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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



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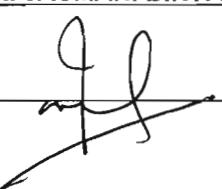
**“THE IMPACT OF ROLE CONFLICT, PHYSICAL ENVIRONMENT, WORK-LOAD, WORK-LIFE  
BALANCE AND JOB SECURITY ON EMPLOYEE’S JOB SATISFACTION AMONG STAFFS AT  
CLAIMS DEPARTMENT OF INSURANCE COMPANY IN KUALA LUMPUR”**

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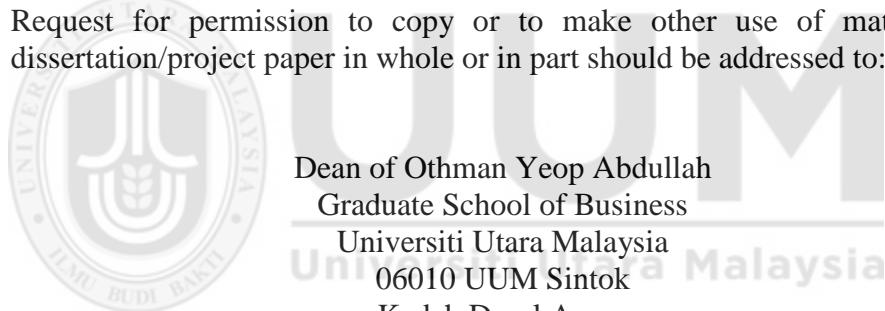
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## ABSTRACT

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 mong 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,

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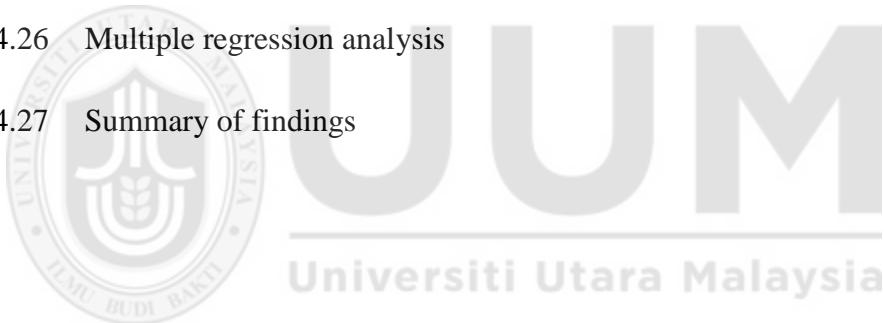
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## LIST OF ABBREVIATION

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

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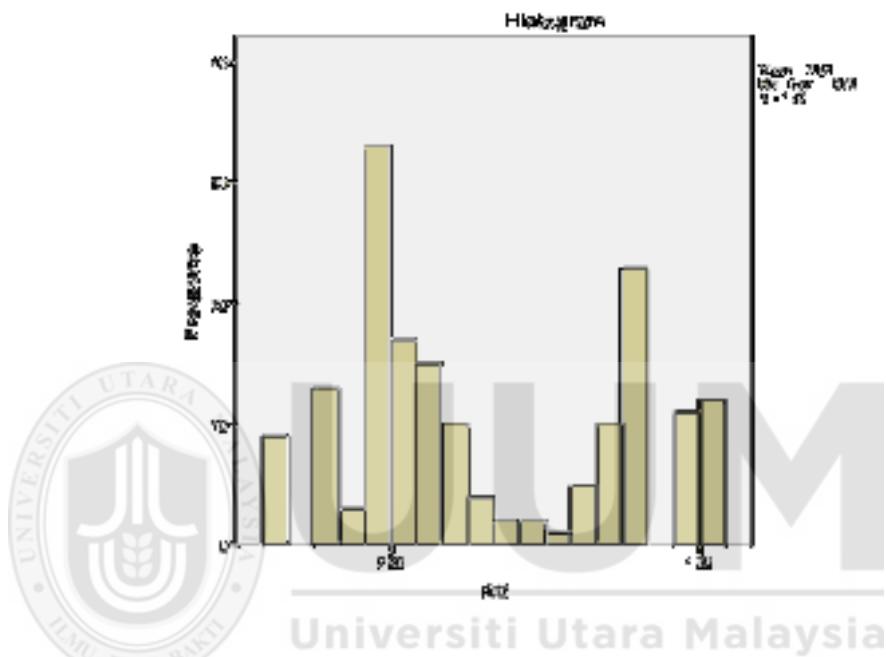
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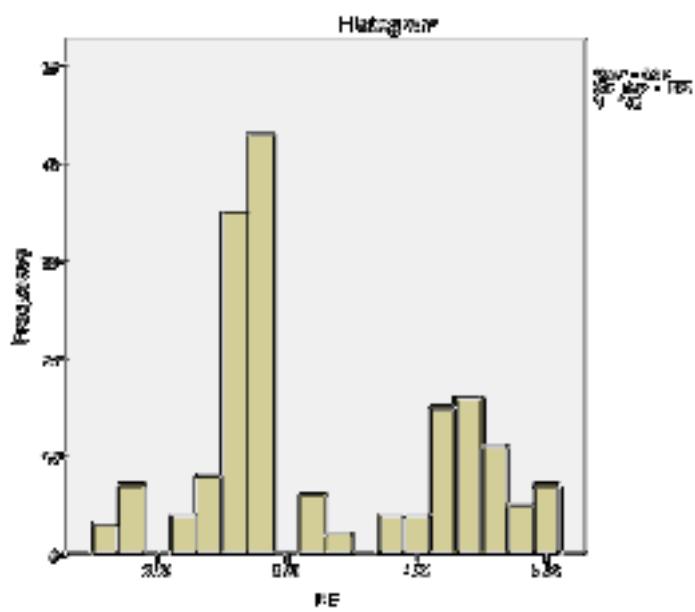
## APPENDIX

### A.1 Histogram

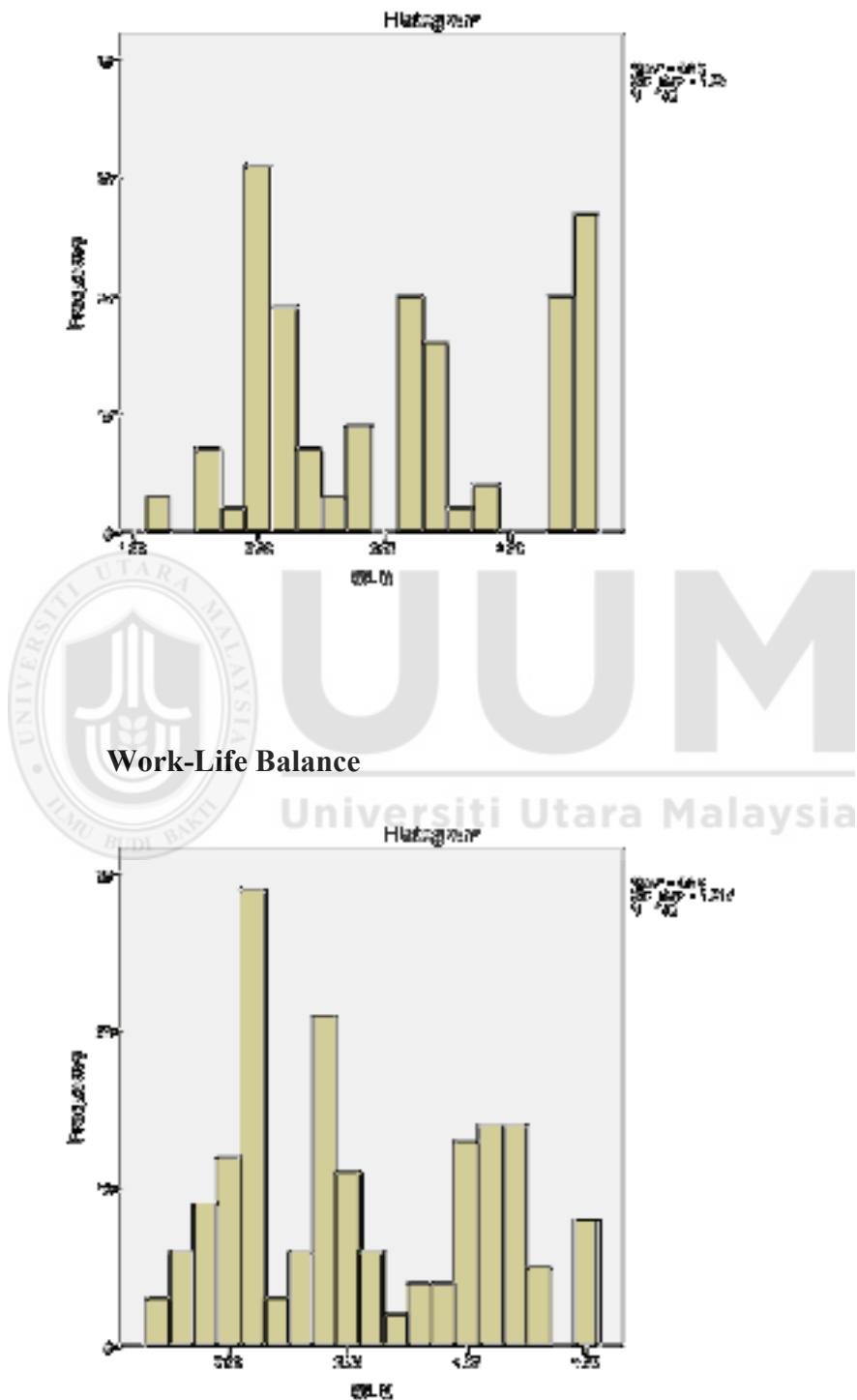
Role Conflict



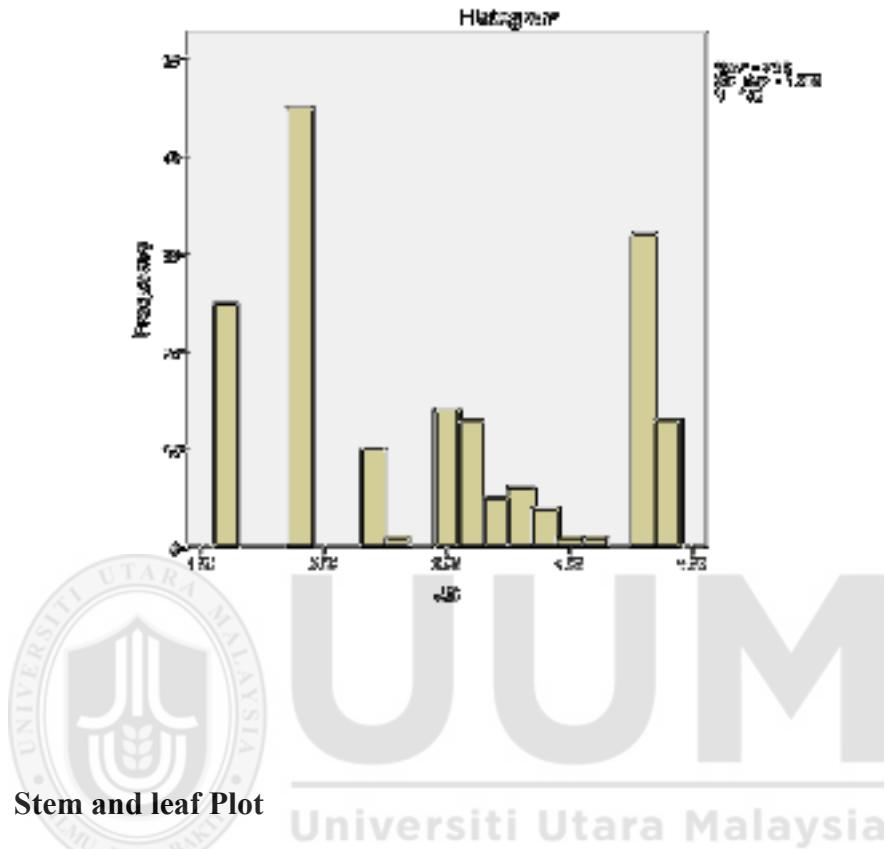
Physical Environment



## Workload



## Job Security



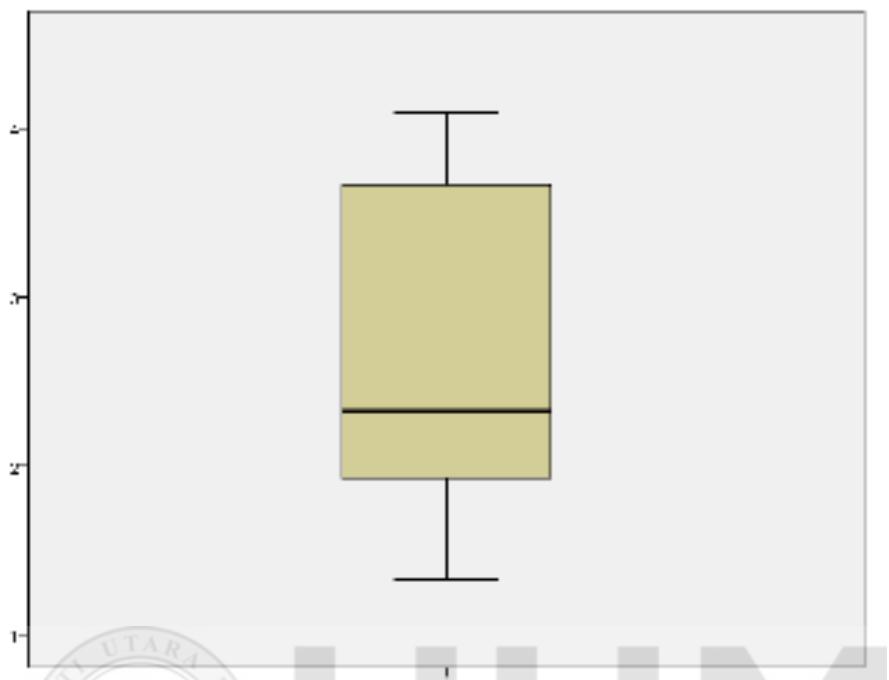
## A.2 Stem and leaf Plot

## Role Conflict

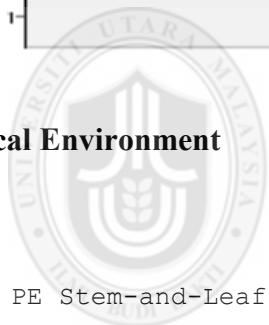
### RC Stem-and-Leaf Plot

Frequency	Stem	&	Leaf
9.00	1	.	333333333
8.00	1	.	55555555
8.00	1	.	66666777
26.00	1	.	99999999999999999999999999999999
24.00	2	.	00000001111111111111111111
15.00	2	.	2233333333333333
10.00	2	.	5555555555
6.00	2	.	666677
2.00	2	.	88
1.00	3	.	0
5.00	3	.	22222
10.00	3	.	4444444444
23.00	3	.	666666666666666666666666
11.00	3	.	88888888888
12.00	4	.	000000000000

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

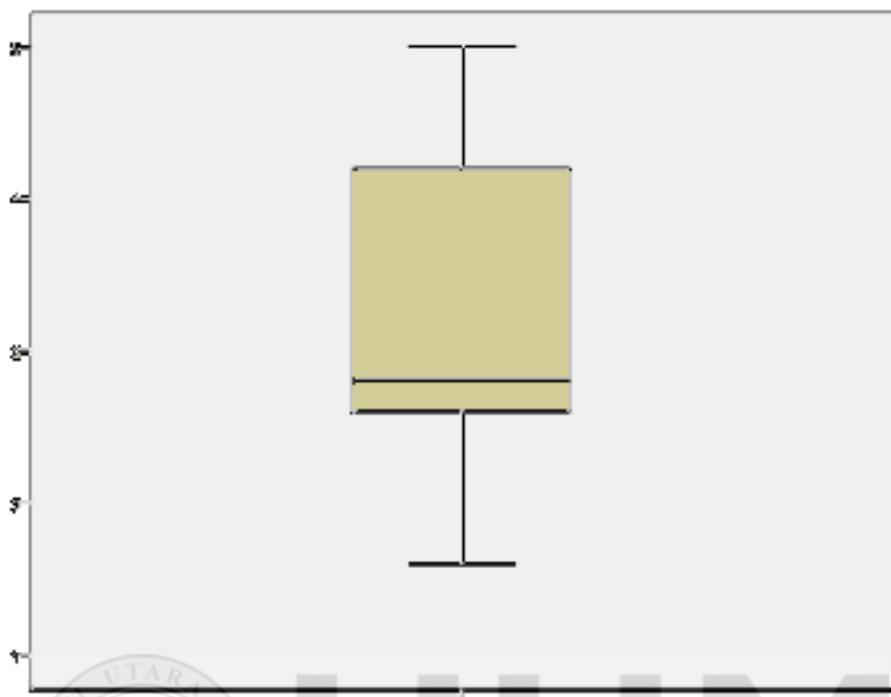


## Physical Environment



## PE Stem-and-Leaf Plot

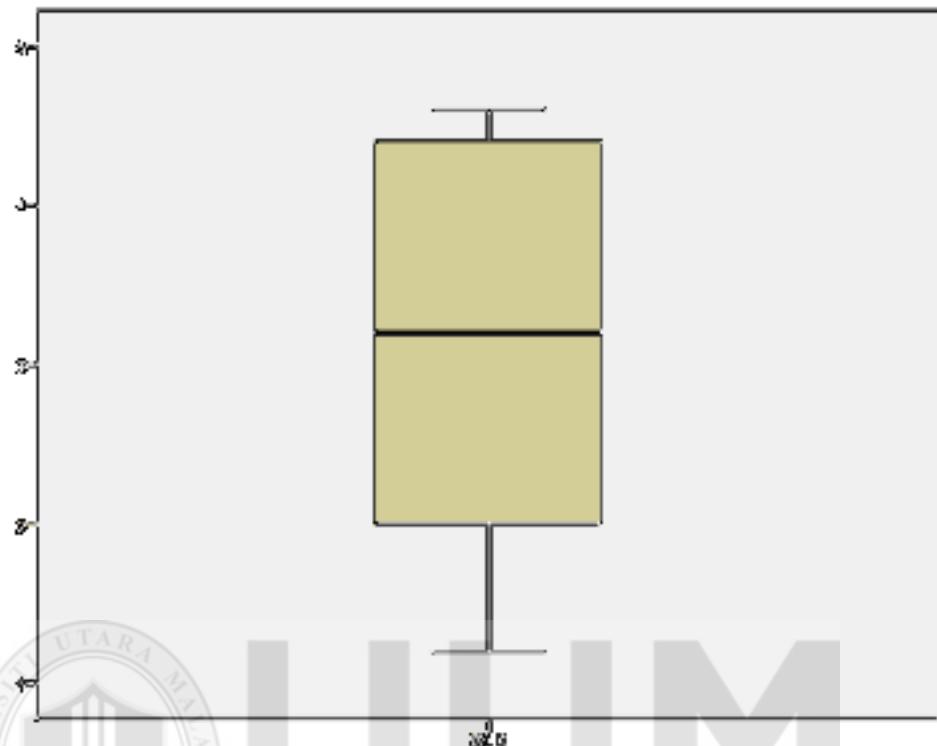
Stem width: 1.00  
Each leaf: 1 case(s)



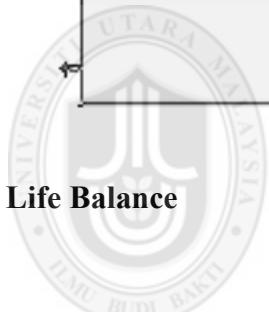
## Work Load

## WLD Stem-and-Leaf Plot

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



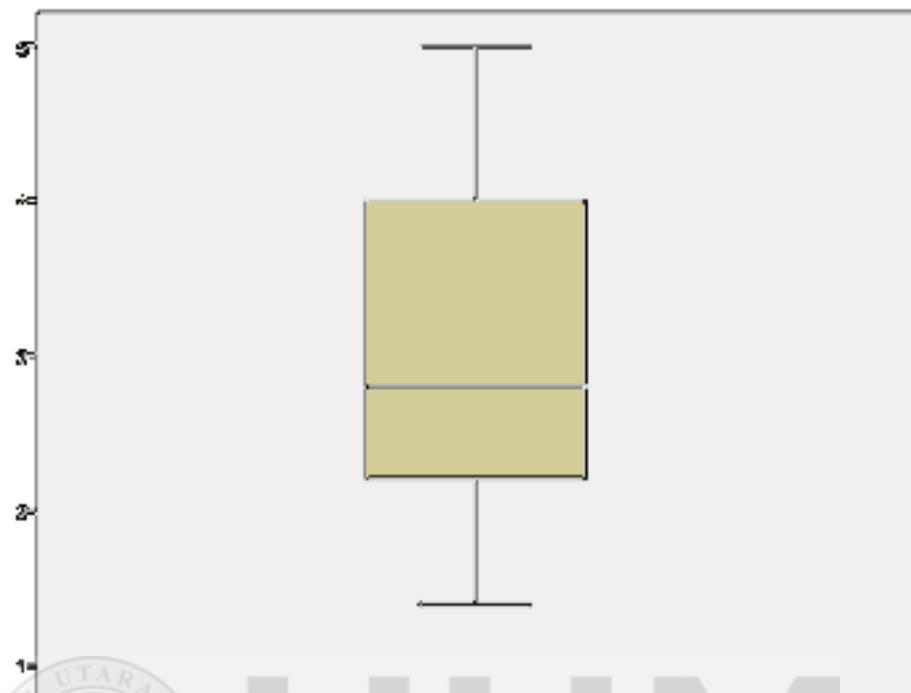
## Work Life Balance



U T U M

### WLB Stem-and-Leaf Plot

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



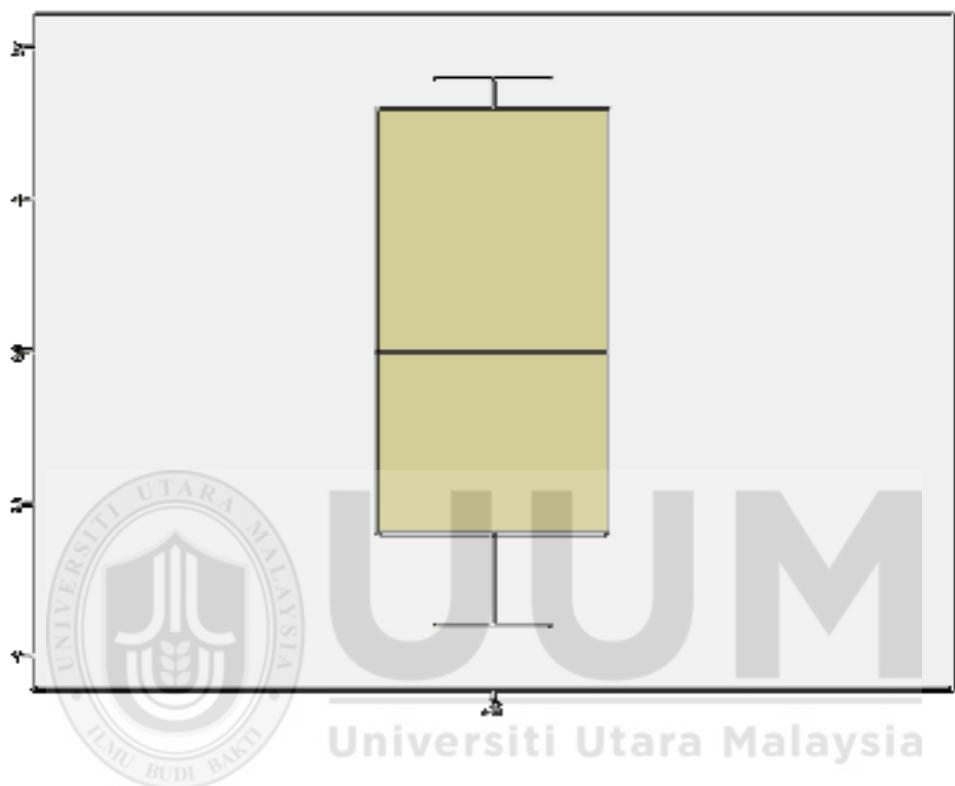
## Job Security



29/30

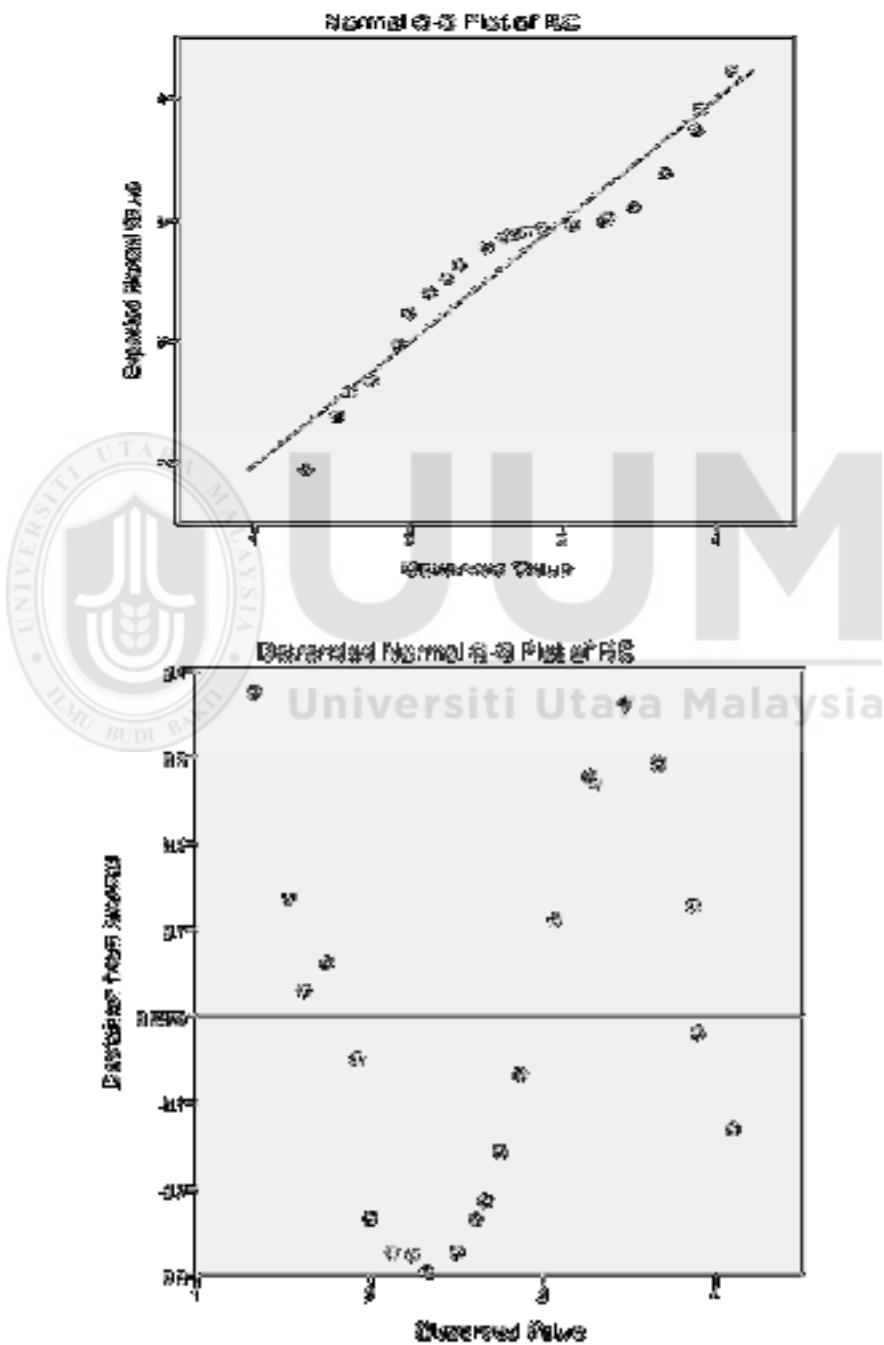
## JS Stem-and-Leaf Plot

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

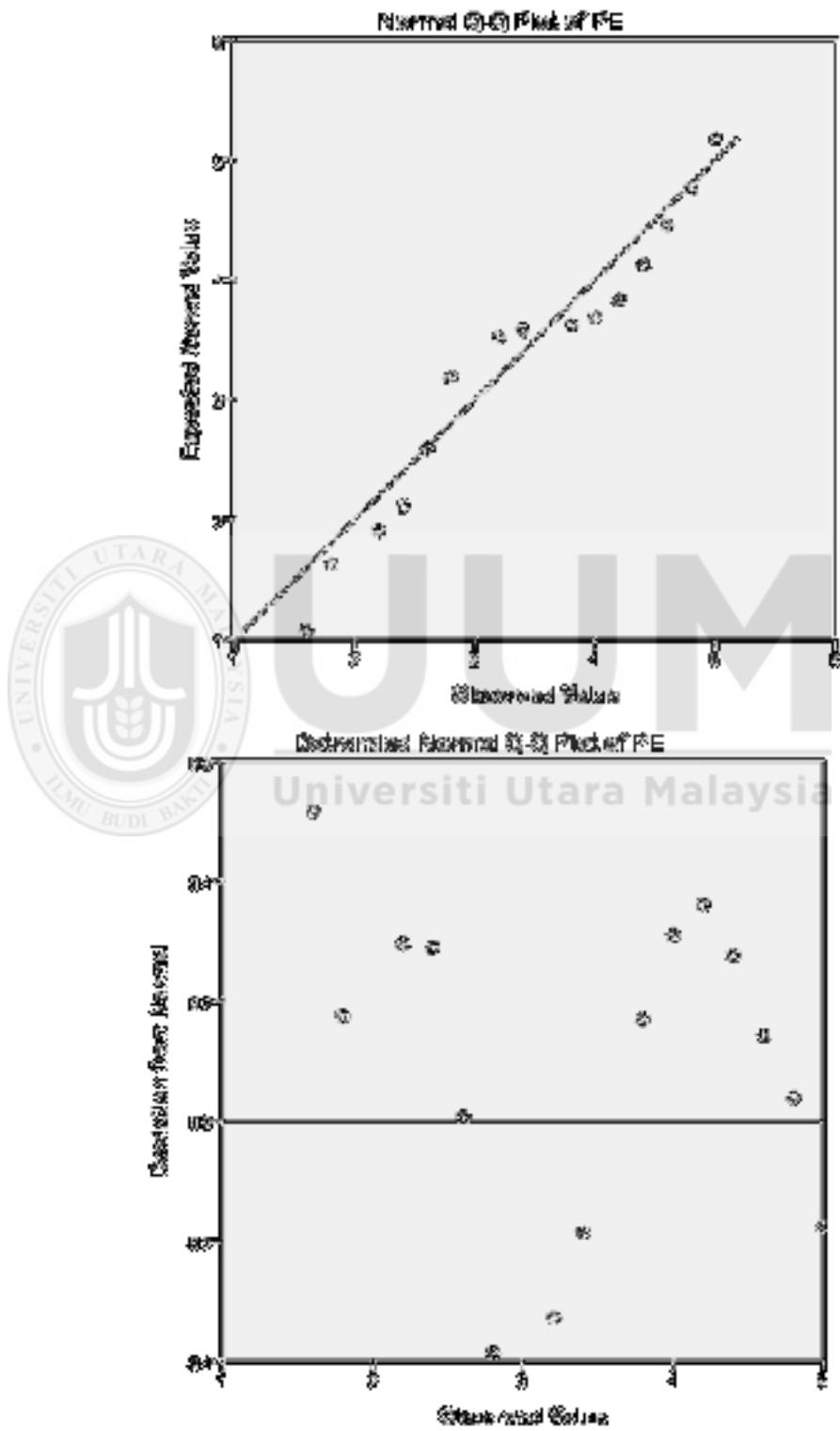


### A.3 Normal Q-Q Plot

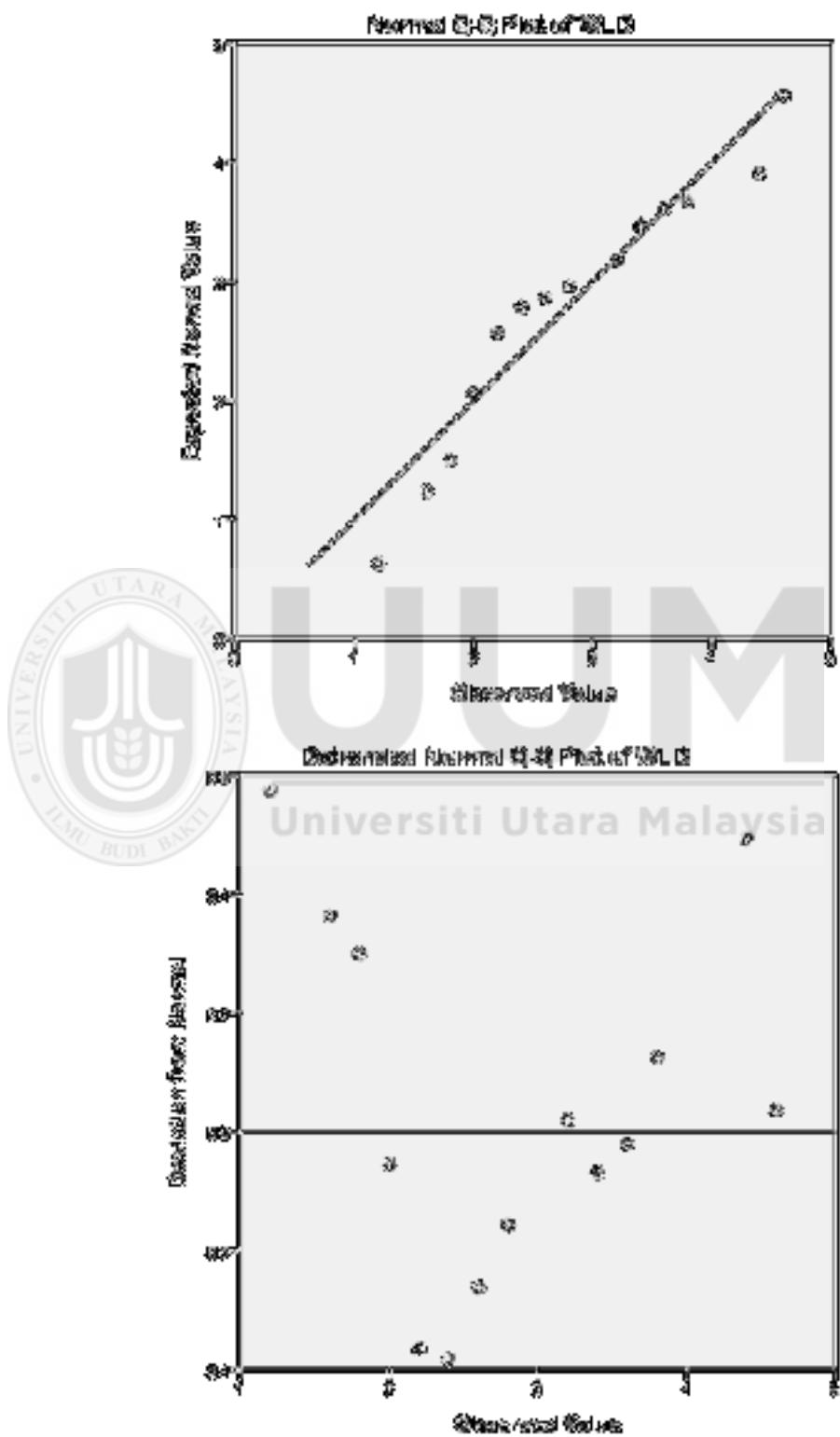
#### Role Conflict



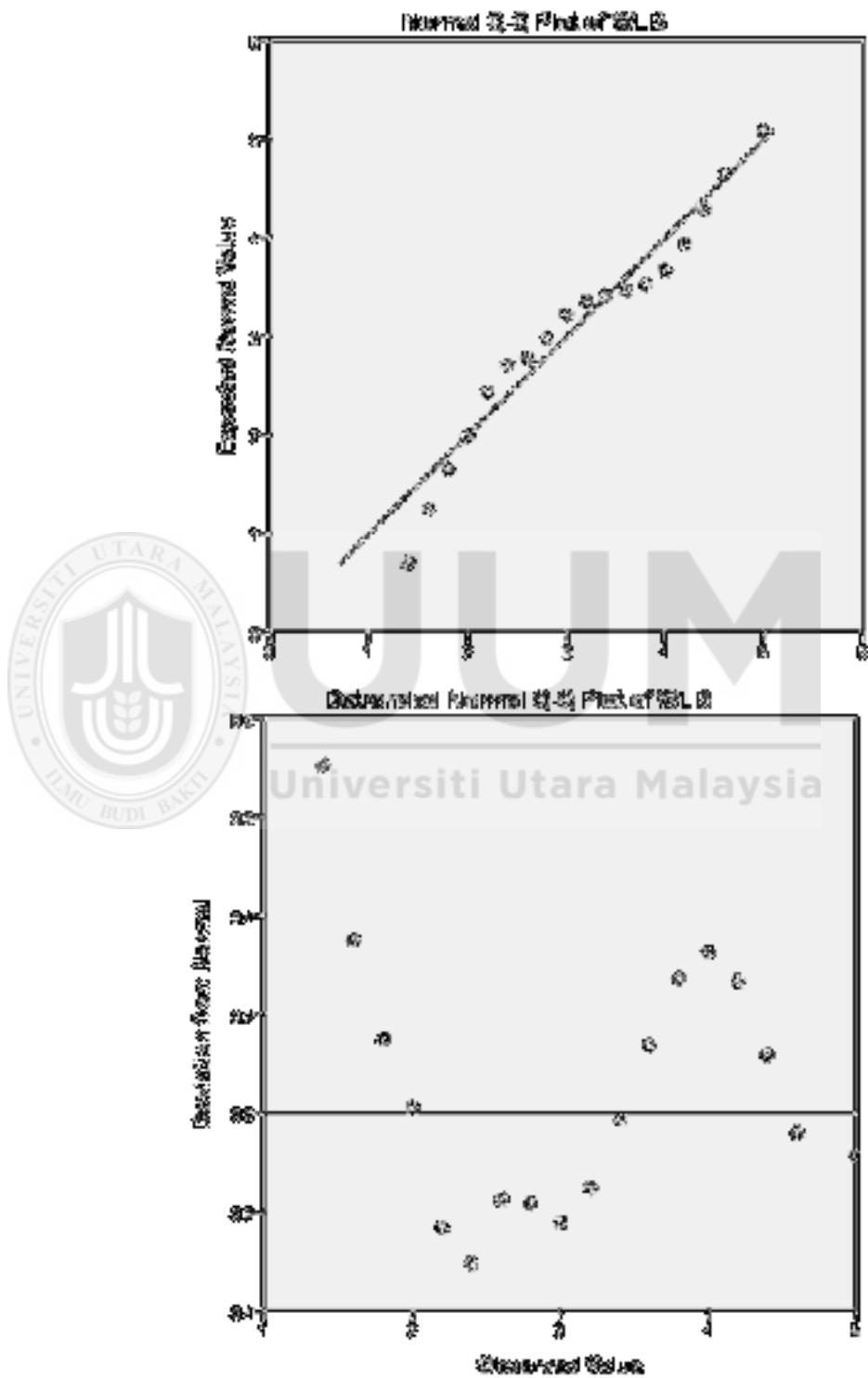
## Physical Environment



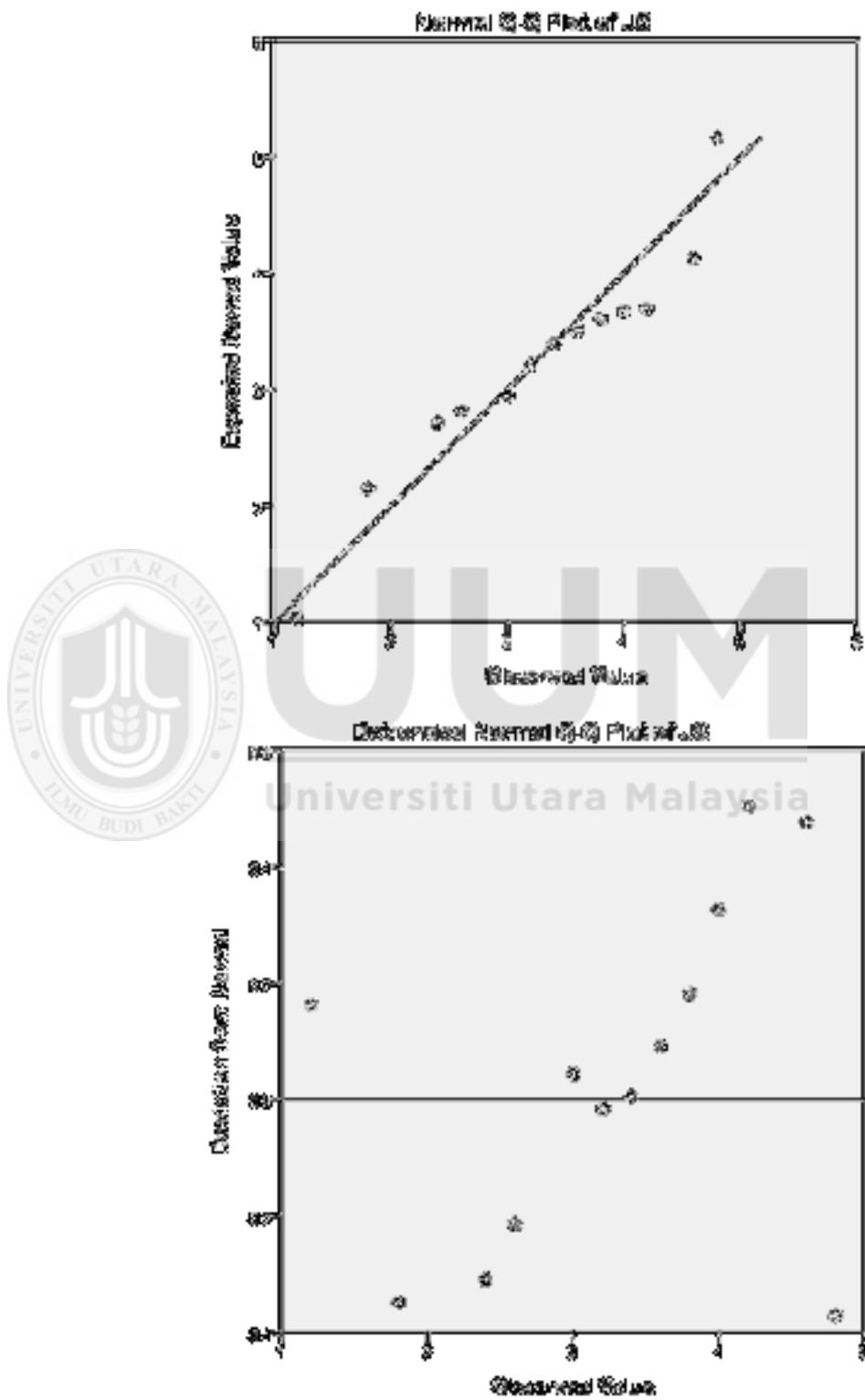
## Work Load



## Work-Life Balance

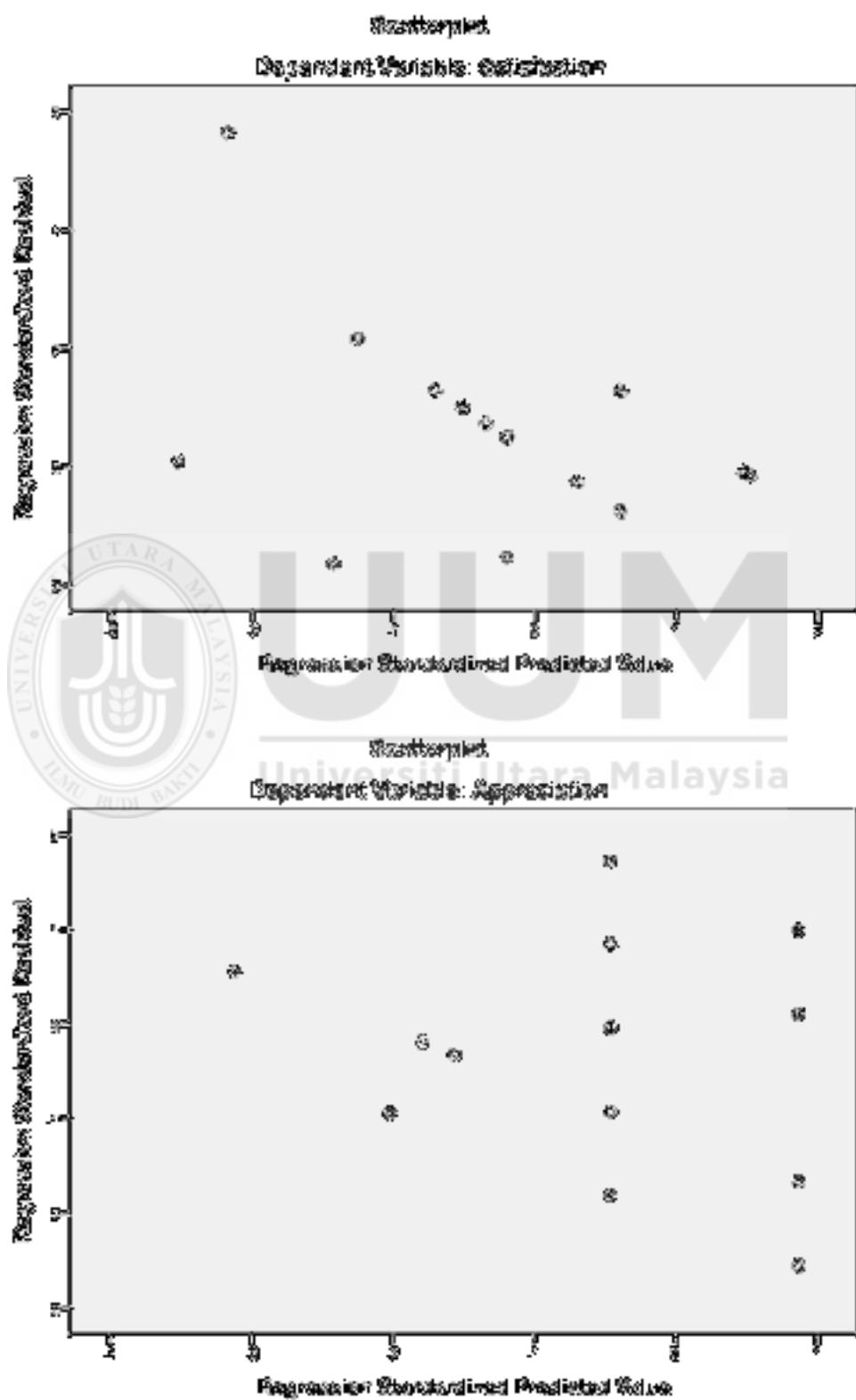


## Job Security

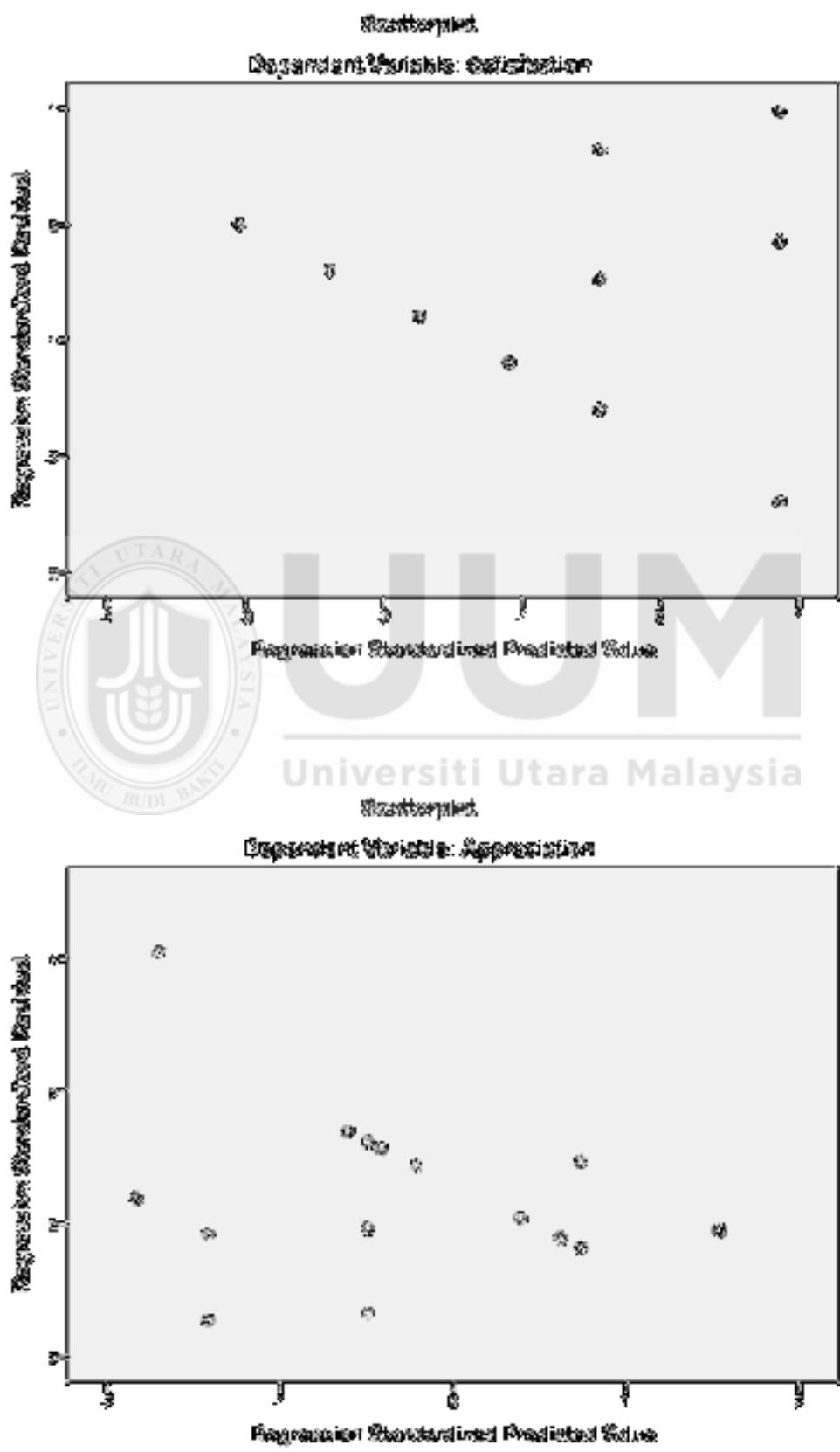


#### A.4 Homoscedasticity Test

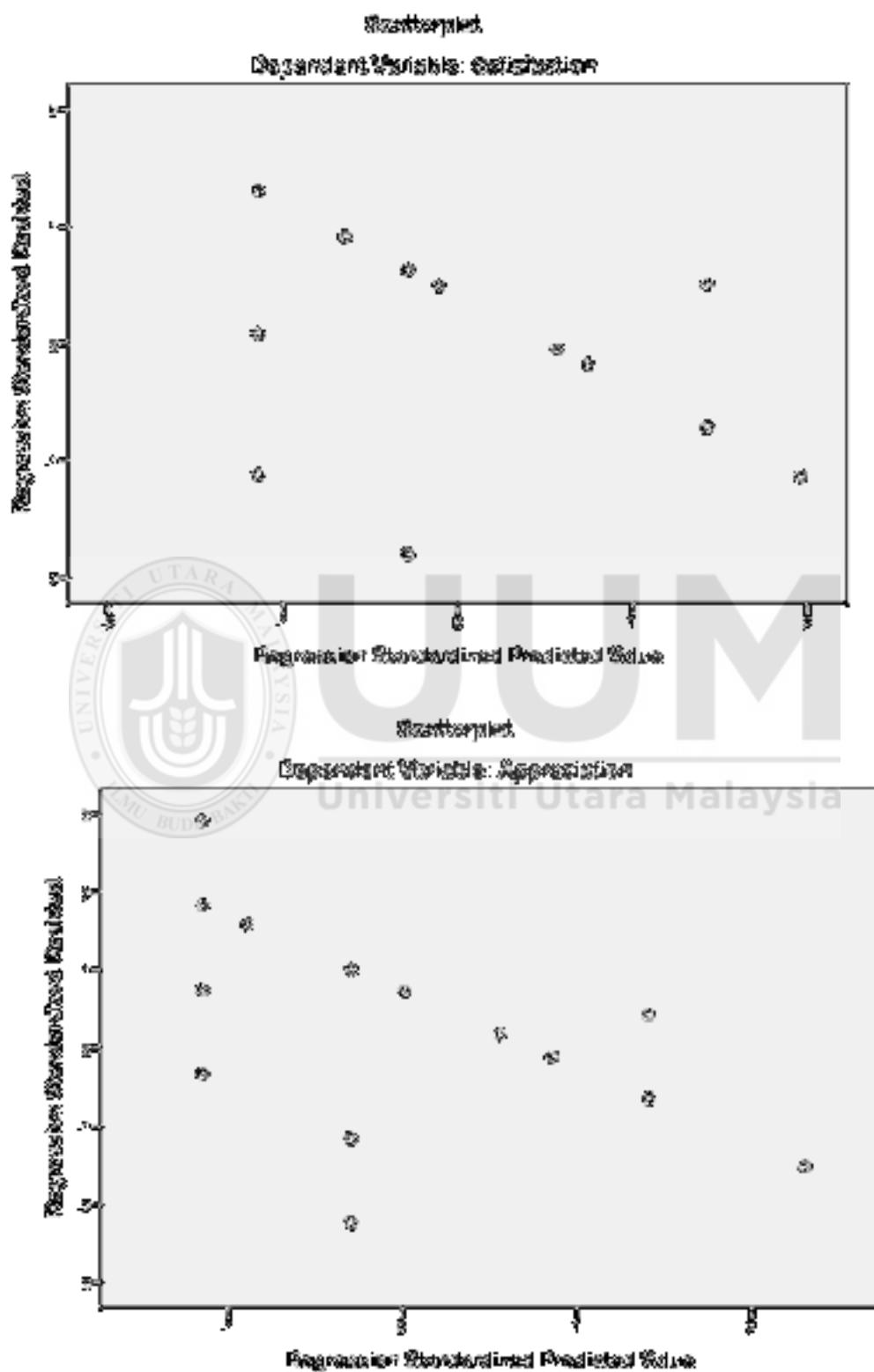
##### Role Conflict



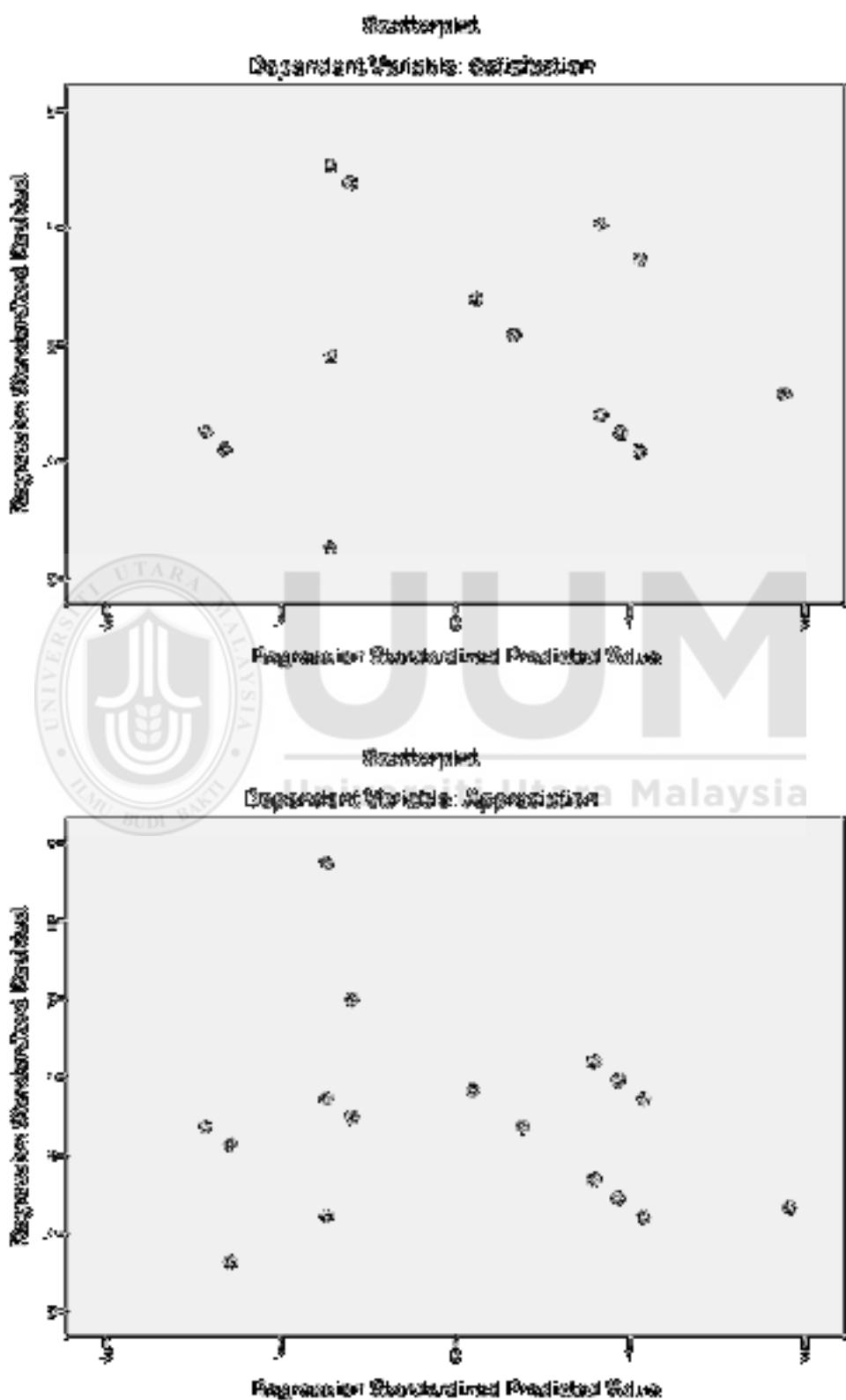
## Physical Environment



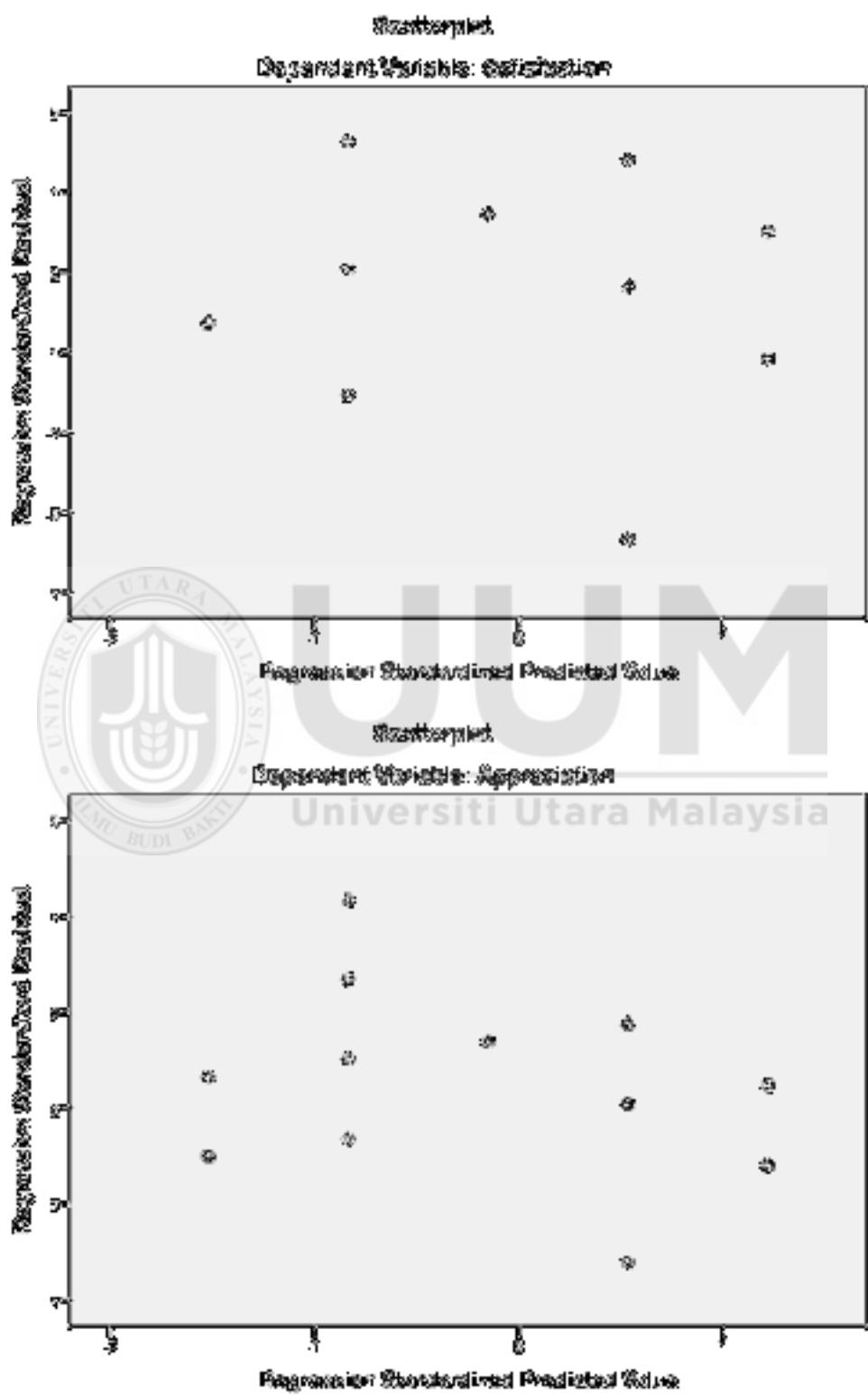
## Work-Load



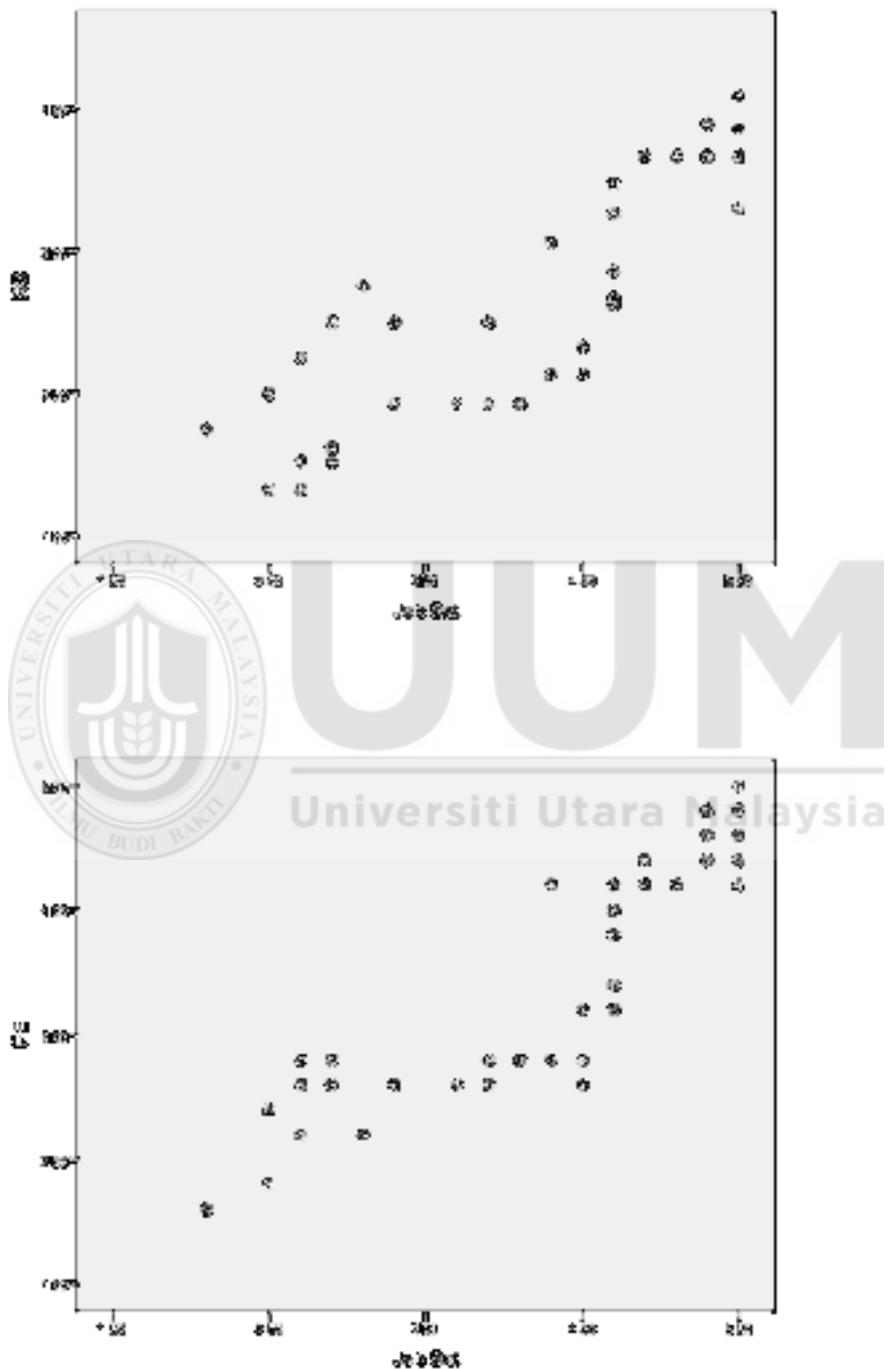
## Work Life Balance

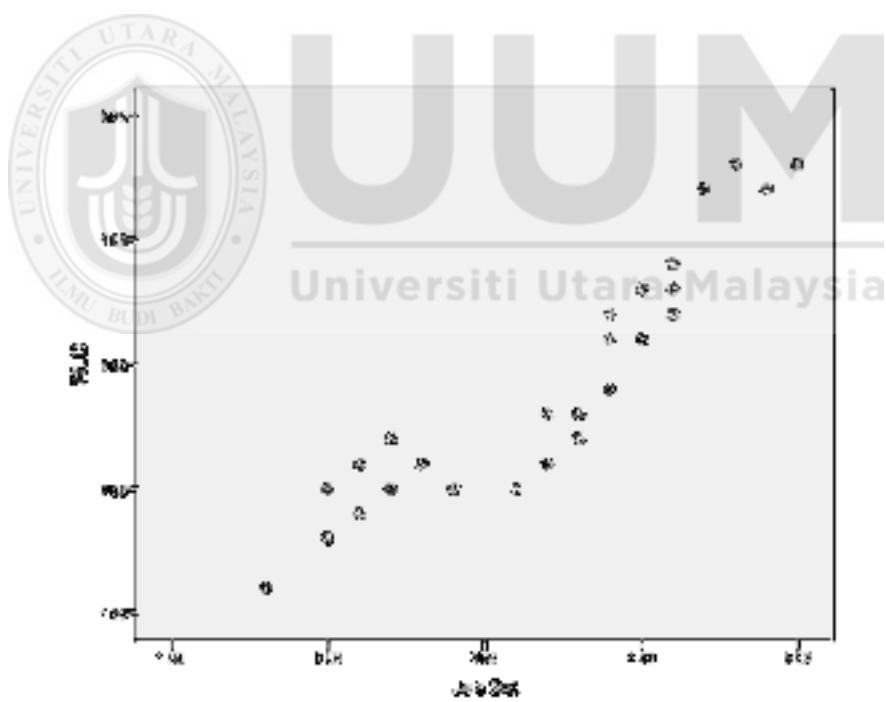
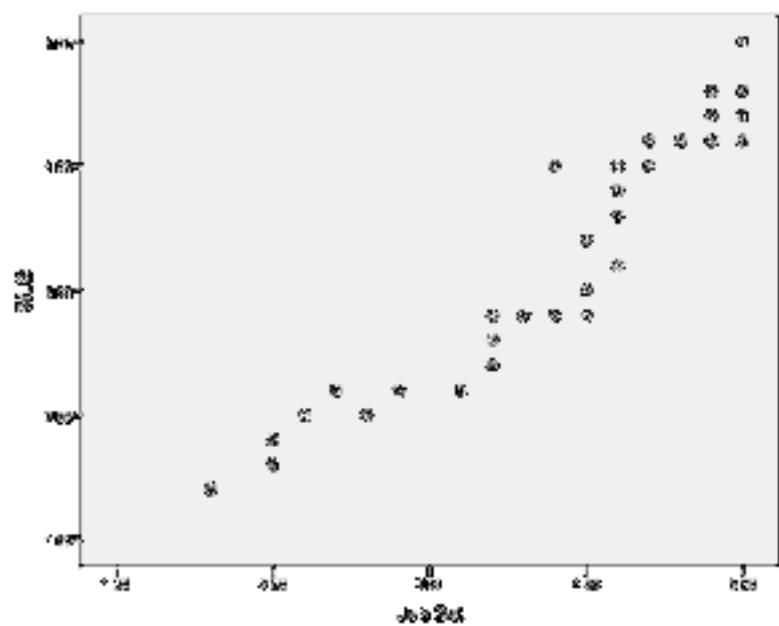


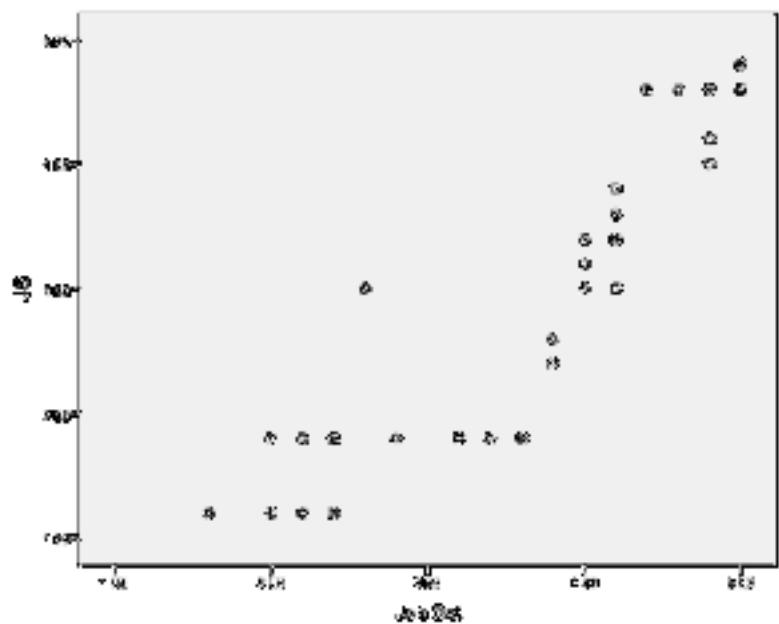
## Job Security



### A.5 Scatter Plot







**UUM**  
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## A.6 Questionnaire

### Part A. Demographical Factor

#### 1. Age (in years)

20–25       26-30       31–40       41–50        $\geq 50$

#### 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      $\geq 16$  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
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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 doesn'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				

