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**JOB SATISFACTION AMONG FINANCIAL SERVICES' EMPLOYEES IN
KUALA LUMPUR**



**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
In Fulfilment of the Requirement for the Master of Science (Management)**



**Pusat Pengajian Pengurusan
Perniagaan**

SCHOOL OF BUSINESS MANAGEMENT

Universiti Utara Malaysia

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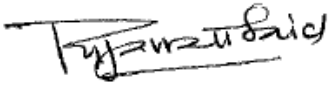
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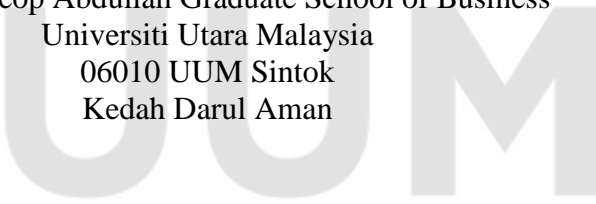

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ABSTRACT

High level of employee job satisfaction would contribute significantly towards higher level of productivity in organizations, and consequently its long-term goals. The reverse is also true. Therefore the purpose of this study is to identify the relationship and effect of salary, working environment, recognition, work life balance and relationship with co-worker on job satisfaction. The primary data was collected using a closed ended questionnaire. It was distributed online to the 396 employees of the financial services companies in Kuala Lumpur. The findings showed that the relationship of all independent variables is positively and significantly related to job satisfaction. The independent variables can explain 65.3 percent of the variance on job satisfaction. Recognition is the most influential variable, followed by salary, relationship with co-worker and work-life-balance. Thus, recognition is identified as an important element that could lead to employees' job satisfaction. Future research could explore on other related variables, such as age groups.

Keywords: *job satisfaction, salary, working environment, recognition, work life balance*



ABSTRAK

Tahap kepuasan kerja yang tinggi akan menyumbang secara signifikan kepada tahap produktiviti yang tinggi, dan seterusnya matlamat jangka panjang organisasi. Keadaan sebaliknya juga mungkin berlaku. Tujuan kajian ini adalah untuk mengenal pasti hubungan dan kesan gaji, persekitaran kerja, pengiktirafan, keseimbangan kehidupan kerja dan hubungan dengan rakan sekerja terhadap kepuasan kerja. Data utama dikutip menggunakan soalselidik tertutup. Ia diedarkan secara atas talian kepada 396 pekerja syarikat perkhidmatan kewangan di Kuala Lumpur. Hasil kajian menunjukkan bahawa hubungan semua pemboleh ubah tidak bersandar secara positif dan signifikan dengan kepuasan kerja. Pemboleh ubah bebas dapat menjelaskan 65.3 peratus varians terhadap kepuasan kerja. Pengiktirafan adalah pemboleh ubah yang paling berpengaruh, diikuti dengan gaji, hubungan dengan rakan sekerja dan keseimbangan kerja-kehidupan. Oleh itu, pengiktirafan dikenal pasti sebagai elemen penting yang boleh menyebabkan kepuasan kerja pekerja. Penyelidikan masa depan dapat meneroka pemboleh ubah lain yang berkaitan, seperti kumpulan umur

Kata kunci: *kepuasan kerja, gaji, persekitaran kerja, pengiktirafan, keseimbangan kehidupan kerja*



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TABLE OF CONTENTS

	Page
TITLE PAGE	i
CERTIFICATION OF THESIS WORK	ii
PERMISSION TO USE	iii
ABSTRACT	iv
ABSTRAK	v
ACKNOWLEDGEMENT	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	x
LIST OF FIGURES	xi
CHAPTER 1: INTRODUCTION	
1.0 Background of the Study	1
1.0.1 The Malaysian Financial Services Sector	5
1.1 Problem Statement	6
1.2 Research Questions	12
1.3 Research Objectives	13
1.4 Significance of the Study	14
1.4.1 Managerial Implication	14
1.4.2 Academic Implication	14
1.5 Scope and Limitation of the Study	15
1.5.1 Scope	15
1.5.2 Limitation	15
1.6 Definition of Key Terms	16
1.6.1 Job Satisfaction	16
1.6.2 Salary	16
1.6.3 Working Environment	16
1.6.4 Recognition	17
1.6.5 Work Life Balance	17
1.6.6 Relationship with Co-Workers	17
1.7 Organization of the Thesis	17
CHAPTER 2: LITERATURE REVIEW	
2.0 Introduction	19
2.1 Job Satisfaction	19
2.2 Salary	21
2.2.1 The Relationship between Salary and Job Satisfaction	21
2.3 Working Environment	22
2.3.1 The Relationship between Working Environment and Job Satisfaction	23
2.4 Recognition	24
2.4.1 The Relationship between Recognition and Job Satisfaction	25
2.5 Work Life Balance	26
2.5.1 The Relationship between Work Life Balance and Job Satisfaction	27
2.6 Relationship with Co-Workers	28

2.6.1	The Relationship between Relationship with Co-Workers and Job Satisfaction	28
2.7	Underpinning Theory	29
2.7.1	Herzberg's Two Factor Theory	30
2.8	Summary	34

CHAPTER 3: METHODOLOGY

3.0	Introduction	35
3.1	Research Framework	35
3.2	Hypothesis Development	35
3.2.1	The Relationship between Salary and Job Satisfaction	36
3.2.2	The Relationship between Working Environment and Job Satisfaction	36
3.2.3	The Relationship between Recognition and Job Satisfaction	37
3.3.4	The Relationship between Work Life Balance and Job Satisfaction	37
3.3.5	The Relationship between Relationship with Co-Workers and Job Satisfaction	38
3.3	Research Design	39
3.4	Operational Definition	39
3.5	Sampling	40
3.5.1	Target Population	41
3.5.2	Sample Size	41
3.5.3	Sampling Technique	41
3.6	Measurement of the Study	42
3.6.1	Research Instrument	42
3.6.2	Research Items	42
3.6.3	Scale of Measurement	44
3.6.4	Format of the Questionnaire	44
3.6.5	Pilot Test	45
3.7	Data Collection	45
3.8	Data Analysis	46
3.9	Summary	46

CHAPTER 4: FINDINGS AND DISCUSSION

4.0	Introduction	47
4.1	Data Cleaning	47
4.1.1	Response Rate	47
4.1.2	Normality Test	48
4.2	Background of the Respondents	48
4.3	Reliability Analysis	51
4.4	Descriptive Analysis	51
4.5	Correlation Analysis	52
4.6	Regression Analysis	53
4.7	Results of Hypotheses Testing	55
4.8	Summary	55

CHAPTER 5: CONCLUSION AND RECOMMENDATION

5.0	Introduction	56
5.1	Overview of the Study	56

5.2	Conclusion	57
5.2.1	Level of Job Satisfaction	57
5.2.2	The Relationship between Salary and Job Satisfaction	57
5.2.3	The Relationship between Working Environment and Job Satisfaction	58
5.2.4	The Relationship between Recognition and Job Satisfaction	58
5.2.5	The Relationship between Work Life Balance and Job Satisfaction	59
5.2.6	The Relationship between Relationships with Co-Workers and Job Satisfaction	59
5.2.7	The Effect of Salary, Working Environment, Recognition, Work Life Balance, Relationship with Co-Workers on Job Satisfaction	60
5.3	Implication of the Study	61
5.4	Recommendation	61
	REFERENCES	62
	APPENDIX A	67



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LIST OF TABLES

	Page
Table 3.1: <i>Operational Definition of Variables</i>	40
Table 3.2: <i>The Number of Financial Services Companies in Malaysia</i>	41
Table 3.3: <i>Source of Research Items</i>	43
Table 3.4: <i>Research Items</i>	42
Table 3.5: <i>Scale of Measurement Used</i>	44
Table 3.6: <i>Format of the Questionnaire</i>	44
Table 3.7: <i>Pilot Test Reliability Statistics</i>	45
Table 4.1: <i>Response Rate</i>	48
Table 4.2: <i>Skewness and Kurtosis for Normality Test</i>	48
Table 4.3: <i>Background of Respondents</i>	49
Table 4.4: <i>Reliability Statistics</i>	51
Table 4.5: <i>Grand Mean Statistics</i>	51
Table 4.6: <i>Pearson Correlation Analysis</i>	52
Table 4.7: <i>Multiple Regression Analysis</i>	54
Table 4.8: <i>The Summary of Hypothesis Testing</i>	55



LIST OF FIGURES

Figure 2.1: <i>Herzberg's Two factor Theory</i>	Page 30
Figure 3.1: <i>Research Framework</i>	35



CHAPTER 1

INTRODUCTION

1.0 Background of the Study

Job satisfaction is the outcome from motivating employees to work hard. Job satisfaction will lead to job commitment to the organization. People mostly spend a major portion of their life in the work place. In today's environment, the competition is very high among the businesses as it becomes the challenge for any business or companies to get or maintain its position in the industry. Therefore, organizations must also put emphasis on employee job satisfaction in order to enhance the organization's performance.

Job satisfaction could give an impact on the life of the employees. A satisfied employee is usually contented employee and has a better mental health. This would clearly affect the organization performance. The level of job satisfaction is determined by the outcomes over the expectations, for example, the employees working in the organization feel they are working too much but still receive a low pay or rewards, they will sure feel unsatisfied with the job and if the organization treated them well and paid equally then, the level of job satisfaction is higher.

Besides, job satisfaction can be a measurement tool in order to improve performance every employee as the satisfaction among the employees is one major factor in achieving the goals. However, it is very important to remember job satisfaction is varies from employees because although there is workplace that have same condition

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Appendix A: Research Questionnaire



Research Questionnaire

JOB SATISFACTION AMONG THE EMPLOYEES IN COMMERCIAL BANKS IN KLANG VALLEY

Dear Sir/Madam,

I am a Master of Science (Management) student from Universiti Utara Malaysia, Kuala Lumpur. This is a research I am conducting regarding the title above to fulfil my academic requirement for the final year's course. Thus, I would like to attain your kindness to fulfil this questionnaire. The questionnaire is divided into seven (7) sections. I would be grateful if you could spend 5-10 minutes to complete the questionnaire. I assure you that your responses will be held in confidential and would only be used for the mean of this research.

Thank you for your cooperation.

Nurul Elieza binti Mustafa (826345)
Master of Science (Management)
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia

INSTRUCTIONS:

This questionnaire is divided into five sections. Please indicate thoughtfully and truthfully your judgment on the various aspects related to this research.

SECTION A: DEMOGRAPHIC

Please tick (/) in the relevant boxes.

1) GENDER

- 1. Male
- 2. Female

2) AGE GROUP

- 1. Below 25
- 2. 26-35
- 3. 36-45
- 4. More than 46

3) LEVEL OF EDUCATION

- 1. SPM
- 2. STPM/Diploma
- 3. Degree
- 4. Master's Degree
- 5. PhD
- 6. Others: ____

4) LEVEL OF POSITION

- 1. Non-executive
- 2. Executive

5) MONTHLY INCOME

- 1. <2,000
- 2. 2,001-4,000
- 3. > 4,001
- 4. Others: ____

6) Working Experience

- 1. Less than 1 year
- 2. 1 year to 5 years
- 3. 6 year to 10 years
- 4. Others: ____

SECTION B: SALARY

The following set of statements measures the characteristics of Salary. For each statement, circle the number on the scale that corresponds to your level of agreement.

No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I am satisfied with my salary that I get.	1	2	3	4	5
2	The salary I received is reasonable for the work that have been done.	1	2	3	4	5
3	The salary I received encouraged me to work harder.	1	2	3	4	5

4	The salary paid is competitive in the market	1	2	3	4	5
5	I am satisfied with the differences in salary among jobs in the company.	1	2	3	4	5
6	The salary I get include the reward for exceptional performance in the organization.	1	2	3	4	5

SECTION C: WORKING ENVIRONMENT

The following set of statements measures the characteristics of Working Environment. For each statement, circle the number on the scale that corresponds to your level of agreement.

No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	There is an adequate space between me and my nearest colleague.	1	2	3	4	5
2	My work surface is suitable for me to my carry out my duties.	1	2	3	4	5
3	I am provided with proper tools and technology to perform my task.	1	2	3	4	5
4	My office has all required features for me to carry out my job.	1	2	3	4	5
5	My office equipment and furniture are maintained on a regular basis.	1	2	3	4	5
6	I have enough space to store, archive files and other vital document safely.	1	2	3	4	5

SECTION D: RECOGNITION

The following set of statements measures the characteristics of Recognition. For each statement, circle the number on the scale that corresponds to your level of agreement.

No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I feel appreciated working with my organization.	1	2	3	4	5

2	I feel my organization is value the staff's effort and give recognition fairly.	1	2	3	4	5
3	I think staff in the organization appreciates non-monetary form of recognition.	1	2	3	4	5
4	I personally feel the effort and performance been recognized and rewarded equally.	1	2	3	4	5
5	I agree that being recognized and appreciated will boost my performance as well as increase my job satisfaction.	1	2	3	4	5

SECTION E: WORK LIFE BALANCE

The following set of statements measures the characteristics of Work Life Balance. For each statement, circle the number on the scale that corresponds to your level of agreement.

No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	It is easy for me to balance the demands of work and my personal life.	1	2	3	4	5
2	I have sufficient time to maintain my work and personal life balance.	1	2	3	4	5
3	I am able to separate myself from work and enjoy my time during holiday.	1	2	3	4	5
4	I feel good in balancing between my work and personal life.	1	2	3	4	5
5	I think I feel exhausted when get back home from work-pressures and problem.	1	2	3	4	5

SECTION F: RELATIONSHIP WITH COWORKER

The following set of statements measures the characteristics of Relationship with Co-worker. For each statement, circle the number on the scale that corresponds to your level of agreement.

No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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1	The people I work with are friendly	1	2	3	4	5
2	My fellow workers are pleasant	1	2	3	4	5
3	The people I work will help each other out when someone falls behind or gets into a problem	1	2	3	4	5

SECTION G: JOB SATISFACTION

The following set of statements measures the characteristics of Job Satisfaction.

For each statement, circle the number on the scale that corresponds to your level of agreement.

No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Generally, I am satisfied with my job.	1	2	3	4	5
2	I find my job is very interesting.	1	2	3	4	5
3	My current job meets my expectation.	1	2	3	4	5
4	My current job is pleasant.	1	2	3	4	5
5	I am satisfied with my salary and other incentives.	1	2	3	4	5
6	I am satisfied with my current job position.	1	2	3	4	5

-THANK YOU FOR YOUR COOPERATION -