

Factors Influencing Job Satisfaction: A Study on the Banking Sector Employees in the Sultanate of Oman.

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Abstract

This study aims to explore the influence of organisational culture, work motivation, emotional intelligence and leadership style on job satisfaction among banking sector employees' in the Sultanate of Oman. The banking sector was selected as the industry of focus due to its significant role in the economy, yet the choice of such industry was attributable to the recent economic recession. An explanatory research approach was employed, and a quantitative research method was conducted. The data collection was initiated through a set of self-administrated online questionnaire. A total number of 160 questionnaires were expected to be circulated among banking sector employees', within two months 126 responses were only received. The data was drawn in different financial institutions operating in Muscat, the capital city of the Sultanate of Oman, which is also the largest city. The research finding revealed that organisational culture, work motivation and leadership style factors in those financial institutions were contributing significantly towards job satisfaction, while emotional intelligence had an adverse contribution towards employees' job satisfaction. The findings obtained were supported by equivalent past literature. Lastly, the study had a quite number of limitations, namely, focusing on a sole industry, limited sample size and narrowed number of influencing variables.

Keywords: *Job Satisfaction, Organisational Culture, Work Motivation, Emotional Intelligence, Leadership Style, Banking Sector, Oman.*

1. Introduction

The success of an organisation is highly dependent on how the management makes the most from its employees' proficiencies and stimulates the spirit of satisfaction in them so as they will contribute effectively in achieving high productivity and competence. Job Satisfaction has been thoroughly linked to valuable outcomes for both organisation and its employees. Believing that a greater satisfaction can result in excessive work motivation, emotional intelligence, a better understanding of organisational culture and an effective leadership style. In consistent with Arnold and Feldman (1996), there are a variety of factors that make people feel positive or negative about their job about their job simultaneously (Qasim, Cheema, and Syed, 2012) Thus, this represents that there is a huge attitude divergence that initiates separated aspects of an employee profession.

Successively, the study of job satisfaction and its influencing factors (organisational culture, work motivation, emotional intelligence, leadership style) initiates an effort to address that there is an insufficient number of research attempts to explore the social and behavioural aspects in the banking sector in regards to a variable such as job satisfaction (Azeem, 2010). Further, the researcher believes that understanding the relationship between variables “organisational culture, work motivation, emotional intelligence and leadership style” may help to reveal underlying causes of satisfaction or dissatisfaction with the job, after the employees’ privileges were brought to a halt after the economic recession and to which will demonstrate to what extent the employees are satisfied with different dimensions of their job.

Oman is among the Middle-Eastern countries that are heavily dependent on oil as a fund to the national budgets. Whereby, 77 percent of the economy is dominated by oil production. Ever since, the economic performance has developed extensively in the 1990’s due largely to the upturn in oil prices. (Enrich, 2015). The government came to decision of issuing privileges and incentives to employees in both public and semi-public sectors in a form of financial support. According to the decision, privileges included health insurance for employees and family, car insurance allowance, loans, bonuses, incentives during Ramadan or Eid, allowances for school fees, mobile phone bills, annual medical check-up for employee and family, annual leave tickets, housemaid allowances, house rents, furniture allowances, hospitalisation fee and many more (Al Ghadani, 2016). After the announcement, the financial instability have exacted a grave damage on the banking sector employees as all these privileges were like a piece of good fortune that assist them in their live endeavors. Whereby, some of these privileges were resembling a source of motivation and appreciation to achieve more and better. Unfortunately, everything that has a beginning, has an ending, the shock of deserting and losing such prosperity have disheartened and despondent employees to complete a daily task with pang of conscience.

In recent times, Oman has been facing a continuing low oil prices in which severely damaged the domestic economy. The crude oil prices in the Sultanate dropped around 40 percent from their peak last year. Consequently, the government had to take action and reconsider the income and support allocation, to conclude that it has to cut off all the privileges granted to employees. As this crisis has severely influenced all the industries as a whole. Considering that, the crisis isn’t limited to those directly employed in the oil industry (Erlich, 2015). The circular (5/2016) signed by Darwish bin Ismail Al Balushi, Minister Responsible for Financial Affairs, affirmed that the decision has been made to cushion the economy which is struggling as a result of the oil price crunch. In regards to that, the decision mainly intends to halt privileges, which are outside the framework of the salary payroll. Moreover, the circular included that there has been a wide discrepancy in incentives being paid to various employees, which created discrimination and dissatisfaction among employees to which in turn was found affecting different aspects that contribute in job satisfaction. Whereby, the discrimination among employees was immensely affecting employees’ state of mind and demotivating them towards accomplishing organisational goals and be satisfied and content. (Al Ghadani, 2016).

During the last two decades, both employees in the public and semi-public sectors were receiving beneficial privileges descended from the government, which played a significant role in motivating them towards achieving the desired. Now, after the occurrence of the crisis and the termination of the privileges, it surely seems to be more than a slap to all employees. Thus, the evaluation of an employee’s state of mind would be very interesting as it would give a clearer picture of the relationship between employee and superior “leadership style”, reveals the nature of work or supervision “work motivation”, the atmosphere in the organisation “organisational culture” and the ability of employees’ to recognise their own and their colleagues’ emotions “emotional intelligence”. Besides that, it will be interesting to see many different research view such concepts from another angle through investigating the degree of job satisfaction and its influencing factors among the banking sector employees in Oman.

2. Literature Review

2.1. Job Satisfaction

It has been concurred in the wide literature that, job satisfaction concept is complex and difficult to describe (Hagedorn, 2000). Then again, with the countless number of studies on job satisfaction, researchers are striving towards an appropriate definition and a clear understanding of job satisfaction. Therefore, In order to further understand the concept of job satisfaction some definitions from the literature have been considered. According to Spector (1997 cited in Schmidt, 2007), Job satisfaction is defined as “how people feel about their jobs and different aspects of their jobs. It is the extent to which people like or dislike their jobs”. According to Ramayah, Jantan, and Tadisina (2001 cited in Saleem, 2010), Job satisfaction explains how employees are buoyant to come to work and how they get enforced to perform their jobs.

Traditional studies focusing on job satisfaction intended to investigate the relationship between job satisfaction and different organizational variables. For example, Petrides and Furnham (2006 cited in Badawy and Magdy, 2015) found several relationships related to job satisfaction. The researchers found positive and significant relationships between job satisfaction and organizational commitment, job satisfaction and job control and job satisfaction with trait emotional intelligence. Moreover, a study conducted on married female employees by (Onuoha and Segun- Martins, 2013) found a positive relationship between job satisfaction and emotional intelligence as well. In addition, they proposed that job satisfaction and marital status are related. Scarcity remains in studies on the interaction between emotions and job satisfaction. Velnampy (2008 cited in Saleem, 2010) on his study on job attitude and employee performance concluded that job satisfaction contains positive influence on the performance of the employees as it enhances job involvement and the higher performance also makes people feel more satisfied and committed to the organization. The satisfaction and performance of the employee work in a cycle and are interdependent. Job satisfaction and involvement of the employee leads him to have high levels of performance.

Furthermore, a study was conducted in Punjab, Pakistan by (Khalid, Irshad, and Mahmood, 2011) which relates to job satisfaction show that private university academicians are more satisfied with most facets of their jobs than public university academicians. However, both private and public university academicians showed significant differences in the level of overall job satisfaction that they derived from the following facets of their jobs: Pay, relationship with co-workers, supervision behavior, promotional opportunities and job security. Similarly, a study was conducted in Pakistan by (Malik et al., 2010) shows that the satisfaction with the work itself, quality of supervision and pay satisfaction had a significant positive influence on organizational commitment of faculty members. They had a high degree of organizational commitment and satisfaction with work itself, supervision, salary, co-workers and opportunities for promotion.

2.2. Organisational Culture

According to Hofstede (2001 cited in Habib et al., 2014) “Organizational culture is that set of beliefs, values, work styles and relationships that distinguish one organization from another”. Further, the most popular organizational culture definition was given by Edgar Schein (2010) as he defined organisational culture as “a pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, to be taught to new members of the organisation as the correct way to perceive, think, and feel in relation to those problems”.

Organizational culture influences all aspects of business and life in a company. It is linked to numerous organizational results. (House, 2004) whereby the study of Tsai, (2011) showed that Organizational cultures were significantly (positively) related with leadership behavior and job satisfaction, and

leadership behavior was significantly (positively) related with job satisfaction. Especially, when there is good interaction between the leader and subordinates, there will be contributions to team communication and collaboration, and encouragement of subordinates to accomplish the mission and objectives assigned by the organization, which in turn enhances job satisfaction. Furthermore, the study of Vukonjansk and Nikolić (2013) showed that that ownership structure of a company represents the moderating relation between some dimensions of globe organizational culture and aspects of job satisfaction and that it is a significant factor which determines job satisfaction of middle managers in the companies in Serbia.

Referring to a study conducted in Punjab, Pakistan, Habib et al. (2014) found that organizational culture is an important element which highly influences the employee commitment, job satisfaction and employee retention. Whereby, the organizational culture impacts positively or negatively on these three variables and considered as the base for the performance of any organization. If the organizational culture is positive, it will enhance employee's commitment, job satisfaction, and decrease employee retention, automatically the performance will increase. It is quite easy to develop your organization in a positive way when any employee is on the right path. Another study conducted on University Teachers of Lahore, Pakistan (Sabri, Ilyas, and Amjad, 2011) concluded that organizational culture takes two forms, i.e. organizational culture related to managers and organizational culture related to employees. The effect of these both kinds of culture is positive and significant on job satisfaction of teachers in higher education institutes and universities of Lahore. Yet, organizational culture related to employees plays a stronger role in creating job satisfaction of teachers in higher education institutes and universities than organizational culture related to managers and leaders.

2.3. Work Motivation

Work motivation is a vital component of the management process. Realizing that the employees within the organisation are the core rationale to an organisation's success. Therefore, it is imperative to recognize the efforts given by employees as the critical importance relies on keeping them motivated. In the field of management, the key to understanding the process of motivation lies in the meaning of, and relationship between, needs, drives, and incentives. (Ghazanfar et al., 2011) In their work, Minner, Ebrahimi, and Watchel (1995 cited Ghazanfar et al., 2011) elaborate in a system sense that, motivation consists of these three interacting and interdependent elements, i.e., needs, drives, and incentives. For as long as organizations have existed, compensation has been recognized as a major motivator of employees as well as an important tool and expense for organizations. Luthans (1998 cited in Hadi and Adil, 2010) asserts that motivation is the process that arouses, energizes, directs, and sustains behavior and performance. Motivation encourages people internally towards the actions which help them to achieve a preferred task employ effectiveness is a way which can inspire people to their work and can bring more work motivation to their commitment to their jobs.

Studies on work motivation seem to confirm that it improves workers' performance and satisfaction. For example, a study was conducted in England by (Jayaweera, 2015) showed that there is a significant relationship between work environmental factors and job performance and that work motivation mediates the relationship between working conditions and job performance. Brown and Shepherd (1997 cited in Maharjan, 2012) examine the characteristics of the work of teacher- librarians in four major categories: knowledge base, technical skills, values, and beliefs. It was concluded that they will succeed in meeting this challenge only if they are motivated by deeply-held values and beliefs regarding the development of a shared vision. Motivation improves workers' performance and satisfaction. According to (Saleem, Mahmood, and Mahmood, 2010) a study was conducted in Pakistan related to work motivation shows that there was a positive relationship between the motivation and job satisfaction. Overall the employees were quite satisfied with their jobs and had their interest in their job. More than average employees are motivated to work for the organization. Some of the employees thought that they were not on their actual path and organization had not fulfilled their commitments, what they did in the beginning especially regarding Promotion.

2.4. Emotional Intelligence

Emotions are an important part of being human and they affect our actions and motivations for behaviour and practices which, in turn, affect our perceptions of psychological health. Mayer and Salovey (1997 cited in (Brunetto et al., 2012) argued that emotional intelligence (EI) comprises the interrelated skills of self-awareness, managing emotions, motivating oneself, empathy and handling relationships, defining EI as: the ability to perceive accurately, appraise, and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth. (Brunetto et al., 2012).

A study was conducted in India related to (EI) by (Ealias and George, 2012) reveals that there is a very high positive relationship between Emotional Intelligence and Job Satisfaction. It also shows that designation of the employee does not affect his job satisfaction and emotional intelligence. Though, experience, and marital status have significant effects on the two concepts. On the other hand, another study was conducted on Kashan hospitals employees in Iran by (Ghoreishi et al., 2014) reveals that the majority of the staff had an average level of job satisfaction and emotional intelligence and others were lower than average. Therefore, the study concluded that no significant relation was found between the emotional intelligence and job satisfaction. According to Ghoniem et al. (2011) the emotional intelligence and gender could be used as a predictor of job satisfaction whereby the study examined the effect of emotional intelligence and gender on job satisfaction in three different governmental organizations in Egypt. The results have shown that respondents with high emotional intelligence are more satisfied with their job than a respondent with low EI.

2.5. Leadership Style

Leadership has a resilient impact on the attitude of employees towards their jobs. The role of leaders in today's organisations has changed as the success of any organization depends on the leadership styles practiced by the leaders. Early on, the definition of leadership was concentrating on the tendency of viewing the leader as the centre or the focus of a group activity. However, the current definitions of leadership are no longer focusing on the characteristics of a leader nor his or her standing in an activity group. (Avolio et al., 2007). Moreover, a study conducted by Babalola (2016) directing to media employees in South Africa indicated that different leadership styles influences the work outcomes. Whereby, the findings from the analysis revealed that supervisor-subordinate relationship and the leadership style significant influence on job satisfaction. While, a study in Surabaya, Indonesia investigated by Chandra and Priyono (2015) revealed that the analysis proved a significant, influential leadership style on performance, the work environment and job satisfaction among the employees in the School of SMPN ten (10) Surabaya.

Another study was directed to employees in both private and public banks in the Accra Metropolis of Ghana by Obuobisa-Darko (2015), where the finding of the study revealed that there was a positive and significant relationship between leadership styles and job satisfaction and concluded that the leadership styles of managers' impact on the satisfaction of banking employees so managers should exhibit good leadership. Further, a related relevant study by Saleem (2015) investigated the impact of leadership styles on job satisfaction with the mediating variable of perceived organizational politics. The study showed that not all leadership styles are effective towards employee's job satisfaction and therefore the result were, transformational leadership has a positive effect on job satisfaction and transactional leadership has a negative effect on it.

3. Methods

For the purpose of sample selection, this study has engaged a probability sampling method of simple random sampling design to select the respondents, whereby the selections of the respondents are purely

made by chance (Fox et al, 2009). Looking through the sampling methodology, the population for this study include all employees working in any of the 43 financial institutions with its branches operating in the capital city, Muscat from a total of around 15,007 people are employed in the Omani banking sector. (Central Bank of Oman, 2016). Due to the large population number and time constraints to carry out this research, only 126 responses were considered for this study from a total of 160 respondents selected. The data were collected from June to August 2016. The obtained data were analysed with tools such Pearson correlation and multiple regression analysis test to examine the relationship between the variables, using the Statistical Package for the Social Sciences (SPSS).

4. Results

Given the five categories of background characteristics, a total of 126 respondents were examined. 107 respondents (84.9%) were Omani whereas 19 respondents (15.1 %) were non-Omani. Moreover, 74 respondents (58.7%) were Male whereas 52 respondents (41.3 %) were Female. In category of marital status, both single and married consist of 40 respondents (31.7%) and 79 respondents (62.7%) each. While divorced and widowed consist of 7 respondents (3.2%) and (2.4%) respectively. Further, the respondents that categorized in 21 to 31 age range consist of the highest proportion which is 57 (45.3%). The age ranges of 32 to 43 consists of 61 (42%) while 44 and above are 16 (12.7%) respondents.

In category of education level, there are 8 respondents (6.3%) hold secondary/technical qualification, 17 respondents (13.5%) hold Diploma qualification, ,21 respondents (16.7%) hold Higher Diploma qualification, ,58 respondents (46%) hold Bachelor Degree qualification, ,22 respondents (17.5%) hold Master Degree qualification. In the job category, there are 41 respondents (32.5%) holding an operational position, 52 respondents (41.3%) holding an administrative position, 12 respondents (9.5%) holding a Junior Manager, 20 respondents (15.9%) holding Senior Manager, 1 respondent (0.8%) holding other positions. Moreover, in category of financial institutions, 37 respondents (29.4%) are working in Commercial Banks, 17 respondents (13.5%) are working in Islamic Bank, and 45 respondents (35.7%) are working in Central Bank, 12 respondents (9.5%) are working in Currency Ex Co., 15 respondents (11.9%) are working in Finance &Leasing Co.

4.1. Reliability

Reliability refers to the ability of producing similar findings under consistent conditions, meaning that the outcome must be repeated by someone else at another time. The most common measurement tool for reliability is “Cronbach alpha” test, and the typical value for such test is 0.70, if the value is greater than or equal to (0.7), then the variables chosen are considered as acceptable to good. (Saunders, Lewis and Thornhill, 2009). However, Hair et al. (2010) contradicted and stated that if Cronbach's alpha of 0.60 and above can be also considered as acceptable. Thus, the details of the reliability analysis are as per;

Table 2: Reliability Testing

Variable	Cronbach's Alpha
Job Satisfaction	0.700
Organisational Culture	0.767
Work Motivation	0.661
Emotional Intelligence	0.733
Leadership Style	0.820

4.2. Pearson Correlation Analysis

Table 3. Correlation Result

		OC	WM	EI	LS
JS	Pearson Correlation	.497**	.591**	.297**	.557**
	Sig. (2-tailed)	.000	.000	.001	.000
N		126	126	126	126

**. Correlation is significant at the 0.01 level (2-tailed). JS=Job Satisfaction, OC= Organisational Culture, WM=Work Motivation, EI=Emotional Intelligence, LS= Leadership Style.

Table 3 shows that there is a significant and positive relationship between organisational culture, work motivation, emotional intelligence and leadership style with satisfaction ($r = .498$, $p < .01$), ($r = .591$, $p < .01$), ($r = .297$, $p < .01$), ($r = .557$, $p < .01$) respectively.

4.3. Multiple Regression Analysis

Table 4. Regression Result

		Job Satisfaction (DV)		
		Beta (β)	t	Sig
Influencing Factors (IV)				
	OC	.215	2.520	.013
	WM	.346	3.549	.001
	EI	-.059	-.717	.475
	LS	.253	2.782	.006
R2	.435			
F	23.310			.000

Note: OC= Organisational Culture, WM=Work Motivation, EI=Emotional Intelligence, LS= Leadership Style. DV = Dependent variable, IV = Independent variable, Note: * Sig. $p < .05$

As reported in Table 4, organisational culture is significant and positively related to job satisfaction (Beta = 0.215, $t = 2.520$, $p < .05$). Further, work motivation is significant and positively related to job satisfaction (Beta = 0.346, $t = 3.549$, $p < .05$). Followed by, emotional intelligence which has a negative and non-significant relationship with job satisfaction (Beta = -.059, $t = -.717$, $p > .05$). Lastly, leadership style is significant and positively related to job satisfaction (Beta = 0.253, $t = 2.782$, $p < .05$).

Therefore, it can be distinguished from the β value that work motivation has the most impact on employees' job satisfaction and to which can be considered as the better predictor. Leadership style and organisational culture follow it respectively. Whereas, emotional intelligence shows the least impact on employees' job satisfaction.

Overall, the influencing factors were significant and positive with variance $R^2 = 0.435$, $F = 23.310$, $p < .05$. Hence, the result obtained were able to explain the variation in job satisfaction up to 43 %. Despite the fact of the level of relationships that contributes towards determining the behaviour of the dependent variable.

5. Conclusion

This study sought to assess how organisational culture, work motivation, emotional intelligence, and leadership style influence job satisfaction among employees working within the banking sector within the Sultanate of Oman. Using a survey to gather information from 126 employees within financial institutions across Muscat, this paper reveals that organisational culture, work motivation, and leadership style are positive predictors of job satisfaction, while work motivation is revealed to have a positive effect that is stronger than those of other variables. The results also show that there is a negative but non-significant relationship between emotional intelligence and job satisfaction, while this study argues that this finding provides pertinent insight into how, within the present Omani banking environment influenced by the withdrawal of privilege, organisational rather than personal factors are more strongly impactful upon job satisfaction. Overall, the model explains 43% of the variance in job satisfaction, indicating that the selected organisational and psychological variables jointly play a substantial role in shaping how banking employees evaluate their jobs.

These findings carry several implications for practice and further inquiry. From a practitioner's perspective, these results make it imperative to stress the role of building a supportive and just organisational culture, implementing an effective motivational system that goes beyond rewards, and promoting supportive and participative leadership behaviour. These aspects need to rank highest on the agenda of banks aiming to consolidate their employees' morale during the post-crisis period. The non-significant effect on emotional intelligence without any doubt argues for more comprehensive studies on this issue, perhaps employing alternative research approaches and/or exploring how this issue can be contextualised within stress management, role overload, or other organisational change processes. Despite its virtues, this research also has some limitations: cross-sectional nature, restricted focus on one industry, and methodological preference for the self-reporting approach. Future research agenda should involve longitudinal studies, including other service industries other than Oman, may prospectively become part of this area of interest.

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