

# Validating the MSQ of Job Satisfaction in Bangladesh: A Study on the Context of Public Commercial Banks

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***Abstract:** Job satisfaction is an indispensable aspect for any employee in order to remain sound and operative in the workplace in any environments. This paper attempts to validate the Minnesota Satisfaction Questionnaire (MSQ) of job satisfaction in Bangladeshi public commercial banking context. The sample size is one hundred three professionals, from twenty-two different branches of four public commercial banks in Bangladesh. Disproportionate stratified sampling technique is selected; both qualitative and quantitative analytical tools have been utilized to develop the findings. Content validity has been examined through focus group discussion, interviewed with management academicians and reviewed by the expert. The reliability and internal consistency postulates a Cronbach's alpha of .927 for MSQ whereas intrinsic and extrinsic factors state values consecutively .868 and .796. However, MSQ is validated and its internal consistency is proved to be reliable in the public commercial banking settings; its application can be further suggested in different sectors in diverse cultural context.*

## 1. Introduction

The Minnesota Studies, well-known as the Work Adjustment Project, are an ongoing series of research studies focused on the general problem of adjustment to work. Researchers and practitioners paid extensive concentration on the topic “job satisfaction of employees”. The Minnesota Satisfaction Questionnaire (MSQ) is an instrument that measures satisfaction with a number of different facets of the work environment (Weiss, Dawis, England, & Lofquist, 1967). An estimate of 4,793 articles had been written on job satisfaction (Spector, 1985, p. 693). Research paper related to human service employee can be found fairly little in all these publications. In spite of the increased attention to job satisfaction in human service organizations, generalizations must still be prepared from industrial findings in numerous areas. Norms for existing job satisfaction scales do not reflect human services, making it impossible to compare a given human service organization in common (Spector, 1985, p. 694). Employee turnover rate have increased as well as cost associated within, therefore good efforts have to be made to inspect the

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essential reasons behind such turnover intention. Good number of research in this area has concentrated on job satisfaction as a key contributing source even that has been found between satisfaction and tendency to stay in firm (Hulin, 1968; Porter & Steers, 1973; Vroom, 1964)

## **2. Background**

Job satisfaction is a significant predictor of an individual's intention to depart from workplace. In low income countries, job satisfaction is used to be considered as an important factor in retaining of bank employees. However, it is vital to use measurement methods contextually because determinants of job satisfaction vary in different contexts. Minnesota Satisfaction Questionnaire (MSQ) has been used by (Frontz, 1978) and found lower satisfaction in human service samples than norms of the instruments. Researcher identified the measurement tool developed by (Weiss, Dawis, England, & Lofquist, 1967), a 20-item short MSQ questionnaire and used methods to assess its validity and reliability in measuring job satisfaction among public commercial bankers in Bangladesh.

## **3. Statement of the Problem**

Job satisfaction is an essential factor for any employee in order to remain sound in the workplace. Due to switching behavior of the banks' professionals; administrations of banks are constantly facing many problems such as inability to retain potential staffs and huge investment in training and development process. These problems take place due to lack of several internal and external motivational factors existing within the human resource development policy. Furthermore, with many variables studied in industrial organizations, it is unclear how well results generalize to human services. For example, it is a widely held conclusion based on available evidence that job satisfaction is not consistently associated with job performance (Locke, 1976; Vroom, 1964). However, an individual may be satisfied with his work because it allows him to satisfy his needs for instance security and independence; another person who is equally satisfied with his work is able to satisfy his needs for creativity and achievement (Weiss, Dawis, England, & Lofquist, 1967). Therefore, individual differences are dominant in the needs of public commercial bank professionals and people also have diverse satisfactions in work and to apprehend these dissimilarities, it is important to measure job satisfaction with the specific aspects of work and work environments in public commercial banks.

## **4. Literature Review**

An employee's satisfaction comes from a process of balancing an aspect of the present job with a frame of reference (Smith, Kendall, & Hulin, 1969). Satisfaction can result

from three ways such as from the differences between what the job offers and what the individual expects; from the extent to which a job fulfills individual needs; and from the degree to which individual values are fulfilled (Locke, 1976). In relation to one's work, satisfaction is associated with several factors such as gender, age, education, and experience etc. (Jayaratne, 1993). Satisfaction influences commitment because feelings about one's job and employer increase company credentials and trustworthiness (Lincoln & Kallerberg, 1990).

An affirmative affective orientation by an individual towards his/her work role is recognized as job satisfaction (Vroom, 1964). Job satisfaction is illustrated as a pleasurable, emotional state resulting from the self-appraisal of one's job or job experiences (Locke, 1976). "Job satisfaction is an internal state that is expressed by affectively and/or cognitively evaluating an experienced job with some degree of favor or disfavor" (Brief, 1998). Job satisfaction provides positive or negative measurement that people make about their jobs (Weiss H. M., 2002). The person-environment fit paradigm has explained most determinants of job satisfaction in a firm (Kristof, 1996).

Organizations with better averages of job satisfaction do well than organizations with fewer job satisfaction averages (Ostroff, 1992). Organizational commitment and employee job satisfaction were the most important types of performance in retail-banking environment (Brown & Michell, 1993). Job satisfaction can be attributed to two factors such as environmental cognitive antecedents (factors associated with the work itself or work environment) and personal affective factors (individual attributes and characteristics) (Fraser, Kick, & Kim, 2002). Job satisfaction is the generalized affective (the satisfaction that is based on overall positive emotional appraisal of the job) work orientation of individuals toward their current jobs (Lincoln & Kallerberg, 1990). Cognitive satisfaction is the satisfaction that is based on a more logical and rational assessment of the job environments (Fields, 2002).

In modern management, the measurement and expansion of job satisfaction of frontline employees is an important task (Rust, Stewart, Miller, & Pielack, 1996). Job satisfaction of frontline employees are influenced by the job scopes such as work itself, supervision, pay, and physical evidence (Wong, Hui, Wong, & Law, 2001). Study in China from 919 employees in nine companies located in Guangdong found that there are optimistic interrelations among the three variables and organizational learning culture that aids as a predictor and job satisfaction serves as a mediator (Wang, 2007). Study on Chinese employees discovered that employees who had greater levels of job satisfaction (factors contributed such as group support, decision-making and independence) showed a stronger organizational commitment (Hulin & Mayer, 1986). Some of the factors

influencing job satisfaction among health workers are salaries, working conditions, scope for promotion, supervision structures, and the division of work (Faye, Fournier, Diop, Philibert, & Morestin, 2013). Studies have exposed that both organizational commitment and job satisfaction have concrete influence on organizational outcomes, such as work productivity and turnover intentions (Bartlett, 2002).

Job satisfaction among employees of public commercial banks is significantly higher than that of private commercial banks (Hossain, 2000). The less misperception about responsibilities workers experience in completing work tasks and the more they are permitted to use an assortment of their abilities, the more satisfied they will be with their jobs (Glisson & Durick, 1988). Good work performance leads to job satisfaction (Lawler & Porter, 1967).

## **5. Objectives of the Study**

The aim of the study is to validate established tools for the measurement of job satisfaction. In this paper, we focus only on validating the survey-tool to measure job satisfaction.

## **6. Methodology**

### **6.1 Collection of Data**

The study is based on both the primary and secondary data. The primary data were collected from respondents directly with the help of interview schedule. Secondary data were collected from reputed journals, books and websites.

### **6.2 Construction of Interview Schedule**

The interview schedule was constructed by the researcher. The twenty variables (MSQ short form) to be included were identified by the researcher in the pilot study. The identified variables were converted into appropriate questions and they were included in the interview schedule. It is circulated to expert academicians and senior experienced bank professionals for Focus Group Discussion (FGD). Further, self-administered survey from the public commercial bank professionals had been conducted with an average interviewing time of 15 to 20 minutes.

### **6.3 Sampling Design**

The sample mainly consisted of professionals of public commercial banks (Sonali, Janata, Agrani and Rupali) in Sylhet city of Bangladesh. Twenty-two different branches of public commercial banks had been taken as sampling frame. The sample size was selected as 103 consisting of 32 of seven branches from Sonali Bank Ltd., 26 of six

branches from Janata Bank Ltd., 34 of four branches from Agrani Bank Ltd. and 11 of five branches from Rupali Bank Ltd. They were selected by applying disproportionate stratified sampling technique. Interview had been conducted using standard questionnaire with two parts.

Part A, consists of general information about the bank professionals such as name, age, gender, education, marital status, designation, salary and total job experience.

Part B, consists of twenty variables in which twelve variables belong to intrinsic factors, six variables attach to extrinsic factors and two variables relate to general factors. This part had been designed in a Likert scale format which is given five point rating scale ranges from not satisfied to extremely satisfied.

#### **6.4 Field Work and Data Collection**

The researcher carried out field work for the survey over a period of 20 days in the month of August 2017. The required information is collected through interview schedule.

#### **6.5 Tools for Analysis**

Quantitative data were analyzed with the help of descriptive statistics such as frequency table and reliability statistics for instance Cronbach's Alpha ( $\alpha$ ). Frequency tables were used to summarize the general information of the bank professionals and Cronbach's Alpha ( $\alpha$ ) was used to justify the reliability of the variables. The gathered quantitative data were analyzed through Statistical Packages for Social Sciences (SPSS) version 20 and qualitative data were analyzed by ATLAS version 7.

### **7. Limitations**

Some professionals were reluctant to provide the necessary information due to the fear that the information might be used against them. It was a challenge to find the professionals free for the interview because they were always busy with customers and routine task.

The study has some other limitations too. First, this study is limited to only public commercial bank professionals in Bangladesh. The survey method has been used for data collection therefore the responses might or might not be free from personal biases. Further, the study considered only twenty variables of job satisfaction. Even though limitations exist, the study made significant contributions in the context of job satisfaction among the professionals of public commercial banks in Bangladesh.

## 8. Results and Discussion

**Table I: General information of public commercial bank professionals**

	Frequency	Percentage
<b>Survey cases</b>	103	100
<b><u>Name of the bank</u></b>		
Janata Bank Ltd.	26	25.2
Sonali Bank Ltd.	32	31.1
Rupali Bank Ltd.	11	10.7
Agrani Bank Ltd.	34	33.0
<b><u>Gender</u></b>		
Male	82	79.6
Female	21	20.4
<b><u>Age</u></b>		
Less than or equal 25	1	1.0
26 to 35	63	61.2
36 to 45	13	12.6
46 to 55	21	20.4
56 and above	5	4.9
<b><u>Marital status</u></b>		
Married	81	78.6
Unmarried	22	21.4
<b><u>Education</u></b>		
HSC	3	2.9
Bachelor's degree	20	19.4
Master's degree	80	77.7
<b><u>Monthly gross salary (Tk.)</u></b>		
15001 to 25000	11	10.7
25001 to 35000	42	40.8
35001 to 45000	18	17.5
45001 to 55000	14	13.6
55001 to 65000	12	11.7
65001 and over	6	5.8

<b><u>Total experience</u></b>		
1 year or less	2	1.9
2 to 5 years	50	48.5
6 to 10 years	20	19.4
11 to 15 years	1	1.0
16 to 20 years	4	3.9
21 years and over	26	25.2
<b><u>Designation</u></b>		
Officer	57	55.3
Senior Officer	21	20.4
Principal/Executive Officer	16	15.5
Senior Principal/Executive Officer	7	6.8
Assistant General Manager (AGM)	2	1.9
Source: Field survey, 2017		

From the above table, it is seen that 103 public commercial bank professionals have been surveyed. Among the interviewees, almost 80 percent of them are found to be male. Most of the participants (61.2 percent) are found within the age limit of 26-35 years. Majority (almost 79 percent) of the bank professionals are married. Regarding educational qualification, it is observed that 77.7 percent of respondents are found to have obtained Master's degree. Almost 41 percent bank professionals monthly gross salaries are within the range of Tk. 25001 to Tk. 35000. Near about 49 percent respondents have total experience of 2 to 5 years. Out of a total of 103 respondents, there are 57 officers, 21 senior officers and 16 principal/executive officers consist consisting of respectively 55 percent, 20 percent and almost 16 percent of all.

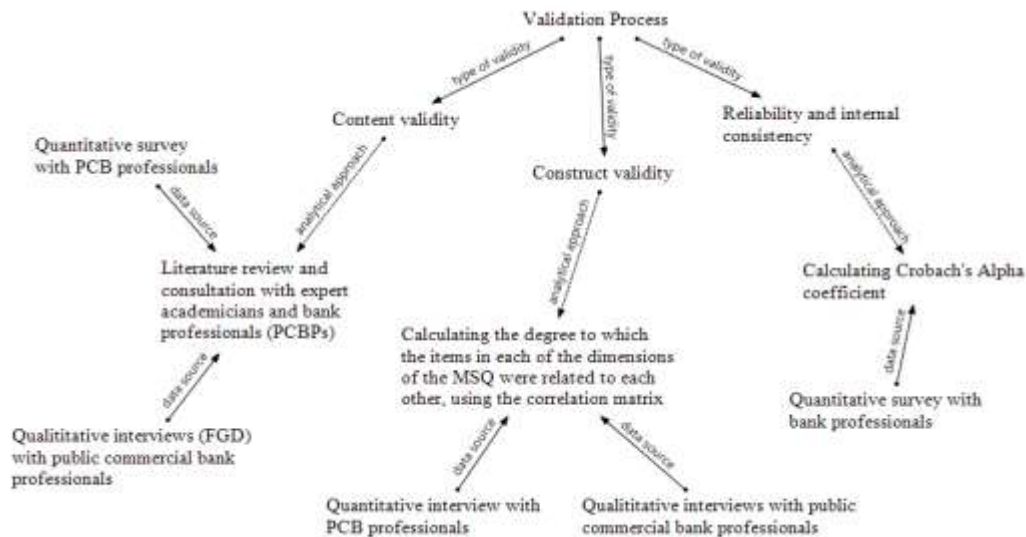
### **8.1 Validation Procedure**

Several complementary methods may be used to validate a survey instrument administered in a context different from the one for which it was intended (Landy, 1986). The Trinitarian ideology advocates the three Cs:

- i. Content validity: the extent to which the measure includes the most relevant and important aspects of a concept in the context of a given application.

- ii. Construct validity: the degree to which scores on a measure relate to other measures, in a manner consistent with theoretically derived a-priori hypotheses about the concepts being measured.
- iii. Criterion validity: the degree to which the scores of a measure adequately reflect a gold standard.

In this study, we examine content and construct validity. As there is no ‘gold standard’ for measuring job satisfaction, we do not test for criterion validity. Finally, we also test for reliability as described in the result and discussion portion.



## 8.2 Qualitative Validation: Content Validity

### 8.2.1 Intrinsic Factors

Few professionals commented on intrinsic factors: *“I enjoy real freedom in performing my activities by applying my own methods. Compensation package is quite fine as well as I can provide my contribution in serving the people and an able to be recognized as part of the society”*. *“We have the opportunity to access to training and promotion; understanding among the colleagues in the working arena is very important with honor and respect”*. Few respondents added further *“While we are in the office, we are always busy in our activities and we try to solve our matter according to the prescribed rules along with our experiences and we really feel for our success”*.

### 8.2.2 Extrinsic Factors

Two professionals commented that *“our supervisor always guides us and praises for doing a good job and his decision making ability is worthy to mention. Here we all are*



*working as a family unit and helping each other while we face any problem. We feel that our job is secured as it is a government job”*

The main questionnaire has been reviewed by the two experts and professors of Management to assess whether the variables are clearly consisted in the job satisfaction construct; they put their comments like “*make the questionnaire as simple as possible focusing the general understanding and readability of the sentences.....*” based on their comments researcher approached to an expert and assistant professor of English to review the sentences and make some changes so that the questionnaire becomes easy to read and understand.

### **8.3 Quantitative Validation: Content Validity, Construct Validity and Reliability and Internal Consistency**

**Table II: Inter-Item Correlation Matrix of Intrinsic Factors**

	JSI_1	JSI_2	JSI_3	JSI_4	JSI_5	JSI_6	JSI_7	JSI_8	JSI_9	JSI_10	JSI_11	JSI_12
JSI_1	1.000											
JSI_2	.427	1.000										
JSI_3	.340	.410	1.000									
JSI_4	.425	.176	.412	1.000								
JSI_5	.337	.401	.513	.284	1.000							
JSI_6	.290	.331	.384	.236	.250	1.000						
JSI_7	.369	.422	.367	.253	.322	.452	1.000					
JSI_8	.430	.172	.394	.405	.401	.260	.343	1.000				
JSI_9	.306	.577	.482	.362	.238	.538	.385	.259	1.000			
JSI_10	.442	.366	.296	.377	.310	.461	.436	.265	.398	1.000		
JSI_11	.239	.240	.329	.337	.245	.310	.287	.474	.293	.437	1.000	
JSI_12	.240	.342	.335	.232	.475	.426	.426	.407	.298	.519	.358	1.000

To evaluate content validity we calculated the inter item correlation coefficients for each element. In order to be internally consistent, the items in the tool should be moderately correlated with each other.

**Table III: Inter-Item Correlation Matrix of Extrinsic Factors**

	JSE_1	JSE_2	JSE_3	JSE_4	JSE_5	JSE_6
JSE_1	1.000					
JSE_2	.400	1.000				
JSE_3	.387	.253	1.000			
JSE_4	.365	.158	.631	1.000		
JSE_5	.341	.219	.498	.397	1.000	
JSE_6	.361	.245	.535	.605	.415	1.000

Tables II, III and IV present the matrixes of the correlation coefficients for intrinsic, extrinsic and total job satisfaction factors. Overall, within each dimension, most items are positively and moderately correlated with each other. There are exceptions where items have low correlation coefficients. However, these low levels of correlation are not surprising given the nature of the statements. Further, these are not numerous enough to cause concern.

**Table IV: Inter-Item Correlation Matrix of Total Job Satisfaction**

	TJS_1	TJS_2	TJS_3	TJS_4	TJS_5	TJS_6	TJS_7	TJS_8	TJS_9	TJS_10	TJS_11	TJS_12	TJS_13	TJS_14	TJS_15	TJS_16	TJS_17	TJS_18	TJS_19	TJS_20
TJS_1	1.00																			
TJS_2	.427	1.00																		
TJS_3	.340	.410	1.00																	
TJS_4	.425	.176	.412	1.00																
TJS_5	.337	.401	.513	.284	1.00															
TJS_6	.290	.331	.384	.236	.250	1.00														
TJS_7	.369	.422	.367	.253	.322	.452	1.00													
TJS_8	.430	.172	.394	.405	.401	.260	.343	1.00												
TJS_9	.306	.577	.482	.362	.238	.538	.385	.259	1.00											
TJS_10	.442	.366	.296	.377	.310	.461	.436	.265	.398	1.00										
TJS_11	.239	.240	.329	.337	.245	.310	.287	.474	.293	.437	1.00									
TJS_12	.240	.342	.335	.232	.475	.426	.426	.407	.298	.519	.358	1.00								
TJS_13	.218	.344	.355	.288	.281	.440	.382	.525	.296	.319	.498	.377	1.00							
TJS_14	.249	.160	.360	.268	.222	.277	.438	.402	.181	.309	.305	.295	.400	1.00						
TJS_15	.483	.405	.446	.415	.482	.459	.317	.522	.481	.526	.564	.437	.387	.253	1.00					
TJS_16	.359	.258	.340	.302	.378	.340	.354	.561	.439	.351	.272	.482	.365	.158	.631	1.00				
TJS_17	.215	.369	.417	.258	.339	.469	.340	.127	.550	.442	.432	.334	.341	.219	.498	.397	1.00			
TJS_18	.365	.345	.351	.366	.403	.468	.386	.440	.434	.434	.389	.708	.361	.245	.535	.605	.415	1.00		
TJS_19	.344	.452	.549	.283	.428	.473	.433	.409	.443	.489	.587	.530	.445	.300	.633	.426	.449	.470	1.00	
TJS_20	.521	.489	.505	.374	.461	.510	.415	.488	.479	.491	.524	.453	.454	.281	.703	.486	.443	.497	.717	1.00

Questionnaire should constantly reveal the construct that is measuring which is recognized as reliability (Field, 2009, p. 673) and Cronbach's Alpha ( $\alpha$ ) is the most common measure of reliability (Field, 2009, p. 674) a value of .7 or .8 is an acceptable value for Cronbach's Alpha ( $\alpha$ ) and values below indicate an unreliable scale (Field, 2009, p. 675) whereas (Kline, 1999) noted that generally accepted value of .8 is appropriate for cognitive tests, .7 is good for ability test and values below even .7 can be expected in case of psychological constructs because of the diversity of the constructs. It is suggested that if questionnaire has subscales, Alpha ( $\alpha$ ) should be applied independently to these subscales (Cronbach, 1951).

**Table V: Item-Total Statistics**

	<b>Scale Mean if Item Deleted</b>	<b>Scale Variance if Item Deleted</b>	<b>Corrected Item- Total Correlation</b>	<b>Squared Multiple Correlation</b>	<b>Cronbach's Alpha (<math>\alpha</math>) if Item Deleted</b>
JSI_1	42.36	33.448	.539	.445	.858
JSI_2	42.70	32.056	.554	.521	.858
JSI_3	42.35	31.681	.612	.457	.853
JSI_4	42.34	33.717	.483	.367	.862
JSI_5	42.23	32.612	.537	.432	.858
JSI_6	42.34	33.266	.557	.434	.857
JSI_7	42.13	33.425	.575	.370	.856
JSI_8	42.41	33.852	.529	.471	.859
JSI_9	42.71	31.777	.592	.548	.855
JSI_10	42.30	33.428	.607	.504	.855
JSI_11	42.06	34.604	.490	.362	.861
JSI_12	42.21	32.326	.568	.469	.856

The values in the column labeled Corrected Item-Total Correlation are the correlations between each item and the total score from the questionnaire. In a reliable scale all items should correlate with the total. So, looking for the items that don't correlate with the overall score from the scale, usually less than about .3 means that a particular item does not correlate very well with the scale overall. From table 5, it is depicted that all data have item-total correlation above 0.3, which is good. The values in the column labeled Cronbach's Alpha ( $\alpha$ ) if Item Deleted reflects the change in Cronbach's Alpha ( $\alpha$ ) that would be seen if a particular item were deleted. The overall Alpha ( $\alpha$ ) is .868 (table 6) and so all values in this column should be around that same value. It is also noted that

none of the items here would increase the reliability if they were deleted. Therefore, it indicates that all items are positively contributing to the overall reliability.

**Table VI: Reliability Statistics**

Cronbach's Alpha ( $\alpha$ )	Cronbach's Alpha ( $\alpha$ ) Based on Standardized Items	N of Items
.868	.869	12

Finally, and most importantly, the value of Alpha ( $\alpha$ ) at the first column (table VI) shows the overall reliability of the scale. In this scale Alpha ( $\alpha$ ) is .868 which is excellent score provided it is well above .8 as well as is certainly in the region indicated by (Kline, 1999). Therefore, the MSQ's intrinsic scale (12 items) is reliable to use in public banks in Bangladesh.

**Table VII: Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha ( $\alpha$ ) if Item Deleted
JSE_1	19.20	9.968	.505	.290	.775
JSE_2	18.66	11.540	.339	.186	.805
JSE_3	19.16	9.387	.675	.501	.736
JSE_4	19.21	9.209	.631	.509	.744
JSE_5	19.17	9.950	.524	.298	.771
JSE_6	18.91	8.963	.624	.436	.746

From table VII, it is depicted that all data have item-total correlation well above 0.3, which is excellent. The overall Alpha ( $\alpha$ ) is .796 (table VIII) and so all values in this column should be around that same value. It is also noted that none of the items here would increase the reliability except item JSE\_2 if they were deleted. Therefore, it indicates that all items are positively contributing to the overall reliability.

**Table VIII: Reliability Statistics**

Cronbach's Alpha ( $\alpha$ )	Cronbach's Alpha ( $\alpha$ ) based on Standardized Items	N of Items
.796	.791	6

Finally, the most important, the value of Alpha ( $\alpha$ ) at the first column (table VIII) is the overall reliability of the scale. In this scale Alpha ( $\alpha$ ) is .796 that is good and is certainly

fine for the region indicated by (Kline, 1999). Therefore, the MSQ's extrinsic scale (6 items) is reliable to use in public banks in Bangladesh.

**Table IX: Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha ( $\alpha$ ) if Item Deleted
TJS_1	72.82	108.387	.529	.514	.925
TJS_2	73.16	106.034	.545	.587	.925
TJS_3	72.81	105.021	.617	.531	.923
TJS_4	72.80	108.791	.482	.401	.926
TJS_5	72.69	106.589	.551	.490	.924
TJS_6	72.80	107.242	.601	.534	.923
TJS_7	72.58	108.167	.575	.454	.924
TJS_8	72.86	108.099	.587	.667	.924
TJS_9	73.17	105.002	.609	.637	.923
TJS_10	72.76	107.950	.620	.536	.923
TJS_11	72.51	109.135	.573	.599	.924
TJS_12	72.67	105.282	.626	.661	.923
TJS_13	72.99	106.265	.565	.517	.924
TJS_14	72.45	110.877	.418	.361	.927
TJS_15	72.94	103.722	.753	.720	.920
TJS_16	73.00	104.941	.614	.648	.923
TJS_17	72.96	106.312	.575	.542	.924
TJS_18	72.70	103.036	.673	.651	.922
TJS_19	72.85	103.204	.724	.671	.921
TJS_20	72.85	103.988	.764	.680	.920

**Table X: Reliability Statistics**

Cronbach's Alpha ( $\alpha$ )	Cronbach's Alpha ( $\alpha$ ) Based on Standardized Items	N of Items
.927	.927	20

The Minnesota Satisfaction Questionnaire (MSQ), 20 items, including intrinsic, extrinsic and general subscales all have high reliabilities with all Cronbach's Alpha found to be ( $\alpha$ ) = .927 (table X). It is also noted that none of the items here would increase the reliability if they were deleted (table IX). Hence, the MSQ measurement scale is excellent and will be a good application if we want to validate in public commercial banks.

## 9. Major findings

We have tested the validity and reliability of the MSQ among public commercial bank professionals in Bangladesh, using qualitative and quantitative methodologies. Our findings suggest that the MSQ can be used in the Bangladesh setting and possibly also in other low-and middle-income country settings.

**Table XI: Cronbach's Alpha ( $\alpha$ ) for the overall Job Satisfaction and dimensions**

<b>Dimension</b>	<b>Cronbach's Alpha (<math>\alpha</math>)</b>
Overall MSQ	.927
Intrinsic factors	.868
Extrinsic factors	.796

## 10. Conclusion, implications and scope for further research

Many researchers in developed countries have used the MSQ instrument in diverse sectors in order to measure job satisfaction. They tried to relate MSQ in their cultural-context (often require narrow and very precise instrumentation) and found good relationship in several studies.

These research findings are very helpful in assessing the level of job satisfaction among public bank professionals. It has certainly proved that MSQ is reliable and valid in public commercial banks and if any researcher has the ambition to look for the relationship among job satisfaction factors or dimensions this instrument is perfect for it. However, such type of study in applying the MSQ in Bangladesh context will open the arena of management researchers to provide policy suggestions on employee job satisfaction in banking industry.

Though this research is limited to public commercial banks only, nonetheless it is a requisite for the management researchers to validate and generalize the MSQ instrument in different public and private service sectors in Bangladeshi setting. This would provide researchers and decision-makers, working in the public banking sectors in low- and middle-income countries, with a way to measure the effect of systemic changes and policies aiming to improve bank professionals' retention and productivity.

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**Appendix****(Minnesota Satisfaction Questionnaire)**

Give your assessment by putting a tick in the box.

<b>1</b>	<b><i>Not satisfied</i></b>	<b>3</b>	<b><i>Satisfied</i></b>
<b>2</b>	<b><i>Only slightly satisfied</i></b>	<b>4</b>	<b><i>Very satisfied</i></b>
		<b>5</b>	<b><i>Extremely satisfied</i></b>

I remain busy with office activities all the time.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I have freedom in doing the job by myself.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I have the opportunity to do different/various types of tasks/things occasionally.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I have the opportunity to prove myself and be recognized in the community/society.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
The behavior of supervisors towards the staffs.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
The technical know-how/knowledge of my supervisor in making decisions.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I can perform activities that are morally right.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I have my job security.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I have the opportunity to serve people.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I can enjoy authority to direct my juniors how to do things.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I have the chance to do work according to my abilities.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
The application/implementation of organization policies by the administration.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
The amount of salary for my works.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
My job has career development opportunity.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I enjoy using my own judgment.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I have the freedom to apply my own ideas/methods of doing the job.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
The overall working conditions of my bank.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
The relationship with my colleagues in my bank.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I get praise for doing a good job.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
I get the feeling of achievement from the job.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

