A Study on Role Stress and Job Satisfaction Among Bank Employees in Kota Kinabalu, Sabah

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Abstract
During the late 1980s and the early 1990s, the nature of banking industry was changed. This was the result of a combination of changes on competitive environment. Therefore, bank employees have to maintain the excellent performance standards and this will cause the tension or pressure effect to the employees, thus this study aims to investigate the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu, Sabah. This study will also attempt to investigate the mediating role of demographic factors (i.e.; gender and position level). A total of 163 respondents were surveyed through questionnaire approach. Data from 163 respondents, representing a 79.5 percents of response rate, were analysed. The role stress (independent variable) was tested with multiple regression on the job satisfaction (dependent variable). Meanwhile, the moderating effects of gender and position level were examined using hierarchical regression analysis. Findings showed that there is a significant relationship between role stress towards job satisfaction. Besides, finding also showed that gender has moderating effect on role stress towards job satisfaction. However, moderating variable of position level, were not significant moderate in this relationship. Implication of the study and limitations were also discussed.

Keywords
Role stress, job satisfaction, bank employees, gender, position level

1. Introduction
Banking industry has traditionally operated in a moderately stable environment for decades. In Malaysia, banking industry has been witnessing a lot of growth, improving on its technological and global competition within banks. The banking business has changed significantly over the past 25 years, especially in technological change (Samartha et. al., 2011). Bank advances in information technology, telecommunications, various innovations and improve their services with automated teller machine (ATM), retail banking, debit and credit cards, free advisory services, fund transfers, internet banking, telephone banking, mobile banking, selling insurance products, issue of free cheque books and other services. These trends have led to the changes in the styles of management in banks. For the pattern of employment, there are more qualified professionals enter the banking industry. During the late 1980s and the early 1990s, the nature of banking industry was changed. This was a result of a combination of changes in competitive. Therefore, bank employees have to maintain the excellent performance standards in a competitive environment and this will cause the tension or pressure effect to the employees. According to Oreoluwa and Oludele (2010), the major changes implemented such as workforce cutbacks in the banking sector in recent times have had a large impact on workers by negative effects on their working and personal lives. Cutbacks cause pressure on remaining workforce with increased work overload or stress. From their study, they found that there is higher level of stress among the executives than the non-executives in Nigerian Banking Industry. The heavy workload demands in the banks often turn into long working hours which affect personal health significantly. Moreover, to compete with other banks, bank management must necessarily to changes and improve in their management. Management can improve it by re-engineering, rationalization of branches and business lines, increased working hours, staff education and retraining. Bank workers who are victims of management reactions are subject to stress. Halkos and Bousinakis (2010) stated that role stress can be defined as motivator or negative factor to job satisfaction. Role stress divided into two distinct (i) role conflict and (ii) role ambiguity. Role conflict often occurs when management give emphasis to sell over products or services while according to khn et. al., (1995) as cited by Fisher (1995), role conflict and role ambiguity are the forms of role based stress. Bank teller may perhaps experience role ambiguity with respects to the timely processing of customers versus attention to individual’s needs. Bank teller may perhaps experience role ambiguity with respects to the timely processing of customers versus attention to individual’s needs. According to Fisher (1995), cited from Kahn et al. (1964), role conflict and role ambiguity are the forms of role based stress. Job satisfaction is a main characteristic of job attitude (Khalid & Irshad, 2010). Low rate of job satisfaction will cause the organizational commitment of organization getting worse. Job satisfaction of employees is the most important for the growth and development of organization (Ali and Akhtar, 2009). In 2010, the Malaysian services sector expanded by 6.8% and was the largest contributor to growth, contributing 3.9 % points to the overall Gross Domestic Product (GDP) growth. The services sector will remain the largest contributor to growth in 2011 with a projected growth rate of 5.9%, driven by the domestic demand oriented sub-sectors, particularly finance and insurance, communication and wholesale and retail trade (Bank Negara Malaysia, 2011). Therefore, the banking industry is important to the Malaysian economy. Although the bank industry is important in different ways, it seems that there are invisible problems due to stress in this industry. To preserve its contribution to the economy, it is important
to take into account the job satisfaction for bank employees. Besides, it is important to know what the working condition and role stress faced by bank employees. Lew and Liew (2005) explored the perceptions of need satisfaction and job satisfaction among the employees of a leading bank in Malaysia. In view of the rising competition as a result of globalization, managers have placed importance on the construct of job satisfaction. The result reported that almost 36% of employees are not satisfied with their job and its influencing the level of job satisfaction. Therefore, it is important for banking industry know the level of job satisfaction among bank employees in Kota Kinabalu, Sabah.

Employees experiencing role ambiguity or role conflict within the work will be referred as role stress in their job (Grandey and Cropanzano, 1999). Referring to the paper of Harris et al. (2006), they examine the influence of role stress which consists of role ambiguity and role conflict on job resourcefulness and examining the influence of job resourcefulness on job satisfaction and intentions to leave the firm. According to Harris et al. (2006), research is needed to explore work Vallejo et al. (2001) examine the level of job satisfaction among 366 bank employees. Result indicates that bank officers are not satisfied with their job. From the study, occupational problem should be approached in order to improve the job satisfaction of employees in banking sector. It is necessary to consider paying greater attention to the tasks that bank officers do. Therefore job satisfaction of employees is the most important factor for the growth and development of organization (Ali and Akhtar, 2009).

II. The Relationship Between Role Stress And Job Satisfaction

The relationship between job satisfaction and role stress has been well established in the literature as a negative one. High levels of role stress are linked with low levels of job satisfaction. Most researchers have studied the relationship between job satisfaction and role stress and have found that role stress is significantly and negatively related to job satisfaction.

Role stress defines as anything about an organizational role that produces unfavorable consequences for the individual (Ahsan et al., 2009). In the role theory, an individual’s role stress divided into two types: role conflict and role ambiguity (Ho et al., 2009). Role conflict refers to a type of role demand, occurs when two or more sets of role pressures exist in an individual’s workplace, and fulfillment with one role would make fulfillment with another difficult. (Jawahar et al., 2007). On the other hand, Role ambiguity refers to role lacking information concerning duties, powers, authority and to perform one’s role (Bashir and Ramay, 2010). According to Malik et al. (2010), the traditional theory of role stress states that job dissatisfaction, absenteeism, and turnover intentions are directly caused by role stress. Furthermore Grandey and Cropanzano (1999) enclosed that, role theory states that employees experiencing role ambiguity or role conflict will result in an undesirable situation in the organization. Role theory also enclosed that multiple roles which are also known as role conflict that will lead to personal conflict and becomes difficult to perform each role successfully (Grandey and Cropanzano, 1999). Role theory predicts that more roles on conflict and ambiguity will lead to more stress to the employees (Grandey and Cropanzano, 1999).

III. Research Questions

This study proposes to answer these questions:

1) What is the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees?
2) Does the moderator of gender effect on the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees?
3) Does the moderator of position level effect on the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees.

IV. Objectives Of The Study

This study is aimed to achieve three objectives:

1) To investigate the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah;
2) To investigate the moderating effect of gender on the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah
3) To investigate the moderating effect of position level on the relationship between role stress (role ambiguity and role conflict) and job satisfaction among bank employees in Kota Kinabalu, Sabah.

V. Methodology

This study was conducted in 14 commercial banks located in Kota Kinabalu, Sabah with total population of 383. The main focus was on bank employees under the senior management which are Regional manager and Area Sales Manager (Marketing Officer, Customer Services Officer, Operation Officer, Bank Teller, Clerk, Branch Manager and Head of Services). Purposeful sampling was used, specifically judgment sampling in distributing 210 questionnaires.

Purposive sampling is a form of non-probability sampling design as the elements in the population does not have any probabilities attached to their being chosen as sample subjects and that information is obtained from specific target group of people who can provide the desired information (Sekaran and Bougie, 2010). On the other hand, judgment sampling should be used when the choice of subjects in the best position to provide the information required are placed advantageously and also special efforts were made to locate and gain access to these individuals who have the essential information (Sekaran and Bougie, 2010).

For a population of 383 bank employees in Kota Kinabalu, at a 95% level of confidence, it is estimated that the sample size needs to be at approximately 205 numbers to be optimally representative, therefore a total of 210 questionnaires distributed, however only 163 questionnaires returned to the researcher which also represented 80% yielding in response rate. The number of
this sample exceeded the minimum sample of 30 participants as required by probability sampling technique to allow for the data to be analysed using inferential statistics (Sekaran, 2000). Data were collected using surveys via development of questionnaires. The questionnaire is consisted of five sections. All questions from Section 2 to Section 5 applied scaled questions which used a 5-point Likert scale to allow quantifiable analysis. Questions were adapted from Rizzo et al. (1970), Kim et al. (2009), Wada et al. (2008), Spector’s (1997), Harman et al. (2009). Data collected through the questionnaire were analysed using the Statistical Package for Social Science (SPSS) software. Frequency Test is used to explore data collected and screen respondents’ profile. The use of Factor Analysis is to reduce a large number of variables to a smaller set of underlying factors that summarize the essential information in the variables. Nonetheless reliability test was also used to determine degree of consistency in the results of the measuring instrument supplies, the average correlation or covariance of the items were determined for all scaled questions based on the Cronbach’s Alpha coefficients. Multiple regressions is used to test direct effect of independent and dependent variable while hierarchical regression analysis used to examine the moderating effects of gender and position level between the relationship of role stress, working condition and job satisfaction.

VI. Results And Findings Of The Study

Table 1.0 shows respondents’ profile for the study. Most of respondent were female (54.6%) with most worked as non-supervisory employees (77.3%) and been working with the banks for lesser then 5 years (52.8%).

Table 1: Respondents’ profile (n=163)

| Gender (%) | Male      | 45.4 |
|           | Female    | 54.6 |
| Marital Status (%) | Single | 57.7 |
|              | Married   | 42.3 |
| Tenure (%)   | 5 years and below | 52.8 |
|              | 6 – 10 years | 29.4 |
|              | 11 – 15 years | 12.3 |
|              | 16 years and above | 5.5 |
| Position level (%) | Non-supervisory | 77.3 |
|                 | Supervisory | 22.7 |

Table 2.0 shows the results of reliability score for measurement scales. According to Nunally and Bernstein (1994), all research variables was exceeded the acceptable standard of reliability analysis of 0.70. By referring to the Cronbach’s Alpha, it showed the internal consistency for the respective variable in Table 2. The acceptable range should be at least 0.70, with the high coefficient the better (Coakes et al., 2009).

Table 2: The results of reliability analysis for measurement scales

<table>
<thead>
<tr>
<th>Variables</th>
<th>Total number of item</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Role stress</td>
<td>14</td>
<td>0.937</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>6</td>
<td>0.873</td>
</tr>
</tbody>
</table>

Table 3.0 shows that mean scores for all variables are between 2.3 to 3.8 signifying neither agree nor disagree and agree. Respondents experience moderate role stress in their workplace. This indicated that respondents not very understand their role as bank officer.

Table 3: Descriptive statistics

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>Role stress</td>
<td>3.8</td>
<td>0.81</td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>2.3</td>
<td>0.77</td>
</tr>
</tbody>
</table>

5.1 Hypothesis testing results

H1: There is a significant relationship between role stress and job satisfaction among the bank employees.

Table 4.0: Multiple Regression result on variable

<table>
<thead>
<tr>
<th>R</th>
<th>R square</th>
<th>F</th>
<th>Sig F</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.897</td>
<td>0.805</td>
<td>331.040</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Dependent: Job Satisfaction

Multiple regression has showed significant relationship (p<0.05) between the role stress (β = -0.793, t=-13.316, p=0.000) and job satisfaction. The Beta value, β=-0.793 indicate that when bank employees received one standard unit of role stress, job satisfaction will decrease by 0.793 standard units.

Multiple regression is an extension of bivariate correlation. It is divided into three types which are standard multiple regression, hierarchical multiple regression and stepwise regression (Coakes et al., 2009). Referring to Table 4, the R square value of 0.805 (F value = 331.040) has a significant level of 0.000 (p<0.05). This means the proposed model is considered significant, and the potential determinant can describe the job satisfaction. It also indicates that 80.5 percent of the variances of job satisfaction can be explained by the independent variable which is role stress.

H2: The gender of bank employees has a moderating effect on the relationship between role stress and job satisfaction.

Hierarchical regression analysis has showed significant relationship between role stress and job satisfaction at a significant level of 0.001 (p<0.05), which significantly moderated by gender. The result shows that the effect of role stress on job satisfaction is significantly stronger for female employees than male employees in banking industry.

Table 5.0, shows the R square change coefficient, it is indicated as 0.013 at significant F change level of 0.004 (p<0.05), which shows that gender has significant moderating effect on the relationship between role stress and job satisfaction.
Moderating effect of gender on the relationship between role stress and job satisfaction.

Any organization would want their employees satisfied with their job as suggested by Kim et al. (2009) was not supported by this findings. They found that gender will not have a significant influence on job satisfaction. The moderating effect of position level on the relationship between role stress and job satisfaction as suggested by Kim et al. (2009) was not supported by this findings. They found that the effect of role stress on job satisfaction is significantly stronger for supervisory employees than non-supervisory employees.

The findings of this study raise several important implications for the management of banking industry to put into consideration of the main determinants of job satisfaction. This study found that role stress negatively affected the job satisfaction. Moreover, it found that the effect of role stress for female employees is significantly stronger than male employees on job satisfaction in banking sector. Problem of role stress can be easily solved if they effectively empowered employees. For female bank employees to be empowered, management of banking industry should establish a communication system for the employees with their leader or supervisor (Kim et al., 2009).

Managerial support and consideration should be given to the employees especially to female employees so that they can avoid excessive role stress in the organization. Besides, position level does not moderate the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu.

H3: The position level of bank employees has a moderating effect on the relationship between role stress and job satisfaction. Hierarchical regression has revealed the relationship between role stress and job satisfaction at a significant level of 0.543 (p<0.05), are insignificantly moderated by position level. Thus, this hypothesis is not supported and rejected the hypothesis H3 that the position level of bank employees has a moderating effect on the relationship between role stress and job satisfaction.

Table 5.0: Hierarchical Regression result on moderator

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Std Beta</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model Variables Role stress</td>
<td>-0.954</td>
<td>0.000</td>
</tr>
<tr>
<td>Moderating Variable Gender</td>
<td>-1.301</td>
<td>0.002</td>
</tr>
<tr>
<td>Interaction terms Gender * role stress</td>
<td>0.968</td>
<td>0.001</td>
</tr>
<tr>
<td>R²</td>
<td>0.819</td>
<td></td>
</tr>
<tr>
<td>R² Change</td>
<td>0.013</td>
<td></td>
</tr>
<tr>
<td>Sig. F. Change</td>
<td>0.004</td>
<td></td>
</tr>
</tbody>
</table>

Refer to table 6.0, based on R square change coefficient, it is indicated as 0.003 at significant F change level of 0.317 (p>0.05), which shows that position level has no significant moderating effect on the relationship between role stress, working condition and job satisfaction.

VII. Discussion And Implications

The findings of this research has explained on the relationship outcome between independent variables (role stress) to the dependent variable (job satisfaction) and the effect of moderating variables (gender and position level) on the relationship between independent variables and dependent variable. The result indicated that there is a significant relationship between role stress and job satisfaction among bank employees in Kota Kinabalu. The result is supported with the study by Samantha et al. (2011) studied that role stress is negatively related to job satisfaction.

Any organization would want their employees satisfied with their job should know about the employees 'role in their job whether they faced the problem on role conflict and role ambiguity. Role stress is conceptualized using role conflict and role ambiguity (Malik et al., 2010; Kumar and Singh, 2009). The two dimension of role stress are role ambiguity and role conflict. When a bank employee faced role stress, he or she may produce unfavorable behavior such as performance become worst and resignation to an organization.

Moderating effect of gender on the relationship between role stress and job satisfaction as suggested by Afolabi et al. (2010) was not supported by this findings. They found that gender will not have a significant influence on job satisfaction. The moderating effect of position level on the relationship between role stress and job satisfaction as suggested by Kim et al. (2009) was not supported by this findings. They found that the effect of role stress on job satisfaction is significantly stronger for supervisory employees than non-supervisory employees.

The findings of this study raise several important implications for the management of banking industry to put into consideration of the main determinants of job satisfaction. This study found that role stress negatively affected the job satisfaction. Moreover, it found that the effect of role stress for female employees is significantly stronger than male employees on job satisfaction in banking sector. Problem of role stress can be easily solved if they effectively empowered employees. For female bank employees to be empowered, management of banking industry should establish a communication system for the employees with their leader or supervisor (Kim et al., 2009).

Managerial support and consideration should be given to the employees especially to female employees so that they can avoid excessive role stress in the organization. Besides, position level does not moderate the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu.

VIII. Conclusion

This study examined the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu, Sabah. This study was carried out in four banks in Kota Kinabalu, Sabah; namely Malayan Banking Berhad, Public Bank Berhad, CIMB Bank Berhad and Ambank (M) Berhad. Total of 163 respondents participated in this study and provided sufficient data to examine the relationship between the independent variables (role stress and working condition) and dependent variable (job satisfaction). From the findings, role stress has a negative relationship with job satisfaction among bank employees in Kota Kinabalu, Sabah. To the body of knowledge, this further reinforced previous researchers that the higher the role stress, the lower the job satisfaction, and vice versa. This findings show that management of banks needs to be aware of these role stress when they are considering on the methods to increase the job satisfaction of the employees.

For the moderating variable of position level, the findings found that position level has no moderating effect on the relationship between role stress, working condition and job satisfaction among bank employees.

For the moderating variable of gender, it found that gender has a moderating effect on the relationship between role stress, working condition and job satisfaction among bank employees. It shows that the effect of role stress is significantly stronger for female employees on job satisfaction than male employees. This can be further explored to enhance the body of knowledge, where future research could find out the factors which cause these differences. The management of banks may also need to pay more attention to the bank climates which could affect the role stress factors, working condition and job satisfaction.

As a conclusion, this research contributes by increasing the knowledge in the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu, Sabah. This research benefits the management of banking industry in reviewing the role stress and working condition which will affect the job satisfaction of their employees. This will in turn help the banks to increase the job satisfaction of their employees which...
will link to better job performance. Only a satisfied officer will perform well in the bank. It will lower the turnover and increase the organizational commitment.

References

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