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THE IMPACT OF ROLE CONFLICT, PHYSICAL ENVIRONMENT, WORK-LOAD,
WORK-LIFE BALANCE AND JOB SECURITY ON EMPLOYEE'S JOB SATISFACTION
AMONG STAFFS AT CLAIMS DEPARTMENT OF INSURANCE COMPANY
IN KUALA LUMPUR

By

MANGALASELVI MEERASINGAM



UUM
Universiti Utara Malaysia

**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the Master of Sciences (Management)**



Othman Yeop Abdullah
Graduate School of Business

Universiti Utara Malaysia

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BALANCE AND JOB SECURITY ON EMPLOYEE’S JOB SATISFACTION AMONG STAFFS AT
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ABSTRACT

Job satisfaction in regards to one's feeling or state of mind regarding nature of their work. Job can be influenced by variety of factors like quality of one's relationship with their supervisor, quality of physical environment in which they work, degree of fulfilment in their work, etc. Job stress becoming a major issue in affecting job satisfaction of an individual in the workplace. This research was done to evaluate the impact of job stressor on employee's job satisfaction among staffs in claims department of insurance company in Kuala Lumpur. The objective of this research is to determine the main job stressor, level of job satisfaction and relationship between job stressor on job satisfaction among staffs' in claims department of insurance company in Kuala Lumpur. Total 290 questionnaires were completed by claims assessors from three different insurance company. Data were then gathered and analysed using Statistical Package for Social Science (SPSS) version 18. This study reveals that all five variables of job stressor, namely role conflict, physical environment, workload, work-life balance and job security are significantly correlated with job satisfaction. A positive correlation exists between the physical environment and job satisfaction, which $R = 0.165$, $p = 0.031$ as well as the job security and job satisfaction which $R = 0.526$, $p = 0.000$. Certainly role conflict, work life balance and workload have a negative correlation with the job satisfaction which are $R = -0.283$, $p = 0.000$, $R = -0.791$, $p = 0.000$ and $R = -0.732$, $p = 0.000$ respectively. This study also shows that Claims Department staff generally has average level of job satisfaction, since mean, median and mode for job satisfaction are, 3.642, 4.000 and 5.00 respectively. For the recommendation, future researcher may perform qualitative studies either with the same variables or different variables, within different settings or sectors (such as education sector, health sector, military departments etc. As a conclusion of this research, job stressors plays a major role in job satisfaction and it is essential for successful firm since there is a significant relationship between job stress and the job satisfaction

Keyword: job satisfaction, role conflict, workload, work-life balance, job security

ABSTRAK

Kepuasan kerja dalam perasaan atau keadaan minda tentang jenis pekerjaan mereka. Kerja boleh dipengaruhi oleh berbagai faktor seperti kualiti hubungan seseorang dengan penyelia mereka, kualiti persekitaran fizikal di mana mereka bekerja, tahap memenuhi dalam kerja-kerja mereka. Tekanan kerja menjadi isu utama dalam mempengaruhi kepuasan kerja individu di tempat kerja. Kajian ini dilakukan untuk menilai kesan mengurangkan tekanan kerja terhadap kepuasan kerja pekerja di kalangan kakitangan dalam jabatan tuntutan syarikat insurans di Kuala Lumpur. Objektifnya adalah untuk menentukan mengurangkan tekanan utama, tahap kepuasan kerja dan hubungan antara tekanan kerja terhadap kepuasan kerja di kalangan staf di jabatan tuntutan syarikat insurans di Kuala Lumpur. Jumlah 290 soal selidik telah disiapkan oleh penilai tuntutan daripada tiga syarikat insurans yang berbeza. Data kemudiannya dikumpulkan dan dianalisis menggunakan Statistical Package for Social Science (SPSS) versi 18. Kajian ini mendedahkan bahawa semua lima pembolehubah mengurangkan tekanan kerja, iaitu konflik peranan, persekitaran fizikal, beban kerja, keseimbangan kerja dan kehidupan dan keselamatan pekerjaan yang mempunyai hubungan yang signifikan dengan kerja kepuasan. Korelasi positif wujud antara persekitaran fizikal dan kepuasan kerja dimana $R = 0.165$, $p = 0.031$ serta keselamatan kerja dan kepuasan kerja dimana $R = 0.526$, $p = 0.000$. Sehubungan dengan itu, konflik peranan, keseimbangan kehidupan kerja dan beban kerja mempunyai hubungan yang negatif dengan kepuasan kerja dimana $R = -0.283$, $p = 0.000$, $R = -0.791$, $p = 0.000$ and $R = -0.732$, $p = 0.000$. Kajian ini juga menunjukkan bahawa kakitangan Jabatan Tuntutan umumnya mempunyai tahap purata kepuasan kerja dimana min, median dan mod untuk kepuasan kerja adalah, 3.642, 4.000 dan 5.00. Penyelidik masa depan boleh melaksanakan kajian kualitatif sama ada dengan pembolehubah sama atau pembolehubah yang berbeza, dalam tetapan atau sektor (seperti sektor pendidikan, sektor kesihatan, jabatan tentera dan lain-lain). Sebagai kesimpulan kajian ini, tekanan kerja memainkan peranan utama kepuasan kerja dan ia adalah penting bagi firma berjaya kerana terdapat hubungan yang signifikan antara tekanan kerja dan kepuasan kerja.

Kata kunci: kepuasan kerja, konflik peranan, beban kerja, keseimbangan kerja-kehidupan dan keselamatan pekerjaan,

ACKNOWLEDGEMENT

First and foremost, let me be thankful and grateful to the God, the Creator and Sustainer of this whole universe, the Most Beneficent and the Most Merciful for His guidance and blessings, and for granting me knowledge, patience me and perseverance to accomplish this research successfully

I would also like to thank my thesis advisor Dr. Jasmani Binti Mohd Yunus of the Othman Yeop Abdullah Graduate School of Business, at University Utara Malaysia. She consistently allowed this paper to be my own work, but steered me in the right the direction whenever she thought I needed it.

Finally, I must express my very profound gratitude to my parents for providing me with unfailing support and continuous encouragement throughout my years of study and through the process of researching and writing this thesis. This accomplishment would not have been possible without them. Thank you

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Figure 3.1 Research Framework Model

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LIST OF ABBREVIATION

PAMB	Prudential Assurance Malaysia Berhad
GE	Great Eastern Life Assurance Malaysia
AIA	American International Assurance
SPSS	Statistical Package for the Social Science
RC	Role Conflict
PE	Physical Environment
WLD	Work Load
WLB	Work- Life Balance
JS	Job Security
AIS	The American Institute of Stress
IV	Independent Variables
DV	Dependant Variables
VIF	Variance inflation factors
KMO	Kaiser-Meyer-Olkin Measure
CEO	Chief Executive Officer
HRA	Health Risk Assessment
CSR	Corporate Social Responsibilities

CHAPTER 1

INTRODUCTION

1.0 Background of Study

The topic of this research project focus on the factors contributed to job satisfaction of employees. This study is aim to investigate which independence variables will influence the employees' job satisfaction in the claims department of insurance industry. Although job satisfaction can be caused by several factors but and stress are perceived as most important factor. So, the independence variables that of this research project focused on role conflict, physical environment, workload, work-life balance and job security. This study is mainly focused on those employee's that works in claims department, a department that involves in claims pay out. Claims department serves in a part that is the inverse of guaranteeing. A case assessors tries to figure out if a misfortune is secured under a protected contract utilizing rules built up by the organization joining the legitimate definitions and safeguarding assertions found in the protection arrangement. (Thompson, 2008)

Stress characterized as a individual's physical and mental response to a stressor in encompassing condition. (Adaramola, 2012). A compound which response to incitement and irritates individual physical or mental is known as stress it is also inescapable commitment of life. Hormones such as adrenaline and cortisol can be activated whenever a stress full event happens

According to Balaban, 2013, stress cannot be controlled but can be altered. Stress was presented in the diverse controls of behavioural sciences, analysts have decided five

general classifications of stressors, a term utilized for the jolts that incite stretch responses. These five classifications are: close to home, social, family, hierarchical, and natural. These stressors have been appeared to be connected to various mental and physical indications.

Individuals who receive work request and apparently it is not coordinated according to their recognition and control or as project their ability in conformity with header may cause stress which is also can be said as work related stress (Chen, 2008)

In an extensive variety of heaps of work conditions stress happens, when minimal support given by managers and colleagues and employees have least control over work or question on how they can adapt to its need and pressures causes stress to an individual. (CBE, 1999) A bungle between the need and weights on the soul, and their cognition and ability also known as stress. It challenge their capacity to adapt to work. If employees' information and capacities not used adequately, it will definitely will be an issue for them. (Edwards, 2009)

1.1 Problem Statement

Job satisfaction has been the most frequently investigated variable in organizational behaviour (Stapleton, 2011). Job satisfaction means how much people feel positive about their job and the different of their jobs (Stapleton, 2011). Low job satisfaction can be an important indicator of decrease in employee production and can result in behavior such as absenteeism and turnover intentions (David, 2011). The previous studies suggest that higher level of job stress causes less job satisfaction (Parsa, 2013). Stress in the workplace leads to low productivity and this in turn leads to low profits.

In a December 2012 overview directed by the Society for Human Resource Management (SHRM), stress and emotional instability were distinguished by HR experts as their top representative wellbeing concerns. Variables like low occupation control, job insecurity, and an absence of social support, work-family conflict, and high-work requests have all been distinguished as potential reasons for stress and sorrows. Productivity of an organization or a department will automatically be hampered when the employees are unable to work efficiently and effectively. A study by Wilhelmina in 2014 said that claims department of an insurance company is one such department where employees are highly stressed and are unable to work properly which leads to dissatisfaction and employee burnout. The employees of Kuala Lumpur is said to be overburdened with work and are not able to cope with it. They work long hours without any appreciation from their senior management. When the employees feel stressed, burnout and low morale, they start investing little time in their job and the rate of absenteeism is raised high affecting the overall productivity and also the job satisfaction among employees. The research will also address the same effect of role conflict, physical environment, workload, work-life balance and job security on job satisfaction.

1.2 Research Questions

- 1) What are the stress level among staffs at claims department of insurance company in Kuala Lumpur?
- 2) What is the relationship between role conflict and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur?
- 3) What is the relationship between physical environment and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur?

- 4) What is the relationship between workload and job satisfaction among staffs in claims department of insurance company in Kuala Lumpur?
- 5) What is the relationship between work- life balance and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur?
- 6) What is the relationship between job security and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur?
- 7) What is the effect of role conflict, physical environment, workload, work-life balance and job security on job satisfaction of staffs at claims department of insurance company in Kuala Lumpur?

1.3 Research Objectives

- 1) To determine and describe the main stressors that impact staffs at claims department of insurance company in Kuala Lumpur.
- 2) To determine the level of job satisfaction among staffs at claims department of insurance company in Kuala Lumpur.
- 3) To identify the relationship between role conflict and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur.
- 4) To identify the relationship between physical environment and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur.
- 5) To identify the relationship between workload and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur.
- 6) To identify the relationship between work- life balance and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur.
- 7) To identify the relationship between job security and job satisfaction among staffs at claims department of insurance company in Kuala Lumpur.

- 8) To determine the effect of role conflict, physical environment, workload, work-life balance and job security on job satisfaction among staffs in claims department of insurance company in Kuala Lumpur.

1.4 Significance of studies

1.4.1 Academic Approach

The major purpose of this study is to provide a better understanding and insight to the job stressor namely role conflict, physical environment, workload, work-life balance and job security and job satisfaction level of an employee. This research will study the relationship between role conflict, physical environment, workload, work-life balance and job security on job satisfaction. The relationship among these variables must be identified in order to seek for solutions to increase job satisfaction. Despite job satisfaction can be caused by many factors, stress should be considered as more important elements as they will affect the emotions and mentality of individuals.

1.4.2 Managerial Approach

This study is to gather and provide information to the insurance company. This study focuses main on job stressor and job satisfaction. The results on the relationship will take into action for improvement of job satisfaction. It is most basic for the association to grasp those components which may upgrade its specialist satisfaction where in finishing a correct review about job stressors (role conflict, workload, physical environment, work-life balance and job security) components influencing employment satisfaction level of operational representatives. It helps the administration to comprehend those elements which they must concentrate more in growing the

business satisfaction level of its specialists in which the affiliation execution can be enhanced and achieve affiliation destinations.

1.5 Scope and Limitation of the Study

The focus of the study covers only 5 aspects of the job stress which has been identified as the highest contributor to stress, i.e role conflict, physical environment, workload, work-life balance and job security among staffs at claims department of insurance company in Kuala Lumpur.

This examination concentrated just on staffs that works in Claims department and because of restricted time of studies, this exploration concentrated on three top driving insurance companies in Kuala Lumpur. There are many insurance companies operating in Malaysia such as Prudential Assurance Malaysia, Great Eastern Life Assurance (Malaysia), American International Assurance (AIA), Maybank Life Assurance, Tokio Marine Life Insurance, Hong Leong Assurance, Manulife Malaysia and Zurich Insurance Malaysia for the last few decades where they have a broad range of products and services tailored for the needs of Malaysians from all walks of life. (Alexis, 2014) Three top driving insurance agencies that was select are follow; PAMB, GE and AIA. The explanation behind these three organizations were picked was on the grounds that; PAMB is a standout amongst the most settled life coverage in Malaysia. It is a piece of the United Kingdom business and is one of the most seasoned insurance agencies in Malaysia. It has more than 1,000 workers and more than 10,000 specialists around the nation. (Alexis, 2014). In other hand, Great Eastern Life Assurance Malaysia, is a standout amongst the most mainstream brands with regards to Life Insurance, it is unified with one of the biggest system also. To

date, GE has more than 20,000 partners around the nation. For GE, life coverage has been one of its smash hit benefit since it began. (Alexis, 2014).

American International Assurance (AIA) was another choice in light of the fact that AIA has been around for quite a while now. Extra security has been its leader item offered through its many branches across the nation which is headquartered in Kuala Lumpur. (Alexis, 2014)

1.6 Organization of the Study

The following report consist of five chapters; Introduction, Literature Review, Methodology, Result and Interpretation and Conclusion and Recommendations.

Chapter 1 gives a detailed introduction on what is insurance, number of insurance company in Kuala Lumpur, what is stress and organizational stress and identification of the job stressors which treated under the research. Next, the research problems, research questions and research objectives, significance of the study and the organization of the research.

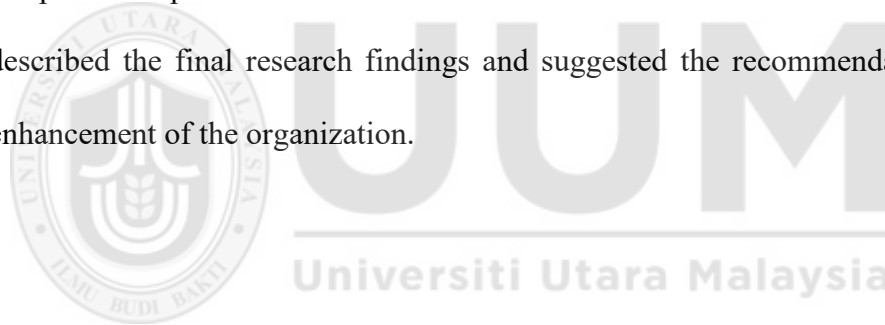
Chapter 2 explained the theoretical background behind the study and describes the factors and outcomes that had affected job satisfaction from previous researches findings. Literature review taken for consideration for all the independent variables

Chapter 3 describes the methodology used in analysing job satisfaction, research results presentation and analysis. Through this chapter anyone can get vast knowledge about how role conflict, workload, physical environment, work-life balance and job

security factors influence to the job satisfaction and dissatisfaction. Operational definition is given for each independent variable (role conflict, workload, physical environment, work-life balance and job security) and dependant variable (job satisfaction). It also explains the hypotheses, instrument, data collection method, sampling and data collection techniques of data analysis used to test in this research

Chapter 4 show the results of research and the pattern of the result. Research objectives and hypotheses analysed and discussed. It clarifies how each factor's relative importance and position among all factors.

Chapter 5 explained the recommendation and the conclusion of the research. It described the final research findings and suggested the recommendations for future enhancement of the organization.



CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

Specific sort of definitions, theories and points of view, which was seen by other researcher and organization will be discusses in this chapter. In like manner through this writing study, scientist depicted what are the variables influenced to the job satisfaction, aftereffects of satisfaction and past investigates related to the job satisfaction. Thusly through a writing review, looks into will be in a position to study and portray the general position of the subject concerned

2.1 Job Satisfaction

Job satisfaction is a standout amongst the most broadly contemplated issues of hierarchical culture and it is thought to be critical both from a financial and a helpful and moral perspective (Javed, 2014). (Lambert, 2001) gauge that all measurements of job satisfaction have been an issue in more than 5000 distributed articles and expositions. Job satisfaction is thought to be the most imperative and habitually explored part of authoritative conduct (Noordin, 2009). Job satisfaction is a demeanour which comes about because of adjusting and summation of numerous particular preferences experienced regarding the occupation their assessment may rest to a great extent upon one's prosperity or disappointment in the accomplishment of individual goal and upon saw mix of the employment and blend towards these finishes (Lambert, 2001). These are: (1) Occupation nature of work (dull, dangerous, entrancing), hours of work, related labourers, openings at work for progression and progress (prospects), extra time controls, eagerness for work, physical condition, and

machines and devices. (2) Administration supervisory treatment, intrigue, compensates and trains, approvals and shortcomings, leaves approach and bias. (3) Social relations-allies and accomplices, neighbours, air towards people in group, interest in social activity friendliness and rank obstruction. (4) Individual change prosperity and emotionality. Job satisfaction is a basic marker of how delegates feel about their business and a pointer of work direct, for instance, legitimate citizenship, Non-attendance, Turnover. Job satisfaction favourable circumstances the affiliation joins diminish in protestations and grievances, non-attendance, turnover, and end; and furthermore upgraded expeditiousness and worker confirmation. Job satisfaction is similarly associated with a more beneficial work force and has been found to be a tolerable marker of life expectancy (David, 2009).

2.2 Role conflict

When there are more requests occurs to an individual from the companions, directors, subordinates role conflict happens. Such sort of stress is more overwhelming in the employments which have absence of depictions or vague portrayals and these require the calculated thinking and basic leadership (Netemeyer 2009).

An investigation of expert accountant uncovered that role conflict was related with low job satisfaction and high inclination to take off (Anwar, 2010).

One route in which private banks can build job satisfaction of their representatives is displayed here, that if role conflict is evacuated and job stress is decreased so job satisfaction can be expanded (Quarat-ul-ain, et al 2013).

Investigate has obviously settled the part of role conflict in job satisfaction. Role conflict prompt low job satisfaction (Nor, 2009). Role conflict has a negative relationship with job satisfaction (O'Neill, 2007). Research uncovers that role conflict cause stretch, threatening vibe, disappointment, low efficiency, challenges in basic leadership, and twisting of reality, every one of them related with low job satisfaction. Left unchecked these elements can even prompt disappointment of the association (Muhammad, 2008).

2.3 Relationship between Role Conflict and Job Satisfaction

Simin, (2013) recommended that role conflict is for sure contrarily associated with job satisfaction, work inclusion, execution, strain, inclination to leave the occupation and occupation execution factors. The more noteworthy the role conflict, the lesser the job satisfaction (Parsa,2013). Pushpalatha, 2010 concentrated the parts of role conflict regarding job satisfaction, stressing that when a bank laborer stands up to part push, they are probably going to make troublesome lead, like low execution and acquiescence to an affiliation, and no doubt they will wind up recognizably slanted to job frustration.

2.4 Physical Environment

In this examination physical environment condition was another critical variable which influence the job satisfaction level. The nature of the physical condition in their work can affects job satisfaction (Zamberi 2009). Acceptable work space, suitable lighting, commotion, warm condition, convenience related issues and office hardware in common working condition that and individual looking at. Ergonomic plan of

office work environments expands the association execution. Administration ought to make another idea for workplaces to enhance labourer adequacy (Zhul, 2013).

The consequence of the review shows that workload, stretch, additional time, weariness, fatigue are a few components to expand work dissatisfaction (Saijo, 2013). Consequently, for the achievement of association it is crucial to finish HRM effectively and find whether the workplace is fulfilled for representatives or not (Usman, 2010)

Working conditions have likewise turned out to be a solid impact at job satisfaction of representatives. The physical plan as well, to some degree influences the job satisfaction of employees (Resheske, 2001) In telecom segment, work significantly relies on upon the connection amongst representatives and the earth; henceforth they consider a piece of the working conditions that influence job satisfaction. Solid workplace and relations persuade the representatives to do great, therefore expanding the level of their execution. Recognizing the components that assume the most essential parts in making up the physical condition of a working environment and characterizing them is the need of great importance (Teng 2010).

The review reasoned that keeping in mind the end goal to increase upper hand and adjust to the emotional changing condition it is imperative for the associations to accomplish administration proficiency by expanding worker satisfaction (Townley 2000). Among four variables, workplace contributing with most astounding greatness towards the largest amount of job satisfaction of a multinational organization's representatives of Pakistan. (Usman, 2010) Therefore it is presumed that with a

specific end goal to keep representatives fulfilled today, it adopts a totally unique strategy than it did only a couple of years back. Nowadays the workplace is the most basic calculate keeping a worker fulfilled in today's business world (Slope 2003).

2.5 Relationship between Physical Environment and Job Satisfaction

The present physical environment condition of different associations has positive relationship with satisfaction of representatives (Lee 2006) truth be told, it is the nature of physical environment condition that most impacts the representative level of employment execution and inspiration (Chandrasekar 2011). A few variables of physical environment condition may prompts the level of employment execution and one of them is job satisfaction (Arman, 2008). Job satisfaction might be likewise influenced by hierarchical component, for example, organization measure, level of expert and kind of customer (Arman, 2008). Appropriate and agreeable working environment condition may avert or contribute less stress while completing work to an individual (Hill, 2003). Contemplate proposed that, physical environment condition and respondents' gender might be considered as components that affecting the level of job execution (Hassan 2015)

2.6 Workload

Workload is the degree that constrain and direness command the work environment (Mache, 2011). It could likewise be measured as the amount of work finished by a representative in a specific measure of time (Nele 2006).

As it were, workload is the cost brought about by an individual, given their capacities while performing at a particular level of execution on an occupation that has specific

requests (Nele, 2006); this additionally signifies "the impression of having excessively numerous things to do or not having enough time to do the things one needs to do. (Sanderam, 2012).

Because of constrained assets, as confined spending plan and staffs, associations won't not have the capacity to contract an adequate number of representatives. Therefore, the association gives the representatives obligations that are excluded in their sets of expectations, along these lines expanding the workload (Chen, H.2008).

Workload is isolated into physical and mental workload (Saban, 2013). Physical workload is made by the specialized necessities for handling the work, both in and outside the working environment (Thoits, 2010). Be that as it may, mental workload is "the measure of the subject's preparing limit which is required for the execution of an assignment at a given time" (Subramanyam, 2013).

It is essential to decide the components that associations need to consider keeping in mind the end goal to diminish the workload of the representative.

Firstly, they have to recognize the urgent component that has the most grounded impact on the workload of a worker. After this, the association must take the important activities to decrease workload (Chen, H.2008).

Unmistakably associations and specifically human research offices ought to consider this issue. The work routine, working day, expected set of responsibilities, employment detail, and so forth ought to be obviously set out (Monk, 2004)

2.7 Relationship between Workload and Job Satisfaction

A few reviews have highlighted the harmful results of high workloads or work over-burden. An investigation of work worry among experts found that instructors were well on the way to experience work over-burden and that is one of the reason for work push and decrease in job satisfaction (Idris, 2011) The outcome additionally shows that the direction of the affiliations is sure in which it suggests that the more work overload is given by the associations, the likelihood of them to confront of job stress will be higher and lesser job satisfaction (Simin, 2013)

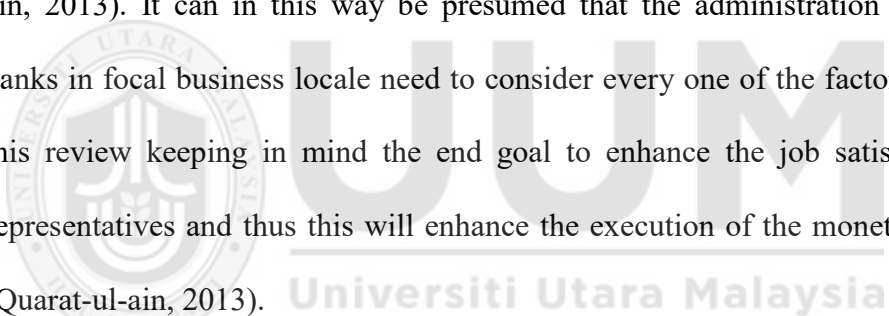
2.8 Work-Life Balance

Work-life balance approaches and family strong societies have been seen in France and Japan additionally (Asadullah, 2008). There is a wide assortment of work-life balance activities for representatives being fused by associations and incorporate adaptable work hours, work sharing, parental leave nearby tyke mind office and working from home (Beauregard, 2009). Contemplates recommend that without work-life balance, representatives' disappointment increments.

As indicated by discoveries of this review these projects help representatives to decrease their work weight and they will viably play out their employment and not work exercises. As needs be, saving money segment can expand worker's job satisfaction by expanding work life balance programs for representatives, which is probably going to help them deal with their employment and family. (Ling, 2014). Moreover, the review has found that long working hours have negative and powerless connection with worker's job satisfaction in private keeping money segment of Karachi (Quarat-ul-ain, 2013)

Long working hours do have much effect on representative's job satisfaction level since workers of Karachi banks have made it a standard to work extend periods of time and give more need to their employment exercises than non-work exercises throughout their life (Quarat-ul-ain, 2013)

The goal of the review was to decide the Influence of work life balance arrangements on job satisfaction in the Kenyan Commercial Banks and particularly to survey the adaptability approaches, welfare strategies, work plan choices and their leave arrangements. The outcomes demonstrated that there was sure connection between the autonomous (work life balance) and the needy factors (job satisfaction) (Quarat-ul-ain, 2013). It can in this way be presumed that the administration of the business banks in focal business locale need to consider every one of the factors considered in this review keeping in mind the end goal to enhance the job satisfaction of their representatives and thus this will enhance the execution of the monetary foundations (Quarat-ul-ain, 2013).



Representatives' mentalities toward their associations and life are influenced by work-life balance. Work-life balance is particularly essential when association needs to oversee very specialized proficient in light of the fact that their high responsibility and devotion is required for the achievement of the association (Scholarios, 2006).

If there should arise an occurrence of healing centre representatives, work-life balance and their dedication impact the execution and profitability of the doctor's facility. In the light of present and past discoveries, a conclusion is drawn that work life balance

and job satisfaction are vital for creating and improving hierarchical responsibility among medicinal services specialists (Sakthivel, 2012)

The relapse investigation demonstrates that view of work-life balance, family meddling with work life impact and job satisfaction among the respondent essentially. R square is 0.37 which implies 37% change in work responsibility is clarified regarding the impact of work-life balance, work meddling family life, family meddling work life and job satisfaction (Beauregard, 2009)

2.9 Relationship between Work-Life Balance and Job Satisfaction

Representatives' perspectives toward their affiliations and life are affected by work-life balance. Work-life balance is especially basic when association needs to administer exceedingly specific capable in light of the fact that their high obligation and reliability is required for the achievement of the association (Scholarios, 2006). In case of doctor's facility workers, work-life balance and their commitment affect the execution and effectiveness of the centre (Sakthivel, 2011).

The people who are work-situated make lodging that meet their requirement for difficulties while allowing for profession advancement and those who are family arranged will look for facilities to limit clashes with family prerequisites (Wilhelmina, 2014).

This review has likewise discovered that there is sure connection of work life balance programs on representative job satisfaction in keeping money segment of Karachi. It is upheld by different reviews too. Dr Ahmad, (2010) finished up that work life

balance programs have positive and critical impact on employee job satisfaction of full time and low maintenance representatives working in business associations of Japan.

2.10 Job security

Employee requires assurance of their job that they perform and this to show low probability of losing their job, another word job security. Yousef, 2008 said a guaranteed security and reliable job that being offered by an organization, symbolizes strength of job security and this gives a great and positive impact to an organization

A worker with an odd state of job security will much of the time performs and thinks superior to anything a delegate who is in unsurprising trepidation of losing a vocation. Ignoring the way that this dread can develop inspiration in particular conditions, a nonattendance of boss solidness can be a wellspring of preoccupation and result in plenitude stress and low soul that destroys an agent's general performance.(Yanan, 2014).

In accordance with prior reviews, this review demonstrates that the level of employer stability announced by labourers is identified with different occupation and individual characteristics (Edward, 2009)

Employer stability is more prominent for the individuals who utilize their abilities amid the execution of their occupation undertakings and for the individuals who are utilized in the general population division. Employer stability is higher among more seasoned labourers, wedded people and particularly wedded ladies. Long occupation

residency is a vital determinant of more noteworthy job security as this shows long haul boss worker relationship and a great job match (Gajendran, 2007)

At long last, exchange union participation tends to abatement work weakness. Workers who assume that there is not high likelihood to lose their business indicate higher job satisfaction than whatever remains of this effect ends up being extensively more verbalized when the endogeneity in the business steadiness – job satisfaction relationship is considered (Obanya, 2002) This review raises questions on the social and monetary allure of human asset administration measures exclusively supporting work showcase productivity by means of work market adaptability (Noordin, 2009)

A more proper harmony between works advertise adaptability and employer stability for the officeholder workforce might be more productive in upgrading a well-working work market and work profitability (Stapleton, 2012) Policy creators and human asset directors may need to consider the negative impacts of occupation instability on specialists' job satisfaction and the related impeding consequences for the work profitability of disappointed labourers (Stapleton, 2012)

We additionally took a gander at full of feeling reactions to occupation weakness and found that job satisfaction interceded the impacts of occupation instability on tension, outrage and burnout. Work weakness likewise affected tension and outrage, however a non-huge impact on burnout (Labiris, 2008) Although work frailty was not specifically identified with burnout, the examination configuration restrains our capacity to comprehend the real degree of burnout, which happens after a broad time of strain (Wilhelmina, 2004).

2.11 Relationship between Job Security and Job Satisfaction

Job security was fundamentally and emphatically connected with general job satisfaction, satisfaction with money related prizes and satisfaction with work and workplace. Taking everything into account, creating another essential informational collection, this review shed light on the setting of the job satisfaction, adaptable business and job security relationship (Quarat-ul-ain, 2013). Our investigation of specialists in bank and related parts' call focuses, cutting edge inn staff and carrier lodge groups demonstrated that it is the impression of job security as opposed to an adaptable business contract, for example, settled term contract, paid or unpaid additional time, available to come back to work or bungled contracts or hours that influenced labourers' disposition of job satisfaction (Stapleton, 2011). Unions, bosses and arrangement producers intrigued by the impacts of adaptable business and job security on labourers' job satisfaction are prescribed to concentrate on the apparent job security part of work instead of the working states of adaptable business (Yousef, 2008). The negative impact of weight on job satisfaction and the positive commitment of strong work connections on job satisfaction are likewise prescribed to be thought about in endeavours to build labourers' job satisfaction (Stapleton, 2011).

The present research is in this manner intended to explore the impact of more noteworthy job insecurity on representative's job satisfaction, hierarchical responsibility and turnover goal. It is trusted that job insecurity may prompt an effect on representatives' dedication and satisfaction and aim to stop. In a current further meta-investigation, Stapleton, 2011 additionally found that deterrent stressors (work weakness) were straightforwardly adversely identified with job satisfaction. Subsequently, job satisfaction is adversely identified with employment frailty.

2.12 SUMMARY

In this chapter literature reviews on the independent and dependent variables, which are stress, role conflict, physical environment, workload, work-life balance and job satisfaction were provided. Research framework for this research and hypotheses were developed based on the literature reviews. Research methodology on how the research is conducted, techniques on collecting the data and data analysis method will be discussed on the following chapter



CHAPTER 3

METHODOLOGY

3.0 Introduction

In this chapter the research methodology used in the study is described. It illustrates on geographical area that was focused, research design population and sample. The instrument used to gather the information, including methods implemented to maintain validity and reliability of the instrument, are described.

3.1 Research Framework

A research framework constructed shown in Figure 1. The main purpose of our research is to investigate the relationship between role conflict, physical environment, workload, work-life balance and job security on job satisfaction among staffs at claims department of insurance company in Kuala Lumpur. As shown in the framework model below, the relationship between role conflict, physical environment, workload, work-life balance and job security (independent variable) and job satisfaction (dependent variable) studied in this research.

One of the major objectives of this study is to develop a framework that can help in explaining and understanding of job satisfaction and factors that impact employee's job satisfaction among staffs' in claims department of insurance company in Kuala Lumpur

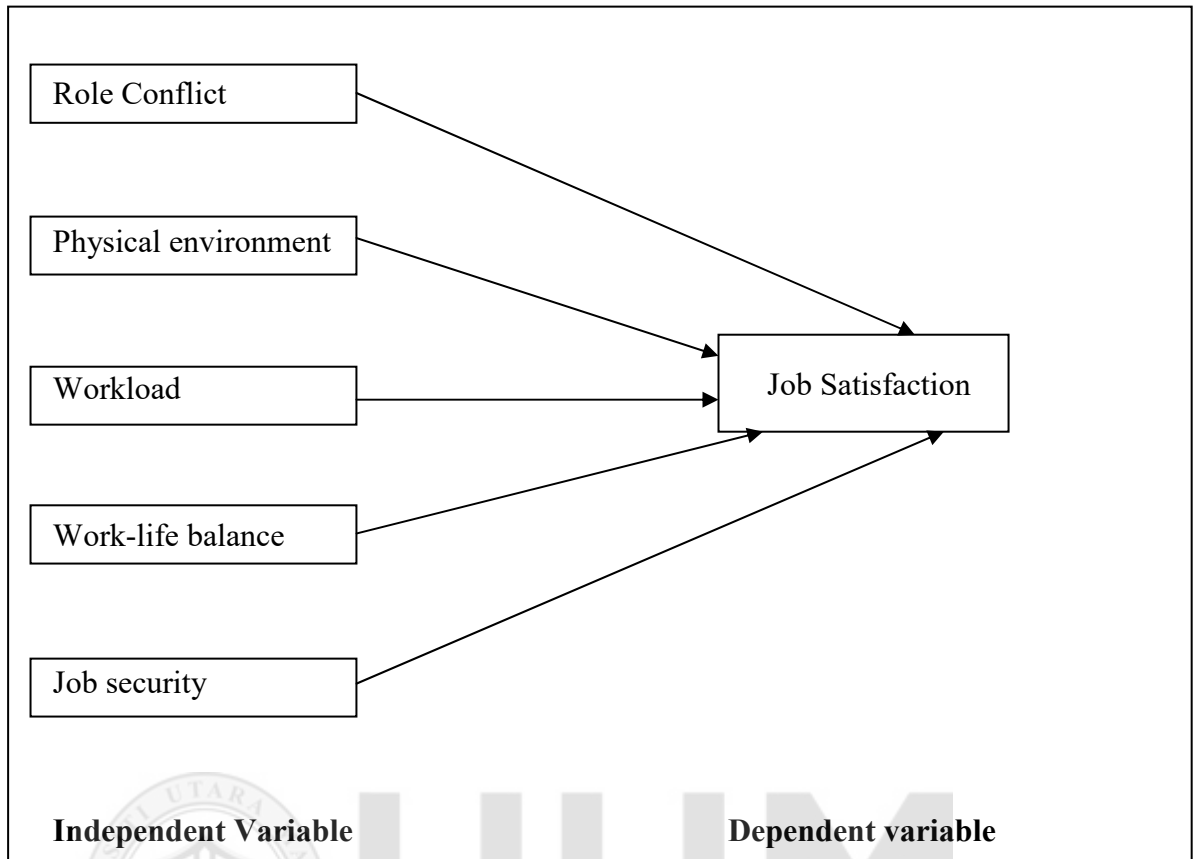


Figure 1:
Research Framework Model

3.2 Hypotheses

3.2.1 Hypothesis 1: Role Conflict and Job Satisfaction

Most research suggested that role conflict is correlated with job satisfaction, job involvement, performance, tension, propensity to leave the job and job performance variables. The result of this study shows the association between role conflict and job stress is not significant (Simin, 2013). Simin, (2013) also suggested that role conflict is related with job satisfaction, job involvement, performance, tension, propensity to leave the job and job performance variables. The greater the role conflict, the lesser the job satisfaction (Parsa, 2013). Therefore based on the literature reviews, researcher come out with the hypothesis that says;

H1: There is a significant relationship in between role conflict and job satisfaction

3.2.2 Hypothesis 2: Physical Environment and Job Satisfaction

Idris (2011) found that there is significant finding and positive connection between job satisfaction and environmental satisfaction, indoor environment. Lee (2006) said no any relationship between environmental factors and job satisfaction. Based on this information, there appear to be many diverse factors that affect job satisfaction from physical work environment. Several studies have been conducted but there is still need to enhance the job satisfaction from work environment. Therefore based on the literature reviews, researcher come out with the hypothesis that says;

H2: There is a significant relationship in between physical environment and job satisfaction

3.2.3 Hypothesis 3: Workload and Job Satisfaction

Teachers were most likely to experience work overload and was one of the cause of work stress and this was shown in a study by Jain, 2013 involving the professionals. Results of this study illustrated that the relationship between workload pressure and job satisfaction was significant. The direction of the associations is positive in which it implies that the more the more work overload is given the organizations, the possibility of them to face of job stress will be higher and less job satisfaction (Jain, 2013). Therefore based on the literature reviews, researcher come out with the following hypothesis that is;

H3: There is a significant relationship in between workload and job satisfaction

3.2.4 Hypothesis 4: Work-Life Balance and Job Satisfaction

It is the apparent nature of employees' work life that can produce a reaction as to whether they seem to be, without a doubt, fulfilled (or disappointed). However, the relationship between satisfaction balance and quality of life is likely to depend on the total level of satisfaction across work and family roles. Under conditions of high total satisfaction, there is more satisfaction to distribute across work and family roles (Ho"ge, 2009). Therefore based on the literature reviews, researcher come out with the hypothesis that says;

H4: There is a significant relationship in between work- life balance and job satisfaction

3.2.5 Hypothesis 5: Job Security and Job Satisfaction

Job satisfaction may reduce if lack of organizational support as it leads to stress. (Asadullah, 2008). A college instructor would be focused on his/her occupation and the association, on the off chance that he/she feels secure. The finding of this review is additionally bolstered by the exploration finding of Ahsan, (2009) who detailed that job security and occupation job satisfaction are connected ideas and both are indicators of representatives' psychological well-being and duty. Therefore based on the literature reviews, researcher come out with the hypothesis that says;

H5: There is a significant relationship in between job security and job satisfaction

3.2.6 Hypothesis 6: Effect of role conflict, physical environment, workload, work-life balance and job security in job Satisfaction

This finding recommends that the impacts of stress after some time are more harming to job satisfaction than a solitary major distressing occasion is (Balaban, 2013)

Individuals under over the top stress tend to discover their job less satisfying. A portion of the inborn or extraneous needs might be defeated or not met adequately. The subjects with lower job satisfaction were found to experience more worry as workload, role conflict and physical condition contrasted with those with higher job satisfaction (Muhammad, 2011). In general, stressors identified with absence of organizational support appear to greatly affect job satisfaction than stressors identified with the job itself. As to power or recurrence of stressors greatly affects job satisfaction, investigation uncovered critical contrasts between connections from the scale and subscales measuring force of stressors and the scale and subscales measuring recurrence of stressors. (Javed, 2014). Therefore based on the literature reviews, researcher come out with the hypothesis that says;

H6: There is a significant impact in between dimension of job stressor and job satisfaction

3.3 Research design

The present study is to identify on how the job satisfaction (dependent variable) is influenced by role conflict, physical environment, workload, work-life balance and job security (independent variables) among staffs at claims department of insurance company in Kuala Lumpur. In order to see the general picture of the job satisfaction and the factors that impacts job satisfaction, the descriptive correlational survey method was used. . Quantitative research is the approach which collects information by distributing questionnaire to the target respondents with the intention of testing the hypothesis for this study (Sekaran, 2012). Quantitative correlational research was carried out which aims at explaining the relationship and connection of the variables that are used. This type of research design develops strong relationship between the

variables but do not explain the causal relationship. The whole purpose of using correlations in research is to figure out which variables are connected. This research was done to explore what typical relationship exists between role conflict, physical environment, workload, work-life balance and job security on job satisfaction. This study used a descriptive survey to assess socio-demographic profile such as age, gender, education, marital status and working experience, level of job satisfaction and factors that influence job satisfaction among staffs at claims department of insurance company in Kuala Lumpur. Likert scale is utilized as a part of the survey to test the relationship between the factors. Likert scale is a sort of interim scale which intended to evaluate how firmly the respondent felt towards the announcements on a five-point scale. The factors of our exploration are considered as metric. Metric factors are those can gauge the things in the distinctions of sizes.

3.4 Operational definition

3.4.1 Job satisfaction

Job satisfaction is an attitude which results from balancing & summation of many specific likes and dislikes experienced in connection with the job- their evaluation may rest largely upon one's success or failure in the achievement of personal objective and upon perceived combination of the job and combination towards these ends. (Lambert, 2001). Job satisfaction in regards to one's feeling or state of mind regarding nature of their work. Job can be influenced by variety of factors like quality of one's relationship with their supervisor, quality of physical environment in which they work, degree of fulfilment in their work, etc. (David, 2009) Positive attitude towards job are equivalent to job satisfaction whereas negative attitude towards job

has been defined variously from time to time. In short job satisfaction is a person's attitude towards job. (Jain, 2014).

3.4.2 Role conflict

Role conflict happen when an individual is compelled to go up against particular and incongruent parts. Role conflict can happen when one individual is torn between parts for various associations or when an individual is made a request to play out different parts inside one association. While most part conflict happen due to commitments to various gatherings, role conflict can likewise happen inside a solitary association. (Simin Bemana, 2013) In many organizations, mid-level (Ling 2014), directors additionally work among the general population they oversee. This prompts visit part role conflict in light of the fact that the administrator is relied upon both to work in collaboration with the gathering and report failing to meet expectations individuals. (Pushpalatha, 2010) Role conflict can likewise develop when a representative is made a request to perform opposing undertakings. For instance, one boss may request that a representative increment creation and keeping in mind that another requests that her enhance quality control. (Parsa,2013) It can likewise be depicted as the incongruence of prerequisites and desires from the part. (Pushpalatha, 2010).

3.4.3 Workload

Workload, a physiological and mental requests that happen while playing out an errand or a blend of assignments. Workload is characterized as the physical or potentially mental necessities related with an errand or blend of assignments. (Adaramola, 2012)

The idea of workload initially started in word related brain research. Later on, it was enhanced by ergonomics (Nele, 2006). Workload is the degree that compel and criticalness overwhelm the work environment (Ho"ge, T. 2009). It could likewise be measured as the amount of work finished by a representative in a specific measure of time (Fairbrother, 2003). At the end of the day, workload is the cost brought about by an individual, given their capacities while performing at a particular level of execution on a vocation that has specific requests (Nele, 2006) this additionally signifies "the impression of having an excessive number of things to do or not having enough time to do the things one needs to do" (Adaramola, 2012).

3.4.4 Physical Environment

Workplace includes every one of the viewpoints which act and respond on the body and psyche of a representative. Under authoritative psychology research, the physical, mental and social condition where representatives are cooperating and there work to be broke down for better adequacy and increment efficiency. The real reason for existing is to produce a situation which guarantees a definitive simplicity of exertion and takes out every one of the reasons for dissatisfaction, nervousness and stress. In the event that nature is friendly, exhaustion, dullness and weariness are limited and work execution can be boosted. (Jain 2014) Work has a monetary angle and in addition mechanical viewpoint and it has likewise mental perspective. Compelling workplace energize the more joyful worker with their employment that eventually impact the development of an association and also development of a monetary. The idea of workplace is a genuine exhaustive one including the physical, mental and social viewpoints that increase the working condition. (Slope, 2003). However every one of the parts of workplace are correspondingly critical or in reality fitting when

considered occupation fulfillment and furthermore influences the welfare of representatives (Hassan, 2015)

3.4.5 Work-Life Balance

Work-life balance is a wide idea including appropriate organizing between "work" (vocation and desire) from one perspective and "life. (Ling, 2014)

An agreeable condition of balance accomplished between a worker's essential needs of their business position and their private way of life.

Most clinicians would concur that the requests of a worker's vocation ought not overpower the individual's capacity to appreciate a delightful individual life outside of the business condition. (Usman Bashir, 2010)

3.4.6 Job security

Job security is a representative's affirmation or certainty that they will keep their present place of employment. Workers with an abnormal state of Job security has a low likelihood of losing their occupation sooner rather than later. Certain callings or business openings innately have preferable employer stability over others; professional stability is additionally influenced by a specialist's execution, achievement of the business and the current financial condition. (Yousef, 2008)

3.5 Measurement of Variables/Instrumentation

Questionnaire is used in this research project in order to collect the primary data from our target respondents. Questionnaire method is considered the most suitable instrument to collect all the relevant data in this research project. It is cost effective

and time saving to collect the relevant data from our target respondents. Besides that, questionnaire method is convenience to use since it can reach a large number of respondents and large amount of information can be collected. For questionnaire design, fixed-alternative questions used in the questionnaire. Several suggested answer provided in each fixed-alternative questions for our respondents to select their answers which are most suitable for them. This will make easy and saving the respondents' time while answering the questionnaire. In addition, by using fixed-alternative questions in questionnaire, it also make easier to key in the data to compute the result.

The instrument is designed to elicit information on role conflict, workload, physical environment, work-life balance and job security as a predictor of employee job satisfaction at the workplace. The instrument takes about five to ten minutes to complete and contains a voluntary consent form at the top.

The process of gathering the data in the form of numbers can know as a measurement. The numbers will convey some of the information which being measured. Scale is a tool which uses to measure the grade of any variables and object. The scale is divided into four categories which are nominal scale, ordinal scale, interval scale and ratio scale (Sekaran , 2012).

According to Sekaran (2012) refer that the nominal scale represents the most basic level of scale measurement. It is very simple and convenient way to assign a certain value to groups or categories purposes. There is no quantities are being represented, thus, the value can be or does not have to be. Moreover, ordinal scale also has some

properties of nominal scale. It also can be known as ranking scale. The properties of ordinal scale allow the variable categories and arranged it based on rank-orders. But, it does not tell the value of the interval between rankings (Sekaran, 2012). The properties of nominal scale and ordinal scale also can found in interval scale. Interval scale is a type of scale which use the distances between observations to captures quantities which have arbitrary origin. It also does not represent any phenomenon, therefore it is not iconic. Lastly, ratio scale is the highest form of measurement which consists properties of nominal, interval and ordinal scale (Sekaran, 2012).

In this study, the questionnaire consists of two sections which are section A and section B. Section A is demographic profile of respondent's. In the section, it consists of respondent's personal details such as age, gender, education, marital status and working experience. Those personal details are all private and confidential. This section is designed by using nominal scale and ordinal scale to design the questionnaire.

In reference of the questionnaire there are three questions which using a nominal scale, such as gender and marital status. Nominal scale is a basic level of measurement which assigns a value to an object for grouping purpose (Sekaran, 2012). However, there have three questions are using an ordinal scale, such as age educational level and working experience. Ordinal scale also can be known as ranking scale. It allows the variable categories and arranged it based on rank-orders (Sekaran, 2012).

Section B in the questionnaire categorized based role conflict, physical environment, workload, work-life balance and job security whereby interval scale used to design the questionnaire. Interval scale consists of both nominal and ordinal scale properties. It is a type of scale which use the distances between observations to captures quantities which have arbitrary origin (Sekaran & Bougie, 2012). It is more suitable by using five-point Likert scale to measure respondent's attitudes. Therefore, five-point Likert scale is adopted as a technique to design the questionnaire. Respondents are required to select from the range of 1-5 to represent their perceptions towards burnout. For example, 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree. According to Zikmund (2003), five-point Likert scale can also be identified under interval scale. The purpose of developed five-point Likert scale is used to measure the level of agreement among all the respondents. It can be range from negative to positive towards respondent's perception (Zikmund, 2003).

In this study, the questionnaire is designed by adopting the questionnaire from other researchers. The below Table 3.3 is the origin of the questionnaire from the researchers and the number of items which adopted in this study

The job satisfaction has been measured by 20 item scale short form of 5 item likert scale of Minnesota Satisfaction Questionnaire (MSQ). A set of questionnaires from Alagappa University which was designed by the economist in 2010 to identify Job Stress among Employees was used to evaluate the understanding and to expose the type's job stressor which was used in this research to the respondents.

While the Workplace Stress Survey by The American Institute of Stress (AIS) questionnaires were used to measure job stress level. The scale which has been used for the measurement of job stress level based on score which indicate 1, 2, 3, 4 “Strongly disagree”, 5, 6, 7 “Agree somewhat” and 8, 9, 10 “Strongly agree”. Later the score was added to identify the stress level on the range set by AIS.

3.5.1 Pilot Study

Pilot test is the small assessment that designed to investigate and obtain information which prior to a large study (Zikmund, 2003). Before carry out the full study, a pilot study has been carried out in order to check the reliability, accuracy and validity of questionnaire and improve the quality of questionnaire before proceed to the large scale studied.

A total of 30 sets of questionnaires were used to conduct the pilot study. On 18th June 2016, all the 30 sets of questionnaires have been distributed to the claims department staff in from PAMB in Kuala Lumpur. On 7th July 2019, 30 sets of questionnaire have been collected back from the respondents. The data collected is being key-in into SPSS software to test the reliability of questionnaire

A full study able to carry out after the pilot study has been conducted. In order to carry out the full study, the claims department staff in Kuala Lumpur were targeted.

3.5.2 Reliability and Validity Testing

Zainuddin, (2010), states that validity and reliability are two variables which any researcher should be stressed about while designing a study, analysing results and judging the quality of the study

(a) Reliability of the Scales

Pilot test is the little evaluation that intended to research and get data which preceding a huge review (Zikmund, 2003). Before do the full review, a pilot contemplate has been done keeping in mind the end goal to check the dependability, precision and legitimacy of poll and enhance the nature of survey before continue to the expansive scale examined. Zainuddin (2010), validate that unwavering quality is how much outcomes are unsurprising after some time what's more, a correct depiction of the total masses under audit. Cronbach's Alpha will be used as a measure of unwavering quality and internal consistency. Cronbach's Alpha is an unwavering quality coefficient that exhibits how well things in a set are decidedly related to each other. It gauges the between connections among test things, with a measure of 1 being higher to the extent inside consistency and unwavering quality and 0.7 to 0.9 being commendable (Sekaran, 2012) All builds incorporated into the review were drawn from past reviews in the writing. In spite of the fact that the scales utilized as a part of the review were already announced in the writing, scale approval technique was performed utilizing exploratory variable examination and Cronbach Alpha. This was done to guarantee that the scale utilized is substantial and dependable for this particular reason and setting of the review.

(b) Reliability of the instrument

The reliability of a measure demonstrates the degree to which it is without predisposition and guarantees steady estimation crosswise over time and different things. It is a measure of dependability and consistency with which instrument measures the idea (Sekaran, 2012). The between thing consistency dependability is tried utilizing technique recommended by Cronbach. The higher the coefficients, the better the measuring instrument (Sekaran, 2012). In this research we have used Cronbach Alpha to test the reliability of the measures used in the instrument. Table 3.1 explains the rule of thumb of Cronbach coefficient alpha. (Sekaran , 2012)

Table 3.1:
The Rule of Thumb of Cronbach Coefficient Alpha

Coefficient alpha (α) value	Reliability
Below 0.60	Poor reliability
0.60-0.70	Fair reliability
0.70-0.80	Good reliability
0.80-0.95	Excellent reliability

(c) Validity Test of the Scales

Sekaran, (2012), explained that validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. It estimates how accurately the data obtained in the study represents a given variable or construct in the study (Zikmund, 2003). A pilot study will likewise be led on the information gathering instrument to pre-test the instrument prior to the principle overview. Sekaran, (2012), said that in any exploration, it is convenient as a matter of legitimacy and unwavering quality to watch that the instrument is pre-tried

before the final administration. The pilot study will empower the analyst to survey the clearness of the survey so that those things observed to be repetitive and misconstrued will be either disposed of or altered to enhance the nature of the examination instrument, along these lines expanding its validity. In order to test the feasibility and reliability of the research a pilot study was under-taken on a smaller sample. (Zikmund, 2003). This is a small rehearsal for the larger design of the research. A small scale experiment can help in understanding and comprehending the mistakes that may occur on a full-fledged research. For pilot testing, 20 participants of the sample were given questionnaires. The responses were recorded in a spreadsheet so that the data gets a certain layout. By identifying the components of the questions, these factors were grouped and themed in order to measure the validity of the data and then checking the consistency of the data.

3.6 Data Collection

Data collection is very important for any research study. An accurate data collection is able to influence the result of a research and finally lead to valid results. Data collection methods are the ways of how data is collected from the respondents and other relevant resources that are useful to the research. Both primary data and secondary data were collected in order to conduct this research.

3.6.1 Primary Data

Questionnaire considers as a familiar and standardized method that most of the researchers will use to collect the data without any bias. According to Zikmund (2003), questionnaire is the main tool to gather the perception, direct expression,

descriptions and opinions from target respondents and it make data more comparable and withstand for analysis.

Questionnaire is used in this research project in order to collect the primary data. By using the questionnaire method, it enables to obtain the latest information about the respondents. Besides that, questionnaire method also helps in time saving to collect the relevant data for the research project. Questionnaire is more convenience to reach to large amount of respondents and data collected are more accurate.

3.6.2 Secondary Data

Secondary data refers to the information that from previously published or compiled sources by researchers for particular purpose which are related to the historical data to support our research study (Sekaran, 2012). By using the secondary data collection method, it is easier, low cost and time effective for us to obtain the relevant data. However, some data may outdated and inaccurate to satisfy the researchers' requirement if compare to the primary data (Zikmund, 2003) Scholarly books, textbooks, journal article, online information database, private and government sources are the tools of secondary data collection method.

3.7 Population

According to Sekaran (2012), population means that the interest that the researcher hopes to investigate regarding the entire group of people, events or objects. Based on Zikmund (2003), target population is about "the complete group of specific population elements relevant to the research project". Therefore, this study is about the influence of role conflict, physical environment, workload, work-life balance and job security in

job satisfaction of staffs at claims department of insurance company in Kuala Lumpur. The study would like to know that the effect of role conflict, physical environment, workload, work-life balance and job security toward the satisfaction of their job.

The population size for the research is 300 employees of the claims department of insurance companies. A total of 300 questionnaires were distributed and 290 questionnaire were collected for analysis. Table 3.2 below illustrates total population from claims department of insurance company in Kuala Lumpur.

Table 3.2:
Total Population from Claims

Insurance Company	Total Population	Total Collected
PAMB	120	115
GE	100	100
AIA	80	75
Total	300	290

3.8 Sampling

Sampling is the process of choosing the representative which is the right person or objects from the entire population (Sekaran, 2012). Sampling is the procedure to make conclusions by using a small number of people or objects from the whole population (Zikmund, 2003). It is to ensure that to have a better understanding of the properties or characteristics and easily to generalize to the population elements.

The respondent of this study are from claims department of insurance company in Kuala Lumpur. Random sampling was used to select random, samples from the different strata of the population.

3.8.1 Sampling Method

Sampling technique grouped into two ways, probability techniques or nonprobability techniques. For the probability sampling means that there is a known nonzero probability of selection for every element in the population (Zikmund, 2003). Non-probability sampling was conducted for the research whereby convenience sampling is chosen. “Convenience sampling refers to sampling by obtaining units and people who are most conveniently available” (Zikmund, 2003). By using this sampling method we able quickly and economically get a huge number of completed questionnaires

3.8.2 Sampling Size

There was around 300 questionnaires have been distributed to staffs at claims department of insurance company in Kuala Lumpur. From the sample and size determination table of Krejcie & Morgan (1970); 170 samples(s) were considered in this research study.

3.9 Data Collection Procedures

The study used questionnaire method to describe root causes of job stress and its effect on job satisfaction. Questionnaire then distributed to eligible staff through the heads of the claims departments, A cover letter attached to the questionnaires to

introducing research topic to avoid any suspicion or mistrust respondents might have about the study.

After collecting data from the representative sample through the questionnaire, data was edited the same day to check for completeness, consistency and reliability of data. The data was gathered using SPSS version 18. Pearson correlation (r) was performed to determine the relationship between job stress and job satisfaction. The following manipulations were carried out on the data: mean, standard deviation, frequencies, correlations, and a factor analysis

3.10 Techniques of Data Analysis

3.10.1 Descriptive Analysis

A clearer picture and understanding of the sample will be shown in descriptive analysis where the researcher will summarize the demographic profile of respondents. Raw data will be simplified and in an understandable version for easy interpretation. (Urn, C. C. ,2015).

There are five questions in Section A of the questionnaire for this research which related to demographic information. The data will be presented using a table for gender, age, educational qualifications marital status and years of experience and to illustrate frequency of each variables that respondent responded.

3.10.2 Factor Analysis

Factor analysis is a collection of methods used to examine how underlying constructs influence the responses on a number of measured variables. (Urn, 2015). This technique is used for reducing large number of factors into small ones so that a common score can be given. (Sekaran, 2012) It is also used as an exploratory technique when the researcher wishes to summarise the structure of a set of variables. (Sekaran, 2012) The technique works on the principle of variance and is also a part of general linear model which only uses true correlation of variables. The method used in this research is the principal axis factoring (PAF).

3.10.3 Inferential Analysis

In this examination, Likert scale is utilized as a part of the survey to test the relationship between the factors. Likert scale is a sort of interim scale which intended to evaluate how firmly the respondent felt towards the announcements on a five-point scale. The factors of our exploration are considered as metric. Metric factors are those can gauge the things in the distinctions of sizes. Pearson Correlation Matrix and Multiple Regression Analysis are chosen to determine the relationship among job stressors i.e role conflict, physical environment, workload, work-life balance, job security in job satisfaction. (Urn, 2015)

(a) Pearson Correlation Matrix

Pearson Correlation Matrix is appropriate for either proportion or interim scale factors. It will tell the quality, significance and bearing of the factors (Sekaran and Bougie, 2012). The range for the relationship is from - 1.0 to +1.0. On the off chance that the factors are flawlessly positive correlated (positive linear relationship), then the

connection coefficient is 1.0. Then again, the coefficient will be - 1.0 where they are superbly negative related. At the point when the coefficient esteem surpasses 0.8, there is a solid connection though the relationship is powerless when the esteem is under 0.5. Table 3.3 shows rule of thumb of Pearson correlation coefficient. (Hair, 2007).

Table 3.3:
Rules of Thumb of Pearson Correlation Coefficient

Coefficient Range	Strength of Association
± 0.91 to ± 1.00	Very Strong
± 0.71 to ± 0.90	High
± 0.41 to ± 0.70	Moderate
± 0.21 to ± 0.40	Small but definite relationship
± 0.00 to ± 0.20	Slight, almost negligible

(b) Multiple Regression Analysis

According to Sekaran (2012), variance in the dependent variable will be explained by utilizing independent variables through multiple regression analysis. Importance of the each independent variable in prediction of dependent variable will be shown through coefficient and it provides a mean to assess objectively the degree and character of the relationship among both dependent and independent variable.

The formula equation for multiple regress analysis:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

R² provides information about how good does the regression model fit and the variance of the dependent variable combining all independent variables in the coefficient of multiple regressions (Sekaran, 2012). Variance of dependent variable

contributed by each independent variable. Impact of job stressor on job satisfaction test using multiple regression analysis

3.11 SUMMARY

In conclusion, the research methodology of this examination venture was portrayed in detail in this part. The exploration plan and testing configuration have been portrayed more points of interest in this section. Other than that, the way and methodology on how we gather the essential and auxiliary information and the examination instrument utilized as a part of this review have been clarified in points of interest. The estimation of every factors, how the information gathered was prepared and information examination technique additionally talked about. The result from SPSS Version 18.0 in this chapter further described in next chapter.



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CHAPTER 4

RESULTS AND INTERPRETATION

4.0 Introduction

This chapter presents the result of data analysis based on research objectives aligned in chapter 1. The instruments used and data obtained were tested first before they were analysed. Each dimension of the independent variable i.e. job stress was computed in the SPSS. The data were analysed by using the SPSS version 18.0. Each dimension of the stressors was studied with the help of two questions on average. These questions were distributed in this manner, so as to gather an appropriate set of response from the respondents and eventually establish the relationship between the dimensions of job stressors and the job satisfaction. Descriptive analysis was used to analyse the demographic of the respondents, main source of job stressor and the level of job satisfaction, where else the inferential analysis was used to test all hypotheses in this study. From 300 questionnaires distributed to three Insurance Companies, 290 were valid and reliable responses.

4.1 Testing the Research Instruments

4.1.1 Reliability Test

Reliability test indicates that all dimensions of the questionnaire is reliable and consistent as they have coefficient alpha value in between 0.70 to 0.90. The analysis of Cronbach alpha for the main study has resulted in different values. The result for reliability test of pilot and main study shown in Table 4.1 below. The analysis of

Cronbach alpha for the main study has resulted in different values. The result for reliability test of pilot and main study is shown in Table 4.1 below.

Table 4.1

Chronbach Alpha value for pilot and main study

Variables	Alpha (by original researcher)	Pilot Study	Main Study
Role Conflict (IV)	0.85	0.809	0.789
Physical Environment (IV)	0.76	0.871	0.841
Workload (IV)	0.89	0.917	0.973
Work-Life Balance (IV)	0.76	0.910	0.886
Job Security(IV)	0.77	0.962	0.964
Job Satisfaction (DV)	0.72	0.819	0.923

George and Mallery (2003) provide the following rules of thumb:

“ $\alpha > .9$ – Excellent, $\alpha > .8$ – Good, $\alpha > .7$ – Acceptable, $\alpha > .6$ – Questionable, $\alpha > .5$ – Poor, and $\alpha < .5$ – Unacceptable”

4.1.2 Validity Test

All instruments used in this research were not simply constructed by researcher herself but they were adopted from three established instruments and used by many researchers before.

The first instrument is the Job Stressor Questionnaire, which was developed by Dr Bhakar, 2016 and the second one is Workplace Stress Survey by The American Institute of Stress (AIS).

To ensure construct validity of the instrument, a factor analysis was conducted. The results of the analysis will be further elaborated in para 4.3.

4.2 Testing the research Data

4.2.1 Normality Test

Normality test is performed by determining skewness and kurtosis for all variables. As may be seen in Table 4.2, all variables are normally distributed as the skewness and kurtosis values are within the range of ± 1 .

Table 4.2

Results of skewness and kurtosis for every variable

Variable	Range		Conclusion
A	Skewness	Kurtosis	
Role Conflict (IV)	0.102	-1.903	Normal Distribution
Physical Environment (IV)	-1.399	2.051	Normal Distribution
Workload (IV)	0.45	-1.278	Normal Distribution
Work-Life Balance (IV)	0.663	-0.647	Normal Distribution
Job Security (IV)	-0.165	-1.475	Normal Distribution
Job Satisfaction (DV)	-0.143	-0.884	Normal Distribution

from that, there are other methods to implement normality test, among others stem and leaf plot, box plot and normal Q-Q plot. Histogram, steam and left plot and Q-Q plot for variables tested are shown in Appendix A1, A2 and A2.

4.2.2 Linearity Test

The linearity test was performed by examining scatterplot of all variables. When we examine the scatter plot as shown in Appendix A4, it does not reveal any apparent nonlinear relationships. Thus, we may assume that there is a linear relationship between the independent and dependent variables. Based on that assumptions, the inferential statistics method can be implemented.

4.2.3 Multicollinearity Test

The result of this test is shown in Table 4.3. It was found that the VIF values for all dimensions of independent variables are less than 5 and the tolerance values are less than 1.

Table 4.3
Result of multicollinearity test

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	1.033E-17	0.046			0.000	1.000		
RC.	.105	.052	.098		2.045	.042	.987	1.013
PE	-.002	.057	-.001		-.030	.976	.980	1.021
WLD	.328	.060	.267		5.453	.000	.950	1.053
WLB	.287	.059	.239		4.831	.000	.933	1.072
JS	.319	.062	.250		5.096	.000	.947	1.056

It was also found that the condition indexes for all dimensions of independent variables are within the range of 1.000 to 1.339, i.e lesser than 20. As such we may assume that the problem of multicollinearity does not exist in the data

4.2.4 Homoscedasticity Test

In testing homoscedasticity of data, a scatterplot was obtained. It is shown in Appendix A5. It is well-defined from scatterplot that homoscedasticity exists in the relationship between independent and dependent variables.

4.3 Factor Analysis

Factor analysis, a multivariate technique that confirms the dimensions of the concept that have been operationally defined, as well as indicating which of the items are most appropriate for each dimension. (Sekaran, 2012). The results of the factor analysis is as follows:

4.3.1 Job Stressor

For this variable, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy value is 0.753 exceeding the recommended value of 0.6 (Kaiser, 1970) and the Bartlett's Test of Sphericity reached statistical significance 0.000. In examining the anti-image correlation matrix, it reveals the presence of co-efficient of 0.5. The same item also received the lowest value for communalities.

Table 4.4
KMO and Bartlett's test for Job stressor

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.883
Bartlett's Test of Sphericity	Approx. Chi-Square	2884.246
	df	45
	Sig.	0

In examining the total variance explained, five factors were extracted because they have eigenvalues greater than 1. The five factor would explain 42% of the variance

Table 4.5
Total variance explained for job stress

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.566	19.401	19.401	3.03	16.817	16.836	2.494	13.842	13.842
2	2.381	13.282	26.564	1.923	10.673	28.205	1.831	10.162	21.082
3	1.416	9.089	36.356	1.045	5.8	34.121	1.422	7.892	28.322
4	1.231	7.712	46.272	0.654	3.63	37.773	1.313	7.287	35.562
5	1.108	6.908	48.356	0.546	3.03	40.867	1.084	6.016	42.802
6	1.013	6.38	58.398						
7	0.976	5.683	62.536						
8	0.844	5.432	66.432						
9	0.795	5.032	70.596						
10	0.644	4.608	74.142						
11	0.593	4.204	78.924						
12	0.567	3.987	80.645						
13	0.537	3.668	81.48						
14	0.523	3.023	85.544						
15	0.492	2.804	87.552						
16	0.46	2.553	92.488						
17	0.442	2.392	91.482						
18	0.393	2.014	95.688						
19	0.377	1.821	98.224						
20	0.318	1.774	100						

Extraction Method: Principal Axis Factoring

In deliberation the distributions of items according to factors, it is performed by using varimax rotation. The appropriate loading factor for each item is 0.3 as the number of respondents approaches 290 (Hair et al, 2006). The rotated factor matrix indicates that a six solution is evident in the data. All items appear to be grouping relatively well in the same factors has been developed by the original researcher.

Table 4.6
Rotated factor matrix for job stressor

	Factor				
	1	2	3	4	5
C5			.71		
C21		.782			
C14					.665
C22		.642			
C25		.609			
C15					.575
C20	.693				
C17	.622				
C3			.589		
C9				.611	
C6				.582	
C13					.560
C19	.432				
C4			.561		
C7				.512	
C1			.314		
C18	.572				
C8				.425	
C23					
C2			.474		
C16	.425				
C10				.312	
C11					.642
C24		.430			
C12					

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

It is shown in Table 4.7 that the result of factor loading has no much difference from the original research as follows:

Table 4.7
Factors and Items

Factor	Item in Research	Factor/dimension rename
1	C16,C17,C18,C19,C20	Work-Life Balance
2	C21,C22, C24,C25	Job Security
3	C1,C2,C3,C4,C5	Role Conflict
4	C6,C7,C8,C9,C10	Physical environment
5	C12,C13,C14.C15	Work-Load

Based on the rotated factor matrix, items C12 and C23 were excluded from any factors because their factor loadings have not reached 0.3

4.3.2 Job satisfaction

For this factors, the Bartlett's test of Sphericity reached statistical significance 0.000 and that Kaiser-Meyer-Olkin Measure of Sampling Adequacy of of significant worth is far more prominent than 0.6 with an estimation of 0.729. The correlation lattice uncovered the nearness of all coefficients of 0.5 or more

Table 4.8
KMO and Bartlett's test for Job Satisfaction

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.729
Approx. Chi-Square		235.516
Bartlett's Test of Sphericity	df	1
	Sig.	0

For this factors, just 1 component was separated on the grounds that it has eigenvalues more prominent than 1. This one component would clarify 56% of the fluctuation. The pivoted calculate framework likewise shows that one arrangement is obvious in the information. The aftereffect of element investigation is backings Li and Cheung's (2004) finding

Table 4.9

Total variance explained for Job satisfaction

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.869	93.442	93.442	1.869	93.442	93.442
2	0.131	6.558	100			

Extraction Method: Principal Axis Factoring.



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4.4 DESCRIPTIVE ANALYSIS

4.4.1 Demographic Data

The frequencies for the number of respondent illustrated in Table 4.10. From the demographic data it is shown that, 47.06% of the respondents are male and 52.94% are females. The majority of the people lie within the age bracket of 31 to 40 which is about 43.53%, where else 2.35% are between 20-25 years old, 14.71% are between 26-30 years old, 30.59% between 41-50 years old and 8.82% between more than 50 years old.

It is also shown that about 8.82% are diploma holders, where else majority of the respondent has Bachelor Degree which is about 65.88% and 22.29% Master's Degree holder.

Meanwhile, 62.35% respondents are married, 29.41% respondents are single, 5.29% respondents are divorcee, 1.18% respondents are widow / widower, 1.76% respondents are single parent and about 18.24% of the respondent had an experience of above 16 years, 32.35% had an experience in between 11 to 15 years, 30.59% had experience in between 6 to 10 years and 18.82 percent had an experience in between 1 to 5 years.

Table 4.10
Summary of demographical data

Profiles		Frequency	Percentage
Age	20-25 years old	4	2.35
	26-30 years old	25	14.71
	31-40 years old	74	43.53
	41-50 years old	52	30.59
	≥ 50 years old	15	8.82
Total		170	100
Gender	Male	80	47.06
	Female	90	52.94
Total		170	100
Education	Diploma	15	8.82
	Bachelor's Degree	112	65.88
	Master's Degree	43	25.29
Total		170	100
Marital Status	Single	50	29.41
	Married	106	62.35
	Divorced	9	5.29
	Widow or widower	2	1.18
	Single parent	3	1.76
Total		170	100
Working Experience	1 - 5 years	32	18.82
	6 - 10 years	52	30.59
	11 - 15 years	55	32.35
	above 16 years	31	18.24
Total		170	100

4.4.2 Mean's test

Mean's test was used in the descriptive analysis, particularly to fulfil objective 1 and 2 as follow:-

Objective 1: To determine and describe the main stressors that impacts' in claims department of insurance company in Kuala Lumpur

Objective 2: To determine the level of job satisfaction among staffs' in claims department of insurance company in Kuala Lumpur

4.4.2 (I) Job Stressors

The main stressor that impacts job satisfaction was examined through the mean value for each variables of job stressor. According to Hair et al (2003), the nearer the mean value to 5, the more prevailing the variable is.

Table 4.11

Importance/Dominance of source/dimension of job stressor

Source of Job Stressor	Mean Value	Standard Deviation	Importance/ Dominance
Role Conflict	3.127	0.86	1
Workload	3.088	1.05	2
Work-Life Balance	3.079	1.017	3
Job Security	2.899	1.288	4
Physical Environment	2.065	0.766	5

From Table 4.11, it has illustrated that Role Conflict is the main job stressor (mean value of 3.127), subsequently workload (mean value of 3.088), work-life balance

(mean value of 3.079), job security (mean value of 2.899) and physical environment (mean value of 2.065)

In determining frequency of each variables and describing the main job stressor, a descriptive analysis was performed, and the result is explained below.

(a) Role Conflict

The role conflict was studied with the help of five questions, which reflected upon the frequency of arguments with the colleagues, superiors and customers. The greater the conflicts with others on the basis of the responsibilities and authorities associated with the specific roles, the greater will be the role conflict. When comparing the percentage of arguments, the respondents inclined slightly more towards agreement, i.e. almost 42.94% of the people replied that they have frequent arguments. On the other hand, 30.59% of the people disagreed with the notion.

The authority exercised by the individuals mainly falls in the category of agreement, where almost 42.94 % of the respondent believed that they are not given their due right to practice authority. Whereas, almost 25.88% of the people disagreed with the question, which means that they believe that they are allowed to practice authority. Certainly 41.18% agreed that, their role is not being appreciated, whereas 26.47% disagreed. Upon observation of the crosstabs between the age and authority, majority of the people fall in the age group of 40 to 50, so it can be assumed that the middle level employees encounter this issue.

The ambiguity in the roles and job descriptions of the people, impact the frequency of conflicts and it is observed that almost 61 % of the people face this difficulty. The percentage of disagreement was also a little significant and almost 37 % of the people responded against this notion.

In the other hand, 42.35% respondent agreed that they do not perform their job based job description, where-else 25.29% respondent disagree with that statement.

The people who responded against this both notion fall in the age group of 20-30, which normally indicates the entry level or lower middle level jobs, which mostly do not involve an extensive list of responsibilities and hence their roles are comparatively clearer than the people belonging to the age group of 30-50 and above. Table 4.12 below show the frequency and percentage of role conflict measurement;

Table 4.12

Frequency for Role Conflict measurement

Independent Variables		Frequency	Percent
Role Conflict			
Arguments	Strongly agree	24	14.12
	Agree	73	42.94
	Neutral	7	4.12
	Disagree	52	30.59
	Strongly Disagree	14	8.24
	Total	170	100
Authority	Strongly agree	35	20.59
	Agree	73	42.94
	Neutral	4	2.35
	Disagree	44	25.88
	Strongly Disagree	14	8.24
	Total	170	100
Ambiguity	Strongly agree	23	13.53
	Agree	80	47.06
	Neutral	4	2.35
	Disagree	39	22.94

	Strongly Disagree	24	14.12
	Total	170	100
Description	Strongly agree	20	11.76
	Agree	72	42.35
	Neutral	13	7.65
	Disagree	43	25.29
	Strongly Disagree	22	12.94
	Total	170	100
Appreciated	Strongly agree	22	12.94
	Agree	70	41.18
	Neutral	10	5.88
	Disagree	45	26.47
	Strongly Disagree	23	13.53
	Total	170	100

(b) Physical Environment

The physical environment of the firms was evaluated from on the basis of five questions which dealt with the general safety and pleasantness of the environment and with respect to the work environment, the attitudes of people towards each other. The attitudes were measured in terms of being picked on by others and the discriminatory practices of the firms, as well bullying at workplace.

The general environment refers to the lighting, temperature and other pleasant elements that make the work easier and better including space and storage for use. On the other hand if the environment is not pleasant then it can have an adverse impact on the performance and thus hinder the performance of the employees.

The majority of the people believed that the environment of the offices is safe and pleasant. This percentage is significantly high and almost all of the employees of the firms believe that their environment is secure and satisfying and does not pose any threat or affect them in any harmful or stressful manner. So this indicates that the majority of the people are of the same opinion and thus it is evident from the

percentages above that almost 43.53% of the people disagreed and 48.24% strongly disagreed to the statement, whose purpose was investigate that their environment was not pleasant and safe.

The discrimination and bullying at workplace and the practice of being picked on in the offices, makes the environment of the offices difficult to bear and hence increases the stress in the offices. However, the responses of the employees indicate that the environment of the offices is not discriminatory and the employees are not picked on by others.

The majority of the people that is almost 90% responded that they are not discriminated, bullied or picked on, hence the attitudes of the people and the general environment of the workplace is good and the employees are satisfied.

A very small percentage of people responded in favour of the practice and confirmed that they were picked on or discriminated. This percentage is very low and is recorded at almost 6 %, which is acceptable for organizations. Table 4.13 below show the frequency and percentage of physical environment measurement;

Table 4.13*Frequency for Physical Environment measurement*

Independent Variables		Frequency	Percent
Physical Environment			
Environment	Strongly agree	3	1.76
	Agree	7	4.12
	Neutral	4	2.35
	Disagree	74	43.53
	Strongly Disagree	82	48.24
	Total	170	100
Discrimination	Strongly agree	0	0
	Agree	10	5.88
	Neutral	4	2.35
	Disagree	74	43.53
	Strongly Disagree	82	48.24
	Total	170	100
Bullying	Strongly agree	2	1.18
	Agree	6	3.53
	Neutral	3	1.76
	Disagree	78	45.88
	Strongly Disagree	81	47.65
	Total	170	100
Coworkers	Strongly agree	3	1.76
	Agree	6	3.53
	Neutral	7	4.12
	Disagree	82	48.24
	Strongly Disagree	72	42.35
	Total	170	100
Space	Strongly agree	1	0.59
	Agree	8	4.71
	Neutral	5	2.94
	Disagree	98	57.65
	Strongly Disagree	58	34.12
	Total	170	100

(c) Workload

The workload of the employees was measured in terms of the time allowed to complete any task, the overtime people put in for the completion of tasks,

unreasonable amount of work with unreasonable deadlines and dissatisfaction with involvement in decision making. The greater the amount of time people put in for the completion of tasks, the greater will be the workload.

The percentage of responses indicates that the majority of the people believe that they are not provided with enough time for the completion of task. This percentage is almost more than half and lies at 6%. This shows that most of the people have to bear the workload and thus also have the tendency to become stressed by the situations. The crosstabs between the age group and the time for task interprets that the people ranging in the age group of 31-50 are not provided with enough time for the completion of their tasks. On the other hand, almost 31% of the people disagreed with this notion. The overtime that people put in, indicates the workload to some extent. The responses indicate that most of the people have to put in extra hours to complete their work. These extra hours indicate the workload and also contribute towards the stress faced by the employees. The majority of the employees put in extra hours. The percentage of employees who agreed to this effort of overtime, ranges to almost 69%. On the other hand, almost 30% of the employees disagreed because they believe that they don't have to put in overtime. The respondent also felt amount of work expected not reasonable, about 42.94 % respondent agreed, certainly 42.35% respondent felt they have too many unreasonable deadline and about 41.18% respondent also agreed that they are not satisfied with their involvement in decisions that affect their work. Table 4.14 below show the frequency and percentage of workload measurement;

Table 4.14
Frequency for Workload measurement

Independent Variables		Frequency	Percent
Workload			
Time	Strongly agree	48	28.24
	Agree	68	40
	Neutral	6	3.53
	Disagree	48	28.24
	Strongly Disagree	0	0
	Total	170	100
Overtime	Strongly agree	60	35.29
	Agree	57	33.53
	Neutral	5	2.94
	Disagree	48	28.24
	Strongly Disagree	0	0
	Total	170	100
Reasonable	Strongly agree	34	20
	Agree	73	42.94
	Neutral	7	4.12
	Disagree	52	30.59
	Strongly Disagree	4	2.35
	Total	170	100
Deadlines	Strongly agree	10	5.88
	Agree	72	42.35
	Neutral	23	13.53
	Disagree	63	37.06
	Strongly Disagree	2	1.18
	Total	170	100
Involvement	Strongly agree	22	12.94
	Agree	70	41.18
	Neutral	10	5.88
	Disagree	45	26.47
	Strongly Disagree	23	13.53
	Total	170	100

(d) Work-Life Balance

The work life balance of the employees was measured on the basis of the interference of their work in their social life and their ability to prioritize their work in order to meet their social needs and requirements. The balance between work and family or social life of the employees is important to maintain so that the employees do not feel stressed and are satisfied with their jobs. This balance needs to be kept at a particular level, and if not, then the people are to be provided with leisure and other activities so as to keep their stress at work to the minimum.

The responses of the employees indicate that the majority of the people believe that there is no balance between their work and life, and their work interferes a lot with their everyday life. A huge number of people agree with the notion of interference and hence it is evident from the data above that almost 67% of the people believe that this interference exists. On the other hand, almost 24% of the people believed that their work interferes with their life.

The responses of the people indicate that a significant number of majority believes that they are unable to prioritize their work according to the family or social. This percentage equals a sum total of almost 50%. On the other hand, almost 42 percent of the people believe that they have the liberty to prioritize their work according to their needs. Table 4.15 below show the frequency and percentage of work-life balance measurement;

Table 4.15*Frequency for Work-Life Balance measurement*

Independent Variables		Frequency	Percent
Work-Life Balance			
Interference	Strongly agree	41	24.12
	Agree	74	43.53
	Neutral	14	8.24
	Disagree	33	19.41
	Strongly Disagree	8	4.71
	Total	170	100
Priotization	Strongly agree	31	18.24
	Agree	54	31.76
	Neutral	14	8.24
	Disagree	63	37.06
	Strongly Disagree	8	4.71
	Total	170	100
Wellbeing	Strongly agree	22	20
	Agree	70	42.94
	Neutral	10	4.12
	Disagree	45	30.59
	Strongly Disagree	23	2.35
	Total	170	100
Balance	Strongly agree	23	5.88
	Agree	80	42.35
	Neutral	4	13.53
	Disagree	39	37.06
	Strongly Disagree	24	1.18
	Total	170	100
Family	Strongly agree	10	12.94
	Agree	72	41.18
	Neutral	23	5.88
	Disagree	63	26.47
	Strongly Disagree	2	13.53
	Total	170	100

(e) Job security

The job security of the employees is measured on the basis of five factors that help in determining the security level of the employees. These factors include the control the employees have over their jobs in terms of the nature of job, for example contractual, temporary or permanent. The more control people have over their jobs, the greater will be their security and hence the satisfaction as well. In addition to this, fear of loss of employment also contributes towards the job security and how secure an employee feels within an organization. Moreover the fear of the loss of employment also affects the stress level of the employee.

The responses of the people indicate that almost 14.71% of the people strongly agreed and 27.06 % of the people agreed with the statement. On the other hand, almost 26.47 % of the people disagreed and 25.88% of the people strongly disagreed with the statement that they have little to no control over their jobs. So overall it can be observed from the percentages that almost 42% of the people responded against the notion, whereas almost 52% of the people ruled in favor of the argument. 6% of these people remained impartial and gave no response to this question.

The responses of the people with regards to this question indicate that almost 12.35% of the people strongly agreed and 25.29% of the people agreed with the statement. On the other hand, almost 27.65% of the people disagreed and 5.88% of the people strongly disagreed with the statement that they fear the loss of employment. So overall it can be observed from the percentages that almost 41% of the people responded against the notion, whereas almost 53% of the people ruled in favor of the

argument. 6% of these people remained impartial and gave no response to this question.

The responses of the people on receiving the right amount of recognition for their work indicate that almost 12.35% of the people strongly agreed and 25.29% of the people agreed with the statement. On the other hand, almost 27.65% of the people disagreed and 25.88 % of the people strongly disagreed. The responses of the people on having less chances for advancement on this job indicate that 31.76% of the people agreed with the statement and almost 30.59% of the people disagreed and lastly 42.35% agreed, whereas 25.29% disagreed on satisfaction benefit packages. Table 4.16 below show the frequency and percentage of job security measurement;

Table 4.16
Frequency for Job Security measurement

Independent Variables		Frequency	Percent
Work-Life Balance			
Control	Strongly agree	25	14.71
	Agree	46	27.06
	Neutral	10	5.88
	Disagree	44	25.88
	Strongly Disagree	45	26.47
	Total	170	100
Loss	Strongly agree	22	12.94
	Agree	49	28.82
	Neutral	9	5.29
	Disagree	42	24.71
	Strongly Disagree	48	28.24
	Total	170	100
Recognition	Strongly agree	21	12.35
	Agree	43	25.29
	Neutral	15	8.82
	Disagree	47	27.65
	Strongly Disagree	44	25.88

	Total	170	100
Advancement	Strongly agree	23	13.53
	Agree	54	31.76
	Neutral	7	4.12
	Disagree	52	30.59
	Strongly Disagree	34	20
	Total	170	100
Benefits	Strongly agree	20	11.76
	Agree	72	42.35
	Neutral	13	7.65
	Disagree	43	25.29
	Strongly Disagree	22	12.94
	Total	170	100

4.2.2(ii) Level of Job Satisfaction

The range for the level of job satisfaction is obtained through a descriptive analysis as explained by Sekaran (2012). The range of every level is shown in Table 4.17 and the mean score of each dimension is shown in Table 4.18

Table 4.17

Range for every level of job satisfaction

Mean Value	Level of Job Satisfaction
≤ 2.799	Weak
2.800 to 4.400	Average
≥ 4.400	Excellent

Based on Table 4.17, it is demonstrated that the mean, median and mode for job satisfaction are, 4.000 and 4.00 respectively, thus it is within the range of average level. Therefore, the finding states that claims department staff has average level of job satisfaction. In determining frequency of each variables and describing the main job stressor, a descriptive analysis was performed, and the result is explained below.

Table 4.18
Means Score for each dimension

Dimension	Mean Score	Ranking
You are not satisfied with the job	3.655	3
You don't receive frequent appreciation on your good performance	3.335	4
Your job dont use of your skills and abilities	3.224	5
You dont have clearly defined quality goals on your job	4.324	1
You don't feel encouraged to come up with new and better ways of doing things	3.665	2

The satisfaction level of the employees was measured with the help of five questions which were directed towards the overall appreciation received by the employees for their good performance, general level of satisfaction of the employees, usage of their abilities and skills, if they have clear defined goal and if they are encouraged towards innovation.

Although the stressors of the employees affect their performance and satisfaction levels, but there are other factors as well which play a major role in the satisfaction of the employees. However, with regards to the stressors studied in this report, it can be observed that the overall satisfaction level of the employees is good.

The responses of the people on statement if they are not satisfied with the job indicate that almost 9.41 % of the people strongly agreed and 25.29 % of the people agreed

with the statement whereas almost 42.35 % of the people disagreed and 17.65% of the people strongly disagreed. On the other hand for statement that if they don't receive frequent appreciation on your good performance the responses indicates that almost 0% of the people strongly agreed and 24.12 % of the people agreed with the statement whereas almost 52.94 % of the people disagreed and 18.82% of the people strongly disagreed.

The responses of the people on statement if they don't use of their skills and abilities indicate that almost 1.18% of the people strongly agreed and 3.53% of the people agreed with the statement whereas almost 45.88% of the people disagreed and 47.65 % of the people strongly disagreed.

The responses of the people on clearly defined quality goals on their job indicate that 3.53% of the people agreed with the statement and almost 48.24% of the people disagreed and lastly 4.71% agreed, whereas 57.65% disagreed on the statement if they don't feel encouraged to come up with new and better ways of doing things

So overall it can be observed from the percentages that people responded against the notion. Summary of results shown in Table 4.18

Table 4.19*Frequency for levels of Job Satisfaction*

Dependent Variables		Frequency	Percent
Job Satisfaction			
Satisfaction	Strongly agree	16	9.41
	Agree	43	25.29
	Neutral	9	5.29
	Disagree	72	42.35
	Strongly Disagree	30	17.65
	Total	170	100
Performance	Strongly agree	0	0
	Agree	41	24.12
	Neutral	7	4.12
	Disagree	90	52.94
	Strongly Disagree	32	18.82
	Total	170	100
Abilities	Strongly agree	2	1.18
	Agree	6	3.53
	Neutral	3	1.76
	Disagree	78	45.88
	Strongly Disagree	81	47.65
	Total	170	100
Goals	Strongly agree	3	1.76
	Agree	6	3.53
	Neutral	7	4.12
	Disagree	82	48.24
	Strongly Disagree	72	42.35
	Total	170	100
Encouragemet	Strongly agree	1	0.59
	Agree	8	4.71
	Neutral	5	2.94
	Disagree	98	57.65
	Strongly Disagree	58	34.12
	Total	170	100

4.5 INFERENCE ANALYSIS (HYPOTHESES TESTING)

As discussed in previous chapter, the researcher has developed 7 hypotheses. All hypotheses were tested by using inferential statistics. 1st to 6th hypotheses, were tested using Pearson Correlation and 7th hypothesis was tested using multiple regression.

First six hypotheses was developed to fulfil objective 3, 4, 5, 6 and 7 as stated below;

Objective 3) To identify the is the relationship between role conflict and job satisfaction among staffs' in claims department of insurance company at Kuala Lumpur.

Objective 4) To identify the relationship between physical environment and job satisfaction among staffs' in claims department of insurance company at Kuala Lumpur.

Objective 5) To identify the relationship between workload and job satisfaction among staffs' in claims department of insurance company at Kuala Lumpur.

Objective 6) To identify the relationship between work- life balance and job satisfaction among staffs' in claims department of insurance company at Kuala Lumpur.

Objective 7) To identify the relationship between job security and job satisfaction among staffs' in claims department of insurance company at Kuala Lumpur.

4.5.1 Use of Pearson Correlation

Pearson correlation was used to examine hypotheses 1 to 6. Table 4.20 shows the correlation between the dimensions of job stress, that is role conflict, physical environment, work load, work life balance and job security, with the dependent variable that is the job satisfaction. The analysis was done to identify if there is any relationship in between job stressors and job satisfaction. The relationship between each of the stressors and the job satisfaction is tested via correlation and then the results are interpreted as below.



Table 4.20
Results of Pearson correlation analysis

		Correlations					
		Role Conflict	Physical Environment	Work Load	Work Life Balance	Job Security	Job Satisfaction
Role Conflict	Pearson Correlation	1	-.019	.262**	.233**	-.056	-.283**
	Sig. (2-tailed)		.808	.001	.002	.467	.000
	N	170	170	170	170	170	170
Physical Environment	Pearson Correlation	-.019	1	-.110	-.165*	.140	.165*
	Sig. (2-tailed)	.808		.153	.032	.069	.031
	N	170	170	170	170	170	170
Work Load	Pearson Correlation	.262**	-.110	1	.674**	-.493**	-.791**
	Sig. (2-tailed)	.001	.153		.000	.000	.000
	N	170	170	170	170	170	170
Work Life Balance	Pearson Correlation	.233**	-.165*	.674**	1	-.366**	-.732**
	Sig. (2-tailed)	.002	.032	.000		.000	.000
	N	170	170	170	170	170	170
Job Security	Pearson Correlation	-.056	.140	-.493**	-.366**	1	.526**
	Sig. (2-tailed)	.467	.069	.000	.000		.000
	N	170	170	170	170	170	170
Job Satisfaction	Pearson Correlation	-.283**	.165*	-.791**	-.732**	.526**	1
	Sig. (2-tailed)	.000	.031	.000	.000	.000	
	N	170	170	170	170	170	170

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

i. Hypothesis 1

Hypothesis 1 says that '*there is a significant relationship in between role conflict and job satisfaction*'

Table 4.21

Correlation between role conflict and job satisfaction

		Job Satisfaction
Role Conflict	Pearson Correlation	-.283*
	Sig. (2-tailed)	.000

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

Pearson r value in this case is -0.283 which shows that the relation between both variables is weak and negative, which means that every change in one variable would lead to a 0.254% change in the other. The Sig. (2-Tailed) value in our example is 0.000. This value is less than 0.05. Because of this, we can conclude that there is a statistically significant correlation between role conflict and job satisfaction. The negative relationship indicates that the increase one value will lead to a decrease in the other. This means that the increase in role conflict will lead to a decrease in the job satisfaction. This negative relationship between the two is also supported by another study conducted by Netemeyer et al. (2009).

From the correlation above, it shows that, there is a significant relationship in between role conflict and job satisfaction. $R = -0.283$, $p = 0.000$. That support hypothesis 1

ii. Hypothesis 2

Hypothesis 2 says that *'There is a significant relationship in between physical environment and job satisfaction'*

Table 4.22

Correlation between physical environment and job satisfaction

		Job Satisfaction
Physical Environment	Pearson Correlation	.165*
	Sig. (2-tailed)	.031

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

Pearson r value in this case is 0.165 which shows that the relation between both variables is weak and positive, which means that every change in one variable would lead to a 0.165% change in the other. The Sig. (2-Tailed) value in our example is 0.031. This value is less than 0.05. Because of this, we can conclude that there is a statistically significant correlation between the physical environment and job satisfaction. The positive relationship indicates that the increase one value will lead to an increase in the other. This means that the increase in physical environment will lead to an increase in the job satisfaction. So a better physical environment contributes towards the satisfaction level of the employees.

From the correlation above, it shows that, there is a significant relationship in between physical environment and job satisfaction. $R = 0.165$, $p = 0.031$. That support hypotheses 2

iii. Hypothesis 3

Hypothesis 3 says that *'There is a significant relationship in between workload and job satisfaction'*

Table 4.23

Correlation workload and job satisfaction

		Job Satisfaction
Work Load	Pearson Correlation	-.791*
	Sig. (2-tailed)	.000

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

Pearson r value in this case is -0.791 which shows that the relation between both variables is strong yet negative, which means that every change in one variable would lead to a -0.791 percent change in the other. The Sig. (2-Tailed) value in our example is 0.000. This value is less than 0.05. Because of this, we can conclude that there is a statistically significant correlation between work load and job satisfaction. The negative relationship indicates that the increase one value will lead to a decrease in the other. This means that the increase in work load will lead to a decrease in the job satisfaction. This negative relationship between the two is also supported by another study conducted by Ho"ge, T (2009).

From the correlation above, it shows that, there is a significant relationship in between workload and job satisfaction. $R = -0.791$, $p = 0.000$. That support hypothesis 3

iv. Hypothesis 4

Hypothesis 4 says that *'There is a significant relationship in between work life balance and job satisfaction'*

Table 4.24

Correlation between work life balance and job satisfaction

		Job Satisfaction
Work-Life Balance	Pearson Correlation	-.732*
	Sig. (2-tailed)	.000

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

Pearson r value in this case is -0.732 which shows that the relation between both variables is strong yet negative, which means that every change in one variable would lead to a -0.732 percent change in the other. The Sig. (2-Tailed) value in our example is 0.000. This value is less than 0.05. Because of this, we can conclude that there is a statistically significant correlation between work life balance and job satisfaction.

The negative relationship indicates that the increase one value will lead to a decrease in the other. This means that the increase in disturbance of the work life balance will lead to a decrease in the job satisfaction. This negative relationship between the two is also supported by another study conducted by Quarat-ul-ain, 2013

From the correlation above, it shows that, there is a significant relationship in between work life balance and job satisfaction. $R = -0.732$, $p = 0.000$.

That support hypothesis 4

v. Hypothesis 5

Hypothesis 5 says that *'There is a significant relationship in between job security and job satisfaction'*

Table 4.25

Correlation between job security and job satisfaction

		Job Satisfaction
Job Security	Pearson Correlation	.526*
	Sig. (2-tailed)	.000

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

Pearson r value in this case is 0.526 which shows that the relation between both variables is moderate yet positive, which means that every change in one variable would lead to a 0.526 percent change in the other. The Sig. (2-Tailed) value in our example is 0.000. This value is less than 0.05. Because of this, we can conclude that there is a statistically significant correlation between job security and job satisfaction. The positive relationship indicates that the increase one value will lead to an increase in the other. This means that the increase in job security will lead to an increase in the job satisfaction. This result is also supported by another study conducted by Yousef (2008).

From the correlation above, it shows that, there is a significant relationship in between work life balance and job satisfaction. $R = 0.526$, $p = 0.000$. That support hypothesis 5.

4.5.2 Regression Analysis

Multiple regression is an extension of bivariate correlation. The results of regression is an equation that represents the best prediction of a dependant variable namely job satisfaction from several independent variables , in this study role conflict, physical environment, workload, work-life balance and job security. (Urn, 2005). Hypothesis 6 was developed to fulfil objective 8 as below:-

Objective 8: To determine the effect of role conflict, physical environment, workload, work-life balance and job security on job satisfaction among staffs' at claims department of insurance company in Kuala Lumpur

Hypothesis 6 says *'There is a significant effect in between dimension of role conflict, physical environment, workload, work-life balance and job security and job satisfaction'* and it was tested using multiple regression analysis.

The R value is the correlation coefficient between the dependent variable and independent variables taken together. It also uses to measure the strength of linear relationship between two variables. R value of this study is 0.643. Thus, the relationship between independent variables and dependent variable is moderate positive.

The R^2 value is to indicate the percentage or extent the independent variable can explain the variations in dependent variables. Based on the generated result, the R^2 value is 0.414, which shows that the independent variables role conflict, physical environment, workload, work-life balance and job security can explain 41.4% of the variation in dependent variable of job satisfaction. Results shown in Table 4.26 below

Table 4.26
Multiple regression analysis

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	1.278	.106		12.095	1.000
RC	-.275	.122	-.238	-2.257	.000
PE	-.659	.130	-.608	-5.075	.335
WLD	.132	.136	.136	.967	.001
WLB	.129	.131	.161	2.537	.012
JS	.155	.118	.197	1.316	.001

a. Dependent Variable: Job Satisfaction

Adjusted $R^2 = .414$

$F = 32.243$

** $p < 0.05$

$Y = 1.278 - 0.275X_1 - 0.659X_2 + 0.132X_3 + 0.129X_4 + 0.155X_5$

The regression analysis on all 5 factors of job stressor were significant at $p < 0.01$, at $F = 32.243$. However it was found out that 4 factors were significant which had p -value < 0.05 , namely role conflict, workload, work-life balance and job security, whereas physical environment were not significant to job satisfaction

since p-value was 0.335. Thus, we may conclude the findings by saying that four out of five job stressors namely role conflict, workload, work-life balance and job security has an impact on job satisfaction. Hence, that support hypothesis 6.

4.6 SUMMARY

This chapter has presented the research findings based on the SPSS outputs. All 7 hypotheses tested are accepted .Summary of findings shown in Table 4.27. Further on findings and proposed recommendation on the subject matter discussed in chapter 5.

Table 4.27
Summary of findings

	Hypotheses	Significance
H1	There is a significant relationship in between role conflict and job satisfaction	Accepted
H2	There is a significant relationship in between physical environment and job satisfaction	Accepted
H3	There is a significant relationship in between workload and job satisfaction	Accepted
H4	There is a significant relationship in between work- life balance and job satisfaction	Accepted
H5	There is a significant relationship in between job security and job satisfaction	Accepted
H6	There is a significant effect between dimension of role conflict, physical environment, workload, work-life balance and job security and job satisfaction'	Accepted

CHAPTER 5

DISCUSSION AND RECOMMENDATION

5.0 Introduction

This chapter summarizes the thesis where the findings will be reviewed and discussed. The discussion is mainly to analyse if research objectives have been reached based on quantitative approach. Apart from that, this chapter points out both practical and policy implication, recommendation to overcome the statement of problem which was spoken earlier in chapter 3, research limitation, proposal for future research and it ends with conclusion.

5.1 Quantitative Approach

5.1.1 Level of Job Satisfaction

The results shows that the mean score for job satisfaction is 3.665. This explains that Claims Department staff generally has average level of job satisfaction.

As the results suggested that all of the variables or dimension of dimensions of job stressors considered for the purpose of correlation with job satisfaction either had a positive correlation, or a negative correlation between them. So none of the variables were neutral or had no correlation with job satisfaction and each of them contributed in one way or the other towards the job satisfaction level of the employees working in claims department of insurance company in Kuala Lumpur.

While studying the combined impact of the dimensions of job stress (i.e. role conflict, work load, physical environment, and work life balance and job security) it was observed that these stressor have a moderately negative impact on the satisfaction level of the employees. (David, 2009) This negative relationship indicates that the increase one value will lead to a decrease in the other. This means that the increase in job stressors will lead to a decrease in the job satisfaction and the employees of the claims department exhibit a moderate influence of the stressors on their satisfaction with the job. This negative relationship between the job stressors and job satisfaction is also supported by another study which explored the relationship between the two and also concluded that both of these variables have a negative relationship with each other (Quarat-ul-ain, 2013).

5.1.2 Main Source of Job Stress

The major stressors that impact the performance and satisfaction of the staff in claims department of insurance company in Kuala Lumpur are role conflict, work life balance and workload. The results shows that the mean score for role conflict is the highest (3.127), followed by workload (3.088) and work-life balance (3.079).

The role conflicts happen when an individual is compelled to go up against partitioned and contradictory parts. They can likewise happen when an individual can't settle on various parts for associations or when he or she is made a request to play out various parts inside their own organization. While most role conflict

happen due to commitments to various gatherings, part clashes can likewise happen inside a solitary association. (Pushpalatha, 2010) In a few associations, mid-level representatives or chiefs likewise work in a joint effort with the general population they direct. This outcomes in intermittent role conflict, in light of the fact that the supervisor is relied upon to work both, in collaboration with the gathering and report those representatives who fail to meet expectations. Likewise, role conflict can likewise emerge when a representative is relied upon to perform opposing undertakings. For instance, the administrator may require that a worker increases his or her production, on the other hand, another might ask him or her to enhance the quality control. (Parsa, 2013) In case of the insurance companies, it can be said that the role conflict occurs due to ambiguity in their tasks and the changing specifications and descriptions of their job, because an employee may be asked to perform duties that are not specifically a part of their job specification or description. Furthermore, along with the increased responsibilities, authority and control is also necessary, but the analysis shows that the employees in the claims department do not have much control over their jobs. Additionally, the responses of the employees indicated that they have arguments and clashes with either their superiors or colleagues. (Parsa,2013)

Workload which is defined as the physical and/or mental requirements that are linked with any specific task or a combination of tasks, is said to have a negative relationship with the job satisfaction. (Nele, 2006) This means that an increase in workload will lead to a decrease in the job satisfaction. Workload is the extent to

which force and urgency can dominate the work surroundings. It could also be measured in term of the amount of work accomplished by an employee in a certain amount of time. In other words, workload is the cost incurred by an individual, to give a certain level of performance on their job or tasks which have specific demands, keeping into consideration their abilities. (Fairbrother, 2003) This also means that the perception or experience of having to do too many things or not having enough time to do the things an individual has to do. This mental pressure of the work overload leads to exhaustion and fatigue of the cognitive abilities (Subramanyam 2013). The workload at the insurance companies was identified or judged on the questions that dealt with, the time given for completion of a task, or spending more than eight hours at their job as a routine. The responses of the employees indicated that both of these factors contributed highly towards their workload and also affected their satisfaction with the job. In addition to this, the lack of authority which was mentioned under the role conflict, also acts as a mediator and further increases the perception of workload (Subramanyam 2013)

Work–life balance is a wide-ranging concept including appropriate prioritization between work (career and motivation) on the one hand and life (family and friends) on the other. A comfortable situation of the balance attained between the primary priorities of the employees pertaining to their employment position or level, and their private or social life reduces the degree of stress and exhaustion (Usman Bashir, 2010) Most of the employees would agree that the stressors of the

career of an employee should not overpower the ability of the individual to relish and enjoy a fulfilling personal and social life outside the environment of the business. The literature and other studies also prove that the workload along with work life imbalance negatively impacts the employees and can also result in conflicts at home (Ling, 2014) So it is important to devise programs or strategies that deal with the workload and also promote balance between work and life.

This supports many other researchers theory (Quarat-ul-ain, 2013) which says *“at the point when practices expected of an individual are incongruent he or she will encounter push, discourage, wind up plainly disappointed, and perform less successfully than if the desire forced don't strife, In this manner, it can be seen that part struggle can adversely influence an individual's perspective”*

5.2.3 Relationship between role conflict, physical environment, workload, work-life balance and job security and job satisfaction

The Pearson correlation results shows that all five variables of job stressor, namely role conflict, physical environment, workload, work-life balance and job security are significantly correlated with job satisfaction. Their correlations values are at values of $r = -0.283$, $r = 0.165$, $r = -0.791$, $r = -0.732$ and $r = 0.526$

The results of the analysis indicated a positive correlation exists between the physical environment and job satisfaction as well as the job security and job satisfaction. This means that an increase or a better physical environment leads to an increase in the job satisfaction of the employees in the claims department of the

insurance companies. (Arman, 2008) Work environment involves all the aspects that relate to either the body or mind of a worker. Under hierarchical psychology research, the physical, mental and social condition is the place representatives are cooperating and their work is to be investigated for adequacy and an expansion profitability. The real intention is to create a situation, which guarantees the authoritative simplicity of exertion and kills every one of the reasons of disappointment, nervousness and stress. On the off chance that the amiable, weakness, repetitiveness and fatigue factors of the environment are minimized, then the work performance can be maximized. The work environment can either bring together or tear apart the social relationships that exist within a workplace (McCoy, 2005) These relationships can be between an employee and his colleague, manager or the organization as a whole (Jain 2014). Thus a positive correlation between the work environment and job satisfaction indicates that most of the employees are satisfied with the physical environment at work. The factors of the physical work environment may include the physical scenery (e.g. noise, lighting, temperature), fundamentals of the job itself (e.g. workload, task, complexity) extensive business features (e.g. culture and history) and even additional background of the business (e.g. industry setting, relations amongst workers) (Hill, 2003) The other positive correlation exists between the job security and the job satisfaction of the employees in the claims department of the insurance companies. Job security is referred to the guarantee of an employee or confidence that they will keep their current job. Employees that are provided with a high level of job security, have a relatively low possibility of losing or leaving

their job in the immediate future. The positive correlation between the two (i.e. job security and the job satisfaction) suggests that this profession or the employment at these firms inherently have a better security in their jobs than the other firms. Job security is also said to affect the performance of a worker, achievement of the company and as well as the existing economic environment (Stapleton, 2011). So a better job security of the employees in the insurance firms means that they perform efficiently and contribute towards the success of the company as well as the economy as a whole.

The results also indicated role conflict, work life balance and workload have a negative correlation with the job satisfaction. This means that an increase in conflict, workload and a disturbed work life balance, negatively impacts the satisfaction level of the employees with their respective insurance firms.

5.2 Implications

5.2.1 Practical Implications:

With respect to the results drawn from this study, stress negatively impacts the satisfaction level of the employees. Managers and supervisors should develop an environment of trust and cooperation between all of the employees within the organization, regardless of their hierarchical level. This can help in reducing the level of job stress and in turn raise the level of job satisfaction within the organization. This trust can be in the form of interpersonal trust and is considered as a critical part of the professional life, since it results in favourable

consequences for both, the employees and the organization (Altuntas, 2010). This increased amount of trust inside the organization will lead to an improved capability of the employees to cope with the stressful events and also be highly satisfied with their jobs. This is one of the ways to reduce the job stress at work and increase the level of trust across the hierarchical levels within an organization. Hence fostering an environment of trust is one of the prime strategy to be used by the human resource management and CEO of the organizations to improve the psychological health and the satisfaction of the employees.

This study identified the stressors within the insurance companies i.e. the workload, work life balance and Role conflict order to reduce the job stress amongst the members of the organization these elements should either be reduced or eliminated, to create a positive and healthy working environment. Reducing or sharing the workload will lead to an improved quality of work and increased amount of supervision along with it should be the priority of the management so as to identify the causes of stress.

5.2.2 Policy Implications

The study proved that the job stressors had a moderate impact on the satisfaction level of the employees, but considering the impact of job stressors on the mental as well as physical health, some programs or policies must be designed so as to reduce the level of stress (Thoits, 2010). Interventions are considered by investigators as a valuable means to reinforce the coping mechanisms, self-esteem, and sense of authorization and supportive relations of the stressed

individuals. Interventions should be designed so as to support the work goals of the employees and assistance programs for families and employees should be designed, so as to provide solutions to the problems employees are facing either at work or at home. Since the stress associated with the families also impacts the work of an employee, so such programs will assist employees to improve their quality of work by alleviating their stressors. Moreover, giving the employees more control over their jobs will also lead to reduction in stress; as well improve their performance at work and satisfaction with the organization

5.3 Recommendation

5.3.1 Management

Management should give watchful thought on giving satisfying pay to labourer duty. Moreover they should be stressed over giving additional preferences (especially cash related points of interest). Administration should concentrate on giving agent welfare administrations, wellbeing and wellbeing, professional stability, working duties and great workplace for specialist level representative. Administration should give more open entryways for progression and develop their aptitudes and limits. Specialists are excited about having neighbourly condition. Thusly administration must get more acquainted with this specialists and make agents view them as a pioneer, not as a director. Since agents are involved with having incredible joint effort with accomplices, organization should make an indicate have a work environment where awesome interest and shared

respect exist. Thusly administration should keep up proper grievance dealing with strategy in the association to support to deal with their issues. Stretch overview might be led every year to gauge example of employment stress and quick move to be made if there is increment.

5.3.2 Human Resource

Actualize a motivations framework may help double participation in wellness programs and it must be ongoing. For instance, employees could be awarded insurance premium rebates for taking a Health Risk Assessment (HRA). Or, offering a gift card for a massage could be an incentive for participation in a stress management workshop. Ongoing boost awareness of stress management programs via posters, meetings, newsletters and the company intranet might help in balancing demand and control, and may results reduction in stress levels. Additional to that, clearly define workers' roles and responsibilities aligned with meaning and opportunity for growth may show willingness in employee's participation. Most importantly the workloads are in line with workers' capabilities and resources.

5.3.3 Corporate Social Responsibilities (CSR)

Study shows that social interaction opportunities with co-workers reduces work stress (Zamberi, 2009) Options range from the simple, such as the use of games and contests, to the more involved such as company retreats with a menu of social

activities. Create a collaborative work environment. Making employees part of the decision-making fosters a sense of control.

5.3.4 Time Flexibility

Strategic scheduling should be give to employees fluctuating the time when employees arrive or leave work has been appeared to decrease stress, particularly for workers who are guardians, parental figures or have a long drive. Offer employment sharing, low maintenance timetables and voluntary decreased work time. Representatives have more opportunity for outside duties. Permit work at home. This choice has been appeared to bring about higher confidence and to lower stress and turnover. Expand the lunch hour. A more extended lunch time can give a chance to exercise, unwinding or time for errands.

5.3.5 Stress management programme

Stress management programme should be designed for Claims staff who are experiencing stress at the working environment or at home. Techniques in handling stress may be very helpful for them and it should be in a simplified method. Providing social support is essential in individual intercession. Maintaining a strategic distance from the stressors by and large is the most ideal approach to dispose of stress yet that is exceptionally hard to do in the work environment.

Mindfulness activities can be a generally simple to-perform and powerful methodology. It helps workers concentrate their consideration on the present minute, and includes stretch lessening strategies, for example, reflection and profound breathing, practice and intellectual behavioural techniques

5.4 Research Limitation

As for the limitations, only five variables (role conflict, physical environment, work load, work-life balance and job security) derived from the job stressor were analysed. Different factors transmitting from both job stressor and demographical criteria may play a role in influencing job satisfaction. Future researchers may want to include these variables and the samples should not be limited to only three main insurance company but also other companies.

5.5 Recommendations for future research

This study was quantitative in nature and hence the real causes for the job stressors could not be extracted completely and assumptions were made based upon other similar studies within the field. So in order to provide a better understanding of the causes of five dimensions of job stressors identified, qualitative studies should be performed. These stressors can be studied along with other variables such as the management of human resource.

This study was focused on the employees of the claims department in the insurance companies, however other future studies can be conducted either with

the same variables or different variables, within different settings or sectors (such as education sector, health sector, military departments etc.

5.6 Conclusion

The study was based on the survey of the employees working in the claims department in the insurance companies of Kuala Lumpur and evaluated the relationship between the dimension of the job stress and job satisfaction. These workplace dimensions of stress were carefully chosen so that they do not coincide with other studies and avoid the confusion between the variables or the dimensions.

The applicable workplace dimensions were detected by the comparison of the workplaces that share or have significant characteristics. The results of this study identified the stressors and based upon the similarities of the work environment generalization can be made and extended to other settings as well and tested theoretically to develop a better understanding of the stressors and strategies to reduce them in a work setting.

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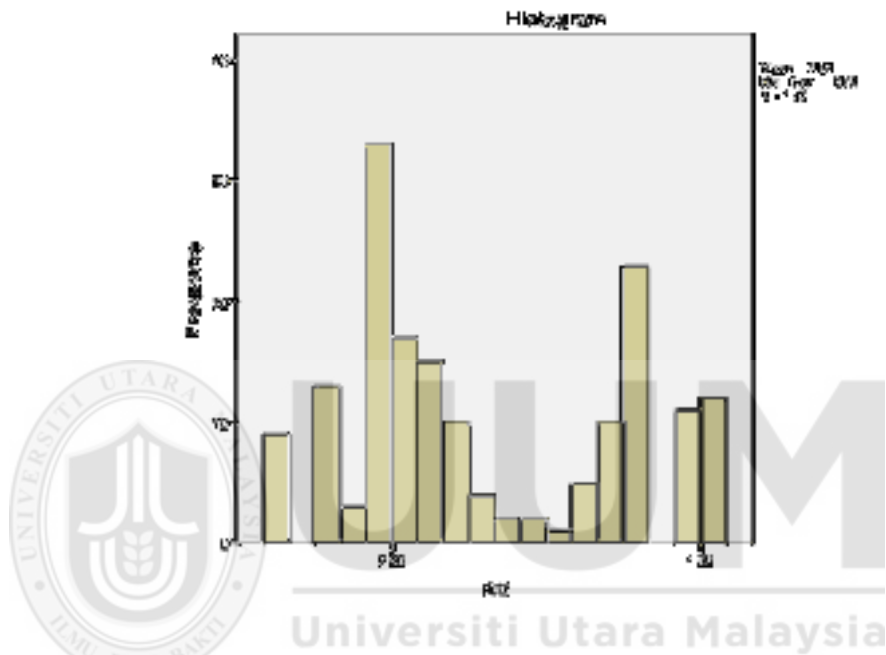
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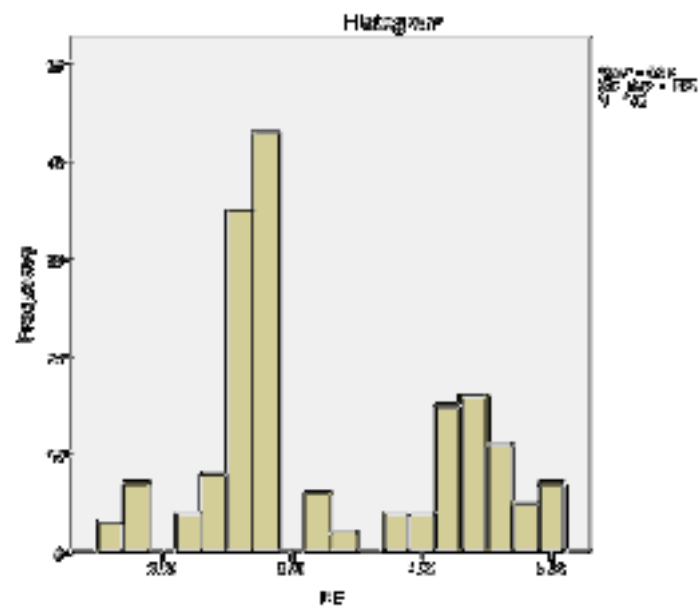
APPENDIX

A.1 Histogram

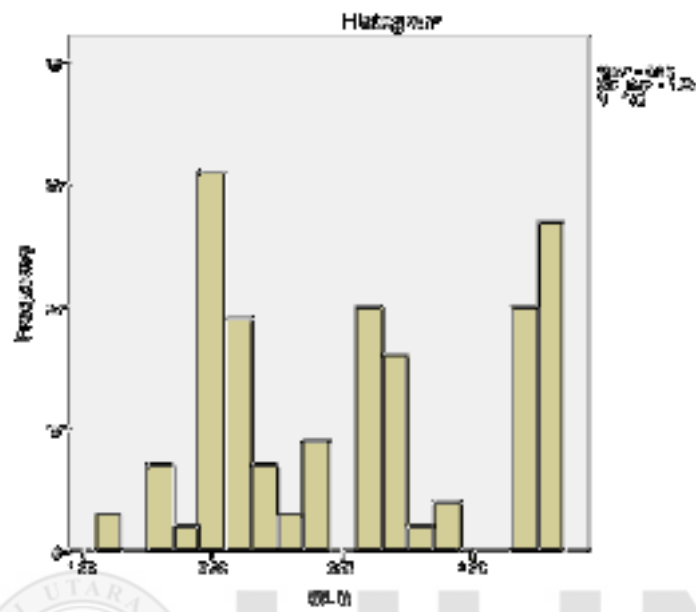
Role Conflict



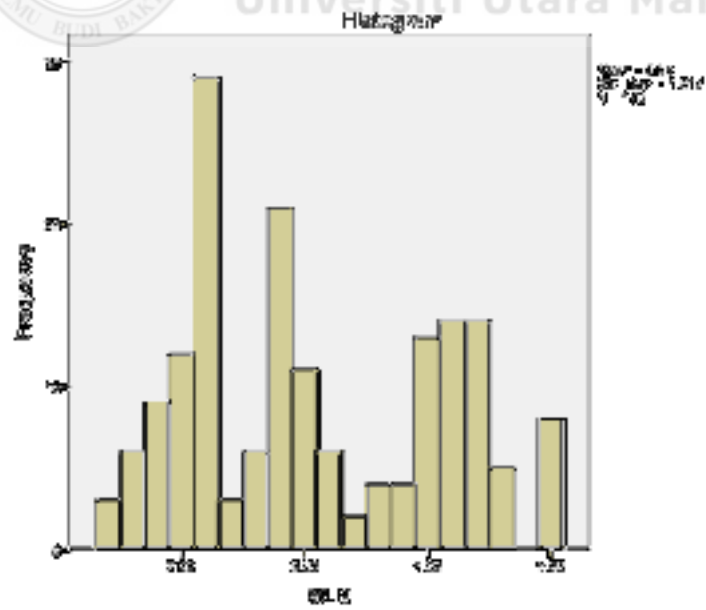
Physical Environment



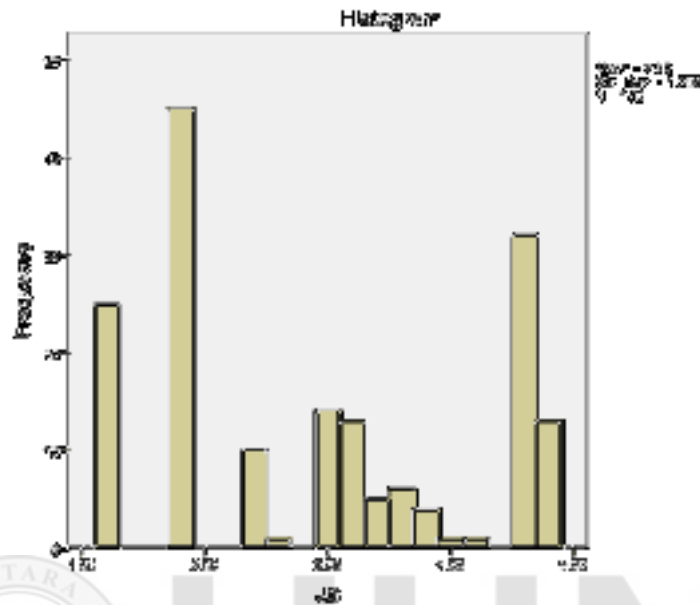
Workload



Work-Life Balance



Stem and leaf Plot



Role Conflict

RC Stem-and-Leaf Plot

[illegible]

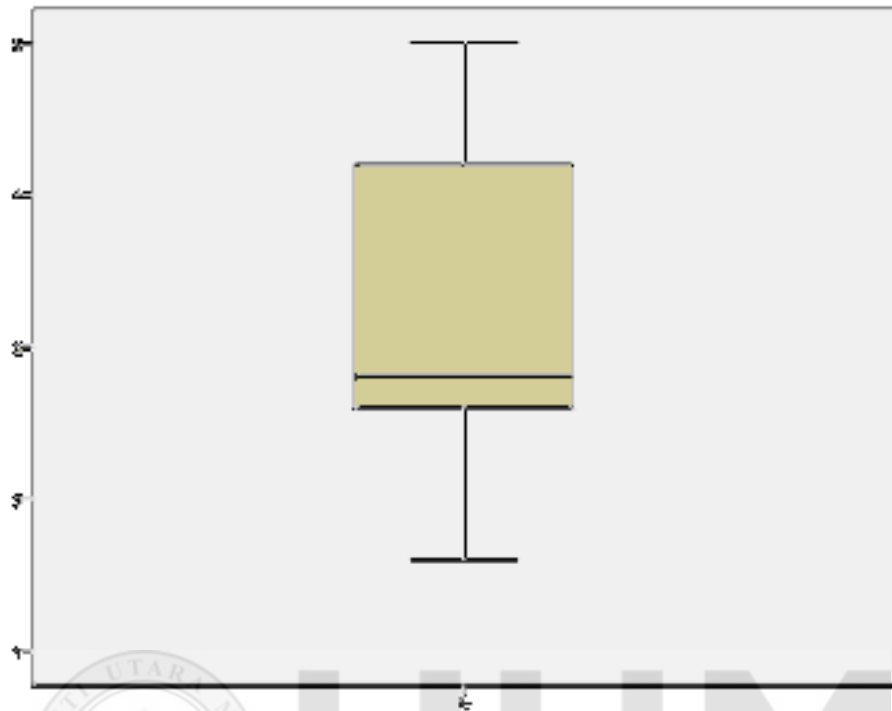
Box plot showing the distribution of the number of children per family. The y-axis is labeled 'Number of children' with values 0, 1, 2, 3, 4, 5. The box plot has a median at 2, a first quartile at 1, and a third quartile at 3. Whiskers extend from 0 to 4. There are no outliers.

al Environment

PE Stem-and-Leaf

[illegible]

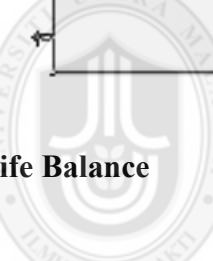
```
Stem width:      1.00
Each leaf:       1 case(s)
```

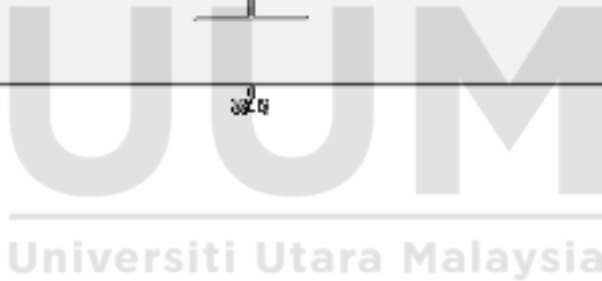
Work Load

WLD Stem-and-Leaf Plot

Frequency	Stem &	Leaf
.00	1 .	
3.00	1 .	222
.00	1 .	
7.00	1 .	6666666
2.00	1 .	88
31.00	2 .	000000000000000000000000000000
19.00	2 .	2222222222222222222
7.00	2 .	4444444
3.00	2 .	666
9.00	2 .	888888888
.00	3 .	
20.00	3 .	2222222222222222222
16.00	3 .	4444444444444444444
2.00	3 .	66
4.00	3 .	8888
.00	4 .	
.00	4 .	
20.00	4 .	44444444444444444444
27.00	4 .	666666666666666666666666666666




Life Balance



WLB Stem-and-Leaf Plot

```
Stem width:      1.00
Each leaf:       1 case(s)
```

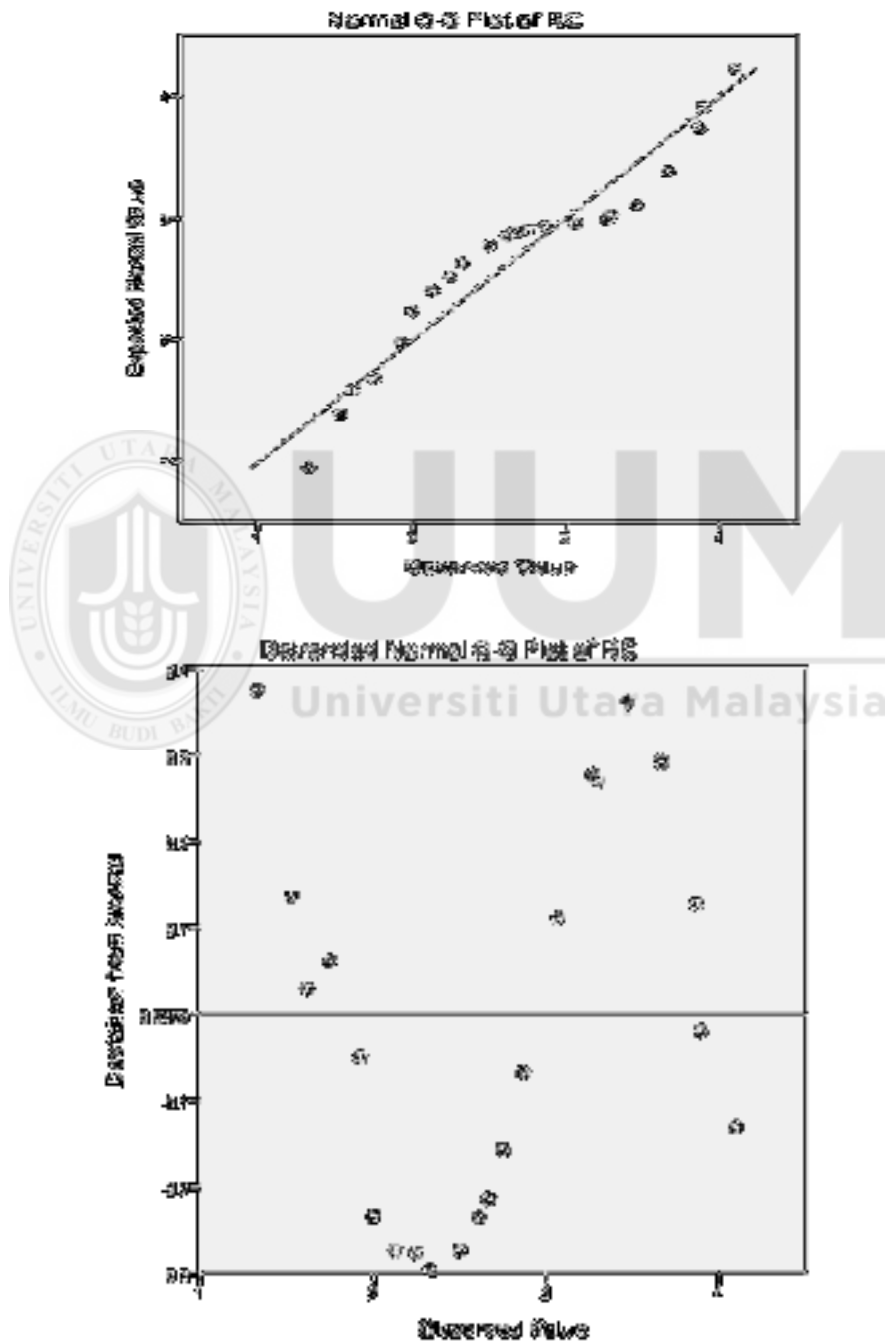

[illegible]


```
Stem width:      1.00
Each leaf:       1 case(s)
```

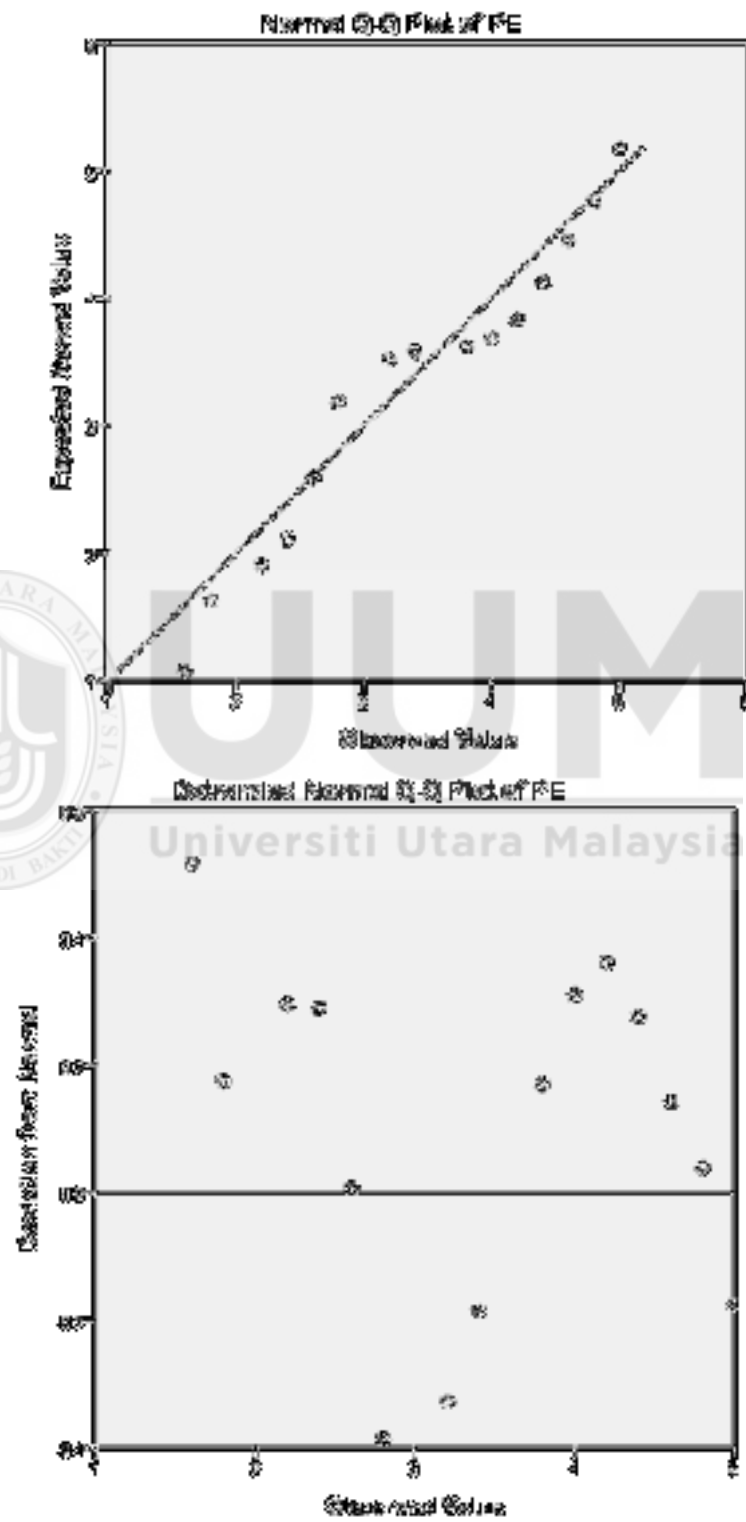


A.3 Normal Q-Q Plot

Role Conflict

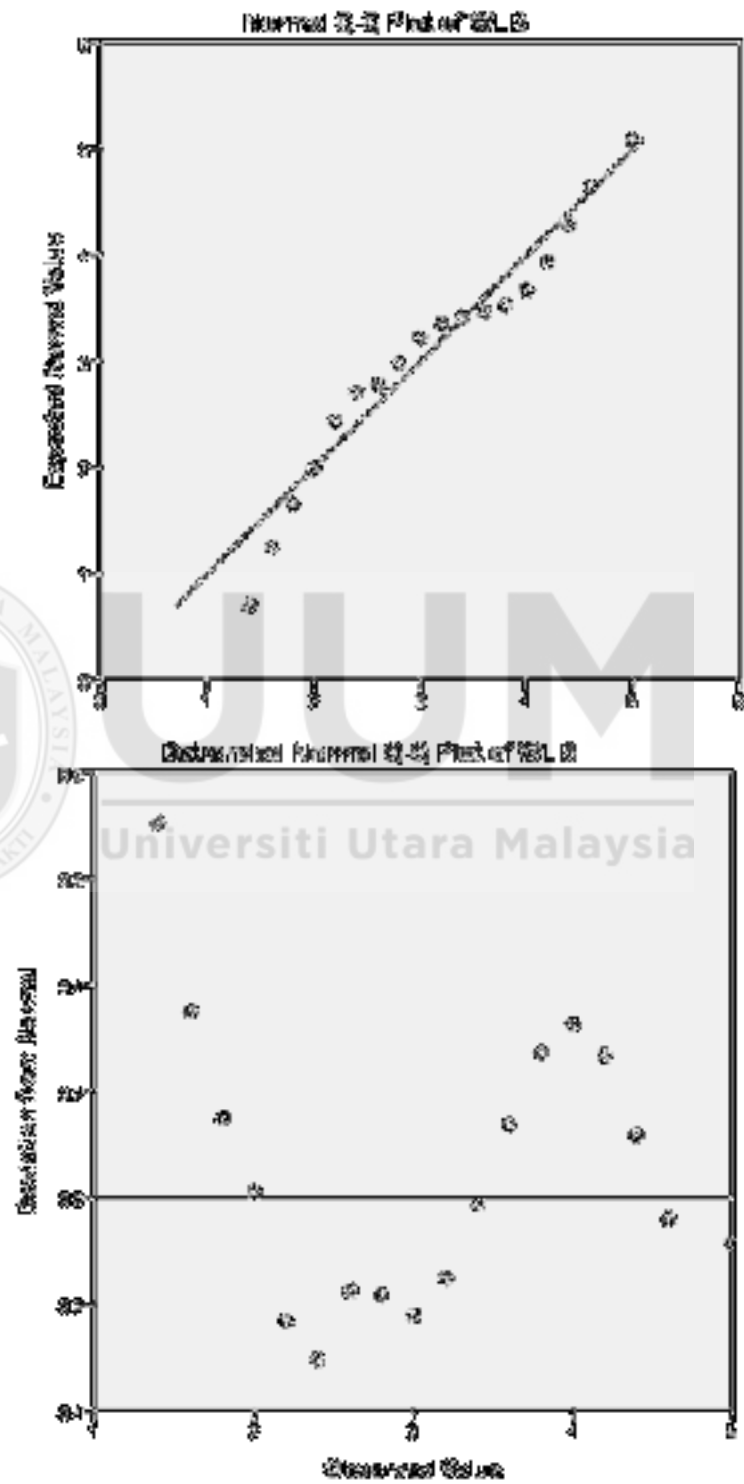


Physical Environment

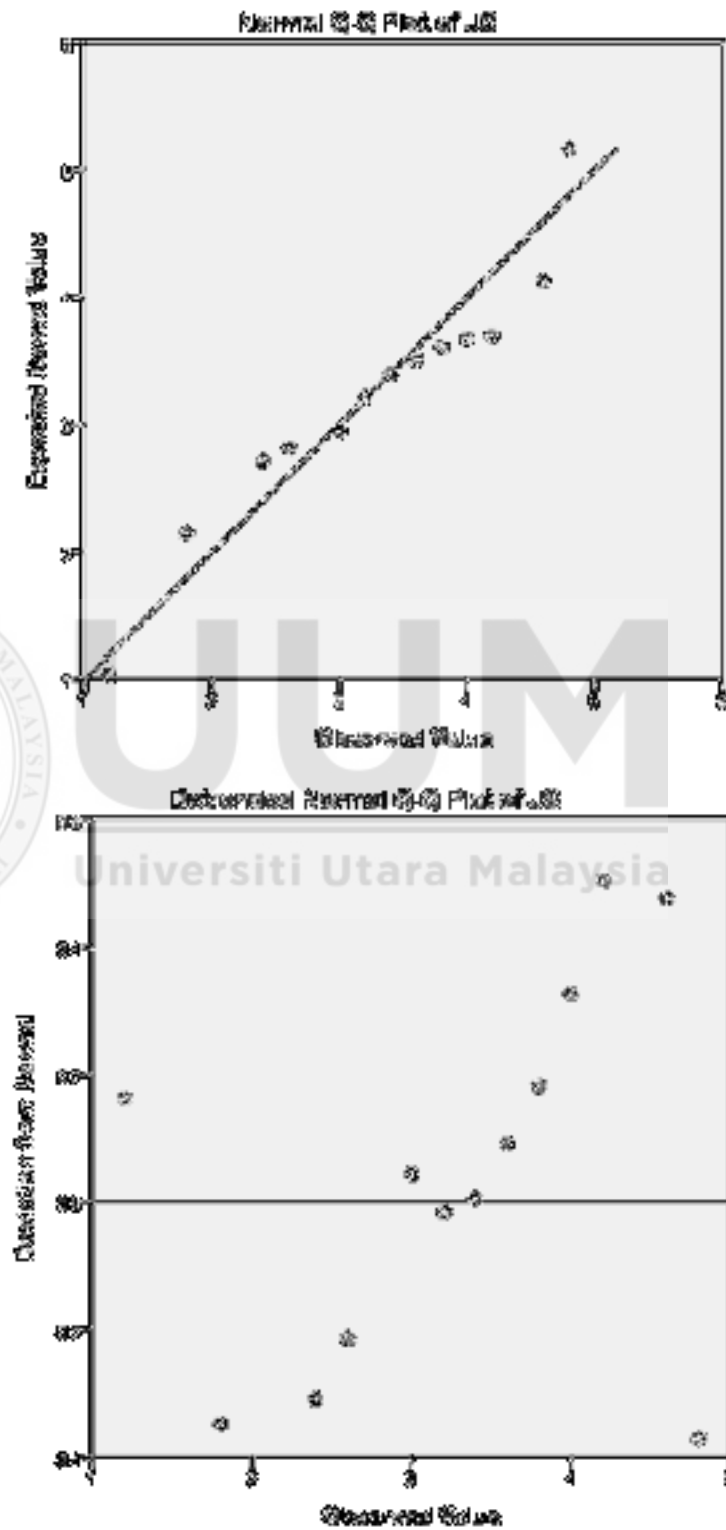




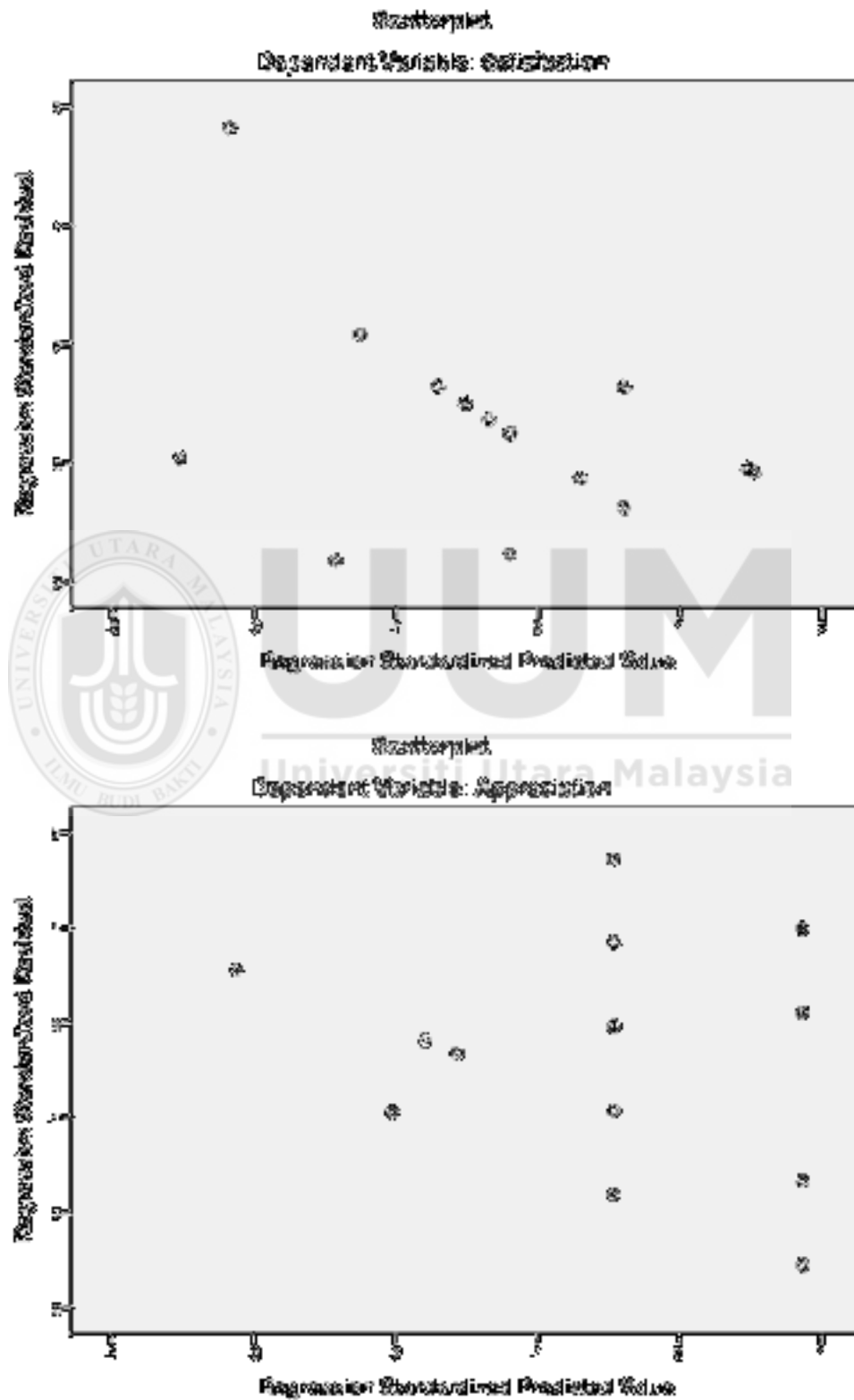
Work-Life Balance



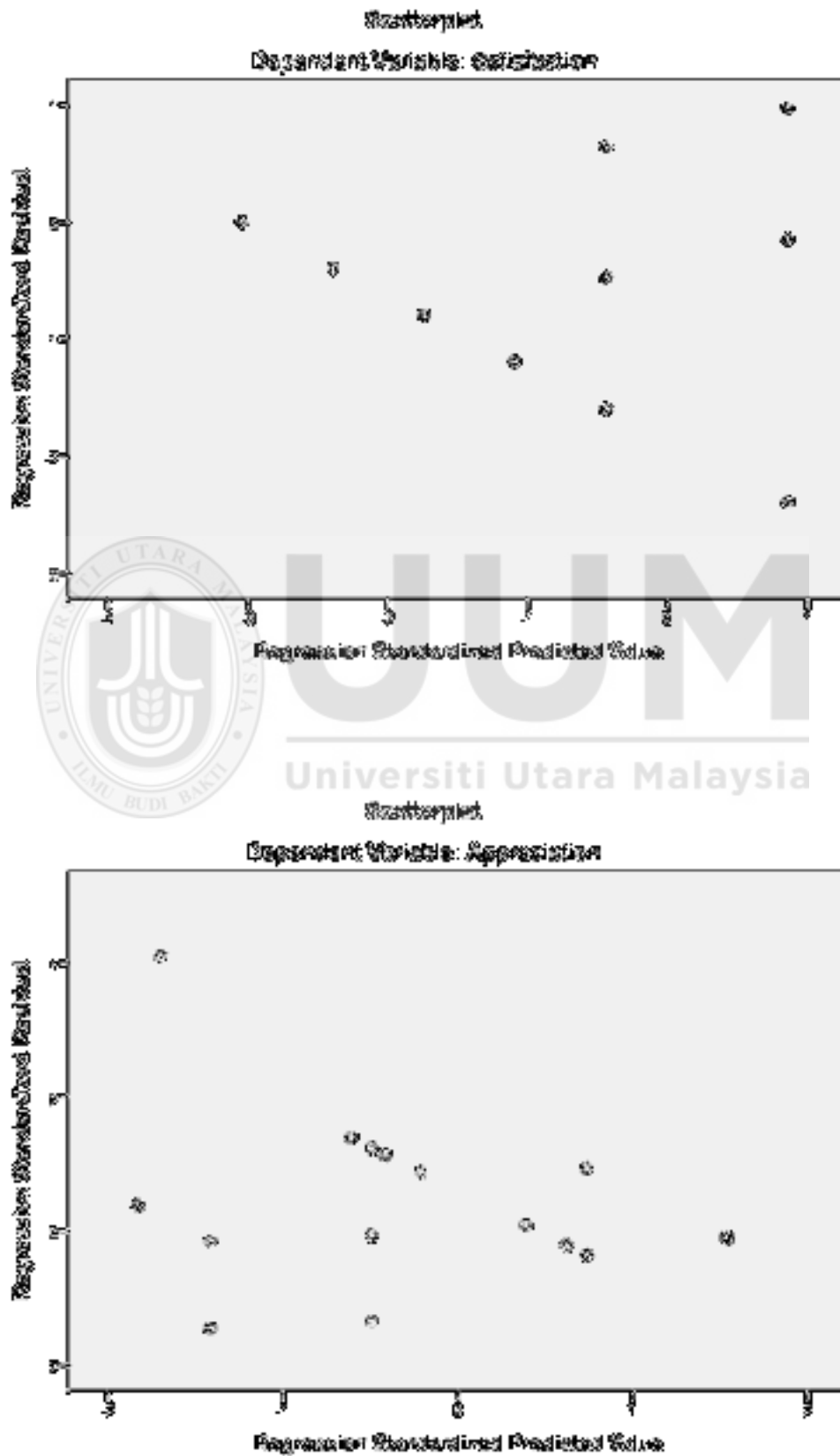
Job Security



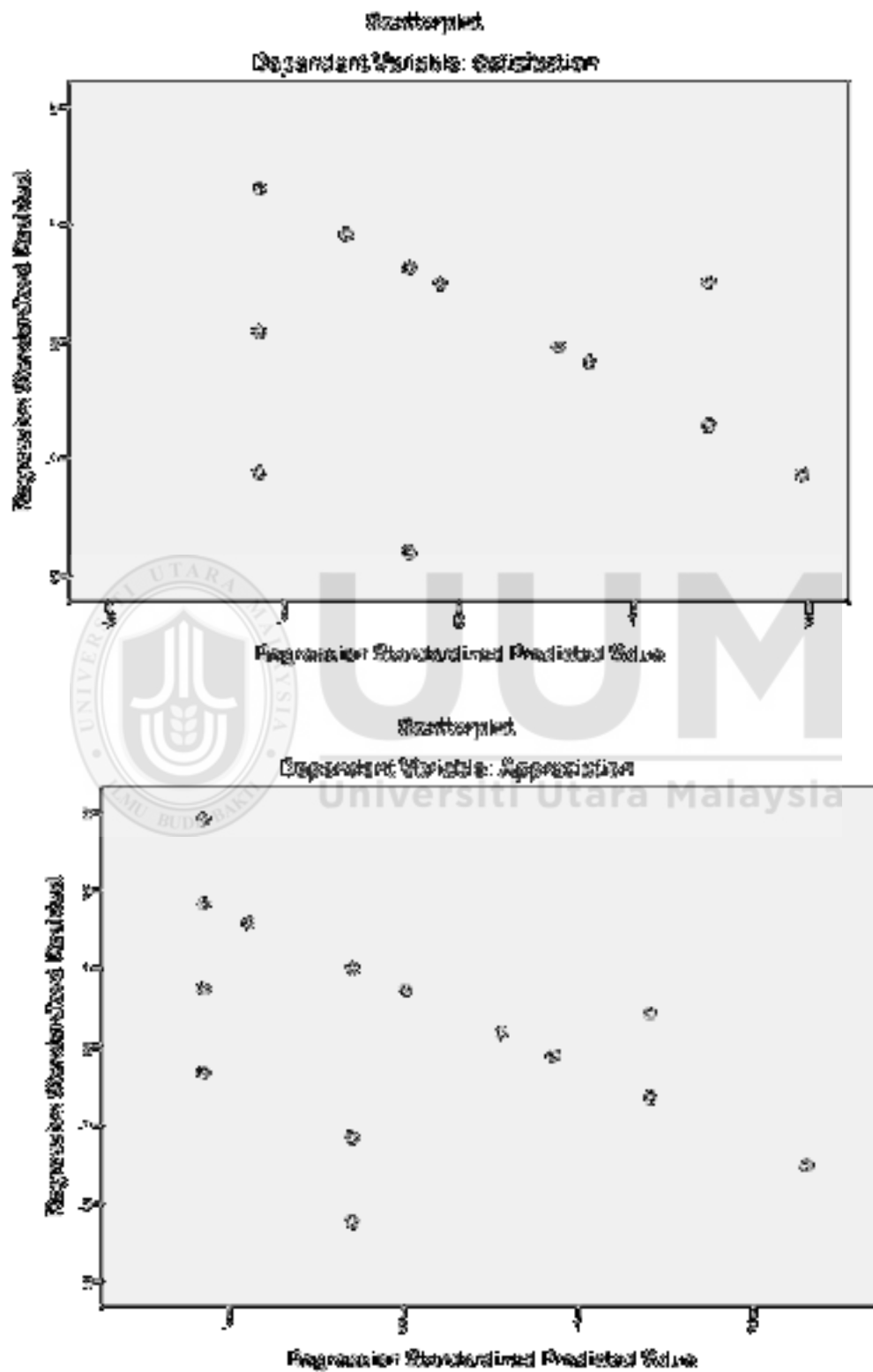
A.4 Homoscedasticity Test Role Conflict



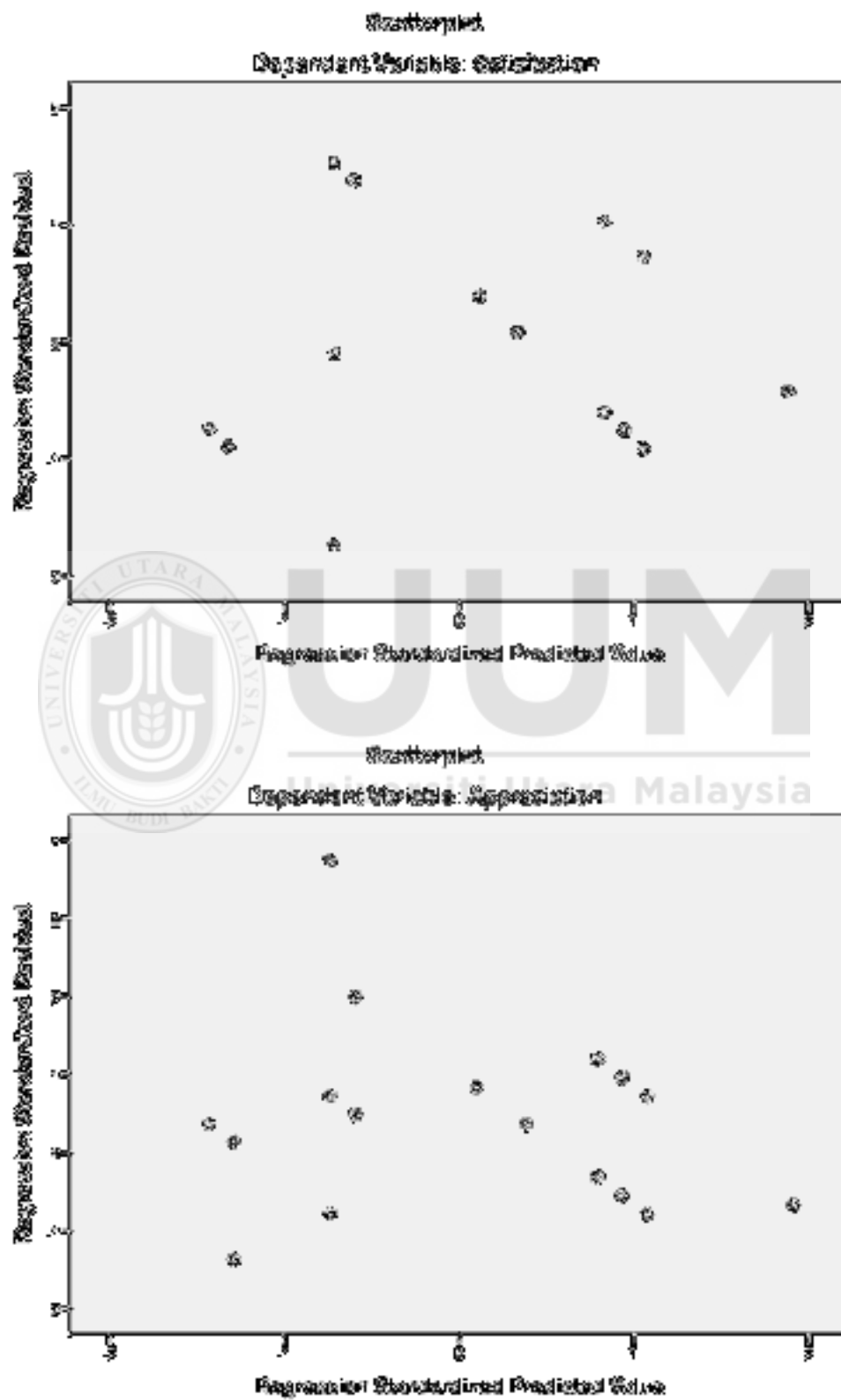
Physical Environment



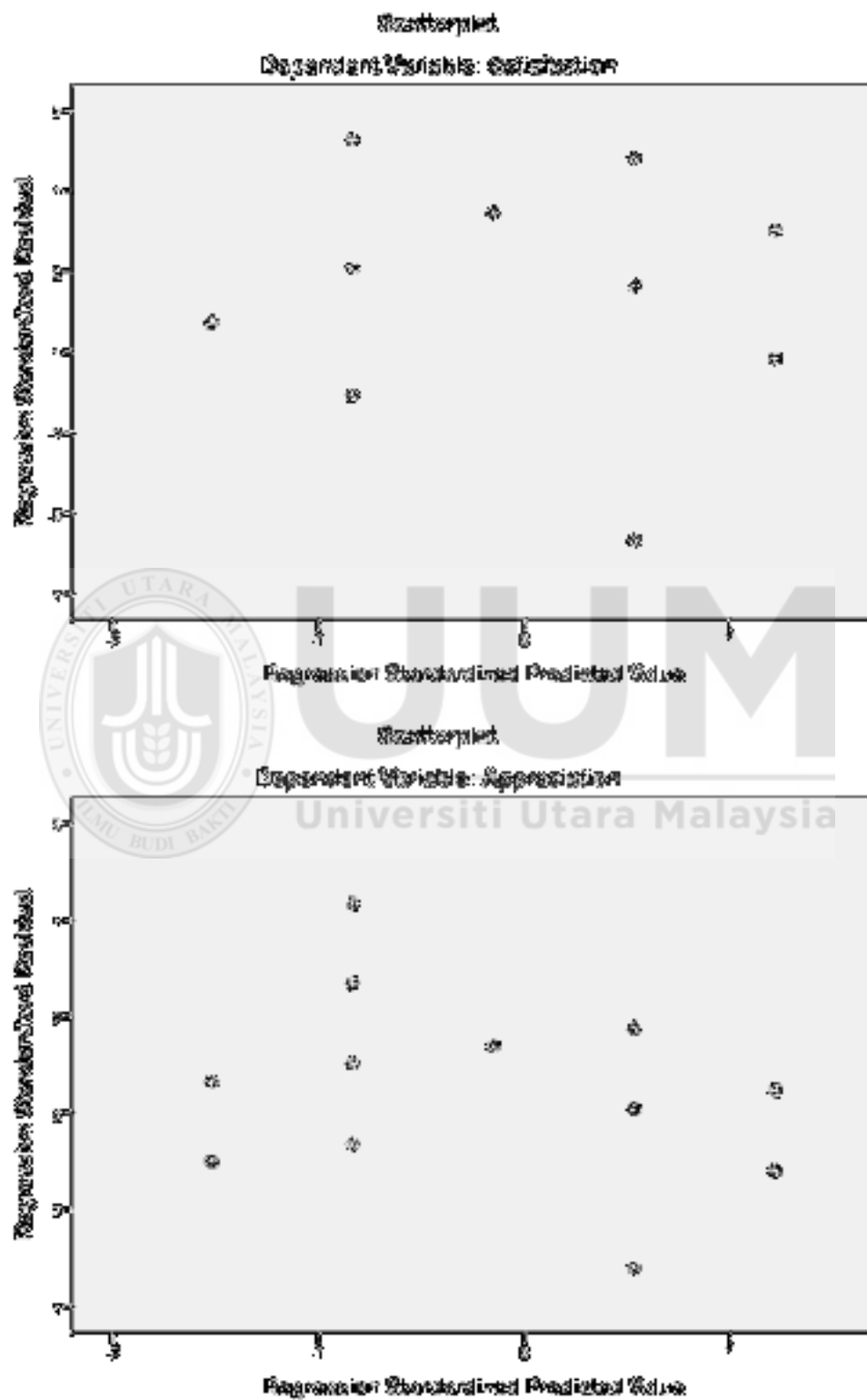
Work-Load



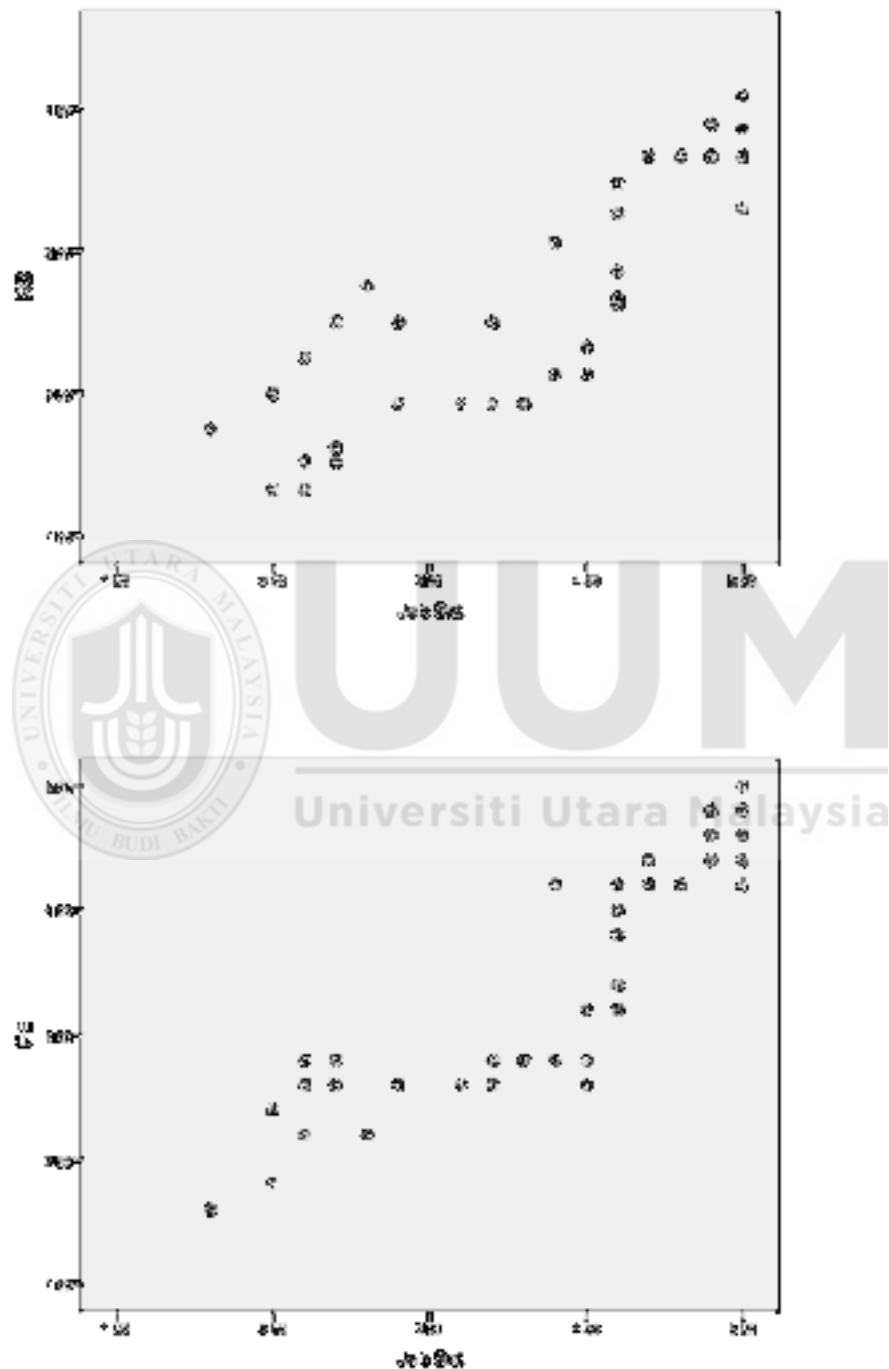
Work Life Balance

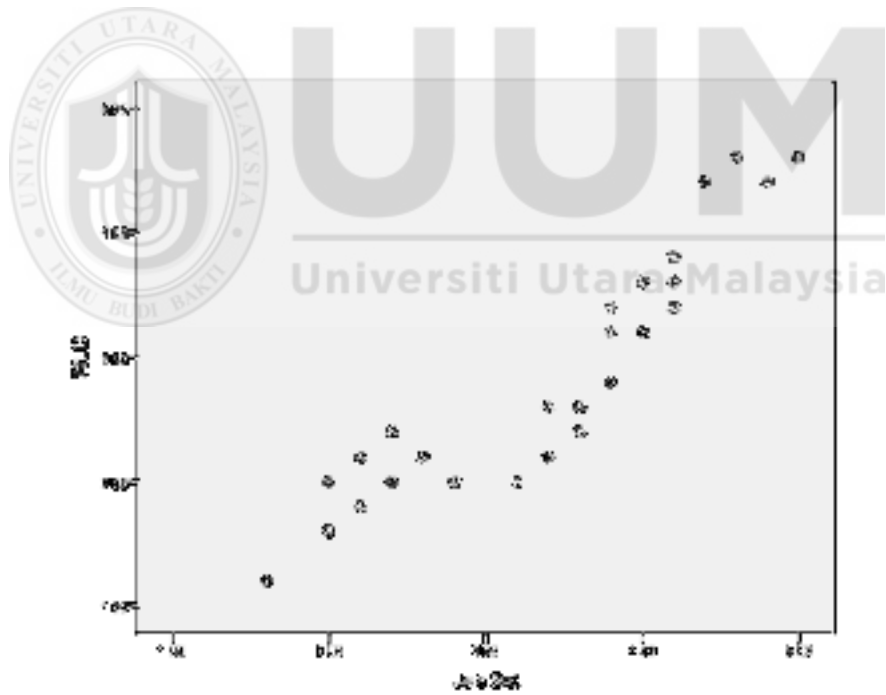
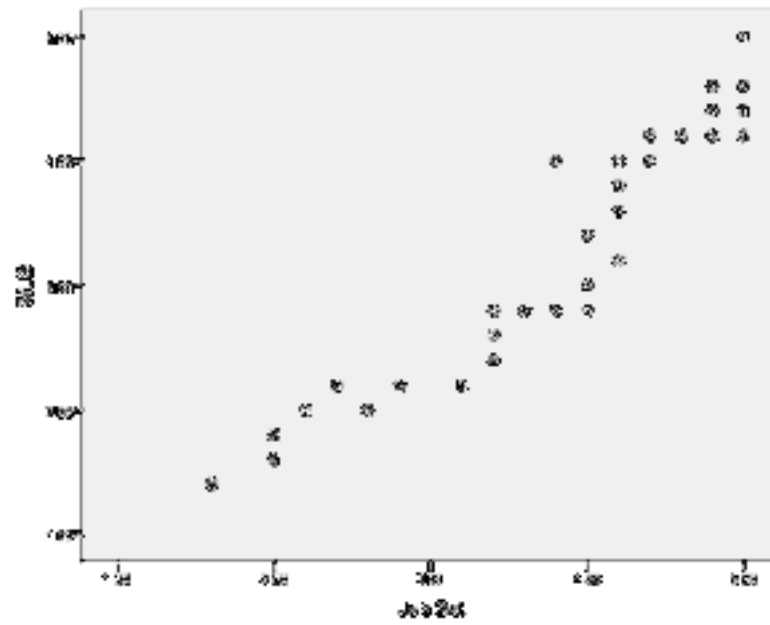


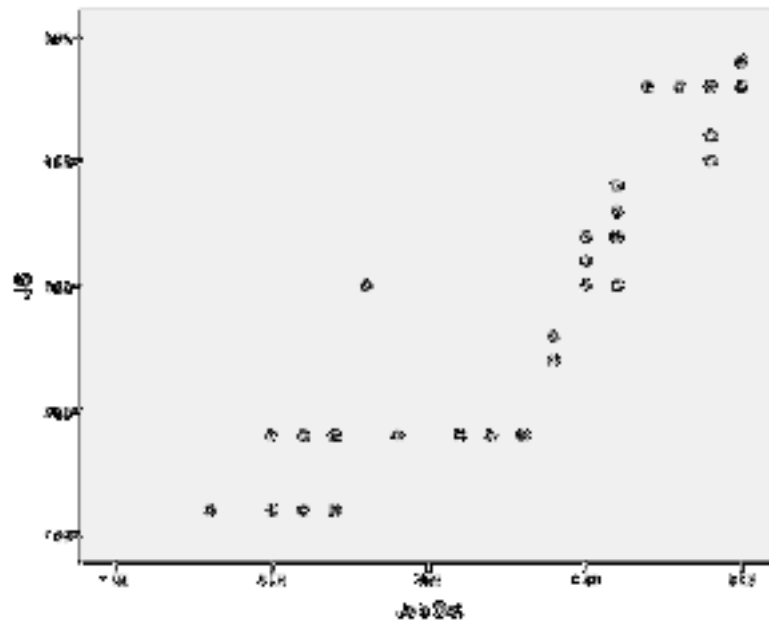
Job Security



A.5 Scatter Plot







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A.6 Questionnaire
Part A. Demographical Factor

1. Age (in years)

☐ 20–25 ☐ 26–30 ☐ 31–40 ☐ 41–50 ☐ ≥ 50

2. Gender :

☐ Male ☐ Female

3. Educational Qualifications :

☐ Diploma ☐ Bachelor's Degree ☐ Master's Degree

4. Marital status

☐ Single ☐ Married ☐ Divorced ☐ Widow/Widower ☐ Single

Parent

5. How Long You Have Been Working In The Industry ?

☐ 1-5 years ☐ 6-10 Years ☐ 11-15 Years ☐ ≥ 16 years

Part B. Workplace Stress Survey

Please choose any of the following

- 1 = Strongly Agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly Disagree

Ask yourself:

	1	2	3	4	5
What is the relationship between role conflict and job satisfaction					
You have recurrent arguments with the superiors, colleagues or the customers					
There is a lot of responsibility associated with your job, but there is not much authority					
The job description and specification is not clear and there is ambiguity in your tasks					
You feel you don't perform based on your job description					
You feel you don't feel that your role in your organization is appreciated					
What is the relationship between physical environment and job satisfaction					
The environment of your workplace is not safe and pleasant					
You have the impression that I am repeatedly picked on or discriminated against at work					
In the past year, have you witnessed or been aware of bullying, that is, physical or verbal bullying, in your workplace					
You think you can't get along with your co-workers					
You are not satisfied with the amount of space available for your use and storage					
What is the relationship between workload and job satisfaction					
You are not provided with sufficient time for the completion of any task					
You spend more than 8 working hours on your job in normal routine					

The amount of work expected of me is not reasonable.					
You have too much work to do and/or too many unreasonable deadlines.					
You are not satisfied with your involvement in decisions that affect your work.					

What is the relationship between work- life balance and job satisfaction					
Your job interferes much with your family life and other social obligations					
You don't have enough freedom to prioritize your work according to your requirements and needs					
You feel that your job is negatively affecting your physical or emotional wellbeing.					
You feel difficult to make a balance between your work, your family and other social responsibilities					
You always think of your family while you are working					

What is the relationship between job security and job satisfaction					
You have little to no control over your job					
You fear the loss of employment					
You receive the right amount of recognition for my work.					
You think you have less chances for advancement on this job.					
You are satisfied with your benefit packages.					

How satisfied am I with this aspect of my job?					
You are not satisfied with the job					
You don't receive frequent appreciation on your good performance					
Your job don't use of your skills and abilities					
You don't have clearly defined quality goals on your job					
You don't feel encouraged to come up with new and better ways of doing things					



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