334	.022	-.259	.982
	ARABENLI	.017 ^b	.139	.890	.016	.748
	AGERESP	.051 ^b	.472	.638	.054	.918
	What is your monthly income?	.131 ^b	1.183	.241	.134	.862
3	ARABENLI	-.057 ^c	-.473	.637	-.055	.698
	AGERESP	.030 ^c	.282	.779	.033	.911
	What is your monthly income?	.165 ^c	1.533	.129	.174	.849

- a. Predictors in the Model: (Constant), Level of education
- b. Predictors in the Model: (Constant), Level of education, sex
- c. Predictors in the Model: (Constant), Level of education, ~~sex~~, ARABFREN
- d. Dependent Variable: opportunity for promotion & appreciation of work done would prefer a challenging job