

CHAPTER 4

ANALYSES OF THE DATA

This chapter discusses the data collected from a sample of 20 branches plus Head Office in the Klang Valley.

4.1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

The 109 employees who responded fully to the questionnaire are described below:-

4.1.1 Age

The 109 respondents were classified into 5 age groups. Table 1 shows the age distribution of the respondents. The highest percentage (56.0%) was in the "20-29 years" group with the second highest percentage (31.2%) in the "30-39 years" group. The distribution of the other groups was as follows;- 7.3 percent in the "40-49 years" group, 3.7 percent in the "20 years and below" group and 1.8% in the "50 years and above" group (one respondent). Generally, the respondents were relatively young with 90 percent of them below 39 years old.

Table 1: The Age Distribution of the Respondents.

<i>Age Groups</i>	<i>Frequency</i>	<i>Percent</i>
Below 20 years	4	3.7
20 - 29 years	61	56.0
30 - 39 years	34	31.2
40 - 49	8	7.3
Above 50 years	2	1.8
Total	109	100.0

4.1.2 Sex

Table 2 shows the sex distribution of the respondents. There was an even distribution of sex in this study (49.5 percent male, 50.5 percent female).

Table 2: The Sex Distribution of the Respondents.

<i>Sex Group</i>	<i>Frequency</i>	<i>Percent</i>
Male	54	49.5
Female	55	50.5
Total	109	100.0

4.1.3 Marital Status

Respondents were classified as single, married, divorced and widow. The marital status distribution, as shown in Table 3 indicates that, 58 (53.2%) of the 109 respondents were single while 51 (46.8%) were married and none divorced or widowed.

Table 3: The Marital Status Distribution of the Respondents.

<i>Marital Status</i>	<i>Frequency</i>	<i>Percent</i>
Single	58	53.2
Married	51	46.8
Divorced	0	0.0
Widow	0	0.0
Total	109	100.0

4.1.4 Number of Children

Table 4 shows that 28 (54.9%) of those married respondents have children and 17 of those have no children. Of those who were married, 23.5% have one child.

Table 4: "Do you have any children" Distribution of the Respondents.

<i>Variables</i>	<i>Frequency</i>	<i>Percent</i>
No	23	45.1
Yes	28	54.9
Total	51	100.0

Table 5: The Number of Children Distribution of the Respondents.

<i>Number of Children</i>	<i>Frequency</i>	<i>Percent</i>
None	23	45.1
1 Child	12	23.5
2 Children	6	11.7
3 Children	8	15.7
4 Children	1	2.0
6 Children	1	2.0
Total	51	100.0

4.1.5 Race

Table 6 shows the race distribution of the respondents. The respondents comprised Malays (52.3%), Chinese (34.9%), Indians (9.2%) and "others" race (3.6%). A majority (87.2%) of Maybankers are Malay and Chinese.

Table 6: The Race Distribution of the Respondents.

<i>Ethnic Group</i>	<i>Frequency</i>	<i>Percent</i>
Malays	57	52.3
Chinese	38	34.9
Indians	10	9.2
Others	4	3.6
Total	109	100.0

4.1.6 Education Level

Table 7 shows the education level distribution of the respondents. The highest percentage (60.6%) of the respondents had completed upper secondary (SPM) and pre-university education (STPM). Twenty (18.3%) respondents hold a basic bachelor's and master's degree, and a diploma respectively. Of the 109 respondents, three (2.8%) had completed only a primary or lower secondary education. Those who had completed primary and lower secondary education were the messenger boys.

Table 7: The Educational Level Distribution of the Respondents.

<i>Educational Level</i>	<i>Frequency</i>	<i>Percent</i>
SRP and Below	3	2.8
SPM and STPM	66	60.6
Diploma	20	18.3
Degree and Masters	20	18.3
Total	109	100.0

Note: SRP - Sijil Rendah Pelajaran
 SPM - Sijil Pelajaran Malaysia
 STPM-Sijil Tinggi Pelajaran Malaysia

4.1.7 Occupational Level

Table 8 shows the occupational level distribution of the respondents. The 109 respondents were divided into two groups based on their occupational level i.e. staff or clerical and executives or supervisors. The respondents were equally distributed among the two groups (50.5% clerical staffs and 49.5% executives/officers).

Table 8: The Occupational Level Distribution of the Respondents.

<i>Occupational Level</i>	<i>Frequency</i>	<i>Percent</i>
Staff and Clerical	55	50.5
Executives/Officers	54	49.5
Total	109	100.0

4.1.8 Length of Service (Tenure)

34% of the respondents have more than 10 years of service followed by 20.2% with between 5-10 years of service (Table 9). Of the 109 respondents, 18 respondents (16.5%) have less than a year of service and 1-3 years of service respectively. Only 14 respondents (12.8%) have between 3-5 years of service. Most of the respondents (54.2%) have more than 5 years of service.

Table 9: The Length of Service/Tenure Distribution of the Respondents.

<i>Tenure</i>	<i>Frequency</i>	<i>Percent</i>
Less than 1 year	18	16.5
1 - 3 years	18	16.5
3 - 5 years	14	12.8
5 - 10 years	22	20.2
Above 10 years	37	34.0
Total	109	100.0

4.1.9 Number of Companies Prior to Present Job

More than fifty percent (50.5%) of the respondents have worked with one or two companies before joining Maybank (Table 10). Thirty-seven point six percent of the respondents indicated that Maybank is the only company they have worked with. The remaining 11.9 percent or the respondents have been employed by 3 companies and above (Table 10).

Table 10: The Number of Companies Prior to Present Job Distribution of the Respondents.

<i>Number of Companies</i>	<i>Frequency</i>	<i>Percent</i>
First Company	41	37.6
1 - 2 Companies	55	50.5
3 Companies and above	13	11.9
Total	109	100.00

4.1.10 Union Membership

A majority (53.2%) of the respondents were union members (Table 11). Of those respondents who were union members, 58.6 percent of them enjoyed more benefits (Table 12).

Table 11: The Union-Membership Distribution of the Respondents.

<i>Union Membership</i>	<i>Frequency</i>	<i>Percent</i>
No	51	46.8
Yes	58	53.2
Total	109	100.00

Table 12: More Benefits from Joining Union Distribution of the Respondents.

<i>More Benefits ?</i>	<i>Frequency</i>	<i>Percent</i>
No	24	41.1
Yes	34	58.6
Total	58	100.00

4.1.11 Average Monthly Income

Table 13 shows the distribution of the 109 respondents by their average monthly income. Sixty three respondents (57.8%) were in the RM1001 to RM2000 income group, while only 25 of them (23.0%) earn RM1000 and below. There were 78.9% of the respondents are earning RM2000 and below.

Table 13: The Average Monthly Income Distribution of the Respondents.

<i>Average Monthly Income</i>	<i>Frequency</i>	<i>Percent</i>
RM 1000 and below	25	23.0
RM1001 - RM2000	63	57.8
RM2001 - RM3000	16	14.7
RM3001 and Above	5	4.5
Total	109	100.0

4.1.12 Branches and Head Office

A majority of the respondents (76.1%) came from the 20 branches in Klang Valley and only 26 of them (23.9%) were from Head Office (Table 14).

Table 14: The Head Office and Branches Distribution of the Respondents.

<i>HO/Branches</i>	<i>Frequency</i>	<i>Percent</i>
Head Office	26	23.9
Branches	83	76.1
Total	109	100.0

4.1.13 “More satisfied working here than elsewhere” distribution of the respondents.

Fifty percent of the respondents could not decide on whether they were more satisfied working in Maybank or elsewhere. Thirty-five (32.4%) of the respondents were more satisfied working in Maybank and only a minority (17.6%) of the respondents were not satisfied working in Maybank than elsewhere (Table 15).

Table 15: The “More satisfied working here than elsewhere” distribution of the respondents.

<i>Variable</i>	<i>Frequency</i>	<i>Percent</i>
No	12	17.6
Yes	22	32.4
Cannot Decide	34	50.0
Total	68	100.0

4.2 THE RESEARCH FINDINGS

4.2.1 Reliability Analysis

The instruments (JDI, dimension of the JDI and OJS) were all tested for internal consistency of the construct indicators. A commonly used measure of reliability for a set of two or more construct indicators is Cronbach alpha (Hair et. al., 1992). Values range between zero (0) and 1.0, with higher values indicating higher reliability among the indicators. Hair et.al., (1992) mentioned that, a commonly used threshold value for acceptable reliability is 0.70, although this is not an absolute standard, and value which fall below 0.70 have been deemed acceptable if the research is exploratory in nature.

The value of alpha calculated for the scales used by the respondents varies from the lowest 0.4983 (working conditions) to the highest 0.8986 (Overall Job Satisfaction). Only two out of seven scales used by the respondents were significantly above 0.70, i.e. supervision on present job (0.7300) and overall job satisfaction (0.8986). Others are above 0.500 except working conditions which fall below 0.500 i.e. 0.4983. Even though the scales used by the respondents did not meet the threshold value for acceptable reliability of 0.70, the values below 0.700 have been deemed to be acceptable if the research is exploratory in nature (Hair et.al.,1992). Nunnally (1967) suggested that in early stages of research, a modest reliability in the range of 0.5 to 0.6 will be sufficient. Thus, the data obtained could be considered reliable for the study.

Table 16: Reliability Analysis of the Instruments

Scale Used	Number of Items	Alpha	Standard Item Alpha
Work	14	0.6647	0.6498
Supervision	14	0.7300	0.7345
Co-worker	14	0.5987	0.5911
Pay	14	0.5346	0.5049
Promotion	14	0.6028	0.6031
Working Conditions	14	0.4983	0.4857
Overall Job Satisfaction	14	0.8986	0.8976

4.2.2 Multiple Regression Analysis

Multiple regression analysis is a general statistical technique used to analyze the relationship between an single dependent variable and several independent variables. This analysis was also used to test Hypothesis 13.1.

Stepwise multiple regression analysis was used to screen through the large number of independent variables to find out smaller subsets that account for most of the variation in the dependent variable. The results showed that the present pay dimension appeared to be able to explain 11.83% of the variance in the OJS, and together with the co-worker dimension, both variables explained 18.80% of the variation in the OJS. The other four dimensions, i.e. work itself, promotion, supervision, and working condition were found to have no significant association with the OJS.

The regression results showed that co-workers on present job is positively related to job satisfaction, whilst present pay is negatively related to job satisfaction. There is no significant relationship between job satisfaction and supervision, working conditions, opportunities for promotion and work itself. Thus, there is no significant

relationship between OJS and each of the job facets except co-workers satisfaction and pay satisfaction.

4.2.3 Job Satisfaction Level

After the reliability analysis, the correlation between two measures were tested and data were analyzed to determine the level of job satisfaction of employees in Maybank. There were two levels of analysis: the overall job satisfaction level (as measured by the OJS instruments) and the level of satisfaction on each of the six job dimensions, viz., work itself, pay, promotion, supervision, working conditions and co-worker (as measured by the JDI).

For the purposes of the analysis, the respondents were classified into three categories, viz., satisfied, neutral and dissatisfied based on their scores. The OJS attitude score of each respondent was obtained by summing up his scores on all 41 statements. Those with scores greater than 123 were categorized as satisfied and those with scores less than 123 were categorized as dissatisfied. The neutral point was 123 (neither satisfied nor dissatisfied).

The JDI score of each respondent was obtained by summing the scores for the various items relating to the particular job dimension. The neutral point was 14 for all the six dimensions. Those respondents with scores less than the neutral point were categorized as dissatisfied and those respondents with scores greater than 14 were categorized as satisfied. The distribution of the satisfied, neutral and dissatisfied respondents in terms of the level of their job satisfaction are summarized in Table 17.

Table 17: Distribution of Respondents and Mean Scores According To Their Job Satisfaction (Overall and The Various Dimensions).

Variables	Level of Job Satisfaction							
	Satisfied		Neutral		Dissatisfied		Mean	SD
	Freq.	%	Freq.	%	Freq.	%		
Work	74	67.90	2	1.80	33	30.3	17.17	7.98
Supervision	65	59.70	2	1.80	42	38.5	15.36	7.95
Coworkers	79	72.40	3	2.80	27	24.80	16.58	6.24
Pay	71	65.10	3	2.80	35	32.10	15.24	6.53
Promotion	64	58.80	2	1.80	43	39.40	14.39	6.82
Working Conditions	68	62.40	4	3.70	37	33.90	15.38	6.65
OJS	71	65.10	3	2.80	35	32.10	128.45	18.47

Note: Freq. - Frequency
SD - Standard Deviation

At the Overall Job satisfaction level of analysis, the distribution of satisfied respondents is high, with 65.10% of the total number of respondents being in the satisfied category, 32.10% in the dissatisfied category and 2.80% in the neutral category. The mean scores for the overall job satisfaction computed was 128.45, with a standard deviation of 18.47.

The analysis on the level of satisfaction on each of the six job dimensions (Table 17), indicates that for all the job facets shown, most of the respondents were satisfied with their job. Co-worker satisfaction scored the highest with 72.4% and promotional

satisfaction the lowest (58.80%). The results of the analysis on the level of satisfaction on each of the six job facets are explained below:-

- a. At present pay dimension, a majority (65.10%) of the respondents were satisfied, while 32.10% were dissatisfied. The mean score for the present pay dimension, 15.24 also indicates that employees of Maybank are generally satisfied with their pay (when compared to the neutral score of 14).
- b. With regards to the "co-worker" dimension, majority (72.40%) of the respondents were satisfied, while 24.80% dissatisfied. The mean score of 16.58 with standard deviation of 6.24 also indicates that employees in Maybank are most satisfied with co-workers at their work place as compared with the other five dimensions of facets satisfaction.
- c. With regards to the supervision dimension, a majority (59.70%) of the respondents were satisfied, 38.5% were dissatisfied and only 1.80% of the respondents were in neither satisfied nor dissatisfied category. The mean score for the supervision dimension, 15.36 also indicates that employees in Maybank are generally satisfied with the supervision they get on their job.
- d. With regards to the working conditions dimension, a majority (62.40%) of the respondents were satisfied, whilst 33.90% were dissatisfied. The mean score for working conditions (mean score: 15.38; SD: 6.65) reflects that employees in Maybank are generally satisfied with their working conditions.
- e. With regards to the "nature of work" dimension, a majority (67.90%) of the respondents were satisfied, while 30.30% were dissatisfied. The mean score for nature of work (mean score: 17.17; SD: 7.98) also indicates that employees in Maybank are generally satisfied with the nature of work.
- f. With regards to the "promotion" dimension, a majority (58.8%) of the respondents were satisfied, 39.4% were dissatisfied with a mean score of 14.39 (slightly higher than the neutral score of 14) and standard deviation of 6.82. This indicates that employees in Maybank are generally satisfied with their promotion.

4.2.4 Overall Job Satisfaction

4.2.4.1 Head Office and Branches

The OJS mean scores for branches were found to be higher (129.4) than the Head Office (125.6). In other words, the overall job satisfaction of those employees at the branches is higher than those working at Head Office.

The differences in overall job satisfaction between the employees at Head Office and employees at branches were determined using t-test. A p-value of less than 0.05 was considered as significant. Table 18 shows that t-value (p-values) of -0.95 (p=0.345) was obtained for OJS which is less than $t=1.96$. This reflects that there is no significant difference in OJS between employees at Head Office and those at branches. Thus, employees in the Head Office and at branches are satisfied with their OJS and both have a mean score higher than the neutral score of 123.0. Thus, there was no significant difference between overall job satisfaction of employees at Head Office and employees at Branches.

4.2.4.2 Male and Female

The mean score of the OJS for the two groups are shown in Table 18. It indicates that male employees tend to have higher OJS score (129.8) than female employees (127.1). The OJS difference was then tested for its significance at the 0.05 level by using a t-test. The result shows that t-value of 0.73 (p=0.464) was obtained for OJS with 101.97 degrees of freedom. Thus, there was no significant difference between the overall job satisfaction of the female and the male employees.

4.2.4.3 Married and Single

The mean scores for the OJS of single employees (130.5) tend to be higher than those employees who are married (125.8).

A t-test was computed to determine whether there is any difference in OJS between the single and married employees. Table 18 shows a t-value of 1.31 ($p=0.194$) for OJS. Thus, there was no significant difference between the OJS of the married and single employees.

4.2.4.4 Those who have children and those without children

The mean scores for the OJS of those employees who have children (126.3) is higher than those employees without children (124.6). However, when a t-test was performed (Table 18), the results show no significant difference in OJS between those employees who have children and those without children.

4.2.4.5 Executive/Officer and Clerical Staffs

The mean score for the OJS of clerical staffs (128.8) is slightly higher than the officers/executives (127.6). A t-test showed no significant difference in satisfaction between the OJS of Executives/officer and that of the clerical staffs.

4.2.4.6 Union members and Non-union members

The mean scores for the OJS of the non-union members (130.7) were higher than the union-members (126.3). A t-test was computed and showed no significant difference in OJS between the union and non-union members.

4.2.4.7 Five categories of Age Groups

The respondents were classified into the following five age groups :-

- i. Below 20 years
- ii. 20 to 29 years
- iii. 30 to 39 years
- iv. 40 to 49 years
- v. 50 years and above

The mean scores for the OJS of each age groups are given in Table 18. The results revealed that those employees below 29 years old have a mean score of 138.0 and for those above 50 years old, the mean score is 139.00. One-way ANOVA, significant at 0.05 level showed no significant difference between the overall job satisfaction level of the employees of different age groups.

4.2.4.8 Ethnic Groups

The respondents were classified into Malays, Chinese and Indians. In this study, Malay scored higher in Overall Job Satisfaction (mean score: 133.4; SD:16.8), followed by Chinese (mean score: 124.8; SD:19.0) and Indian with a mean score of 112.9 (slightly less than neutral point of 123.0).

One-way ANOVA, significant at 0.05 level showed no significant difference between the overall job satisfaction level of the employees of different ethnic groups (Table 18).

4.2.4.9 Five categories of Tenure Groups/Length of Service

The respondents were classified into 5 categories in terms of length of service:-

- i. less than 1 year,
- ii. 1 - 3 years,
- iii. 3 -5 years,
- iv. 5 -10 years and,
- v. above 10 years.

Those working in the bank for "less than one year", "1 to 3 years", "3 to 5 years" and "above 10 years were satisfied with their work except those who have been employed between "5 to 10 years". Those working less than one year had the highest mean score, 136.4 (SD 16.0) followed by "1 to 3 years" (mean score: 135.3; SD:16.1). The least satisfied were those employed between 5 to 10 years with a mean score of 122.7 (SD:19.6) which is below the neutral point of 123.0.

The means for OJS for each tenure group were analyzed using one-way ANOVA. The results obtained (Table 18) show that there was no significant difference between the various groups.

4.2.4.10 Four categories of Educational Level Groups

The respondents were classified into 4 educational level groups;-

- i. SRP and below,
- ii. SPM and STPM,
- iii. Diploma and,
- iv. Degree and Master.

The results of the mean score for the overall job satisfaction between different groups of educational level (Table 18) showed that those with primary and lower secondary education were least satisfied compared to those with upper secondary education and tertiary education.

The means for OJS for each educational level was tested by using one-way ANOVA. The results indicate that there was no significant difference between the group means of educational level and OJS.

4.2.4.11 Four categories of Income Groups

The respondents were classified into four income groups;-

- i. RM1000 and below,
- ii. RM1001 -RM2000,
- iii. RM2001 - RM3000 and,
- iv. RM3001 and above.

The means score for OJS of the four categories of income groups of employees are given in Table 18. The most satisfied category was those earning less than RM1000 (131.4), followed by category "RM1001 - RM2000 (mean score:129.2), and those earning "RM3001 and above" (mean score:126.2).

The mean scores for OJS for each income group were analyzed using one-way ANOVA (Table 18). The results obtained show that there was a significant

difference between OJS of the different income groups. The results indicate that those earning below RM2000 were the most satisfied than those earning above RM2000. Most of the employees who earned below RM2000.00 hold clerical position. Besides having a basic pay, they were also entitled to overtime claims. Sometimes a clerk might earn above RM2000.00 when he/she works longer hours, though they have less pressure and responsibility than the Executives/Officers. This benefit was not offered to Executives/Officers.

4.2.4.12 The number of companies that you have been working prior to present job

The respondents are categorized into three groups;-

- i. first company,
- ii. 1 -2 companies and,
- iii. 3 and more companies.

A majority of the satisfied employees mostly came from those who have been working with more than 3 companies prior to the present job (mean score:133.0), followed by those who have been working for one to two companies (mean score:129.2). The least satisfied were those employees who have never worked elsewhere before (mean score:126.0).

The mean scores for OJS for each groups were analyzed using one-way ANOVA show that there was no significant difference between the OJS and the number of companies prior to present job (Table 18).

Table 18 : The mean scores and t-values for OJS of each demographic groups (N=109)

<i>Variables Groups</i>	<i>Categories</i>	<i>Mean Score</i>	<i>SD</i>	<i>t-value</i>
Location	Head Office	125.6	17.2	
	Branches	129.3	18.9	-0.95
Marital Status	Single	130.5	18.5	
	Married	125.8	18.2	1.31
Do you have any children	No	124.6	20.2	
	Yes	126.3	17.5	-0.29

<i>Variable Groups</i>	<i>Categories</i>	<i>Mean Score</i>	<i>SD</i>	<i>t-value</i>
Occupation Level	Clerical	128.8	17.7	
	Executive/Officer	127.6	19.2	0.32
Union membership	Non-union member	130.7	17.7	
	Union member	126.3	19.3	1.22
Age Groups	Below 20 years	138.0	20.0	
	20 to 29 years	133.8	16.0	
	30 to 39 years	118.6	20.0	
	40 to 49 years	123.4	11.0	
	50 years and above	139.0	-	0.35
Ethnic Groups	Malay	133.4	16.8	
	Chinese	124.8	19.0	
	Indian	112.9	18.2	0.37
Tenure/Length of Service	Less than 1 year	136.4	16.0	
	1 to 3 years	135.3	16.1	
	3 to 5 years	125.5	21.5	
	5 to 10 years	122.7	19.6	
	10 years and above	125.1	17.0	0.28
Education Level	SRP and below	116.3	14.2	
	SPM and STPM	129.4	16.6	
	Diploma	128.8	21.9	
	Degree and above	125.0	21.4	0.34
Income Groups	Less than RM 1000	131.4	19.5	
	RM 1001 to RM 2000	129.2	16.6	
	RM 2001 to RM 3000	121.1	24.5	
	RM 3001 and above	126.2	5.3	0.44**
No of Co prior to present job	First company	126.0	19.5	
	1 to 2 company	129.2	17.7	
	3 company and above	116.3	14.2	0.36

Note : a) ** refers to p-value < 0.01

b) SD is Standard Deviation

4.2.5 Job Description Index and its dimensions

4.2.5.1 Head Office and Branches

The mean scores of the JDI for the two groups indicated that employees in the branches tend to express higher work satisfaction and co-workers satisfaction than employees at the Head Office. However, employees at the Head Office tend to have higher working condition satisfaction than those at the branches (Table 19).

The difference in each job satisfaction dimension between the two groups were also analyzed using a t-test. The t-values for each of the job satisfaction dimensions were given in Table 20. It was found that there was no significant difference in job satisfaction with the six facets satisfaction between employees at Head Office and those at branches except for "working conditions" facet. Hence, employees at Head Office were more satisfied with their working conditions as compared with those at branches. This may be due to the new building which is located in Kuala Lumpur with all the up-to-date facilities. As for branches;

- i. the buildings are rented;
- ii. far from town;
- iii. facilities are not so advanced;
- iv. it is difficult to get approval for new facilities;
- v. some buildings are old and not renovated.

4.2.5.2 Male and Female

Male employees scored higher for work satisfaction, supervision satisfaction, co-workers satisfaction, pay satisfaction, promotional prospects and working conditions than the female employees (Table 19).

The differences between the two groups were also tested by a t-test statistical tool at significance level of 0.05. The results showed that there was no significant difference in satisfaction with job facets between the male and female employees except for work satisfaction and supervision satisfaction (Table 20). Thus, this indicates that male employees were significantly more

satisfied with their work and their supervisors as compared with female employees. This may be due to the fact that job functions given to females are less challenging and lesser promotion opportunities are available for them. For instance, out of 226 Maybank branches in Malaysia, only 5-6 of the branches have lady managers.

4.2.5.3 Married and Single

The mean scores of the job satisfaction dimension (Table 19) indicate that single employees tend to score higher for work satisfaction, supervision satisfaction, co-workers satisfaction, pay satisfaction and promotional prospects satisfaction than those who were married.

The results show that there was no significant difference in satisfaction with all the six job facets between single and married employees (Table 20).

4.2.5.4 Those who have children and those without children

Employees without children tend to score higher in work satisfaction, supervision satisfaction, co-workers satisfaction, promotional prospects satisfaction and working conditions satisfaction than those employees with children (Table 19).

The JDI differences were then tested for its significant at 0.05 level. The t-value for each of the job satisfaction dimensions between the two groups were given in Table 20. There was no significant difference in all the six job facets between employees with and without children.

4.2.5.5 Executive/Officer and Clerical Staffs

Executives/Officers scored higher for working conditions satisfaction, pay satisfaction and supervision satisfaction than clerical staffs. The scores of the other three job satisfaction dimensions (work, co-workers and promotional prospects satisfactions) did not show much difference. However, the mean scores for all six job facets were higher than the neutral point of 14 (Table 19).

A t-test was performed and results showed that there was no significant difference in satisfaction with job facets between the Executive/Officer and the Clerical staff (Table 20).

4.2.5.6 Union members and Non-union members

Employees who have a union membership tend to score higher on work satisfaction, supervision satisfaction and promotional prospects satisfaction as compared to those employees who were not union-members. However, the different working conditions satisfaction, pay satisfaction and co-workers satisfaction was not significant. The means of each job satisfaction dimension scores of the two groups were given in Table 19.

Differences between the two groups were compared using t-test. The results indicate that there was no significant difference in satisfaction between those employees who were union-members and those who were non-union members (Table 20).

4.2.5.7 Five categories of Age Groups

The mean scores for each of the job satisfaction dimensions for the five age groups are given in Table 19.

Table 19 revealed that the age group of "20 -29 years" had the highest score (with average mean of 16.3), followed closely by age group of "below 20 years old", "30 -39 years old" and "40 -49 years old". The "above 50 years old" categories had an average mean of 10.5 (Table 20).

The means for each job satisfaction dimension for the five age groups was analyzed for any significant differences by using one-way ANOVA. The results show no significant difference ($p=0.05$) among employees in the five age groups with their facets satisfaction except for work satisfaction, promotional prospects satisfaction and supervision satisfaction (Table 20).

Employees who were in the age group of "below 20 years old" , "20 -29 years old" and "30 -39 years old", tend to express higher work satisfaction and supervision satisfaction than those above 40 years old. This might be due to the lower expectations of the younger employees which can be easily satisfied. For those above 40 years old, work becomes very routine and monotonous if they are not promoted.

Those employees in the age group of "20 -39 years old" tend to express higher promotional prospects satisfaction as compared to those "below 20 years old" and "above 40 years old". The reason is because those who are new in an organization do not actually have a direction and as time passes, they start to work hard and aggressively for their future. Those who are senior tend to have higher expectations and because of the limited positions/vacancies available, they have less opportunities for further advancement. Hence, it reduces their satisfaction.

4.2.5.8 Ethnic Groups

The mean scores for each job satisfaction dimension of the employees for the three main races in Malaysia are given in Table 19.

The mean scores for work satisfaction and co-workers satisfaction are higher for Malay than the non-Malay (Table 19). However, the mean scores for supervision satisfaction and promotional prospect satisfaction are higher for Indian employees. Chinese employees score higher for pay satisfaction and working conditions satisfaction.

The means for each of the job satisfaction dimensions for the various ethnic groups were analyzed using one-way ANOVA. The results obtained (Table 20) show that there is a significant difference among employees among the ethnic groups for work satisfaction, promotional prospects satisfaction and working conditions satisfaction. Malay employees tend to express higher work satisfaction followed by Chinese and then the Indian. It appears that they perceived banking job as prestigious and glamour in comparison with other jobs. The Chinese employees tend to express higher working conditions satisfaction than the non-Chinese. These could be due to the nature of job that are challenging and exciting enough to appeal to their needs. Whilst, the

Indian employees scored the highest promotional prospects satisfaction than the Malays and Chinese. Generally, the Indian were expected to have lower job expectations than other races.

4.2.5.9 Five categories of Tenure/Length of Service

The mean scores for work satisfaction and co-workers satisfaction were higher for those employees who have been employed for less than a year (Table 19). For those employees who have been working between 3 - 5 years, they score higher in all the six job facets. On the other hand, those employees who have been serving the bank for more than 10 years had the lowest scores compared to those who have served the bank for less than 10 years. This might be due to monotonous work and no new challenges for those who have served for more than 10 years.

The means for each job satisfaction dimension was tested using one-way ANOVA. The results indicate that there is no significant difference in satisfaction with job facets between the five categories in terms of the length of service/tenure.

4.2.5.10 Four categories of Educational Level

Table 19 shows that for the six job facets, the highest mean scores for pay satisfaction were those employees with primary and lower secondary education (SRP and below). Employees with upper secondary show highest score for work satisfaction and co-workers satisfaction. Employees with Diploma however, scored higher in all job facets except the promotional prospects satisfaction. Those employees with tertiary education scored higher in work and working conditions satisfaction.

The mean for each dimension was then tested with one-way ANOVA (Table 20). The results indicate that there was no significant difference between the group means of educational level with all job facets except pay satisfaction. Those employees with primary and lower secondary education and those diploma holders expressed higher pay satisfaction compared to those with upper secondary education and Degree or Master degree holder. In Maybank,

a Diploma holder is employed as an officer 2 whereas those with upper secondary education are employed as clerks. Thus, it has affected the monthly income for these two groups. As such, those employees with upper secondary education definitely are not satisfied with their pay compared with a Diploma holder. Whereas, employees with higher education level (Degree or Master) tend to have higher expectations. Therefore, they would not be satisfied with their present pay when compared with others working in the other financial institutions.

4.2.5.11 Four categories of Income Level Groups

The mean scores for each job satisfaction dimension of employees in the four income groups are given in Table 19.

The mean scores for work satisfaction and co-workers are higher for those employees who earned RM3000 and below compared with those with higher earning power (RM3001 and above). Those who earned RM1000 and below had higher scores with the work and co-workers satisfaction than promotional prospects and working conditions satisfaction. Employees who have a higher earning power (RM3001 and above) scored lower for work and promotional prospects satisfaction. Those earning between RM1001 and RM3000 scored higher compared with those earning RM1000 and below and RM3001 and above.

The means for each job satisfaction dimension was tested using one-way ANOVA (Table 20). The results indicate a significant difference ($p=0.05$) between employees in the four income groups for promotional prospects satisfaction and working conditions satisfaction. Employees who earned between RM1001 to RM3000 expressed higher promotional prospects satisfaction and working conditions satisfaction than the other groups. Those who fell in this category might be clerical staffs who do not have high expectations when their monthly income reached the maximum.

4.2.5.12 The number of companies you have been working prior to present job

The mean scores for work satisfaction, supervision satisfaction, co-worker satisfaction and working conditions satisfaction are higher for those employees who indicated that Maybank was the first company they have been working for and also for those employees who have been employed in three or more companies before being employed by Maybank. The mean scores for those employees who have been employed by at least one company prior to present job indicated the least promotional prospects satisfaction.

The means for each job satisfaction dimension was tested by using one-way ANOVA and indicated no significant difference in the results (Table 20).

TABLE 19 : The Mean Scores and SD of Job Satisfaction Dimension of employees with different Demographic Groups (N = 109)

Variables Groups	Categories	Work		Supervision		Co-worker		Pay		Promotional Prospects		Working Conditions		Average Score
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
Location	Headquarter	14.8	8	15.9	9	15.8	6	15.2	7	14.7	7	17.8	7	
	Branches	17.9	8	15.2	8	16.8	6	15.3	7	14.3	7	14.6	6	
Sex Groups	Male	19.2	7	17.1	7	17.4	5	16.2	6	15.1	6	16.5	6	
	Female	15.8	9	14	9	16.1	7	14.4	7	13.6	8	14.6	7	
Marital Status	Single	18.2	7	16.4	8	17.4	6	15.7	6	15.2	7	15.3	6	
	Married	16.4	8	14.5	8	15.9	7	14.9	7	13.4	7	15.6	8	
Do you have any Children ?	No	16.6	8	15.1	7	16.1	7	14.8	7	14.6	8	16.1	8	
	Yes	15.8	9	13.9	8	15.3	7	14.6	7	12.8	7	15	8	
Occupational Level	Clerk	17.2	8	15.1	8	16.9	6	14.9	7	14.7	7	14.6	6	
	Executive/O	17.4	8	16.3	8	16.3	6	15.8	6	14.3	7	16.5	7	
Union membership	Non-union	16.5	8	14.8	8	16.9	6	15.3	7	13.5	7	15.8	7	
	Union memb	18.1	8	16.3	8	16.7	6	15.4	7	15.3	7	15.2	7	
Age Groups	Below 20 ye	18.7	12	16	11	17.7	5	17.3	6	12	9	12.7	3	15.7
	20 to 29 ye	18.3	8	15.7	8	17.6	6	15.6	6	14.9	7	15.7	7	16.3
	30 to 39 ye	16.2	8	15.8	8	15.9	7	14.9	7	14.6	7	15.6	7	15.5
	40 to 49 ye	15.4	8	13.1	7	13.8	6	14.6	5	11.5	5	15.3	7	14
	50 years an	15	-	9	-	15	-	6	-	12	-	6	-	10.5
Ethnic Groups	Malay	17.7	9	14.2	8	17.5	7	14.7	7	13.9	7	14.1	7	15.4
	Chinese	16.9	8	16.9	7	16	6	16	6	14.8	7	17.5	7	16.4
	Indian	16.6	8	17.5	9	15.4	5	16.6	7	15.3	7	15.2	6	16.1

Variables Groups	Categories	Work		Supervision		Co-worker		Pay		Promotional Prospects		Working Conditions		Average Score
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
Tenure/Length of service	Less than 1	19.7	7	16.7	8	19.2	4	15.7	5	14.8	7	15.6	5	17
	1 to 3 years	18.4	9	14.2	9	15.7	7	15.2	8	12.8	7	15	7	15.2
	3 to 5 years	17.6	8	17.4	9	19	6	16.6	6	16.7	7	17.9	6	17.5
	5 to 10 year	17.5	8	16	7	15.9	6	15.4	7	15.3	7	15.9	7	16
	10 years an	15.3	8	15	8	15.2	7	14.7	7	13.8	6	14.5	7	14.8
Educational Level	SRP and bel	11.7	8		9	10.3	6	16.3	12	11	8	14	10	13.1
	SPM and ST	17.3	8	15.8	8	16.6	6	14.8	7	14.4	7	15	6	15.7
	Diploma	18.8	8	17.2	8	18.5	7	16.6	6	14	6	16	8	16.9
	Degree and	17.4	8	15.2	8	16	6	15.8	6	15.7	7	17.2	7	16.2
Income Groups	Less than R	17.8	9	14.2	8	17.1	7	14.7	7	12.8	8	13.4	6	15
	RM 1001 to	17.1	7	15.8	8	16.6	6	15.6	6	15.1	7	15.8	7	16
	RM 2001 to	19.4	9	16.8	8	17.5	6	15.4	7	14.5	6	17.6	7	16.9
	RM 3001 an	12	4	18	4	13.5	6	18	-	16.5	2	23	1	16.8
Number of co prior to present job	First compa	18.6	7	16.1	7	17.1	5	16.9	6	15.8	6	16.3	7	16.8
	1 to 2 comp	16.1	8	14.7	9	16.2	7	14.2	7	13.4	7	14.5	7	14.9
	3 companie	18.7	8	17	7	17.7	6	14.6	6	14.5	6	17.5	7	15
Note : SD is Standard Deviation.														

Table 20 : The t-values for JDI and its dimensions score of employees at different Demographic Groups

<i>Groups</i>	<i>Work</i>	<i>Supervision</i>	<i>Co-worker</i>	<i>Pay</i>	<i>Promotional Prospects</i>	<i>Working conditions</i>
Head Office and Branches	-1.68	0.39	-0.74	-0.08	0.29	2.08*
Sex Groups	2.28*	2.02*	1.07	1.45	-1.15	1.44
Marital Status	1.16	1.22	1.29	0.61	1.41	-0.20
Do you have any children	0.30	0.57	0.39	0.10	0.82	0.50
Occupational level	-0.16	-0.72	0.41	-0.67	0.32	-1.45
Union membership	-1.08	-0.97	0.17	-0.16	-1.36	0.43
Age Groups	0.44**	0.42*	0.30	0.34	0.41*	0.34
Ethnic Groups	0.34	0.41*	0.46**	0.41*	0.35	0.36
Tenure Groups	0.24	0.24	0.29	0.27	0.22	0.25
Educational Level	0.27	0.30	0.30	0.54**	0.30	0.38
Income Groups	0.33	0.33	0.28	0.33	0.41**	0.38*
No of co prior to present job	0.36	0.46	0.45	0.41	0.41	0.35

Note : a) * refers to p-value < 0.05

b) ** refers to p-value < 0.01

c) JDI is Job Description Index.