

## MOTIVATION OF EXECUTIVES AN EMPIRICAL STUDY IN SERVICE SECTOR

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**A**BILITY, resources and role perception of an executive directs him towards his performance. The executive performs task to fulfill his/er needs and contribute towards accomplishment of organizational objectives. Performance can be satisfying/good/ excellent when the outcome fulfills the objectives of the organization. To get high level of performance we need to induce people to channel their behaviour towards such course of action so as to utilize their ability and the resources available to them for organizational objectives. The person should feel motivated from his job and develop desire to give his best performance. The changing business environment has posed opportunities for a performer to switch jobs suitable to his conditions and laid challenges for an organization to retain a good performer. These dynamics has lead to various forms of motivators for attracting, retaining a performer and obtaining high level of performance.

### Review of Literature

To study motivation at work, it is important to know, why people work. According to Blum and Naylor (1968), work is a form of activity that has social approval and satisfies a real need of the individual to be active. To produce, to create, to gain respect, to acquire prestige and incidentally to earn money—these are some of the reasons that people work for. Motivator is defined as the set of forces that energize, direct and sustain behaviour. These factors can come from the person, internal forces, or they can come from the environment that surrounds the person and external forces. It is therefore essential for the organization to recognize the importance of both sets of factors while analyzing motivational causes of behaviour. There are three basic categories of variables that determine the motivation in work setting; characteristics of individuals, characteristics of jobs and characteristics of work situation. Organization should strive to enhance motivational level among all employees, the most serious threat to potential productivity stems from low level of motivation among high ability employees (Vroom, 1964). Economic view of man suggests that man is essentially motivated by economic reward (Taylor, 1911). Over the years and particularly because of the advent of the human relations movement (Mayo, 1933) the utmost emphasis on money as the motivator is toned down to some extent and researcher and practitioners started paying attention to the human factor in Management (Saiyadain, 1996).

Herzberg et al. (1959) concluded through his study that good working conditions (hygiene) and good work (motivator) affect job satisfaction. Hygiene (factor-1) refers to the context in which the job exists and includes financial compensation, physical working conditions, relations with supervisors, and peers, company policies and administration, benefits and job security. These factors satisfy the physiological, safety and belongingness needs. Motivator (factor-2) is based primarily on the job content. Jobs must be interesting enough to provide the opportunity for achievement, which together with

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recognition for accomplishment and advancement, serve to stimulate feelings of personal growth. In essence, Herzberg sought to extend Maslow's (1943) basic notion of self-actualization to job motivation. Industrial hygiene prevents dissatisfaction, and performing a job that requires the use of valued skills leads to psychological health and job satisfaction.

Empirical studies reveal that specific motivational techniques may be differentially effective in enhancing performance, depending upon individuals' preexisting motivational levels, individual differences in cognitive abilities, and the skill level at which the technique is implemented (Kanfer and Ackerman's, 1989). In Indian condition, money plays a significant role in motivating the workforce. Studies have shown that wages continue to be perceived as a major factor in job satisfaction and productivity followed by other factors like job security, opportunity for advancement and type of work, etc. (Sinha, 1958; Vaid, 1968; Monga, 1978). Data collected from hundred employees of HAL, Kanpur show that 76.3 percent affirmed, that higher wages would induce them to put in more work, while 9.4 percent said that the increase would have no effect (Srivastava, 1985). Wages and salary is the most important variable for workers as ranked by managerial personnel (Saiyadain, 1979). Top managers perceive nature of work as most important and fringe benefits as least important whereas, bottom managers considered job security as most important and wages as least important (Khaleque and Chaudhary, 1984).

## **Relevance of the Study**

Though lot of studies has been made in search for factors, motivating employees in the organization, there is variation among employees with different demographic characteristics on motivational factor that they perceive important and satisfying for them. Various studies have revealed that certain variables are consistently correlated with job satisfaction. Some of these factors are grouped into four identifiable categories i.e. organizational factors, work environment factors, factors related to work itself and personal factors (Porter and Steers, 1973). It varies depending on type of organization, profile of employee and the business environment. Thus it is important to study the factors motivating the executives and non-executives in an organization.

The study covered executives and non-executives from insurance sector. These organizations are facing tough competition in their field from competitors especially after economic reforms. Because of this competition, there is growing need of high-level performers and competent employees. They are finding more lucrative options in other organizations. Hence to decrease turn over and boost the morale of its employees, organization need to find out what these employees want; what is important to them and what will satisfy them. These answers can help organization to develop strategies and implement various interventions for retaining good performers in the organization and attaining organizational objectives.

Job Satisfaction results from the employees' perception that the job content and context actually provides what an employee values in the work situation. It can be defined as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience (Locke, 1976).

## **Objectives and Hypotheses**

The major objectives of the study are

1. To rank the factors of importance and satisfaction among the employees in service sector.
2. To study the differences in perception of the executives and non-executives for the factors important to them and the factors that satisfy them.
3. To critically analyze the data with help of statistical tools and determine significant difference between different groups on the basis of designation, qualification, age and service length.

## Hypotheses

$H_0^1$ : There is no significant difference in ranks for importance and satisfaction among the employees.

$H_0^2$ : There is no significant difference in perception among executive and non-executive for the factors important and satisfying to them.

$H_0^3$ : There is no significant impact of designation, qualification, age and service length on the factors for importance and satisfaction with regard to motivation.

## Methodology

The sample was selected from service sector organization like LIC and nationalized banks in the region. The sample was selected using stratified random sampling. For collection of data structured questionnaire was administered to the sample. The questionnaire was in two parts: first part consisted profile of the respondent and the second part contained 16 factors to be ranked according to its importance and satisfaction by the respondents. (Adapted from a survey of employees conducted by Seglin, 1996). The factors are; working independently; chances of promotion; contact with people; flexible hours; health, insurance and other benefits; interesting work; work important to society; job security; opportunity to learn new skills; high income; recognition from team members; vacation time; regular hours; working close to home; little job stress and scope for helping others at work

The ranks were assigned scores from most important as '1' to least important as '16' similarly, most satisfying factor as 1 and least satisfying 16. A total of 100 questionnaires were filled up of which 78 percent were from executives and 22 percent from non-executives. For analysis and interpretation of data statistical tool such as percentage, Mann-Whitney 'U' Test and Kruskal Wallis 'H' Test were used.

## Findings and Discussion

The data was analyzed according to the rank given to the 16 motivating factors in accordance to their importance and satisfaction for the respondent. Demographic characteristic in table 1 shows that 54 percent are up to 35 years of age, ensuring greater representation from younger generation. Also professionally and traditionally qualified employees have been covered by the study. Only 8 percent of women respondents gave their priority for factors contributing to their motivation. Most of the respondents have a working experience up to 10 years of which 78 percent are executives and 22 percent are non-executives. This study is mainly focused on executives' motivation and tries to show difference in opinion with non-executives on various factors. The variation in respondents profile helps us to relate the demographic characteristics with the factors responsible for motivating.

The ranking of factors for motivation and satisfaction indicates that job security is perceived as most important in work life, followed by high income and flexible hours. Top priority given to job security by the respondent shows the uncertainty felt by them due to competition in job market, downsizing of workforce in insurance sector. Importance of high income felt by the respondents in this growing economy and consumerism, followed by flexible hours as 3<sup>rd</sup> important factor reflects the awareness of respondents about the possibility of flexible hours and benefits attached to it. They take it as an opportunity to better regulate their life.

Factors ability to satisfy the respondents shows job security in the number one position, followed by importance of work to society and the opportunity of working independently. The difference in response for satisfaction varies very little between job security and work important to society. This shows job security keeps them satisfied, which is a lower order need. On contrary many get satisfaction by contributing to society, which is a higher order need. Hence, the results indicate towards job security as the main element that appears important to the employees and necessary to keep them satisfied.

**Table 1: Profile of the Respondents****N=100**

Sl. No.	Demographic Characters	Percentage	
1	Age	Up to 35 years	54
		36-45 years	36
		46 years and above	10
2	Qualification	Professionally qualified	46
		Traditionally qualified	54
3	Gender	Male	92
		Female	8
4	Service length	Up to 10 years	52
		11-20 years	38
		21 years and above	6
5	Designation	Executives	78
		Non executives	22

**Table 2: Percent wise Distribution of Factors gives First Rank**

Sl. No.	Factors	Ranking for Importance (%)	Ranking for Satisfaction (%)
1	Working independently	4	12
2	Chances for promotion	6	4
3	Contact with people	4	2
4	Flexible hours	10	10
5	Health, insurance and other benefits	**	4
6	Interesting work	6	6
7	Work important to society	6	18
8	Job security	28	20
9	Opportunity to learn new skills	4	10
10	High income	20	10
11	Recognition from team members	**	**
12	Vacation time	**	**
13	Regular hours	2	**
14	Working close to home	4	4
15	Little job stress	**	**
16	Scope for helping others at work	6	**

\*\* No respondents have ranked the factor as most important / most satisfying.

The growth of private players in insurance and banking sector, and rationalization of workforce in the nationalized organizations further attributes to increasing need of job security. Researchers have found that a specific variable can be a source of either satisfaction or dissatisfaction, depending on the person (Whitsett and Winslow, 1967). For enhancing the practical utility of this study, difference in opinion of executives and non-executives, affect of qualification, age and service length on the factors were also examined.

Mann-Whitney test as shown in table 3 reveals significant difference between the response given by executives and non-executives on the factors that appear important like flexible working hours, opportunity to learn new skills and little job stress with z value -2.61, -3.52 and -3.97, at 0.01 level of significance, respectively. It may be due to difference in responsibility shared by them at workplace and the need to succeed in achieving of target. The significant z value for opportunity to learn new skills also shows up due to difference in their education level. For the factors responsible for satisfaction, health benefits, job security, working independently and vacation time appear significantly different among the executives and non-executives with z value -2.55, -2.42 and -2.42, at 0.01 level of significance and -2.22 at 0.05 level of significance, respectively.

**Table 3: Designation wise (Executive Vs Non-executives) z Values for Importance and Satisfaction**

Sl. No.	Factors	Z Value for Importance	Z Value for Satisfaction
1	Working independently	-0.461	-2.552**
2	Chances for promotion	-1.004	-0.890
3	Contact with people	-0.483	-1.239
4	Flexible hours	-2.611**	-1.155
5	Health, insurance and other benefits	-0.283	-2.424**
6	Interesting work	-0.459	-0.035
7	Work important to society	0.318	-0.343
8	Job security	-0.515	-2.418**
9	Opportunity to learn new skills	-3.515**	-1.717
10	High income	-0.236	-0.047
11	Recognition from team members	-0.449	-1.951
12	Vacation time	-0.118	-2.216*
13	Regular hours	-1.535	-0.981
14	Working close to home	-0.825	-0.213
15	Little job stress	-3.966**	-0.626
16	Scope for helping others at work	-0.696	-1.445

\*\* At 0.01 level of significance

\* At 0.05 level of significance

To study the difference in opinion on the basis of qualification between professionally and traditionally qualified employees as shown in table 4, it is interesting to note that variation was significant on importance for the factors, contact with people, job security and regular hours of work with z value

being -2.89, -2.78 and -3.09, at 0.01 level of significance. On factors leading to satisfaction, significant difference in scores was evident for chances of promotion, interesting work, contact with people, working close to home with z value of -3.18, -2.4 and -3.59, at 0.01 level of significance; job security, and low job stress with z value of -2.01 and -2.29, at 0.05 level of significance between both the groups on the basis of education. It indicates that they are more oriented towards their self-growth and development through motivators, though job security remains important for satisfaction. This shows difference in the desire for growth in career among them and also indicates difference in concern about their job and work life compared to traditionally qualified employees. Moreover, importance given to interesting work can be used as a way to boost intrinsic motivation. A study by Scott (1966) also established that a moderate amount of variety is most effective.

**Table 4: Qualification wise (Professionally Qualified Vs Traditionally Qualified) z Values for Importance and Satisfaction**

Sl. No.	Factors	Z Value for Importance	Z Value for Satisfaction
1	Working independently	-0.698	-0.923
2	Chances for promotion	-1.040	-3.184**
3	Contact with people	-2.895**	-2.009*
4	Flexible hours	-1.807	-0.725
5	Health, insurance and other benefits	-0.167	-0.518
6	Interesting work	-0.430	-2.395**
7	Work important to society	-1.800	-1.741
8	Job security	-2.777**	-2.000*
9	Opportunity to learn new skills	-1.461	-1.652
10	High income	-1.659	-0.656
11	Recognition from team members	-0.334	-1.612
12	Vacation time	-0.294	-0.363
13	Regular hours	-3.085**	-0.442
14	Working close to home	-0.989	-3.588**
15	Little job stress	-0.758	-2.288*
16	Scope for helping others at work	-1.431	-0.699

\*\* At 0.01 level of significance

\* At 0.05 level of significance

The analysis of data in table 5(a), gives the value between three age groups using Kruskal Wallis test. Chi-square value of 8.91, 7.48 and 8.1, at 0.01 level of significance for factors appearing important i.e. contact with people, flexible hours and high income among the employees in different age groups. On inspecting the mean rank for the three groups clearly shows that the youngest group gives more importance to health, high income and flexible working hours than those in higher age groups (mean value 24.50, 21.50 and 25.91 respectively) whereas the middle age group feels that making contacts with people is more important (mean value 31.13). It is evident in the finding that younger generation is more oriented towards lower order needs. Other research has uncovered a link between pay and increasing levels of motivation (Lawler, 1981; House and Wigdor, 1967; Fein, 1973).

**Table 5(a): Age wise Significant Chi Square Value and Mean for Importance**

Sl.No.	Factors	Chi-square Value for importance	Mean <35 years	Mean 36-45 years	Mean >46 years
1.	Contact with people	8.911**	31.13	19.31	17.40
2.	Flexible hours	7.475**	25.91	20.69	40.60
3.	Health, insurance and other benefits	6.982*	24.50	22.56	41.50
4.	High income	8.102**	21.20	27.83	40.30

\*\* At 0.01 level of significance

\* At 0.05 level of significance

For level of satisfaction as shown in table 5(b), it is evident from Chi-square values of 8.91 and 9.94 for chance of promotion and interesting work are significant at 0.01 level of significance was more satisfying for lower age group (mean value 20.04, 20.13 respectively). For middle age group working close to home and less job stress with Chi-square value of 6.63 and 6.05 at 0.05 level of significance (mean value 19.19, 18.94 respectively) were reasons for greater satisfaction. The younger generation has greater desire for advancement and enjoys work whereas the later age group is interested in working close to home and reducing stress. The employees in later age group have more work experience and seek for comfortable life satisfying their social need.

**Table 5(b): Age wise Significant Chi Square Value and Mean for Satisfaction**

Sl.No.	Factors	Chi-square Value for Satisfaction	Mean <35 years	Mean 36-45 years	Mean >46 years
1.	Chances for promotion	8.905**	20.04	32.97	28.10
2.	Interesting work	9.935**	20.13	34.00	23.90
3.	Working close to home	6.625*	30.26	19.19	22.50
4.	Little job stress	6.049*	28.63	18.94	32.20

\*\* At 0.01 level of significance

\* At 0.05 level of significance

The analyses of chi-square value and mean rank of factors in table 6(a) and 6(b) suggests that there is significant difference in importance and satisfaction across the different groups of service length. Chi square value for importance appears significant for the factors contact with people, work important to society, job security and regular hours with value 12.15, 8.11, 8.16 and 8.2, respectively at 0.01 level of significance. For the factors flexible hours and high income the chi square value is 6.52 and 7.76 respectively at 0.05 level of significance. The first group with service experience of less than ten years gave importance to job security and higher income (mean value 19.44 and 19.65, respectively). Middle group with work experience between 11-20 years gave importance to contact with people and flexible hours (mean value 16.65 and 20.95, respectively) and the upper group with more than 21 years of work experience gave more value to working for society and regular hours of work (mean value 5.0 and 12.33, respectively). Chi square value for the factors leading to satisfaction are 11.13 for interesting

work, 12.12 for working close to home and 9.21 for little job stress, at 0.01 level of significance. Whereas, the factors promotion and job security are significantly different between the groups with chi square value 8.69 and 6.19, at 0.05 level of significance. The first group identifies with chances of promotion and interesting work (mean value 19.37 and 19.02, respectively) as essential for satisfaction whereas the middle group and above find working close to home and less stress in job more satisfying (mean value 16.05 and 17.00, respectively).

**Table 6 (a): Service Length wise Significant Chi Square Value and Mean for Importance**

Sl.No.	Factors	Chi-square Value for importance	Mean <10 years	Mean 11-20 years	Mean >21 years
1.	Contact with people	12.153**	30.92	16.55	19.17
2.	Flexible hours	6.524*	24.98	20.95	42.83
3.	Work important to society	8.114**	28.21	22.50	05.00
4.	Job security	8.155**	19.44	31.32	25.17
5.	High income	7.757*	19.65	29.16	37.0
6.	Regular hours	8.200**	21.23	30.89	12.33

\*\* At 0.01 level of significance

\* At 0.05 level of significance

**Table 6 (b): Service Length wise Significant Chi Square Value and Mean for Satisfaction**

Sl.No.	Factors	Chi-square Value for Satisfaction	Mean <10 years	Mean 11-20 years	Mean >21 years
1.	Chances for promotion	8.698*	19.37	31.68	23.50
2.	Interesting work	11.134**	19.02	32.79	19.50
3.	Job security	6.192*	20.00	29.28	33.50
4.	Working close to home	12.120**	30.58	16.05	25.33
5.	Little job stress	9.207**	29.52	17.00	28.00

\*\* At 0.01 level of significance

\* At 0.05 level of significance

According to what employees find important, researches conducted globally give different results. It shows that United States ranks highest in individualism, risk taking propensity is high in some parts of US, Great Britain and Canada. For Scandinavians, social needs and quality of life take precedence over self-actualization and achievement and power needs, they prefer collaboration and cooperation. The power of family and social fabric dominates collectivist countries. Even in France, the quality of life vacations, socializing and enjoying free time is highly valued then achievement and work related accomplishments, whereas, in Belgium, Britain, Israel, and US, interesting work ranked number one



and in Japan, Netherlands and Germany it ranked number two or three. (Hofstede 1980, 1983; Sitkin and Pablo, 1992; Boyacigiller et al. 1990). According to some other studies conducted in different countries show difference in factors motivating the employees. In a study in US, it was found that employees generally favour working together, flexibility, aim towards enjoying life and living for the future. Whereas in Mexico, employees' priorities are family, religion and work. (Schuler et al., 1996). Stogdill (1974) established that wherever the supervisors are friendly and supportive of workers, there is job satisfaction.

### **Managerial Implications and Directions for Future Research**

The findings of this study have implications for both practice and research. Motivation has been perceived from different angles leading to range of explanations in form of theories. With the help of research, we have come to realize that motivation involves several distinct elements. Along with the changing business environment, restructuring of organizations and evolution in employer-employee relation, the motive of workforce has undergone change. Lot of innovative and productive things are done in organizations to keep people motivated for better performance. Buhler (1994) proposed that flexibility and some variety of approaches are advocated, for people are motivated by different needs and goals. Organizations need to take care of what the employees consider important and what keeps them satisfied. According to Arnold and Feldman (1982), organizational units with the lowest average satisfaction levels tend to have the highest turnover rates. Subsequently, Vecchio (1983) advocated for managerial concern on such turnover, which is primarily the result of dissatisfactory organizational climate. The approach of strategic changes in organizations has to care for the security needs of its employees. In spite of changing employer-employee relations, the psychological contract should not generate insecurity, which may lead to undesired consequences. There is growing acceptance for health benefits at workplace. Job security and higher income still appear important to employees for their maintenance. They desire for opportunities for advancement, networking and enriched jobs. Studies conducted indicate that pay is a primary determinant of job satisfaction (Locke, op.cit).

In the changing economic and business environment, for retaining competent employees and increasing productivity it is essential that the above factors discussed must be taken care of, for their psychological well being. Increasing participation of private owners in banking and insurance sectors has pressurized nationalized institutions to be cost effective and focus on productivity. In an interesting experiment, Smith (1977) studied the attendance rate of salaried employees at Sears Roebuck Company on a day of severe blizzard and found that highly satisfied employees were more likely to exert the high level of effort necessary to get to work. In such work units where job satisfaction was low, attendance at work was much lower. Therefore, human resource managers have been looking for new ways that will solve the challenge for how to motivate employees. Flexibility, ways of reducing stress at work and such factors also need to be worked out.

Future research could extend the scope of the study to investigate the factors for importance and motivation among the employees in other sectors. It can be studied on the employees of private banks and insurance organizations that will present a comparative picture of people from both sides. The findings would greatly help the human resource managers in adapting and implementing motivational tools for their employees higher productivity and decrease attrition in the organization. As Kornhauser (1965) established that highly satisfied workers have better physical and mental well-being.

### **Limitations**

Despite the attempt to empirically explore the motivational factors among the employees, there are limitations worth noting. The first limitation was a small sample size. It limits the generalizability of the results.

Second limitation is the use of questionnaire based purely on the ranking of the factors by the employees, focussed clearly the most priority factors but at the same time some factors did not get any hearing.

## Conclusion

This paper explores the factors that appear important and satisfying to the employees of nationalized banks and insurance sector. It tries to evaluate the changing preferences among the executives and non-executives especially after the growth in open market economy due to active participation of private organizations in the field. The results indicate job security as the main element that appears important to the employees and necessary to keep them satisfied. This exploratory and preliminary study suggests that it is in the organizations interest to take concrete measures for enhancing the motivation of employees by increasing their morale and productivity through use of different motivational techniques. There is significant difference in perception among executives and non-executives for the factors important and satisfying them. Within different groups on designation, qualification, age and service length there is significant difference in factors for importance and satisfaction with regard to motivation. It fails to confirm the lockstep sequence of the five hierarchal levels and the principle that lower needs must be gratified before higher needs (Wahba and Bridewell, 1976; Rauschenberger et al., 1980).

Due to fat packages being offered to private counter parts, the nationalized institutions also need to focus more on performance linked fat incentives to its employees and ensure the maintenance of productive and competent employees in the organization. Moreover, while offering VRS, it should do proper counseling to reduce the fear or job insecurity among the rest employees. As one study suggests a moderate threat of layoff leads to a greater increase in work effort than does either high or low job insecurity (Joel et al., 1992).

Thus for an organization to be effective, it must tackle the motivational challenges involved in arousing people's desires to be productive members of the organization. The ability to retain competent workforce, keep productivity higher along with cost effectiveness has become increasingly important to both the organization and their members for competitive edge and could prove to be valuable key for growth and excellence.

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