

Job Satisfaction and Motivation in the Greek Banking Sector

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Abstract

The purpose of the current study was to examine the relation between motivation and job satisfaction among Greek bank employees. In particular, the study examined the possible positive relationship between the self-determined, independent forms of motivation and the factors of job satisfaction and the possible negative relationship between the non self-determined forms of motivation and the factors of job satisfaction. The research sample consisted of 172 bank employees. For the collection of the data, the Work Motivation Inventory - Greek version (WMI-G) was used. The inventory was created by Christodoulidis and Papaioannou (2002), based on the Work Motivation Inventory created by Blais, Briere, Lachance, Riddle and Vallerand (1993). It consists of 35 questions under the general question "What pushes you to do this job?" corresponding to five factors: "Intrinsic motivation" (12 issues), "Identified regulation" (4 issues), "Introjected regulation" (3 issues), "External Regulation" (6 issues), "Amotivation" (10 issues). The answers were given on a seven-point Likert-type scale (1 = not responds at all, 7 = corresponds exactly). The tool which was used for the measurement of job satisfaction was the Employee Satisfaction Inventory, ESI, created by Koustelios, 1991. It included

24 questions, which measure six dimensions of job satisfaction: 1. Working conditions (5 questions), 2. Earnings (4 questions), 3. Promotions (3 questions), 4. Nature of work (4 questions), 5. Immediate superior (4 questions) and 6. The institution as a whole (4 questions). The research results indicate that the highest the motivation the highest the job satisfaction of employees. However, further investigation should be carried out in the Greek population, so that occupational phenomena like work motivation and job satisfaction are well studied and promoted.

Keywords: Job Satisfaction, Job Motivation, Bank Employees, Banking Sector

JEL Classification Codes: M 12, J 21, J 24, J28

Introduction

A person's job is an integral part of their life with a significant impact on everyday activities, behavior and relations. For this reason, the multiple factors that are likely to affect a person's occupation are being studied in the frame of personal growth and well being and occupational productivity and effectiveness.

Contemporary working environments, like banks and credit institutions, are crucial for national and international economies, hence they are considered to be highly competitive and hierchically organized. For this reason, the interest of researchers in the field of human resources management has turned to the study of occupation-related phenomena, like organizational culture, motivation of employees and employees' job satisfaction. Human resource management includes the study and measurement of each organization's internal culture, which consists of all occupational relations among employees, between employees and superiors and between employees and customers, which are likely to reform and adapt to the organization's or institution's goals and strategies.

An institution's organizational culture describes the special values, norms and assumptions shared among colleagues in one particular occupational setting, which can be utilized in order to promote the institution's productivity and problem-solving (Schein, 1986). In the banking sector, the study of organizational culture is crucial for the identification of employees' attitudes and values, the measurement of the relations between employees and superiors and the implementation of effective leading strategies, so that the organization's overall function is improved (Belias, Koustelios, Sfrollias & Koutiva, 2013).

The study of organizational culture includes the measurement and promotion of employees' behavior and well being. Numerous studies have been conducted to determine what makes employees perform well in their workplace, feel satisfied with their job and stay in one specific organization for a long time. The current study focuses on the measurement and explanation of the factors that are likely to motivate Greek bank employees to be productive and committed to their job and therefore experience job satisfaction.

Operational Definitions

Motivation

Motivation is a complex concept which has been extensively investigated in the fields of biology, psychology, sociology, education and management. It refers to all those biological, physiological, social and cognitive forces that are likely to direct human behavior. Although earlier theories of motivation have revolved around biological instincts, arousal and drives, contemporary theories focus on the study of cognitive and social processes that influence a person's motivation to get involved in a specific activity (Fulmer & Frijters, 2009).

Some common definitions of motivation are found in the work of Ormrod (2008), who describes motivation as an internal state that arouses learners, steers them in particular directions and keeps them engaged in certain activities, as well as in the work of Theodorakis and Hassandra (2004), according to which motivation consists of internal and external forces that activate human behavior. In occupation studies, motivation has been defined as a set of processes that moves a person toward a goal. Hence, motivated behaviors are voluntary choices controlled by the individual employee. Furthermore, Gordon (2002) describes motivation as the process of getting the desired outcome from employees that help them reach their goals. Another definition of motivation in the occupational frame was given by Whetten and Cameron (2002), who describe it as an equation that consists of employee' desire multiplied by their job commitment. It could be said, therefore, that in the field of occupation, motivation has been extensively studied and measured.

Intrinsic motivation

Intrinsic motivation has been defined as the willingness of a person to act towards a direction that is connected with their internal needs. Examples of this type of needs can be the joy and satisfaction from the participation in an activity or event, as well as the satisfaction and the feeling of being able to participate and interact on the specific activity. It involves behaving in a certain way because the activity itself is interesting and spontaneously satisfying (Deci & Ryan, 2000). Wigfield, Eccles, Yoon et al. (1997) support that intrinsic motivation can be defined in terms of attitudes, enjoyment, importance/ value and interest for a particular activity or learning domain. Intrinsic motivation is most often measured via agreement to self-descriptive statements about orientation to an activity or set of activities.

Numerous studies have been conducted to distinguish the factors that are likely to influence a person's intrinsic motivation. Findings have shown that means of extrinsic motivation, like tangible rewards, tend to interact negatively with intrinsic motivation. Additionally, threats, punishment, deadlines and surveillance have been found to decrease intrinsic motivation (Deci & Ryan, 2008). On the other hand, positive performance feedback is likely to enhance rather than undermine intrinsic motivation. Those findings suggest that when a person is intrinsically motivated, he/ she experiences a sense of autonomy, satisfying their internal need for autonomy. In cases when a person is evaluated, rewarded, surveilled or threatened, they tend to feel more controlled and pressured, which leads to the diminution of

the satisfaction of their need for autonomy, while they experience greater satisfaction if they are given a choice (Deci & Ryan, 2000). Therefore, many sub-types of intrinsic motivation have been described, depending on the person's specific goals that guide his/ her actions.

Intrinsic motivation for knowledge acquisition

Intrinsic motivation for knowledge refers to a need that makes a person participate in a certain activity in order to experience pleasant emotions of conquering new knowledge and exploring something new (Vallerand, Pelletier, Blais, Briere et al., 1993). In contemporary occupational settings, intrinsic motivation for knowledge aims to the acquisition and enhancement of knowledge, the development of professional skills and abilities and the modification of employees' attitudes and behavior. As a result, it leads to high transfer motivation, which refers to the application of acquired knowledge to specific aspects of work. In addition, intrinsic motivation for knowledge is considered to be affected by several personality variables, like extroversion, emotional stability and willingness. Therefore, managers should take all those factors into consideration in order to evaluate employees' needs for knowledge and design and carry out educational and training programs (Rowold, 2007).

Intrinsic motivation for accomplishment

Intrinsic motivation for accomplishment describes a person's participation in an activity in order to experience pleasure from the achievement of a certain task (Vallerand et al., 1993). According to the theory of cognitive evaluation (Deci & Ryan, 1985; Ryan & Deci, 2000), the level of intrinsic motivation to accomplish a specific task that people choose to make varies, as it is a result of their perception of success or failure in an activity and depends on whether they consider themselves sufficient on their performance in this particular activity. Research results have shown that intrinsic motivation for accomplishment has a strong influence on an employee's performance and experience of job satisfaction (Johns, 1992).

Intrinsic motivation for emotional stimulation

Intrinsic motivation for emotional stimulation refers to a person's internal need to take part in a certain activity in order to feel pleasure derived from the activity itself, regardless his/ her accomplishment of a specific task (Vallerand et al., 1993). In the occupational frame, managers and superiors who are interested in stimulating employees' interest and involvement in development activities should provide appropriate motivation to them. In that way, motivation for emotional stimulation is promoted, along with motivation for knowledge, especially if employees are provided with realistic information regarding the features and benefits of development activities (Hicks & Klimoski, 1987).

Extrinsic Motivation

Extrinsic motivation describes a person's engagement in a certain activity because it leads to some separate consequence. It leads individuals to act, behave or work primarily in response to something apart from the task or work itself, such as reward or recognition of the dictates of other people (Amabile, Hill, Hennessey & Tighe, 1994). As Deci and Ryan (2008) explain, the clearest examples of extrinsically motivated behaviors are those performed to obtain a tangible reward or to avoid a punishment. The use of reward and punishment can have a powerful impact on behavior and can even lead

people to choose to pursue an externally regulated course of action over an internally regulated one (Meyer, Becker & Vanderberghe, 2004). For example, extrinsically motivated employees are more likely to perceive their working environment as driven by extrinsic controls and as a result pursue occupations where extrinsic motivation is salient (Amabile et al., 1994).

There is a common notion among researchers that in cases where people are given extrinsic rewards such as money or awards for doing an intrinsically interesting activity, their intrinsic motivation for the activity tends to be undermined, as the rewards are likely to lead them to lose interest in the activity itself (Deci, Koestner, & Ryan, 1999). Nevertheless, recent studies have shown that people are likely to feel autonomous while being extrinsically motivated. More specifically, well-internalized types of extrinsic motivation are considered to contribute to positive human experience, performance and health consequences, as well as job satisfaction and general well-being.

In the frame of the Self-Determination Theory (Deci & Ryan, 1985), three types of internalization of extrinsic motivation have been distinguished, which differ in the degree to which the regulations become integrated with a person's sense of self: introjected regulation, identified regulation and integration.

Introjected regulation

Introjected regulation describes behaviors that occur when the person considers their participation in an activity under external pressure (rules, conditions etc.) (Ryan, 1982). It is considered to be the least effective type of internalization and makes an individual feel controlled and the control is buttressed by contingent self-esteem and ego involvement, with implicit offers of pride and self-aggrandizement after success, as well as implicit threats of guilt, shame, and self-derogation after failure. In that way the regulation is within the person but is a relatively controlled form of internalized extrinsic motivation (e.g., "I work because it makes me feel like a worthy person").

Identified regulation

Identified regulation describes behaviors that occur when a person decides to participate in an activity in order to accomplish a certain target, and not necessarily to experience pleasant emotions (Baard, Deci & Ryan, 2004). Therefore, people feel greater freedom and volition because the behavior is more congruent with their personal goals and identities. Consequently, they engage in the behavior with a greater sense of autonomy and thus do not feel pressured or controlled to do the behavior. In general, individuals who experience identified regulation perceive their behavior to reflect an aspect of themselves.

Integration

Integration is the strongest type of internalization, which describes individuals who have succeeded in integrating an identification with other aspects of their true or integrated self (Deci & Ryan, 2008). They reciprocally assimilate a new identification with their sense of who they are. Integration is the means through which extrinsically motivated behaviors become truly autonomous or self-determined. It should be noted that integration does not become intrinsic motivation but is still considered extrinsic motivation (albeit an autonomous form of it) because the motivation is characterized not by the person

being interested in the activity but rather by the activity being instrumentally important for personal goals. Hence, one could support that intrinsic motivation and integrated extrinsic motivation are the two different types of autonomous motivation

External Regulation

External regulation is the classic type of extrinsic motivation and a prototype of controlled motivation. It describes behaviors that occur under the influence of external factors (material rewards, punishments, etc.) (Deci & Ryan, 1985). When externally regulated, people act with the intention of obtaining a desired consequence or avoiding an undesired one, so they are energized into action only when the action is instrumental to those ends (e.g., "I work when the boss is watching"). External regulation of employees leads to lower levels of job satisfaction, lower effort, and less persistence.

Amotivation

Amotivation is typical of a person who finds no reason in developing certain behavior (Deci & Ryan, 1985). It reflects the lack of intention to act and stems from a person not valuing a behavior or outcome, not believing that a valued outcome is reliably linked to specific behaviours, or believing that there are behaviors instrumental to a valued outcome but not feeling competent to do those instrumental behaviors.

According to Vallerand (1997), amotivated individuals participate in activities and tasks without purpose and therefore experience negative emotions (apathy, weakness, oppression), so they set no emotional, social or materialistic goals. He distinguishes four types of amotivation: a) amotivation because of the perceived lack of ability or capacity, b) amotivation because of the belief that the proposed strategy will not yield the desired results, c) amotivation due to the belief that this behavior is very demanding and the person does not want to make the effort required to get involved in it, and d) amotivation because the person is convinced that they cannot succeed and perceives their effort as inconsistent with the size of the task to be completed. Finally, a person's amotivation is likely to be predicted from the amotivating aspect of their work context and from their impersonal orientation.

Introjection, identification, integration and external regulation fall along a continuum in the sense that the degree of autonomy reflected in the behaviors regulated by these types of extrinsic motivation varies systematically. The continuum ranges from amotivation, which is wholly lacking in self-determination, to intrinsic motivation, which is invariantly self-determined. Between amotivation and intrinsic motivation, along this descriptive continuum, are the four types of extrinsic motivation, with external being the most controlled (and thus the least self-determined) type of extrinsic motivation, and introjected, identified, and integrated being progressively more self-determined (Deci & Ryan, 2008).

Job satisfaction

Locke (1976) defined job satisfaction as a pleasant or positive emotional condition, derived from an employee's appreciation for their occupation or work experience. According to Koustelios and Kousteliou (2001) job satisfaction is defined as the positive and negative attitudes that an individual has for their work. However, there is not a single and unique definition for job satisfaction, since it is a

multidimensional concept, as indicated by Zournatzi et al. (2006).

Job satisfaction is related to the productivity and efficiency of the employees, and depends on factors such as the content of the work, and the context within the work is carried out (Koustelios and Kousteliou, 2001). Moreover, additional indicators that can be signs of job dissatisfaction are the errors in the workplace, and the intention of employees to leave their jobs (Zournatzi et al., 2006).

A very important factor that positively affects job satisfaction is the salary. According to the economic theory, job satisfaction is positively related to income and negatively to the hours spent in work (Vila & García- Mora, 2005, p. 411). However, Georgiadi (2008) suggested that there are also other equally important factors associated with job satisfaction. For instance, the higher the educational level of the employees the higher the levels of job satisfaction.

Furthermore, Moradi and his colleagues (2012) found that self-awareness, empathy, emotional intelligence and social skills are positively associated with job satisfaction, while job satisfaction is negatively connected to turnover and positively connected to the increased performance of employees (Dixon & Warner, 2010). An additional factor that can affect job satisfaction is the balance between the family and the work life, as work and family conflicts can result on reduced job satisfaction (Dixon & Sagas, 2007; Kalliath & Kalliath, 2013). Moreover, team working also seems to be related to job satisfaction. For instance, Williams (1998) argues that team working is also connected to job satisfaction since it can make the work more meaningful and interesting.

Literature Review

Job Satisfaction and Motivation among bank employees

Work motivation is considered to be one of the most researched topics in human resources management during the last few years. Any organization faces the challenge to meet its objectives while at the same time it meets the needs of its employees for motivation and satisfaction (Manolopoulos, 2008).

Ayub and Rafif (2011) concluded that there is a positive correlation between job satisfaction and motivation. A number of factors can affect job satisfaction and according to Schultz and Schultz (1998, as cited in Ayub and Rafif, 2011) job satisfaction illustrates any positive and negative feeling that the employees have about their jobs, while motivation plays a crucial role in the forming of those feelings.

In the banking sector, Singh and Kaur (2009) suggested that the level of job satisfaction is most highly affected by factors such as work supervision, cooperation with colleagues, salary and other facilities, and delegation of authority. In his research among 300 bank managers and clerks, Allam (2007) concluded that their experience of job satisfaction and commitment was mainly affected by personal accomplishment. Additionally, Mallik and Mallik (1998) found that there are differences in job satisfaction of bank employees in relation with their position in the bank; in particular, bank managers reported lower job satisfaction than clerks and sub staff.

Moreover, Shaw and his colleagues (2000) concluded that job satisfaction of bank employees was strongly and negatively related to frustration and intention to leave the job of employees with positive affectivity. Additionally, Walther (1988) states that perceived communication adequacy in multi-branch banking organizations affected the productivity of employees and their satisfaction. Furthermore, Clinebell and Shadwick (2005) suggested that employees of branch banks reported lower levels of job satisfaction, job involvement, organizational commitment and partial inclusion, and higher levels of role ambiguity and role conflict than employees of main office banks. Finally, Sowmya and Panchanatham (2011) concluded that salary and promotion were the most influencing and important factors of job satisfaction in the banking sector of India following by organization aspects, and dissatisfaction with supervisor's behavior.

Job satisfaction and demographic characteristics

Gender and Job Satisfaction

Gender differences have been noted in some studies regarding job satisfaction. Jung and his colleagues (2007) suggested that job satisfaction is affected by the employees' gender in terms of working environment and wages. On the other hand, the research of Hill et al. (1985) had revealed that regardless their gender, the employees experiencing similar levels of dissatisfaction.

Another study showed that for female employees, job satisfaction was related to the perception of family environment (Asha, 1994). Moreover, Warr (1992) stated that there is a negative relationship between job satisfaction and the educational level of female employees, while Clark et al. (1996) revealed that the marital status of employees is also connected to job satisfaction; in particular, job satisfaction is higher for married and widowed employees than for single and divorced employees.

Educational level and Job Satisfaction

The educational level of employees is an additional factor that can have an impact on job satisfaction. Many academics, like Clark et al. (1996) and Zou (2007), proved that employees with high educational level are more likely to experience low levels of job satisfaction. On the other hand, other studies, such as those of Phil (2009) and Wae (2001) suggested the opposite. Bader and his colleagues (2013), for example, concluded that employees of secondary level education reported higher job satisfaction levels than employees holding an undergraduate degree. However, other studies indicate that there is no relationship between educational level and job satisfaction (e.g. Green, 2000).

Years of experience and Job Satisfaction

A number of studies indicate that the years of experience in an organization or in general are likely to affect employees' job satisfaction. Wae (2001) states that bank employees with long working experience are more satisfied with their job than employees with short working experience. However, other studies did not suggest any difference (Phil, 2009; Green, 2000). Moreover, the recent study of Bader and his colleagues (2013) suggested that employees with experience from 1 to 10 years showed lower levels of job satisfaction than employees with experience from 21 to 40 years of experience.

Therefore, it can be stated that the higher the working experience, the higher the job satisfaction.

Position held and Job Satisfaction

Studies such as those of Reilly et al. (1993) and Howard and Frink (1996) have proved the relationship between the position of the employee within an organization and their satisfaction from work. Particularly, studies have revealed that managers are more likely to experience higher levels of job satisfaction than clerks and other staff, as more opportunities for growth are available for them. However, Bader et al. (2013) stated that there is not difference in job satisfaction regarding the educational level.

Methods

Aim of the study

The interest on this specific topic has been aroused by the dearth of a systematic research regarding job satisfaction and motivation in Greek banking sector. Despite the plethora of such studies in other countries and industries, relevant studies in the Greek banking sector have not been conducted. Under this scope, the objective of this study is to conduct an exploratory research to provide a contribution to knowledge in the relationship of motivation with job satisfaction in the Greek banking sector.

Research Limitations

The main limitation of the current primary research is the sample size (172 respondents), therefore the results of the primary research should be taken into careful consideration in case of generalization of the results. Finally, the absence of the researcher from the completion of the questionnaires makes their integrity and honesty questionable. However, notwithstanding the above limitations, the primary research offers valuable insight into job satisfaction and motivation on the Greek banking sector.

Research Hypotheses

Taking into careful consideration the findings discussed in the literature review and in accordance with the objectives of the research, the following research hypotheses were formed.

- 1 There is a relationship between work motivation and job satisfaction
- 2 There is a positive relationship between the self-determined types of motivation (intrinsic motivation, intrinsic motivation for emotional stimulation, intrinsic motivation for accomplishment, intrinsic motivation for knowledge acquisition and identified regulation) and the job satisfaction factors (salary, nature of the job, work promotion, manager, overall organization, work environment).
- 3 There is a negative relationship between the non self-determined types of motivation (amotivation, external regulation, internal pressure) and the factors of job satisfaction (salary, nature of the job, work promotion, manager, overall organization, work environment).

Questionnaire Reliability and Validity

The questionnaire that has been used for the primary data selection has been checked for its validity and reliability. The validity of the questionnaire can be confirmed by the fact that the questions' design

has been based on the theoretical analysis of previous research studies. It can be stated that there was no issue with the questionnaire's validity since according to the participants all the questions and instructions were clear and the researcher was available to answer any question and solve any unexpected problem.

The reliability of the questionnaire refers to the fact that a questionnaire measures exactly what it is intended to measure and gives the same results after repeated measures. The reliability measurement was made with the use of factor of internal consistency *Cronbach alpha* (α). The results show that Cronbach Alpha is 0.905=90.5% and based on that it can be stated that the questionnaire is highly reliable.

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.905	59

The two different sections of the questionnaire also show high levels of reliability. In particular, the reliability of the section for job satisfaction was 72.9% and for the section of work motivation was 90.3%. Moreover, testing the reliability of the present study, using Cronbach's α , it was found that the values of all variables were higher than 0.7, so the participants' answers were considered to be reliable (Table 2).

Table 2: Reliability Statistics

Factor	Cronbach's Alpha	N of Items
Overall Motivation	.710	35
Overall Satisfaction	.729	24
Intrinsic motivation	.700	12
Identified regulation	.730	4
Introjected regulation	.750	3
Extrinsic mativation	.760	6
Amotivation	.830	10
Nature of the job	.700	4
Salary	.810	4
Promotion	.812	3
Manager	.700	4
Work environment	.701	5
Overall the organization	.750	4

Sampling and Recruitment

The participants of the study were 172 bank employees from Greece. The sampling used was random with respect to the characteristics of the population but targeted regarding the geographical distribution of the population, where the researchers chose to pick their sample of branches of Thrace, Macedonia, Thessaly, Ionian Islands, Epirus and Sterea Greece, to which they had access. The researcher arrived at this sample size based on previous studies on the same research topic, since according to these studies, the sample size can give reliable information and have a positive impact on external validity.

From the respondents, 41.9% were males while 58.1% females. Their age was between 22 and 62 years old. Regarding their marital status, 65.1% of the respondents were married, 23.3% single and only 11.6% divorced. Moreover, 34.9% of the participants have done secondary studies, 37.2% have a graduate diploma, while 27.9% hold a postgraduate diploma. Regarding the position of the respondents in the bank 39.5% do not hold a position with high responsibility, 27.9% were managers B', 4.7% managers A', 14% low level managers and 14% directors. Finally, the years of service were from 1 to 38 years with a mean of 14.07 years and standard deviation of 7.40.

Measures and Questionnaire Design

For the collection of the data, the Work Motivation Inventory - Greek version (WMI-G) was used. The inventory was created by Christodoulidis and Papaioannou (2002), based on the Work Motivation Inventory created by Blais, Briere, Lachance, Riddle and Vallerand (1993). It consists of 35 questions under the general question "What pushes you to do this job?" corresponding to five factors: "Intrinsic motivation" (12 issues), "Identified regulation" (4 issues), "Introjected regulation" (3 issues), "External Regulation" (6 issues), "Amotivation" (10 issues). The answers were given on a seven-point Likert-type scale (1 = not responds at all, 7 = corresponds exactly). The tool which was used for the measurement of job satisfaction was the Employee Satisfaction Inventory, ESI, created by Koustelios, 1991. It included 24 questions, which measure six dimensions of job satisfaction: 1. Working conditions (5 questions), 2. Earnings (4 questions), 3. Promotions (3 questions), 4. Nature of work (4 questions), 5. Immediate superior (4 questions) and 6. The institution as a whole (4 questions).

All questionnaire items were extracted from well-established scales with high validity that were used in previous studies. Particularly, the different sections of the questionnaire were formed based on the academic articles of a) Blais, Briere, Lachance, Riddle and Valerand (1993) regarding «The Blais Work Motivation Inventory» and b) Koustelios and Bagiatis, (1997) regarding job satisfaction.

The questionnaire that was used to provide the researcher with data regarding motivation and job satisfaction in the Greek banking sector consists of three (3) sections. The first page of the questionnaire is used to present the researcher and inform the respondents about the purpose of the research. As it was mentioned before, the various questionnaire sections are coming from previous studies on similar research topics.

Section one (1) asks the respondents for demographic information such as their gender, age, their position in the bank, marital status, and educational level. Section two (2) includes questions regarding the motivational factors. Specifically, section two consists of 35 questions under the general question "what motivates you to do the particular job?" which is connected with 5 motivational factors:

- 1 «Intrinsic motivation» (12 subjects)
- 2 «Identified regulation » (4 subjects)
- 3 «Introjected regulation», (3 subjects)
- 4 «Extrinsic motivation» (6 subjects)
- 5 «Amotivation» (10 subjects)

The answers were given on a 7-point likert scale, where 1= "Not responds at all", and 7= "Corresponds exactly".

Finally, section three (3) refers to job satisfaction factors and consists of 24 questions for 6 different factors:

- 1 The factor «nature of the job» (4 subjects)
- 2 The factor «salary» (4 subjects)
- 3 The factor «promotion» (3 subjects)
- 4 The factor «manager» (4 subjects)
- 5 The factor «work environment» (5 subjects)
- 6 The factor «overall the organization» (4 subjects).

The answers were given on a 5-point likert scale, where 1= "totally disagree", and 5= "totally agree".

Data Collection Process

The questionnaires were distributed to the respondents by mail and e-mail and the process was completed on a month time. The sampling frame was provided by the bank and an ethics and approval form was available. The first ten (10) questionnaires were considered as pilot questionnaires in order to correct any possible mistakes and meet the requirements of the investigation. The pilot questionnaires showed that the questionnaire was easy to read, navigate and understand, as well as very interesting and pleasant as a research topic for the participants. Furthermore, an additional information sheet was available in order to let the participants know the purpose of the research and assure them about the confidentiality of the data, their anonymity and the use of the research outcomes for academic purposes only.

Data Analysis

The analysis of the data was carried out using the statistical software for data analysis SPSS version 20.0. Descriptive statistics were used to illustrate the frequencies and the means of every variable. Inferential statistics -Anova and Pearson correlation tests- were used to examine the relationship between the different variables. The choice of the particular tests was made based on the measurement level of every variable.

The process of hypothesis control was used for every couple of variables. Specifically, the hypothesis control process was:

H_0 = There is not relationship between variable A and variable B.

H_A = There is a relationship between variable A and variable B.

Level of significance $\alpha=0.05$

Primary Research Results and Data Analysis

The results from the data analysis indicate that the motivational factor with the highest mean is the intrinsic, followed by "amotivation", "identified regulation", "introjected regulation" and extrinsic motivation, while overall motivation has a mean of 3.94 and 0.691 standard deviation (Table 3).

Table 3: Descriptive Statistics

Factors	N	Minimum	Maximum	Mean	Std. Deviation
Intrinsic motivation	172	2.42	5.75	4.0581	.65723
Identified regulation	172	2.00	5.50	3.9244	.82102
Introjected regulation	172	2.33	6.33	3.8992	.82374
Extrinsic motivation	172	1.83	5.67	3.8101	.94527
Amotivation	172	2.20	5.50	4.0140	.92492
Overall motivation	172	2.45	5.45	3.9412	.69163
Valid N (listwise)	172				

Moreover, regarding job satisfaction factors, the results reveal that the factor with the highest mean is "overall the organization", followed by "manager", "promotion", "nature of the job", "work environment" and, while the overall satisfaction has a mean of 3.04 and 0.320 standard deviation (Table 4).

Table 4: Descriptive Statistics

Factors	N	Minimum	Maximum	Mean	Std. Deviation
Nature of the job	172	1.75	4.25	2.9826	.51126
Salary	172	1.25	4.00	2.6279	.61505
Promotion	172	2.00	5.00	3.1085	.62323
Manager	172	2.00	4.00	3.2907	.42554
Work environment	172	1.80	4.20	2.8419	.45485
Overall the organization	172	2.50	4.50	3.4128	.54042
Overall satisfaction	172	2.37	3.76	3.0441	.32097
Valid N (listwise)	172				

The following Pearson Correlation tests were carried out to examine the existence of a relationship between job satisfaction and motivation. Pearson correlation test was chosen because both variables are measured in interval scale, as well as, the variables follow normal distribution. The correlation coefficient is 0.615, which is quite high, and the associated sig. is 0.000 (Table 5). Consequently, after a hypothesis testing it can be concluded that there is a correlation between job satisfaction and motivation. Moreover, it can also be concluded that this relationship is a positive one, since the Pearson correlation (p) is higher than zero and that the higher the motivation, the higher the job satisfaction is.

Table 5: Correlations

		Motivation	Satisfaction
Motivation	Pearson Correlation	1	.615**
	Sig. (2-tailed)		.000
	N	172	172
Satisfaction	Pearson Correlation	.615**	1
	Sig. (2-tailed)	.000	
	N	172	172

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

The following Pearson Correlation tests carried out to examine the existence of a relationship between self-determined forms of motivation (intrinsic motivation for accomplishment, intrinsic motivation for emotional stability, intrinsic motivation for knowledge acquisition and identified regulation) and the factors of job satisfaction (salary, nature of the job, promotion, manager, overall the organization, work environment). The results reveal that there is a positive relationship between intrinsic motivation and the nature of the job, "overall the organization" and "the manager". Moreover, there is a positive relationship between the identified regulation and some of the factors of job satisfaction such as "salary", "promotion", "the manager", "work environment" and "overall the organization"(Table 6).

Regarding the existence of a negative relationship between the non self-determined forms of motivation (amotivation, extrinsic motivation, introjected regulation) and the factors of job satisfaction (salary, nature of the job, promotion, manager, overall the organization, work environment), the following Pearson Correlation tests carried out and showed that there is a positive relationship between "introjected regulation" and all the factors of job satisfaction except "work environment", between "extrinsic motivation" and all the factors of job satisfaction except "nature of the job", and finally, there is a relationship between "amotivation" and all job satisfaction factors(Table 6).

Table 6: Correlations

		Intrinsic Motivation	Identified regulation	Introjected regulation	Extrinsic motivation	Amotivation
Intrinsic Motivation	Pearson	1	.520**			
	Sig.		.000			
Identified regulation	Pearson	.520**	1			
	Sig.	.000				
Introjected regulation	Pearson			1	.556**	.582**
	Sig.				.000	.000
Extrinsic motivation	Pearson			1	.556**	.582**
	Sig.				.000	.000
Amotivation	Pearson			.582**	.845**	1
	Sig.			.000	.000	
Salary	Pearson	.050	.488**	.233**	.374**	.528**
	Sig.	.513	.000	.002	.000	.000
Job nature	Pearson	.318**	.147	.412**	.136	.195*
	Sig.	.000	.055	.000	.075	.010
Promotion	Pearson	-.014	.389**	.335**	.229**	.238**
	Sig.	.856	.000	.000	.002	.002
Manager	Pearson	.284**	.440**	.368**	.480**	.459**
	Sig.	.000	.000	.000	.000	.000
Working environment	Pearson	.039	.347**	.103	.243**	.263**
	Sig.	.614	.000	.179	.001	.000
Overall organization	Pearson	.463**	.433**	.278**	.404**	.469**
	Sig.	.000	.000	.000	.000	.000

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

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

Finally, ANOVA One-way tests were carried out in order to examine any possible relationship between the demographic variables and the indicators of job satisfaction and motivation. One-way ANOVA was

chosen because demographic variables are measured with an ordinal scale and job satisfaction and motivation indicators are in interval level of measurement.

After performing the ANOVA test for every variable, it can be concluded that the variable "gender" showed no difference between its values in relation with job satisfaction and motivation (motivation: sig= 0.066 and job satisfaction: sig= 0.998) (Table 7).

Table 7: ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Motivation	Between Groups	1.621	1	1.621	3.436	.066
	Within Groups	80.177	170	.472		
	Total	81.798	171			
Job satisfaction	Between Groups	.000	1	.000	.000	.998
	Within Groups	17.617	170	.104		
	Total	17.617	171			

The sig. associated with the ANOVA One-way test for variables "marital status" and job satisfaction is 0.017 (<a=0.05) and on the basis of this we can say that at least two of the three clashes of marital status are different in terms of job satisfaction (Table 8). Because more than 2 sample means exist, a post hoc test is needed to carried out in order to identify these differences.

Table 8: ANOVA

Job satisfaction

		Sum of Squares	df	Mean Square	F	Sig.
Between Groups		.834	2	.417	4.199	.017
Within Groups		16.783	169	.099		
Total		17.617	171			

The result indicates that at least two of the three marital status clashes are different in terms of their variance of "job satisfaction". According to the results of the Scheffe test, sig. is 0.472, indicating that there are two groupings which somewhat overlapping: Group A comprises "divorced"; Group B comprises "married"; while "single" appear to be located somewhere in the middle of two groups.

The sig. associated with the ANOVA One-way test for variables "level of studies" and job satisfaction is 0.000 (<a=0.05) and on the basis of this we can say that at least two of the three clashes of "level of studies" are different in terms of job satisfaction (Table 9). Because more than 2 sample means exist, a post hoc test is needed to carried out in order to identify these differences.

Table 9: ANOVA

Job satisfaction

		Sum of Squares	df	Mean Square	F	Sig.
Between Groups		2.579	2	1.289	14.491	.000
Within Groups		15.038	169	.089		
Total		17.617	171			

The result indicates that at least two of the three "level of studies" clashes are different in terms of their variance of "job satisfaction". According to the results of the Scheffe test, sig. is 0.245, indicating that there are two groupings: Group A comprises "undergraduate level" and "postgraduate level"; while Group B comprises "secondary education level".

Finally, the sig. associated with the ANOVA One-way test for variables "position" and job satisfaction is 0.019 (<a=0.05) and on the basis of this it can be stated that at least two of the clashes of "position on the bank" are different in terms of job satisfaction (Table 10). Because more than 2 sample means exist, a post hoc test is needed to be carried out in order to identify these differences.

Table 10: ANOVA
Job satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.193	4	.298	3.031	.019
Within Groups	16.424	167	.098		
Total	17.617	171			

The result indicates that at least two of the five "position on the bank" clashes are different in terms of their variance of "job satisfaction. According to the results of the Tamhane's T test, sig. is 0.016, indicating that there are two groupings: Group A comprises "managers B' "; while Group B comprises all the other clashes.

Table 11: Multiple Comparisons

Dependent Variable: Job satisfaction
Tamhane

(I) Position	(J) Position	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Director	Senior manager	.03009	.10230	1.000	-.2709	.3311
	Manager A	.01713	.07109	1.000	-.1994	.2337
	Manager B	-.19838	.08101	.170	-.4373	.0405
	No responsibility	-.08826	.07689	.950	-.3170	.1404
Senior manager	Director	-.03009	.10230	1.000	-.3311	.2709
	Manager A	-.01296	.07990	1.000	-.2569	.2310
	Manager B	-.22847	.08883	.132	-.4920	.0351
	No responsibility	-.11836	.08510	.851	-.3730	.1363
Manager A	Director	-.01713	.07109	1.000	-.2337	.1994
	Senior manager	.01296	.07990	1.000	-.2310	.2569
	Manager B	-.21551*	.04980	.001	-.3611	-.0699
	No responsibility	-.10539	.04278	.157	-.2301	.0193
Manager B	Director	.19838	.08101	.170	-.0405	.4373
	Senior manager	.22847	.08883	.132	-.0351	.4920
	Manager A	.21551*	.04980	.001	.0699	.3611
	No responsibility	.11012	.05777	.459	-.0553	.2755
No responsibility	Director	.08826	.07689	.950	-.1404	.3170
	Senior manager	.11836	.08510	.851	-.1363	.3730
	Manager A	.10539	.04278	.157	-.0193	.2301
	Manager B	-.11012	.05777	.459	-.2755	.0553

*. The mean difference is significant at the 0.05 level.

Discussion

The research results indicate that the motivational factor with the highest mean among Greek bank employees is the internal motivation, while the satisfaction factor with the highest mean is the overall organization. Regarding the verification of the relationship between job satisfaction and job motivation, it can be concluded that the highest the motivation the highest the job satisfaction of employees.

Moreover, there is a positive relationship between the intrinsic motivation and the factors of job satisfaction "job nature", "overall organization", and "manager". Furthermore, there is a positive relationship between the recognized adjustments and the factors of job satisfaction such as the "salary", "promotion", "manager", "working environment" and "overall organization".

Regarding the possible negative relationship between the non self-determined forms of motivation and the factors of job satisfaction, it can be stated that there is a statistical significant positive relationship between "internal pressure" and all the other job satisfaction factors except "working environment", between "external adjustments" and all the other job satisfaction factors except "nature of the job", and finally, between the factor "amotivation" and all the other factors of job satisfaction.

Finally, employees with marital status "divorced" show lower job satisfaction than the respondents that were single or married. Regarding educational level, the respondents that hold an undergraduate or postgraduate diploma illustrate lower job satisfaction than the graduates of secondary education. Additionally, it was found that managers B' were more satisfied than all the other employees on other positions.

Conclusion

The majority of the present research's findings are in line with the academic literature and findings of previous studies. More specifically, Greek bank employees seem to be mostly intrinsically motivated, while the organization as a whole seems to be the most satisfying factor. In addition, intrinsic motivation appears to be beneficial for all aspects of job satisfaction, while internal pressure, external adjustments and amotivation partially influence individual factors of job satisfaction. Finally, job satisfaction is likely to be affected by some demographic factors; marital status, educational level and position held, in particular.

The findings indicate that Greek bank employees are mostly driven by their internal need for autonomy, they are influenced by important others (colleagues and superiors) and therefore adopt behaviors that enforce their self-esteem and general well-being. However, further investigation should be carried out in the Greek population, so that work motivation and job satisfaction are well studied and promoted.

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