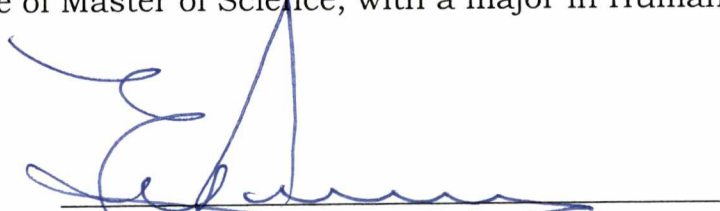


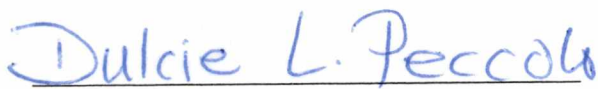
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I am submitting herewith a thesis written by Stephanie M. Efird entitled *Job Satisfaction Differences Between Generation X Workers and Older Workers*. I have examined the final copy of this thesis for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Master of Science, with a major in Human Resource Development.

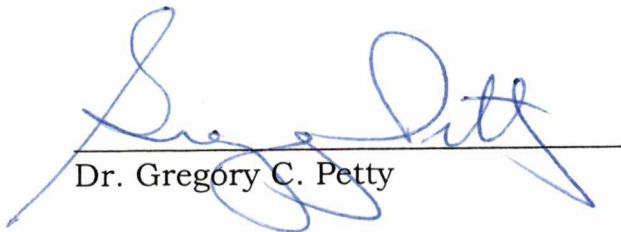


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**Job Satisfaction Differences Between
Generation X Workers and Older Workers**

A Thesis
Presented for the
Master of Science Degree
The University of Tennessee, Knoxville

Stephanie M Efir

December 2000

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Abstract

The purpose of this study was to investigate job satisfaction of credit union employees at all organizational levels. Due to the rapidly changing work environment, understanding work attitudes of all employees has become important. This researcher designed this study to gain a better understanding of the differences in the level of job satisfaction of Generation X workers and older workers

Job satisfaction scores of Generation X workers were compared to job satisfaction scores of older workers. Subjects were selected from southeastern credit unions that had \$50 million or more in assets. Satisfaction was measured by using the Job Descriptive Index (JDI) and the Job in General (JIG). These instruments measured job satisfaction on six scales: (a) work on present job, (b) present pay, (c) opportunities for promotion, (d) supervision, (e) co-workers, and (f) the job in general.

The researcher used a two-step process to select participants. First, using the *Credit Union Directory* (1999), she contacted credit unions to request employee directories; and, second, the employee directories were used to select a random sample. Of the 468 surveys distributed, 265 were returned, for a response rate of 57%. Of those returned, the researcher accepted 221 (83%) as useable.

T-tests were used to compare the means of Generation X worker scores to older worker scores; the results indicated some significant

differences. The researcher found a significant difference between Generation X workers and older workers when measuring work on present job. She also found a significant difference between Generation X workers and older workers when measuring the job in general. Conclusions were discussed based on these findings.

Table of Contents

Chapter		Page
I.	Introduction	1
	Statement of the Problem	3
	Purpose of Study	4
	Definitions	6
	Research Limitations, Delimitations and Assumptions.....	7
	Hypotheses of the Study	8
II.	Review of Literature	10
	Generation X Versus Baby Boomers	12
	The New Deal of Employment	14
	What is Job Satisfaction? ..	15
	Theories of Job Satisfaction	17
	Job Satisfaction Studies	20
	Job Satisfaction and Age	28
	Summary	33
III	Methodology	35
	Research Methodology	35
	Research Population, Sampling Frame, and Sample	36
	Instrumentation	37
	Demographic Variables.....	44
	Materials Used in the Study	45
	Selection of the Sample	46
	Procedure	48
	Data Collection	49
IV	Analysis of Data and Results	52
	Response Rate	52
	Characteristics of the Sample	53
	Data Analysis	59
	Hypothesis One	62
	Hypothesis Two	62
	Hypothesis Three	65
	Hypothesis Four	65
	Hypothesis Five	68
	Hypothesis Six	68
	Summary	70

V. Discussion	72
Purpose of Study.	72
Methods and Procedures	73
Conclusions	76
Research Limitations, Delimitations and Assumptions.....	81
Implications of Results	84
Recommendations for Further Research	85
 References	87
 Appendices.	98
Appendix A	99
Appendix B.	102
Appendix C.	104
Appendix D	106
Appendix E	108
Appendix F... ..	110
Appendix G	112
 Vita	114

List of Tables

Table	Page
1. Coefficient Alpha Values for the JDI and JIG	40
2. <i>T</i> -Test for Random Versus Purposive Responses	60
3. <i>T</i> -Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Work on Present Job	63
4. <i>T</i> -Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Present Pay	64
5. <i>T</i> -Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Opportunities for Promotion	66
6. <i>T</i> -Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Supervision	67
7. <i>T</i> -Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Co-Workers	69
8. <i>T</i> -Test for Generation X Workers and Older Workers Comparing Job Satisfaction with the Job in General.	71

List of Figures

Figures	Page
1. Job Characteristics Model	23
2. Age of Respondents	54
3. Education of Respondents	55
4. Length of Service with Current Employer	57
5. Length of Service with Credit Union Industry.	58

Chapter I

Introduction

Researchers have investigated employee job satisfaction for many years (Bernal, Snyder, & McDaniel, 1998; Carroll, 1973; Cranny, Smith, & Stone, 1992; Ironson, Smith, Brannick, Gibson, & Paul, 1989; Macdonald & MacIntyre, 1997; Spector, 1997). In fact, more research has been conducted in an attempt to understand job satisfaction than any other organizational behavior (Spector)

It is important to understand job satisfaction and its effect on organizational behavior. Employees' needs are always changing and organizations need to recognize and respond to these changes. Job satisfaction is a reflection of how employees feel they are treated by an organization. It may impact productivity and efficiency of the organization (Spector, 1997). Companies must provide the resources to help employees meet their needs, in order for the organization to be successful (Balzer et al., 1997).

During the past decade, the average tenure for all workers was 5 years. However, for the 25-34 age category of workers, the average tenure has decreased from 3 to 2.8 years, and 52% of 20-24 year olds have an average tenure of less than 1 year (Filipczak, Ganzel, Gordon, & Lee, 1998). Despite these statistics, a recent national survey by CDB Research and Consulting of New York reported that two out of three

workers are either extremely satisfied or very satisfied at work (Filipczak et al.)

Overall job satisfaction and age has been fairly well researched (Muchinsky, 1978, Snyder & Mayo, 1991, Spector, 1997), and investigators have reported many different types of relationships: positive linear, negative linear, U-shaped, inverted U-shaped, inverted J-shaped, and no significant relationship (Bernal et al., 1998). A consistent finding in the literature has been the positive relationship between job satisfaction and age, and overall job satisfaction has been found to be significantly higher in older workers.

Work values have changed over time. Today's workers expect more from their jobs than previous generations. The age composition of the workforce has changed, which affects how organizations operate. The work itself has changed so much that workers have entirely different task demands from the demands of a few years ago. Workers now need skill sets that were unheard of 10 to 20 years ago (Warr, 1994, p. 486). Understanding these changes is critical to determining the relationship between individuals and their workplace behavior (Bedeian, Ferris, & Kacmar, 1992).

As each new generation of workers enters the job market, employers face challenges incorporating these individuals into the workforce. The newest individuals in the workforce are being labeled as

“Generation Xers,” or the “13th Generation,” meaning they are the 13th generation born since the American Revolution (Filipczak, 1994, Ratan, 1993; Wyld, 1994). Generation Xers have been stereotyped as “slackers” and “whiners” who are disloyal to their employers and have short attention spans (Filipczak, Paulin & Riordan, 1998, Tulgan, 1995, 1997).

Generation X represents a new breed of employee in the workforce (Wyld, 1994). According to Filipczak (1994) and Tulgan (1996), when compared to their Baby Boomer parents, Generation Xers prefer to gain as much knowledge as they can with one employer and then move on to another. However, Tulgan was confident that these stereotypes were not representative of the Generation X work ethic.

There is a need to identify and understand each new generation as it enters the workforce. An understanding of age-related differences in work attitudes and behaviors may help organizations prepare for the workforce of the future. By discovering the satisfaction level of Generation X workers and comparing it to older workers, employers can determine whether or not there is a difference in mindset between the two, or if the entire workforce is experiencing a change.

Statement of the Problem

Baby Boomers have begun to retire from their primary jobs, and younger workers comprise an ever decreasing share of the labor force. As the labor pool shrinks, job satisfaction of both younger and older

workers becomes important. In the future, it will take both groups to fill the available positions in the workforce (Eichar, Norland, Brady, & Fortinsky, 1991; Kacmar & Ferris, 1989). It will be important for organizations to understand the impact that legislation such as mandatory retirement and social security eligibility will have on the age composition of the workforce (Kacmar & Ferris).

Organizations in general continue to search for ways to increase employees' job satisfaction. Job satisfaction is usually measured to indicate an organization's increased productivity and decreased cost. Greater job satisfaction for the individual results in better quality of life, better mental and physical health, and job stability (Cranny et al., 1992).

Many studies have examined the relationship between age and job satisfaction and suggest that the older a worker is, the higher the job satisfaction is (Bernal et al., 1998; Muchinsky, 1978; Snyder & Mayo, 1991). Due to the rapidly changing work environment, it is crucial to understand changes in work attitudes of all employees. Therefore, there is a need for a better understanding of the relationship of Generation X workers and older workers when comparing their satisfaction level with the job.

Purpose of Study

Organizations often measure the job satisfaction of their employees because of its relationship to reduced costs, absences, errors, turnover,

and increased productivity (Cranny et al., 1992). For employees, satisfaction with work can affect quality of life, health, and job stability.

The purpose of this descriptive study was to examine job satisfaction to determine whether or not Generation X workers had a significantly different level of job satisfaction from that of older workers. Job satisfaction scores of Generation X workers were compared to job satisfaction scores of older workers, all of whom were employed by southeastern credit unions that had \$50 million or more in assets. All levels of the organization were included in the study

The credit union industry was selected because of the unique characteristics of credit unions not prevalent in the financial industry as a whole and for ease of access to the necessary employee information. Because the credit union selection criteria mirrored the characteristics of the researcher's employer, possible research inferences could be made.

Job satisfaction scores comparing the two age groups provided insight regarding the differences in job satisfaction levels. Various studies cited in the review of literature indicated that older workers generally experienced higher job satisfaction than younger workers did (Carroll, 1973, Macdonald & MacIntyre, 1997; Mortimer, 1979; Muchinsky, 1978; Warr, 1992)

With a shrinking labor pool, organizations must understand the impact of the changing age composition of the workforce. Studying job

satisfaction levels, based on age, will assist in understanding work attitude and workplace behavior changes.

Definitions

The review of literature provided various definitions of job satisfaction. This researcher used Brewer's (1998) definition of job satisfaction because of the terminology which stated that job satisfaction is a positive mental state. The following operational definitions should be helpful to readers of this study

1. Baby boomers — individuals born 1946 to 1964 (Lankard, 1995)
2. Credit union — a nonprofit, cooperative financial institution owned and run by its members that provides financial services to defined groups of individuals (National Credit Union Administration, 1988)
3. Generation Xers — individuals born between 1965 and 1976 (Hogarty, 1996). The actual term Generation X was coined by advertising executives to describe this market segment that was considered difficult to pin down (Tulgan, 1997). Other interchangeable terms are the Nowhere, Boomerang, Caretaker, New Lost and MTV Generation (Wyld, 1994).
4. Job satisfaction — "the degree to which an individual enjoys his or her work" (Brewer, 1998, p. 27).
5. Older workers — individuals who were participants in the study who were older than the age category of Generation Xers, as defined previously.
6. Xers — another term used for Generation X.

Research Limitations, Delimitations and Assumptions

The author identified the following research limitations in this study.

1. Employee directories were requested from credit unions listed in the *Credit Union Directory* (1999). However, the information may have become outdated prior to mailing the surveys.
2. Only 23 of 180 possible credit unions provided their employee directories and were represented in the sample. Due to this low response rate from credit unions, the sample might not be representative of the population. Therefore, inferences from the results of this research should be made with caution.
3. Subjects may not have responded if they were experiencing low job satisfaction, and that might have affected the results of this study.
4. There was no control as to when the subjects completed the survey. The work environment could have had an effect on how the subject completed the survey, especially for subjects who may have completed the survey at work. New hires were included in the sample, although they might not have had a clear understanding of satisfaction with their job at the time.
5. The survey instruments used to collect data represented six facets of job satisfaction. A recommendation would be to consider other job satisfaction facets that provide better representation.
6. JDI and JIG norms were published in the *Users' Manual* (Balzar et al., 1997). However, a comparison to the established norms could not be made because the norms provided were stratified by age categories that did not match those established for this research.

Research delimitations included limiting credit unions to a certain geographical area as well as those whose assets totaled \$50 million or more. Due to the nature of the study, respondents who were born after

1976 were not included in this study. Also excluded were subjects who worked fewer than 30 hours per week. An assumption made was that credit union CEOs would release their employee directories and that credit union subjects would participate in the survey

Hypotheses of the Study

The following hypotheses were examined:

H₀1: There is no significant difference between Generation X workers and older workers, as measured by the JDI, when comparing job satisfaction with work on present job.

H₀2: There is no significant difference between Generation X workers and older workers, as measured by the JDI, when comparing job satisfaction with present pay.

H₀3: There is no significant difference between Generation X workers and older workers, as measured by the JDI, when comparing job satisfaction with opportunities for promotion.

H₀4: There is no significant difference between Generation X workers and older workers, as measured by the JDI, when comparing job satisfaction with supervision.

H₀5: There is no significant difference between Generation X workers and older workers, as measured by the JDI, when comparing job satisfaction with co-workers.

H₀6: There is no significant difference between Generation X workers and older workers, as measured by the JIG, when comparing job satisfaction with the job in general.

Chapter II

Review of Literature

Job satisfaction describes the degree to which an individual enjoys his or her work (Brewer, 1998). Exhaustive studies have been conducted on job satisfaction (Bernal, Snyder & McDaniel, 1998; Carroll, 1973; Cranny et al., 1992; Ironson et al., 1989; Macdonald & MacIntyre, 1997; Spector, 1997). Current research reflected many studies devoted to the relationship of job satisfaction and age (Bernal et al.; Clark, Oswald, & Warr, 1996; Macdonald & MacIntyre; Snyder & Mayo, 1991).

Previous researchers have reported many different types of relationships concerning job satisfaction and age (Bernal et al., 1998). Various relationships included (a) positive linear, (b) negative linear, (c) U-shaped, (d) inverted U-shaped, (e) inverted J-shaped, and (f) no significant relationship. Investigations of job satisfaction involving Generation X specifically and how their job satisfaction levels compared to job satisfaction of older workers could not be found in the literature

Xers, representing 34% of the workforce, have been given a negative image (Caminiti, 1998, Tulgan, 1997). Some writers have labeled these individuals as slackers with short attention spans, demanding instant rewards and constant praise, and displaying little loyalty to their employers (Armour, 1997; Hogarty, 1996; Tulgan, 1997). Tulgan stated that Generation Xers are misunderstood

Generation Xers have been reported to be the first generation to rear themselves (Hogarty, 1996). The percentage of Generation Xers who had working mothers rose to 62% in 1985, up from 47% in 1975 (Hogarty, p. 27). Many of them grew up in single-parent households, and 40% had divorced parents (Hogarty).

Business downsizing of the 1990s did little to instill patience and loyalty in Generation X (Caminiti, 1998; Hogarty, 1996; Maynard, 1996; Tulgan, 1997). They have spent their lives experiencing the threat of potential cutbacks. Xers entered the workforce in the wake of massive downsizing when job security was at its lowest. Traditional notions of loyalty and paying dues no longer motivated workers in the corporate world (Flynn, 1996).

Xers are less likely than Baby Boomers and other older workers to identify themselves by the jobs they hold. People in their 20s are not as driven as the older generations (Maynard, 1996). The job has become only a piece of a worker's life. These workers find satisfaction by having fun in the workplace, being recognized for good work, cross-training, self-development, and flexible scheduling (Maynard, 1996).

Typically, jobs held by younger workers do not carry the responsibility and autonomy of those held by older workers. While this condition is common in organizations, the effects of it help shape the work attitudes and values of workers.

In the next decade, one out of three individuals in the workforce will be older than 55 (Flynn, 1996). This ratio of older workers to younger workers may impact the future success of organizations. It is generally the older worker who transfers organizational culture to the next generation of workers (Hellman, 1997). Therefore, it is critical to companies that older workers experience personal job satisfaction and transmit that satisfaction to younger workers.

Generation X Versus Baby Boomers

For Baby Boomers, staying with a job meant everything (Flynn, 1996) When Boomers took a job, they signed on for life. They consistently had high marks on attitude, attendance, and practical knowledge, with low marks in technological skills (Flynn, 1996). In contrast, Generation Xers have sought jobs that were satisfying and fulfilling, not necessarily working with the same company long term (Hogarty, 1996)

Boomers claim that Xers exhibit short attention spans, have no work ethic, show no respect for elders, and want money and promotions handed to them (Hogarty, 1996). Boomers expected to work their way up the ladder and say that Xers should, too. Although Xers have sought satisfying and fulfilling jobs, they do not trust employers enough to put in years of service with just one employer. However, they are eager to

make lasting contributions to those institutions that welcome them and value their investments (Tulgan, 1996).

Both generations want to be informed, challenged, treated fairly, and to have decision-making input (Hogarty, 1996; Lankard, 1995). Boomers, all 76 million of them, have reached their middle age years (Flynn, 1996). They plan to be in the workplace after normal retirement due to financial strain, limited retirement budget, and a youthful mindset (Flynn).

Job satisfaction for Generation Xers has been defined as the expectation that their opinions counted and that they could make a difference. In various books, articles, and surveys, authors describe Generation X individuals as cynical about the future and resentful of older workers who have dominated the job market (Filipczak, 1994, Tulgan, 1996, 1997). This description is based on observations that Generation X workers jump from job to job, are unwilling to conform to organizational demands that do not suit them, and leave jobs that bore them (Lankard, 1995). Xers' perceptions of the work world have been shaped by a time of economic turmoil. Consequently, they consider jobs to be stepping stones to something better, or at least to something different (Lankard).

Even though many employers see Generation Xers as being self-reliant and generally more open to new ways of doing things, many

others believe that Xers have unrealistic job expectations. Xers consider work as a job, not a career, and because there are no guarantees, they are not interested in working their way up (Lankard, 1995). Over time, Xers have either adjusted their job expectations or quit their jobs (Muchinsky, 1978).

Boomers believe Generation X lacks a work ethic (Filipczak, 1994). Unlike younger workers, older workers were willing to take on more responsibility to advance within an organization. Older workers also have spent more time in the workforce, which allowed them to move into satisfying jobs that carry a prestigious title (Snyder & Mayo, 1991).

The New Deal of Employment

The new deal of the employment relationship has met immediate needs but has not involved long-term commitments. Loyalty, commitment, and mutual goals have not been binding between employees and employers (Laabs, 1996). Individuals have always wanted meaningful work and to feel valued by an organization, in addition to getting paid. Although employers have not promised lifetime employment, they have made workers more employable through continuous learning, skills building, and project assignment.

The skill sets needed for jobs have changed dramatically since Baby Boomers entered the workforce. Task demands are very different from those Boomers faced early in their careers. The dynamics of the

work environment resulted in workers' invariably having to modify their work behavior and learn new skills (Warr, 1994).

Formative experiences of Generation Xers and the general economic environment have combined to shape a different outlook of work and careers for Xers. This generation was the first to come into the workforce at a time when lifetime employment and job security with one company were things of the past (Ratan, 1993). Xers determined that the future was so uncertain they could not afford to invest in jobs that might not be there tomorrow. They wanted to keep their work and family lives separate; they wanted work to satisfy but not to dominate their lives (Filipczak, 1994; Wyld, 1994)

Organizations must adapt to this new type of workforce. In looking toward the future, Xers anticipate millions more of their members graduating from college and heading to work. Generation Xers are capable of a different kind of loyalty that could be brought about by a workplace bargain based on relationships of short-term, mutual benefit (Flynn, 1996)

What is Job Satisfaction?

Many definitions of job satisfaction can be found in the related literature. This researcher selected Brewer's (1998) definition that "job satisfaction is defined as the degree to which an individual enjoys his or her work" (p 27) Patricia Cain Smith completed extensive work with job

satisfaction over the past three decades and stated that job satisfaction is a function of the facets of the work environment that results in overall job satisfaction. Smith, Kendall, and Hulin (1969) described job satisfaction "as the feelings a worker has about his job" (p. 6). Spector (1997) agreed with Smith et al. and believed that job satisfaction was an attitudinal variable. He further defined job satisfaction as a measure of how people felt about their jobs, including the different aspects of the job. Muchinsky (1978) and Warr (1994) stated that job satisfaction could be viewed at different levels of generality. There could be an overall, general feeling toward a job and also multiple feelings reflecting various facets that constitute a job.

Job satisfaction was defined by Locke (1976) "as a positive emotional state resulting from the appraisal of one's job or job experiences" (p. 1300). Locke et al. (1992), and Golding, Resnick, and Crosby (1983) viewed the level of job satisfaction as resulting from the alignment of an individual's desire for work rewards and whether or not those rewards were received. Dissatisfaction could cause an individual to react by either attempting to change the dissatisfying elements, by modifying goals and expectations, or by participating in dysfunctional behavior (Portugal, 1976).

Knoop (1994), in his study of work values and job satisfaction, stated that job satisfaction represented the attitude an individual had

toward the job. He also stated that the work environment could be expected to influence job satisfaction. Portugal (1976) stated that job satisfaction was “something experienced by the individual with reference to a particular state of affairs” (p 8). He further stated that job satisfaction involved individuals' perceptions, uniqueness, their set of values, and emotional responses.

In the related literature, terms that dealt with job satisfaction included morale and job attitude. This caused confusion among researchers because the terms were used interchangeably by some writers (Carroll, 1973). Macdonald and MacIntyre (1997) attempted to categorize job satisfaction as feelings regarding past and present job situations, whereas morale addressed feelings regarding the future. They further stated that job satisfaction was a feeling an individual had about his or her job situation. Conversely, morale referred to the way an individual related to a common sense of purpose within a company (Macdonald & MacIntyre). Overall, however, positive feelings about jobs could correspond with satisfaction, and negative feelings about jobs could correspond with dissatisfaction.

Theories of Job Satisfaction

Investigations regarding why people behave the way they do have been ongoing since the 1930s (Lawler, 1973). By the 1960s, certain theories and concepts were beginning to emerge regarding the psychology

of people at work (Howarth, 1984) Theories discussed here include Maslow's (1987) Hierarchy of Needs, McGregor's "Theory X" and "Theory Y", Herzberg's Two-Factor Theory (Herzberg, Mausner, & Snyderman, 1959), and Vroom's (1964) Expectancy Theory.

Maslow (1987) theorized that behaviors are influenced by attempts to satisfy needs and that if motivation is to be sustained, an exploration of what drives motivation should be investigated Maslow stated that basic, survival needs (physiological) must be met before secondary needs (psychological) are considered by an individual. His description of a hierarchy of needs began with basic physiological needs, such as food and drink. The next level of needs was safety and security, which encompassed shelter and protection Belonging, love, and social activity were next, including friendship and feelings of identity with a particular group Esteem of self and others was the next level, ending with the need for self-actualization, or the need for individuals to make the most of themselves (Maslow).

According to Howarth (1984), McGregor's theory focused on the way an individual conducted his job as a manager of people. "Theory X" and "Theory Y" identified two types of the nature of human behavior. "Theory X" reflected human nature and behavior in which:

- 1 most people disliked work and avoided it if they could;

2. most people must be controlled, directed and threatened with some kind of punishment if they were to work hard enough to suit the organization; and
3. most people lacked ambition, avoided responsibility, yearned for security, and welcomed being directed (Howarth, p. 13).

"Theory X" was deemed not to be the best way to manage people because, if employees were treated in this manner, they would start to behave accordingly. McGregor presented "Theory Y" as an alternate way to manage. With "Theory Y", managers created a work environment that enabled employees to satisfy their needs and also proved successful for the organization. The basic assumptions of "Theory Y" included.

1. People want to work. Under the right conditions, work could be a great source of satisfaction. People would avoid work if it frustrates them.
2. If a person took pride in his job, he would motivate and control himself. If pride were lacking, then imposed control and threat of punishment would be necessary.
3. Pride in a job and commitment to doing it well depended upon the meaning of the reward to the individual.
4. When a person took pride in his job, he accepted and sought responsibility. Lack of ambition and avoidance of responsibility occurred when the job was demeaning.
5. Ability to use initiative and imagination in solving work problems should be encouraged in people at all levels of the organization.
6. The way most work is organized and managed tapped only a small proportion of an average person's potential (Howarth, 1984, pp. 13-14).

Herzberg et al. (1959) proposed a two-factor theory in which factors affecting job satisfaction and motivation could be divided into two categories, and focused on the nature of the job rather than the work environment. Hygiene factors, such as pay, promotion, and interpersonal relationships, could be provided to prevent the possible dissatisfaction for an individual at work. The presence of motivational factors, such as achievement, recognition, and the work itself, could lead to motivation. The objective was to provide employees with the basic needs, which could lead to job satisfaction, and to stimulate employee motivation by focusing on these factors (Howarth, 1984; Norton, 1970)

Vroom's (1964) Expectancy Theory considered three main facets: (a) expectancy, (b) valence, and (c) instrumentality. Expectancy was a belief of an individual that a specific behavior would produce a desirable outcome. Valence described the strength of that desire, and instrumentality represented the degree of certainty that a particular behavior would produce the expected outcome. Vroom theorized that a combination of these factors would determine the level of an individual's motivation toward job performance.

Job Satisfaction Studies

Many authors of articles, books, and dissertations have examined job satisfaction and other work attitudes (Locke, 1976; Macdonald & MacIntyre, 1997; Spector, 1997). The high level of interest in recent

changes of worker attitudes has been due largely to the perceived significance of those variables as indicators of problems in the workplace. Job satisfaction and work values have changed over time. Today's workers demand more from their jobs than did previous generations

The first step toward improving job satisfaction is determining its causes and correlates (Cranny et al., 1992). Herzberg's earlier work of satisfaction and motivation (Herzberg et al., 1959) proposed that the primary determinants of employee satisfaction were factors that were intrinsic to the work and were effective in motivating employees to a high level of performance. Dissatisfaction was seen as being caused by "hygiene" factors that were extrinsic to the work itself.

Intrinsic factors were items such as achievement, recognition, work itself, advancement, increased competence, and responsibility. Extrinsic factors — such as company policy, supervision, salary, working conditions, relationship with peers, status, and security — could be causes of job dissatisfaction (Hackman & Oldham, 1976, Knoop, 1994). "Herzberg concluded that job satisfaction and dissatisfaction were separate dimensions. Satisfaction depends on motivators that promote growth needs, dissatisfaction depends on hygiene factors that serve lower-order needs" (Knoop, p. 684). Changes that deal only with hygiene factors would not increase an individual's motivation (Hackman & Oldham)

Employees could attain job satisfaction when they found their work to be enjoyable and meaningful (Spector, 1997). The core characteristics of the job determined whether or not it would provide motivation to perform well and lead to job satisfaction. Hackman and Oldham (1976) stated these five core characteristics could be applied to any job: (a) skill variety, (b) task identity, (c) task significance, (d) autonomy, and (e) job feedback. As illustrated in Figure 1, skill variety, task identity, and task significance leads to meaningfulness of work, autonomy induces feelings of responsibility, and feedback leads to knowledge of results.

These psychological states resulted in outcomes of motivation, performance, job satisfaction, and attendance. A moderating variable that influenced these relationships was the growth need strength. As explained by Hackman and Oldham (1976), "the basic prediction is that people who have high need for personal growth and development will respond more positively to a job high in motivating potential than people with low growth need strength" (p. 258).

The level of job satisfaction, to some extent, is a reflection of how an organization treats its employees. Individuals who experience low job satisfaction may have a negative effect on how an organization operates, and conversely, individuals who experience high job satisfaction could

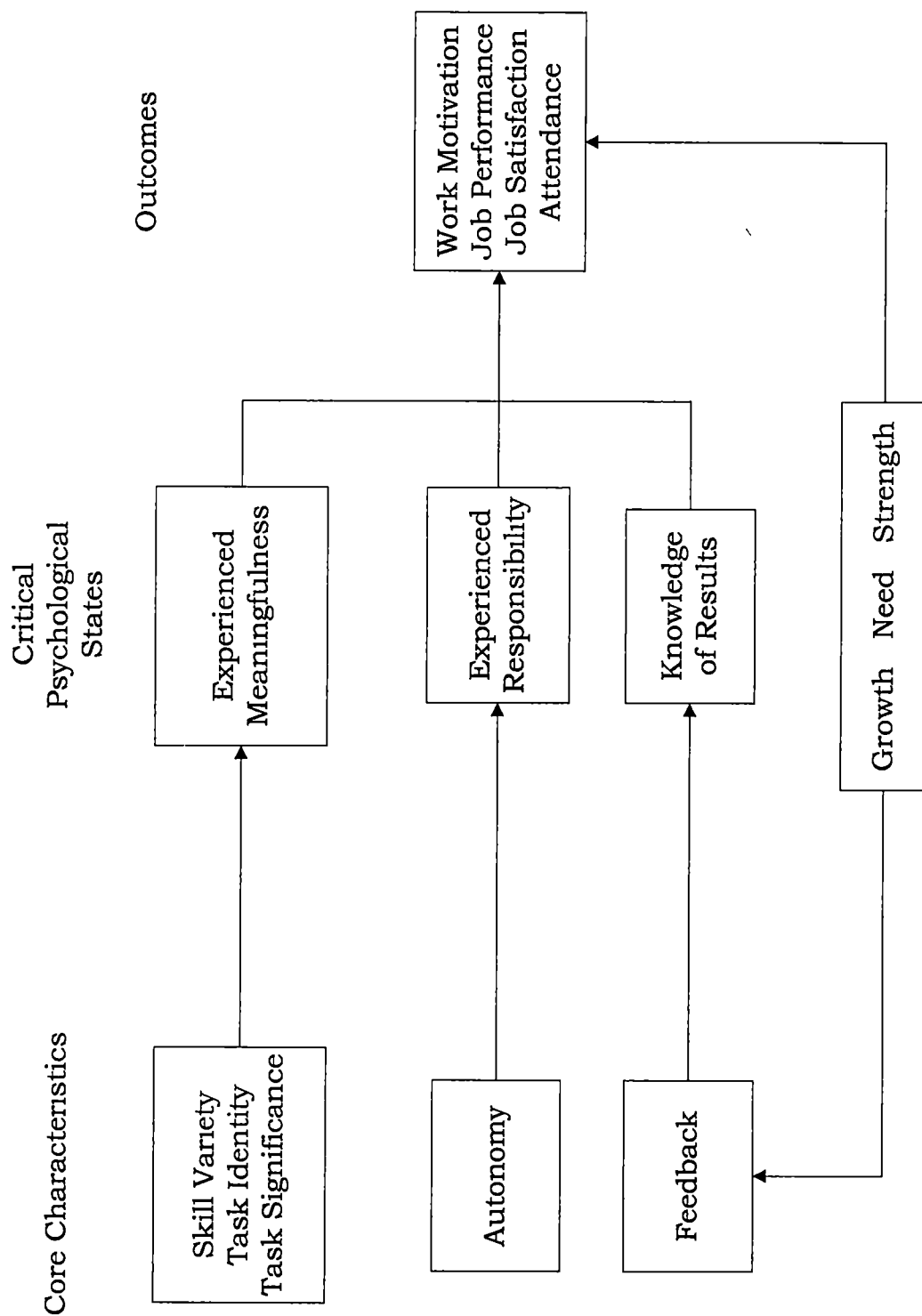


Figure 1. Hackman and Oldham's Job Characteristics Model. (Spector, 1997, p. 32)

have a positive, or productive, impact on organizational functioning (Spector, 1997).

Job satisfaction could have both positive and negative effects on individuals and organizations. Job performance impacts job satisfaction because individuals who perform their jobs well also like their jobs and the associated rewards (Spector, 1997). Withdrawal behavior suggests that individuals would avoid jobs with which they are not satisfied. Turnover and absenteeism occur when workers are dissatisfied with their jobs (Carroll, 1973). Job burnout is a result of emotional exhaustion and low work motivation. Finally, individuals who dislike their jobs could experience adverse physical health and psychological effects (Spector, 1997).

Job satisfaction has seemed to be an ultimate, perhaps unattainable, goal of both managers and employees. In general, managers, supervisors, human resource specialists, and employees are concerned with ways of improving job satisfaction. Most of today's workers expect to derive much more satisfaction from their work than ever before. Outcomes or rewards will motivate an employee's level of job performance only if those results are tied to job performance and are important to the individual. Since Herzberg's work on "satisfiers" and "dissatisfiers" in the workplace, job satisfaction frequently has been seen as a means of improved employee motivation (Herzberg et al., 1959).

With that improvement came increased individual productivity, job longevity, and organizational efficiency. Most organizations are concerned with job satisfaction due to its relationship to reduced costs, increased productivity, reduced absences, turnover, etc. (Cranny et al , 1992)

Satisfied employees experience higher internal work motivation, give higher quality work performance, and have lower absenteeism and turnover (Bruce & Blackburn, 1992). Brewer (1998) stated, "The work environment is crucial to a sense of fulfillment" (p. 27). One basic assumption was that individuals obtain job satisfaction from having influenced decisions and having controlled their work environment (Collins, 1996, Vroom, 1964). In addition, an employee's past work experience could affect the level of job satisfaction in his or her current position (Brewer, 1998).

Economic insecurity has been declining, and a "psychology of entitlement" has been increasing (Mortimer, 1979) Workers largely have satisfied their needs for material goods and economic security and have been turning toward higher-order concerns such as job enrichment (Mortimer). In 1973, subjects in a study of college students described themselves as more concerned with the nature and purpose of work than with salary and security (Mortimer).

Job satisfaction can be measured globally, as a total feeling about one's job, or individually, as various aspects, or facets, of the job (Macdonald & MacIntyre, 1997). General job satisfaction is interpreted to be a function of certain features of the work environment. General satisfaction influences the way workers evaluate specific aspects of their jobs or the work environment. As stated by Brewer (1998), "Job satisfaction is a multi-faceted concept." A job facet addresses any aspect or part of a job. Job satisfaction facets that can be found in the leading job satisfaction measurement instruments include (a) appreciation, (b) communication, (c) co-workers, (d) fringe benefits, (e) job conditions, (f) nature of the work itself, (g) organization itself, (h) policies and procedures, (i) personal growth, (j) promotion opportunities, (k) recognition, (l) security, and (m) supervision (Spector, 1997).

Overall job satisfaction scales are used to estimate a person's general overall feelings about his or her job, whereas facet satisfactions are defined as multiple affective feelings toward the various components of one's job, such as working conditions, pay, co-workers, etc (Muchinsky, 1978, Smith et al., 1969, Warr, 1994).

General scales are widely used to index an organization's effectiveness (Ironson et al., 1989). Locke (1969) stated,

A job is not an entity but an abstraction referring to a combination of tasks performed by an individual in a certain physical and social context for financial (and

other) remuneration Since a job is not perceived or experienced as such, it cannot initially be evaluated as a single unit. Overall job satisfaction is the sum of the evaluations of the discriminable elements of which the job is composed. (p. 330)

Examining various facets to differentiate the unique aspects of job satisfaction could provide a more complete picture of an individual's job satisfaction than the overall, global approach. Facets measure job satisfaction on different variables and may produce discriminate results on each variable (Spector, 1997) Peskowski (1976) found that bank employees, when measured using the Job Descriptive Index, were more satisfied with their co-workers than with their supervisors, work, pay, or opportunities for promotion (p. 23)

Cranny et al (1992) reported that job level is typically correlated with job satisfaction for all aspects of the job Jobs that are more complex usually have better pay, promotion opportunities, supervision, autonomy, and responsibility than simpler jobs Age, gender, and race can affect job satisfaction in part because of their relationship to advancement opportunities. Greater job satisfaction means better quality of life, better health, more job stability, and greater cooperativeness on the part of the individual (Cranny et al.) After an extensive search of available literature, the researcher could not locate previous studies on job satisfaction of credit union employees.

Job Satisfaction and Age

Overall job satisfaction and age have been fairly well researched (Muchinsky, 1978, Snyder & Mayo, 1991; Spector, 1997). Many different types of relationships have been reported (Bernal et al., 1998; Rhodes, 1983). A consistent finding in the literature has been the positive relationship between job satisfaction and age, and that overall job satisfaction has been found to be significantly higher in older workers (Bernal et al., Carroll, 1973, Clark et al., 1996; Eichar et al., 1991, Kacmar & Ferris, 1989, Rhodes; Snyder & Mayo, Warr, 1992, 1994, Wright & Hamilton, 1978). The relationship between job satisfaction and age was greater than that of job satisfaction associated with gender, education, ethnic background, or income (Clark et al., Macdonald & MacIntyre, 1997).

Although an overwhelming number of investigators indicated the positive relationship between job satisfaction and age, other researchers suggested various relationship shapes (Carroll, 1973, Kacmar & Ferris, 1989, Spector, 1997). Eichar et al. (1991) reported a relationship in which job satisfaction increased when workers reached their 30s. It leveled off while they were in their 40s and increased again during their late 50s. Gibson and Klein (1970) offered two explanations regarding the positive relationship between job satisfaction and age: (a) underlying

need structures change the relationship with authority as one ages, and
(b) an individual's cognitive structure also changes with age.

Herzberg, Mausner, Peterson and Capwell (1957) suggested a U-shaped relationship in which job satisfaction was high among young workers, decreased during the first few years of employment in which a low is reached when workers are in their mid-20s to early 30s, and climbs steadily thereafter. Other research confirms the U-shape but at different age intervals (Clark et al., 1996, Forteza & Prieto, 1994; Kalleberg & Loscocco, 1983).

Life stage differences and career phases are driven by age, which could affect the level of job satisfaction (Bedeian et al., 1992) Younger employees generally are more likely to be mobile in their career and to have a lower psychological investment in an organization (Hellman, 1997). Young workers beginning their work career often expect more from their jobs than what their jobs actually provide, which results in lower job satisfaction (Kalleberg & Loscocco, 1983; Snyder & Mayo, 1991) Over time, workers invest more in their jobs and their expectations change. Older workers experience higher job satisfaction than younger workers do because they expect less from their jobs (Sterns & Miklos, 1995, Wright & Hamilton, 1978) or because they adjust their expectations to be more realistic (Gibson & Klein, 1970; Wright & Hamilton) Gibson and Klein reported that "predictors of overall

satisfaction are different for people over 40 from those for people younger than 40" (p. 422)

Downsizings and layoffs in recent years also resulted in lowered job expectations for older workers (Snyder & Mayo, 1991), who, because of their life cycle stage, are concerned with stabilizing their careers (Hellman, 1997). Older workers possibly experience higher job satisfaction because they have better jobs and more skill sets than their younger counterparts, and because they are farther along in their careers (Wright & Hamilton, 1978).

Researchers have examined the relationship between age and facets that represent job satisfaction (Rhodes, 1983). However, Muchinsky (1978) stated that, indeed, there has been very little research conducted and that the results have been inconclusive. Any relationship that might be present between job and facet satisfaction depends on the facet being examined (Muchinsky).

Job facets have been categorized as intrinsic factors that are internal rewards of work, also known as motivators (Herzberg et al., 1959). Intrinsic factors include achievement, recognition, work itself, opportunities for promotion, increased competence, and responsibility. Job facets also include extrinsic, or hygiene (Herzberg et al.), factors that are under the control of the organization (Rhodes, 1983), and include company policy, supervision, pay, working conditions, relationship with

co-workers, status, and security (Hackman & Oldham, 1976; Knoop, 1994). Kacmar and Ferris (1989) suggested that the relationship between job satisfaction and extrinsic factors is U-shaped, and that the relationship is linear between intrinsic factors and job satisfaction

Typically, jobs held by younger workers require less skill and offer less autonomy and lower wages than those held by older workers. These job characteristics may shape future work attitudes and values. Reward and promotion systems also shape workers' expectations of job rewards they are most likely to receive, and individuals attach greater importance to them. Therefore, opportunities for promotion are regarded highly by younger workers because organizations promote younger workers more frequently than older workers (Tolbert & Moen, 1998).

Older workers value security and fringe benefits and prefer a friendly, supportive work environment and helpful co-workers. Younger workers attach less importance than older workers to secure jobs, long-term institutional relationships, and playing by the rules (Tulgan, 1996).

The life cycle of a career suggests that because older workers have seniority and experience, they tend to have better jobs in terms of both intrinsic and extrinsic factors (Eichar et al., 1991). Age and tenure are positively correlated, although there are decreasing levels of job satisfaction with some facets as employees grow older, due to fewer levels of rewards and promotional opportunities available (Muchinsky, 1978)

Investigations of age and job satisfaction facets have provided mixed results. Satisfaction with the work itself has shown to be a positive relationship, with older workers reported to have greater satisfaction with work itself than younger workers (Muchinsky; Rhodes, 1983; Warr, 1994).

The relationship between job satisfaction and pay at times has been positively associated with age (Warr, 1994). Peskowski (1976), in her thesis research involving bank employees, found that older employees were significantly more satisfied with pay than were younger employees (p. 24). Koretz (1998) found that even though Generation Xers are more interested in advancement, promotion, and earnings than previous generations, the young are earning less than their older co-workers. Earnings increased through the career life cycle and also resulted from long tenure with one company (Warr). Muchinsky (1978) reported that as employees accumulated tenure, fewer levels or rewards were attainable, including promotion opportunities and pay.

Rhodes (1983) and Warr (1994) stated that neither satisfaction with promotion, supervision, nor co-workers appeared to be age related and were extrinsic factors controlled by the organization. Peskowski (1976) discovered that older bank employees were more satisfied than were their younger counterparts for the co-worker facet (p. 29). Bedeian et al. (1992) stated that there was a positive relation between age and job

opportunities. Younger workers valued opportunities for promotion (Wright & Hamilton, 1978). However, the implied increased power and prestige associated with upper-level positions generally were unavailable to younger employees, thus resulting in lower job satisfaction (Bedeian et al.)

Summary

Generation X workers have formed work values during a time when downsizings and layoffs were common. These work values have manifested as behaviors that are perceived by older workers as laziness and lack of loyalty (Tulgan, 1996). Job satisfaction seems to mean different things to Generation X workers and to older workers.

Job satisfaction has been researched and studied extensively, as evident by the review of recent literature. Job satisfaction indicates that individuals have a positive feeling about their job, whereas job dissatisfaction suggests that a problem exists with the individual or the job itself (Spector, 1997). Satisfaction with specific aspects of the job affect satisfaction with job facets and eventually affect overall job satisfaction (Cranny et al., 1992). Facet satisfaction can be categorized according to intrinsic and extrinsic factors. Intrinsic factors are internal rewards of work, known as motivators. Extrinsic, or hygiene, factors address facets that are controlled by the organization.

The relationship between age and job satisfaction has been reported as many different types. However, the underlying premise suggests that there is a relationship and that older workers generally are more satisfied than younger workers.

Understanding the aspects of age and job satisfaction in the workforce is important today and will become increasingly more important. The age composition of the workforce continues to change and is affected by mandatory retirement, social security eligibility, and other legislative changes (Kacmar & Ferris, 1989).

Insufficient related literature on the differences in job satisfaction between Generation X workers and older workers suggests that the work habits of Generation Xers are such a recent development that research is lacking. Therefore, a comparison of job satisfaction between Generation Xers and other workers has not been thoroughly researched.

Chapter III

Methodology

This section includes the methods and procedures that were used in this study. It contains the research methodology, research population and sample, instrumentation, and procedures for data collection and analysis of the data. This section concludes with a brief summary.

Research Methodology

This study was conducted to compare job satisfaction of Generation X workers to older workers in the credit union industry. The survey research method used was mail questionnaires, for ease and accuracy of data collection from a large sample (Gay, 1996). After a review of current literature and an examination of the *Twelfth Mental Measurements Yearbook* (Conoley & Impara, 1995), this researcher selected an established survey instrument. The job satisfaction survey consisted of two sections: the Job Descriptive Index (JDI) and the Job in General (JIG), which were combined to appear as one instrument.

The researcher distributed the survey questionnaire to subjects who were employed by southeastern credit unions that held \$50 million or more in assets. Data collection included demographic information that related to the respondents. Because independent sample mean scores were being compared, *t*-tests were used to analyze the data (Gay,

1996). In addition, the researcher analyzed the data using descriptive statistics and percentages.

The sampling method was conducted using two components. A random sample was selected from the employee directories that were received from participating credit unions. A purposive sampling technique was used for credit unions that were reluctant to release employee directories but were willing to distribute the surveys internally to their employees.

Research Population, Sampling Frame and Sample

Credit union institutions have been established around the world. In the United States alone, there are over 11,000 credit unions. The investigator used the *Credit Union Directory* (1999), published by Callahan and Associates, Inc., to select credit unions in the southeastern United States geographical area. The seven states generally known to make up the Southeast include (a) Alabama, (b) Florida, (c) Georgia, (d) Mississippi, (e) North Carolina, (f) South Carolina, and (g) Tennessee. The total number of credit unions in the Southeast is approximately 1,400. From this population, the researcher selected credit unions in the southeastern region that held more than \$50 million in assets. A total of 180 credit unions was identified in this geographical area.

The credit union industry was selected because of the unique characteristics of credit unions not prevalent in the financial industry as

a whole and for ease of access to the necessary employee information. Because the credit union selection criteria mirrored the characteristics of the researcher's employer, possible research inferences could be made

Subjects included individuals who were Generation X workers, identified as individuals born between 1965 and 1976, and older workers, who were born before 1965. Surveys from respondents born after 1976 were not included in the study, because they were not within either age category being studied.

Also excluded from the study were surveys of respondents who worked fewer than an average of 30 hours per week. As Clark et al. (1996) stated, "Full-time (rather than part-time) employment is more likely viewed in terms of progress in a continuing career, so that a person's assessments of his or her current full-time position are more likely to include judgments relative to previous and future roles" (p. 74) Clark et al further defined full-time workers as those working 30 hours or more each week

Instrumentation

The researcher investigated various measurements of job satisfaction that were available. The Minnesota Satisfaction Questionnaire (MSQ) was designed to measure job satisfaction on 20 facets of the work environment that indicated the extent to which an individual's work environment fulfilled certain needs Offering a 20-item

short form and a 100-item long form, the MSQ short form had been used extensively by researchers (Spector, 1997). The Job Satisfaction Survey (JSS) measured job satisfaction on nine facet subscales and allowed the totals to be summed for an overall job satisfaction score. The Job Diagnostic Survey (JDS) was developed to study the effects of various job characteristics on individuals and their reactions to the job. The Job Descriptive Index (JDI) measured the facets of job satisfaction on five scales. Created by the same authors as the JDI, the Job in General (JIG) measured job satisfaction as a whole (Spector)

After an analysis of related studies, the JDI and JIG devised by Smith et al. (1969) were selected due to ease of administration and scoring. The job satisfaction survey had been used successfully with a wide variety of job classifications and organizations (Balzer et al., 1997), and had been a popular and accurate facet scale instrument used by organizational researchers (Bedeian et al., 1992; Buckley, Carraher & Cote, 1992, Cranny et al., 1992, Ironson et al., 1989; Leong & Vaux, 1992, Spector, 1997; Yeager, 1981). Due to the extensive use of the instrument and the ability to measure job satisfaction across a wide variety of industries using it, the creators have been very careful in the development of the JDI (Buckley et al., Yeager). Buckley et al. also stated that the JDI had been instrumental in advancing knowledge about the job satisfaction construct in general.

Smith et al. (1969) intended to improve measures of job satisfaction by creating an instrument that would apply to different individuals and organizations and would be easy to complete by individuals with a low reading level. They also wanted it to be inexpensive to administer, be reliable and valid, and to measure different facets of job satisfaction (Leong & Vaux, 1992).

The job satisfaction survey consisted of two sections: the Job Descriptive Index (JDI) and the Job in General (JIG), both of which are located in Appendix A. The JDI measured job satisfaction on five scales: (a) work on present job, (b) present pay, (c) opportunities for promotion, (d) supervision, and (e) co-workers (Smith et al., 1969). The JIG measured job satisfaction overall as the job in general.

Developers of the JDI first published the instrument in 1969. A five-year effort to revise it began in the late 1970s. The revision also included the creation of the Job in General (JIG) scale. Table 1 reports the internal reliability estimates for each of the five subscales of the JDI and the one-scaled JIG. The coefficient alpha of the five JDI subscales range from .86 to .91. The JIG reports a coefficient alpha of .92.

Table 1. Coefficient Alpha Values for the JDI and JIG

JDI Subscale	Coefficient Alpha
Work on Present Job	.90
Pay	.86
Opportunities for Promotion	.87
Supervision	.91
Co-workers	.91
Job in General	.92

Source (Balzer et al 1997)

Smith et al (1969) completed extensive research on the JDI for the measurement of job satisfaction (Vroom, 1964). In fact, Vroom stated:

The product of this research, an instrument called the Job Descriptive Index, is without a doubt the most carefully constructed measure of job satisfaction in existence today. The developers of the JDI have already obtained data from some 2500 workers and 1000 retirees in 21 different plants. The extensive methodological work underlying this measure as well as the available norms should insure its widespread use in both research and practice. (p 100)

Although the JDI was not originally designed to apply to all users (Gregson, 1990), Leong and Vaux (1992), in their review of the JDI, stated that the instrument had been revised to apply to a wide range of employees and job situations. Golembiewski and Yeager (1978) also stated that the JDI could be used across a wide variety of demographic groups.

Past research that used the JDI has included individuals from various industries, such as employees of a federally funded social service organization (Snyder & Mayo, 1991), employees in a midwestern plant of a non-unionized printing company (Herman, Dunham, & Hulin, 1975), certified public accountants (Gregson, 1990), and nurses (Kacmar & Ferris, 1989). Non-academic employees with a wide tenure and age range from a large land-grant university were studied (Bedeian et al., 1992), as well as employees of a large public utility that represented job

functions such as management, telephone operators and service repairmen, technical, craft, and clerical personnel (Muchinsky, 1978). Finally, Buckley et al (1992) reported data sets that included supervisors, salespeople, production employees, students, engineers, employees of a farmers' cooperative, and employees of a chemical company.

According to Leong and Vaux (1992), Smith, Kendall, and Hulin (1969) worked for 10 years to create a valid and reliable instrument to measure job satisfaction. The JDI authors demonstrated validity for the Job Descriptive Index, as have subsequent researchers (Golembiewski & Yeager, 1978; Muchinsky, 1978). Buckley et al. (1992) stated that attempts to assess the validity of the JDI had favorable results. Buckley et al cautioned that regression techniques should not be used to analyze data because the estimates would be biased and would "misreport the estimated relationship between job satisfaction and the criteria of interest" (p 539).

The JDI measures job satisfaction on multiple facets rather than measuring a global, overall level of job satisfaction (Leong & Vaux, 1992). The Job in General Scale was created during a subsequent revision of the JDI and was designed to complement the JDI by measuring overall general job satisfaction (Leong & Vaux; Spector, 1997). For the JIG,

Spector and Ironson et al. (1989) reported internal consistency coefficients that ranged from .91 to .95 across several samples.

Researchers from Bowling Green State University gave permission to use the instrument at no cost because of the modifications necessary to the JDI/JIG for computer scoring. A personal email communication from Ms. Shahnaz Aziz, who was contacted for approval of this usage, is located in Appendix B.

The JDI contains five scales, comprised of 72 words or descriptive phrases (facets), which describes the job itself, rather than whether or not the individual is satisfied with the job (Leong & Vaux, 1992, Smith et al., 1969). Therefore, the responses are considered job-referent, not self-referent, allowing the respondent to describe the job instead of the more difficult task of describing internal states of feeling (Smith et al.).

Work on Present Job, Supervision, and Co-worker scales each contain 18 facet items, Present Pay and Opportunities for Promotion scales contain 9 facet items each. Eighteen facets comprise the Job in General Scale. For each of the facets, subjects selected "yes" if the facet was applicable, "no" if it was not, and "?" if a decision could not be made. Scores consisted of "1", "2", or "3". Some of the facets were worded in reverse (negatively).

If a respondent left three or fewer responses unmarked for the 18-item scales, or two or fewer responses for the 9-item scales, omitted

responses were assigned a “?” and scored accordingly. If a respondent left additional unmarked items, the authors recommended not scoring that particular scale (Balzer et al., 1997). Scores were doubled on the scales that had nine facet items. The highest a respondent could score for each scale was 54. A score of 0-22 was interpreted as being dissatisfied with that particular scale, 23-31 was considered neutral, and 32-54 was considered to be satisfied (Balzer et al.).

Demographic Variables

In addition to the questions asked on the JDI/JIG, demographic variables were included in this study in the form of a demographic questionnaire (see Appendix C). For each variable, the respondent selected the category that best described him or her. Age was divided into the following categories: (a) up to 22 years, (b) 23-28, (c) 29-34, (d) 35-40, (e) 41-50, and (f) 51 years or more. The first three age categories allowed the researcher to identify whether the subject was younger than Generation X or within the Generation X age category. The last three categories identified the subject as an older worker. Gender was categorized into male and female categories. For race or ethnicity, subjects chose from the following: (a) African-American, (b) Asian-American, (c) Caucasian, (d) Hispanic, (e) Native American/Indian/Alaskan, and (f) other.

Marital status was divided into: (a) married, (b) single, (c) divorced, (d) separated, and (e) other. Subjects were asked to indicate their education level. Choices were: (a) some high school, (b) high school/GED, (c) associate degree, (d) some college, (e) college degree, (f) post-graduate degree, and (g) other. Respondents were asked the length of service with their current employer and the length of employment with the credit union industry. Both questions were similarly categorized as: (a) up to 5 years, (b) 6-10 years, (c) 11-15 years, (d) 16-20 years, (e) 21-25 years, and (f) 26 years or more

Subjects were given space to write in their current job titles. The categories for annual income before taxes were: (a) less than \$15,000, (b) \$15,000-\$29,999, (c) \$30,000-\$44,999, (d) \$45,000-\$59,999, and (e) \$60,000 and above. Finally, for average number of hours worked per week, subjects could choose from: (a) less than 30 hours per week, (b) 31-40 hours per week, and (c) 41 or more hours per week

Materials Used in the Study

The *Credit Union Directory* (1999), published by Callahan and Associates, Inc., was used to identify the credit unions selected for the study. In making the request for the directory, a cover letter (Appendix D), a copy of the JDI/JIG, the demographic questionnaire, and two sets of follow-up postcards (Appendix E) were mailed.

Survey materials were mailed to survey participants. Included in an envelope were a cover letter (Appendix F), a copy of the JDI/JIG, the demographic questionnaire, and a self-addressed, stamped return envelope. Two sets of follow-up postcards (see Appendix G) also were mailed.

Selection of the Sample

A two-step process was used to select participants. First, the selected credit unions were contacted to request employee directories, and then, the directories were used to select a random sampling.

The *Credit Union Directory* (1999) was used to select 180 credit unions in the seven-state southeastern region. A cover letter on letterhead from The University of Tennessee Federal Credit Union (UTFCU) and a copy of the survey instrument were mailed to each Chief Executive Officer (CEO) of the 180 credit unions, using first class mail. Credit unions are known historically to share information with other credit unions, and the researcher expected that using the UTFCU letterhead to request the information would produce a higher response rate. The cover letter explained the purpose of the study and gave a statement of confidentiality. An executive summary containing the results of the study was to be mailed to participating credit unions. The letter requested a directory listing of credit union employees' names from which to take a random sampling. The investigator received 18 employee

directories from the initial request. Two subsequent reminder postcards that stressed confidentiality were mailed at two-week intervals to encourage participation of non-respondents. One additional employee directory was received.

Four credit unions offered to distribute surveys internally to their employees. Four credit unions responded that they were unwilling to participate.

The total population size from the 19 participating credit unions was 1,359. For a population this size, Krejcie and Morgan (1970) recommended that approximately 300 be sampled.

The employee directories were used to select participants for the survey. Employees at all organizational levels were included in the sample. For credit unions with an employee count of 25 or fewer, all employee names were used. All other directories were alphabetized by last name and a random sample was taken, using stratified and systematic sampling techniques (Babbie, 1998). First, a stratified sampling technique was employed to determine the number of participants needed from each credit union, so that it represented its proportion to the population (Gay, 1996, p. 122). Second, a table of random numbers (Kendall & Smith, 1938) was used to obtain the random start to systematically select the pre-determined number of subjects from each credit union. The random method of probability

sampling was employed because it was most likely to provide a sample that represented the population (Neuman, 1997)

Procedure

The sampling method was conducted using two components. A random sample was selected from the employee directories that were received from participating credit unions. A purposive sampling technique was used for credit unions that were reluctant to release employee directories but were willing to distribute the surveys internally to their employees.

For the random sampling process, a cover letter on University of Tennessee Federal Credit Union's letterhead, a copy of the JDI/JIG, demographic questionnaire, and a self-addressed, stamped return envelope were mailed to each of the 338 selected subjects using first class mail. The cover letter explained the purpose of the study and gave a statement of confidentiality. The researcher believed that the subjects would be more willing to complete the survey if letterhead from another credit union was used in making the request.

The return envelope was coded with the corresponding numerical figure to identify what size credit union the response represented. Instructions to return the surveys by a specified date were included. Due to the fact that anonymity was promised to subjects, returned surveys could not be identified by the respondents' names. Therefore,

two subsequent reminder postcards were mailed at two-week intervals to all participants.

The purposive sample process addressed the four credit unions that indicated their reluctance to release employees' names but were willing to distribute surveys internally themselves. Therefore, 130 cover letters, surveys, and self-addressed, stamped return envelopes were sent to the four credit unions that indicated they would distribute the survey themselves. The return envelopes were coded to identify the asset size of the credit union.

Data Collection

Returned surveys were date-stamped and examined for completeness. The randomly and purposively sampled surveys could be identified based on the numerical coding, and were separated as they were received

Statistical Product and Service Solutions (SPSS) Version 9.0 was used to process, verify, and analyze all data. Using SPSS, a simple program was written to automatically score the JDI/JIG portions of the instrument. All statistical tests used a 95% confidence level. *T*-tests were used to conduct independent statistical analyses on the means.

The demographic data of each survey were coded and entered; descriptive statistics were used to summarize the data. The JDI/JIG scales were scored by adding the numerical values for each facet. The

five scales of the JDI, and the one-scale JIG were scored individually, according to the *Users' Manual* (Balzer et al., 1997), to calculate an index of each individual's job satisfaction on all six scales. Sundberg (1995), in his review of the JDI in the *Twelfth Mental Measurements Yearbook* (Conoley & Impara, 1995), warned that "The five facets [of the JDI] should not be summed to get a general satisfaction score, because they cover aspects of jobs which are only moderately correlated" (p. 515). Serious problems could result from attempting to sum the JDI facets as the authors created the instrument to measure five distinctly different areas (Bedeian et al., 1992; Ironson et al., 1989).

Six surveys were excluded due to their not meeting the minimum number of required answers per facet, according to the *Users' Manual* (Balzer et al., 1997, p.25). Twenty-four surveys completed by individuals born after 1976, consisting of 20 females, 3 males, and one unidentified response, were not used. Nineteen individuals (13 females, 5 males, and 1 unidentified response) who worked fewer than 30 hours per week were excluded from the data. Five of the excluded surveys overlapped in age and hours. Therefore, 221 surveys were considered valid.

Independent sample *t*-tests were conducted, comparing the means of each facet score for the random sampling and the purposive sampling. Statistician Mike Newman (personal communication January 6, 2000), stated that *t*-tests could be used to compare the two sampling

techniques, after which the data could then be combined if no significant differences were found. Each of the six score comparisons tested revealed there were no significant differences between the two groups. Based on these results, the data were combined.

The data were then divided into two categories based on age, one for those born between 1965 and 1976, and the other category for respondents born before 1965. No category for individuals born after 1976 was used.

Independent sample *t*-tests were conducted to determine differences between the two groups on each of the six scales. Comparisons were made in the six job satisfaction scores between Generation X workers and older workers.

Chapter IV

Analysis of Data and Results

The purpose of this research was to examine job satisfaction to determine whether or not Generation X workers had a significantly different level of job satisfaction than older workers did. The researcher examined six areas for comparison: (a) work on present job, (b) present pay, (c) opportunities for promotion, (d) supervision, (e) co-workers, and (f) the job in general.

This section contains the response rate, a description of the characteristics of the sample, a discussion of the data analysis, and a report of the results for each hypothesis.

Response Rate

Letters and two follow-up postcards were mailed to 180 CEOs requesting employee directories, and a total of 19 directories were received. Four credit unions indicated they would distribute surveys internally. Survey materials and two follow-up postcards were mailed to 338 subjects who were randomly selected from employee directories received from the 19 participating credit unions. Of the 338 mailed, a total of 210 surveys were returned, eliciting a response rate of 62%.

One hundred thirty (130) surveys were sent to four credit unions that indicated they would distribute the survey themselves. From those mailings, another 55 surveys were returned, for a response rate of 42%.

Of the 468 total surveys distributed to both the random and purposive sampled subjects, 265 were returned. Therefore, the combined response rate for the random and purposive samples was 57%.

Characteristics of the Sample

Frequency statistics were calculated for the 265 responses. The gender make-up of the sample was predominately female at 76%; 21% were male, and 3% did not respond. Figure 2 indicates that 8.7% of respondents were less than 22 years old, 21.9% were in the 23-28 age category, 15.5% were 29-34 years old, 14.7% were 35-40 years old, 20.8% were 41-50 in age, and 18.1% were aged 51 and older.

Most of the subjects were Caucasian (80%). A little over nine percent (9%) were African-American, 4.9% were Hispanic, 1.1% were Asian-American, .8% were Native American, 2.3% were categorized as "Other," and 1.5% did not respond. Of all subjects, 63% were married, 21.1% were single, 12.1% divorced, 1.9% separated, .8% were categorized as "Other," and 1.1% did not respond.

Figure 3 indicates that fewer than 1% had some high school education, 20.8% reported high school/GED, 7.9% had an associate degree, 46% had some college education, 18.5% had a college degree, 3.8% had a post-graduate degree, and 2.2% were non-respondents.

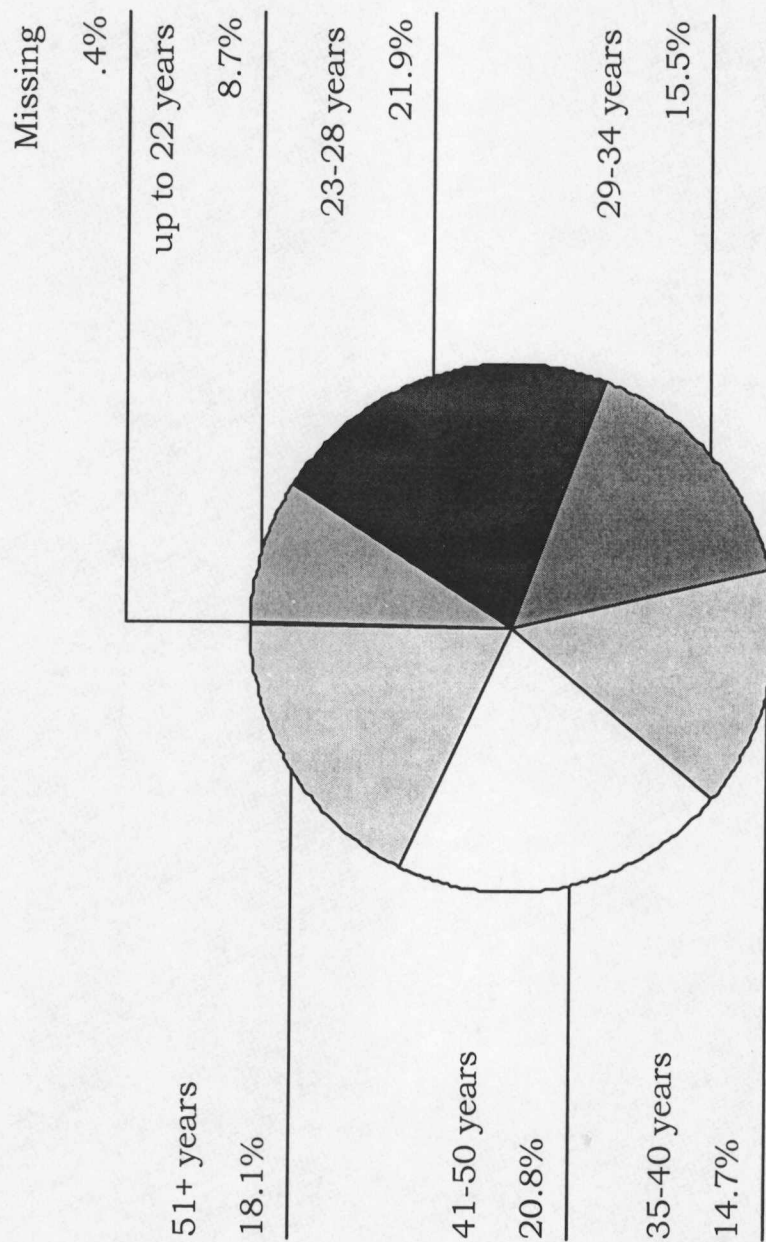


Figure 2. Age of Respondents.

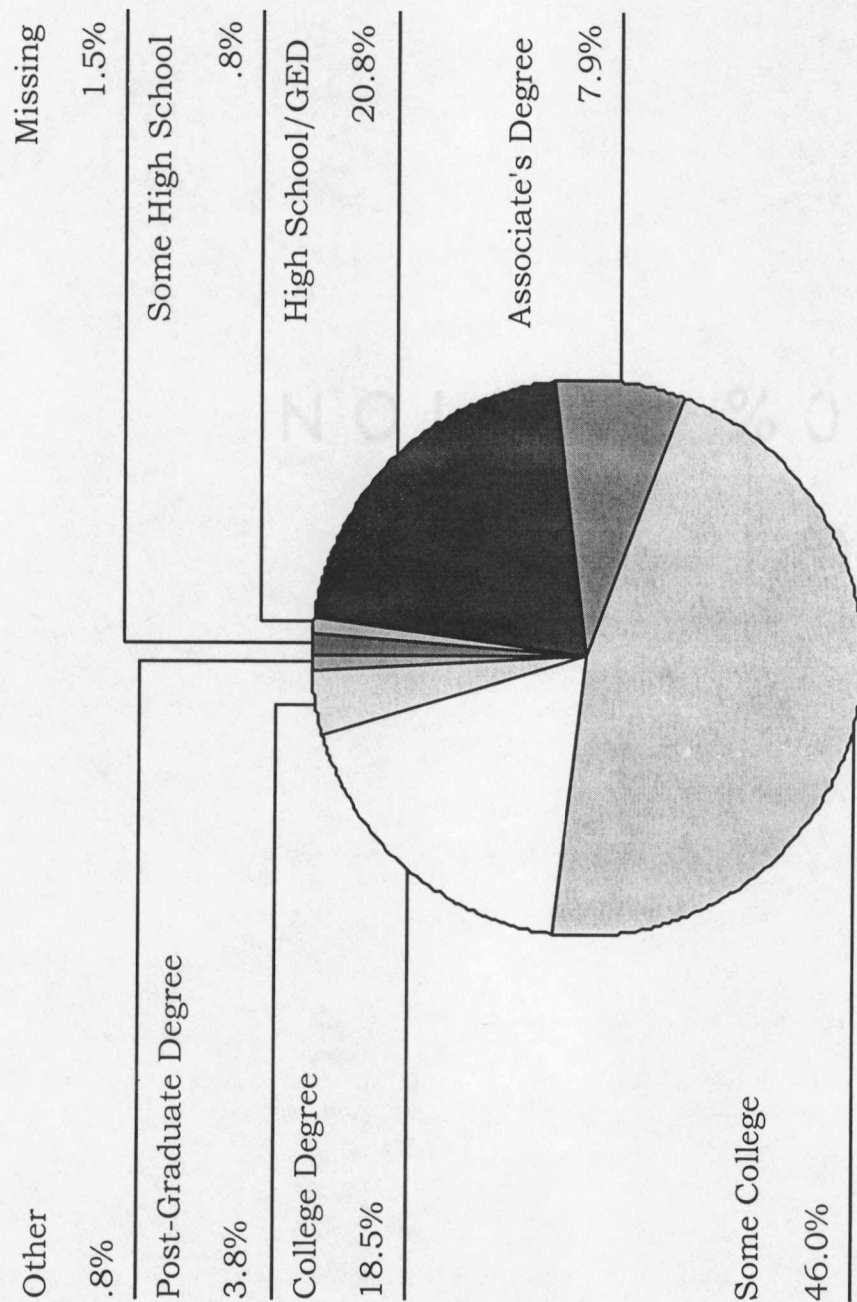


Figure 3. Education of Respondents.

As noted in Figure 4, 67.2% had worked with their current employers for 5 years or less, 11.7% had worked with their current employer for 6-10 years, 11.7% had worked for 11-15 years, 6% had worked for 16-20 years, 2.3% had worked for 21-25 years, and 1.1% had worked for 26 years or more.

Respondents were asked to state their current job title, which resulted in dozens of titles being reported. The researcher attempted to collapse the job titles into broader categories that reflected exemption status and whether supervisory and management functions were present. The largest group (54%) was non-exempt staff employees, 15% were management, 6% were supervisory, 2% were "Other," and 23% were non-respondents. As shown in Figure 5, 56.6% had worked in the credit union industry for 5 years or less, 14.7% had worked in the credit union industry for 6-10 years, 14.7% had worked for 11-15 years, 7.2% had worked for 16-20 years, 4.2% had worked for 21-25 years, and 2.6% had worked for 26 years or more.

Of all subjects, 9.8% earned \$15,000 or less annually, 60.4% earned \$15,000-\$29,999, 18.1% earned \$30,000-\$44,999, 5.7% earned \$45,000-\$59,999, 4.5% earned \$60,000 or more, and 1.5% did not respond. Among all respondents, 6.8% reported working 30 hours per week or fewer on average, 54.3% reported working 31-40 hours per week,

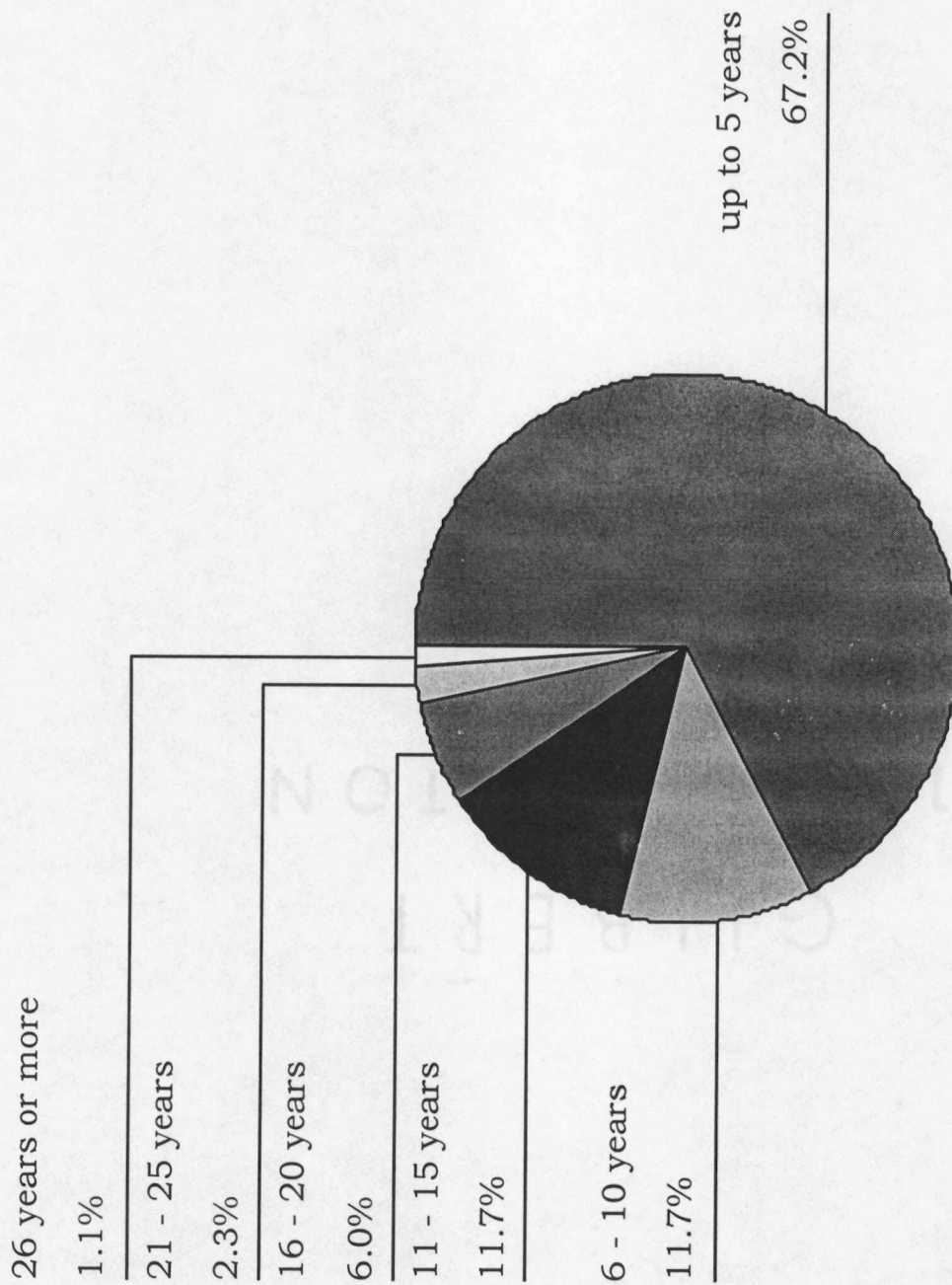


Figure 4. Length of Service with Current Employer.

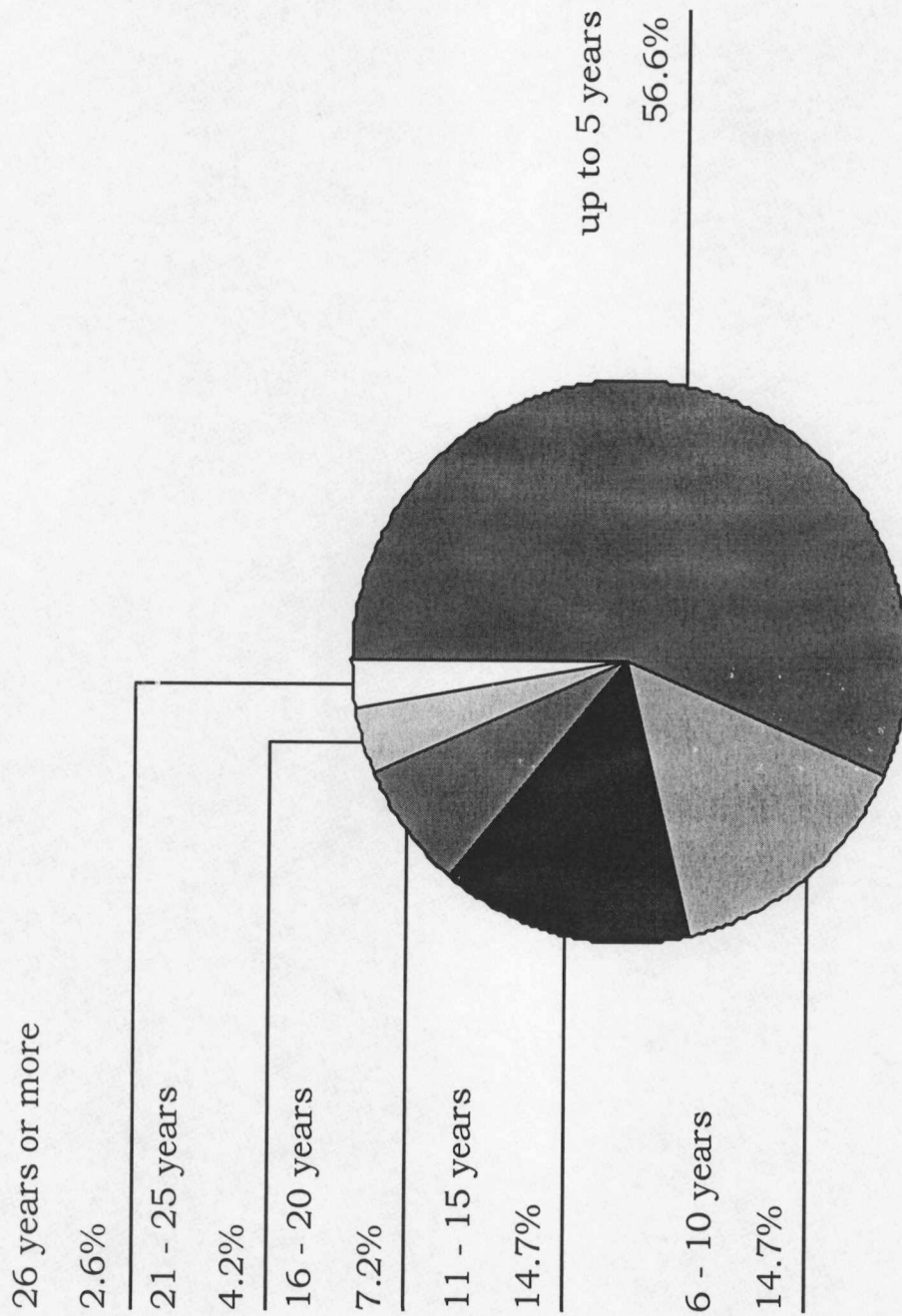


Figure 5. Length of Service with Credit Union Industry.

38.5% worked 41 or more hours per week, and .4% were non-respondents.

Among participating credit unions, 50% were between \$50-\$100 million in asset size. This represented 34% of the total number of responses; 22% of credit unions were between \$101-\$200 million in assets, and represented 22% of the responses; 14% were between \$201-\$300 million in assets, and represented 16% of the responses; 14% of the credit unions had \$301 million or more in assets, and represented 26% of the responses; 6 responses (2%) could not be identified by asset size because the coding was defaced.

Data Analysis

The researcher conducted independent sample *t*-tests to determine whether or not the means of each facet score for the random sampling and for the purposive sampling were significantly different. Each of the six-score comparisons tested revealed there were no significant differences between the two groups (see Table 2 for *t*-test results) Based on these results, the data were combined

The researcher excluded six surveys because they did not meet the minimum number of required answers per facet. Twenty-four (24) surveys that were completed by individuals born after 1976, and 19 surveys from individuals who worked fewer than 30 hours per week also were excluded from the data

Table 2. *T*-Test for Random Versus Purposive Responses

Independent Samples Test

<i>T</i> -test for Equality of Means					
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Work on Present Job Total Score	-.246	221	.806	-.49	1.98
Present Pay Total Score	.963	219	.336	2.58	2.68
Opportunities for Promotion Total Score	-1.858	220	.064	-5.56	2.99
Supervision Total Score	-.317	221	.751	-.68	2.13
Co-Worker Total Score	1.657	220	.099	3.64	2.20
Job in General Total Score	-.392	220	.696	-.71	1.82

The data were divided into two categories based on age. One category was for those individuals born between 1965 and 1976; the other category included respondents born before 1965. Independent sample *t*-tests were conducted to determine differences between the groups on each of the six scales of the JDI/JIG. All statistical tests used a 95% confidence level. Because the null hypotheses were stated in a non-directional fashion, a two-tailed testing procedure was used (Huck & Cormier, 1996, Sprinthall, 1990)

Outlying scores were a concern because they could have a substantial impact on the statistical analyses. That could result in an incorrectly stated strength of the correlation of scores between Generation X workers and older workers (Huck & Cormier, 1996). Krejcie & Morgan (1970) recommended that a sample size of approximately 300 be selected for a population of 1,359. Although a large sample size in itself is not a substitute for proper research methodology, a sample size of at least 200 subjects is acceptable to counter the effects of outliers (Loo, 1983). Therefore, it was determined that the 265 responses received was large enough to prevent outliers from distorting the data.

Hypothesis One

H₀1. There is no significant difference between Generation X workers and older workers when comparing job satisfaction with work on present job.

The mean scale score of Generation X workers was compared to the mean scale score of older workers, using a *t*-test for independent samples. Of the 94 Generation X workers and 129 older workers, the means were 39.26 and 43.56, respectively. Upon analysis of the data, the null hypothesis was rejected. Table 3 depicts the significant difference between Generation X workers and older workers when measuring work on present job ($t = -2.697$, $df = 221$, $p = < .05$).

Hypothesis Two

H₀2: There is no significant difference between Generation X workers and older workers when comparing job satisfaction with present pay.

The mean scale score of the 93 Generation X workers was 27.27, and for the 128 older workers, the mean scale score was 28.98. The *t*-test failed to show that there was any significant difference between the two means. Therefore, there was no evidence to reject the null hypothesis. Table 4 exhibits no significant difference at the .05 level between Generation X workers and older workers when measuring present pay ($t = -.778$, $df = 219$, $p = .438$).

Table 3. T-Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Work on Present Job

Group Statistics					
	N	Mean	Std. Deviation	Std. Error Mean	
Work on Present Job	94	39.26	12.35	1.27	
Older Workers	129	43.56	11.32	1.00	
Total Score					
Independent Samples Test					
T-test for Equality of Means					
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Work on Present Equal variances					
Job Total Score assumed	-2.697*	221	.008	-4.30	1.60

* $p < .05$.

Table 4. T-Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Present Pay

Group Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Present Pay	93	27.27	15.73	1.63
Total Score	128	28.98	16.52	1.46

Independent Samples Test

T-test for Equality of Means					
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Present Pay					
Equal variances assumed	-.778	219	.438	-1.72	2.21
Total Score					

$p' < .05.$

Hypothesis Three

H₀₃ There is no significant difference between Generation X workers and older workers when comparing job satisfaction with opportunities for promotion

The mean scale score of Generation X workers was compared to the mean scale score of older workers for this category. Of the 93 Generation X workers and 129 older workers, the means were 29.33 and 25.66, respectively. The *t*-test failed to show that there was any significant difference between the two means. Upon analysis of the data, there was no evidence to reject the null hypothesis. Table 5 exhibits no significant difference at the .05 level between Generation X workers and older workers when measuring opportunities for promotion ($t = 1.49$, $df = 220$, $p = .138$)

Hypothesis Four

H₀₄. There is no significant difference between Generation X workers and older workers when comparing job satisfaction with supervision

The mean scale score of the 94 Generation X workers was 41.59, and for the 129 older workers, the mean scale score was 42.73. The *t*-test failed to show that there was any significant difference between the two means. Therefore, there was no evidence to reject the null hypothesis. Table 6 exhibits no significant difference at the .05 level

Table 5. *T*-Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Opportunities for Promotion

Group Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Opportunities for Promotion Total Score				
Generation X	93	29.33	17.73	1.84
Older Workers	129	25.66	18.41	1.62

Independent Samples Test

<i>T</i> -test for Equality of Means					
	<i>t</i>	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Opp. for Promotion Total Score					
Equal variances assumed	1.490	220	.138	3.67	2.47

$p = < .05.$

Table 6. *T*-Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Supervision

Group Statistics					
	N	Mean	Std. Deviation	Std. Error Mean	
Supervision	94	41.59	13.11	1.35	
Total Score	129	42.73	12.67	1.12	
Independent Samples Test					
<i>T</i> -test for Equality of Means					
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Supervision					
Equal variances assumed	-.656	221	.513	-1.14	1.74
Total Score					

$p < .05$.

between Generation X workers and older workers when measuring supervision ($t = -.656$, $df = 221$, $p = .513$)

Hypothesis Five

H₀₅: There is no significant difference between Generation X workers and older workers when comparing job satisfaction with co-workers.

The mean scale score of Generation X workers was compared to the mean scale score of older workers for this category. Of the 94 Generation X workers and 128 older workers, the means were 38.74 and 41.89, respectively. The t -test failed to show that there was any significant difference between the two means. Upon analysis of the data, there was no evidence to reject the null hypothesis. Table 7 exhibits no significant difference at the .05 level between Generation X workers and older workers when measuring co-workers ($t = -1.748$, $df = 220$, $p = .082$)

Hypothesis Six

H₀₆: There is no significant difference between Generation X workers and older workers when comparing job satisfaction with the job in general.

The mean scale score of Generation X workers was compared to the mean scale score of older workers. Of the 94 Generation X workers and 128 older workers, the means were 41.70 and 45.27, respectively.

Table 7. *T*-Test for Generation X Workers and Older Workers Comparing Job Satisfaction with Co-Workers

Group Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Co-Worker	94	38.74	12.97	1.34
Older Workers	128	41.89	13.45	1.19
Total Score				

Independent Samples Test

<i>T</i> -test for Equality of Means					
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Co-Worker					
Equal variances assumed	-1.748	220	.082	-3.15	1.80
Total Score					

$p < .05$.

Upon analysis of the data, the null hypothesis was rejected. Table 8 depicts the significant difference between Generation X workers and older workers when measuring the job in general ($t = -2.425$, $df = 220$, $p = < .05$).

Summary

The results of the study, as well as response rate and sample characteristics, were presented in this chapter. Results were provided for each of the six hypotheses under investigation. Analysis of the data determined that of the six hypotheses, significant differences were identified in Hypothesis One and Hypothesis Six. For Hypotheses Two, Three, Four, and Five, no significant difference was identified.

Table 8. *T*-Test for Generation X Workers and Older Workers Comparing Job Satisfaction with the Job in General

Group Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Job in General	94	41.70	11.29	1.16
Older Workers	128	45.27	10.50	.93

Independent Samples Test

<i>T</i> -test for Equality of Means					
	<i>t</i>	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Job in General					
Equal variances assumed	-2.425*	220	.016	-3.57	1.47

**p* < .05.

Chapter V

Discussion

This chapter contains a summary of the research conducted in this descriptive study, including research methodology and procedures. A summary of results of the six hypotheses that were tested is also presented. This chapter concludes with a discussion concerning research limitations and recommendations for further research.

Purpose of the Study

The purpose of this research was to examine job satisfaction to determine whether or not Generation X workers had a significantly different level of job satisfaction from that of older workers. Six areas were examined for comparison: (a) work on present job, (b) present pay, (c) opportunities for promotion, (d) supervision, (e) co-workers, and (f) the job in general. Generation X workers were considered to be workers born between 1965 and 1976. Older workers were defined as workers born before 1965. Individuals born after 1976 were excluded from this study. The researcher selected credit unions in the Southeast for this study, due to their accessibility.

There have been many studies conducted on job satisfaction, and in many organizations and industries (Wright & Hamilton, 1978). Companies must understand the importance of measuring job satisfaction because of its presumed direct effect on cost-reduction,

increased productivity, reduced absences, errors, and turnover (Cranny et al., 1992). Individuals who are adaptable and cooperative are more likely to be satisfied with their jobs and will work more productively (Cranny et al.).

Job satisfaction has been defined by Brewer (1998) as “the degree to which an individual enjoys his or her work” (p. 27). Previous studies were found that involved age and job satisfaction correlations (Bernal et al., 1998; Muchinsky, 1978; Snyder & Mayo, 1991; Spector, 1997). Different types of age and job satisfaction relationships were found and these conflicting results have led to confusion regarding the true strength and form of the relationship (Bernal et al.). After an extensive search of current literature, no specific research comparing job satisfaction of Generation X workers to older workers was located.

Methods and Procedures

Job satisfaction of all subjects was measured by the Job Descriptive Index (JDI) and Job in General (JIG) survey instruments (see Appendix A). As stated by Leong and Vaux (1992), the JDI “is one of the most widely used measures of job satisfaction” (p. 319). The JDI/JIG measured job satisfaction on six scales: work on present job, present pay, opportunities for promotion, supervision, co-workers, and the job in general. Each scale had either 9 or 18 facets. Each set of facets was summed to produce a total score for each scale. Statistical Product and

Service Solutions (SPSS) Version 9.0 was used to process, verify, and analyze all data. For all statistical tests, the researcher used a 95% confidence level. *T*-tests were used to conduct independent statistical analyses on the mean scores. A demographic questionnaire (see Appendix C) was attached to the survey, containing the following 10 variables: age, gender, race, marital status, highest level of education completed, length of service with current credit union, occupation, length of service with the credit union industry, income, and hours worked per week.

Six null hypotheses were developed for this research. Each hypothesis stated that there was no significant difference between Generation X workers and older workers when comparing job satisfaction with (a) work on present job, (b) present pay, (c) opportunities for promotion, (d) supervision, (e) co-workers, or (f) the job in general.

A two-step process was used to select participants. First, an employee directory was requested from 180 credit unions in the seven-state southeastern region, and second, the employee directories were used to select a random sampling.

Using the 19 employee directories received, 338 surveys and two follow-up postcard reminders were mailed to the randomly selected subjects. One hundred thirty (130) surveys were sent to the four credit unions whose CEOs indicated they would distribute the survey

themselves. Of the 468 total surveys distributed, 265 were returned, eliciting a 57% response rate. Incomplete surveys were excluded. Also excluded were surveys for subjects who were born after 1976 and for subjects who worked fewer than 30 hours per week. Two hundred twenty-one (221) surveys were considered valid.

The demographic data of each survey were coded and entered, and descriptive statistics were used to summarize the data. The five scales of the JDI and the one-scale JIG were scored separately to calculate an index of each individual's job satisfaction on all six scales.

To combine the random and purposive samples into one group, independent sample *t*-tests were conducted, comparing the means of each facet score for both groups. Each of the six score comparisons tested revealed no significant differences between the two groups. Therefore, the data were combined.

The data were then divided into two categories based on age. One category was for those individuals born between 1965 and 1976, the other category represented respondents born before 1965. Independent sample *t*-tests were conducted to test the differences between the two groups on each of the six scales.

The researcher developed six hypotheses for this study, based on the six scales of the JDI/JIG. For Hypothesis One, there was evidence to reject the null hypothesis that there was no significant difference

between Generation X workers and older workers when comparing job satisfaction with work on the present job. Statistical tests for Hypotheses Two, Three, Four, and Five failed to show any evidence to reject the null hypothesis that there was any significant difference between Generation X workers and older workers when comparing job satisfaction with present pay, opportunities for promotion, supervision, or co-workers. Hypothesis Six was rejected due to evidence that there was a significant difference between Generation X workers and older workers when measuring the job in general

The writer attempted to compare these findings with established norms. Age was a critical factor in this study, and age categories were established that separated the Generation X workers from older workers. The norms published in the *Users' Manual* (Balzer et al., 1997), however, were stratified by age categories that did not match those established in this research. As of the date of this research, Generation Xers were aged 23 to 34. One of the age categories provided by the manual grouped all workers aged 25 or younger, which would distort the norm comparison for that category. Therefore, a comparison to the established norms could not be made.

Conclusions

Authors of the JDI/JIG have stated that the survey scales should not be added for a total score (Balzer et al , 1997). Rather, each scale

should be treated separately. Therefore, each hypothesis was analyzed independently.

For Hypothesis One, there was a significant difference between Generation X workers and older workers when comparing job satisfaction with work on the present job. The mean score for work on present job was 39.26 for Generation X workers and 43.56 for older workers, indicating that older workers on average were more satisfied with work on the present job than Generation X workers were. Although the scores were determined to be significantly different, the means of both were within the “satisfied” scoring zone, as described by the JDI creators. Both groups were satisfied with their work on present job. However, older workers were significantly more satisfied.

Bernal et al. (1998) reported a weak positive, linear relationship between age and work satisfaction in a study that “used a large, national probability sample of persons employed across representative occupational classes” (p. 288). Rhodes (1983), in a review of research, stated that a significant relationship between age and the work itself was found in four bivariate analyses and that evidence strongly supported a positive relationship between the two variables. Warr (1994) also suggested that the level of satisfaction with work was higher for older workers. Gibson and Klein (1970) and Kacmar and Ferris (1989) found a positive relationship between age and the job.

For Hypothesis Two, there was no significant difference between Generation X workers and older workers when comparing job satisfaction with present pay. The mean score for present pay for Generation X workers and for older workers was 27.27 and 28.98, respectively. According to the authors of the JDI, these scores were within the “neutral” scoring zone, indicating that the groups on average were neither satisfied nor dissatisfied.

The results of a study conducted by Gibson and Klein (1970) indicated a positive relationship between age and satisfaction with pay. Gibson and Klein suggested that until age 40, the relationship was flat, and later began to climb in a linear fashion. Satisfaction with pay was sometimes found to be positively associated with age (Kacmar & Ferris, 1989; Rhodes, 1983; Warr, 1994). Bernal et al. (1998) found a weak relationship between age and satisfaction with pay.

For Hypothesis Three, there was no significant difference between Generation X workers and older workers when comparing job satisfaction and opportunities for promotion. The mean score for Generation X workers was 29.33, and for older workers it was 25.66. Opportunity for promotion scores were within the “neutral” scoring zone, meaning that the groups on average were neither satisfied nor dissatisfied.

Kacmar and Ferris (1989) reported a U-shaped relationship between age and satisfaction with opportunities for promotion. However,

Bernal et al. (1998), Rhodes (1983), and Warr (1994) reported that satisfaction with promotions was not age related. Gibson and Klein (1970) found that opportunities for promotion affected overall job satisfaction in younger workers.

Findings related to Hypothesis Four indicated that there was no significant difference between Generation X workers and older workers when comparing job satisfaction with supervision. The mean score was 41.59 for Generation X workers and 42.73 for older workers. The scores were not determined to be significantly different and the means of both scores were within the "satisfied" scoring zone as defined by the authors of the JDI.

Kacmar and Ferris (1989) reported a U-shaped relationship between age and satisfaction with supervision, as did Gibson and Klein (1970). However, a gradual linear trend continued until about age 50 and began to level off (Gibson & Klein). Conversely, Bernal et al. (1998), Rhodes (1983), and Warr (1994) reported that satisfaction with supervision was not age related.

For Hypothesis Five, there was no significant difference between Generation X workers and older workers when comparing job satisfaction with co-workers. The mean score was 38.74 for Generation X workers and 41.89 for older workers. The scores were not determined to be

significantly different, and the means of both scores were within the “satisfied” scoring zone as defined by the authors of the JDI.

Bernal et al. (1998), Rhodes (1983), and Warr (1994) reported that satisfaction with co-workers was not age related. Kacmar and Ferris (1989) reported a U-shaped relationship and Gibson and Klein (1970) indicated a positive relationship. Gibson and Klein (1970) also suggested that satisfaction with co-workers affected overall job satisfaction in older workers.

For Hypothesis Six, there was a significant difference between Generation X workers and older workers when comparing job satisfaction with the job in general. The mean score was 41.70 for Generation X workers and 45.27 for older workers, indicating that older workers on average were more satisfied with the job in general than Generation X workers were. The scores were determined to be significantly different, and the means of both were within the “satisfied” scoring zone for the JIG. On average, both groups were satisfied with their work on present jobs. However, older workers were significantly more satisfied.

The results of the Gibson and Klein (1970) study indicated a positive relationship between age and overall job satisfaction. Rhodes (1983) stated, “There is overwhelming evidence that overall job satisfaction is positively associated with age” (p. 331). This positive linear relationship between age and overall job satisfaction was evident

through age 60 (Rhodes, 1983). In an earlier study, Herzberg et al. (1957) reported a U-shaped relationship between age and overall job satisfaction. Bernal et al. (1998) reported a weak linear relationship between the two variables

It is important to note that even though a significant difference was found with two of the hypotheses, neither age group was within the “dissatisfied” scores for all six scales. Significant differences were found between Generation X workers and older workers for job satisfaction with work on present job and the job in general. These two scales involve intrinsic factors of the job, whereas the other four facets (present pay, opportunities for promotion, supervision, and co-workers) describe extrinsic factors. It would appear that older workers at credit unions generally are more satisfied than Generation X workers when comparing factors that are intrinsic, or internal to the job. There was no significant difference between the groups when measuring extrinsic factors that are controllable by the organization.

Research Limitations, Delimitations and Assumptions

The researcher identified several research limitations for this study. The *Credit Union Directory* (1999) was the most current edition at the time and reflected credit union asset size data as of June 30, 1998. Therefore, as of publication, some credit unions that were below the \$50 million in asset cutoff point for inclusion in the study might have been

excluded in error. Due to the two-step sampling process, the time lapse between receiving the employee directories and mailing the surveys might have allowed for the employee directories to become outdated.

Inference from the results of this research should be made only for credit unions in the Southeast that held \$50 million in assets or larger. Readers should exercise caution in making other inferences. The response rate included 23 of 180 possible credit unions that were represented in the sample. Due to this low response rate, the sample might not be representative of the population. Subjects may not have responded if they were experiencing low job satisfaction, which might have affected the results of this study.

There was no control as to when the subject completed the survey, even though the researcher mailed the surveys to the place of employment. The cover letter encouraged the respondent to complete it in a quiet atmosphere. However, the work environment could have had an effect on the responses selected. New hires were included in the sample, although they might not have had a clear understanding of satisfaction with their job at the time.

The Job Descriptive Index (JDI) and Job in General (JIG) instruments were used to collect data (see Appendix A). These instruments highlight six facets of job satisfaction, although there may be other facets that provide better representation. Some researchers

have found that these facets may not apply across all types of organizations (Spector, 1997).

Age was a critical factor in this study, and age categories were established that separated Generation X workers from older workers. The norms published in the *Users' Manual* (Balzer et al , 1997) were stratified by age categories that did not match those established in this research. As of the date of this research, Generation Xers were aged 23 to 34. One of the age categories provided by the manual grouped all workers aged 25 or younger, which would distort the norm comparison for that category. Therefore, a comparison to the established norms could not be made.

The researcher imposed some limitations to the study. To reduce the population to a manageable size, the study was limited to credit unions in a certain geographical area, whose assets totaled \$50 million or more. Credit unions with this larger asset size were selected because those characteristics mirrored the researcher's employer. Due to the nature of the study, respondents born after 1976 were not included because they did not represent either the Generation X worker or older worker category. Also excluded from the data were subjects who worked fewer than 30 hours per week.

This study focused on credit union employees who were categorized as either Generation X workers or older workers. Job satisfaction data were gathered and comparisons were made based on

age alone. Other demographic factors could have been investigated to determine whether or not there were other significant correlations to job satisfaction.

The researcher worked for a credit union and assumed that credit union CEOs would release their employee directories. The researcher also assumed that credit union subjects would participate in the survey.

Implications of Results

Based on the results of this study and the review of literature, the following implications can be drawn

1. Two of the six hypotheses reported a significant difference based on age. However, for all six hypotheses, the Generation X workers' and the older workers' average scores were either in the "satisfied" or "neutral" scoring zone for the six facets.
2. Results suggest that credit union workers, regardless of age, may be either neutral or more satisfied working in the credit union industry, as opposed to other industries. The relationships that were revealed in this study may be occupation-specific, or possibly represent a white-collar concept in an industry that was established in the early 1900s (National Credit Union Administration, 1988).
3. Credit union employees who work in larger credit unions seemed not to be dissatisfied with the six facets that were measured. Employees generally were satisfied or neutral about the work itself, their pay, opportunities for promotion, supervision, co-workers, and the job in general.
4. It appears that older workers at credit unions generally are more satisfied than Generation X workers when comparing factors that are intrinsic to the job, including work on present job and the job in general. However, for extrinsic factors that dealt with pay, opportunities for promotion, supervision, and

co-workers, there is no significant difference between the groups.

5. Credit unions of \$50 million or more in assets may have the resources to encourage a higher level of job satisfaction than smaller credit unions.

Although this study basically investigated job satisfaction as a relationship to age, it focused on a specific age group that was identified as Generation X. In other studies of age and job satisfaction, researchers have concluded that there was some relationship between the two. However, overall, this researcher failed to confirm prior findings. The implications listed above give some indication toward understanding the discrepancy of findings in this study compared to those of prior research

Recommendations for Further Research

This study included credit unions of \$50 million or more in assets located in the Southeast. Future research could include all credit unions, regardless of asset size or geographical location. The financial industry as a whole could be selected, rather than focusing on credit unions specifically.

There are many instruments in use today to measure job satisfaction. The JDI/JIG represent two. Using a different survey instrument could produce substantially different results.

Using the JDI/JIG provided an assessment of job satisfaction based on certain established scales and facets. Researching other

aspects of job satisfaction might reveal differences between ages of workers.

In addition to work items that make up job satisfaction, a demographic comparison of the correlation between age, gender, job position, and length of time in position might indicate other factors that affect job satisfaction. Level of education also could play a role in job satisfaction because lower educational levels could lead to lower job expectations (Snyder & Mayo, 1991)

Other research might include a longitudinal study, or studies of turnover and intent to quit as related to job satisfaction. Future research might also include all workers, regardless of average number of hours worked per week.

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Appendices

Appendix A
Job Descriptive Index (JDI)
and
Job in General (JIG)

Think of the **work you do at present**
How well does each of the following
words or phrases describe your work?
Circle 1 for "yes" if it describes your
work, 2 for "no" if it does NOT
describe it, and 3 for "?" if you cannot
decide

<u>Work on Present Job</u>	Y	N	?
Fascinating	1	2	3
Routine	1	2	3
Satisfying	1	2	3
Boring	1	2	3
Good	1	2	3
Gives sense of accomplishment	1	2	3
Respected	1	2	3
Uncomfortable	1	2	3
Pleasant	1	2	3
Useful	1	2	3
Challenging	1	2	3
Simple	1	2	3
Repetitive	1	2	3
Creative	1	2	3
Dull	1	2	3
Uninteresting	1	2	3
Can see results	1	2	3
Uses my abilities	1	2	3

Think of the **pay you get now** How
well does each of the following words
or phrases describe your present pay?
Circle 1 for "yes" if it describes your
pay, 2 for "no" if it does NOT describe
it, and 3 for "?" if you cannot decide

<u>Present Pay</u>	Y	N	?
Income adequate for normal expenses	1	2	3
Fair	1	2	3
Barely live on income	1	2	3
Bad	1	2	3
Income provides luxuries	1	2	3
Insecure	1	2	3
Less than I deserve	1	2	3
Well paid	1	2	3
Underpaid	1	2	3

Think of the **opportunities for promotion** that you have now How
well does each of the following words
or phrases describe these? Circle 1 for
"yes" if it describes your opportunities
for promotion, 2 for "no" if it does
NOT describe them, and 3 for "?" if
you cannot decide

<u>Opportunities for Promotion</u>	Y	N	?
Good opportunities for promotion	1	2	3
Opportunities somewhat limited	1	2	3
Promotion on ability	1	2	3
Dead-end job	1	2	3
Good chance for promotion	1	2	3
Unfair promotion policy	1	2	3
Infrequent promotions	1	2	3
Regular promotions	1	2	3
Fairly good chance for promotion	1	2	3

Think of the **supervision** that you get on your job. How well does each of the following words or phrases describe this? Circle 1 for "yes" if it describes the supervision you get on your job, 2 for "no" if it does NOT describe it, and 3 for "?" if you cannot decide

<u>Supervision</u>	Y N ?		
Asks my advice	1	2	3
Hard to please	1	2	3
Impolite	1	2	3
Praises good work	1	2	3
Tactful	1	2	3
Influential	1	2	3
Up-to-date	1	2	3
Doesn't supervise enough	1	2	3
Has favorites	1	2	3
Tells me where I stand	1	2	3
Annoying	1	2	3
Stubborn	1	2	3
Knows job well	1	2	3
Bad	1	2	3
Intelligent	1	2	3
Poor planner	1	2	3
Around when needed	1	2	3
Lazy	1	2	3

Think of the majority of the people that you work with now or the people you meet in connection with your work. How well does each of the following words or phrases describe these people? Circle 1 for "yes" if it describes the people you work with, 2 for "no" if it does NOT describe them, and 3 for "?" if you cannot decide

<u>Co-Workers (People)</u>	Y N ?		
Stimulating	1	2	3
Boring	1	2	3
Slow	1	2	3
Helpful	1	2	3
Stupid	1	2	3
Responsible	1	2	3
Fast	1	2	3
Intelligent	1	2	3
Easy to make enemies	1	2	3
Talk too much	1	2	3
Smart	1	2	3
Lazy	1	2	3
Unpleasant	1	2	3
Gossipy	1	2	3
Active	1	2	3
Narrow interests	1	2	3
Loyal	1	2	3
Stubborn	1	2	3

Think of **your job in general**. All in all, what is it like most of the time? Circle 1 for "yes" if it describes your job, 2 for "no" if it does NOT describe it, and 3 for "?" if you cannot decide

<u>Job in General</u>	Y N ?		
Pleasant	1	2	3
Bad	1	2	3
Ideal	1	2	3
Waste of time	1	2	3
Good	1	2	3
Undesirable	1	2	3
Worthwhile	1	2	3
Worse than most	1	2	3
Acceptable	1	2	3
Superior	1	2	3
Better than most	1	2	3
Disagreeable	1	2	3
Makes me content	1	2	3
Inadequate	1	2	3
Excellent	1	2	3
Rotten	1	2	3
Enjoyable	1	2	3
Poor	1	2	3

Appendix B
Approval from Bowling Green State University

From. Shahnaz Aziz <aziz@bgnet.bgsu.edu>
To: <sefird@utfcu.org>
Date. Wed, Jun 23, 1999 4:12 PM
Subject: JDI

Dear Stephanie,

Based on our research group meeting today, I would advise that you use our latest 1997 version of the JDI (as opposed to the 1969 version) since it has the most up-to-date norms. Furthermore, you are certainly free to score the results in any way you find appropriate for your study. I would also like you to be aware of the fact that we can grant you permission to reproduce the desired number of surveys at no charge if you agree to send us your data in its raw form upon completion of your study (since we are continuously in the process of validating the JDI and this would help us in doing so). If you would like, I would also suggest the possibility of adding a few more demographics such as, supervisor gender and job level into your study.

Please let me know if you have any further questions.

Sincerely,

Shahnaz

Shahnaz Aziz	(419) 372-8247 phone
Department of Psychology	(419) 372-6013 fax
Bowling Green State University	aziz@bgnet.bgsu.edu
Bowling Green, OH 43403	

Appendix C
Demographic Questionnaire

Job Satisfaction Survey

The purpose of this survey is to gather information for research purposes. It is not a test. There are no right or wrong answers. This survey is **anonymous** and **confidential**, and should take about 5 minutes to complete. Please provide the following demographic information.

Age: up to 22 years
 23 – 28 years
 29 – 34 years
 35 – 40 years
 41 – 50 years
 51 or more

Gender: female
 male

Please indicate race or ethnicity:

____ African American
 ____ Asian American
 ____ Caucasian
 ____ Hispanic
 ____ Native American
 ____ (Indian/Alaskan)
 ____ Other (Please specify)

Marital Status:

____ Married
 ____ Single
 ____ Divorced
 ____ Separated
 ____ Other

Education:

____ Some High School
 ____ High School/GED
 ____ Associate's Degree
 ____ Some College
 ____ College Degree
 ____ Post-Graduate Degree
 ____ Other (Please specify)

Length of service with current employer:

____ up to 5 years
 ____ 6 – 10 years
 ____ 11 – 15 years
 ____ 16 – 20 years
 ____ 21 – 25 years
 ____ 26 years or more

Current Job title:

Length of employment with the credit union industry:

____ up to 5 years
 ____ 6 – 10 years
 ____ 11 – 15 years
 ____ 16 – 20 years
 ____ 21 – 25 years
 ____ 26 years or more

What range best describes your annual income (yours only) before taxes:

____ less than \$15,000
 ____ \$15,000 – \$29,999
 ____ \$30,000 – \$44,999
 ____ \$45,000 – \$59,999
 ____ \$60,000 and above

Average number of hours worked per week:

____ less than 30 hours per week
 ____ 31 – 40 hours per week
 ____ 41 or more hours per week

Please turn the page and
begin the survey

Appendix D

Letter to President/CEO of Credit Union



UT Federal Credit Union

June 25, 1999

«Title» «FirstName» «LastName»
«Company» Credit Union
«Address1»
«City» «PostalCode»

Dear «Title» «LastName»

I am a graduate student at The University of Tennessee, studying job satisfaction of credit union employees. The results of my research may indicate job satisfiers and/or dissatisfiers based on age and other demographic factors.

I am contacting Southeast credit unions with \$50 million or more in assets to participate in a survey that will study the job satisfaction differences between younger and older workers. Your participation would involve releasing a company directory of your employees' names. From all the credit union directories received, a random sampling of participants will be selected. An envelope stamped "Confidential" containing a cover letter and survey, similar to the ones attached, will be mailed independently to each selected individual at the credit union address, along with a self-addressed, stamped envelope for return. Instructions to return the surveys by a specified date will be stated. A coding system will be used to determine what size credit union the response represents.

Please be assured that use of this data will be for research purposes only. At no time will a respondent's name be associated with their response. Participants will be asked to provide personal demographic information to determine if certain personal characteristics are associated with job satisfaction. This information will be of value in the research, and will not be used for any other purpose. The survey can be completed by most individuals in five minutes.

If you are willing to participate in this study, please send a company listing of your employees' names via regular mail (an address label is enclosed), email (sefird@utfcu.org), or fax (423/971-1797), by Friday, July 9, 1999. To show my appreciation for your cooperation, I gladly will share the results of this study with you.

If you have questions, please contact me at 423/971-1971, or 800/264-1971, ext. 111.

Sincerely,

Stephanie M. Efird, PHR
Vice President Human Resources

Enclosures

PO Box 51848 • 2100 White Avenue • Knoxville TN 37950-1848
(865) 971-1971 • 1-800-264-1971 • Fax (865) 971-1797 • www.utfcu.org

Appendix E
Follow-up Postcards to President/CEO

First Follow-Up Postcard to CEOs Requesting Employee Directories

Recently, you received a request to participate in a survey that will study job satisfaction of credit union employees. If you haven't responded to the request as yet, there's still time to do so. Please provide a staff listing of your employee names by email (sefird@utfcu.org), fax (423/291-2756) or mail to the address below, before Friday, July 23, 1999. If you have questions concerning the extremely confidential nature of this research, call me at 800/264-1971, ext. 111. **Please be assured your employees' names will be held in utmost confidence.** Thank you, in advance, for your participation.

Stephanie Efird, VP Human Resources
UT Federal Credit Union
P.O. Box 51848
Knoxville TN 37950-1848

Second Follow-Up Postcard to CEOs Requesting Employee Directories

Recently, you received a request to participate in a survey that will study job satisfaction of credit union employees. If you haven't responded to the request as yet, there's still time to do so. Please provide a staff listing of your employee names by email (sefird@utfcu.org), fax (423/291-2756) or mail to the address below, before Friday, August 13, 1999. If you have questions concerning the extremely confidential nature of this research, call me at 800/264-1971, ext. 111. **Please be assured your employees' names will be held in utmost confidence.** Thank you, in advance, for your participation.

Stephanie Efird, VP Human Resources
UT Federal Credit Union
P.O. Box 51848
Knoxville TN 37950-1848

Appendix F
Letter to Subjects



UT Federal Credit Union

September 13, 1999

«Title» «FirstName» «LastName»
Credit Union Name
Credit Union Address
City State ZIP

Dear «Title» «LastName»

I am a graduate student at The University of Tennessee conducting research to study job satisfaction of credit union employees of all ages. Your employer has graciously consented to this study and has provided me with your name to be a participant in this study.

Attached is a survey that should take about five minutes to complete. The survey focuses on satisfaction toward work and requests some demographic data to determine if certain personal characteristics are associated with job satisfaction.

Please be assured that use of the information you provide will be for research purposes only. Your response is confidential and anonymous. There will be no individual report on any one's survey form. The personal demographic information is of value in the research to determine if certain personal characteristics are associated with job satisfaction. The return envelope is coded only to indicate what size credit union your response represents.

Please complete the attached survey and return it in the enclosed self-addressed, stamped envelope by Friday, September 24, 1999. Surveys should be completed in a quiet, private atmosphere.

If you have questions, please contact me at 423/971-1971, or 800/264-1971, ext. 111.

Sincerely,

Stephanie M. Efird
V.P. Human Resources

Enclosures

Appendix G
Follow-up Postcards to Subjects

First Follow-Up Postcard to Participants

Recently, you received a survey that studies job satisfaction of credit union employees.

If you already have completed the survey and returned it -- thank you very much. If you haven't returned the survey, there's still time to do so. The survey is anonymous and confidential and will provide useful information regarding job satisfaction in the credit union industry.

Please return your survey before Friday, October 8, 1999. If you did not receive a survey or have misplaced the one mailed to you, please call me at 800/264-1971, ext. 111, and I will mail you another one. Thank you for your cooperation.

Stephanie Efird

Second Follow-Up Postcard to Participants

Recently, you received a survey that studies job satisfaction of credit union employees.

If you already have completed the survey and returned it -- thank you very much. (Since the surveys are anonymous, there is no way to tell which of you returned it. Therefore, this follow-up is being sent to all participants.)

If you haven't returned the survey, there's still time to do so. **Please return your survey before Friday, October 22, 1999.** If you did not receive a survey or have misplaced the one mailed to you, please call me at 800/264-1971, ext. 111, and I will mail you another one. Thank you for your cooperation.

Stephanie Efird

PS: This is the final reminder you will receive.

Vita

Stephanie M. Efird was born in Rome, Georgia, on July 6, 1960. She attended Coosa Valley Technical School and Floyd College while living in Rome. She and her husband, Paul, married and moved to Atlanta, Georgia, in 1985, and Stephanie received her Bachelor of Business Administration degree from Georgia State University in 1989.

In 1989, the Efirds moved to Knoxville, Tennessee, where they now reside. Stephanie has worked for UT Federal Credit Union since 1990 and currently serves as Vice President of Human Resources. She began the Human Resource Development graduate program at The University of Tennessee in 1996

Stephanie also holds the certification of Professional in Human Resources (PHR), which she obtained in 1996