EIA3005 GRADUATION EXERCISE

MOTIVATIONAL FACTORS AND JOB PERFORMANCE OF BANKING INDUSTRY EMPLOYEES IN KLANG VALLEY

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DECLARATION OF ORIGINALITY OF WORK

I admit that this Graduation Exercise is my own work except the information, excerpts and references used have been acknowledged. I also admit that the contents of the Graduation Exercise are original and have not been submitted to the University of Malaya or other institutions for any other purposes. I am solely responsible for all the contents of this Graduation Exercise. Faculty of Economics and Administration and University of Malaya shall be absolved from any form of legal actions arising from this research.

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ABSTRACT

Employees' job performance has been found decreasing and variation changes from time to time. The main objective of this research is to study the relationship between the working conditions, employees' satisfaction, salaries and benefits, and achievement/recognition towards the job performance of banking industry employees in Klang Valley.

In this research study, a total of two hundred (200) bank employees who work in bank around Klang Valley has been selected as respondents. Descriptive analysis (frequency, mean, and standard deviation) and inferential analysis (Pearson correlation coefficient) were used. Pearson correlation analysis's result shows a significant relationship between the independent variables (working conditions, employees' satisfaction, salaries or benefits, and achievement/recognition) and dependent variable (job performance). The conclusion is these selected independent variables are factors that might affect the job performance of banking industry employees in Klang Valley.

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LIST OF ABBREVIATIONS

H	:	Hypothesis
r	:	Correlation Coefficient
RCAGA	:	Royal Commission on Australian Government Administration
SPSS	:	Statistical Package for the Social Science
WEF	:	World Economic Forum

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CHAPTER 1: INTRODUCTION

1.0 Introduction

This chapter will discuss about the details of the research background are conducted. This chapter is divided into the following topics: research background, problem statement, research questions, research objectives, research hypotheses, scope of the study, significance of the study, research methodology, contribution of the study, and the organization of the chapter.

1.1 Research Background

In Malaysia, there are a lot of industries where it involves between employers and employees in the company. These people are defended by the Employment Act 1955, which stated that "employee" means any person or class of persons – (a) included in any category in the First Schedule to the extent specified therein; or (b) in respect of whom the Minister makes an order under subsection (3) or section 2A. Therefore, the employees are the people who significantly contribute to the achievement of the organization's operations. It is essential for the banking industry to play their role in Malaysia because it leads to the financial stability. In other words, this allows a system of financial intermediation that promotes the flow of funds between savers and borrowers, thus ensuring that financial resources are effectively distributed to promote economic growth and development.

"Human Resource Management is concerned with the people dimension" in management (DeCenzo et al., 1996). Many researchers analyse the relationship between the employees' motivational factors and job performance and most of them conclude that motivation is the important source for job performance. Moreover, there are several theories that support employees' motivational factors which are Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, Adams Equity Theory, and McClelland's Theory of Needs.

Bartol et al., (1998) explain motivation as the force that drives actions and provides guidance and underlies the urge to continue. This shows that workplace conditions are the drivers in influencing job performance. In the workplace, employees' satisfaction is another important factor for job performance which can be supported by the economic theory, Maslow's Hierarchy of Needs Theory.

Furthermore, salaries and wages paid by the organizations to the employee are also a crucial part in contributing to job performance, related to the Adams Equity Theory. Finally, managers play big role in managing achievement/recognition to influence employees' job performance so that the company's operations run smoothly. Another economic theory that support this statement is Herzberg's Two-Factor Theory.

1.2 Problem Statement

There are various researches conducted on employees' motivational factors and job performance in precise industry in various jurisdictions. Over the years, the need for maintaining working conditions, taking care of employees' satisfaction, providing affordable salary and benefit, and employers give achievement or recognition has generated an increase scholastic attentiveness regarding motivation.

One of the main problems that most organizations face is the working conditions. Some employers provide heavy workload and paperwork to their employees until they easily exhausted, which cause the employees to demotivate. This will cause job dissatisfaction towards the employees, which is supported by the Herzberg's Two-Factor Theory. To overcome this, an employer is required to figure out what motivational factor that is suitable to use to improve the employees' satisfaction. Motivation is a guiding power that supports the employee to attain the organization's objectives or aims. With good salaries plus benefits in the long-run will increase the productivity of motivated employees. Achievement or recognition is important in every organization because to make sure the employee's contribution are appreciated and they will be long lasting with the organization for a lengthier duration.

Employee motivation is an essential element for the Human Resource to consider because they are the people that cause the performance of the organization, which the employers must taking care of it. Hence, the purpose of this study highlights some of the employees' motivational factors that influence the job performance in banking industry.

In this research study, we would like to examine the relationship between the employees' motivational factors consist of working conditions, employees' satisfaction, salaries and benefits, and achievement/recognition towards the job performance.

According to Rosse & Saturay (2004) they claim that the more depressed an person is, the more likely he will participate in negative reactive behaviours, such as leaving, rather than adaptive behaviours, such as problem solving or adjusting expectations. Due to the lack of proper motivation, this will lead to losses such as low staff turnover, poor attitude towards work, low output level and low profitability. Dickson (1973) highlights that they must always note that employees are not motivated solely by money and that the action of employees is related to their attitudes.

Banking industry is one of the main industries in Malaysia, which is essential and among the fastest growing. There is the main funding to the Malaysian Economy to build new infrastructure which create new-income-earning opportunity. Generally, there is still a room for this research study to investigate the employees' motivational factors in Malaysia especially in the Klang Valley area.

1.3 Research Questions

1. What are the important factors affect the employees' job performance in banking industry?
2. Which are the factors rank the most important for employees' motivational factors on job performance in banking industry?

1.4 Research Objectives

1. To identify the motivational factors that affects the employees' job performance in banking industry.
2. To measure the most important factors affecting employees' motivational factors on job performance in banking industry.

1.5 Research Hypotheses

H1: There is a relationship between the working conditions and job performance among the employees in banking industry in Klang Valley.

H2: There is a relationship between the employees' satisfaction and job performance among the employees in banking industry in Klang Valley.

H3: There is a relationship between the salaries and benefits, and job performance among the employees in banking industry in Klang Valley.

H4: There is a relationship between the achievement/recognition and job performance among the employees in banking industry in Klang Valley.

1.6 Scope of the Study

This research study is using the primary data sources, which is a quantitative data. The questionnaires will be administered by an online survey. The scope of the study is 200 respondents which consist of working adults of Maybank, AmBank, Public Bank and Affin Bank. The Maybank Tower (which is at Jalan Tun Perak), AmBank building, Public Bank Tower 2 and Affin Bank (which are at Jalan Raja Chulan) are located at the center of the Kuala Lumpur.

1.7 Significance of the Study

This research study gives benefits to the banking industries by understanding the importance of employees' motivational factors towards the job performance. In addition, the research findings may impact to the management beneficial data and guidelines related to the economic theories. The motivation among employees plays a significant part in shaping the future of the organization.

1.8 Research Methodology

The methods used for this research study is quantitative. In undertaking this research the focus area is Klang Valley. The sample size for this research study is two hundred respondents, which consist of male and female. The target respondents are the working adults of Maybank Tower, AmBank building, Public Bank Tower 2 and Affin Bank. Convenience sampling technique will be used in this research study as the sampling technique. The research instrument is an online survey conducted through the questionnaire in the data collection. The questionnaire development separates into three sections, which are section A, B and C. Section C consists of demographic part and section A and B consists of the motivational factors that affect job performance in banking industry in Klang Valley. Statistical Package for the Social Science or also known as SPSS will be used to analyse the data collected.

The main components of SPSS used are: Descriptive Analysis, Cronbach Alpha test and Inferential Analysis, which is Pearson Correlation Coefficient.

1.9 Contribution of the Study

This research study will contribute to the workers or researchers who involved in banking industries. Prior researches also show that companies will attain their objectives where employees understand their functions and obligations in the company and there exist continuous engagement between employee, heads of department and management to establish performance targets, track project and achieve quality outcomes. Another past studies shows that the involvement of factors impacting employees in a negative way. According to Cheng et al. (1998) they are inadequate wage and job security, less training program, no new opportunity developed, poor manager skills, and frequent turnover of jobs for the employees. The workers or researchers can use this research paper for their future references regarding about the employees' motivational factors toward the job performance among the employees in banking industry in Klang Valley in order to understand these difficulties. This can contribute by providing empirical evidence as well.

1.10 Chapter Layout

The research paper consists of five main chapters:

Chapter 1: Introduction

This chapter is highlight an overview of the research study as well as explaining the research problem. Besides, the dependent variable and independent variables are also included in this chapter. In short, chapter 1 is made up by research introduction, background of the study, problem statement, research questions, research objectives, research hypotheses, scope of the study, significance of the study and contribution.

Chapter 2: Literature Review

This chapter reviews the assessment of the published and unpublished works from the other authors, which are recognizsed as the secondary data sources such as article journals and internets. In short, chapter 2 includes the introduction part, relevant theories of motivation, literature review, past studies on employees' motivational factors affect job performance, and proposed conceptual framework.

Chapter 3: Research Methodology

This chapter explains the way how the research is conducted in term of research design, data collection methods, sampling design, research instrument and data analysis method. This chapter 3 I use SPSS to test and analyse the obtained and relevancy of the data.

Chapter 4: Analysis and Findings

This chapter would show the findings which is retrieved from the questionnaire. The research questions, research objectives and research hypotheses will discuss further in details in chapter 4. SPSS is used to check the reliability test, verify and inspect the findings and overall results. To depict the result analysed, figures and tables are utilized.

Chapter 5: Conclusion

This chapter comprises of the introduction of the part, summary of descriptive data, discussion and recommendation, recommendation for future study, and conclusion. It presents the overall conclusion for the research. This Chapter 5 also includes better recommendations and references for future researchers.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

In this chapter, relevant theories of motivation are provided in this research study. Next, the details of the four independent variables and job performance in banking industry in Klang Valley are discussed in reviewing and examining literature review. In addition, there will be past studies on motivational factors affect employee's job performance. Lastly, this chapters concludes by presenting the conceptual framework for the research study titled "Motivational Factors and Job Performance of Banking Industry Employees in Klang Valley".

2.1 Relevant Theories of Motivation

These are the four relevant theories of motivation to support this research study, which are Maslow's Hierarchy of Needs Theory, Herzberg's Two-Factor Theory, Adams Equity Theory, and McClelland's Theory of Needs (Essays, UK, 2018)

2.1.1 Maslow's Hierarchy of Needs Theory

Maslow (1943) explained motivation to be the continuous of human's desire to change to fulfill various needs and believed that the need and desires of human beings were created in a hierarchical ranking position. He saw that in the working circumstances, a person willing to meet greater needs when his or her basic needs has been met and he conclude that the organization's individual needs are growing and developing. Physiological Needs, Safety Needs, Love and Belonging Needs, Self-Esteem Needs, and Self-Actualization Needs are the five different stages of Malow's Hierarchical of Needs. According to Benson et al. (2003) this concept is still very famous to the researchers and experts because it is very understandable and easy to present.
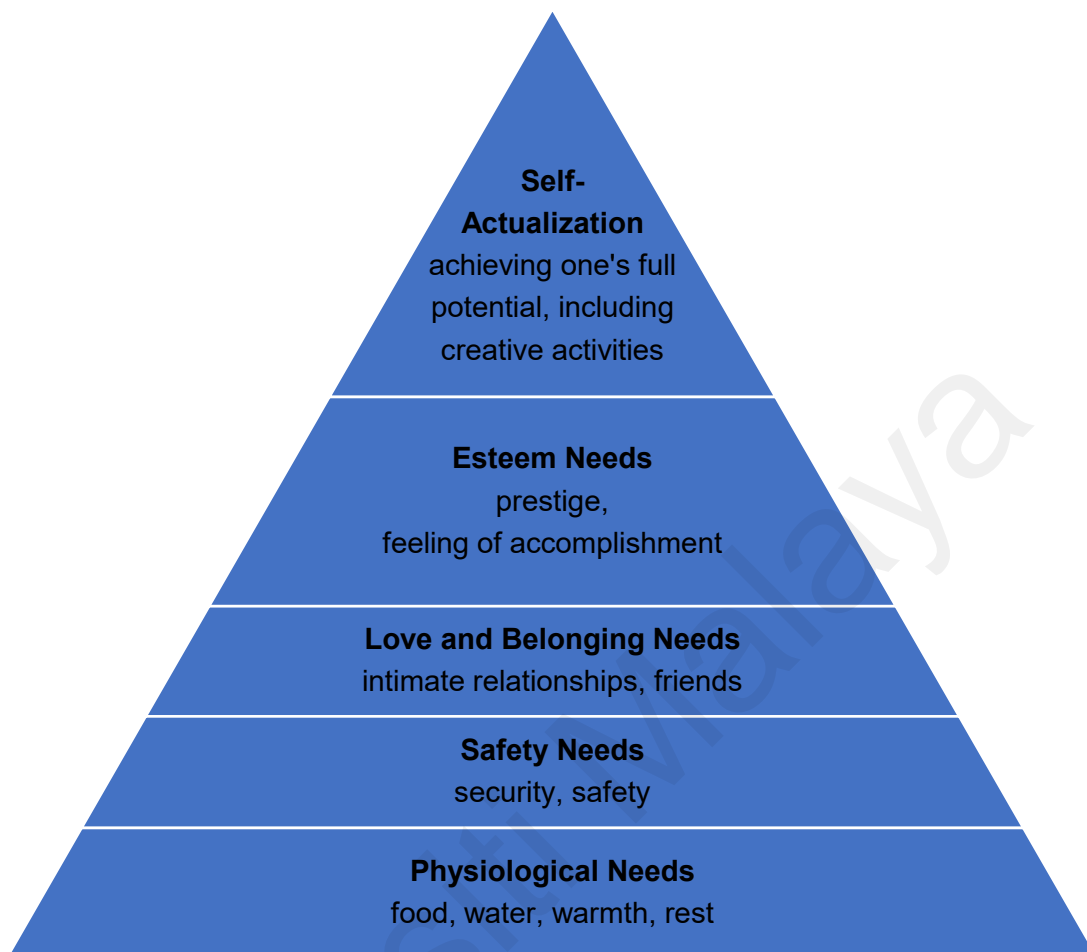
Figure 2.1 Maslow's Hierarchy of Needs Theory. (Kocel, T., 2005, p. 639); (Arnold et al., 1986, pp 52-54)

2.1.2 Herzberg's Two-Factor Theory

Frederick Herzberg founded this theory in 1959. Due to his in the human's motivation and job satisfaction, he makes the differences between 'motivator' and 'hygiene' factors of motivation. Motivator factors are the factors that aligned with job satisfaction, whereas hygiene factors are the factors that aligned with job dissatisfaction. He creates these two kinds of factors to differentiate the human's job satisfaction. The example of motivator factors are performance, recognition, and opportunity for growth, whereas the example of hygiene factors are working conditions, physical workplace, salary, and the relationship between the employers and the employees.

MOTIVATORS	
Satisfaction	No satisfaction

HYGIENE FACTORS	
No dissatisfaction	Dissatisfaction
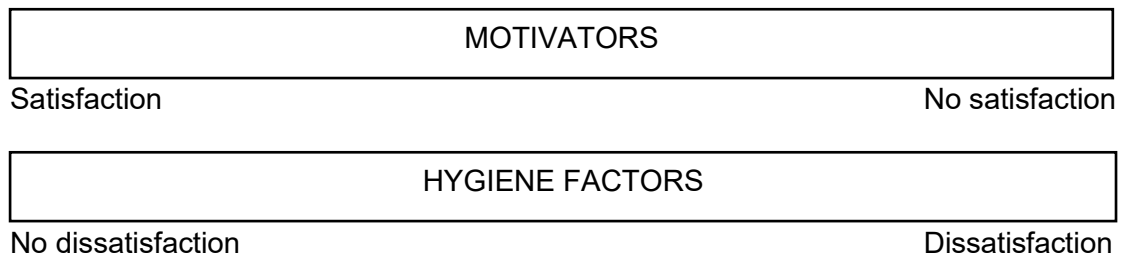
Figure 2.2 Herzberg's Two-Factor Theory. (Herzberg 1968, pp 53-62)

2.1.3 Adams Equity Theory

John Stacey Adams is the person who founded this theory in 1963. This theory explains about the balance of the employee's commitment towards their job (input) and the outcome they get back (output). The stability between input and output make sure that the employees will feel satisfied and motivated, put up to their productivity. This theory is still relevant to use in this generation even though Adams' theory is over the age of 50. Hard work, skills, and enthusiasm are the input's examples, while salary, recognition, and responsibility are the output's examples. Adams said that if the employees think or sense that the input is larger than the output, the employees will lose motivation.

2.1.4 McClelland's Theory of Needs

David McClelland studied this theory in his book "The Achieving Society" how people satisfy their needs. Nevertheless of age, gender, culture, or race, people have motivating drivers which has connection to their needs. The motivating drivers are the needs for achievement, the needs for affiliation, and the needs for power. He said that these motivators are not inherent, where they are developed through their culture and life experience. Based on the motivating drivers, people will have different characteristics.

2.2 Literature Review

2.2.1 Independent Variables: Motivational Factors

Motivation is the social process where it is important to the employers because it will be the reason for employees' actions, willingness and goals. Not only employers need to manage the employees' needs and goals, but they also need to consider their organizational goals. Bloch et al. (1999); Do Paco et al. (2013); Kanfer (1994); Locke (1997) state that people's aspirations and subjective evaluation are concerned with the motivation of the job because of the implications of workplace actions. Job performance in the organization depends on the employees' motivational factors, which will have significant effects. Motivated employees usually driven by these internal forces that encourage them to perform well to achieve their personal goals. According to Johnson & Gill (1993) in the workplace, motivation can be described as "the processes that enable and induce individuals to choose to act in particular ways". There are four theories involved in this research study which are Maslow's Hierarchy of Needs Theory, Herzberg's Two-Factor Theory, Adams Equity Theory, and McClelland's Theory of Needs. There are six independent variables, which are working conditions, employee's satisfaction, salaries and benefits, recognition/achievement, training and promotion.

2.2.2 Working Conditions

Working conditions can be defined as the working surrounding and any situations affecting the employees at the workplace, including the working hours, legal rights, physical aspects, and duties. A study by Chris Zhao & Zhu (2014) where when the working environment cause a problem to the employees, the employers need to make some changes to improve greater work. With the right working conditions will lead to an increase in the job performance. According to Polzin (1998) and Trunko (1993) the organization's working conditions can be improved with an effective suggestion system and also reduce the wastage of organization's resources. From the study of Islam and Ismail (2008) it is reported that one of the ten key factors that inspire Malaysian workers is good working conditions.

Working conditions, social support, and role congruity from the supervisor are the psychosocial factors. A workplace's non-physical aspects has a negative effect on the performance of employees.

As mentioned in the Herzberg's Two-Factor Theory, he highlighted the second point which is (2) factors that cause dissatisfaction, such as environment quality, working conditions, company hierarchy, etc. Sehgal (2012) stated that the motivation of the employees can be improve when there is an equilibrium between work and private life when there is a reasonable working hour and a healthy environment, where the employees are working in pleasant and spacious premises. A good team is important, where the employees have a greater impact on working conditions for the motivation and work satisfaction.

Working conditions are related with the economic theory, Herzberg's Two-Factor Theory because of the hygiene factors and basically are connected with dissatisfaction. According to Harrison (2006) he argued that the stability in domestic activities and work environment are the key factors of employees that has connection with the workplace satisfaction. According to Groot et al. (1999), the working conditions which are the better light, air conditioning, and bigger inspections contribute for the better conduct towards the employee's satisfaction in the company. A blend of all these factors makes the work station the best working environment possible for highly satisfied employees to work.

The extrinsic job satisfaction refers to serenity with job arise from factors such as supervision, working conditions and wages, which means that the job satisfaction derive from outer stimuli. The manager must make sure that working condition is appropriate and welfare package is charming to the employees in order for them to be highly motivated (Akanbi, 2002). A study by Stringer (2006) state that factors like interpersonal relationships, physical working conditions, co-workers, fair pay, leadership, and job security are being operationalized by the extrinsic job satisfaction. Poor working conditions can be occurs due to the worsening relationship between the employers and employees.

2.2.3 Employee's Satisfaction

Employee's satisfaction or also familiar as job satisfaction is defined as how content or satisfied employees are with their job in the organization. Employees' satisfaction is very important to every employee because they are the people who are contributing in the organization, where their needs and goals are necessary for the employers to fulfill it. The researcher found out that there's a different satisfaction between skilled and unskilled employees. In other words, how the employers treated them. The employers need to consider about the employee's satisfaction so that the employees received the same satisfaction, regardless of their skills level. Determine the aspects that give rise to the employee's satisfaction, and to observer and measure satisfaction is important to the employers to stimulate satisfaction and loyalty of the employees in an organization (Matzler & Renzl, 2006).

Employee's satisfaction can be supported by the economic theory, which is called the Herzberg's Two-Factor Theory. This theory explains the difference between 'hygiene' factor and 'motivator' factor of the motivation. Lewis, Packard, and Souflee (2001) stated that the contribution of employee's satisfaction can be supported with the motivator factors, examples are achievement, recognition, job nature, and responsibility in the organization. Van Ruysseveldt and van Dijke (2011) state that an increase in satisfaction, more commitment and improve productivity are the employees who are reported high well-being levels, and show up their abilities and skills. There is a study reported that career development and with recognition at work leads to a higher satisfaction of the young employees in their job.

The corporate strategy can be implemented successfully by having employee satisfaction an important element for an effective and efficient organization, which is crucial to be taken care by the management (Bigliardi et al., 2012). The employee satisfaction provides a positive influence towards the satisfactions of the customers in the service sector (Harter, Schmidth & Hayes, 2002). Aspects such as the motivate an employees, satisfy employees and performance appraisals have an impact on the performance of the employees. Hira et al. (2012) in their study on 335 employee concluded that "that there is a positive relationship between the job satisfaction and job performance".

In order to know how the job influences the employees and by the level of positive feelings they display toward their role of work; it depends on the employee's experience toward the job satisfaction. The most crucial part for the growth and development of organization is the satisfaction of employees (Ali and Akhtar, 2009).

Warr (2002) state that changes in the executive structure and role of job satisfaction or systematic development or worsening of job satisfaction over spell are the behavioural factors that may impact the performance of bank employees at the workplace.

In the study of Farrell and Rusbult (1981) in order to examine the investment model's ability to forecast job satisfaction and work engagement showed that job satisfaction was better predicted by job compensation and cost value. On the other hand, the combination of incentives, cost values and investment size are the best way to predict job commitment. According to Spector (2003) the employee's motivation such as work, working condition, long lasting life, organizational outcome, and dedication are described as the psychological response to the job satisfaction. Clark (1997) argues that the employee satisfaction is measured by the working hours and the physical work environment.

Di Paolo (2016) states job satisfaction includes perceived quality of work, which derives from the individual assessment of all monetary and non-monetary details of the work. Other than that, Prajogo and Cooper (2017) said that one of the reason of the success and development of the organization that is long been considered is the employee job satisfaction. The essential and frequently examined aspect of organizational behaviour that can be considered is job satisfaction (Mitchell & Larson, 1987).

Over the past 20 years, job satisfaction has remain systematically inspected in the banking sector. High performance at work, low turnover intention, low occupational stress and low psychological distress were associated positively with high job satisfaction among bank employees, which is the example by the study of Ahamad (1992) and Davis (1992). According to Walther (1988) the productivity of employees as well as the perceived contact adequacy in multi-branch banking organizations influences job satisfaction.

2.2.4 Salaries and Benefits

Salaries and benefits refer to the compensation and benefits and other monetary or non-monetary benefits, which the employers provided to their employees in the organization. It helps give benefits to the employees based on their job performance and bring out their potentials to the extent at the workplace. This is very important element for the job performance to measure how the salaries and benefits able to motivate the employees. Mani (2002) found that the most effective motivators are good pay and recognition. The relevant economic model for salaries and benefits is Maslow's Hierarchy of Needs Theory.

There is a hint that a good pay tends to be the factor that contribute to the higher employee motivation. Confirmation from the survey data that such material rewards such as wages, job security and promotional opportunities are the main reasons why people enter and remain employed in the public service. For junior officers, salary and promotion opportunities are more important incentives compared to the senior officers (RCAGA, 1976). Wilpert (1997) stated that a source of work motivation for the "interesting work" is second importance to pay and security. Akintoye (2000) sees salary as the factor controlling job satisfaction.

The external environment such as pay, supervision, benefits and job perks are the drivers that can motivate the employees, which is known as the extrinsic motivation. With the meaningful work lead to a higher level of motivation among public servants even though lower pay and shortness of resources and staff (Borzaga & Tortia, 2006). There is a fact that support that pay can be considered as the demoralization to the motivation, which is a high salary produce short-term satisfaction and is very rapidly forgotten, but different salaries for doing same jobs is certainly discouraging and cannot be forgotten.

Many companies, because of the benefits they would give to the company, they would do their utmost to keep the potential employees. In the study by Karatepe (2013) the employees will feel pleased to repay the organization by providing additional customer services and performance when the organization offers employee benefits. When there are definite benefits are provided by the organization, employees perform superior by showing engaged behaviour (Saks, 2006).

This factor can be supported by Maslow's Hierarchy of Needs Theory, where providing ample benefits like health insurance and company-sponsored retirement plans and a measure of job security would ensure that safety needs are met. Lindner (1998) argues that the result in employee satisfaction and producing higher motivation to implement well in the future is depends on one of these factors that is higher performance set up, such as the reinforcing circle of performance is applicable to salary, commitment to superiors and peers and occupational safety.

2.2.5 Achievement/Recognition

Achievement is a thing done successfully, typically by effort, courage or skill, and recognition is the acknowledgement of something's existence, validity or legality. These factors contribute to the fifth stage of Maslow's Hierarchy of Needs Theory, which is the self-actualization is important to the employees such as individual creativity, difficult work, recognition and achievement. According to Herzberg et al., (1959) achievement and recognition is the motivator or intrinsic factors put up to the job satisfaction. Rodriquez (2015) stated that the employees' accomplishment can be earned with rewards and incentives enhance the employees' achievements, motivate them, and vitalize their development.

The individual's achievement and organizational objectives are unconventional process connected by employees' motivation of work. On the other hand, intrinsic variables incorporate components, for example, the work itself, recognition and growth and providing satisfaction from one's endeavours and personal accomplishment. To retain employees' talent, powerful recognitions are needed. The organization should focus on recognition and provide rewards to the employees who do well in their jobs.

Recognition is also an element that contributes to the employees' performance in the workplace. Recognition explains the appreciation and respect earned from the workplace especially from the employers. Recognition would add value, keeping employees focused on their roles, and promoting development and progress. According to Brun and Dugas (2008) recognition is described as subjective, earnest and genuine feedback based on recognizing people as sincere, deserving of regard, requirement and equipped with their own ability. As the result, people always want to be recognized, honored and admired for their contribution. The physical action of doing something to recognize and applause for their good work and effort are another aspect of employee recognition (Harrison, 2014). Therefore, this will enhance the employees' job performance.

The study by Opu (2008) an excellence performance should be valued to inspire employees' performance with the usage of verbal praise, monetary rewards and recognition awards. Recognition is an essential motivator for action that goes beyond any reward associated with it (Wilches-Alzate, 2009). To demonstrate how employees are value to the organization, they need to use rewards and recognition as a way (De Lacy, 2009). Rewards and recognition can also be viewed as output against input given to their work by employees.

2.2.6 Training

Training helps workers gain new knowledge or skills in their current roles to improve performance. A study by Chris Zhao & Zhu (2014) state that if an employee has insufficient capability, the employer can recommend training or to find a new employee. The aim of the training is to provide employees at the professional and administrative levels to fulfill the organization's potential requirements to reach the organization's goas (Zwick, 2015). Selvanathan et al. (2016) referring to an opinion from Lane et al. (2009) said that "training has a positive effect, it is successful, to achieve maximum productivity in the achieve of the organization's corporate purposes". Within the employee and the organization, productivity growth of the employee can often enhance the effects of training.

According to Ahmad and Bakar (2003) training has a connection with organizational commitment within Malaysian managers. They infer that motivation to acquire training linked to affective, narrative and overall engagement with the organization in a meaningful and positive manner. Organization commitment creation relies on the number of aspects for example communication, education, training and implementation of reward systems (Raina et al., 2016). Jex and Britt (2008) state that developing professional skills is an essential motivating factor, such as training, which enables employee to be more efficient and independent in their work.

Motivational factors such as performance appraisals, employee satisfaction, compensation and training able to influence the employee performance. Training is one of the components in the extrinsic motivation, which career development can retain employees when the organization provides promotion and training.

2.2.7 Promotion

Promotion is an employee's advancement in a corporate position or job task. A work promotion can result from the deliberate pursuit of a higher rank by an employee or as a reward for good performance by employer. Promotion is one of the components from the intrinsic factors such as autonomy and honesty (Cruz et al., 2013). To improve employee's commitment towards an organization, there are several key elements which are remuneration, security of the jobs and progression to a higher position (Zameer et al., 2014). Promotion is also a material reward. According to Berman (2010) it was argued, however, that the degree of motivation of public servant is relatively low because they are promoted to a higher level while not qualifying for the role. From the two scholars, the relationship between promotion and motivation is positive and important (Naveed et al., 2011) and employees who are reported to be high levels of motivation tend to get promotion (Kosteas, 2010).

Workers become satisfied and their productivity increase when rewards, promotion and incentives have changed significantly by the study of Mohamed, G (2005). Promotion is connected to the esteem needs from the Maslow's Hierarchy of Needs Theory because it providing opportunities for promotion at work, verbally praising the accomplishment of an employee or direct to more structured reward systems and job titles. Several researchers have categorized job satisfaction in a variety of aspects, such as satisfaction with pay, satisfaction with promotions and others (Smith, Kendall and Hulin, 1969). Damaris et al. (2016) was of the view the performance of the job can be influenced by the good motivators, which are promotion and job growth. Advancement and opportunities for promotion able to encourage job performance.

2.2.8 Dependent Variable: Job Performance

The definition of job performance is the activities relating to work required of an employee and the execution of those activities. A lot of business staff managers assess each employee's job performance whether it is annual or quarterly to assist them in identifying recommended areas for improvement. Motivating employees in the organization and to observe how their behaviours effect their job performance is essential. According to Taylor (1911) the research began in 1911 with Taylor's experimental study found that employees work to improve their performance and productivity. Improving profitability is the paramount objective of any organization in which all divisions or departments work together to enhance its performance through various strategies of management (Bandara et al., 2013). Therefore, as employee performance consists of both motivation and ability, management is responsible for ensuring favourable employee motivation and having the resources necessary to support this motivation (Katou, 2017; Moorhead & Griffin, 1998).

A study by Chan, Leung & Liang (2018) state that the motivation is closely linked to individual's stress and work performance. Employee performance and productivity is improved by the assistance of employers and employees in the management of job, social and family life (Kim & Wiggins, 2011). Maximizing the commitment and loyalty of employees to the organization helps ensuring organization's high performance. According to Strong, M. H., et al. (1999) personal, organizational and physical influences promote tasks and behaviour that ultimately affect the employee's performance.

Job performance is a work-related outcome relating to the achievement of organizational goals assessed through the assessment of job performance (Sharman, Borna & Stearns, 2009). Person, fitting organization also results in job satisfaction outstanding the job performance (Farooqui & Nagendra, 2014). According to Abdifatah, Odhuno & Ondabu (2015) a supportive working environment can result in better and higher performance of employees and a decrease in turnover. Unhappy employees display deviant organizational conduct and departure preparation, which in turn reduces the quality of service and job performance (Tuna et al., 2016).

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2.3 Past Studies on Employees' Motivational Factors affect Job Performance

The results of a research by Selvanathan et al. (2016) on motivation of employees in a private education institution in Malaysia are positively shows there is an important relationship between working environment and motivation to the performance of employees. A study by Abdullah et al. (2012) shows that "27.9% of the respondents chose "high wage" as their No.1 motivator". The observation from the both countries 'good working conditions' is a matter of great interest to employers. Based on both studies a bigger number of employees is very satisfied to the factors related to motivation and job satisfaction to performance. The highest expected motivation factors is toward the job/working environment. There is an evidence that 40 respondents out of 105 were very much satisfied with the overall physical environment of their working area.

The findings of the study show that enhanced salaries was chosen as the majority important package by the employees. Alonderiene (2010) proposed a study that the administration should provide a conducive environment which is crucial for the employees to enhance their job satisfaction. According to Hager & Seibt (2018) mentioned in past literature that the organizational commitment has gained significant research attention for its consequences such as work behaviour and job performance, which is emphasized by the various studies. By using the NVivo software, higher employee motivation can be shown by the remuneration and working conditions, which is the analysis from the empirical findings.

Findings of the study display increased support for leadership, work engagement and lower level of position conflict and pressure affected job satisfaction for both study groups. Before focusing on the influence of these incentives and the intrinsic motivation for creativity and innovation, the empirical research results of the main effects of each type of reward on creative and innovative performance are described separately. A study by Kaya, E (1995) state that the biggest empirical evidence that shows an organization's worsening working conditions has the connection with the job satisfaction rate that been cut off.

It is evident in the previous literature that highly motivated employees are more performance-oriented, satisfied and committed to their work and organizations (Singh et al., 2013). Sales employees' organizational engagement shows a strong and positive relationship with job performance arising from the result of a meta-analysis which was performed in 14 countries (Jaramillo et al., 2005).

2.4 Proposed Conceptual Framework

Independent Variables   Dependent Variable

```
┌─────────────────────────┐
│   Working Conditions     │──────────┐
└─────────────────────────┘          │
                                      │
┌─────────────────────────┐          │   ┌──────────────────────┐
│  Employees' Satisfaction │──────────┤   │ Motivational Factors │
└─────────────────────────┘          ├──▶│   and Job            │
                                      │   │   Performance        │
┌─────────────────────────┐          │   └──────────────────────┘
│   Salaries and Benefits  │──────────┤
└─────────────────────────┘          │
                                      │
┌─────────────────────────┐          │
│  Achievement/Recognition │──────────┘
└─────────────────────────┘
```
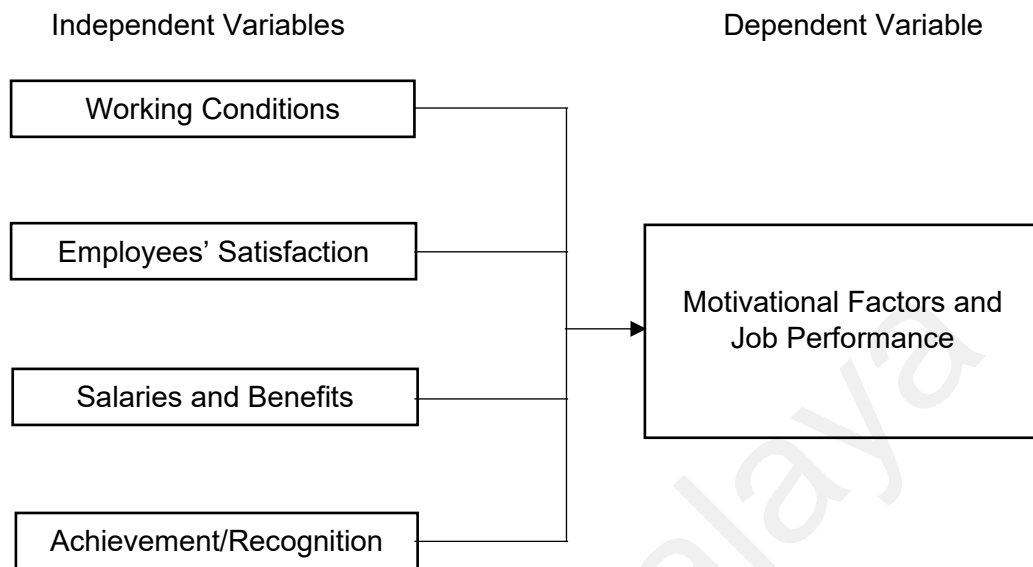
Figure 2.3 Proposed Conceptual Framework. Source: Developed for the Research

Figure 2.3 indicate overall framework arising from the findings. Employees' Motivational Factors in this research study will be the dependent variable. However, working conditions, employees' satisfaction, salaries and benefits and achievement/recognition were the independent variables in this research study. There are several reasons. Firstly, choosing the four independent variables which are working conditions, employee's satisfaction, salaries and benefits and achievement/recognition is because it has been proven by the previous studies where it shows statistically the important relationship between this four independent variables toward the dependent variable, which is the job performance. Secondly, some of the independent variables are independent with each other. Thirdly, most of the variables are associated with the motivation.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

This chapter explains the manner in which the study will be carried out in terms of research design, data collection methods, sampling design, research instrument and data analysis method. According to Kothari (2004) "research methodology is a method to accurately interpret the research problem. It is regarded as the science of analysis how research should be systematically done".

3.1 Research Design

As soon as researchers had diagnosed the statement of problem which associated to the title of the research study's title and the proposed conceptual framework has been settled, the step will be followed up with the research design. The research design in this study is the collection of data and its analysis to achieve the objective of the research.

For the data collection method, descriptive research will be conducted with the purpose on primarily focuses on describing the nature of a demographic segment. It also clarifies the people's characteristics, objects, groups, organizations, or environment.

The type of data for this research is primary data, which is the quantitative data. The purpose for using the data is for the statistical testing for the available hypothesis.

3.2 Data Collection Methods

As it was mentioned in the research design, the primary data is used to collect information to fulfil specific purpose of their research study. For that, questionnaire will be administered by an online survey and distribute it to the respondents to accumulate their response about this research study.

3.2.1 Primary Data

Primary data collection can comprise of interviews, field observation, self-administered surveys and experiments. For the research study, the questionnaire will be administered by an online survey because it allows me to get the original data from the selected respondent. My rationale in choosing online survey is that it is more economically in term of save cost and this method is easy to retrieve data from the huge number of sample size.

3.3 Sampling Design

Sampling design determines the probability of a respondent being drawn for each potential sample, where the sample size is taken from the population. The aim of applying the sample size instead of taking the whole population for obtaining primary data is to reduce time consumption and cost. The procedures of sampling design are sampling target, sampling location, sampling element, sampling technique, and sample size.

3.3.1 Sampling Target

In this research study, I decided to target on the working adults which are the bank employees which located at the several locations. It is recommended for this study that the sample size is estimated at 150 respondents. There are 200 set of questionnaires circulated or distributed to the respondents.

3.3.2 Sampling Location

In this research study, I would distribute a questionnaire which is an online survey to the four banks, which are Maybank Tower located at 100 Jalan Tun Perak, AmBank located at 55 Jalan Raja Chulan, Menara Public Bank 2 located at 78 Jalan Raja Chulan, and Affin Islamic Bank Berhad located at 80 Jalan Raja Chulan. These questionnaires are not only distributed to specific employees, but given to all employees in various department. This is because I believed that employees from different department are able to give their point of view even though they are within the same bank.

3.3.3 Sampling Element

In this study, the participation of this questionnaire will be the respondents from the bank employees of Maybank Tower, Menara Public Bank 2, AmBank and Affin Islamic Bank Berhad. The employees' scope is not regulated to the certain level of employees and they are my research's respondent which are the employees from all the departments. Moreover, the questionnaire also distributed based on their gender, age, ethnicity, grade and position, their educational level, employment in banking industry and their number of years hired by the bank.

3.3.4 Sampling Technique

Sampling technique can be categorized probability sampling technique and non-probability sampling technique. After discussed with my supervisor regarding sampling technique, I came out with using convenience sampling for my research study. This is because it is one of the non-probability sampling that depends on collection of data, of approachable and feasible respondents to participate in the research study. Thus, this sampling type comes in handy for pilot testing.

3.3.5 Sample Size

Confer to the human resource manager of the four banks in Klang Valley, Kuala Lumpur, there are total of 500 employees who are presently working in the specific places. With that, I am required to distribute an estimated of 150 sets of questionnaires. To ensure that any occurrence of failing to collect back the questionnaire, I had made my resolve to distribute 200 sets of questionnaires.

3.4 Research Instrument

A research instrument is a tool used for data measurement and analysis related to the research study. It is a compulsory to conduct because this leads to gathering information and data. With that, the questionnaires will be administered by an online survey. The reason I used this method is that the data is already processed in Excel file, and thus saving cost and time.

3.4.1 Questionnaire Survey

Essential for data collection is the questionnaire survey to secure the validity of the hypotheses for the research study. The questionnaires will be administered by an online to enable a collection of data from respondents which are clear for examination and analysis. A complex word or wrong structure of questions would cause an inaccurate of data analysis. Straightforward and direct questions are the most suitable to make sure the entire questionnaire survey is able to be conduct smoothly.

3.4.2 Questionnaire Design

To make sure that the respondents understand the content of an online survey within a short term, the context of questionnaire will be consistent and straightforward. There are two sections of this online survey of questionnaire, which are Section 1 and Section 2.

In Section 1, I am using 5 points Likert Scale to weigh the responses from respondent. Section 1 has four independent variables to determine the motivational factors that affects job performance among the banking industry employees. As for the Section 2, I put dependent variable to see which independent variables are strongly affected by it. For Section 3, I put the demographic questions so that the respondents can fill in their personal information, which includes gender, age, ethnicity, grade and position, their highest academic qualification, their employment in banking industry, and their working experience.

3.4.3 Pilot Studies

There are 30 questionnaires sets in total that are distributed to respondents for purposes of ensuring the reliability of design of the questionnaire. These questionnaires distributed randomly to the four designated banks in Klang Valley area. The data would be certified by using SPSS after retrieved back the 30 questonnaires sets. The reliability test outcome for the pilot test is more than 0.6 which implies the reliability is good for all the variables.

3.5 Data Analysis

Analysis of data involves the review, cleaning, transform and modelling the data to discover information which is valuable, make judgment which is informed and help decision-making. SPSS means "Statistical Package for the Social Sciences" which will be used to analyse the data collected as soon as all the data preparation is completed. The application of crucial statistical technique will be examined further on the following, which are descriptive analysis, scale measurement and inferential analysis.

3.5.1 Descriptive Analysis

Descriptive statistics explains, displays or summarizes data in a meaningful manner from the trends that emerge from the data. In simple words, it allows us the interpretation of the data in a simpler way. According to Zikmund, Babin, Caerr and Griffin (2010) the descriptive analysis shall be utilized to measure the population's characteristics.

3.5.2 Scale Measurement – Reliability Test

Reliability is where the effects of a test remains accurate, whether the measurements remain although the test is replicated many times. To be reliable a test must first be valid. Reliable data is an essential to fulfil the research questions. To make sure that the survey values are consistent, Cronbach's alpha will be used in every four independent variables to evaluate its reliability.

Table 3.1 Coefficient Alpha Ranges

Coefficient alpha value	Reliability
0.80 to 0.95	Very good reliability
0.70 to 0.80	Good reliability
0.60 to 0.70	Fair reliability
< 0.60	Poor reliability

Source: Zikmund et al. (2013)

3.5.3 Inferential Analysis

Inferential statistics are methods by which we can use these samples to derive the populations from which the samples were taken. For my research study, I do not want to study an entire population. The test is including Pearson's Correlation Coefficient. According to Saunders et al. (2007) "If the value is smaller than 0.5, there is a significant contrast with the independent variable and dependent variable".

3.5.3.1 Pearson Correlation Coefficient

Person correlation coefficient calculates the statistical relationship with the two continuous variables. Person's symbol for the population is "p" and for the sample is "r". In my research study, I measured "r". Pearson's r can extent from -1 to 1. An r of -1 illustrate a perfect negative linear relationship between variables, an r of 0 illustrate no linear relationship between variables, and an r of 1 illustrate a perfect positive linear relationship between variables.

Table 3.2 Rules of Thumb Pearson Correlation Coefficient

Pearson Coefficient range	Strength of association
± 0.91 – 1.00	Very strong
± 0.71 – 0.90	High
± 0.41 – 0.70	Moderate
± 0.21 – 0.40	Small, but definite relationship
± 0.00 – 0.20	Slight, almost negligible

Source: Hair et al. (2007)

CHAPTER 4: ANALYSIS AND FINDINGS

4.0 Introduction

In this chapter, I discuss in more details the collection of results from my targeted respondents. The research data arises from respondents at the Maybank Tower, AmBank and Affin Bank located at Kuala Lumpur. I used the SPSS as the tool for my statistical analysis to examine and give a brief the survey result that was collected. This chapter consist three analysis, which are descriptive analysis, scale measurement and inferential analyses. To describe the demographic and general knowledge of the respondents based on the study of the frequencies I used descriptive analysis. Next is the scale measurement, where it is used to evaluate each construct's reliability as defined in the research study. Lastly, this chapter will show the inferential analysis. I use the Pearson's Correlation to investigate the relationship between the dependent variable and the independent variables. For the better image and understanding, findings are displayed in this chapter.

4.1 Descriptive Analysis

This part discusses the target respondents' personal information. Out of the total 200 sets of online survey, I was managed to collect the data of 150 completed sets of questionnaires. These are being analysed and presented in the section below.

4.1.1 Respondent Demographic Profile

4.1.1.1 Gender

Table 4.1 Frequency Table for Respondents' Gender

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Female	113	75.3	75.3	75.3
Male	37	24.7	24.7	100.0
Total	150	100.0	100.0	

Table 4.1 shows the gender of the research respondents in term of frequency. From the table above, there are 37 or 24.7% male respondents, and 113 or 75.3% female respondents. From the result, female respondents make out the majority of survey.

4.1.1.2 Age

Table 4.2 Frequency Table for Respondents' Age

Age Range	Frequency	Percent	Valid Percent	Cumulative Percent
21 – 30 years	20	13.3	13.3	13.3
31 – 40 years	47	31.3	31.3	44.6
41 – 50 years	58	38.7	38.7	83.3
Above 50 years	25	16.7	16.7	100.0
Total	150	100.0	100.0	

Table 4.2 show the age group of the research respondents based on the frequency. Given the table above, respondents in the range of 41 – 50 years are the majority, which shows 38.7% or the frequency of 58. Respondents who are between 31 – 40 years which shows 31.3% or the frequency of 47 is the second highest group. Next is 25 respondents in the range of above 50 years and the percent taken is 16.7%. The respondents whom are range from 21 – 30 years have 20 frequency with 13.3%, while there are no respondents with the range of 20 years or below.

4.1.1.3 Ethnicity

Table 4.3 Frequency Table for Respondents' Ethnicity

Ethnicity	Frequency	Percent	Valid Percent	Cumulative Percent
Chinese	23	15.3	15.3	15.3
Indian	13	8.7	8.7	24.0
Kadazan Dusun	1	0.7	0.7	24.7
Malay	112	74.6	74.6	99.3
Sino	1	0.7	0.7	100.0
Total	150	100.0	100.0	

Table 4.3 shows the ethnicity of the research respondents in term of frequency. The table above shows that Malay makes out the majority of the respondents which occupied 74.6% or the frequency of 112. Pursued by 23 respondents (15.3%) consist of Chinese and Indian respondents have frequency of 13 with 8.7%. There are also respondents from the other religions in this research study such as Kadazan Dusun with 1 respondent (0.7%) and Sino with 1 respondent (0.7%).

4.1.1.4 Grade and Position

Table 4.4: Frequency Table for Respondents' Grade and Position

Grade and Position	Frequency	Percent	Valid Percent	Cumulative Percent
Director	7	4.7	4.7	4.7
Executive	81	54.0	54.0	58.7
Management	12	8.0	8.0	66.7
Manager	29	19.3	19.3	86.0
Non-Executive	6	4.0	4.0	90.0
Vice President	15	10.0	10.0	100.0
Total	150	100.0	100.0	

Table 4.4 shows that there are variety of grade and position answered by the research respondents. The majority of them are in the executive position with the frequency of 81 or 54.0%. The second highest is the respondents from the manager with 29 frequency or 19.3%. Next is the vice president position held by the 15 respondents or 10%. Management position has a frequency of 12 or 8.0%. The director position consists of 7 respondents or 4.7% and the least respondents is only 6 or 4.0% from the non-executive. From here, I can conclude that most of the employees in the banking industry hold good grade and position.

4.1.1.5 Highest Academic Qualification

Table 4.5 Frequency Table for Respondents' Highest Academic Qualification

Highest Academic Qualification	Frequency	Percent	Valid Percent	Cumulative Percent
Bachelor's Degree	87	57.9	57.9	57.9
Certification	1	0.7	0.7	58.7
Diploma	19	12.7	12.7	71.3
Master's Degree	21	14.0	14.0	85.3
Sijil Pelajaran Malaysia (SPM)	19	12.7	12.7	98.0
Sijil Tinggi Pelajaran Malaysia (STPM)	3	2.0	2.0	100.0
Total	150	100.0	100.0	

Table 4.5 reveals the highest academic qualification of the research respondents through frequency. Based from the table above, there are 57.9%, which regarded 87 of the total respondents have finished their studies in Bachelor's Degree. Following up with the second highest allocation is Master's Degree. Respondents who earned Master's Degree for their education occupied 14.0% or 21

frequency. Up to 19 frequency or 12.7% of the respondents are Diploma and Sijil Pelajaran Malaysia (SPM). Based on the table, there are 1 respondent who took certification with 0.7% and 3 respondents who took Sijil Tinggi Pelajaran Malaysia (STPM) with 2.0% who engage in this research study. Thus, I can conclude that majority of the employees who work in the Maybank, Am Bank and Affin Bank have attained certain level of education.

4.1.1.6 Employment in Banking Industry

Table 4.6 Frequency Table for Respondents' Employment in Banking Industry

Employment in Banking Industry	Frequency	Percent	Valid Percent	Cumulative Percent
Affin Bank	9	6.0	6.0	6.0
AmBank	2	1.3	1.3	7.3
Maybank	139	92.7	92.7	100.0
Total	150	100.0	100.0	

Table 4.6 shows the number of respondents with different employment in banking industry. The majority of the respondents are from the Maybank with the frequency of 139 or 92.7%. The second highest is the Affin Bank from the 9 respondents or 6.0%. Besides that, up to 6.0% or 2 respondents are involved in the AmBank. There are no respondents participate from the Public Bank in this research study.

4.1.1.7 Working Experience

Table 4.7 Frequency Table for Respondents' Working Experience

Working Experience	Frequency	Percent	Valid Percent	Cumulative Percent
1 – 5 years	21	14.0	14.0	14.0
6 – 10 years	27	18.0	18.0	32.0
Less than 1 year	1	0.7	0.7	32.7
More than 10 years	101	67.3	67.3	100.`0
Total	150	100.0	100.0	

Table 4.7 shows that there are 67.3% or 101 respondents have worked more than 10 years in Klang Valley area, which makes up 101 of the total respondents. 18.0% or 27 of the respondents who stayed the company for 6 – 10 years. Other than that, up to 14.0% or 21 respondents are involved in the banking company for 1 – 5 years whereas 0.7% or 1 respondent only have been employed for less than 1 year.

4.1.2 Central Tendencies Measurement of Constructs

The central tendencies measurement of construct in this part was to illustrate the value of mean and standard deviation for the dependent variable and the independent variables. The reason of illustrate mean suggest average and it is the sum of a set of data divided by the number of data. The reason of illustrate standard deviation provides an indication of how are the individual responses to a question vary or "deviate" from the mean. This is for the section A with the total of 40 questions contained in my online survey were introduced. SPSS is used to inspect all the questions and Likert Scale is used to measure. For example, 1 indicates "Strongly Disagree", 2 indicates "Disagree", 3 indicates "Neutral", 4 indicates "Agree", and lastly 5 indicates "Strongly Agree".

4.1.2.1 Working Conditions

Table 4.8 The Central Tendencies Measurement Result of Working Conditions

No.	Statement	Mean	Standard Deviation	Rank
W1	I have a flexible working hours.	2.26	1.190	1
W2	I have a balance between work and private life.	2.13	1.172	6
W3	I enjoy leadership in the company.	2.13	1.183	6
W4	I agree that the company give equal treatment of employees by age.	2.21	1.119	2
W5	I adapt with the healthy lifestyles in the company.	2.18	1.188	4
W6	At my workplace, the office is devoid to unnecessary noise.	2.15	1.060	5
W7	I have sufficient working space area.	1.96	1.220	9
W8	My workplace has an appropriate temperature in the room or office.	1.92	1.218	10
W9	I work with a clean and tidy environment of the company.	1.99	1.329	8
W10	I gain higher salary.	2.21	1.133	2

Table 4.8 shows the central tendencies measurement of working conditions. It shows that W1 has the value of 2.26 which is highest and meaning that majority respondents agree to the statement of "I have a flexible working hours". The second highest mean value of 2.21 goes to W4 and W10. The fourth place is W5 which has the mean value of 2.18. The fifth place is W6 which has the mean value of 2.15. The sixth place is W2 and W3 which has the mean value of 2.13. The eighth place is W9

which has the mean value of 1.99. The ninth place is W7 which has the mean value of 1.96. The tenth place is W8 which has the mean value of 1.92, the lowest one.

According to the table above, W9 holds the highest value of standard deviation with 1.329. W7 is the second standard deviation that has highest value with 1.220. W8 was the third ranking with the standard deviation value of 1.218. W1 was the fourth ranking with the standard deviation value of 1.190. W5 was the fifth ranking with the value of standard deviation is 1.188. W3 was the sixth ranking with the standard deviation value of 1.183. W2 was the seventh ranking with the standard deviation value of 1.172. W10 was the eighth ranking with the standard deviation value of 1.133. W4 was the ninth ranking with the standard deviation value of 1.119. W6 was the tenth ranking with the value of standard deviation is 1.060, the lowest among them all.

4.1.2.2 Employees' Satisfaction

Table 4.9 The Central Tendencies Measurement Result of Employees' Satisfaction

No.	Statement	Mean	Standard Deviation	Rank
S1	For me, the employer's treatment to all their employees are equal regardless of their skills level.	2.55	1.103	2
S2	I always feeling grateful with the compliments from the employer for a good work.	2.07	1.147	9
S3	My company provides career development for their employees.	2.26	1.223	3
S4	My company gives an adequate distribution of work obligation.	2.19	1.091	4
S5	The management of my	2.12	1.146	6

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	company successfully implemented corporate strategy.			
S6	I agree that the performance of a wide range of tasks are required to improve the company.	2.11	1.213	7
S7	I believe that the work roles lead to the positive feelings.	2.09	1.279	8
S8	I agree that the communication between the staffs and the management is important.	2.78	1.423	1
S9	I create an environment where it can enhance the productivity of the employees.	2.03	1.234	10
S10	I feel a sense of belonging in the organization.	2.13	1.213	5

Table 4.9 shows the central tendencies measurement of employees' satisfaction. The table above shows that S8 has the mean value of 2.78 which is the highest and meaning that majority of respondents agree with the statement of "I agree that the communication between the staffs and the management is important." The second highest mean value of 2.55 goes to S1. The third place is S3 which has the mean value of 2.26. The fourth place is S4 which has the mean value of 2.19. The fifth place is S10 which has the mean value of 2.13. The sixth place is S5 which has the mean value of 2.12. The seventh place is S6 which has the mean value of 2.11. The eighth place is S7 which has the mean value of 2.09. The ninth place is S2 which has the mean value of 2.07. The tenth place is S9 which has the mean value of 2.03, the lowest one.

According to the table above, S8 has the standard deviation with 1.423 which is the highest value. S7 is the second standard deviation value with 1.279 that is highest. S9 was the third ranking with the value of standard deviation of 1.234. S3 was the fourth ranking with the standard deviation value of 1.223. S6 and S10 was the fifth ranking with the standard deviation value of 1.213. S2 was the seventh ranking with the standard deviation value of 1.147. S5 was the eighth ranking with the standard deviation value of 1.146. S1 was the ninth ranking with the standard deviation value of 1.103. S4 was the tenth ranking with the standard deviation value of 1.091, the lowest one.

4.1.2.3 Salaries and Benefits

Table 4.10 The Central Tendencies Measurement Result of Salaries and Benefits

No.	Statement	Mean	Standard Deviation	Rank
B1	I am happy with good pay provided by the company.	2.13	1.174	5
B2	I am satisfied with the job security provided by the company.	1.87	1.228	9
B3	I am able to enhance my work skills with the supervision from the company.	1.82	1.118	10
B4	When I work overtime, the company provides additional incentives to me.	2.35	1.177	4
B5	I feel motivated when it comes to promotion opportunity.	2.36	1.286	3
B6	With sufficient reward by the company, I am dedicated to stay in this company.	2.10	1.273	7

B7	I am motivated with the adequate annual leaves given by the company.	1.97	1.287	8
B8	Sometimes, the company gives bonus as part of the annual salary to me for my hard work.	2.12	1.321	6
B9	Once I retired, the retirement plan provided by the company is sufficient to cover my cost of living.	2.70	1.203	1
B10	The reason I like working at this company is the health insurance.	2.40	1.371	2

Table 4.10 shows the central tendencies measurement of salaries and benefits. From there, B9 hold the highest mean value of 2.70, meaning to say that most of respondents agree to the statement of "Once I retired, the retirement plan provided by the company is sufficient to cover my cost of living." The second highest mean value of 2.40 goes to B10. The third place is B5 which has the mean value of 2.36. The fourth place is B4 which has the mean value of 2.35. The fifth place is B1 which has the mean value of 2.13. The sixth place is B8 which has the mean value of 2.12. The seventh place is B6 which has the mean value of 2.10. The eighth place is B7 which has the mean value of 1.97. The ninth place is B2 which has the mean value of 1.87. The tenth place is B3 which has the mean value of 1.82, the lowest one.

From the table above, B10 has the standard deviation with 1.371, which is the highest value. B8 has standard deviation value with 1.321, the second highest. B7 was the third ranking with the standard deviation value of 1.287. B5 was the fourth ranking with the standard deviation value of 1.286. B6 was the fifth ranking with the standard deviation value of 1.273. B2 was the sixth ranking with the value of standard deviation is 1.228. B9 was the seventh ranking with the standard deviation

value of 1.203. B4 was the eighth ranking with the standard deviation value of 1.177. B1 was the ninth ranking with the standard deviation value of 1.174. B3 was the tenth ranking with the value of standard deviation is 1.118, the lowest one.

4.1.2.4 Achievement/Recognition

Table 4.11 The Central Tendencies Measurement Result of Achievement/Recognition

No.	Statement	Mean	Standard Deviation	Rank
A1	The company gives reward for the achievement that interests me in staying in this company.	2.15	1.228	2
A2	I am motivated with the management's approach to facilitate the satisfaction of social needs.	1.96	1.169	7
A3	The employer provides social learning in individual and team learning, which enhance my teamwork skill with the co-workers.	1.73	1.092	10
A4	I am always feeling good when receiving performance feedback by the company.	1.92	1.190	8
A5	The company conduct the employee's appreciation day, which I agree with this event to boost up employee's morale.	2.02	1.138	4

A6	I am motivated with the company give award for the contribution of their employees.	1.85	1.149	9
A7	Strong/good communication with the employer that makes me always perform my work.	1.99	1.232	6
A8	The company provides additional remuneration once I have done working overtime.	2.41	1.153	1
A9	A respect given by the employer is what I need to keep myself motivated.	2.07	1.241	3
A10	A strong organizational commitment brings happiness to me to achieve their goals.	2.02	1.338	4

Table 4.11 shows the central tendencies measurement of achievement/recognition. Based from the above table, A8 has the mean value of 2.41 where it is the highest and also mean that majority of respondents agree to the statement of "The company provides additional remuneration once I have done working overtime." The second highest mean value of 2.15 goes to A2. The third place is A9 which has the mean value of 2.07. The fourth place is A5 and A10 which has the mean value of 2.02. The sixth place is A7 which has the mean value of 1.99. The seventh place is A2 which has the mean value of 1.96. The eighth place is A4 which has the mean value of 1.92. The ninth place is A9 which has the mean value of 1.85. The tenth place is A3 which has the mean value of 1.73, the lowest one.

According to the table above, A10 has the value of standard deviation with 1.338, considered as the highest. A9 with the value of standard deviation value with 1.241, the highest in second. A7 was the third ranking with the value of standard deviation of 1.232. A1 was the fourth ranking with the value of standard deviation is

1.228. A4 was the fifth ranking with the value of standard deviation is 1.190. A2 was the sixth ranking with the value of standard deviation of 1.169. A8 was the seventh ranking with the standard deviation value of 1.153. A6 was the eighth ranking with the standard deviation value of 1.149. A5 was the ninth ranking with the standard deviation value of 1.138. A3 was the tenth ranking with the value of standard deviation of 1.092, the lowest one.

4.1.2.5 Job Performance

Table 4.12 The Central Tendencies Measurement Result of Job Performance

No.	Statement	Mean	Standard Deviation	Rank
J1	The location of my job is convenient.	2.26	1.190	2
J2	The office equipment at my workplace enhance my performance.	2.55	1.103	1
J3	Satisfaction has to do with my performance on my job.	2.13	1.174	5
J4	A balance between work and private life improve my job performance.	2.15	1.228	4
J5	My job performance is better than that of my colleagues with similar qualifications.	2.13	1.172	5
J6	I have good support from my supervisor in handling my tasks.	2.07	1.147	8
J7	Communication is most important in employees' performance.	1.87	1.228	10
J8	My job performance helps towards achieving organizational goals.	1.96	1.169	9

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| J9 | My salary is based on my job performance. | 2.13 | 1.183 | 5 |
| J10 | A sufficient reward boost my job performance. | 2.26 | 1.223 | 2 |

Table 4.12 shows the central tendencies measurement of achievement/recognition. From the table above, J2 holds the mean value of 2.55 where it is the highest and also majority of respondents agree to the statement of "The office equipment at my workplace enhance my performance." The second highest mean value of 2.26 goes to J1 and J10. The fourth place is J4 which has the mean value of 2.15. The fifth place is J3, J5 and J9 which has the mean value of 2.13. The eighth place is J6 which has the mean value of 2.07. The ninth place is J8 which has the mean value of 1.96. The tenth place is J7 which has the mean value of 1.87, the lowest one.

According to the table above, both J4 and J7 hold the highest standard deviation value with 1.228. J10 was ranked 3rd highest standard deviation value with 1.223. J1 was the fourth ranking with the standard deviation value of 1.190. J9 was the fifth ranking with the standard deviation value of 1.183. J3 was the sixth ranking with the standard deviation value of 1.174. J5 was the seventh ranking with the standard deviation value of 1.172. J8 was the eighth ranking with the standard deviation value of 1.169. J6 was the ninth ranking with the standard deviation value of 1.147. J2 was the tenth ranking with the standard deviation value of 1.103, the lowest one.

4.2 Scale Measurement

The usage of scale measurements used to determine the reliability of the online survey results from the research study. The justification for providing an analysis of reliability was to understand how well the items in a collection are associated positively with other variables. Thus, SPSS was used to examine those variables and Cronbach's Alpha is used to examine the reliability.

Table 4.13 Cronbach's Alpha

Level of Reliability	Alpha Ranges
Very Good Reliability	± 0.80 to 0.95
Good Reliability	± 0.70 to 0.80
Fair Reliability	± 0.60 to 0.70
Poor Reliability	± Less than 0.60

Source: Total of 150 sets of questionnaires were tested for this online survey and the results of reliability analysis shown as below:

Table 4.14 Reliability Statistics of Working Conditions

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of items
0.798	0.796	10

Table 4.15 Reliability Statistics of Employees' Satisfaction

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of items
0.846	0.848	10

Table 4.16 Reliability Statistics of Salaries and Benefits

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of items
0.807	0.807	10

Table 4.17 Reliability Statistics of Achievement/Recognition

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of items
0.880	0.880	10

Table 4.18 Reliability Statistics of Job Performance

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of items
0.744	0.744	10

Table 4.19 Reliability Analysis

No.	Variables	Cronbach's Alpha	Number of Items
1.	Working Conditions	0.798	10
2.	Employees' Satisfaction	0.846	10
3.	Salaries and Benefits	0.807	10
4.	Achievement/Recognition	0.880	10
5.	Job Performance	0.744	10

Source: Developed for the Research

Based on the table above, among the independent variables (working conditions, employees' satisfaction, salaries and benefits, and achievement/recognition), achievement/recognition variable holds the Cronbach's Alpha value among all which standing at 0.880 at the range of 0.80 – 0.95 and verified it as the highest. It is considered as a very good reliability. The second highest goes to employees' satisfaction variable which fall at 0.846 at the range of 0.80 – 0.95. The third highest was salaries and benefits which is 0.807 at the range of 0.80 – 0.95. Finally, the working condition has the lowest reliability among all which is 0.798. Since overall of Cronbach's Alpha value were more than 0.70, it turned out to be good and reliability for this questionnaire and it is applicable in the research study.

4.3 Inferential Analysis

According to Burns and Bush (2000), inferential analysis is used to measure the result generated by the population of respondents from the sample data. The aim of inferential analysis is to figure out the relationship between independent variable and dependent variable. I use Pearson's Correlation Coefficient to test all the hypotheses in my research study, where Pearson's Correlation Coefficient presents the result of correlation.

4.3.1 Pearson Correlation Coefficient

A Pearson Correlation Coefficient is used to calculate the direction, intensity and value of the relationship between the variables that were calculated in the form of the ratio level and interval level. Furthermore, Hair et al. (2007) put forward the rules of thumb on the range of coefficient and the association power.

Table 4.20 Rules of Thumb Pearson Correlation Coefficient

Pearson Coefficient range	Strength of association
± 0.91 – 1.00	Very strong
± 0.71 – 0.90	High
± 0.41 – 0.70	Moderate
± 0.21 – 0.40	Small, but definite relationship
± 0.00 – 0.20	Slight, almost negligible

Source: Hair et al. (2007)

4.3.1.1 Working Conditions

Hypotheses 1

H0: There is no significant relationship between working conditions and job performance.

H1: There is a significant relationship between working conditions and job performance.

Table 4.21 Correlations between Working Conditions and Job Performance

		Working Conditions	Job Performance
Working Conditions	Pearson Correlation	1	0.669**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.669**	1
	Sig. (2-tailed)	0.000	
	N	150	

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

Source: Developed for the research

Direction

Table 4.21 shows the positive relationship between working conditions and job performance due to the positive value of correlation coefficient. The working conditions variable has a 0.669 correlation with the job performance variable. As the result, when the working conditions is high, the job performance is high.

Strength

The correlation coefficient with the value of 0.669 is fall under the coefficient range from ± 0.41 – 0.70. Therefore, the relationship between working conditions and job performance is moderate.

Significance

The relationship between working conditions and job performance is significant. It is because the p-value < 0.0001 is less than alpha value 0.01.

Supporting Evidences

To support the hypotheses 1, there are several past studies. Firstly, the results in the research on "A Study on Employee's Motivation towards Employee Performance in Private University, Selangor, Malaysia" from Mahiswaran Selvanathan et al. (2016) are positive for the two indicators which are working environment and motivation indicate a relationship to the performance of employees which is significant. Secondly, an evidence stated that among of 150 respondents, only 40 people were so much satisfied with the overall physical environment of their area of working.

Thirdly, the results between both employees of Malaysia and Sultanate of Oman by Abdullah (2012) revealed that good working conditions is highly favoured, indicating that it is an important employees' motivational factors. Lastly, findings show that almost 50% of employees agreed that a strong relation between physical working environment and motivation for them to perform exist (Bushiri, C.P., 2014). With that, the result of hypotheses 1 is in line with these past studies mentioned to verify its significance.

4.3.1.2 Employees' Satisfaction

Hypotheses 2

H0: There is no significant relationship between employees' satisfaction and job performance.

H1: There is a significant relationship between employees' satisfaction and job performance.

Table 4.22 Correlations between Employees' Satisfaction and Job Performance

		Employees' Satisfaction	Job Performance
Employees' Satisfaction	Pearson Correlation	1	0.720**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.720**	1
	Sig. (2-tailed)	0.000	
	N	150	

** Correlation is significant at the 0.001 level (2-tailed).

Source: Developed for the research

Direction

Table 4.22 provide the relationship between working conditions and job performance which is positive because positive value of correlation coefficient. The employees'

satisfaction variable has a 0.720 correlation with the job performance variable. As the result, when the employees' satisfaction is high, the job performance is high.

Strength

The correlation coefficient value of 0.720 is fall under the coefficient range from ± 0.71 – 0.90. With that, the relationship between employees' satisfaction and job performance is high.

Significance

The relationship between employees' satisfaction and job performance is significant. It is because the p-value < 0.0001 is less than alpha value 0.01.

Supporting Evidences

To support the hypotheses 2, there are several past studies. Firstly, the result from the article about the importance of employee motivation where the human resource manager should focus primarily on increasing employee motivation and job satisfaction (Farouk et al., 2016). Secondly, according to Smith (1978) a survey of graduate recruits from APS found that supervision and interpersonal relationships ranked highest among 14 potential job satisfaction sources. Thirdly, the findings of the study proved that the employees love doing their job everyday when they are motivated, showing the connection between the employees' satisfaction and job performance which is taken from the Ecobank Ghana Limited article. Lastly, the result by Noori, F. (2014) shows that job satisfaction can serve as a complete mediator of job motivation and job performance linkages. Thus, the result of hypotheses 2 is supported with these past studies mentioned to verify its significance.

4.3.1.3 Salaries and Benefits

Hypotheses 3

H0: There is no significant relationship between salaries and benefits and job performance.

H1: There is a significant relationship between salaries and benefits and job performance.

Table 4.23 Correlations between Salaries and Benefits and Job Performance

		Salaries and Benefits	Job Performance
Salaries and Benefits	Pearson Correlation	1	0.773**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.773**	1
	Sig. (2-tailed)	0.000	
	N	150	

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

Source: Developed for the research

Direction

Table 4.23 shows the relationship between salaries and benefits and job performance which is positive because positive value of correlation coefficient. The salaries and benefits variable has a 0.773 correlation with the job performance variable. As the result, when the salaries and benefits is high, the job performance is high.

Strength

The correlation coefficient value of 0.773 is fall under the coefficient range from ± 0.71 – 0.90. Therefore, the relationship between salaries and benefits and job performance is high.

Significance

The relationship between salaries and benefits and job performance is significant. It is because the p-value < 0.0001 is less than alpha value 0.01.

Supporting Evidences

To support the hypotheses 3, there are several past studies. According to RCAGA (1976) survey data verified that one of the material reward which is salary is the main reason why people join the public service and remain employed there. Clarke (2017) said that the salary is most important component when evaluating a job, which is taken from the survey of annual Global Shapers from World Economic Forum (WEF). Another evidence from a comparison between Malaysia and Sultanate of Oman

article reveal that the result show the Malaysian respondents chose "high wages" as their no.1 motivator. Furthermore, the salary is the most important factor that motivates the employees at work, the result from the What Makes Them Inspired? article by Carole Serhan (2018). Lastly, findings of the study proved that monetary factors are vital in enhancing the employees' performance at work. With that, the result of hypotheses 3 is synchronize with these past studies mentioned to confirm its significance.

4.3.1.4 Achievement/Recognition

Hypotheses 4

H0: There is no significant relationship between achievement/recognition and job performance.

H1: There is a significant relationship between achievement/recognition and job performance.

Table 4.24 Correlations between Achievement/Recognition and Job Performance

		Achievement/Recognition	Job Performance
Achievement/Recognition	Pearson Correlation	1	0.718**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.718**	1
	Sig. (2-tailed)	0.000	
	N	150	

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

Source: Developed for the research

Direction

Table 4.24 indicates positive relationship between achievement/recognition and job performance because positive value of correlation coefficient. The achievement/recognition variable has a 0.718 correlation with the job performance variable. As the result, when the achievement/recognition is high, the job performance is high.

Strength

The correlation coefficient value of 0.718 is fall under the coefficient range from ± 0.71 – 0.90. Thus, the relationship between achievement/recognition and job performance is high.

Significance

The relationship between achievement/recognition and job performance is significant. It is because the p-value < 0.0001 is less than alpha value 0.01.

Supporting Evidences

To support the hypotheses 4, there are several past studies. Firstly, Luthans (1998) adapted the human needs theory by Herzberg (1966) where he identified that achievement/recognition is one of the important features of a job. Secondly, the findings show that the decision-makers at higher education institutions should pay special attention to the challenges faced by workers and ensure their job performance by offering opportunities and rewards for good achievements. Thirdly, by using the NVivo software, higher employee motivation can be shown by the remuneration and working conditions, which is the analysis from the empirical findings. Fourthly, a study indicated that young workers are more satisfied with career development and work recognition in their jobs. Lastly, from the article by Rasool et al. (2018) the result indicates that recognition shows positive relationship with "job-satisfaction and motivation". Therefore, the result of hypotheses 4 is in line with these past studies mentioned to verify its significance.

4.4 Conclusion

The research study succeeded in data collection, which have been explored and summarized by using SPSS. According to the SPSS results, the independent variables (Working Conditions, Employees' Satisfaction, Salaries and Benefits, and Achievement/Recognition) have the significant relationship with the dependent variable (Job Performance).

CHAPTER 5: CONCLUSION

5.0 Introduction

In this chapter, an abstract of the descriptive analysis would be discussed after the results have been received in the previous chapter of analysis. Moreover, a more details discussion is how independent variables affecting the dependent variable in ways of motivational factors.

Besides, chapter 5 would also contains the limitations of this research study and recommendations for research study in the future. A final conclusion had been complete to outline the current research study.

5.1 Summary of Statistical Analyses

5.1.1 Descriptive Analysis

This research study has 150 respondents who answered the online survey. The number of males is 37 people which 24.7% of targeted respondents and the number of females is 113 people which having 75.3% in the targeted respondents.

In this research study, the age group consists of 5, which are below than 20 years, 21 – 30 years, 31 – 40 years, 41 – 50 years and above 50 years. The largest age group is 41 – 50 years that having 38.7% in total respondents and consist of 58 respondents. The second largest age group is 31 – 40 years which having 31.3% of total respondents that consist of 47 respondents. The third largest age group is above 50 years and having 16.7% of total respondents that consist of 25 respondents. The fourth largest age group is 21 – 30 years which having 13.3% of total respondents that consist of 20 respondents. There is no respondents for the age group of less than 20 years.

For the ethnicity, the largest respondents are Malay races that are having 74.7% of total respondents and consist of 112 people. Chinese races are the second largest of ethnicity with 15.3% of total respondents and consist of 23 people. Indian races are having 8.7% of total respondents and consist of 13 people. Besides these three races, there are other ethnicity as well which are 1 respondent from Kadazan Dusun with 0.7% of total respondent and 1 respondent from Sino with 0.7% of total respondents.

There are several grade and position that categorize into six, which are director, executive, management, manager, non-executive and vice president. The largest respondent is the executive that having 54.0% of the total respondent that consist of 81 people. Second largest respondent is the manager that having 19.3% of the total respondent that consist of 29 people. The third largest respondent is the vice president that having 10.0% of the total respondent that consist of 15 people. The fourth largest respondent is the management that having 8.0% of the total respondent that consist of 12 people. The fifth largest respondent is the director that having 4.7% of the total respondent that consist of 7 people. The least respondent is the non-executive that having 4.0% of the total respondent that consist of 6 people.

Next is the respondents' highest academic qualification which divided into seven, such as Sijil Pelajaran Malaysia (SPM), Sijil Tinggi Pelajaran Malaysia (STPM), Certification, Diploma, Bachelor's Degree, Master's Degree and Doctor of Philosophy's Degree. The largest respondent is the Bachelor's Degree holder that having 58.0% of the total respondent that consist of 87 people. Second largest respondent is Master's Degree holder that having 14.0% of the total respondent that consist of 21 people. The third largest respondent is Diploma and Sijil Pelajaran Malaysia (SPM) that having 12.7% of the total respondent that consist of 19 people. The fifth largest respondent is Sijil Tinggi Pelajaran Malaysia (STPM) with 2.1% of the total respondent that consist of 3 people. The sixth largest respondent is Certification with 0.7% of the total respondent that consist of 1 person. The least respondent is Doctor of Philosophy's Degree, where there is no respondent.

The employment in banking industry involves four banks, which are Maybank, Public Bank 2, AmBank and Affin Islamic Bank Berhad. The majority respondents are from the Maybank Tower with 92.7% of the total respondent that consist of 139 people. The second goes to the Affin Bank with 6.0% of the total respondent that consist of 9 people. The third goes to the AmBank with 1.3% of the total respondent that consist of 2 people. There are no respondents from the Public Bank.

The working experience has categorized into four, such as less than 1 year, 1 – 5 years, 6 – 10 years and more than 10 years. The highest respondent is the respondent with the working experience more than 10 years which have 67.3% of the total respondent that consist of 101 people. The second highest respondent is the respondent with the working experience of 6 – 10 years which have 18.0% of the total respondent that consist of 27 people. The third highest respondent is the respondent with the working experience of 1 – 5 years which have 14.0% of the total

respondent that consist of 21 people. The least respondent is the respondent with the working experience less than 1 year which have 0.7% of the total respondent that consist of 1 person.

5.2 Summary of Inferential Analysis

5.2.1 Reliability Test

Table 5.1 Reliability Analysis

No.	Variables	Cronbach's Alpha	Number of Items
1.	Working Conditions	0.798	10
2.	Employees' Satisfaction	0.846	10
3.	Salaries and Benefits	0.807	10
4.	Achievement/Recognition	0.880	10
5.	Job Performance	0.744	10

Source: Developed for the Research

The reliability test show that all of the variable is considered reliable because the coefficient alpha values of the variables is between 0.70 to 0.80 and 0.80 to 0.95. It considered as good and very good reliability. It is recommended that the organization should prioritize in providing the achievement/recognition for their employees to enhance their job performance in the future.

5.2.2 Pearson Correlation Coefficient

Table 5.2 Correlation between Working Conditions and Job Performance

		Working Conditions	Job Performance
Working Conditions	Pearson Correlation	1	0.669**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.669**	1
	Sig. (2-tailed)	0.000	
	N	150	

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

Source: Developed for the research

Table 5.3 Correlation between Employees' Satisfaction and Job Performance

		Employees' Satisfaction	Job Performance
Employees' Satisfaction	Pearson Correlation	1	0.720**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.720**	1
	Sig. (2-tailed)	0.000	
	N	150	

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

Source: Developed for the research

Table 5.4 Correlation between Salaries and Benefits and Job Performance

		Salaries and Benefits	Job Performance
Salaries and Benefits	Pearson Correlation	1	0.773**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.773**	1
	Sig. (2-tailed)	0.000	
	N	150	

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

Source: Developed for the research

Table 5.5 Correlation between Achievement/Recognition and Job Performance

		Achievement/Recognition	Job Performance
Achievement/Recognition	Pearson Correlation	1	0.718**
	Sig. (2-tailed)		0.000
	N		150
Job Performance	Pearson Correlation	0.718**	1
	Sig. (2-tailed)	0.000	
	N	150	

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

Source: Developed for the research

The result from Pearson Correlation Coefficient test reveal that all the independent variables (Working Conditions, Employees' Satisfaction, Salaries and Benefits and Achievement/Recognition) have significant relationship with the dependent variable (Job Performance). The value of four variables is within the range of coefficient range of $\pm\ 0.41 - 0.70$ which consider the relationship of independent variables and dependent variable is moderate and high. It is recommended that the organization should prioritize in providing the achievement/recognition for their employees to enhance their job performance in the future.

5.3 Discussion of Major Findings

5.3.1 Working Conditions

H1: There is a significant relationship between working conditions and job performance.

For the test result of hypothesis 1, p value is less than 0.01. This shows that there is a significant relationship between working conditions and job performance. According to Bartels et al. (2007) "one can identify oneself not only to the organization, but also with the performance and personal growth". With that, training, working environment and motivation is essential to determine the employee's performance and to the growth of the company. The results in "Private University, Selangor, Malaysia" from Mahiswaran Selvanathan et al. (2016) are positive for the two indicators which are working environment and motivation indicate a relationship to the performance of employees which is significant. An evidence stated that among of 150 respondents, only 40 people were so much satisfied with the overall physical environment of their area of working. Thirdly, the results between both employees of Malaysia and Sultanate of Oman by Abdullah (2012) revealed that good working conditions is highly favoured, indicating that it is an important employees' motivational factors. The findings show that almost 50% of employees agreed that a strong relation between physical working environment and motivation for them to perform exists (Bushiri, C.P., 2014). From all of these findings, it is highly recommended that the organization should take note in maintaining good working environment to ensure the employees' motivation able to sustain and suitable with their job performance. Example is by providing more flexible working hours to the employees based from different departments.

5.3.2 Employees' Satisfaction

H1: There is a significant relationship between employees' satisfaction and job performance.

For the test result of hypothesis 2, p value is less than 0.01. This shows that there is a significant relationship between employees' satisfaction and job performance. Bigliardi et al. (2012) said that "it is important for the management to take care of employee satisfaction that is the driver for organizational effectiveness and efficiency and for the successful implementation of corporate strategy in such situation". The result is similar from the article about the importance of employee motivation where the human resource manager should focus primarily on increasing employee motivation and job satisfaction (Farouk et al., 2016). Secondly, according to Smith (1978) a survey of graduate recruits from APS found that supervision and interpersonal relationships ranked highest among 14 potential job satisfaction sources. Thirdly, the findings of the study proved that the employees love doing their job everyday when they are motivated, showing the connection between the employees' satisfaction and job performance which is taken from the Ecobank Ghana Limited article. Lastly, the result by Noori, F. (2014) shows that job satisfaction can serve as a complete mediator of job motivation and job performance linkages. From these finding, the organization are recommended to find out what is the most significant factor that influence the employees' satisfaction to make sure all the employees in the organization are treated fairly and satisfied. Example is the communication is the most important element in every organizations that influence the employees' satisfaction.

5.3.3 Salaries and Benefits

H1: There is a significant relationship between salaries and benefits and job performance.

For the test result of hypothesis 3, p value is less than 0.01. This shows that there is a significant relationship between salaries and benefits and job performance. According to RCAGA (1976) survey data verified that one of the material reward which is salary is the main reason why people join the public service and remain employed there. Clarke (2017) said that the salary is most important component when evaluating a job, which is taken from the survey of annual Global Shapers from World Economic Forum (WEF). Another evidence from a comparison between

Malaysia and Sultanate of Oman article reveal that the result show the Malaysian respondents chose "high wages" as their no.1 motivator. Furthermore, the salary is the most important factor that motivates the employees at work, the result from the What Makes Them Inspired? article by Carole Serhan (2018). Lastly, the study's finding proved that monetary factors are vital in enhancing the employees' performance at work. Due to that, reward and monetary factor is the one that is recommendation for the organization to focus on so that these factors not only taking care of the employees' welfare, but able to enhance job performance as well. An example for this is the organization should provide a retirement plan which is adequate enough to cover the employee's cost of living for the rest of his/her life.

5.3.4 Achievement/Recognition

H1: There is a significant relationship between salaries and benefits and job performance.

For the test result of hypothesis 4, p value is less than 0.01. This shows that there is a significant relationship between achievement/recognition and job performance. Luthans (1998) adapted the human needs theory by Herzberg (1966) where he identified that achievement/recognition is one of the important features of a job. The findings show that the decision-makers at higher education institutions should pay special attention to the challenges faced by workers and ensure their job performance by offering opportunities and rewards for good achievements. Thirdly, by using the NVivo software, higher employee motivation can be shown by the remuneration and working conditions, which is the analysis from the empirical findings. Fourthly, a study indicated that young workers are more satisfied with career development and work recognition in their jobs. Lastly, from the article by Rasool et al. (2018) the result indicates that recognition shows positive relationship with "job-satisfaction and motivation". As the result, the recommendation that the organization can provide is to acknowledge the effort of the employees for their hard work and contribution not only for themselves, but the organization as well by retaining these employees and provide sufficient rewards. An example is the company need to make sure record the employees who did overtime and provide additional remuneration to appreciate their contributions.

5.4 Limitation of the Study

In this research study, there are several limitations such as time constraint, the scope is also limited and COVID-19 pandemic. For the time constraint, this is because this research study only takes a year to finish where the data collection and also analysis of primary data will consume a lot of time at there. Next is the scope of the respondent is very limited to certain banks, such as Maybank, AmBank, Public Bank, and Affin Bank. This will cause the findings of the research study cannot be used to generalize the whole banking. Other than that, this research study did not receive any respondents from the AmBank due to the non-reply from the Human Resource in that particular location. Lastly, COVID-19 pandemic has caused most of the economic activity in the whole world to stop at the moment, which caused restriction for me in getting the respondents with the sufficient amount. With that, my supervisor approved me to collect at most 150 respondents instead of 200+ respondents due to the COVID-19 pandemic.

5.5 Recommendation for Future Study

There are several recommendations for future study that I would like to highlight here.

I. Firstly, it helps the banking industry on what motivational factors affect the most for the job performance, especially in solving any issues related to motivational factors.

II. Secondly, the research study should not only focus on the Klang Valley, but the whole Malaysia so that there will be no bias is happening.

III. Lastly, we should always prepare a backup plan where if we cannot proceed with primary data, we should proceed with secondary data in case there is an unavoidable circumstance is happening such as COVID-19 pandemic occurred in 2020. In other words, we should always be prepared for anything.

5.6 Conclusion

As the conclusion, most of the motivational factors stated that affect job performance for the banking industry employees in Klang Valley is high. This shows that the bank employees of the four designated banks are giving their best to answer the questionnaire despite the limitations they faced due to COVID-19 pandemic. Based on the results of the questionnaire from the respondents, achievement/recognition ranked 1st and is the most influenced motivational factor that affect job performance of the banking industry employees in Klang Valley.

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