Job Facilities and Employee Satisfaction: Exploring the Situation of Banking Institutions in Bangladesh

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Abstract: *Employee commitment towards the organization has been one of the most critical issues in the business research arena. Research supports that Employee commitment highly depends on the level of employee satisfaction. Overtime both employers and researchers are trying to find out the reasons for employee satisfaction. Employee satisfaction is a term that is more related to qualitative aspect rather than quantitative. The factors influencing employee satisfaction are many among which few variables are noticeable but others are not. This paper tries to find out the relationship of some financial and non-financial variables with employee satisfaction. It is based on practical interview with some of the mid and high level banking officials who have expressed their opinion towards some organizational factors. Based on their opinion and attitude towards the job a relationship has been drawn to explore the determining factor of employee satisfaction.*

Keywords: *Employee Satisfaction, Psychological Inconsistency, Coworker Relationship, Work Environment, Job Security, Organizational Culture.*

1. Introduction

Better performance of the organization depends on better employee psychology. Employees have different attitudes towards their organization. Some people think that the benefit they receive from the organization is quite enough and others think they deserve more. This psychological inconsistency is common and depends on the employee's mental structure. Employee's mental structure is a set-up that is formed over long period of time. It is related with his/her family background, academic qualification, friend circle that he/she maintains, the way he/she believes the life should be conducted. Psychological diversification is a reality and a system of nature for destruction and re-organization. In spite of such differences in opinion employees' consensus regarding the organizational benefit is considered to be more or less consistent. Employees form groups within the organization. They share common view points towards organizational issue.

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They share sufferings and happiness like family members. Employees react towards different organizational incentives in their own way. They feel contented when they get appreciation, handsome financial package, good environment, and sound organizational culture. They are afraid of demotion, infringement action, financial penalty, rude attitude, excessive work load, poor work environment, bad relationship with coworkers, and immature termination from job. Study supports the fact that more or less individuals show common traits in reply to some generalized action. So, people's response is more or less consistent even if the way of expression may be different in regions. For example thumb-up is a sign of success in some culture but in others it is a sign of disgrace. But in a restricted environment with some controlled criteria people react in the same way and same manner. This is what is done in this case. Some employees have been chosen to express their opinion to some easily identifiable variable. Based on their responses different analytical tools have been used to find out some relationships among variables. Ultimately this relationship will help to figure out the contributory variables that has a strong influence on employee satisfaction.

2. Research Objective

An appropriate model has to be identified that can measure the employee satisfaction with a reasonable degree of assurance. Identifying such a model can help the researcher to spot out the causes and the employer to improve employee psychology. This is a research based paper that tries to recognize the relationship between the influential factors and employee satisfaction. The objective of the paper is to:

    i. To determine the influential variables those will have substantial impact on employee satisfaction level.

    ii. To examine the relative influence of those financial and non-financial variables on employee satisfaction.

    iii. And to derive a best fit model for the purpose.

3. Review of the Literature

Job satisfaction of the employee is considered to be one of the prime requirements of an established institute. It is indisputable fact that the future of organization depends upon the satisfaction level of its workers. Unhappy staffs cause unexpected problems to their particular businesses. A review of the literature on job satisfaction revealed that a number of researcher and professionals have emphasized the importance of the factors affecting job satisfaction. Job satisfaction engages different aspects such as satisfaction with pay, promotion opportunities, fringe benefits, job security and the importance of the job (Nquye et, al., 2003). Factors such as pay, work itself, relationships with coworkers,

supervision and opportunities for promotions tend to be significant for enhancing job satisfaction (Opkara, 2002). Discrepancy may occur in the job satisfaction levels of employees on the basis their income (Yasir & Fawad, 2009). It is reported that workers who have comparatively lower earnings are less satisfied with their job than the others. As per the research conducted by Friedlander and Margulies (1969), it was discovered that management & friendly staff relationships contribute positively to the level of job satisfaction. However, this result contradicts with view of Herzberg (1966) who supported the view that supervision has nothing to do to with the level of job satisfaction.

According to Frame (2004) work conditions which make the job favorable are defined as an employee's work place, work instruments, the work itself, organization policy, and organizational rules. Arnold and Feldman (1996), recognized factors such as temperature, lighting, ventilation, hygiene, noise, working hours, and resources as part of good working conditions. According to Stephen P Robbins finding outline of satisfaction regarding different job components is a sophisticated approach of measuring Job satisfaction and the five key elements are: nature of the work, supervision, present pay, promotion opportunities and relation with coworkers. John W. Islam (1999) chocked out that in Bangladesh, the level of Job satisfaction of Government employees is higher than that of private employees and male employees are more satisfied than women. However, most of the studies identified the relationship between job-related factors and Job satisfaction. Kaleque and Rahman (1987) carried out a research on Job satisfaction of Bangladeshi industrial employees about influence of some job aspects including job content, coworkers, supervision, wage promotion, work environment and communication. They deduced that job facets can be source of satisfaction as well as dissatisfaction. Overall Job satisfaction of industrial workers is determined by the job features as well as personal life and the extent of satisfaction depends upon the perceived importance of the job facets. Alam (2003) conducted a study on the employee satisfaction of female workers in different garment factories in Dhaka city and concluded the level of satisfaction is positively correlated with level of wages they get. Ziaul, Anwar and Nazrul (2005) in their study on comparative Job satisfaction of senior male and female executives in Bangladesh, argued that there are immaterial distinction between male and female executives regarding satisfaction in different facets of job. Rahman, Gurung and Saha (2008) found out that factors including payment, healthy relationship with colleagues, sense of personal accomplishment, adequate information available to do job, ability to implement new ideas and overall job satisfaction are important for improving job satisfaction of bank employees in Dhaka City . Irshad (2010) stated that the sectoral differences in terms of salary, promotion, job security, recognition and benefits play a significant role in influencing one's perception of job satisfaction. The track of all these studies on job satisfaction tends to be consistent to the self-reporting state of individual and is very much related to the job itself and one's experience in the job.

4. Methodology

The particular model used in the study consists of two types of variables. One is independent variable and the other one is dependent variable. The independent variable is divided into two parts: (I) Financial variable (II) Non-financial variable. The dependent variable is the employee satisfaction analysis of which is the ultimate objective of this paper.

4.1 Data and Sample

To collect data for this study, a random sample of 55 employees were selected from the population of all bank employees in Bangladesh. Before providing with questionnaire, instruction was given to get accurate and sincere response from the interviewee. Among 55 interviewees, 47 responses are considered for analysis due to its completeness and consistency. Consistency has been ensured through a process of cross checking. The summary of data has been shown in the following:

Total respondent: *55 persons, Male: 35, Female: 20.*

Response accepted: *47 persons, Male: 30, Female: 17.*

Academic Background: *Graduation (Master's and above).*

Age: *30 and above.*

Sector Served: *Banking Industry.*

Position Hold: *Mid Level Management.*

4.2 Research Instrument

Financial variables include: Salary, Performance Bonus, Transportation Allowance, Medical and Rent Allowance. Non-financial variables include: Work Environment, Relationship with Coworkers, Flexibility, Job Security and Opportunity for Future Development. Employee psychology variable includes: Employee Satisfaction.

4.3 Instrument Validity and Reliability

4.3.1 Instrument Validity

The content validity of the questionnaire was determined by a panel of experts in the fields of Job Satisfaction and Employee Motivation.

4.3.2 Instrument Reliability

The dependence of the instrument has been increased through direct supervision as well as by introducing a process of cross checking.

4.4 Defining Variables

4.4.1 Dependent Variable

Employee Satisfaction: This term describes how content an individual is with his or her job. It is a broader term that depends on different tangible and intangible factors. Researchers assume that satisfied workers are the best performers in the organization. Variable denoted by the symbol E_S.

4.4.2 Independent Variables

Work Environment: One of the important aspects of job is the work environment. It has a direct bearing on the mind of an employee. Workers like to work in an organized environment that is nicely maintained and well decorated. Variable denoted by the symbol W_E.

Coworker Relationship: Good relationship among colleagues is an important factor in determining the employee satisfaction towards his/her job. A working environment with a very good coherence among the coworkers is necessary for effective discharge of responsibility. Variable denoted by the symbol C_R.

Job Flexibility: It is an option desired by employees in each level of the hierarchy. They want flexible work hours, emergency and weekend holidays, and online office facilities. Flexibility gives them a sense of mental strength that is very much important for job performance. Variable denoted by the symbol J_F.

Salary: Salary is the basic requirement of each and every job. In many cases the standard of living directly depends on the salary level of an employee. Salary is applied both for savings and consumption. Beside current consumption, salary has a greater impact on the future consumption of the employee. Variable denoted by the symbol S_A.

Performance Bonus: Monetary benefit related with the performance of the employee. In banking institutions this benefit greatly depends on the profit level of the company. Higher profit increases the probability of receiving larger performance bonus. It is assumed that the employee productivity greatly depends on this type of bonus. Variable denoted by the symbol P_B.

Travel Allowance: A financial benefit offered to the employee for the purpose of covering travel expenses. In almost all cases it is calculated as a certain percentage of the salary. This package helps employees to get a good transportation facility. Variable denoted by the symbol T_A.

Medical Allowance: A financial benefit offered to the employee for the purpose of covering medical expenses. In almost all cases it is calculated as a certain percentage of the salary. This package helps employees to get a good medical facility. Variable denoted by the symbol M_A.

Rent Allowance: A financial benefit offered to the employee for the purpose of covering rental expenses. Housing is a major issue in almost all cities of Bangladesh. Employee satisfaction could be increased by providing a good package for housing. This package helps employees to get a good housing facility. Variable denoted by the symbol R_A.

Job Security: It means the probability of not being terminated from the job. Job security is factor of mental stability. It gives a sense of long term relationship from the side of the employer and thus creates continuous relationship with the employee. Variable denoted by the symbol J_S.

Future Development: It refers to the opportunity for future growth and career development. It may include education, learning, promotion, or higher delegation or responsibility. Employees feel a sense of accomplishment when they get the opportunity for growth and development. Variable denoted by the symbol F_D.

Table # 1: Variables Notations

SL #	Variable	Applied Symbol	Nature of variable
01	*Employee Satisfaction*	E_S	Dependent
02	*Work Environment*	W_E	Independent $_{Non\text{-}Financial}$
03	*Coworker Relationship*	C_R	Independent $_{Non\text{-}Financial}$
04	*Job Flexibility*	J_F	Independent $_{Non\text{-}Financial}$
05	*Salary*	S_A	Independent $_{Financial}$
06	*Performance Bonus*	P_B	Independent $_{Financial}$
07	*Travel Allowance*	T_A	Independent $_{Financial}$
08	*Medical Allowance*	M_A	Independent $_{Financial}$
09	*Rent Allowance*	R_A	Independent $_{Financial}$
10	*Job Security*	J_S	Independent $_{Non\text{-}Financial}$
11	*Future Development*	F_D	Independent $_{Non\text{-}Financial}$

As shown in Table 1 Employee Satisfaction is the dependent variable. And there are ten different independent variables that will help to explain the dependent variable. The table also shows the variable notations and the nature of the variables. The expected sign of each and every variable is positive. Because the dependent variable (employee

satisfaction) is optimistically influenced by each of the independent factors identified in the model. The assumption is that the presence of each or any of the independent variable will assist to enhance the level of employee contentment and vice versa.

5. Empirical Study and Results

The first phase of the discussion has been done to identify the relationship between the dependent and independent variables. This objective has been easily served by using the correlation analysis. This analysis will show the nature of relationship between the dependent and each independent variable separately. The expected signs of all of the independent variables are positive. It means that we assume that the relationship between employee satisfaction and any other independent variables is positive. This assumption is quite justifiable because employees should be more satisfied with greater corporate facilities. From the correlation analysis we get different coefficients for different independent variables. The coefficient also provides indication towards the strength of relationship among the variables.

The relationship between the employee satisfaction and other variables has been depicted in the following table.

Table # 2: Correlation Coefficients: Dependent and Independent Variable

Variables	E_S	Significance at .01 level (2-tailed)
W_E	0.58	Significant
C_R	0.674	Significant
J_F	-0.115	Not Significant
S_A	0.252	Not Significant
P_B	0.049	Not Significant
T_A	0.018	Not Significant
M_A	0.017	Not Significant
R_A	0.053	Not Significant
J_S	0.746	Significant
F_D	0.257	Not Significant

Table 2 shows the correlation coefficients between the employee satisfaction and each of the independent variables. The nature of the relationship is positive in every respect as expected except for the, independent variable, Job Flexibility (J_f). It suggests that people are more inclined to the job that is more disciplined, scheduled, and structured.

Correlation analysis, as done through SPSS, also suggests that three variables have significant relationship with the dependent variable employee satisfaction. These variables are Working Environment (W_E), Coworker Relationship (C_R), and Job Security (J_S). These variables are, in fact, very influencing both conceptually and as suggested by correlation coefficients. These will work as a primary guideline to build a stronger model for predicting employee satisfaction.

Some Observations:

Table # 3: Correlation Coefficients: Independent Variables

Variables	Correlation Coefficient	Significance level	Significance at .01 level (2-tailed)
W_E and C_R	.207	.162	Not Significant
W_E and P_B	.302	.039	Not Significant
S_A and P_B	.393	.006	Significant
C_R and M_A	.204	.169	Not Significant
J_F and M_A	.243	.100	Not Significant
J_F and R_A	-.205	.166	Not Significant
J_S and W_E	.470	.001	Significant
J_S and C_R	.511	.000	Significant
W_E and F_D	.260	.077	Not Significant
J_F and F_D	.226	.127	Not Significant
F_D and M_A	.348	.016	Not Significant
J_S and F_D	.278	.058	Not Significant

Table 3 shows the correlation between different independent variables. First of all salary and performance bonus has a significant relationship. It is expected that as the financial performance of the organization increases, it triggers good salary and performance bonus. Again there is a strong relationship between job security and working environment. It suggests that highly secured jobs tend to provide a very good working environment. Lastly, job security and coworker relationship is highly correlated. It provides a natural explanation that a secured job ensures a very good relationship among the employees and thus creates a very good working environment.

Drawing a Relationship

Based on the correlation analysis several influential variables have been selected to be included in the employee satisfaction model. The finally selected variables are work environment, coworker relationship, salary, job security, and future development. Although not all of these variables are significant at .01 level, all of them have a confidence level of 90% or above.

Table # 4: Final Variable Selection

Variables Included	Symbol	Nature of Variable	Correlation Coefficient (E_S)	Confidence Level
Employee Satisfaction	E_S	Dependent	1.00	----
Work Environment	W_E	Independent	0.580	99.99%
Coworker Relationship	C_R	Independent	0.674	99.99%
Salary	S_A	Independent	0.252	91.30%
Job Security	J_S	Independent	0.746	99.99%
Future Development	F_D	Independent	0.257	91.90%

Table 4 indicates the five independent variables that have been included in the final model. The hypothesis is that the independent variables will be sufficient enough to explain the variation in the dependent variable with a reasonable level of accuracy. This simple model can be used to determine the level of employee satisfaction in any organization that reflects the parameters of the situation under analysis.

Summary of the Employed Model

Table # 5: Model Strength

Regression Model		ANOVA	
R	R Square	F	Significance Level
.885	.783	29.64	.000

Table 5 indicates the overall strength of the model. The coefficient of multiple correlation R is 0.885. It shows a very high degree of positive relationship among the variables. The explanatory power of the model is quite reasonable as indicated by the coefficient of multiple determination. Around 78.3% of the variation of employee satisfaction can be explained by the combined variation in the five independent variables that have been

included in the model. The overall strength of the model is quite good. The F test value is 29.64 and is significant at the .001 level.

Table # 6: Regression Coefficients

Variables	Un-standardized Coefficient (β)	Standardized Coefficient (β)	Significance Level
Constant	-1.893	----	.001
Work Environment	.420	.327	.001
Coworker Relationship	.428	.417	.000
Salary	.284	.189	.015
Job Security	.445	.353	.001
Future Development	.005	.004	.964

Table 6 shows the regression coefficients of independent variables. Almost all of the variables have a very good influence on the dependent variable. Three variables work environment, coworker relationship, and job security are significant at the .001 level. Salary is significant at the .015 level. But the variable future development is not that much significant, as suggested by the model. The standardized coefficient beta (β) indicates the relative importance of the independent variables. It shows that coworker relationship and job security has the highest influencing power. Based on influencing power the independent variables can be ranked in the following table:

Table # 7: Relative Influencing Power of Independent Variables

Order	Independent Variable	Nature
1st	Coworker Relationship	Non-Financial
2nd	Job Security	Non-Financial
3rd	Work Environment	Non-Financial
4th	Salary	Financial
5th	Future Development	Non-Financial

Table 7 indicates the relative importance of all independent variables. It summarizes one of the most important findings. Non financial variables rather than the financial variables have greater influencing power on the dependent variable.

Based on the parameters and findings, the model can be depicted in the following expression:

$$E_s = -1.893 + .420\ W_E + .428\ C_R + .284\ S_A + .445\ J_S + .005\ F_D \quad (1)$$

Table # 8: Correlation Matrix

Variables	F_D	S_A	C_R	W_E	J_S
F_D	1.000	-.071	.010	-.157	-.155
S_A	-.071	1.000	.033	.085	-.135
C_R	.010	.033	1.000	.044	-.474
W_E	-.157	.085	.044	1.000	-.403
J_S	-.155	-.135	-.474	-.403	1.000

Table 8 shows the correlation matrix of all independent variables. The correlation coefficient is not significant at all between any pair of independent variables. So, there is no problem of multicollinearity. No variable is needed to be excluded from the model. The five-variable model is a perfect match for predicting employee satisfaction.

Conclusion

Employee satisfaction can be proved to be a very significant element to pick up service quality and increase employee's stay in a particular organization. In this circumstance, policy makers and managers have turned their concentration to afford different type of facilities in order to satisfy their employees. This paper investigates factors affecting job satisfaction for banking industry in Bangladesh. The results suggest that the selected variable adequately elucidated job satisfaction and that the policy makers and managers should focus on the factors that affect employee job satisfaction, if they desire to augment their businesses. Employees are pleased if they receive good financial benefit; enjoy excellent working environment, and have a good relationship with coworkers. Not all of the needs of the employee are financial. Rather the analysis suggests non financial variables exert greater control over employee satisfaction. It has been mentioned earlier employee satisfaction is a factor which is closely related with psychology of the workers. So, the finding is consistent with the fact that the satisfaction level will not only be persuaded by the financial variables, somewhat it will be influenced by the non-financial

aspects as well. This is one of the important finding of the analysis, which indicates a very strong relationship between the non-financial variable and the level of employee satisfaction. This discovery indicates that greater emphasis should be given towards work environment, coworker relationship, and job security in order to boost up the level of employee satisfaction.

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Appendix

A study on Employee Satisfaction

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Purpose: This is a research based on employee psychology and motivation. High confidentiality of the information will be maintained. And be sure this is meant for academic purpose but not for any other use.

Instruction: Please provide relevant information to the best of your knowledge.

Name (You may use anonymous name):
Institution Serve:
Age:

A. Tell me something about your job (One sentence only):

B. Please Tick Mark to the following options:

1.	My work environment is (Please tick mark): ☐ Excellent ☐ Very Good ☐ Good ☐ Not So Good ☐ Prefer Not To Say

2.	My relationship with Co-workers (Please tick mark): ☐ Excellent ☐ Very Good ☐ Good ☐ Not So Good ☐ Prefer Not To Say

3.	In terms of a flexible one work hour, leave, online involvement my job is (Please tick mark): ☐ Very Flexible ☐ Flexible ☐ Flexible to some extent ☐ Rigid ☐ Extremely Rigid

4.	I am satisfied with my salary (Please tick mark): ☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

5.	I get enough performance Bonus each year (Please tick mark): ☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

6.	I like the Transportation facility of the company (Please tick mark): ☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

7.	The company offers a very good Medical Package (Please tick mark): ☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

8.	I get a handsome monthly Rental Allowance (Please tick mark): ☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

9.	I think that my job is (Please tick mark): ☐ Highly Secure ☐ Secure ☐ Neutral ☐ Insecure ☐ Highly Insecure

10.	In This job, My future prospect is (Please tick mark): ☐ Very Clear ☐ Clear ☐ Don't know ☐ Unclear ☐ Highly Unclear

11.	Regarding my job, I will say that it is (Please tick mark): ☐ Excellent ☐ Very Good ☐ Good ☐ Not So Good ☐ Prefer Not To Say

Vote of Thanks: I appreciate your participation in the data collection procedure and also thanks for your valuable time and effort.

Respondents' Reply
Total Interviewed: 55(Male-35, Female-20)
Complete Response: **47 (Male-30, Female-17)**
Full Reply: 85.5%, Partial Reply: 14.5%

SL #	Env Q-1	Rela Q-2	Flex Q-3	Sala Q-4	Bonu Q-5	Tra Q-6	Med Q-7	Ren Q-8	Sec Q-9	Dev Q-10	Q-11
001	3	4	2	3	2	3	2	2	4	3	**4**
002	3	4	2	2	2	2	3	3	3	3	**3**
003	3	3	2	3	3	3	3	4	2	3	**2**
004	2	3	3	3	2	2	3	3	2	3	**2**
005	3	3	3	4	3	2	3	2	2	3	**2**
006	2	4	2	3	2	2	3	3	3	3	**3**
007	3	4	2	4	2	2	3	2	4	3	**4**
008	4	4	2	3	3	2	2	3	4	3	**5**
009	2	4	3	3	2	2	3	2	3	2	**3**
010	3	4	2	3	3	2	3	2	3	3	**3**
011	2	3	2	3	2	2	3	3	2	3	**2**
012	3	3	2	3	2	2	3	3	3	3	**3**
013	3	2	3	3	3	3	3	3	2	4	**2**
014	2	2	2	3	2	2	2	2	2	3	**2**
015	3	3	2	3	3	3	3	2	3	3	**2**
016	4	4	2	3	3	2	2	2	4	3	**4**
017	3	2	3	3	3	2	3	2	3	3	**3**
018	2	4	3	3	2	2	3	2	3	3	**3**
019	4	3	3	2	2	2	3	2	3	4	**3**
020	3	1	3	3	3	2	3	2	3	3	**2**
021	3	2	3	3	2	2	2	3	3	3	**2**
022	4	4	3	4	2	2	3	3	4	4	**5**
023	3	2	3	2	2	2	2	2	2	2	**2**
024	4	4	2	3	3	3	3	3	4	3	**4**
025	3	3	3	2	2	3	3	2	3	4	**3**
026	3	3	3	3	3	3	2	2	4	3	**3**
027	3	2	3	3	2	3	2	2	2	3	**2**
028	3	4	3	3	3	2	3	2	3	3	**3**
029	3	3	3	2	2	2	2	2	3	2	**2**
030	4	4	3	3	2	2	3	3	3	3	**4**
031	3	3	2	3	2	2	2	2	2	2	**3**
032	2	2	2	3	2	2	2	2	2	2	**2**
033	3	3	2	2	2	2	3	2	2	2	**2**
034	4	2	2	3	3	2	3	2	3	2	**3**
035	3	3	3	3	2	3	2	2	3	2	**3**
036	2	3	3	4	3	2	3	2	3	3	**3**
037	3	4	2	3	3	2	2	3	3	3	**3**
038	3	3	3	3	3	2	2	2	4	3	**3**
039	3	4	2	3	2	2	2	2	3	2	**3**
040	2	2	2	4	3	2	2	3	2	2	**2**
041	4	3	2	3	3	2	2	2	3	3	**3**
042	3	3	3	3	3	2	3	2	3	3	**2**
043	4	4	3	4	3	2	3	2	3	3	**4**
044	3	3	2	3	3	2	2	3	3	3	**3**
045	3	2	2	4	3	2	2	2	3	3	**2**
046	4	3	2	4	3	3	2	2	3	3	**4**
047	3	3	2	3	2	2	2	2	3	3	**3**

Coefficient Correlations[a]

Model			Dev	Sala	Rela	Env	Sec
1	Correlations	Dev	1.000	-.071	.010	-.157	-.155
		Sala	-.071	1.000	.033	.085	-.135
		Rela	.010	.033	1.000	.044	-.474
		Env	-.157	.085	.044	1.000	-.403
		Sec	-.155	-.135	-.474	-.403	1.000
	Covariances	Dev	.014	.000	.000	-.002	-.002
		Sala	.000	.012	.000	.001	-.002
		Rela	.000	.000	.008	.000	-.005
		Env	-.002	.001	.000	.012	-.005
		Sec	-.002	-.002	-.005	-.005	.015

a. Dependent Variable: STFN

Correlations

		STFN	Env	Rela	Flex	Sala	Bonu	Tra	Med	Ren	Sec	Dev
STFN	Pearson Correlation	1	.580**	.674**	-.115	.252	.049	.018	.017	.053	.746**	.257
	Sig. (2-tailed)		.000	.000	.443	.087	.744	.906	.911	.725	.000	.081
	N	47	47	47	47	47	47	47	47	47	47	47
Env	Pearson Correlation	.580**	1	.207	-.031	-.003	.302*	.146	-.037	-.022	.470**	.260
	Sig. (2-tailed)	.000		.162	.834	.986	.039	.327	.804	.883	.001	.077
	N	47	47	47	47	47	47	47	47	47	47	47
Rela	Pearson Correlation	.674**	.207	1	-.154	.041	-.105	-.056	.204	.137	.511**	.127
	Sig. (2-tailed)	.000	.162		.301	.785	.483	.710	.169	.359	.000	.396
	N	47	47	47	47	47	47	47	47	47	47	47
Flex	Pearson Correlation	-.115	-.031	-.154	1	-.073	-.065	.033	.243	-.205	-.008	.226
	Sig. (2-tailed)	.443	.834	.301		.624	.663	.824	.100	.166	.955	.127
	N	47	47	47	47	47	47	47	47	47	47	47
Sala	Pearson Correlation	.252	-.003	.041	-.073	1	.393**	-.041	-.008	.024	.131	.093
	Sig. (2-tailed)	.087	.986	.785	.624		.006	.786	.955	.872	.379	.536
	N	47	47	47	47	47	47	47	47	47	47	47
Bonu	Pearson Correlation	.049	.302*	-.105	-.065	.393**	1	.115	.024	.014	.195	.155
	Sig. (2-tailed)	.744	.039	.483	.663	.006		.441	.874	.925	.190	.297
	N	47	47	47	47	47	47	47	47	47	47	47
Tra	Pearson Correlation	.018	.146	-.056	.033	-.041	.115	1	-.056	.060	.068	.223
	Sig. (2-tailed)	.906	.327	.710	.824	.786	.441		.710	.689	.648	.132
	N	47	47	47	47	47	47	47	47	47	47	47
Med	Pearson Correlation	.017	-.037	.204	.243	-.008	.024	-.056	1	.178	-.052	.348*
	Sig. (2-tailed)	.911	.804	.169	.100	.955	.874	.710		.231	.728	.016
	N	47	47	47	47	47	47	47	47	47	47	47
Ren	Pearson Correlation	.053	-.022	.137	-.205	.024	.014	.060	.178	1	-.104	.236
	Sig. (2-tailed)	.725	.883	.359	.166	.872	.925	.689	.231		.485	.110
	N	47	47	47	47	47	47	47	47	47	47	47
Sec	Pearson Correlation	.746**	.470**	.511**	-.008	.131	.195	.068	-.052	-.104	1	.278
	Sig. (2-tailed)	.000	.001	.000	.955	.379	.190	.648	.728	.485		.058
	N	47	47	47	47	47	47	47	47	47	47	47
Dev	Pearson Correlation	.257	.260	.127	.226	.093	.155	.223	.348*	.236	.278	1
	Sig. (2-tailed)	.081	.077	.396	.127	.536	.297	.132	.016	.110	.058	
	N	47	47	47	47	47	47	47	47	47	47	47

Correlations

		STFN	Env	Rela	Flex	Sala	Bonu	Tra	Med	Ren	Sec	Dev
STFN	Pearson Correlation	1	.580**	.674**	-.115	.252	.049	.018	.017	.053	.746**	.257
	Sig. (2-tailed)		.000	.000	.443	.087	.744	.906	.911	.725	.000	.081
	N	47	47	47	47	47	47	47	47	47	47	47
Env	Pearson Correlation	.580**	1	.207	-.031	-.003	.302*	.146	-.037	-.022	.470**	.260
	Sig. (2-tailed)	.000		.162	.834	.986	.039	.327	.804	.883	.001	.077
	N	47	47	47	47	47	47	47	47	47	47	47
Rela	Pearson Correlation	.674**	.207	1	-.154	.041	-.105	-.056	.204	.137	.511**	.127
	Sig. (2-tailed)	.000	.162		.301	.785	.483	.710	.169	.359	.000	.396
	N	47	47	47	47	47	47	47	47	47	47	47
Flex	Pearson Correlation	-.115	-.031	-.154	1	-.073	-.065	.033	.243	-.205	-.008	.226
	Sig. (2-tailed)	.443	.834	.301		.624	.663	.824	.100	.166	.955	.127
	N	47	47	47	47	47	47	47	47	47	47	47
Sala	Pearson Correlation	.252	-.003	.041	-.073	1	.393**	-.041	-.008	.024	.131	.093
	Sig. (2-tailed)	.087	.986	.785	.624		.006	.786	.955	.872	.379	.536
	N	47	47	47	47	47	47	47	47	47	47	47
Bonu	Pearson Correlation	.049	.302*	-.105	-.065	.393**	1	.115	.024	.014	.195	.155
	Sig. (2-tailed)	.744	.039	.483	.663	.006		.441	.874	.925	.190	.297
	N	47	47	47	47	47	47	47	47	47	47	47
Tra	Pearson Correlation	.018	.146	-.056	.033	-.041	.115	1	-.056	.060	.068	.223
	Sig. (2-tailed)	.906	.327	.710	.824	.786	.441		.710	.689	.648	.132
	N	47	47	47	47	47	47	47	47	47	47	47
Med	Pearson Correlation	.017	-.037	.204	.243	-.008	.024	-.056	1	.178	-.052	.348*
	Sig. (2-tailed)	.911	.804	.169	.100	.955	.874	.710		.231	.728	.016
	N	47	47	47	47	47	47	47	47	47	47	47
Ren	Pearson Correlation	.053	-.022	.137	-.205	.024	.014	.060	.178	1	-.104	.236
	Sig. (2-tailed)	.725	.883	.359	.166	.872	.925	.689	.231		.485	.110
	N	47	47	47	47	47	47	47	47	47	47	47
Sec	Pearson Correlation	.746**	.470**	.511**	-.008	.131	.195	.068	-.052	-.104	1	.278
	Sig. (2-tailed)	.000	.001	.000	.955	.379	.190	.648	.728	.485		.058
	N	47	47	47	47	47	47	47	47	47	47	47
Dev	Pearson Correlation	.257	.260	.127	.226	.093	.155	.223	.348*	.236	.278	1
	Sig. (2-tailed)	.081	.077	.396	.127	.536	.297	.132	.016	.110	.058	
	N	47	47	47	47	47	47	47	47	47	47	47

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

Correlations

		STFN	Env	Rela	Flex	Sala	Bonu	Tra	Med	Ren	Sec	Dev
STFN	Pearson Correlation	1	.580**	.674**	-.115	.252	.049	.018	.017	.053	.746**	.257
	Sig. (2-tailed)		.000	.000	.443	.087	.744	.906	.911	.725	.000	.081
	N	47	47	47	47	47	47	47	47	47	47	47
Env	Pearson Correlation	.580**	1	.207	-.031	-.003	.302*	.146	-.037	-.022	.470**	.260
	Sig. (2-tailed)	.000		.162	.834	.986	.039	.327	.804	.883	.001	.077
	N	47	47	47	47	47	47	47	47	47	47	47
Rela	Pearson Correlation	.674**	.207	1	-.154	.041	-.105	-.056	.204	.137	.511**	.127
	Sig. (2-tailed)	.000	.162		.301	.785	.483	.710	.169	.359	.000	.396
	N	47	47	47	47	47	47	47	47	47	47	47
Flex	Pearson Correlation	-.115	-.031	-.154	1	-.073	-.065	.033	.243	-.205	-.008	.226
	Sig. (2-tailed)	.443	.834	.301		.624	.663	.824	.100	.166	.955	.127
	N	47	47	47	47	47	47	47	47	47	47	47
Sala	Pearson Correlation	.252	-.003	.041	-.073	1	.393**	-.041	-.008	.024	.131	.093
	Sig. (2-tailed)	.087	.986	.785	.624		.006	.786	.955	.872	.379	.536
	N	47	47	47	47	47	47	47	47	47	47	47
Bonu	Pearson Correlation	.049	.302*	-.105	-.065	.393**	1	.115	.024	.014	.195	.155
	Sig. (2-tailed)	.744	.039	.483	.663	.006		.441	.874	.925	.190	.297
	N	47	47	47	47	47	47	47	47	47	47	47
Tra	Pearson Correlation	.018	.146	-.056	.033	-.041	.115	1	-.056	.060	.068	.223
	Sig. (2-tailed)	.906	.327	.710	.824	.786	.441		.710	.689	.648	.132
	N	47	47	47	47	47	47	47	47	47	47	47
Med	Pearson Correlation	.017	-.037	.204	.243	-.008	.024	-.056	1	.178	-.052	.348*
	Sig. (2-tailed)	.911	.804	.169	.100	.955	.874	.710		.231	.728	.016
	N	47	47	47	47	47	47	47	47	47	47	47
Ren	Pearson Correlation	.053	-.022	.137	-.205	.024	.014	.060	.178	1	-.104	.236
	Sig. (2-tailed)	.725	.883	.359	.166	.872	.925	.689	.231		.485	.110
	N	47	47	47	47	47	47	47	47	47	47	47
Sec	Pearson Correlation	.746**	.470**	.511**	-.008	.131	.195	.068	-.052	-.104	1	.278
	Sig. (2-tailed)	.000	.001	.000	.955	.379	.190	.648	.728	.485		.058
	N	47	47	47	47	47	47	47	47	47	47	47
Dev	Pearson Correlation	.257	.260	.127	.226	.093	.155	.223	.348*	.236	.278	1
	Sig. (2-tailed)	.081	.077	.396	.127	.536	.297	.132	.016	.110	.058	
	N	47	47	47	47	47	47	47	47	47	47	47

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