

An Internship Report on

A study on job satisfaction in the context of Bangladesh Commerce Bank limited

*This Report is Submitted to the Faculty of Business Studies, Hajee Mohammad Danesh Science and
Technology University as a Partial Requirement for the
Fulfillment of Degree of Master of Business Administration
(Evening) Program- 2016*

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Faculty of Business Studies
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May, 2016

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May, 2016

LETTER OF TRANSMITTAL

May 09, 2016

Dr. Md. Zahangir Kabir

Associate Professor

Department of Management

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Subject: Submission of Internship Affiliation Report.

Dear Sir,

With immense pleasure, I am submitting my internship report of “**A study on job satisfaction in the context of Bangladesh Commerce Bank limited**” which was assigned me as a part of my MBA (Evening) Program. I have tried my level best to complete this report with the necessary information and suggested proposal that you were provided me as your best as well.

I hope that the report will be completed as your expectations.

Thank you

Sincerely,

Md. Dilshad Hossain

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Student's Declaration

I do hereby declare that the internship report “**A study on job satisfaction in the context of Bangladesh Commerce Bank limited**” embodies the result of my own internship works and efforts, prepared under the supervision of Dr. Md. Zahangir Kabir, Associate Professor, Department of Management, Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I further affirm that work and information reported in this internship report is original and no part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

Md. Dilshad Hossain

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Certificate of Supervisor

This is to certify that **Md. Dilshad Hossain**, Student ID: E130501061, MBA (Evening), Major in Human Resource Management, 1st Batch, Semester-V, Faculty of Business Studies has successfully completed MBA (Evening) Internship Program titled on “**A study on job satisfaction in the context of Bangladesh Commerce Bank limited**” under my Supervision and Guidance.

I also certify that I gone through the report and thoroughly found it satisfactory for submission to the Faculty as a part of partial fulfillment of MBA (Evening) degree.

Therefore, he is directed to submit his Report for Evaluation. I wish him success at every sphere of Life.

Dr. Md. Zahangir Kabir
Associate Professor
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Certificate of Co-Supervisor

This is to certify that **Md. Dilshad Hossain**, Student ID: E130501061, MBA (Evening), Major in Human Resource Management, 1st Batch, Semester-V, Faculty of Business Studies has successfully completed MBA (Evening) Internship Program titled on “**A study on job satisfaction in the context of Bangladesh Commerce Bank limited**” under my Supervision and Guidance.

I also certify that I gone through the report and thoroughly found it satisfactory for submission to the Faculty as a part of partial fulfillment of MBA (Evening) degree.

Therefore, he is directed to submit his Report for Evaluation. I wish him success at every sphere of Life.

Md. Reiazul Haque

Assistant Professor

Department of Accounting

Faculty of Business Studies

Hajee Mohammad Danesh Science and Technology University, Dinajpur.

*DEDICATED TO
MY
BELOVED PARENTS
&
SUPERVISOR*

ACKNOWLEDGEMENT

At the very beginning, I would like to express my gratitude to Almighty Allah for whose kindness I am enough sound mentally and physically to prepare this report. Then I must express my deep gratitude to my University supervisor, Dr. Md. Zahangir Kabir, Associate Professor, Department of Management, Hajee Mohammad Danesh Science and Technology University, Dinajpur for her guidance and instructions in conducting the internship program successfully.

I would also like to thank my host organization supervisor Md. Mustafejur Rahman, Executive Officer, Moulvibazar Branch, Bangladesh Commerce Bank Limited, for providing me an opportunity to work in the Bank as an intern. I also like to extend my gratitude to Mr. Anamul Kabir Khan, Second Officer, Moulvibazar Branch, Bangladesh Commerce bank Ltd. who helped me to learn many new things during my internship program.

Finally, I would like to thank all officials of Bangladesh Commerce Bank Ltd, Moulvibazar Branch for their co-operation, support and love. This was truly an excellent environment to work with and gain practical experience. I would like to thank from the bottom of my heart to those people who had contributed in making this report a huge success. I am grateful to all for their supportive and friendly behavior. I am also grateful to the Human Resource Department of Bangladesh Commerce Bank Ltd. for granting me the opportunity to make my internship program in this organization.

May 2016

The Author

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Executive summary

The purpose of this study is to present and test a model that identifies employees work related attitudes enhances organizational goals in relationship with the practices of Motivation, job security and job satisfaction in Bangladesh Commerce Bank Ltd. Research world is getting more and more importance how employees work related attitude is fluctuating with different types of HRM practices. Job satisfaction describes how content an individual is with his or her job. The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance; methods include job rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work groups. Job satisfaction is a very important attribute which is frequently measured by organizations job satisfaction.

This part is based on the analysis of Bangladesh Commerce Bank Ltd employee's behavior and cooperation to the customer and concluding part of that report. In Bangladesh similar type of studies were not more conducted before. This paper, therefore, aims to identify the relationship among the factors such as motivation, job security and job satisfaction of employees works related feelings.

The sample for this study was the current employees of Bangladesh Commerce Bank Ltd. Printed questionnaires were distributed among 18 respondents and all the questionnaires have been collected and taken as the data for the research. The data has been analyzed with SPSS 17.0. In this study, the Correlation value was satisfactory, which proved that the items of questionnaires are appropriate with this study. Therefore, taking Moulvibazar branch of BCBL as sample group, the current study was meaningful to access the level of job satisfaction among the current employees of BCBL.

PART –A

A Working Report On Bangladesh Commerce Bank Limited

1.0 Introduction

Bangladesh Commerce Bank Limited is one of the potential commercial bank of Bangladesh with Private-Government share. BCBL is consistently supporting the economic activates of the country since its inception in 1998. The bank covers all the areas of corporate/commercial, retail/personal and SME banking business.

Bangladesh Commerce Bank Limited (BCBL) was established by the act no. 12 of 1997, passed by the Parliament of the People's Republic of Bangladesh. Subsequently on February 8, 1998 as per clause 7(7) of act 12 of 1997, the Government constituted an 11 member Board of Directors to organize BCBL and administer the affairs of the Bank in accordance with the Act.

Bangladesh Commerce Bank Limited was incorporated on June 1, 1998 as a public limited company under the company act 1994, Banking Companies act 1991 and in accordance with the act no. 12 of 1997. The Bank formally started operation from September 16, 1999 with the slogan of "*A People's Bank with a Mission*".

Having been registered with the Registrar of Joint Stock Companies (RJSC) and Firms with the prior approval of Securities and Exchange Commission (SEC) Bangladesh Commerce Bank Limited commenced banking operation with the opening of its Principal Branch at 19, Rajuk Avenue, Motijheel Commercial Area, the financial hub of the capital city Dhaka on September 16, 1999. By the end of the accounting year 1999, the other 23 branches in Dhaka, Chittagong, Khulna, Sylhet metropolitan area and Bogra, Naogaon, Narayangonj started functioning. At present BCBL is successfully running operation in 38 branches with its last branch opened in Comilla. Export/Import/Foreign Exchange business is being done through our A/D Branches. BCBL is also member of SWIFT. Import-Export, Foreign exchange, remittance related activities are performed with SWIFT.

1.1 Capital

The Authorized and the Paid-up capital of the Bank is Tk.2000 million and Tk.920 million respectively. Out of Tk.920 million, the Government contributed Tk.300 million and the depositors of former BCI contributed Tk.520 million as their equity share. The balance Tk.100 million is subscribed by 3 nationalized Bank.

1.2 Vision and Mission

1.2.1 Vision

Become a bank of first choice by the customers with meaningful contributions to the society.

1.2.2 Mission

Bangladesh Commerce Bank Limited is committed to fulfill its customer's needs and become their first choice in banking so that a sustainable growth, reasonable return and contribution to the socio-economic development of the country can be ensured with a motivated and professional work-force.

1.3 Board of Directors

The Board of Directors is constituted with 11 members, 7 of them nominated by the Government & other 4 members from private equity holders as per the memorandum and article of association & as a public-private partnership. The Board of Directors meets at least once in a month to consider and review various important policy matters relating to its operation and management

SL	Name & Address	Designation
1	Mr. Md. Yousuf Ali Hawlader	Chairman
2	Mr. Md. Farhad Uddin	Director
3	Mr. A.T.M Murtozaa Reza Chowdhury ndc	Director
4	Mr. Tapan Kumar Karmaker	Director
5	Mr. Rana Kaiser	Director
6	Mr. Manowar Hossain	Director
7	Mr. Anis Ahmed	Director
8	Mr. Abbas Uddin Ahmed	Director
9	PRADIP KUMAR DUTTA	Director
10	Dr. Md. Zillur Rahman	Director
11	Dr. Muhammad Asaduzzaman	Managing Director (C.C)

➔ Table 1: List of Board of Directors

1.4 Branch Information

Currently BCBL Has 38 branches around the country. By 2013, BCBL has a target to open 8 more branches at the prime locations of the country. List of brunch information are given below:

01. Principal Branch	02. Dilkusha Branch
03. Bangshal Branch	04. Moulvi Bazar Branch
05. Dholaikhal Branch	06. Banglabazar Branch
07. Zigatola Branch	08. Green Road Branch
09. Mouchak Branch	10. Mirpur Branch
11. Gulshan Branch	12. Khilgaon Branch
13. Dhamrai Branch	14. Tanbazar Branch
15. Agrabad Branch	16. Jubilee Road Branch
17. Khatungonj Branch	18. Chaktai Branch
19. Dewanhat Branch	20. Khulna Branch
21. Doulatpur Branch	22. Sylhet Branch
23. Bogra Branch	24. Naogaon Branch
25. Comilla Branch	26. Seedstore Bazar Branch
27. Uttara Branch	28. Feni Branch
29. Bijoy nagar Branch	30. Muradpur Branch
31. Mandari Bazar Branch	32. Bandura Branch
33. Jessore Branch	34. Dinajpur Branch
35. Foreign Exchange Branch	36. Juri Branch
37. Batajor Branch	38. Savar Branch

➔ Table 2: List of Branches of BCBL

1.5 Services of BCBL

BCBL concentrates the following categories of banking services-

- General banking,
- Loans and Advances,
 - SME (Small & Medium Enterprises)
 - Corporate loan
 - CC Hypothecation
 - Car loan
 - Home loan
 - Agricultural loan
- International Trade and Foreign Exchange,
 - Export
 - Import
 - Remittance
- Online Banking Services,
- Consumer's Credit Scheme

1.6 Interest rate of BCBL

A savings account at BCBL will provide customer with healthy returns on their savings at the same time as they help support project bringing lasting benefits to communities and the environment.

BCBL's range of personal savings accounts has been designed to offer something for everyone. So whether customer wants to invest a lump sum, put by a little every month or they simply want to move their savings to a bank with a uniquely ethical approach, there is a BCBL savings account to suit customers' needs.

Rates of interest are as follows:

Savings Deposit (SD)					
	i) Special rate for General Savings	6.50%			
1.	ii) Special rate for Nondita (Only for Housewife)	8.50%			
	iii) Special rate for Srizoni (Only for Worker Women)	8.50%			
	iv) Special rate for Students Savings	7.50%			
Special Notice Deposit (SND)					
	i) Below 1.00 crore	4.00%			
2.	ii) From 1.00 crore to 25.00 crores	4.25%			
	iii) From 25.00 crores to 50.00 crores	8.00%			
	iv) From 50.00 crores to 100.00 crores	9.00%			
	v) 100.00 crores and above	10.00%			
3.	Fixed Deposit Receipt (FDR)	12.50%			
	i) 1 month to 12 months tenure (Any amount)				
4.	Pension Savings Scheme	9.00%			
Scheme Deposits:					
SL	Scheme Deposit	Tenure	Installment Amount	Amount Payable at Maturity	Nominal Interest Rate (Monthly)
1.	Double Benefit Scheme	6 Years	Any Amount	Double	9.28%
2.	Triple Benefit Scheme	10 Years	Any Amount	Triple	9.45%
		5 Years	1,320.00	1,00,000.00	9.17%
3.	Lakhpati Deposit Scheme	10 Years	515.00	1,00,000.00	9.06%

4.	Millionaire Deposit Scheme	10 Years	5,085.00	10,00,000.00	9.29%
		15 Years	2,530.00	10,00,000.00	9.49%
5.	Kotipoti Deposit Scheme	15 Years	25,960.00	1,00,00,000.00	9.20%
		20 Years	14,230.00	1,00,00,000.00	9.40%
6.	Marriage Deposit Scheme	12 Years	1,000.00	2,60,410.00	9.15%
		18 Years	1,000.00	5,57,860.00	9.35%
7.	Education Savings Scheme	8 Years	500.00	69,620.00	8.90%
		12 Years	500.00	1,28,855.00	9.00%

Loans & Advances:

1. Commercial Loan:

- | | | |
|----|--------------------|--------------------------------|
| a. | CC (Hypo) | 17.50% |
| b. | CC (Pledge) | 17.50% |
| c. | SOD (RE) | 17.50% |
| d. | SME | 17.50% |
| e. | LTR/LIM/PAD | 17.50% (Other than food items) |
| f. | Forced/Demand Loan | 18.00% |

2. Term Loan:

- a. Large & Medium Scale Industries 15.00% – 15.50%
- b. Small Scale Enterprise (Secured) 17.00%
- c. Small Scale Enterprise (Unsecured) 17.00%

3. Working Capital Loan:

- a. Large & Medium Scale Industries 15.50%
- b. Small Scale Enterprise (Secured) 17.00%
- c. Small Scale Enterprise (Unsecured) 17.00%

4. Agricultural Loans 13.00%

5. House Building:

- a. Residential 18.00%
- b. Commercial 18.00%

6. Transport Loan (Private use/Commercial use) 18.00%

7. Non Banking Financial Institution (NBFI) 16.00% – 16.50%

8. Lease Finance 17.00%

9. Syndicate/Club Finance 15.50% – 16.00%

10. Loan Against FDR

Above 2.00% over own FDR Rate

Above 2.00% over other Bank FDR

11. Loan against Special Schemes	17.00%
12. Export Loan	7.00%
13. Trade Finance (For rice, wheat, edible oil, pulse, peas, onion, dates & sugar)	16.00%
14. Staff Loan:	
a. Car	Bank Rate (5.00%)
b. Provident Fund	9.50%
b. House Building	8.00%
15. Bill purchase / Loan against Share (SODS)	17.00%
16. Consumer Credit Scheme (CCS)	18.00%
17. Special Scheme for Service Holders	18.00%
18. Special Loan for unemployed women	16.00%
19. Women Entrepreneurs with Govt. Re-fiance	10.00%
20. Prime Customer	16.00%

➤ Table 3: Interest rate of BCBL

2.0 Cash-Credit Hypothecation

Hypothecation is a common feature of consumer contracts involving mortgages – the borrower legally owns the house, but until the mortgage is paid off, the creditor has the right to take possession in the hypothetical case that the borrower fails to keep up with repayments. If a consumer takes out an additional loan secured against the value of his mortgage (approximately the current value of the house minus outstanding repayments) the consumer is then hypothecating the mortgage itself – the creditor can still seize the house but in this case the creditor then becomes responsible for the outstanding mortgage debt. Sometimes consumer goods and business equipment can be bought on credit agreements involving hypothecation – the goods are legally owned by the borrower, but once again the creditor can seize them if required.

A cash credit is an arrangement by which the customer is allowed to borrow money upon a certain limit. This is a permanent and the customer need not draw the sanctioned amount at once, but draw the amount as and when required. He can back surplus amount, which he may find with him. Thus cash credit is an active and running account which deposits and withdrawals may be affected frequently. Interest is charged only for the amount withdrawn and not for the whole amount charged. Cash credit arrangements are usually made against pledge or hypothecation of goods. Sometimes this facility is also granted against personal security. If the customer does not use the cash credit limit to the full extent, a commitment charge is made by the bank. This charge is imposed on the unutilized portion of cash credit only.

Cash credit provides an elastic form of borrowing since the limit fluctuates according to the need of the business. Cash credit is the most favorite mode of borrowing by large commercial and industrial concerns in Bangladesh. Overdraft is an arrangement between a banker and his customer, which the latter is allowed to withdraw over and above his credit balance in the current up to an agreed limit.

This is only a temporary accommodation usually granted against securities. The borrower is permitted to draw and repay and number of time, provided the total amount overdrawn does not exceed the agreed limit. The interest is charged only for the amount drawn and for the whole amount sanctioned. A cash credit differs from an overdraft in one respect. A cash credit is used for long term by businessmen in doing regular business whereas overdraft is made occasionally and for short duration. In case of BCBL minimum rate of CC (hypo) loan is 50000tk and there is no highest limit for CC (hypo) loan. A borrower must have a CD (Current Deposit) account on this particular bank which contains at least six months regular transaction and must have

submitted several important documents to the bank for sanctioning CC (hypo) loan which are given bellow:

- ❖ Application from Clint
- ❖ Trade License
- ❖ Tin Certificate
- ❖ Tax clearance paper
- ❖ Bio data of Clint
- ❖ Stock Report
- ❖ Bank Statement
- ❖ Credit Proposal and Approval Form
- ❖ Financial Spread Sheet
- ❖ Recommendation from Credit Committee
- ❖ CIB report
- ❖ Limit Utilization form
- ❖ Data collection Checklist
- ❖ Working capital
- ❖ Legal statement
- ❖ Due date diary
- ❖ Limit loading check list authorization
- ❖ Clearance report from the Brunch
- ❖ Risk gridding score sheet

2.1 The Formalities of opening cash Credit:

There intending cash credit holder should submit the following documents and being fill up properly:

1. Stock report, receipt
2. Trade license
3. Up to date income tax clearings certificate
4. Charge documents
5. Letter of Continuity
6. Letter of arrangement
7. DP (Demand Promissory) note
8. Letter of guarantee
9. Letter lien
10. Limit sanction advice
11. Non-Encumbrance Certificate

Observing the documents the bank authority prepares a cc proposal from that contains the following information:

1. Nature of business
2. Banking with BCBL
3. Transition with CD account by the client
4. Allied deposit with SB/STD account.
5. Number of adjustment (s) how many times the CC holder made his/her Account nil that means debit balance equal to credit balance.
6. Recycling it is ration of total credit summation to the limit. If the ratio is Higher it is better from banker's points of view.
7. Turnover in the account
8. By the encasement authority the bank holds the power to encase the FDR the encasement authority at any time in case borrower's failure to repay the loan amount with interest in due time.

Based in the above-mentioned information the dealing officer of the loans and advances department prepares recommendation about the prospect of granting the CC loan to the client.

After sanctioning a CC (hypo) loan a Client must have renew his CC (hypo) account every year. In that time borrower must have to show his CC (hypo) account equal. And in case of renewal borrower must have submit the same documents once again.

3.0 Limitations of my working report

- Limited access to the information has been the major constraint of the report.
- BCBL has a very rigid policy of not letting interns get too deep within the operations of the bank. They did not disclose such information that hampers the organizational confidentiality.
- The website was not operating properly time to time, which caused a great amount of trouble.
- Since bank officials had to remain very busy as it was the principal branch of the bank, they could provide me only a little time and attention.
- Time period for the report is not sufficient.
- Moreover I have a very low accessibility in the banking operations since I've only worked in the CC (hypo) loan division very limitedly. Thus I have a very low knowledge about other banking activities.

PART-B

A Study on Job Satisfaction in Context of Bangladesh Commerce Bank Limited

4.0 Objective:

I have determined my objectives behind preparing the report on the topic “A relational Study on Job Satisfaction in the context of Bangladesh Commerce Bank Ltd (BCBL)”. This study is aimed at providing me invaluable practical knowledge about banking operation system in Bangladesh. It will also help me to develop my concept of banking and its performance.

The objectives of preparing this report can be divided into two parts:

4.0.1 Major Objective:

Primary objective of the report is to know about employee’s performance and job satisfaction of BCBL and to acquire practical knowledge about overall banking system.

4.0.2 Secondary Objective:

1. To study the employees perception towards organization.
2. Product Job Satisfaction.
3. To identify the factors that motivates the employees.
4. To identify that weather employees are satisfied

4.1 Literature Review:

This study effort to appraise job satisfaction of bank employees in Bangladesh. It centers on the relative consequence of job satisfaction factors and their impacts on the overall job satisfaction of officers. It also examines the impacts of bank type, work knowledge, age, and sex differences on the attitudes to job Satisfaction. The result shows that salary, efficiency in work, fringe supervision, and co-worker relation are the most vital factors connecting to job satisfaction. Private bank employees have higher levels of job satisfaction than those from public sectors as they like better facilities and supportive work environment. A work skill is found as the next most significant factor moving job satisfaction. The overall job satisfaction of the bank officers is at the positive level.

4.1.1 Motivation:

Motivation features are recognized to intensively change whether or not individuals are pleased with their jobs. Motivation has reserved people in crises going throughout centuries; it has been the cause of increased standards of living, success, fortune, and satisfaction. Behavior; the reason people do things. According to many, including Todes et al. (1977), the role of motivation in the job atmosphere has huge importance. The major factors of inspiration are one’s needs, rewards, wealth, determined goals, values and dignity (Vroom, 1990). Moreover, failure, achievement or

else liability may motivate employees to carry out forceful devotion to their work. . According to Huglin (2008), psychologist Frederick Herzberg is one of the best-known theorists regarding workplace motivation. . Herzberg's two-factor theory of job satisfaction, which is also known as the motivation-hygiene theory maintained that there are two types of needs that can lead to job satisfaction. Motivator-Hygiene defines two factors, (Maidani, 1991). Theory Motivator Needs: internal to work itself. If conditions are met, job satisfaction occurs-Job enrichment: expand a job to give employee a greater role in planning, performing, and evaluating their work. Hygiene Needs: Features of work environment. If not met, job dissatisfaction occurs. According to Watson (1994) business has come to realize that a motivated and satisfied workforce can deliver powerfully to the bottom line. Since employee performance is a joint function of ability and motivation, one of management's main tasks, therefore, is to motivate employees to perform to the best of their skill (Moorhead & Griffin, 1998). More over motivation is the willingness to exert a persistent and high level of effort towards organizational goals, conditioned by the effort's ability to satisfy some individual needs, (Stephen , 2000; Decenzo, 2001).Employee motivation is a major issue for any organization. Managers have always tried to motivate their staff to perform tasks and duties to a high standard (Al-Alawi, 2005; Mullins, 1996, p. 520). According to MacMillan (2007, p. 207), "What motivates an individual is complex, and the biggest mistake we can make is underestimating the magnitude of the human mind". According to Webster (2008), motivation can be defined in many different ways, one definition explains that motivation can be defined as a stimulus, a drive or incentive in this case, that drives individuals to accomplish personal and organizational goals.

4.1.2 Job Security

According to Herzberg (1968), job security is the area to which organization provides constant services for its employees. Job security has been conceptualized as the amount to which and worker could wait for to stay in the job for over a total period of time (Delery & Doty, 1996). According to Davy et al. (1997) job security can be defined as one's expectation about continuity in a job situation. From their point of view, it includes concern over loss of desirable job features such as lack of promotion opportunities, current working conditions, and long-term career opportunities. Researcher identified job safety as one of the most important mechanism of human resource practices (Pfeffer, 1995) which indicate organization's commitment to their workforce, while there are evidences that job security enhances employees' organizational commitment (Chang & Chen, 2002; Meyer & Smith, 2000; Wong, Ngo, & Wong, 2002). There are some empirical evidences that show a significant negative relationship between turnover intention and job security (Cotton & Tuttle, 1986; Shaw et al. 1998; Batt & Valcour, 2003). Job security cannot solely give employees job satisfaction Job security or insecurity reflects the degree to

which employees perceive their job to be threatened and feel powerless to do anything about it (Kinnunen, Mauno, Natti, & Happonen; 2000; Chang, 2005). In this multi dimensional definition job insecurity is caused not only by the threat of job loss but also by the loss of any dimension of the job. Only those employees stay at job, which are skilled in giving reason and then recognizing their career contentment and even if they are not satisfied they will try to adjust because they are content with the career (Garton, 2007). According to Samuel and Chipunza (2009), job security was found to be significantly influencing factor in employee retention in both public and private organizations. They stated that there is strong evidence of an association between job security and retention, thus it reduces employee turnover.

4.1.3 Job Satisfaction

A rising literature on developing countries addresses some of these issues by analyzing subjective wellbeing data related to employment. Job satisfaction is indeed becoming an increasingly popular subject in the economic literature as it is found to be relevant to understanding individuals' behavior and to predict labor market mobility (Freeman, 1978; Clark, 2001; Opkara, 2002). Economists have been particularly interested in investigating the relationship of job satisfaction with other economic variables, including unionism (Borjas, 1979; Meng, 1990), income and education (Clark and Oswald, 1996; Blanchflower and Freeman, 1997; McCue & Gianakis, 1997), and job security (Blanchflower and Oswald, 1999; Blanchflower and Oswald, 1998; Blanchflower, 2000; Clark and Blanchflower et al., 2001). Job satisfaction is the employees cognitive, emotional, and evaluative reactions on the way to their jobs (Greenberg & Baron, 1997; Robbins, 1998). In other words, it is the overall positive affect or feelings that individuals have toward their jobs (Arnold & Feldman, 1986). According to McCue and Gianakis (1997) the elements of job satisfaction includes the actual work and its outcomes, or the intrinsic job satisfaction; pay, benefits, and other rewards directly associated with doing the work, or the extrinsic job satisfaction; and the environment in which the work is done, including relation with coworkers organizational culture, the organization's policies and procedures, participation in decision making, involvement with the organization, and job status. Newstrom & Davis (2000) viewed job satisfaction as a set of favorable and unfavorable feelings or emotions with which employees view their work. Important aspects of job satisfaction may include- pay, one's supervisors, the nature of tasks performed, an employee's co-workers or team, and the immediate working conditions (George & Jones, 1996; Smith, Roberts, & Hulin, 1976; Newstrom & Davis, 2000; Newstrom & Davis, 2000). According to Slocum & Woodman (1995) overall job satisfaction is a collection of numerous attitude toward various aspects of the job, represents a general attitude (Slocum & Woodman, 1995; George and Jones, 1996). Thus, when this attitude is positive, employees are said to be satisfied and dissatisfied exists when the

attitude is negative (Moorhead & Griffin, 1989). Streers and Black (1994) viewed job satisfaction as a pleasure or positive emotional state resulting from the appraisal of one's job or job experience. It results from the perception that an employee's job actually provides what he or she values in the work situation (Streers & Black, 1994).

4.1.4 Relationship between Motivation and Job Satisfaction

The relationship between job satisfaction and motivation at work has been one of the widely researched areas in the field of management in relation to different professions, but in Bangladesh very few studies have explored this concept especially on banking sectors employees. Compensate is also a powerful method to bring motivation, because persons can develop it to achieve their most wanted requirements. As a result, provide a reward that has a huge collision in establishing employees' carefulness and loyalty. Since employee performance is a joint function of ability and motivation, one of management's primary tasks, therefore, is to motivate employees to perform to the best of their ability (Hulin and Smith, 1964; Moorhead & Griffin, 1998). Schultz and Schultz (1998) held the view that job satisfaction encompasses the positive and negative feelings and attitudes people hold about their jobs, and that these depend on many work-related characteristics, but also on personal characteristics, such as age, gender, health and social relationships. According to Cooke (1999) and Fisher (2005), currency is measured to be the wealth motivator for workers. Conversely revised have shown that pay does not seem to improve efficiency levels in the stretched term and money does not improve performance (Whitley, Pearson & Chatterjee , 2002). Job satisfaction of the managers who have an important place as forerunners of the society will affect the quality of the service rendered. According to Sempane, Rieger & Roodt (2002), "Job satisfaction relates to people's own evaluation of their jobs against those issues that are important to them." Additionally, this knows how to decline employees' attitude in which they may work simply in the attention of high pay. pay is not only the most important reinforce, other on-financial factors such as rewards, social acknowledgment and presentation feedbacks are also found to be positive motivational factors (Smith & Rupp, Spector, Nguyen, Taylor, & Bradley, 2003). According to statistical data from Covalence for the 2007, shows that IBM received the highest score for the most favorable working condition. Following to this, Anglo American, Cisco systems, Alcoa Inc, Unilever, Ford, Shell and Pepsi Co are the most prominent corporate examples in their industries due to the major investment in employee motivation, job security and paying high remuneration. Consequently, the vastly loyal, skillful and motivated employees will absolutely make massive economic earnings and on the other way suit customers' requirements and happiness. Such as one employee may be aggravated in his work to earn upper commission, whereas another employee may be more fascinated for its satisfaction or the surrounding environment solely

(According to Syptak, Marsland, & Ulmer (1999), these factors can show the way to dissatisfaction condition they are not healthy managed, but they can not at all guide to positive feelings towards work. Absolutely not, the motivators, such as determined for development, accomplishment, appreciation and individual appearance, can create positive approach of job satisfaction.

4.1.5 Relationship between Job Security and Job Satisfaction

The private banks specifically created a cutthroat competition by launching new and new products and services regularly to gain more market share. The employment patterns in the banking sector changed abruptly and it became a high volatile market. Today, job security is perceived as an indispensable right of an employee which guarantees that the employee and his/her family will not be deprived of their income and maintains an honorable life. Thus, employees consider the condition of job security just at the beginning of their careers so as to feel confident about the future. Job security has been included as a fact of job satisfaction in numerous studies (Greenhalgh & Rosenblatt, 1984). According to Barnett and Brennan (1995) the perception of job security is strongly associated with job satisfaction or dissatisfaction. Supporting this statement Davy et al. (1997) presented a model that identified job security directly effects job satisfaction, organizational commitment, and job involvement. Lambert (1991) identified job security as an extrinsic comfort that has a positive relation with job satisfaction. According to Moorhead and Griffin (1989) employees are motivated or satisfied with their job by lots of different motivational tools including money, benefits, and also including other things like job security. Job security is one of the most significant variables of employee satisfaction which expresses the general attitude of the employee towards his/her job (Bakan and Buyukbeşe, 2004, p. 35). Thus, employees consider the condition of job security just at the beginning of their careers so as to feel confident about the future. Job security plays an important role in both social and working life because it helps individuals do not worry about their future, contributes to maintaining labor peace, increasing organizations' productivity and protecting social balance and values. Therefore, if in a country employees are dismissed without showing a reason, it is difficult to talk about social order, peace and stability (Guzel, 2001, p. 19; Taşkent, 1992, p. 38). And within the concept of job safety, job security which guarantees the continuity of employment is also an important safety expectation. The assurance that they will work at the same job for long years eliminates questions and worries about future, which is perceived as a part of job safety (Probst & Brubaker, 2001; Telman and Unsal, 2004, p. 47). It is only natural for employees to fear job loss and to have a job or not and it means different things to different people (Ozyaman, 2007, p. 13). For this reason it is difficult to estimate the impact of job loss on the employee. Thus, researches on this subject (ŞenoL, 2010; Poyraz and Kama,

2008; Ozyaman, 2007, p. 13) suggest that job security provides employee with high Job satisfaction and it also affects other motivation levels. For example in Şenol's research (Şenol, 2010, pp. 246-264) job security was rated as one of the three most important motivational tools and job satisfaction in all subcategories. They mentioned the consequences of an exacting study they mentioned the consequences of an exacting study related to job security conducted by other researchers and the results indicated that job security and job satisfaction are associated concepts and both are predictors of employees' rationality are predictors of employees' rational strength.

4.2 Development of Conceptual Framework

The researcher has developed a conceptual framework for this research based on the research variables, such as motivation and job security with job satisfaction. According to Ticehurst and Veal (2002), a conceptual framework indicates how the researcher views the concept involved in a study especially the relationship among concepts.

The developed conceptual framework for the proposed study is presented below:

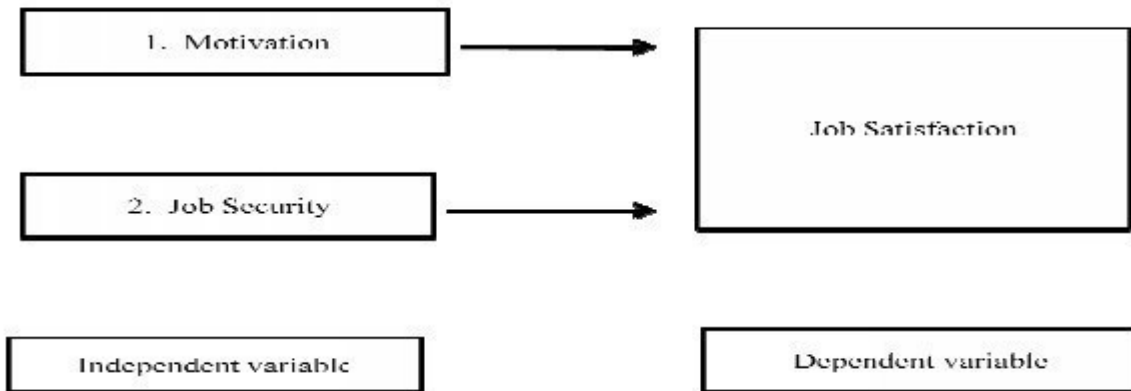


Figure 1: Framework of Job Satisfaction

5.0 Research Questions

1. Is there any significant relation between motivation and job satisfaction in context of Bangladesh Commerce bank Ltd?
2. Is there any significant relation between job security and job satisfaction in context of Bangladesh Commerce bank Ltd?

6.0 Research Hypotheses

1. There is a significant relationship between motivation and job satisfaction in context of Bangladesh Commerce bank Ltd.
2. There is a significant relationship between job security and job satisfaction in context of Bangladesh Commerce bank Ltd.

7.0 Research Methodology:

7.1 Research Design:

To categorize the research questions and analysis its hypotheses, a relational study intend has been chosen as suitable for this study. The illustration of the theoretical framework described the example and construction of relationships among the set of calculated variables. The research issues and hypotheses clearly carry this representation. Consequently, the purpose of the study was to determine correlations among variables. The current consequence will explore the relationship among the variables, similar to motivation, job security, and job satisfaction, within the circumstance of Bangladesh Commerce Bank Ltd. At this time motivation and job security are being measured as independent variable and job satisfaction is considered as dependent variable. The current research has used a relational study to determine or found the subsistence relationship among the measured variables.

7.2 Sampling Method:

The researcher used a convenience sampling method to gather data as of the sample of this research. The convenience sample for this study is measured as the employees of Bangladesh Commerce Bank Ltd who are working within the particular organization for at least one year. The sources to fill this sample were Moulvibazar branch of the particular Bank working in the country. In this research, the researcher has used a sample size of 18 because of the time restriction and also for restricted access over the bank.

7.3 Survey Instrument:

To assemble data for this lessons the researcher used questionnaire method since this method was suitable for this study because of some reason. The reasons were as follows: The samples can fill up the questionnaire without any hesitation. The sample size was 18 in this study. So, it was not possible to make a personal interview with the large number of sample, as the time for this study was limited. The researcher found that most of the previous research with large number of sample size has done by questionnaire method. A structured questionnaire used in this research to collect data from the respondents.

7.4 Data Collection Procedure:

The study will be accomplished at Moulvibazar branch of Bangladesh Commerce Bank Ltd in Dhaka. Therefore, the question will be scattered via a convenience and it is a probability sampling method. The sample size was 18 in this case. In order to collect primary data, the researcher had conducted a questionnaire survey. This approach is commonly used in this type of research and got secondary source of data the annual report of the Bangladesh Commerce bank ltd.

7.5 Data Analyze Procedure:

The anticipated revise is a relational study. As an effect after collecting the data a statistical tool is used by the researcher to demonstrate the scale to which one variable is connected to another variable. This statistical tool is known as correlation analysis. Now, the researcher used correlation analysis to evaluate the reality of relationship between the considered dependent and independent variables. For this study, the Statistical Package of Social Science (SPSS) software version 17 has utilized by the researcher as a statistical data analysis tool.

8.0 Limitations of the study

There were numeral troubles I faced for the duration of the report writing, like,

- Inadequate reporting because of shortage of time.
- At period the respondents felt troubled to give time on this survey.
- The survey was accomplished only on Moulvibazar Branch. If there was a probability to go away other branches of BCBL. then the outcome would have been more perfect.
- There are plenty of other issues like but I could not take in them in the study because period of the report writing.

9.0 Research Timeline:

Research timeline

2016	13 rd march	Literature review
2016	19 th march	Create hypotheses
2016	23 th March	Development of conceptual frame work
2016	26 th March	Questionnaire design
2016	01 st April	Process of data collection
2016	14 th April	Data analysis and interpretation
2016	25 th April	Draft report submission
2016	9 th may	Final report submission

Table 4: Research timeline

10.0 Result Analysis:

10.1 Correlation analysis

A correlation examination was conducted on all variables to survey the relationship between variables. Correlation is a vibrant compute of relationship or strength of the connection between two variables.

Variables	Motivation	Job security	Job satisfaction
Motivation	-----	.610**	.335
Job security	-----	-----	.458
Job satisfaction	-----	-----	-----

Note: ** $p < 0.01$

Now, the consequence of correlation matrix investigation for all the precise variables is

Shown in Table. It examines the correlations among motivation; job Security with job satisfaction in the context of Bangladesh Commerce Bank Ltd (BCBL). As depicted in Table: , A moderately significant correlation was found between Job security ($r = 0.610$, $p < .01$) and also found a moderately significant correlation in between motivation and job satisfaction. Furthermore, significant correlation was found between Job security and job satisfaction also ($r = 0.458$, $p < .01$). At this point “r” indicates how sturdy or weedy correlation surrounded by the independent variable and dependent. It proved the relationship among motivation and job Security with job satisfaction in the context of Bangladesh Commerce Bank Ltd (BCBL).

11.0 Assessment of the Research Hypothesis

11.1 Hypothesis 1:

‘There is a significant relationship between motivation and job satisfaction in context of BCBL.’

The outcome of correlation analysis shows that motivation ($r = 0.610$, $p < 0.01$) has a positive and moderately significant relationship with job satisfaction in the perspective of BCBL in Bangladesh. The results of this correlation analysis is support this hypothesis 1.

Consequently mutually the analyses provide support and prove the hypothesis, which status there is a significant relationship between motivation and job satisfaction in the perspective of BCBL in Bangladesh and selected suitable.

11.2 Hypothesis 2:

‘There is a significant relationship between job security and job satisfaction in context of BCBL.’

At this point the correlation analysis shows that job security ($r = 0.458$, $p < 0.01$) is significant positively correlated with job satisfaction in the perspective of BCBL in Bangladesh.

Therefore, equally the analyses provide support and prove the hypothesis 2 also, which states there is a moderate relationship between job security and job satisfaction in the context of BCBL in Bangladesh, chosen applicable.

12.0 Discussions and Recommendations

After analyzing the study variables (motivation, job security and job satisfaction) in background of Bangladesh Commerce Bank Ltd. in Bangladesh the researcher can suggest that: In context of Bangladesh Commerce Bank Ltd. Employee motivation and job security has influence on job satisfaction. For that reason, it might be mandatory to obviously plan and found different managerial guiding principle such as to make available excellence tune to convince employees which will help to develop their satisfaction level within the organization. Hence, the Bangladesh Commerce Bank Ltd. administration must acquire individuals under consideration. For instance, the level of job anxiety, logic of proficiency along with the employees, representation of the organization besides has an impact on job satisfaction.

13.0 Concussion:

Organizations with pleased employees tend to be more helpful than associations with displeased employees. This learning accepted the affiliation between independent variables (motivation and job security) and dependent variable (job satisfaction). Because, high level of job satisfaction increases employees work involvement and task performance. The managing of far above the opinion ordinary inspiration progression determination formulates lofty employee pleasure designed for job. Therefore, from this study Bangladesh Commerce Bank Ltd can get the suggestions on which of the subjects they have to compensate more concentration to construct their employees keep happy, to make the association more successful as a total. Finally, this research will encourage further study and useful guidelines for these types of researches.

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arch)

<http://en.wikipedia.org/wiki/Hypothecation>

Person:

Md. Mustafejur Rahman

Executive Officer

Moulvibazar Branch

Ph- 01711-979347

Appendix A

Research Questionnaire

Dear Sir/madam,

Please cautiously understand every declaration and provide me a truthful attitude regarding the stated questions. Mark the number, which is the adjoining equal to your judgment. I assurance that your information will stay behind confidential and will only be purpose of my study.

Question objects connecting Demographic in sequence

1. Respondent's gender (Please mark appropriate)
 - a) Male
 - b) Female
2. Age of the respondent's (Please mark your age Group)
 - a) Less than 33
 - b) 34 to 43
 - c) 44 to 53
 - d) 54 to 63
 - e) Above 63
3. Respondent's working experience in current organization (Please mark your Education Group)
 - a) 1 years to 2
 - b) 3 years to 4
 - c) 5 years to 6
 - d) 6 years to 7
 - e) Above 7 years
4. Schooling (Please mark your Education Group)

- a) Less than Graduation
 - b) Graduation
 - c) Masters
 - d) Diploma with Metric /Inter
 - e) Others
5. Respondent's working position (Please mark your Education Group)
- a) Junior Officer
 - b) Executive Officer
 - c) Senior Executive Officer
 - d) Assistant Vice President
 - e) Vice President

Question objects involving over all Job Satisfaction

In this questionnaire, Following are some items, which assess your opinion about your level of Job Security with the Bangladesh Commerce Bank Ltd. In this questionnaire form Q. 1-7 covers the Motivation part, form Q. 8-13 covers the job security part and form Q. 14-20 covers the both part. Mark one number per statement using the following scale:

1=Highly Disagree	2 = Disagree	3 = Somewhat Agree	4 = Agree	5 = Highly Agree
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SL. No.	Questions	1	2	3	4	5
1	Salary matches with the responsibility and the level of satisfaction.					
2	My coworkers are very friendly and helpful.					
3	I can receive the directions and advices from others in my organization.					
4	I believe that I feel motivated and engaged in my job.					
5	I feel that motivational altitude depend by the rewards and benefits which are given by the company.					
6	I can share my ideas and thoughts to “make a variation” or to add to the overall achievement of the organization.					
7	The organization provides sufficient benefits and sufficient salaried leave.					
8	The operational environment is excellent and secure.					
9	I will switch my job in the next year.					
10	Job security and level of satisfaction are good.					
11	The organizational supports for its employees’ welfare are satisfactory.					
12	The corporation visions its human resources as valuable asset.					
13	I feel totally secured in my job.					
14	I can contract cooperation from other sections in the organizations.					
15	Working hours and level of satisfaction are good.					
16	Recognition for contribution and level of satisfaction.					
17	I find it hard to agree with my organization’s practices and strategies.					

18	Administration understands the importance of matching my effort and individual life.					
19	My organization is better compared to others.					
20	I am very proud to tell others that I am a part of my organization.					

Appendix B

Correlation

Correlations

		Motivation	JobSecurity	Jobsatisfaction
Motivation	Pearson Correlation	1	.610**	.335
	Sig. (2-tailed)		.007	.174
	Sum of Squares and Cross-products	3.734	2.307	1.282
	Covariance	.220	.136	.075
	N	18	18	18
JobSecurity	Pearson Correlation	.610**	1	.458
	Sig. (2-tailed)	.007		.056
	Sum of Squares and Cross-products	2.307	3.827	1.778
	Covariance	.136	.225	.105
	N	18	18	18
Jobsatisfaction	Pearson Correlation	.335	.458	1
	Sig. (2-tailed)	.174	.056	
	Sum of Squares and Cross-products	1.282	1.778	3.929
	Covariance	.075	.105	.231
	N	18	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

Table : SPSS Output