

EVALUATING THE RELATIONSHIP BETWEEN
ORGANISATIONAL CULTURE, JOB SATISFACTION AND
INTENTION TO LEAVE OF COMMERCIAL BANK EMPLOYEES
IN MALAYSIA

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JAYASAUVERIAMA JUYAPRAGASON

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ABSTRACT

Commercial banks are the largest fund providers in Malaysia's banking industry. Despite being a major player, maintaining an effective workforce is a challenge for commercial banking, especially when facing substantial changes. To understand employee behavioural patterns toward bank performance, the subject of intention to leave is not adequately explored in Malaysian commercial banking and has received little academic attention. Given the industry's demand, a comprehensive and extended framework is still absent, which justifies this thesis's objective. With the Theory of Planned Behaviour (TPB) as a baseline, the conceptual framework was extended with four dimensions of job satisfaction, i.e., satisfaction with co-workers relationship, satisfaction with compensation, satisfaction with supervision, and satisfaction with working condition. These dimensions, along with organisational culture, acted as a mediator in determining employee intentions to leave commercial banking. A total of 401 responses were gathered from Malaysian commercial bank employees via a questionnaire, using proportional stratified sampling and the drop-off and pick-up (DOPU) method. The findings of the Partial Least Squares-Structural Equation Modelling (PLS-SEM) indicated that 9 of the 13 hypotheses tested are supported. The model explains 23 percent of the satisfaction with co-workers relationship, 32 percent of the satisfaction with compensation, 32 percent of the satisfaction with supervision, 24 percent of the satisfaction with working condition, and 39 percent of the intention to leave. The study has established a direct relationship with organisational culture towards satisfaction with co-workers relationship, satisfaction with compensation, satisfaction with supervision, and satisfaction with working condition. Besides, there was a direct relationship with satisfaction with co-workers relationships and satisfaction with compensation for the intention to leave. The study has also confirmed that satisfaction with co-workers relationship and satisfaction with compensation have a mediating effect on organisational culture. Academically, the extended framework contributes to the human resources and commercial banking literature in the Malaysian context. These novel findings provide an understanding of employees' intention to leave and guidance to senior leaders, managers, and human resources in improving their existing practises to persuade a favourable behavioural response of the employees towards commercial banking.

Keywords: Organisational Culture, Employee Intention to Leave, Satisfaction with Co-workers Relationship, Satisfaction with Compensation, Satisfaction with Supervision, Satisfaction with Working Condition.

APPROVAL

I certify that I have supervised / read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in quality and scope, as a thesis for the fulfilment of the requirements for the degree of Doctor of Philosophy.

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DECLARATION

I hereby declare that the thesis submitted in fulfilment of the PhD degree is my own work and that all contributions from any other persons or sources are properly and duly cited. I further declare that the material has not been submitted either in whole or in part, for a degree at this or any other university. In making this declaration, I understand and acknowledge any breaches in this declaration constitute academic misconduct, which may result in my expulsion from the programme and/or exclusion from the award of the degree.

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LIST OF ABBREVIATION

TRA	:	Theory of Reasoned Action
TPB	:	Theory of Planned Behaviour
TAM	:	Technology Acceptance Model
HR	:	Human Resource
HRM	:	Human Resource Management
PBC	:	Perceived Behavioural Control
SN	:	Subjective Norm
ITL	:	Intention to Leave
SCR	:	Satisfaction with Co-workers Relationship
SC	:	Satisfaction with Compensation
SS	:	Satisfaction with Supervision
SWC	:	Satisfaction with Working Condition
OC	:	Organisational Culture
SPSS	:	Statistical Package for the Social Sciences
CFA	:	Confirmatory Factor Analysis
EFA	:	Exploratory Factor Analysis
SEM	:	Structural Equation Modelling
CB-SEM	:	covariance-based SEM
PLS-SEM	:	Partial Least Squares SEM
DOPU	:	Drop-off and Pick-up

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The first chapter introduces the research project. The chapter begins with the study's background knowledge. Then come the problem statement, research questions, and research objectives. Following that, the scope of the study and its significance are discussed. At the end of the chapter, the definitions of key terms and the structure of the thesis are stated.

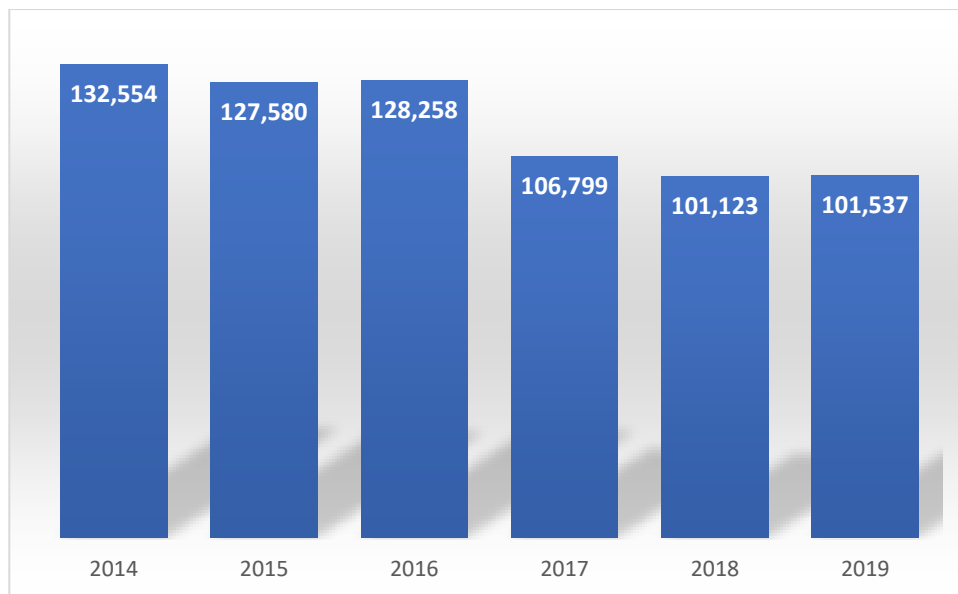
1.2 Background of Study

The Malaysian financial sector is one of the prime contributors to Malaysia's economic wealth. The Bank Negara Malaysia (BNM), which was established in 1959, governs Malaysian banks and all other financial subsidiaries. It acts as the country's central bank, fostering monetary and financial stability. Malaysia is also a global leader in Islamic finance and the Malaysian financial system has proven its viable service quality and sound practises (Trotsenburg, 2013). Nonetheless, because of the global financial crisis that began in 2008, the banking industry is undergoing a major transformation, including restructuring, changing business models, regulatory compliance, a competitive market environment, and the adoption of new technologies. In chapter two, an overview of the Malaysian banking industry and a series of key incidents that occurred in the 1980s, 1990s, and 2000s are described in depth.

Numerous Malaysian banks advocated for a merger in 2015 due to declining regional economic development. In response to restructuring initiatives by Bank Negara, top Malaysian commercial banks such as CIMB Bank, RHB Bank, and Affin

Bank laid off their employees. This was followed by Hong Leong Bank, who announced the mutual separation scheme on October 21, 2015 (Lyn, 2015). It is apparent that the number of employees in Malaysian commercial banks has been fluctuating since 2014 due to some mergers and acquisitions in the industry. More significantly, the number of employees in commercial banks decreased drastically from the year of 2016 to 2019, as can be seen from figure 1.1. Bank consolidation also makes employees redundant, resulting in layoffs and employee intent to leave (Akosah et al. 2018), and a sense of job instability can stimulate an employee's withdrawal behaviour.

Figure 1.1 - Population of Commercial Banks in Malaysia



Source: Association of Banks, Malaysia - Annual Report

The process that merged entities (commercial banks and finance companies) in Malaysia's banking sector has led to changes such as capital rationalisation, staff reorganisation and branch relocation, which also affected their productivity growth (Radam et al., 2009). Apart from this, technology innovation has started to gain popularity in the banking sector. The traditional way of doing work at a bank has

changed since the entry of new technologies. Malaysian banks began to use modern technology more in their daily operations and continued to apply various techniques to achieve higher cost efficiency (Tan & Shen, 2015).

Many personal counters have been closed, and more automated machines that serve various client demands have been installed at the bank's front office. Malaysian banking was transforming as information and communication technologies became more integrated into service delivery (Lyn, 2015). Furthermore, Malaysia was ranked fourth in global financial market development, reflecting the country's position as a financial hub and its proximity to a large potential client base of global financial institutions and end users.

The banking industry has seen considerable changes and increasing instability, underlining the importance of developing dynamic skills. Because the market has become more competitive as a result of deregulation, banks are being pushed to improve existing products while also cutting the cost of serving present clients and markets (Faisal Ahammad et al., 2015). Banks need to focus on both employees and customers since motivated employees can better satisfy clients and keep them loyal to their specific banks (Wei, Siyal & Bhand, 2019). Furthermore, in a fast-paced and competitive business sector such as banking, where human resources are continuously exhausted, the development and extension of resource-engaging ecologies is critical to maintaining an effective workforce (Cooke, Wang & Bartram, 2019). It is the bank's responsibility not just to search, hire, and retain highly qualified and talented professionals, but also to retain their employees (Kurdi & Alshurideh, 2020).

Among all the challenges that commercial banks face, organisational culture plays a critical role in dealing with financial and economic risks and driving overall organisational success. People's behaviour is influenced by organisational culture,

which has far-reaching ramifications for all essential aspects of bank operations. Previous research has discovered that organisational culture has a substantial effect on organisational performance in the banking sector (Poku, Owusu-Ansah & Zakari, 2013; Leskaj, Lipi & Ramaj, 2013; Maina, 2016; Goromonzi, 2016; Chukwu, Aguwamba & Kanu, 2017). Moreover, organisational culture is perceived as one of the competitive edges in banking (Poku, Owusu-Ansah & Zakari, 2013) that helps to improve the bank's effectiveness as well as employee performance and retention (Nguyen, 2014; Oduol, 2015; Goromonzi, 2016; Negi & Dangwal, 2021; Imran & Ismail, 2021; Sopia et al. 2021).

Much previous research has discovered a strong relationship between organisational culture and employee job satisfaction and engagement in the banking sector (Al Shehri et al., 2017; Dev & Sengupta, 2017; Saleem, Ashraf, & Mir, 2018; Remijus et al., 2019; Kaur, Goyal, & Kaur, 2020). According to Anitha (2014), employees who feel involved with their organisation have a positive attitude at work and a positive emotional attachment to their organisation (Al-Abdullat & Dababneh, 2018). In the banking industry, a disciplined and entrepreneurial work culture has been demonstrated to have a significant influence on employee satisfaction (Dev & Sengupta, 2017). Remijus et al. (2019) discovered that organisational culture has a significant role in the banking sector in terms of enhancing employee job satisfaction and employee retention. Organisational culture has been highlighted as a critical factor that influences an employee's level of enthusiasm, job satisfaction, and helps to retain the best individuals in the organisation (Habib et al., 2014).

Many prior studies have been performed using traditional adoption models and theories such as Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) to understand the factors influencing employee intention to leave the job (Ma,

Liu & Zuo, 2021; Zhao, et al., 2021; Dzacovska, 2020; Goh, 2019; Cruise & McLeary, 2018; Lei, Wang & Jiang, 2018; Umar & Ringim, 2015; Liou, 2009; Van Breukelen, Van der Vlist & Steensma, 2004; Feeley, 2003; Hinsz & Nelson, 1990). Organisational culture in banking is a social pressure on employees to perform well, and therefore, they contribute to the organisation's effectiveness. Additionally, employees are more likely to stay if they view their workplace culture as being good and pleasant. If this is not the case, they may opt to look for another job. As a result, employees' perceptions of banking culture may influence their behavioural intentions indirectly.

Job satisfaction in banking refers to employees' beliefs about the characteristics of job satisfaction, and it is crucial for improving the bank's productivity and performance as well. Overall, organisational cultural values in banking contribute to employee satisfaction and, as a result, reduce employees' intent to leave. Hence, the effect of TPB on employee intention to leave was explored in this study, as an extension of the theory would be able to provide a comprehensive explanation and prediction of employees' intention to leave the bank. These theories will be discussed in the literature review.

This study aims to gain a better understanding of employee behaviour by conducting a comprehensive analysis of the intention to leave in commercial banking. It is crucial to note that research on the intent to leave a job is quite scarce and limited, prompting more investigation. This study will incorporate organisational culture, four dimensions of job satisfaction, and intention to leave into a single model to achieve a comprehensive understanding of employee intention to leave among Malaysian commercial bank employees.

1.3 Problem Statement

Despite rapid changes such as restructuring, implementing new business models, meeting current customer demands, regulatory compliance, and technological innovation, organisational culture as a value, knowledge, and behaviour system allows commercial banks to effectively adjust to changes occurring in the internal and external banking environment in Malaysia. The people drive the banking culture in the country. An ideal workplace culture elevates employees' satisfaction and, as a result, lowers their likelihood of leaving the bank. Every satisfied employee would continue to support and make a significant contribution to the bank's success. Job satisfaction stands out as a critical factor in facilitating the implementation of new strategies and retaining a workforce to improve organisational performance in banking.

Organisational culture is perceived as one of the competitive edges in banking that helps to improve the bank's effectiveness as well as employee performance and retention (Nguyen, 2014; Oduol, 2015; Goromonzi, 2016; Negi & Dangwal, 2021; Imran & Ismail, 2021; Sopiah et al. 2021). A social element is characterised as a subjective norm and a predictor of intention; it refers to perceived social pressure to execute or not execute the behaviour (Ajzen, 1991). Hence, organisational culture in the context of banking is considered as a societal pressure on employees to stay on and perform well. Meanwhile, perceived behavioural control, which precedes intention, refers to employees' perceptions of how easy or difficult an act is to perform, and it is believed to reflect on their prior experience and anticipated obstacles and challenges (Ajzen, 1991). When employees perceive their workplace culture as positive and pleasant, they are more likely to stay. Otherwise, they may decide to leave the bank. Employees' self-perception of banking culture may indirectly control their behavioural intentions to leave (Diana, Chan & Ibrahim, 2019; Kharismawan & Sucento, 2019;

Chee et al., 2021). Therefore, in a banking context, organisational culture should be addressed from two perspectives: subject norm and perceived control behaviour toward employees' intention to leave.

The attitude component refers to the degree to which a person has a favourable or unfavourable judgement on a certain behaviour (Ajzen, 1991; Saari & Judge, 2004). Similarly, bank employees perceive job satisfaction in a variety of ways, and that job satisfaction is critical for enhancing the bank's productivity and performance in order to accomplish its objectives effectively and efficiently (Karim, Islam, & Mahmud, 2014; Hasan, Jiea & Bidin, 2018; Bhardwaj, Mishra & Jain, 2021). Furthermore, job satisfaction mediates the relationship between organisational culture and the intention to leave among bank employees (Aldhuwaihi, 2013; Aldhuwaihi & Shee, 2015; Muhammadiyah et al., 2019). From the rational perspective, job satisfaction relates to employees' beliefs about the dimensions of job satisfaction in banking, and it is influenced by a strong organisational culture and reduces employees' intention to leave. Considering all of the theoretical aspects discussed, there is a lack of a conceptual model to grasp a holistic understanding of the indirect interactions between all of these critical factors in banking.

Previous research examined the impact of organisational culture on job satisfaction and intention to leave in banking (Aldhuwaihi, 2013; Aldhuwaihi & Shee, 2015; Muhammadiyah et al., 2019). Nevertheless, researchers only assessed job satisfaction as a single mediating factor, and their conclusions are more generic rather than specific to an area of satisfaction. Hence, there is insufficient focus on investigating various dimensions of job satisfaction between organisational culture and the intention to leave. Apart from this, in comparison to employee intention to leave (Cha, 2012; Hussain et al., 2014; Lim et al. 2016), more research has been done on

employee turnover intention (Keni et al., 2013; Yamona Thevey, 2014; Sivabalan, 2015; Letchumanan, Apadore & Ramasamy, 2017; Falahat, Kit & Min, 2019, Arvindraj & Shanmugam, 2019; Kasa et al., 2021; Sija, 2021), particularly in commercial banking in Malaysia. The subject of intention to leave is not adequately explored in the Malaysian commercial banking context. Thus, conducting this research is deemed important for getting the latest knowledge about employee intentions to leave in Malaysian commercial banking.

Therefore, due to all the issues discussed, this study will theoretically contribute to the current body of knowledge on employee intention to leave in Malaysian banking in a comprehensive model with direct factor and mediator to explain employee behaviour in banking. To fill theoretical and practical gaps, this study aimed to investigate and incorporate theoretical findings from previous literature, and statistical analyses in order to comprehend the impact of organisational culture and job satisfaction dimensions on employee intention to leave in Malaysian commercial banking.

1.4 Research Questions

With regard to the problem statement and a careful review of the literature, this study intends to answer the following research questions:

1. What is the level of employees' intention to leave among employees at commercial banks in Malaysia?
2. Is there any relationship between organisational culture and the intention to leave among employees at commercial banks in Malaysia?

3. Are there any relationships between organisational culture and satisfaction with co-workers relationship, satisfaction with compensation, satisfaction with supervision, satisfaction with working condition among employees at commercial banks in Malaysia?
4. Are there any relationships between satisfaction with co-workers relationship, satisfaction with compensation, satisfaction with supervision, satisfaction with working condition and intention to leave among employees at commercial banks in Malaysia?
5. Do satisfaction with co-workers relationship, satisfaction with compensation, satisfaction with supervision, satisfaction with working condition mediate the relationship between organisational culture and the intention to leave among employees at commercial banks in Malaysia?

1.5 Research Objectives

The objectives of this study are as follows:

1. To gauge the level of employees' intention to leave among employees at commercial banks in Malaysia.
2. To examine the relationship between organisational culture and the intention to leave among employees at commercial banks in Malaysia.
3. To explore the relationships between organisational culture and satisfaction with co-workers relationship, satisfaction with compensation, satisfaction with supervision, satisfaction with working condition among employees at commercial banks in Malaysia.