

Job Satisfaction of the Employees in Islamic Banking System: A Study on Islami Bank Bangladesh Limited

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Abstract: *Undoubtedly, in this highly competitive world, the success of an organization depends largely on its human resources. Banks are no exception to this. A satisfied, happy and hard working employee is the biggest asset of any organization, including banks. Workforce of any bank is responsible to a large extent for its productivity, profitability, growth, change, and even of its existence. Efficient human resource management and maintaining satisfaction level of job in banks determine not only the performance of the bank but also affect the advancement and performance of the entire economy. So, for the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not. A satisfied employee pays his full attention, works with commitment, and projects a positive image of the organization which finally begat customer satisfaction. The study has identified the key job satisfaction factors, and level of satisfaction of the employees of IBBL. The most important job satisfaction factor based on the eigenvalue is the 'working environment' followed by 'terms and condition', 'policy and administration', 'interpersonal relationship', and 'training facility'.*

Keywords: Job Satisfaction, Key Satisfaction Factor, IBBL

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1. Introduction

Though there is confusion and debate among the human resources professionals and managers whether happy employees are productive employees or not, but numerous studies have shown that dissatisfied employees are more likely to quit their jobs or be absent than satisfied employees (Hackett & Guion, 1985, Hulin, Roznowski, & Hachiya, 1985; Hohler & Mathieu, 1993). The employees of an organization are very important capital who are directly involved in materializing the dream of the organization. So, management should pay their sincere attention to satisfy the employees. Moreover, in a service organization, the role of employees in rendering better service to the customer is inevitable. A dissatisfied employee can hardly satisfy the employees. So, to render better service to the customer, the satisfaction of the employee is a must. And without measuring the attitudes of the employee it is not possible to take right steps to improve the satisfaction level of employees. If employees are pleased, they become ready to pay their full attention to the work that ultimately leads to the better productivity, lower absenteeism, & lower turnover rate. Moreover, the supreme level of satisfaction may convert the employees into organizational involvement and organizational citizenship.

Besides these, with the opening up of the economy of Bangladesh, a dramatic change has been seen both in manufacturing and in service sectors. This has brought higher employment opportunities, increases in income level, changes in consumption pattern and consequently there emerges a competitive environment in the country. Specifically, the expansion of private banking business both Islamic and traditional, along with customized services, has created a severe implied competition in this sector. This competition has made the service gap wider between public and private banks as the private banks (Islamic and traditional) are offering better services to their internal and external customers. The scenario has created an urge to the bank policy makers to identify the underlying reasons and brought them into consideration the job satisfaction issue. It has been further envisaged that officers in banking sector play the vital role in manipulating their services through implementing policy that has appeal to their customers. In such situation, job satisfaction of bank officers becomes an important issue that has to be taken care of in order to achieve ultimate goals of the banking sector in Bangladesh. There is a variation in the level of job satisfaction of bank officers depending on the type of bank in Bangladesh (Islam & Saha, 2001). Coming with a new concept in Bangladesh in 1983, IBBL has created a very positive image due to its rapid advancement and well reputation in the banking business. By these times many banks have transformed their businesses as per the model of IBBL and many banks are thinking to imitate the same. For these reasons, the curiosity among many researchers is developed to identify the factors with which job satisfaction of the employees of IBBL is related, at the same time, whether the existing variables of job satisfaction are good enough to motivate the

employees of Sharia based banks (Islamic bank) or not. So this is an effort to identify the job satisfaction factors of the Sharia based banks and also identify the factors for which the smooth growth of Islamic banking is hampered in Bangladesh.

2. Theoretical Paradigm

Job satisfaction refers to an individual's general attitudes towards her/his job (Huang 1999; Ostroff 1992). When people speak of employee attitudes, they often mean job satisfaction (Robbins, 1993). Employees' satisfaction consists of a pleasurable or positive psychological state resulting from the appraisal of one's job and job experience (Locke, 1976). Actually, job satisfaction is formed with the passage of time as employees gather in-depth information about their workplace.

Though measuring job satisfaction of the employees of an organization is to be done frequently and authentically to upgrade the overall performance but in Bangladesh very few organizations cultivate this culture. Yet some attempts are praise worthy in this case.

Islam and Saha (2001) evaluate job satisfaction of bank officers in Bangladesh. They identified that salary, efficiency in work, fringe benefit, supervision quality and co-worker relations are the most important factors contributing to job satisfaction. In addition to these, job rotation and training have positive impact on job satisfaction and productivity (Huang, 1999). An overall job satisfaction has positive relation with organizational innovation (Shipton et al 2004).

The work environment is more important in shaping workers job satisfaction than the demographic characteristics of the employees. Job satisfaction is a highly salient antecedent of turnover intent (Lambert et al, 2001). Satisfaction and commitment each contributes independently to the prediction intention and intentions are predicted more strongly by satisfaction than by commitment (Tett and Meyer, 1993). About 30 percent of the observed variance in general job satisfaction is due to genetic factors (Arvey et al, 1989). Personality traits, such as extraversion and conscientiousness influence job satisfaction (Judge et al, 2002). The use of sound selection methods and a good match between employees and jobs will ensure appropriate people for right position which, in turn, will help to enhance their job satisfaction (Saari et al, 2004). Supervision, pay, promotion opportunities, coworkers, and nature of works are the most important for the job satisfaction (Judge & Church, 2000; Jurgensen, 1978). Employees ranked interesting work as the most important job attribute and good wages ranked fifth, whereas when it came to what managers thought employees wanted, good wages ranked first while interesting work ranked fifth (Kovach, 1995). Job satisfaction does affect life satisfaction, but life satisfaction also affects job satisfaction (Judge & Watanable, 1994). Moreover, the satisfaction factor of job may be quite different for different organization. Afzal et al (1995) conducted a survey on the doctors of both public and private sectors where the findings was that, open

communication with the boss, opportunity for participation in decision making, job autonomy, impartial judgment of authority, promotion opportunity, and relations with colleague were the job satisfaction factors for the doctors of public sector whereas, job security, opportunity for participation in decision making, recognition for better performance, relation with colleague, salary, job autonomy, impartial judgment of authority were the job satisfaction factors for the doctors of private sector. Considering the above discussion the following factors will be studied to identify the levels of job satisfaction of the employees of the Islami bank Bangladesh Ltd:

SL No	Factors	SL No	Factors
1	Policy of the company	11	Recognition
2	Working atmosphere	12	Independence
3	Terms and condition	13	Refreshment program
4	Job security	14	Retirement policy
5	Salary	15	Pension scheme
6	Training facilities	16	Work load
7	Superior behavior	17	Advocacy regarding personal and family matters
8	Interpersonal relationship	18	Usage of technology
9	Performance appraisal	19	Deposit target
10	Promotion	20	Job status

3. Objectives of the Study

Though job satisfaction is an old field to study. But previous works were done in line with the relationship between job satisfaction and the factors studied and resulting performance of the organizations. This study has been taken to identify the relationship between job satisfaction and the factors associated with it in a highly performing islamic financial organization. The main objective of the study is to find out the key job satisfaction factors of the employees of IBBL. The specific objectives of the study are as follows:

- To identify the key factors affecting the level of job satisfaction of the Employees of IBBL.
- To know the level of job satisfaction of the Employees of IBBL.
- To provide some recommendations to improve the level of satisfactions.

4. Rationale of the Study

Islamic Banking system has created an immense interest among the theoreticians and practitioners for its continuous impressive growth during the last decade. Because of its unparallel growth, some interest-based banks are converting their business into islamic banking system. But all islamic banks are not performing at the same rate. As a result, it is a matter of interest why some islamic banks are doing so well in the performance rating. As we know that there is a positive

relationship between job satisfaction of employees and the organizational performance, it is essential to identify the factors contributing to the high job satisfaction in the high performing islamic banks. Considering this, this study has been conducted in Islami Bank Bangladesh Ltd. as it is the highest performing islamic bank in Bangladesh. The findings of the study will help the theoreticians to understand the influence of the job satisfaction factors in religiously biased organization. It will also help us to understand the impact of the job satisfaction factors in an organization where the ultimate objective of the people and the organization become same. The findings will help the newly converted islamic banks to improve their performance by choosing right people and developing required job satisfaction factors at the optimal level.

5. Methodology of the Study

To identify the level of job satisfaction of the employees of IBBL twenty variables were studied. The study was conducted in the location of Chittagong Metropolitan Area (CMA) in five major branches of IBBL. Chittagong region was selected for the study to get expected employee group whose personal objectives would be congruent with the objectives of the bank as Chittagong is one of the highest religion practicing area. All types of employees within the Chittagong Metropolitan Area (CMA) were the target group of the study. Total sample number was 106. The respondents were from Junior officer to Senior Vice-President. The data were collected through July to September, 2008. In this research both primary and secondary data were used. Primary data were collected following the interview and questionnaire method. Questionnaire consists of both open-ended and close-ended questions. Emphasis is given to include the questions related with different variables that constitute the overall attitude of job satisfaction in the selected organizations and also make it collectively exhaustive. Close-ended questions are recorded in the 7-point Likert's summated scale, where '1' represents highest dissatisfaction and '7' represents highest satisfaction. After proper pre-testing, it was finalized to make it easily understandable. In addition to this secondary data were collected from various publications of IBBL, and Research reports.

Data collected through questionnaire survey was checked and edited properly. Descriptive Statistics was used for analyzing the data. Factor analysis (multivariate analysis technique) is done with the help of SPSS (Statistical Package for Social Sciences). Mean, standard deviations are also calculated in order to know the accuracy of the responses of the employees about various elements of job satisfaction.

6. Findings and Analysis

The findings of study have been given in the following paragraphs. As we know that positive correlation among the factors will allow us to use factor analysis, correlation matrix of all variables has been developed to understand the

justification of factor analysis. Correlation matrix is given in Table # 1, which allowed us to run factor analysis and the result of factor analysis is given in table # 2. Each table has been followed by an analysis based on the findings and historical data published in different periodicals. With the above, the key satisfaction factor was also identified in the study. The detail is given below:

Since 20 independent variables of job satisfaction are studied and for factor analysis, independent variables should be correlated, it is necessary to see the level of correlation (table 1) among the independent variables. So, a correlation matrix is constructed below

Table # 1 Correlation matrix

	X1	x2	x3	x4	x5	x6	x7	x8	x9	x10	x11	x12	x13	x14	x15	x16	x17	x18	x19	x20
X1	1																			
X2	.43	1																		
X3	.36	.39	1																	
X4	.24	.45	.69	1																
X5	.22	.29	.61	.51	1															
X6	-.06	.21	.11	.23	.29	1														
X7	.29	.73	.34	.29	.26	.20	1													
X8	-.16	-.27	.19	.06	.13	.23	-.17	1												
X9	.37	.67	.36	.33	.37	.34	.76	-.08	1											
X10	.29	.50	.29	.36	.33	.10	.48	-.01	.53	1										
X11	.33	.29	.12	.10	.20	.19	.36	-.12	.47	.39	1									
X12	.33	.76	.37	.40	.32	.28	.68	-.13	.68	.33	.38	1								
X13	.26	.71	.43	.52	.49	.26	.63	-.10	.50	.42	.25	.71	1							
X14	.46	.73	.50	.58	.41	.34	.64	-.25	.73	.47	.43	.65	.57	1						
X15	.06	.30	.19	.31	.29	.27	.38	-.08	.38	.31	.24	.31	.27	.45	1					
X16	.30	.63	.27	.33	.47	.38	.63	-.01	.50	.34	.25	.62	.56	.46	.28	1				
X17	.36	.71	.32	.38	.18	.25	.63	-.18	.65	.34	.35	.59	.50	.62	.16	.49	1			
X18	-.07	.11	.29	.16	.30	.03	.03	.32	.05	-.08	-.13	.13	.13	.06	-.01	.17	.09	1		
X19	-.06	.07	.12	.04	.13	.34	.11	.38	.28	.02	.16	.19	.12	.13	.31	.05	.12	.22	1	
X20	.39	.37	.54	.50	.56	.18	.31	.09	.42	.40	.31	.34	.38	.52	.21	.33	.46	.25	.22	1

Source: Calculation using SPSS based on opinion sample survey.

In the above table we see all independent variables are correlated to each other. So factor analysis would be appropriate (Malhotra, 2001). It is expected that variables that are highly correlated with each other would also highly correlate with the same factor or factors. In the table (table # 1) there are relatively high correlations among x2, x12, x14, x13, x17, and x16. We would expect these variables to correlate with the same set of factors. Likewise, there are relatively high correlations among x3, x5, and x4 and between x7 and x9.

A principal component factor analysis was conducted on the 20 variables related to job satisfaction, which formed five main factor components with eigen values¹ greater than one (Table # 2). Each of the numbers in the third column of the table is a factor loading having a value between +1 and -1. A value close to +1

1. Eigen value is the sum of squared values of factor loadings relating to a factor. It is also called latent root. It represents the amount of variance account for by a factor.

indicates that the variable has a strong positive influence (loading) on that factor and a value close to -1 indicates a strong negative influence. Though there is no definite rule about the cut-off value for considering a variable, this study uses $+/- 0.50$ factor loading values in each case.

The five identified factors account for 69.61% of the variance in the data on attitudes towards job satisfaction of the employees working in the Islami Bank Bangladesh Ltd. This implies that 30.39% variations could be explained by other factors, which are not included in the model of analyses of this study. The study shows that working environment, terms and condition, Policy and administration, interpersonal relationship, and training facility are the key factors that determine the overall job satisfaction in this organization. The most important job satisfaction factor based on the eigenvalue is working environment followed by terms and condition, policy and administration, interpersonal relationship, and training facility. The factors are explained in the following sections.

6.1 Working Environment

The first factor was identified as working environment, which is responsible for 39.147% of the variance in the data. Working environment is the most important factor for the job satisfaction of the employees of IBBL. The eigenvalue of this factor is 7.829. Working environment relates to eight job satisfaction variables including working atmosphere, behavior of the superior, performance appraisal by the boss, independence, refreshment program, retirement policy, work load, and advocacy regarding personal and family matters. A relatively higher level of factor loadings² of the variables indicates that these variables are important to measure working environment. The factor loading values are .861 for working atmosphere, .607 for behavior of the superior, .696 for performance appraisal, .834 for independence, .714 for refreshment, .624 for retirement policy, .730 for work load, and .755 for advocacy regarding personal and family affairs. The communality³ values (Table # 2; Appendix) for these variables are .845, .758, .777, .763, .701, .768, .619, and .694 respectively. The higher level of communality of the variables indicates that each variable is very much related. The mean values of these eight variables are 5.245, 5.235, 4.915, 4.491, 3.735, 5.103, 3.802, and 4.311 respectively.

The factor-mean value is 4.605. In the seven-point scale, this mean value represents about simply positive level of job satisfaction. But among the eight variables the mean value of two variables are below the satisfaction level. The mean value (Table # 4; appendix) 3.735 is for refreshment program and 3.802 is for workload. Hence, policy makers of IBBL should be more concerned on these variables to increase job satisfaction of their employees.

2. Factor loading is a measure of the importance of the variable in measuring each factor.

3. Communality represents how much of each variable is accounted for by the underlying factor taken together. A high value of communality means that not much of the variable is left over after whatever the factors represent is taken into consideration.

6.2 Terms and Condition

The second important factor is terms and condition with an eigenvalue of 2.212. The variance of this factor is 11.061%. It indicates that employees like favorable terms and conditions. This factor is formed by four job satisfaction variables such as, terms and condition, job security, salary and other benefits, and job status. The factor loadings are .832 for terms and conditions, .792 for job security, .759 for salary, and .633 for job status. These variables are highly important for measuring terms and conditions. The communality values for terms and condition is .761, job security is .740, salary and other benefit is .690, and job status is .697. The mean values of the variables of this factor are 5.481, 5.764, 5.311, and 5.566 respectively and the factor mean value is 5.531 that represent moderate job satisfaction level. Thus, terms and conditions factor is in fact carrying heavy weight in terms of importance of explaining about job satisfaction.

Table # 2 Factor Analysis of Job Satisfaction of Private Commercial Islamic Bank in Bangladesh.

Factor name*	Variables	Factor Loading	% of Variance Explained (Cumulative)
Environment (7.829)	Working atmosphere	.861	39.147 (39.147)
	Behavior of the superior	.815	
	Performance appraisal	.696	
	Independence	.834	
	Refreshment program	.714	
	Retirement policy	.624	
	Workload	.730	
	Advocacy regarding personal matters	.775	
Terms and condition (2.212)	Terms and condition	.832	11.061 (50.208)
	Job security	.792	
	Salary	.759	
	Job Status	.633	
Policy and administration (1.581)	Company policy	.623	7.905 (58.113)
	Recognition for achievement	.728	
	Promotion and advancement	.464	
Interpersonal relationship (1.250)	Relationship	.745	6.251 (64.364)
	Usage of technology	.543	
	Deposit target	.776	
Training facility (1.050)	Training facility	.560	5.251 (69.614)
	Pension scheme	.730	

* Number in the parentheses in the first column represent eigenvalues of the corresponding factors.
Source: Calculation using SPSS based on opinion sample survey.

6.3 Policy and Administration

Another important factor of job satisfaction for the employees of IBBL is Policy and administration. The eigenvalue and the variance of this factor are 1.581 and 7.905% respectively. The variables are policy and administration, recognition for achievement, and Promotion and advancement. The mean values of these variables are 5.774, 5.132 and 5.293 and the factor mean value is 5.399, which also shows moderate level of employee satisfaction. The loading values of these variables are .623, .728, and .464 respectively. The communality values of the variables are .652, .641, and .511 indicate strong association between the variables.

6.4 Interpersonal Relationship

It is the fourth important factor to the employees of IBBL for creating satisfaction of job. The eigenvalue and the variance of the factor are 1.250, and 6.251%. The factor interpersonal relationship is concerned with the variables such as relationship, usage of technology, and deposit target. The mean values of these three variables are 6.339, 5.632, and 5.906 respectively and the mean value of the factor is 5.959 that characterize moderate job satisfaction level. The factor loading values of the variables are .745, .543, and .776. The communality values of the variables of this factor include .675, .670, and .725.

6.5 Training Facility

Another important factor of job satisfaction is found as training facility. The eigenvalue and variance of this factor are 1.050, and 5.251% respectively. The variables formed this factor are training facility, and pension scheme. The mean values of the variables are 5.293 and 4.528. The factor mean value is 4.911 that indicate low satisfaction of the employees of IBBL. The factor loading scores of the variables are .560, and .730. These high factor-loading scores indicate that the variables are important to explain training facility. The communality values of the variables are .590, and .645 indicating that each variable is much in common with other variables that formed the factor.

Thus, the results show that the concerned organization should be more careful with those identified factors by which it can achieve higher job satisfaction for the employees and it, in effect, will help to improve the overall performance of the organization. We can rank the factors (Table 3) based on their average factor loading (influence)

Table # 3: Ranking of the factors influencing the job satisfaction

Name of the factors	Average factor loading score	Rank
Factor 1: Environment	3.479	3
Factor 2: Terms and condition	4.169	1
Factor 3: Policy and administration	3.263	4
Factor 4: Interpersonal relationship	4.121	2
Factor 5: Training facility	3.135	5

Source: Survey results

The above table indicates the average factor loading score affecting the job satisfaction of the employees of IBBL. The ranking shows that terms and condition (Factor 2) is the most important factor that influences the satisfaction of job of the employees of IBBL. It implies that sample employees emphasize on terms and condition, salary, job security, and job status. Interpersonal relationship (Factor 4) is found to be the second most important factor that indicates that sample employees consider relationship, usage of technology, and deposit target for creating satisfaction of job. The third most important factor is 'Environment'. It implies that working atmosphere, behavior of the superior, performance appraisal, independence, refreshment program, retirement policy, workload, and advocacy regarding personal matters are related with the job satisfaction of the employees of IBBL. The fourth important factor of job satisfaction is company policy and administration. It means company policy, promotion and advancement, and recognition for achievement is causing the satisfaction of job. Factor 5 (training facility) shows the lowest weight (3.135) that influence comparatively low. The rank calculation is done through the multiplication with the factor loading of the rotated component matrix and mean from the descriptive statistics (Table # 5; annex).

6.6 Key Satisfaction

The study revealed that ninety four percent employees of IBBL replied that working in an interest-free bank is their key satisfaction. Since interest (riba) is strictly prohibited in Islam, the Muslim would like to avoid interest at any cost. This ideological belief has created the feeling of satisfaction in the mind of employees. This finding is congruent with the Management by objective (MBO) process. According to the theory if employees' personal objectives and the organizational objectives become same, employees will be happy and they will be satisfied (Wehrich & Koontz, 2005).

7. Conclusion and Policy Implication

The study identified that the key satisfaction of the employees of IBBL is doing the job in an interest-free bank. But it is also found that the overall job satisfaction is close to moderate level (5.421). However, all variables are not equally important in job satisfaction. It is investigated that five factors causing 69.614% variance such as working environment, terms and condition, policy and administration, interpersonal relationship, and training facility. Moreover, to improve the satisfaction level of the employees, the competent authority can go for surveying employee attitudes at a regular interval and survey findings should be taken as the input of solving the problems and thereby IBBL can improve the employee satisfaction which ultimately will lead the IBBL to uphold the market leadership. It is highly expected that the concerned authority will be benefited from this findings. Admittedly, there had been non-cooperation from the management level that compelled the investigators to complete the study with a

limited sample of 106 respondents. There had been an ample opportunity to get a better result if the sample size could be increased. Due to the shortage of time the study was unable to perform the comparative study among traditional banks and Islamic bank, which would undoubtedly increase the novelty of the study. Thus, there is a plenty of scope to further study with a large sample size and to go for comparison with the traditional banks.

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Appendix

Table #1

Rotated Component Matrix^a

	Component				
	1	2	3	4	5
x1	.265	.282	.623	-.133	-.311
x2	.861	.232	.184	-.123	.033
x3	.225	.820	.128	.124	-.078
x4	.279	.792	.013	-.061	.175
x5	.190	.759	.042	.171	.216
x6	.295	.059	-.047	.428	.560
x7	.815	.105	.228	-.043	.167
x8	-.256	.195	-.123	.745	-.007
x9	.696	.143	.453	.146	.213
x10	.292	.348	.464	-.136	.267
x11	.243	-.016	.728	.065	.219
x12	.834	.176	.148	.059	.107
x13	.714	.404	-.006	-.042	.160
x14	.624	.405	.396	-.078	.228
x15	.211	.210	.152	.022	.730
x16	.730	.234	-.029	.080	.157
x17	.755	.117	.313	.050	-.097
x18	.203	.325	-.330	.543	-.346
x19	.090	-.048	.220	.776	.253
x20	.221	.633	.435	.234	-.062

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Table # 2

Communalities

	Component	
	Initial	Extraction
x1	1.000	.652
x2	1.000	.845
x3	1.000	.761
x4	1.000	.740
x5	1.000	.690
x6	1.000	.590
x7	1.000	.758
x8	1.000	.675
x9	1.000	.777
x10	1.000	.511
x11	1.000	.641
x12	1.000	.763
x13	1.000	.701
x14	1.000	.768
x15	1.000	.645
x16	1.000	.619
x17	1.000	.694
x18	1.000	.670
x19	1.000	.725
x20	1.000	.697

Extraction Method: Principal Component Analysis

Table # 3

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.829	39.147	39.147	7.829	39.147	39.147	5.262	26.309	26.309
2	2.212	11.061	50.208	2.212	11.061	50.208	3.184	15.919	42.228
3	1.581	7.905	58.113	1.581	7.905	58.113	2.107	10.535	52.763
4	1.250	6.251	64.364	1.250	6.251	64.364	1.839	9.193	61.956
5	1.050	5.251	69.614	1.050	5.251	69.614	1.532	7.658	69.614
6	.840	4.202	73.817						
7	.779	3.896	77.713						
8	.711	3.557	81.270						
9	.628	3.139	84.409						
10	.556	2.778	87.187						
11	.471	2.356	89.542						
12	.423	2.116	91.658						
13	.381	1.905	93.563						
14	.277	1.384	94.947						
15	.253	1.264	96.211						
16	.214	1.070	97.282						
17	.202	1.008	98.290						
18	.145	.725	99.015						
19	.120	.602	99.617						
20	.077	.383	100.000						

Extraction Method: Principal Component Analysis.

Table # 4

Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
x1	106	3.00	7.00	5.7736	.78416
x2	106	2.00	7.00	5.2453	1.71165
x3	106	3.00	7.00	5.4811	.86444
x4	106	3.00	7.00	5.7642	.83440
x5	106	2.00	7.00	5.3113	.92955
x6	106	2.00	7.00	5.2925	1.00444
x7	106	1.00	7.00	5.2358	1.54644
x8	106	4.00	7.00	6.3396	.66026
x9	106	2.00	7.00	4.9151	1.46136
x10	106	2.00	7.00	5.2925	1.20291
x11	106	2.00	7.00	5.1321	1.11334
x12	106	1.00	7.00	4.4906	1.60502
x13	106	1.00	7.00	3.7358	1.39593
x14	106	2.00	7.00	5.1038	1.24922
x15	106	1.00	7.00	4.5283	1.43565
x16	106	2.00	7.00	3.8019	1.67001
x17	106	2.00	6.00	4.3113	1.31195
x18	106	2.00	7.00	5.6321	.82028
x19	106	3.00	7.00	5.9057	.68352
x20	106	3.00	7.00	5.5660	.83972
Valid N (listwise)	106				

Rank calculation: Table # 5

Factor 1: Environment

Variable	Factor loading	Mean	Mean x factor loading
X2	.861	5.2453	4.516
X7	.815	5.2358	4.267
X9	.696	4.9151	3.421
X12	.834	4.4906	3.745
X13	.714	3.7358	2.667
X14	.624	5.1038	3.185
X16	.730	3.8019	2.775
X17	.755	4.3113	3.255
Total			27.831
Average			3.479

Factor 2: Terms and condition

Variable	Factor loading	Mean	Mean x factor loading
X3	.832	5.4811	4.560
X4	.792	5.7642	4.565
X5	.759	5.3113	4.031
X20	.633	5.5660	3.523
Total			16.679
Average = 4.169			

Factor 3: Policy and administration

Variable	Factor loading	Mean	Mean x factor loading
X1	.623	5.7736	3.597
X10	.464	5.2925	2.456
X11	.728	5.1321	3.736
Total			9.789
Average	-	-	3.263

Factor 4: Interpersonal relationship

Variable	Factor loading	Mean	Mean x factor loading
X8	.745	6.3396	4.723
X18	.543	5.6321	3.058
X19	.776	5.9057	4.583
Total			12.364
Average	-	-	4.121

Factor 5 : Training facility

Variable	Factor loading	Mean	Mean x factor loading
X6	.560	5.2925	2.964
X15	.730	4.5283	3.306
Total			6.27
Average			3.135