

**DETERMINANTS OF JOB SATISFACTION AMONG COMMERCIAL BANK'S  
EMPLOYEES: A CASE STUDY OF AFFIN BANK BERHAD**

**By**

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Othman Yeop Abdullah  
Graduate School of Business  
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## **Abstract**

Employee poor performance often relates to individual satisfaction towards his or her job. In this study, Two-Factor Theory was applied to determine the relationship between job satisfaction among Affin Bank's employees (as dependent variable) with compensation and benefit, work environment, relationship with immediate supervisor and career advancement opportunities (as independent variables). The theory suggests that there are two factors that could satisfy and dissatisfy an employee. The first factor is the motivational factor which could encourage workers to perform their duty and achieves job satisfaction. The second factor is hygiene factor which will dissatisfy employee if it is not sufficient. Survey was conducted randomly among three hundred Affin Bank's employees in various departments and the result indicates that there are significant relationship between the dependent variable and independent variables especially for compensation and benefit and employee relationship with supervisor. Random interview with the employees also reveal that they were not satisfied with the payment structure offered by the Bank. Thus, it is evidence that motivational and hygiene factors have a significant impact to job satisfaction among bank's employees and confirm with the theory proposed by Herzberg.

**Keywords:** Job Satisfaction, Compensation and Benefit, Work Environment, Relationship with Immediate Supervisor, Career Advancement Opportunities, Affin Bank Berhad, Two-Factor theory.

## Abstrak

Prestasi pekerja yang tidak memuaskan selalu dikaitkan dengan kepuasan individu terhadap pekerjaannya. Dalam kajian ini, Teori Dua-Faktor telah digunakan bagi menentukan hubungan di antara kepuasan pekerjaan (sebagai pembolehubah bersandar) dan pampasan dan faedah, persekitaran kerja, hubungan dengan penyelia dan peluang perkembangan kerjaya (sebagai pembolehubah bebas). Teori berkenaan menyatakan bahawa terdapat dua faktor yang boleh memuaskan dan tidak memuaskan pekerja. Faktor pertama adalah faktor motivasi yang boleh menggalakkan pekerja untuk melaksanakan tugas dan mencapai kepuasan bekerja. Faktor kedua ialah faktor hygiene akan menyebabkan kepuasan bekerja tidak tercapai sekiranya tidak mencukupi. Tinjauan telah dilakukan secara rawak terhadap tiga ratus orang pekerja Affin Bank di pelbagai jabatan dan keputusan menunjukkan terdapat hubungan yang penting di antara pembolehubah bersandar dan pembolehubah bebas terutama pampasan dan faedah dan hubungan pekerja dengan penyelia. Temubual secara rawak bersama dengan pekerja Affin Bank juga mendedahkan bahawa mereka tidak berpuas hati dengan struktur gaji yang ditawarkan oleh pihak bank. Maka, ia bukti bahawa faktor motivasi dan hygiene memberi impak yang penting kepada kepuasan bekerja di kalangan pekerja bank dan bertepatan dengan teori yang dikemukakan oleh Herzberg.

**Kata kunci:** Kepuasan Pekerjaan, Pampasan dan Faedah, Persekutaran Kerja, Hubungan dengan Penyelia, Peluang Perkembangan Kerjaya, Affin Bank Berhad, Teori Dua-Faktor

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## **LIST OF ABBREVIATIONS**

**ABB - Affin Bank Berhad**

**ABBOA - Affin Bank Berhad Officer Association**

**ABG - Affin Banking Group**

**AVP - Assistance Vice President**

**BSN - Bank Simpanan Nasional Commercial Bank**

**CA - Career Advancement Opportunities**

**H - Hypothesis**

**HRCN - Human Resource Council of Canada**

**JB – Job Satisfaction**

**KMO - Kaiser-Meyer-Olkin**

**LTAT – Lembaga Tabung Angkatan Tentera**

**NUBE - National Union of Bank Employee**

**PHB - Perwira Habib Bank**

**PhD - Philosophical Doctorate**

**RS - Relationship with Immediate Supervisor**

**SCASU - State Clerical and Administrative Staff Union**

**SPM - Sijil Penilaian Malaysia**

**U.S. – United States**

**VP - Vice President**

**WE - Work Environment**

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Introduction**

This chapter provides an overview of the study with regards to job satisfaction. Apart from that, researcher also explains on the significant of this study which has prompted researcher to conduct survey on Affin Bank's employees. Focus was also being given to banking industry and Affin Bank in particular as the subject matter of this study. The Two-Factor Theory was discussed in this chapter which explain the relationship between the dependent and independent variables.

### **1.2 Background of Study**

Employee's state of mind is integral to an organization which influences productivity and efficiency in the work place. Lack of motivation to work could somehow lead to deficiency in work environment. A spirit of cooperation, commitment and sense of satisfaction within the workplace is crucial to maintain the stability and quality of employees' productivity (Tella, Ayeni, Popoola, 2007). In order to make employees satisfied and committed to their jobs, a robust and effective motivation is crucially needed at the various departments in an organization.

There is no concrete definition for job satisfaction but the most commonly used was a definition by Locke (1976) . He defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Notwithstanding the nature or the characteristic of the job (i.e. salary, working condition), a sense of satisfaction may vary across different types of job. Thus, the interpretation of job satisfaction should consistent

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