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A Comparative Study of Motivating Potential Score of Employees of Public and Private Commercial Banks: An Assessment of Demographics Influence

By Md. Hasebur Rahman & Sheikh M. Nurullah
Pabna University of Science and Technology, Bangladesh

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Md. Hasebur Rahman [α] & Sheikh M. Nurullah [σ]

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I. Introduction

Banking job is now one of the challenging and dynamic professions in Bangladesh (Rahman, 2013a). Banking employees organize financial system and works as a core of an economy by mobilizing savings of households, public and private sectors of the economy. Thus banks can play a vital role in fostering the economic and social condition of a country (Islam & Husain, 2001). According to Scheduled Banks Statistics (Bangladesh Bank, 2013) fifty two banks currently operate in Bangladesh including four state owned commercial bank and thirty five private commercial banks including eight Islamic commercial banks. Banking sector employs a significant number of employees in Bangladesh. Both public and private commercial banks are operating in the country with a highly competitive pressure with customized service through competent and motivated employees. Commercial banks as the most important functionary of the financial system play a dynamic role in the economic development of a nation through mobilization of savings and allocation of credit to productive sectors. Motivation agenda become a driving force for employees of commercial banks to serve internal and external customer with customer demand and satisfaction (Rahman, 2013b).

The success of any organization falls back upon its competent and motivated human resources (Mohiuddin, 2008). Human resources regarded as the most valuable assets and sometimes irreplaceable assets in the organization. It is simply impossible on the part of an organization to get these activities performed efficiently and effectively unless the people of the organization extend their sincere and voluntary cooperation. Motivated employees are sincere, dutiful, and laborious; therefore, need less supervision of expert best performance out of them (Rahman, 2013b). Motivated employees are productive they exert their efficiency and effectiveness on organizational success.

The content theories of work motivation attempt to determine what it is that motivates people at work. Process theories concerned with the cognitive antecedents that go into the motivation or efforts (Luthans, 2011). In the year 1975, Hackman and Oldham, developed a theory called job characteristics theory of motivation. Job Characteristics Model, a motivational based model describing those job characteristics thought to motivate work behaviors and performance (Hackman and Oldham, 1975). The Job Diagnostic Survey tool measures Motivational Potential Score (MPS), which provides the basis for quantifying the theoretical nexus among the three critical psychological components and the five dimensions of the central work.

However, this study is an attempt to compare Motivational Potential Score (MPS) in terms of demographics by Job Diagnostic Survey of Public and Private Commercial Bank in Bangladesh. Changing demographic character is an important reason for emergence of diversity issues in organizational interfaces (Rahman, 2013c). An individual may differ in their motivation in terms of demographics (age, sex,

Author α: Department of Business Administration, Pabna University of Science and Technology Pabna, Bangladesh.
e-mail: hasebur7208@yahoo.com
Author σ: Professor Department of Management Studies, Rajshahi University, Rajshahi, Bangladesh. e-mail: smnurullahru@gmail.com

experience etc.), MPS be also impacted in terms of demographic. Due to this differentiation of challenges and environmental pressures of employees of public and private commercial banks, their environments for work tasks as well as motivational factors relating to the performance of these tasks may be impacted, MPS may differ.

II. Research Objective

The objectives of the study are -

1. To overview Job Characteristics Model in work motivation.
2. To investigate respondent's demographic.
3. To investigate the respondent's demographics influence on MPS.
4. To investigate MPS differences in public and private commercial banks in Bangladesh.

III. Theoretical Background and Conceptual Model

a) *Job Characteristics Model*

Job Characteristics Model (JCM) is one of the influential theories ever accepted and adopted in the field of Organizational Behavior (OB). Hackman and Oldham (1980) developed a job characteristics approach to job enrichment. The model is based on the assumption that jobs can be designed not only to help workers get enjoyment from their jobs but also to help workers feel that they are doing meaningful and valuable work. Specifically, the model identifies five core job characteristics that help create three critical psychological states, leading, in turn, to several personal and work outcomes (Lunenburg, 2011). This model recognizes that certain job characteristics contribute to certain psychological states and that the strength of employees' need for growth has an important moderating effect (Luthans, 2011).

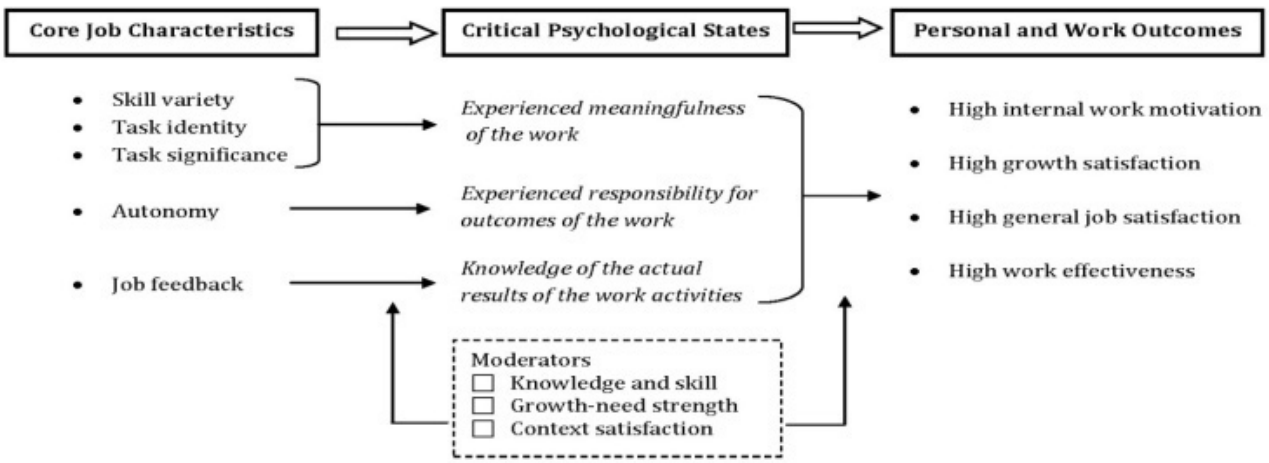

Figure 1 : The Relationships among the Core Job Dimensions, the Critical Psychological States, Personal/Work Outcomes, and Moderators as Illustrated by Hackman and Oldham (1974)

- *Skill Variety:* Skill variety refers to the extent to which job requires the employee to draw from a number of different skills and abilities as well as on a range of knowledge (Luthans, 2011). Jobs that require high skills variety gives employees a greater sense of competence and skills.
- *Task Identity:* Task Identity is defined as the extent to which an individual can complete a whole and identifiable piece of work. Employees who work on a tiny part of whole work are unable to identify their contribution to the work. However, when tasks are broadened to produce a whole product or an identifiable part of it, then task identity has been established (Lunenburg, 2013). Hackman and Oldham (1975) indicate that this characteristic creates a sense of responsibility for completion that acts as a motivational driver.
- *Task Significance:* Task significance is the degree to which the job has a substantial impact on the lives of other people, whether those people are in the immediate organization or in the external environment (Lunenburg, 2013). High task significance intensifies employee's mindset that they are doing worthwhile in their organization or society, or both.
- *Autonomy:* Autonomy is the degree to which the job provides substantial freedom, independence, and discretion to the individual in scheduling the work and in determining the procedures to be used in

doing the work (Lunenburg, 2013). Autonomy is essential for building a sense of responsibility and a certain degree of freedom of employees.

- *Job Feedback from Job:* Feedback from the job itself is defined as the degree to which carrying out the activities inherent in the job provide clear information to the employee about the effectiveness of their performance (Hackman & Oldham, 1974). The only way employees can make adjustments in their performance is to know how they are performing now, not later. Feedback can come directly from the job itself, or it can be provided verbally by management or other employees (Lunenburg, 2013).

Figure 1 indicates core job characteristics have important effects on various critical psychological states. According to Hackman and Oldham (1974) skill variety, task identity, and task significance together contribute to a person's experienced meaningfulness of the work. Jobs that provide a great deal of autonomy are said to contribute to a person's experienced responsibility for the outcomes of the work (Lunenburg, 2013). When employees have the freedom to decide what is to be done than employees feel more responsible for the results of work. Finally, feedback from job gives employees' information regarding the actual results of work activities. When a job is designed to provide employees with information about the effects of their actions in the workplace, they are better able to develop an understanding of how well they have performed-and such knowledge improves their effectiveness. The job characteristics model indicates that the three critical psychological states affect various personal and work outcomes-namely, people's internal work motivation, growth satisfaction, general job satisfaction, and work effectiveness. The higher the experienced meaningfulness of work; experienced responsibility for the outcomes of the work; and knowledge of the actual results of work activities, the more positive the personal and work outcomes will be. When employees perform jobs that incorporate high levels of the five core job characteristics, they should feel highly motivated, be highly satisfied with their jobs, and perform work effectively (Lunenburg, 2013).

b) The Motivating Potential Score (MPS)

Hackman and Oldham (1974, 1975) prescribe a method for computing an overall summary score based on the individual job characteristics measured by the Job Diagnostic Survey, termed the Motivating Potential Score (MPS), reflecting the motivational potential of a job. The five major model variables can be viewed as either task-related (skill variety, task identity, and task significance) or job management related (autonomy and feedback). The model posits a multiplicative relationship between the major components. In computing an overall motivation scores the task-related three core variables are averaged and then multiplied by autonomy and then by feedback scores (See Figure 1). This type of relationship means that when any of the components are low, there is a significant impact on the MPS score. Hence, maximal outcomes can only be achieved when all characteristics are maximized (Weaver, 2006).

$$\text{MPS} = \frac{\text{Skill Varity} + \text{Task Identity} + \text{Task Significance}}{3} \times \text{Autonomy} \times \text{Feed back from Job}$$

Figure 2 : The Hackman-Oldham (1974) Formula for Calculating the Motivation Potential Score.

IV. Methodology

This methodology section defines the research design, hypothesis development, population samples, data collection procedures and the techniques of data analysis for examining the demographics influence on MPS of employees of public and private commercial bank in Bangladesh. The said factors are education, marital status, gender, experience, age, salary designation and public/ private commercial banks.

a) Research Design

This study is descriptive and hypotheses testing in natural. This study aimed to examine the factors that affect of demographics on the properties of MPS. The hypothesis tested was explaining the relationship between mean differences of MPS on the basis of core job characteristics (Skill variety, task identity, task significance, autonomy and feedback from job) in respect to demographics. Finally, data was collected using the survey method where questionnaires were used to collect information.

b) Hypotheses of the Study

- H_1: Mean values of MPS differ due to designation factor.
- H_2: Mean values of MPS differ due to salary factor.
- H_3: Mean values of MPS differ due to age factor.
- H_4: Mean values of MPS differ due to work experience factor.
- H_5: Mean values of MPS differ due to gender factor.
- H_6: Mean values of MPS differ due to the marital status factor.
- H_7: Mean values of MPS differ due to education factor.
- H_8: Mean values of MPS differ due to bank factor.

c) Population and Sample

For questionnaire survey convenient method of sampling was used. There is no available source for the address of employees. Therefore, friends, relatives, and other informal reference group were used to locate the potential respondents in Bangladesh. Questionnaires were sent by email, postal mail and directed to 200 respondents. The number of initial replies received was 110. After a screening first round replies a second round personal contract conducted by a researcher and finally 130 respondents were taken for this study.

d) Data Collection Technique

This study mainly based on primary data originating from a survey. For this purpose a constructed questionnaire was developed. Excepting the questions regarding demographic characteristics of skill variety, task identity, task significance, autonomy and feedback from the job were constructed, measured and investigated through 7 point Scale. The scale consists of 5 statements, for each statement has seven options/ points such as strongly agree/ 7, agree/ 6, slightly agree/ 5, undecided/ 4, slightly disagree/ 3, disagree/ 2, and strongly disagree/ 1.

e) Data Analysis Technique

SPSS Statistics software package was used for statistical analysis. Reliability of data was measured by using the Chronbach's Alpha (Cornbach, 1951). Chronbach Alpha was .546. Alpha is higher than that is suggested by Nunnally (1978) and therefore data collected can be considered reliable. Descriptive statistical techniques such as mean and standard deviation were used to measure the mean scores and their variability. One way ANOVA is used to test mean differences of core job characteristics by factors* lead (*education, *marital status, *gender, *experience, *age, *salary designation and *public/ private commercial banks).

V. Analysis and Findings

a) Demographics Influence on Motivating Potential Score (MPS)

Hackman and Oldham's JCM (1976, 1980) identified a set of job characteristics that are proposed to motivate employees intrinsically. The model further states that the five core job characteristics can be combined into a single index of motivating potential score (MPS) that reflects the overall potential of a job to influence an individual's feelings and behaviors (Fried & Ferris, 1987). Many empirical studies have been done to test the job characteristics model in a variety of work settings, including banks, insurance companies, dentist offices, corrections departments, telephone companies, manufacturing firms, government agencies, and other service organizations (Lunenburg, 2011). However this empirical study investigates motivational differences in a single work setting like employees of commercial bank in terms of employee's designation, salary or pay, age, work experience, gender, marital status, level of educational attainment of respondents and employee's public/private commercial bank in Bangladesh. According to the of human resource management; employees differ in respect of demographic variables. The assumption of this study is for every employee is unique; the properties of MPS may also differ within the single work setting due to demographics.

i. *Respondent's Demographic*

Table 1; Respondent's Demographic		Frequency	Percent	Cumulative Percent
Bank	Public Commercial	65	50	50
	Private Commercial	65	50	100
	Total	130	100	
Designation (Equivalent)	Junior Officer	5	3.8	3.8
	Officer	32	24.6	28.5
	Senior Officer	72	55.4	83.8
	Principal Officer	7	5.4	89.2
	Senior Principal Officer	14	10.8	100.0
	Total	130	100.0	
Salary (Gross)	Below Tk 30,000	64	49.2	49.2
	Tk 30,000-50,000	44	33.8	83.1
	Above Tk 50,000	22	16.9	100.0
	Total	130	100.0	
Age	Below 30 years	36	27.7	27.7
	30-45 year	70	53.8	81.5
	Above 45 years	24	18.5	100.0
	Total	130	100.0	
Work Experience	Below 10 years	96	73.8	73.8
	10-20 year	14	10.8	84.6
	Above 20 years	20	15.4	100.0
	Total	130	100.0	
Gender	Male	119	91.5	91.5

	Female	11	8.5	100.0
	Total	130	100.0	
Marital Status	Married	102	78.5	78.5
	Unmarried	28	21.5	100.0
	Total	130	100.0	
Education	HSC	2	1.5	1.5
	Bachelor	22	16.9	18.5
	Master	106	81.5	100.0
	Total	130	100.0	

Source: Field Survey (July-December, 2013)

Questionnaires were distributed to the employees of commercial banks; among them 50% are public and 50% are private commercial banks. Frequencies of employees as per designation comprise 3.8% junior office, 24.6% officer, 55.4% senior officer, 5.4% principal office and 10.8% are senior principal officer level. 49.02% respondent's monthly salary below Tk 30,000, 33.8% respondent's salary within Tk 30,000-50,000 and 16.9% have monthly salary Tk 50,000. 27.7% respondent's age below 30 years, 10.8% respondent's age within 30-45 year and 18.5% respondent's age Above 45 years. 73.8% respondents have work experience below 10 years, 10.8% respondents have work experience within 10-20 year and 15.4% respondents have work experience above 20 years. Sample comprises 91.5% male and 8.5% female 78.5 married and 21.55 unmarried. 1.5% has HSC, 16.9% have bachelor and 81.5% have a master's degree.

ii. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Designation*

Table 2 : Descriptive statistics *Designation

Designation (Equivalent)		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
Junior Officer	Mean	5.60	5.00	6.20	5.40	5.20	157.248
	Std. Deviation	.894	1.225	1.095	1.140	1.304	
Officer	Mean	5.28	4.75	5.78	5.22	4.94	135.896
	Std. Deviation	1.054	1.107	.792	.941	.878	
Senior Officer	Mean	5.06	5.04	5.72	4.90	5.21	134.622
	Std. Deviation	1.073	.941	.791	.952	.903	
Principal Officer	Mean	4.86	5.00	5.29	4.86	4.86	119.278
	Std. Deviation	.900	.577	1.604	.900	.900	
Senior Principal Officer	Mean	5.00	4.36	5.64	5.07	5.14	130.229
	Std. Deviation	.961	1.216	.842	1.141	.864	
Total	Mean	5.12	4.89	5.72	5.02	5.12	134.766
	Std. Deviation	1.039	1.021	.863	.972	.903	

Source: Field Survey (July-December, 2013)

Table 2 shows Motivating Potential Score (MPS) of junior officer 157.248, officer 135.896, senior officer134.622, principal officer119.278, senior principal officer 130.229 and total 134.766. It reveals that MPS of lower level officer is slightly higher that of a higher level officer.

Table 3 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Designation	Between Groups(Combined)	2.966	4	.741	.680	.607
	Within Groups	136.304	125	1.090		
	Total	139.269	129			
Task Identity * Designation	Between Groups(Combined)	6.403	4	1.601	1.562	.189
	Within Groups	128.089	125	1.025		
	Total	134.492	129			
Task Significance * Designation	Between Groups (Combined)	2.675	4	.669	.895	.469
	Within Groups	93.356	125	.747		
	Total	96.031	129			
Autonomy * Designation	Between Groups (Combined)	3.195	4	.799	.841	.502
	Within Groups	118.774	125	.950		
	Total	121.969	129			
Feedback from Job *Designation	Between Groups (Combined)	2.148	4	.537	.651	.627
	Within Groups	103.121	125	.825		
	Total	105.269	129			
Average:					.926	.479

ANOVA table 3 indicates statistically insignificant mean difference (average F=.926, p=.479) of MPS of commercial bank in Bangladesh in terms of designation. Therefore the first hypothesis (H1: Mean values of MPS differ due to designation factor) of the study is rejected at the 5% level of significance.

iii. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Salary*

Table 4: Descriptive statistics * Salary

Salary		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
Below Tk 30,000	Mean	5.11	4.97	5.80	5.09	4.97	133.907
	Std. Deviation	1.129	.975	.858	.886	.992	
Tk 30,000-50,000	Mean	5.14	4.93	5.75	4.95	5.18	135.313
	Std. Deviation	.979	1.021	.719	1.077	.815	
Above Tk 50,000	Mean	5.09	4.59	5.45	4.91	5.41	133.966
	Std. Deviation	.921	1.141	1.101	1.019	.734	
Total	Mean	5.12	4.89	5.72	5.02	5.12	134.766
	Std. Deviation	1.039	1.021	.863	.972	.903	

Source: Field Survey (July-December, 2013)

Table 4 shows Motivating Potential Score (MPS) of employees whose salary below Tk 30,000 is 133.907, salary within Tk 30,000-50,000 is 135.313 and above Tk 50,000 is 133.966. It reveals that MPS is alike irrespective to rage of salary.

Table 5 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Salary	Between Groups (Combined)	.035	2	.017	.016	.984
	Within Groups	139.234	127	1.096		
	Total	139.269	129			
Task Identity * Salary	Between Groups (Combined)	2.441	2	1.221	1.174	.312
	Within Groups	132.051	127	1.040		
	Total	134.492	129			
Task Significance * Salary	Between Groups (Combined)	1.967	2	.983	1.328	.269
	Within Groups	94.064	127	.741		
	Total	96.031	129			
Autonomy * Salary	Between Groups (Combined)	.804	2	.402	.422	.657
	Within Groups	121.165	127	.954		
	Total	121.969	129			
Feedback from Job * Salary	Between Groups (Combined)	3.468	2	1.734	2.163	.119
	Within Groups	101.801	127	.802		
	Total	105.269	129			
Average:					1.020	.468

ANOVA table 5 indicates statistically insignificant mean difference (average F=1.020, p=.468) of MPS of commercial bank in Bangladesh in terms of salary. Therefore the second hypothesis (H2: Mean values of MPS differ due to salary factor) of the study is rejected at the 5% level of significance.

iv. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Age:*

Table 6 : Descriptive statistics * Age

Age		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
Below 30 years	Mean	5.03	4.92	5.89	4.94	5.14	134.067
	Std. Deviation	1.028	.967	.785	1.040	.931	
30-45 years	Mean	5.07	4.86	5.61	4.90	5.16	130.971
	Std. Deviation	1.054	.997	.952	.950	.879	
Above 45 years	Mean	5.38	4.96	5.79	5.46	4.96	145.608
	Std. Deviation	1.013	1.197	.658	.833	.955	
Total	Mean	5.12	4.89	5.72	5.02	5.12	134.766
	Std. Deviation	1.039	1.021	.863	.972	.903	

Source: Field Survey (July-December, 2013)

Table 6 shows Motivating Potential Score (MPS) of employees whose age below 30 years is 134.067, within 30-45 years is 130.971 and above 45 years is 145.608. It reveals that MPS is slightly higher of upper age respondent's.

Table 7 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Age	Between Groups (Combined)	2.029	2	1.015	.939	.394
	Within Groups	137.240	127	1.081		
	Total	139.269	129			
Task Identity * Age	Between Groups (Combined)	.213	2	.106	.101	.904
	Within Groups	134.280	127	1.057		
	Total	134.492	129			
Task Significance * Age	Between Groups (Combined)	1.931	2	.966	1.303	.275
	Within Groups	94.100	127	.741		
	Total	96.031	129			
Autonomy * Age	Between Groups (Combined)	5.822	2	2.911	3.183	.045
	Within Groups	116.147	127	.915		
	Total	121.969	129			
Feedback from Job * Age	Between Groups (Combined)	.734	2	.367	.446	.641
	Within Groups	104.535	127	.823		
	Total	105.269	129			
Average:					1.194	.451

ANOVA table 7 indicates statistically insignificant mean difference (average F=1.194, p=0.451) of MPS of commercial bank in Bangladesh in terms of age. Therefore the third hypothesis (H3: Mean values of MPS differ due to age factor) of the study is rejected at the 5% level of significance.

v. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Experience*

Table 8 : Descriptive statistics * Experience

Experience		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
Below 10 years	Mean	5.08	4.84	5.73	4.92	5.17	132.693
	Std. Deviation	1.002	.966	.912	.991	.914	
10-20 years	Mean	4.71	4.93	5.43	5.14	4.93	127.292
	Std. Deviation	1.267	1.269	.852	.864	1.072	
Above 20 years	Mean	5.55	5.10	5.90	5.40	5.00	148.950
	Std. Deviation	.945	1.119	.553	.883	.725	
Total	Mean	5.12	4.89	5.72	5.02	5.12	134.766
	Std. Deviation	1.039	1.021	.863	.972	.903	

Source: Field Survey (July-December, 2013)

Table 8 shows Motivating Potential Score (MPS) of employees whose experience below 10 years is 132.693, within 10-20 years is 127.292 and above 20 years is 148.950. It reveals that MPS is slightly higher of experienced respondent's.

Table 9 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Experience	Between Groups (Combined)	6.129	2	3.064	2.923	.057
	Within Groups	133.140	127	1.048		
	Total	139.269	129			
Task Identity * Experience	Between Groups (Combined)	1.107	2	.554	.527	.592
	Within Groups	133.385	127	1.050		
	Total	134.492	129			
Task Significance * Experience	Between Groups (Combined)	1.844	2	.922	1.243	.292
	Within Groups	94.187	127	.742		
	Total	96.031	129			
Autonomy * Experience	Between Groups (Combined)	4.122	2	2.061	2.221	.113
	Within Groups	117.848	127	.928		
	Total	121.969	129			
Feedback from Job *	Between Groups (Combined)	1.007	2	.504	.614	.543

Experience	Within Groups Total	104.262 105.269	127 129	.821		
Average:					1.507	.319

ANOVA table 9 indicates statistically insignificant mean difference (average F=1.507, p=.319) of MPS of commercial bank in Bangladesh in terms of experience. Therefore the fourth hypothesis (H4: Mean values of MPS differ due to experience factor) of the study is rejected at the 5% level of significance.

vi. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Gender*

Table 10 : Descriptive statistics * Gender

Gender		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
Male	Mean Std. Deviation	5.11 1.056	4.89 1.023	5.71 .894	5.00 .957	5.10 .896	133.535
Female	Mean Std. Deviation	5.18 .874	4.91 1.044	5.82 .405	5.18 1.168	5.27 1.009	144.773
Total	Mean Std. Deviation	5.12 1.039	4.89 1.021	5.72 .863	5.02 .972	5.12 .903	134.766

Source: Field Survey (July-December, 2013)

Table 10 shows Motivating Potential Score (MPS) of male respondent's is 133.535 and female respondent's is 144.773. It reveals that MPS of female respondent's is slightly higher than male respondents'.

Table 11 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Gender	Between Groups (Combined) Within Groups Total	.053 139.216 139.269	1 128 129	.053 1.088	.049	.826
Task Identity *Gender	Between Groups (Combined) Within Groups Total	.003 134.489 134.492	1 128 129	.003 1.051	.003	.955
Task Significance * Gender	Between Groups (Combined) Within Groups Total	.109 95.922 96.031	1 128 129	.109 .749	.145	.704
Autonomy * Gender	Between Groups (Combined) Within Groups Total	.333 121.636 121.969	1 128 129	.333 .950	.350	.555
Feedback from Job * Gender	Between Groups (Combined) Within Groups Total	.297 104.972 105.269	1 128 129	.297 .820	.363	.548
Average:					0.182	1.196

ANOVA table 11 indicates statistically insignificant mean difference (average F=0.182, p=1.196) of MPS of commercial bank in Bangladesh in terms of gender. Therefore the fifth hypothesis (H5: Mean values of MPS differ due to gender factor) of the study is rejected at the 5% level of significance.

vii. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Marital Status*

Table 12 : Descriptive statistics *Marital Status

Marital Status		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
Married	Mean Std. Deviation	5.13 1.069	4.94 1.013	5.71 .874	5.06 .910	5.05 .905	134.408
Unmarried	Mean Std. Deviation	5.07 .940	4.71 1.049	5.79 .833	4.86 1.177	5.36 .870	135.197
Total	Mean Std. Deviation	5.12 1.039	4.89 1.021	5.72 .863	5.02 .972	5.12 .903	134.766

Source: Field Survey (July-December, 2013)

Table 12 show Motivating Potential Score (MPS) of married respondent's is 134.408 and unmarried is 135.197.

Table 13 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Marital Status	Between Groups (Combined)	.069	1	.069	.063	.802
	Within Groups	139.200	128	1.088		
	Total	139.269	129			
Task Identity * Marital Status	Between Groups (Combined)	1.131	1	1.131	1.085	.299
	Within Groups	133.361	128	1.042		
	Total	134.492	129			
Task Significance * Marital Status	Between Groups (Combined)	.140	1	.140	.187	.666
	Within Groups	95.891	128	.749		
	Total	96.031	129			
Autonomy * Marital Status	Between Groups (Combined)	.894	1	.894	.945	.333
	Within Groups	121.076	128	.946		
	Total	121.969	129			
Feedback from Job * Marital Status	Between Groups (Combined)	2.086	1	2.086	2.587	.110
	Within Groups	103.183	128	.806		
	Total	105.269	129			
Average:					.973	.442

ANOVA table 13 indicates statistically insignificant mean difference (average F=.973, p=.442) of MPS of commercial bank in Bangladesh in terms of marital status. Therefore the sixth hypothesis (H6: Mean values of MPS differ due to the marital status factor) of the study is rejected at the 5% level of significance.

viii. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Education*

Table 14 : Descriptive statistics *Education

Education		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
HSC	Mean	6.50	6.00	6.00	4.50	5.00	138.750
	Std. Deviation	.707	.000	.000	.707	.000	
Bachelor	Mean	5.27	5.27	5.73	5.32	5.23	150.896
	Std. Deviation	.935	.985	.935	.995	.813	
Master	Mean	5.06	4.79	5.72	4.96	5.09	131.028
	Std. Deviation	1.050	1.012	.859	.965	.931	
Total	Mean	5.12	4.89	5.72	5.02	5.12	134.766
	Std. Deviation	1.039	1.021	.863	.972	.903	

Source: Field Survey (July-December, 2013)

Table 14 shows Motivating Potential Score (MPS) of respondents who have HSC is 138.750, bachelor is 150.896 and master degree is 131.028. It reveals that MPS of bachelor holder higher than that of lower and upper educational attainment.

Table 15 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Education	Between Groups (Combined)	4.745	2	2.373	2.240	.111
	Within Groups	134.524	127	1.059		
	Total	139.269	129			
Task Identity * Education	Between Groups (Combined)	6.695	2	3.347	3.326	.039
	Within Groups	127.798	127	1.006		
	Total	134.492	129			
Task Significance * Education	Between Groups (Combined)	.158	2	.079	.104	.901
	Within Groups	95.873	127	.755		
	Total	96.031	129			
Autonomy * Education	Between Groups (Combined)	2.847	2	1.424	1.518	.223
	Within Groups	119.122	127	.938		
	Total	121.969	129			
Feedback from Job * Education	Between Groups (Combined)	.349	2	.174	.211	.810
	Within Groups	104.920	127	.826		
	Total	105.269	129			
				Average:	1.479	.416

ANOVA table 15 indicates statistically insignificant mean difference (average F=1.479, p=.416) of MPS of commercial bank in Bangladesh in terms of educational attainment. Therefore the seventh hypothesis (H7: Mean values of MPS differ due to education factor) of the study is rejected at the 5% level of significance.

ix. *Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback from Job * Bank*

Table 16 : Descriptive statistics *Bank

Bank		Skill Variety	Task Identity	Task Significance	Autonomy	Feedback from Job	MPS
Public Commercial Bank	Mean	5.02	4.91	5.75	5.15	4.88	131.356
	Std. Deviation	1.125	1.057	.848	.833	1.008	
Private Commercial Bank	Mean	5.22	4.88	5.69	4.88	5.35	137.515
	Std. Deviation	.944	.992	.883	1.083	.717	
Total	Mean	5.12	4.89	5.72	5.02	5.12	134.766
	Std. Deviation	1.039	1.021	.863	.972	.903	

Source: Field Survey (July-December, 2013)

Table 16 shows Motivating Potential Score (MPS) of employees of public commercial bank is 131.356, private commercial bank is 137.515. It reveals that MPS of lower level officer is slightly higher for employees of private commercial bank in Bangladesh.

Table 17 : ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Skill Variety * Bank	Between Groups (Combined)	1.300	1	1.300	1.206	.274
	Within Groups	137.969	128	1.078		
	Total	139.269	129			
Task Identity * Bank	Between Groups (Combined)	.031	1	.031	.029	.864
	Within Groups	134.462	128	1.050		
	Total	134.492	129			
Task Significance * Bank	Between Groups (Combined)	.123	1	.123	.164	.686
	Within Groups	95.908	128	.749		
	Total	96.031	129			
Autonomy * Bank	Between Groups (Combined)	2.492	1	2.492	2.670	.105
	Within Groups	119.477	128	.933		
	Total	121.969	129			
Feedback from Job * Bank	Between Groups (Combined)	7.392	1	7.392	9.667	.002
	Within Groups	97.877	128	.765		
	Total	105.269	129			
				Average:	2.747	.386

ANOVA table 17 indicates statistically insignificant mean difference (average F=2.747, p=.386) of MPS of commercial bank in Bangladesh in terms of bank (public/private). Therefore the eighth hypothesis (H8: Mean values of MPS differ due to bank factor) of the study is rejected at the 5% level of significance.

VI. Result and Discussion

Table 18 : The Summary of Hypotheses Results

Hypotheses	Results
H_1: Mean values of MPS differ due to designation factor.	Rejected
H_2: Mean values of MPS differ due to salary factor.	Rejected
H_3: Mean values of MPS differ due to age factor.	Rejected
H_4: Mean values of MPS differ due to work experience factor.	Rejected
H_5: Mean values of MPS differ due to gender factor.	Rejected
H_6: Mean values of MPS differ due to the marital status factor.	Rejected
H_7: Mean values of MPS differ due to education factor.	Rejected
H_8: Mean values of MPS differ due to bank factor.	Rejected

Many empirical studies have conducted in a variety of work settings, found significant differences in Motivational Potential Score due to cross industry analysis. This empirical study investigates motivational differences in a single work setting of commercial bank in terms of employee's designation, salary or pay, age, work experience, gender, marital status, level of

educational attainment of respondents and the employee's public/private commercial bank in Bangladesh. The study reveals that demographic factors such as education, marital status, gender, experience, age, salary and designation have insignificant influence on Motivating Potential Score. The study also reveals that Motivating Potential Score of private commercial bank is slightly higher than public commercial bank but mean difference is statistically insignificant on one way ANOVA statistics at the five percent level of significance. The study concludes that MPS properties closer to a particular job irrespective to the demographics and nature of the organization.

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