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## **ABSTRACT**

The purpose of this study is to measure employee satisfaction with working conditions of financial institutions in the banking sector.

The sample consists of 97 employees at financial institutions in the area of Chania and Heraklion. The sample was randomly selected from the register of workers and the response rate is 97%.

This study is a quantitative, primary research using a structured questionnaire that consists of 2 parts. The first part includes questions that reflect the demographic profile of the target population and the second part of the questionnaire investigates the job satisfaction of workers using a questionnaire measuring job satisfaction "Job Satisfaction Survey (JSS)", in Paul E. Spector.

The collection of survey data carried out from May to June 2012.

Through the measurement of job satisfaction of employees in financial firms found that overall satisfaction of the target population ranged moderate. As for the individual dimensions tested revealed that The interpersonal relationships showed a fairly high degree of job satisfaction and the nature of work has made this sufficiently. The dimensions are characterized by moderate job satisfaction are those concerning the relationship with the boss, benefits and promotion. In contrast, there are low degrees of job satisfaction dimensions of pay and working conditions / organization of the financial institution.

According to the international scientific community deem necessary to ensure job satisfaction of people mainly in the banking industry because it ensures increase worker productivity and thus increase the efficiency and effectiveness of financial institutions.

Keywords

Employee Satisfaction, Enterprise Financial Management, Human Resources

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**1º**

**1:**

1.1).     μ           μ ..... 7  
1.2).                   μ ..... 8  
1.3).                   μ     μ ..... 9  
    1.3.1).           μ ..... 9  
    1.3.2).                   ..... 15

**2:**

2.1).                                   μ ..... 18  
    2.1.2).     μ ..... 18  
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2.2).                                   μ ..... 21  
2.3).                                   μ ..... 21

**3:**

3.1).     μ ..... 23  
    3.1.1).                                   ..... 23  
3.2).                                   ..... 24  
3.3).                                   ..... 26

**4:**

4.1).                   μ                   μ ..... 29  
4.2).                   μ ..... 30  
4.3).                   μ                   μ ..... 32

**5:**

5.1).                                   μ ..... 34

2°

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μμ			
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μμ			
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μμ			
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μμ			
<u>2.50:</u>	μ	.....	66
μμ			
<u>2.51:</u>	μ	.....	66
μμ			



1.1).

... ( + ),  
...  
...  
... «  
»( 1998, & 2001).  
Locke ( ,1998), « (job)  
».  
(Davis,2004).  
(Spector, 2000).  
( & ,2001).  
Allport ( ,1998),  
Granny & Smith &Stone (1992),  
Weiss (2002)  
( ).  
Lofquist & Dawis( 2011)





Mithell Larson (1998), Maslow



1: Maslow.

**Herzberg**

Herzberg (1966), Herzberg Maslow





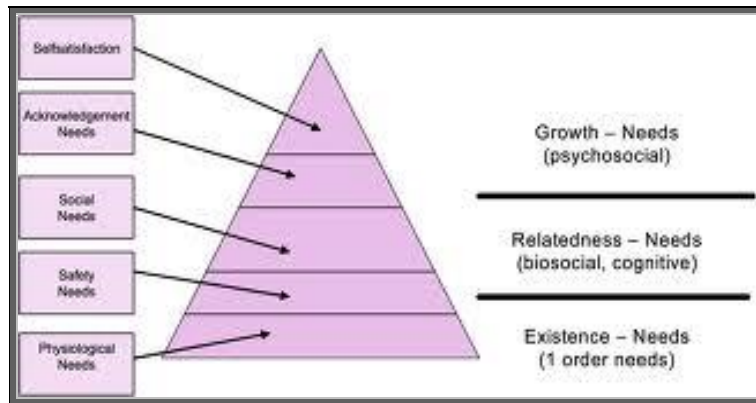
**ERG Alderfer:**

Alderfer (1959) proposed the ERG theory of motivation, which is based on Maslow's (1954) hierarchy of needs. Alderfer (1972) identified three categories of needs: Existence needs, Relatedness needs, and Growth needs. (Alderfer, 2002):

♦ **(Existence needs):** Existence needs correspond to Maslow's first two levels of needs: physiological and safety needs. These are the most basic needs for survival and well-being.

♦ **(Relatedness needs):** Relatedness needs correspond to Maslow's third, fourth, and fifth levels of needs: social, safety, and self-esteem needs. These needs are related to the desire for meaningful relationships and a sense of belonging.

♦ **(Growth needs):** Growth needs correspond to Maslow's sixth and seventh levels of needs: self-actualization and self-fulfillment needs. These needs are related to the desire for personal growth, achievement, and the realization of one's potential.



**2:** Alderfer Maslow

Alderfer's ERG theory is based on Maslow's hierarchy of needs. Alderfer (1972) identified three categories of needs: Existence needs, Relatedness needs, and Growth needs. Maslow's hierarchy of needs is a five-tiered model that classifies human needs into five levels of hierarchy.



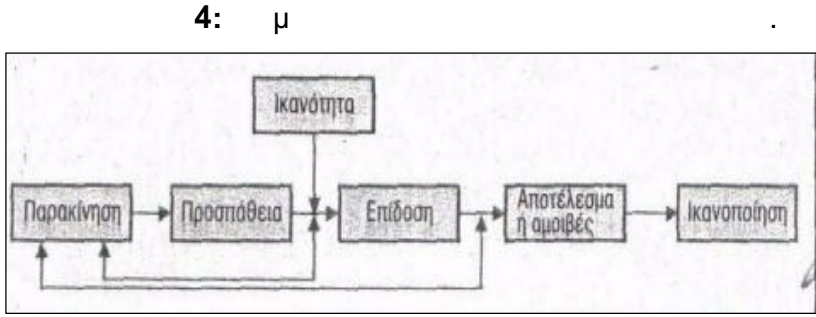


1.3.2).

)(Vroom V.)

O Vroom (1964),

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- 



(1999).

W. Porter E. Lawler.

- (, 2001):
- ◆ \_\_\_\_\_
  - ◆ \_\_\_\_\_
  - ◆ \_\_\_\_\_
  - ◆ \_\_\_\_\_

Adams S.

- (, 2002).
- (, 1998).
- I. \_\_\_\_\_
  - II. \_\_\_\_\_
- Adams (, 2001).

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**Locke E. A.**

μ μ Locke

μ -

μ  
( , 1998):



, μ



μ



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μ μ

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μ μ

Locke

Adams, Porter

Lawler.

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( , 2001).

μ

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2.1).

- i.
- ii.

2.1.1).

T

(Spector, 2000).

(Zarafshani & Alibaygi 2009).

(Oshagbemi, 2003).

(Spector, 2000).

(Porfeli & Mortimer, 2010).

(,2004).

(Oshagbemi, 2003).

**2.1.2).**

Hackman Oldham (1998) «(job characteristics models)»

(5) :

1. (skill variety),
2. (task identity)
3. (task significance),
4. (autonomy)
5. (job feedback),

(Spector, 2000).

(1998),

(Spector, 2000).







JDI (Job Descriptive Index) Smith Kendall & Hulin(1969) MSQ (Minnesota Satisfaction Questionnaire) Weiss, Dawis, England &Lofquist(1967), JSS (Job Satisfaction Survey) Spector(1985) JDS (Job Diagnostic Survey) Hackman Oldham (1975).

JDI( Job Descriptive Index) :

MSQ (Minnesota Satisfaction Questionnaire) :

JSS (Job Satisfaction Survey) :

JDI (Job Diagnostic Survey) :

1988).

























5.1).

(Sekaran,1989).

2010 & , 2001).

(Sekaran,1989).

( , 1980).



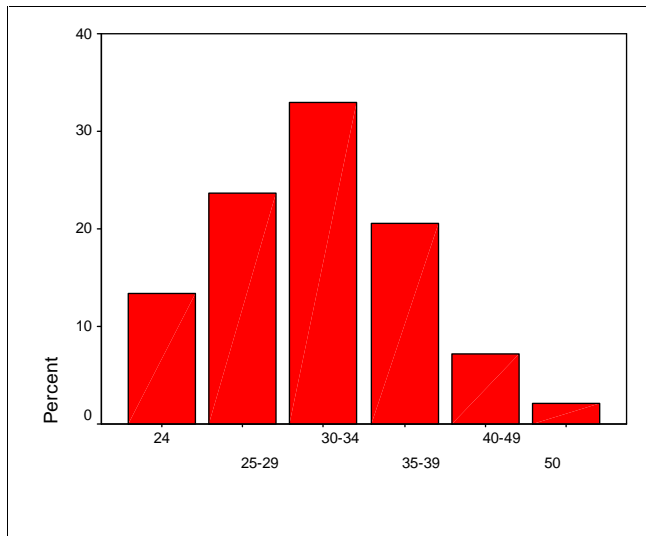








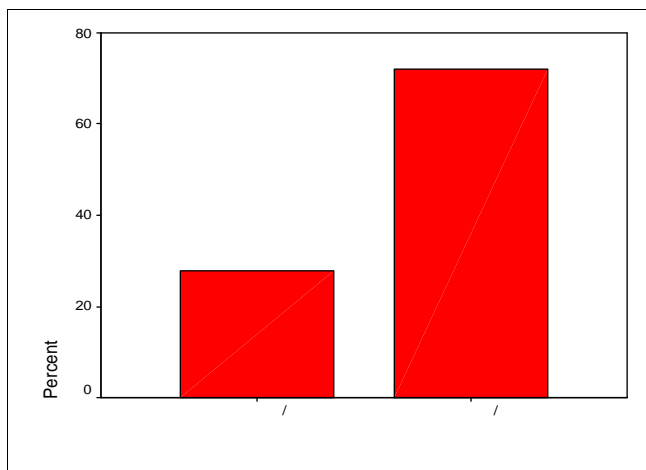
**μ 2.2:** μ μ ( %)



\_\_\_\_\_ :

μ μ 27,8%. μ μ 72,2% μ μ 2.3, μ μ

**μ 2.3:** μ μ ( %)

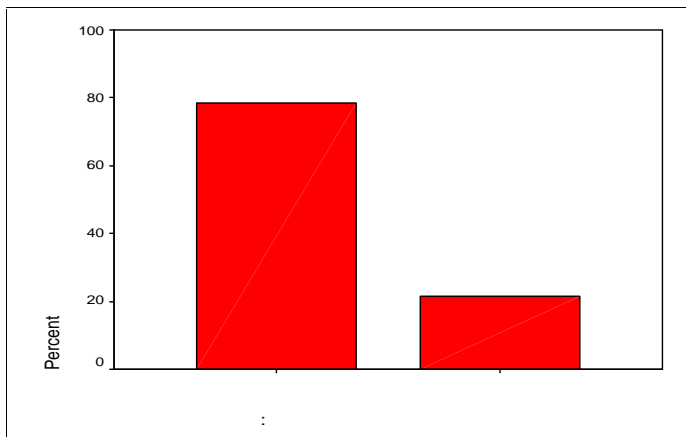




\_\_\_\_\_ :

μ . μ μ μ μ μ 78,4% 21,6%  
μ 2.6.

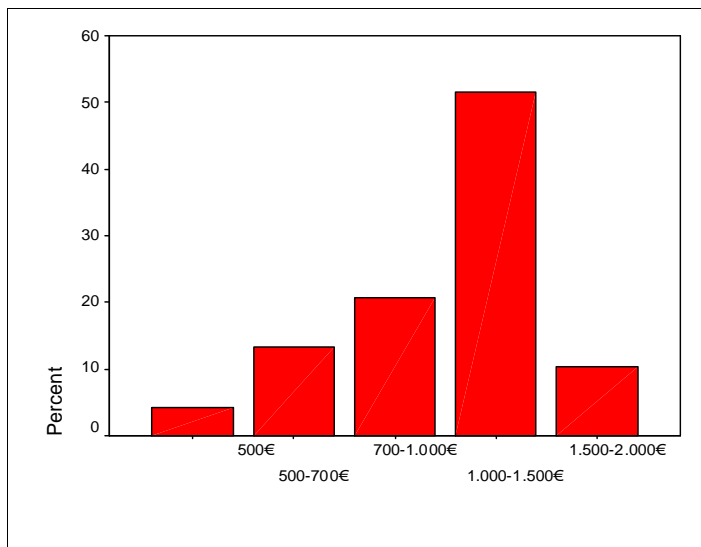
μ 2.6: μ ( %)



\_\_\_\_\_ :

μ μ μ 1.000-1.500€ μ μ μ 2.7, 51,5%  
μ μ μ .

μ 2.7: μ ( %)





2.9:

μ

		%
	5	5,2
	17	17,5
	19	19,6
	6	6,2
	37	38,1
	13	13,4
	97	100

« μ / μ / / »:

μ μ 2.10, μ μ  
 μ μ μ 44,3%. 11,3% μ μ  
 μ .

2.10:

μ

μ

		%
	11	11,3
	5	5,2
	5	5,2
	15	15,5
	43	44,3
	18	18,6
	97	100

« μ μ / μ »:

μ μ μ 18,6% μ μ 2.11, 27,8% μ μ  
 , μ μ μ .



**2.11:**

		%
	12	12,4
	21	21,6
	27	27,8
	18	18,6
	14	14,4
	5	5,2
	97	100

« \_\_\_\_\_ » : \_\_\_\_\_

\_\_\_\_\_ ,  
 26,8%, \_\_\_\_\_ 15,5% \_\_\_\_\_ 2.12, \_\_\_\_\_ ,  
 \_\_\_\_\_ . \_\_\_\_\_

**2.12:**

		%
	9	9,3
	15	15,5
	12	12,4
	23	23,7
	26	26,8
	12	12,4
	97	100

« \_\_\_\_\_ » : \_\_\_\_\_

\_\_\_\_\_ ,  
 \_\_\_\_\_ 2.13, \_\_\_\_\_ ,  
 \_\_\_\_\_ (4,1%), \_\_\_\_\_ .





**2.17:**

μ

		%
	5	5,2
	8	8,2
	4	4,1
	12	12,4
	30	30,9
	38	39,2
	97	100

«

»:

μ ( μ μ 2.18, μ μ ), μ  
 μ μ 32%. 17,5% (17 μ ),

**2.18:**

μ

		%
	13	13,4
	17	17,5
	8	8,2
	15	15,5
	31	32
	13	13,4
	97	100

«

μ

μ

μ

»:

2.19). μ 25 μ μ 25,8% μ ( .  
 , μ . 12,4% μ μ

2.19: μ μ μ

	μ	%
	25	25,8
	21	21,6
	15	15,5
	12	12,4
	12	12,4
	12	12,4
	97	100

« μ μ μ μ μ » :

μ μ μ 2.20, μ 28,9% (28 μ ) μ  
 μ μ μ 13,4% μ μ

2.20: μ μ μ

	μ	%
	11	11,3
	13	13,4
	12	12,4
	20	20,6
	28	28,9
	13	13,4
	97	100

« μ μ μ μ μ » :

μ μ μ (19,6%) μ μ μ 2.21, μ  
 μ μ μ 11,3% μ μ μ μ μ

2.21: μ μ

	%	
	17	17,5
	17	17,5
	19	19,6
	16	16,5
	17	17,5
	11	11,3
	97	100

« μ μ μ »:

μ μ 2.22, μ 26,8% μ μ  
 μ . 16,5% μ μ

2.22: μ

	%	
	8	8,2
	26	26,8
	26	26,8
	9	9,3
	16	16,5
	12	12,4
	97	100

« μ μ μ »:

μ 33%, 32 μ 19,6%  
 μ ( . 2.23).

**2.23:**

		%
	32	33
	20	20,6
	8	8,2
	13	13,4
	19	19,6
	5	5,2
	97	100

« \_\_\_\_\_ μ »:

16,5% μ (33%) μ 2.24, 32 μ

**2.24:** μ

		%
	7	7,2
	8	8,2
	16	16,5
	17	17,5
	32	33
	17	17,5
	97	100

« \_\_\_\_\_ μ μ μ μ »:

37 μ 38,1%, μ , μ  
 μ . 19,6% μ 19 μ  
 ( . 2.25).







**2.29:**

μ

		%
	8	8,2
	3	3,1
	13	13,4
	30	30,9
	27	27,8
	16	16,5
	97	100

« μ »:

17,5% μ , μ 35,1%  
 μ ( . 2.30). μ , μ

**2.30:**

μ

		%
	5	5,2
	17	17,5
	13	13,4
	34	35,1
	22	22,7
	6	6,2
	97	100

« μ »:

μ 2.31, (34) μ  
 μ μ 35,1%. 12,4% μ  
 μ .





**2.35:**

μ

		%
	32	33,0
	19	19,6
	18	18,6
	14	14,4
	7	7,2
	7	7,2
	97	100,0

« μ μ μ »

μ μ , μ 2.36, μ μ μ μ 42,3%  
 μ . 10,3% ,  
 μ .

**2.36:**

μ

μ

		%
	4	4,1
	8	8,2
	10	10,3
	15	15,5
	19	19,6
	41	42,3
	97	100,0

« μ μ / μ »

μ μ 2.37, μ μ μ μ 32%. μ 14,4%  
 μ μ μ μ .

**2.37:** μ μ - μ

		%
	12	12,4
	14	14,4
	3	3,1
	18	18,6
	31	32,0
	19	19,6
	97	100,0

« μ μ »

( ), μ 24,7%. 2.38

**2.38:**

		%
	6	6,2
	12	12,4
	14	14,4
	24	24,7
	20	20,6
	21	21,6
	97	100,0

« μ μ μ »:

μ μ μ 2.39 μ μ ,  
 μ μ 28,9% μ ,  
 μ μ 11,3% .

**2.39:**

		%
	7	7,2
	8	8,2
	11	11,3
	27	27,8
	28	28,9
	16	16,5
	97	100,0

« μ μ / » :

μ μ μ 2.40 27,8% μ μ 15,5% μ

**2.40:**

		%
	14	14,4
	27	27,8
	23	23,7
	8	8,2
	15	15,5
	10	10,3
	97	100,0

« μ μ » :

μ ( μ ), μ μ 29,9%. ( μ 26,8% μ μ ( . 2.41). )

**2.41:** μ μ

		%
	6	6,2
	26	26,8
	8	8,2
	29	29,9
	16	16,5
	12	12,4
	97	100,0

« μ » :

μ μ 33% μ μ  
 ( . 2.42). , 15,5%

**2.42:** μ

		%
	3	3,1
	9	9,3
	15	15,5
	29	29,9
	32	33,0
	9	9,3
	97	100,0

« μ μ » :

( ), μ 36,1%  
 μ , 19,6% μ μ  
 2.43). ( .



**2.43:**

$\mu$

		%
	35	36,1
	28	28,9
	5	5,2
	19	19,6
	9	9,3
	1	1,0
	97	100,0



7.3).

ANOVA, (μ = 2.45, Sig=0.005) (μ = 4.79, Sig=0.027). (μ = 5.46, Sig=0.83) (μ = 4.1, Sig=1.51) (μ = 3.4, Sig=1.54).

2.45:

μ	μ	μ	F	Sig.
μ	5,46	0,838	8,248	0,005
	4,79	1,413		
	Total	5,13 1,196		
μ	4,1	1,515	5,023	0,027
	3,4	1,542		
	Total	3,76 1,56		

(F= 6.72, Sig.=0). 2.46, (μ = 5.50, Sig=0.70) (μ = 4.57, Sig=1.81) (μ = 5.50, Sig=0.7) (μ = 4.1, Sig=1.51) (μ = 3.4, Sig=1.54) (μ = 5.50, Sig=0.7).

2.46:

				F	Sig.
	24	2,00	,913	6,727	0,0
	25-29	4,39	1,305		
	30-34	3,56	1,625		
	35-39	4,05	1,050		
	40-49	4,57	1,813		
	50	5,50	,707		
	Total	3,76	1,560		
/	24	1,77	,599	6,113	0,0
	25-29	2,83	,717		
	30-34	2,66	1,382		
	35-39	2,10	1,021		
	40-49	2,14	,378		
	50	5,50	,707		
	Total	2,48	1,156		

$\mu = 3,67$ ,  $\mu = 1,28$  (F= 3,58 , Sig=0,06)  
 $\mu = 4,26$ ,  $\mu = 1,58$  (F= 4,53 , Sig=0,03),  
 $\mu = 4,30$ ,  $\mu = 1,61$  ,  $\mu = 3,56$ ,  $\mu = 1,50$ .

2.47:

				F	Sig.
		4,26	1,583	3,581	,061
	Total	3,67	1,282		
		3,84	1,390		
		4,30	1,613	4,537	,036
	Total	3,56	1,500		
		3,76	1,560		















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