

A Study on the Bank Manager's Leadership and Employees Job Satisfaction in a Foreign Bank in Malaysia

Kajian ke atas Kepimpinan Pengurus dan Kepuasan Kerja Pekerja dalam Sebuah Bank Asing di Malaysia

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Abstract

Leadership is an integral part of the development and performance of an organization. Bank managers' leadership styles play an important role in developing the culture of employees' job satisfaction, especially in the banking sector. The objectives of this study are (1) to determine the relationship between the manager's leadership style and the employees' job satisfaction; and (2) to compare the employees' job satisfaction in terms of their age, gender, academic qualification and their working years of service at the bank. This study used a quantitative methodology based on a non-experimental research design. The results of this study revealed that there is a significant and moderate correlation found between the manager's leadership style and the bank employees' job satisfaction. This study also reported significant differences in employees' job satisfaction in terms of their age, academic qualification and years of service. The findings indicated that employees' job satisfaction was not only influenced by external factors such as the bank manager's leadership style but also by the demographic profiles of the bank employees. Evidence from this study has the potential to contribute important information to organizations that need to respond to the various challenges they face in handling employee job dissatisfaction especially in the banking sector.

Keywords: *Bank managers' leadership; job satisfaction; foreign bank*

Introduction

The banking industry in Malaysia can be traced back to the early 1990's with the setup of various foreign and domestic banks (Yucel, 2012). The banking sector is made up of various financial institutions, which include commercial banks, merchant banks, foreign banks and Islamic banks. In Malaysia, Bank Negara Malaysia is the nation's central bank that is responsible for overseeing financial services provided, such as investment banking, Islamic banking, trade and share financing.

In the banking sector, employee job satisfaction is an important criterion which can have an impact on productivity in the workplace. Satisfied employees are known to perform exceeding well within optimal time limits, leading to profit generation for the organization (Collins &

Cunningham, 2017). It is shown that with the changing market conditions, satisfied employees were likely to be more innovative and creative. On the other hand, job dissatisfaction among employees can lead to rising costs such as high employee turnover, employee absenteeism due to medical reasons and poor job performance. These are among some of the critical issues that the banking industry is frequently challenged. Therefore, there is a need to further explore about the factors that contribute to job satisfaction among bank employees. The findings will help the banking sector to discover more about their employees' perceptions of their bank manager's leadership style and their working environment.

Leadership in a Banking Institution

A banking institution is a financial organization that provides financial services to consumers, businesses and governments. The aim of a banking organization is to provide suitable facilities for executing financial transactions. Darko (2015) highlights that banking services can accelerate the development of businesses through their professional and well-trusted banking services they provide. It also indicates that the bank manager is the leader who is accountable for ensuring that their employees' adhere to the bank's standard operating procedures and are responsible for evaluating the efficiency of their employees' overall performance based on the good service they deliver to bank clients, the feedback obtained from their clients' experience and the revenue they generate for the bank. On the other hand, the top-level bank management is liable for formulating corporate goals, and business strategies that will allow bank managers to direct and motivate their employees' in such a way that they will be inspired to deliver results.

Various recent studies have found that leadership behaviours play an important role in influencing the job satisfaction of employees (Hijazi, Kasim & Daud, 2017; Mohanty & Chatterjee, 2017; Krishnan, Liew & Koon 2016; Lawal, Thompson & Thompson, 2016). Leaders who assume the headship of their organization generally occupy the prime position in the development and performance of their respective organizations. According to Bums (2014), changes in organizational structure, vision and leadership are unavoidable in any organization. The leadership style of a leader is individualistic, and it is distinctly different from other individuals in an organization. It separates a leader from another and it is this authoritative power that drives employees to carry out job tasks, especially in the banking sector. Bums (2014) also highlights the dissimilarities between leaders and managers, stressing that while followers follow the leader, employees of most organizational hierarchies, are required to report to their managers. This is similar to the reporting structure practiced at banks where bank employees are managed by their group of leadership teams. It is thus important that leadership teams at financial institutions build their capacity as strong leaders to be able to lead their team members towards achieving their organizational goals and vision (Makitalo, 2017). Furthermore, it is crucial for leaders to instill confidence in each of their team members. Moreover, if the team members are aware that there is a plan in place that can address a critical situation, they would generally be confident knowing that they can rely on the leadership skills and attributes of their team leaders in anticipation that the problem will be solved.

Leadership and Job Satisfaction

Leadership is defined as the ability to influence others, while a leader is someone whom people

naturally follow based on their own choice and preference. The leader is one who aims at achieving organizational goals while mobilizing and utilizing resources prudently. Leadership is the main component of change, requiring vision and commitment necessary for its realization. Effective leadership depends largely on how leaders define, follow and share their vision among their followers (Kotter, 2015). Leadership is a skill that is acquired through various means such as through education, experiences, interaction with people, passion, inspiration and practice. Leaders should have the skill of leading others by example. Leaders should also trust their team members and inspire them. In fact, leaders who demonstrate professionalism and value their employees' success, actually help them value their own professionalism. Similarly, leaders who recognize their employees' progress tend to foster pride and employee loyalty. According to Kotter (2015), true leaders influence their team members towards accomplishing their organizational goals, while Avolio (2013) stresses that proactive leaders tend to focus on encouraging change, a strategy used by leaders as a proactive formulation.

In an organization employee job satisfaction is of crucial importance because of its impact on the advancement of the organization. Job satisfaction involves a certain amount of responsibility one has towards the job one loves, doing it well and being pleased for one's hard work. Belias & Koustelio (2014) associates job satisfaction with employees' perceptions of their working environment, their collegial relations among colleagues, their earning capacities and promotion opportunities. It is also closely associated with the organizational efficiency, increased productivity, loyalty to the organization and the reduction in employee absenteeism (Davis, 2016). According to Mozammel and Haan (2016) employee job satisfaction and their leader are significant factors that contribute towards achieving organizational goals. However, according to Ahsan (2010), an unfavorable working atmosphere can have a negative effect on the level of employees' job satisfaction because job satisfaction is impacted by organizational commitment. On the other hand, Khalid (2010) pointed out that the main contributors of employees' job satisfaction are based on five incentives, namely job security, employment benefits, promotion prospects, yearly salary increment and employee recognition. Khalid (2010) also asserts that job satisfaction is about how the organization takes care of their employees' and induce enthusiasm for one's job. Job satisfaction of employees is enhanced when they are given recognition and credit when it is due, when they receive a raise in income or a job promotion (Lee, 2017).

Job satisfaction is generally related to motivation, although satisfaction is not entirely the same as motivation. Job satisfaction is characterized more as an emotional need that can be measured as one of the key factors when it comes to workplace productivity and the usefulness of an organization. Bums (2014) stated that the new managerial standard maintains that employees' job satisfaction and their interests should be taken into consideration, as a measure towards improving the work environment for employees. Advocating workplace reform is a definite route to greater job satisfaction and higher morale among employees since the readiness of employees to stay or quit their job, is commonly determined by their level of job satisfaction.

In Armstrong (2016), it is stated that technology such as the internet and mobile applications have reduced the pressure on employees' job tasks and these applications have also positively influenced employees' job satisfaction. Even though the effects may be small, the fact that job satisfaction also contributes to a decrease in the level of employee absenteeism is a solution in

itself for organizations that face such challenges. Managing absenteeism is regarded as one of the most compounded areas that managers are frequently challenged by. The job satisfaction of bank employees also stems from the teamwork established by satisfied employees. Job satisfaction among bank employees is important for enhancing workplace performance and strengthening institutional success. Job satisfaction among the group of bank employees showed an increase in productivity, increased employee engagement and a reduction in staff turnover compared to employees who are less satisfied with their jobs. Job satisfaction may be understood as an indicator of organizational effectiveness in the workplace.

Various studies indicate that employees have differing capabilities and varying levels of job satisfaction based on employees' gender (Shedid & Russell, 2017; Mohanty & Chatterjee, 2017; Efferin, Frisko & Hartanto, 2016). Their levels of job satisfaction differed because of gender differences. According to Lee (2017), gender differences at the workplace may help to professionally motivate workers and raise productivity. It also clarifies that while there may be differences in gender perception regarding job satisfaction, there have been no definite proof to assume the level of job satisfaction resulted from the differing perceptions of male and female employees (Lee, 2017). However, this study found that female employees were significantly more satisfied with their jobs compared to male employees and that the level of job satisfaction among employees in the first years of employment was lower compared to their later years of employment, known for its stable growth until retirement was attained. In addition, employees were found to have varied levels of job satisfaction at different stages during their working tenure. The results also indicated that older bank employees had a higher level of job satisfaction compared to the younger employees. On the other hand, Lee (2017) found that experienced bank employees known for their lengthy period of working experience seemed to possess greater levels of job satisfaction compared to employees with less working experience. Moreover, it was also found that the number of working hours can affect the quality of life, work-life balance and ultimately the employees' job satisfaction.

From the review of literature, there are several recent studies that explore job satisfaction in various banks around the world (Ali & Hassan, 2017; Babaita, Kadiri & Aliyu, 2016; Anand, 2016; Barrick, 2015; Piaw, 2012). However, in this particular research context, there has not been any in-depth investigation carried out in the bank selected for this study, so the researcher wishes to address this research gap by conducting this research investigation at the bank's premises. Likewise, leadership practices and behaviors can also have an impact on the satisfaction of employees in an organization, both directly and indirectly (Collins & Cunningham, 2017).

Present Study

This study attempts to determine the relationship between the bank manager's leadership behaviour and employee's job satisfaction in a foreign bank located in Kuala Lumpur, Malaysia. The main objectives of this study are: (1) to determine the relationship between the bank manager's leadership behaviour and the employees' job satisfaction; and (2) to identify if there are any significant differences between the employees' job satisfaction compared to their age, gender, academic qualifications and their years of service at the bank.

Methodology

Research Design

The research design of this quantitative study is a descriptive, non-experimental study that involves the systematic and detailed collection of data in line with achieving the objectives of this research study. This study uses the quantitative approach of collecting numerical data, through survey questionnaires administered to a pool of 186 bank employees randomly selected from the foreign bank under study. The researcher ensured that ethical procedures had been adhered to and that authorized permission was obtained from the bank's officials before administering the questionnaires to the bank employees. The researcher also received the consent from each of the respondents prior to conducting the survey and reassured the respondents about the confidentiality of their responses. The collected data was later analysed using descriptive and inferential statistical tests such as Pearson Correlation analysis and One-way ANOVA.

Participants

The participants of this research study consisted of 186 bank employees of which 117 (63%) were females and 69 (37%) were males. Table 1 indicated that among these respondents, 21 (11.3%) employees were below 25 years of age, however 10 (5.4%) employees were above 35 years old. There are 83 (44.6%) employees whose ages ranged between 26 and 30 years old; while 72 (38.7%) reported their ages between 31 and 35 years old. For their highest academic qualifications attained, 109 (58.7%) respondents were bachelor's degree holders, 63 (33.8%) were Diploma holders and 14 (7.5%) were SPM graduates. A total of 44 (23.7%) employees have served between 6 to 10 years; 122 (65.6%) respondents have served between 1 to 5 years; and 20 (10.7%) respondents served for less than 1 year.

Table 1
Employee Demographic Data

Years of Service	Frequency	Percent
Less than 1 year	20	10.7
1 to 5 years	122	65.6
6 to 10 years	44	23.7
Age	Frequency	Percent
Below 25 years	21	11.3
26 to 30 years	83	44.6
31 to 35 years	72	38.7
Above 35 years	10	5.4
Academic Qualification	Frequency	Percent
SPM	14	7.5
Diploma	63	33.9
Bachelor degree	109	58.6

Instrumentation

In this study two sets of questionnaires were selected to collect relevant information from a group of bank employees required for data analysis. The survey questionnaires were categorised into three sections: (1) respondents' demographic profiles; (2) bank managers' leadership style; and (3) employees' job satisfaction.

Employee's demographic profiles

The employees' demographic characteristics were examined to identify the general perceptions of the employees based on four demographic variables namely, years of service in the present bank, gender, age and their highest academic qualifications.

Manager Leadership Behavior Questionnaire (MLB)

The Manager Leadership Behavior Questionnaire (MLB) was used to measure the extent of which the bank manager is a transformational leader. The MLB was adapted from the Multifactor Leadership Questionnaire (MLQ), originally developed by Avolio and Bass in 2004. The MLQ was selected for this study as this is a tried and tested questionnaire that was popularly used to measure various aspects of leadership styles. For this study the items in the MLB questionnaire was based on a 4-point Likert-scale (1 = Very Dissatisfied 2 = Dissatisfied 3 = Satisfied 4 = Very Satisfied).

Employee Job Satisfaction Questionnaire (EJS)

The Employees Job Satisfaction Questionnaire (EJS) is an 18-item questionnaire that was adapted from a previous study conducted by Hassan et al. (2011). This is an established instrument which was frequently used in measuring employee job satisfaction in social science research. The 18 items were rated on a 4-point Likert-scale (1 = Very Dissatisfied; 2 = Dissatisfied; 3 = Satisfied; and 4 = Very Satisfied).

Data Analysis

For the purpose of data analysis, SPSS Version 21 was used to present the inferential statistical results based on the Pearson Correlation analysis and One-way ANOVA tests. The Pearson correlation verified the relationship between the variables, while the One-way ANOVA determined the employees job satisfaction based upon their demographic profiles such as age, academic qualification and years of service.

Normality Test

Normality test need to be done for every study before conducting parametric test such as correlation, regression, analysis of variance. In this present study, two types of normality were done which included skewness value and kurtosis value. According to Chua (2013), the

skewness and kurtosis values for normal distribution should be in the range of ± 1.96 . The skewness and kurtosis values for the variables in this present study are with the range required: leadership (skewness: .783; kurtosis: 1.026) and job satisfaction (skewness: .050; kurtosis: .556). Therefore, the normality test showed that the data is normality distributed.

Findings

The findings of this study are reported according to the research objectives formulated for this study.

Correlational Analysis

Pearson correlation test was used specifically to determine the relationship between the bank manager's leadership behaviour and the employees' job satisfaction. As presented in Table 2, there is a significant positive correlation ($r = .481$; $p < 0.01$) between the manager's leadership behaviour and the employees' job satisfaction in a foreign bank within Kuala Lumpur, Malaysia. According to *Guilford's rule of thumb* (Guilford, 1956), the level of correlation between 0.50 - 0.69 is interpreted as a moderate or marked correlation, having substantial relationship.

Table 2

Correlation between Variables

No	Variable	1	2
1	Leadership Behaviour	-	-
2	Job Satisfaction	.481**	-

**correlation is significant at the 0.01 level (2-tailed)

Difference Analysis

The univariate (between group) analysis of variance was conducted to identify which of the subcategories of the employees' demography showed a statistically significant difference that affected the employees' perceptions of their job satisfaction. The One-Way ANOVA test results in Table 3 revealed that there is a statistically significant difference found between the employees' job satisfaction and their years of service at the current bank, $F(2,183) = 17.97$, $p < 0.05$; employees' age, $F(3,182) = 33.21$, $p < 0.05$; and employees' academic qualification, $F(2, 183) = 6.90$, $p < 0.05$. As indicated, a significance level of .05 was specified for this statistical procedure.

Discussion and Conclusion

The Pearson correlation analysis was done to evaluate the correlation between the bank manager's leadership behavior and employees' job satisfaction. The value of the Pearson Correlation Coefficient ($r = .481$, at $p < .001$) implied that there is a positive and moderate relationship between the two variables.

Table 3
One-way ANOVA: Employees' Job Satisfaction on the Basis of Their Years of Service, Age and Academic Qualification

Employees' Job Satisfaction and Years of Service					
Source	df	SS	MS	F	p
Between Group	2	218.747	109.373	17.968	.000
Within Group	183	1113.928	6.087		
Total	185	1332.674			
Employees' Job Satisfaction and Employees' Age					
Source	df	SS	MS	F	p
Between Group	3	471.511	157.170	33.217	.000
Within Group	182	861.163	4.732		
Total	185	1332.674			
Employees' Job Satisfaction and Academic Qualification					
Between Group	2	93.189	46.595	6.879	.001
Within Group	183	1239.485	6.773		
Total	185	1332.674			

The results of this study are identical to the findings of past studies which showed that leadership influenced employees' engagement and attitudes in the workplace. Gowri and Mariammal (2012) supported the claim that job satisfaction can influence employees' engagement in the banking sector. Invariably, transformational leadership does lead to enhanced job satisfaction. Considering the effectiveness of transformational leadership in the banking sector, the authors of various studies also recommended that bank managers should endeavor to adopt transformational leadership behaviors in order to promote job satisfaction among their employees (Riaz et al., 2011; Bushra et al., 2011; Oyedele, 2010). This finding is consistent with Belias and Koustelios (2014), which reported that there was a positive relationship between the manager's leadership behaviors and employee job satisfaction. Such results imply that employees like to be recognized for their inherent worth and valued for their contribution to their respective jobs. In fact, employee recognition has a huge impact on staff morale and motivation to the extent where it fosters increased job commitment and satisfaction in the workplace (Lam and Mayer, 2014; Lester, 2013).

The inferential analysis of the employees' demographic variables indicated that, there were statistical differences in employee job satisfaction compared to three demographic profiles (age, academic qualification and years of service). Prasanna (2016) is a recent study that examined employees' job satisfaction based on their age groups. Another fairly recent article highlighted that younger respondents are more likely to report higher levels of job satisfaction compared to older respondents. The younger employees were found to be more satisfied and tolerant of their jobs compared to the older employees. Besides that, its inferential results also indicated that the

employees' age did have an influence on their perceived job satisfaction and mental well-being. This is similar to the research findings of the present study which found evidence of significant differences between employees' job satisfaction and their age.

Shaw (2016) is another study that showed significant differences in employees' job satisfaction suggesting that employees who had higher qualifications, were more satisfied with their jobs. Likewise, Huang and Rundle-Thiele (2014) showed evidence of employees' job satisfaction evaluated through their years of service. Similarly, in Tomazevic, Seljak and Aristovnik (2014), it was found that there was a positive relationship between employees' job satisfaction and their years of service. Hijazi et al., (2017) also discovered that employees with varying number of working years have different opinions regarding their job satisfaction. In this study, the significant difference between employees' job satisfaction and their years of service implies that employees who have been in service for a longer period of time, may have been satisfied with their jobs and so there was no necessity to leave their job. At the same time, the newer employees who have lesser number of years in service, may also be satisfied with their jobs for a number of other reasons, such as the job being relevant to their specialization or they are satisfied with their working environment. However, knowing the actual reasons for employees' job satisfaction is not within the scope of this study.

Generally, the findings from this study draw attention to the issue that the banking industry is currently undergoing major industry changes and it is affecting the organizational culture, internal leadership practices and employee job satisfaction. For this reason, there should be bigger-scale studies carried out that investigate transformational leadership and job satisfaction in the banking sector, more extensively, while the influence of demographic factors should be an object of further inquiry for continued research in the banking industry.

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