

**A STUDY ON PERCIEVED GENDER
DISCRIMINATION, JOB SATISFACTION,
INTERPERSONAL TRUST AND TURNOVER
INTENTION IN PRIVATE BANKS OF PAKISTAN**

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DECLARATION

I hereby declare that the material in this thesis is my own except for quotations, excerpts, equations, summaries and references, which have been duly acknowledged.

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A handwritten signature in black ink, appearing to read 'Arsiyah', is written over a horizontal line.

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ABSTRACT

The main aim of this thesis is to investigate and measures the effect of gender discrimination on female's employees in private banks of Pakistan. The study examine the perception of Pakistani working women againts gender discrimination and highlights the research gap as how women are paid less and underrepresented in most influential positions. It further discusses the relationship of gender discrimination on employee job satisfaction level, trust on organization and how the productivity of the firm is reduced which results in employee intention to quit the organization. The study also investigate the mediating effect of job satisfaction between gender discrimination and employee turnover intention. A total set of 237 questionnaires were used for the statistical data requirement. Based on quantitative research approach the data analysis is done by using IBM SPSS Statistics 22 and Smart PLS software version 3.0. Bootstrapping is conducted from the collected statistical data, which shows a mediating effect between gender discrimination, employee turnover and job satisfaction. The software is used to assess convergent validity, discriminant validity, cross loading and hypotheses. The results interestingly shows that 4 out of 5 hypotheses are significantly correlated at $p < 0.01$. In addition, results indicate that gender discrimination has a significant influence on employee job satisfaction level, turnover intention but trust of employee over organization is not affected. Firms can reduce gender discrimination by giving equal opportunities to the employees. The outcomes of this study clearly manifest a considerable amount of discrimination present in the organizations. Therefore, it is highly recommended for the stakeholders to implement anti-discriminatory policies in order to strengthen the legal framework of the organization. Managers need to be proactive and prevent gender discrimination from occurring in the first place to accomplish organizational goals.

ABSTRAK

KAJIAN TENTANG DISKRIMINASI JANTINA, KEPUASAN KERJA, NIAT BERHENTI KERJA DAN KEPERCAYAAN KEPADA ORGANISASI DI BANK-BANK SWASTA DI PAKISTAN

Tujuan utama tesis penyelidikan ini untuk mengkaji dan mengukur kesan diskriminasi jantina dalam kalangan pekerja wanita di tempat kerja yang menyebabkan tahap kepuasan pekerja dan kepercayaan terhadap organisasi berkurangan serta peningkatan tahap tekanan kerja yang secara langsung memberi kesan terhadap produktiviti organisasi dan mengakibatkan pekerja mempunyai keinginan untuk berhenti kerja. Kajian ini juga mengkaji peranan pengantara kepuasan kerja terhadap hubungan di antara diskriminasi jantina dan pusingganti (turnover) pekerja. Kajian ini menggunakan 237 set borang soalselidik yang diterima untuk memenuhi keperluan data statistik. Kajian ini berdasarkan kaedah metodologi kuantitatif untuk menganalisis data dengan menggunakan perisian SPSS dan Smart PLS versi 3.0. Bootstrapping yang dijalankan melalui pengumpulan data statistik menunjukkan peranan pengantara telah mempengaruhi hubungan di antara diskriminasi jantina, pusingganti pekerja dan kepuasan pekerja. Perisian ini digunakan untuk menilai kesahihan konvergen, kesahihan diskriminasi, beban silang dan hipotesis. Hasil kajian menunjukkan bahawa kelima-lima hipotesis mempunyai hubungan yang signifikan pada $p < 0.01$. Di samping itu, keputusan kajian juga menunjukkan bahawa diskriminasi jantina boleh mempengaruhi tahap kepuasan pekerja, kepercayaan terhadap organisasi dan keinginan untuk berhenti kerja. Kajian juga mengambil kira tentang limitasi kajian, implikasi kajian, dan cadangan kajian akan datang. Hasil dapatan kajian menunjukkan sejumlah besar diskriminasi wujud di dalam organisasi. Oleh itu, adalah amat disyorkan kepada pihak berkepentingan untuk melaksanakan dasar-dasar anti-diskriminasi untuk mengukuhkan rang undang-undang organisasi. Pengurus perlu lebih proaktif dan mencegah diskriminasi jantina daripada berlaku di tempat kerja agar matlamat organisasi tercapai.

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CHAPTER 1

INTRODUCTION

1.1 Overview

“Everyone has the right to life, liberty and security of the person. Men and women of full age without any limitation due to race, nationality or religion, have the right to marry or to have a family. Everyone has a right to work, to free choice of employment; everyone without any discrimination has the right to equal pay (UN Articles (3, 16, 23) Assembly, 1948)

The biasness towards a particular sex such as females is known as perceived gender discrimination. Gender-unequal treatment is witnessed in many walks of life including domestic life, educational attainment and businesses. This phenomenon can be seen all over the world and (Delavande and Zafar, 2013). Though the UN articles mentioned in the beginning of the chapter strive to ensure a discrimination free environment in the whole world by clearly setting some ground rules, they stand almost dysfunctional in terms of the status of ‘Pakistani Women’ in the society.

Perceived gender discrimination is particularly noticeable in South Asia (Klasen, 1994) have highlighted, Pakistan as a country where this phenomena is severe, for instance in the labor market, females aged 20 to 30 with a college degree earn on average 28% less than their male counterparts. Moreover, Perceived gender discrimination in Pakistan appears inconsistent, with women having as a prominent political leaders (e.g., Benazir Bhutto was the first democratically elected female leader of a Muslim country (Newyork times, 2016) and parliament of Pakistan consists of a reasonable amount of women in important ministries, even taking the position of Assembly speaker (Express Tribune, 2013) but facing serious discrimination on the other side; female labor force participation rate is 15%, which is low in comparison to other countries having similar GDP (Klasen and Wink, 2003; ADB Briefs, 2016). Also according to the annual Gender Gap Index by the Geneva-based showed Pakistan ranking at 141 out of 142, only second to last in global Perceived gender equality. The report represents that even in recent times; women in Pakistan are still

facing the worst inequality in terms of access to health care, education and work (Dawn, 2014). Unequal opportunities for employees at workplace are considered as a serious issue, not only because they have a direct impact on the income of those who are discriminated or excluded, but also because they weaken the social system which results in waste of human resources and underutilization of skills of employees (Kraal *et al.*, 2010).

Other than Perceived gender equality there are many factors that determine the productivity of an organization. Employee turnover is considered to be one of the difficult issues in banks. Organizations have to bear a cost for both voluntary and involuntary turnover (Husain and Siddique, 2015). Trust has significant role in development of Organizational commitment in in banking sector of Pakistan (Iqbal and Ahmed, 2016) Women in Pakistan are faced with the problem of less job opportunities as compare to male and lot of discussion in literature is found on the role of gender in job satisfaction but, there is a great controversy in the findings of different studies. Some studies found that women employees are more satisfied with their jobs than men employees but, the other studies on the gender issue prove the opposite. Usually it is seen that job itself, work environment and rewards are the important determinants of job satisfaction in the industry (Hunjra and Chan, 2010)

With the advent of multinational corporations in the telecommunication and banking sectors of Pakistan opened the door for females to finally take part in the corporate sector, a talent so immense that it was impossible to refute (Irene *et al.*, 2009). Yet despite the remarkable talent that exists in our country, studies indicate an absence of equal employment opportunities; Perceived gender disparity and inequality practices were highly prevalent in organizations (Shena *et al.*, 2009).

Arshad (2016) study indicates that the banking sector in Pakistan is facing a huge transformation for several years due to economic conditions and increased competition among banks, it has been investigated that employees are highly influenced by perceived gender discrimination which results in low level of job satisfaction that further enhance absenteeism and employee turnover. (Ahmed, 2010). The employees with a dissatisfied attitude leave the organization and inflate the motivation of those staying there. Therefore, in order to enhance the satisfaction level, employees should be given advancement opportunities such as employees

input in policy development and work environment. Similarly, obvious discrimination also generates an environment where employees show less trust on each other and towards the company leadership (Williams, 2016).

As Pakistan is an under researched country in terms of perceived gender discrimination (Raphel, 2014) and very little or less attention has been given to the issues of female workers especially in a private banking sector. This present research provides the valuable insights and helps in highlighting the problems of women workers related to gender discrimination at workplace and its impacts and relationship with other factors like Job satisfaction, interpersonal trust and turnover intention.

1.2 Background Issues and Research Motivation

A study report on world's women finds that two-thirds of world's illiterate adults are women (Liz, 2015). Persistent inequality between men and women has led to centuries of perceived gender discrimination in all walks of life. Discrimination against females may be exhibited differently in different cultures, races and countries, but it is considered to be a huge limitation in the way of development and an encouraging factor in invoking violence against women (Ferdaush and Rahman, 2011). This phenomenon is very common in Asian countries. Women in this continent are still the biggest group facing gender discrimination in terms of equal employment opportunities and pay gaps. The rise in employment rates for women has not been seen over a decade throughout the region, in South Asia women share of non-agricultural paid employment remains the worlds lowest at only 16.5%. Whereas, two-thirds of all employed women in South Asia are working without pay (ILO, 2007). Therefore, it is currently a subject of utmost importance for the world as economic growth and developmental process depend heavily on it.

The society in Pakistani is considered to be patriarchal, where the role of women is limited to household affairs and their potential entry into political, economic, and social domain is not appreciated. For a Pakistani women to have an access to their rights and control over the resources are not distributed equally

between men and women and a very small portion of females occupy senior positions such as managers and senior officials (Qureshi *et al.*, 2013).

Recent decades have witnessed some progress on the topic of gender discrimination. Literacy rate among the women is improving gradually, while gender gap in primary and secondary level enrollment is reducing. Women participation in labor force is also gaining prominence all over the world. Despite this, women have a much limited access to resources and economic opportunity than men with the movement of women still being restricted in many societies (World Bank, 2012). The Gender situation and its effects need to be evaluated for approaches to reduce gender disparity for further social and economic development. As mentioned by "Gender Equality in Sector Wide Approaches 2002 gender differences and inequalities need to be assessed in terms of resources, access, needs and potential contributions, to form a gender responsive policy frame work. In fact, this assessment should cover the economy and society as a whole (macro level), the sector and its key institutions (meso level), and households and their individual members (micro level), in order to visualize how these factors contribute to the opportunities and resources provided.

1.3 Problem Statement

In terms of female workers the main problem in banking sector of Pakistan is the influence of perceived gender stereotypes and underrepresentation of women bankers in management positions as gender discrimination is one of the most cited reasons of women deterrence to advancing in career therefore, management needs to review organizational policies by making them more women friendly in the form of flexible work practices, equal pay, merit based selection etc. (Mirza and Jabeen, 2011)

According to a report, gender gap in Pakistan is increasing in all social sectors. In terms of gender empowerment measurement ranking, Pakistan ranks 92 in 94 countries (UNDP, 1998). The research scores shows that female employees were more discriminated in private sector than in public sector organizations (Channar *et al.*, 2011). Another study done in private sector organizations in Pakistan concluded that highly skilled women workers despite of all the aptitude will receive fewer promotions relative to men (Sattar *et al.*, 2013).

The reason for choosing the banking sector as a study area is that it is one of the most advanced institutions in Pakistan and performance of banking industry continues to be improved (Business, 2017). Women are the most integral part of economic development and huge representation of female employees is found in banking industry of Pakistan. But unfortunately, despite of being so advanced the female employee faces a lot of challenges in terms of workplace harassment, perceived gender discrimination, equal pay and promotions. All these issues negatively impact the personal life and health of the employee (Abid *et. al*, 2013).

Moreover women staff, at times, has to endure harsh and abusive behaviors of the customers, while male subordinates also create problems by disobeying the instructions from women executives and by deliberately prolonging the work. This increases stress on women executive's relations with family members. This discomfort and stress suffered by the women executives may influence the work effectiveness and have emotional impact on the quality of work performance (Ashok, 2012). Furthermore, it is seen that the small percentage of women who accomplish executive positions are consigned to areas within the organization that are less influential and provide fewer opportunities for professional advancement (Dawson, 2014).

Another study that focused the Pakistani banking sector highlighted the issues of employee turnover and found a significant relationship with the variables of turnover, Job satisfaction and interpersonal trust of employees. The study suggested that right person for organization is closely linked to job satisfaction, interpersonal trust relationship, can reduce turnover intention (Hussain, 2015). Therefore, it is necessary for the employer to choose a right person for the job and create an unbiased gender policy to achieve the expected outcome from an employ and to gain employee satisfaction. Even though many societies stress upon the importance of gender equality, women are still underrepresented in most influential positions. The working women faced in banks is mainly in terms of biased transfer policies, lack of trainings and assumptions that women would not be interested in promotions (Ramya and Raghurama, 2014). The opportunities for women to enter into higher ranks of management are limited and there are many factors to it. Reasons such as dual labor markets for men and women, while the male dominance, lack of support and

widespread discrimination. It may not be surprising that a lot of women executives, unsatisfied in their efforts to move to upper ranks, have moved from the organization. Recent estimates specify that women encompass less than 5% of Fortune 500 CEOs, less than 15% of executive officers, less than 20% of full professors in the natural sciences, and only 6% of partners in venture capital firms (Brush, Greene, Balachandra and Davis, 2014). Past studies have determined that those business which are solely women-owned are one of the fastest growing entrepreneurial throughout the world, because they are hardworking and efficient in their work that is why they make noteworthy contributions to innovation, employment in all economic sectors (Pines and Schwartz, 2008).

As per the survey report it's evident that percentage of women decreases as per their seniority rises. The results shows that at non-management level 47% are women and 53% are men whereas, at middle level 41% are women and 59% are men and the figures goes further down when it comes to the highest level in management executives that 29% are women and 71% are men which is a serious imbalance and organizations need to address this issue (Roach and Lee, 2015)

One study marked that persistent discrimination can be observed in both public and private organizations. Females are mostly not hired in executive positions (Kazi, 2001). The pay gap is seen to affect all females despite their backgrounds, ages, and education. Woman get paid less than men for the same job, the research is based on the responses of over 2,000 procurement professionals in different countries and industries the two elements holding down women salaries are women unable to reach to senior positions and other more jarring effect is direct on-the-job discrimination (Forbes, 2016).

Firms can reduce gender discrimination by giving equal opportunities to the employees (Indian Express, 2012). Therefore, in order to lower down the problem organizations are required to organize gender equality training awareness programs. Employee salaries and promotions should be monitored HR department to ensure equal treatment among the staff.

1.4 Research Questions

1. Is there any relationship between perceived gender discrimination and turnover intention?

2. Is there any relationship between perceived gender discrimination and job satisfaction?
3. Is there any relationship between job satisfaction and turnover intention?
4. Is there any mediating role of job satisfaction between perceived gender discrimination and turnover intention?
5. Is there any relationship between perceived gender discrimination and interpersonal trust over organization?

1.5 Research Objectives

In the light of the above questions research objectives addressed in the study are as follows:

1. To examine the relation between perceived gender discrimination and turnover intention
2. To examine the relationship between the perceived gender discrimination and job satisfaction.
3. To examine the relationship between Job satisfaction and turnover intention
4. To examine the mediating effect of job satisfaction on perceived gender discrimination and turnover intention
5. To examine the relation between perceived gender discrimination and interpersonal trust

1.6 Scope of Study

Perceived discrimination against women in a work environment is a phenomenon which cannot be limited to the under developed countries. Rather, it is something that is found commonly worldwide.

This research will focus on perceived gender discrimination prevailing in occupational opportunities and at work places in Pakistan. This research is conducted on the junior female officers' employees in the two biggest private banks of Pakistan in terms of performance and number of staff members. It aims to highlight the relationship between the perceived gender discrimination with job satisfaction following with the turn over intentions. It also strives to observe discrimination towards women in relation to interpersonal trust of the female employee over the organization.

1.7 Significance of Study

Perceived gender discrimination against women has affected business in Pakistan and the interest of the employee very clearly in the past. A bank is one of the organizations with large number of female employees which may not be satisfied with their jobs because organizations are facing discrimination. This may result in the employee not to give her hundred percent efforts to the organization.

It is so unfortunate that remarkable talent in our country is being unused due to the absence of equal employment opportunities as gender disparity and inequality practices were highly prevalent in organizations. Various studies have also linked job satisfaction to perception of fairness and interpersonal trust of employee on organization which in turn reduce the turnover intention in employees (Shena, 2009). It has been observed that much research has confirmed the existence of gender discrimination and glass ceilings in most Western countries, such as the US, UK and Spain. (Liff and Ward, 2001) but very little of research has explored the issue in Asian countries, especially in Pakistan.

This study also helps in exploring the views and experience of officer and lower grade female staff, about perceived gender discrimination which has not been deeply investigated in previous studies. Much research work has been done on gender and human resource management on experienced, well-educated and highly skilled professionals employees (Aaltio and Huang, 2007; Huang and Gamble, 2015), but neglects less educated and lower skilled female employees. Moreover, it also provides the possible solutions through which concerned management can resolve the issues of female employees in renowned banks in Pakistan. This will not only enhance the performance of the employee but can lessen the turnover intention owing to better job satisfaction and consideration of merit rather than perceived gender bias.

1.8 Definition of Terms

The key variables used in this study have specific meanings and definitions in general context as well as in context of this research. These terms are explained in detail below.

Perceived Gender Discrimination

It is broadly defined as the behavior that involves denying "individuals or groups of people equality of treatment which they may wish (Cornejo, 2007)

Job Satisfaction

The term job satisfaction has been referred as "a pleasurable or positive emotional state resulting from the job experiences. The characteristics of job satisfaction are pay, relations with coworkers, supervisors, job security are the most important components of job satisfaction (MacDonald and MacIntyre, 1997)

Turnover Intention

Turnover intentions are seen as a mental decision (conation) intervening between an individual's attitudes (affect) regarding a job and his/her subsequent behaviour to either stay or leave (Roodt and Martin, 2008)

Interpersonal trust over Organization

It refers, to the extent to which one is willing to describe good intentions to and have confidence in the words and actions of other people. This willingness will in turn affect the way in which one behaves towards others (Cook and Wall, 1980)

1.9 Organization of thesis

Chapter 1 introduces the topic in general followed by background of the study and problem statement of the research, after which, the research objectives and research questions are defined. This chapter also comprises of scope and significance of study along with the definition of the key terms.

Chapter 2, on the other hand, presents a detailed review of established theories and researches related to perceived gender discrimination, job satisfaction, turnover intention and interpersonal trust upon organization. It also explains the relationship between these variables.

Chapter 3 describes the theoretical framework of the methodology complete with research design, approach, hypothesis of the study, sample details and data collection instrument. Chapter 4 presents the results of the study with interpretation in details with tables.

Finally, chapter 5 gives a methodical discussion is given based on the results concluding with the limitations of the study and recommendations to improve the study for future research purposes. The thesis ends with a conclusion, presenting the findings of the study.



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CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The second chapter of this research covers the theories regarding the variables used in the research and the empirical review of published and cited research papers of different authors and researchers. This section aims to describe the theories related to perceived gender discrimination, job satisfaction, and turnover intention, interpersonal trust over organization and the relationship between all of these variables through reviewing the empirical studies.

2.2 Perceived Gender Discrimination

Discrimination can be defined as prejudice based on age, race or sex, involving treatment of people differently on the basis of their properties, for instance, sex and race, in an ethically objectionable way (Lippert-Rasmussen, 2006).

It has been found through researches that sexual discrimination continues to be a problem for women in education, business and medically often causing serious emotional and physical conditions in women (Shrier, 1990). This is a much studied phenomenon. There are two phenomenon's which lead to women being discriminated in their workplaces. They are known as sticky floor and glass ceilings. These indicate the limits or barrier to careers of women. This can mean differences in pay and promotions.

Meta-analysis shows perceived discrimination leading to significantly heightened stress responses resulting in participation in unhealthy and figuratively no participation in healthy behaviors. These findings link the victims of discrimination to negative health results (Pascoe and Richman, 2009). Further, studies performed on American women of different ethnicities found that continuous exposure to perceived gender discrimination harms coping techniques towards stress, to the extent of usage of hard drugs (Ro and Choi, 2010). According to the study conducted in United States, regarding the gender pay gap in private and public sectors it has been investigated that the working hours is the most important factor accounting for