

## The influence of organizational factors on job satisfaction in the commercial banking sector in Malaysia



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### ABSTRACT

The purpose of this study was to investigate the factors affecting the job satisfaction of employees in the commercial banking sector in Malaysia. Twenty-four banks in the Klang Valley area, Peninsular Malaysia were targeted as survey respondents. Data were collected using a structured questionnaire based on organizational factors (pay, promotion, supervision, fringe benefits, contingent rewards, working conditions, co-workers, operating conditions and communication), individual factors (gender and age) and job satisfaction of employees in the commercial banking sector in Malaysia. The study showed that organizational factors significantly influenced employee job satisfaction in the commercial banking sector. Alternatively, age and gender did not significantly influence employee job satisfaction in the commercial banking sector in Malaysia. The research provided a better understanding of the factors affecting job satisfaction in the commercial banking sector. Younger generations bring with them new expectations and retention concerns. Employers need to understand the needs and wants of their employees and develop strategies for recruiting and retaining top talents. The results can help CEO's to identify strategies to increase employee job satisfaction by increasing their motivation for the job performed thus leading to higher productivity and better employee-retention strategies. The research findings also contribute to a better understanding of all related parties on the application of theories and model in relation to financial compensation aspects and organizational commitment.

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### 1. Introduction

A major part of human's life is spent in working whereby they get compensated for performing the job they were hired for in an organization. It is fairly a curiosity to know why people work and at which level and how he/she is satisfied with the job. Satisfaction is a mental state of human being and there have been many studies devoted to probing into the factors that increase human being's job satisfaction. Job satisfaction depends upon the extent to which the job, we hold meets the needs that we feel it should meet. The degree of satisfaction is determined by the ratio outcomes against the desire of employees from their respective jobs. By the law of nature as we have

more, we want more, hence the level of satisfaction remains less (Chen et al., 2004). Job satisfaction is dynamic, as it can go as quickly as it comes. It is the positive emotional state that occurs when a person's job seems to fulfill important values, provided these values are compatible with one's needs. Job satisfaction is pleasurable or positive emotional state resulting from the appraisal of one's job experience.

In short job satisfaction is synchronization of what an organization requires of its employees and what the employees are seeking of the organization. In any economy, the commercial banking sector plays a vital role in the overall development of agriculture, small business, and different industries. Presently, the Malaysian banking system which comprises of the commercial banks, investment banks (previously known as the merchant banks), Islamic banks and foreign banks, is the major institutional source of credit to the economic sector. Within the banking system, the commercial banks are the major players that accounted for about 42 percent of the total assets of the financial system as at the end of 2015 (BNM, 2016).

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Job satisfaction is an attitude emanated from employees' perceptions of their jobs or work environments and refers to the extent to which a person likes his/her job (Pool, 1997; Spector, 1999). The level of job satisfaction reflects and is affected by one's work experiences as well as his/her present situation and future expectations. Job satisfaction is an attitude very sensitive to the features of the context in which it is studied. There is no model of job satisfaction applicable to all work settings as there are no general truths regarding the factors and the mechanisms accounting for such an elusive and subjective concept.

The aim of this study is to determine the influence factors affecting job satisfaction in the commercial banking sector in Malaysia. The organizational factors include pay, promotion, supervision, fringe benefits, contingent rewards, working conditions, co-workers, operating conditions and communication; individual factors include age and gender, are the independent variables while job satisfaction is the dependent variable. The findings of this study raise several important implications for the commercial banking sectors' management to put into consideration the main determinants of job satisfaction.

## 2. Objectives of the study

The objective of this study was to contribute to the possible solution of the issue of the turnover intention of the commercial banking employees by examining the correlation, if any, between turnover intention and time on the job, job satisfaction and burnout of these employees. There has been a tremendous growth in the commercial banking sector of Malaysia during the last decade of the twentieth century. Commercial bank plays a vital role in the overall development of the economy. Though it is a challenging profession, people working in this sector have increased notably during the last few years (Arokiasamy, 2013). In recent time commercial banking sectors have become the first choice for career development. In consideration of that factor, this study investigates job satisfaction among employees of all commercial bank sectors in Malaysia.

This study will focus on the following three objectives:

- a) To determine the level of job satisfaction reported by employees in the commercial banks in Malaysia.
- b) To determine the individual factors such as gender and age, if they relate to job satisfaction by employees in the commercial banks in Malaysia.
- c) To determine the relationship between organizational factors and job satisfaction by using a descriptive as well as inferential analysis in relation to overall satisfaction ratings of employees in the commercial banks in Malaysia.

## 3. Literature review

Job satisfaction refers to an individuals' general attitude toward his or her job. The most important factors conducive to job satisfaction are challenging work, equitable rewards, supportive working conditions and supportive coworkers (Robbins, 2003). It emphasizes the specific task environment in which an employee performs his or her duties (Chen et al., 2004). Job satisfaction is important because it affects the emotional well-being and psychological health of organizational members (Rowden, 2002). According to Naumann et al. (2000), satisfaction is based on intrinsic and extrinsic levels. Intrinsic satisfaction refers to the degree of satisfaction employees have experienced in performing the work and in their feelings of accomplishments, self-actualization and identity with the task. Extrinsic satisfaction refers to the degree employees feel comfortable with peers, superiors, the organization, recognition, compensation, advancement, and so forth. At the organizational level, satisfied workers are important contributors to an organization's effectiveness and ultimately to long-term success.

On the other hand, dissatisfied workers are implicitly thought to make little contribution to the organization. While no best conceptualization of job satisfaction has emerged in the literature, Naumann et al. (2000) believed that the intrinsic-extrinsic distinction seemed appropriate for an international context and that job satisfaction and organizational commitment are normally positively correlated. Spector (1997) pointed out that people can be motivated by the intrinsic satisfaction they find in doing job tasks. As they find their work to be enjoyable and meaningful, they will like their jobs and will be motivated to perform their jobs well (Arokiasamy and Abdullah, 2013). Employees are generally satisfied with their jobs and are committed to their organization if they are content with the nature of the work itself and are satisfied with their supervisor and coworkers, pay policies and promotional opportunities (Chen et al., 2004). Organizational commitment is defined as employees' belief and trust in organizational goals and values and affections toward the organization (Ting, 1997). Sailaja and Naik (2016) studied job satisfaction among employees of selected public and private sector banks in Rayalaseema, Andhra Pradesh. It was found that salary of employees, performance system, promotional strategies, employees' relationship with management and other co-employees, training and development program, work burden and working hours were the factors important for enhancing job satisfaction of bank employees.

Locke (1976) stated that job satisfaction is a positive or desirable emotional state resulted from the employee's job experience. Hegney et al. (2006) believed that job satisfaction is a type of feeling of security in the job and the relationships inside the organization. Also, in their research, Smith et al.

(2001) and Siegel et al. (2005) have emphasized that the salary and income are important factors in job satisfaction. Siegel et al. (2005) have considered these variables of observing justice, non-discrimination, and job satisfaction as being more effective. Cain et al. (2001) and Wild et al. (2006) referred to this as job independence. According to Bednarska and Szczyt (2015), occupation, employment contract, pay and education level were the most important individual factors which contributed to the variations in job satisfaction. In Thompson's study, the authorities' observation has been recognized as important. Flanagan and Flanagan (2002) has established an emphasis on employment condition, which effects job satisfaction. In their research, Desantis and Durst (1996) have shown that employees, who have worked with the company for the longest, have higher levels of job satisfaction. Carayon et al. (2006) showed that job security has a significant effect on employees' level of job satisfaction. Further, Spector (1997) also supported this view and proposed that employees who are happy with their jobs are also more productive. The notion of job satisfaction is one of the most extensively researched topic areas in organizational management as it associated with individual and organizations outcomes. Even though many studies were conducted already in a variety of industries, there seems to be a lack of research amongst commercial banks employees. Various studies discussed shows that job satisfaction has been studied with relevance to co-worker behavior supervisor behavior, pay and promotion, organizational factors and other work related factors. In some studies, the employees were highly satisfied or otherwise. Dominating studies in job satisfaction are available on nursing, teachers, doctors etc. But a study in the commercial banking sector is very rare. The gap in this literature is the negligible studies available in Malaysia with special reference to the commercial banking sector employees that has motivated the researcher to find out the factors influencing employee job satisfaction in Malaysia. Banking sector is a prime sector in the national scenario and mainly it has survived unaffected in spite of the recession. Therefore, this study will form a base for future researchers to conduct studies with respect to the commercial banking sector in Malaysia. The following are the Job Satisfaction Survey (JSS) used to establish the cause of job satisfaction (Spector, 1985).

### 3.1. Dimensions of job satisfaction

Spector (1985) developed the Job Satisfaction Survey (JSS). The JSS assesses nine facets of job satisfaction: 1) Pay, 2) Promotion, 3) Supervision, 4) Fringe benefits, 5) Contingent rewards, 6) Operating conditions, 7) Coworkers, 8) Nature of work, and 9) Communication. There are 36 items with 4 items measuring each facet. A composite job satisfaction score is calculated by averaging

responses across all of the JSS items. Responses are made on a 6-point scale ranging from 1= disagree very much to 6= agree very much. Higher scores indicate a greater degree of satisfaction. A sample item assessing the benefit facet is "I am not satisfied with the benefits I receive." Based on a sample of 3067, Spector reported coefficient  $\alpha$ s for each facet ranging from .60 to .91 and a coefficient  $\alpha$  of .91 for the composite.

This study used Spector's (1997) JSS and measured the level of job satisfaction of employees in twenty-four commercial banks in the Klang Valley area, Peninsular Malaysia. The nine dimensions of the survey are promotion, supervision, contingent rewards, operating conditions, nature of work, communications, pay, coworkers and fringe benefits. Specific measurement for each element is described as follows: The promotion element refers to employee satisfaction with promotional opportunities. The supervision element pertains to the satisfaction the employee feels towards his/her supervisor. The contingent rewards element refers to employee satisfaction with rewards (monetary and non-monetary rewards for his/her good performance). The operating conditions dimension measured the satisfaction employees have for organizational rules and procedures. The nature of work dimension pertains to the satisfaction of employees about the type of work they do. The communication dimension refers to employee satisfaction the employee has for communication within the organization. The pay dimension refers to the satisfaction employees have for pay and remuneration. The coworkers dimension measures the satisfaction employees have for the people with whom they work. The fringe benefits dimension refers to the satisfaction employees have for the monetary and non-monetary fringe benefits they receive. Dimensions of job satisfaction were shown in Fig. 1.

### 3.2. Organizational factors

#### 3.2.1. Pay and benefits

The importance of equitable reward is a factor to consider here. One could add fair promotion policies and practices to fair pay (Witt and Nye, 1992). Employees expect a certain level of monetary rewards for their organizational contribution, and pay constitutes a quantitative measure of an employee's worth. In order to compete for the most talented workers, companies need to provide attractive and equitable pay. It has been argued that pay is a motivator for many employees initially, but it is not a powerful motivator over the long term. The role of pay in attracting and retaining people at work has been recognized for many decades and is increasingly important in today's competitive, economic environment where strategic compensation planning is needed (Jackson, 1996).

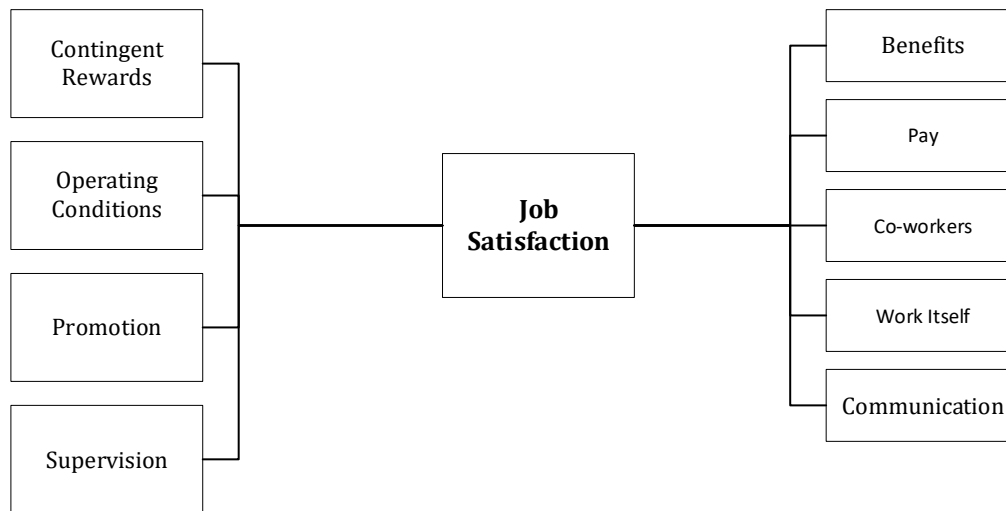


Fig. 1: Dimensions of job satisfaction (Spector, 1985)

### 3.2.2. Promotion

Robbins (2003) maintained that promotions provide opportunities for personal growth, increased responsibility, and increased social status. Nguyen et al. (2003) concluded that job satisfaction is the result of promotion opportunities in the organization. Tessema and Soeters (2006) also discovered that there is positive relationship between promotion practices and perceived performance of employee. The finding of Sajuyigbe et al. (2013) agreed with other researchers that many people experience satisfactions when they believe that their future prospects are good. This may translate into opportunities for advancement and growth in their current workplace, or enhance the chance of finding alternative employment. They maintain that if people feel they have limited opportunities for career advancement, their job satisfaction may decrease. If organizations want to accelerate performance of employees in the organization, fair promotional opportunities should be given to employees (Park et al., 2003).

### 3.2.3. Work itself

Robbins et al. (2003) referred to the work itself as “the extent to which the job provides the individual with stimulating tasks, opportunities for learning and personal growth, and the chance to be responsible and accountable for results”. Jobs matched with the competencies and that are mentally stimulating are liked by the employees. Luthans (2006) and Landy (1989) reported that employees derive satisfaction from work that is interesting and challenging, and a job that provides them with status. They concluded that work itself has a significant effect on job satisfaction and performance. Accordingly, Robbins (2003) argued that “under conditions of moderate challenge, most employees will experience pleasure and satisfaction.” Rose (1991) indicated that employees should be given opportunities to advance in their field of work so that they could accept

responsibilities entrusted to them. Study leave can be provided for those employees with the desired skills and willingness to perform the job, who want to improve their skills and knowledge.

### 3.2.4. Coworkers

The nature of the coworkers or team will have an effect on job satisfaction. Friendly, cooperative coworker or team members are a modest source of job satisfaction to individual employees. The work group, especially a tight team serves as a source of support, comfort, advice and assistance to the individual workers. A good work group makes the job more enjoyable. However, this factor is not essential to job satisfaction. On the other hand, if the reverse conditions exist, the people are difficult to get along with, this factor might have a negative effect on job satisfaction. It would appear that good intragroup working and supportive colleagues have value in not permitting job satisfaction to surface, rather than in promoting job satisfaction. Therefore, according to social network theory support from peers at work serves as a means of job satisfaction (Belias and Koustelios, 2014). Several authors stated that the understanding and good relationship between co-workers enhance job satisfaction (Raabe and Beehr, 2003). People get more out of work than merely money or tangible achievements. For most employees, work also fills the need for social interaction. Not surprisingly, therefore, having friendly and supportive co-workers leads to increased job satisfaction.

### 3.2.5. Operating conditions

Where operating conditions are good, comfortable and safe, the setting appears to be appropriate for reasonable job satisfaction, though not necessarily high job satisfaction. The situation with respect to job satisfaction would be bleaker if working conditions were poor. Working conditions have a modest effect on job satisfaction. If the working conditions are poor (hot, noisy

surroundings for example) employees will find it more difficult to get things done. In other words, the effect of working conditions on job satisfaction is similar to that of the work groups. If things are good, there may or may not be a job satisfaction problem; if things are poor, there very likely will be (Daniel and Sofer, 1998).

Most people do not give operating conditions a great deal of thought unless they are extremely bad. Additionally, when there are complaints about operating conditions, these sometimes are rarely nothing more than manifestations of other problems. For example, a manager may complain that his office has not been properly cleaned by the night crew but his anger is actually a result of a meeting he had with the boss earlier in the day in which he was given a poor performance evaluation. However, in recent years because of the increased diversity of the work force, operating conditions have taken on new importance. Many of the ways in which today's organizations are trying to make conditions more supportive and more nondiscriminatory.

### 3.2.6. Supervision

According to Witt and Nye (1992), the main reason people leave their organizations because they are being treated poorly by their supervisors. Another research study found that those who remain in their jobs, however working for poor supervisors tends to have lower job satisfaction, lower organizational commitment, higher conflict between work and family, and psychological distress (Tepper, 2000). This statement indirectly has suggested the need for more research and study within the realm of LMX and employee job satisfaction. While the concept of leader-member exchange has been studied in-depth by many researchers, few studies have come to determinate the consistent results regarding its impact on employees, their job satisfaction, and turnover. Turnover experts, both academic and practitioner, have claimed that supervision plays a meaningful role in employee turnover decisions (Morrow et al., 2005). With this thought in mind, it is easy to see how supervisory relationships can cause employees to lose commitment to or satisfaction with their jobs.

### 3.2.7. Communication

Communication satisfaction has been defined as the support provided when a communication event fulfills positive expectations (Hansia, 2009). By meeting the needs and expectations of employees in a positive way, customers and guests of the organization are more likely to have their needs and expectations met. Communication satisfaction has also been defined as the level of satisfaction an employee has between the overall communication flow and relationship variables within their organization (Kandlousi et al., 2010). Traditionally, communication satisfaction was considered to be one-dimensional, with employees expressing general

satisfaction or dissatisfaction with organizational communication. However, this view did not consider the multiple forms of communication used within organizations (Greenbaum et al., 1988). Downs and Hazen (1977) viewed communication satisfaction as a multidimensional construct in the organization. These aspects may include the types of information shared, communication climate, and relationships among colleagues. Specifically, supervisor communication, work environment, and personal feedback were found to be major contributors to the communication satisfaction/job satisfaction relationship among nurses (Pincus, 1986). In the same study, Pincus (1986) also explored the relationship between communication satisfaction and job performance. Results showed that employees' perceptions of communication satisfaction were related to job performance. However, the study revealed the link between communication satisfaction and job performance was weaker than the link between communication satisfaction and job satisfaction. Similar to job satisfaction, supervisor communication, communication climate, and personal feedback influenced the communication satisfaction/job performance relationship.

### 3.2.8. Contingent rewards

According to Armstrong (2009), reward management develops motivation and job engagement by valuing people in accordance with their contribution. The application of the contingent rewards systems in the improvement of employees' performance and engagement happens to be a new development in the fields of human resources management and other managerial disciplines (Chang and Lee, 2007). According to Witt and Nye (1992), Contingent Reward Systems (CRS) provides positive reinforcement for a job well done. This reinforcement measurement encourages employees to effectively complete their tasks and meet their goals in a professional and timely fashion. Unlike annual performance reviews and evaluations, the CRS provides more frequent assessments of the employee's work with applicable rewards when qualified. Not only should the employee meet the immediate goal, he should uphold and maintain the company's metrics of desired behavior.

An effective reward system entails meeting and exceeding employee expectations by rewarding everyone in the organization according to the level of effort (Armstrong, 2009). Contingent reward system has been widely applied and has gained prominence in various fields or organization management both in the public and private firms, where it has been successfully applied, CRS has resulted in remarkable performance improvements through increased employee flexibility, innovation, creativity, productivity, developments, quality and general preparedness to deal with market and competitive events (Schermmerhorn, 2009). CRS, however, has met

more resistance due to its demands of resources, time and effort but continues to flourish despite these setbacks. [Delaney and Huselid \(1996\)](#) contend that contingent rewards contribute to increased motivation, morale, identification and offers freedom of choice and opportunity for advancements, growth

and developments within the organization. Contingent rewards also offer an organization the chances to develop the key resources, acquire high levels of skill inventory and capacity, capability and competency levels. Description of job satisfaction factors were shown in [Table 1](#).

**Table 1:** Description of job satisfaction factors

Job Satisfier Factors	Description of Facet
Pay	Satisfaction with pay and pay rises
Promotion	Satisfaction with promotion opportunities
Supervision	Satisfaction with person's supervisor and manager
Fringe Benefits	Satisfaction with fringe benefits
Contingent Rewards	Satisfaction with given for good performance
Working Conditions	Satisfaction with working rules and procedures
Co-workers	Satisfaction with co-workers
Operating Conditions	Satisfaction with type of work done
Communication	Satisfaction with communication within organization

### 3.3. Individual factors

#### 3.3.1. Gender

A study conducted by [Murray and Atkinson \(1981\)](#); investigating gender differences in determinants of job satisfaction, reflected that females attach more importance to social factors, while males place greater value on pay, advancement and other extrinsic aspects. A careful analysis of the literature in terms of the relationship between gender and job satisfaction shows some inconsistency. According to some studies, women have higher job satisfaction whiles other studies indicate that men are more satisfied. In the same vein, other studies find no significant difference between male and female ([Mortimer et al., 1988](#)). [Sousa-Poza and Sousa-Poza \(2003\)](#) indicated that women's satisfaction has declined greatly in the past decade while men's job satisfaction has remained fairly constant.

According to [Donohue and Heywood \(2004\)](#), female staff demonstrated higher levels of job satisfaction than their male counterparts in most work environments. It is interesting to note that a number of research work involving different population substantiate this view ([Lambert et al., 2001](#)). In support, [Ting \(1997\)](#) maintained that there is a significant difference between males and females in terms of job dimensions impacting on job satisfaction. Their study found that men tend to have higher satisfaction with remuneration in relation to females, while females tended to have higher satisfaction with co-workers than males.

Findings of a survey looking at issues affecting women in the South African workforce indicated similar findings with regard to females. The majority of respondents revealed that they were satisfied with their jobs. The factors that contributed the most to their job satisfaction were the company of co-workers, the opportunity to learn new things and factors inherent in the job itself ([Robbins et al., 2003](#)). [Oshagbemi \(2003\)](#) however, failed to find that gender affects job satisfaction. Similarly, [Donohue and Heywood \(2004\)](#) could not prove gender satisfaction differences in a study conducted

amongst young American and British employees. Contrary to the above, [Robbins et al. \(2003\)](#) argued that no evidence exists suggesting that gender impacts on an employee's job satisfaction. The authors are of the opinion that gender differences can have an effect on the relationship between job dimensions and job satisfaction, but that it does not have a direct impact on job satisfaction.

#### 3.3.2. Age

According to [Blood et al. \(2002\)](#) job satisfaction increases with age and work experience. It can be deduced that older workers are more at home and can tolerate authority and can learn to lower expectations for their jobs. [Blood et al. \(2002\)](#) affirmed that older employees may have jobs that use their skills better, work under better job conditions, benefit from advancements and promotions, as well as appreciate fringe benefits more than younger, less experienced employees. [Rowden \(2002\)](#) supported the findings that the relationship between job satisfaction and age is significant. The author reached this conclusion after a review of the findings of seven other separate studies conducted on the relationship between age and job satisfaction. [Robbins et al. \(2003\)](#) reported that although most studies indicate a positive relationship between age and job satisfaction, other studies reflect a decrease in satisfaction as employees move towards middle age, at least up to the age of sixty.

Satisfaction increases again from around 40 years and on. The authors refer to this phenomenon as the U-shaped relationship. [Mottaz \(1987\)](#), in [Oshagbemi \(2003\)](#), cited several reasons for the variance in job satisfaction between older and younger workers. Mottaz's view is that younger workers are generally more dissatisfied than older employees because they demand more than their jobs can provide. The author postulates that older workers possess more seniority and work experience enabling them to move easily into more rewarding and satisfying jobs. Older workers place less emphasis on autonomy or promotion, thus they demand less from their jobs, making them more satisfied than their younger

counterparts. Workers tend to adjust to work values and the work environment the longer they are employed, adding to greater job satisfaction.

#### 4. Research framework

The research framework in this study is built upon the literature review. It is therefore theorized

that each variable in human resource management has an influence on job satisfaction. Given the fact that certain individual factors may affect employee job satisfaction in the commercial banking sector, personal variables such as age and gender are also taken into consideration. Fig. 2 depicts the research framework of this study.

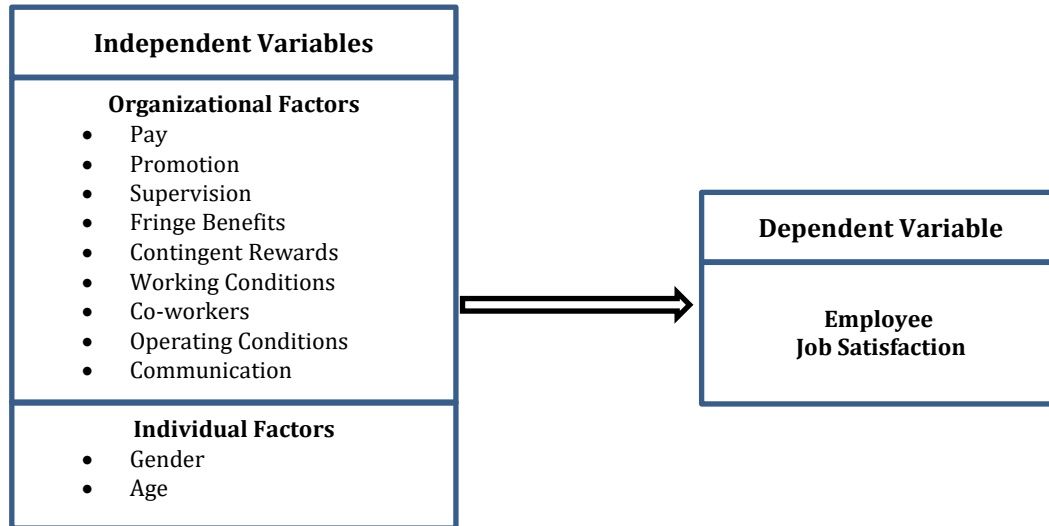


Fig. 2: Research framework

#### 4.1. Research hypotheses

Research findings were tested at the level of  $p < 0.05$ . The following are the research hypotheses:

**H<sub>A1</sub>:** There is a significant influence of pay on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A2</sub>:** There is a significant influence of promotion on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A3</sub>:** There is a significant influence of supervision on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A4</sub>:** There is a significant influence of fringe benefits on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A5</sub>:** There is a significant influence of contingent rewards on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A6</sub>:** There is a significant influence of working conditions on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A7</sub>:** There is a significant influence of co-workers on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A8</sub>:** There is a significant influence of operating conditions on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A9</sub>:** There is a significant influence of communication on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A10</sub>:** There is a significant influence of gender on employee job satisfaction in the commercial banking industry in Malaysia.

**H<sub>A11</sub>:** There is a significant influence of age on employee job satisfaction in the commercial banking industry in Malaysia.

#### 5. Methodology

##### 5.1. Research design

##### 5.1.1. Population and sampling

This study used a quantitative approach to measure the relationship between pay, promotion, supervision, fringe benefits, contingent rewards, working conditions, co-workers, operating conditions, communication, gender, age and job satisfaction. In this study, the targeted population was employees from twenty-four commercial banks in the Klang Valley area, Peninsular Malaysia. A total of 1200 structured questionnaires were distributed to employees from the twenty-four commercial banks in west Malaysia. A total of 889 questionnaires were received and out of this, 154 sets of the questionnaires were considered unusable because over 25 percent of the question in Part 1–Section A of the questionnaire were not answered (Sekaran, 2003). It was assumed that the respondents were either unwilling to cooperate or not serious with the survey. Therefore, only 735 usable sets of received questionnaires were used for the data analysis. Thereby, the response rate was 83 percent.

##### 5.2. Research instruments

As stated by Spector (1997), there are various methods for measuring job satisfaction. The JSS has

been used to measure employee job satisfaction in several high and middle-income countries including the USA, Singapore, Turkey, Pakistan, Taiwan and Iran (Spector, 1997). As the JSS was developed to measure job satisfaction amongst public sector employees, it is potentially suitable for commercial banking service personnel. However, given that these contexts are very different from our study area in Malaysia, the tool needed to be validated and have its reliability tested in the Malaysian context. The reason for using these instruments is that it extracts a detailed picture of the workers' specific satisfaction and dissatisfactions. The Job Satisfaction Survey (Spector, 1997) is a 36 item, nine-facet survey instrument designed to assess employee attitudes about aspects of their jobs. Each facet is assessed with four items (Spector, 1997) using a Likert-type rating scale format with six ordered response options ranging from "strongly disagree" to "strongly agree." Descriptions of the nine job satisfaction facets are presented in Table 1. Section A collects the respondents' personal factors (demographic) like gender, age, marital status, education level, department worked, position held, work experience, salary earned etc. Section B collects information related to employee job satisfaction and section C is related to factors affecting employee job satisfaction in the commercial banking industry. The entire instrument which was selected was tested for reliability and validity.

### 5.3. Data analysis technique

Answers to the questionnaire were coded using the SPSS version 22. The results were then summarized using appropriate descriptive and inferential statistics. A reliability test was done by observing the Cronbach's Alpha value with the cutoff point of 0.70. Descriptive statistics such as means,

standard deviation and variance and percentage values for interval-scaled independent and dependent variable were obtained. Frequency distributions were obtained for all the personal data or classification variables. The frequencies were computed to analyze the respondents profile in terms of age and gender. To test the strength of the relationship among the independent variables and dependent variable, Pearson Correlation Coefficient analysis was used. ANOVA was used to measure the significant difference among the age of the respondents and t-test was used to measure the significant difference among the gender of respondents on an interval scale.

## 6. Findings

### 6.1. Profile of respondents

Table 2 shows that out of the 735 sets of questionnaires collected, 36 percent (265) were males and 64 percent (470) were female respondents. Table 2 presents the distribution of respondents according to age. From the output shown below, we know that there are 38 percent between the age group of 30-39 years old, 25 percent between 23-29 years old and more than 50 years old are around 19 percent. As for the income level, more than 53 percent are drawing an annual salary of 36k-48k. Around 32 percent of the respondents are in general or clerical level and only a mere 11 percent are Senior Managers. More than 41 percent of the respondents have a university degree with 39 percent of them in cashier position at the commercial banking sector. The findings implied that females were the core employees in the commercial banking sector in Malaysia.

**Table 2:** Demographics profile of the respondents

No.	Demographics	Frequency	Percentage
Gender	Female	470	64
	Male	265	36
Age	Below 22	24	3.2
	23-29	185	25.2
	30-39	284	38.7
	40-49	106	14.4
	Above 50	136	18.5
Marital Status	Single	228	31
	Married	507	69
Income	Below 24k per annum	81	11
	24k - 36k per annum	118	16
	36k - 48k per annum	390	53
	Above 48k per annum	147	20
Position	General/Clerical Staff	235	32
	Technician	96	13
	Asst. Manager	132	18
	Manager/Section Head	191	26
	Senior Manager	81	11
Education	High school	161	22
	College	272	37
	University	302	41
Department	Cashier	287	39
	Hire-purchase	124	17
	Housing Loan	118	16
	Personal Loan/Credit Card	206	28



**6.2. Reliability analysis**

According to George and Mallery (2003), reliability is the degree to which measure are free from error and therefore yield consistent results. The reliability of a measure indicates the stability and consistency with which the instrument measures the concept and helps to assess the “goodness of a measure” (Cavana et al., 2001). According to Sekaran (2003), the closer the reliability coefficient gets to 1.0, the better it is, and those values over .80 are considered as good. Those values in the .70 is considered as acceptable and those reliability value less than .60 is considered to

be poor (Sekaran, 2003). All the constructs were tested for the consistency reliability of the items within the constructs by using Cronbach’s alpha reliability analysis. Cronbach’s Alpha values in respect of each variable are given in Table 3. Respondents were also assured about the confidentiality as information shared in this regard would be used for academic and research purposes only. In conclusion, the results showed that the scores of the Cronbach’s alpha for all the constructs exceeded the threshold of 0.70 indicating that the measurement scales of the constructs were stable and consistent.

**Table 3:** Cronbach’s alpha reliability and validity test

Construct	Alpha Coefficient	Number of Items	r
1. Pay	0.80	4	0.69
2. Promotion	0.79	4	0.58
3. Supervision	0.85	4	0.72
4. Fringe Benefits	0.84	4	0.63
5. Contingent Rewards	0.83	4	0.76
6. Working Conditions	0.65	4	0.65
7. Co-workers	0.70	4	0.77
8. Operating Conditions	0.70	4	0.79
9. Communication	0.75	4	0.64
10. Total Satisfaction	0.92	36	0.81

**6.3. Validity test**

Validity test is the degree of precision between the data which happens in reality and the data collected by the researcher. Validity of instrument has to consider two factors, i.e., factor of precision and factor of accuracy. Validity is one of the degrees of precision or reliability of instrument measurement on the content of questions. Applied test technique is correlation technique through product moment correlation coefficient. Ordinal score of every question item to test the validity is correlated to ordinal score of all items; if correlation coefficient is positive, the item is considered as valid, conversely if it indicates negative correlation, the item is invalid and it will be taken out from the questionnaires or be changed by statement of repair. The following is how to find value of correlation:

$$r = \frac{N \sum XY - (\sum X \times \sum Y)}{\sqrt{[N \sum X^2 - (\sum X)^2][N \sum Y^2 - (\sum Y)^2]}}$$

Information: r=correlation coefficient; N=number of pairs; XY=product of XY (multiply);  $\sum XY$ =multiply each X times each Y, then sum the products

Minimum requirement to consider that an instrument is valid is by value of validity index  $\geq 0.3$  and if product moment correlation coefficient is higher than r table (Table 3). Therefore, all statements having correlation degree of under 0.3 have to be corrected due to its invalid value.

**6.4. Data analysis**

This study consists of two analytical steps. Step 1 compiles the demographic data of the 735 respondents which includes gender, age, marital status, years of service, qualification and

department. Step 2 consists of Pearson product moment correlations were tested among the extracted factors to determine which of them have a high correlation with the dependent variable; job satisfaction. Finally, a multiple regression analysis was run to examine which of the extracted factors have the strongest impact on employees’ job satisfaction in the commercial banking sector in Malaysia. These analyses were computed using the software SPSS version 21.0.

**6.5. Descriptive analysis**

Descriptive statistic of means and standard deviation were obtained from the independent and dependent variables. The summary of the descriptive statistics is shown in Table 4. All variables were measured using a 6-point Likert scale (1 being strongly disagree to 6 being strongly agree). The mean values for pay were 3.58, promotion were 3.14, supervision were 5.11, fringe benefits were 4.30, contingent rewards were 4.47, co-workers were 4.95, operating conditions were 5.32, communication were 4.38 respectively. The total satisfaction of JSS were 4.29.

**Table 4:** Overall descriptive statistics of the variables

Construct	Mean	Standard Deviation	n
1. Pay	3.58	0.79	735
2. Promotion	3.14	0.86	735
3. Supervision	5.11	0.79	735
4. Fringe Benefits	4.30	0.81	735
5. Contingent Rewards	4.05	0.90	735
6. Working Conditions	4.47	0.83	735
7. Co-workers	4.95	0.88	735
8. Operating Conditions	5.32	0.79	735
9. Communication	4.38	0.80	735
10. Total Satisfaction	4.29	0.91	735

### 6.6. Pearson product moment correlation coefficient

Pearson's correlation coefficient (r) is a measure of the strength of the association between the two variables. According to Sekaran (2003), in research studies that included several variables, beyond knowing the means and standard deviations of the dependent and independent variables, the researcher would often like to know how one variable is related to another. While correlation could range between -1.0 and +1.0, the researcher

need to know if any correlation found between two variables is significant or not (i.e., if it has occurred solely by chance or if there is a high probability of its actual existence). As for the information, a significance of  $p < 0.05$  is the generally accepted conventional level in social sciences research. This indicates that 95 times out of 100, the researcher can be sure that there is a true or significant correlation between the two variables, and there is only a 5% chance that the relationship does not truly exist. The correlation matrix between dependent variable and independent variables are exhibited in Table 5.

**Table 5:** Summary of Pearson product moment correlation matrix

Variable	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12
1	1.000											
2	0.488**	1.000										
3	0.625**	0.538**	1.000									
4	0.462**	0.123	0.012	1.000								
5	0.575**	0.340**	0.456**	0.126	1.000							
6	0.534**	0.375**	0.319**	0.028	0.073	1.000						
7	0.662**	0.375**	0.389**	0.032	0.062	0.065	1.000					
8	0.399**	0.171**	0.025	0.076	0.038	0.061	0.042	1.000				
9	0.432**	0.081	0.023	0.104	0.197	0.121**	0.180**	0.056	1.000			
10	0.596**	0.549	0.101	0.473**	0.139**	0.073	-0.118	0.243**	0.087	1.000		
11	0.438**	0.071	0.116	0.473**	0.238**	0.091	0.143	0.288**	0.202**	-0.502**	1.000	
12	0.373**	0.125**	0.216**	0.473**	0.333**	0.035	-0.316	0.469**	0.554**	0.044	0.031	1.000

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

1=Job Satisfaction (x1), 2=Pay (x2), 3=Promotion (x3), 4=Supervision (x4), 5=Fringe Benefits (x5), 6=Contingent Rewards (x6), 7=Working Conditions (x7), 8=Co-workers (x8), 9=Operating Conditions (x9), 10=Communication (x10), 11=Gender (x11), 12=Age (x12)

The Pearson Correlation results from Table 5 shows that all relationships were found to be significant. The correlation value for pay is 0.488 which shows that pay has large impact on employees' job satisfaction, while promotion is also found to be significant with 0.625. The supervision variable is 0.462 indicating that employees' in the commercial banking sector needs monitoring and guidance while the fringe benefits variable is 0.575 indicating having an impact on job satisfaction. The contingent rewards, working conditions and co-workers is 0.534, 0.662 and 0.399 respectively indicating having an impact on employees' job satisfaction. It is shown that the relationship between co-workers has one of the lowest strength indicating a weak relationship on employees' job satisfaction. As for operating conditions the correlation is 0.432 while communication is 0.596 indicating a moderate to high relationship. As for gender and age, the correlation is 0.438 and 0.373 respectively. Age has a weak relationship with employees' job satisfaction in the commercial banking sector.

### 6.7. Regression analysis

Influence of organizational factors on job satisfaction were shown in Table 6. The hypotheses (HA1-HA9) about the influence of organizational factors on job satisfaction is tested using multiple regression analysis. The more detailed picture of the relationship between organizational factors (pay, promotion, supervision, fringe benefits, contingent rewards, working conditions, co-workers, operating conditions and communication) and job satisfaction

at construct level and factor levels were revealed by the findings of regression analysis.

**Table 6:** The influence of organizational factors on job satisfaction

Independent Variables	Dependent Variable - Job Satisfaction
Organizational Factors	(β)
Pay (HA1)	.642*
Promotion (HA2)	.418*
Supervision (HA3)	.522*
Fringe Benefits (HA4)	.613*
Contingent Rewards (HA5)	.601*
Working Conditions (HA6)	.623*
Co-workers (HA7)	.559*
Operating Conditions (HA8)	.428*
Communication (HA9)	.436*
R	.650
R2	.630
Adjusted R2	.626
F-statistics	156.23
Durbin-Watson	1.77

\* significant at  $p < 0.01$

Table 6 summarizes the regression results of the regression analysis at the construct level. The data indicate that organizational factors accounts for 62 percent of the variance in job satisfaction (adjusted R<sup>2</sup> 0.626). The results confirm the alternative hypothesis of organizational factors as having a positive influence on job satisfaction and is accepted. Thus, the hypothesis HA1-HA9 is supported. All the 9 independent variables of organizational factors; pay, promotion, supervision, fringe benefits, contingent rewards, working conditions, co-workers, operating conditions and communication has positive and significant influence on job satisfaction.

Independent samples *t*-test is applied to test the differences between mean for two groups of cases. In this study, *t*-test is used to check whether job

satisfaction differed based on gender (male and female) employees in the commercial banking sector in Malaysia. The result is shown in [Table 7](#).

**Table 7:** Test results (Independent samples test)

	Levene's Test for Equality of Variances				t-test for Equality of Means				
	F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.	95% Con. Int. D	
								Lower	Upper
Male	31.23	0.001	4.665	121	0.000	5.8854	0.232	0.588	1.221
Female	2.33	0.086	1.145	121	0.330	2.8245	0.201	-0.22	0.667

[Table 7](#) showed that for male employees the *F* value is 31.23 and *p*-value is .001 which is significance at the level of 0.05. As for the female employees the *F* value is 2.33 and *p*-value is 0.086. Therefore, there is evidence to claim that some of the means of respondent's age are different from each other. The reason for this finding might be that older employees have reached the establishment stage in their career and would not want to jump from one job to another in order not to lose the huge retirement benefits that will accrue to them, and that may be why they were more satisfied than the younger workers. [Table 7](#) also shows the difference gender makes in influencing employee job satisfaction. There were statistically significant differences in the overall perception between the respondents grouped according to gender (female mean =2.8245, male mean =5.8854; vast difference between male and female employees). Study showed that female workers have lower level of job satisfaction than their male counterparts because

male officials dominate most of the organizations ([Kitana and Karam, 2017](#)). Workers with higher educational level would tend to be more satisfied with their job than workers with lower educational level. Male banking employees have more experience than women, and are compensated more for their experience. Hence gender is statistically significant in affecting employee job satisfaction in the commercial banking sector in Malaysia.

As shown in [Table 8](#), all eleven dimensions have significant correlation with job satisfaction. The highest coefficient of correlation in this study was between working conditions and job satisfaction. There was a significant positive relationship between working conditions and job satisfaction ( $r=0.662, p<0.05, n=735$ ). All other dimensions were moderately correlated with job satisfaction ([Table 5](#)). The dimension age had the lowest positive relationship with job satisfaction ( $r=0.373, p<0.05, n=735$ ). Overall, the results of the hypotheses tests are summarized in [Table 8](#).

**Table 8:** Results of the research hypotheses

	Research Hypothesis	Result
H <sub>A1</sub>	There is a significant influence of pay on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between pay and job satisfaction ( $r = .488, p<0.05, n=735$ ).	Supported
H <sub>A2</sub>	There is a significant influence of promotion on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between promotion and job satisfaction ( $r = .625, p<0.05, n=735$ ).	Supported
H <sub>A3</sub>	There is a significant influence of supervision on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between supervision and job satisfaction ( $r = .462, p<0.05, n=735$ ).	Supported
H <sub>A4</sub>	There is a significant influence of fringe benefits on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between fringe benefits and job satisfaction ( $r = .575, p<0.05, n=735$ ).	Supported
H <sub>A5</sub>	There is a significant influence of contingent rewards on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between contingent rewards and job satisfaction ( $r = .534, p<0.05, n=735$ ).	Supported
H <sub>A6</sub>	There is a significant influence of working conditions on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between working conditions and job satisfaction ( $r = .662, p<0.05, n=735$ ).	Supported
H <sub>A7</sub>	There is a significant influence of co-workers on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between co-workers and job satisfaction ( $r = .399, p<0.05, n=735$ ).	Supported
H <sub>A8</sub>	There is a significant influence of operating conditions on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between operating conditions and job satisfaction ( $r = .432, p<0.05, n=735$ ).	Supported
H <sub>A9</sub>	There is a significant influence of communication on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between communication and job satisfaction ( $r = .596, p<0.05, n=735$ ).	Supported
H <sub>A10</sub>	There is a significant influence of gender on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between gender and job satisfaction ( $r = .438, p<0.05, n=735$ ).	Supported
H <sub>A11</sub>	There is a significant influence of age on employee job satisfaction in the commercial banking industry in Malaysia. There was a significant positive relationship between age and job satisfaction ( $r = .373, p<0.05, n=735$ ).	Supported

**7. Discussion and conclusion**

Job satisfaction is a very big concept as it includes various factors associated with job satisfaction of employees. Satisfaction varies from employee to

employee. The overall satisfaction of commercial bank employees is associated with different factors of job satisfaction which includes nature of job, working environment, salary and incentives linked job, promotional methods, performance appraisal,

relationship with other employees and management, and grievance handling etc. The study reveals some factors that are point of high concern to employees regarding their satisfaction. These factors are job security, organizational operations, working condition, incentives and rewards. As employees are prime assets for an organization. So, to make loyal employees organization should pay attention to introduce managed operations, provide incentives and rewards to motivate employees, make job secure and also provide recreational activities to overcome workload. These activities might take much time and money in the short-run but are quite beneficial in the long-run.

The results of this study is also consistent with the study of [Hansia \(2009\)](#) who concluded that the majority of people or employees agree that personality type suits the work they do and have the opportunity to do what they do best and they are also optimistic about their personal and professional life ([Hansia, 2009](#)). From practical and managerial perspectives, the current study provides organizations concerning the reliable construct of job satisfaction. The employee satisfaction survey can be conducted periodically by employers, particularly human resource managers ([Arokiasamy and Abdullah, 2013](#)). By using this measurement, managers can capture a comprehensive dimension of job satisfaction. However, the findings suggest the possibility of differential interpretation of the items is worthy of attention. Future Malaysian research in this area may contribute to establishing the validity of JSS-Malay version by making a comparison between factor loadings of JSS-Malay version with the original scale developed by [Spector \(1997\)](#). Subsequent findings could provide further evidence concerning the influence of culture on the JSS structure and contribute to advancing theories regarding employee job satisfaction in the context of South East Asia.

### 8. Limitation of the study

The sample size of this study is one of the limitations. There is limited sample size and lack of geographical coverage to seek for wider range of data as the data is only obtained from Klang Valley, Malaysia. Hence, this sample size might not accurately represent all the employees in the commercial banking sector in Malaysia.

### 9. Policy implications

To managers and policy-makers, the study has raised the need to re-examine human resource practices and work systems in Malaysia, particularly for commercial banking sector firms operating locally and internationally. Nowadays many local banks are already exploring means and strategies to adapt their operating systems to suit international business needs round-the-clock. Thus, operating twenty-four hours a day may be a norm in the future which will further strengthen the importance of flex

time in employee retention. However, competing globally also calls for a more educated workforce with a high learning orientation. This means enhancing other flexible practices such as flex place, flex leave, flex career, and job-sharing which allow employees to pursue training and professional development courses without having to sacrifice their jobs. Here, the challenge will be in developing an organizational culture which values continuous learning, trust, individual rights and good corporate governance.

### 10. Recommendations

The impact of job satisfaction of the commercial banks employees are very implicit issues. Satisfied employees are always motivated to perform their jobs in a better way. From the extensive study on the commercial banks employees reveal that though employees are satisfied but there are some factors which should be considered to improve performance. This finding confirms previous studies that have been conducted among bank employees in Greece, the majority of which shows that the levels of employees' job satisfaction are rather high nowadays. In the study of [Belias and Koustelios \(2014\)](#), as well as the study of [Mansor and Tayib \(2010\)](#), the aspects of job satisfaction with the highest means among Indonesian bank employees were the organization as a whole and work itself, showing that contemporary bank employees in Indonesia consider their job to be valuable, satisfying and interesting; therefore, they have a high motive to get seriously involved in it and work their best to succeed.

For future research the following suggestions should be considered:

- 1) The top management should keep an eye on the existent pay structure as study reveals that many respondents are not satisfied with their current salary. The commercial banks should try and match a competitive pay structure that reflects the current state of the economy (in line with the rising cost of living).
- 2) The top management should give enough decision making authority and responsibility to the mid-level management staffs to act independently and take accountability for their actions to boost performance.
- 3) The top management should revise the present promotional policy which is basically based on seniority and length of work to a more performance-based promotional structure to allow the young and energetic employees to perform at their best.
- 4) The top management should boost the morale of colleagues by giving them recognition and award for a job well done. The managers should appreciate the work done by his/her subordinates.
- 5) It is strongly recommended that the team work among employees of each department should be

encouraged and to create an atmosphere suitable for group work and relationship building activities.

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## Compliance with ethical standards

## Conflict of interest

The authors declare that they have no conflict of interest.

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