



THE RELATIONSHIP AMONG BANKING CLIMATE, JOB SATISFACTION AND MOTIVATION IN THE BANKING INDUSTRIES IN KUCHING SARAWAK, MALAYSIA

Andrew Sijaⁱ

Ibrahim Ali

Asia e University,
School of Management,
Malaysia

Abstract:

There is still limited research examining the relationship between banking climate, motivation and job satisfaction in Sarawak. The aim of this paper is thus to investigate and establish the relationship that exist between the different variables of banking climate and job satisfaction among bank employees in some selected banks in Kuching Sarawak. It also to fill a gap in the literature on job motivation and satisfaction, to ascertain if those selected factors in banking climate can cause satisfaction among employees thereby impacting on their workload and performance; and to determine if there are differences in the way the two groups of bank employees (with experienced and no experience in merger and acquisition process) perceive the existing baking climate. A total of 500 copies of questionnaires were administered to 15 banks in Kuching Sarawak but a total of 279 questionnaires were returned and appropriately filled. The paper identifies seven (7) hypotheses which are tested by applying SPSS statistical technique. The quantitative research system is embraced and it was more proper. It is considering a few variables incorporates comfort, timing and costs related. A structured questionnaire was sent to 15 banks in Kuching Sarawak. A total of 279 valid completed questionnaires were used in this study. There was a significant relationship between Banking Climate, Banking Culture and Motivation moderated overall Job Satisfaction among employees in the banks. On the other hand, Banking Climate and Banking Culture were significantly contributed to Job Satisfaction except for Leadership. In measuring the difference of Banking Culture, Job Satisfaction and Motivation, there were significant difference between experienced and no experience employees in merger and acquisition process. Motivation moderated Communication and Teamwork in the overall Job Satisfaction relationship. The most significant contribution of the study is that it explores for the first time the relationship of banking climate, motivation and job satisfaction perceived by banks employees at Kuching with different demographic characteristics. The study also

ⁱ Correspondence: email dr.rews@yahoo.com, ibrahimalidr@gmail.com

contributes both on theoretical and empirical value to the banks in gaining competitiveness and retain banking talent.

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1. Introduction

Banking sector plays a vital role for the overall development in Malaysia and in Sarawak particularly. Since Malaysia is a developing country, financial institutions, especially banking sector have significant contribution in the development process. In Sarawak, with the the opening up of the new bank i.e. Development Bank of Sarawak which was incorporated on 11 May 2017, a drastic change has been measured in agriculture, business and other sectors which have brought higher employment opportunities, increase in income level, and changes in consumption spending power. Consequently, it emerges a competitive environment in the country due to the competitive expansion of private banking business, along with customized services, has created severe implied competition in financial service industry and satisfaction by the bank employees. This competition has made the service gap become wider and significant as each private banks were expected to offer better services to their internal and external clients. As efficient and better services in banks was depend on employees, thus it is very crucial for the banks to measured and gauge its employees job satisfaction working on the day-to-day business operation. Job satisfaction in the banks is one of the most widely researched areas in organization, behaviour, and human resource management. The reason being was a competitive business like banks is continually searching for approaches to pick up the way over their opponents. Fruitful banks welcome the estimation of job satisfaction that could inspire employees to more prominent responsibility and turn out to be profoundly powerful employees.

As Malaysia economy turns out to be more financialised, it is vital that financial institutions strike a harmony between authentic benefit looking for objectives, and their duty to give general culture full and reasonable access to financial services. Some financial institutions today are as yet missing the mark regarding desires to offer financial services to the general population who just need such services. For sample, poor correspondences by the bleeding edge staff of a few puts money on the financial banking products which must be offered by all banks. At times, restrictive circumstances are appended to the opening of essential banking accounts in clear infringement of Bank Negara Malaysia's necessities. This must change. In offering essential banking and financial services, financial institutions ought to likewise use on innovative headway that can bolster comprehensive financial activities. These incorporate embracing more inventive conveyance channels, utilizing on huge data to achieve a more extensive group and to offer appropriate products that are valued moderately.

Along these lines, looking at employee's observation in the financial institutions has been a typical practice among banking and finance researchers throughout the years. The primary explanation behind proceeded with enthusiasm for this region of research is assert changing banking business condition all through the world. An employee observation is the most imperative issue for every last financial institution. On the off chance that the employees are not happy with the job culture of the bank, the business won't produce any cash and benefits. Consequently, employee's satisfaction on their present place of job with regards to banking and back condition should be investigated. Employee's job satisfaction could give an imperative perspective of the bank through the eyes of employees. It is a sort of watchful criticism that gives an effective device to comprehension and addressing employee needs. Employee that are fulfilled and propelled perform better. Job satisfaction saw characterizes the employee needs and worries for the management. Employee satisfaction is enhanced when needs are met, and concerns are shared transparently.

2. Literature Review

2.1 Job Satisfaction

Job satisfaction is the degree to which individuals feel positive or negative about the inherent or outward of the job he did and specified Job satisfaction is an inclination or general way to deal with employees regarding their business and parts of job, for sample, job game plans, pay, communication and job circumstances with different associates called attention to that Activity Satisfaction is a piece of life satisfaction, the nature of one's condition off the activity. So also, a vocation is a critical piece of life it impacts one's general life satisfaction as a viable response and sentiments. (Ram, 2013).

Jones (2011) proposed that activity satisfaction is an inclination and an evaluation on somebody's job, particularly with respect to job circumstances, in relationship to whether the job can meet the desires, needs, and goal and expressed that activity satisfaction is an enthusiastic state which is charming or unpalatable on how the employees see their job and expressed that activity satisfaction is a passionate mentality of fun and cherished their activity. This demeanor is reflected by spirit, teach, and job performance. Banking Responsibility is the relationship of individual emotions with their activity and furthermore its bank. Banking Duty when all is said in done is characterized as the employees' mindfulness in a relationship with the bank as needs be. In the meantime Banking Duty is a research of individual compassion influence with a relationship in a specific bank & banking duty is the degree to which employees accept and acknowledge banking objectives, and in addition the want to remain with or leave a bank at last reflected in truancy and employee turnover figures. Banking responsibility is a mentality that mirrors the degree to which an individual knows and fixing to the bank (Akanbi, 2011).

A person who has submitted is probably going to consider himself to be a genuine individual from the bank characterized Banking Responsibility as a mental condition

where an individual has the contribution in a bank and the aim to with the bank. Full of feeling Responsibility characterized as an employee's intention to stay candidly to be related to and include in the bank. A person, who has encountered a higher full of feeling duty, has greater responsibility, talent and additionally eager to remain with each bank since they need to. On the off chance that an employee does not have an aggregate proprietorship to the bank then they have a tendency to have less aim to be connected candidly with the bank; Job satisfaction in banking has been studied systematically by the researcher in the 1990's when Ahmad (1992) and Davis (1992) showed that high job satisfaction among bank employees was positively correlated to low occupational stress, high job performance, low turnover intention and low psychological distress. Those findings were highly confirmed by Spector (1997) in his research. Whilst Davis (1992) has added and revealed that job satisfaction were likely to be affected by several factors, for example working environment, the rewards offered in the organization as well as family obligations. It was also found that individual's job expectation is likely to affect what they actually receive from different conditions of the work situation. With this, superiors can use the data information provided by job satisfaction reports in order to implement concrete strategies for the motivation on their subordinates and productivity increased. Besides, Mallik & Mallik (1998) discovered in their research showing the bank managers were doing more job compared with clerk and sub staff, however managers experienced less job satisfaction. Walther (1988) had found the importance of perceived communication adequacy in a multi branch banking sector could affect employee's productivity and job satisfaction as well.

2.2 Banking Climate

Banking climate is characterized as an appearance of culture, aftereffect of consolidating emotions, attitude, practices molding the banking life and a banking actuality with a goal idea. The climate of the bank is the bank individuals' comprehension of the major components. Since the climate is established on individual points of view, changes quickly and impacts the individual's behaviour. Banking climate influences observation and feeling of participation of the staff and verifies that whether they encounter the bank as fulfilling and attractive. This thus, significantly affects staff's behavioral and motivational levels and they agree and inclination to remain in the bank. Researchers have given a few meanings of the banking climate. Banking climate as per "and" is the person's impression of the sort of the bank he jobs in and his sense toward the bank in view of components, for sample, freedom, banking structure, remunerate, contemplations, kinship, support and expression." "Halpin" and "Croft" characterize the banking climate as: "*the internal qualities which makes a bank unique in relation to another and impacts its staff's behaviour*" (Griffiths, 2011).

Climate essentially impacts banking and mental procedures of communication, critical thinking, learning, motivation, proficiency and profitability of a bank, and also development and Job satisfaction. Thusly, climate is turning into the focal point of banking researchers, prominently as a result of a developing number of exact data that

demonstrates the way that great banking climate helps profitability and productivity and expands employee satisfaction. Various investigates are attempting to inspect the relationship between banking climate and bank success and demonstrated that climate is associated with departmental success (internal a bank), and additionally to employee satisfaction. It alludes to his prior research in which climate of an effective office was portrayed by higher scores in the accompanying factors: challenge, support of new thoughts, opportunity and flow, and put stock in/receptiveness and affirmed a positive relationship of a few angles and demonstrate a solid security between banking climate and employee response to responsibility and banking process, and also their states of mind towards aposematism (Hira, 2012).

Acas (2013) expressed that Banking Climate is the job state of the employees which are comprised of the bank and the relationship with others in doing their activity. The Banking Climate clarified the job negotiation of every employee oversaw independent from anyone else and viably to cooperate on a vocation. Climate is additionally as a relative trademark in a bank which separate them from other bank, they are: a. For a part to have aggregate observation about their bank in relationship to factors, for sample, self-sufficiency, put stock in, harmony, bolster, acknowledgment, development and equity; b. Ready to create relationship among individuals; c. Capacity as a base to expand the circumstance; d. To reflect general standards and cultural bank; e. to act like a source to frame state of mind. Banking Climate used to specified a space for an ecological impact, for sample, mental impact and banking collectivity impact and relying upon state of that there are five components which affecting the Banking Climate in a bank, for sample, external condition, procedure, service job on, banking service, and bank history. Each factor is critical, for somebody to change the climate in a bank they need to assess every factor (Ajila, 2004).

2.3 Banking Culture

Banking culture is for the most part observed as a negotiation of key esteems, suppositions, understandings, and standards that is shared by individuals from the bank and educated to new individuals as right. It is contended that banking culture might be the basic key that administrators can use to coordinate the course of their banks. The study on banking culture can go up against a huge number of perspectives, including levels (obvious, communicated values, and basic presumptions), quality (solid or feeble), and adaptiveness (versatile or adaptive). Banking cultures can be evaluated along numerous factors, bringing about adroitly extraordinary, however in a general sense comparative, models and investments. For instance, culture can be sorted as versatility/accomplishment/bureaucratic. Banking culture can impact how individuals set individual and expert objectives, perform assignments and oversee resources to accomplish them. It influences the manner by which individuals intentionally and subconsciously think, settle on choices and eventually the manner by which they saw, feel and act (Shanks, 2007).

Bank culture depends on normal convictions, which essentially impact the way toward considering and acting, and additionally employees' emotions; it likewise demonstrates what a regular bank truly is, and is utilized by service and their partners as a kind of a psychological guide. In spite of the fact that, there is no single meaning of culture, the research of a wide range of definitions exhibits a few similitudes. Culture is the negotiation of such freely and all things considered acknowledged implications job for a given collection at a given time. *“Banking culture, at that point, is the sample of essential suppositions that a given collection has concocted, found, or created in figuring out how to adapt to its issues of external change and internal coordination – an sample of presumptions that has functioned admirably enough to be viewed as substantial and, consequently, to be instructed to new individuals as the right method to see, think, and feel in relationship to those issues”* and plots three fundamental components of banking culture, including: banking esteems, banking climate and service style (Fichter, 2010).

2.4 Transformational Leadership

Leadership has been characterized as the behaviour of an individual coordinating the activities of a collection toward a common objective. This concurs who expresses that the leadership procedure involves starting and controlling and job with a collection to achieve change. The part of the managers is basic to the viability, development, and prosperity of the bank. Affected by great leadership, banking missions are built up, objectives are achieved, issues are tended to through imaginative and inventive means, and the development and development of people internal the bank is sustained. On the off chance that without a decent management, banks flounder in their advance (Touré-Tillery, 2014).

2.5 Communication

In banking industry, communication is essential, and it is considered a special ingredients to help people to alleviate unfounded rumors and unnecessary fears and anxieties. Through weekly emails or corporate meetings allow bank administrator to set the stage for potential upcoming changes and information updates. Newsletter, business insight with fresh updates or intranet also useful and beneficial. Moreover, it is equally important and necessary to effectively address a number of areas where it may cause concern, for instance the allowances, changes that may occur, potential restricting and its overall impact on workers, customers and other parties. The bank administration must be honest about all the changes that will occur during at any process (Chowen, 2013). Communication internal the bank is vital to progress. The bank's versatility to external change depends on effective communication internal (business training.com). On the opposite side, alludes to internal communication as employee/banking communication. In light of the article in the Journal of Strategic communication management and other internal communication productions, it was discovered that internal communication jobs five parts: communicator, instructor, change operator, communication expert a banking methodologies (Van, 2011).

2.6 Teamwork and Support

Banks and financial institutions today are depending on groups to compare to the profoundly intricate, unusual and quick moving condition. Groups are viewed as the most tasteful approach to achieve and create assignments. Groups are fundamental in light of the fact that under the correct circumstances, groups are for the most part more fruitful than people job alone. Cooperation bolster turn out to be more imperative since it is trusted that it can settle on better choices, grow better products and benefits and make a more connected with work force. Also, groups can react to a quick – evolving condition, empower picking up, bring financial advantages and encourage powerful change more adequately than people.

2.7 Motivation

The term motivation is derived from the Latin word “movere” which means to move. Motivation is what moves us from boredom to interest. Barton and Martin (1998), define motivation as a force that energizes behavior, give direction to behavior, and underlies the tendency to persist. Motivation is to teach employees to channel their exertion towards banking activities in which can build their performance and develop their relationship nearer internal the bank and other imperative concentration is the Service in inspiring their employees by specifically included with the goal that the expansion of employees’ job performance can be seen from the relationship worked by the Service. Henceforth there will be an immediate relationship between level of Motivation and Service Investment. Motivation is about the ways a business can give certainty staff to give their generally amazing. Roused staff thinks about the triumph of the business and job better. In any bank employee motivation is the key factor for banking introduction. Motivation is a main thrust negotiation that makes the energy in job for somebody with the end goal for them to coordinate, job successfully, and incorporates with every one of its resources to accomplish satisfaction & expressed that Motivation is shaped of a disposition of employees in confronting the bank business circumstance. Motivation is a condition or vitality that drives self-guided or guided employees to accomplish banking objectives of the bank and expressed that Banking Climate is the job state of the employees which are comprised of the bank and the relationship with others in doing their activity (Tan, 2014).

3. Material and Methods

3.1 Population and Sample

The population of this study is made up of all the bank employees from Kuching Sarawak. In view of the surveys disseminated, there were 15 banks included. The polls were conveyed and controlled to the banks employees who take part in a group at all levels or job positions, staff, running from the managerial, officers, officials and principals. The aggregate number of banks employees included were 279 (Researchers' Field Survey Report, 2017). The banks associated with this study were Malayan Bank

Berhad (MBB), AmBank Bhd, Hong Leong Bank Bhd (HLB), CIMB Bank Bhd, Affin Bank, BSN, Public Bank Bhd, RHB Bank Berhad, Bank Rakyat, Alliance Bank, Bank Islam, Bank Muamalat, HSBC Bank, ICBC Bank and UOB Bank. Non likelihood sampling which is a more comfort and challenging was utilized as a part of this study. The challenging outline for this research were removed from the aggregate population of employees worked in the banks in Kuching Sarawak. Alluding to the insights gave by Sarawak Labor Office, as at June 2017, there were 573 employees worked in the banks in Kuching Sarawak. The assurance of challenge size will be founded on Krejcie and Morgan's sample size assurance table where the likelihood of conferring blunder is under 5% or $p < .05$. The sample were portioned by six statistic classes, in particular gender orientation, age, instruction level, length of management, position and name of financial institutions. The sample were resolved based on accommodation sampling method as this sampling procedure is snappy, advantageous and more affordable. The challenging was to restrict to particular kinds of individuals who can give the want data. The data were gathered through the conveyance of surveys from Kuching.

3.2 Measurement Instrument

The mechanism for the exploration on this study depend upon on primary data which made use of questionnaire as the research instrument. The auxiliary source included literature survey. The primary data were gathered by means of a poll uncommonly intended for this research. Inquiries were created for every factor of the proposed demonstrate utilizing a five Likert compose scale. To gauge the job satisfaction of the bank employees, three mechanisms were connected to quantify the build of the surveys. The first were the short-shape Minnesota Satisfaction Questionnaire (Weiss, Dawis, England, and Lofquist, 1967). The Minnesota Satisfaction Questionnaire (MSQ) is a standout amongst the most generally utilized mechanisms in the estimation of job satisfaction (Scarpello and Campbell, 1983). It has been utilized to quantify job satisfaction in an assortment of parts. Second were motivation survey (MQ) from Herzberg's Motivation Hygiene theory used to gauge the sizement of employee motivation and the third mechanism were banking climate polls (OCQ) which were created by Litwin, and Stringer in 1968. A segment on statistic data were likewise incorporated into this research. The polls were produced and an aggregate of 500 negotiations of surveys were dispersed straightforwardly to the banks' agents in Kuching Sarawak. Every illustrative were gotten from 30-60 sets of surveys.

4. Results and Discussion

4.1 Reliability Analysis

As presented in Table 1, the researcher has used reliability analysis to measure the consistency and stability of date that researcher obtained from primary data, i.e. questionnaires. A value that indicates less than 0.6 is poor. Table 1 below shows the result of the reliability test. The result of Cronbach's Alpha for all of the variables shows high

reliability. The value shows the questionnaire was reliable as the closer the value to 1, the reliable the questionnaire. the questionnaire shows a high reliability based on the alpha score ($\alpha=0.864 - 0.964$). an alpha score above 0.75 is generally indicating a scale of high reliability (Pallant, 2010). A figure below than this indicates a scale of low reliability (Hinton, Brownlow, McMurray & Cozens, 2004). So, it is concluded that all the 7 variables have reliability and can be included for further analysis.

Table 1: Reliability statistics

No	Variable	Cronbach's Alpha (α)	No of products
1	Motivation	.956	7
2	Banking climate	.953	12
3	Banking culture	.925	10
4	Transformational Leadership	.964	10
5	Teamwork and support	.864	8
6	Job satisfaction	.963	20
7	Communication	.939	12

Source: Author.

4.2 Frequency Analysis

The analysis in Table 2 shows the distribution of respondents' profile were in terms of gender, age, educational level, length of service, banks level, banking served and experience in merger and acquisition. As per in table 2, the summary of respondents for this study according to their profiles in terms of frequency and percentage. Based on this, most of the respondents were female which accounted for 171 (61.3%) and 108 (38.7%) respondents represent by male bank employees. From the frequency result obtained, it was found that there were 8.2% respondents categorized under age range of 18-25 years, 39.1% between 26-35 years old, 32.6% between 36-45 years old, 18.6 made up of those between 46-55 years old and 1.4% were from the age range of over 55 years old. In terms of educational qualifications, the highest qualification in the banks was SPM/STPM qualification with 39.1%, followed by Diploma qualification at 30.1%, the degree holders were represented by 28.8%, while the remaining 5% comprised of others qualification. For the institutions profile, the highest respondents were from RHB Bank with 19.7%, followed by Public Bank and CIMB bank with 16.5% and 15.8% respectively. The lowest respondent was from BSN with only 0.4%. For the banking level, the highest frequency for clerk were 57.3%, while the lowest frequency was those of the manager / head of department represented by 4.3% respondents and 5.7% were represented by others level. The review result of length of service of working experience displayed that most of the respondents (74.6%) have been working for more than 5 years, a figure of 11.8% was for those having been worked for 1-2.9 years, 9.7% who have been working for 3-4.9 years and 3.9% for those serving less than 1 year. For the banking profile experiencing in merger and acquisition, from the data collected, it was found that 51.3% of the respondents have experiencing compared to 48.7% who have never experiencing merger and acquisition process.

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Table 2: Summary of the respondent for this study according to their profile

Category	Frequency	%	Category	Frequency	%
Gender			Education level		
Male	108	38.7	SPM/STPM	109	39.1
Female	171	61.3	Diploma	84	30.1
			Degree	72	28.8
			Other	14	5.0
Age			Length of Service		
18 – 25 years	23	8.2	Less than 1 year	11	3.9
26 – 35 years	109	39.1	1-2.9 years	33	11.8
36 – 45 years	91	32.6	3-4.9 years	27	9.7
46 – 55 years	52	18.6	Above 5 years	208	74.6
more than 55 years	4	1.4			
Banking level			Bank Served		
Clerk	160	57.3	MayBank	13	4.7
Officer / Executive	91	32.6	AmBank	14	5.0
Manager / Head of Department	12	4.3	Hong Leong Bank	23	10.4
Other	16	5.7	CIMB	44	15.8
			Affin Bank	19	6.8
Experience in M&A process			Bank Served		
With Experience	143	51.3	BSN	1	0.4
Without experience	136	48.7	Public Bank	46	16.5
			RHB Bank	55	19.7
			Bank Rakyat	1	0.4
			Other	57	20.4

Table 3: Summary of banking regression analysis for variables predicting job satisfaction

Variables	Model 1			Model 2		
	B	SE B	β	B	SE B	β
Banking Climate	.266	.046	.327*	.247	.046	.303*
Banking Culture	.414	.061	.383*	.392	.061	.363*
Motivation				.087	.032	.134*
R ²		.395			.016	
F change for R ²		90.227			7.664	
Motivation	.088	.032	.135*			
Banking Climate	.247	.046	.304*			
Banking Culture	.363	.074	.336*			
Leadership	.033	.048	.041			
R ²		.413				
F change for R ²		48.149				
Communication	.688	.051	.630*	.645	.051	.591*
Motivation				.112	.031	.172*
R ²		.397			.028	
F change for R ²		182.032			13.394	
Teamwork	.602	.061	.511*	.556	.060	.472*
Motivation				.146	.033	.233*
R ²		.261			.048	
F change for R ²		97.722			19.255	

*p<0, sample size 279

The result in Table 3 above shows the relative contribution of each of the Motivation, Banking Climate, Banking Culture and Leadership to the variance in the Job Satisfaction. All variables contributed significantly to Job Satisfaction (Motivation, $\beta = .135$, $t = 2.794$, $p < .05$; Banking Climate, $\beta = .304$, $t = 5.355$, $p < .05$; Banking Culture, $\beta = .336$, $t = 4.914$, $p < .05$) except Leadership ($p > .05$). Communication contributed significantly to Job Satisfaction ($\beta = .630$, $t = 13.492$, $p < 0.05$). When Motivation moderated in the analysis (Model 2), it contributes significantly to Job Satisfaction ($\beta = .172$, $t = 3.660$, $p < .05$). Communication ($\beta = .591$, $t = 12.603$) was also significant ($p < .05$). Based on the R^2 change, the additional explanatory power of the Communication was due to Motivation is 2.7% ($0.424 - 0.397 \times 100$), F change (2, 276) = 13.394, $p < .05$ indicating existence of Motivation as moderator. In model 2 when Motivation enters, the beta was significant and it moderates the Communication to Job Satisfaction. Teamwork contributed significantly to Job Satisfaction ($\beta = .511$, $t = 9.885$, $p < 0.05$). When Motivation moderated in the analysis (Model 2), it contributes significantly to Job Satisfaction ($\beta = .223$, $t = 4.388$, $p < .05$). Teamwork ($\beta = .472$, $t = 9.282$) was also significant ($p < .05$). Based on the R^2 change, the additional explanatory power of the Teamwork was due to Motivation is 4.8% ($0.309 - 0.261 \times 100$), F change (2, 276) = 19.255, $p < .05$, indicating existence of Motivation as moderator. In model 2 when Motivation enters, the beta was significant and it moderates the Teamwork to Job Satisfaction.

4.3 Discussion

The main target is to quantify the relationship between banking climate and banking culture and job satisfaction among employees in managing an account with motivation as arbitrator. From the research, the reliant and free factors were resolved. By utilizing different relapse research, the findings demonstrated a critical positive relationship between these three factors. For the three factors at the same huge level of 0.001, the relationship coefficient were .543 for bank climate, banking culture and motivation, their relationship coefficient remained for .568 and .305 individually. This shows there is a direct positive relationship between banking climate and banking culture to job satisfaction, which implies that these two factors were one of the factors that added to job satisfaction among employees in the banks. The relative commitment of these two factors contribute altogether to job satisfaction (Banking Climate, $\beta = .327$, $t = 5.769$, $p < 0.05$ and Banking Culture, $\beta = .383$, $t = 6.762$, $p < .05$). Concerning motivation as a moderator, in light of the R^2 change, the extra logical energy of the Banking Climate and Banking Culture because of Motivation is 1.7% ($0.412 - 0.395 \times 100$), F change (3, 275) = 64.158, $p < .05$, demonstrating presence of Motivation as arbitrator. The beta was huge, and it directs the Banking Climate and Banking Culture to Job Satisfaction. This has upheld the consequence of different research. For sample, Friedlander and Margulies (1968) examined the different effects of banking climate parts on singular job esteems on worker satisfaction. They found that climate of a bank and job satisfactions of their employees change together. The banking climate had the best effect on satisfaction with relational relationships on the job. The relationship between saw banking climate and job

satisfaction included 77 lodging employees that served in four and five stars inn. Consequence of directed relationship research demonstrated a huge positive relationship between the subjects' recognition towards respect talent, duty and conviction internal the workplace with the employees' job satisfaction. To inspect the relationship between banking culture and job satisfaction of tourism bank employees in Iran found that the segments of banking culture have 0.847%, relationship with the level of job satisfaction and demonstrated a positive relationship between the factors.

To quantify the variables; (motivation, banking climate, banking culture and management) add to job satisfaction of the employees. The second goal is to gauge the elements; (motivation, banking climate, banking culture and management) add to job satisfaction of the employees. From the research, the needy and free factors were resolved. By utilizing various relapse research, the findings demonstrated a noteworthy positive relationship between the initial three factors (motivation, bank climate and banking culture). For the three factors at the same huge level of 0.001, all factors contributed essentially to Job Satisfaction (Motivation, $\beta = .135$, $t = 2.794$, $p < .05$; Banking Climate, $\beta = .304$, $t = 5.355$, $p < .05$; Banking Culture, $\beta = .336$, $t = 4.914$, $p < .05$) aside from Leadership ($p > .05$). Our study reasoned that the level of banking climate, motivation and Job satisfaction of employees has a solid relationship in the banking segment of Kuching, Sarawak. From various research, it has been discovered that employees in banking division give more significance to banking/financial or financial prizes. Along these lines, if remunerate is expanded, the incremental fluctuation in employees' motivation for open and private banks was 31%.and suggested that more noteworthy the distinction of the activity, higher the activity satisfaction and contended that keeps money with accentuation on self-rule and colleagues solid relationship were rehearsed high job satisfaction. Self-rule got outward rewards offered to employees. Consequently, rewards should best strategically straightened out to achieve the banking objectives, support employee's motivation to play out their activity better and improve satisfaction with their jobs. The outcomes acknowledged that: there is no huge distinction amongst principals and officers as far as their level of job satisfaction and both the collections were showing up similarly happy with their Jobs. Whenever administrators and officers were analyzed on banking climate, it was discovered that both the collections showing up oppositely. Managers scored high on banking climate than the officers.

5. Conclusion and Recommendations

Notably, the motivation behind the study was to decide the parts of banks organizational climate that advance and upgrade job satisfaction, to decide the level of Job satisfaction among the banks organizational employees and to prescribe changes that can be made to enhance job satisfaction, performance levels and diminishing the turnover wastage in Banking Division of Kuching Sarawak. As of late, there has been a move in the flow of the job environment. The present work force requests an adjusted way of life alongside attractive pace of expert development. The banks' desires from employees are

additionally expanding. The suspicion of steadfastness to employer by the employee is being supplanted by his/her individual performance and performance is straightforwardly relative agreeable to employee with his/her activity. This requires the banks to keep up an adjusted and solid climate which can fulfill its employees. Employees see loads of solid sides of the banks, and those that need some change. It is vital for the service to be more mindful of both. Perceiving and stressing solid sides and points of interest of job could build employee satisfaction. To recognize hindrances (both from the eyes of the employees and the service) and assume control obligation to transform them is a vital advance for steady banks organizational change that service should go for. The present research found a positive relationship between banks organizational climate and employee satisfaction; as though the climate of any banks is discovered unfit to make an acceptable climate for its employees it might prompt decrease in the faithfulness and satisfaction of the critical resources of any banks, i.e.; the employees. The banks needs on specific components like communication and trust. In the event that these elements are given minimal more care, the bank can keep up a decent work place with abnormal state of satisfaction, dedication, banks organizational duty and inclusion.

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