Can Role Conflict and Autonomy make employees in the Greek Banking Organization satisfied and productive?

Dimitrios Belias 1,a, Athanasios Koustelios1, Aikaterini Gkolia1, George Aspridis2, Dimitrios Kyriakou3, Konstantinos Varsanis4

1Department of Physical Education & Sport Science, University Of Thessaly, Trikala, Greece
2Department of Business Administration, Technological Educational Institute of Thessaly, Larissa, Greece
3Department of Economic Sciences, Aristotle University of Thessaloniki, Thessaloniki, Greece
4Department of Business Administration, Technological Educational Institute of Western Macedonia, Kozani, Greece

Corresponding author: dbelias@pe.uth.gr

Abstract: The requirements of modern globalized society are high and are much more pronounced in the field of economy. In this context the banking landscape is constantly changing and banks are required to cover the needs of customers and market, planning present strategic and utilizing the best human resources. The strategic objectives of bank’s employees depend their degree of satisfaction for the working conditions. The increase in productivity and the reduction of role conflict depends on the improvement of labor relations and the interest of employers to satisfy employees. The purpose of this study is to present, interpret and evaluate rates of employee’s satisfaction in the Greek Banking Organization. It also seeks to identify possible relationship between role conflict with the degree of satisfaction of employees, so as to highlight the need to upgrade the specific workplace.

Keywords: Satisfaction; Role Conflict; Autonomy; Bank employees; working conditions, Greece

1. Introduction

Job satisfaction is the most important problem, which face both persons and organizations, even in difficult economic times, as today. There is intense phenomenon that even if employees’ wages are the same, they do not feel the same satisfaction from their work. The increased interest is that this kind of satisfaction appears to be linked to mental health of employees, high productivity and high rates of retention rates at the same workplace. [1]

Overall job satisfaction has been linked to work incentives, attitudes and values. Several theories have been developed around these three axes and appear to hold the view that job satisfaction to be regarded as comprehensive and unified attitude toward the working conditions. The job satisfaction refers to the general attitude and behavior at work place. A key role in this play the working environment and autonomy, regarding freedom and independence in how to run the project, play a
key role in this problem. The potential role conflict can create negative consequences for the workplace. [2]

According to Koustelios, Theodorakis & Goulimaris [3] and to new researches, role conflict is one of the most serious problems, which reduce job satisfaction and create a disharmonic workplace. Except the need to reduce any role conflict, most researches note the need of autonomy. In these researches ([4],[5], [6], [7], [8], [9]) is noted that autonomy gives to employees great satisfaction and makes them more productive.

This research tries to analyze the working conditions in the Greek Banking Organization. Also, the mean of role conflict and autonomy is tried to be connected with the job satisfaction. As we know job satisfaction is essential for the proper functioning of Greek Banking Organization and for the mental health of employees.

2. Literature Review

2.1. Work Motivation

The term incentives of behavior refer to inner strength, leading the person in any action. It is as one process of decision-making, by which a person decides the desired results and led to behaviors that will achieve the realization of predefined goals. In this way they can realize their personal and organizational goals. In the workplace incentives are the factors that determine the behavior of employees, their efficiency, their relationships with others, their long stay in a workplace and a successful operation of every business [10], [11].

As Fulmer & Frijters [12] say all biological, physiological, social and cognitive factors can be included in the term motivation and can create job satisfaction. Every goal of the employees can be realized by the proper zoning of incentives [3]. For these reasons all studies which analyze the role of motivation are very interesting and useful to explain the behavior of employees.

According to Houkes, Janssen, de Jonge and Bakker [13], there is a specific relationship between work’s characteristics and outcomes. Bank employees and teachers are their participants, who were affected by emotional exhaustion, high workload and lack of social support. Baard, Deci and Ryan [14] in their study showed that the efficiency of employees was greater, when the managers left to them autonomy’s margins. In another study of Devoe and Iyengar [15] the different behavior of the managers in Latin America and Asia is examined. Asian and Latin American managers give different motivation to their employees and the employees in Latin America feel in different way the motivation.

As Sdrolias, Belias, Koustelios, Gkolia, Koutiva, Thomos and Varsanis [16] emphasize, the extrinsic motivation of bank’s employees and the need of their autonomy, can enhance their self-esteem and efficiency. As we understand the motivation is the main factor for the job satisfaction of bank employees.

2.2. Job Satisfaction

Job satisfaction has economic, humanitarian and moral character and is a multidimensional concept. This feeling refers to the positive and negative emotions, with which employees perceive their jobs [17], [18]. According to Mitchell & Larson [19], job satisfaction is linked to the organization of any business.

Initial studies on job satisfaction focused their interest on incentives, which are serious factors for the productivity and for upward mobility of employees. They also
stressed that the hygiene in the workplace can reduce the dissatisfaction of employees, improve labor relations and increase their productivity [20], [21].

According to Hackman and Oldham [22], the employees’ performance is better, if they understand that they perform an important task for the company’s operation. A friendly and human working environment can also promote job satisfaction.

For job satisfaction of bank employees we have many studies. According to Davis [23], high fees and reduced labor requirements can reduce work stress. The ability of managers to understand the expectations of employees and the implement of appropriate strategies for motivating employees is also considered as a very important factor. Mallik [24] considers that the existence of many bank branches reduces the communication between employees and complicates their work.

Alam [25] studied the working conditions of bank employees and judicial officials and stressed that their satisfaction is dependent on personal fulfillment, self-esteem and their emotional state. According to [1], many demographic factors determine job satisfaction of bank employees. Such factors as gender, age, education level and experience while play an important role and have many financial rewards. Kousetelios [3] pointed out the influence of the organizational structure and social support of employees. They also analyzed the advantages of transformational leadership for the development of Greek banks and improvement of working behavior of employees.

Finally, several studies emphasize the organizational commitment to work stress, the appropriate management strategy of human resources, the qualitative services and the implementation of innovative practices.

2.3. Role Conflict

Employees have different expectations from themselves and from others, and in several cases the role conflict is unclear. According to [26], it is easy to adjust and increase insecurity and dissatisfaction. Steers and Black [27], [28] say that the role conflict regards the prevention of their expectations. Also they are listed in contrast to the requirements and the role of employees, while according to the [29], the role conflict regards the pressure that this role creates.

In his study Pettinger [30], analyzes the differences in values and perceptions, and stresses that employees are unhappy when business’ needs conflict with their ideology. Difficulties in the workplace create unclear roles, and they don’t allow employees to take initiatives [31]. Many also researchers point to the lack of awareness of employees, which create precarious working conditions. Tosi [32] pointed out that the role conflict reduces job satisfaction. Recent studies also point to the strengthening of dissatisfaction and emotional exhaustion of employees [33].

In addition, the role conflict increases the negative feelings of employees and leads to unconventional behavior [34]. According to [35], the effort to achieve its objectives, the unclear aims and role conflict increase their professional stress.

In several cases, however, the role conflict can operate positively, as it promotes teamwork and gives incentives to employees to enhance their efforts. Incentives and personal values guide employee behavior. Most researches, however, link the negative role conflict and ambiguity with job satisfaction [36], [1], [37].

Scholars point out also that the role conflict, their ambiguity, excessive hours of work and the limited use of roles increase work stress [26]. In such conditions the dissatisfaction of employees is increased, confidence can’t be existed and thoughts of resignation are created.

Finally, Shen [37] argues that the ambiguity of roles is most responsible for the dissatisfaction of employees, while [38] consider that role conflict and their ambiguity are responsible for the lack of professional satisfaction.
2.4. Autonomy

Many scholars link autonomy with good work planning. They argue that the autonomy can make the employees creative and can give them the opportunity to take initiatives [39]. Lee [40] argues that autonomy at work directly affects the job satisfaction of employees. The autonomy is linked to intrinsic motivation and enhances the freedom of movement of employees. According to [41], the workplace autonomy increases the freedom of movement of employees and gives them the opportunity to plan for themselves how they can work. It can also be considered as aid to employees who are not controlled by managers [43]. For many persons, however, autonomy is associated with role conflict and their ambiguity and increases the negative consequences in the workplace. According to [44], the autonomy of the methods, design and various criteria of employees are important for the evaluation of their performance [45]. Several studies emphasize on the contribution of autonomy stress reduction, in connection with the performance personality and cognitive ability of employees [46].

According to [47], autonomy enhances the creativity of employees and the application of innovative methods. This fact recognize the efforts of employees and enhance their self-esteem [48]. The lack of autonomy can lead to burnout, the professional stress and low self-esteem [49]. For [50], autonomy is linked to job satisfaction, especially in those employees with higher educational attainment. Argote and McGrath [4] argue that people who want to be independent, have limited interpersonal interactions, enrich their motivation and are more satisfied with the results of their work. Finally, Denton and Kleiman [44] points out that the time of residence in a workplace is related to autonomy and job satisfaction, while the need for autonomy is increasing with the time (52).

2.4.1. Autonomy as a Moderator-Regulator

According to Strain [53], autonomy has a great influence on employee’s performance. In a survey specifically was found that the need for autonomy is not a determining factor for the productivity and performance of the employees. Fox, Spector and Miles [48], examined whether autonomy can lead to competitiveness and if organizational functions which are presented unevenly, can increase work stress. It is believed that high autonomy creates stress and employees are driven in behaviors conflict and different reprisals.

According to [54], the conscientiousness of employees is determined by the degree of their autonomy. Finally, Gellatly [55] pointed out that autonomy is linked to personality and social behavior of employees. Also, managers in the public sector were more extroverted and effectual, when they had higher autonomy.

2.4.2. The relation between Job Satisfaction, Role Conflict and Autonomy in the banking sector

Zurcher [56] with his study says that the role conflict is associated with the alienation of employees and reduce their job satisfaction. The inability to take a particular role make the employees unhappy and reduce their efficiency. The same view was expressed by Malik [24], who links the conflict of roles and many responsibilities with the dissatisfaction of employees [57].

They suggest that the managers should leave place for initiatives to employees and that employees’s participation in decision-making reduce roles conflict and makes them more productive. Khattak [21] studied labor relations at banks of Pakistan. In their view, the roles conflict reduce their professional satisfaction and increase their stress, which operates to the detriment of their profitability. For this
reason it is very important to control and reduce the factors that increase job stress [58].

Finally, Ling [57], points out that bank managers should be aware of the negative role of work stress and must select their practices to increase efficiency and job satisfaction of employees.

3. The present study

This study tries to analyze and searches the job satisfaction, role conflict and autonomy of employees in the Greek Banking Organization. Also, the relation between the role conflict and the fact of job satisfaction and the serious impact of autonomy are analyzed. The hypotetic questions are the following:

1. Role conflict is negatively correlated with job satisfaction.
2. Autonomy plays a regulatory role in the relation between role conflict and job satisfaction.

For the measurement of job satisfaction in the present study, the Employee Satisfaction Inventory – ESI [59], [60] was used. Greek employees are the participants in this research. They answer in 24 questions, which measure six factors of job satisfaction: 1. Working conditions (5 questions), 2. Salary (4 questions), 3. Promotions (3 questions), 4. Work itself (4 questions), 5. Immediate superior (4 questions) and 6. The organization as a whole (4 questions). The responses were given in a five-level Likert scale ranging from 1 = I strongly disagree to 5 = I strongly agree.

For the measurement of role conflict, the Role Questionnaire [31] was used. The scale consisted of eight items, each having a 7-point scale ranging from 1 = very false to 7 = very true.

Finally, for the measurement of employees' autonomy a scale, developed by [61], was used. The scale consisted of four items and the responses were given in a 4-point scale ranging from 1 = very false to 4 = very true.

4. Results

344 employees of Greek banks and credit institutions are the participants in this research. 144 of them were male (41.9%) and 200 were female (58.1%). The participants' age varied from 22 to 62 years old, with an average of 40.93. Referring to the marital status of the participants, the results revealed that the majority of them (224) were married (65.1%), 80 of them were single (23.3%) and 40 were divorced (11.6%).

In this study was found that 128 of the participants had received a university degree (37.2%), while 120 had not (34.9%). The results showed also that 96 of them had received a postgraduate diploma (Master) (27.9%), 136 of them were clerks (39.5%), 96 were officers (27.9%), 48 of them were assistant managers (14%), 48 were managers (14%) and 16 of them were heads of the branch (4.7%). In the matter of experience, it was found that they varied from 1 to 23 years, with an average of 10.58 and in the matter of experience in this specific job, they varied from 1 to 15 with an average of 10.58. Finally, measuring the total years of experience as bank employees, it was found that they varied from 1 to 38 years, with an average of 14.07.

Testing the reliability of the present study, using Cronbach’s , it was found that the values of all variables were higher than 0.7, so the participants' answers were considered to be reliable (Table 1).
The results of the dimensions of job satisfaction were very interesting. In particular, for the variable “Working conditions” it was found that on average the participants agreed that they were satisfied of their working environment. For the variable “Salary”, on average the employees believed that their salary could cover their needs. For the variable “Promotions”, the participants on average reported that they had opportunities for promotion in their institution. For the variable “Work itself”, the employees on average reported their work to be satisfying. For the variable “Immediate superior”, the participants on average reported that they are not satisfied of their superior’s behavior. Finally, for the variable “The organization as a whole”, it was found that the participants believed that there there was not equal treatment of the employees. Table 2 presents the mean of the participants’ answers in each variable of job satisfaction.

The eight dimensions of role conflict were analyzed as well. It is believed that the majority of employees disagree most times with the required ways of performing their duties. Also, hey believe that their tasks are not related with their abilities and they have to cooperate with different types of people. Sometimes they choose to break the rules, while fulfilling their tasks. However, they mostly don’t agree that they receive conflicting orders or feedback, they mainly disagree that in their

Table 1. Cronbach’s Alpha Reliability Test

<table>
<thead>
<tr>
<th>Variables</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working conditions</td>
<td>0.782</td>
</tr>
<tr>
<td>Salary</td>
<td>0.734</td>
</tr>
<tr>
<td>Promotions</td>
<td>0.743</td>
</tr>
<tr>
<td>Work itself</td>
<td>0.761</td>
</tr>
<tr>
<td>Immediate superior</td>
<td>0.775</td>
</tr>
<tr>
<td>The organization as a whole</td>
<td>0.743</td>
</tr>
<tr>
<td>Role Conflict</td>
<td>0.837</td>
</tr>
<tr>
<td>Autonomy</td>
<td>0.826</td>
</tr>
</tbody>
</table>

Table 2. Mean of the participants’ answers in the variables of Job Satisfaction

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>St. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working conditions</td>
<td>2.86</td>
<td>1.11</td>
</tr>
<tr>
<td>Salary</td>
<td>2.80</td>
<td>1.09</td>
</tr>
<tr>
<td>Promotions</td>
<td>3.20</td>
<td>0.93</td>
</tr>
<tr>
<td>Work itself</td>
<td>3.12</td>
<td>1.02</td>
</tr>
<tr>
<td>Immediate superior</td>
<td>2.92</td>
<td>1.21</td>
</tr>
<tr>
<td>The organization as a whole</td>
<td>3.41</td>
<td>0.97</td>
</tr>
</tbody>
</table>
institution there is a shortage of resources and material. Finally most of them believe that their tasks are important. The mean of the participants’ answers in each variable of role conflict is presented on Table 3/

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>St. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have to do things that should be done differently</td>
<td>5.60</td>
<td>1.52</td>
</tr>
<tr>
<td>I receive an assignment without the manpower to complete it.</td>
<td>4.12</td>
<td>1.53</td>
</tr>
<tr>
<td>I have to buck a rule or policy in order to carry out an assignment.</td>
<td>3.98</td>
<td>1.55</td>
</tr>
<tr>
<td>I have to work with two or more groups who operate quite differently.</td>
<td>4.05</td>
<td>1.52</td>
</tr>
<tr>
<td>I receive incompatible requests from two or more people.</td>
<td>3.72</td>
<td>1.60</td>
</tr>
<tr>
<td>I do things that are apt to be accepted by one person and not accepted by others.</td>
<td>3.19</td>
<td>1.42</td>
</tr>
<tr>
<td>I receive an assignment without adequate resources and material to execute it.</td>
<td>3.42</td>
<td>1.64</td>
</tr>
<tr>
<td>I work on unnecessary things.</td>
<td>3.26</td>
<td>1.48</td>
</tr>
</tbody>
</table>

Finally, the participants analyzed the four dimensions of autonomy and described the image of employees’ attitudes and behavior. The responses were quite moderate. Employees told that they have a lot of say and feel enough free in their workplace and a little less with the notions that they have enough authority and power of decision-making. The mean of the participants’ answers in each variable of role conflict is presented on Table 4.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>St. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A lot of say</td>
<td>2.58</td>
<td>0.69</td>
</tr>
<tr>
<td>Enough authority</td>
<td>2.09</td>
<td>0.64</td>
</tr>
<tr>
<td>Make a lot of decisions</td>
<td>2.09</td>
<td>0.77</td>
</tr>
<tr>
<td>Enough freedom</td>
<td>2.30</td>
<td>0.85</td>
</tr>
</tbody>
</table>

Results of correlation analysis showed negative correlation between role conflict and promotion opportunities ($r = -0.135$, $p = 0.000 < 0.010$) and between autonomy and promotions ($r = -0.063$, $p = 0.042 < 0.050$) and work itself ($r = 0.071$, $p = 0.008 < 0.010$). Positive correlation was found between role conflict and every other aspect of job satisfaction and between autonomy and salary ($r = 0.95^{**}$, $p = 0.000 < 0.010$) (Table 5).

<table>
<thead>
<tr>
<th>Variables</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.Working conditions</td>
<td></td>
<td>.145^{**}</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.Salary</td>
<td></td>
<td></td>
<td>.004</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.Promotions</td>
<td></td>
<td></td>
<td>.290^{**}</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In order to test the first Research Hypothesis, if role conflict is negatively correlated with job satisfaction, multiple regression analysis was applied. In particular, role conflict was used as independent variable and job satisfaction was used as dependent value. Results showed that role conflict is statistically significantly correlated with all dimensions of job satisfaction. The correlation was positive with all dimensions but promotions, meaning that the higher the levels of conflict, the lower the levels of satisfaction with promotion opportunities. It could be said, therefore, that the first Research Hypothesis was only partially confirmed. Results are presented on Table 6.

**. Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

In order to test the second Research Hypothesis if autonomy plays a regulatory role in the relation between role conflict and job satisfaction, multivariate regression analysis was applied. In the same way, role conflict was used as independent variable and job satisfaction as dependent value. Role conflict is used to explain the job satisfaction. Also, autonomy was the control variable. The control variable of autonomy was first entered in a base model. After this, the independent (main) effect of role conflict was entered and finally interactions terms was added. The results are reported in column 1, 2 and 3 respectively of the table and they are determined by the use of multivariate regression analysis. This type of analysis refers to the forecasting values of the dependent variable from the values of two or more independent variables. All these elements are determined by the answers of the participants in this research. Their answers help us to fin the independent variables and to determinate control variable.

Results showed that role conflict is statistically significant with all dimensions of job satisfaction (independent effects only), while autonomy is correlated with all of them except immediate superior and the organization as a whole (base model). Testing the regression coefficients of the interaction terms, it is evident that
autonomy, moderate the relationship between working conditions, salary promotions, work itself, immediate superior and role conflict. Results are presented on Table 7.

Table 7. Multivariate regression analysis for Role Conflict and Autonomy

<table>
<thead>
<tr>
<th>Variables</th>
<th>Base model</th>
<th>Independent (main) Effect Only</th>
<th>Interaction Effects Role conflict* Autonomy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working conditions</td>
<td>Role Conflict</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Autonomy</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Salary</td>
<td>Role Conflict</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Autonomy</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Promotions</td>
<td>Role Conflict</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Autonomy</td>
<td>.004**</td>
<td>.000</td>
</tr>
<tr>
<td>Work itself</td>
<td>Role Conflict</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Autonomy</td>
<td>.006*</td>
<td>.000</td>
</tr>
<tr>
<td>Immediate superior</td>
<td>Role Conflict</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Autonomy</td>
<td>.024</td>
<td>.000</td>
</tr>
<tr>
<td>The organization as a whole</td>
<td>Role Conflict</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Autonomy</td>
<td>.016</td>
<td>.000</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed). *. Correlation is significant at the 0.05 level (2-tailed).

5. Discussion and conclusion

In this research it is understood that the job satisfaction of bank employees ranges from moderate to high. The most important factors for job satisfaction are the opportunities for promotion, organization and work of the staff itself. Through this research the findings of previous studies highlight the high job satisfaction of bank employees in our country, in spite of the difficulties created by the economic crisis. The study of Belias [62], [63] reveals the importance of the organization in the field of banking, facilitating the work of employees. They also present the fair treatment of employees and their interest on working conditions, which are determined by managers in modern Greek banks. This fact strengthened the incentives for higher efficiency and goal fulfillment of various objectives.

In modern Greek banks working conditions are affected by the economic crisis, thus promoted mergers and mass redundancies. In this context, employees are forced to take various roles, to be charged with demanding tasks and to work with different people and that’s why burnout and their anxiety are increased. Although these prevailing conditions role conflict is still moderate or low. Modern banks are distinguished for their firm and strict structure and the specific way they work. Employees follow specific instructions, fail to participate in decision making and their autonomy is limited.
Based on the research findings of the research it is suggested that promotion possibilities for promotion and not the role conflict are the main factor for the amplification of job satisfaction amplification. Most employees feel that they have a chance to show their skills and take initiatives. Working with people who do not have the same perception their efficiency and their expectations for career advancement are reduced. These employees can become more effective, if they take initiative and they can solve problems. [64]

That opinion contradicts the results of past surveys that saw the relation of role conflict with the magnitude of job satisfaction. Employees are facing conflicting roles, and that’s why they should enhance their efficiency and demonstrate additional skills, increasing their professional satisfaction. A lot of researches show the effects of autonomy to the role conflict and job satisfaction [65], [66], [67]. Employees who operate with great autonomy, are more creative and efficient and can manage their work properly. Therefore, the present study highlights the high job satisfaction and low roles conflict and the inability of employees, who are not autonomous to pursue their work with pleasure [68].

Non-autonomous workers are unable to resolve problems in the workplace and enhance their professional burnout [69]. We should, however, highlight the limitations of this research, which make the results partly subjective. Moreover concerning a certain number of bank employees and therefore proposing the continuation of this research, the results should be more accurate and objective [70], [71], [72].

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