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MASTERS DISSERTATION

LINKING ORGANIZATIONAL IDENTIFICATION TO TURNOVER INTENTION AND JOB PERFORMANCE; A CASE OF A PRIVATE AND A PUBLIC BANK

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ABSTRACT

The social identity approach is a powerful theoretical framework for the understanding of individual's behavior. In the organizational world, social identity theory states that strong organizational identification is associated with low turnover intentions. Because identification is the more general perception of shared fate between employee and organization, this research proposes that the relationship between identification and turnover will be mediated by job satisfaction as the more specific evaluation of one's task and working conditions.

Favorable organizational status and prestige has a substantial role in shaping attitudes and actions. The status and prestige of an organization is often a reflection of its performance. In the present study, the role of organizational identification in evoking employee's performance is investigated. The results of this study confirm the relationship between organizational identification and performance.

The research was conducted on two banks; the National Bank of Greece and the EFG Eurobank Ergasias, both located in the region of Thessaly. These two banks were chosen in order to compare results between a public and a private bank.

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CONTENTS

INTRODUCTION

Recently, we have been witness to a growing body of research that examines how organizational image and prestige augment an employee's attachment to his or her organization (Carmeli, 2005; Dukerich et al, 2002; Dutton and Dukerich, 1991; Dutton et al, 1994; Mael and Ashforth, 1992; Smidts et al, 2001). It seems apparent that employee's attitudes would be affected by aspects of a firm's performance (Schneider et al, 2003). For example, a favorable assessment of the firm's achievements may influence the degree of identification an employee develops towards his or her organization. However, it is not clear how such attitudes may be differentially affected by different aspects of organizational performance. Second, the degree to which an employee identifies with his or her organization may have positive consequences for both the individual (enhanced organization-related self esteem and self worth) and the organization (having strong human capital that exerts a great deal of effort, knowledge and skills on behalf of the organization). In fact, there have been a handful of research efforts to examine the effect of organizational identification on work outcomes (Riketta, 2005; Riketta and Van Dick, 2005). The existing studies found only a weak to moderate relationship between identification and performance (Riketta, 2005). This raises the need to explore intervening process. This study tests how well a bank employee adjusts to the organization's professional system as an intervening variable for the relationship between organizational identification and job performance. It also tests the degree of organizational identification that public bank employees have in comparison to private bank employees. Survival in the new bank reality requires new attitudes, skills, behaviors and competences (Burke, 1996).

The change in banking activities is modifying the commercial orientation of all banking employees towards a focus on client satisfaction both at the branches and at the central offices (Sappey 1999). The bureaucratic style of employee has to be modernized to an expert understands information technology and is a specialist both in new banking products and services and in contemporary sales and marketing methods. The required skills are high level personal, soft skills such as flexibility, creativity and autonomous thought, bargaining and team working (Dench, 1997). A series of studies demonstrated that individuals who are highly identified to the organization showed more effort and higher performance than individuals with lower organizational identification (Baugh and Roberts 1994; Bycio et al, 1995; Darden et al, 1989; Ingram et al, 1989; Johnston and Snizek 1991; Leong et al, 1994; Meyer et al, 1993; Randall et al, 1990; Sager and Johnston 1989; Saks 1995). The present study aims to investigate if the above studies come true to the banking sector.

This paper also aims to demonstrate the usefulness on the relationship between organizational identification and one of the most important phenomena of organizational behavior- turnover intentions. Turnover is a major problem for many organizations today where turnover is often extremely costly for the employer- particularly in jobs which offer higher education and extensive job training (Cascio, 1982). The more members feel identified to their organization, the higher is their intention to stay in the organization and the lower are actual turnover rates (Allen and Meyer, 1996; Mathieu and Zajac, 1990; Tett and Meyer, 1993). Taking into consideration the above researches this paper aims to tests the turnover intentions of public in comparison to private bank employees.

The present study aims to contribute to a better understanding of the relationships between organizational identification, work outcomes and turnover intentions in two Greek banks; a public and a private one. Specifically, we examine the job performance through employee's assessment of their bank-level achievements and its role in evoking organizational identification. In addition, we assess the relationship between organizational identification and turnover intentions of the bank employees.

OBJECTIVES OF THE STUDY

The present dissertation, attempts to gain a better understanding of the organizational identification, job satisfaction, job performance and turnover intentions at the banking sector. More specifically, the study aims to evaluate the above concepts at the employees of National Bank of Greece and of EFG Eurobank-Ergasias bank. Moreover, this thesis aims to compare the results of organizational identification, turnover intentions and job performance between NBG and EFG employees. The study is restricted at the region of Thessaly. So, the objectives that have been specified within the context of the dissertation are:

- Which are the dimensions of organizational identification and how do they affect turnover intentions?
- Does organizational identification affect job performance?
- Which are the dimensions of job satisfaction and how do they affect turnover intentions?
- Does job satisfaction affect job performance?
- Are public bank employees more organizational identified in comparison to private bank employees?
- Is there a relationship between public and private bank employees' turnover intentions?
- Is there a relationship between public and private bank employee's job performance?

LITERATTURE REVIEW AND HYPOTHESIES

TURNOVER INTENTIONS

Concept

Turnover intention has been defined as *a* conscious psychological willingness to leave an organization (Tett & Meyer, 1993). It also represents thoughts of quitting a job or searching for new employment opportunities. Price and Mueller (1981) described how there are diverse factors that affect turnover, which can make it difficult to predict turnover behavior accurately. However, turnover intention (or the intention to leave) has been identified as the best predictor of turnover because researchers have demonstrated that intention to leave has been consistently correlated with turnover (Bedeian, Kemery, & Pizzolatto, 1991; Mobley, Homer & Hollingsworth, 1978; Newman, 1974). Compared to job search behavior, turnover intention has been found to be a more consistent antecedent (Kopelman, Rovenpor, & Millsap, 1992; Vandenberg, Self, & Seo, 1994). Fishbein and Ajzen (1975) identified the best predictor of an individual's behavior as the strength of his/her intention to perform that behavior.

Antecedents

The relationship between turnover intentions and actual turnover may vary across studies. This relationship may be moderated by variables such as labour market conditions (Kirschenbaum and Weisberg, 1990) or, more generally, may depend on the employee's motivational basis (Vandenberg and Nelson, 1999). Nevertheless, there is consistent evidence showing that turnover intentions are the 'strongest cognitive precursor of (actual) turnover' (Tett and Meyer, 1993, p. 262). Recent meta-analyses show that intentions to quit are a major predictor of actual turnover (Griffeth et al., 2000). An acceptable approach is that the voluntary turnover of valuable employees undermines the functionality of the organization (Vandenberg and Nelson, 1999) and, thus, should be eliminated or at least diminished to the level where the overall balance within the organization is not subjected to negative transformations.

The more members feel committed to their organization, the higher is their intention to stay in the organization and the lower are actual turnover rates (Allen et al, 1996; Mathieu et al, 1990; Tett et al, 1993). The relationship is especially high in the case of affective commitment but also substantial for normative and continuance commitment. In the case of continuance commitment, it is an open question from the view point of the organization whether it is adaptive or not when members stay only because they need to do so (lack of alternatives) (Rolf van Dick, 2001). We assume that an employee who is emotionally attached to her/his organization will exhibit low turnover intentions because she/he has already reached the highest level of identification in regard to the things the organization represents, and feels a high level of belonging. A recent meta-analysis showed that out of all three forms of organizational commitment, affective commitment was the strongest predictor (weighted average corrected correlation was 0.56) of overall withdrawal cognition (Meyer et al., 2002).

Two arguments lead to the proposition of a negative relationship between employees' organizational identification and their intent to leave the organization: 1.The more an individual identifies him or herself with the group the more he or she acts in accordance with the group's norms and values (Ashforth et al, 1989; Van Knippenberg, 2000). One of the core goals and norms in organizations and one of the main human resource management tasks is staff retention (Davies, 2001). In a similar vein Ashforth and Mael (1989) have argued that organizational identification should be associated with a stronger support for the organization and for in-groups members. Again, this should result in a stronger intention to stay with the organization. 2. When an individual strongly identifies with, his or her organization, the organization becomes part of his or her self concept and the individual is psychologically intertwined with the organization. Withdrawal from the organization would be detrimental for one's self concept because leaving would be a loss of part of one's self (Haslam et al, 2001). This again would lead to lower intentions to leave for those with higher identification.

Identifying and understanding the predictors of turnover intentions may enable organizations to control the rate of actual turnover. Unfortunately, despite the overwhelming research attention given to the subject of turnover intentions, these studies have systematically ignored the importance of variability across professions. A review of the literature offers very little in this respect. One exception is the work of Campione et al. (2002), which shows that a three-month rate of voluntary job change was higher for IT occupations than for other technical and management professions. However, this work took a labour economics perspective, and failed to capture the role of affect (considered as a centre piece of voluntary turnover models) in explaining these differences. Public employees are involved in jobs that go beyond merely fulfilling an organizational mission and encompass a broader social responsibility. This social challenge entails a sense of contributing to the well-being of society as a whole. This is a relatively great challenge considering the structure of the public bank sector, which offers a relatively limited range of promotion opportunities, including role mobilization and compensation – the inherent benefits of this profession are not offset by these difficulties.

Consequences

Turnover intentions and organizational identification

Organizational identification reflects the extent of perceived overlap between an employees' self-concept and the norms, values and goals of the organization. Identification is thus a general and broad feeling of shared fate between self and organization, and therefore a highly identified employee should be less inclined to leave the organization. We outlined the relationship between identification and turnover above but we want to stress here that identification is more than just an attitude towards the one's job or organization. Identification is a motivations stemming from membership in social groups to act on behalf of this group because the membership preserves and enhances parts of one's self-concept. Not leaving is such an act. Furthermore, the actual job one performs has specific characteristics that are perceived and evaluated by the employee, which might correspond to the general organizational attributes that contribute to an employee's identification with the organization (Van Dick et al, 2004). Furthermore, organizational culture values have been found related to retention and turnover of employees by some researchers. For instance, Kerr and Slocum (1987) and Kopelam, Brief and Guzzo (1990) argued that the variation in employee retention across organizations could be related to organizational culture values. They further suggested that various human resource strategies including selection, and placement policies, promotion and development procedures, and reward systems hinged upon organizational culture values. As a consequence, we propose that organizational identification is associated with turnover intentions.

H1: organizational identification is negatively related to turnover intentions.

Turnover intentions and job satisfaction

The pioneering work of March and Simon (1958) combined the ease of movement and the desirability of movement in the prediction of turnover behavior. One of the elements was employee job satisfaction. Locke (1969) defined job satisfaction and dissatisfaction as 'complex emotional reactions to the job'. Job satisfaction is comprised of cognitive and affective reactions to an employee's assessment of the amount of overlap between his expectations and the actual returns received from his current employment. Mobley et al.'s (1978) model was supported by Hom et al. (1992) in a meta-analysis. Nevertheless, job satisfaction and intention to quit generally demonstrate an inverse relationship, although the magnitude may vary (Carsten and Spector, 1987). As Hellman observed: Although the relationship between job satisfaction and intention to leave is generally thought to be negative (Carsten and Spector, 1987; Tett and Meyer, 1993), the magnitude of this relationship is not consistent within the available literature. The results of a meta-analysis conducted by Hellman (1997) confirmed Carsten and Spector's (1987) study, indicating that 'the more dissatisfied employees become, the more likely they are to consider other employment opportunities' (Hellman, 1997: 684), and that this relationship 'implies that every unit of decrease in job satisfaction reflects approximately a one-half standard deviation increase in intent to leave' (Hellman, 1997: 685).

One of the classifications of job satisfaction is between extrinsic and intrinsic factors. Herzberg (1987) makes some basic distinctions between extrinsic factors of job satisfaction (e.g. monetary rewards, job security and other monetary fringe benefits) and other factors considered as intrinsic to the work situation (e.g. routine, job complexity, task identity and job autonomy). The literature suggests that intrinsic factors are a stronger predictor than extrinsic factors of behavioural intentions (Herzberg, 1987).

Hypothesis 2: job satisfaction is negatively related to turnover intentions

Turnover intentions and job performance

Jackofsky (1984) focused on the importance of the potential impact of job performance on employee turnover processes. She proposed a conceptual model to integrate job performance with previously developed models of the turnover process. The basic approach related to work performance argues that employees demonstrating higher work performance, when other relevant factors are controlled for, will be more tied and committed to the organization since employers will be willing to compensate and retain the more productive employees. Therefore, both parties will prefer to continue their relationship, since mutual benefit and exchange optimization exists. This will decrease the intention of employees with higher job performance to leave the organization. Evidence of empirical examination indicates that, on the average, 'survivors' exhibit a higher level of performance relative to those who have left the organization (Bycio et al., 1990). Nevertheless, Bluedorn and Abelson (1980) tested the possible non-linear relationship between job performance and turnover, and reached the conclusion that there is no significant non-linear relationship.

Hypothesis 3: job performance is negatively related to turnover intentions

JOB PERFORMANCE

Concept

Job performance refers to all behaviors involved in accomplishing a given job, including effectiveness and outcome of each behavior. In today's dynamic, pluralistic, and highly competitive job environment, many organizations have long been interested in identifying variables that influence job performance (Jaramillo, Mulki, & Marshall, 2003). Job performance appraisal is frequently regarded as the basis for promoting, dismissing, rewarding, and auditing employees (Jaramillo et al., 2005) and also as a means to satisfy individual demands of employees, enable them to achieve self-fulfillment, and integrate individual and organizational goals. Individual job performance consists of distinct sets of activities that contribute to an organization in different ways (Campbell, 1990). The first narrow aspect of job performance is task performance, defined as those activities that are directly involved in the accomplishment of core job tasks, or activities that directly support the accomplishment of tasks involved in an organization's "technical core" (Borman & Motowidlo, 1993). Behaviors that comprise task performance are established and central to any given job; there is consensus about what they are; and they are relatively static over time (Ilgen & Hollenbeck, 1991)

Antecedents

Individuals who identify with an organization adopt attitudes and behaviors endorsed by the organization in order to demonstrate a satisfying, self-defining relationship with it (Becker et al, 1996). Therefore, identification influences job performance. Further, they actively accept the values and goals of the organization and exert effort toward these goals (Mayer et al, 1992). Employees who are highly identified with the organization are more likely to direct their efforts toward important work tasks and to reduce resources devoted to other activities. In contrast, employees with low organizational identification may respond by ignoring work tasks and withholding effort (Jamal, 1984).

Organizational identification has several implications for individual's behavior and performance. Individuals who hold strong organizational identification are concerned with the well-being of the organization. When people strongly identify with their work organization their sense of survival is tied to the organization's survival (Dutton et al, 1994). This link leads individuals to direct efforts on behalf of their colleagues and the organization as a whole. Hence, it is likely that employees who strongly identify with their organization will perform their tasks better that employees who identify less with the organization (Carmeli et al, 2007).

Individuals who work in various positions and experience high levels of job stress are significantly less effective and perform less in comparison to employees who experience lower levels of job stress (Brown et al, 1993; Sohi, 1996; Fried et al, 1998; Vacra, 1999). Managerial stress has implications for individuals and organizations; it consists of role ambiguity, role conflict and role overload (Abraham, 1997; Singh, 1998). More specifically, role ambiguity occurs when individuals lack a clear definition of the expectations of their role and the required methods to fulfill their duties (Rizzo et al, 1970; Sohi, 1996). Employees tend to encounter role ambiguity because they do not receive clear instructions (Lysonski, 1985; Cummings et al, 1989; Panigyrakis et al, 1992) and the authority of their position are not always well defined (Panigyrakis et al, 2000). Role conflict is the incompatibility of requirements and expectations from the role, where compatibility is judged relative to a set of conditions with an impact on role performance (Rizzo et al, 1970; Souder, 1981). It occurs when employees do not want to perform their assigned tasks (Kakabadse et al 1988) or they have several supervisors with conflict expectations (Walker et al 1975; Handy, 1985; Lysonski et al, 1990; Wood et al, 1994). More than one supervisor with different interfaces may press bank employees to perform contradicting, but clear tasks. For example, bank employees are asked to achieve goals that are related to profit while on other occasions they are asked to enhance the reputation of the bank. Role overload occurs when individuals perceive that the cumulative demands exceed their abilities and motivation to perform their tasks related to their job successfully (Singh, 1998). The job related tasks may be clear and compatible but they might cause stress due to their volume or variety (Behman et al, 1984; Handy, 1985; Kakabadse et al, 1988).

Consequences

Judge and Ferris consider performance evaluations to be the most important human resource system in organizations. Paralleling the rise in interest in performance appraisals is an increased interest in the relationship between self-concept traits or personality and workplace outcomes (Barrick et al, 1991; Gardner et al, 1998; Judge et al, 1998; Salgado, 1997). Judge et al (1997), consider self-esteem to be the most fundamental self-concept trait because it represents the overall value that one places on oneself as a person. Self-esteem is expected to manifest itself in self-enhancing self-presentation behaviors or impression management behaviors that influence observers' perceptions of a person's self-esteem and this external, perceived self-esteem is expected to relate significantly with performance ratings by supervisors and peers. Theoretical approaches to self-esteem vary from suggesting that high levels of self-esteem should relate to positive outcomes and vice versa (Korman, 1970) to arguing that low self-esteem people are more adaptive in their behavior based on feedback or situations than high self-esteem individuals (Brockner, 1988). Korman's (1970) self-consistency theory hypothesizes that an individual's self-esteem is a determinant of the outcome he or she will seek to attain. According to Korman, all else equal, individuals are motivated to perform on a task or job in a manner consistent with their self-esteem. Similarly, Festinger's (1957) cognitive dissonance theory argues that we are uncomfortable if our behavior does not match our attitudes and that we may act to either change our attitudes or our behavior to avoid dissonance. Leary and Baumeister (2000) argue that self-esteem motive pertains to both the public and private self and the two are intertwined. According to Baumeister et al, (1989), different levels of self-esteem are associated with different patterns of self-presentation, which are manifested in observable behaviors. For example, research suggests high self-esteem individuals are more likely to persist but also know when to quit (Baumeister et al, 2003). Additionally, high self-esteem individuals are more likely to draw attention to themselves, seek to stand out, present themselves in an ambitious, aggressive, self-aggrandizing style, claim desirable traits, take risks, accept responsibility in advance, and seek out comparisons with other people whereas low self-esteem individuals seek protection and display more cautious, conservative behavior (Baumeister et al, 1989).

Theory suggests that organizational identification is likely to result in enhanced performance because people who strongly identify with their organization are likely to exert much effort, contribute their best for the social system, cooperate, develop lower turnover intentions and actual turnover, and are expected to exhibit high performance as they feel a strong sense of belongingness (Abrams et al, 1998; Mael et al, 1995; Tyler, 1999). However, empirical evidence suggests that relationship between organizational identification and job performance is weak. For example, Riketta's (2005) meta-analysis revealed that organizational identification correlated weakly with performance. This finding is in line with those of previous studies which indicated that the relationship between organizational commitment and performance was weak (Mathieu et al, 1990) or mixed (Meyer et al, 2002). Our interest is to examine the degree to which organizational identification may predict aspects of work outcomes.

H4: organizational identification is positively related to job performance.

JOB SATISFACTION

Concept

Job satisfaction is defined as how people feel about their jobs and different aspects of their jobs (Spector, 1997). Job satisfaction is a function of the perceived relationship between what one wants from his or her job and what one perceives it offers (Locke, 1969). According to Fogarty (1994), job satisfaction refers to the extent to which employees gain enjoyment from their efforts in the workplace. Satisfaction can be considered as either positive or negative evaluative judgments made by people about their job or work situation (Weiss, 2000).

Antecedents

According to recent studies, one factor that may affect job satisfaction is organizational identification or the extent to which an employee identifies with the same goals as the organization (Brunetto et al, 2002). High organizational identification enhances an employee's sense of job satisfaction (Mael et al, 1992). Van Knippenberg et al, (2000) state that through identification, the job becomes part of an employee's concept of self. This situation creates the feeling of job satisfaction because people tend to evaluate attitude objects associated with the self in a positive manner. Moreover, Van Knippenberg et al, (2000) found that organizational identification and job satisfaction mutually affect one another. Job satisfaction can be considered as both cognitively and affectively driven. Thus, the cognitive and affective dimensions of identifications are closely related to job satisfaction; Van Dick et al (2004) found that individuals who identify more with the organization perceive higher job satisfaction.

Job satisfaction is a measure of attitude that relates to perceptions of past events and rewards as well as current impressions of a job (Judge, Woolf, & Hurst, 2009). Employees with high levels of emotional display rules have been found to know not only what to do in different social situations at work, but also how to do it in a way that disguises any potentially manipulative motives. This external control of emotional expression may lead to decreased intrinsic motivation to do one's job (Ryan & Deci, 2008). From this perspective, a front-line employee identifies how certain emotional abilities may be learned on the job, in particular those associated with how emotions are managed.

Consequences

While job satisfaction is generally defined as an employee's affective reactions to organization, Yukl (2008) suggested that satisfaction is a common indicator of organizational leadership effectiveness. This is logical because satisfied employees contribute greater work reliability, responsiveness, and quality to an organization, the results of which are reflected in the reduction of internal process costs. Moorman (1993) found that intrinsic job components were focused more on the chance to use personnel abilities, job participation, and involvement, and feelings of accomplishment. With extrinsic components, the emphasis is on the need for adequate remuneration, opportunity for advancement, and being praised for doing a good job. Based on the above discussion we hypothesize that:

H5: satisfaction is positively related to job performance

ORGANIZATIONAL IDENTIFICATION

Concept

Organizational identification is a specific form of social identification in which people define themselves in terms of their membership in a particular organization (Ashforth and Mael, 1989; Dutton, Dukerich and Harquail, 1994; Mael and Tetrick, 1992). Organizational identification is frequently subsumed in omnibus measures of positive affect toward organizations, referred to as organizational commitment (Allen and Meyer, 1990; Becker and Billings, 1993; Mowday, Steers and Porter, 1979). Commitment is defined as the strength of an individual's identification, which in turn is said to be composed of one's: (a) belief in and acceptance of the organization's goals and values, (b) willingness to exert effort on behalf of the organization and (c) desire to maintain membership (Mowday et al, 1979). Although identification is necessarily organization-specific, commitment may not be. The focal organization's goals may be shared by other organizations, such that one could score high on commitment without perceiving a shared destiny with that particular organization. The individual could readily transfer his or her commitment to a different, even competing, organization with similar values. However, if one identified with the organization then he or she would necessarily experience some psychic loss upon leaving the organization (Mael et al, 1995).

Although interest in the way individuals define themselves in relation to particular social groups can be traced to social psychology research conducted at the end of the 19th century, interest in the specific ways in which people define themselves in terms of their organizational relationships or organizational identification within organizational context has grown considerably over the last decade (Elsbach, 1999; Kreiner et al, 2004).

Organizations can be conceived as social systems through which individuals define their self-conceptions. Organizational identification is seen as a form of the construct of social identification (Ashforth et al, 1989; Bergami et al, 2000; Elsbach, 1999). Social identification thus refers to the “perception of belongingness to a group classification” through which “an individual perceives him or herself as an actual or symbolic member of the group”. Further, depending on social identity salience, identification is closely associated with high commitment and involvement within, and efforts invested into a social group (Ellemers et al, 1999, 2004; Haslam, 2001).

Antecedents

Social identity theory suggests that an individual’s social identity is enhanced when the group to which he or she belongs is distinctive and more favorable than comparable groups (Abrams, 1992; Ashforth et al, 1989). When an individual views the identity of a particular social group or organization as being distinctive, central and enduring (Albert and Whetten, 1985) and incorporates it into his or her self-concept, and when the identity is, relative to other identities, salient, he or she is likely to develop strong identification (Ashforth et al, 1989; Dutton et al, 1994). According to Dutton et al (1994), organizational identification refers to the cognitive connection between the definition of an organization and the definition a person applies to him or herself.

The basic proposition of social identity theory is that social identification with a group involves the incorporation of the group’s norms and values into the individual’s self-concept (Tajfel et al, 1986). The more an individual identifies him or herself with the group the more he or she acts in accordance with the group’s norms and values (Ashforth et al, 1989; Van Knippenberg, 2000), When an individual strongly identifies with his or her organization, the organization becomes part of his her self-concept and the individual is psychologically intertwined with the organization. Organizational identification contributes to levels of self-enhancement (Tajfel et al, 1986), self-continuity and reductions of uncertainty (Pratt, 1998). In addition, the more an employee identifies with his or her organization the more this employee's self-image incorporates the organizations characteristics. Thus, the more I identify myself with my organization the more I define myself in terms of this particular membership and the more is my own future determined by the organization's future (Van Dick et al, 2004) .The degree to which employees define themselves by the same attributes that they believe define their organization is termed as organizational identification (Dutton et al, 1994). The more employees identify with the organizations the more they internalize organizationally desired emotions and as a result they experience less emotional dissonance on the job. In accordance to Schaubroeck and Jones (2000) when employee's identifications with the organization is not strong he or she lacks a sense of purpose.

Social identity theory (Tajfel and Turner, 1986) and more particularly, self-categorization theory (Turner, 1987) suggest that self-categorization occurs through a process of depersonalization in which people incorporate characteristics of the in-group into the social identity and thus see themselves as interchangeable with other members of their in-group or category. Brewer and Gardner (1996) suggested that this aspect of a person's social identity is a collective self-construal that reflects his or her membership in social groups. Impersonal features of the group, such as its prestige and distinctiveness or its essential values and beliefs are represented in the form of a group prototype that is internalized to construct their social identity. Dutton, Dukerich and Harquail (1994) argued that people are likely to identify more with organizations that they believe have positive external images relative to other organizations because association with such positively viewed organizations could bring the employees some form of "reflected glory" and consequently boost their self-esteem. This argument has been supported by numerous studies that have found that the prestige of the organization is associated with individual's greater identification with the organization (Iyer, Bamber, and Barefield, 1997; Reade, 2001; Kreiner and Ashforth, 2004).

According to Polzer, Milton and Swann (2002), people prefer to maintain a stable social identity and a match between the attributes that they value and those valued by their organizations permits them to maintain self-integrity across situations (Dutton, Dukerich and Harquail, 1994). This argument parallels the idea of person-organization fit, according to which people seek to work in organizations that have same values they do, because these organizations will provide them with contexts in which they can behave in ways that are consistent with their own definitions of themselves (O'Reilly, Chatman, and Caldwell, 1991). Thus, by working in an organizational context that is consistent with their view of themselves, people are able to validate their self-image (Swann, Stein-Serousi, and Giesler, 1992).

Social psychologists (Aronson, 1992; Baumeister and Leary, 1995), evolutionary psychologists (Caporael, 1997), and identity researchers (Gergen, 1994; Somers, 1994; Dachler and Hosking, 1995; Pratt, 1998; Bartel and Dutton, 2001) have argued that the need to form and maintain relationships within a social identity is a fundamental human need that forms the basis for identification with that social identity. According to Turner (1991) and Pratt (2000) mentors facilitate the identification process by helping individuals understand "who they are and who they should be in organizational terms". By interacting with the mentor individuals are able to establish the validity of their own beliefs and thus develop an understanding of the organization's beliefs.

Organizational tenure could facilitate the incorporation of the organization into both the collective and relational self-definitions of the individual and is therefore separate from the personal and impersonal bases of identification. Tenure may be associated with identification because the longer one is associated with an organization, the more time one has to develop a clear prototype of the organization. Through prolonged exposure to the organization, attributes of the organization become more salient for the purposes of self-categorization and membership in the organization becomes a relatively more central part of one's social identity than membership in other social groups (Dutton, Dukerich and Harquail, 1994).

Theory suggests that identification is caused by individuals' categorizing themselves as part of the organization (Ashforth and Mael, 1989; Dutton et al, 1994). Thus, an important aspect of individual identification is cognitive and depends upon the salience of organizational membership to the individual. Organizational identification may also be motivated by dynamic self-processes, such as the desire for self-enhancement or self consistency (Dutton et al, 1994).

Previous research exploring identification within organizations has specified several predictors of identification. These predictors include a) the extent of contact between the individual and the organization, b) the visibility of organizational membership, and c) the attractiveness of the organizational identity (Ashforth and Mael, 1989; Battacharya, Rao and Glynn, 1995; Dutton et al, 1994; Mael and Ashforth, 1992). Moreover, a variety of organizational structures and processes trigger and reinforce individuals' organizational identification, including artifacts and symbols as well as rituals and ceremonies (Dutton et al, 1994; Pratt, 1998). For example, some of the key markets of identification in traditional settings include organizational dress, totems, and symbols (Pratt and Raphaeli, 1997). These may include everything from uniforms to the organization's logo, slogans and the design of corporate buildings and offices. Research in traditional work contexts suggests that contact with the organization and exposure to organizational artifacts, symbols, rituals and ceremonies are positively related to the strength of individuals' identification within organizations (Dutton et al, 1994; Pratt, 1998). These factors may trigger and reinforce organizational identification by providing contextual cues suggesting that an individual is a member of the organization.

Identification is said to satisfy a number of individual needs including safety, affiliation, self-enhancement, and meaning in one's life (Pratt, 1998). Individuals may have the need or prosperity to identify with the organization and the process is often encouraged by the organization. In a study of "identification strategies" Cheney (1983) found that organizations use both association and dissociation techniques. Association techniques aim at establishing a connection between the organization and the employee. Evidence of this strategy can be found in management communication indicating that the organization shared the employee's values, goals and interests. The association strategy includes such tactics as expressing organizational concern for the individual, recognizing individual contributions, promoting shared values, and reporting praise by outsiders. Identification can also be achieved through dissociation, or by antithesis. The strategy involved often presents a major threat from the outside that calls for insiders' unification or defeat the threat (Cheney, 1983).

Need for affiliation is a personality attribute corresponding to individuals' desire for social contact or belongingness (Veroff, 1980) and is associated with tendencies to receive social gratification from harmonious relationships and from a sense of communication with others (Murray, 1938). Organizational identification may be strong for individuals with higher need for affiliation because such individuals need and want to belong (Markus and Kitayama, 1991; Veroff, 1980) and identification provides such individuals with the opportunity to express and satisfy this desire (Glynn, 1998). In contrast, individuals with low need for affiliation have less intrinsic need to belong and are likely to view themselves as independent from others. They may perceive fewer benefits from organizational identification because defining themselves with respect to their organizational membership will not offer them an opportunity to express and satisfy their personality characteristics.

Consequences

Organizational identification makes employees feel psychologically intertwined with their organization, perceive loyalty toward it, and intensely experience its successes and failures (Pratt, 1998). Identification with an organization affects the strengths of different motivations (i.e., dissatisfaction-based versus expectancy based) of employees that operate at low and at high levels of personal control. When employees have a strong sense of identification with their employing organization, they also invest more effort at work and have higher levels of interpersonal cooperation with their supervisors. As was mentioned above, strong organizational identification influences the turnover intentions of the employees, meaning that identified employees prefer to maintain their job. Employees that have the same values with the organization are more satisfied working into the organization. As a consequence, employees who cognitively perceive oneness or belongingness with their work, feel more 'authentic' when expressing organizationally prescribed emotions which may lead to experience of greater well-being.

REALITY IN BANKING SECTOR

Banking institutions throughout the world are facing a fast paced dynamic environment where efficiency and competitiveness hold the key to survival. With intense competition from both domestic and international players, rapid innovation and introduction of new financial instruments, changing consumers demands and explosive growth in information technology, the way in which a commercial bank conducts business and reaches out to its consumers has significantly changed. In order to survive and adapt to the changing environment, banking firms are putting more stress on understanding the drivers of success, like better utilization of its resources (like technology, infrastructure and employees), process of delivering quality service to its customers and performance. The Greek financial system has reacted more slowly to the above changes. Takeovers, mergers and acquisitions have been important responses, designed to resist competition through consolidation of market position, diversification on the basis of customer characteristics, increase of capital base and economies of scale and scope, resulting in advantages for both the organizations and the customers (Davies, 1995). The eroding of demarcations between different types of intermediaries led banks to form financial conglomerates and become more like "financial supermarkets" where packages of a great variety of financial services are sold. Technologies, takeovers, mergers and restructuring have increased job insecurities due to the greater emphasis given to personal performance and skills obsolescence, tension and the need for homogenization (Dench, 1997). Insecurities are more intense for older employees who have climbed up the hierarchy ladder, not due to the use of contemporary appraisal systems but through seniority. These employees may feel a capability gap and consequently a fear of losing their jobs and, as a result, may react strongly to any changes, thus creating tension and conflict. In these cases homogenization and cultural change are important. It is very difficult to combine and integrate different structures, employees with different backgrounds and culture and a net of branches that have different layouts and a lack of uniformity (Petridou et al, 2003).

The beneficial effects of human resource development are expected in terms of organizational development and homogenization, acquisition of competitive skills and abilities, cultural and role changes, career development, decrease of tensions and insecurities, commitment and reduce conflict in the workplace and creative employment relations (Lingg, 1996). Employees development and training involve a learning experience that facilitates change and organizational effectiveness depending strongly on the extent to which both are successfully planned, implemented and evaluated (Hughey et al, 1997). Greek banks educational activities began at the end of the 1950s when two banks started up the Institute of Banking studies. Training was done sporadically without being part of a human resource development strategy, in order to fill the knowledge and capability gaps created in connection with new technologies used and any new products introduced. Not until the mid-1980s did both private and public banks start to operate training and development departments in their human resource organizational units (Petridou et al, 2003). In the last decade, mainly due to the pressing changes in their environment, Greek banks have turned to the depended heavily on the training and development policy. Employee's participation was based on the volatile environmental dynamics, the new level of mastery of skills and competencies required and no longer on the senior's good will. Furthermore, training was integrated neither with developmental policies such as organizational development and career development nor with even wider human resource policies relating to the selection, assessment and remuneration of employees (Petridou et al, 2003). Remuneration and rewards are utmost importance for an integrated development strategy since they are directly related to employee attitudes towards the learning effort and they directly affect employee involvement and empowerment and the facilitation of learning by experience (Zingheim et al, 1996). Towards this end, banks apply modern remuneration systems that depend mainly on productivity, market conditions and personal qualifications.

DIFFERENCES BETWEEN PRIVATE AND PUBLIC BANKS

National Bank of Greece

National Bank of Greece, the oldest and largest among Greek banks, heads the strongest financial group in the country. It boasts a dynamic profile internationally, particularly in Southeastern Europe and the Eastern Mediterranean. Founded in 1841 as a commercial bank, NBG enjoyed the right to issue banknotes until the establishment of the Bank of Greece in 1928. It has been listed on the Athens Stock Exchange since the latter's foundation in 1880. Since October 1999, the Bank has been listed on the New York Stock Exchange.

NBG is a financial institution legally operating subject to the Greek and the EU banking legislation, specifically the provisions, as currently applicable, of Law 2076/92 whereby the second banking directive 89/646/EEC was incorporated into Greek law. The NBG Group provides a full range of financial products and services that meet the constantly changing needs of corporate customers and private individuals, including investment banking services, brokerage, insurance, asset management, leasing and factoring.

The Bank's branch and ATM network, the largest in Greece (575 domestic banking units and 1,504 ATMs), effectively covers the entire country. It is developing and expanding alternative distribution channels for its products, such as Mobile and Internet banking. Today, after recent acquisitions in SE Europe the Group's network overseas includes 1,188 units (data as at 31.03.2010). One of the Bank's main strengths is the confidence shown in it by its customers, who hold over 9 million deposit accounts and more than 1.5 million lending accounts with NBG.

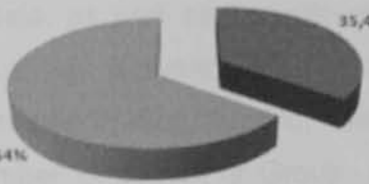
Having reaffirmed its leading position in the Greek market, the Bank is further modernizing its operations, backed by investment in new technology, so as to better serve its customers and enhance its profitability. (www.nbg.gr)

Staff training and development play a key role in the enhancement of employees' skills and qualifications. The human resources management agenda is based on the Bank's constant effort to improve employees' know-how, professional skills and abilities through developmental courses as well as the promotion of self-training schemes. The total cost of the Bank's training and developmental activities in 2006 reached €5.8 million. *(From the Bank' s Report of Social Activities for 2006).*

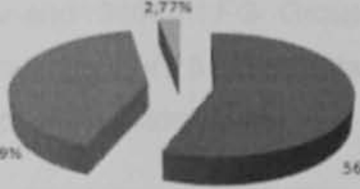
National Bank of Greece is under the intervention of the state through the appointment of governors and directors and through the introduction of sundry restricting regulations (Zavvos, 1989). Public sector banking, as result of government interference, is staffed by about 50 per cent more employees per branch compared with the private sector (Emmanuilidis, 1996; Mikros, 1996). Remunerations and rewards are not dependent of productivity and personal qualifications, as is the case in private banks, but follow the National rewards system of Greece. The Greek government has the control of the National Bank of Greece through the possession of the 20 per cent of the shares capital. The foreign private shareholders, though possess a bigger share, are not able to decide at the shareholders meeting because they don't keep their shares for enough time, as it is stated by the government law. Despite the fact that the share capital of National Bank of Greece is mostly possessed by foreign private shareholders, National Bank of Greece is a public bank because according to the law 2190/1994 "every bank that its head manager is erected by the government is a public bank and follows the legislation for the public institutions".

NBG staff in numbers and charts

NBG STAFF STRUCTURE*
CENTRAL OFFICES AND BRANCH NETWORK ON 31.12.2009
(Number and percentages)

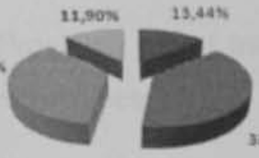


CENTRAL OFFICES	4.445	35,46%
BRANCH NETWORK	8.089	64,54%
TOTAL	12.534	100,00%



ATHENS-PIRAEUS	7.024	56,04%
REST OF GREECE	5.163	41,19%
ABROAD	347	2,77%
TOTAL	12.534	100,00%

NBG STAFF STRUCTURE*
BY QUALIFICATIONS ON 31.12.2009
(Number and percentages)



EDUCATION	INDIVIDUALS	% OF TOTAL
ELEMENTARY	1.685	13,44%
HIGH SCHOOL	4.844	38,65%
UNIVERSITY	4.514	36,01%
POSTGRADUATE	1.491	11,90%
TOTAL	12.534	100%

* The figures in the chart represent Bank staff hired in Greece.
They do not include staff recruited locally by its units abroad or by the companies of its Group.

EFG Eurobank-Ergasias Bank

Eurobank EFG group is a European banking organization with total assets of €86.9 bn, employing over 23,000 people and offering products and services through a network of more than 1,600 branches, business centres and points of sale, as well as through alternative distribution channels. Eurobank EFG group has a systemic presence in 10 countries: Greece, Bulgaria, Serbia, Romania, Turkey, Poland, Ukraine, the UK, Luxembourg and Cyprus. It is a member of the EFG Group, an international banking group present in 40 countries. Listed on the Athens Exchange, Eurobank EFG has a diverse shareholder base, including over 210,000 private and institutional investors. Eurobank EFG is part of the EFG Group, an international banking group. At year-end 2009, EFG Group had total consolidated shareholders' equity amounting to €7.5 billion, total assets of € 98 billion and 26.000 employees in 40 countries worldwide.

The development of Human Resources has been a key commitment of the Management since the very first day the Group was established. In this context, and through the implementation of sophisticated selection, training, evaluation, and reward methods, special emphasis is placed on:

- Covering job positions by means of selection and evaluation systems founded on meritocracy and in line with the needs and requirements of each field of work.
- Providing equal training and career advancement opportunities to all employees.
- Nurturing an environment of constant recognition and reward, on the basis of the principles that govern the Group.

Moreover, the Group's Human Resources General Division offers assistance for the design, organization and operation of the subsidiaries' Human Resources Departments in Greece and the countries of New Europe, always respecting the particular features and the culture of each country. To this end, it has created a set of systems, policies and procedures, which is implemented by subsidiary companies in Greece and abroad. In 2009, the total number of people working with the Group in Greece and abroad stood at 23,578, as compared to 24,497 in 2008. By the end of 2009, 57% of personnel were employed in the wider region of New Europe (Bulgaria, Romania, Serbia, Poland, Turkey, Ukraine and Cyprus) and 43% were employed in Greece. (www.eurobank.gr)

EFG Eurobank-Ergasias is one of the most dynamic private banks of Greece. In order to have a leading role at the banking environment of Greece, EFG puts more stress on understanding the drivers of success, like better utilization of its resources (technology, infrastructure and employees), process a delivering quality service to its customers and performance benchmarking. EFG is aggressively strengthening its strategic marketing and operational capabilities as a source of competitive advantage. EFG assumes that service quality and customer satisfaction will always lead to a better financial performance. Four primary factors have been identified as influencing customer perceptions of service: (a) in service encounters. Verbal and nonverbal behavior are as important as tangible cues (Bitner et al 1990; Gronroos, 1990; Zeithaml et al 1996), (b) evidence of service. Three major categories of evidence have been identified: employees (how they are dressed, their personal appearance and their attitude and behavior; process (not complex or bureaucratic service); physical evidence (reports, equipment, statements, and branches), (c) image and reputation. The set of perceptions reflected in the associations held in the memory of the consumer (Keller, 1993). These can be specific (e.g hours of operation, ease of access), or of an intangible nature (e.g trustworthiness, tradition, reliability). A favorable image can influence positively perception of quality, value and satisfaction (Gronroos, 1990; Zeithaml et al, 1996), (d) price. If the price is high customers are likely to expect high quality and if the price is low costumers might have doubts about the ability of the institution to deliver quality and about the actual level of service received. EFG seems to follow the above factors as it tries to decrease cues with ATMs and POS, its employee's are dressed up with homogeneity, it is the first bank that operates in evenings and Saturdays (special branches) and tries to maintain a favorable reputation.

Nowadays, the crisis in Greece and the International Monetary Fund lead the banks to the strategy of merge. One of the scenarios would be the merging of NBG and EFG that would create a national banking leader with 60,000 employees. According to UBS the above scenario would lead EFG to become also public with the government to possess a 15 per cent of the merging group (Doga, 2010).

Leading private banks are aggressively strengthening their strategic marketing and operational capabilities as a source of competitive advantage (Mukherjee et al, 2002). The research study of Nazir (2005) revealed that public bank employees were committed to the organization because of the similarity between their own values and those of the organizations they worked in. Mixed were the results of the private bank employees. Researchers have suggested that high commitment and satisfaction are outcomes of person organization fit (Kilman et al, 1986). Another research held by PRC in 1997 was shown that employees of National Bank of Greece believe that they work in a better bank environment in comparison to private bank employees. Moreover, according to the research the 80% of the employees of National Bank of Greece would not like to work in a private bank. Based on the above discussion, we hypothesize that public bank employees have high organizational identification in contrast to private bank employees who experience low organizational identification.

Hypothesis 6: Public bank employees have high organizational identification in comparison to private bank employees.

As cited above, public bank employees identify more with their organization's cultural values and as a consequence public bank employees would have low turnover intentions. The feeling of excess stress and insecurity make private bank employees to think of leaving their organization. Public bank employees feel more secure and only the 20% would change their position for a position in a private bank (Kouselas, 1997).

H7: turnover intentions in public bank employees are low in comparison to private bank employees

Finally, the study of Mukherjee et al (2002) revealed that public sector banks are more efficient in India than private banks. The public sector banks cater to a much larger number of customers across the country and are much more widespread in their operations. This finding is supported by Saha and Ravisankar (2000), who found that the performance of the employees of public sector banks had improved over years. Bhattacharya et al (1997) also found publicly owned banks to be most efficient with a temporal decline in their performance. Another analogy is provided by the study on Australian banks by Sathye (2001), who found the domestic bank employees to be more efficient than private bank employees.

H8: Public bank employees have greater performance in comparison to private bank employees.

RESEARCH METHODOLOGY

RESPONDENTS AND DATA COLLECTION

Sample Size

As Saunders et al (2000, p. 463) cites there is an equation that calculates the minimum size of the sample:

$$n = p * q * \left(\frac{z}{e}\right)^2$$

n: is the minimum size of the sample

p: the % of the proportion that belongs to the specified category

q: the % of the proportion that does not belong to the specified category

z: the corresponding value for the level of confidence

e: the margin of error

In the framework of the survey of this dissertation, a 5% margin of error is favoring. This means a z value of 1.96.

Confidence level is equal to 95%. The confidence level is the amount of uncertainty you can tolerate. Suppose that there are 20 yes-no questions in the survey. With a confidence level of 95%, you would expect that for one of the questions (1 in 20), the percentage of people who answer *yes* would be more than the margin of error away from the true answer. The true answer is the percentage you would get if you exhaustively interviewed everyone.

Population size is equal to 20.000 because the sample size doesn't change much for populations larger than 20,000.

The response distribution is calculated to 90% because I am familiar with the majority of the participants and I expect a high response rate. As a consequence, the minimum recommended sample size is 138 participants.

Sampling Procedure

It is impossible to question everyone who works at a bank. Taking a sample helps the researcher to have a representative picture of how the general population behaves (Marshall, 1997, p. 56). A sample is a section of the target population, selected very carefully in order to be representative of the population (Cooper and Schindler, 2001, p. 77). The reasons for using a sample are: lower cost, less time and higher accuracy of findings (Stathakopoulos, 2001, p. 203).

Non-probability convenience sampling was used. Non-probability samples are based on the personal judgment of the researcher (Cooper and Schindler, 2001, p. 189). According to convenience sample, the selection of the sample is done, having as a criterion the ease (Stathakopoulos, 2001, p. 208).

Data collection method

One hundred and forty questionnaires were distributed by the researcher and were gathered after a week. These subjects were employed by two Greek banks, a public and a private one; the NBG as a public and the EFG as a private bank. The respondents of the two banks are presented in table 1. The response rate was 88.6%. I chose these two banks because I worked in Eurobank-Ergasias from 2006 to 2008 and I am an employee of National Bank of Greece from 2008 until today. My relationship as an employer with the two banks made things easier to me, referring to the response rate and to the data collection. Moreover, I am familiar with the work and environmental contexts of the two banks. In exchange, I will offer to feed back the key findings and promise complete confidentiality.

The present study presents a two-step method. First, we drew on the literature and used validated and established measures to examine our research variables. In accordance with the common wisdom of working and translation (Brislin, 1986), the measures will be translated into Greek and then retranslated back into English. Second, we will conduct a pilot research among 10 randomly selected employees. No substantial refinements were required. The questionnaire consists of twenty questions and four parts; first part contains six questions measuring the organizational identification on a five point Likert scale, second part contains four items measuring turnover intentions and one item measuring satisfaction all of them based on the Likert scale of measuring, the third part contains a 9-dimensional measure of job performance based on the five point Likert scale of measuring and the last part consists of questions about the demographic data of the respondents, in order to create a profile.

→You should provide the sources here

Table 1: Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NBG	65	52,4	52,4	52,4
	EFG	59	47,6	47,6	100,0
	Total	124	100,0	100,0	

Response results

NBG Sample

Participants were sixty five bank employees from the region of Larissa, particularly from the central branch of Larissa; a full banking branch. The response rate was 93%; 65 out of 70 questionnaires were responded. Fifty seven percent of respondents were female and forty three percents were males. Thirty four percent was 20-29 years old, twenty six percent was 30-39 years old, another twenty six percent was 40-49 years old and fourteen percent was over 50 years old. The majority of the respondents have a university degree (69%) and 15% possess a master degree. Almost the 50%

of the respondents work at the National Bank of Greece for more than 10 years. The demographic variables of the 65 respondents of the NBG group are reported in table 2.

Table 2: Sample Characteristics

Characteristics		Percent (%)	Frequency (Number of People)
Gender	Male	43,0	28
	Female	57,0	37
	Total	**100**	**65**
Age	20-29	33.84	22
	30-39	26.15	17
	40-49	26.15	17
	50-59	13.84	9
	60 and over	0.0	0
	Total	**100**	**65**
Education	High School	15.38	10
	TEI/University	69.23	45
	Master	15.38	10
	PhD	0.00	0
	Total	**100**	**65**

Experience	1-5 years	36.92	24
	5-10 years	13.84	9
	Over 10 years	49.23	32
	Total	**100**	**65**

EFG Sample

Participants were 59 bank employees from the region of Larissa and Trikala. From the region of Larissa participated three retail branches and from the region of Trikala two retail branches. The response rate was 84%; 59 out of 70 questionnaires were responded. 46% were males and 54% were females. 25% was 20-29 years old, 44% was 30-39 years old, 17% was 40-49 years old and 14% over 50 years old. 61% of the respondents have a university degree and 18% a master degree. The majority of the respondents have a 10 year experience at the bank. The demographic variables of the 59 respondents are reported in table 3.

Table 3: Sample Characteristics

Characteristics		**Percent (%)**	**Frequency** (Number of People)
Gender	Male	45.76	27
	Female	54.23	32
	Total	**100**	**59**

ge	20-29	25.42	15
	30-39	44.06	26
	40-49	16.94	10
	50-59	13.55	8
	60 and over	0.0	0
	Total	**100**	**59**
Education	High School	20.33	12
	TEI/University	61.01	36
	Master	18.64	11
	PhD	0.00	0
	Total	**100**	**59**
Experience	1-5 years	30.50	18
	5-10 years	11.86	7
	Over 10 years	57.62	34
	Total	**100**	**59**

The frequencies of gender, age, education and years of experience of all the 124 respondents are presented in the tables below:

Table 4: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	55	44,4	44,4	44,4

	FEMALE	69	55,6	55,6	100,0
	Total	124	100,0	100,0	

Table 5: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29	38	30,6	30,6	30,6
	30-39	43	34,7	34,7	65,3
	40-49	27	21,8	21,8	87,1
	50-59	16	12,9	12,9	100,0
	Total	124	100,0	100,0	

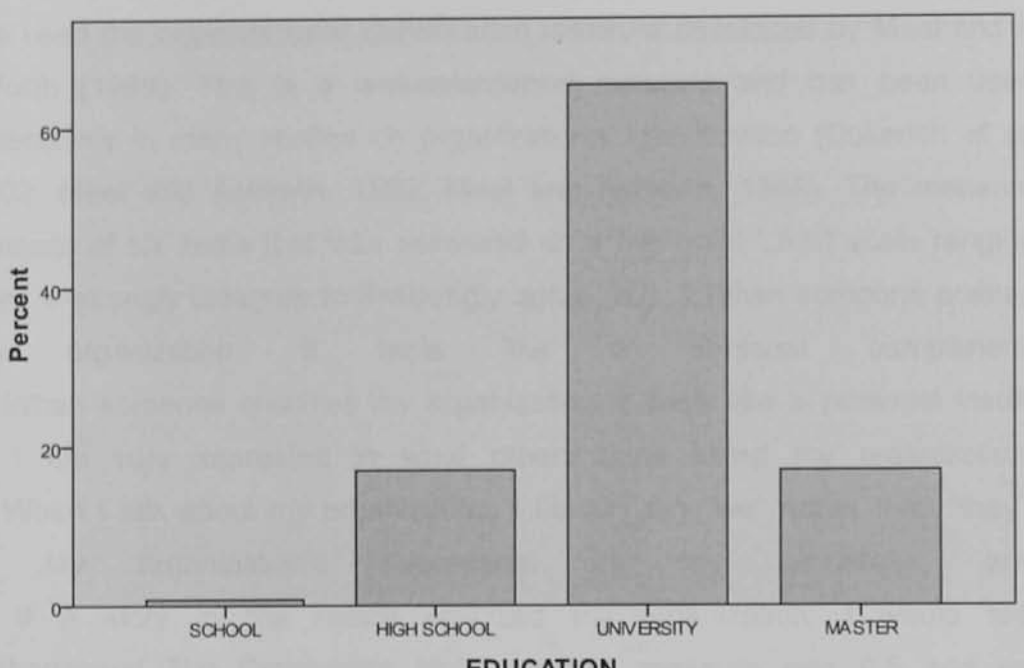
Table 6: Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SCHOOL	1	,8	,8	,8
	HIGH SCHOOL	21	16,9	16,9	17,7
	UNIVERSITY	81	65,3	65,3	83,1
	MASTER	21	16,9	16,9	100,0
	Total	124	100,0	100,0	

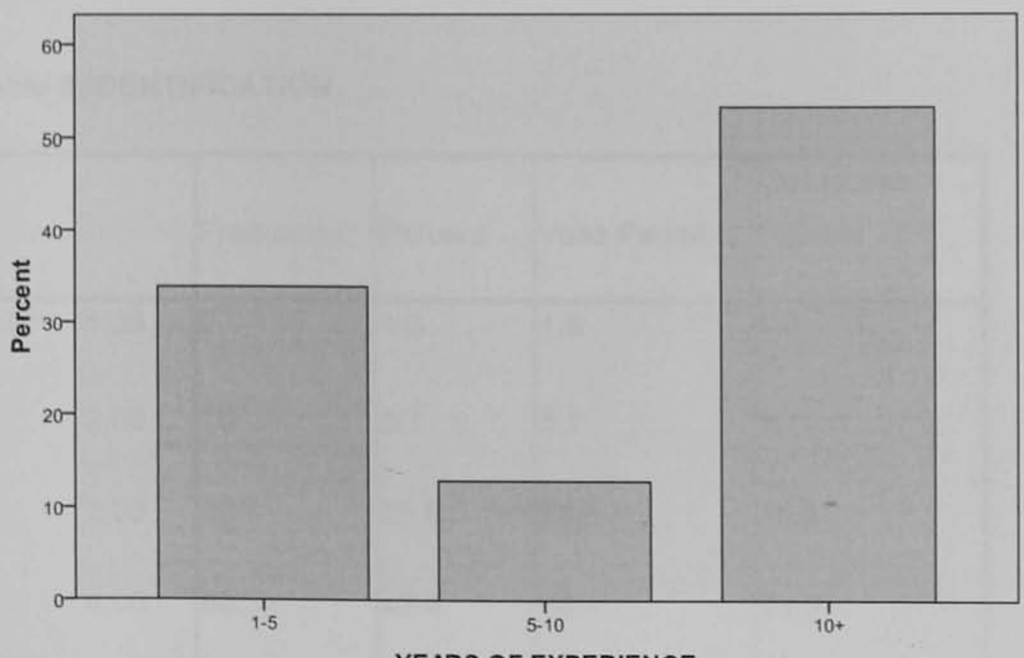
Table 7:Years of experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5	42	33,9	33,9	33,9
	5-10	16	12,9	12,9	46,8
	10+	66	53,2	53,2	100,0
	Total	124	100,0	100,0	

EDUCATION



YEARS OF EXPERIENCE



MEASURES

Organizational Identification

We used the organizational identification measure developed by Mael and A shforth (1989). This is a well-established measure and has been used extensively in many studies on organizational identification (Dukerich et al, 2002; Mael and Ashforth, 1992; Mael and Ashforth, 1995). The measure consists of six items that was assessed on a five point Likert scale ranging from 1=strongly disagree to 5=strongly agree (e.g. 1.When someone praises my organization, it feels like a personal compliment, 2. When someone criticizes my organization, it feels like a personal insult, 3. I am very interested in what others think about my organization, 4. When I talk about my organization, I usually say "we" rather than "they", 5. My organization's successes are my successes, and 6. If a story in the media criticized my organization, I would feel embarrassed.)The Cronbach's alpha for this measure was 0.5 and we decided to remove the last item in order to improve the reliability analysis. The Cronbach's alpha for the five item measure was 0.834. The frequency table for the organizational identification is presented below.

Table 8:IDENTIFICATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	1,6	1,6	1,6
	2,00	10	8,1	8,1	9,7
	3,00	32	25,8	25,8	35,5
	4,00	60	48,4	48,4	83,9

	5,00	20	16,1	16,1	100,0
	Total	124	100,0	100,0	

Turnover Intentions

We have chosen 4 items to measure turnover intentions developed by Van Dick et al (2004). According to the previous researches it is a well-established and reliable measure. The three items were assessed on a five point Likert scale ranging from 1=strongly disagree to 5=strongly agree and one item was assessed with close-ended multiple choice questions (1. I frequently think of quitting, 2. A job with a similar salary in another company would be an interesting alternative to me present job, 3. I often think of quitting this job and 4.my future in the bank (a) definitely I will not quit, (b) Probably I will not quit, (c) neutral, (d) probably I will quit and (e) definitely I will quit). The Cronbach's alpha was 0.821. The frequency table for the turnover intentions is presented below.

Table 9: Turnover intentions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	41	33,1	33,1	33,1
	2,00	39	31,5	31,5	64,5
	3,00	30	24,2	24,2	88,7

	4,00	8	6,5	6,5	95,2
	5,00	6	4,8	4,8	100,0
	Total	124	100,0	100,0	

Satisfaction

The questionnaire contains one item from the Job Diagnostic Survey (Hachman and Oldham, 1980) to measure job satisfaction (Generally speaking, I am very satisfied with this job) on a five point answering scale. We have chosen this item because it most clearly measures one of the central dependent constructs in the job characteristics Model of Hachman and Oldham (1980) which they call general job satisfaction. The frequency table for the satisfaction measure is presented below.

Table 10:Satisfaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	6	4,8	4,8	4,8
	2,00	9	7,3	7,3	12,1
	3,00	30	24,2	24,2	36,3
	4,00	57	46,0	46,0	82,3
	5,00	22	17,7	17,7	100,0
	Total	124	100,0	100,0	

Job Performance

Based on an analysis of the sales job, a nine-dimensional measure of job performance was developed (Strauss, 2005). The dimensions were initiative (I work extra hard when requested and I take on additional responsibilities readily), customer communications (I communicate effectively with customers), interpersonal skills (I maintain good interpersonal relationships with managers and other bank personnel), commitment to the job and job attitude (I demonstrate a consistent, dependable work effort), job knowledge (I understand work responsibilities, scope of job tasks, and routines to be performed), quality of work (I complete work thoroughly, accurately, and according to specifications), quantity of work (I maintain a steady, acceptable level of work output) account management (I maintain existing accounts and identify new leads) and overall performance (I achieve the bank's objectives).The appropriate way to measure performance has been debated extensively in the literature. Some authors argue that self-reported measures of performance lead to bias. Others believe that self-reported measures are fine because, even if they are biased, there is no reason to believe that this bias varies systematically across employees. In their meta-analysis, Churchill *et al*. (1985) found that self reported measures of performance did not inflate the correlations with the predictor variables and essentially provided the same results as objective data and manager/peer ratings of a salesperson's performance. Hence, in this study self ratings are used to measure performance. Employees rated performance on a five point Likert scale. The Cronbach's alpha was 0.883.The frequency table for the performance measure is presented below.

Table 11:Performance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	19	15,3	15,3	15,3
	4,00	77	62,1	62,1	77,4

	5,00	28	22,6	22,6	100,0
	Total	124	100,0	100,0	

Table 12 provides the scale means, standard deviations and Cronbach's alpha for the two samples.

Table 12: Scale means, standard deviations and Cronbach's alpha

Scales	Cronbach's Alpha	Mean	Std. Deviation
Org. Identification	0.834	3.6661	0.80878
Turnover Intentions	0.821	2.0786	1.02824
Job Performance	0.883	4.0681	0.54887
Job satisfaction		3.6452	1.01368

Table 13 presents the correlations among the research variables. The correlations between all variables are moderate in size (do not exceed the value of 0.60) and therefore do not suggest any problems of multicollinearity.

Table 13 Correlations

		AGE	EDUCATION	YEARS OF EXPERIENCE	GENDER	ORG IDENTIFICATION	TURNOVER INTENTION	PERFORMANCE	SATISFACTION
AGE	Pearson Correlation	1							
	Sig. (2-tailed)								
	N	124							
EDUCATION	Pearson Correlation	-,219*	1						
	Sig. (2-tailed)	,014							
	N	124	124						
YEARS OF EXPERIENCE	Pearson Correlation	,728**	-,299**	1					
	Sig. (2-tailed)	,000	,001						
	N	124	124	124					
GENDER	Pearson Correlation	-,366**	-,130	-,255**	1				
	Sig. (2-tailed)	,000	,149	,004					
	N	124	124	124	124				
ORG IDENTIFICATION	Pearson Correlation	,350**	-,235**	,325**	-,140	1			
	Sig. (2-tailed)	,000	,009	,000	,120				
	N	124	124	124	124	124			
TURNOVER INTENTION	Pearson Correlation	-,164	,125	-,251**	,069	-,445**	1		
	Sig. (2-tailed)	,069	,167	,005	,449	,000			
	N	124	124	124	124	124	124		
PERFORMANCE	Pearson Correlation	,323**	-,236**	,270**	-,130	,525**	-,294**	1	
	Sig. (2-tailed)	,000	,008	,002	,151	,000	,001		
	N	124	124	124	124	124	124	124	
SATISFACTION	Pearson Correlation	,019	,043	,118	-,121	,307**	-,501**	,221*	1
	Sig. (2-tailed)	,830	,634	,191	,181	,001	,000	,014	
	N	124	124	124	124	124	124	124	124

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

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

RESEARCH RESULTS

Firstly, the correlations revealed many significant relationships between the variables. For instance, organizational identification has a positive relationship with age and experience and a negative relationship with education. Turnover intention has a negative correlation with years of experience and organizational identification which seems reasonable. As it concerns the performance variable, it seems that correlates with age, years of experience and organizational identification in a positive way and on the other hand it correlates with education and turnover intention in a negative way. Satisfaction has a positive relationship with organizational identification and with job performance and a negative relationship with turnover intentions. In general, all the relationships that were hypothesized, were confirmed. As it concerns the demographic characteristics of the sample, education related negatively with age and experience, revealing that the younger employees are more educated in comparison to older employees.

The fulfillment of the objectives and the hypotheses that have been set requires the use of regressions in order to assess the influence of organizational identification and satisfaction to turnover intentions and performance.

In order to examine which variables are salient predictors of turnover intentions, linear regression was conducted. The model that was produced by this regression has an Adjusted R^2 of 58.7% at a 0.000 level of significance. Adjusted R^2 measures the percent of variation on the criterion for which the independent variables are responsible (Howitt and Cramer, 2006, p. 229). So, organizational identification and satisfaction are responsible for the 58.7% of the variation of turnover intentions. This observation is affiliated with a 0.000 level of significance, which implies that the variation explained by the independent variables "is unlikely to have occurred by chance (Saunders et al., 2000, p. 366).

Table 14 summarizes the findings of the produced model.

Table 14 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,501[a]	,251	,245	,89325
2	,587[b]	,345	,334	,83905

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, ORG IDENTIFICATION

The regression analysis also produced the coefficient beta of each independent variable, which according to Liao and Cheung (2002) expresses the effect of a change in any attribute. Table 15 presents the coefficient betas of all independent variables and their significance values. According to these values, the most significant predictors of turnover intentions are: satisfaction and organizational identification, which have negative influence on turnover intentions. The rest of the independent variables have significance levels above 0.01. For this reason, there cannot be safe conclusions of their effect on the dependent variable (turnover intention).

Table 15 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,933	,301		13,086	,000
	SATISFACTION	-,509	,079	-,501	-6,402	,000
2	(Constant)	5,066	,392		12,908	,000
	SATISFACTION	-,409	,078	-,403	-5,214	,000
	ORG IDENTIFICATION	-,408	,098	-,321	-4,156	,000

a. Dependent Variable: TURNOVER INTENTION no need for these to appear here

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	ORG IDENTIFICATION	-,321[a]	-4,156	,000	-,353	,906
	AGE	-,154[a]	-1,989	,049	-,178	1,000
	EDUCATION	,147[a]	1,892	,061	,170	,998
	YEARS OF EXPERIENCE	-,195[a]	-2,522	,013	-,224	,986
2	AGE	-,050[b]	-,629	,531	-,057	,869
	EDUCATION	,072[b]	,943	,348	,086	,930
	YEARS OF EXPERIENCE	-,111[b]	-1,434	,154	-,130	,894

a. Predictors in the Model: (Constant), SATISFACTION

b. Predictors in the Model: (Constant), SATISFACTION, ORG IDENTIFICATION

c. Dependent Variable: TURNOVER INTENTION

According to the correlations, turnover intentions have a significant relationship with performance. Despite the fact that performance is one of the dependent variables, it was useful to test its influence as a mediator. The model that was produced by this regression has an Adjusted R^2 of 29.4% at a 0.001 level of significance. That means that performance is responsible for the 29.4% of the variance of the turnover intentions. The beta coefficient proves a negative influence that performance has on turnover intentions. The tables below summarize the findings of the produced model.

Table 16 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,294[a]	,086	,079	,98692

a. Predictors: (Constant), PERFORMANCE

Table 17 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,317	,665		6,487	,000
	PERFORMANCE	-,550	,162	-,294	-3,393	,001

a. Dependent Variable: TURNOVER INTENTION

NBG SAMPLE

In order to examine which variables are salient predictors of turnover intentions, linear regression was conducted at the two different samples. The model that was produced by the regression of the NBG sample has an Adjusted R^2 of 57.4% at a 0.000 level of significance. So, years of experience and satisfaction are responsible for the 57.4% of the variation of turnover intentions at the National Bank of Greece. This observation is affiliated with a 0.000 level of significance, which implies that the variation explained by the independent variables "is unlikely to have occurred by chance (Saunders et al., 2000, p. 366). The relationship between turnover intention and the predictors is negative and the beta coefficients as well as the model summary are presented at the table below.

Table 18 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	SAMPLE = NBG (Selected)			

1	,482[a]	,232	,220	,84433
2	,574[b]	,330	,308	,79510

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, YEARS OF EXPERIENCE

Table 19 Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,682	,410		8,989	,000
	SATISFACTION	-,460	,105	-,482	-4,364	,000
2	(Constant)	4,150	,416		9,977	,000
	SATISFACTION	-,399	,101	-,417	-3,932	,000
	YEARS OF EXPERIENCE	-,329	,109	-,319	-3,007	,004

a. Dependent Variable: TURNOVER INTENTION

b. Selecting only cases for which SAMPLE = NBG

EFG SAMPLE

Regression analysis was also conducted at the EFG sample in order to investigate the predictors of the turnover intentions at the EFG employees. The results were the same with these produced of the whole sample. Specifically, organizational identification and satisfaction are responsible of the 62.5% of the variation of turnover intentions of the EFG sample. Reasonably, the beta coefficients were negatives. The tables below summarize the model.

Table 20: Model Summary

Model	R SAMPLE = EFG (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,507[a]	,258	,245	,95099
2	,625[b]	,390	,368	,86959

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, ORG IDENTIFICATION

Table 21: Coefficients[a,b]

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	4,129	,448		9,223	,000
	SATISFACTION	-,543	,122	-,507	-4,447	,000
2	(Constant)	5,731	,615		9,317	,000
	SATISFACTION	-,486	,113	-,454	-4,305	,000
	ORG IDENTIFICATION	-,490	,140	-,368	-3,489	,001

a. Dependent Variable: TURNOVER INTENTION

b. Selecting only cases for which SAMPLE = EFG

In order to examine which variables are salient predictors of job performance, linear regression was conducted. The model that was produced by this regression has an Adjusted R^2 of 52.5% at a 0.000 level of significance. Thus, the independent variables that have been employed to predict perceptions regarding job performance are responsible for the 56% of the variation of performance. Only organizational identification was proved to be predictor of job performance. The table 22 summarizes the model.

Table 22: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,525[a]	,275	,269	,46920

a. Predictors: (Constant), ORG IDENTIFICATION

Table 23 presents the coefficient betas of all independent variables and their significance values. According to these values, the most significant predictor of job performance is organizational identification, which has positive influence on job performance. The rest independent variables were excluded because they had unapproved level of significance.

Table 23 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,763	,196		14,072	,000
	ORG IDENTIFICATION	,356	,052	,525	6,805	,000

a. Dependent Variable: PERFORMANCE

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	SATISFACTION	,066[a]	,816	,416	,074	,906
	AGE	,159[a]	1,948	,054	,174	,877
	EDUCATION	-,120[a]	-1,519	,131	-,137	,945
	YEARS OF EXPERIENCE	,111[a]	1,370	,173	,124	,895

a. Predictors in the Model: (Constant), ORG IDENTIFICATION

b. Dependent Variable: PERFORMANCE

NBG sample

In order to examine more specifically the determinants of job performance it was necessary to conduct regression analysis at the two bank samples. The NBG sample proved no difference with the whole sample of employees. Organizational identification influences job performance at a 50.7%. The beta coefficient proves a positive relationship between organizational identification and performance. Satisfaction was not confirmed as a predictor of job performance; was excluded with a 0.371 level of significance. The tables below summarize the analysis.

Table 24 Model Summary

Model	R SAMPLE = NBG (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,507[a]	,257	,245	,48272

a. Predictors: (Constant), ORG IDENTIFICATION

Table 25 Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,778	,281		9,886	,000
	ORG IDENTIFICATION	,351	,075	,507	4,667	,000

a. Dependent Variable: PERFORMANCE

b. Selecting only cases for which SAMPLE = NBG

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	SATISFACTION	,111[a]	,900	,371	,114	,781
	AGE	,029[a]	,238	,813	,030	,807
	EDUCATION	-,175[a]	-1,608	,113	-,200	,970
	YEARS OF EXPERIENCE	,007[a]	,053	,958	,007	,795

a. Predictors in the Model: (Constant), ORG IDENTIFICATION
b. Dependent Variable: PERFORMANCE

EFG sample

Regression analysis was also conducted at the sample of EFG employees in order to find the predictors of job performance of the specific bank. Results were a bit different from those of the NBG sample. Organizational identification remains a predictor of job performance but there is an additional factor; the age. The adjusted R square is equal to 61.6%, meaning that job performance is influenced at 61.6% by organizational identification and age. The beta coefficient confirms the positive relationship between organizational identification and job performance and creates a new positive relationship between age and job performance. As a consequence, the older EFG employees are, the better is their performance. Satisfaction was also excluded; satisfied EFG employees don't mean a better performance. Tables 26 and 27 summarize the model.

Table 26 Model Summary

Model	R SAMPLE = EFG (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,544[a]	,296	,284	,46216
2	,616[b]	,380	,358	,43752

a. Predictors: (Constant), ORG IDENTIFICATION
b. Predictors: (Constant), ORG IDENTIFICATION, AGE

Table 27 Coefficients[a,b]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	2,747	,278		9,873	,000
	ORG IDENTIFICATION	,361	,074	,544	4,894	,000
2	(Constant)	2,562	,272		9,420	,000
	ORG IDENTIFICATION	,312	,072	,470	4,325	,000
	AGE	,168	,061	,299	2,757	,008

a. Dependent Variable: PERFORMANCE

b. Selecting only cases for which SAMPLE = EFG

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	SATISFACTION	,037[a]	,323	,748	,043	,979
	AGE	,299[a]	2,757	,008	,346	,939
	EDUCATION	-,057[a]	-,486	,629	-,065	,912
	YEARS OF EXPERIENCE	,217[a]	1,968	,054	,254	,967
2	SATISFACTION	,031[b]	,285	,777	,038	,979
	EDUCATION	,000[b]	,003	,998	,000	,879
	YEARS OF EXPERIENCE	,044[b]	,307	,760	,041	,558

a. Predictors in the Model: (Constant), ORG IDENTIFICATION

b. Predictors in the Model: (Constant), ORG IDENTIFICATION, AGE

c. Dependent Variable: PERFORMANCE

In order to examine the H_6, H_7 and H_8 a T-test for independent samples was conducted. The results are presented at the tables below.

Table 28: Group Statistics

	SAMPLE	N	Mean	Std. Deviation	Std. Error Mean
TURNOVER INTENTION	NBG	65	1,9538	,95596	,11857
	EFG	59	2,2161	1,09412	,14244

Table 29: Independent Samples Test

		Levene's Test for Equality of Variances	
		F	Sig.
TURNOVER INTENTION	Equal variances assumed	,233	,630
	Equal variances not assumed		

Table 30: Group Statistics

	SAMPLE	N	Mean	Std. Deviation	Std. Error Mean
PERFORMANCE	NBG	65	4,0598	,55558	,06891
	EFG	59	4,0772	,54599	,07108

Table 31: Independent Samples Test

		Levene's Test for Equality of Variances	
		F	Sig.
PERFORMANCE	Equal variances assumed	,254	,615
	Equal variances not assumed		

Table 32: Group Statistics

	SAMPLE	N	Mean	Std. Deviation	Std. Error Mean
ORG IDENTIFICATION	NBG	65	3,6523	,80256	,09954
	EFG	59	3,6814	,82221	,10704

Table 33: Independent Samples Test

		Levene's Test for Equality of Variances	
		F	Sig.
ORG IDENTIFICATION	Equal variances assumed	,055	,816
	Equal variances not assumed		

DISCUSSION

The primary purpose of this paper was to examine the relationship between organizational identification and turnover intentions. Moreover, the important role of satisfaction and performance at the turnover intentions are in line with the observations of many studies. The literature has given us many examples that organizational identification, satisfaction and job performance influence the turnover intentions of the employees. The above factors influence the turnover intention at a negative way, meaning that the more employees feel identified with their job, the less will be their intention to leave the organization. Furthermore, the more employees feel satisfied with their job the less will be their intention to quit. The role of job performance as a mediator was also confirmed. Furthermore, the research proved a difference between the two bank groups of employees. While organizational identification and satisfaction influence turnover intentions, the NBG employees were influenced by the years of experience and satisfaction. Experienced employees proved unwilling to leave the bank. So, as it concerns the NBG employees, years of experience and satisfaction influence at a 57.4% the variation of turnover intention.

In addition, this study contributes to the literature by examining the turnover intentions of two different bank groups. According to the literature, the public bank group of employees would have lower turnover intentions in comparison to the private bank group. However, this study could not confirm the specific hypothesis. In order to examine the above hypothesis, a T-test analysis was conducted. The mean of turnover intention at the NBG group of employees is 1.9538 while the EFG group presents a 2.2161 mean. The difference is not enough to prove that the public bank employees have lower turnover intentions in comparison to private bank employees. Despite the fact that the hypothesis is not confirmed, the result is reasonable because in the middle of a worldwide economic crisis, employees feel unsafe, unstable and are not prompt to change jobs easily. As organizations are different, so are the social contexts of organizations and of the individuals within those. As demonstrated individuals accumulate organization-specific organizational rewards that they can lose if they switch employment: While individuals can occupy similar hierarchical ranks in different organization, their status and power positions are dependent on recognition/ acceptance by others. Hence, it is possible that individuals hold a different status and power position in organizations despite occupying the same rank; it is uncertain whether they will achieve the same status and power position in a new organization or it might take considerable time to achieve a similarly accepted status and power position. Moreover, it is plausible to assume that social relationships to members of the organization and the embeddedness within an organizational network weaken when individuals leave organizations; integration into new organizational networks takes time; there is uncertainty whether a new organizational network will bring the same organizational rewards. Conclusively, the findings lead to the confirmation of H_1, H_2 and H_3. Contrarily, there cannot be inferred safe conclusions about the confirmation or disconfirmation of H_7.

Another objective of this study was to examine the relationship between organizational identification and job performance. According to the literature, organizational identification and satisfaction have a positive relationship with job performance. The more identified employees are the better is their performance and the more satisfied employees are the better is their performance too. The present study confirmed only the first factor. Specifically, the more identified feel bank employees the better is their performance. Satisfaction as an independent variable was not confirmed at either of the two groups as a salient predictor of job performance. Organizational identification seems to influence the 52.5% of bank employees as it concerns their job performance.

Moreover, our study contributes to the literature by examining the performance of the public and private bank employees. According to the literature, public bank employees have a better job performance in comparison to private bank employees. This hypothesis was not confirmed by the present study. Economic crisis made private bank employees to work harder in order to maintain their positions. The fear of unemployment made private bank employees to work harder in a very demanding private bank like the EFG bank. Research of Kangis et al (1997) also proved that the service offered by private banks has a more favorable influence on actual perceptions of quality received than is the case with the service from public sector banks. As business closings and layoffs dominate the headlines, business leaders are increasing communication to keep workers engaged and productive, and to shore up trust.. Job performance mean of EFG was slightly augmented in comparison to NBG mean. A T-test was conducted to check the H8 hypothesis. Conclusively, the findings lead to the confirmation of H_4. Contrarily, there cannot be inferred safe conclusions about the confirmation or disconfirmation of H_5 and H_8.

Finally, one of the objectives of the study was to test the level of organizational identification of the employees of the two banks. According to the literature, public bank employees feel more organizational identified because of the similarity between their own values and those of the organization they worked in. On the other hand, private bank employees would have lower organisational identification. Specifically, a leading private bank like EFG, would have employees with lower organizational identification because of its profile. An aggressive private bank with high goals probably would prove a lower identification in comparison to a public bank; NBG has a defensive profile and treats its employees with comprehensiveness. However, this research could not confirm the above assumptions.
T-test was conducted to test the hypothesis 6. The means of the organizational identification of the two groups are very close. The EFG group presents a slightly higher mean of organizational identification. EFG employees are organizational identified probably because they feel the need to support their bank. Fundamentally, the economic crisis has hit the sector unevenly, affecting employment in some activities more than in others. In particular, employment in investment banking has shrunk strongly, while traditional depository and credit bank activities' employment has slightly decreased and employment in funds and trusts has continued to grow. It is likely that further labour reallocation among financial sub-sectors will occur in the near future. The economic crisis and the mergers lead EFG employees to feel the fear of unemployment. The unstable political and economic environment in Greece leads private bank employees to identify with the bank

that they work even if they have no similarity with the values and the culture of the specific bank. The probability of losing their job because of cutting off makes them identify with the bank. Conclusively, there cannot be inferred safe conclusions about the confirmation or disconfirmation of H_6.

REFLECTION OF LEARNING

The whole experience of carrying out the present dissertation has been valuable. The author had the opportunity to improve her knowledge in the area of human resource management and specifically of organizational identification. Additionally, the author improved her skills in using statistical analysis methods and software, such as SPSS, as well as in conducting surveys and managing time and stress.

If the research was to be conducted again, under the same time and budget limitations:

- The sample would be larger, taking into consideration bank employees in larger cities like Athens and Thessaloniki. Probably, the results would be different. Employees in larger cities might not be affected of the economic crisis like employees in a smaller city like Larissa.
- The concept of satisfaction would be analysed in a more detailed way. For example, the concept of pay satisfaction would have been taken into consideration.
- More time would have been devoted to the statistical analysis of the findings, which took more time than the originally scheduled.

CONCLUSIONS

The survey findings show that organizational identification influences turnover intentions and job performance. Moreover, organizational identification and satisfaction are responsible for turnover intentions. The results are broadly in keeping with the literature. The comparison between private and public bank employees didn't yield the foreseen results. According to the literature, public bank employees should be more organizational identified and as a consequence would have lower turnover intentions and better job performance, comparing with private bank employees. These hypotheses were not confirmed by the research. Probably, the whole economic and political situation in Greece biased the responses of the employees. Further research should be held at the bloom period. Finally, the lack of an objective measure of performance is a limitation. Subjective performance ratings of the employees probably would not produce objective results. Future studies should incorporate both objective and subjective performance ratings to adequately assess job performance.

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APPENDICES

1. QUESTIONNAIRE

Staffordshire University
Business School

TEI of Larissa

INTRODUCTION

This research is conducted in the context of preparing thesis for the degree of specialization in science of business Administration. Its purpose is to record the views of employees on matters related to their work.

The survey is completely anonymous and will only be used for academic reasons.

SECTION 1

Please note the extent to which you agree or disagree with each of the following statements, circling the appropriate number.

strongly agree	strongly disagree				
When someone praises my bank it feels like a personal compliment	1	2	3	4	5

When someone criticizes my bank it feels like a personal insult	1 2 3 4 5
I am very interested in what others think about my bank	1 2 3 4 5
When I talk about my bank I usually say "we" rather than "they"	1 2 3 4 5
My bank's successes are my successes	1 2 3 4 5
If a story in the media criticized my bank, I would feel embarrassed	1 2 3 4 5

SECTION 2

Please note the extent to which you agree or disagree with each of the following statements, circling the appropriate number.

strongly agree	strongly disagree
I frequently think of quitting this job	1 2 3 4 5
A job with a similar salary in another company would be an interesting alternative to my present job	1 2 3 4 5
I will quit this job	1 2 3 4 5

My future in the bank,	A)I will not quit B)Probably, I will not quit Γ)neutral Δ)Probably, I will quit E)I will quit
In general, I am satisfied with my job	1 2 3 4 5

SECTION 3

Please note the extent to which you agree or disagree with each of the following statements, circling the appropriate number.

strongly agree	strongly disagree				
I work extra hard when requested and I take on additional responsibilities readily	1	2	3	4	5
I communicate effectively with customers	1	2	3	4	5
I maintain good interpersonal relations with customers, managers and personnel	1	2	3	4	5
I demonstrate a consistent, dependable work effort	1	2	3	4	5
I understand work responsibilities, scope of work tasks and routines to be performed	1	2	3	4	5
I complete work thoroughly, accurately and according to specifications	1	2	3	4	5

I maintain a steady, acceptable level of work output	1	2	3	4	5
I maintain existing accounts and I identify new leads	1	2	3	4	5
I fulfill the goals and objectives of the bank	1	2	3	4	5

Please complete the following information:

GENDER: MALE ☐ FEMALE ☐

AGE: 20-29 ☐ 30-39 ετών ☐ 40-49 ☐ 50-59 ☐ 60+ ☐

EDUCATION:

SCHOOL ☐ HIGH SCHOOL ☐ UNIVERSITY ☐ MASTER ☐ PhD ☐

STANDING WORKING POSITION: YES ☐ NO ☐

YEARS OF EXPERIENCE IN THE BANK:

1-5 YEARS ☐ 5-10 YEARS ☐ 10+ YEARS ☐

2. RELIABILITY and VALIDITY – CRONBACH'S ALPHAS

2.1 Organizational identification

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,507	,775	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ORG IDENTIF 1	17,7984	29,626	,428	,340	,435
ORG IDENTIF 2	18,1129	27,760	,537	,544	,391
ORG IDENTIF 3	18,4919	28,382	,495	,434	,407
ORG IDENTIF 4	17,8065	29,978	,376	,332	,447
ORG IDENTIF 5	18,4919	28,642	,461	,623	,416
ORG IDENTIF 6	18,3306	16,353	,126	,063	,834

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,834	,833	5

2.2 Turnover Intentions

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,821	,829	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
TURN INTEN 1	6,4355	9,305	,760	,648	,718
TURN INTEN 2	5,6452	9,044	,618	,476	,798
TURN INTEN 3	6,6371	10,705	,715	,591	,752
TURN INTEN 4	6,2258	11,282	,528	,356	,824

2.3 Job Performance

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,883	,887	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PERFORMANCE 1	32,5726	20,133	,611	,432	,872
PERFORMANCE2	32,6210	18,725	,693	,556	,865
PERFORMANCE 3	32,4919	19,341	,682	,607	,866

PERFORMANCE 4	32,6613	18,811	,596	,483	,875
PERFORMANCE 5	32,5806	18,766	,738	,588	,861
PERFORMANCE 6	32,2339	19,807	,695	,524	,866
PERFORMANCE 7	32,2581	20,843	,567	,431	,876
PERFORMANCE 8	32,7581	19,827	,499	,339	,883
PERFORMANCE 9	32,7258	19,810	,657	,493	,868

3. Frequency Tables

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	55	44,4	44,4	44,4
	FEMALE	69	55,6	55,6	100,0
	Total	124	100,0	100,0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29	38	30,6	30,6	30,6
	30-39	43	34,7	34,7	65,3
	40-49	27	21,8	21,8	87,1
	50-59	16	12,9	12,9	100,0
	Total	124	100,0	100,0	

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SCHOOL	1	,8	,8	,8
	HIGH SCHOOL	21	16,9	16,9	17,7
	UNIVERSITY	81	65,3	65,3	83,1
	MASTER	21	16,9	16,9	100,0

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SCHOOL	1	,8	,8	,8
	HIGH SCHOOL	21	16,9	16,9	17,7
	UNIVERSITY	81	65,3	65,3	83,1
	MASTER	21	16,9	16,9	100,0
	Total	124	100,0	100,0	

YEARS OF EXPERIENCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5	42	33,9	33,9	33,9
	5-10	16	12,9	12,9	46,8
	10+	66	53,2	53,2	100,0
	Total	124	100,0	100,0	

IDEN_M_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	1,6	1,6	1,6
	2,00	10	8,1	8,1	9,7
	3,00	32	25,8	25,8	35,5
	4,00	60	48,4	48,4	83,9
	5,00	20	16,1	16,1	100,0
	Total	124	100,0	100,0	

TURN_M_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	41	33,1	33,1	33,1

	2,00	39	31,5	31,5	64,5
	3,00	30	24,2	24,2	88,7
	4,00	8	6,5	6,5	95,2
	5,00	6	4,8	4,8	100,0
	Total	124	100,0	100,0	

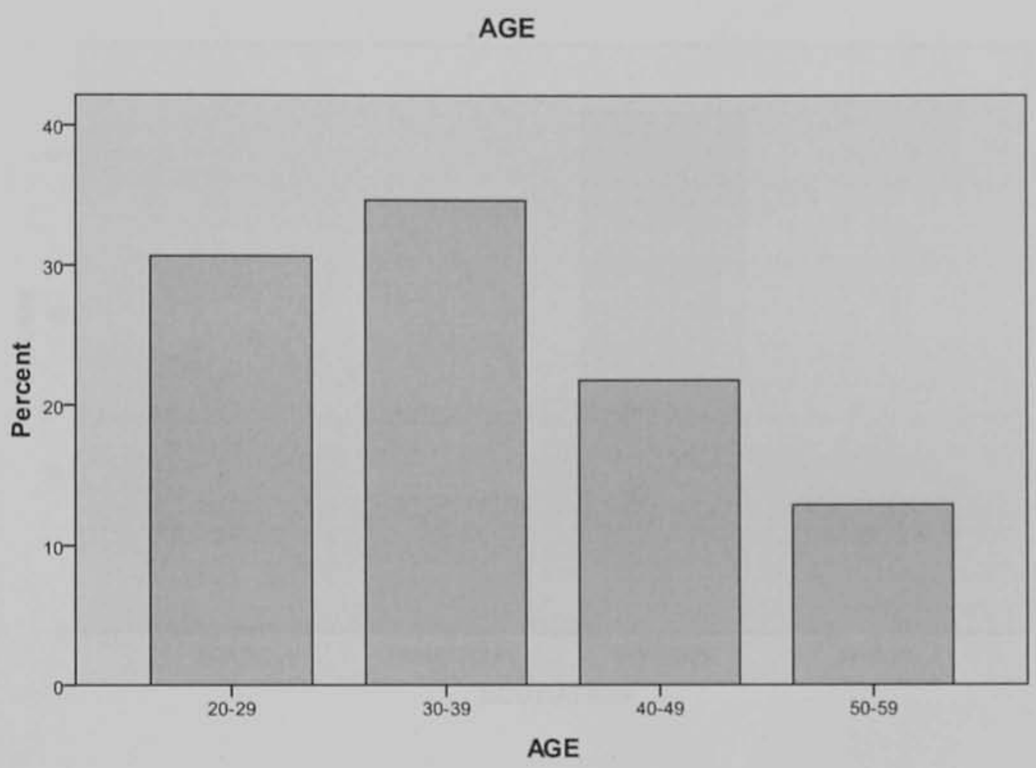
SATISFACTION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	6	4,8	4,8	4,8
	2,00	9	7,3	7,3	12,1
	3,00	30	24,2	24,2	36,3
	4,00	57	46,0	46,0	82,3
	5,00	22	17,7	17,7	100,0
	Total	124	100,0	100,0	

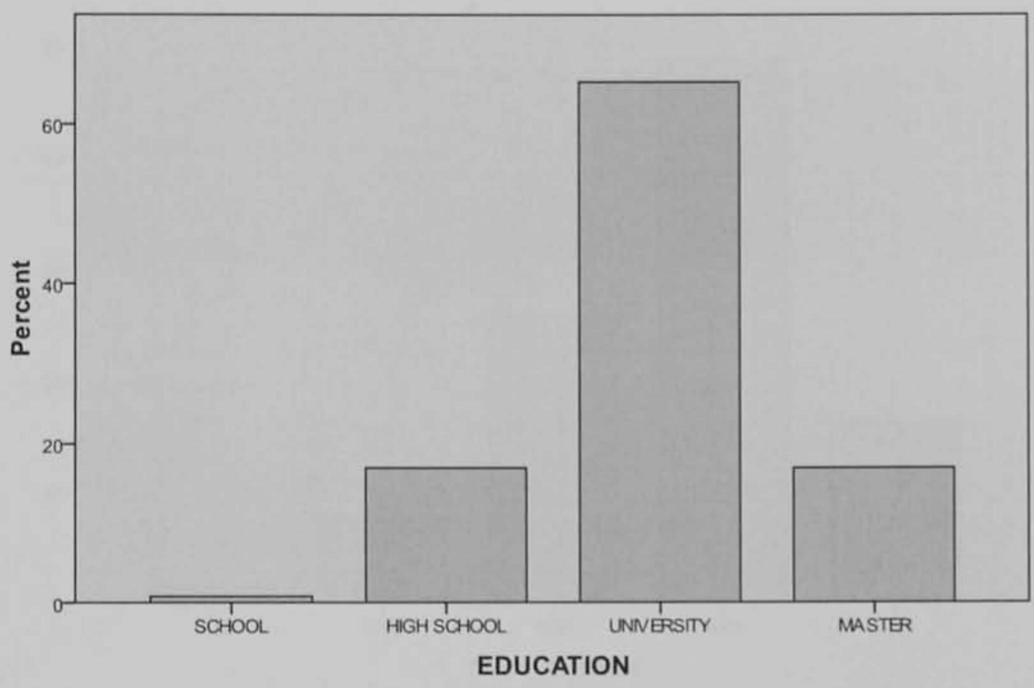
PERFORM_M_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	19	15,3	15,3	15,3
	4,00	77	62,1	62,1	77,4
	5,00	28	22,6	22,6	100,0
	Total	124	100,0	100,0	

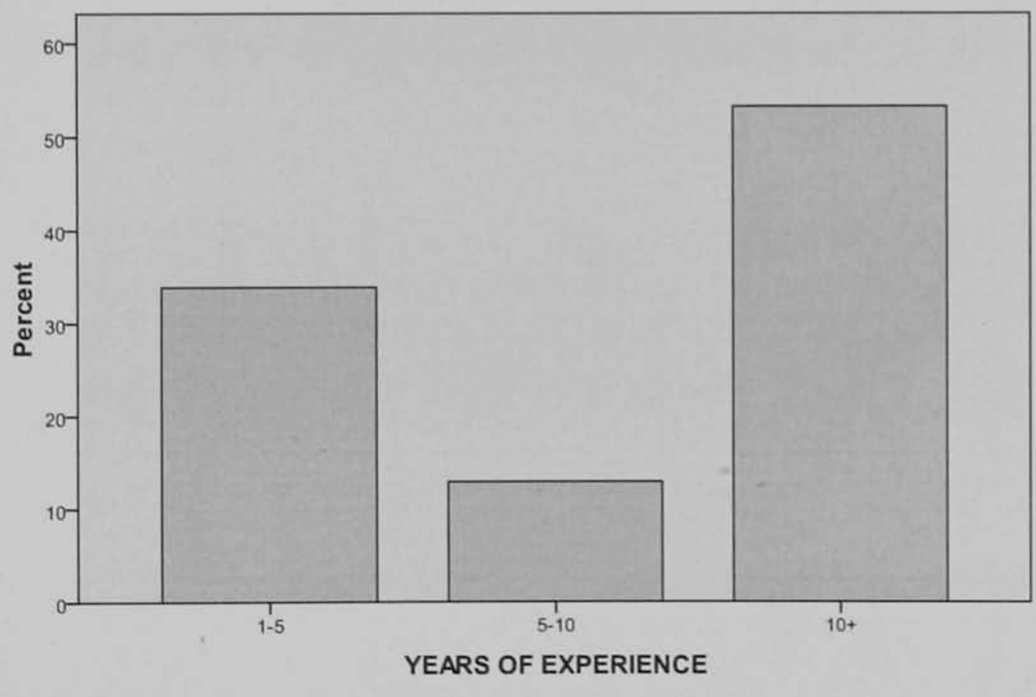
4. Bar Charts

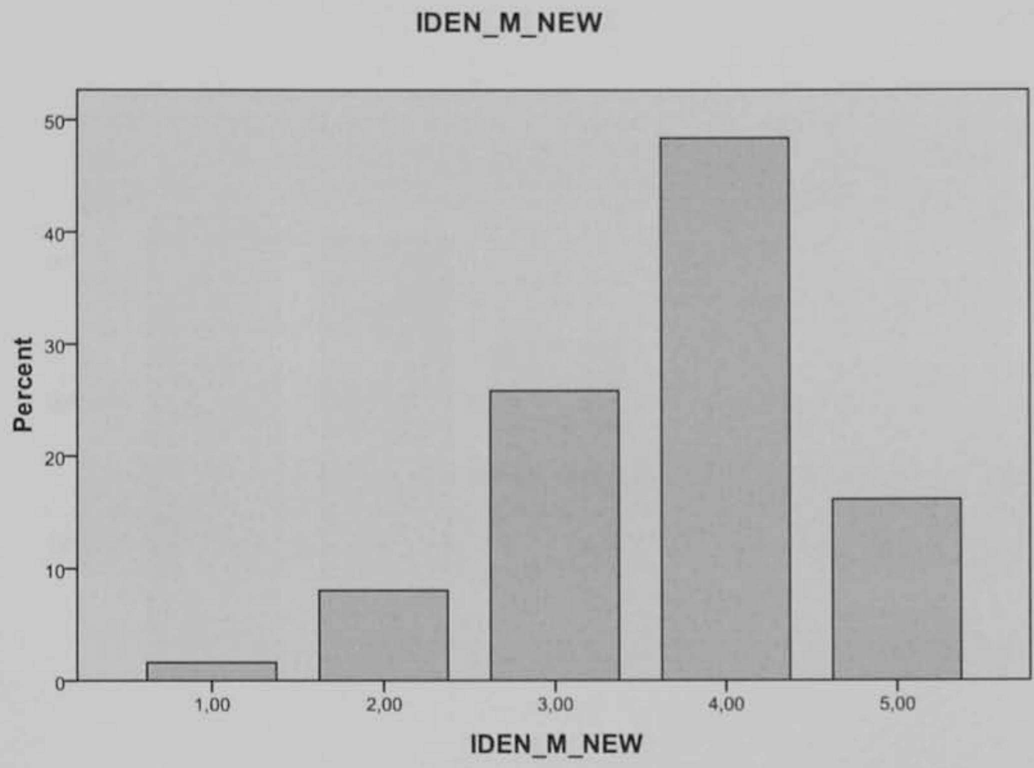


EDUCATION

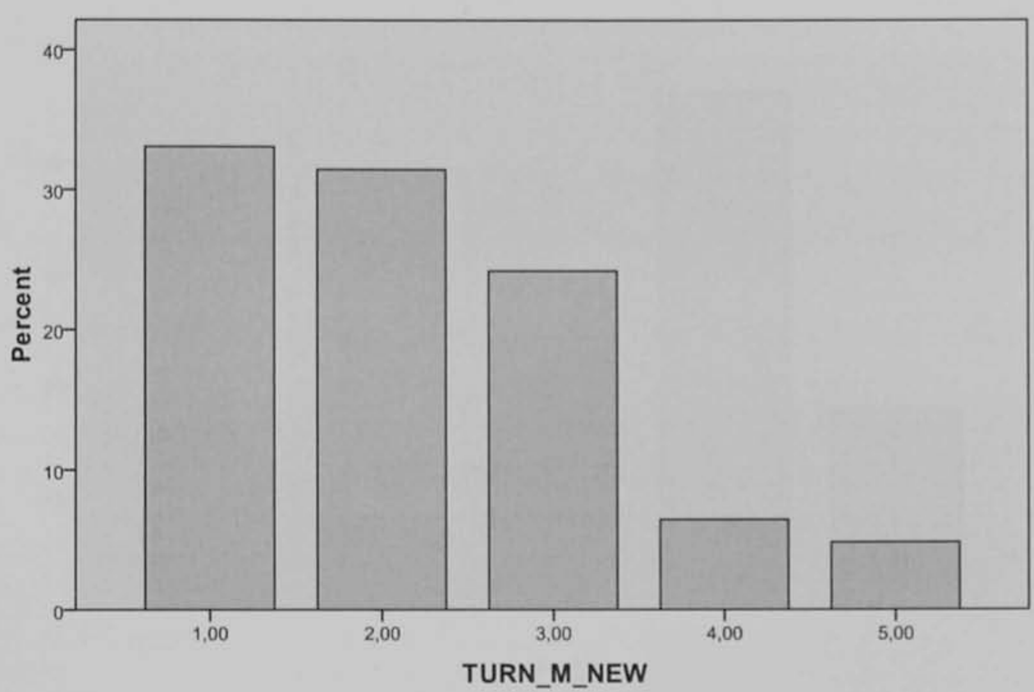


YEARS OF EXPERIENCE

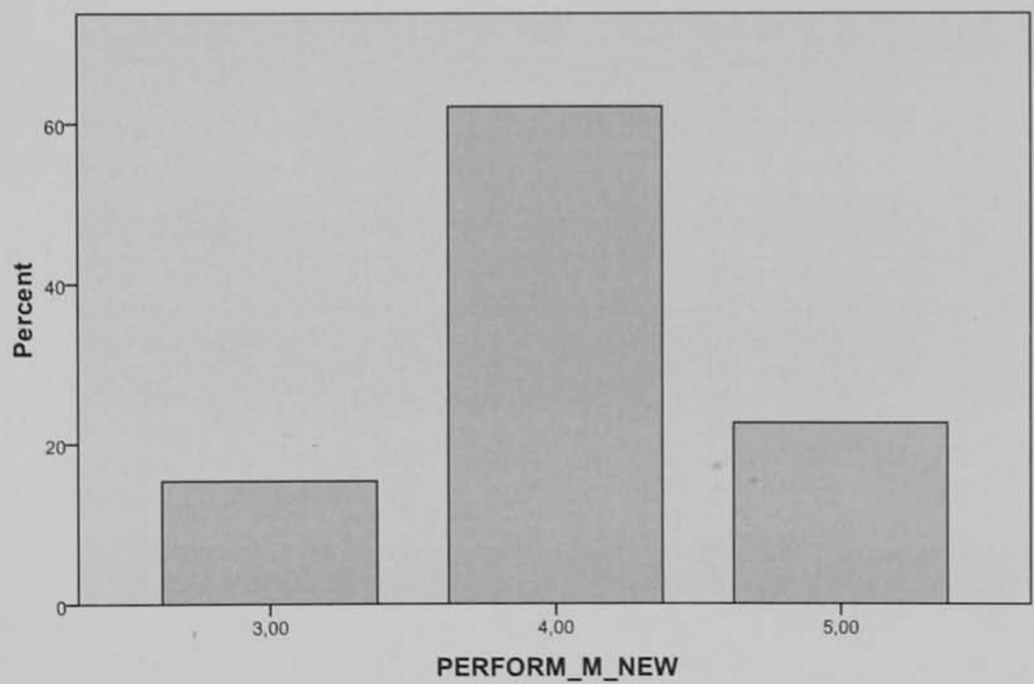


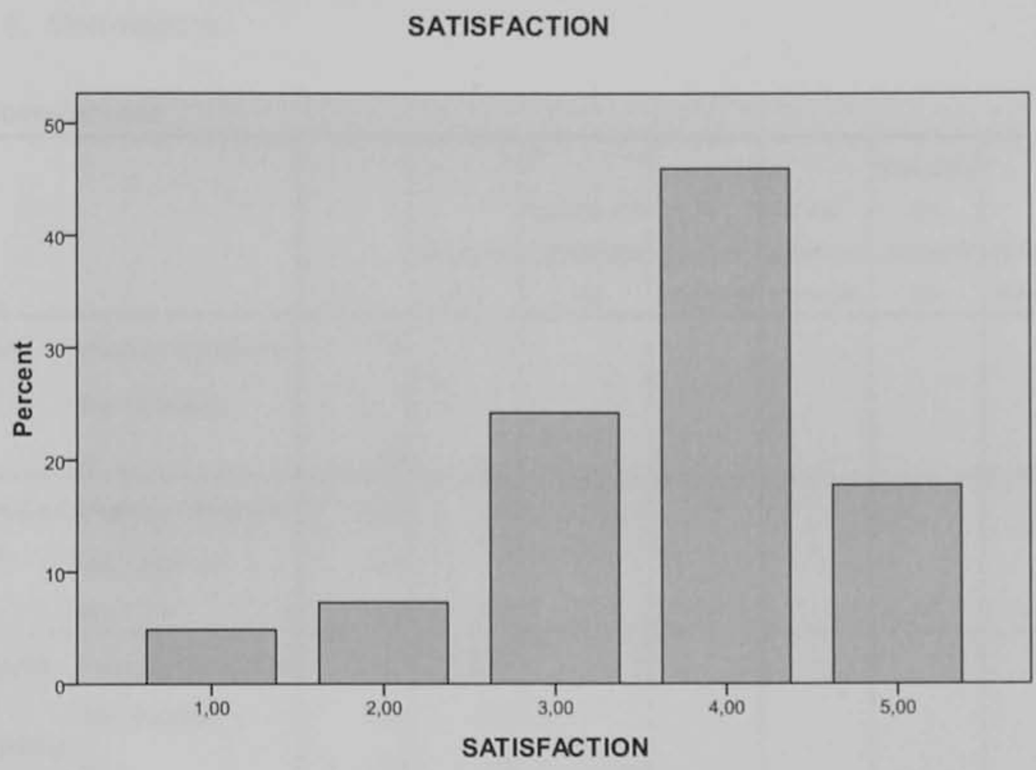

IDEN_M_NEW
Percent
50
40
30
20
10
0
1,00
2,00
3,00
4,00
5,00
IDEN_M_NEW

TURN_M_NEW



PERFORM_M_NEW




SATISFACTION
Percent
0
10
20
30
40
50
1,00
2,00
3,00
4,00
5,00
SATISFACTION

5. Correlations

Correlations

		AGE	EDUCATION	YEARS OF EXPERIENCE	GENDER	ORG IDENTIFICATION	TURNOVER INTENTION	PERFORMANCE	SATISFACTION
AGE	Pearson Correlation	1							
	Sig. (2-tailed)								
	N	124							
EDUCATION	Pearson Correlation	-,219*	1						
	Sig. (2-tailed)	,014							
	N	124	124						
YEARS OF EXPERIENCE	Pearson Correlation	,728**	-,299**	1					
	Sig. (2-tailed)	,000	,001						
	N	124	124	124					
GENDER	Pearson Correlation	-,366**	-,130	-,255**	1				
	Sig. (2-tailed)	,000	,149	,004					
	N	124	124	124	124				
ORG IDENTIFICATION	Pearson Correlation	,350**	-,235**	,325**	-,140	1			
	Sig. (2-tailed)	,000	,009	,000	,120				
	N	124	124	124	124	124			
TURNOVER INTENTION	Pearson Correlation	-,164	,125	-,251**	,069	-,445**	1		
	Sig. (2-tailed)	,069	,167	,005	,449	,000			
	N	124	124	124	124	124	124		
PERFORMANCE	Pearson Correlation	,323**	-,236**	,270**	-,130	,525**	-,294**	1	
	Sig. (2-tailed)	,000	,008	,002	,151	,000	,001		
	N	124	124	124	124	124	124	124	
SATISFACTION	Pearson Correlation	,019	,043	,118	-,121	,307**	-,501**	,221*	1
	Sig. (2-tailed)	,830	,634	,191	,181	,001	,000	,014	
	N	124	124	124	124	124	124	124	124

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

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

6. Regressions

6.1 Turnover Intentions

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,501[a]	,251	,245	,89325
2	,587[b]	,345	,334	,83905

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, ORG IDENTIFICATION

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32,703	1	32,703	40,987	,000[a]
	Residual	97,343	122	,798		
	Total	130,046	123			
2	Regression	44,862	2	22,431	31,862	,000[b]
	Residual	85,184	121	,704		
	Total	130,046	123			

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, ORG IDENTIFICATION

c. Dependent Variable: TURNOVER INTENTION

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,933	,301		13,086	,000
	SATISFACTION	-,509	,079	-,501	-6,402	,000
2	(Constant)	5,066	,392		12,908	,000
	SATISFACTION	-,409	,078	-,403	-5,214	,000
	ORG IDENTIFICATION	-,408	,098	-,321	-4,156	,000

a. Dependent Variable: TURNOVER INTENTION

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	ORG IDENTIFICATION	-,321[a]	-4,156	,000	-,353	,906
	AGE	-,154[a]	-1,989	,049	-,178	1,000
	EDUCATION	,147[a]	1,892	,061	,170	,998
	YEARS OF EXPERIENCE	-,195[a]	-2,522	,013	-,224	,986
2	AGE	-,050[b]	-,629	,531	-,057	,869
	EDUCATION	,072[b]	,943	,348	,086	,930
	YEARS OF EXPERIENCE	-,111[b]	-1,434	,154	-,130	,894

a. Predictors in the Model: (Constant), SATISFACTION

b. Predictors in the Model: (Constant), SATISFACTION, ORG IDENTIFICATION

c. Dependent Variable: TURNOVER INTENTION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,294[a]	,086	,079	,98692

a. Predictors: (Constant), PERFORMANCE

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,216	1	11,216	11,515	,001[a]
	Residual	118,830	122	,974		
	Total	130,046	123			

a. Predictors: (Constant), PERFORMANCE

b. Dependent Variable: TURNOVER INTENTION

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,317	,665		6,487	,000
	PERFORMANCE	-,550	,162	-,294	-3,393	,001

a. Dependent Variable: TURNOVER INTENTION

Model Summary

Model	R SAMPLE = NBG (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,482[a]	,232	,220	,84433
2	,574[b]	,330	,308	,79510

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, YEARS OF EXPERIENCE

ANOVA[c,d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,574	1	13,574	19,041	,000[a]
	Residual	44,913	63	,713		
	Total	58,487	64			
2	Regression	19,291	2	9,646	15,258	,000[b]
	Residual	39,195	62	,632		
	Total	58,487	64			

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, YEARS OF EXPERIENCE

c. Dependent Variable: TURNOVER INTENTION

d. Selecting only cases for which SAMPLE = NBG

Coefficients[a,b]

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	3,682	,410		8,989	,000
	SATISFACTION	-,460	,105	-,482	-4,364	,000
2	(Constant)	4,150	,416		9,977	,000
	SATISFACTION	-,399	,101	-,417	-3,932	,000
	YEARS OF EXPERIENCE	-,329	,109	-,319	-3,007	,004

a. Dependent Variable: TURNOVER INTENTION

b. Selecting only cases for which SAMPLE = NBG

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	ORG IDENTIFICATION	-,314[a]	-2,625	,011	-,316	,781
	AGE	-,199[a]	-1,838	,071	-,227	1,000
	EDUCATION	,050[a]	,452	,653	,057	1,000
	YEARS OF EXPERIENCE	-,319[a]	-3,007	,004	-,357	,959
2	ORG IDENTIFICATION	-,202[b]	-1,578	,120	-,198	,647
	AGE	,144[b]	,824	,413	,105	,358
	EDUCATION	-,021[b]	-,197	,845	-,025	,949

a. Predictors in the Model: (Constant), SATISFACTION

b. Predictors in the Model: (Constant), SATISFACTION, YEARS OF EXPERIENCE

c. Dependent Variable: TURNOVER INTENTION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	SAMPLE = EFG (Selected)			
1	,507[a]	,258	,245	,95099
2	,625[b]	,390	,368	,86959

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, ORG IDENTIFICATION

ANOVA[c,d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17,882	1	17,882	19,772	,000[a]
	Residual	51,550	57	,904		
	Total	69,432	58			
2	Regression	27,086	2	13,543	17,910	,000[b]
	Residual	42,346	56	,756		
	Total	69,432	58			

a. Predictors: (Constant), SATISFACTION

b. Predictors: (Constant), SATISFACTION, ORG IDENTIFICATION

c. Dependent Variable: TURNOVER INTENTION

d. Selecting only cases for which SAMPLE = EFG

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,129	,448		9,223	,000
	SATISFACTION	-,543	,122	-,507	-4,447	,000
2	(Constant)	5,731	,615		9,317	,000
	SATISFACTION	-,486	,113	-,454	-4,305	,000
	ORG IDENTIFICATION	-,490	,140	-,368	-3,489	,001

a. Dependent Variable: TURNOVER INTENTION

b. Selecting only cases for which SAMPLE = EFG

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	ORG IDENTIFICATION	-,368[a]	-3,489	,001	-,423	,979
	AGE	-,112[a]	-,977	,333	-,129	,997

	EDUCATION	,243[a]	2,191	,033	,281	,991
	YEARS OF EXPERIENCE	-,105[a]	-,921	,361	-,122	,998
2	AGE	-,025[b]	-,227	,821	-,031	,938
	EDUCATION	,142[b]	1,293	,202	,172	,892
	YEARS OF EXPERIENCE	-,042[b]	-,392	,697	-,053	,966

a. Predictors in the Model: (Constant), SATISFACTION

b. Predictors in the Model: (Constant), SATISFACTION, ORG IDENTIFICATION

c. Dependent Variable: TURNOVER INTENTION

6.2 Performance

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,525[a]	,275	,269	,46920

a. Predictors: (Constant), ORG IDENTIFICATION

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,196	1	10,196	46,313	,000[a]
	Residual	26,859	122	,220		
	Total	37,055	123			

a. Predictors: (Constant), ORG IDENTIFICATION

b. Dependent Variable: PERFORMANCE

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,763	,196		14,072	,000
	ORG IDENTIFICATION	,356	,052	,525	6,805	,000

a. Dependent Variable: PERFORMANCE

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	SATISFACTION	,066[a]	,816	,416	,074	,906
	AGE	,159[a]	1,948	,054	,174	,877
	EDUCATION	-,120[a]	-1,519	,131	-,137	,945
	YEARS OF EXPERIENCE	,111[a]	1,370	,173	,124	,895

a. Predictors in the Model: (Constant), ORG IDENTIFICATION

b. Dependent Variable: PERFORMANCE

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	SAMPLE = NBG (Selected)			
1	,507[a]	,257	,245	,48272

a. Predictors: (Constant), ORG IDENTIFICATION

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,075	1	5,075	21,777	,000[a]
	Residual	14,680	63	,233		
	Total	19,755	64			

a. Predictors: (Constant), ORG IDENTIFICATION

b. Dependent Variable: PERFORMANCE

c. Selecting only cases for which SAMPLE = NBG

Excluded Variables[b]

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
					Tolerance

1	SATISFACTION	,111[a]	,900	,371	,114	,7
	AGE	,029[a]	,238	,813	,030	,8
	EDUCATION	-,175[a]	-1,608	,113	-,200	,9
	YEARS OF EXPERIENCE	,007[a]	,053	,958	,007	,7

a. Predictors in the Model: (Constant), ORG IDENTIFICATION

b. Dependent Variable: PERFORMANCE

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,778	,281		9,886	,0(
	ORG IDENTIFICATION	,351	,075	,507	4,667	,0(

a. Dependent Variable: PERFORMANCE

b. Selecting only cases for which SAMPLE = NBG

Model Summary

Model	R SAMPLE = EFG (Selected)	R Square	Adjusted R Square	Std. Error of the Estimate
1	,544[a]	,296	,284	,46216
2	,616[b]	,380	,358	,43752

a. Predictors: (Constant), ORG IDENTIFICATION

b. Predictors: (Constant), ORG IDENTIFICATION, AGE

ANOVA[c,d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,116	1	5,116	23,951	,000[a]
	Residual	12,175	57	,214		
	Total	17,290	58			
2	Regression	6,570	2	3,285	17,162	,000[b]

	Residual	10,720	56	,191		
	Total	17,290	58			

a. Predictors: (Constant), ORG IDENTIFICATION

b. Predictors: (Constant), ORG IDENTIFICATION, AGE

c. Dependent Variable: PERFORMANCE

d. Selecting only cases for which SAMPLE = EFG

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,747	,278		9,873	,000
	ORG IDENTIFICATION	,361	,074	,544	4,894	,000
2	(Constant)	2,562	,272		9,420	,000
	ORG IDENTIFICATION	,312	,072	,470	4,325	,000
	AGE	,168	,061	,299	2,757	,008

a. Dependent Variable: PERFORMANCE

b. Selecting only cases for which SAMPLE = EFG

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	SATISFACTION	,037[a]	,323	,748	,043	,979
	AGE	,299[a]	2,757	,008	,346	,939
	EDUCATION	-,057[a]	-,486	,629	-,065	,912
	YEARS OF EXPERIENCE	,217[a]	1,968	,054	,254	,967
2	SATISFACTION	,031[b]	,285	,777	,038	,979
	EDUCATION	,000[b]	,003	,998	,000	,879
	YEARS OF EXPERIENCE	,044[b]	,307	,760	,041	,558

a. Predictors in the Model: (Constant), ORG IDENTIFICATION

b. Predictors in the Model: (Constant), ORG IDENTIFICATION, AGE

c. Dependent Variable: PERFORMANCE

7. T-Test

Group Statistics

	SAMPLE	N	Mean	Std. Deviation	Std. Error Mean
ORG IDENTIFICATION	NBG	65	3,6523	,80256	,09954
	EFG	59	3,6814	,82221	,10704

Independent Samples Test

		Levene's Test for Equality of Variances				
				95% Confidence Interval of the Difference		
		F	Sig.	Mean Difference	Lower	Upper
ORG IDENTIFICATION	Equal variances assumed	,055	,816	-,02905	-,31808	,25998
	Equal variances not assumed			-,02905	-,31846	,26036

Group Statistics

	SAMPLE	N	Mean	Std. Deviation	Std. Error Mean
TURNOVER INTENTION	NBG	65	1,9538	,95596	,11857
	EFG	59	2,2161	1,09412	,14244

Independent Samples Test

		Levene's Test for Equality of Variances			
				95% Confidence Interval of the Difference	
		F	Sig.	Mean Difference	Std. Error Difference
TURNOVER INTENTION	Equal variances assumed	,233	,630	-,26226	,18413
	Equal variances not assumed			-,26226	,18534

Group Statistics

	SAMPLE	N	Mean	Std. Deviation	Std. Error Mean
PERFORMANCE	NBG	65	4,0598	,55558	,06891
	EFG	59	4,0772	,54599	,07108

Independent Samples Test

		Levene's Test for Equality of Variances			
				95% Confidence Interval of the Difference	
		F	Sig.	Mean Difference	Std. Error Difference
PERFORMANCE	Equal variances assumed	,254	,615	-,01738	,09909
	Equal variances not assumed			-,01738	,09900

Group Statistics

	SAMPLE	N	Mean	Std. Deviation	Std. Error Mean
SATISFACTION	NBG	65	3,7538	1,00048	,12409
	EFG	59	3,5254	1,02311	,13320

Independent Samples Test

		Levene's Test for Equality of Variances		95% Confidence Interval of the Difference	
		F	Sig.	Mean Difference	Std. Error Difference
SATISFACTION	Equal variances assumed	,071	,790	,22842	,18185
	Equal variances not assumed			,22842	,18205