

The Relationship of Big Five Personality Traits with Job Satisfaction Among Banking Employees (A Case Study of Askari Bank in District Peshawar)

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ABSTRACT

The purpose of this study is to discover the relationship between personality traits and job satisfaction; and to explore the demographic differences on job satisfaction. For the present work; data were collected from 90 employees of the seven branches of Askari bank limited, Peshawar, Khyber Pakhtunkhwa, Pakistan. Among personality traits, Extraversion and openness to experience have significant positive correlation with job satisfaction, while Neuroticism has strongly negative correlation. However no significant correlation of Agreeableness and Conscientiousness were found. Moreover, older employees are happier and satisfied than (comparatively) young employees. Similarly married employees have high job satisfaction level than unmarried employees. The longer tenure of employees have high score on job satisfaction scale. Finally, salary has been found strongly correlated with job satisfaction. Higher salaried employees are happier and more satisfied than low salaried employees.

KEYWORDS: Personality Traits, Job Satisfaction, Bank employees, Relationship.

INTRODUCTION

This study revolves the personality of individuals and its associated traits. In this study the impacts of personalities on job satisfaction has been discussed. Different personality traits have been explained along with the level of job satisfaction. Further the job satisfaction/ motivation and personality theories have been discussed. In this study full efforts have been made to clarify the impacts of personality traits on job satisfaction. Some personality traits are positively correlated to job satisfaction while some are negative. The study was conducted in Askari bank, data were collected from seven branches. The placement of the selected of all seven branches is Peshawar, Khyber Pakhtunkhwa, Pakistan. So few lines about the said bank is given below. It is widely accepted that in every country's economy; banks along with other factors, plays a vital role. The stronger the banking system, the stronger will be the economy of the country. As banks provides services like: liquidity, safe place for keeping money and other valuable things & documents, interests on deposits, to obtain loans for strengthening business, and other purchases. Hence the country's other organizations will be stronger which will have direct impact on other institutions and the life style of the general citizens. As banks run through employees' efforts, so the well-disciplined and organized employees makes banks stronger. Satisfied employees are more productive and fruitful than unsatisfied employees.

Therefore, in this whole research task job satisfaction and personality traits will be the center of the study. There are several banks in Pakistan that provides products and services in different forms to their customers. For the purpose of research I have selected banking organization. As Askari bank is one of the reliable and customer friendly bank, which provides services in whole country. The said bank was founded October 9, 1991, in Rawalpindi as a public limited company as Askari Commercial Bank, which was later (June 21, 2013) acquired by Fauji Group. The bank trades on Karachi, Lahore, and Islamabad stock exchanges.

Objectives of the Study

Following are the main objectives of the study:

- To find out the association of five big personality traits (Openness to experience, Conscientiousness, Agreeableness, Extraversion, and Neuroticism) with job satisfaction among employees.
- To realize the demographic differences on job satisfaction of Askari Bank employees.
- To assess the satisfaction level of Askari Bank employees with respect to five big traits of personality.
- To identify the factor(s) that has the greatest influence on job satisfaction of Askari Bank employees.

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Research Questions

The main research questions are:

- 1) What is the relationship between personality traits and job satisfaction?
- 2) What is the relationship between demographic characteristics and job satisfaction?
- 3) What is the job satisfaction level of Askari bank's employees?

Scope of the Study

This study emphasis in the following scope:

- This study is helpful to assess the satisfaction level of employees upon the job
- This study is helpful for future research studies.
- This study is helpful to know the area of dissatisfaction of employees at job
- This study is helpful for the managerial decisions of the banking company.
- This study also helpful to retain employees in the banking company.

1.6 Limitations of the Study

- The survey is subjected to the bias of the respondents. Hence 100% accuracy can't be assured.
- The researcher has collected data from only seven branches of Askari Bank, therefore the study can't be generalized widely.

LITERATURE REVIEW

Job Satisfaction

Job satisfaction according to Locke is the degree of happiness or positive emotional state/ feelings that originates from one's job experiences (Locke,1976). It can also be defined as the degree of similarity the demands of the job and the employee's apparent qualities. In the same way, job satisfaction is the extent where the workplace meets the needs and fulfil values of the employees as well as the individual positive response to that working environment. (Lambert, 2004).

Job satisfaction can also be observed through the extent of matching employees expectations with job characteristics (Cormic, &Ilgen, Bilge, Akman, & Kelecioğlu,2007).

As many research scholars have presented theories about job satisfaction as well as motivation. Their brief discussion is given below.

Personality Related Theories

Broadly we have five theories of personality. These theories are very popular in in the field of psychology. These theories are:

1. Humanistic theories;
2. Behavioral, social learning and cognitive theories;
3. Psychoanalytic theories;
4. Biological theories;
5. Trait theories.

The Big Five Model of Personality

As result of the work done by earlier psychologist like Rymond Cattell the big five model of personality is a complete source of understanding human behaviors and other dimensions of life. This model gives the information about the dissimilarities of human nature and gives a road map to know about the person current and future expected actions as well as likely results (Rymond Cattell, 2001). Furthermore, the general personality can be divided into five related but special distinguishable parts. Digman named these elements as Character, Intellect, Disposition, Temper and Temperament (Digman, 1990).Recently the organizational experts have come to the conclusion, that five super-ordinate factors – the Big Five Model is the hub to understand about personality. The model has five sub parts which are: Extraversion, Neuroticism, Openness to experience, Conscientiousness, Agreeableness.

Personality Trait Influences on Job Satisfaction

It is obvious, that there is association between personality traits and job satisfaction. However this process is under the developing stage and needs more research work to fully understand its relationships with job satisfaction. BIG-FIVE (Digman, 1990) worked upon it and associated its relationship with job satisfaction. Here the researcher will too highlight the five popular personality traits (openness to experience, agreeableness, conscientiousness, neuroticism, and extraversion) and its impacts on job satisfaction. Among other personality traits, neuroticism,

extraversion, agreeableness, and conscientiousness have a regular relationships with job satisfaction (Judge, Heller, & Mount, 2002). On these personality traits; study conducted by Furnham and Zacherl (1986), in order to find out what sort of relationship exists between personality traits and job satisfaction. They concluded their study; using multi-dimensional scale, that psychoticism and neuroticism were negatively correlated with job satisfaction. While extraversion were positively correlated with job satisfaction. Furthermore, according to the study; those employees who got high score in neuroticism tended to be minimal satisfied with the amount of work, colleagues and their remuneration. Whereas, those employees who got high score on psychoticism trait had less satisfied with their supervisors, the nature of their duties and colleagues as compared to low psychoticism scores. On the other side those employees who got high score on extraversion trait, were satisfied, happy and beneficial for the organization. On the same problem; similarly Brief, Butcher and Roberson, concluded from their study that neuroticism had strongest negative correlation with job satisfaction.

According to Judge *et al* (2002), concluded from a meta-analysis of 163 independent samples, that understanding personalities of employees are very much important to know about job satisfaction. Furthermore, Judge found that personality traits like emotional stability, conscientiousness and extraversion, had correlations of .29, .26 and .17 respectively.

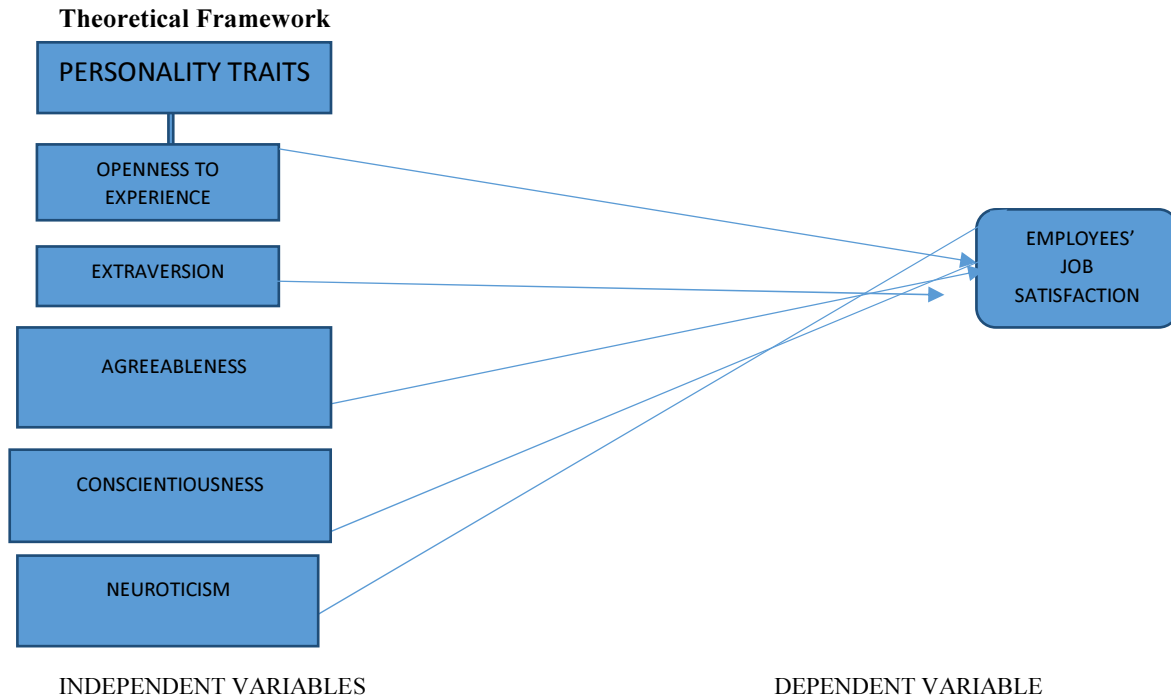
A meta-analysis thoroughly examined by Barrick and Mount (2000); consisted of five major groups. Group one consisted of police, Group 2 consisted of professionals, Group 3 consisted of managers, Group 4 consisted of sales personnel and Group five consisted of skilled/semiskilled personnel. Against these groups three criteria of job performance i.e. job aptitude and personality, training aptitude and expertise, and personal records. In this meta-analysis; personality terms and classifications of Digman's were used. The classifications are extraversion, emotional stability, agreeableness, conscientiousness and openness to experience. This meta-analysis study conducted only for the purpose of understanding the interrelationships of different facets of (Big Five) personality dimensions. Furthermore the different facets of personality were explained in terms of correlation with the selected professional groups and standards. That's why this study is unique and differs from the prior studies. From their extensive work they arrived to the conclusion that for all professional groups and standard types, conscientiousness was the most consistent as well as reliable forecaster that contribute effectiveness. The same result was found by Frei & McDaniel in another meta-analysis. Here the same personality trait 'conscientiousness' was the major predictor for job satisfaction and desirable performance; ranked by supervisors (Frei & McDaniel, 1998). Similarly, personality trait 'extraversion' was the most valid and consistent facet that was highly correlated with two professions namely manager and sales.

Similarly the other criterion type 'training expertise'; according to the result, openness to experience was the most valid and persistent personality trait, observed as an effective predictor. As in this meta-analysis, those personnel who got high scores on this dimension means they have high tendency for learning new programs/ lessons etc. Personnel on this dimension likes to attain training sessions. Similarly, study conducted by McCrae & Costa were of the opinion that when personnel attains training sessions and wish to update themselves, the deciding factor is the 'success', which brings them to the training sessions. Furthermore, employees who have the characteristics to prefer trainings; such properties are thoroughly related to cognitive abilities (McCrae & Costa, 1987).

Hypotheses

Based on the above theoretical work, the researcher has developed the following research Hypotheses:

- H1: Employees with Extroversion personality trait will have a high-level of job satisfaction.
- H2: Employees with Openness to experience personality trait will have a high-level of job satisfaction.
- H3: Employees with Conscientiousness personality trait will have a high-level of job satisfaction.
- H4: Employees with Agreeableness personality trait will have a high-level of job satisfaction.
- H5: Employees with Neuroticism personality trait will have negative impact on Job Satisfaction.



METHODOLOGY

Research Design and Method

This research is quantitative in nature, as because here quantitative techniques has been used. The quantitative techniques uses numerical data and statically data to appear meaningful results. In order to collect the primary data, adopted questionnaire was used to collect the data.

Research Type

The research is casual because the study is based on cause effect relationship between dependent and independent variables. In this research the specified hypotheses are tested usually try to explain the nature of certain relationships.

This research work is casual as because it is based on cause and effect relationship between the dependent variable that is Job satisfaction and independent variable that is personality. In this research task the hypothesis are tested to explain why certain relationships are existed.

Research purpose

Basically this research is conducted, to test the hypothesis, that there exists or not, the assumed relationships and to answer the research questions.

Types of Investigation

In order to answer the research questions, the causal study has been conducted. The research thesis is based on to investigate all the relevant factors, which directly or indirectly relates with the problem. Therefore a co-relational study has been used.

Extent to Researcher Interference with the Study

As this study is conducted in the field i.e. Banking Sector; therefore the researcher interference is minimum.

Time Horizon

A study was done in which data were collected from seven branches of Askari Bank limited, at once within one week of short time span.

Techniques / Tools

For this study SPSS 17.0 software was used to interpret data.

Universe of the study

The study of my research area is seven Askari Bank branches in District Peshawar. This study was carried out on the (THE RELATIONSHIP OF BIG FIVE PERSONALITY TRAITS WITH JOB SATISFACTION

AMONG BANKING EMPLOYEES) at Peshawar through questionnaire. The data was collected from Bankers in district Peshawar. Population for this research comprised of seven bank branches of Askari bank, in Peshawar and seven leading branches were selected to conduct study that is (Name of Banks branches and places see table 3.6) in Peshawar.

Sampling Procedure

A random sampling method has been used for the collection of data. As in this method of collecting data, every member of a group has an equal and independent chance of being selected.

Sample Size. The data analyzed in this paper; has addressed the job satisfaction and personality traits of banking employees. The researcher has collected data relevant to the issues that impacts on job satisfaction. As there are seven branches of Askari Bank limited in district Peshawar, in which 215 employees are working on different positions. A list of questionnaires were distributed among the bank employees. Those employees, who has participated in the survey, were assured that their data will be confidential. However, out of hundred lists of questionnaires, only 90 questionnaires were returned to the researcher. So 42% respondents Participated and the whole process was completely voluntary.

The number of female respondents were 31 (34.4%) and male respondents were 59 (65.6%). The Age of the respondents ranged from 25-55 and below 60 years. The salary of employees ranged from 26000_100000 and somewhat above it.

The tenure of respondents ranged from 'less than one year' to 'more than ten years'. The lowest education of the respondents were Diploma holders; while the highest were M.S.

The number on unmarried respondents were 19(21.1%) and married respondents were 71(78.9%). The lowest positions were computer operator and cashier while high positions were officers of Grade 1, officer Grade 2 and Grade 3. In banking system grade 1 position is the highest position (comparatively) than grade 2 position, and grade 3 position.

Data collection

Basically we have two type of data:

Primary Data

Self-administered, 30-items, (of job satisfaction) taken from "Career Guide for First Nation Based Economic Development Professionals in Ontario", available on www.cranemanagement.com.

The reason behind selection of this questionnaire is that the variable used in this questionnaire is similar to the current study but several factors are changed such as place, time, status, demography, employee behavior, nature and attitude of employees. Similarly the researcher has used 44-item Big Five inventory that was developed by John, kentle and Donahue (1991), to get the basic information about their personality traits.

Secondary data

For the support of current study secondary data is collected from different research papers, journals, articles and books for development of literature review.

Variables of the study

The total numbers of variables are six, in which one is dependent and the other five are independent variables.

Dependent Variable of the study

Major dependent variable of this study is "Job satisfaction" (of employees).

Independent Variables of the study

There are five independent variables i.e.

- 1) Extraversion
- 2) Agreeableness
- 3) Conscientiousness
- 4) Neuroticism
- 5) Openness to Experience

RESULTS

In this study the data of N=90 bank employees have been analyzed. Three statistical methods, alpha reliability coefficients, Pearson Product Moment correlation coefficients, and descriptive statistics has been used. The results of the study are as follows:

Insert Table (4.1) About Here

The correlations among the variables provide initial support for three hypotheses:

There were significant correlation found among job satisfaction and three personality traits. Such as Extraversion ($r = .44$, $p < .01$); confirming our first H1 (Employees with Extroversion personality trait will have a high-level of job satisfaction).

Neuroticism ($r = -.57$, $p < .01$); Confirming our fifth H5 (Employees with Neuroticism personality trait will have negative impact on Job Satisfaction.).

Openness to Experience ($r = .46$, $p < .05$); Confirming our second H2 (Employees with Openness to experience personality trait will have a high-level of job satisfaction).

However there was no correlation found between job satisfactions and remaining two personality traits. Such as Agreeableness ($r = .057$, $p > .05$); so we accept our null hypotheses, 'Agreeableness has no impact on employee job satisfaction'

Similarly, Conscientiousness ($r = .147$, $p > .05$); therefore we accept our null hypotheses that 'Conscientiousness has no impact on employee job satisfaction.

Table – 4.1: Inter-facets correlation coefficients for the sub-Scales of 44-items personality inventory (N=90)

Sub-scales		Job Satisfaction	Extraversion	Agreeableness	Conscientiousness	Neuroticism	Openness To Experience
Job Satisfaction	Pearson Correlation	1	.447**	.057	.147	-.576**	.460**
	Sig. (2-tailed)		.000	.593	.166	.000	.000
	N	90	90	90	90	90	90
Extraversion	Pearson Correlation	.447**	1	.285**	.387**	-.233*	.300**
	Sig. (2-tailed)	.000		.006	.000	.027	.004
	N	90	90	90	90	90	90
Agreeableness	Pearson Correlation	.057	.285**	1	.101	.126	-.006
	Sig. (2-tailed)	.593	.006		.343	.236	.956
	N	90	90	90	90	90	90
Conscientiousness	Pearson Correlation	.147	.387**	.101	1	.169	.171
	Sig. (2-tailed)	.166	.000	.343		.111	.108
	N	90	90	90	90	90	90
Neuroticism	Pearson Correlation	-.576**	-.233*	.126	.169	1	-.254*
	Sig. (2-tailed)	.000	.027	.236	.111		.016
	N	90	90	90	90	90	90
Openness To Experience	Pearson Correlation	.460**	.300**	-.006	.171	-.254*	1
	Sig. (2-tailed)	.000	.004	.956	.108	.016	
	N	90	90	90	90	90	90
Correlations (Table 4.1)							
**. Correlation is significant at the 0.01 level (2-tailed).							
*. Correlation is significant at the 0.05 level (2-tailed).							

Table 4.1 shows that job satisfaction scale has a significant positive association with Extraversion and Openness to Experience, while it has a significant negative association with one facet of personality that is Neuroticism. However no correlation of job satisfaction scale was found among the two facets of personality traits i.e. Agreeableness and Conscientiousness.

Descriptive Statistics (Table 4.2)

		GENDE R	AGE	MARITAL STATUS	EDUCATION	POSITION LEVEL	Tenure	Salary
N	Valid	90	90	90	90	90	90	90
	Missing	0	0	0	0	0	0	0
Mean		1.34	2.5000	1.79	3.70	4.91	3.1444	3.3556
Std. Deviation		.478	1.04128	.410	.827	2.621	1.23216	.86520
Minimum		1	1.00	1	2	1	1.00	2.00
Maximum		2	5.00	2	5	8	5.00	5.00
Percentiles	25	1.00	2.0000	2.00	3.00	2.00	2.0000	3.0000
	50	1.00	2.0000	2.00	4.00	6.00	3.0000	3.0000
	75	2.00	3.0000	2.00	4.00	7.00	4.0000	4.0000

The statistics table 4.2 highlights the information about Gender, Age, Marital Status, Education, Position Level, Tenure and salary. The total number of respondents that participated in the data is 90.

Majority of the respondents are males as at 25th and 50th percentiles there are male respondents while at 75th percentiles there are females respondents (Male coded as 1, Female coded as 2). (See table 4.3 for greater detail).

The respondents' age at 25th and 50th percentile is 25_35 (2 = 25_35, 3 = 36_45); while at above 75th percentile the age is 36_45. The respondents' age is shown more clearly in table 4.4.

Similarly majority of the respondents are married and a small percentage of the employees are unmarried. (See table 4.5 for more detail).

The respondents' highest education at 25th percentile are Bachelors' qualified; while at 50th and 75th percentile respondents are Master degree holders. The lowest level of education is Diploma while the highest level of education is M.S. The table 4.6 shows the respondents' level of education in more detail.

Furthermore the respondents at 25th percentile are having clerical or low level jobs; while at 50th and 75th percentiles are having high position jobs. (The table 4.7a, 4.7b gives more information about level of jobs).

Similarly the respondents' tenure at 25th percentile is 1_3 years; while at 50th percentile is 4_6 years and above 75th percentile is 7_9 years. The minimum tenure of respondents' is less than one year while the maximum tenure is above 55 years. (Table 4.8 has explained in more detail the tenure of respondents).

At 25th and 50th percentile respondents' salary is 41000_70000; while at above 75th percentile salary is in between 71000-100000. The lowest salary is 26000_40000; while the highest salary is somewhat above 100000. (Table 4.9 explained the salary of respondents in more detail).

DISCUSSION

The main theme of this research is find out the relationship of personality traits i.e. Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to experience, on job satisfaction of Askari Bank personnel. In addition to this, to explore the impacts of different age groups, different educational backgrounds, remuneration, gender, tenure, position level and marital differences on job satisfaction of Askari Bank employees.

Conclusion

It is concluded from the current study that different personality traits have significant impacts on job satisfaction level of employees. Personality traits like, extraversion and openness to experience are significantly positively correlated with job satisfaction. It is also found from the current study, that Neuroticism personality trait is strongly negatively correlated with job satisfaction level of employees. However, no significant correlation was found of two traits i.e. Agreeableness and Conscientiousness with job satisfaction.

It is also come in knowledge from the current study that married employees have higher job satisfaction as comparatively unmarried employees. Similarly older employees are happier than young employees on their jobs. Similarly excellent educational career and high position have greater positive impacts on job satisfaction on employees. In addition to this, tenure and good packages have positive impacts on job satisfaction level of employees.

Recommendations

It is recommended on the bases of analysis of the current study, extroverts and openness to experience traits employees should be provide training programs, special focus must be given to enhance the negotiation skills, communication skills and problem skills along with the interpersonal skills. Then this will ensure a real job satisfaction of employees.

Moreover, the HR department should hire qualified personnel, because excellent educational careers is a source of job satisfaction. Promotion must be given to employees on regular intervals as because position level is significantly positively correlated with job satisfaction. Similarly high experience and high salaries is a source of job satisfaction therefore, management should also prefer experienced employees. The salaries of the employees should be equal to the competing firms.

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Scale: Job satisfaction

Reliability Statistics	
Cronbach's Alpha	N of Items
.744	10

Table 3.a Cronbach's alpha for the 10 items of Job Satisfaction scale were 0.74.

Scale: Extraversion

Reliability Statistics	
Cronbach's Alpha	N of Items
.942	8

Table 3.1 Scale: Agreeableness

Reliability Statistics	
Cronbach's Alpha	N of Items
.892	9

Table 3.2 Scale: Conscientiousness

Reliability Statistics	
Cronbach's Alpha	N of Items
.924	9

Table 3.3 Scale: Neuroticism

Reliability Statistics	
Cronbach's Alpha	N of Items
.983	8

Table 3.4 Scale: Openness to Experience

Reliability Statistics	
Cronbach's Alpha	N of Items
.944	10

Table 3.5 Branches of Askari bank limited in Peshawar City.

Branch Name		No of EMPLOYEES
1	PESHAWAR CANT branch (i)	45
2	CHOWK YADGAR branch	37
3	UNIVERSITY ROAD branch	38
4	IBB DALAZAK ROAD branch	25
5	PESHAWAR CANTT branch (ii)	28
6	IBB G.T. ROAD PESHAWAR (SUB BRANCH)	14
7	JAMRUD ROAD, PESHAWAR branch	28
Total		215

Table 3.6

Comparisons of means of males and females on job satisfaction scale (Table 4.3)					
	GENDER	N	Mean	Std. Deviation	Std. Error Mean
Job Satisfaction	MALE	59	.7814	.21773	.02835
	FEMALE	31	.7871	.19789	.03554

We see that females' respondents are slightly more satisfied than male respondents.

Comparisons of means of respondents' age with job satisfaction scale (Table 4.4)					
	AGE	N	Mean	Std. Deviation	Std. Error Mean
Job Satisfaction	LESS THAN 25	15	.7733	.21202	.05474
	25-35	35	.7229	.20734	.03505
	25-35	35	.7229	.20734	.03505
	36-45	22	.8273	.20513	.04373
	36-45	22	.8273	.20513	.04373
	46-55	16	.8438	.20966	.05242
	46-55	16	.8438	.20966	.05242
	More than 55	2	.9500	.07071	.05000

Comparison of job satisfaction means with married and unmarried employees. (Table 4.5)

T-test						
	MARITAL STATUS	N	Mean	Std. Deviation	t	p
Job Satisfaction	Un Married	19	.5895	.2282		
	Married	71	.8352	.17246	4.37	.000

Mean and standard deviation of Diplomas and Bachelor's degree holders (Table 4.6)

	EDUCATION	N	Mean	Std. Deviation	Std. Error Mean
Job Satisfaction	Diploma	9	.7667	.22361	.07454
	Bachelor's Degree	21	.7190	.22275	.04861

	Master's Degree M.S	48 12	.7833 .9083	.21071 .12401	.03041 .03580
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Comparison of mean and standard deviation of computers operators and assistants on job satisfaction scale (Table 4.7a)

	POSITION LEVEL	N	Mean	Std. Deviation	Std. Error Mean
Job Satisfaction	Computer Operator	16	.6625	.25528	.06382
	Assistant	7	.8000	.16330	.06172

Comparison of mean and standard deviation of officer grade 3 position and officer grade 1 position on job satisfaction scale (Table 4.7b)

	POSITION LEVEL	N	Mean	Std. Deviation	Std. Error Mean
Job Satisfaction	Officer Grade 3	12	.8000	.17581	.05075
	Officer Grade 1	17	.9176	.14678	.03560

Comparison of mean and standard deviation of Tenures on job satisfaction scale (Table 4.8)

	Tenure	N	Mean	Std. Deviation	Std. Error Mean
Job Satisfaction	1-3 YEARS	20	.6950	.23503	.05255
	4-6 YEARS	31	.7613	.19778	.03552
	7-9 years	13	.7923	.20600	.05713
	More than 10 years	18	.9167	.14653	.03454

Comparisons of means of salaries with job satisfaction (Table 4.9)

	Salary(PKR)	N	Mean	Std. Deviation	Std. Error Mean
Job Satisfaction	26000-40000	13	.6154	.23038	.06390
	41000-70000	42	.7429	.20380	.03145
	71000-100000	25	.8640	.16042	.03208
	Above 100000	10	.9700	.04830	.01528