

# Research About Job Characteristic, Personality, Employee Motivation, And Job Performance - A Survey At Commercial Banks In Vietnam

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## Abstract

The purpose of the study is to look at the relationship of work characteristics, personality of employees, motivation to work and work results. An applied research model was used to examine the impact of these factors on the performance of employees at Vietnamese joint stock commercial banks. An online survey was conducted to collect data. During the survey period from March 2022 to May 2022, our team sent out 600 survey questionnaires to credit officers at 31 domestic joint stock commercial banks in Vietnam. Our group received 600 votes, of which 69 were unsatisfactory and disqualified, the remaining 531 were valid and analyzed, meeting the research results. The authors conducted data analysis performed using SPSS 25.0 and AMOS 25.0 including descriptive analysis, reliability assessment of each factor, EFA exploratory factor analysis, factor analysis. confirmed (CFA) and tested for regulatory effects using structural equation modeling (SEM). The results show that job characteristics have no relationship with work results; The remaining factors and personal characteristics and work motivation are all related to the working results of sales staff at Vietnam commercial banks.

**Keyword:** Commercial banks in Vietnam; Employee motivation; Expectancy theory; Job characteristic; Job performance; Personality.

## 1. Introduction

In human resource management, creating motivation, increasing productivity and work efficiency are important factors, especially in the current context when the deepening of international economic integration leads to greater competition for resources. Commercial banks in any country or joint stock commercial banks in Vietnam according to the Law on Credit Institutions 2010 in particular are also the largest group of financial intermediaries with which economic entities transact most frequently. On the other hand, human resources, namely the sales team at Joint Stock Commercial Bank, are decisive for the stability and development of the bank and the safety of the banking system. Sales teams are those who contact customers directly to advise and sell the bank's products, who receive and check the

customer's documents before transferring them to the department to appraise, re-approve. They also manage and take care of customers and closely monitor all business activities of the bank. The study of personality relationships and bank job characteristics to motivate employees to work plays an important role in improving the bank's business efficiency in the context of increasingly fierce competition. In addition, the development of technology leads to specialization and the use of automated technologies, thereby making human resource management at Joint Stock Commercial Bank difficult.

From the above urgent issues, the authors have built a data analysis research model, run in SPSS, AMOS 25.0 software and applied in the banking industry, specifically commercial banks in Vietnam. This is a group of industries with typical

office work characteristics, along with customer relationships, and market business development.

Through the research and analysis of management models, the authors provide scientific analysis on the relationship between job characteristics and employee personality, employee motivation, and their working efficiency. Thereby the authors contribute a scientific study for researchers and administrators to consider and develop content that increases employee motivation, efficiency at work and final goal is fast and sustainable development for businesses, especially Vietnamese joint stock commercial banks in the current context.

## **2. Literature review**

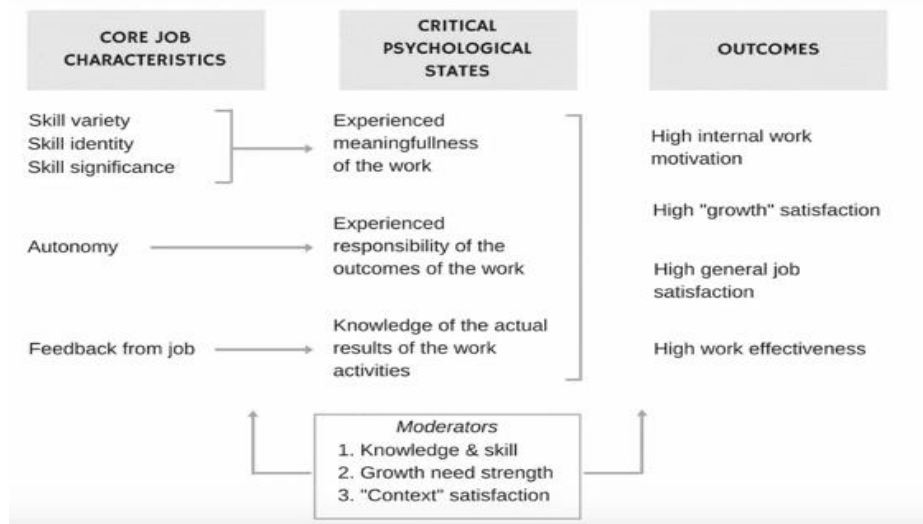
### **Employee motivation**

Employee motivation is highly dependent on their individual needs for growth. The stronger their desire to grow and develop themselves, the more motivated they are to work. There are specific job characteristics that can increase motivation, performance, and satisfaction. The core job characteristic is: Skill diversity is the extent to which employees can use different skills and abilities on the job. Especially for those who are interested in growth and development, because of their ambitious, dedicated to work, they may think challenging tasks make more sense. On the other hand, Work Autonomy gives employees a sense of independence, especially when they schedule and organize their work. Feedback, on the level of information employees receive, helps them realize the quality of their work.

Hackman and Oldham (1971) based on the idea that a task in itself is the key to the employee's motivation defined and improved a job model characteristics (JMC). According to the JCM model, a boring and monotonous job demotivates employee whereas a challenging, versatile job has a positive effect on motivation. 'Workers attempt to do a good job simply if they experience good mood when they complete their work and feel poor mood when they do not want to do it, because of the promise of rewards or prospects', (Hackman & Oldham, 1971).

The JCM model also describes the situation in which employees are intrinsically motivated to do their jobs. The first section of the figured explains how five characteristics (skill variety, skill identity, skill significance, autonomy, and job feedback) affect the three psychological states as follows: 1) Skill variety, skill identity, skill significance impact on experience meaningful of work, (2) Autonomy affect to experienced responsibility of the outcomes of the work, (3) Feedback from job leading to knowledge of the actual results of the work activities. These three psychological states affect four personal and work outcomes: intrinsic motivation, job performance, job satisfaction, low absenteeism and turnover rate.

The variable growth needs moderate these relationships: (1) The relationship between core job characteristics and psychological states and (2) The relationship between psychological states and personal and work results (Hackman & Oldham 1976, p256).



**Figure 1.** The Hackman & Oldham's job characteristic model  
(Source: Hackman & Oldham, 1976)

From being introduced, many studies test JCM's hypotheses. Alder (1991) has shown that systems in which employees have a high perceived skill diversity, meaningfulness, initiative, and responsiveness also result in high levels of satisfaction and intrinsic motivation (Alder, 1991). Dodd et al (1996) examined the interplay between responsiveness, initiative, and diversity by optimizing these factors in the laboratory (Dodd et al, 1996). They have clearly shown a positive relationship between job characteristics (specifically, promoting a variety of skills) and work motivation. Arce (2002) found that reward from extrinsic activities is influenced by performance of intrinsic activities (Arce, 2002). Loher et al (1985) found a relationship between job characteristics and job satisfaction and also found that this relationship was stronger for employees with high development needs (Loher et al 1985).

Another study conducted by Morrison and associates, 2005 found that job designs providing a high degree of employee control also provide opportunities to increase skill development and practice. Love and Edwards (2005) concluded that job demands, job control, and social support through job design lead to high productivity (Love and Edwards, 2005). Sokoya (2000) found in her research that the level of job satisfaction is determined by a combination of job, job characteristics and personal. Managers rotating different job will further benefit from task diversity, leading to increased employee

performance (Sokoya, 2000). Bassey (2002) observed in his research that skill diversity work, defined tasks, meaningful work, autonomous work, feedback work, job security, and compensation are the important factors for employee motivation (Bassey, 2002). In one of the first reviews and meta-analyses of a review of JCM studies, Fried and Ferris (1987) showed that there is general support for links between "job characteristics", "psychological status" and "job performance" in the JCM model (Johns, Xie, & Fang, 1992)

Vu Thi Uyen (2016) indicate that motivation is the willing of highly effort to achieve organization objectives. In the condition of being satisfied their need, employee motivation is the individual's desire and willingness to enhance their effort to achieve individual and organization objectives (Uyen, 2006). Job performance is the employee working completion in comparison with their KPI that is assigned by the bank. Porter và Lawler (1968). The higher the motivation, the more job performance quality increases, especially in the context of fierce competition in the banking industry to have customers. Employees play a very important role in attracting customers while working conditions, and the product policies do not have too many effects (Porter và Lawler, 1968).

### Job characteristics

Job characteristics are job natures determined based on the core aspects: feedback (being capable of evaluating the work quality exactly when

performing the job); autonomy (having independent opportunity in thinking and acting); diverse skills; meaningful (having a feeling of doing meaningful work, having a chance to help people by doing their own work). The more aspects are appreciated, the higher the employee motivation in commercial bank (Tetrick, & Yitzhak, 1992).

Job characteristic are identified by five core characteristics (skill variety, skill identity, skill significance, autonomy, and job feedback. The higher these aspects of work are appreciated, the higher the work motivation of commercial banks employees (A. E. Poropat, 2009) .

### **Personal trait**

Humphrey, Nahrgang and Morgeson (2007), in a meta-analysis of 677 articles, strongly supported for a positive relationship among the five core job characteristics and “job performance” (“job satisfaction”, “intrinsic motivation” and “job performance with “low absenteeism and turnover” being the only exception. Next, the authors confirmed the simultaneous moderating role of three important psychological states between the four core job dimensions (“multi-skill work”, “tasks identification”, “job significance” and “work autonomy”) with job performances. However, the “psychological states” of employees are not mediators of the relationship between “work feedback” and “job performance”. The moderating effect of “growth needs” is decreasing its importance in studies of job characteristics models. Other studies show a weak impact of the moderator "growth needs" are the research of Fried & Ferris (1987); Johns et al (1992); O Muffbrien (1982); Tiegie et al (1992). Therefore, the JCM model is often empirically tested and considered valid without including the control of “growth needs”. Thus, the JCM model and its components have been strongly tested by many studies like Thuy Dung (2015); Ting Yuan (1997).

Originally developed in 1949, the big 5 personality traits is a theory established by D. W. Fiske and later expanded upon by other researchers including Norman (1967), Smith (1967), Goldberg (1981), and McCrae & Costa (1987). This theory measures individual personality through 5 big traits: conscientiousness, extraversion,

agreeableness, openness to experiences and emotional stability. These 5 personalities are sources for all other traits of human personality. Extraversion indicates how outgoing and social a person is; a person who scores high in extraversion is often social, friendliness, assertiveness; whereas, person low in extraversion is less outgoing, quiet, shy. Agreeableness refers to an individual’s propensity to defer to others; person with a high level of agreeableness in a is usually warm, friendly, and tactful; on the other side, people who scores low on agreeableness may put their own interests above those of others, they tend to be distant, unfriendly, and uncooperative. Conscientiousness is a measure of reliability. A highly conscientious person is responsible, organized, dependable, and persistent; those who score low on this dimension are easily distracted, disorganized, and unreliable. Emotional stability refers to a person's ability to remain stable and balanced; people with positive emotional stability tend to be calm, self-confident, and secure; those with high negative scores tend to be nervous, anxious, depressed, and insecure. Openness to experience shows a range of interests and fascination with novelty. Extremely open people are creative, curious, and artistically sensitive. Those at the other end of the category are conventional and find comfort in the familiar.

The big five trait theory can apply to forecast organizational behavior, many studies found a relationship among personalities and working results (Robbin, 2008). Employees with high score in conscientiousness (which is considered the most important characteristic) often have good knowledge, detail oriented, consistent and establish high performance standards. the emotional stability has a significant effect on job satisfaction, stress level (T. Bogg and B. W. Roberts, 2004). Individuals who have high emotional stability score is often optimistic, less pessimistic emotion and happier than the low score. Extrovert person seems to be happier in working because of having more positive emotional experiences; easier to show emotion, they do work which requires contact with others better due to having good social skills as well as spending more time dealing with social situations than the introvert one. However, sometime, extraverts have a high level of absenteeism and

engage in risky behavior such as unprotected sex, drinking, and other impulsive or sensation-seeking acts. Individuals who score high on openness to experience are more creative in science and art than those who score low. They cope better with organizational change and are more adaptable in changing contexts. (J. A. LePine et al, 2004).

The Big- five trait theory is applied in different researches which tested the impact of personality to motivation, job performance and productivity. Muray R. Barrick and Michael K. Mount (1991) discover the big five traits have a relationship with individual productivity because these personalities can forecast the employee behavior in work place. Conscientiousness, showed consistent relations with job proficiency, training proficiency and personal data. For the remaining personality dimensions, the estimated true score correlations varied by occupational group and criterion type. A. E. Poropat (2009) concluded a strong positive relationship between conscientiousness and productivity.

Lyman W. Porter and Edward E. Lawlee (1968) in this research "Managerial attitude and performance" which applied and developed the Vroom model emphasize that there are three groups of factors affecting employee performance: personal traits is the ability to accomplish the task, working effort creates the willing to do the job and the organization's support, delegation take opportunity for employee to implement the work. The Big Five model lays the foundation for the classification of human personality explains the orientation and predicts behavior for people based on personality, and can also be applied in the study of the relationship between personality traits and work motivation, however, the limitation of this theory is that the research is based on the personality characteristics of workers in developed countries, western cultural characteristics, so it needs to be studied, re-examination of Vietnamese culture and economy.

### **Job Performance**

Agarwal and Wang (2008) suggested that motivating credit officers can be accomplished through the application of productivity and fixed wages. Research results of Güngör (2011) showed that financial reward has a positive impact on employee performance, extrinsic motivation is

explained by financial rewards while intrinsic motivation is explained by non-financial rewards. This study shows that the reward system plays a very important role in shaping the motivation and results of bankers in Istanbul. Alsabri and Ramesh (2012), with a research scope in the city of Shimoga, India, focused on analyzing two decisive factors: empowerment and recognition of efforts in improving employee motivation, leading to to improve bank performance. Lachheb and associaters (2019) studied the relationship between motivational factors and employee satisfaction at work. The results indicated that the job motivating factors affecting employee satisfaction include salary, rewards and other benefits, relationships with colleagues and managers, recognition and evaluation, job security, life balance, personal development opportunities, decision-making ability.

There are many studies about factors affecting work performance. The work of Hoan (2010) analyzed and measured 5 factors affecting the work motivation of employees, including working environment, salary and benefits, job position, job satisfaction and growth prospects. The above five factors all have a strong influence on employee motivation. Most of the sales staff are satisfied with these factors of the Bank. The research results also showed that some shortcomings in human resource management need to be overcome by the bank. Motivational factors include: job characteristics, personal needs, working environment, relationships, reward mechanism, training and promotion opportunities, self-affirmation, operation characteristics activities of the State Bank of Vietnam (Khanh & Van, 2018). Giao (2019) surveyed 150 employees using a questionnaire. The results of the questionnaire processing showed that there are six decisive factors that positively affect the work motivation of bank employees, in descending order: development and promotion opportunities, working conditions, leadership support, compensation and benefits, co-worker relationships and brand. The results also showed that there is no difference in gender, age and qualifications, working motivation of employees; there are differences in work motivation between different income groups and different positions.

The above studies have analyzed and measured the factors affecting the work motivation of employees. However, they have only studied the impact of factors on work motivation in general, but have not considered the role of work motivations in improving work efficiency, one of the most important goals of managers when managing employees. For the banking and finance sector, this topic is of great interest to managers, who are responsible for retaining and developing qualified human resources to work for banks.

**2.2. Hypotheses**

Hypothesis H1a: Job characteristics have a positive effect on employee motivation in commercial bank

Hypothesis H1b: Personal traits have a positive

impact on employee motivation in commercial bank

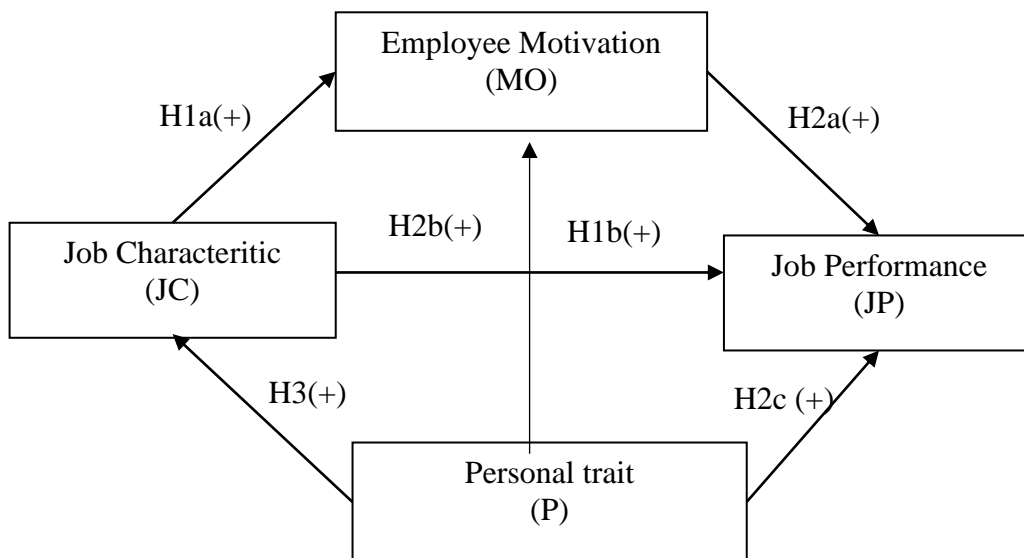
Hypothesis H2a: Employee motivation has a positive impact on the job performance in commercial bank

Hypothesis H2c: Job characteristics have a positive impact on job performance

Hypothesis H2c: Personal traits have a positive impact on job performance

Hypothesis H3: Personal traits have a positive impact on Job characteristics

Based on theoretical background and hypotheses design, we have the research model bellowed.



**Figure 1:** Research model

(Source: Author’s compilation in 2022)

**3. Research Methodology**

**3.1. Research and sampling method**

This research used both of data collection method and data analysis method:

Collect data by surveying sales staff at 16 commercial banks in Vietnam. Applying Hair et al. (1998) sample theory with formula  $n \geq 5 * x$  (n: size of sample, x: total observed variable). Wherefore, this research used a sample of 600 to satisfy the Hair’s formula.

In our survey, we divided the population by commercial banks with different authorized capital and different types of owners (State-owned and private owners).

In order for them to better understand the questions, we also support and explain for them to answer. Some questionnaires are answered online. We sent out 600 questionnaires, of which 69 were unsatisfactory and rejected, the remaining 531 were valid and analyzed, satisfying the research results of Hair et al. (1998), Tabachnick and Fidell (1996).

Data analysis method:

The data analysis procedures used in this study (which is performed by using SPSS 25.0 and AMOS 25.0) include descriptive analysis, reliability assessment of each factor, exploratory factor analysis EFA, confirmatory factor analysis (CFA) and the regulatory effect test by structural equation modeling (SEM)

### 3.2. Measurement items

To empirically test the hypotheses, multi-item scales validated in previous studies were identified and modified to fit the study setting. A questionnaire was created that contained 4 variables relating to the banks' employee motivation and job performance: employee motivation, job characteristic, personal trait, job performance.

The employee motivation is measured by 8 items in term of: feeling satisfy when doing the job not well, feeling down when doing the job not well, taking pride in doing the job as well as they can, like to think about the day they do their job well, often thing how to do the job better, ready to work earlier or later to complete the job, often try their best to complete the job even met difficulties, use a great effort to complete the job to achieve bank's objectives. (Warr et al, 1979; Dung, 2015; Stee et al, 1983; Mitchell et al, 1997.)

Research used 6 constructs to measure Job performance which are: Complete the work quantity, work quality (Hackman et al, 1971), work on time, paying attention to detail and planning, (Arvey, R. D., & Mussio, S. J. (1973)) followed the bank's regulations when working, consult extra issue for customer (suggested by authors).

These variables were measured using a 5-point scale: from "extremely disagree" to "extremely agree" 1 = extremely disagree and 5 = extremely agree).

### Personality

The personality trait scale consists of 5 descriptions that measure sociability, conscientiousness, extroversion, emotional stability, and willingness to experience, rated on a 5-point scale ranging from "strongly disagree" to "totally agree" as shown in the table.

### Job characteristic

Research used 5 constructs to measure Job characteristic which are: (1) Feedback (being capable of evaluating the work quality exactly when performing the job); (2) autonomy (having independent opportunity in thinking and acting); (3) diverse skills; (4) meaningful (having a feeling of doing meaningful work, (5) having a chance to help people by doing their own work). These items are based on Hackman et al' research.

### 4. Research results

Firstly, all measurements of key variables are run with reliability tests. The variables with Cronbach's Alpha value  $> 0.6$  and the item-total correlation coefficient of the variables  $> 0.3$  are reliable.

Second, exploratory factor analysis (EFA) removes scales that are not reliable enough, keeps a high degree of cohesion which can be gathered into factors that accurately reflect the measurement factors of the variables in the model. The results show that the remaining items are eligible for further analysis steps. The Eigen values (representing the variance explained by each factor) in both analyzes are greater than 1, the cumulative value is greater than 50%, the KMO coefficient is greater than 0.5; The Barlett test has a significance level of 0 (Sig  $< 0.05$ ) satisfying the requirements of factor analysis, table 1.

**Table 1:** Cronbach's alpha and Exploratory factor analysis

	Factor				Cronbach' alpha	Mean	SD
	1	2	3	4			
JC7	.858				.886	3.97	.686
JC6	.743					3.92	.731
JC8	.717					3.91	.748
JC4	.704					3.95	.720

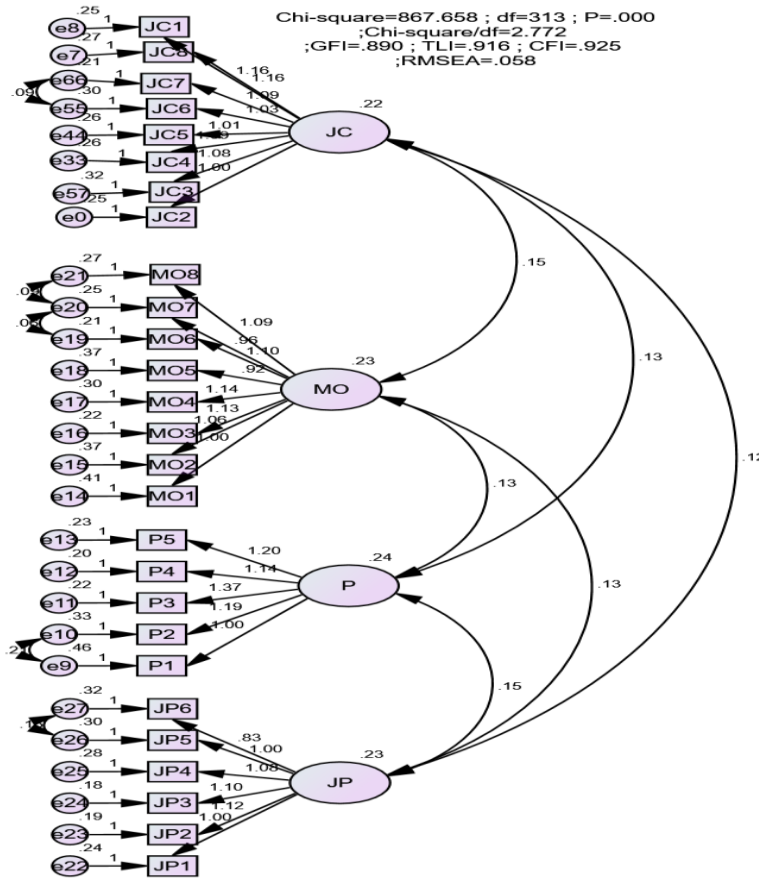
JC5	.655					3.95	.694
JC3	.639					3.98	.757
JC1	.610					3.95	.738
JC2	.609					4.02	.685
MO3		.741			.874	4.06	.714
MO2		.715				3.84	.794
MO5		.711				3.95	.749
MO4		.663				3.95	.771
MO6		.659				4.11	.697
MO7		.651				4.14	.686
MO1		.578				3.98	.797
MO8		.549				4.08	.737
JP2			.818		.859	3.87	.694
JP3			.801			3.91	.682
JP5			.713			4.14	.726
JP1			.680			3.79	.689
JP6			.656			4.21	.690
JP4			.617			3.85	.741
P2				.856	.867	3.65	.819
P1				.805		3.69	.838
P3				.740		3.68	.818
P4				.506		3.94	.714
P5				.498		3.89	.757

(Source: Authors research)

Thirdly, according to the results of CFA, the model has a good fit (figure 2): Chi-squared / df = 2.815 < 3; GFI = 0.857 (> 0.8); TLI = 0.914 (> 0.8); CFI = 0.918 (> 0.8); RMSEA = 0.059 (< 0.08). The P-values of all factors are less than 0.05, showing that all the determinants in the model are correlated

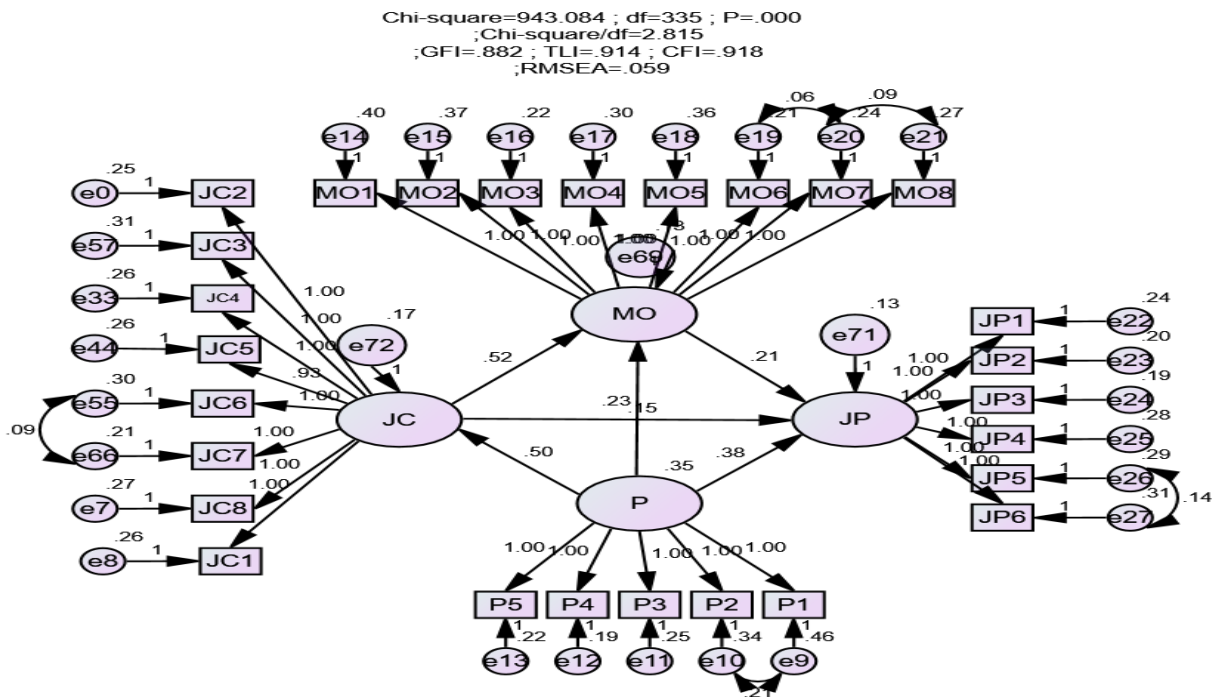
with each other at the 95% statistical significance level and can be included in SEM to measure the relationship of the variables with each other as well as the influence of the independent variable and the intermediate variable on the dependent variable.





**Figure 2:** Confirmatory factor analysis  
(Source: Authors research)

Next step, the structural equation modeling with AMOS 25 was used to examine the hypotheses. (See Figure 3)



**Figure 3:** The structural equation modeling SEM  
(Source: Authors research)

In figure 3 we see that the Model has a good fit, where  $X^2 / df$  is less than 3 (2.815) and the values of GFI are greater than 0.8 (0.882), TLI, CFI is greater than 0.9 (0.914; 0.918), while the RMSEA value is less than 0.08 (0.059).

The significance level of the relationship of factors presented in Table 2 shows that the P values are all less than 0.05. The tested hypotheses are accepted, only the relationship between job characteristics (JC) and job performance (JP) is not accepted.

**Table 2:** Structural equations modeling analysis results

Relationship			S.E.	C.R.	P	Estimate	Standardized Regression Weights	Status
JC	<---	P	.038	13.081	***	.496	.576	Accepted
MO	<---	JC	.051	10.356	***	.525	.525	Accepted
MO	<---	P	.044	5.280	***	.232	.269	Accepted
JP	<---	MO	.062	3.347	***	.208	.210	Accepted
JP	<---	P	.047	8.237	***	.384	.451	Accepted
JP	<---	JC	.062	2.476	.013	.153	.155	Rejected

(Source: Authors research)

Results of hypothesis testing are summarized in table below:

**Table 3:** Results of hypothese testing

No.	Hypotheses	Conclusion
1	Hypothesis H1a: Job characteristics have a positive effect on employee motivation in commercial bank	Accepted
2	Hypothesis H1b: Personal traits have a positive impact on employee motivation in commercial bank	Accepted
3	Hypothesis H2a: Employee motivation has a positive impact on the job performance in commercial bank	Accepted
4	Hypothesis H2b: Job characteristics have a positive impact on job performance	Rejected
5	Hypothesis H2c: Personal traits have a positive impact on job performance	Accepted
6	Hypothesis H3: Personal traits have a positive impact on Job characteristics	Accepted

(Source: Authors research)

According to the results of the table above, Hypothesis H2b is not accepted, which means that job characteristics do not affect in the same direction with work results, this shows that job characteristics such as feedback (being capable of evaluating the work quality exactly when performing the job); autonomy (having independent opportunity in thinking and acting);

diverse skills; meaningful (having a feeling of doing meaningful work, having a chance to help people by doing their own work) of a seller at a commercial bank have no relationship with work results such as: completing the work quantity , work quality (Hackman et al, 1971), working on time, paying attention to detail and planning. Because, for employees to achieve work results,

one element of job characteristics does not clearly show the nature of work results.

### 5. Conclusion, limitations and further research suggestions

The above research has shown the relationship between factors of job characteristics, employee personality, work motivation and work results. All of these factors are closely related, but the only hypothesis that job characteristics affect job performance is rejected. The rest of the hypotheses are accepted. Thereby showing that to achieve work results, businesses need to study the personality of employees, and at the same time focus on expanding the work according to the personality they have. This helps employees achieving self-actualization, personal achievement and increasing motivation, reducing the high risk of transfer or absenteeism.

However, the study has not been extended to other fields besides banking, the sample number is limited. Work results also have a relationship with many other factors that the author will study further in the future.

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### 7. Commitment of the research team

Research paper on the topic: Research on job characteristics, personality, employee motivation and work performance - A survey at commercial banks in Vietnam by the authors Le Thu Hanh, Dao Thi Ha Anh, Phuong Huu Previously made, the information and data of the article are self-researched by the author, and the secondary data are quoted according to regulations, not copied from previously published works. The authors also

declare no conflicts of interest with previous studies.

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