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## Job Satisfaction, Role Conflict and Autonomy of employees in the Greek Banking Organization

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### Abstract

The aim of the present study is to measure the levels of job satisfaction, role conflict and autonomy of employees in the Greek Banking Organization. In addition, the investigation of the relation between role conflict and the dimensions of job satisfaction is being attempted and the regulatory impact of autonomy in the aforementioned relationship is being analyzed. For the measurement of job satisfaction in the present study, the Employee Satisfaction Inventory - ESI (Koustelios, 1991; Koustelios & Bagiatis, 1997) was used. The inventory was created using Greek employees as a sample. It included 24 items which measure six dimensions of job satisfaction: 1. Working conditions, 2. Salary, 3. Promotions, 4. Work itself, 5. Immediate superior and 6. The organization as a whole. For the measurement of role conflict, the Role Questionnaire (Rizzo, House, & Lirtzman, 1970) was used. The scale consisted of eight items. Finally, for the measurement of employees' autonomy a scale developed by Beehr (1976) was used. The scale consisted of four items. The results of the study confirmed previous findings, according to which role conflict is negatively correlated with job satisfaction. In addition, autonomy has a moderating role in the relation between role conflict and job satisfaction. Research findings like these should be taken into serious consideration by superiors and managers, so that job satisfaction among Greek bank employees is increased and promoted, leading to higher productivity and general well-being.

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*Keywords:* Job Satisfaction; Role Conflict; Autonomy; Bank employees; Greece

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## 1. Introduction

Employees' motivation is one of the hardest and most important tasks of running a business, as it has significant impact on key areas of interest in a business, such as performance of employees. One of the most important motivation factors is job satisfaction experienced by employees. Demographic characteristics, employment characteristics, organizational factors, interpersonal differences and work environment factors are some of the factors that interact in an extremely complex way and, accordingly, "produce" satisfaction or dissatisfaction among employees. Among these factors, role conflict seems to play a salient role and, according to Koustelios, Theodorakis & Goulimaris (2004), it is one of the most common characteristics of the organizational environment affecting job satisfaction. Relevant research has shown a clear negative relationship role conflict and job satisfaction (e.g. Behrman & Perreault, 1984; Boles & Babin, 1996; Hafer & McCuen, 1985; O'Driscoll & Beehr, 2000; Teas, 1983). Another feature of the workplace that affects job satisfaction is autonomy. Autonomy is described as the extent to which an employee has significant independence and freedom of programming their work, as well as the choice of implementation of tasks. Relevant research has shown a positive relationship between autonomy and job satisfaction (Hackman & Oldham, 1980; Lee, 1998; Pousette & Hanse, 2002; Ross & Reskin, 1992).

The aim of the present study is to measure the levels of job satisfaction, role conflict and autonomy of employees in the Greek Banking Organization. What is more, the investigation of the relation between role conflict and the dimensions of job satisfaction is being attempted and the regulatory impact of autonomy in the aforementioned relationship is being analyzed.

## 2. Literature Review

### 2.1. Job Satisfaction

Job satisfaction is one of the most extensively studied issues of organizational culture and it is considered to be extremely important both from an economic and a humanitarian and ethical point of view (Balzer, Kihm, Smith, Irwin, Bachiochi, Robie, Sinar & Parra 1997; Chelladurai, 1999). Cranny, Smith & Stone (1992) estimate that all dimensions of job satisfaction have been an issue in over 5000 published articles and dissertations. Job satisfaction is considered to be the most important and frequently investigated aspect of organizational behavior (Mitchell & Larson, 1987).

In the banking sector, job satisfaction has been investigated systematically in the past 20 years. For example, the studies of Ahamad (1992) and Davis (1992) showed that high job satisfaction among bank employees was positively correlated to low occupational stress, high job performance, low turnover intention and low psychological distress. Mallik & Mallik (1998) found that bank managers were more job involved than clerks and sub staff, but experience less job satisfaction. Walther (1988) had found that perceived communication adequacy in multi-branch banking organizations affected employee's productivity and job satisfaction as well. In addition, job satisfaction in the banking field has been investigated parallel with relations among employees, relations between employees and superiors, organizational hierarchy, salaries, institution type (public or private) and promotion opportunities (Singh & Kaur, 2009; Sowmya & Panchanatham, 2011).

When it comes to Greece, recent studies have revealed the complexity of job satisfaction and its interaction with many factors and occupational phenomena. Belias et al. (2013) found that the experience of job satisfaction among Greek bank employees is affected by several demographic features, like gender, age, working experience and position held. Belias and Koustelios (2014a) support that job satisfaction can be not only influenced, but also predicted by employees' perceptions of organizational culture, especially leadership and social support. Studying the relation between leadership and job satisfaction, Belias and Koustelios (2014b) found that in the banking sector transformational leadership has proven to be quite appropriate and effective, having a positive influence on several aspects, like employees' performance, job satisfaction and job commitment. In addition, studying job satisfaction in parallel with job burnout, Belias and Koustelios (2014c) found that that the general feeling of job burnout experienced by Greek bank employees is likely to be affected by every aspect of job satisfaction, suggesting possible fields of prevention and intervention.

## *2.2. Role Conflict*

In contemporary organizations, employees experience several and different expectations both from others and themselves, in their effort to carry out their roles effectively. Incompatible or conflicting expectations lead to role conflict and vague expectations role ambiguity. Therefore, role conflict and ambiguity create problems of adjustment, leading to lower levels of job satisfaction (Kahn, Wolfe, Quinn et al, 1964). Role conflict has been defined as the incompatibility of requirements and expectations from the role, where compatibility is judged based on a set of conditions that impact role performance (Rizzo, House, & Lirtzman, 1970). In addition, Kopelman, Greenhaus, & Connolly (1983) defined role conflict as the extent to which a person experiences pressures within one role that are incompatible with pressures that arise within another role.

Several investigations have revealed the negative impact of role conflict and role ambiguity on employees' job satisfaction through the past decades. The studies of Tosi and Tosi (1970) and Tosi (1971) showed that role conflict was significantly related to overall low job satisfaction. Greene and Organ (1973) showed that both role accuracy and compliance to have significant, positive correlations with a global measure of job satisfaction. In the frame of more recent studies, role conflict was found to increase the levels of job dissatisfaction (Um & Harrison, 1998) and emotional exhaustion (Cordes & Dougherty, 1993; Gil-Monte & Peiró, 1998), in contrast to role ambiguity, which was not found to be associated with emotional exhaustion (Allard, Wortley & Stewart, 2003). Role conflict is also considered to be responsible for increasing the incidence of adverse events and negative emotions at work. Reports of high levels of role conflict mean increased chances to show employees' unconventional and morally unacceptable behaviour that causes feelings of anger, frustration, anxiety and fear (Fisher, 2002).

On the contrary, Jones (1993) reported some positive effects of role conflict. In particular, daily confrontation with conflicting roles is likely to make people to be more 'open' in different ways, be more flexible and broaden the sources of their information. From the results of the investigation, it seems that people have developed practical and effective skills as an adjustment to the conflict of roles. More specifically, the process of conflict resolution reinforces teamwork, building alliances and cooperation between various groups of employees.

The role conflict theory includes some other factors, like motivation and personal values, which are thought to be important determinants of both differential elicitations of role pressures and differential reactions to role pressures. Therefore, it can be supported that extensive research has shown that both role conflict and role ambiguity are negatively related to job satisfaction (Behrman & Perreault, 1984; Boles & Babin, 1996; Hafer & McCuen, 1985; Teas, 1983).

## *2.3. Autonomy*

In occupational settings and in the frame of occupation-related phenomena, autonomy is defined as the degree to which the job provides employees with substantial freedom, independence and the ability to plan their work and determine how they will carry out their duties (Hackman & Oldham, 1980). Autonomy can be seen as a real structural feature of work, either in the form of strengthening a person or in the form of a subjective feeling that reflects the desire of the employee to have less supervision and more control of each case (Kiggundu, 1983).

Many managers perceive autonomy as the most important dimension of work design. Autonomy is considered to encourage the entrepreneurship of each employee, allowing them to be creative and able to take risks by implementing their own ideas or plans (Davis, 1994). Autonomy is also the only working feature that is directly related to the perceived responsibility of the employee, which in turn binds with high intrinsic motivation. For the employee to feel personally responsible to work, considerable freedom of decision on the carrying out various tasks should be given (Chelladurai, 1999). Autonomy at work reduces the interactions between employees and individuals become more independent and gain greater control over the planning and implementation of their tasks (Langfred, 2000). In this sense, it is possible that autonomy plays a catalytic role in the negative consequences of role conflict and role ambiguity.

Autonomy at work is important not only as a valuable reward, but as a determinant series of results, such as job satisfaction, stress and health (Rossenthal, 2004). According to Lee (1998) autonomy at work is one of the most important work characteristics that directly affect employees' job satisfaction. Her meta-analyses show that

perceived control and autonomy are significantly associated with high levels of job satisfaction. Ross and Reskin (1992) found that autonomy was significantly associated positively with job satisfaction, while the phenomenon is more obvious among individuals with higher education level. Poussette and Hansen (2002) cite numerous works that connect autonomy at work with job satisfaction and their own research shows a statistically significant relationship between the two.

#### *2.4.1. Autonomy as a Moderator-Regulator*

The moderating-regulatory role of autonomy and the need for autonomy are being investigated in a considerable number of works (e.g. Barrick & Mount, 1993; Fox, Spector & Miles, 2001; Gellatly & Irving, 2001; Strain, 1999). The study of Strain (1999) on the performance of insurance advisors, found weak regulatory effect of the need for autonomy in the relation between autonomy and performance. Among all measurements, the need for autonomy was found to regulate only the relationship between perceived autonomy and an objective measurement of the insurance performance. Overall, this research demonstrated that the need for autonomy seems to have little effect in determining the influence of autonomy on performance.

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

In the banking sector, several studies have been conducted on the relation between role conflict and job satisfaction. In a cross-cultural study, Zurcher (1965) role conflict was connected to alienation, which was negatively correlated with job satisfaction and intention to continue working in the bank. As the author explains, the feeling of lack of control over a work situation and of the inability to enact a “rightful role” in the bank may lead to job dissatisfaction in terms of position held by the employee. Malik, Waheed and Malik (2010) supported that job satisfaction and affective commitment among bank employees is directly and negatively influenced by role overload and role conflict. Interestingly, it was also found that job satisfaction partially mediated the effects of role overload and role conflict on affective commitment. Among others, the authors suggest that granting bank managers some degree of autonomy in deciding what procedures to follow to accomplish a task is likely to reduce their perception of role conflict and role stress, so that they become more effective and productive and experience higher levels of job satisfaction.

Khattak, Ul-Ain and Iqbal (2013) showed that role ambiguity has a negative relation with job satisfaction among bank employees, and job stress is likely to play a mediating role. The authors suggest that, in order to increase job satisfaction, the role stressors should be controlled. Ling, Bahrón and Boroh (2014) studied the aspects of role stress (role conflict and role ambiguity) in relation with job satisfaction, stressing out that when a bank employee faces role stress, they are likely to produce unfavorable behavior, like low performance and resignation to an organization, and most likely they will become prone to job dissatisfaction. For this reason, management of banks needs to be aware of role stress when they are considering on the methods to increase the job satisfaction of the employees.

### *3. Research Hypotheses*

The aim of the present study is to measure the levels of job satisfaction, role conflict and autonomy of employees in banks in Greece. In addition, the investigation of the relation between role conflict and the dimensions of job satisfaction is being attempted and the regulatory impact of autonomy in the aforementioned relationship is being analyzed. The research hypotheses 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 (Koustelios, 1991; Koustelios & Bagiatis, 1997) was used. The inventory was created using Greek employees as a sample. It included 24 questions, which measure six dimensions 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 (Rizzo, House, & Lirtzman, 1970) 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 Beehr (1976) 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

The sample of the present study consisted of 344 employees of Greek banks and credit institutions. 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%). Regarding the educational level of the employees, it was found that 128 of them had received a university degree (37.2%), while 120 had not (34.9%). Furthermore, the results showed that 96 of them had received a postgraduate diploma (Master) (27.9%). Referring to the position held by the employees in the institution they were currently working, it was found that 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%). Regarding the employees' years of experience in the institution they were currently working, it was found that they varied from 1 to 23 years, with an average of 10.58. Referring to the employees' years of experience in the specific position, they varied from 1 to 15 with an average of 10.58. Finally, regarding the participants' 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  $\alpha$ , 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 six dimensions of job satisfaction were analyzed giving interesting results. In particular, for the variable "Working conditions" it was found that on average the participants agreed that their working environment was pleasant. For the variable "Salary", on average the employees believed that their salary was adequate to cover their needs. For the variable "Promotions", the participants on average reported that there are 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 their superior was rude or annoying. Finally, for the variable "The organization as a whole", it was found that the participants believed that there were distinctions among employees in their institution (Table 1).

Table 1. Cronbach's Alpha Reliability Test, Mean of the participants' answers in the variables of Job Satisfaction

Variables	Cronbach's Alpha	Mean	St. Deviation
Working conditions	0.782	2.86	1.11
Salary	0.734	2.80	1.09
Promotions	0.743	3.20	0.93
Work itself	0.761	3.12	1.02
Immediate superior	0.775	2.92	1.21
The organization as a whole	0.743	3.41	0.97
Total Job Satisfaction	0.752	3.04	1.09
Role Conflict	0.837	3.90	1.69
Autonomy	0.826	2.26	0.76

Results of correlation analysis showed negative correlation between role conflict and promotion opportunities ( $r = -.135$ ,  $p < 0.010$ ) and between autonomy and promotions ( $r = -.063$ ,  $p < 0.050$ ) and work itself ( $r = 0.080$ ,  $p < 0.010$ ). Positive correlation was found between role conflict and every other aspect of job satisfaction and between autonomy and salary ( $r = 0.095^{**}$ ,  $p < 0.010$ ) (Table 2).

Table 2. Correlation among variables

Variables	1	2	3	4	5	6	7	8
1. Working conditions	1							
2. Salary	.145**							
3. Promotions	-.290**	.004						
4. Work itself	.455**	.110**	-.138**					
5. Immediate superior	.390**	.094**	-.030	.465**				
6. The organization as a whole	.334**	.302**	-.080**	.296**	.311**			
7. Role conflict	.293**	.286**	-.135**	.356**	.248**	.100**		
8. Autonomy	-.001	.095**	-.063*	-.080**	.071**	.016	.174**	

\*\* . 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 first Research Hypothesis (“Role conflict is negatively correlated with job satisfaction”), Pearson’s correlation test was applied. In particular, role conflict was the independent variable and job satisfaction was the 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 3.

Table 3. Pearson’s correlation test for Role Conflict

Variables	$\beta$	p
Working conditions	.293	.000
Salary	.286	.000
Promotions	-.135	.000
Work itself	.356	.000
Immediate superior	.248	.000
The organization as a whole	.100	.000

In order to test the second Research Hypothesis (“Autonomy plays a regulatory role in the relation between role conflict and job satisfaction”), multivariate regression analysis was applied. In particular, role conflict was the independent variable, job satisfaction was the dependent value and autonomy was the control variable. The control variable of autonomy was first entered in a base model. In the next step, 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. Results showed that role conflict is statistically significantly correlated 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 (Table 4).

Table 4. Multivariate regression analysis for Role Conflict and Autonomy

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

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

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

### 5. Discussion and conclusion

The levels of job satisfaction among Greek bank employees appeared to range from moderate to high. The most satisfying factors were the organization as a whole, the promotion opportunities and work itself, while immediate superior, working conditions and salary were less satisfying. This finding confirms previous studies that have been conducted among bank employees in Greece, the majority of which shows that the levels of employees' job satisfaction are rather high nowadays. In the study of Belias, Koustelios, Sdrolias and Koutiva (2013), as well as the study of Belias, Koustelios, Koutiva, Sdrolias, Kakkos and Varsanis (2014), the aspects of job satisfaction with the highest means among Greek bank employees were the organization as a whole and work itself, showing that contemporary banks in Greece are characterized by care provision to employees, who are treated equally and face limited discriminations. In additions, those findings suggest that bank employees perceive their work as valuable, satisfying and interesting; therefore they have a high motive to get seriously involved in it and work their best to succeed.

The levels of role conflict appeared to range from moderate to low. The factors that were more connected with role conflict were the requirement from employees to do things that should be done in another way than the suggested one, the demanding assignments which are unequal to the employees' manpower and the need for cooperation among different people. Those findings may be explained by the recent facts concerning the banking sector in Greece. In particular, during the past few years the financial crisis has influenced almost every business sector, leading to salary reductions, massive dismissals, repositioning and downgrading. In the banking sector, numerous merges have taken place, making a great number of employees with different characteristics work at the same place. For this reason, it is possible that different culture types have been mixed, making employees unable to meet new requirements and do their job the way they used to. Additionally, they have undertaken more tasks than they could carry out, experiencing heavy workload and –very likely- occupational stress and burnout. What is more, it has been asked from them to work with people of different backgrounds, beliefs, attitudes and, above all, work habits. Therefore, it is likely that they have to play contradicting roles in order to fulfill their job's requirements.

The levels of autonomy ranged from moderate to low as well. The factors that were more connected to autonomy were the fact that employees have a lot of say and the fact that they experience enough freedom in their workplace.

This finding could possibly be explained by the fact that bank institutions are characterized by a rather stable and strict structure and way of functioning. Employees have, in general, specific duties and they have learnt to work in a certain way, so their workplace does not offer them many opportunities to participate in decision-making.

In the frame of the present study, role conflict did not seem to have direct negative effects on the aspects of job satisfaction. The only factor affected was promotion opportunities. This finding suggests that employees who are forced to carry on duties that are too demanding for them and conflict with their abilities, attitudes and expectations believe that the position they hold does not offer them the opportunity to prove their value and expand their potential. In addition, employees who have to work with people with different beliefs, behavior and ways of working are less effective in their work and, perhaps, less productive. For this reason, they have lower expectations of career development and promotion opportunities.

When it comes to autonomy and its expected regulatory role in the relation between role conflict and job satisfaction, it was found that employees did experience high autonomy in their workplace, so they probably can deal with conflicting situations and solve problems. This means that those employees who have a lot of say and more freedom than others could also have a more clear and realistic image about what is expected from them and be able to work in a way that appeals to them and makes them more effective.

Since the first Research Hypothesis was only partially confirmed, it contradicts with previous findings, according to which role conflict has a direct negative effect on job satisfaction (Tosi & Tosi, 1970; Um & Harrison, 1998; Malik et al., 2010; Ling et al., 2014). However, this finding confirms the study of Jones, who had also found positive correlation between role conflict and job satisfaction. This fact could be explained by the notion that the more the employees deal with conflicting roles in their workplace, they develop additional skills in order to adjust to vague situations. Therefore, teamwork is enforced, alliances are built and cooperation among different people is maximized. As a result, conflicts are effectively resolved, leading to higher levels of satisfaction from work.

As the second Research Hypothesis was only partially confirmed, it comes to a disagreement with numerous researches, according to which autonomy can play a regulatory role in the relation between role conflict and job satisfaction (Chelladurai, 1999; Langfred, 2000; Rossenthal, 2004). In particular, autonomous motivated employees, when dealing with ambiguous or conflicting roles, are more likely to use effective coping and problem solving strategies, like actively seeking the information required to carry out a mandate (Skinner & Edge, 2002). In addition, employees who experience high autonomy tend to be more persistent and creative, so they manage workload with more resourceful ways. This notion might explain the high levels of job satisfaction and the relatively low levels of role conflict among the employees of the present study.

On the contrary, employees who are low autonomously motivated employees generally perceive their job as an obligation (e.g., for the salary or to maintain a positive self-image) than out of sense of pleasure and satisfaction (Deci and Ryan 2008). They also tend to have maladaptive perceptions of their job demands, leading to high pressure and feelings of inadequacy or passive problem-solving strategies, like withdrawal and rationalization, and therefore experience low levels of job satisfaction and job commitment and high levels of occupational stress and job burnout (Crawford, LePine & Rich, 2010).

As it seems, autonomy and the feeling of freedom are likely to increase the employees' control and decision-making, resulting to more effective conflict resolution and therefore having a positive effect on all aspects of job satisfaction. However, the study is characterized by several limitations, like the fact that it was conducted via self-report scales, so the results are partially subjective. Additionally, the results reflect the attitudes of a specific population of employees and could not be generalized for all contemporary employees in Greece. Therefore, it is only natural that further investigation should be carried out in order to provide an image about the effect of role conflict on Greek employees job satisfaction and the moderating role of autonomy.

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