



A Study of Job Satisfaction Influence on Absenteeism Intention and
Turnover Intention of Bank Employees

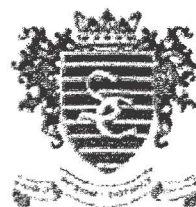
By

Ms.Nathiya Wongchanwuth

A Survey Research Report for
MS 7000 research/IS project

Submitted in Partial Fulfillment of the Requirements for the Degree of
Master of Science in Management

November 2009



Assumption University of Thailand
COLLEGE OF INTERNET DISTANCE EDUCATION

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November 2009



Research Project Title: A STUDY OF JOB SATISFACTION INFLUENCE ON ABSENTEEISM AND TURNOVER INTENTION OF BANK EMPLOYEES: A CASE STUDY OF BANK OF AYUDHYA PUBLIC COMPANY LIMITED'S BRANCHES IN BANGKOK AREA.

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ABSTRACT

The objectives of this study were (1) to identify the job satisfaction factors of bank employees, (2) to identify the relationship between the job satisfaction factors and absenteeism and turnover intention

This is a survey research. The data was collected using a convenience sampling method, the sample of the study were 200 bank employees in Bangkok area. The researcher used descriptive statistics to analyze the demographic profile of respondents. The researcher selected the multiple linear regression statistics to test the relationship between job satisfaction factors in term of work itself, pay, promotion, supervision and coworker that influence the absenteeism and turnover intention.

The hypothesis testing results of the study showed statistically significant negative correlations between job satisfaction factors, which are work itself, pay, promotion, supervision and coworker, and both of absenteeism intention and turnover intention for bank's branches employees in Bangkok area.

In conclusion, Bank of Ayudhya employees in Bangkok area concerned more in supervision that influence absenteeism and work itself that influence turnover intention. And supervision is the only one factor that influence both absenteeism and turnover rate Therefore, bank has to hire the right person with the right job that mean bank of Ayudhya should assort the manager properly because the manager could cause both high and low satisfaction with job of workers so good supervisor could help the bank reduce the absenteeism and turnover rate.

ACKNOWLEDGEMENTS

This research was successfully completed thanks to the support and kind cooperation of many people who devoted their time in giving me information, advice, comments, encouragement and inspiration. I am very thankful to all concerned.

I would like to give my appreciation to those who have contributed to this research. First of all, I would like to give my sincere gratitude to Dr. Satha Phongsatha, my research advisor, for his valuable guidance, suggestions, criticisms and encouragement throughout the completion of this project. I also take this opportunity to express my gratitude to my committee members who offered guidance and support.

I would like to give the special thanks to all 200 respondents who completed my questionnaire.

I also wish to give my sincere thanks to Ms. Montita Vijittraithum and Ms. Chalita Mudyunu for their help in collecting statistical data and encouragement. Thanks also to my friends in Master of Science in Management for their understanding, friendship and cheerfulness.

Lastly, I would like to give my deepest gratitude to my beloved parents and my brother for their support, inspiration, understanding and encouragement.

Any mistakes in this project are my solely responsibility.

Ms. Nathiya Wongchanwuth

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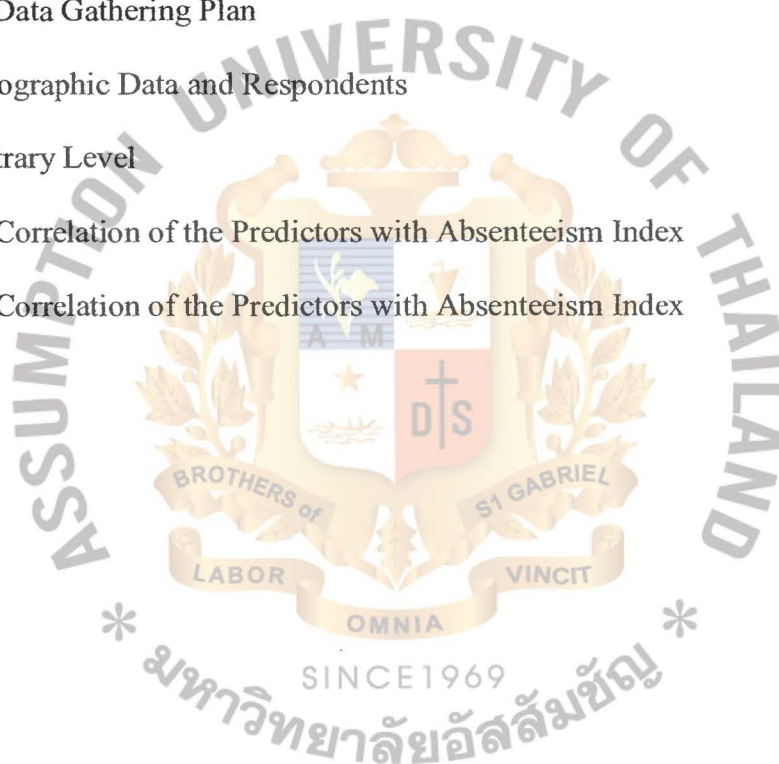
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CHAPTER 1

INTRODUCTION

In order to understand the preliminary matter of research, the background of the study, the statements of problem, research objective, research questions, definition of terms, scope and limitation of the research are presented in this chapter.

Background of The Study

Financial Institution is the main significant factor that related to people's life. Bank is the obvious financial institution that most of people are familiar. There are many banks available in the financial market that provides financial services to its client and it's still gradually increasing in amount. Bank becomes to be one part of both individual and business owner's daily life; they have to use the financial service for managing their financial transactions. In the economic crisis situation, financial industry was increasing in the competition among bank. The financial service that bank provided to customer are not only financial transaction anymore but there are also a lot of products and services are presented to the customer. Therefore each bank created the different strategies to get the customers' attraction for the same goal that is "increase in sale". It causes the competition in the financial market is highly intense because all bank need to sell and service together.

In the competition between banks, each bank would like to get more customers for the reasons of increasing in service; sale and profit. Branch's employees seem to be the person who takes bank to reach its goals because they are the first person who faces to the customer. Every branch's employees will be assigned their goals for each

product in each month so they have to present the products and services to customers to reach their goals. Because of this reason, it occur a lot of problems to branch's employees because if they can not reach their goals, it means that they may get the bad evaluation in their performance and it will affect their progress.

The competitive in the globalization could have faced the work stress in organization. The stress of branch worker occurred when they cannot reach their goals. Sale is a main factor to show branch workers' performance. Although they work hard in kind of service job but if they cannot sale, it seems to be worthless. Some attitudes of branch worker stated that they are not salesperson; they do the kind of service job, so they would not like to sale. But in the present, the policy of bank is sale and service together so it caused the employees resigns from the bank. The result of high turnover rate is bank has to hiring the new employees to train that affected for branch because the new comer have to waiting for suggestion all the time.

Apart from the increasing rate of turnover, the other critical point of branch workers who still are working in the bank is the competition between workers to get more sales; these caused terrible interaction among coworkers. Low commission rate is a factor that cannot motivate branch worker to sale.

In conclusion, when there is more stress in a work, people do not want to come to work, turn over may increase, and workers may feel annoyed and unwilling to cooperate, which will lower productivity (Bube, 1985). Another problem facing organizations today is how to motivate employees to work more productively and to

increase their feeling of job satisfaction. Kreitner & Angelo Kinichi (1994) said that most employers believe that satisfied employees will increase their productivity.

So this research will study the job stress and job satisfaction of branch's employees to understand what is the problem and what do they want. Study the factors that affect job stress and job satisfaction and bring the result to improve the organization.

Statement of The Problem

Absenteeism and Turnover intention may be considered as the result of low satisfaction of worker in organization. When this sign stir up, it means that employees become lack of motivation or inspiration to perform the work and this problem could leads to undesired outcome to the organization.

The increasing of high turnover rate and shortage of branch's employees in Bank affected the management inside the branch because branch's employees have to work in kind of service job with customers. The service job needs to provide the number of worker match to the amount of customer each day. If the organization cannot cope with this problem, it will affect the overall organization.

The organization should explore the connection and relationship between job satisfaction of branch's employees and factors to understand the real point that what make them get satisfaction or dissatisfaction, to maintain and motivate them to live with company for long time or permanent and prevent of resignation from the company so that reduce the level of turnover intention and the cost of hiring and training of new branch's employees.

Research Objectives

The research would be conducted by following these objectives:

1. To identify the job satisfaction factors of bank branch's employees.
2. To identify the relationship between the job satisfaction factors and branch's employees' absenteeism and turnover intention.

Research Questions

The researcher would like to seek answer to the following specific questions for the study:

1. What are branch's employees' job satisfaction factors?
2. What are the relationships between factors influence job satisfaction and absenteeism and turnover intention?

Significant of The Study

The completed research would be beneficial and advantageous to the organization where the samples have taken the important role in their working.

1. The organization might have the better understanding toward the factors affecting on job satisfaction and the level of job satisfaction that their employees currently facing.
2. To increasing the level of job satisfaction might help to increase performance in workplace, by solving the weak point of the company that employees are dissatisfaction to fulfill their need, make them happy in workplace and

determine to work with company permanently with the highest job satisfaction.

3. It can reduce the costs such as time taken for recruitment and opportunity cost, such as lost productivity for the new comer.

Definition of Terms

For the clarify and uniformity of this study, the following terms applied in the research are defined as follow;

Job Satisfaction: The positive emotional reaction to one's job experience. It is feeling and attitude of people toward their work to feelings of liking or dislike and this can motivate their work effectiveness which leads to performance improvement.

Work itself: The extent to which the job provides the individual with interesting tasks, opportunities for learning, amount of work and the chance to accept responsibilities (Smith, Kendell and Hulin, 1969).

Pay: It is the extrinsic reward that is reflection of how management view the contribution people put on their work.

Promotion: It is the individual's opportunity to grow in their career path.

Supervision: The abilities of the superior to provide technical assistant and behavioral support.

Coworker: The worker that work together in the same company, same department or same project in team.

Job Dissatisfaction: It is the un-pleasurably emotional state resulting from appraisal of one's job values or as entailing disvalues.

Absenteeism: A routine pattern of absence from a duty obligation. Also is the way employees withdraw from work as desired (Steers, M. & Rhode, R., 1978).

Turnover: The number of employees who leave an organization during a specific period of time is known as employee turnover (Plunkett & Attner, 1994).

Turnover Intention: The probability that employee are permanently leaving their organizations at some point in the near future (Mobley, 1982; Vandenberg & Scarpello, 1990).

UTL: Universal Teller is a position in branch of Bank of Ayudhya Public Company Limited. In general, it is the same position of bank teller that can define as a bank employee responsible for receiving and disbursing money.

CSR: Customer Service Representative is a position that provides both the financial transaction and present the product to customers.

SS: It is a position in branch of Bank of Ayudhya Public Company Limited. The duty of this position is control the money system in a branch.

STL: It is a position in branch of Bank of Ayudhya Public Company Limited. The duty of this position is assistance to the manager.

Limitations of The Study

The research limitations are as follow:

Self-report

The study uses questionnaire as a main research instrument. Thus, there is no control over participants' response on the questionnaire. As a result, there is a self-report issue that may cause bias within the data.

Factors

The other limitation is that all factors relating job satisfaction are not including in this research, only some factors are presented in the study.

Population

The researcher intent to study at bank of Ayudhya's employee in a selected branch so the result would not be represented for all population.

Time Period of the Study

The study is collecting data at the specific time period during October 2008 until January of 2009. Thus, the result of the study may not apply to other time period prior to or after the study.

CHAPTER 2

LITERATURE REVIEW

The current study intends to investigate the roles of job satisfaction in Bank's environment. Research indicates that employee satisfaction is important to an organization's success. It is a widely studied construct in organizational behavior as it influences other organizational variables like productivity, turnover and absenteeism. Atchison (1999) states that many organizations are spending much time on employee satisfaction initiatives in an effort to reduce turnover, improve productivity and to help organizations succeed. There are different definitions and theories that can contribute to the study's development of research methodology.

The current chapter includes different definitions and theories of job satisfaction, and factors that contributes to all of the variables that related to the study conceptual framework.



Definitions and Theories of Job Satisfaction

Definition of Job Satisfaction

Job satisfaction is the positive emotional reaction to one's job experience. It is feeling and attitude of people toward their work and this can motivate their intention and enthusiasm in creating the work effectiveness which lead to performance improvement. Job satisfaction is generally regarded as an employee's attitude toward the job and job situation. Spector (1997) defines job satisfaction simply as "the degree to which people like their jobs." Some people therefore enjoy work and consider it a central part of their lives while others do so only because they have to.

Locke (1976) defined job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences. Job satisfaction is an attitude that individuals have about their job.” It results from the perception that an employee’s job actually provides what he or she values in the work situation.

Job satisfaction is an emotional, affective response. Affect refers to feelings of liking or dislike. Therefore, job satisfaction is the extent to which a person derives pleasure from a job (Muchinsky, 1983). Gorge & Jones (2002) defined job satisfaction that it is one of the most important and well-researched work attitudes in job performance. It has the potential to affect a wide range of job performance and contribute to workers’ levels of well-being.

Wofford (1971) determined the job satisfaction as the overall attitude of well-being with regard to the job and its environment.

Vecchio (2000) defined job satisfaction as one’s thinking and feeling toward work. A person’s level of job satisfaction is influenced by experience, especially stressful experiences. Although an employee’s attitudes are formed by the job itself, communications from others can also play an important role.

Randolph (1985) stated that job satisfaction (or dissatisfaction) was the set of attitudes we developed about our work: it reflected the fit between person and job.

Drafke (1998) divided the factors affecting job satisfaction into three main areas which are internal, external and individual factors. The internal factors are closely associated with the job itself and are the most difficult to alter without leaving the job. These include the work itself, job variety, autonomy, goal determination, feedback and recognition. External factors are directly linked with the work or the working

environment. These include achievement, role ambiguity, role conflict, job opportunity, job security, social interaction, supervision, organization culture, work schedules, seniority and compensation. Finally, individual job satisfaction factors mostly relate to person and a person's family and network of friends which include of coworkers, comparisons, opinions of others, personal outlook and age.

Job satisfaction is typically defined as an employee's affective reactions to a job based on comparing desired outcomes with actual outcomes (Cranny, Smith & Stone, 1992). According to Blum and Naylor (1968) defined job satisfaction as a general attitude of the workers constituted by their approach towards the wages, working conditions, control, promotion related with the job, social relations in the work, recognition of talent and some similar variables, personal characteristics, and group relations apart from the work life.

The definition of job satisfaction stated form a psychologist as "Job satisfaction must be considered as a feeling which has arisen in the worker as a response to the total job situation. In addition to being related to the present job situation, this feeling is associated with perceived difference between what the worker expects for his services and what he actually experiences in relation to the alternative available to him" (Hulin, 1966)

Cohen, Fink, Gadon, and Willits (1980) reasoned this theory that managers also are interested in the satisfaction of their subordinates of their organization. While there was no connection between satisfaction and productivity, the actual satisfaction people derived from their work. When considering this case, it implied that managers might raise important of relationship (close friendship, comfortable relationship) as their subordinates were interested in.

Job satisfaction has been defined as a pleasurable emotional state resulting from the appraisal of one's job; an affective reaction to one's job; and an attitude towards one's job. Weiss (2002) has argued that job satisfaction is an attitude but points out that researchers should clearly distinguish the objects of cognitive evaluation which are affect (emotion), beliefs and behaviors. This definition suggests that we form attitudes towards our jobs by taking into account our feelings, our beliefs, and our behaviors

More than twenty factors (see Table 2.1) integrate to create the feeling of satisfaction or dissatisfaction in people. Some of these factors are included in the job, whereas others are outside of work. Some are more controllable by the individual, whereas others are beyond control. Lastly, some workers expect work to satisfy all of their needs and when this does not occur, they become dissatisfied with their jobs rather than seeking a job, career, or outside activity that would fulfill the needs that their current job cannot satisfy.

Table 2.1 Job Satisfaction Factors

Job Satisfaction Factors	Description
Internal Factors	
The Work	Effect of a person's current job at a particular company
Job Variety	Number of skills and depth of knowledge required
Autonomy	Freedom to control your own work
Goal Determination	Freedom to set your own goals and success criteria
Feedback and recognition	Private and public notice concerning job performance
External Factors	
Achievement	Success in completing tasks
Role Ambiguity And Role Conflict	Knowing your work roles and agreement between roles
Opportunity	Future prospects with the current and other employers
Job Security	Assurances of continued employment
Social Interactions	Quality and quantity of interaction with others
Supervision	Quality of management
Organization Culture	Effect of the organization's climate or environment
Work Schedules	Match between work schedule and the worker's schedule
Seniority	Length of time a person has held a position
Compensation	Monetary rewards and the role of money
Individual Factors	
Commitment	The care in selection of and personal dedication to a job
Expectations	What people believe they will receive in return for work
Job Involvement	How important a job is in someone's life
Effort/Reward Ratio	The balance between the amount works and the Rewards received
Influence of Coworkers	Issues that coworkers feel are important
Comparisons	How your job rates with the jobs of friends and relatives
Opinion of Others	How prestigious other feel your job is
Personal Outlook	Your view of yourself and life in general
Age	How old someone is

Source: Drafke & Kossen (2002), The human Sides of Organization, 8th edition, p.330

Theories Related to Job Satisfaction

Over the years, researchers devised a number of theoretical approaches to explaining job satisfaction. The theories addressed in literature are presented below.

Maslow's hierarchy of needs

Maslow's theoretical model, which is one of the best known theories, postulated the existence in man of primary and secondary drives which served to motivate him (Maslow, 1954). He argued that the primary drives were inherited, although the means for satisfying them could be learned. Maslow separated the five needs into higher and lower orders. Physiological and safety needs were described as lower order and social, esteem, and self-actualization as higher order needs. The differentiation between the two orders was made on the premise that higher order needs are satisfied internally (within the person), whereas lower order needs are predominantly satisfied externally.

The five general classes of needs from the most basic to the highest level are as follows: see figure 2.1

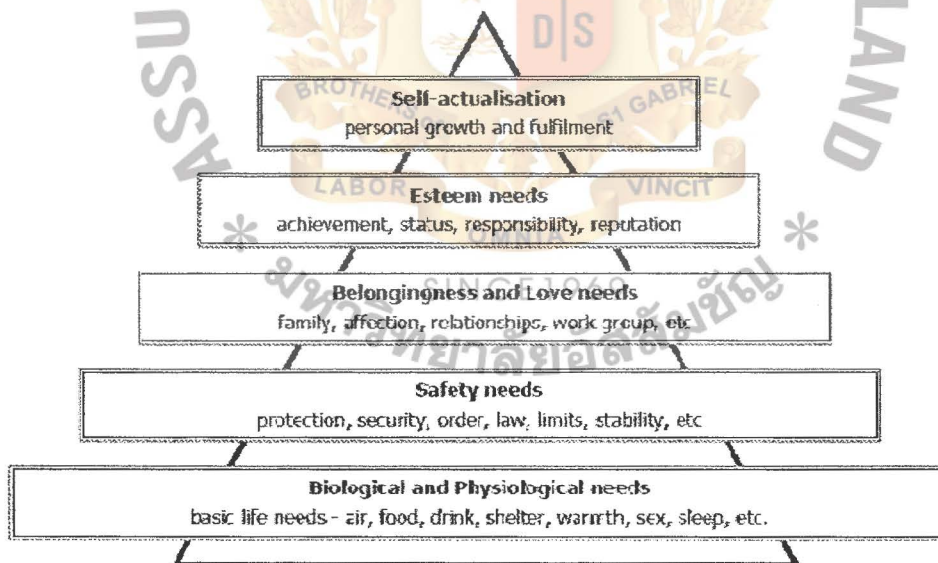


Figure 2.1 Maslow's Hierarchy of Needs

Source: <http://www.econsultant.com/articles/abraham-maslow-hierarchy-of-needs.html>

Physiological needs – Physiological needs are the lowest-order needs involve satisfying fundamental biological drives, such as the needs for air, food, water, and shelter. They are the most basic needs because unless they are met people will become ill and suffer.

Safety needs – These are concerned with the need to operate in an environment that is Physically and psychologically safe and secure, one from threats of harm. Organization help satisfy their employees' safety needs in many ways. For example, they protect workers from accident from work by give goggles and hard hats to them.

Belongingness needs – These refer to the need to be affiliative, that is, to be liked and accepted by others. As social animals, we want to be with others and to have them approve of us. Organizations can satisfy these needs when they sponsor social events, such as office party or company's field trip.

Esteem needs – Esteem needs are needs that people want to success and have others recognize our accomplishments. For example, reserved parking area or announcement honoring to employee of the month. Both are ways of demonstrating esteem for employees.

Self-actualization needs – This final and highest level in the hierarchy occur when people will work to become all they are capable of being. When people are self-actualized they perform at their maximum level of creativity and become extremely valuable assets to their organizations. The self-actualization is belived to be one of the principle factors motivating people toward self-employment (DeVaney & Chen, 2003).

According to the theory, people satisfy the needs at the bottom of the hierarchy before higher level. Once, a person satisfies a need at one level. The need at the next

level becomes in the focus. Each need encourages people to work and try to fulfill their needs to satisfy themselves.

Alderfer's ERG Theory

ERG theory was much simpler than Maslow's. Alderfer (1969) specified not only that there were three categories of human need instead five, but also that these were not necessarily activated in any specific order. In fact, Alderfer postulated that any need might be activated at any time. The three categories are shown in figure 2.2.

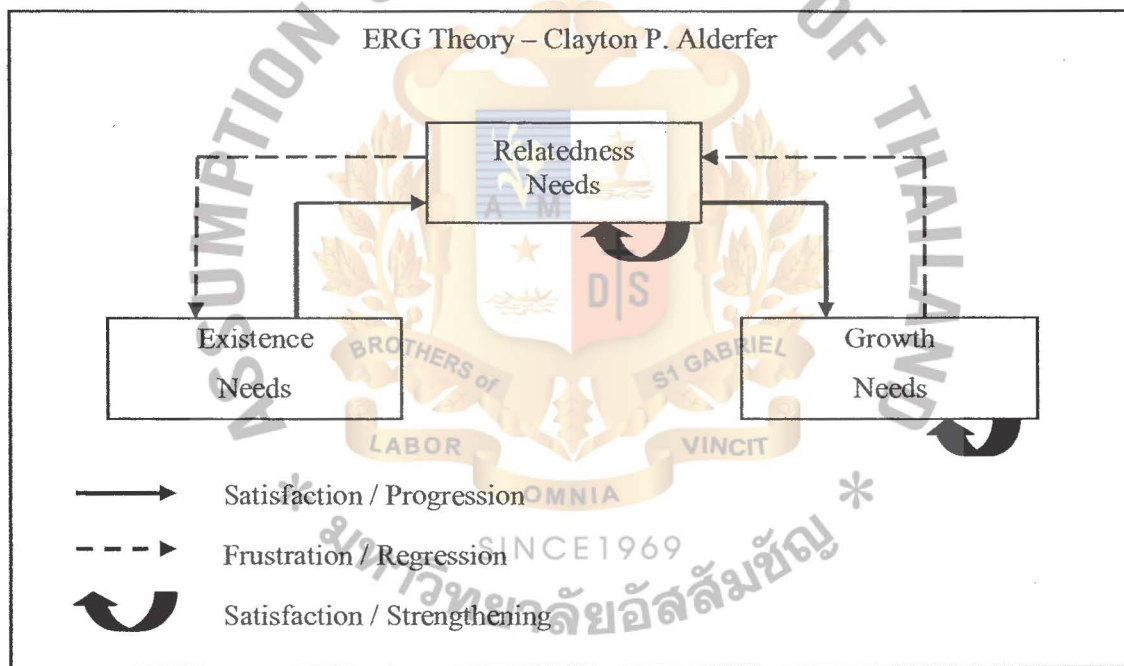


Figure 2.2 ERG Theory

Source: http://www.valuebasedmanagement.net/methods_alderfer_erg_theory.html

The ERG theory is based on the work of Maslow, so it has much in common with it but also differs in some important aspects. For the similarities to Maslow's Hierarchy, Studies had shown that the middle levels of Maslow's hierarchy have some overlap; Alderfer addressed this issue by reducing the number of levels to three. The ERG needs can be mapped to those of Maslow's theory as follows:

Existence Needs – physiological and safety needs (Maslow's first two levels).

Relatedness Needs – social and external esteem (Maslow's third and fourth levels).

Growth Needs – internal esteem and self actualization (Maslow's fourth and fifth levels)

Like Maslow's model, the ERG theory is hierarchical - existence needs have priority over relatedness needs, which have priority over growth.

For the differences from Maslow's Hierarchy, in addition to the reduction in the number of levels, the ERG theory differs from Maslow's in the following three ways:

- Unlike Maslow's hierarchy, the ERG theory allows for different levels of needs to be pursued simultaneously.
- The ERG theory allows the order of the needs be different for different people.
- The ERG theory acknowledges that if a higher level need remains unfulfilled, the person may regress to lower level needs that appear easier to satisfy. This is known as the frustration-regression principle.

According to Aamodt (2004), the major difference between Maslow's theory and the ERG theory is that the latter theory postulates that progression to the next level need not be fixed; a person can skip levels. People can therefore be simultaneously motivated by needs at different levels. A person can be concerned with satisfying growth needs even though existence and relatedness needs are not met.

Actually, ERG theory was much less restrictive than Maslow's need hierarchy theory. Its advantage was it fitted to research evidence which suggested that although basic categories of need did exist, they were not in complete agreement about the

exact number of needs that existed and the relationships between them. They did agree that satisfying human needs was an important part of motivating on the job.

Table 2.2 Comparative Alderfer theory and Maslow theory

ALDERFER (ERG Theory)	MASLOW (Need Hierarchy)
Growth	Self-actualization
	Esteem
Relatedness	Social
	Safety and security
Existence	Physiological

Source: Managing organization, Schermerhorn, Hunt & Osborn (1991), p. 142

Herzberg Motivation Hygiene Theory

Herzberg proposed the Motivation-Hygiene Theory, also known as the two factor theory (1959) of job satisfaction. According to his theory, people are influenced by two factors: Satisfaction and Dissatisfaction.

Herzberg (1966) stated that the main factors involved in job satisfaction were advancement, recognition, responsibility, growth and the job itself. These factors, termed “satisfiers”, would correlate, if person optimized, with improving performance, reduced labor turnover, more tolerant attitude to management, the general “mental health”. Herzberg also recognized ‘dissatisfiers’, which acted in a negative direction. These included such things as working-conditions and amenities, administrative policies, relationship with supervisors, technical competence of supervisors, pay, job security and relationship with peers, Herzberg argued that if the quality of the “dissatisfiers” was less than adequate, dissatisfaction would occur. Improvement in the degraded condition or conditions would remove the

dissatisfaction with beneficial effects on morale and perhaps on productivity. Raising the level above the adequate, however, would not increase job satisfaction and performance by itself, but it would provide a basis for the potential fulfillment of the “higher needs” defined by Maslow (1954). In this regard it should be noted that much of Herzberg’s work was conducted among supervisors and middle-management employees, as so much motivational research was done. How much it was applicable to the worker on the shop floor is open to question.

Herzberg’s motivators and hygiene factors are summarized as shown in table 2.3.

Table 2.3 Herzberg’s Motivators and Hygiene Factors

Motivators or Satisfying Factors	Hygiene or Dissatisfying Factors
Achievement	Company policy and administration
Recognition	Supervision
Work itself	Interpersonal relations
Responsibility	Working condition
Promotion	Salary and Benefit
Growth	Status

Source: Drafke & Kossen (2002), The Human Side of Organization, 8th edition, p.281-282

Smith, Kendall, and Hulin Theory

According to the theory of Smith, Kendall, and Hulin (1969) Job Descriptive Index theory which assessed satisfaction with coworkers, pay, promotion opportunities, supervision and the work itself, the Job Descriptive Index (JDI) is designed to measure employees’ satisfaction with their jobs. Five scale scores

reflecting satisfaction for each of the facets are tabulated. The total score on the Job Descriptive Index has also been used to reflect overall job satisfaction.

All of the five dimensions that represent the most important characteristic of job about which people had affective response toward job satisfaction as follow:

The Work Itself referred to the extent to which the job provided the individual with interesting tasks, opportunities for learning, and the chance to accept responsibility.

Pay represented the amount of financial remuneration that was received and the degree to which this was viewed as equitable to others in the organization.

Promotion Opportunities referred to the chance for advancement in the hierarchy.

Supervision referred to the abilities of the superior to provide technical assistance and behavioral support.

Coworkers referred to the degree to which fellow workers were technically proficient and social supportive.

Hellriegel and Slocum Theory

The theory of Hellriegel and Slocum (1976) adapted from Smith et al. (1969) which Hellriegel and Slocum had studied job satisfaction as the feelings about various aspects of the worker's work setting. The formats have been developed to measure job satisfaction such format ask the respondent to indicate a choice of "yes", "no" or "uncertain" in response to whether or not the statement or adjective is descriptive of the job. As shown the figure 2.4

<u>Work</u>	<u>Pay</u>
Fascinating _____	Income adequate for _____
Routine _____	normal expenses _____
Satisfying _____	Barely live on income _____
Boring _____	Bad _____
Good _____	Insecure _____
Creative _____	Underpaid _____
Respected _____	
	<u>Supervision</u>
<u>Promotion</u>	Asks my advice _____
Good opportunity _____	Hard to please _____
for advancement _____	Impolite _____
Dead-end job _____	Tactful _____
Regular promotions _____	Up-to-date _____
Unfair promotion policy _____	
<u>Coworkers</u>	
Stimulating _____	
Lazy _____	
Slow _____	
Ambitious _____	
Stupid _____	
Fact _____	

Figure 2.3 Measure Job Satisfaction

Source: Hellriegel and Slocum. Organization Behavior Contingency View, 1976, p.251

Factors Influence Job Satisfaction

Smith et al. (1969) suggested that there were five job dimensions that represented the most important characteristics of job relating to the people need and having the affective responses in work and these categories of factors often work together to influence job satisfaction.

Work itself

The extent to which the job provides the individual with interesting tasks, opportunities for learning, amount of work and the chance to accept responsibilities (Smith, et al., 1969). According to Luthans (1995), the content of the work performed by employees is a major predictor of job satisfaction. Not surprisingly, “research is fairly clear that employees, who find their work interesting, are more satisfied and motivated than employees who do not enjoy their jobs” (Gately, 1997 as cited by Aamodt, 2004).

Satisfaction with work concerns the worker’s satisfaction with the work itself. The content of the work itself is major source of satisfaction. Employees tend to prefer challenging work. Job that has too little challenge create boredom, but too much challenge also can create frustration and feeling of failure. Under conditions of moderate challenge, most employees will experience pleasure and satisfaction (Robbins, 1996).

The job provided to the individuals with interesting tasks, opportunities. The individuals believed that their works were important and meaning for them. They would contribute their capability to practice and improve the better way to result the good quality of work.

Whether a person enjoys performing the work itself has a major effect on the overall job satisfaction. People who view their jobs as boring, dull and unchallenging tend to have the low levels of job satisfaction.

Pay

Pay was one of the most important factors. It was critical that the worker in the organization felt that the pay and remuneration packages they received were competitive when compared with other organization (Smith, et al., 1969). Pay refers to the amount of compensation received for a specific job (Robbins, Odendaal and

Roodt, 2003). Luthans (1995) noted that “wages and salaries are recognized to be a significant, but complex, multidimensional predictor of job satisfaction.”

Pay satisfaction is also important variable that is linked to some rather significant organizational outcomes. An employee's contentment with the pay affects the overall job satisfaction. Employees who are not satisfied with their pay may not perform to their full potential. Many studies suggest that dissatisfaction with pay may lead to low job satisfaction, decreased motivation and performance, increased absenteeism and turnover and more pay related grievances and lawsuits (Cable & Judge, 1994; Gerhart & Milkovich, 1990; Huber & Crandall, 1994; Huselid, 1995; Milkovich & Newman, 2002). Feldman and Arnold (1983) stated that pay did play a significant role in determining job satisfaction for two reasons. First, Money was very instrumental fulfilling several important needs and second wage could serve as a symbol of achievement and source of recognition.

The organization should consider paying the workers fairly with the job description. If individuals believed that they were not compensated well, they would feel unhappy in working. The organization should have clear policies relating to salary, benefit and bonuses to meet employee satisfaction.

Promotion

Promotion is the chance of worker to advancement in the hierarchy, move to higher position. Luthans (1992) stated that individuals who were promoted on the basis of seniority often experienced job satisfaction but not as much as those who were promoted on the basis of performance.

Locke (1976) suggested that an individual might view the promotion system in firm as unfair and still be personally satisfied with it because he did not desire to be

promoted. Alternately, an employee could appraise the promotion system in company as fair and yet still be dissatisfied with chances for promotion if employee was judged to be poor. The value standard for individuals would thus depend upon their personal ambitions and career aspirations.

According to Friday and Friday (2003), satisfaction with promotion assesses employees' attitudes toward the organization's promotion policies and practices. In addition to this, Bajpai and Srivastava (2004) postulate that promotion provides employees with opportunities for personal growth, more responsibilities and also increased social status.

Promotion could motivate the employee to work hard and have continuous improving in their skill to be in higher and better position. Employees were willing to confront with some level of stress to compensate to have a good opportunity in the future. It was step of advancement in job. If the firm did not provide job that had good promotional opportunity, it was likely that these high performs group would be easily to move to other companies (Smith, et al., 1969).

Whether a person is satisfied with the personal growth or company growth and potential for upward mobility may affect his job satisfaction. Many people want to be challenged and to learn new things. They want to be promoted to the higher level of position, either in technical or managerial fields. Those who want to get ahead in any organization may not be satisfied if there is no room for growth and promotion.

Supervision

Research indicates that people who enjoy working with their supervisors will be more satisfied with their jobs (Aamodt, 2004). Furthermore, a study by Bishop and Scott (1997) as cited by Aamodt (2004) found that satisfaction with supervisors was related to organizational and team commitment, which in turn resulted in higher productivity, lower turnover and a greater willingness to help.

Supervision is the abilities of the superior to provide technical assistant and behavioral support. The informal work group was created to establish a sense of identity and cohesiveness among workers and increase workers' productivity and supervision was focused on ways to influence the workers' performance job satisfaction (Tausky, 1984).

Feldman and Arnold (1983) stated that consideration referred to the extent to which a leader was considerate of subordinate and concerned about quality of his or her relationship with subordinates. The person who supervised, advised and evaluated the subordinates in organization should have the good human resource skills because he had to deal with many persons who had different attitudes and personalities. The role of supervisor was extremely difficult and had high pressure. Workers would be satisfied in their job when they got positive evaluation and good feedback from supervisor but they might revenge and irritated the supervisor and organization if they met the bad evaluation and negative feedback.

Whether a person is satisfied with the received supervision affects his overall job satisfaction. Employees who feel that their bosses do not provide the needed directions may get frustrated and dissatisfied with their work. Employees who feel that their bosses exercise too much control over their jobs also feel dissatisfied. The

personal relationship between the bosses and employees also affects the job satisfaction.

Coworkers

Another dimension which influences job satisfaction is the extent to which co-workers are friendly, competent and supportive (Robbins, et. al., 2003). Research indicates that employees who have supportive co-workers will be more satisfied with their jobs (Aamodt, 2004). This is mainly because “the work group normally serves as a source of support, comfort, advice and assistance to the individual worker” (Luthans, 1995).

Richards & Dobryns (1957) found that when there was little opportunity for workers to have conversations with each other. They were more dissatisfied and more likely to leave their jobs. The Coworker is an even stronger source of satisfaction when members have similar attitudes and values. Locke (1976) stated that work related interaction among co-workers determines the job satisfaction and the helpfulness and friendliness are regarded the relationship between people.

Whether a person is happy with their coworkers affects his overall job satisfaction. Employees who like their coworkers often have higher levels of job satisfaction than those who dislike their coworkers.

Job Satisfaction and Job Dissatisfaction

Job Satisfaction

Job satisfaction leads to two advantages: the first advantage provide better work life, both physical and mental aspects to an individual, the second advantage to organization was that an individual worked in as well.

Job Satisfaction is considered as a job attitude. Job satisfaction is very important for a person's motivation and contribution to production. Job satisfaction may diminish irregular attendance at work, replacement of workers within a cycle or even the rate of accidents (Kahn, 1973). Satisfied employees were more likely to help their coworkers, made positive comments about the company, and refrained from complaining when things at work did not go well. On the other hand, job satisfaction had an important role to determine job effectiveness (Schermerhorn, 2002).

For the productivity, according to Robbins et al. (2003), managers' interest in job satisfaction tends to centre on its effect on employees performance and productivity. The natural assumption is that satisfied employees should be productive employees. Gibson, Ivancevich & Donnelly (1997) surmised that some employees who are satisfied with work are poor performers; conversely, there might be employees who are not satisfied, but who are excellent performers. Robbins (2005) concluded that productivity is more likely to lead to satisfaction than the other way around. Hence, if employees do a good job (productivity), they intrinsically feel good about it. In addition, higher productivity could lead to an increase in rewards, pay level and promotion, which are all sources of job satisfaction.

Job Dissatisfaction

The negative results from being dissatisfied seem to be clearly evidenced. The relationship between job dissatisfaction and employee behavior could be employee's absenteeism, turnover, tardiness, early retirement, hostile actions, and union activity (Shani, 2000)

Experiencing job dissatisfaction leads to withdrawal cognitions and employee turnover (Borda & Norma, 1997; Maertz & Campion, 2001). Job dissatisfaction can be caused by many things, including high centralization, routinization, low integration, low communication and policy knowledge (Maertz & Campion, 2001). Ribeaux & Poppleton (1992) stated that the relationship between job satisfaction and turnover is generally a significant and consistency negative one and a negative relationship between job satisfaction and absenteeism, though less consistently than turnover.

Some theory suggested that employees respond to job dissatisfaction in one of four ways: exit, voice, loyalty, and neglect (Farrell, 1983; Withey & Cooper, 1989). First, consistent with the turnover literature, dissatisfied employees may quit an organization all together in response to their job dissatisfaction. It is the way to exit. Second, dissatisfied employees may choose to remain in their organization and actively try to improve conditions, actively searching for and coming up with new ways of doing things and advocating changes to make things better. It is voice. Third, employees may remain in the organization but respond passively to their job dissatisfaction by accepting the status quo without raising any objective or making any suggestions for improvements. This is loyalty. Lastly, employees may remain in

the organization and exhibit passive withdrawal behaviors such as putting forth less effort.

Farrell (1983) suggested that exit and voice are active responses, whereas neglect and loyalty and passive responses. The fundamental difference between the two types of active response, exit and voice, is that exit can be destructive to an organization, whereas voice is constructive (Van & Lepine, 1998). An employee's quitting (exit) does not help an organization to correct the existing problems and may be a loss of valuable human resources for it.

In the study of organization behavior, job satisfaction is one of the topics that related to work in organization. Low levels of job satisfactions have been related to some problems such as turnover, absenteeism union organizing activity, and the filing of complaint. Thus, job satisfaction is exceeding important for the well being of the organization as well as for the individual. From the previous study of job dissatisfaction, the important results from job dissatisfaction are absenteeism and turnover intention.

Absenteeism

Absenteeism is defined as "an unplanned, disruptive incident and can be seen as non-attendance when an employee is scheduled for work" (Van der Merwe & Miller, 1988). Milkovich and Boudreau (1994) further define absenteeism as "the frequency and/ or duration of work time lost when employees do not come to work." Johnson, Croghan and Crawford (2003) posit the view that absence is attributed to illness or injury and accepted as such by the employer.

Luthans, 1995 stated that the relationship between satisfaction and absenteeism is inverse relationship; when satisfaction is high, absenteeism tends to be low but when satisfaction is low, absenteeism tends to be high.

Hackett and Guion (1985) found that absence co-related more strongly with some satisfaction facets than other. Satisfaction with the nature of the work itself co- related most strongly with absence.

"Absenteeism is failing to report for scheduled work. As such, it is the violation of a social obligation to be in a particular place at a particular time. Traditionally, absenteeism was viewed as an indicator of poor individual performance and a breach of an implicit contract between employee and employer. Thus, it was seen as a management problem and framed in economic or quasi-economic terms. Indeed, economists most frequently view absenteeism in labor supply terms. More recently, absenteeism has increasingly been viewed as an indicator of psychological, medical, or social adjustment to work" (Johns, 2007). "Employee absences due to personal illness, personal business and absence without leave, as measured in number of hours (Goff, Mount, & Jamison, 1990).

Absence is a phenomenon that can reduce an organization's effectiveness. Theories of absence hypothesis that job satisfaction plays a critical role in an employee's decision to be absent (Spector, 1997). Most research indicates a consistent negative relationship between satisfaction and absenteeism, even though the correlation is not very high (Robbins, 1989; Spector, 1997).

Types of Absenteeism

Van der Merwe and Miller (1988) classify absenteeism into three broad categories that help to understand the nature of this phenomenon. They are:

- *Sickness Absence* – is a category where employees claim ill health as their reason for absence. Requirements regarding medical/doctor's certificates vary and are determined by company policy or the Basic Conditions of Employment Act (BCEA). The Basic Conditions of Employment Act 75 (1997) stipulates that a certificate needs to be produced after two days of sickness absence. Most managers have found that certification is not a guarantee of genuine absence as it has become easy for people to gain access to medical certificates. Van der Merwe and Miller (1988, p.10) maintain that “having a critical attitude to short sick absence, and indicating to employees that their absence behavior is regularly monitored, is likely to result in a better norm of attendance”.

- *Authorized Absence or Absence with Permission* – Absence with permission is where employees provide an “excuse” for their absence whether that be for holidays, study leave, special leave and the like. Normally such a request is included in the absence policy (Van der Merwe & Miller, 1988, p. 11).

- *Unexcused Absence or Absence without Leave* – All absences not falling into the two previous categories and where no reason is given, or not accepted, are regarded as unexcused (Van Der Merwe & Miller, 1988, p. 11). This type of absence, when it reaches problematic proportions, will have to be pointed out to employees in question in order to bring their attendance in line with acceptable norms. Employees who come to work later in the day or who leave earlier are normally not recorded on the leave records of employers and the supervisor is normally aware of such absences (Wolmarans, 1994).

Consequences of Employee Absenteeism

Goodman and Atkin (1984) as cited by Winfield (1991), suggest that absenteeism can have both positive and negative consequences for different groups. These groups include the individuals themselves, their co-workers, the larger work group, the organization and management, trade unions, the family and the society at large. The proposed consequences of absenteeism are presented in Table 2.4. Furthermore, it is noted that this list is not comprehensive as situations do vary and "...the effects may not always be felt immediately and absence duration could determine different outcomes" (Winfield, 1991, p. 26).

Table 2.4 Consequences of Absenteeism

	Positive	Negative
Individual	<ul style="list-style-type: none">• Reduction of job related stress• Meeting of non-work role obligations• Benefit from compensatory non work activities	<ul style="list-style-type: none">• Loss of pay• Discipline, formal and informal• Altered job perception
Co-workers	<ul style="list-style-type: none">• Job variety• Skill development• Overtime Pay	<ul style="list-style-type: none">• Increased work load• Undesired overtime• Increased accidents• Conflict with absent worker
Work group	<ul style="list-style-type: none">• Work group's knowledge of multiple jobs• Greater flexibility in responding to absenteeism and to production problems	<ul style="list-style-type: none">• Increased accidents• Decreased productivity
Organization/Management	<ul style="list-style-type: none">• Greater job knowledge base in work force• Greater labor force flexibility	<ul style="list-style-type: none">• Increased costs (overtime, etc.)• More grievances• Increased accidents
Union Officers	<ul style="list-style-type: none">• Power position is strengthened as they are often seen by management as a means to get employees back to work	<ul style="list-style-type: none">• Where absence is high, lose credibility for being unable to control their members• Increased costs in processing grievances
Family	<ul style="list-style-type: none">• Opportunity to deal with health or illness problems, marital, child and other family related issues	<ul style="list-style-type: none">• Less earnings• Decline in work reputation
Society	<ul style="list-style-type: none">• Reduction of job stress and mental health problems• Participation in community political processes	<ul style="list-style-type: none">• Loss of productivity

Source: Goodman and Atkin (1984) as cited by Winfield (1991, p. 25)

Turnover Intention

Turnover and turnover intention have been separately measured, but turnover intention was recognized as the final cognitive variable having an immediate causal effect on turnover (Bedeian, Kemery and Pizzolatto (1991). Turnover intention is important in its own right because it is a direct antecedent of turnover (Bluedorn, 1982) and highly correlated with it (Futrell & Parasuraman, 1984).

Turnover intention refers to individuals' own estimated probability (subjective) that they are permanently leaving their organizations at some point in the near future (Mobley, 1982; Vandenberg & Scarpello, 1990).

Turnover intention is defined as a cognitive orientation toward leaving the organization which includes the employee thinking of quitting, searching for other employment, and the intention to quit. Turnover intention was conceived to be a conscious and deliberate willfulness to leave the organization (Tett & Meyer, 1993). It is often measured with reference to a specific interval (e.g. within the next 6 months), and has been described as the last in a sequence of withdrawal cognitions, a set to which thinking of quitting and intent to search for alternative employment also belong (Mobley, Homer & Hollingsworth, 1978). Additionally, Igbaria and Guimaraes (1999) argued that intention to leave refers to individuals' perceived likelihood that they will be staying or leaving the employer organization.

The relationship between turnover intention and organizational is particular importance, with considerable attention being applied to low job satisfaction and high psychological strain levels (George & Jones, 1999).

Turnover Classification

Turnover may be categorized as external or internal, voluntary or involuntary, and functional or dysfunctional (Naumann, 1992)

- *External and Internal* – External turnover occur when an individual leaves an organization to seek employment elsewhere. External turnover is costly and results in reduces short-term efficiency, at the very least. Internal turnover occurs when an individual changes position but remain in the same firm (Naumann, 1992).

- *Voluntary and Involuntary* – Employee turnover can be classified as voluntary or involuntary in origin (Callahan, Fleenor, & Hnudson, 1986) or from the employee's view point (Naumann, 1992). Voluntary turnover is initiated by the employee, while involuntary turnover is initiated by the organization. Voluntary turnover occurs when the employee quits or requests and receives a transfer. In the other hand, involuntary turnover occurs when an employee is fired or transferred at the will of the organization (Naumann, 1992). Involuntary turnover means, of cause, that the employee is terminated, but not always for reasons of poor performance. Many people are terminated in bad economic times; their jobs literally disappear (Callahan, et.al., 1986).

- *Functional and Dysfunctional* – From the organization's perspective, turnover can be classified as functional or dysfunctional (Naumann, 1992) or may be called desirable or undesirable (Callahan, et.al., 1986) respectively. Functional turnover is typically viewed as beneficial to the organization. It occurs when low performs or surplus employees leave the firm. An example might be when low performing employee quits or is fired, thus creating an opportunity to staff the position with a more capable individual. Another example of functional turnover might be the internal transfer and/or promotion of the high-performing employee.

Dysfunctional turnover damages the firm in some way by having a valued employee quit or request an early transfer. Dysfunctional turnover is most commonly conceptualized as being initiated by the employee although involuntary internal transfers are also undoubtedly dysfunctional in the short term (Naunamm, 1992). Dysfunction (or undesirable) turnover would include the employees lost through layoff and those lured away by competitors. For example, high turnover rates were observed among Chinese nationals employed in Sino-foreign partnerships because of 'talent raiding' which arises as new joint ventures and foreign representative offices offer attractive pay and incentives in order to poach employees from other firms (Beamer, 1998)

In task faced by the organization and its management is to minimize undesirable turnover and facilitate desirable turnover. The general approach would, of course, entail creating work environment and reward structure that encourages and motivates high-performing employees to remain in the organization.

Consequences of Employee Turnover

An employee's exit from an organization is a direct cost, in the form of having to select, recruit, and train a new employee (Dalton, Todor, & Krackhardt 1982; Staw, 1980). The exiting of employees also has indirect cost implications that include reduced morale, pressure on the remaining staff, costs of learning, and the loss of social capital (Des & Shaw, 2001). One of the main consequences for organizations that have a high turnover is the financial cost. The total costs of employee turnover are hard to measure, in particular the effects on the organization's culture, employee morale, and social capital or loss of organizational memory (Des & Shaw 2001). The focus has been mainly on the tangible costs associated with turnover in the areas of

selection, recruitment, induction and training of new staff, and the cost of being short-staffed (Cascio, 1987). The cost of losing a high performer who has a high degree of knowledge, skills and abilities, or an employee, who is employed in an area where there is a labor market shortage, can be substantial to the organizations performance, productivity, and service delivery.

Previous Research

Mark W. Johnston, A. Parasuraman, Charles M. Futrell and Jeffrey Sager (1988) studied Performance and job satisfaction effects on salesperson turnover: A replication and extension. The study replicates a salesperson-turnover study reported by Futrell and Parasuraman by examining the strength of the relationship of five dimensions of job satisfaction to propensity to leave for high- and low-performing groups of salespeople. Current knowledge about salesperson behavior is extended by testing the hypothesis that propensity to leave is a strong predictor of actual turnover behavior. The results indicated that performance has a direct influence on turnover. Propensity to leave operates as one of the intervening variables in the turnover process of salespeople. A more complex relationship may exist between job satisfaction, performance, propensity to leave, and actual turnover than that reported by Futrell and Parasuraman.

Ms. Supavee Sakuna (2000) studied of the leadership styles, job satisfaction and job performance of middle managers of Bangkok Bank Company Limited, Thailand. Job satisfaction factors in this research consist of supervision, cultural effect, task identification, pay and cohesiveness. The research was concluded that significant relationship between demographic profile and job satisfaction. Sex and

cohesiveness have significant relationship. Education has significant relationship with supervision and Length of the work and culture effect has significant relationship.

Ms. Wararat Waraspanont (2000) studied of employees' job satisfaction and organization commitment after reengineering of Krung Thai Bank Public Company Limited's Branches in Bangkok and nearby provinces, Thailand. Job satisfaction consisted of compensation, work itself, coworkers, supervision, working condition, and advancement. Questionnaires were administered in the collection of data. The research was concluded that the respondents were not quite satisfied with all determinants of job satisfaction except coworkers. According to determinants of job satisfaction, the respondents were rated the highest satisfaction on co workers variable with the lowest satisfaction on compensation variable.

Ching-Fu Chen (2006) studied Job satisfaction, Organizational commitment, and Flight Attendants' Turnover Intentions. The study looked at the effects of job satisfaction, organizational commitment, and individual factors on flight attendants' turnover intentions. It makes use of samples of the attendants from a Taiwanese airline company. From the results of a logistic regression analysis, two aspects of organizational commitment (i.e. normative commitment and continuance commitment) as well as Job-Itself satisfaction were found significantly negative impact on flight attendants' turnover intentions. In addition, wage and marital status were found to be significant predictors of turnover intentions.

Betty Jane Punnett, Dion Greenidge and Jase Ramsey (2007) studied job attitudes and absenteeism: A study in the English speaking Caribbean. This research examined the relationships of job attitudes (facets of job satisfaction and organizational commitment) and personality characteristics to absenteeism, in five

manufacturing companies in Barbados, an English-speaking Caribbean country. The relationships examined are based on well-established theories from the developed world, especially the USA. In addition, individualism, uncertainty avoidance, and power distance were measured. The results show that an employee's levels of satisfaction with co-workers, activity, responsibility, and job security, as well as loyalty to the organization, are related to absenteeism. These results are similar to those found in past research in the developed world. The most important single predictor of absence was satisfaction with co-workers. Respondents were moderate on individualism, high on uncertainty avoidance, and low on power distance. The cultural scores are used to help interpret the results. The implications of the results are discussed in terms of expanding the reach of an established theory, and relative to decreasing absenteeism in Barbados.

Development of Conceptual Framework

Smith et al. (1969) suggested that there were five job dimensions that represented the most important characteristics of job relating to the people need and having the affective responses in work and these categories of factors often work together to influence job satisfaction.

The researcher has focused on the following three variables for the study. The independent variables are factors affected job satisfaction (work itself, pay, promotion, supervision and coworkers). The dependent variable is job satisfaction which consists of absenteeism and turnover.

Independent Variable

Dependent Variable

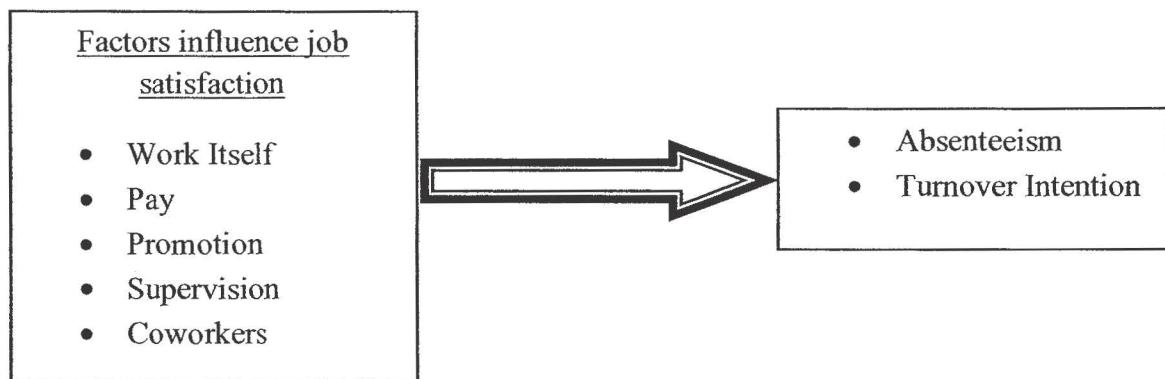


Figure 2.4 Conceptual Framework

Research Hypotheses

H₀1: Bank of Ayudhya Employees' level of absenteeism cannot be predicted by employees' perception on factors that influence job satisfaction.

H_a1: Bank of Ayudhya Employees' level of absenteeism can be predicted by employees' perception on factors that influence job satisfaction.

H₀2: Bank of Ayudhya Employees' turnover intention cannot be predicted by employees' perception on factors that influence job satisfaction.

H_a2: Bank of Ayudhya Employees' turnover intention can be predicted by employees' perception on factors that influence job satisfaction.

CHAPTER 3

RESEARCH METHODOLOGY

This Third chapter discussed about methods of research to be used, respondents and sampling procedure, research instrument, questionnaire, collection of data, and gathering statistical treatment of data.

Research Design

The researcher used the descriptive methods and multiple regressions. Descriptive statistics were applied in describing primary data of respondent particularly demographic profile. This study examines branch's worker in Bank of Ayudhya Public Company Limited by distributing questionnaires to branches for finding out the characteristics of bank worker's demographic profiles and perception of each factor. The branch's workers were questioned about factors affected job satisfaction including work itself, pay, promotion, supervision and coworkers. Moreover, absenteeism and turnover are included in the question.

The data derived from the questionnaire was analyzed to test the hypothesis and provided recommendation to use as the case study for the company. The researcher applied the multiple regression analysis as the main statistical method for the study. The analysis showed the magnitude of relationship of different factors as well as predicts the directions and significance of individual variables.

Research Instrument

Research Instrument, which intended to use in this research was questionnaires. Closed ended questions was chosen, in which the respondent was given specific limited alternative responses and asked to choose the one closest to his or her own view point (Zikmund, 2003:p.332). The questionnaire composed of two main parts. First part was respondent's perception on factors of job satisfaction consisting of 32 five point Likert scale. The five point Likert scale was explained as

5 = Strongly Agree 4 = Agree 3 = Neutral

2 = Disagree 1 = Strongly Disagree

Second part is demographic profiles consisting of one simply-dichotomy and five multiple choices items.

The questionnaire structure and all variables are shown in Table 3.1

Table 3.1 Operationalization of Main Variables and Questionnaire Structure

Variables	Conceptual Definition	Operational Component	Question No.	Measurement	Analysis
Part 1. Factors of Job Satisfaction					
Work Itself	The responsibility, interest and growth (Wood et al, 2001).	<ul style="list-style-type: none"> • Interesting • Skill • Responsibility 	<ul style="list-style-type: none"> • 1,2* • 3,4* • 5 	Interval	Descriptive and Multiple Regression
Pay	The amount of money received in exchange for giving or doing something (Wood et al, 2001).	<ul style="list-style-type: none"> • Fairness • Competitive • Clear Policy 	<ul style="list-style-type: none"> • 6,7* • 8 • 9, 10 	Interval	Descriptive and Multiple Regression
Promotion	The chances for further advancement (Wood et al, 2001).	<ul style="list-style-type: none"> • Opportunity • Fairness 	<ul style="list-style-type: none"> • 11,12,13 • 14,15 	Interval	Descriptive and Multiple Regression
Supervision	The technical help and social support (Wood et al, 2001).	<ul style="list-style-type: none"> • Helpfulness • Support • Relationship 	<ul style="list-style-type: none"> • 16,17* • 18,19 • 20 	Interval	Descriptive and Multiple Regression
Coworkers	The people who work in the same organization (Wood et al, 2001).	<ul style="list-style-type: none"> • Interaction • Cooperation • Helpfulness 	<ul style="list-style-type: none"> • 21,22 • 23,24* • 25 	Interval	Descriptive and Multiple Regression

Variables	Conceptual Definition	Operational Component	Question No.	Measurement	Analysis
Absenteeism	The way that worker withdraw from work (Steers & Rhode, 1978).	<ul style="list-style-type: none"> No. of day-off Reason 	<ul style="list-style-type: none"> 26 27,28,29,30 	Interval	Descriptive and Multiple Regression
Turnover	Rate that worker withdraw from organization (Robbins, 1998).	<ul style="list-style-type: none"> New Job Plan 	<ul style="list-style-type: none"> 31 32 	Interval	Descriptive and Multiple Regression
Part 2. Demographic Profiles					
Gender	Sex of a person	<ul style="list-style-type: none"> Male Female 	1	Nominal	Descriptive
Age	Duration of life specific to one person	<ul style="list-style-type: none"> 21-30 yrs. 31-40 yrs. 40-50 yrs. 50 yrs. or above 	2	Ordinal	Descriptive
Education Level	Level of knowledge	<ul style="list-style-type: none"> Certificate Diploma Bachelor Master 	3	Ordinal	Descriptive
Income	Salary per month	<ul style="list-style-type: none"> 10,000 – 15,000 15,001 – 20,000 20,001 – 30,000 30,001 – 40,000 Above 40,000 	4	Ordinal	Descriptive
Position	The section that worker Belong to.	<ul style="list-style-type: none"> UTL CSR SS STL Manager 	5	Ordinal	Descriptive
Number of Working Year	Duration of work in organization	<ul style="list-style-type: none"> Below 1 yr. 1-2 yrs. 3-5 yrs. 5-10 yrs. 11-15 yrs. 15 yrs and above 	6	Ordinal	Descriptive

* indicate items that need reverse score procedure before data analysis

The Explanation of Measured Construct

Work Itself: High score on this indicate that participants have favorable attitude toward work itself.

Pay: High score on this indicate that participants have favorable attitude toward pay.

Promotion: High score on this indicate that participants have favorable attitude toward promotion.

Supervision: High score on this indicate that participants have favorable attitude toward supervision.

Coworkers: High score on this indicate that participants have favorable attitude toward coworkers.

Absenteeism: High score on this construct indicate participants' tendency to be absent from job.

Turnover: High score on this construct indicate participants' tendency to resign from the current work.

The data in the factors of job satisfaction was reversed before final data analysis. The reverse score ensure that the directions of positive and negative perception are in the same order. Using the dependent variables, where high score was the negative attitude, as based for all other variables, the high score on the study should reflect participants' negative attitudes toward constructs.

Population and Sample Size

The target population was focused on branch workers who are working in Bank of Ayudhya Public Company Limited in the Bangkok area. There were about 400 workers according to internal recruiter, human resource department on November of 2008. The researcher assumed that the approximate number of total population was 400 for the study. For convenience to gather the data, the researcher selected three branches in Bangkok area as the center to distribute all questionnaires to the other selected branches by internal clearing service of Bank of Ayudhya. In order to provide a better understanding of the respondents as well as to receive and accurate feedback, the researcher prepared the questionnaires in English and translates in to Thai language. The translation of the questionnaire was reviewed by the researcher

academic advisor to ensure that Thai version could reflect the English version. However, only the Thai version was applied for the study.

In determining the adequacy of the sample size, the researcher selected the statistical formula of element sampling theory by Taro Yamane, 1967 to determined the sample size for the research.

$$n = \frac{N}{1 + Ne^2}$$

The attributes of population are as follows:

n = Sample size

N = Population of employees

e = the allowable error is, 0.05 or 5 percent points which is calculated from Significant of 95 percent points.

The sample size is calculated as follow:

$$n = \frac{400}{1 + (400)(0.05)^2}$$

$$n = 200$$

The researcher determined the sampling size by using 95% confidence level at 5% tolerable error. By considering the total number of population, the researcher should use a sampling size of at least 200 of 400.

Reliability Test

The purpose of reliability test is to examine the reliability of the research instrument to avoid problems of ambiguous questions and respondent's misunderstanding a question or misinterpreting the instructions for filling out the questionnaire.

For more reliability of the actual research, after the questionnaire was developed, the pilot test of 32 respondents from the target respondent were considered to test for better understanding and responsiveness to all questions to check whether everyone understand all the questions in the questionnaire with the same meaning as the researcher means to ask respondent.

Nunnally (1978) has indicated 0.7 to be an acceptable reliability coefficient but sometime, the lower can be used in the literature. The summary of reliability measured in alpha levels are shown in table 3.2.

Table 3.2 Reliability Test of Pilot Study

Variables	Cronbach's Alpha	No. of Items
Work Itself	0.792	5
Pay	0.764	5
Promotion	0.788	5
Supervision	0.905	5
Coworkers	0.889	5
Absenteeism	0.756	5
Turnover	0.901	2

From the Chronbach's Alpha reliability value in the table 3.2, all of the values were greater than .7 According to Nunnally (1978), the Chronbach's alpha value greater than .7 was sufficient to indicate that the scale was reliable. Thus, the researcher instrument for the study was reliable and could be employed to collected data for the research.

Collection of the Data

This research gathers information from both primary and secondary data sources. For primary data, as there were many branches were selected by the researcher, the convenience way in order to gather the data is the researcher selected three branches in Bangkok as the center for questionnaire distribution to the other selected branches by internal clearing service of Bank of Ayudhya Public Company Limited. For secondary data, researcher collected all secondary data from many sources including text books, internet and journals.

The research needed to make sure that there are 200 respondents cooperate to do the questionnaire so the researcher distributed 250 questionnaires to the selected branches. To distribute 250 questionnaires to all prospective respondents, the researcher planed to conduct all questionnaires for two weeks. The schedule for gathering data in table 3.2 shows the gathering data plan in two weeks.

Table 3.3: The Data Gathering Plan

Day 1	<ul style="list-style-type: none"> • At three center branches, distribute all questionnaires to the other selected branches by internal clearing service of Bank of Ayudhya Public Company Limited.
Day 2	<ul style="list-style-type: none"> • All Questionnaires distribute to each branch. • Call the respondent for cooperation. • Waiting for respondents to send it back to three centers.
Day 3	<ul style="list-style-type: none"> • Waiting for respondents to send it back to three centers. • Check with three centers about response.
Day 4	<ul style="list-style-type: none"> • Waiting for respondents to send it back to three centers. • Check with three centers about response.
Day 5	<ul style="list-style-type: none"> • Collect all questionnaires from three center branches.

Data Processing and Analysis

Descriptive statistic and multiple regression analysis were employed used in the research. The descriptive statistic is used in this study for the normal characteristics of the demographic profile variables and perception of respondents. The multiple regression analysis was applied to describe the quantitative variables in the study. The researcher calculated the descriptive statistics and multiple regression analysis using statistical software titles SPSS or Statistical Package of Social Science.

For demographic profile of the respondents, frequency and percentage were employed to analyze the data. The multiple regressions was employed to analyze all of two research questions which are “What are the relationships between factors affect job stress and branch’s employees’ job satisfaction in term of absenteeism and

turnover?” and “What are the relationships between job satisfaction factors and branch’s employees’ job satisfaction in term of absenteeism and turnover?”

Multiple regression is a statistical technique to determine the probability of a dependent variable (outcome, Y) occurring when the independent (explanatory, X) variables are present or absent. It determines whether a model that includes the variables explains more about the outcome variable than a model that does not include the variables. Therefore, the general form of a prediction equation from multiple regressions is:

$$Y = b_1X_1 + b_2X_2 + \dots + b_kX_k + A$$

Where Y is the predicted variable,

X_1 = the score on the first predictor variable

X_2 = the score on the second predictor variable

A = The Y intercept

CHAPTER 4

DATA ANALYSIS AND RESULTS

This chapter presents the research finding and analysis of study in order to answer the research questions which research hypothesis mentioned in chapter 2. The chapter begins with the description of respondent's demographic profile in which primary data derived from questionnaire in part II that presented in first section of the chapter. The next section deal with the analysis of study in job satisfaction influence on absenteeism and turnover intension of Bank's branches employees which primary data was derived from questionnaires in part I. Descriptive statistics and multiple regression analysis were applied for the data analysis of the study.

Descriptive Statistics

As revealed in table 4.1, the variables of respondent in this study were gender, age, education, income, position, and experience from bank employees in Bank of Ayudhya Public Company Limited's branches in Bangkok.

Gender – As showed in the table, there were 200 respondents. The majority of respondents were female which were represented 137 or 68.5% while the remaining group of male was 63 respondents or 31.5% of the sample.

Age – The age of the group, there were four groups. The majority of respondents in this study were between 21-30 years old represented by 98 or 49% of the total respondents of 200. Following by age between 31-40 years represented by 68 respondents or 34%. The third group was 41-50 years that represented by 28 or 14% of respondents and the remaining group was 6 respondents or only 3% of 200 respondents.

Education – There were five groups of education which are certificate, diploma, bachelor, master and doctor. Bachelor was the majority group that was 166 respondents or 83% of total respondents. Master, certificate and diploma were 29, 4, 1 respondents or 14.5%, 2.0%, 0.5% respectively. There was none respondent in doctor or 0% form total respondents.

Income – The table also showed five groups of income. The range of income level of 10,000-15,000 and 20,001-30,000 have the similar number of respondents which were 69 and 63 or 34.5% and 31.5% respectively. The range of 15,001-20,000, 30,001-40,000 and more than 40,000 were 18.5%, 11.5% and 4% of the total respondents respectively.

Position – The table showed that work position of UTL was the top group with 80 respondents in 40%. The second was CSR with 71 or 35.5%. STL and SS were 23 and 20 or 11.5% and 10% respectively. Manager position was the smallest group with 6 or 3% of total respondents.

Experience – There were six groups of experience. The largest group was 3-5 years represented by 54 respondents or 27%. The second group was 11-15 years represented by 45 respondents or 22.5%. For the experience of 1-2 years were 33 or 16.5% of respondents. The smallest group of experience was 6-10 years with 11 respondents from 200 respondents or 5.5%

Table 4.1 Demographic Data of Respondents

	No. of Respondents	Percent
Gender		
• Male	63	31.5
• Female	137	68.5
Total	200	100.0
Age		
• 21-30 yr	98	49.0
• 31-40 yr	68	34.0
• 41-50 yr	28	14.0
• More than 50 yr	6	3.0
Total	200	100.0
Education		
• Certificate	4	2.0
• Diploma	1	0.5
• Bachelor	166	83.0
• Master	29	14.5
• Doctor	0	0
Total	200	100.0
Income		
• 10,000-15,000	69	34.5
• 15,001-20,000	37	18.5
• 20,001-30,000	63	31.5
• 30,001-40,000	23	11.5
• More than 40,000	8	4.0
Total	200	100.0
Position		
• UTL	80	40.0
• CSR	71	35.5
• SS	20	10.0
• STL	23	11.5
• Manager	6	3.0
Total	200	100.0
Experience		
• Less than 1 yr	28	14.0
• 1-2 yrs	33	16.5
• 3-5 yrs	54	27.0
• 6-10 yrs	11	5.5
• 11-15 yrs	45	22.5
• More than 15 yrs	29	14.5
Total	200	100.0

The Testing of Hypotheses

The following section shows the testing of the research hypotheses. The multiple linear regression analysis was applied to analyze the data collected on the independent and dependent variables. The translation of the correlation coefficient value provided with the multiple linear regression analysis applied the following interpretation.

Interpretation of Correlation Coefficient

The Pearson Correlation was applied to interpret the results from the data. The size of the correlation would be interpreted using the scale by Neil J. Salkind. Salkind stated that for the behavioral science, the correlation coefficients of .10, .30, and .50 were interpreted as small, medium, and large respectively (Green, Salkind, & Akey, 2000).

Besides the interpretation of the correlation coefficient, the researcher also reviews the mean value of the likert scale for each item to further analyze the result. In such cases, the researcher applied the following interpretation for all of the mean value of the likert scale as follows.

Interpretation of Likert Scales

Perception of respondents toward factor influence job satisfaction was assessed by arithmetic average or mean and standard deviation (SD). All these factors include work itself, pay, promotion, supervision, coworker, absenteeism and turnover intention. The Arbitrary Level was used to rate the respondents agreement , shown as follow:

Table 4.2 Arbitrary Level

Arbitrary Level	Descriptive Rating
4.20 - 5.00	Strongly Agree
3.40 - 4.19	Agree
2.60 - 3.39	Neutral
1.80 - 2.59	Disagree
1.00 - 1.79	Strongly Disagree

Hypothesis 1:

H_{a1}: Bank of Ayudhya Employees' level of absenteeism can be predicted by employees' perception on factors that influence job satisfaction.

H₀₁: Bank of Ayudhya Employees' level of absenteeism cannot be predicted by employees' perception on factors that influence job satisfaction.

Descriptive Statistics

Average	Mean	SD	N
Absenteeism	2.49	.70	200
Work itself	3.40	.71	200
Pay	2.74	.77	200
Promotion	3.01	.65	200
Supervision	3.38	.76	200
Coworker	3.74	.63	200

ANOVA (b)

Model	df	F	Sig.
Regression	5	2.425	.037(a)
Residual	194		
Total	199		

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.243(a)	.059	.035	.69020

Coefficients (a)

	B	Sig.	Zero-order
(Constant)	3.03	.00	
Work itself	-.03	.72	-.14
Pay	.06	.46	-.01
Promotion	-.04	.68	-.11
Supervision	-.21	.01	-.23
Coworker	.07	.44	-.04

A multiple regression analysis was conducted to evaluate the strength of relationship between a set of independent variables, which measures the job satisfaction and the level of absenteeism. The predictors were five job satisfaction indices, while the criterion was the index of absenteeism. The linear combination of job satisfaction indices was significantly related to the index of absenteeism, $F(5, 194) = 2.42, p = .037$, Thus the researcher rejected the null hypothesis.

The regression equation for all of the predictors, according to the weight of the B output, the regression equation is as follows.

$$\text{Absenteeism : } Y = -.03X_1 + .06X_2 - .04X_3 - .21X_4 + .07X_5 + 3.03.$$

The multiple correlation coefficients was .24, indicating that approximately 6% of the total variance of the absenteeism index can be explain by the indices of job satisfaction.

The table 4.3 shows the relative strength of each predictor.

Table 4.3 The correlation of the predictors with the absenteeism index

Predictors	Correlation between each predictors and absenteeism index	Sig.
Work Itself	-.14	.72
Pay	-.01	.45
Promotion	-.11	.68
Supervision	-.23*	.01
Coworker	-.03	.44

* $p < .05$

All five of the predictor variables indicated a negative correlation. Out of five variables, only one variable, which is “supervision”, was statistically significant ($p < .05$). From the correlation analysis, it showed that the useful predictor for the level of absenteeism was the supervision. The variable accounted for 5% ($-.23^2 = .053$) of the variance of the absenteeism index, while other variable contributed only an additional 1% ($6\% - 5\% = 1\%$).

Hypothesis 2:

H_{a2}: Bank of Ayudhya Employees’ turnover intention can be predicted by employees’ perception on factors that influence job satisfaction.

H₀₂: Bank of Ayudhya Employees’ turnover intention cannot be predicted by employees’ perception on factors that influence job satisfaction.

Descriptive Statistics

Average	Mean	SD	N
Turnover	3.09	1.06	200
Work itself	3.40	.71	200
Pay	2.74	.77	200
Promotion	3.01	.65	200
Supervision	3.38	.76	200
Coworker	3.74	.63	200

ANOVA (b)

Model	df	F	Sig.
Regression	5	12.50	.000(a)
Residual	194		
Total	199		

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.494(a)	.244	.224	.93669

Coefficients (a)			
	B	Sig.	Zero-order
(Constant)	5.73	.00	
Work itself	-.43	.00	-.43
Pay	-.22	.03	-.29
Promotion	.01	.97	-.29
Supervision	-.31	.01	-.38
Coworker	.11	.34	-.1

A multiple regression analysis was conducted to evaluate the strength of relationship between a set of independent variables, which is the measures of job satisfaction and the level of turnover intention. The predictors were five job satisfaction indices, while the criterion was the index of turnover intention. The linear combination of job satisfaction indices was significantly related to the index of turnover intention, $F(5, 194) = 12.5, p = .000$. Thus the researcher rejected the null hypothesis.

The regression equation for all of the predictors, according to the weight of the B output, the regression equation is as follows.

$$\text{Turnover Intension: } Y = -.43X_1 - .22X_2 + .01X_3 - .31X_4 - .11X_5 + 5.73$$

The multiple correlation coefficient was .49, indicating that approximately 24% of the total variance of the turnover intention index could be explained by the indices of job satisfaction.

The table 4.4 shows the relative strength of each predictor.

Table 4.4 The correlation of the predictors with the turnover intension index

Predictors	Correlation between each predictors and absenteeism index	Sig.
Work Itself	-.43*	.00
Pay	-.29*	.03
Promotion	-.29	.97
Supervision	-.38*	.01
Coworker	-.1	.34
*p < .05		

All five of the predictor variables indicated negative correlation coefficients. Out of five variables, there were three variables, which were work itself, pay and supervision were statistically significant ($p < .05$). From the correlation analysis, it showed that the useful predictor for the level of turnover intension is the work itself. The variable accounted for 18% ($-.43^2 = .18$) of the variance of the absenteeism index, while other variable contributed only an additional 6% ($24\% - 18\% = 6\%$). The lowest predictor was pay which accounted for 8% ($-.29^2 = .084$).

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary, conclusion, and recommendations based on the results of the study. The results of the research study have been illustrated below with the findings. Results have been presented according to the methodological approach defined in chapter 4. In addition, the chapter also specifies the research objectives that have been mentioned in chapter 1. The first section summarizes conclusion of the conclusion of the relationship between dimensions of job and job satisfaction among bank employees: follow by recommendation and suggestions for future study. Moreover, the section will also focus on comparing the results to the previous research, which are discussed in chapter 2.

Summary of the Study

The objective of this research was to examine the relationship between the job satisfaction factors and branch's employees' job satisfaction in term of absenteeism and turnover intention. The independent variables of this research were work itself, pay, promotion, supervision and co-worker. On the other hand, the dependent variable was absenteeism and turnover intention.

A descriptive research was conducted to explain job satisfaction of bank's employees. A survey research method using questionnaire was selected to complete this research. Questionnaire was divided into two parts: Part 1 contained the questions about job satisfaction factors; Part 2 contained the questions on the demographic of respondents.

The questionnaires were distributed to 250 bank's branches employees within Bangkok area. There were a total of 200 questionnaires returned and valid. The collected data was analyzed by using the Statistical Package for Social Science (SPSS). Two types of data analysis: descriptive statistical data analysis method and multiple linear regression analysis method were employed. Frequency and percentage were used to analyze the data of demographics. While the average weight mean was applied for the agreement of respondents on job satisfaction factors. Multiple regression analysis was applied to determine the relationship between the job satisfaction factors and absenteeism and turnover intention which lead to the results of the assumptions set on the hypotheses.

Research Finding and Discussion

Demographic Profiles

From the total 200 completed surveys, the majority of respondents were female (68.5%) and aged range from 21-30 years old (49%). The highest education level was Bachelor's degree (83%) and the income was 10,000-15,000 baht (69%). Respondents were principally in UTL position (40%) whereas 35.5% of the total respondents were CSR position. The majority of the respondents (27%) were those who had worked in the bank 3-5 years, followed by 45 respondents or 22.5% whose work in the bank 6-10 years.

Hypothesis Testing

According to the research question in chapter1, what are the relationships between factors influence job satisfaction and branch's employees' job satisfaction in term of absenteeism and turnover intention?

In order to answer the research question, the research set up two hypotheses to test the relationship between the factors that affected job satisfactions and absenteeism as well as the turnover rate. The two hypotheses are:

H_{a1}: Bank of Ayudhya Employees' level of absenteeism can be predicted by employees' perception on factors that influence job satisfaction.

H_{a2}: Bank of Ayudhya Employees' turnover intention can be predicted by employees' perception on factors that influence job satisfaction.

Both hypotheses were tested using the multiple linear regression analysis since the analysis can evaluate the relationship as well as the influence of the factors on the dependent variables.

H_{a1}: Bank of Ayudhya Employees' level of absenteeism can be predicted by employees' perception on factors that influence job satisfaction.

The relationship of the satisfaction and absenteeism intention

The finding showed that the influence of factors of job satisfactions which were; work itself, pay, promotion, supervision and coworkers on the absenteeism of bank of Ayudhya employees, the result showed a statistically significant relationship of .037. Thus, it could assume that the factors of job satisfaction contributed toward employee intention to be absent of work. The results seemed to be support by Luthans

(1995), who stated that the relationship between satisfaction and absenteeism is inverse relationship; when satisfaction is high, absenteeism tends to be low but when satisfaction is low, absenteeism tends to be high.

The further analysis showed that 6% of the variance of the dependent variables or the intention to be absent from work can be accounted for by the changes in the independent variables which are factors of job satisfaction. However, out of five factors which are; work itself, pay, promotion, supervision and coworkers. Only the "supervision factor" was statistically significant. The supervision factor has the $r = -.23, p < .01$ which indicated a weak negative correlation. From the correlation analysis, it could be suggested that the higher the "supervision" the lower the absenteeism. Thus, it can be assumed that the less the employee's satisfaction toward the supervision factor the more the employee's intention to be absent from work.

According to the result, the researcher agree that with the result that supervision factor influence on absenteeism intention because sometime there were some problems in the workplace but the supervisor could not solve the problems or could not provide any help. The employees had to solve the problems by themselves all the times so it might cause the employees to be bored and did not want to come to work.

Although the other factors of job satisfaction indices did not showed a significant relationship with the absenteeism intention, the researcher work with the same environment as the respondents for several years and believe that the coworker could also be contributed to the absenteeism intention also. If there were few cooperation from the coworkers to help distribute the workload during working hours,

the person who worked over the current work load could feel that the co-worker took advantages of the work and created unfair working environment. Thus, the person who worked more could have tendency to be absent from work more than others.

H_{a2}: Bank of Ayudhya Employees' turnover intention can be predicted by employees' perception on factors that influence job satisfaction.

The relationship of the satisfaction and turnover intention

The finding showed that the influence of factors of job satisfactions which were; work itself, pay, promotion, supervision and coworkers on the turnover of bank of Ayudhya employees, the result show a significant relationship of .000. Thus, it might be conclude that the factors of job satisfaction contribute toward employee intention to resign from work.

The further analysis showed that 24% of the variance of the dependent variables or the intention to resign from work can be accounted for by the changes in the independent variables which are factors of job satisfaction. However, out of five factors which are; work itself, pay, promotion, supervision and coworkers. There are three factors, which are work itself, pay and supervision factors were statistically significant. But the useful factor was “work itself factor” that has the $r = -.43$, $p < .00$ which indicated a moderate negative correlation. From the correlation analysis, it could be suggested that the higher the work itself the lower the turnover intension. Thus, it could be assumed that the less the employee's satisfactions toward the work itself factor the more the employee's intention to resign from work.

According to the result, the researcher agrees with the finding that work itself, pay and supervision were statistically significant. For work itself, job that has too little challenge create boredom, but too much challenge also can create frustration and feeling of failure. Under conditions of moderate challenge, most employees would experience pleasure and satisfaction (Robbins, 1996). There were many skills that employees had to apply for the bank job such as service, sale, patience and etc. If the employee found that they did not match with some skill or some kinds of work, they might not happy with it and finally, they might quit their job.

Many studies suggested that dissatisfaction with pay may lead to low job satisfaction, decreased motivation and performance, increased absenteeism and turnover and more pay related grievances and lawsuits (Cable & Judge, 1994; Gerhart & Milkovich, 1990; Huber & Crandall, 1994; Huselid, 1995; Milkovich & Newman, 2002). There were many employees always compare the salary with others form competitor bank. When they found that the same position with other but they got the lower compensation, it might bring the motivation to move to other company.

A study by Bishop and Scott (1997) as cited by Aamodt (2004) found that satisfaction with supervisors was related to organizational and team commitment, which in turn resulted in higher productivity, lower turnover and a greater willingness to help. As we known that the supervisor had the authority to evaluate their subordinate, thus workers would be satisfied in their job when they got positive evaluation and good feedback from supervisor. On the contrary, workers might revenge and irritated the supervisor and organization if they received the bad evaluation and negative feedback.

Level of Absenteeism intention and Turnover Intention of Respondents

Absenteeism Intention

The researcher reviewed the mean of the absenteeism intention and the standard deviation in order to investigate the current perception of the Bank's employee of the absenteeism intention. The mean of the absenteeism index showed the value of 2.49 and the standard deviation was .7. The standard deviation is .7, which was not over a range indicated for the interpretation of the likert scale in the study, which is .80. As a result, it could be interpreted that most of the respondents had low variability for the construct. In conclusion, the researcher used the mean value of 2.49, which translates into disagree level toward the construct. In summary, the mean and the standard deviation of the construct indicated that the Bank of Ayudhya Employees had favorable attitude toward the absenteeism intention. In other words, the employees did not feel that they were intended to be absent from work.

Turnover Intention

The respondents reported turnover intention mean of 3.09 which standard deviation was 1.06. The standard deviation is greater than the range indicated for the likert scale, which is .8. Thus, the standard deviation is large, which indicated that there were variability within the answer. In other words, respondents had variety of perception toward the turnover intention construct. The average mean of the construct showed the mean of 3.09, which translated into neither agree nor disagree with the statement. Thus, respondents did not report whether they had the turnover intention or not. Both the mean values and the large standard deviation indicated that the answer to the constructs varied. Thus, in the respondent groups, there could be groups that favor the turnover intention and another groups that did not favor the

turnover intention toward the current occupation. The difference in the perception of the turnover intention could be explained by the characteristics of the respondents. The respondents in the research included employees with different job position, responsibility and length of working time. Thus, the turnover intention for each position could be different because of different supervision, salary, policy, and other differences that may contribute to different perception toward turnover intention.

Notable Finding

According to the finding, both of the relationship of satisfaction and absenteeism and the relationship of satisfaction and turnover intention showed that the “supervision factor” is the only one factor influenced both variables.

Aamodt (2004) indicated that the people who enjoy working with their supervisors will be more satisfied their job. In my opinion, this factor influenced both variables might because these bank’s employees work in branch. All branches have only one manager per branch so that means the manager is the one who have the authorization to order the subordinate and also has to provide the assistant and behavioral support. So if the subordinate have the positive relationship with their supervisor, they will have high satisfaction, it caused low both of absenteeism and turnover rate.

The positive relationship might come from when the supervisor has the leadership, skilful, fairness and etc. For the leadership and skilful, if the supervisor has low leadership and skill in work than subordinate’s expected, they might have disappointment with their supervisor then they might have low satisfaction with their job. Workers would be satisfied in their job when they got positive evaluation and

good feedback from supervisor, in the other hand, if supervisor had unfair evaluation so the workers might have low satisfaction. The result of low satisfaction with job of workers was absent from work in the beginning but finally they might quit their job.

Recommendation for Future Research

This study focused on the bank of Ayudhya employees who were working only in the branch in Bangkok area. Hence, the result did not represent for all population. To conduct the future study, it is recommended to include all branches in Thailand, so that the sample could represent others regions.

This research only examined on five job satisfaction factors which composed of work itself, pay, promotion, supervision and coworkers. Further study should include other factors related to job satisfaction such as achievement, recognition, responsibility, working condition and etc.

This research reflected the result of a specified period of time. To get the data more updated and continuously, it is recommended to extend period of data collection, in order to measure bank employees' job satisfaction yielding more precise conclusion.

Conclusion

As mentioned earlier, this research study focused on the bank's branches employees of bank of Ayudhya in Bangkok area. The objective was to study the relationship between the job satisfaction factors and absenteeism and turnover intention.

According to the research finding, the dimension of job which was the strongest influence the employee intention to absent from work was supervision. Employees feel good when their activities were advised and guided by the supervisor or their work is praised. Therefore, the bank should focus on this dimension in order to increase job satisfaction of bank employee which could benefit in reducing absenteeism. And the research also finding that the dimension of job which is the strongest affects the employee intention to resign from work is work itself. Moreover, pay and supervision also had the strongest related to job satisfaction. Employees might think to change their job if they found that their skill is not match with their work. Therefore, the bank should hire the right person with the right position so this might solve the problem related to turnover rate.

The research finding also gave the notice that supervision factor is the only one factor that could influence both absenteeism and turnover rate. Therefore, bank of Ayudhya should assort the manager properly because the manager could cause both high and low satisfaction with job of workers so good supervisor could help the bank reduce the absenteeism and turnover rate.

The standard deviation and mean from the finding showed that the bank employees had low intention to absent from work. For turnover intention, bank employees had neutral perception to turnover intention. The neutral perception could due to the fact that the respondents include employees with different responsibility and ranking in workplace as well as the length of work. Thus, the respondents would have different supervisors and policy that might influence the answer on the turnover intention.

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APPENDIX A:
ENGLISH QUESTIONNAIRE AND THAI QUESTIONNAIRE



QUESTIONNAIRE

This questionnaire is constructed for use as part of a research project entitled “A study of job satisfaction influence on absenteeism and turnover rate of bank employees: A case study of Bank of Ayudhya Public Company Limited’s branches in Bangkok area” by student of Assumption University. Please fill in each item of the questionnaire according to your opinion. The information obtained will only be used for study proposed. Thank you for your cooperation.

Part I: Questions about factors affected job satisfaction

Instruction: Please select the answer which most describes your perception toward current job, by use X the selected answer.

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Work Itself					
1. You feel that your current work is interesting.	1	2	3	4	5
2. You feel that your current work is not interesting.	1	2	3	4	5
3. You feel that your work has allowed to learning of new skills.	1	2	3	4	5
4. You feel that your work was not occurred any new skills.	1	2	3	4	5
5. You feel that your work has appropriate responsibilities.	1	2	3	4	5
Pay					
6. You feel that your salary is appropriate with your capability.	1	2	3	4	5
7. You feel that your salary is not appropriate with your capability.	1	2	3	4	5
8. You feel that your rate of salary can compete with other bank.	1	2	3	4	5
9. Bank has clear policy to pay annual bonus.	1	2	3	4	5
10. Bank has clear policy to provided good welfare for employee.	1	2	3	4	5

Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Promotion					
11. You feel that you have the chance to move up in hierarchy.	1	2	3	4	5
12. You feel that chance of promotion is based on performance.	1	2	3	4	5
13. You feel that your chance of promotion in your bank is better than other banks.	1	2	3	4	5
14. You feel that your bank has fair evaluation policies.	1	2	3	4	5
15. Bank has fair and clear promotion system.	1	2	3	4	5
Supervision					
16. You feel that your supervisors provide help when you met the problems.	1	2	3	4	5
17. You feel that your supervisors cannot help your work.	1	2	3	4	5
18. Your supervisors support well about your work.	1	2	3	4	5
19. Your supervisors support well in your progress.	1	2	3	4	5
20. Your supervisors concern about relationship with subordinate.	1	2	3	4	5
Coworker					
21. You have free communication with other coworkers.	1	2	3	4	5
22. You feel that coworkers are friendly.	1	2	3	4	5
23. You get support and cooperation in your work from coworkers.	1	2	3	4	5
24. You do not get support and cooperation in your work from coworkers.	1	2	3	4	5
25. Coworkers provide help when you met the problems.	1	2	3	4	5
Absenteeism					
26. You feel that you should spend your day-off as much as possible.	1	2	3	4	5
27. Even if you feel a little sick, you will absent.	1	2	3	4	5
28. You will absent if you do not want to work.	1	2	3	4	5
29. You spend day-off for personal business.	1	2	3	4	5
30. You feel that you can absent whenever you want because it is your right.	1	2	3	4	5
Turnover					
31. I'm currently looking for new job.	1	2	3	4	5
32. I'm planning to resign from the bank.	1	2	3	4	5

Part II: Demographic Profiles of Respondents

Please use (✓) mark for your selected answer.

1. Gender
☐ Male ☐ Female
2. Age
☐ 21-30 years old ☐ 31-40 years old
☐ 41-50 years old ☐ 51 years and above
3. Educational Level
☐ High Vocational Certificate ☐ Diploma
☐ Bachelor's Degree ☐ Master's Degree
☐ Doctor's Degree
4. Income per month
☐ 10,000 – 15,000 Baht ☐ 15,001 – 20,000 Baht
☐ 20,001 – 30,000 Baht ☐ 30,001 – 40,000 Baht
☐ More than 40,000 Baht
5. Position
☐ UTL ☐ CSR ☐ STL ☐ Manager
☐ SS
6. Number of Working Year
☐ Less than 1 Year ☐ 1-2 years ☐ 3-5 years
☐ 6-10 years ☐ 11-15 years ☐ More than 15 years

แบบสอบถาม

แบบสอบถามชุดนี้ใช้เป็นส่วนหนึ่งของโครงการทำวิจัยหัวข้อ “การศึกษาปัจจัยที่มีผลต่อความพึงพอใจของงานที่มีอิทธิพลต่อการขาดงานและลาออกของพนักงานสาขาธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)” ซึ่งเป็นส่วนหนึ่งในการทำรายงานการวิจัย ระดับวิทยาศาสตรมหาบัณฑิต ภาควิชาการจัดการ มหาวิทยาลัยอัสสัมชัญ ข้อมูลทั้งหมดที่ได้จากแบบสอบถามจะถูกนำไปใช้ในทางการศึกษาเท่านั้น ขอขอบคุณที่ให้ความร่วมมือ

ส่วนที่ 1: ปัจจัยที่มีผลต่อความพึงพอใจของงาน

คำแนะนำ: โปรดเลือกคำตอบที่ตรงกับความคิดเห็นของท่านมากที่สุด โดยใช้เครื่องหมาย X ทับหมายเลขที่อธิบายประโยคดังกล่าว โดยกำหนดค่าหมายเลขดังนี้

- 1 = ไม่เห็นด้วยอย่างยิ่ง 2 = ไม่เห็นด้วย 3 = เฉยๆ
4 = เห็นด้วย 5 = เห็นด้วยอย่างยิ่ง

ปัจจัย	ไม่เห็นด้วยอย่างยิ่ง	ไม่เห็นด้วย	เฉยๆ	เห็นด้วย	เห็นด้วยอย่างยิ่ง
ด้านลักษณะของงาน					
1. คุณรู้สึกว่าการปฏิบัติงานของคุณเป็นงานที่น่าสนใจ	1	2	3	4	5
2. คุณรู้สึกว่าการปฏิบัติงานของคุณเป็นงานที่ไม่น่าสนใจ	1	2	3	4	5
3. คุณรู้สึกว่าการปฏิบัติงานของคุณทำให้คุณได้เรียนรู้ทักษะใหม่ๆ	1	2	3	4	5
4. คุณรู้สึกว่าการปฏิบัติงานของคุณไม่ทำให้เกิดทักษะใหม่ๆ	1	2	3	4	5
5. คุณรู้สึกว่าการปฏิบัติงานของคุณมีความรับผิดชอบที่เหมาะสม	1	2	3	4	5
ด้านค่าจ้าง					
6. คุณรู้สึกว่าเงินเดือนเหมาะสมต่อความสามารถของคุณ	1	2	3	4	5
7. คุณรู้สึกว่าเงินเดือนไม่เหมาะสมต่อความสามารถของคุณ	1	2	3	4	5
8. คุณรู้สึกว่าอัตราเงินเดือนของคุณสามารถสู้กับธนาคารอื่นได้	1	2	3	4	5
9. ธนาคารมีนโยบายจ่ายโบนัสประจำปีที่ชัดเจน	1	2	3	4	5
10. ธนาคารมีนโยบายให้สวัสดิการที่ดีแก่พนักงานอย่างชัดเจน	1	2	3	4	5

ปัจจัย	ไม่เห็นด้วย	ไม่เห็นด้วย	เฉยๆ	เห็นด้วย	เห็นด้วยอย่าง
ด้านการสนับสนุนส่งเสริม					
11. คุณรู้สึกว่าได้มีโอกาสในการเลื่อนตำแหน่งในการทำงาน	1	2	3	4	5
12. คุณรู้สึกว่ามีโอกาสในการเลื่อนตำแหน่งขึ้นอยู่กับการปฏิบัติงาน	1	2	3	4	5
13. คุณรู้สึกว่ามีโอกาสในการเลื่อนตำแหน่งของคุณดีกว่าบุคลากรอื่น	1	2	3	4	5
14. คุณรู้สึกว่ามีบุคลากรมีการวัดผลงานที่ยุติธรรม	1	2	3	4	5
15. หนาคามีความยุติธรรม และชัดเจนเกี่ยวกับระบบการเลื่อนตำแหน่ง	1	2	3	4	5
ด้านการควบคุม					
16. คุณรู้สึกว่ามีหัวหน้าให้ความช่วยเหลือเมื่อคุณมีปัญหาในการทำงาน	1	2	3	4	5
17. คุณรู้สึกว่ามีหัวหน้าไม่สามารถช่วยเหลือการทำงานของคุณ	1	2	3	4	5
18. หัวหน้าให้ความสำคัญสนับสนุนอย่างดีในเรื่องการทำงาน	1	2	3	4	5
19. หัวหน้าให้ความสำคัญสนับสนุนอย่างดีในเรื่องความก้าวหน้า	1	2	3	4	5
20. หัวหน้าของคุณใส่ใจเกี่ยวกับความสัมพันธ์ต่อลูกน้อง	1	2	3	4	5
ด้านเพื่อนร่วมงาน					
21. คุณสนิทสนมกับเพื่อนร่วมงานอย่างสบายใจ	1	2	3	4	5
22. คุณรู้สึกว่ามีเพื่อนร่วมงานของคุณเป็นมิตรกับคุณ	1	2	3	4	5
23. คุณได้รับการสนับสนุนและร่วมมือในการทำงานจากผู้ร่วมงาน	1	2	3	4	5
24. คุณไม่ได้รับการสนับสนุนและร่วมมือในการทำงานจากผู้ร่วมงาน	1	2	3	4	5
25. เพื่อนร่วมงานของคุณให้ความช่วยเหลือเวลามีปัญหาในการทำงาน	1	2	3	4	5
ด้านการขาดงาน					
26. คุณรู้สึกว่าคุณควรใช้วันหยุดของคุณให้มากที่สุด	1	2	3	4	5
27. คุณรู้สึกว่ามีแม้จะไม่สบายแค่เล็กน้อย คุณจะลาหยุด	1	2	3	4	5
28. เมื่อคุณรู้สึกไม่สบายมาทำงาน คุณจะลาหยุด	1	2	3	4	5
29. คุณใช้เวลาไปกับธุระส่วนตัว	1	2	3	4	5
30. คุณรู้สึกว่าคุณลางานเมื่อใดก็ได้ เพราะเป็นสิทธิของคุณ	1	2	3	4	5
ด้านการลาออก					
31. ในขณะที่ฉันกำลังมองหาใหม่	1	2	3	4	5
32. ฉันมีโครงการที่จะลาออกจากธนาคาร	1	2	3	4	5

ส่วนที่ 2: ข้อมูลส่วนตัว

โปรดทำเครื่องหมาย (✓) ในช่องที่เป็นตัวคุณ ตามความเป็นจริงที่สุด

1. เพศ

() ชาย

() หญิง

2. อายุ

() 21-30 ปี

() 31-40 ปี

() 41-50 ปี

() มากกว่า 50 ปี

3. การศึกษา

() ปวช. / ปวส.

() อนุปริญญา

() ปริญญาตรี

() ปริญญาโท

() ปริญญาเอก

4. รายได้/เดือน

() 10,000 – 15,000 บาท

() 15,001 – 20,000 บาท

() 20,001 – 30,000 บาท

() 30,001 – 40,000 บาท

() มากกว่า 40,000 บาท

5. ตำแหน่งงาน

() UTL

() CSR

() SS

() STL

() ผู้จัดการ

6. ประสบการณ์การทำงาน

() ต่ำกว่า 1 ปี

() 1-2 ปี

() 3-5 ปี

() 6-10 ปี

() 11-15 ปี

() มากกว่า 15 ปี

APPENDIX B:
LIST OF TABLES

Table for Descriptive Analysis

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	63	31.5	31.5	31.5
female	137	68.5	68.5	100.0
Total	200	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21-30	98	49.0	49.0	49.0
31-40	68	34.0	34.0	83.0
41-50	28	14.0	14.0	97.0
more than 50	6	3.0	3.0	100.0
Total	200	100.0	100.0	

Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid High Vocational Certificate	4	2.0	2.0	2.0
Diploma	1	.5	.5	2.5
Bachelor	166	83.0	83.0	85.5
Master	29	14.5	14.5	100.0
Total	200	100.0	100.0	

Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 10,000-15,000	69	34.5	34.5	34.5
15,001-20,000	37	18.5	18.5	53.0
20,001-30,000	63	31.5	31.5	84.5
30,001-40,000	23	11.5	11.5	96.0
more than 40,000	8	4.0	4.0	100.0
Total	200	100.0	100.0	

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	UTL	80	40.0	40.0	40.0
	CSR	71	35.5	35.5	75.5
	SS	20	10.0	10.0	85.5
	STL	23	11.5	11.5	97.0
	Manager	6	3.0	3.0	100.0
	Total	200	100.0	100.0	

Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 1 yr.	28	14.0	14.0	14.0
	1-2 yrs.	33	16.5	16.5	30.5
	3-5 yrs.	54	27.0	27.0	57.5
	6-10 yrs	11	5.5	5.5	63.0
	11-15 yrs.	45	22.5	22.5	85.5
	more than 15 yrs.	29	14.5	14.5	100.0
	Total	200	100.0	100.0	

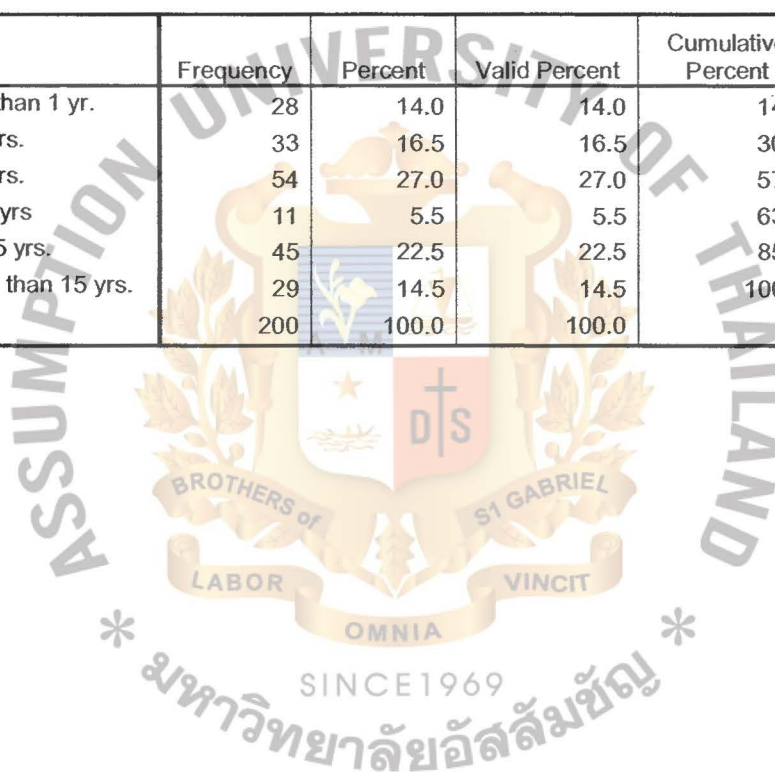


Table for Multiple Linear Regressions

Factors of Job Satisfaction with Absenteeism

Descriptive Statistics

Average	Mean	Std. Deviation	N
absenteeism	2.4850	.70245	200
Work itself	3.4040	.70944	200
pay	2.7400	.77056	200
promotion	3.0140	.65048	200
supervision	3.3760	.76153	200
coworker	3.7430	.63353	200

Correlations

	Average	absenteeism	Work itself	pay	promotion	supervision	coworkers
Pearson Correlation	av_abs	1.000	-.136	-.010	-.110	-.230	-.035
	av_wk	-.136	1.000	.324	.438	.524	.208
	av_pay	-.010	.324	1.000	.537	.218	.148
	av_prom	-.110	.438	.537	1.000	.486	.352
	av_spv	-.230	.524	.218	.486	1.000	.363
	av_co	-.035	.208	.148	.352	.363	1.000
Sig. (1-tailed)	av_abs		.028	.445	.060	.001	.311
	av_wk	.028		.000	.000	.000	.002
	av_pay	.445	.000		.000	.001	.018
	av_prom	.060	.000	.000		.000	.000
	av_spv	.001	.000	.001	.000		.000
	av_co	.311	.002	.018	.000	.000	
N	av_abs	200	200	200	200	200	200
	av_wk	200	200	200	200	200	200
	av_pay	200	200	200	200	200	200
	av_prom	200	200	200	200	200	200
	av_spv	200	200	200	200	200	200
	av_co	200	200	200	200	200	200

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.243(a)	.059	.035	.69020

a Predictors: (Constant), av_co, av_pay, av_wk, av_spv, av_prom

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.777	5	1.155	2.425	.037(a)
	Residual	92.418	194	.476		
	Total	98.195	199			

a Predictors: (Constant), av_co, av_pay, av_wk, av_spv, av_prom

b Dependent Variable: av_abs

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	3.030	.356		8.524	.000			
	Work itself	-.030	.085	-.030	-.357	.722	-.136	-.026	-.025
	pay	.057	.076	.063	.749	.455	-.010	.054	.052
	promotion	-.043	.103	-.040	-.416	.678	-.110	-.030	-.029
	supervision	-.212	.083	-.230	-2.569	.011	-.230	-.181	-.179
	coworkers	.066	.085	.059	.776	.439	-.035	.056	.054

a Dependent Variable: av_abs

Factors of Job Satisfaction with Turnover

Descriptive Statistics

Average	Mean	Std. Deviation	N
turnover	3.0850	1.06345	200
Work itself	3.4040	.70944	200
pay	2.7400	.77056	200
promotion	3.0140	.65048	200
supervision	3.3760	.76153	200
coworker	3.7430	.63353	200

Correlations

	Average	Turnover	Work itself	Pay	Promotion	Supervision	coworker
Pearson Correlation	av_to	1.000	-.434	-.287	-.289	-.376	-.095
	av_wk	-.434	1.000	.324	.438	.524	.208
	av_pay	-.287	.324	1.000	.537	.218	.148
	av_prom	-.289	.438	.537	1.000	.486	.352
	av_spv	-.376	.524	.218	.486	1.000	.363
	av_co	-.095	.208	.148	.352	.363	1.000
Sig. (1-tailed)	av_to	.000	.000	.000	.000	.000	.091
	av_wk	.000	.000	.000	.000	.000	.002
	av_pay	.000	.000	.000	.000	.001	.018
	av_prom	.000	.000	.000	.000	.000	.000
	av_spv	.000	.000	.001	.000	.000	.000
	av_co	.091	.002	.018	.000	.000	.000
N	av_to	200	200	200	200	200	200
	av_wk	200	200	200	200	200	200
	av_pay	200	200	200	200	200	200
	av_prom	200	200	200	200	200	200
	av_spv	200	200	200	200	200	200
	av_co	200	200	200	200	200	200

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.494(a)	.244	.224	.93669

a Predictors: (Constant), av_co, av_pay, av_wk, av_spv, av_prom

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.842	5	10.968	12.501	.000(a)
	Residual	170.213	194	.877		
	Total	225.055	199			

a Predictors: (Constant), av_co, av_pay, av_wk, av_spv, av_prom

b Dependent Variable: av_to

Coefficients(a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1 (Constant)	5.733	.482		11.883	.000			
Work itself	-.425	.115	-.283	-3.699	.000	-.434	-.257	-.231
pay	-.221	.104	-.160	-2.129	.034	-.287	-.151	-.133
promotion	.006	.140	.004	.041	.967	-.289	.003	.003
supervision	-.305	.112	-.218	-2.716	.007	-.376	-.191	-.170
coworker	.110	.115	.066	.957	.340	-.095	.069	.060

a Dependent Variable: av_to

