

Job Satisfaction among Bank Employees in Eastern Libya

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Abstract

The study examines the level of job satisfaction among 536 employees of a major bank from four cities in eastern Libya. The Minnesota Satisfaction Questionnaire (MSQ) was used to assess employees' job satisfaction. Participants unanimously reported high level job satisfaction. They were a mixture of widowed, divorced and a basic level of education from the Al Beida city. Most have long term employment with satisfactory levels of job satisfaction. It was found, however, that gender, age and their type of occupation was not necessarily related to job satisfaction. Findings are discussed within the specific context of Libyan society in relation to previous and relevant studies.

Keywords: Job Satisfaction, Productivity, Performance and Bank Employees

Introduction

Eyupoglu and Saner (2009) emphasized that understanding the factors that contribute to an individual's job satisfaction imperative when related to banks employees (Kamal & Sengupta, 2008). Job satisfaction of bank employees is essential to the production due to the levels of collaboration developed from content employees. Based on the findings from previous studies, it was suggested that understanding factors related to job satisfaction among bank employees is key in formulating future policies and plans of the organizations. In addition, Jegan and Gnanadhas (2011) emphasized that regardless of whether the banks are public or private institutions; job satisfaction of their employees will determine the success of their business. This is consistent with Sowmya and Panchanatham (2011) which has indicated that high satisfaction of bank employees in their jobs will lead to higher productivity, higher involvement and a less likelihood of resignation compared to employees who are less satisfied.

Job satisfaction also plays an important role in contributing to negative behaviors at the workplace such as frequent absence, lack of discipline in performance and high turn-over. Narrowing the research to job satisfaction can aid in understanding the connection between personal variables and deviant behavior in the workplace (Diala & Nemani, 2011; Heneman et al., 1980, 1986; Rego & Cunha, 2008; Spector, 1997). Lack of work incentives and low staff morale can, in turn, undermine the confidence in the administration, leading to increased stress for the workers.

In this case, job satisfaction can be seen as a sign of weakening in the efficiency of work organization. A few current theories on job satisfaction attempt to explain the construct from the perspective of human behavior and motives (McCormick & Ilgen, 1980; Robbins, 1982). These theories also try to identify factors contributing to a higher level of job satisfaction and its connection to productivity. Two motivational theories that have been used in the interpretation of job satisfaction are Maslow's Need Hierarchy and Herzberg's Motivator-Hygiene Theory (Dunnette, 1976; Fraser, 1983).

The Need Hierarchy Theory was originally developed by Abraham Maslow (1943 – 1954) in an attempt to formulate the basis of human needs. The main assumption of the theory is that individual's behavior is mainly the result of the 5 hierarchical-based needs; 1) physiological 2) safety and security 3) love and belongingness 4) self-esteem and 5) self-actualization (Dunnette, 1976; Lamberton & Evans, 2002; Malhotra & Sharma, 1998; Robbins, 1982). In its application to a work place context, employers and managers can manipulate and translate the needs into material elements such as salary and payment as an attempt to increase employees' motivation (Dunnette, 1976; Howell & Dipboye, 1982; Lamberton & Evans, 2002; Malhotra & Sharma, 1998; Miner, 1992). The theory can also be used to identify other yet-to-be-met needs of the employees as an effort to increase the degree of job satisfaction. For example, if a director noted their employees showing higher concern with the primary needs (pay and rewards), it can be sought to satisfy these needs by providing them with meaningful material incentives. When an organization can satisfy all employees lower order needs, it increases the possibility of convincing them to reassess their needs to creative achievement and self-actualization (Howell & Dipboye, 1982).

The Two-Factor theory was developed by Herzberg, Mauser and Snyderman (1959). Studies began by surveying a group of engineers and accountants in a series of investigations to identify the reasons leading to job satisfaction or dissatisfaction (Anderson et al., 2001; Argyle, 1974; Bassett-Jones & Lloyd, 2005; Dunnette, 1976; Howell & Dipboye, 1982; Newby, 1999; Robbins, 1982). The results revealed two kinds of factors leading to job satisfaction or dissatisfaction. Motivators Factors referred to both intrinsic conditions in work itself as well as positive factors which can help employees on maximize their job satisfaction. Hygiene Factors: These are extrinsic conditions as well as negative factors that can contribute to employees' dissatisfaction in their job (Anderson et al., 2001; Dunnette, 1976; Fraser, 1983; Gilmer & Deci, 1977; Howell & Dipboye, 1982; Jaafar et al, 2006; McCormick & Ilgen, 1980; Newby, 1999; Robbins, 1982; Wae, 2001).

In practice, administrations in organizations prior to this theory focused solely on addressing the decline of individuals' morale status simply by increasing wages or improving working conditions. The emergence of this theory allowed a broader role in achieving its goals by focusing on the motivator factors (القاروط، 2006). In situations where the employees receive frequent and higher levels of motivations they tend to experience a higher level of job satisfaction and vice versa. On the contrary, employees which receive a higher level of hygienic factors they may experience more dissatisfaction with their job (Anderson et al., 2001; Dunnette, 1976; Fraser, 1983; Gilmer & Deci, 1977; Jaafar et al, 2006; Malhotra & Sharma, 1998; Robbins, 1982). High level motivators may also provide employees with the basis for the potential fulfilment of the higher need such as self—actualization (Fraser, 1983; Jaafar et al, 2006). The aforementioned theories have helped increased an understanding on factors contributing to job satisfaction.

In addition, previously conducted studies examined different groups of employees which experience different levels of job satisfaction. The focused was primarily on gender differences. Peterson (2004) emphasized that comprehending gender differences at the workplace may help to efficiently motivate workers and increase productivity. However, while gender differences in job satisfaction have been extensively studied, no conclusive evidence has been found with regard to the different levels of job satisfaction between male and female employees (Okpara, 2004; Wae, 2001). Clark (1997), Clark et al (1996), Kifle and Kler (2007), Warr (1992) and Zou (2007) found female employees more satisfied with their job compared to males. Hunjra et al (2010), Mora and Ferrer-i-Carbonellb (2009), Phil (2009), Rose (2005) and Wae (2001) found the same relationship among gender and job satisfaction to be indirectly proportionate. Both report men with a higher level of job satisfaction than women. Further studies such as, Coll and Rice (1990), Crossman and Abou-Zaki (2003), Eyupoglu and Saner (2009), Green (2000); Jegan and Gnanadhas (2011), Rahman et al. (2006) and Sousa-Poza and Sousa-Poza (2007) found no statistically significant differences of job satisfaction among the two sexes. Studies by Clark et al (1996), Kamal and Sengupta (2008), Sousa-Poza and Sousa-Poza (2007) and Warr (1992) noted that the relationship between job satisfaction and age tends to explained as “U” shaped.

Clark et al (1996) found there is a decline from a moderate level of job satisfaction in the early years of employment followed by a steady increase until retirement is attained. The level of job satisfaction declines on average until the approximate age of 31 but seems to rise from that point on. Mora and Ferrer-i-Carbonellb (2009) found young females had reported a lower level of satisfaction than males regarding certain aspects of their job such as promotion possibilities, earnings, and job security. However, Kifle and Kler (2007) found that younger females are still more satisfied at work compared to males. What's more, Jegan and Gnanadhas (2011), Sloane and Ward (2001) and Wae (2001) found that older bank employees have a higher level of job satisfaction compared to the younger employees. Clark (1997), Coll and Rice (1990), Crossman and Abou-Zaki (2003), Eyupoglu and Saner (2009), Green (2000), Phil (2009) and Zou (2007) found that there were statistically no significant differences among general job satisfaction and age groups.

Wae (2001), Kifle and Kler (2007), Sousa-Poza and Sousa-Poza (2007) found that job satisfaction was higher for married employees than single employees. Consistently, Clark et al (1996) also found significant differences in that married and widowed employees reported a higher level of job satisfaction compared to single and divorced employees. Bilgiç (1998), Phil (2009) and Zou (2007) found no significant differences between single or married employees with regards to their job satisfaction.

The level of education has been found to be an additional factor that can determine the extent of employees' job satisfaction. Several studies have found negative relationships between levels of education and job satisfaction (Phil, 2009). Warr (1992) found that job satisfaction is negatively associated, specifically, with a woman's level of education. Clark et al (1996), Mora and Ferrer-i-Carbonellb (2009) and Zou (2007) found that employees who possessed higher levels of education have had low levels of job satisfaction with regards to promotion possibilities, earnings, and job security compared to employees who had lower levels of education. Bilgiç (1998), Kamal and Sengupta (2008), Kifle and Kler (2007), Phil (2009) and Wae (2001) had contrary findings in which employees with the highest level of education experienced the higher level of job satisfaction Clark (1997), Crossman and Abou-Zaki (2003), Eyupoglu and Saner (2009), Green (2000), Jegan and Gnanadhas (2011) and Sousa-Poza and Sousa-Poza (2007) found that no statistically significant differences in job satisfaction among people with different educational backgrounds.

Phil (2009) found no significant relationships between chosen occupations and the level of job satisfaction among bank employees. On the other hand, Howard and Frink (1996) and Reilly et al (1993) found that managers who get more opportunities for growth in the firm reported a more positive and higher-level of job satisfaction than other employees.

Researchers have indicated that employees get various levels of job satisfaction at various stages during their employment. These relationships may be related to age. Job satisfaction is high at the early stage of employment yet tends to slowly reduce over time but has shown to rise again after a certain stage of employment. Eventually, the level of job satisfaction dips to an even lower level (Phil, 2009). Clark et al (1996) and Klassen and Chiub (2010) found nonlinear relations with job satisfaction among employees with years of experience. An increase in satisfaction occurs from early to mid-career then falling sharply afterwards. On the other hand, Kamal and Sengupta (2008), Jegan and Gnanadhas (2011) and Wae (2001) found that bank employees with a long duration of working experience reported a higher level of job satisfaction than employees with less experience. Alshari (2002) found the differences are more statistically significant at the 1% level of satisfaction among employees with less working years (2002، الشهرى). Crossman and Abou-Zaki (2003), Eyupoglu and Saner (2009), Green (2000), and Phil (2009) found the contradiction that there were no statistically significant differences among job satisfaction and the duration of employment.

This study

The aim for this study examined the level of job satisfaction of bank employees in eastern Libya. More specifically, the relationships between backgrounds such as; age, gender, education level, marital status, residence, occupation and the duration of employment, with the level of job satisfaction among bank employees in eastern Libya are further analyzed. Based on the two previously discussed theories, participants of the current study are expected to report a high level of job satisfaction if their basic needs have been met. Conversely, the prior discussion on the findings of job satisfaction revealed a mixed pattern which creates an impossibility to make clear predictions. As such, a more explorative approach with results is explained against the context of these mixed-findings and non-conclusive patterns of group differences on job satisfaction.

Method

Wahda Bank is currently one of the largest commercial banks operating in Libya. It offers all banking services, local and international, through 76 branches and agencies. This bank was selected as the model stratified according to the size in eastern Libya from 13 cities and towns. Researchers chose 17 branches of Wahda Bank employees from four big cities in eastern Libya, such as, Benghazi, Al – Beida, Derna, and Tobrouk. These areas were chosen specifically for the headquarters' location in Benghazi city and in response to the limited resources which have allowed research of all branches in Libya.

Participants and procedure

The total number of participants was 539. In all of the participating branches of Wahda bank, cleaners, correspondents, cafe workers and security guards were excluded from the study due to their low literacy levels (inability to read and write). Out of 539 questionnaires distributed, the data from 536 was respondent, a response rate of approximately 99%. The majority of the participants were male ($n = 352$; 65.7%) with 184 female participants (34.3%). Employees' ranged from 22 to 66 years old ($M = 41.54$ (9.52), detailed in Table 1. Participants were given the questionnaire at their workplace to complete at their convenience (Table 1 about here).

Instrument

The current study involves the long-form of Minnesota Satisfaction Questionnaire (MSQ). It consists of 100 items in which all refer to reinforcement in the work environment. The respondent indicated how satisfied they were with the reinforcement on their present job. Five alternative responses were presented for each item based on the Likert scale. Each long-form of the MSQ scale consists of five items with the exception of job satisfaction which consists of 20 items; Utilization ability, Achievement, Activity, Advancement, Authority, Company policies and practices, Compensation, Co-workers, Creativity, Independence, Moral values, Recognition, Responsibility, Security, Social service, Social status, Supervision – Human relations, Supervision – technical, Variety, Working conditions and general job satisfaction.

Scoring the MSQ: Responses to the choices of the MSQ long form were weighted in the following manner: Very dissatisfied score as 1, Dissatisfied score as 2, neither score as 3, Satisfied score as 4 and Very satisfied score as 5. Thus, responses were scored 1 through 5 proceeding from left to right in the given answer spaces. Scores rates on a scale and were determined by summing the weights for the responses chosen for the items in each scale. Ranging from 20 to 100, a percentile score was given. 75% and above was used to indicate a high degree of job satisfaction. A percentile score of 25 or lower indicated a low degree of job satisfaction, while scores in the middle percentile range, 26% to 74% indicated an average level of satisfaction. **Reliability of MSQ:** An acceptable reliability analysis from Cronbach gave $\alpha = 0.98$ for the entire sample. Table 2 shows reliability of subscales with the acceptable values of the MSQ (Table 2 about here). **Validity of the MSQ:** The original validity from the long form of MSQ was extracted with three types of validity in mind: Construct validity, group differences (concurrent validity) and factor structure (content validity) (Weiss et al., 1967). In this context, the researchers extracted the validity values of this questionnaire by using Arab version of Face Validity. No extracts from other MSQ validities were verified using the authenticity scale in the main study which was built only for results of the original scale indicated. The validity had been proven through repeated use and an analysis of the results in several previous studies have been done inception (1967).

Results

To examine the level of job satisfaction of bank employees in eastern Libya: Table 3 details the mean and *SD* of items in the MSQ. The highest mean values for the top five items was 4.09 ($SD = .82$) in item (The chance to do the job without feeling I am cheating anyone). For the following items (*The chance to be of service to others*) showed a mean of 4.06 ($SD = .91$). The item (*Being able to do things that don't go against my religious believes*) had a mean of 4.06 ($SD = 1.00$). The remaining items; (*Being able to do something worthwhile*), mean 4.04 ($SD = .83$), (*Being able to stay busy*), mean 4.04 ($SD = .86$). The five lower items show the following mean values; a mean of 3.13 ($SD = 1.22$) for item, (*The chance to be alone on the job*), for item, (*The chance to be alone on the job*) has a mean of 3.34 ($SD = 1.20$). Item, (*The way layoffs and transfers are avoided in my job*) has a mean of 3.35 ($SD = 1.12$).

A mean of 3.36 ($SD = 1.09$), resulted for item, (*The way my boss takes care of the complaints of his/her employees*), and for item, (*The way my boss backs up his/her employees with top management*), had a mean of 3.47 ($SD = 1.12$) (Table 3 about here).

To analyze the scores of the subscales for the MSQ, percentiles were extracted at increments, 25, 50 and 75 percent through a collected the sum of the items in all subscales of the MSQ. The first twenty subscales listed five items followed by the final subscale of twenty items. These two sets of subscales helped to explain the difference among numbers. Subscales with five items had a limited sum of 25, whereas, the subscale with twenty items displayed a limited sum of 100. The respondents who scored 25 percentile or lower reported a lower level of job satisfaction, and respondents with 75 percentile or higher reported to have a higher level of job satisfaction. Respondents at the 50 percentile mark have rated an average level of job satisfaction. Table 4 noted that the majority of samples scored a high level of job satisfaction; however, the bank employees scored low ratios of 25 and 50 percent in the 20 subscales of MSQ. Overall, the majority of samples reported high levels of satisfaction compared with the average and low levels (Table 4 about here).

To examine the relationships between background information (gender, age, education, marital status, location, occupation and duration of work) and the level of job satisfaction among bank employees in eastern Libya: To analyze the relationships in conjunction with gender, researchers used an independent-sample t-test. This test was used on two different groups to compare the mean score on a continuous variable. A One-Way Analysis of Variance (ANOVA) in other variables involves one independent variable which has a number of different levels while comparing the mean scores of more than two groups (Pallant, 2002).

Gender: An independent-samples t-test was conducted to compare the total scores of the MSQ for males ($n = 352$) and females ($n = 184$). There was no significant difference in total MSQ scores for males ($M = 3.74$, $SD = .60$) and females ($M = 3.75$, $SD = .54$) ($t(409.542) = -.213$, $p = .831$), however, the magnitude of the differences in the means implied a very small effect ($d = .000$). There were no statistical significances in for males or female employees in the level of job satisfaction (see Table 5).

Age: Table 5 indicated that the subjects were divided into four groups according to their age: Group 1: 20-30 yrs. ($M = 3.68$, $SD = 0.56$), group 2: 31-40 yrs. ($M = 3.68$, $SD = 0.55$), group 3: 41-50 yrs. ($M = 3.73$, $SD = 0.51$) and group 4: 51 yrs. and above ($M = 3.74$, $SD = 0.58$). No significant difference what found in the varied age groups with a total score of MSQ, $F(3) = 2.533$, $p = .056$, $\eta^2 = 0.014$. Thus there was no significant difference in the effects of age groups on job satisfaction among bank employees.

Marital status: Table 5 showed that the subjects were divided into three groups according to their marital status Group 1: Single ($M = 3.76$, $SD = .54$), group 2: Married ($M = 3.72$, $SD = .58$), and group 3: Divorcee / Widower ($M = 4.06$, $SD = .53$). As there was a significant effect of marital status on the total score of the MSQ, $F(2) = 3.363$, $p = .035$, $\eta^2 = 0.012$, there was a significant difference among the mean of the married group with Divorcee/Widower between bank employees ($M = -.33227$, $p = .02$). Employees who were married had a lower level of job satisfaction than employees who were divorcees or widowers.

Education level: Table 5 indicated that the subjects were divided into five groups according to their education: Group 1: Secondary level ($M = 4.05$, $SD = 0.39$), group 2: Diploma ($M = 3.75$, $SD = 0.58$), group 3: Undergraduate level ($M = 3.68$, $SD = 0.60$), group 4: MA level ($M = 3.77$, $SD = 0.28$) and group 5: PhD level ($M = 3.77$, $SD = 0.53$). There was a significant effect on education level for the total score of the MSQ, $F(4) = 3.833$, $p = 0.004$, $\eta^2 = 0.028$ among bank employees. There was a weighty difference among the means of secondary level compared to the means of diploma ($M = 0.29487$, $p = 0.008$), and undergraduate level ($M = 0.37231$, $p = 0.000$). It showed that employees with a secondary level education were more satisfied with their job than employees who had a diploma or an undergraduate level education.

City: Table 5 display the subjects divided into four groups according to their cities: Group 1: Benghazi ($M = 3.76$, $SD = .58$), group 2: Al-Beda ($M = 3.96$, $SD = .29$), group 3: Tobruk ($M = 3.14$, $SD = .54$) and group 4: Derna ($M = 3.85$, $SD = .52$). There were major differences with regard to the city subscale on job satisfaction MSQ $F(3) = 11.330$, $p = .000$, $\eta^2 = 0.060$ among bank employees. Benghazi and Tobruk cities ($M = -.61822$, $p = .000$), Al-Beda and Tobruk cities ($M = 0.81800$, $p = 0.000$), as well Derna and Tobruk city ($M = 0.70714$, $p = 0.001$). All showed significant differences among their means. Tobruk city subjects were less satisfied with their job than employees in the cities of Benghazi, Al-Beda and Derna.

Type of occupation: Table 5 lists the subjects divided into three groups according to their occupation: Group 1: High level of management ($M = 3.90$, $SD = 0.51$), group 2: Managers ($M = 3.73$, $SD = 0.54$) and group 3: Ordinary employees ($M = 3.73$, $SD = 0.60$). There was no noteworthy differences on job satisfaction regarding their type of occupation among employees $f(2, 533) = 1.686$, $p = 0.186$, $\eta^2 = 0.006$.

Duration of employment: Table 5 indicates that the subjects were separated into five groups according to their duration of employment: Group 1: 1-10 years ($M = 3.62$, $SD = 0.60$), group 2: 11-20 years ($M = 3.71$, $SD = 0.61$), group 3: 21-30 years ($M = 3.93$, $SD = 0.49$), group 4: 31-40 years ($M = 3.94$, $SD = 0.37$) and group 5: above 40 years ($M = 3.79$, $SD = 3.79$). The duration of work on job satisfaction among bank employees showed varied results $F(4) = 6.424$, $p = 0.000$, $\eta^2 = 0.046$. There was a significant difference among the mean values for the 1-10 year range. The mean values of 21-30 group was ($M = -.30492$, $p = 0.000$), and the 31-40 group was ($M = -0.31919$, $p = 0.005$). Employees with 1 to 10 years' experience had a lower level of job satisfaction than employees with an experience range from 21 to 40 years. There was also a significant difference among mean of year ranges for the 11-20 group with mean for the 21-30 year range group ($M = -.21887$, $p = .014$). Also, employees with range of experience from 11 to 20 years had a lower level of job satisfaction than employees with from 21 to 30 years' experience (Table 5 about here).

Discussion

It was found that the majority of participants reported a high level of job satisfaction across all aspects of their job (e.g. Ability utilization, Achievement Activity, Advancement, Authority, Company policies and practices, Compensation, Co-workers, Creativity, Independence, Moral values, Responsibility, Security, Social service, Social status, Supervision – human relations, Supervision – technical, variety at work). A high level of an overall job satisfaction was concluded among Bank employees in eastern Libya. These results may be due to the fact that within the three previous years, salaries for bank employees in Libya had been greatly increased by as much as 100% (2011 وحدة المعلومات).

Increments were originally designed as a reward after strict attention was given to resolving banking problems as required by the Libyan bank authorities. The substantial salary increase may have contributed to the higher level of job satisfaction as reported by the participants. This supported a study by Vallejo et al. (2001) which found a greater level of satisfaction among bank employees in relation to salary adjustments. Abboushi et al. (2009); discovered that the degree of job satisfaction among employees working in banks in the city of Nablus was between medium and large. It is believed that this satisfactory range is due to the concept of good social interpersonal relationships between employees, bank managers and colleagues. There was, however, no feedback on the concept of physical activities or promotions (2009 عبوشي وآخرون). This remains consistent with Wae (2001) who found that more than half of the subject bank employees experienced a high level of overall job satisfaction, especially in terms of salary, supervision and working conditions.

There were no statistically significant differences between male and female employees of Bank in their level of job satisfaction. Results may indicate that the equal opportunity experienced by the employees where males or females who had the same overall opportunities in terms of progress and development in the workplace as well as salary standards. Similar patterns were also found in other studies such as, Coll and Rice (1990), Crossman and Abou-Zaki (2003), Eyupoglu and Saner (2009), Green (2000), Jegan and Gnanadhas (2011), Rahman et al (2006) and Sousa-Poza and Sousa-Poza (2007) in which no statistically significant differences among male and female bank employees were found.

There was no significant difference in the effects of age group disparities on job satisfaction among Bank employees. This may indicate that the bank employees, though different ages, have nearly the same opportunities in their work place. Similar findings have also been noted by Bhatt (1998), Clark (1997), Coll and Rice (1990), Crossman and Abou-Zaki (2003), Eyupoglu and Saner (2009), Green (2000), Phil (2009) and Zou (2007) where there were no significant differences among employees of different age groups regarding their job satisfaction. This relates with previous studies that found higher levels of job satisfaction among older employees (e.g. Kifle & Kler, 2007; Mora & Ferrer-i-Carbonellb, 2009). These may reflect the nature of opportunities available for both young and older employees. In an organization where equal opportunities are available for both groups, such as in Bank, age differences will be negligible. In an organization where there is a clear difference in opportunities for younger and older employees, age differences become a major concern.

While there were no significant differences in the level of job satisfaction between married and singles groups, married respondents reported a lower level of job satisfaction compared to those who were divorced or widowed. This result may be due to the idea that married employees are more settled emotionally. They expect more sustenance from their work than divorced or widowed staff, considered less settled in terms of family. Currently, little research has been found which help explain the relationship of married employees and their level of job satisfaction. Findings of a current study showed no differences among married and singles employees for their levels of job satisfaction, (Phil, 2009). There is no significant relationship among married or single employees and their levels of satisfaction concerning the bank employees.

Employees holding secondary level education were more satisfied with their job than employees with an undergraduate degree. This result can be attributed to the thriving nature of the banking business in Libyan society where certain employees can expect to receive a high salary. Another explanation was provided by Phil (2009), who suggested that highly educated employees may have higher expectations and therefore are more likely to remain unsatisfied. Studies by Mora and Ferrer-i-Carbonellb (2009) and Zou (2007) found that highly educated employees had lower levels of job satisfaction than lower educated employees and received better promotional opportunities, earnings, and job security. Clark et al (1996) stated that higher levels of job satisfaction exist among employees who have lower educations while highly educated employees are less satisfied with their job.

There were significant differences in job satisfaction among participants from different cities. Employees in Tobruk were less satisfied with their job than employees in other subject cities. This may be due to higher expectations of the staff in Tobruk bank. To date, there are no studies found with the primary focus on job satisfaction for employees in various cities of the same country.

Various occupations have been shown to have little or no effect in regard to job satisfaction among Bank employees. High level management, department managers and staff reported approximately the same levels of job satisfaction. This also may be attributed to salary increment exercised involving all levels of staff in the bank. Bhatt (1998) and Phil (2009) found similar results in which employees in the banking sector are more likely to report a higher level of job satisfaction, especially those working as clerks and cashiers. In the other hand, Wae (2001) found that in the banking sector, managers are the most satisfied with their job achievements as well as salaries received. The managers constituted the majority which are least satisfied in the area of human relationships at the workplace. Sub-managers show satisfaction levels lower than managers as they consider their work more routine which requires less initiative. The relationship with their superiors, however, is more satisfactory than managers. Ordinary employees show the greatest dissatisfaction with their work environment, salary and promotional opportunities since they consider their work as merely routine. Generally, employees have a favorable attitude toward their immediate superiors because they value their opinions. Howard and Frink (1996) found that job satisfaction was positively affected by managerial staff. Managerial employees were more satisfied with aspects of the job satisfaction among the co-workers, supervisors in motivation and overall satisfaction than ordinary employees.

Employees with working experience ranges 1 to 10 years reported a low level of job satisfaction compared to employees who have worked from 21 to 40 years. Employees with a range of experience from 11 to 20 years reported lower levels of job satisfaction compared to employees with experience of 21 to 30 years. This is consistent with Bilgiç (1998) who found that the number of years spent in a workplace is directly related to the employees' job satisfaction. Additionally, Jegan and Gnanadhas (2011) found that employees who are involved in e-banking services for a period of 6 years or more exhibit higher levels of job satisfaction than those employees employed for shorter periods. (Wae, 2001) revealed that bank employees on the job long term show higher levels of job satisfaction than employees with less time.

Implications, Limitations and Further Research

The current study is part of an attempt to enrich the existing knowledge in the area of job satisfaction by providing data from the banking sector in Libya. Results of the present study have been in agreement with previous studies and theories that have emphasized the importance of employees' job satisfaction. It also highlights certain unique conditions that contribute to high levels of job satisfaction among bank employees in Libya. The current findings, regarding bank managers, lead to the use of motivational strategies to increase and/or maintain the level of job satisfaction for staff.

These motivational strategies can be routed through encouragement, opportunities for promotion, interesting job aspects and nurturing better relationships with supervisors and co-workers. These factors aim to further encourage the employees to commit themselves as part of a dedicated workforce for banking institutions. These factors will provide innovative ideas to assist the bank in achieving its goals. With these results it is hoped that the higher work quality and efficiency of the employees would considerably increase the productivity which eventually leads to success of the bank.

The data is an examination of the level of job satisfaction among eastern Libyan bank employees using the Minnesota Satisfaction Questionnaire beginning in February 2011 through the third of April 2011. Findings may somewhat be limited to this particular sample at this particular time. More extensive examination can help establish the comprehensiveness and accuracy of the data. The final limitation is the statistical power owing to the geographical coverage and sample from one commercial bank in eastern Libya. Only 17 branches of Wahda Bank in eastern Libya were analyzed. Thus, to get more accurate results, researchers have suggested other possible areas for future investigation: generalize the findings to all branches of Wahda Bank covering the entire country of Libya as well as other banking industries whether private and public. To compare job satisfactory levels with the demographic information (e.g. age, gender, marital status, education, duration of work, occupation and city), different ages and tenures in public or private sector banks would have to be investigated. Additionally, extend the data to, how employees' job satisfaction levels can influence a bank's performance, its productivity and how it can be improved.

Conclusions

The findings of the current study revealed that bank employees in eastern Libya reported a high level of job satisfaction in all aspects of their job. While the factors of gender, age and type of occupation have no significant effects on the level of job satisfaction, marital status, education level, city and the duration of work have shown significant effects on the level of job satisfaction. Further examination can help to expose additional factors that may contribute to a deeper understanding of job satisfaction among employees.

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Table 1: Background of the Participants

	<i>n</i>	%
Gender		
Male	352	65.7
Female	184	34.3
Age		
20-30	64	11.9
31-40	215	40.1
41-50	155	28.9
> 50	102	19
Marital status		
Single	86	16
Married	429	80
Divorcee/ Widower	21	3.9
Education		
Secondary level	53	9.9
Diploma	199	37.1
Undergraduate level	272	50.7
MA level	9	1.7
PhD level	3	0.6
City		
Benghazi	467	87.1
Al-Beida	30	5.6
Derna	14	2.6
Tobrouk	25	4.7
Type of occupation		
High level of management	44	8.2
Managers	120	22.4
Ordinary employee	372	69.4
Duration of employment		
1-10	185	34.5
11-20	199	37.1
21-30	102	19
31-40	47	8.8
> 40 years	3	0.6

Table 2: Reliability of Subscales of MSQ

Subscale	Cronbach alpha
Ability utilization	.81
Achievement	.76
Activity	.66
Advancement	.78
Authority	.74
Company policies and practices	.85
Compensation	.81
Co-workers	.81
Creativity	.78
Independence	.72
Moral values	.70
Recognition	.80
Responsibility	.74
Security	.76
Social service	.78
Social status	.74
Supervision – human relations	.80
Supervision – technical	.82
Variety	.79
Working conditions	.72
General satisfaction	.92

Table 3: The Means and SDs of Items of MSQ

Items	<i>M</i>	<i>SD</i>
1. The chance to be of service to others.	4.06	.91
2. The chance to try out some of my own ideas.	3.72	1.02
3. Being able to do the job without feeling it is morally wrong.	3.93	.97
4. The chance to work by myself.	3.70	1.01
5. The variety in my work.	3.64	1.13
6. The chance to have other workers look to me for direction.	3.49	.99
7. The chance to do the kind of work that I do best.	3.94	1.00
8. The social position in the community that goes with the job.	3.96	.92
9. The policies and practices toward employees of this company.	3.64	1.01
10. The way my supervisor and I understand each other.	3.82	.94
11. My job security.	3.61	1.09
12. The amount of payment for the work I do.	3.81	.98
13. The working conditions (heating, lighting, etc) on this job.	3.56	1.15
14. The opportunities for advancement on this job.	3.88	.99
15. The technical “know-how” of my supervisor.	3.81	1.03
16. The spirit of cooperation among my co-workers.	3.80	1.00
17. The chance to be responsible for planning my work.	3.76	1.02
18. The way I am noticed when I do a good job.	3.73	.94
19. Being able to see the results of the work I do.	3.82	.94
20. The chance to be active much of the time.	3.81	.94
21. The chance to be of service to people.	3.93	.89
22. The chance to do new and original things on my own.	3.67	1.03
23. Being able to do things that don’t go against my religious believes.	4.06	1.00
24. The chance to work alone on the job.	3.53	1.11
25. The chance to do different things from time to time.	3.62	1.05
26. The chance to tell other workers how to do things.	3.88	.93
27. The chance to do work that is well suited to my abilities.	3.86	.84
28. The chance to be “somebody” in the community.	3.82	.92
29. Company policies and the way in which they are administered.	3.51	1.06
30. The way my boss handles his/her employees.	3.62	1.06
31. The way my job provides for a secure future.	3.93	.85
32. The chance to make as much money as my friends.	3.50	1.11
33. The physical surroundings where I work.	3.66	.99
34. The chances of getting ahead on this job.	3.79	.95
35. The competence of my supervisor in making decisions.	3.67	1.07
36. The chance to develop close friendships with my co-workers.	3.81	.87
37. The chance to make decisions on my own.	3.65	.98
38. The way I get full credit for the work I do.	3.51	1.02
39. Being able to take pride in a job well done.	4.01	.87
40. Being able to do something much of the time.	3.99	.88
41. The chance to help people.	4.01	.88
42. The chance to try something different.	3.83	.95
43. Being able to do things that don’t go against my conscience.	3.94	1.04
44. The chance to be alone on the job.	3.13	1.22
45. The routine in my work.	3.51	1.03
46. The chance to supervise other people.	3.74	.95
47. The chance to make use of my best abilities.	3.90	.91
48. The chance to “rub elbows” with important people.	3.96	.90
49. The way employees are informed about company policies.	3.52	1.02

Continued overleaf

Table 4: Percentiles score of MSQ Subscales

Scale	25	50	75
Ability utilization	19.25	21.00	22.00
Achievement	19.25	21.00	22.00
Activity	19.00	21.00	23.00
Advancement	19.00	20.50	22.00
Authority	16.50	20.00	22.00
Company policies and practices	19.00	20.00	21.75
Compensation	19.00	20.50	22.00
Co-workers	19.00	21.00	22.75
Creativity	18.25	21.00	22.75
Independence	13.25	16.50	19.00
Moral values	20.00	21.50	23.00
Recognition	17.00	19.00	21.00
Responsibility	18.25	21.00	22.00
Security	17.25	19.50	21.75
Social service	20.00	22.00	23.00
Social status	19.25	20.50	22.00
Supervision – human relations	18.25	19.50	21.75
Supervision – technical	19.00	20.50	22.00
Variety	16.25	18.50	22.00
Working conditions	19.25	21.00	23.00
General satisfaction	68.25	77.00	83.00

Note: All subscales above have five items except general satisfaction has 20 items

Table 5: Mean of Total of MSQ by Demographic Factors

Scale		<i>M</i>	<i>SD</i>
Total of MSQ	Gender		
	Male	3.74	.60
	Female	3.75	.54
	Age		
	20-30	3.68	.56
	31-40	3.71	.55
	41-50	3.73	.65
	> 50	3.88	.51
	Marital status		
	Single	3.76	.54
	Married	3.72	.58
	Divorcee/ Widower	4.06	.53
	Education		
	Secondary level	4.05	.39
	Diploma	3.75	.58
	Undergraduate level	3.68	.60
	MA level	3.71	.28
	PhD level	3.77	.53
	City		
	Benghazi	3.76	.58
	Al-Beida	3.96	.29
	Derna	3.14	.54
	Tobrouk	3.85	.52
Type of occupation			
High level of management	3.90	.51	
Managers	3.73	.54	
Ordinary employee	3.73	.60	
Duration of employment			
1-10	3.62	.60	
11-20	3.71	.61	
21-30	3.93	.49	
31-40	3.94	.37	
> 40 years	3.79	.74	