

**THE RELATIONSHIP BETWEEN ROLE STRESS,
WORKING CONDITION AND JOB
SATISFACTION AMONG BANK EMPLOYEES
IN KOTA KINABALU, SABAH.**

ANG WEI LING

**SCHOOL OF BUSINESS AND ECONOMICS
UNIVERSITI MALAYSIA SABAH
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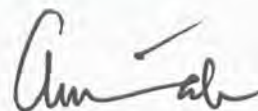
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ANG WEI LING

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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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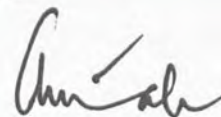
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ABSTRACT

THE RELATIONSHIP BETWEEN BETWEEN ROLE STRESS, WORKING CONDITION AND JOB SATISFACTION AMONG BANK EMPLOYEES IN KOTA KINABALU, SABAH.

This study aims to investigate the relationship between roles stress, working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah. This study will also look into how the demographic factors on gender and position level influence the relationship between role stress, working condition and job satisfaction. A total of 163 respondents were surveyed through questionnaire approach. Data from 163 respondents, representing a 79.5 percents of response rate, were analyzed. The role stress and working condition (independent variables) were tested with multiple regression on the job satisfaction (dependent variable). Meanwhile, the moderating effects of gender and position level were examined using hierarchical regression analysis. Findings showed that there is a significant relationship between role stress and working condition towards job satisfaction. Besides, findings also showed that gender has moderating effect on role stress and working condition towards job satisfaction. However, moderating variable of position level, were not significant moderate in this relationship. This study suggests that more attention shall be given from management of bank to increase the job satisfaction among bank employees.

ABSTRACT

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This study aims to investigate the relationship between roles stress, working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah. This study will also look into how the demographic factors on gender and position level influence the relationship between role stress, working condition and job satisfaction. A total of 163 respondents were surveyed through questionnaire approach. Data from 163 respondents, representing a 79.5 percents of response rate, were analyzed. The role stress and working condition (independent variables) were tested with multiple regression on the job satisfaction (dependent variable). Meanwhile, the moderating effects of gender and position level were examined using hierarchical regression analysis. Findings showed that there is a significant relationship between role stress and working condition towards job satisfaction. Besides, findings also showed that gender has moderating effect on role stress and working condition towards job satisfaction. However, moderating variable of position level, were not significant moderate in this relationship. This study suggests that more attention shall be given from management of bank to increase the job satisfaction among bank employees.

ABSTRAK

Kajian ini bertujuan untuk mengkaji hubungan antara tekanan peranan, keadaan kerja dan kepuasan kerja di kalangan pekerja bank di Kota Kinabalu, Sabah. Kajian ini juga akan mengkaji bagaimana faktor-faktor demografi jantina dan tahap kedudukan mempengaruhi hubungan antara tekanan peranan, keadaan kerja dan kepuasan kerja. Seramai 163 responden telah dikaji melalui pendekatan soal. Data dari responden 163, mewakili 79,5 persen kadar tindak balas, dianalisis. Tekanan peranan dan keadaan kerja (pembolehubah bebas) telah diuji dengan regresi berganda terhadap kepuasan kerja (pembolehubah bersandar). Sementara itu, kesan sederhana jantina dan tahap kedudukan telah diperiksa menggunakan analisis regresi hierarki. Penemuan menunjukkan bahawa terdapat hubungan yang signifikan antara tekanan peranan dan keadaan berusaha ke arah kepuasan kerja. Selain itu, hasil juga menunjukkan jantina yang sederhana kesan pada tekanan peranan dan keadaan bekerja ke arah kepuasan kerja. Walau bagaimanapun, sederhana ubah tahap kedudukan, tidak penting sederhana dalam hubungan ini. Kajian ini menunjukkan bahawa perhatian yang lebih hendaklah diberikan daripada pihak pengurusan bank untuk meningkatkan kepuasan kerja di kalangan kakitangan bank.

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CHAPTER 1

INTRODUCTION

1.1 Overview

In Malaysia, the banking system is consisting of investment banks, commercial banks and Islamic banks, is the main source of financing that supports economic activities in Malaysia. Banking industry has traditionally operated in a moderately stable environment for decades. In Malaysia, banking industry has been witnessing a lot of growth, improving on its technological and global competition within banks. According to Samartha *et al.* (2011), the banking business has changed significantly over the past 25 years, especially in technological change. Bank advances in information technology, telecommunications, various innovations and improve their services with automated teller machine(ATM), retail banking, debit and credit cards, free advisory services, fund transfers, internet banking, telephone banking, mobile banking, selling insurance products, issue of free cheque books and other services. Nowadays, customer can access to electronic funds transfer (EFT), banking centre, internet banking and telebanking. These trends have led to the changes in the styles of management in banks. For the pattern of employment, there are more qualified professionals worked in the banking industry. During the late 1980s and the early 1990s, the nature of banking industry was changed. This was a result of a combination of changes in competitive environment. Therefore, bank employees have to maintain the excellent performance standards in a competitive environment and this will cause the tension or pressure effect to the employees.

Banking is a service industry and therefore the staff morale is very much important to deal with the customers effectively and positively. Nowadays, customers are treated by bank employees with respect. The bank employees will provide friendly services to keep the customers happy. One of the most effective

ways for banks to achieve distinction will be to serve customers with keep smile and friendly and well-motivated staff to distinguish from each other on banks.

According to Oreoluwa and Oludele (2010), the major changes implemented such as workforce cutbacks in the banking sector in recent times have had a large impact on workers by negative affects on their working and personal lives. Cutbacks cause pressure on remaining workforce with increased work overload or stress. In their study, they found that there is higher level of stress among the executives than the non-executives in Nigerian banking industry. The heavy workload demands in the banks often turn into long working hours which affect personal health significantly. Moreover, to compete with other banks, bank management must necessarily take action to changes and improve in their management. Management can improve it by re-engineering, rationalization of branches and business lines, increased working hours, staff education and retraining. Bank workers who are victims of management reactions are subject to stress.

Previous studies have conducted research on job satisfaction in banking industry. For example, Khalid and Irshad (2010) examine job satisfaction level of bank employees in Punjab, Pakistan. According to the study of Samuel *et al.* (2009), they consider the psychological well-being, perceived stress levels and job satisfaction of bank employees.

Halkos and Bousinakis (2010) stated that role stress can be defined as motivator or negative factor to job satisfaction. Role stress divided into two distinct: role conflict and role ambiguity. Role conflict often occurs when management give emphasis to sell over products or services. They expect employees to sell over all the products or services. Bank employees have faced the problem of role conflict. There are many types of products or services provide by bank such as credit and debit card, insurance, car loan, personal loan, mortgage loan and business loan. The management of bank had emphasized on target sales of the products and services. The responsibilities of bank employees are to sell those services or



products to hit the target sales. A personal loan officer in bank also need to sell credit or debit card, insurance and mortgage loan to the customers other than provide the services of personal loan. Bank employees view the responsibilities of sales and services elements of their jobs as conflicting.

Bank teller may perhaps experience role ambiguity with respects to the timely processing of customers versus attention to individuals needs. According to Kahn *et al.* (1964) as cited by Fisher (1995), role conflict and role ambiguity are the forms of role based stress.

Working condition is a very important factor to job satisfaction. It results in creativity and satisfaction towards employees' job. Working condition functions as a hygiene factors or extrinsic factors. Poor working condition results in aggression and low job satisfaction. Poor working condition would lead to job dissatisfaction.

According to Khalid and Irshad (2010), job satisfaction is a main characteristic of job attitude. Low rate of job satisfaction will cause the organizational commitment of the organization getting worse. Therefore, it is very important that the employees in the banking sector to have high job satisfaction. In this stage, the present study is undertaken to examine the relationship between role stress and working condition towards job satisfaction in the banking sector in Kota Kinabalu, Sabah.

1.2 Problem Statement

Job satisfaction of employees is the most important factor for the growth and development of organization (Ali and Akhtar, 2009). In 2010, the Malaysian services sector expanded by 6.8% and was the largest contributor to growth, contributing 3.9 % points to the overall Gross Domestic Product (GDP) growth. The services sector will remain the largest contributor to growth in 2011 with a projected growth rate of 5.9%, driven by the domestic demand oriented sub-sectors, particularly finance and insurance, communication and wholesale and retail trade (Bank Negara Malaysia, 2011).

Therefore, the banking industry is important to the Malaysian economy. Although the bank industry is important in different ways, it seems that there are invisible problems due to job satisfaction in this industry. To preserve its contribution to the economy, it is important to take into account the job satisfaction for bank employees.

Lew and Liew (2005) explored the perceptions of need satisfaction and job satisfaction among the employees of a leading bank in Malaysia. In view of the rising competition as a result of globalization, managers have placed importance on the construct of job satisfaction. The result reported that almost 36% of employees are not satisfied with their job and its influencing the level of job satisfaction. Therefore, it is important for banking industry know the level of job satisfaction among bank employees in Kota Kinabalu, Sabah.

Employees experiencing role ambiguity or role conflict within the work will be referred as role stress in their job (Grandey and Cropanzano, 1999). Referring to the paper of Harris *et al.* (2006), they examine the influence of role stress which consists of role ambiguity and role conflict on job resourcefulness and examining the influence of job resourcefulness on job satisfaction and intentions to leave the firm. According to Harris *et al.* (2006), research is needed to explore work environments and personality traits like role stress on job satisfaction relationship should be considered in future work.

Vallejo *et al.* (2001) examine the level of job satisfaction among 366 bank employees. Result indicates that bank officers are not satisfied with their job. From the study, occupational problem should be approached in order to improve the job satisfaction of employees in banking sector. It is necessary to consider paying greater attention to the tasks that bank officers do.

According to the study of Sveinsdottir *et al.* (2006), employees' role stress decreases job satisfaction, increases turnover rate, and reduces the job quality. From their study, increased workload among nurses will cause growing role stress,



and declining job satisfaction in nursing industry. At different workplaces employees are deal with different work tasks, and working conditions. Therefore, the different workplaces employees will have different kind of stress. So, the purpose of this study is to understand the relationship between role stress, working condition and job satisfaction in banking industry.

Working condition has already caused harmful effects on the job satisfaction (Tokuda *et al.*, 2009). Managers should know how working conditions interrelate with job satisfaction so that they will be able to manage their working condition with the hopes of lower the level of dissatisfaction (Wada *et al.*, 2008). According to Fernando (2007), the working time for bank employees was considered to be one of the reasons for increased level of role stress. Consequently, it is suggested working time are to be changed to the support of employees to reduce the role stress level. It is vital for conduct research on the working condition faced by bank employees and does working condition in banking industry will effect on job satisfaction among bank employees in Kota Kinabalu? Job satisfaction has been an important part in human resources management. This study determines whether job satisfaction actually reflects the quality of working conditions.

Managers of industries should provide favorable working condition for their workers, particularly to those have friendly relationships with supervisors who give emphasis to workers' benefit (Lahai *et al.*, 2004). Bank officers should have a good relationship between themselves with their supervisor in the organization to avoid any dissatisfaction with their job.

From the limitation on study of Halkos and Bousinakis (2010), the effect of role stress and job satisfaction in specific sectors should be explored. Although a lot of studies have been conducted on role stress which included role conflict and role ambiguity and job satisfaction in many sectors, but hardly any study is conducted in the banks.



Moreover, a large number of researches exist on topics about job satisfaction. There is hardly any has focused on job satisfaction among bank employees. Studies on the job satisfaction among employees in the banking industry in Kota Kinabalu, Sabah haven yet widely carried out. Therefore, it is timely important to investigate this issue. The banking sector has change over the years, which has put new pressures and realities to the bank employees.

Bank employees have possibly felt the role stress from their job. According to Kamal and Sengupta (2008), bank employees form a weak link between the management and the staff in an organization. The success of the bank depends on the management styles and cooperation of the bank officers with these two very different entities. The job satisfaction of the bank officers is importance because only a satisfied officer will perform well in the bank.

Through this research study, an attempt has been made not only to determine the degree of overall job satisfaction among the bank employees but also to bring out bank employee's views on the different factors contributing to their job satisfaction in the banking industry.

Therefore, this paper focuses on analyzing the relationship between role stress, working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah. This research will ask the following question: What are the relationship between role stress, working condition and job satisfaction among bank employees in Kota Kinabalu? The present study is an effort to understand how role stress and working condition is related to job satisfaction for bank employees.

1.3 Research Questions

This study addressed the following research questions:

Research Question 1:

What is the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah?

Research Question 2:

What is the relationship between working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah?

Research Question 3:

Does gender moderates the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah?

Research Question 4:

Does gender moderates the relationship between working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah?

Research Question 5:

Does position level moderates the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah?

Research Question 6:

Does position level moderates the relationship between working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah?

1.4 Research Objectives

The overall objectives of the study is to determine the relationship between role stress, working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah. The specific objectives are:-

- a. To investigate the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah.
- b. To investigate the relationship between working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah.

- c. To investigate the moderating effect of gender on the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah.
- d. To investigate the moderating effect of gender on the relationship between working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah.
- e. To investigate the moderating effect of position level on the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah.
- f. To investigate the moderating effect of position level on the relationship between working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah.

1.5 Scope of Study

The present study is designed as a cross-sectional study. The scope of this study was focused on employees from four major banks located in Kota Kinabalu - the capital city for the state of Sabah in East Malaysia, with the target to obtain valuable local data. The study is to investigate the relationship between role stress, working condition and job satisfaction among bank employees in Kota Kinabalu, Sabah. Job satisfaction is the dependent variable and the independent variables are role stress and working condition. The moderating variables are gender and position level.

The scope in the literature review of this study was focused on four key areas which are job satisfaction (dependent variable) and role stress which included role conflict, role ambiguity and working condition (independent variables), gender and position level (moderating variables) and the linkage between dependent variable and independent variables.

1.6 Significant of Study

The research provides a systematic analysis about the relationship of role stress, working condition and job satisfaction among employees in banking industry. By

establishing these relationships, it can raise the concern about the importance of job satisfaction of employees in the banking industry in Kota Kinabalu.

In addition, it can encourage the managers to pay more attention on the working condition, stress and job satisfaction by revealing the current condition of role stress, working condition and job satisfaction among bank employees. This research can be a guideline for the management level in banking sectors. Management level can refer to this research for a better understanding of the current situation such as job satisfaction among employees in banking industry.

This research would also help us in discovering the influence of role stress and working condition towards job satisfaction in banking industry. This study would help in the further study regarding job satisfaction in banks and how it can be taken to the next level such as job performance and organizational commitment of bank employees. This would help in improving the economic situation of Malaysia as banking industry is said to be the back bone of the economic development. This study helps management level to figure out the ways to provide better working condition and manage role stress of bank employees.

Finally, this study also contributes to the global literature on role stress, working condition and job satisfaction among bank employees in banking industry previously carried out by researcher such as (Samartha *et al.*, 2011; Khalid and Irshad, 2010; Samuel *et al.*, 2009).

1.7 Definitions of Key Variables in This Study

1.7.1 Job Satisfaction

Job satisfaction is employee's individual attitude and feelings towards their jobs, whether good or bad, which are likely to contribute to the development of feelings of satisfaction or dissatisfaction (Samuel *et al.*, 2009).

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