

## Job Satisfaction in Banking Workers

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Research on job satisfaction has a long tradition in Spain (Meliá & Peiró, 1989). Determining factors, causes and antecedents of job satisfaction have been examined on specific professional sectors (Zurriaga, Bravo y Peiró, 1990). This study examines the level of job satisfaction of 366 bank clerks employed in a branch placed in the Balearic Islands. It also examines the relationships between, on the one hand, the characteristics of particular jobs and task and, on the other, job satisfaction in relation to supervision, age, salary and qualifications. Results indicate that the most important factors determining the subordinates' job satisfaction were linked to the branch manager's assumption of the role, their esteem, mobility, representation and tolerance towards uncertainty. On the contrary, the level of job satisfaction was positively related to psychological well-being, personal satisfaction and geographical setting (island size).

*Satisfacción laboral de los trabajadores de banca.* Los trabajos en satisfacción laboral tienen una larga tradición en España (Meliá & Peiró, 1989). Sus causas, determinantes y antecedentes han sido investigados en diversos sectores profesionales (Zurriaga, Bravo y Peiró, 1990). Este estudio examina el nivel de satisfacción laboral de 366 trabajadores de la banca ubicados en las Islas Baleares. El trabajo presenta una relación entre determinadas características de los puestos y las tareas y la satisfacción laboral en relación a la supervisión, la edad, el salario y la cualificación profesional. Los resultados indican que el más importante determinante de la satisfacción laboral en los subordinados está en relación con el estilo de liderazgo ejercido, la consideración, la posibilidad de promoción y la tolerancia a la incertidumbre. Por contra la satisfacción en el trabajo se relaciona positivamente con el bienestar personal y el entorno geográfico del puesto (Tamaño de la isla).

Job Satisfaction results from the exchange between the demands and the expectations of an organization, and of workers' expectations and personal objectives. Workers and organization have relationships of reciprocity. The organization provides the means for the worker to cover a series of needs and to realize their personal aspirations. Workers provide the organization with resources so that it may reach its objectives.

We could define occupational satisfaction in the workplace as «a happy or positive emotional state resulting from the subjective perception of the occupational experiences of the subject» (Locke, 1976). Job satisfaction refers to workers' feelings about different aspects of their job.

Job Satisfaction has been studied for its possible usefulness to predict job performance and productivity. It is considered to be a topic of great importance at the moment. This satisfaction in the workplace is very much related to our own satisfaction in life. (Peiró, 1990). For that reason, there is a great interest manifested in it by directors of corporations, union leaders, workers, psychologists and experts in life quality in general.

Taylor asserted in 1912 that a good occupational organization would lead to an increase of satisfaction in the workplace. Nowadays, attention has been focussed by scholars on the satisfactory characteristics of our own job.

Peiró and Munduate (1994) reviewed the problems that Spanish researchers considered essential to this subject. Some authors (González-Lorenzo, Lameiras & Varela, 1990; Meliá & Peiró, 1989) studied the measurement of satisfaction in the workplace using questionnaires in specific professional sectors, such as health, prison and police services (Peiró et al., 1990). In addition, Herzberg's two factors theory has received special attention (Sánchez & López, 1988). Furthermore, determinant causes or antecedents of occupational satisfaction have also been investigated (Alonso & Pérez, 1988a). Recent studies have been developed by Castro y Sánchez (2000) and by Atienza, Pons, Balaguer y García-Merita (2000) in the university context. Finally, Pereda et al. studied the relationship between satisfaction and job performance (Pereda & Barrachina, 1987; Pereda & Martín, 1988).

In relation to the factors that determine occupational satisfaction, we can distinguish between non-personal (circumstances more or less beyond the workers' control), and personal agents such as the psychological, sociological or cultural characteristics of the worker himself.

### The non-Personal Factors

The empirical evidence has proved that influence of material conditions on work dissatisfaction is minimal (The result being re-

levant only in cases where these are especially bad or good, or in which the worker has comparative data). However, type of work and lack of variety in the employment, are considered important factors in the evaluation of satisfaction. Routine, monotony, insecurity, limited usefulness and complexity, are characteristics that tend to be meaningful with regard to the differences observed in the occupational satisfaction between one group of workers and another. The type of work tends to be related to the centre or place of performance. This factor explains more than 20% of the causes that determine occupational satisfaction. (Diego et als., 1991).

According to the accomplished studies, the variable of work station, is scarcely meaningful in the determination of occupational satisfaction. One of the especially satisfied groups, is that which corresponds to the intermediate occupational categories.

Of all the variables that influence occupational performance, promotion is the least satisfactory element, for all the workers. The workers perceive their possibilities of promotion, its justice or regularity, in the same way, regardless of the group in which they are located.

With respect to the relationship between occupational satisfaction and leadership, the participation level in decisions keeps a positive relationship with the satisfaction level.

Control of work pace and autonomy in a creative job, contributes to the development of the capacities, abilities and aptitudes that a person possesses. These factors contribute to a greater implication in the job. The obtained success will also have a result on the satisfaction. However, in order for a job to have a satisfactory result, the challenge level has to be moderated.

With respect to salary and safety in the employment, both variables have great influence upon occupational satisfaction. Safety in the employment occupies one of the first places among the satisfaction factors. However, in relation to the salary, it can be asserted that it is not so much a source of job satisfaction as of dissatisfaction (Herbergz, F.). Furthermore, workers in different scales evaluate their salaries in different ways. It varies very much depending on the organization that is analyzed and on the workers' perception of equity in their salary.

#### The Personal Factors

With respect to the personal agents, the relationship of these with the degree of occupational satisfaction is minimal. However, one's own knowledge and self-esteem, have influence on the stability and the efficiency of the individual and lead to a feeling of satisfaction.

Age and sex are not especially discriminatory variables concerning job satisfaction. It could be asserted that this increases as age descends, almost in a direct relationship, and that women are more satisfied with the work that they accomplish, than men. Concerning studies, cultural level or education, highly educated people do not consider their procurements sufficiently recognized in posts which can be acceded to by someone with a lower level of education.

No meaningful influence on job satisfaction has been established, with respect to demographic factors such as socioeconomic level, urban living or civil state. Among the variables occupational satisfaction and environment, the theories of the group of reference have been confirmed as framework for the valuation of the work and as criterion that influences the sort of attitudes that the worker develops and are faced with it.

#### Method

The data that appear on the following pages, refer to the Banking group whose adopted generic denomination will be The Balearic Group. The object of analysis ascends to surveys answered by 366 workers living in the Balearic Islands. The Balearic Islands have an extension of 5,014 square kilometres and a population of 532,946 inhabitants. Mallorca, Menorca, Ibiza and Formentera are the four principal islands in the archipelago. Its density of population is 111 inhabitants per square kilometre. The most important population is Palma de Mallorca with 217,525 inhabitants, located on the island of Mallorca which has a total population of 363,200 inhabitants. The island of Menorca has 43,000 inhabitants while the island of Ibiza scarcely exceeds 16,000 inhabitants.

The data collected have been of two classes. The first referred to problems related to the work itself, the second to demographic conditions. The demographic variables that have served as a comparative axis at the time of establishing different groups of analysis have been geographical place of work, work station, age, sex and the length of service within the organization.

#### Procedure

The study was introduced as one investigating cooperation work teams. Respondents answered a questionnaire during working hours. Each respondent was allowed 30 minutes of free time to fill in the questionnaire. The response was 100 per 100. All workers participated voluntarily in the study.

#### Instruments

The analysis of work satisfaction, has been evaluated by using the Job Satisfaction Index (Smith, Kendall and Hulin, 1969). The accomplished comparative analysis, includes six specific areas. The index relates occupational satisfaction to characteristics of the performed work, relations maintained between the worker and his superiors, salary received, relationships with co-workers, promotion possibilities and career plans in the Financial Institution in which the subject performs his services. Finally, we have added two items that relate occupational satisfaction to the size of the organization.

#### Data Analysis

All data have been analyzed by different ANOVAS methods using Statistical Package for Social Sciences. The quantitative data analyzed have been the result of each one of the items using Likert method allowing 5 options of response.

#### Sample

The Balearic Group object of analysis consists of 366 workers, all of them from the most important banking organization in the archipelago. From these, the greatest contingent originates from Palma city. In the sample there is no worker aged less than 20 or more than 60. The Islands of Ibiza and Formentera of present the youngest sample staff. The youngest establishment is on the islands of Ibiza and Formentera. The establishment with the maturest workforce is located in Palma city.

Regarding the sex of the workers, men (238) account for 80.84% of employees, as compared to 56 women (19.16%). The Island of Menorca has the greater equity among men and women. With respect to the civil state, in all the groups married people are represented largely. They ascend to the securities related to a 78.11%. The percentage of single subjects amounts to 19.19%.

The average length of service in the place of work is 12 years and 4 months. The differences among workers are very large in this aspect. The length of service of the youngest worker is inferior to a year, and there is a case registered with a length of service of 40 years.

Finally, with respect to the occupational scale, the sample constituted 83 managers, 86 submanagers and 86 officials. 59 workers belonged to the auxiliaries category, which is the smallest representation category. Ibiza has the smallest percentage of managers and it is the zone with the biggest amount of auxiliaries (ie. double the number of managers). Palma city accounts for higher percentage of officials.

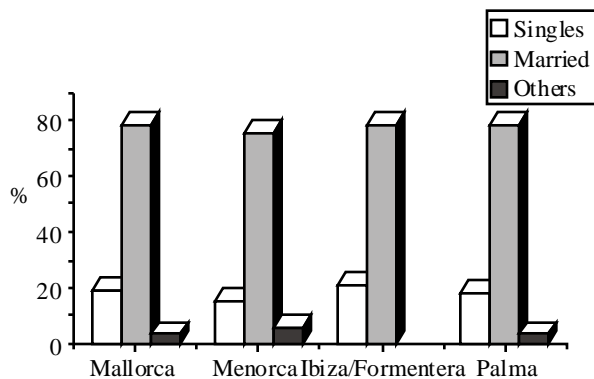


Figure 1. Relative data to the workers civil state

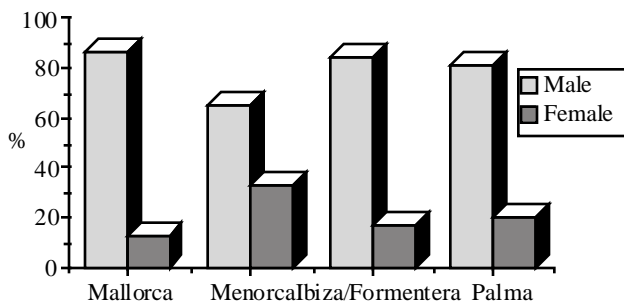


Figure 2. Data sample related to sex distribution

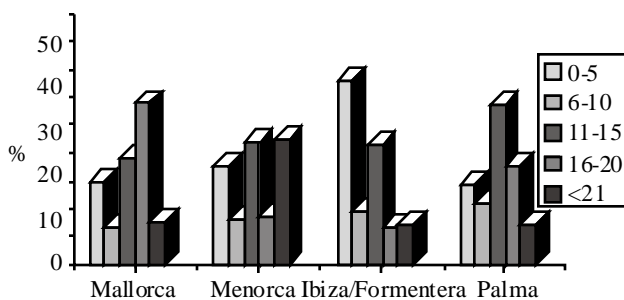


Figure 3. Data sample related to the antiquity in the company expressed in years

Results:

Comparison between the Balearic Group Sample and other occupational collectives

We will analyse the results of the Balearic Group in comparison to those of our reference sample. This is constituted by more than 15,000 Spanish workers originating from the Public Administration and from Private Companies. Subsequently we will study the contrasts that exist among the different occupational categories, the four resulting locations of the zoning of the offices and the slight differences between sexes that have been found (Diego, 1990).

As far as we can tell from the results of our analysis, the Balearic Group is the most satisfied in every one of the aspects studied.

With regard to the sort of task, there is only one item with which the Balearic Group is less satisfied than the rest of the workers. This is the subject of rests. In compensation they value their work as more interesting, more varied, more useful and less hazardous than do the rest of the workers in Spanish companies. Furthermore they assert that their work demands the knowledge that they possess. This is one more source of satisfaction.

Concerning their superiors, the Island workers demonstrate a greater level of satisfaction. Their bosses have a more collaborative and communicative attitude towards them. They assert that the performances of their superiors are steady, calm and responsible. Furthermore, they underline the positive responses of their superiors to the control and appreciation of well-performed work.

With respect to their salary, the workers of the Balearic Group are the most satisfied. They consider their salaries to be more adequate than inadequate and more satisfactory than unsatisfactory. They are more positive about their salaries than the other workers. Their pay is more just and proportional to the work they perform. It takes sufficiently into account length of service and training and it is adequate in relation to other companies. Furthermore it tends to keep a satisfactory relationship with the personnel's level of training.

Work colleagues are considered very favourably by the Balearic Group. The workers perceive their workmates as more pleasant, more hard-working, more competent and responsible. Furthermore, they associate with their colleagues outside work much more than workers of other companies do.

In this group promotion behaves the same way as in the rest of our studies. Promotion is the workers most unsatisfactory aspect analyzed. The Balearic Group is less dissatisfied than the rest of the workers. They recognise that they obtain promotion much more regularly than in other companies. Furthermore, they judge the way in which promotions are carried out positively. They rate positively their regularity, dependency on the competence of the worker, contribution of training and possibilities of being promoted.

As a conclusion, it could be asserted that there do not exist important differences between this group of workers and the rest regarding perception of the sort of task and the relationship with their superiors. There do, however exist differences concerning perception of salary, work colleagues and promotion system within the company. In these last three aspects, they are relatively more satisfied.

### Comparative results of work satisfaction among the different occupational categories

The status of the worker within the hierarchic structure of the company, is a determining factor in « job satisfaction». This factor basically influences the type of work accomplished.

Firstly the Managers are the people most satisfied with the sort of task that they accomplish. The salaries that they receive and the relationship of these to the length of their service is satisfactory. However, the Managers constitute the group which is least satisfied in the area of human relationships. They are the most critical about their colleagues and superiors. They complain that they do not trust their opinion and do not think carefully about decisions.

The group of the Submanagers show satisfaction levels somewhat inferior to those of the Managers. Their assessment of the work is not very different from that of the former. They are less satisfied because they consider their work more routine. Their work requires less initiative. The relationship with their superiors is more satisfactory than in the group of managers. With respect to promotion, the Submanagers are the most positive group. They believe that there exists quite an important link between promotion and training.

Concerning the Officers, we can indicate that with respect to the type of task accomplished, they show the greatest dissatisfaction. They consider their work as the most routine, monotonous and overwhelming. They have a favourable attitude toward their immediate superiors, because these take into account their opinions. However, they are reported to be very dissatisfied about the

fact that they take decisions without having reflected enough. Dissatisfaction is also generalized concerning the staff of their work centre, salary and promotion.

The Auxiliaries are satisfied with their workmates and even with the tasks that they accomplish. They show a moderate acceptance towards their relationship with their superiors. They show dissatisfaction as far as salary and promotions are concerned. The workforces are considered to be averagely sufficient and fixed.

### Comparative results among the different location zones

The location of the centre of work has a meaningful correlation with aspects such as pace of work, adequacy of salary and also personnel size.

In Menorca, there is a greater satisfaction with work. The greatest levels of dissatisfaction relate to the evaluation of their colleagues and the means to obtain promotion. They are the workers that have more initiative when it comes to the development of the task. They are also those who gain more satisfaction from their work. They issue the smallest number of complaints about loss of purchasing power in relation to general cost of living. With respect to workforce, the results are very similar to those obtained from workers in the rural area of Mallorca.

For the workers in Ibiza and Formentera, the most unsatisfactory point is the topic of workforce. They judge it as the most insufficient and unstable. Their most satisfactory responses regard their superiors and the appreciation that these show towards the

*Table 1*  
Some of medium values of different categories. A comparison of medium values of the Balearic Group with a sample of 15.238 workers from various sectors

Items	Balearic G.	Control G.	Differ.
1. The work is interesting/Not very interesting	2.06	2.55	-49
2. Varied/Monotonous	2.23	2.86	-63
4. Without hazard/Hazardous	2.41	3.12	-71
5. Useful/Not very useful	1.77	2.49	-72
7. It allows rest time/doesn't allow moratoria	3.48	2.65	-83
8. It demands/doesn't demand my knowledges	2.09	2.50	-41
			SUPERIORS
14. They take thoughtful/Impulsive decisions	2.62	1.27	-65
15. They control/don't control the performed work	2.12	3.00	-88
16. They are/aren't available when they are needed	2.40	2.91	-51
17. They show evidences of firmness/of scarce authority	2.16	2.67	-51
18. They exercise their authority with calm/easily get angry	2.51	2.93	-42
19. They comment what goes wrong/limit themselves to mutter	2.43	2.89	-46
			SALARY
23. The salary allows me some liberties/It hardly covers my needs	1.88	2.96	-1.08
24. It is just and proportional to the work/It Isn't enough	2.20	4.02	-1.82
25. It takes/doesn't take into account the antiquity	2.03	2.72	-.69
27. It is adequate in relation to other companies/It would be better in another company	2.05	3.57	-1.52
			WORKMATES
31. Pleasant/Indifferent or apathetic.	1.72	2.50	-.78
33. Hard-working/Careless	1.69	2.28	-.59
34. Aware of their responsibility/Not very serious	1.76	2.20	-.44
35. Discreet/Indiscreet	1.72	2.42	-.70
38. Anxious to progress/Not very ambitious	2.51	2.36	-.85
			CAREER PLANS.PROMOTIONS
43. Regular/Rare and irregular.	2.94	3.98	-1.04
44. They depend on your own competence/on your relationship with the bosses	3.29	3.75	-.46
46. The training intervenes/doesn't intervene.	2.89	3.33	-.44
47. They are carried out in a satisfactory/insatisfactory way	3.37	3.73	-.36

work of their employees. They show increasing satisfaction with respect to salary and to relationships with co-workers. With respect to promotion, they are the least dissatisfied. They believe that training is important and they are more optimistic about promotion possibilities.

The workers of Palma city stand out as the least satisfied group of all. They are the least satisfied with their salaries, tasks, promotion and workforce. Dissatisfaction with superiors is also greater in this zone. However their companions from rural zones of Mallorca consider that their colleagues are the most competent and the least nervous and especially the most trustworthy and solid of all the workers of the Balearic Group. This group is the most benevolent in judging the regularity of promotion and pay rises. Although they are dissatisfied with the basic aspects of promotion and the insufficient importance given to training.

Job Satisfaction and Sex

A first approximation to the data indicates that the differences are not wide. These differences are centred basically in aspects such as salary, promotion and accomplished task. Nevertheless, interpretation of these data must be made with caution. It must be realized that from the 366 surveys received, 72 did not respond to the issue relating to sex. Women make up 19.16% of the total sample. Furthermore it is necessary to take into account the posts in which women are located as compared to men. This datum is going to show the greater or smaller comparative satisfaction. Women, as a general rule, occupy less important positions in the company.

The evaluation that the set of workers has made of the task is neutral. The comparative results among sexes reveal that women are somewhat less satisfied with the work that they accomplish

*Table 2*  
Comparative medium values of work satisfaction among the different occupational categories of the company related to the task and the relationship with the superiors

Items	Manager	Submang.	Officer	Auxiliary
<b>THE WORK</b>				
1. Interesting/Not very interesting.	1.67	1.91	2.65	2.05
2. Varied/Monotonous	1.85	2.14	2.94	2.49
3. Easy/Complicated	3.08	2.81	2.60	2.05
4. Without hazard/Hazardous	2.83	2.45	2.13	2.06
5. Useful/Not very useful.	1.69	1.70	2.03	1.50
6. With initiative/Routine	1.82	2.56	3.44	2.63
7. It allows rest time/It doesn't allow moratoria	3.65	3.56	3.67	2.89
8. It demands/doesn't demand my knowledges	1.70	2.03	2.57	2.06
9. It makes me feel responsible/I don't feel responsible	1.28	1.65	2.21	1.81
10. It allows contacts with the staff/It doesn't allow contacts	1.71	2.12	2.34	2.00
11. It gives/doesn't give me satisfaction	2.22	2.40	2.98	2.33
<b>SUPERIORS</b>				
12. They ask me for opinion/They are satisfied with giving me orders	3.4	2.47	3.03	2.69
13. They let me initiative/They detail my work	2.86	2.25	2.5	2.22
14. They take thoughtful/Impulsive decisions	2.91	2.39	2.86	2.22
15. They control/don't control the performed work	1.81	2.12	2.4	2.10
16. They are/aren't available when they are needed	2.55	2.42	2.48	2.08
17. They give evidences of firmness/of scarce authority	2.01	2.30	2.31	2.03
18. They exercise their authority with calm/They easily get angry	2.62	2.47	2.67	2.07
19. They comment what goes wrong/They limit themselves to mutter	2.15	2.58	2.75	2.17
20. They prove that the appreciate the work/They rarely prove it	2.69	2.57	2.92	2.00
21. They defend/don't defend me	2.88	2.46	2.75	2.03
22. They take on the responsibility/They leave it for their subordinates	3.34	2.34	2.25	1.96

*Table 3*  
Comparative medium values of work satisfaction among the different location zones related to the scale work

Items	Mallorca	Menorca	Ibiza/Form	Palma
<b>THE WORK</b>				
1. Interesting/Not very interesting	1.81	1.77	2.19	2.22
2. Varied/Monotonous	2.24	1.88	2.36	2.46
3. Easy/Complicated	2.57	2.48	3.00	2.71
4. Without hazard/Hazardous	2.51	2.20	2.46	2.39
5. Useful/Not very useful	1.83	1.51	1.55	1.81
6. With initiative/Routine	2.57	1.94	2.4	2.8
7. It allows rest time/It doesn't allow moratoria.	3.23	3.42	3.63	3.59
8. It demands/doesn't demand my knowledges	2.07	1.67	2.06	2.19
9. It makes me feel responsible/I don't feel responsible	1.66	1.51	1.83	1.78
10. It allows/doesn't allow contacts with the staff	1.94	1.94	2.00	2.10
11. It gives/doesn't give me satisfaction	2.34	1.71	2.30	2.64

than men are. Women demand more from the tasks they perform in their work station than men do.

With respect to relationship with hierarchic superiors, the differences between the sexes indicate that women tend to be more satisfied with their bosses (generally male). According to men, their bosses do not communicate with fluency. They simply give orders, demonstrate little appreciation for work done and do not assume enough responsibility.

Due to the fact that women are largely auxiliary and official, there exists among them a greater dissatisfaction regarding perceived salary than among men: They consider it insufficient and not balanced with other categories.

Women consider their colleagues to be more competent, discreet, calm and individualistic; but less serious, communicative and agreeable. With respect to promotion and career plans, the data indicate a more unsatisfactory perception in men than in women. The greatest difference between men and women in this aspect is that the first have already obtained some form of promotion but the second have not.

### Discussion

A number of demographic and historical variables have converged to make up an attractive work environment (Marwit, 1997). According to his, as a general rule it can be said that this group is more satisfied in its work than other occupational samples which have been analyzed (Diego et al., 1991).

Although the workers are found to be moderately satisfied with the work that they do, accomplish, there is a topic in need of revision: salary. On the other hand, the officers are the least satisfied. The judgement that the Balearic Group has made of its superiors, is moderately satisfactory. The leadership factor does not seem to be a topic of special conflict. The salary of the Balearic

Group, is moderately satisfactory. As far as colleagues are concerned, the judgement is very favourable. They perceive their co-workers better than other groups do. However, with regard to the subject of the promotion, this group behaved in the same way as the rest of our workers. Promotion is the most unsatisfactory of all the aspects analyzed. With respect to the workforce, attitudes are more unsatisfactory than satisfactory. The stability of posts is average. It can be considered that there is not a special preoccupation about this.

There are strictly occupational problems which should be approached in order to improve the job satisfaction of this Banking Group. It is necessary to reconsider the topic of «breaks» and to pay greater attention to the tasks that the officers accomplish. It would be convenient to approach in a short term the design and establishment of a Careers Plan, in relation to variables such as length of service, training and performance. We believe it advisable to revise the adequacy of the workforce and the stability of the posts. These are things which concern too many workers. This results in insecurity and sometimes defeatist attitudes. Long-term apprenticeships should be followed, but without resorting to mundane, routine tasks. It is necessary to monitor the tasks levels of difficulty and their relationship to the different occupational categories. Aspects such as lack of communication and the mediocre relationships with subordinates deserve greater attention. With regard to women, a progressive correction of the salary levels will have to be attempted. Nevertheless, the imbalances that exist between women and men cannot be considered discriminatory.

All the corrective reforms that are to be made should be initiated in Palma City, as it is here that workers are the least satisfied.

These are aspects that the organization will have to face in order to reach greater occupational satisfaction and personal satisfaction levels. Furthermore it will contribute to the achievement of a greater efficiency and yield for the Company.

Table 4  
Comparatives medium values of work satisfaction among the different sexes. All items  $p < .01$

Items	Males	Female
3. The work is easy/complicated	2.82	2.11
7. It allows rest time/It doesn't allow moratoria	3.50	3.03
12. They ask me for opinion/They are satisfied with giving me orders	3.03	2.58
15. They control/don't control the performed work	2.19	1.69
20. They prove that they appreciate the work	2.70	2.22
23. The salary allows me some liberties/It hardly cover my needs	1.77	2.29
24. It is just and proportional to the work/It isn't enough	2.08	2.71
25. It takes/doesn't take into account the antiquity	1.88	2.74
26. It is/isn't balanced in relation to other categories	2.26	2.85
30. It has to do with my training/It doesn't take into account my training	2.41	2.92
48. I have/haven't obtained some promotion	2.35	3.61

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*Aceptado el 22 de diciembre de 2000*