

## Comparative Study on Intrinsic and Extrinsic Factors of Motivation on Job Commitment of Bank Employees

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**Abstract:** This paper is focused on finding the crucially important factors for ensuring better commitment of bank employee's in Commercial Banks of Bangladesh. Following the research findings conducted by academicians and researchers in the field of motivation found employee's commitment is an essential for the survival and growth of organization. A vital predictor of this type commitment is motivation, which motivates employees to spend time and electricity within the organization contributing to the success of the business enterprise. Because of this truth, there is a growing interest in examining the relationship between motivation and commitment of employee's within organization. Structural Equation Modeling (SEM) technique is employed and found all extrinsic elements have more positive effect on employee's commitment. This paper reveals the significance of extrinsic factors like pay, job security along with intrinsic factors like good and well responsive interpersonal relationship for motivation for improving employee's performance and commitment to organization.

**Keywords:** Extrinsic Factors, Intrinsic Factors, Motivation, Commercial Banks, Employee Commitment.

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### I. Introduction

In these days' of rapidly changing environment and complexity of human psychology and assertiveness to organization has drawn much attention to the researcher, practitioner and personnel working for motivation. Management of human resource is the most crucial for survival and growth of organization. Every factors of business whether is of high quality or low will mean nothing if human resources are not directed well and planned. Directing human resources with the perceived goal of business requires committed employee's which needs motivation in every possible aspect. Motivated and psychologically attached employees perceive the feeling of belonging and owing the organization that fosters the commitment of employee's dedication. Scholar on human resource management identifies related factors of motivation as human assets are said to be an enterprise's greatest property but can be of zero value if not motivated properly. An individual's motivation may be inspired by others or events (extrinsic motivation) or it may come from intrinsic Motivation which has been considered as one of the most important reasons that inspire a person to move forward in life that includes good working environment, proper communication and authority over performance. Extrinsic motivation refers to behavior that is driven by external rewards such as money, fame, grades, and praise. This type of motivation arises from outside the individual, as opposed to intrinsic motivation, which originates inside of the individual. Businesses organization, need to use the maximum capacity of their human resources to live ahead of the fierce opposition and survive inside the middle of the quest. Banking industry needs it more and some of the study on bank employee's satisfaction shows a high level of dissatisfaction to the organization. Private commercial banks employee's are mostly found satisfied with the internal arrangement made by organization but not external. There is pressure of duties along with other adaptation to new area and policies. But however extrinsic factors like pay, bonus, and the related monetary benefit are mostly attractive to them for attachment to organization.

### II. Literature Review of the Study

Job satisfaction is now days taken as one of the most important subjects in the management of human resources of an organization. (Loi and Yang, 2009), because it is measured as one of the determinants of the excellence of the working context in any organization. Though satisfaction and motivation was studied by Taylor (1911) shedding light on human resources but scientific study was taken but by Mayo (1924) that emphasis more on job satisfaction and employees' commitment.

There are plenty of studies on the topic involving motivation and dedication of employee's to organization however studies on linkages among extrinsic factors of motivation still demand study to be conducted so that what external factors and how they work as a force for dedication of employee's dedication. The evaluation of the literature review is ready in the same old area of a thesis. This recognizes the main issue or idea this is sizeable to the exploration issue and research targets, and to present a clearer comprehension of the theoretical shape so as to be composed later for the exam. To accomplish that, this chapter to start with starts off evolved the empirical have a look at of the based variable after which discusses the mediating construct that is the worker's process pride. Next, it focuses on the unbiased variables that are Intrinsic factors of motivation and extrinsic elements of motivation. The first section requires defining of motivation and job satisfaction. The term "motivation" can be shown as it came from the Latin word "movere" which means "to move" (Luthans, 1995). This drive or force for working hard comes from the desire to satisfy certain needs and expectation was found by Mullins (2005).

Greenberg and Baron (2000) described employee commitment as a volume to which an employee identifies and is concerned together with his enterprise or is unwilling to depart it. Three fashionable themes of employee dedication exist inside the workplace: Affect commitment. Of the above 3 forms of commitment, effective dedication is taken into consideration most perfect for an agency, as employees with high stages of effective commitment are more likely to willingly make a contribution to the organizational overall performance and productivity, or even do more than it's far expected from them. The term "satisfaction" is generally meant to describe the status of people when their needs have been fulfilled. However, the term "job satisfaction" has been defined in various ways according to various point of view but one thing is common about the definitions of job satisfaction which is two main dimensions, as extrinsic factors and intrinsic factors. In addition to the previous orientation, there is another dimension that some researchers focused on when outlining the job satisfaction concept; this dimension is related to the positive feelings or emotions that are related to one's job. In this regard, Vecchio argued that "job satisfaction is the emotional reaction to work experience." (1995: 124).

Job satisfaction is basically how human beings sense approximately their occupations and assorted components in their vocations. It is how a great deal humans like (delight) or (dissatisfaction) their occupations (Spector, 2000).

This derives advantageous and first-rate perspectives towards the enterprise exhibit job satisfaction at the same time as bad and foreboding attitudes toward the occupation demonstrate paintings disappointment. As shown with the aid of Armstrong (2010), affirmation is often portrayed as being proportionate to paintings pride. In addition, activity pleasure represents a feeling that looks because of the belief that the task enables the fabric and psychological desires (Aziri, 2008). Motivation may be defined as what human beings choose to do, the inducement or incentive and the time period motivation refers to the needs, fears, and aspirations inside humans that cause them to behave as they do currently. As proven by means of Brookfield (2007), people with extraordinary measures of task pleasure might have more positive physical and intellectual facts that manageable bring about higher productivity and amplex in their career execution and might be staying longer in the association. Moreover, thinks about have dependably pronounced that profession delight is one of the factors or clarifications at the back of employees' goals to leave the affiliation (Price, 2011). In this manner, process satisfaction can be a determinant of the expert's motivation and objective to stay or depart the affiliation. Additionally, the research recommends that worker's delight incorporates estimations: intrinsic and extrinsic. Motivations can help manufacture the agent's employee delight and improve their execution within the offices. Ryan and Decia (2000) located that the term unessential motivation suggests the execution of an improvement remembering the authentic objective to complete some separable final results and, as a result, suggests up distinctively in connection to motivation, which shows doing a pastime for the natural satisfaction of the activity itself. In human, intrinsic motivation isn't by using any techniques the main kind of motivation, or even of volitional improvement, anyway, it's far an unavoidable and key one (Robbins, 2003).

To encourage that elucidation, characteristic inspiration is based upon the necessity for potential and confidence (Tamanna, 2010). Thus, the crucial do not forget used the prevailing examination to depict a commonly impelled beginning for work as though the man or woman savoured the enjoy of the business they are made a demand to recognize. According to Mustapha (2013), both intrinsic as motivators and extrinsic as hygiene elements have been laid low with the employees' relationship with activity satisfaction and employees dedication. Being influenced can be defined as being moved to do something (Deci and Ryan, 2000). An inspired man or woman is a person who is stimulated and energized to move in the direction of a give up. Countless theories had been advanced to provide an explanation for motivation. One popular principle of motivation, developed by means of (Deci & Ryan 2010), shows two separate potential motivators: intrinsic and extrinsic. This segment makes a specialty of extrinsic elements even as the previous segment has been a focus on intrinsic factors. This segment makes a speciality of extrinsic elements even as the previous segment has been a focus on intrinsic factors. Extrinsic motivation can be defined as doing something because it leads to a separable outcome (Deci and Ryan 2000). That means that outside encouragement or rewards are earned from performing a task rather than actual enjoyment of the task. Relating to job evaluation, extrinsic motivation, especially money and pay rewards, are a very important motivator to make decisions on whether to join an organization (Rynes, Gerhart, and Minette 2004). In a more recent study, extrinsic rewards have been defined as pay, stock options, and bonuses, gain sharing, promotions and benefits (Cummings and Worley 20015).

**Effect of Motivation:** Locke (1983) conducted a study to explain complexity of job nature and satisfaction and found similarities with other researches in the area, i.e: financial pay and interpersonal relationship and authority over responsibility. There are some other findings also including the effect of different personal characteristics on job satisfaction. Motivation is one of the most important factors for any organization. Thompson and McHugh (2002), motivation is one of the five factors that determine the existence of any organization, as they put motivation on an equal footing with men, money, machines, and morale. Determining and understanding the factors that motivate employees is an essential need, since the performance of any organization depends on the availability of a satisfied and motivated workforce. Moreover, motivation can influence managers' effectiveness as, according to Analoui (1999-2007), motivation is one of the parameters of managerial effectiveness. Consistent with the previous opinion, Gage and Berliner (1992) consider motivation as the engine and the steering wheel of a car, as they believe that motivation generates the energy and controls the behavior of any person. Because, if we discover and understand what motivates an employee, we will then be able to know the correct button to press to make him work harder, the correct levers to drag to make him change his behavior, and the correct rewards that can be used to direct his attitudes (Huczynski, 2001). The previous review on exiting literature it is worth arguing that there is a strong relationship between motivation and job satisfaction. While some researchers frequently implicit that motivation and job satisfaction, some other researchers explain job satisfaction as an outcome of job motivation. In this context, for example, Sorge and Warner (1997), stated job satisfaction is the main result of work motivation. They argued that when the individual needs something, that need will cause tension, which will give rise to actions toward achieving the goals that may lead to satisfying his needs which, in turn, finally result in satisfaction.

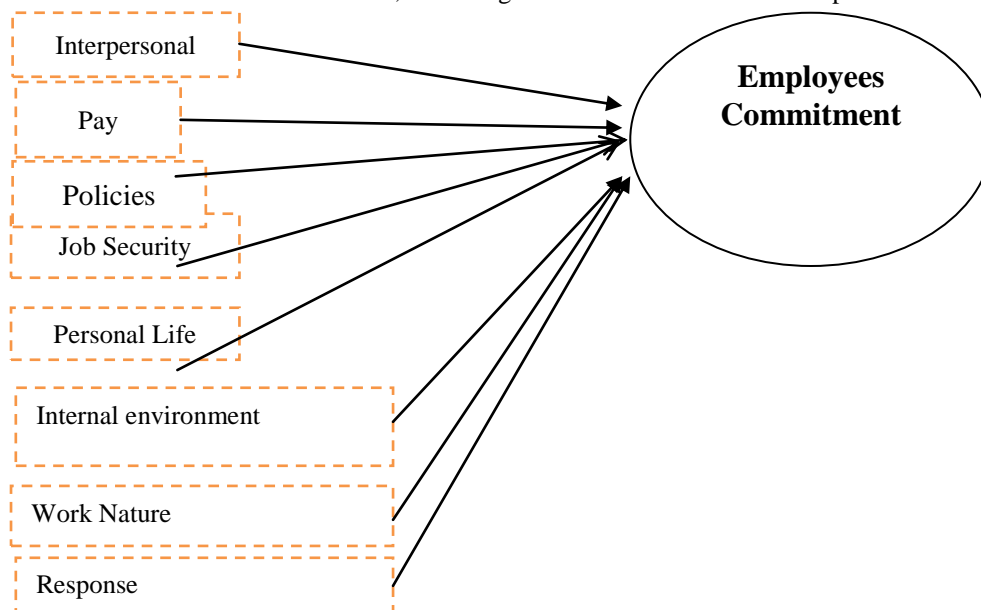
In contrary to this other writers see job motivation as a consequence of job satisfaction. Kreitner et al. (2002), for example, argued that managers can enhance employees' motivation by increasing their job satisfaction. Contrary to the previous opinions, some researchers assumed that job satisfaction and motivation are different phenomena; Hersey and Blanchard (1988) argued that while satisfaction is related with the past, motivation is related to the future, as they see satisfaction as a result of past organizational events, while motivation is a result of individuals' expectations about the future. Therefore, it can be said that job satisfaction and motivation are not the same, as each has its own identity. In the past, many scholars and researchers have participated in developing best methods of managing an organization. In this line Stoner and Wankel (1986) and Steers et al. (1996) had defined three major models in the order in which they evolved. These models are the; I) traditional model, human relations model and human resource model. The Traditional Model included a group of different schools with one standpoint which was "the economic rationality of management" (Daft, 2003: 56).

Human Relations Model; Taylor is known as „the father of scientific management. Taylor adopted the concepts of the classical economic theory. Taylor therefore suggested that performance and productivity can be increased by interrelating good performance with higher financial incentives. In short, Taylor concentrated on two main extrinsic rewards: the salary as a component of the piecework system, and defining work quotas and redesigning jobs as a component of work context. In human resources model many researchers believe that economic incentives are not strong enough to motivate workers, but other higher needs like social and esteem needs play an even more important role than the materialistic ones. Therefore, it is impossible to claim that economic incentives have enough power to efficiently motivate employees (Stoner and Freeman, 1989; Daft, 2003).

In addition, Sridhar (2007) argued that there is no „one best way“ in performing work, as what one person may perceive as the best way may not necessarily be the best way for another person. Also, carrying out a job according to the concepts of work division and specialization would reduce the need for a professional workforce because only less-skilled workers would be needed. That, in turn, has a negative effect on the self-esteem of workers since it does not help them to build up their skills (Daft, 2003). From the various definitions and discussions that have been presented, and for the purposes of this study, the following definition will be adopted: Job satisfaction is the feeling that emerges as a result of fulfillment of an employees' needs (intrinsic needs, extrinsic needs) and its strength depends on the degree of meeting individuals' expectations. This feeling controls and drives the employee's behavior and work attitude, which may in return have an effect on the organizational functioning.

### Research Framework

Based on the literature review, following research framework is developed.



**Figure 2.1** Hypothesized Model of the Study

### III. Method of the study

As the study at hand upholds the objective of exploring the factors affecting dedication of employee's to organization particularly concentrating on private commercial banks in Bangladesh. It is essential to build the study by collecting data from a good representative of the different areas of Bangladesh. The data required for the study have been gathered through the distribution of self-administered questionnaires. All the items were developed based on the literature review. Initially, the questionnaire was developed in English and later it was translated into Bengali with the help of a professional translator. The key reason for translating the questions into Bengali was to make it convenient for the respondents to understand as well as answer the questions appropriately. The items were then pretested on a sample of 210 respondents, including experts, to see whether the items were understandable to the respondents. Based on the feedback, a few items were rephrased and a few items were deleted from the final version of the questionnaire. For reliability analysis, Cronbach's alpha test was carried out. An alpha values of .820 shows the high reliability of the questionnaire. Hence, the results of the study showed that the questions in the questionnaire were reliable and valid, which indicated that the questionnaire can be utilized for collecting data for the actual study. The respondents were required is 210 to

conduct such analysis, as suggested by Hair et al. (2009). Moreover, Sekaran (2003) mentioned that the appropriate size of a sample for most of the research projects is a sample size that consists of more than 30 samples but is less than 500. Thus, in reference to this particular rule, the sample size of the study at hand is 260 (detailed data distribution is presented in Table 1). However, for the purpose of the study, 50 questionnaires were discarded, as they were not fully completed by the respondents, as a result of which 210 questionnaires were used for statistical analysis. Hence, this justifies the sample size used in this study as the sample size is more than 200.

At the initial stage, descriptive analysis as well as validity testing through exploratory factor analysis (EFA) was conducted through SPSS. According to Hair et al. (2009), it is important to conduct EFA as it helps researchers in summarizing the information gathered from a particular set of data. Later, SEM was run through AMOS to test the measurement model and, finally, analysis was completed by testing the full-fledged structural model and verifying the hypotheses that have been derived for the study.

#### IV. Results And Discussion

**Exploratory factor analysis (EFA):** Hair et al. (2009) have quantified that it is indispensable to lead calculated examination, as it helps researchers in condensing the data assembled from a specific arrangement of information. Before continuing with EFA, two tests, to be specific, Kaiser–Meyer–Olkin (KMO) and Bartlett’s test of sphericity, ought to be confirmed through checking the factorability of information (Pallant, 2007). B. Tabachnick, L. Fidell, & S. Osterlind (2001) have demonstrated that estimation of the primary test (KMO) ranges from 0 to 1, and for proper examination it is vital to have no less than estimation of 0.6. And for Bartlett’s Test of Sphericity it is essential to achieve critical p esteem ( $p < .05$ ). Running both of these particular tests through SPSS, we observed that the consequences of both fell inside the worthy range. The results are shown in Table 3. From EFA, 24 items have been determined and every one of them is thought to be significant (more than 0.50), (Hair et al., and 2009). It demonstrates that four segments represent approximately 21% of the variance and the total variance accounted for approximately 72.42% which is highly adequate. A higher change is clarified when four parts are held. Cronbach’s alpha has additionally been ascertained for every of the four factors. It can be seen that all items under all factors are solid as they all have outperformed the base estimation of .60 proposed by J.F. Hair, W.C. Black, W.J. Babin, and R.E. Anderson (2010).

**Table-01:**Kaiser-Meyer-Olkin (KMO) &Barlett’s test, authors’

Kaiser-Meyer-Olkin Measure of sampling Adequacy.		.824
Bartlett’s Test of Sphericity	Approx. Chi-Square	4437.148
	Df	250
	Sig.	.000

**Table 2.**Exploratory Factor Analysis (EFA)

FACTORS	IP	PY	PL	JS	PEL	EC
IP1	.755					
IP2	.810					
IP3	.820					
IP4	.726					
PY1		.812				
PY2		.758				
PY3		.723				
PY4		.881				
PL1			.739			
PL2			.605			
PL3			.702			
PL4			.594			
JS1				.932		
JS2				.803		
JS3				.702		
JS4				.653		
PEL1					.635	
PEL2					.801	
PEL3					.703	
PEL4					.993	
EC1						.835
EC2						.501
EC3						.703
EC4						.793

**Evaluation of the Structural Equation Model.**The aftereffect of the model revealed that the model is sufficient as it has the required qualities for each of the records: root mean square error approximation (RMSEA) = .073, comparative fit list (CFI) = .901. Normed X<sup>2</sup> = 2.264 (Figure2).

**Results of Hypothesis Testing.** As appeared in Table 5, all five theorized ways showed p value < .05. Interpersonal factors have huge impact on employees commitment in the commercial banks in Bangladesh, demonstrating that the H1 standardized regression weight = .354, standard error = .105, critical ratio = 2.547, level of significance for regression weight = significant at .013. H2 has likewise been acknowledged, showing that payment factors have huge impact on employees commitment in the commercial banks in Bangladesh, as the standardized regression weight = .475, standard error = .087, critical ratio = 4.234, and the level of significance for regression weight = .008. H3 was likewise also supported as the standardized regression weight = .347, standard error = .147, critical ratio = 2.414, and the level of significance for regression weight = .000. Thus, H3 has likewise been acknowledged, showing that Police in the organization have huge impact on employees commitment in the commercial banks in Bangladesh, as the standardized regression weight = .375, standard error = .079, critical ratio = 4.124, and the level of significance for regression weight = .008. H4 has likewise been acknowledged, showing that Job security have huge impact on employees commitment in the commercial banks in Bangladesh, as the standardized regression weight = .375, standard error = .097, critical ratio = 4.324, and the level of significance for regression weight = .007. H4 has likewise been acknowledged, showing that Job security have huge impact on employees commitment in the commercial banks in Bangladesh, as the standardized regression weight = .375, standard error = .097, critical ratio = 4.324, and the level of significance for regression weight = .007. H5 has likewise been acknowledged, showing that personal life have huge impact on employees commitment in the commercial banks in Bangladesh, as the standardized regression weight = .487, standard error = .097, critical ratio = 4.244, and the level of significance for regression weight = .009.

**Table-3:** Fitness Assessment of the structural Model.

Name of Category	Required Value	Obtained Value	Comments
Absolute fit	RMSEA < 0 .08	0.073	The required value is attained
Incremental fit	CFI > 0.90	0.901	The required value is attained
Parsimonious fit	CMINDF < 3-5	2.264	The required value is attained

Source: Byrne (2010); Hair, Black, Babin, and Anderson (2010); Kline (2011); Haque, et, al. (2013); Zainudin (2012).

Note: RMSEA = root mean square error approximation; GFI = goodness-of-fit index; CFI = comparative fit index.

**Validity Testing:** Alongside the baseline model, the review needs to consider the general estimation model to test the validity. To affirm the validity requires evaluating convergent, discriminant, and facing validity. The majority of element loadings for each factors (more than .70), normal chi-square value (more than .50), and construct validity (also more than .50) demonstrate the convergent validity, while discriminant validity is affirmed with the positive contrast amongst AVE and squared correlation ( $r^2$ ) of the constructs. Here, in all the cases AVE is bigger than the squared multiple correlation value and this gives the evidence of uniqueness for each construct. In addition, theoretical support from literature proves the face validity of the constructs

*Table 4. Validity Testing, authors'*

Construct	Cronbach's Alpha	CR	AVE
Interpersonal	0.714	5.247	.444
Pay	0.842	4.348	.435
Policies	0.757	5.457	.447
Job Security	0.865	4.224	.578
Personal Life	0.7451	4.214	.4751
Nature of work	0.702	4.191	.457
Internal Environment	0.687	3.890	.546
Response to Employees' Need	0.710	4.768	.376
Employees Commitment	0.8417	5.142	.4175

**Table 5. Results of hypotheses testing, authors'**

			Estimate	S.E.	C.R.	P
Employees Commitment	<---	Interpersonal (IP)	0.369	.107	2.457	.013
Employees Commitment	<---	Pay (PY)	0.475	.087	2.234	.000

Comparative Study on Intrinsic and Extrinsic Factors of Motivation on Job Commitment of Bank Employees

			<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>	<b>P</b>
Employees Commitment	<---	Policies (PL)	0.347	.147	2.414	.000
Employees Commitment	<---	Job Security (JS)	0.321	.104	2.142	.001
Employees Commitment	<---	Personal Life (PL)	0.451	.086	2.541	.015
Employees Commitment	<---	Nature of work	0.347	.077	2.342	.013
Employees Commitment	<---	Internal Environment	0.375	.176		.009
Employees Commitment	<---	Response to Employees' Need	0.372	.114		.020

**V. Summary of the Major Findings:**

Author's analyzed data shows a tremendous positive correlation between pay, policy, job security and employee commitment. Data shows P value for Pay and policy is 0.000 meaning strength of rejecting null hypothesis that is these two extrinsic factors cause employees for more commitment with nearly same result for job security with P value = 0.001. All other intrinsic factors though have a relation with employee commitment but the relation is not statistically significant. On this point it is clear that extrinsic factors like pay, policy and job security are more valued for employee commitment than interpersonal relation and personal life. Additionally it is also observed that comparatively intrinsic factors cause motivation but not as par with extrinsic factors.

**VI. Recommendation:**

Commitment and satisfaction alone won't be sufficient and therefore all the different factors must be considered each time management desires to beautify commitment. Based on the findings of the examination its encouraged that, extrinsic motivational factors together with interpersonal, pay, rules, activity security, personal existence have to be instituted to enhance the group of workers motivation and commitment. Since motivation becomes observed to be extensively associated with commitment of the employees, efforts need to be made to enhance the degrees of those variables amongst financial institution staff. Upon the completion of analysis, it is obvious that as the research shows statistical strong relation between extrinsic factors of motivation hence organization can be suggested for making policies focusing on the factors like pay, policy and job security more than on intrinsic factors. Attention might also be suggested not to ignore the intrinsic factors. Extrinsic factors influence intrinsic factors and they are related in such a way that one can be placed ahead of another but not ignore one. So in the end it can also be mentioned that employees' attachment in organizations policy making though not extrinsic but work as a major motivating factors for commitment to organizations.

**VII. Conclusion:**

Findings from the look at indicated that reputation may be progressed by appreciating workforce with verbal and written (citations) and tangible rewards. This became reiterated within the recommendations made by the team of workers that appreciation and popularity (both pay and security) might significantly affect their commitment in the work place like commercial private banks in Bangladesh. Since commitment correlates with all the studied variables, control must extrinsic measures to further make sure task pride. Security alarms must be fixed in any respect vantages factors. Besides, damaged computer systems have to be repaired fast. Also, supervision has to be intensified but no longer for use as an avenue for supervisors to settle private ratings. These studies have observed out that stepped forward supervision and task delight might appreciably growth the overall motivation of the human capital inside the financial institution. As a result, performance might be better thereby giving the financial institution the capability to withstand the competitive atmosphere within the sector. It is usually recommended that research on the improvement of human assets" work conditions should continue to be a priority in the bank.

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Comparative Study on Intrinsic and Extrinsic Factors of Motivation on Job Commitment of Bank Employees

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