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**DETERMINANT FACTORS OF JOB SATISFACTION:
A CASE OF UNIT TRUST AGENTS IN JOHOR BAHRU**

By

CHIN SWEE KWAN



UUM
Universiti Utara Malaysia

**Dissertation Submitted to
Othman Yeop Abdullah Graduate School of Business,
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in Partial Fulfillment of the Requirement for the
Doctor of Business Administration**



OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS
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ABSTRACT

One major issue faced by the unit trust industry in Malaysia is job satisfaction among agents. This is followed by the concerns of the unit trust supervisors' preference for good leadership and the supervisor-subordinate troubled relationship. Past studies have shown that job satisfaction could be influenced by a variety of factors. Therefore, this study determines to investigate the relationship between leadership, span of control, Islamic unit product and service perception, internal service quality perception and job satisfaction, and the mediating effect of attitude towards switching to another agency. Several key instruments like job satisfaction scale were used in this study. A total of 13 hypotheses were developed, and regression analysis was performed to analyze the mediation effect. The population consisted of 303 respondents who were unit trust agents from various organizations in Johor Bahru. All 13 hypotheses were supported, and the results show that leadership, span of control, perception towards Islamic unit trust products and services, and internal service quality have a significant relationship with job satisfaction. Similarly, attitude towards switching agency has a significant relationship with job satisfaction, and it also significantly mediates the relationship between the independent variables and job satisfaction. The findings of this study may contribute important insights into several major practitioner knowledge gaps concerning attitude and job satisfaction such as the causes of employee attitudes and how to manage and measure them. Also, the findings clearly imply that good leadership, low span of control, positive perception of Islamic unit trust and services, and high internal service quality lead to favourable attitudes and higher job satisfaction. Thus, they should provide assistance to policy makers, practitioners and marketers in their sustainability and growth efforts.

Keywords: leadership, span of control, perception of internal service quality, attitude and job satisfaction

ABSTRAK

Salah satu isu utama yang dihadapi oleh industri unit amanah di Malaysia adalah kepuasan kerja dalam kalangan ejen. Ini diikuti oleh keutamaan penyelia unit amanah terhadap kepemimpinan yang baik dan hubungan bermasalah di antara penyelia-pekerja di bawah seliaannya. Kajian lepas menunjukkan bahawa kepuasan kerja boleh dipengaruhi oleh pelbagai faktor. Oleh itu, kajian ini bertujuan untuk mengkaji hubungan antara kepemimpinan, jangkauan kawalan, persepsi terhadap produk dan perkhidmatan unit Islam, persepsi kualiti dalaman perkhidmatan serta kepuasan kerja, dan kesan pengantara sikap beralih kepada agensi lain. Beberapa instrumen utama seperti skala kepuasan kerja telah digunakan dalam kajian ini. Sejumlah 13 hipotesis telah dibangunkan, dan analisis regresi dilakukan untuk menganalisis kesan pengantaraan. Populasi bagi kajian terdiri daripada 303 responden yang merupakan ejen-ejen unit amanah daripada pelbagai organisasi di Johor Baharu. Kesemua 13 hipotesis disokong, dan keputusan menunjukkan bahawa kepemimpinan, jangkauan kawalan, persepsi terhadap produk dan perkhidmatan unit amanah Islam, dan kualiti perkhidmatan dalaman mempunyai hubungan yang signifikan dengan kepuasan kerja. Begitu juga sikap beralih agensi mempunyai hubungan yang signifikan dengan kepuasan kerja, dan faktor ini juga menjadi pengantara dalam hubungan antara pemboleh ubah bersandar dan kepuasan kerja secara signifikan. Hasil kajian ini mampu menyumbang pandangan penting mengenai beberapa jurang pengetahuan di kalangan pengamal utama mengenai sikap dan kepuasan kerja, misalnya penyebab ke atas sikap pekerja dan cara bagaimana untuk mengurus dan mengukurnya. Selain itu, hasil kajian ini juga jelas menggambarkan bahawa kepimpinan yang baik, jangkauan kawalan yang rendah, persepsi positif terhadap produk dan perkhidmatan unit amanah Islam, dan kualiti perkhidmatan dalaman yang tinggi akan menjurus ke arah sikap yang baik dan kepuasan kerja yang lebih tinggi. Justeru, kajian ini seharusnya mampu menyediakan bantuan kepada pihak pembuat dasar, pengamal dan pemarkas dalam usaha kemampanan dan pertumbuhan mereka.

Kata kunci: kepemimpinan, jangkauan kawalan, persepsi terhadap kualiti dalaman perkhidmatan, sikap dan kepuasan kerja

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“God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.”

John 3:16

“I have fought the good fight, I have finished the race, I have kept the faith”

2 Timothy 4:7

I wish to thank the Almighty God for giving me the health, strength and endurance to dwell in this endeavour and finish the race to make all things possible. As an unseen hand pushing me to inch forward, He unblocked every obstacle.

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LIST OF ABBREVIATIONS

A.E.C	ASEAN Economic Community
ANOVA	Analysis of variance
ASM	Amanah Saham Mara
A.S.E.A.N	Association of Southeast Asian Nations
ASN	Amanah Sham National
BNM	Bank Negara Malaysia
CARTER	Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness
CEILI	Certificate of Investment Link Insurance
CFA	Confirmatory Factor Analysis
CIC	Capital Issues Committee
CIMB	Commerce International Merchant Bankers
CMSL	Capital markets services licence
CUTE	Corporate unit trust agents
CWA	CIMB Wealth Advisors
EFA	Factor analysis using Exploratory
EPF	Employee provident fund
EVT	Expectancy-Value Theory
EVM	Expectancy-value model
FIMM	Federation of Investment Managers Malaysia
FTE	Full time equivalents
IUTA	Institutional Unit Trust Adviser
KMO	Kaiser-Meyer-Olkin
MLQ	Multi-leadership Questionnaire
NAV	Net asset value
PCA	Principal component analysis
PCELA	Pre-Contract Examination for Insurance Agents
PNB	Permodalan Nasional Berhad
PRS	Private Retirement scheme
PDUT	Persons Dealing in Unit Trusts
ROC	Registrar of Companies
SEC	Securities Commission Malaysia

SEM	Structural Equation Modeling
SPM	Sijil Perlawanan Malaysia
SPSS	Statistical Software for Social Sciences
SRO	Self-regulatory organization
TQM	Total quality management
UTC	Unit trust consultants
UTMC	Unit trust management companies
VIF	Variance inflation factor



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CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter presents the basic knowledge with the introduction of the issues and challenges plaguing the sales agents' job environment with evidence to the problems existing in the industry. Job satisfaction is a significant and potent contributing factor in the sales agents' performance and service quality (Silvestro & Cross, 2000; Yoon & Suh, 2003). It will later relate back to the overall performance of the industry. Thus, based on these issues, the researcher intends to study the relationship between certain critical factors, such as leadership and job satisfaction of sales agents in Johor Bahru. Johor Bahru happens to be one of the most promising metropolitan cities that contributes a lot to the economic activity and income to the big companies.

1.2 Introduction

Job satisfaction is an issue that affects the lives of all workers (Sansgiry & Ngo, 2003; Yami, Hamza, Hassen, Jira, & Sudhakar, 2011), and unit trust agents are no exception. As salesperson turnover and job satisfaction are crucial issues, a substantial research effort to examine the sales force turnover problem is therefore needed (Wotruba, 1990). Research, according to Muchinsky (1993), Spector (1997), McCulloch (2003), and Javed, Balouch, & Hassan (2014), has clearly shown that salesperson turnover significantly correlated with job satisfaction. In the services' sector, for example in banking, efficient services rendition mainly depended on the satisfied workforce (Fitzgerald, Johnson, Brignall, Silvestro & Ross, 1994). Also, several job satisfying factors and the warranted desires of employees of leading

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