

THE RELIGIOUS VALUES AND JOB ATTITUDES AMONG FEMALE SAUDI BANK EMPLOYEES: A QUALITATIVE STUDY

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ABSTRACT

Key organizational theories and literature have recognised the need to maintain and improve job attitudes that enable businesses to develop a healthy environment which ultimately contributes to the bottom line. For instance, satisfied employees will communicate and share their experiences with other members inside or outside their workplace, thereby creating a good image for the company and thus having an impact on the company's practicality and financial performance. Conversely, motivational techniques such as goal setting, value rewards, and other job motivators that include growth, rewards, and achievement are vital in explaining and predicting work behaviour and increasing job performance. Given the importance of these job attitudes in the business environment, they are expected to have an effect on a firm's performance. This research aims to explore human resources management practices empirically, including job motivation and job satisfaction; special focus will be placed on the perceptions of female bank employees in Saudi Arabia with regard to their job motivation and satisfaction. In particular, in what way do the bank's employees perceive their level of job satisfaction and work motivation? This research has employed the concept of a face-to-face semi-structured interview with each of the bank employees as a primary tool of data collection. There were seven employees in total from different organisational levels.

The results showed that there were clear themes about how employees perceive job satisfaction and work motivation. Four core themes thus emerged: the role of team-work and achievement; employee growth and promotion; compensation and benefits; the concept of religious values.

The results of this study have also showed that communication with teammates is more important and effective than communication with management due to a sense of creativity and because there is less bureaucracy and effort involved. Interestingly, the results showed that religious values lead to more job satisfaction and work motivation; indeed, they are considered to be a driving force for those working at the bank, in the sense that employees value themselves more when working in such an Islamic environment. With no less importance of other motivational factors, this study's findings were consistent with those of other studies in that monetary motivation remains a vital factor in terms of the level of satisfaction and work performance. In addition, *Wasta* has negative impacts on employees' level of satisfaction and work performance as it was seen as unfair practice.

Keywords: Human Resource Mamanagemnt, Job satisfaction, Job motivation, Relgoin , Islamic Banking

RESEARCH PROBLEM AND MOTIVATION

Noticeable changes have occurred in the social and businesses environment of Saudi Arabia after 11 September 2001, especially with the appearance of more women participating in the workforce in order to close the gender gap. The household role and school teaching are becoming insufficient for women as they want to participate more in the economy and gain and develop experience within the different sectors. The Ministry of Work, combined with the movement for women's rights, has therefore reformed the employment laws and business profession, thus enhancing the participation of women in various sectors, including banking. There is, however, less evidence that these reforms have influenced the Saudi economy. Nevertheless, among other human resource perspectives, job-related attitudes, including job motivation and job satisfaction, appear to be the predicted factors influencing work performance (Judge *et al.*, 1997; Miller *et al.*, 2008). Generally, bank employees demonstrated a satisfactory level of job satisfaction and work motivation (Durkin and Bennett, 1999); they also had a higher salary when compared to other professions (Saudi Arabian Monetary Agency, 2013).

Job performance is certainly influenced by numerous factors such as demographic characteristics, trust, personality, fairness (Wesolowski and Mossholder, 1997), and communication and involvement (Yousef, 1998). Job-related variables, including salary, benefits, work environment, and work promotion or work-related rewards (satisfaction with salary, co-workers, and supervisors) also contribute to job performance (Hackman and Oldham, 1975; Herzberg *et al.*, 1957; Kallenberg, 1977; Locke, 1969; Mottaz, 1985); personality traits correspondingly affect job performance (Judge *et al.*, 1997). This study relies on well-established theories related to job motivation and job satisfaction with the specific goal of exploring how the bank employees perceive these two concepts.

This study is motivated by several reasons. Initially, studies by women in Saudi Arabia receive less attention from scholars. Further, most of the past researchers focused on the oil industry and financial sectors in the country, neglecting issues related to human resources management, especially in terms of job-related attitudes. Finally, many previous studies investigated job motivation and satisfaction in a different business and cultural environment; to the best of the researcher's knowledge, the situation of Saudi women in the Islamic banking sector has not yet been a subject for research. A different perspective and new findings could therefore be obtained from a developing country that operates by way of a different business and cultural environment. Thus, this study contributes to the established body of literature on job-related attitudes by exploring the perceptions of job motivation and job satisfaction among female Saudi bank employees.

MOTIVATIONAL THEORIES

Motivation refers to "the cognitive decision-making process, through which goal-directed behavior is initiated, energized, directed, and maintained" (Huczynski *et al.*, 2007: 242). Huczynski *et al.* also state that motivation is a broad concept which includes three main factors (preferences for specific outcomes, strength of efforts, and persistence) that management has to appreciate for the sake of motivating employees to behave in accordance with organizational goals. Vroom (1964) equally defined motivation as where individuals exert great effort, thereby resulting in a good performance and, by extension, in preferred outcomes.

Motivational theories have, however, been divided into two main categories; process and content theories. Content theories focus on the goals which people desire, although this assumes that all individuals have the same set of needs, and they therefore dictate the characteristics that should be present in a job. Conversely, process theories focus on how individuals make choices with regard to their desired goals, thus giving individuals a cognitive decision-making role in selecting goals and the means by which to pursue them. (Huczynski *et al.*, 2007). The following section will provide an explanation of these two main motivational theories.

2.1 PROCESS THEORIES

Process theories look at expectancies and values in order to explain work motivation. Adam (1963) suggests that individuals perceive their job as a series of inputs and outcomes. Inputs involve factors such as experience, ability, and effort, while outcomes include recognition, salary, and opportunity. Equity theory (Adam, 1963) is a motivational theory, but it is also somehow linked to job satisfaction and dissatisfaction. It is, however, a process theory which suggests that the perception of unfairness leads to tension, which then motivates individuals to resolve that unfairness. In other words, individuals feel satisfied when their inputs into a job (and the resulting outputs or

outcomes) are equal to those of their co-workers. The theory suggests that equity depends on the individual's perception and it thus varies between individuals and workplaces. Since process theories focus on giving the individuals a cognitive decision-making role, the equity theory stresses that the cognitive process requires the individual to look at the effort that other people put into their work and at the rewards that they receive. According to Huczynski *et al.* (2007), equity theory is a useful framework with which to understand work motivation comprehensively.

Expectancy theory by Vroom (1964) is the first expectancy theory of work motivation as it explains the interaction between personal and workplace factors. The point of this theory is that if a person works hard and performs better then they will be rewarded based on that work; the reward will therefore satisfy the need. If the individual in question receives less than they expect or less than their co-workers then they will feel dissatisfaction, which in turn will affect their performance. It should be noted, however, that the reward does not have to be in the form of money, for it could be via other means such as recognition. This theory is, moreover, based on three elements of the equation for determining job satisfaction: valence, instrumentality, and expectancy. Valence refers to the perceived preferences that an individual has for particular outcomes, which can be positive, negative, or neutral. Instrumentality indicates the perceived probability that a good performance will lead to valued rewards, and it is measured on a scale from zero (or no chance) to one (or a certainty). Expectancy refers to the perceived probability that effort will result in a good performance, and it is measured on a scale from zero (or no chance) to one (or a certainty). When these factors are high, individuals will feel satisfied and be more motivated, which leads to a better work performance. Vroom's argument is that the perception of the link between effort and reward is important for work motivation. Both theories stress the effect of cognitive on the work condition.

Goal setting theory is also a process theory of motivation (Locke, 1975; cited in Huczynski). It is viewed as a motivational technique that relies on a series of propositions which help to explain and predict work behaviour. The four propositions that the theory established are as follows: challenging goals which lead to a higher level of performance than that inspired by simple goals, which lead to higher performance than vague goals; participants in a goal setting, which lead to improved performance by increasing commitment to these goals; and the knowledge of the results of past performance and motivational feedback, which lead to effective goal achievement. Huczynski *et al.* (2007) argue that goal setting theory has implications for the design and conduct of the appraisal system and for the management by the objectives technique.

2.2 CONTENT THEORIES

Maslow's (1943) content theory of motivation aims to resolve the confusion between drives and motives, wherein drives refer to innate biological determiners of behaviour that are activated by deprivation and motives refer to the socially acquired needs that are activated by a desire for their fulfilment. His model is based on a pyramid or hierarchy concept of human needs. At the lowest level is biological need, which refers to the basic needs for survival such as water and food. The next level encompasses the safety needs for security, freedom, and comfort. This is followed by affiliation needs such as attachment and social acceptance. Esteem is needed for strength, confidence, and self-esteem; the need to know and understand. The top of the hierarchy is reserved for self-actualisation needs such as personal autonomy for the development of a person's full potential. Maslow states that the model is based on a logical order in which the lower level needs must be satisfied before those at a higher level. This means that once an individual has satisfied a need in the pyramid, it ceases to motivate their behaviour and their need effectively progresses to the next level.

Alderfer (1972) argues that it is more realistic to consider three basic categories of needs: existence, relatedness, and growth; this is otherwise known as ERG theory. His point is that all three needs can be presented differently at any one time from Maslow's progression pyramid, in that one drops to a lower level when attempts to satisfy higher needs are frustrated.

Building on Maslow's work, Herzberg (1974) argues that the work itself can serve as a primary source of job satisfaction. His theory recognises that the factors which lead to job dissatisfaction are different from those which lead to satisfaction. Herzberg calls this a two-factor theory, with the two sets of factors being motivator job content factors and hygiene factors or organisational context factors. The former refer to aspects of work that lead to a high level of satisfaction, motivation, and performance; they include achievement, recognition, growth, and the work itself. The latter refer denote aspects of work that remove dissatisfaction but do not contribute to motivation and performance; they include pay, company policy, security, and working conditions. The hygiene means that factors

must be there to prevent dissatisfaction; these factors are extrinsic, while motivators are intrinsic and influence job satisfaction based on the fulfilment of higher level needs. It should be noted that increasing or decreasing any one set of factors does not leads to satisfaction or dissatisfaction.

Figure 1: Motivator and Hygiene Factors

Motivator Factors (Job Content)	Hygiene Factors (Organisational Context)
Achievement Advancement Growth Recognition Responsibility The work itself	Pay Company policy Supervisory style Status Security Working conditions

Source: Huczynski *et al.*, 2007: 258.

THEORIES OF JOB SATISFACTION

Prior to these theories, one needs to clarify the concepts and meanings of job satisfaction. “The concept of job satisfaction is related to but distinguishable from the concept of morale and job involvement; both moral and job satisfaction refer to a positive emotional state which may be experienced by an employee” (Locke, 1969). An apt definition of job satisfaction is offered by Hoppock (1935) as the psychological, physiological, and environmental circumstances that cause a person to express satisfaction for their job. Vroom (1964) further defines job satisfaction as an effective means of orientation for the individual towards the work role that they presently occupy. There are extensive definitions of job satisfaction, but it is generally perceived to be a positive feeling towards one’s job. Attitudes based on employees’ perceptions of their work environment are, however, known as job satisfaction (Pool, 1997).

There are some theories directed at job satisfaction, but the following conceptual frameworks seem to be more prominent in the relevant literature. The next section will provide explanations of the job satisfaction theories.

3.1 Model of Job Characteristics

The job characteristics model is the basis for the job enrichment strategy and it establishes the link between the features of the job, the individual experience, and the outcomes in terms of motivation, satisfaction, and performance (Huczynski *et al.*, 2007). This model argues that jobs contain motivating characteristics that will lead to a higher level of job satisfaction (Hackman et al 1975; cite in Huczynski). In their model, the job can be analysed in terms of five core dimensions: skill variety, the extent to which a job makes use of different skills and abilities; task identity, the degree to which a job involves a whole and meaningful piece of work; task significance, the degree to which a job affects the work of others; autonomy, the extent to which a job provides independence and discretion; feedback, the degree to which performance information is related back to the individual. According to the model, providing these core job characteristics means that individuals are likely to be more motivated and satisfied than they would be in jobs where these factors are not offered. The model also takes into account individual differences in growth need strength, which is a measure of the readiness and capability of an individual to respond positively to job enrichment (Huczynski *et al.*, 2007). More interestingly, the model proposes that these core job characteristics lead to three psychological states: experiencing the meaningfulness of the work, experiencing responsibility for its outcomes, and

the knowledge of the results, which in turn lead to outcomes such as job satisfaction. Expectancy theorists argue that all of the three states have to be present if the outcomes, such as satisfaction and motivation, are to be achieved (Huczynski *et al.*, 2007; Judge *et al.*, 1997). Judge *et al.* (2000) found that work itself is the most important job facet with such aspects as promotion and pay; it is strongly correlated with job satisfaction, motivation, and performance. Moreover, the model shows some concepts that can improve motivation and satisfaction, including the establishment of a Clint relationship, forming a natural work unit, and opening feedback channels (Huczynski *et al.*, 2007). Frye (1996) found a strong correlation score of .50 between these characteristics and job satisfaction.

3.2 VALUE-PERCEPT THEORY

According to Locke's value-percept model (1976; cited in Judge, 1997), job satisfaction can be modelled by the following formula: $S = (v - p) * Vi$. Here S represents satisfaction, V indicates value content (or the amount wanted), P is the perceived amount of the value provided by the job, and Vi denotes the importance of the value to the individual. Locke argues that satisfaction can be determined by an individual's valuation of the job. The theory expresses the notion that satisfaction is an emotional response triggered by a cognitive process; it also emphasises the discrepancies between what is desired and what is received. Judge *et al.* (1997) state that the strength of this model is due to the role of individual differences in values and job outcomes, and the problem with this theory is the correlation between what an individual desires or wants and what the individual actually considers to be important. In addition, the weighting variables have to be measured to a high degree of reliability.

3.3 CORNELL MODEL

Hulin *et al.* (1985) cited in Aziri, (2011) proposed a model of job satisfaction that integrates the previous theories of attitude formation. Their model argues that job satisfaction is a function of the balance between what an individual puts into the work (experience, time, and effort) and what an individual receives in terms of outputs (pay and status). The more an individual receives with regard to outcome is relative to the input invested in the work, thus signifying that the greater the outcome the higher the level of job satisfaction. In terms of an individual's cost of opportunity in a period marked by a high rate of unemployment, they argue that employees perceive their inputs as less valuable due to high competition and the opportunity cost of their work role declines.

3.4 CORE SELF-EVALUATIONS MODEL

Judge *et al.*, (1997) correspondingly proposed the core self-evaluations model; there are then four core self-evaluations that determine an individual's disposition towards job satisfaction. These are as follows: self-esteem, the value given or placed by someone on themselves; generalised self-efficacy, or the belief in one's own competency; the locus of control, or the extent to which one agrees that they can handle or control events affecting their life; neuroticism or emotional stability, which is a tendency to show negative emotional states as opposed to self-esteem. The model proposed by Judge *et al.* does, however, focus solely on personality traits in determining one's job satisfaction. The first three cores lead to higher job satisfaction, while the lower level of neuroticism leads to a higher level of job satisfaction.

3.5 FACTORS AFFECTING JOB SATISFACTION

Three major schools of thought are identified by Locke (1976) with regard to the factors that most affect or are conducive to employee job satisfaction. These schools of thought are as follows: the physical-economy school, emphasising the role of the physical arrangement of the work, working conditions, and pay; the social school, which stresses the role of supervision, cohesive work groups, and the employee-management relationship; and the growth school, emphasising the attainment of satisfaction through growth and skills, efficacy, and challenging work.

There are, however, many other factors affecting job satisfaction that have been identified by researchers, such as demographic characteristics, trust, personality types, and fairness (Wesolowski and Mossholder, 1997). Communication and involvement (Yousef, 1998), motivation and job enhancement (Ishfaq and Talat, 2011), alongside variables relating to the job that include salary, benefits, work environment, and work promotion or work-related rewards, have also been cited as key factors. Satisfaction with salary, co-workers, and supervisors on job satisfaction also have an impact (Hackman and Oldham, 1975; Herzberg *et al.*, 1974; Kallenberg, 1977; Locke, 1969; Mottaz, 1985), as do personality traits (Judge *et al.*, 1997).

Angle and Para (1981) suggest that an organisation can favourably reduce employee turnover by assuring a positive source of job satisfaction. Turnover costs are high and include productivity, recruitment, and training fees. Employees are likely to be more loyal and therefore stay longer in their job when they are satisfied, for as Syed and Yen (2012) state, job satisfaction gives employees a sense of belonging and fulfilment that leads to employee commitment and decreases turnover; it correspondingly increases workforce stability and reduces the cost of recruitment and training. Using a quantitative method among different banks in seven districts within Pakistan, Ali and Baloch (2010) found a positive relationship between relationship with supervisors, co-workers, and management recognition as these variables are also significant predictors of job satisfaction and motivation.

This study does not solely aim to identify the factors affecting job satisfaction or which factor is more significant than others; instead it aims to investigate employees' perceptions, especially in terms of how they perceive their work environment regarding job satisfaction and motivation.

This study documented the key readings with regard to job satisfaction and work motivation. Definitions, theories, models, and empirical results from previous studies, including the process and variables influencing job satisfaction and work motivation, have been presented here.

There are, however, other extensive studies available in both literatures that may contribute to the knowledge of human resources management, yet the readings mentioned in this study are satisfactory and will provide an integrated understanding in relation to the nature of this particular research.

RESEARCH METHODOLOGY

The study intended to explore the employees' feelings and thoughts towards job satisfaction and motivation, thereby gaining an understanding of their unique job experience. Thus, a qualitative research technique has been used in this study as it can provide detailed information when investigating the complexity of individual responses on this subject. Further, this research has employed the concept of a face-to-face semi-structured interview with each of the bank employees as a primary tool of data collection. There were seven employees in total from different organisational levels. Given that the researcher wished to interact directly with the subjects and listen to their experiences, feelings, and thoughts, the narrative research strategy or narrative analysis approach was seen to be the most appropriate methodology to adopt in this study. In addition, the thematic analysis approach was used in this study to analyse the narratives.

All of the interviews were examined individually as transcripts for remarkable words, phrases, sentences, and concepts. The researcher opted to use NVivo qualitative analysis software in order to generate a thematic analysis by coding and then searching for interrelated themes.

4.1 OVERVIEW AND THE DATA ANALYSIS PROCEDURE

The data consisted of the narratives of the participants who responded to the questions regarding their perceptions towards satisfaction and motivation, especially with regard to how their experiences informed their level of job satisfaction and motivational attitudes. The process does, however, guide the researcher through a verbatim narrative account and view of the interviewees in order to encapsulate their attitudes and opinions regarding job satisfaction and motivation. The thematic analysis approach was used in this study to analyse these narratives.

All of the seven interviews were examined individually as transcripts in order to identify any remarkable words, phrases, sentences, and concepts. The entirety of the taped interviews (with the exception of two) has been transcribed via Microsoft Word 10.¹ After the transcription of all of the interviews, they were read several times and then coded to locate relevant words, phrases, and paragraphs; they were subsequently loaded onto the NVivo qualitative analysis software. This process reflects the description of the theme and its interrelationship (Creswell 2005). Thus, the researcher opted to use NVivo qualitative analysis software in order to generate a thematic analysis by coding and then seeking interrelated themes. The use of such software offers a number of advantages in relation to the analytical approaches that the researcher has chosen; for instance, it can help and increase transparency, methodological rigour, and accessibility for an in-depth analysis of the phenomenon (Saunders, 2007). The

¹ Two interviewees refused to have their interviews recorded for their own reasons, which will be explained later in next section. The researcher had to write their responses by hand.

interviews have been analysed as a group, and key themes were discerned in the area of job attitudes. In addition, the key themes were examined again in order to identify meanings that are relevant to job satisfaction and motivation in the light of this particular research. Any statements that are not properly relevant to these key themes were excluded. All of the themes reported in this study were mentioned frequently and were present in almost all of the interviews.

4.2 DESCRIPTIVE STATISTICS OF THE PARTICIPANTS

4.2.1 DESCRIPTIVE STATISTICS OF THE PARTICIPANTS' INFORMATION (VIA THE SEMI-STRUCTURED INTERVIEWS)

The semi-structured interviews consisted of seven individual interviews. The demographic or personal information for these interviews was of a practical nature in order to facilitate the researcher's interpretations; Table 4.1 presents the conducted sample of the semi-structured interviews. The semi-structured interviews were conducted using a face-to-face method, with each interview lasting approximately forty-five minutes.

Table 4.1: The Interviewees from the Semi-Structured Interviews

Interview Number	Position	Experience in This Position (Number of Years)	Brief Description of the Position
1	International trading representative.	4	Responsible for reviewing and confirming client transactions, trading services, and customer services.
2	Assistant human resources manager.	12	Selecting the right employees, finding skilled fresh graduates, appraising performances, and reviewing staff programmes and performance.
3	Regional manager for corporate sales.	10	Responsible for the sales team, which consists of sixteen people in the area of al Riyadh; selling special products for corporations.

4	Commercial and technical support manager.	5	Providing technical support for commercial operations in the al Alriyadh and Jeddah regions.
5	Customer service representative.	3	Reviewing customers' accounts, opening new accounts, solving customers' problems, and addressing further matters.
6	Customer service officer (GCSO).	4	Responsible for 'Golden' customers, those people who have excellent account records and who are classed as VIP customers.
7	Internet and mobile banking assistant manager.	2	Enriching, monitoring, and supporting the Internet and mobile banking channels.

4.3 DATA COLLECTION ISSUES IN SAUDI ARABIA

Saudi Arabia is both different and complex in terms of its social, cultural, and religious values and aspects. Some issues and problems faced the researchers during the course of this study and are described as follows:

- Access to the bank in order to conduct the interviews used in this research was not easy to obtain; the researcher had to use own contacts to attain permission.
- Conducting this research on the male members of the bank was not possible due to cultural restrictions.
- The researchers felt that some employees considered this type of research or interview to be akin to a formal investigation; for example, two interviewees refused to be recorded even though the researcher assured them of the confidentiality of the interviews.
- Being able to express oneself completely freely in Saudi Arabia can still be an uncomfortable experience for people due to political and cultural issues; for example, some people fear telling the whole truth in case of ramifications.

4.4 CORE THEMES RELATED TO MOTIVATION AND JOB SATISFACTION

After extensive examination of the seven transcripts produced during the course of this research, definite themes emerged about how employees perceived job satisfaction, their opinions about the management, and about what motivates them to work. These themes have been frequently reported in the transcripts of the interviews; they therefore have been seen as an important area for discussion. The identification of phrases and specific words helped the researchers to focus on the employees' actual experiences. Four core themes thus emerged: the role of team work and achievements; employee growth and promotion; compensation and benefits; and the concept of religious values.

Although each interviewee's interview session was different, all of the seven interviewees gave their opinions on their job based on their own experiences, feelings, and satisfaction at that time. This factor means that their opinions reflect their feeling and satisfaction at that time only and they may not necessarily hold the same opinion in the future. In other words, job attitudes such as satisfaction and motivation are time- and situation-dependent, in that employees' feelings could differ on the situations or cases that they experience.

Two interviewees refused to be recorded during the interview: the customer service representative and the international trading representative. Their reason was that they did not feel secure and therefore feared that their honest opinions would be seen by their manager, despite the researcher having guaranteed the confidentiality of the interview and the results. Both subjects experienced dissatisfaction in their job for reasons other than those related to traditional monetary motivation as their management did not treat them fairly in terms of promotion and recognition. The final area worth mentioning in this section is that employees who have stayed in their job for the longest time, and have therefore gained much experience, have also experienced a greater level of job satisfaction and motivation when compared with those people who have been employed for a shorter period of time.

4.4.1 THE ROLE OF TEAMWORK AND ACHIEVEMENT

Interestingly, all of the interviewees have seen that communication with teammates is more important and effective than communication with management. Working as a team is one of the important recurring themes that have been reported in all of the transcripts. Most of the interviewees perform their job and achieve their goals in groups. One interviewee, the regional manager for corporate sales, who is leading sixteen employees in the sales department, comments that *"when I work with my team, managing the job becomes easier and I feel more open with them than with the top management ... top management is more bureaucratic"*. When asked a question about communication levels, she responded that

"considerable experience in the bank has proven to me that communication with management needs more time and effort than any other attitudes ... I feel that my teammates are flexible and more open to two-way communication than the top management ... I said that because of my actual experience".

The international trading representative agreed and described the relationship inside the team and how it works: *"There is a positive atmosphere inside the team. The teammates are supportive and I am able to find them when they are needed ... I share business knowledge with them and necessary information"*. She continued, saying that *"I like the team I work with which I think makes my work more interesting ... my supervisor does not care in what form or way I do my work as much as my team does"*. Another employee, the customer service officer, stated with passion that

"when I give my teammates reliable information, I know they will perform in a manner that benefits the whole team ... If I am not honest with them then the whole team will fail ... I feel that reliability and credibility in sharing the necessary information and business knowledge shape the strong relationship between us and encourage the teammates to work harder to achieve goals".

It was also possible to discuss other issues that make employees feel satisfied and more motivated towards their job; such an issue was the division of the heavy workloads among groups.

"The type of tasks given to one employee whom she has to achieve is far away and too much to achieve for one employee by herself ... so a collective work environment can help to provide and exchange business views in order to reach common goals ... When common goals are achieved employees feel satisfied" (GCSO).

Also the Internet and mobile banking assistant manager stated that

"In my team, we always try to bring new ideas to work and if our ideas are welcomed we get more motivated, and when our ideas are applied and we see them in production, we feel satisfied that we have achieved a great thing".

She further agreed with many employees that the management does not care as much as the team by saying that *"we are humans and machines at the same time ... we have to achieve our goals ... management would prefer to see results and profits before any other matter ... this is the way it always works"*.

It was common for employees to comment about how the job is divided and who is responsible for the work's results.

“After the board of directors’ meeting, our manger came to us for an intimate meeting, explaining about the new project, time scale, and goals that we should achieve. She then disappeared for few days; it was the team’s responsibility from then on to divide the work and introduce the project proposal. Although the manger only cares about the results and not how they are achieved, I felt that she was misleading us but working with my friends in a project makes me satisfied because I know that if one of us fails the rest will follow; therefore there is a large amount of trust between us in that the success of the project means the success of the whole team” (the international trading representative).

This interviewee provided the best example of the teamwork setting. The regional manager for corporate sales commented on this, emphasising that *“I encourage my team to introduce new and practical ideas ... although some people are resistant ... I am happy for them because they work individually as a team”*.

A good relationship with the team has been described by another female employee, who stated that her mother got cancer last year and that, as a result, she cannot focus on her job, which makes her miss work sometimes as she has to stay with her mother. The management understood her family’s situation to an extent, but not for long. Later, her teammates shared the responsibility with her in that they visited her at home once a week reviewing the work and updating her with necessary information so that she would not miss anything. She also stated that *“I felt that my teammates were so great and helpful; they have done some work for me which I could not have done myself. It helped me a lot, especially in the bounce time”* (customer service representative).

4.4.2 EMPLOYEE GROWTH AND PROMOTION

Another important theme that has been noticed and employed in the analysis was that of growth and promotion. Several interviewees felt that the growth and development of their career and job promotion was a strong aspect to motivate them towards performing their best in the job. Conversely, two interviewees felt that *“growth and promotion is not based on the employee’s efforts and ability, it is instead subject to a special relationship with the managers”* (international trading representative, CSR). Therefore, they expressed dissatisfaction and were less motivated by what they received in their work.

“We have a lot of corruption in this place. We are supposed to be based on an Islamic bank’s regulations and values, which means we have to do what we believe. I have worked here for four years, but I have not received any promotion or development in my job at all ... I have a feeling that my manger know about this corruption ... In the international treading department, I have to be easy and not restricted if I want to get promoted” (international trading representative).

She also stated that

I have more experience in banking than my direct manger and I have a better track record of succeeding in many projects in this job and in my previous job ... yet the manager got promoted because she is a close family relative of the GM.

She called this action “wasta”, which is a favouritism based on a family relationship.

Another employee, the customer service representative, agreed and reiterated that they are working in a corrupt environment:

“The big care goes to the easy-nice fish ... we are at the bottom level of the organisation, who cares ... I work in a large female section and we receive our orders from the head office. Last year, I was offered a bribe to grant a loan to a customer with a bad record who did not legally deserve it ... when I complained to my manger she said (you better keep your job); after a few months the same customer gained the loan”.

She also stated that *“I am not afraid of losing my job because I am not gaining any benefits from it”*. She continued, saying that *“if you like it this way, you will definitely get promoted quickly; my manger saw me as a trouble-maker rather than as deserving promotion”*.

Several staff believed that the banking sector is the most promoted and well-developed sector in the country.

“Other employees working in sectors such as insurance and the chemical industry complain about the career advancement and skills development they receive ... the knowledge I am gaining from my bank cannot be accomplished anywhere else ... the value for the bank’s employees in general in terms of their skills and personal growth is much better”. (Internet and mobile banking assistant manager).

The regional manager for corporate sales, who has ten years of experience, comments that

“Opportunities for growth and promotion, including personal development, are available for individuals who have been recognised for their good intentions and efforts ... I started as a small employee in the sales

department with little knowledge, over the years I have received educational courses and skills programmes ... three years before being appointed my position, the HRM sent me for six months to the USA to gain advanced skills, including coaching and leadership programmes”.

The researcher asked her whether she would accept a better offer from a different bank, she replied *“it is a clever question ... but I think that the bank made me successful in selling their products only”*. In essence, she indicates that although she is doing well at the moment, it may come to that if necessary.

The assistant human resources manager said, however, that

“We have many ways to make employees resign; not giving them growth and promotion opportunities is one of these ways ... It is just because they are a bit risky for the bank and offer no advantages or maybe because they show no ability ... legally, we cannot fire them without a reason ... we have to realise our strategic goals by selecting the most talented candidates”.

4.4.3 COMPENSATION AND BENEFITS

Compensation and benefits also played a major role for the banks’ employees. It should be noted here that banking is the most profitable business in Saudi Arabia when compared to other industries (Saudi Arabian Monetary Agency, 2013). For most of the subjects, receiving good compensation and other job benefits is essential. The regional manager for corporate sales thus commented that

“Financial and non-financial benefits are an indicator of job satisfaction and it has been always the fuel which gives me energy all of the time in order to increase my performance level ... I need something to motivate me and the bank gives it to me”.

This situation seems to be particularly true for management and employees. Indeed, she stated that *“My husband works in the government and receives less than I do. I can help my family and the benefits I gain are attractive and important to us”*.

Further, the commercial and technical support manager felt strongly that it was important for the management to keep this place profitably wanted and for employees to perform what they perform best. She stated:

“I think the bank benefits that I receive, such as medical insurance, home loans, and other indirect benefits are of paramount importance for bankers ... I do not rely on my salary because it is usually not as important as the annual bounce, insurance, and other indirect benefits”.

When the researcher asked about these indirect benefits, she responded with the question *“Do you think my BMW came from my salary?”* Indeed, the commercial and technical support manager thought that monetary motivation was the biggest factor that makes her work at the bank and that thus makes her satisfied. She also seemed to rely more on her private customers. Equally, the GCSO’s job is to deal with those people who are considered as ‘Golden’ clients by the bank; these clients usually have a substantial amount in their accounts. She said that *“my job is to look after my clients ... finding the right and profitable investments inside and outside the country ... if my clients are happy, I am happy too”*.

The assistant human resources manager commented about the compensation system at the bank and described it as

“very competitive and based fairly on an employee’s performance ... for example, the annual bounce grades range from poor to exceptional ... In the last five years, I gained a very good level of bounce ... bounce means seven times the salary, which contributed a lot to my family”.

Most of the employees argue that the bank needs to systematically reviewed and needs to update the issues of compensation and benefits, suggesting that *“some financial and non-financial rewards are unconvicted, especially for high-level management such as regional managers and GM”*. (RM).

Another unsatisfied employee expressed the following opinion in relation to the notion of compensation:

“I work in a team comprised of five other staff; my manager is the only one who can determine my bounce grade ... I knew with certainty that two members of my team put in less effort than the rest, but they still gained more bounce than us ... I wonder why” (customer service representative).

Another member of staff felt that the bounce is based on the employee-manager relationship: *“I have to provide my boss with a good image first”* (international trading representative).

4.4.4 THE CONCEPT OF RELIGIOUS VALUES

The researcher did not ask any questions about Islamic or religious values, but participants raised the subject without being prompted. *“Working in an Islamic environment or a Shari’ah-compliant business with free interest (or riba) was strictly important to Saudi culture in general and especially to the bank’s employees”* (GCSO). For example, *“in Saudi Arabia, many families do not expect a person who is working in a conventional bank to marry their daughter;*

they also do not expect him or her to participate in social activities” (regional manager for corporate sales). She also mentioned that Saudi Arabia is a linked society where people are known by their tribe’s name. When the researcher asked about motivations other than salary to make the employees work here. The Internet and mobile banking assistant manager mentioned that:

“Saudi Arabia, like any other country, has its unique and distinct business values that dominate businesses practices. Businesses whose practices are based on religious values are strongly linked to everyday life and are welcomed by people ... I feel proud to work in this Islamic bank”.

Another interviewee expressed her opinion about this issue, stating that

“Even though I have been offered a higher salary and a better position from a competitive conventional bank, I chose this bank because it operates its businesses according to Islamic rules and ethics ... this makes me feel satisfied and it provides my family with Halal money” (assistant human resources manager).

Conversely, the regional manager for corporate sales said that

“Most of the bank staff believe or are at least convinced that religion and its values as the bank’s main concept are linked to their own values and principles, and they therefore contribute to their level of satisfaction by helping to create a sense of motivation and belonging for the objectives of the bank”.

“The Shari’ah-compliant practices to which the bank and ourselves adhere provide me with a means by which I can be motivated to do my job in an efficient way ... also, it provides me with a good image among my people” (commercial and technical support manager).

In the light of how religious values contribute to an employee’s satisfaction, *“Working in an Islamic bank and adhering to Islamic business practices means that God would reward me for my good deeds ... I am satisfied because I am doing good thing”* (GCSO).

The next section will provide a discussion of the findings for this study as it will address and discuss the four aforementioned themes individually.

DISCUSSION OF THE CORE THEMES

5.2.1 The Role of Teamwork and Achievement

Almost all of the interviewees stressed the importance of teamwork in terms of effective communication, suggesting that communication with teammates is more important and effective than communication with management. Most employees felt that the top managers are more bureaucratic than their teammates who are more flexible and usually open to two-way communication. Some other employees felt that sharing reliable information among the team and encouraging their teammates to work harder to achieve common goals was the best solution. Thus, team relationships appear to lead to higher levels of work motivation and job satisfaction. Other employees supported the notion that it is the responsibility of the managers to establish the team’s goals, yet some other managers who participated in the study viewed it challenging goals for employees if they do not strongly involve. Some interviewees’ managers believed that teams should exercise a degree of discretion and independence by setting up project goals and time scales, thereby ensuring that they are well-prepared to introduce their business views and allowing the managers to give them feedback. According to Hackman and Oldham, (1976), who stated that autonomy and feedback when provided in the job, employees are likely to be motivated and satisfied more than that jobs that do not provide them. Such autonomy and feedback exercised by teammates would therefore enable employees to experience responsibility for outcomes and obtain knowledge of the results that lead to motivation and job satisfaction. The employees commented, however, on the importance of teamwork and its relationship as a driving factor in an employee’s level of job satisfaction and work motivation. The findings also echo those of the literature review in that teamwork improves an employee’s performance and increases their level of job satisfaction. The Goal-Setting Theory (Locke, 1986) emphasises that participation in goal-setting by the team leads to improved performance by increasing the commitment to these goals, which in turn leads to a higher level of work motivation. Moreover, some employees believed that achievement within the team in terms of sharing common goals is an important factor contributing to satisfaction. For instance, *“A collective work environment can help the provision and exchange of business views in order to reach common goals [...] When common goals are achieved I feel satisfied”* (GCSO). Frye (1996) similarly found a strong correlation score of .50 between these job characteristics

that are provided to employees and their level of job satisfaction. Herzberg (1974) further argues that achievement served as a motivating factor towards job satisfaction and performance.

5.2.2 Employee Growth and Promotion

Before tackling the importance of growth and promotion towards one's career, the researcher wants to highlight the issue of "*wasta*", a term used in Saudi culture. Although two interviewees defined it as favouritism based on a family relationship, it evokes a broader definition for scholars. Indeed, Gunningham *et al.* (1993) state that *wasta* involves intervention for the purpose of providing a special and undeserved advantage so as to acquire a service or product for a specific individual; this act has a negative impact on other individuals as it demonstrates the lack of a just distribution of advantages such as promotion. Personal factors akin to being closely related to the GM thus determine who should get promoted rather than skills, experience, and merit. The two subjects who described this phenomenon were conflicted in their feelings over what they valued from the bank as an Islamic practice and what they perceived in their job. What is noticeable is that *wasta* as a cultural behaviour or attitude is inherent in Saudi culture and it has a negative impact on staff. These same two subjects also felt insecure because their needs in the form of a fair working environment and treatment were not satisfied.

In contrast, several other interviewees (five out of the seven employees) felt that growth and development towards their career future and job promotion was a strong aspect to motivate them, thereby making them perform better. They claimed that this bank is a better value for employees than any other place. Locke's value-percept model (1976) argues that satisfaction can be determined by an individual's valuation of the job. Although they did not disagree with others that the bank has corruption akin to other work environments, the researcher noticed that these subjects had greater experience in the bank and had a better record of skills development and training. For instance, the interviewees believed that an individual's ambitions and efforts are the basis for personal growth and promotion. The interviewees' narratives were consistent with the findings of the literature review; for example, Herzberg (1974) claims that personal growth would serve as a motivating factor towards an individual's level of job satisfaction and performance. Based on the job characteristics model which is the basis of the job enrichment strategy, skill variety and the extent to which a job makes an individual of different skills and ability including growth and promotion will develop motivating characteristics that in turn will lead to a higher level of job satisfaction.

Receiving good skills development and growth from a workplace could also positively affect other attitudes such as loyalty. For instance, one subject said that "I am gaining useful knowledge and training and the bank has made me successful at selling their products so I will not leave it". Hulin *et al.* (1985) state in their job satisfaction model that the more an individual receives in terms of outcome relative to their investment in the work, the higher their level of job satisfaction and enjoyment of the working conditions. Also, building employees' skills in terms of how they perform their job and encouraging self-esteem makes them believe in themselves, for as Judge *et al.* (1997) suggest, self-esteem and generalised self-efficacy lead to a higher level of job satisfaction. Alderfer (1972) similarly argues that it is more realistic to consider an individual's growth as a source of job satisfaction.

5.2.3 Compensation and Benefits

Compensation and benefits also play a major role for the bank's employees. Most of the subjects that were interviewed agreed that receiving good compensation and other job benefits is essential. Indeed, the Saudi Arabian monetary agency states that the banking industry is the most profitable sector in the country. The regional manager correspondingly described the financial and non-financial benefits as "fuel" for her work and performance. It has been observed in this research that the basic salary received is not as important as the other direct benefits (insurance, children's education, and bounces) and the indirect benefits (private clients); for example, golden clients (GCSO) and annual bounces (HRM). In contrast to this view, the international trading representative and the customer services representative expressed dissatisfaction that benefits are based on the employee-manager-relationship and not on effort. Equity theory (Adam, 1963) and expectancy theory by Vroom (1964) suggest that individuals feel satisfied when their input into a job and the resulting outputs or outcomes are equal to those of their co-workers. It can also be noticed from the interviewees' narratives that monetary motivation is the largest factor which makes employees work at the bank and which provides the most satisfaction. The point is that management wants to see numbers as results; employees, in contrast, want to gain numbers as rewards; the balance between the two is satisfaction. Vroom argues that the perception of the link between effort and reward is important to work motivation, yet Herzberg (1974) suggests that pay removes dissatisfaction but does not necessarily contribute to motivation and

performance. Hulin *et al.* (1985) emphasise, however, that the more an individual receives as outcome (pay) relative to the input they invest in the work, the higher their level of job satisfaction.

5.2.4 The Concept of Religious Values

Although the previous three themes are significant for the interviewees, the concept of religious values is also important. Religion is a driving force for the employees working at the bank.

“In Saudi Arabia many families do not expect a person working in a conventional bank to marry their daughter; they also do not expect him or her to participate in social activities” (regional manager). Indeed, Saudi Arabia has its own unique characteristics; Saudi Islamic values emphasize harmony and the family relationship even inside the workplace; and conventional banks, as opposed to Islamic banks, are socially alienated and their money is classed as “*Haram*

”. For instance, affiliation needs, such as attachment and social acceptance, are a source of job satisfaction in accordance with the definition proposed by the hierarchy model of human needs. Another employee expressed the view that “Working in an Islamic bank and adhering to Islamic business practices means that God will reward me for my good deeds [...] I am satisfied because I am doing a good thing” (GCSO). It is also evident that most of the Saudi’s nation open, trade, and participate in those Islamic banks more than conventional banks. The message was that the bank’s mission and policies, which claim adheres to Islamic business practices, prevent its employees from feeling uncomfortable and unsatisfied. Although, the employees’ salary for those working in the Islamic Bank is far less comparing to those working for conventional banks. Locke’s value-percept model (1976) places emphasis on what an individual considers to be the important values of their work. Locke further argues that satisfaction as an emotional response can be determined by an individual’s valuation of the job. The key idea is that the employees value themselves with regard to the bank’s religious practices so as to establish a culture of Muslim banking. The question is, however, whether the business can be established in religious values.

6. FURTHER IMPLICATIONS

Akin to any other study, a number of unavoidable limitations presented themselves while conducting this study. The study was conducted in only one bank where there are three more Islamic banks in the country, meaning that the population sample was limited. It is, however, difficult to make any generalizations based on a sample of only one bank. Furthermore, the issues of job satisfaction and work motivation might be linked with the specific management practices at this particular bank. In other words, it is not possible to determine the complete accuracy of this study for the whole banking sectors. The findings of this research should therefore be treated solely as an indication of the overall situation; a further study involving a larger sample size may allow for more definitive results and equally enable these current findings to be reaffirmed. Ultimately, an empirical analysis of Saudi Islamic bank contributes to the literature of human resource management. It has further queried the role of the religious practices involved in such a case. It could be worthwhile to extend this research as there are many other areas that remain uncovered. Future research could adopt other techniques such as employing observation and documentation in order to gain a more in-depth understanding of employees’ perceptions of their levels of job satisfaction and work motivation. Indeed, it could also be extended to other Gulf countries that have similar cultural characteristics so as to provide more evidence on the key issues of satisfaction and motivation.

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