

FACTORS INFLUENCING PERFORMANCE OF BANK EMPLOYEES IN TURKEY: ESKISEHIR PROVINCE PUBLIC AND PRIVATE BANK SAMPLE**Dr. Seda TEKELI**Anadolu University, Turkey
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E-mail: dpasaoglu@anadolu.edu.tr**Abstract**

In today's globalized competitive environment, employees' performances in both public sector and private sectors are vital for businesses because high performance of employees increase business efficiency, service quality and customer satisfaction. Thus, unlike the other businesses, the business is able to achieve competitive advantage. The purpose of this study is analyzing impacts of wages, career and job satisfaction on performance elements of the bank employees, and put forwarding similarities and/or differences of the factors affecting the performance of public bank and private sector bank employees. In addition, examining age, seniority and gender demographic characteristics impacts on wage, career and job satisfaction elements. For this purpose, to measure job satisfaction Job Satisfaction Scale developed by Hackman and Oldham is used. Performance is measured through a scale including 4 expressions of Sigler and Pearson that they get from Kirkman and Rosen. Questionnaire is supplied through of that prepared over a five-point Likert scale with a SPSS 16 statistical software program in determined a public bank and a private bank. As a result, the effects of career and job satisfaction have been identified mainly on the performance of bank workers.

Key Words: Wage, Career, Job Satisfaction, Demographic Characteristics, Performance and Bank Sector.

1. CONCEPT OF PERFORMANCE AND ITS SIGNIFICANCE

Recently, enterprises started to attach ever more importance to human resources. Here, the important issue is to use human resources in most efficient and effective manner and to catch the point where labor force targets comply with the corporate or organizational targets. This point further increases significance of work satisfaction. In the environment characterized by advanced technology and increasing competition, enterprises should keep hold of existing human resources and gain best possible efficiency from this resource in order to get upper hand on competitors. Making the enterprise attractive for both existing employees and potential workers is largely depending on objective determination of employees' performance and use of the performance values in human resources activities in the enterprise (such as promotion, pricing etc.). Performance is the qualitative and quantitative expression of the extent an individual, a group or an enterprise operating in a particular field may reach the business target and what they can provide (Özkanlı, 1995). In other words, performance can be defines as the labor force performing a work in accordance with particular conditions or the behavior pattern of labor force.

Work performance is related with work oriented activities of employees, who are also a part of the work (Borman and Motowidlo, 1993). Work performance is typically considered as the efforts required to be made by employees in exchange for the wage paid (Rousseau and McLean P, 1993). Performance is an important concept which influences prices and rewards pertaining to the employee (Kaplan and Atkinson, 1998; Horngren et al., 2002). From socio-analytical perspective, human show work performance in order to succeed in a work or to achieve a work as consequence of motivation (Hogan and Shelton, 1998). Recently, performance emerges in the form of a variable which requires continuous development and orientation and it is discussed with regards its corporate interaction beyond an activity between assessors and the assessed (Murphy and Cleveland, 1995). There is important interaction between performance and competitive power (Krishnan et al., 2002). In organization, work performance is an important indicator of competitive power (Plotkin, 1987; Wang and Netemeyer, 2002).

It is possible to mention three types of performance (Bilgin, 2004: 43). These are 1. Corporate Performance, 2. Team Performance and 3. Individual Performance. Corporate performance is the extent that desired outcomes are reached by establishing a corporate strategic planning and disseminating the priorities determined from senior management to inferior units and labor force.

Three factors directly revealing the team performance include presence of technical success, which is provisioned by objectives of the project requiring establishment of team, whether the project is completed within pre-defined schedule and whether it is completed within pre-defined budget limits (Dengiz, 2000).

Performance of a business system is the function of output created within a particular time or a result of a study. This result should be perceived as the extent aim or duty of the enterprise or the organization is fulfilled. In that case, performance can be defined as evaluation of all efforts made for fulfilling organizations aims.

In simple words, work satisfaction can be defined as how happy the labor force is in relations with the job. According to LOCKE, a pleasurable or positive emotional state resulting from the appraisal of labor force's job and job experiences is the job satisfaction (Yüksel, 2003). The labor force, starting to attend an organization based on particular expectations, will be satisfied with the job and the enterprise or the organization, where he works, to the extent those expectations are met, and thus, efficiency and performance is increased. Increase in efficiency and performance of labor force will also positively influence the performance of enterprise or organization, where he works.

2. CONCEPT OF JOB SATISFACTION AND ITS SIGNIFICANCE

All information and emotion gained/experienced by labor force throughout the working life will determine their attitudes towards the job and the organization or enterprise. Such attitudes emerge the concepts of job satisfaction or job dissatisfaction (Yazıcıoğlu, 2010). In the widest sense, job satisfaction is defined as a reaction of emotions experienced by employees against the job. Although this concept was first appeared in the literature in '20s, it was later recognized that this concept had non-negligible importance for enterprises or organizations (Sevimli and İşcan 2000).

According to Fisher (2001), job satisfaction is a state of satisfaction which occurs when the job has the qualifications perceived as important by the labor force and when such qualifications are met (Fischer, 2001). Oshagbemi (2000) defines the job satisfaction as a general attitude of labor force towards the working place and the employer. According to the author, job satisfaction enables the labor force be well in mental and bodily terms (Oshagbemi, 2000). In this sense, positive mood gained as a result of work experiences by labor force can be defined as job satisfaction and the negative mood can be defined as job dissatisfaction (Sevimli and İşcan 2000). In a study conducted by Lent and Brown (2006), authors stated that stress sources in the enterprise or the organization such as role conflict and role uncertainty as well as events experienced in working life, expectations-values and beliefs and expectations of labor force from the organization and the extent those expectation are met have influences on job satisfaction (Lent and Brown, 2006).

2.1. Individual Factors Influencing Job Satisfaction

As emphasized in the study, the individual factors that affect job satisfaction include age, gender, marital status, and educational level. **Age:** Age is one of the most important variables that determine the attitude and behaviors of the labor force towards their job. The job satisfaction level of the labor force differs depending on the age group they belong to. HICKSON and OSHAGBEMI (1999) asserted that a positive relation exists between age and job satisfaction (Hickson and Oshagbemi, 1999). As the age of labor force increases, there occurs an increase in its job satisfaction level, too. The fact that the increase in the labor force's experiences and skills related to the job assigned within an enterprise or organization leads to an increase in performance has positive effects on the job satisfaction of the labor force (BAYSAL, 1981). Accordingly, it can be said that performance leads to an increase in the level of job satisfaction considering that the job satisfaction of the labor force increases in conjunction with age (Groot and Brink, 1999). **Gender:** Differences in the roles undertaken by men and women within the society due to their gender lead to differences in their respective job satisfaction levels (Çarıkcı and Oksay, 2004). **Marital status:** There are two different views in literature with respect to the effects of marital status on job satisfaction. KHALAQUE and RAHMAN (1987)* stated in their study that married employees have a higher level of job satisfaction than unmarried labor force. Similarly, KING et al. (1982)[†] reached in his studies the conclusion that divorced and widowed labor force has a lower job satisfaction level than married employees. In their study carried out in the Organized Industrial Zone of Manisa on a total of 755 employees employed in 14 different factories, YILMAZ and IŞIK (2004) concluded that the job satisfaction level of unmarried employees is lower than other groups (Gül and Oktay, 2009).

* For detailed information see A. Khaleque and M.A. Rahman, "Perceived Importance of Job Facets and Overall Job Satisfaction of Industrial Workers" Human Relations, 40/7, 1987, pp.401-406.

[†] For detailed information see Michael King, Michael Murray and Tom Atkinson, "Background, Personality, Job Characteristics and Satisfaction With Work in a National Sample", Human Relations, 35/2, 1982, pp.119-133.

However, TOKER (2007)[‡] determined in his study that there is no significant difference between the job satisfaction levels of married and unmarried employees. **Educational level:** The general opinion is that a positive relation exists between education and the level of job satisfaction. In his study, BAYSAL (1981) reached the conclusion that the job satisfaction level of employees with a high educational level is higher than the level of employees with a lower educational level (Baysal, 1981). However, BİLGİÇ (1998) concluded in his study, which he carried out on 249 Turkish employees, that there is no direct relation between the educational level of employees and their level of job satisfaction (Bilgiç, 1998). **Working time and title:** It is expected that the job satisfaction level of employees, who work at the same workplace for a long period of time during their careers, will be higher than other employees. This can be also explained by the fact that the increase in occupational experience has a positive influence on job satisfaction (Oshagbemi, 2000).

The opposite case is that the job satisfaction level of an individual decreases parallel to the increasing length of the working time spent at the same workplace. A possible explanation is that the job satisfaction level of an individual, whose expectations from its respective job and from the workplace are relatively low at the commencement of employment, will be high; yet negative conditions experienced at work in the course of time may result in a decrease in the level of job satisfaction (Kılıç, 2008). Another factor that influences the job satisfaction level of employees is title. In his study carried out in England on 23 universities, OSHAGBEMI (1997) determined a positive relation between job satisfaction and title. Accordingly, every single improvement in the title of an employee leads to an increase of the job satisfaction level. Another result that was obtained is that the effect of title on job satisfaction level is higher among female employees (Oshagbemi, 1997).

2.2. Organizational Factors Affecting Job Satisfaction

Since the “job satisfaction scale” developed by Hackman and Oldham has been used in the present study, the style of management, working conditions, corporate image, and financial gains (wage, bonuses etc.) will be discussed as organizational factors affecting job satisfaction. **Style of management:** The effects of the management style on the job satisfaction of employees can be evaluated in two different aspects. The first aspect is that the management ensures the participation of employees in the making of decisions that concern the enterprise or the organization. The employees’ participation in and awareness of resolved decisions has a positive effect on job satisfaction. The second aspect is that the management makes all necessary efforts to support and improve the relations to its employees (Luthans, 1973). **Relation to workmates:** The relation of employees to their workmates helps to establish a harmonious cooperation between them (Bozkurt and Bozkurt, 2008).

Employees with harmonious relationships to workmates will have a high job satisfaction level. Positive relations to workmates are a very important factor to prevent employees from alienation in cases, where jobs get a monotonous structure (Çoruh, 2001). **Corporate image:** Individuals desire to enjoy equal conditions and rights with individuals of similar qualifications within an establishment or organization. A consistency between the contributions made by an employee to a corporation and vice versa has a positive impact on the job satisfaction level of employees (Karaman and Altunoğlu, 2007). **Wage:** It is very important that an employee receives a wage close or equal to the wage paid to other employees with similar qualifications. Therefore, it is necessary to determine the wages of employees on the basis of the employee’s expectations, performance, and the wage system currently applied in the market (Bozkurt and Bozkurt, 2008). Besides, it can be said that every wage increase leads to an increase in the level of job satisfaction. In their study carried out in Kahramanmaraş on 210 employees working in the textile sector, GÜVEN, BAKAN, and YEŞİL (2005) reached the conclusion that a positive relation exists between the wage level of employees and their job satisfaction level and that the age and educational level of employees have an impact on wage-based job satisfaction. (Güven, Bakan, Yeşil, 2005).

3. METHODOLOGY

In this study, the survey form, which was prepared in order to determine the extent and the way work satisfaction factors influence performance of bank employees, was applied to totally 265 individuals in two groups including one public and one private bank, operating within borders of Eskişehir province. Of 265 individuals, 52.8 % (140 subjects) was comprised of public bank employees and 47.2 % (125 subjects) private bank employees. In the study, care was taken to make participants voluntarily fill the survey.

[‡] For detailed information see Boran Toker, “Demografik Değişkenlerin İş Tatminine Etkileri: İzmir’deki Beş ve Dört Yıldızlı Otellere Yönelik Bir Uygulama”, Doğu Üniversitesi dergisi, 8(1), 2007, pp. 92-107.

The highest and lowest mean values in the analysis were determined as 0.00 and 5.00. The accepted significance level was set to $\alpha=0.05$. Alpha value of the survey used in this investigation is in the range of 0.96 and 0.97. 59.5 % of participants were comprised of female subjects, while 40.5 % was comprised of male subjects. According to age groups, most of participants, namely 34.7 %, were comprised of employees in the age range of 36-40 years. Moreover, most participants (66.4 %) were university graduates.

Table 1: Demographics of Participants

Demographics	Frequency	%	Demographics	Frequency	%
Gender					
Female	157	59,5	Service Life		
Male	107	40,5	Less than 1 year	12	4,6
Total	264	100,0	Between 1-5 years	44	16,7
Age			Between 6-10 years	100	38,0
20-25	50	18,9	Between 11-15 years	95	36,1
26-30	33	12,5	16 years and over	12	4,6
31-35	70	26,4	Total	263	100,0
36-40	92	34,7			
41 and over	20	7,5			
Total	265	100,0	The Relevant Organization		
Marital Status			Public Bank	140	52,8
Married	125	47,3	Private Bank	125	47,2
Single	102	38,6	Total	265	100,0
Other	37	14,0	Title		
Total	264	100,0	Department/Division Manager	34	12,8
Education			Caash Management/Operation Officer	65	24,5
High School/Vocational School	18	6,8	Customer Relations Manager/Officer	48	18,1
University	176	66,4	Cash Management/Operation Asstant	55	20,8
Post-Graduate	57	21,5	Customer Relations Asisstant	32	12,1
Doctorate	14	5,3	Counter/Pay Desk Officer	31	11,7
Total	265	100,0	Total	265	100,0

3.1. Assessment of Work Satisfaction Scale

In this study, twenty one statements for variables included in the work satisfaction scale of participants were used. In the study, it was aimed to make intra-group classifications of main variables, of which those questions aimed to measure, and basic component analysis was performed using variation maximization (Varimax) method, which facilitates interpretation of factors by minimizing variables with higher weight on any factor for interpreting factor weights in the SPSS software. Results of this analysis indicated that factor loads were realized over 0.50, the accepted limit in the literature, during reduction of factors (Vandenbosh,1996, Hair, Anderson, Tahtam &Black, 1998). KMO and Bartlett’s tests were applied in order to test compatibility of data with factor analysis. Based on KMO and Bartlett’s tests given in Table 1, study date and sample size is suitable for factor analysis.

Table 2: Results of KMO and Barlett’s Tests

Kaiser-Meyer-Olkin Meusure of Sampling Adequacy		Private Bank	Public Bank
		0,934	0,928
Barletlett’s Test of sphericity	Approx. Chi-Square	4157,042	6376,333
	Df	210	210
	Sig.	0	0

At the end of factor analysis, the twenty one statements determined in relation with work satisfaction of employees working at public and private banks under gathered under three factors including satisfaction for manager and organization approach (Factor 1), satisfaction for price, workmates and corporate image (Factor 2) and the satisfaction for the work and cooperation (Factor 3). Accordingly, factor loads range between 617 and 875 for Private Bank and between 715 and 945 for Public Bank. These outcomes indicate that statements are suitable for factor analysis, structural validity is ensured and they are found reliable.

3.2. Safety and Validity Analysis of Work Satisfaction

Safety and validity of the scale developed in relation with work satisfaction were examined. In the safety examination of the scales, Cronbach alpha test was used (Ravichandran ve Arun, 1999:136). Safety levels of factors revealed out from the factor analysis are given, respectively, in Table 2. Safety (cronbach alpha) constant is regarded as 70 % in the international literature. If reliability coefficients of all factors in relation with work satisfaction are over 70 %, it is shown that the scale developed meets the reliability conditions and variables have intrinsic consistency. In order to demonstrate reliability of the scale developed, results of actual reliability test (cronbach alpha) are shown in Table 3.

Table 3: Reliabilities of Factors Revealed Out From Factor Analysis

Private Bank			Public Bank		
Name of Factor	Number of Variables	Cronbach Alfa Coefficient	Name of Factor	Number of Variables	Cronbach Alfa Coefficient
Satisfaction with the manager and the organization	8	97,40%	Satisfaction with the actual work and organization	9	97,10%
Satisfaction with the price, workmates and corporate image	7	96,80%	Satisfaction with the manager	5	100%
Satisfaction with the actual work and cooperation	6	96,40%	Satisfaction with the price, workmates and corporate image	7	97,00%

When alpha values in the table are considered, it can be speculated that reliability distribution of the survey is very wide. In the study, work satisfaction factors are separated at each bank level with factor separation and t-test and one-way ANOVA analysis was performed based on demographics in relation with three factors determined and the difference between groups based on demographics was tested.

3.3. Results of the t-test and ANOVA Analysis

In this section of the study, in relation with three factors revealed out of factor separation, independent analyses were performed for both private and public bank.

3.3.1. Results of Analysis for the Private Bank

Influence of factors related with manager and organization on work satisfaction for private bank employees differs based on gender, age, service life and the position. Factors related with manager have higher influence on work satisfaction of male ($M=2.22$) than that of female ($M=2.18$). Moreover, factors related with the manager have higher influence on work satisfaction of employees in the age range of 20-25 years than that of employees in the age group of 41 years and older ($MD = 1.100$). With regards the marital status, for example, for employees with service life of over 16 years, the view that manager completely meets the tasks and responsibilities is more efficient than the employees with shorter service life ($MD=1.299$). With regards the position, influence of factors related with manager and the organization on the work satisfaction may vary according to the position. For example, for counter/pay desk officers, the view that manager completely meets the tasks and responsibilities and influence of factors related with the manager on work satisfaction is higher than managers of departments / divisions ($MD = 1.250$).

With regards the results of analysis related with influence of *price, workmates and corporate image* factor on work satisfaction, it is shown that influence of factors related with price, workmates and corporate image on work satisfaction does not vary according to gender, marital status, education level, service life and the position, but it only varies depending on the age. For example, for employees in the age range of 20 – 25 years, influence of the belief that the organization of the concerning individual has a respectful position among all other organizations on the work satisfaction is higher than that of employees aged at and over 41 years ($MD = 0.844$). For employees of Private Bank, influence of factors related with the *actual work and cooperation* on work satisfaction varies only depending on gender, age and the position, but it does not vary based on marital status, education level and service life. Accordingly, influence of factors related with actual work on work satisfaction is higher in male than female. Concerning the parameter of age, influence of factors related with actual work and cooperation on the work satisfaction of employees in the age range of 20 – 25 years is higher than that of employees aged at and over 41 years.

With regards the position, the influence of the respect to the recommendations made by employees about their work in the organization on work satisfaction is higher in counter / pay desk officers than managers of departments / divisions (MD = 1.133).

3.3.2. Results of Analysis for Public Bank Employees

Based on results of the analysis, influence of factors related with *actual work and the organization* on the work satisfaction varies depending on gender, age, marital status and the title, however, it does not vary based on education level and service life. For example, factors with the actual work largely influence male subjects, while factors related with the organization have more influence on work satisfaction of female subjects (M=1.88) than male subjects (M=1.74). Concerning the parameter of age, for example, the influence of factors related with actual work on the work satisfaction of employees in the age range of 20 – 25 years is higher than that of employees in the age group of 41 years and over. Another surprising result obtained from the analysis is that when any problem is experienced in the organization by employees in the age range of 20-25 years, influence of aid obtained from workmates on work satisfaction is higher than that of all other age groups. Concerning marital status, influence of factors related with the actual work and the organization on work satisfaction is lower in married employees than single ones. Moreover, factors related with the actual work and the organization have less influence on employees with higher title level than other employees.

Considering the result of analysis pertaining to the influence of *manager* related factors on work satisfaction of public bank employees, influence of manager related factors on work satisfaction may vary depending on gender, marital status, education level and service life. Concerning parameter of age, factors related with manager has more influence on work satisfaction of employees in the age range of 20-25 years than employees in older age groups. As it is expected, with regards the title, for example, influence of factors related with manager on work satisfaction of department / division manager is higher than that of all other employees. However, influence of the belief that the manager is fair and honest on work satisfaction is higher for employees with lower title level than that of other groups.

According to the analysis, influence of factors related with price, workmates and corporate image on work satisfaction of employees does not vary depending on gender, but it varies based on age, marital status and the title. Concerning the parameter of age, influence of factors related with price and workmates on work satisfaction is higher in the age range of 20-25 years. Concerning marital status, influence of factors related with price and workmates on work satisfaction of married employees is lower than single ones. Influence of factors related with price, work mates and organization image on work satisfaction varies depending on the title. Work satisfaction of employees with lower positions in the bank may be more heavily influenced by those factors.

3.4. Analysis about Influence of Work Satisfaction on Performance

In order to determine relationship between the work satisfaction and the performance, regression analysis was performed and consequently, it was observed that the factors of Manager and the organization factor, the actual work and intra-organizational cooperation, the actual work and attitude of the organization had no significant influence on the performance.

- H1: Attitude of the manager and the organization factor influences the performance
- H2: Price, workmates and corporate image influence the performance
- H3: The actual work and intra-organizational cooperation influence the performance
- H4: The actual work and the organization influence the performance
- H5: Attitude of the manager influences the performance

Table 4: Regression Analysis of Hypothesis 2 – Price, Workmates and Corporate Image Factor for Private Bank

	β (st.error)	β (St.)	t	Result
Invariant	0,009 (0,086)		0,105	
Factor of price, workmates and corporate image	0,2828 (0,088)	0,282	3,246	Accepted
Model F				10,539
R2				0,79

* p<0.10**p<0.05

Table 5: Regression Analysis of Hypothesis 2 – Price, Workmates and Corporate Image Factor for Public Bank

	β (st.error)	β (St.)	t	Result
Invariant	0,278 (0,080)		0,105	
Factor of price, workmates and corporate image	0,335 (0,080)	0,335	4,178	Accepted
Model F				17,455
R2				0,98

* $p < 0.10$ ** $p < 0.05$

When Table 4 and 5 are examined, it is revealed out that Private Bank and Public Bank has a significant relation between price, workmates and organization image factor and the performance. As a result of the regression analysis, p values are statistically significant, since they are less than 0.005. For private bank, the value of manager's attitude and the organization factor for describing performance in the private bank was found as ($R^2=0,79$), while the value of manager's attitude and the organization factor for describing performance in the public bank was found as ($R^2=0,98$). Those values are high, indicating that based on the description values, Price, workmates and corporate image factor has influences on the performance in Private and Public Banks.

As a result of regression analysis, it was found that there was no significant relationship between manager's attitude and the organization factor and the performance ($p > 0,005$, $R^2=0,047$). It was revealed out that there was no significant relationship between the actual work and intra-organizational cooperation and the performance ($p > 0,005$, $R^2=0,007$). For Public Bank, it was revealed out that there was no significant relationship between the actual work and the organization factor and the performance ($p > 0,005$, $R^2=0,017$). For Public Bank, it was revealed out that there was no significant relationship between the manager's attitude factor and the performance ($p > 0,005$, $R^2=0,005$).

CONCLUSION

Today the most effective tool of organizations to cope with rivals in competition is their human resources. Increases in job satisfaction levels of the employees through their positive feelings towards the workplace and their work became an important factor in benefiting from the human resources in an effective and productive manner. For private bank, The results of analysis related with influence of *price, workmates and corporate image* factor on work satisfaction, it is shown that influence of factors related with price, workmates and corporate image on work satisfaction does not vary according to gender, marital status, education level, service life and the position, but it only varies depending on the age. Influence of factors related with the *actual work and cooperation* on work satisfaction varies only depending on gender, age and the position, but it does not vary based on marital status, education level and service life. Accordingly, influence of factors related with actual work on work satisfaction is higher in male than female.

For Public Bank, Influence of factors related with *actual work and the organization* on the work satisfaction varies depending on gender, age, marital status and the title, however, it does not vary based on education level and service life. Concerning marital status, influence of factors related with the actual work and the organization on work satisfaction is lower in married employees than single ones. Moreover, factors related with the actual work and the organization have less influence on employees with higher title level than other employees.

Pertaining to the influence of *manager* related factors on work satisfaction of public bank employees, influence of manager related factors on work satisfaction may vary depending on gender, marital status, education level and service life. Influence of factors related with price, workmates and corporate image on work satisfaction of employees does not vary depending on gender, but it varies based on age, marital status and the title. Concerning marital status, influence of factors related with price and workmates on work satisfaction of married employees is lower than single ones. Influence of factors related with price, work mates and organization image on work satisfaction varies depending on the title. Work satisfaction of employees with lower positions in the bank may be more heavily influenced by those factors. In order to determine relationship between the work satisfaction and the performance, regression analysis was performed and consequently. It is revealed out that Private Bank and Public Bank has a significant relation between price, workmates and organization image factor and the performance.

As a result of the regression analysis, price, workmates and corporate image factor has influences on the performance in Private and Public Banks. For private bank and public bank, It was revealed out that there was no significant relationship between the actual work and intra-organizational cooperation and the performance. For Public Bank, it was revealed out that there was no significant relationship between the actual work and the organization factor and the performance also, it was revealed out that there was no significant relationship between the manager's attitude factor and the performance.

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