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Understanding Job Satisfaction in Malaysia's Banking Sector: The Role of Work Environment, Training and Compensation

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Abstract: This study examines the key factors that influence employee job satisfaction within the Malaysian commercial banking sector, focusing on the roles of the work environment, professional development opportunities, and compensation packages. Responding to critical gaps in the literature, such as the sector's high workload, limited autonomy, lack of recognition, and increasing staff turnover, this research aims to evaluate how these factors contribute to job satisfaction among banking employees. A quantitative survey targeting employees from various hierarchical levels in commercial banks was conducted, utilizing a structured questionnaire and a five-point Likert scale to explore the roles of work environment, professional development, and compensation in job satisfaction. Data were collected from 149 respondents using a simple random sampling method. The study employed multiple linear regression analysis using SPSS version 28 to determine the job satisfaction that the independent variables would predict based on the identified associations. The results reveal that the three factors which are work environment, training and development, and salary and benefits have a positive and significant impact on job satisfaction. The results emphasize the importance of organizational support systems to enhance employees' wellness and improve retention in the banking industry. The study provides practical implications for human resource policies to reduce dissatisfaction and encourage a more motivated and engaged workforce.

Keywords: *Job Satisfaction, Work Environment, Training, Compensation, Malaysia's Banking Sector*

1. Introduction and Background

In the contemporary landscape of commercial banking, job satisfaction has become a main component in shaping organizational success and employee retention. As banks strive to remain competitive amidst digital transformation and increasing customer expectations, the importance of understanding and nurturing the determinants of employee satisfaction becomes more conspicuous. Global and regional studies have consistently shown that employee dissatisfaction leads to high turnover, reduced productivity, and compromised service quality. In Malaysia, the banking sector has been particularly vulnerable to such challenges, with increasing demands, long working hours, and rigid hierarchical structures often contributing to disengagement among staff (Adhikari, 2021). Furthermore, the commercial banking sector is widely recognized for its intense workload and high-pressure environment, which frequently undermines job satisfaction and exacerbates attrition rates (Giorgi et al., 2019). Consequently, there is growing academic and managerial interest in exploring key determinants of job satisfaction within this sector. Notably, elements such as work environment, training and development, and salary and benefits have emerged as central constructs in both empirical and theoretical discourse on job satisfaction (Daniel et al., 2023; Dousin et al., 2020; Akhter et al., 2021).

Among these, the work environment occupies a significant role in influencing how employees perceive their jobs. A conducive and supportive workplace fosters positive interpersonal relations, encourages collaboration, and minimizes stress, which collectively elevate job satisfaction (Karsim et al., 2023; Zaydan et al., 2021). In the banking context, a healthy work environment that includes effective leadership, participative culture, and adequate physical resources is essential in promoting employee engagement and morale (Deomedes & Adam, 2021; Kirana et al., 2023). Multiple studies confirm that improvements in the organizational environment, such as enhancing communication channels, encouraging peer cooperation, and implementing work-life balance strategies, lead to higher levels of job satisfaction and organizational commitment (Ramachandaran et al., 2023;

Gupta et al., 2024). In Malaysia, such dynamics are increasingly relevant as banks face growing scrutiny over employee welfare and internal culture. Research has also pointed out the psychological ramifications of toxic environments, noting that stress and workplace bullying significantly reduce satisfaction and contribute to turnover (Wulandari et al., 2024; Tsai & Chang, 2022). Therefore, fostering a positive and inclusive work culture is indispensable to retaining talent and cultivating a committed workforce in the commercial banking sector.

Equally critical is the role of training and development in shaping job satisfaction. Ongoing professional development not only enhances employees' competencies but also increases their sense of value and belonging within the organization (Chandra et al., 2021; Al-Amin et al., 2023). In the Malaysian banking sector, where innovation and service quality are vital, equipping staff with up-to-date skills and knowledge through continuous learning initiatives is paramount. A culture of learning also enhances internal mobility, reduces skill stagnation, and mitigates the adverse effects of job monotony. In the highly regulated and competitive banking industry, such measures are not optional but necessary for sustaining a capable and satisfied workforce. Accordingly, training and development are no longer viewed solely as operational necessities but as strategic tools for retention and morale enhancement (Zhang & Dousin, 2024).

In tandem with the work environment and training, compensation and benefits constitute a foundational element influencing job satisfaction. Adequate and fair remuneration affirms employees' contributions and reinforces organizational trust, which are essential for job fulfillment (Ananda, 2023; Wajdi & Nafisa, 2023). Within the Malaysian banking context, competitive salary structures, performance-based incentives, and comprehensive benefits packages are increasingly seen as determinants of job contentment and loyalty (Nuraini et al., 2022; Kadir et al., 2022). Researchers have shown that both monetary and non-monetary rewards, including health insurance, recognition, and promotion opportunities, are significant predictors of job satisfaction and intention to stay (Zin et al., 2022; Al-Amin et al., 2023). Moreover, the role of salary and benefits extends beyond individual satisfaction to impact broader organizational metrics such as absenteeism, productivity, and customer satisfaction. In a labor market marked by high mobility and escalating expectations, particularly among younger banking professionals, inadequate salaries and benefits are often cited as a key driver for frequent job changes (Al-Suraihi et al., 2021). Thus, salary and benefits strategies must be continuously aligned with market benchmarks and employee expectations to foster satisfaction and reduce turnover.

Despite extensive research on job satisfaction in various sectors, the commercial banking industry in Malaysia remains underexplored in terms of how the triad of work environment, training and development, and salaries affects employee satisfaction. Existing studies predominantly treat these factors in isolation, lacking a holistic understanding of their combined effects and contextual variations. This gap is particularly concerning given the industry's current challenges, including technological disruption, regulatory reforms, and heightened competition, all of which place additional stress on employees. Therefore, an integrated examination of these three determinants within Malaysia's commercial banking landscape is necessary to inform targeted human resource strategies and policy reforms. By addressing this gap, the present study contributes to a more nuanced understanding of the drivers of job satisfaction in a critical sector of the national economy. Based on these concerns, this study aims to close the gap in previous studies by focusing on the impact of the work environment, training and development, and salary and benefits on employees' job satisfaction in the banking industry.

2. Literature Review

Job satisfaction has long been recognized as a fundamental construct in organizational behavior, serving as a critical predictor of employee performance, retention, and psychological well-being. In the commercial banking sector, where the pace of change is rapid and performance pressures are high, understanding the determinants of job satisfaction is particularly crucial. Scholars have identified various factors that influence job satisfaction, including leadership styles, job design, work-life balance, organizational culture, and compensation structures. However, three core variables consistently emerge across empirical literature as especially impactful: the work environment, training and development, and salary and benefits (Daniel et al., 2023; Al-Amin et al., 2023; Karsim et al., 2023). These factors are not only interrelated but also context-sensitive, requiring investigation

within specific industrial and national settings such as Malaysia's banking sector. The following sections review current findings related to each of these determinants.

Work Environment and Job Satisfaction

A supportive and well-structured work environment is widely regarded as a key determinant of job satisfaction, particularly in sectors that are hierarchical and target-driven, such as banking. Empirical studies reveal that the quality of the physical and psycho-social work environment influences employees' affective responses to their jobs (Karsim et al., 2023). Research by Deomedes and Adam (2021) affirms that features such as leadership quality, open communication, team cohesion, and ergonomic workspace design are positively correlated with job satisfaction in banking institutions. Additionally, Zaydan et al. (2021), Al Ayubi et al. (2021), and Kirana et al. (2023) highlight that employees who perceive their environment as inclusive and respectful are more likely to report higher levels of satisfaction, productivity, and lower turnover intentions.

Further reinforcing these findings, Ramachandaran et al. (2023) argue that initiatives promoting work-life balance and flexible scheduling significantly enhance employee satisfaction and engagement. Gupta et al. (2024) observed that the Malaysian banking sector benefits from policies that create psychologically safe environments, especially in managing stress and interpersonal dynamics. Conversely, toxic workplace practices such as bullying and exclusion have been shown to erode satisfaction and increase attrition (Wulandari et al., 2024; Tsai & Chang, 2022). Taken together, the literature emphasizes that both the tangible and intangible aspects of the work environment must be carefully managed to optimize satisfaction in banking settings.

Training and Development and Job Satisfaction

Training and development are crucial mechanisms through which organizations support employee growth, increase role competency, and signal commitment to workforce well-being. In the context of Malaysia's banking sector, several studies have confirmed the significant influence of training and development on job satisfaction (Chandra et al., 2021; Chowdhury & Uddin, 2022). Thapa (2024) notes that when employees are equipped with relevant skills and knowledge, their confidence and engagement improve, resulting in heightened job satisfaction. Lack of proper training may cause some employees to quit, which could cost the business money and resources (Abd Aziz et al., 2024). Therefore, structured training programs not only reduce performance anxiety but also align individual goals with organizational outcomes. Empirical findings suggest that access to structured training programs fosters employees' self-efficacy, career growth, and engagement, all of which positively correlate with job satisfaction (Thapa, 2024; Chowdhury & Uddin, 2022). Moreover, studies have highlighted that training serves as a mediator between organizational support and satisfaction, revealing that developmental opportunities amplify employees' motivation and commitment (Fadilah et al., 2023; Şeşen & Ertan, 2021).

In support of this, Al-Amin et al. (2023) emphasize that banks offering regular upskilling opportunities cultivate stronger organizational commitment among employees. Fadilah et al. (2023) found that effective training moderated by positive management support can improve employee morale and reduce turnover rates. Similarly, Şeşen and Ertan (2021) identified a mediating effect of reduced job stress in the relationship between perceived training adequacy and job satisfaction. Zhang and Dousin (2024) also argue that Training and Development interventions promote internal career progression, reducing dissatisfaction linked to stagnation or role ambiguity. These findings collectively highlight the strategic value of Training and development as more than a productivity tool; it is a central pillar of job satisfaction in modern banking institutions.

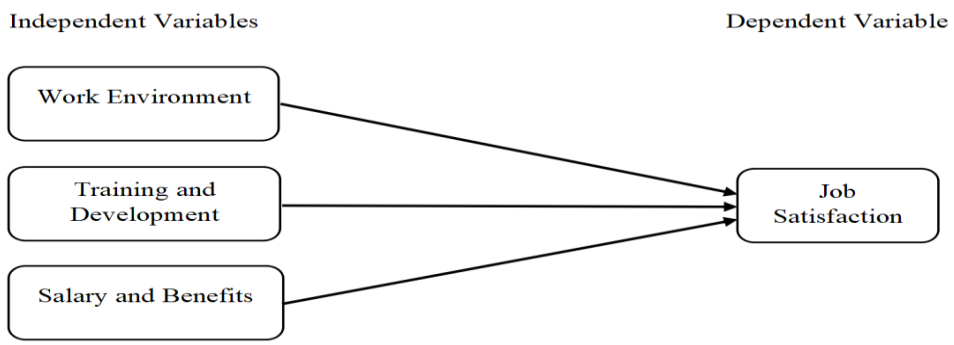
Salary and Benefits and Job Satisfaction

Among extrinsic motivators, salary and benefits stand out as consistently strong predictors of job satisfaction across industries. In the banking sector, where performance metrics and job demands are high, equitable compensation plays a pivotal role in affirming employees' value and fostering satisfaction (Ananda, 2023; Nuraini et al., 2022). In Malaysia, studies indicate that remuneration packages significantly influence employee morale and retention, particularly when aligned with market expectations and individual performance (Kadir et al., 2022).

Zin et al. (2022) found that both monetary rewards (such as base pay, bonuses) and non-monetary incentives (such as recognition, health benefits, and career development opportunities) contribute meaningfully to job satisfaction. Al-Amin et al. (2023) observed that recognition through fair salary policies enhances commitment and psychological ownership among employees. Wajdi and Nafisa (2023) further demonstrated that job satisfaction mediates the relationship between compensation and turnover intention, revealing its role as both a cause and consequence of effective remuneration strategies. Moreover, Al-Suraihi et al. (2021) emphasize that dissatisfaction with compensation is a significant factor driving job-hopping behavior in Malaysian banks, especially among younger employees. These findings underscore that salary and benefits are not just financial considerations but are deeply tied to perceptions of fairness, value, and career viability.

The literature affirms that work environment, training and development, and salary and benefits are critical determinants of job satisfaction within the commercial banking sector. While each factor independently influences employee attitudes and behaviors, the interplay among them suggests that an integrated approach is necessary for sustainable workforce satisfaction. In the Malaysian context, where banking institutions face both global pressures and localized challenges, understanding these factors is particularly urgent. Despite extensive empirical support for their importance, existing research often treats these variables in isolation. Thus, a comprehensive investigation of their combined effects is necessary to inform evidence and enhance employee outcomes in Malaysia's banking industry.

Research framework



The hypothesis for this study is as follows:
H1: The work environment has a direct and significant impact on job satisfaction.
H2: Training and development have a direct and significant impact on job satisfaction.
H3: Salary and benefits have a direct and significant impact on job satisfaction.

3. Research Methodology

Research Design
This study employed a quantitative research design using a survey methodology to investigate the relationships between work environment, training and development, salary and benefits, and job satisfaction among employees in the Malaysian commercial banking sector.

Population and Sampling Strategy
The population comprised employees working in commercial banks located in Tawau, Sabah, Malaysia. These included front-line staff, clerical personnel, supervisors, and middle management. A probability sampling technique was employed, specifically simple random sampling, to ensure that each member of the population had an equal chance of selection, thereby minimizing selection bias and enhancing the generalizability of findings. The sampling frame was derived from a publicly available directory of bank employees, obtained with permission from participating institutions. A total of 149 employees working in commercial banks in Tawau, Sabah, Malaysia, were involved in this study.

Instrument

This research used a self-administered questionnaire as its main instrument. Brace (2018) asserts that questionnaires are a traditional research methodology, particularly effective for collecting data on attitudes and behaviors. This study categorizes the questionnaire content into distinct sections. Each segment is categorized as follows:

Table 1: List of Instruments

Section	Number of Items (Questions)
Part A: Demographic Profile	5
Part B: Dependent Variable (Job Satisfaction)	5
Part C: Independent Variable (Working Environment)	5
Part D: Independent Variable (Training and Development)	5
Part E: Independent Variable (Salary and Benefits)	5

The questionnaire consisted of 25 questions. In Sections B to E, each item was measured using a five-point Likert scale (1 =Strongly Disagree and 5 = Strongly Agree). Job satisfaction was measured using items adapted from Tsounis and Sarafis (2018). The work environment was examined using items adapted from Bojadjiev et al. (2015) and Shad (2008). Training and development were assessed using items adapted from Spector (1985) and Shad (2018). Items adapted from Heneman & Schwab (1985) and Spector (1985) were used to analyze salary and benefits.

Data Collection Procedures

Data were collected using a structured questionnaire. The finalized questionnaire was administered via Google Forms and distributed through official HR channels of participating banks. The anonymity and confidentiality of respondents were assured.

Data Analysis Techniques

The information gathered was coded and analyzed with IBM SPSS Statistics Version 28. Before proceeding with the primary analysis, it was crucial to assess the reliability of the measurement scales used in the study. Reliability analysis is essential to ensure that the instruments measuring key constructs such as work environment, training and development, salary and benefits, and job satisfaction consistently produce stable and consistent results across different samples and settings. This was assessed using Cronbach's Alpha, which is a measure of internal consistency. Multiple Linear Regression Analysis was employed to assess the effects of the work environment, training and development, and salary and benefits on the dependent variable, job satisfaction. This method was chosen because it allows for the examination of multiple predictors simultaneously, enabling an understanding of how each independent variable influences job satisfaction while controlling for the effects of other variables.

4. Results and Discussion

Reliability Analysis

The results from the reliability analysis have revealed that all four scales used in this study demonstrate satisfactory internal consistency. Specifically, job satisfaction and salary, and benefits show excellent reliability (Cronbach's Alpha > 0.9), while work environment and training and development have good reliability (Cronbach's Alpha > 0.8). These high reliability values provide strong support for the use of these scales in measuring the constructs of interest.

Table 2: Reliability Analysis

Variable	No. of Items	Cronbach's Alpha	Results
Job satisfaction	5	0.947	Excellent
Work environment	5	0.880	Good
Training and development	5	0.879	Good
Salary and benefits	5	0.901	Excellent

Regression Analysis

The results of this study indicate that factors such as work environment, training and development, salary and benefits are crucial in determining employee job satisfaction in the Malaysian banking sector. Table 3 shows a positive relationship between the three independent variables and job satisfaction. This aligns with the understanding that job satisfaction significantly influences the operational excellence of the banking sector, ultimately impacting customer satisfaction (Hossan & Hasan, 2021). Therefore, H1, H2 and H3 are accepted.

The model explained a substantial portion of the variance in job satisfaction ($R^2 = 0.831$). Job satisfaction has the largest impact on the independent variable ($\beta = 0.387$, $p < 0.001$), followed by salary and benefits ($\beta = 0.303$, $p < 0.001$), and training and development ($\beta = 0.288$, $p < 0.001$). These results indicated that the main factors contributing to employee satisfaction in the Malaysian banking industry are a positive work environment, competitive compensation, and opportunities for professional advancement. This result aligns with previous research indicating that a conducive work environment enhances employee well-being and productivity (Ng et al., 2024). Thus, strong relationships with colleagues, supportive management and collaborative opportunities play an important role in fostering a positive work environment, which in turn is likely to lead to higher job satisfaction.

The findings also show that salary and benefits contribute significantly to job satisfaction ($\beta = 0.303$), suggesting that fair compensation is a key motivator for employees in the banking sector. While money may not be the only factor driving job satisfaction, it is undoubtedly an important one, as it provides employees with financial security and recognition for their contributions. Research also indicates that remuneration, along with job security and promotion opportunities, positively correlates with job satisfaction (Bhardwaj et al., 2021).

The results additionally show that training and development also play a significant role ($\beta = 0.288$), which indicates that investing in employee growth and skill enhancement is crucial. Employees who receive adequate training and development opportunities are more likely to feel valued and competent, leading to increased job satisfaction. This finding is particularly relevant in the rapidly evolving banking sector, where employees need to continuously update their skills to adapt to new technologies and regulations.

5. Conclusion and Recommendations

Table 3: Hypothesis Result

Independent Variable	Dependent Variable	R^2	F Value	Standardized Coefficient Beta	t	Sig.
Work Environment	Job Satisfaction	0.831	237.576	0.387	5.621	0.00
Training and Development				0.288	4.971	0.00
Salary and Benefits				0.303	4.641	0.00

The key determinants of job satisfaction among employees in the Malaysian banking sector have been comprehensively discussed in this study. The findings highlight the important role of a work environment supported by robust training programs and competitive compensation packages in fostering a satisfied and engaged workforce (Bhardwaj et al., 2021). Therefore, addressing concerns related to work culture, particularly pay and working hours, remains important to enhance overall job satisfaction (Bhardwaj et al., 2021). Furthermore, the implementation of effective employee-centric strategies, such as leaders providing fair treatment to employees, recognition, and opportunities for professional advancement, also contributes significantly to fostering a positive and motivating work environment (Dhamija et al., 2019; Hossan & Hasan, 2021).

These findings have significant implications for bank managers and policymakers in Malaysia. By prioritizing the creation of a positive work environment, investing in employee training and development, and offering competitive compensation packages, banks can enhance employee job satisfaction, leading to improved

performance and customer service. As previous studies suggest, satisfied employees are more productive, less likely to leave the organization, and more engaged (Ng et al., 2024). Ultimately, this can lead to improved organizational performance and a stronger competitive advantage for Malaysian banks.

Nevertheless, it is crucial to recognize the limitations of this study. The sample may not be fully representative of all banks in Malaysia, and the reliance on quantitative data may not capture the nuances of employee experiences. Future studies may examine the influence of supervisor support and organizational culture on job satisfaction or analyze the effect of work-life balance programs within the Malaysian banking sector. The research could be improved by incorporating emerging trends, especially on digital change in the banking industry. The Malaysian banking sector's growing adoption of digital HR practices may substantially impact employee satisfaction and engagement. Future studies should examine these tendencies, since digital tactics in human resources, including digital learning platforms, remote work alternatives, and AI-driven performance management systems, are increasingly crucial in influencing employee experiences. Moreover, qualitative investigations could yield profound insights into the experiences and opinions of bank staff.

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