

**THE EFFECTS OF INTRINSIC AND EXTRINSIC MOTIVATION ON
TURNOVER INTENTION AMONG EMPLOYEES IN THE MALAYSIAN
BANKING INDUSTRY: JOB SATISFACTION AS A MEDIATOR**

By

SUJATHA A/P ANBALAGAN

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ABSTRACT

THE EFFECTS OF INTRINSIC AND EXTRINSIC MOTIVATION ON TURNOVER INTENTION AMONG EMPLOYEES IN THE MALAYSIAN BANKING INDUSTRY: JOB SATISFACTION AS A MEDIATOR

SUJATHA A/P ANBALAGAN

Turnover rate of bank employees should not be neglected as the employees are the important assets of Malaysia's growth in regards of financial system. Current research is particularly conducted among the Malaysian banking industry as their turnover rates are high as compared to other sectors. Plus, previous studies had addressed that bank employees are less in both motivation and job satisfaction. Most of the studies focus on determining the relationship between motivations and turnover intention but this study would provide a better understanding on different types of motivation (intrinsic and extrinsic) that can lead to turnover intention by using job satisfaction as a mediating variable. This study applied a cross-sectional design and used online survey method in data collection. This study collected 400 responses from bank employees age between 25 to 60 years old with the purposive sampling. Questionnaires included "Intrinsic Motivation Scale" Ewen et al. (1966), "Extrinsic Motivation Scale" Ewen et al. (1966), "Job Satisfaction Scale" Agho et al. (1993) and "Turnover Intention Scale (TIS)" Dysvik and Kuvaas (2010) were used. Current study showed that there is a significant negative relationship between

motivation (intrinsic and extrinsic) and turnover intention. Further, revealed that there is a significant positive relationship between motivation (intrinsic and extrinsic) and job satisfaction. Plus, showed there is a significant negative relationship between job satisfaction and turnover intention among bank employees in Malaysia. Plus, PROCESS macro was used to study on the mediating effect where the finding illustrates that job satisfaction complementary mediated the relationship between motivation (intrinsic and extrinsic) and turnover intention among employees in Malaysian banking industry. Herzberg's Motivator and Hygiene theory sheds light on the essential components that motivate workers. It can be used to understand each employee's motivation and level of job satisfaction, which can then be applied to create an all-encompassing employee retention strategy. Findings of this research are expected to be beneficial to the managing body of the bank managers and human resources division to create a satisfied workforce plus to evolve a motivating condition which would help reduce in turnover intention among bank employees.

Keywords: intrinsic motivation, extrinsic motivation, job satisfaction, turnover intention, bank employees

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APPROVAL SHEET

This dissertation/thesis entitled **“THE EFFECTS OF INTRINSIC AND EXTRINSIC MOTIVATION ON TURNOVER INTENTION AMONG EMPLOYEES IN THE MALAYSIAN BANKING INDUSTRY: JOB SATISFACTION AS A MEDIATOR”** was prepared by SUJATHA A/P ANBALAGAN and submitted as partial fulfillment of the requirements for the degree of Master of Psychology in Industrial and Organizational Psychology at Universiti Tunku Abdul Rahman.

Approved by:

_____ *gansuwan* _____

(Dr Gan Su Wan)
Supervisor
Department of Psychology and Counselling
Faculty of Arts and Social Science
Universiti Tunku Abdul Rahman

25 May 2023

Approved by:

Sanggari

(Ms Sanggari a/p Krishnan)
Co-supervisor
Department of Psychology and Counselling
Faculty of Arts and Social Science
Universiti Tunku Abdul Rahman

25 May 2023

SUBMISSION SHEET

FACULTY OF ARTS AND SOCIAL SCIENCE

UNIVERSITI TUNKU ABDUL RAHMAN

Date: 25 May 2023

SUBMISSION OF DISSERTATION

It is hereby certified that Sujatha a/p Anbalagan (ID No: 20AAM06934) has completed this dissertation entitled “The effects of Intrinsic and Extrinsic Motivation on Turnover Intention among employees in the Malaysian Banking Industry: Job Satisfaction as Mediator” under the supervision of Dr. Gan Su Wan from the Department of Psychology and Counselling, Faculty of Arts and Social Science and Ms Sanggari a/p Krishnan from the Department of Psychology and Counselling, Faculty of Arts and Social Science.

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(Sujatha a/p Anbalagan)

DECLARATION

I, Sujatha a/p Anbalagan, hereby declare that the dissertation is based on my original work except for citations which have been duly acknowledged. I also declare that it has not been previously or concurrently submitted for any other degree at UTAR or other institutions.



Name: _____

(Sujatha a/p Anbalagan)

Date: 25 May 2023

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LIST OF ABBREVIATIONS

IM	Intrinsic Motivation
EM	Extrinsic Motivation
JS	Job Satisfaction
TI	Turnover Intention
TIS	Turnover Intention Scale
SPSS	Statistical Package for Social Science

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CHAPTER 1.0

INTRODUCTION

1.1 Background of the Study

In this growing world, it can be said that very few organizations are able to sustain their success in handling their employee's turnover issue effectively. Turnover rate among the employees remains one of the most frustrating and persistent issue faced by most of the organizations over the decades (O'Connell, 2010). Turnover intention is defined as the determination of the employees to quit their job (Ali, 2008). Turnover intention is an employee's readiness to withdraw from their workplace voluntarily and permanently (Prince, 2001). Turnover intention will lead to negative effects on organizational performances that eventually leads to loss of human and social resources and reduces the company's profits (Shaw, Gupta & Delery, 2005). In other words, employee's turnover intention rate is considered as a fundamental issue as it impacts the stability of country's economics. Besides that, turnover intention compromises one's ideas and attitudes on pursuing other employment (Miller, Katerberg & Hulin, 1986) and it is also one's intention and planned efforts to leave the organization (Egan, Yang & Bartlett, 2004).

Turnover rate in Malaysia had begun to increase in early 1991 due to the high demand and huge opportunities that existed in the market. A study by Bluedorn revealed that the higher the intention of turnover, then higher the actual turnover rate would be (Bluedorn, 1982). Based on Hewitt Associates in 2009 to

2010, the turnover rate in Malaysian banking sector had risen from 9.3% in 2009 to 10.1% in 2010. Furthermore, according to the research done by Willis Towers Watson an insurance company in 2012 and 2013 revealed that the turnover rate in Malaysian financial services sectors had increased from 7.4% to 13.3% in 2012 and 2013. Subsequently, a study in Malaysia stated that turnover rate among bank employees is increasing where they tend to change their job frequently due to less satisfaction in workplace (Falahat et al., 2019). If there is no serious attention towards this turnover issue, therefore there would be increase in turnover rate in the banking sector in Malaysia (Letchumanan et al., 2017).

Moving on to the two broad elements of motivation which are intrinsic and extrinsic motivation which have been defined and studied across a range of context throughout the years (Amabile 1993; Lin, 2007; Ryan & Deci, 2000). The word "motivation" refers to the reason behind someone's actions. It is what motivates people to act in the way they do. Studies have discovered that the main two types of motivation namely intrinsic and extrinsic have different effects on a person's behaviour and approaches for pursuing their goals (Tranquillo & Stecker, 2016). Hence, these are the reasons on why motivation (intrinsic & extrinsic) were studied. One of the basic distinctions that have been made between the intrinsic motivation and extrinsic motivation is that the intrinsic motivation is driven by forces that are internal and within the individual whereas the extrinsic motivation is driven by forces that are external to the individual. Additionally, intrinsic motivation is viewed as internal motivation that an employee receives when performing a task or activity while extrinsic motivation is viewed as factors that are mainly goal driven

such as to attain rewards and getting benefits from performing certain task (Lin, 2007). Few studies described that motivation among employees can be affected by determinants such as job satisfaction and could be mediated into outcomes such as employee's intention to quit their job (Kanfer, 1999; Franco et al., 2002, Bonenberger et al., 2014). Hence, current study would like to use the 'Motivators factors' as intrinsic motivation whereas 'Hygiene factors' as extrinsic motivation (Herzberg, 1987).

Job satisfaction is defined as an uplifting attitude towards an employee's work (Islam & Rahman, 2016). Job satisfaction is also known as a pleasurable emotional state that results from the appraisal of an employee's job (Locke, 1976). Hence, it can be said that employees would be satisfied if their perception of the job is fulfilled. Besides that, job satisfaction is viewed as an employee's general attitude toward his or her work (Robbins, 2003). In other words, it can be said that job satisfaction is the extent to which an individual feels satisfied with his/her work. Additionally, several studies revealed that job satisfaction had been identified as the prime factor which contributes employees to leave their job (Barak et al., 2001). A study mentioned that variable such as job satisfaction has an important role in the decision making among the employees whether to leave the company as it said to be the most vital predictors of employee intention to quit (Choi & Chiu, 2017). Additionally, job satisfaction is said to act as a mediating variable for motivation and employee's turnover intention (Gan et al., 2020). Therefore, job satisfaction should be a matter of concern and attention where it is the backbone of an organizational success.

Therefore, current study would like to examine the relationship between motivation (intrinsic and extrinsic) and turnover intention by using job satisfaction as a mediating variable as it has a link with both employee's motivation and turnover intention. This study would provide insights and increase our knowledge on how motivation can lead to turnover intention by using job satisfaction as a mediating variable. Moreover, in this study, job satisfaction is proposed as a potential mediator between intrinsic motivation and extrinsic motivation and turnover intention. This is because previous study has shown that job satisfaction is regarded as a mediating variable on the turnover intention among employees (Chen et al., 2019). Not only that, quite a number of studies also stated that variable such as job satisfaction act as an important factor that can affect employee's turnover intention (Angelo & Supartha, 2020).

1.2 Problem Statement

Malaysia had recorded the second highest turnover rate among Asia Pacific countries with 38% that just next to Singapore with 46% of them have turnover rate (Staffing Industry Analysts, 2018). Adding on, Malaysia had recorded the third highest voluntary turnover rate with 9.5% in 2015 among the Southeast Asia (Aon Hewitt, 2015). Handling employee turnover in organization is critical in banking sector because they experience a higher turnover rate than other sectors (Osakwe, 2014). Bank industry is known to have high turnover rate compared to other industries due to high workload and the strict time limits on completing work as well (Rubiah, 2012). Plus, uncontrollable employee's turnover rate may not only affect the business but would eventually lead to undesirable effects such as high

recruitment cost and failure in accomplishing organization's objective. The total cost of replacing an employee averages ten times the cost of retaining existing employee in the firm (Nagabhaskar, 2014; Wang et al., 2014).

A recent study stated that banking industry are highly known for least motivated employees as they have heavy workload and long working hours (Kumari, Jayasinghe & Sampath, 2020) as well as due to their nature of work that caused them to quit their job in bank (Khan et al., 2018). Based on the search engine, most of the research on motivation in determining the turnover intention is largely done in the manufacturing sectors despite the fact that employees in banking sectors are less motivated. Not only that, most of the variables that are studied on turnover intention among bank employees were mainly on job stress, job engagement, working environment, job enrichment, job satisfaction, organizational culture, organization justice etc. Additionally, 84.5% of employees in bank had to work for more than their normal working hours whereby 86% of them feel pressured most of the time as a result of low motivation (Yadav, 2019). It is quite surprising that despite the researchers revealed that motivation is quite low among bank employees there aren't studies done on this variable to identify turnover intention in Malaysia.

A study founded that 71% of employees are not satisfied with their job which affects the profitability of the bank (Yadav, 2019). Besides that, job satisfaction is also said to be dropping as longer working hours among the banking sector drains their sense of direction and responsibility towards work (Chienwattanasook & Jermstittiparsert, 2019). So, it can be said that long working

hours in bank industry would make the employees to be extremely tired that might make them feel less satisfied with their job. Whereas another study, stated that low job satisfaction due to excessive work would make the bank employees to even absent (Sharma & Khanna, 2019). Additionally, job satisfaction is said to be the most important factor for the overall effectiveness of an organization (Chienwattanasook & Jermsittiparsert, 2019). Thus, current research would want to study this variable and provide information to the readers on how job satisfaction associate with turnover intention and mediate the relations between motivation and turnover intention. A study also supports that research on motivation in finding the turnover intention is important for the society and the essence of motivation among employees is to ensure the continuous survival of banking sector (Modupe & Olanrewaju, 2016). Besides that, the most challenging task that is faced by the business leaders especially in the banking sector is keeping their bank staffs satisfied towards their work (Cooke & Bartram, 2015).

Furthermore, there are few studies that were done on how motivations can lead to turnover intention Letchumanan et al. (2017) but this study would be significant as this research will examine the mediating role of job satisfaction in the relationship between motivation and turnover intention among the bank employees. According to my knowledge, studies that have been found in the Google Scholar database show that there are extremely few studies that use job satisfaction as a mediator for identifying turnover intentions, which is what this research would be looking at. Moreover, most of the studies focus on determining the relationship between motivations and turnover intention but this study would provide a better

understanding on how motivation (intrinsic and extrinsic) can lead to turnover intention by using job satisfaction as a mediating variable. Additionally, there is no research done to determine turnover intention by using job satisfaction as a mediating variable among employees in the Malaysian Banking Industry (Chiat & Panatik, 2019).

1.3 Significance of the Study

Primarily, this study would provide an understanding for the management in bank sector on the importance of three factors, namely intrinsic motivation, extrinsic motivation and job satisfaction (mediating variable) that leads to turnover intention among employees in banking sector. Not only that, mostly studies have been done on intrinsic motivation and extrinsic motivation on determining job stress, job engagement, working environment, job enrichment, job satisfaction, organizational culture, organization justice etc (Bonenberger et al., 2014; Catania & Randall, 2013; Catharina & Victoria, 2019; Edrak et al, 2013; Lin, 2007; Putra et al, 2016; Ruthankoon & Ogunlana, 2003). However, there are less studies on these motivations (intrinsic and extrinsic) towards turnover intention specifically in bank sectors in Malaysia (Chiat & Panatik, 2019). In addition, there are still less relevant and related studies in Malaysia on Herzberg's Two Factor Theory of Motivation, the motivational factors (intrinsic motivation) and hygiene factors (extrinsic motivation) that would affect the employees' turnover intention on overcoming the problem of turnover and maximizing employee's retention rate (Chiat & Panatik, 2019). The theory sheds light on the essential components that motivate workers. It can be used to understand each employee's motivation and

level of job satisfaction, which can then be applied to create an all-encompassing employee retention strategy.

Thus, this study can contribute to the current literature pool via the support of theory on incorporating these variables on turnover intention in Malaysian banking sector. Additionally, this proposed research intended to show that motivation (intrinsic and extrinsic) can lead to turnover intention through job satisfaction which would be more beneficial for the upcoming researchers that would like to study more on this theme. They could know on how these selected variables are linked to turnover intention and how they can incorporate new variables in future to investigate more employees' turnover intention. Plus, this study is intended to be a sample of research for upcoming researchers to analyze more on determining turnover intention among employees in bank sector.

This study would be beneficial for the banking industry in term of the motivation program for the employees. Bank employees should not be neglected as they are a part of Malaysia's significant growth in terms of financial system of the country. The results could able to help us to understand factors that contribute to turnover rate. Thus, the result of this study is expected to be useful to the managing body of the bank managers and the human resources division in order to develop sustainable workforce and create motivating environment which would help to reduce turnover intention among employees.

Besides that, this study would also be beneficial for other sector employees as well. This is said as this study would be examining the factors that can lead turnover intention of the employees which is said to be a very critical factor for

almost all organization across different sectors to manage turnover intention. Turnover intention is not only applicable for bank employees where other sectors also face it. For an example, this study may show that the factors that can contribute to turnover intention. Whereby other sectors can consider these factors in their work settings so that they can maintain their employee from leaving the firm. In upcoming years, different sectors could conduct similar design study as this to inspect on these factors on contributing turnover intention. Thus, the results from this study would provide a guideline as how this selected variable plays an important role for managers and employers to review a proper method on decreasing the turnover intention of their employees.

1.4 Conceptual Framework

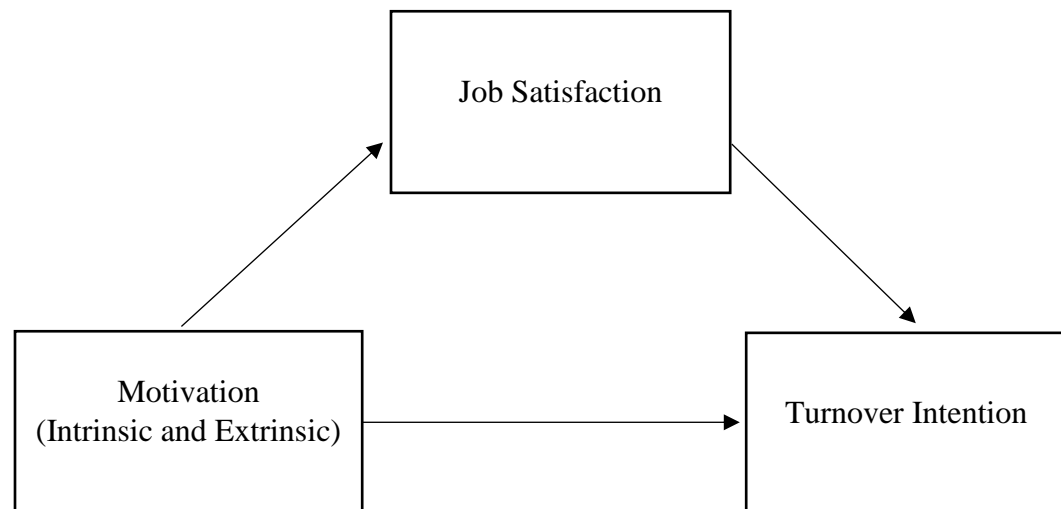


Figure 1

Conceptual Framework of Current Study

Figure 1 outlines the relationship between motivation (intrinsic and extrinsic), job satisfaction and turnover intention. Job satisfaction is hypothesized to mediate the relationship between motivation (intrinsic and extrinsic) and turnover intention.

1.5 Research Objectives

The research objectives for this study are:

1. To examine the relationship between motivation (intrinsic and extrinsic) and turnover intention among employees in Malaysian Banking Industry.
2. To examine the relationship between motivation (intrinsic and extrinsic) and job satisfaction among employees in Malaysian Banking Industry.
3. To examine the relationship between job satisfaction and turnover intention among employees in Malaysian Banking Industry.
4. To examine the mediating effect of job satisfaction on the relationship between motivation (intrinsic and extrinsic) and turnover intention among employees in Malaysian Banking Industry.

1.6 Research Questions

The research questions for this study are:

1. Is there any significant relationship between intrinsic motivation and turnover intention among employees in the Malaysian Banking Industry?
2. Is there any significant relationship between extrinsic motivation and turnover intention among employees in the Malaysian Banking Industry?

3. Is there any significant relationship between intrinsic motivation and job satisfaction among employees in Malaysian Banking Industry?
4. Is there any significant relationship between extrinsic motivation and job satisfaction among employees in Malaysian Banking Industry?
5. Is there any significant relationship between job satisfaction and turnover intention among employees in Malaysian Banking Industry?
6. Does job satisfaction mediate the relationship between intrinsic motivation and turnover intention among employees in Malaysian Banking Industry?
7. Does job satisfaction mediate the relationship between extrinsic motivation and turnover intention among employees in Malaysian Banking Industry?

1.7 Hypotheses

The hypotheses for this study are:

H1: There is a significant relationship between intrinsic motivation and turnover intention among employees in Malaysian Banking Industry.

H2: There is a significant relationship between extrinsic motivation and turnover intention among employees in Malaysian Banking Industry.

H3: There is a significant relationship between intrinsic motivation and satisfaction among employees in Malaysian Banking Industry.

H4: There is a significant relationship between extrinsic motivation and job satisfaction among employees in Malaysian Banking Industry.

H5: There is a significant relationship between job satisfaction and turnover intention among employees in Malaysian Banking Industry.

H6: Job satisfaction mediates the relationship between intrinsic motivation and turnover intention among employees in Malaysian Banking Industry.

H7: Job satisfaction mediates the relationship between extrinsic motivation and turnover intention among employees in Malaysian Banking Industry.

Current study uses two tailed analyses. Based on current study's hypotheses, it was hypothesized that there is a significant relationship between motivation (intrinsic and extrinsic) and turnover intention among employees in Malaysian Banking Industry. Secondly it was hypothesized that there is a significant relationship between motivation (intrinsic and extrinsic) and job satisfaction among employees in Malaysian Banking Industry. Then, lastly it was hypothesized that there is a significant relationship between job satisfaction and turnover intention among employees in Malaysian Banking Industry. Two tailed hypothesis helps in predicting the independent variables (intrinsic motivation and extrinsic motivation) would have an effect on the dependent variable (turnover intention) whereby the direction of the effect is not specified. It just states that there will be a difference. The current study used two tailed test to test for the possibility of an effect in two directions (positive and negative). Moreover, the reason why one tailed analysis was not used is because it would be only appropriate to use when the researcher would want to have specific prediction about the direction of the differences. Plus, the researcher would be completely uninterested in the possibility that the opposite outcome could be true. Therefore, current study uses 2 tailed analyses.

1.8 Conceptual Definitions

Conceptual definition of the variables in this study are:

Intrinsic motivation. Intrinsic motivation is known as the performance of an activity for one's inner motivation rather than for other separable outcome plus reflecting the natural disposition in humans to learn and assimilate (Ryan & Deci, 2000).

Extrinsic motivation. Extrinsic motivation is defined as the perceived benefits of one's action that he/she will perform and refers to performance of an individual that is fundamentally contingent upon the attainment of an external outcome (Lin, 2007; Legault, 2016).

Job satisfaction. Job satisfaction is defined as a satisfied feeling and perception of a person regarding his/her job and how does he/she feel well in workplace (Devi & Nagini, 2013).

Turnover intention. Turnover intention compromises an employee's ideas and attitudes on moving towards another employment to a different firm (Miller et al., 1986) plus it is also one's intention and planned efforts to quit the organization (Egan et al., 2004).

Banking industry. Banking industry is a sector that handles credit, cash and other financial transactions which also provides a safe place to store credit and cash (Amadeo & Kelly, 2021).

1.9 Operational Definitions

Operational definition of the variables in this study are:

Intrinsic motivation. Intrinsic Motivation Scale was created by Ewen et al. (1966) which consists of 14 items. Herzberg's Motivator factors are used to measure employee's intrinsic motivation. Higher scores indicate that the participants are highly intrinsically motivated in their workplace.

Extrinsic motivation. Extrinsic motivation scale was created by Ewen et al. (1966) which consists of 16 items Herzberg's Hygiene factors are used to measure employee's extrinsic motivation. Higher scores indicate that the participants are highly extrinsically motivated in their workplace.

Job satisfaction. The 6-item of Job Satisfaction Scale by Agho, Price and Mueller (1993) was used to measure employee's satisfaction towards their job. Higher score indicates higher level of job satisfaction among the employees.

Turnover intention. Turnover Intention Scale (TIS) is developed by Dysvik and Kuvaas in year 2010 which consists of five items that was used to measure the intention of turnover of the employees. Higher average score in TIS shows higher level of turnover intention.

Banking industry. Bank industry consists of loan and mortgage officers, bank tellers, bank/branch managers, office/administrative staffs and even credit analyst with age range from 25 to 60 years old. Plus, employees from this sector employs various levels of positions based on their responsibility of their position.

CHAPTER 2.0

LITERATURE REVIEW

2.1 Turnover Intention

High turnover has become a critical problematic issue that concerns all the organization as it would negatively affect the firm's overall profitability (Falahat et al., 2014). Not only that, the rise of turnover would also eventually put the firm into a challenging situation in maintaining their employees. This is supported where the issue of less workforce will limit the growth of company's business and also burden the existing employees with extra obligation that will make them job stress (Harper, 2016). Moreover, a study mentioned that banking sector are very challengeable as they are highly competitive in market. More employees in bank tend to leave the organization due to several stressors such as high workload, long working hours and less flexibility at work (Islam et al., 2019). When a bank employee is more prone with high workload with longer working period as their task involves multiple obligation which makes them to be stress with their job.

Additionally, another study highlighted those conditions among employees in banking industry is seen as stress because of long working hours, dealing with complicated tasks and irregular vacation days as well (Choi et al., 2012). Besides that, several studies had revealed that working environment and conditions also plays an important role on identifying an employee in bank industry to leave or stay within the organization (Kanwal & Tariq, 2016; Sattar & Ahmad, 2014). Employees would like to work more in workplace if they feel that the working

environment is good and would consider leaving if the workplace is not conducive for them (Bula, 2012).

Turnover intention is a move by an employee of their employment from one firm to another firm thus this issue is seen as a crucial issue for most of the organizations. The turnover rate in banking sector is much higher compared to workplaces in other sectors (Osakwe, 2014). The human resource professionals are struggling on employee retention (Edet, Benson & Williams, 2017). This is said as most of the organizations are bearing high cost in replacing a departed employee. An organization not only faces difficulties in managing their financial constrain but also faces severe impact on their company's performance and productivity. This statement is supported by a study in 2017 which revealed that companies would experience extreme effect on their productivity, performance and even drop in their service quality (Letchumanan & Ramasamy, 2017). When a potential employee leaves, it could lead to reduce in company's profitability as the existing employees would have to perform more in taking over the departed employees. Yet, this explains why there is a drop in productivity at an organization when an employee leaves.

Several studies revealed that turnover intention is the actual predictor of real turnover (Liu & Onwuegbuzie, 2012; Bhatnagar, 2012). In other words, employee's turnover intention can be said as one's turnover plan or even turnover tendency to quit the company. Surprisingly, a study in 2013 stated that turnover will also allow new employees to enter the company which would bring new ideas, however the same study again highlighted that turnover would negatively impact their

profitability and return to stakeholders (Ahmed & Kolachi, 2013). In other words, when an employee leaves, their old ideas might leave which as well in turn allows new ideas by bringing in new employees. Again, departed employees do affect the company's profitability once they step out too. So, from here it can be said that the turnover has more disadvantages than advantages to an organization. The continuing high number of turnover intentions, particularly in the banking industry in Malaysia, is not beneficial for the company both within and externally (Alias et al., 2018). Internally, it has an impact on the organization's cost, the retention rate of employees, employee unhappiness, and poor performance. Additionally, it will harm the organization's external reputation and general effectiveness. The intention of employees to leave the company might be regulated by organization. If the corporation disregards this result, it can have an impact on its reputation and image. Not only does it result in the loss of brilliant workers, but it also lowers morale among the remaining workforces. As a result, the business will eventually lose its top employees, which will also have an impact on its productivity and profitability. Hence, turnover intention plays a crucial role in an organization where it can be understandable why managers and employers are concerned on this issue.

2.2 Intrinsic Motivation

Intrinsic motivation refers to when an employee participates in an activity based on interest and for their inner reason that the experience of involving in that activity brings to them (Lin, 2007). Behaviors that are intrinsically motivated by an individual are done for his/her own sake and not for any other outcome (Cerasoli et al., 2014). Employees working in banks are needed to be intrinsically motivated in

their job (Hasmi et al., 2020). It can be said that intrinsic motivation would create natural passion among employees to do their job. The same research above added that, if the employees in bank have the continuous momentum to keep them motivated would eventually help them to succeed in their job. Additionally, employees in banks had situations of ups and downs throughout their work phase.

In fact, internal motivation is needed to enhance their performance in the organization (Hasmi et al., 2020). Besides that, a study mentioned that employers should recognize their employees' achievement and motivate them to perform well in order to attain both company's goal and their desired internal goal (Ravesangar & Muthuveloo, 2019). By identifying employee's achievement, it would help them to thrive more as they are triggered to perform better in future. Once the organization determine the employee's achievement, it is important for them to praise their hard work. Research in 2012 stated that companies should be responsible to appreciate their staffs from time to time which subsequently enhances employee's intrinsic motivation (Mahazril et al., 2012). Hence, it can be said that intrinsic motivation can help boost an employee's performance to attain both company mission and vision.

An intrinsically motivated employees tend to exhibit a greater extent to attain more goals and also have a good sense of self-control towards achieving personal and company's goals (Stayawadi & Ghosh, 2012). Therefore, it can be said that employees should be given strong feedback from the upper management in the firm to progress. Furthermore, a study concluded that recognition and two-way communication between employees and upper management would motivate to

enhance employee's intrinsic motivation (Mahazril et al., 2012). In other words, when an employee's intrinsic motivation rises, it would help the employees to stay within and attain the respective organization's objective. Thus, upper management should be responsible on how to make sure there is a continuous intrinsic motivation flow among their employees so that they would accelerate and be competitive in the market.

Intrinsic motivation would become the only functional drive of performance when one's extrinsic motivation are weak or absent (Cerasoli et al., 2014). Besides that, Lin had also suggested that an efficient staff can be received by recruiting proactive employees with a high self-esteem plus employees who are intrinsically motivated as well (Lin, 2007). Intrinsic motivation would make employees more energized and complete their jobs well which would also help in reducing work related stress (Thomas, 2000). A study in 2015 founded that intrinsic motivation among bank teller is in satisfactory state. This explained that the bank tellers agree that intrinsic motivation helps them to do their task done at workplace (Sleimi & Davut, 2015). Hasmi and authors outlined some points to have meaningful work leaders must support Malaysian bank employees in identifying internal motivating aspects of their work by placing employees in departments where they will learn the most and placing employees in positions where they will perform the best, link employee interests and personal missions with those of the company plus increase the value-added content of employees' work (Hasmi et al., 2020). By doing this in the bank, it is hoped that over time, staff will become more motivated by themselves when they feel comfortable in their surroundings. Therefore, it can be said that the

intrinsic motivation is developed within an individual without any forces from others but purely based on their own willingness.

2.3 Extrinsic Motivation

Extrinsic motivation is based on influences of the external factors towards the level of an employee's motivation (Osterloh & Frey, 2007). Extrinsic motivation is known as an activity that is carried out in order to achieve some separable outcome which is contrast with intrinsic motivation (Ryan & Deci, 2000). Moreover, extrinsic motivation is more related to attaining exterior goals (Amabile, 1993). This can be said that the individual behavior would be driven by external rewards such as money, fame and even praise. This is supported by a study mentioned that employees who are extrinsically motivated tend to have the desire to complete the task in order to get benefits such as salary and bonuses rather than work itself (Catania & Randall, 2013). Therefore, for an example, this type of motivation is definitely easier to notice where employees work for their salaries and students go to school in order to receive their certificates.

Besides, extrinsic motivation is significant for employees who are working in banking sector to achieve the organizational performance. This statement is supported by research where the bank employees would be compensated well and eventually would be working more effectively (Hasmi et al., 2020). Besides that, the same research highlighted that the management of the bank should treat their employees well by providing them a suitable environment or surrounding which would help them to strive on their job. The same study mentioned that banking industry should enforce their company policy in order to motivate them

extrinsically. Similarly, other findings stated that employers in an organization should be vigilant towards their employees' extrinsic motivation (Senol, 2011).

Interestingly, a literature found that employees in lower positions in a company tend to have extrinsic motivation more compared to higher level positions employees (Kuvaas, 2006). This can be explained by viewing that the lower-level position employees tend to have less pay which in turn explains that the need for extrinsic motivation in pay form. In other words, more form of a monetary component can increase employees from lower position to thrive. Thus, this can eventually lead to create a more extrinsically motivated and productive employee. Again, it doesn't mean that higher level position would not be more prone to extrinsic motivation, in fact they have a more balanced perception of viewing extrinsic motivation and utilizing them (Kuvaas, 2006).

In consistent with the previous studies that mentioned extrinsic motivation such as monetary and bonuses helps to rise motivation among employees in workplace (Ariely et al., 2009; Beek et al., 2012). It can be said that in this business world, employees who are extrinsically motivated would do their job better because they would receive desirable outcomes such as increase in salary, rewards, promotions and even bonuses. Plus, this concept has been popularly applied to motivate individuals in working place. Subsequently, study founded that extrinsic motivation stimulates employees to be more productive in work (Putra, Cho & Liu, 2015). One who is extrinsically motivated would continue to perform and run an action although the task might not be self-rewarding. A study in 2015 founded that extrinsic motivation among bank teller is in satisfactory state. This explained that

the bank tellers agree that extrinsic motivation helps them to do their task done at workplace (Sleimi & Davut, 2015). Thus, this type of motivation can be identified as an effective instrument for the firm to increase the employee's productivity in work settings. Malaysian banking industry managers must set a good example in the branch and offer competitive basic salary payment or modification, career advancement and incentives to draw lower-level employees to perform well in the branch to rise their extrinsic motivation (Hasmi et al., 2020). In conclusion the management's rewards programme will encourage worker cooperation in achieving the objective. By doing so, bank employees' involvement in accomplishing the goal will result in the attainment of objectivity and goal achievement will increase extrinsic motivation. Thus, extrinsic motivation is a concept that applies whenever an action is taken to achieve a distinct goal.

2.4 Motivation (Intrinsic and Extrinsic) and Turnover Intention

Intrinsic and extrinsic motivation plays a significant role in increasing or decreasing in employee's intention to leave or stay within the company. In other words, an employee's turnover intention is dependent upon their motivational level (Hussain et al., 2018). Employee who are greatly motivated tend to have less turnover intention as they are happy and comfortable with their job (Imran et al., 2017). To explain this statement further, when employee is happy and comfortable with their job, they would have a sense of loyalty towards their company (Ahmed et al., 2010). This could eventually help to explain why a highly motivated employee would less likely leave their company as they have no reason or intention to switch over to other organization. Thus, this would result in low turnover among

them. In addition, research said that employee turnover intention are the factors which are most likely to be created by employees' motivation about their work (Yamona, 2014). The findings stated that if they feel less motivated the employees become less engaged with their job and this is where there are chances for them to seek other employment. Another research examined the impact of intrinsic and extrinsic motivation among their employees and founded that decrease in motivation has the high tendency of triggering the employees to leave their company (Omolo, 2015).

Intrinsic motivation in workplace is one of the factors that influences the employee's perception to stay or leave the company. Several studies mentioned that the intrinsic motivation among bank employees is negatively correlated with turnover intentions (Kuvaas, 2006; Vansteenkiste et al., 2007). It can be said that when bank employees are internally motivated towards their job they tend to perform well and would less likely to think about quitting. This is because they might be receiving some internally driven motivation to do or complete their task which in turn helps in reducing the intention to quit the job. Again, a study highlighted that the intrinsic motivational factors have a strong influence on employee intention to leave the bank (Hussain et al., 2018). Hence, it can be said that employees who are more internally motivated would be less likely to have turnover intentions as they are being somehow intrinsically motivated.

Moving on to the ideology of extrinsic motivation, it is clearly applicable in working settings as the external forces can influence the employees as their job may look like the mainstream of income (Neely, 2007; Pullins et al., 2000). Extrinsic

motivation is significantly linked with employee's turnover intention in most of the organizations (Omonijo, Oludayo, Uche, Eche & Ohunakin, 2015). Similarly, a study had also mentioned that extrinsic motivation plays a crucial role which is connected to employee turnover intention in banking sectors (Pillai & Mathew, 2020). It can be said that rewards in form of extrinsic motivation helps the bank employees to focus on their job in order to attain more rewards plus also makes them to stay in the bank (Thomas, 2000). Not only that, a conducive working environment also helps to extrinsically motivate the bank tellers as it makes them attached to the workplace as they feel comfortable which leads to greater performance and less turnover intention among employees (Kalhor et al., 2017). In other words, if bank employees are not extrinsically motivated they might have the thought of leaving the bank. Hence, it is proposed that, there would be a link between motivation (intrinsic and extrinsic) and turnover intention among employees in banking sector in Malaysia.

2.5 Job Satisfaction

Job satisfaction is a factor that have been recognized and studied across variety of fields because of its impact on an organization's performance and the intention of employees to remain within the company. Job satisfaction is defined as the combination of physiological, psychological and environment circumstances which effects the individual to be satisfied with their work (Hoppock, 1935). Job satisfaction is referred as one's attitude and feelings towards their job. If the employee possesses positive and favorable attitude towards their work, it indicates job satisfaction among them and vice versa. Employees who are more satisfied with

their job tend to exhibit better physical and mental health (Luthans, 1993). Therefore, satisfied employees have a better health and usually would engage in work more productively.

Employees in bank would produce more profitability for the organization if they are satisfied with their job (Ravesangar & Muthuveloo, 2019). A study founded that if job satisfaction among bank employees is high, so does their psychological well-being (Parra et al., 2001). In other words, job satisfaction would exist when employees have a happy feeling after performing the task in job. So, a bank employee needs to have job satisfaction so that they will have the sincerity in doing works. Moreover, job satisfaction among banking sector employees has been often important as the employees are an important asset to organizations that will enable to sustain them and attain the company's goal as well (Bakotic, 2016; Jegan & Gnanadhas, 2011).

An employee who is satisfied would be more productive (Appelbaum & Kamal, 2001) and would also produce a higher quality of work (Tietjen & Myers, 1998). Besides that, according to a meta-analysis of case studies in 2005 mentioned that companies with satisfied workers tend to enjoy overall improved competitiveness (Garrido, Perez & Anton, 2005). Studies highlighted that to ensure employees job satisfaction as one of the most significant tasks in companies (Aydin, Sarier & Uysal, 2013; Smerek & Peterson, 2007). Surprisingly, a finding in 2016 revealed that employee's satisfaction at workplace is optimistically linked by the quantity of moment they spend in Facebook interacting with their colleagues. Furthermore, the same research founded that contract workers had the greater work

satisfaction than the full-time employees in their working place (Robertson & Kee, 2016). It can be said that contract workers might be satisfied with their employment due to the contract status with the organizations.

Interestingly, a study founded that in order to maintain an employee's job satisfaction in a longer term, it requires a careful planning (Maqbali, 2015). He further added that this type of planning needs to be supported by employees and management of a company. Plus, upper management are encouraged to implement the set of various plans in order to sustain their employees job satisfaction. Besides another study revealed that, more happiness can make workers to be satisfied with their job which had established a positive relationship with business performance (Marchand & Peckham, 2017). Again, the same study mentioned that, a highly satisfied employees can reduce in absenteeism and staff turnover rate as well in a company. Job satisfaction will exist when Malaysian bank employees feel satisfied with the results of the task they complete as part of their regular duties (Hasmi et al., 2020). Unfortunately, it wouldn't be fair to some personnel if a staff member had to shoulder too many duties. The diligent type of employee would have more jobs than ever, while those with stiff and inflexible attitudes would lose their jobs. With this situation, the skeptical employee may feel satisfied in his work, but in actuality, he was not making much of an impact on the company. Therefore, in order to be sincere in their work, bank employees need to feel a sense of job satisfaction. Hence, a good job satisfaction among employees directly plays a role on the success and growth of an organization.

2.6 Intrinsic Motivation and Job Satisfaction

The proposed study would like to use elements that contains in Herzberg's Motivator elements as intrinsic motivation. To study intrinsic motivation and extrinsic motivation as a whole is a challenging issue where it is too broad thus Herzberg identifies the elements of intrinsic motivation as 'Motivator' factors while extrinsic motivation as 'Hygiene' factors (Herzberg, 1987). Therefore, the current study would like to view 'Motivator factors' as 'Intrinsic motivation. Based on the Herzberg's Motivator and Hygiene Theory, the elements that consists in the intrinsic motivation is achievement, advancement, work itself, recognition and growth. As a support for this proposed research, these motivator factors have been used as intrinsic motivation in a study in Malaysian (Edrak et al., 2013).

Based on the McKinsey's Organizational Health Index in 2016, they found that employees who are intrinsically motivated tend to be 46% higher in job satisfaction. Employee who are high in job satisfaction tend to perform 16% better than other employees. From the data, it showed that leaders had inspire their action to employees. It is further added that, the management should have the ability to motivate their company assets (employee) so that this can generate a sense of enthusiasm. This in turn helps them to be internally motivated and leads to be highly satisfied with their job. To add more, a finding showed that intrinsic motivation has three times the impact on an employee job satisfaction level (Cho & Perry, 2011). The researcher in the study mentioned that intrinsic motivation acts as an important driving force of employee's attitudes which likely decides their satisfaction level

towards their job. The result of the study demonstrates that intrinsic motivation is substantively associated with employee's job satisfaction.

Intrinsic motivation is regarded as an engagement in employees' behavior that is inherently enjoyable and satisfying (Legault, 2016). In other words, employees' intrinsic motivation is referred as performing activities for his/her inherent satisfactions rather than for other separable consequences. From the statement above, current research is proposing that the term of intrinsic motivation and job satisfaction are being associated with each other which makes the researcher to propose job satisfaction as a mediating variable. An intrinsically motivated bank employee is influenced to act for the challenge or fun needed rather than for external prods, pressures or rewards (Ryan & Deci, 2000). Employees who are working in banks are required to be intrinsically motivated (Hasmi et al., 2020). This is because intrinsic motivation among employees would help to create a natural passion towards their daily tasks.

Furthermore, bank employees should be encouraged to energizing aspects of their work that can make them satisfied towards their work (Bowen, 2000). As an example, bank employees can be moved to other departments plus giving them the position where they would be performing the most. Besides that, linking the bank employee interests and personal mission with the bank would make the employees to be intrinsically motivated that would help them to be satisfied with their job (Bowen, 2000). Intrinsic motivation among bank employees would promote their job to be more meaningful which in turn helps them to gain meaningful knowledge and experiences and finally helps them to be satisfied with

their given job at bank. In fact, as the intrinsic motivation rises among them they would feel motivated to keep on doing the work and subsequently this leads to greater job satisfaction (Hasmi et al., 2020). Therefore, this clearly shows that when the bank employees possess a good intrinsic motivation they would eventually be satisfied with their job.

Achievement refers to an employees' ability to successfully solve their issues in a company (Ruthankoon & Ogunlana, 2003). In other words, achievement could promote a bank employee's sense of self-confidence which plays a part in their intrinsic motivation. Islam et al. (2019) stated that deadlines, time constraints and the need to produce quality work are normal in the busy work schedule of the working bank employees. In carrying out the job in banking areas, employees would need to deal with issues pertaining to their job with transparency and professional ethics. The bank employees would perceive a sense of achievement when all tasks are done and verified within the time constraints in the highly regulated work environment. Not only that, achievement was founded to be a significant satisfier for employees who works in bank (Hasmi et al, 2020) where employees job satisfaction is increased when their level of achievement is fulfilled (Savery, 1996). From here, it can be said that achievement is a component of intrinsic motivation as an employee would have an inner drive to attain certain achievement. Plus, job satisfaction is said to increase as the intrinsic motivation increases as well.

Advancement means that an opportunity for promotions or rise in the job status (Ruthankoon & Ogunlana, 2003). In other words, advancement is known as

an employee's perception that the job they hold would bring about certain advancement in their career (Woodruffe, 2006). It can be said that once a bank employee is internally motivated they would perceive that there should be an advancement needed and felt it is worth to be in the bank. The employees in bank would feel satisfied when there is possibility of career advancement. Not only that, lack of progression in a bank will adversely affect how the employees feel about the work (Islam et al., 2019). Fogarty (1994) stated that employees in bank would generally be more likely to hold on to their work when the chance to advance in their career is present in their company. Furthermore, Ruthankoon and Ogunlana (2003) also mentioned that advancement is a satisfier which influences a working bank employees' level of job satisfaction. Again, advancement is viewed as a component of intrinsic motivation that drives an employee to advance in their job to achieve success which in turn helps to keep them satisfied with their job.

Next, the work itself here indicates tasks related to an employees' work on the way it is designed (Hackman & Lawler, 1971). A study stated that most of the employees from banking sectors would either categorize their job as interesting, challenging, self-actualizing, boring and even confusing (Ruthankoon & Ogunlana, 2003). Further study done by Smerek and Peterson (2007), revealed that work itself is the most important factor in relation to a bank employees' job satisfaction. Not only that, bank employees are said to less satisfied when faced with routine jobs of more complex challenge (Hasmi et al, 2020). Additionally, it was founded that there was a shift in the trend since the 1980s where most of the employees wanted an interesting work and not a job just to earn a living. In fact, it is interesting that work

itself is seen upon as a significant internally driven motivating factor which leads to job satisfaction among bank employees (Smerek & Peterson, 2007). Hence, the work itself is driven from an individual's internal motivation for them to be satisfied with their job in bank.

Furthermore, research by Ruthankoon and Ogunlana's (2003) mentioned that there are positive and negative recognition. The positive recognition would be in the form of appreciations or even words of praise from their bank managers and peers whereas negative recognition will only result in bringing number of complains and ignorance from their managers and peers as well. Study said that when an employee from banking sector were recognized for their job and their effort accordingly, it would eventually lead to a positive attitude or feeling such as job satisfaction (Hasmi et al, 2020). Again, a study was done among managers in bank revealed that when they are praised for their achievements, it would subsequently increase their sense of value which in turn make the managers to be more stimulated to do achievements and finally make them feel satisfied with the bank that they are attached to (Danish & Usman, 2010; Tausif, 2012). From here, it can be said that achievement is driven as an intrinsic motivation for them to achieve something related to job which also helps in promoting job satisfaction among employees in bank.

Growth as one type of internal factor refers not only in terms of climbing up the career ladder but also in learning new skills and techniques too (Ruthankoon & Ogunlana, 2003). The knowledge and skills required by an average employee in banks may include communication skills, interpersonal skills, general business

knowledge, accounting knowledge, problem solving skills, information technology, and computer skills (Palmer, Ziegenfuss & Pinsker, 2004). Moreover, it has become a requirement by companies globally that workers from all sectors in a company should possess various hard and soft skills (Hicks, Bagg, Doyle & Young, 2007). Study by Islam et al. (2019) revealed that generally bank employees would feel contented when exposed to formal learning like an in-house training. Not only that, the same study concluded that when a firm executes successful learning culture as perceived by the employees where the level of job satisfaction would rise as well. Therefore, it can be said that growth is a part of intrinsic motivation which drives the employees to attain their target and it eventually leads to greater job satisfaction.

2.7 Extrinsic Motivation and Job Satisfaction

Proposed study would like to view 'Hygiene factors' as 'Extrinsic motivation' based on the Herzberg's Motivator and Hygiene Theory. The elements that consist in the extrinsic motivation is company policy, salary, work security, work conditions, relationship of coworker and relationship of supervisor (Herzberg, 1987). Again, as a support for this proposed research, these hygiene factors have been used as extrinsic motivation in a study in Malaysian (Edrak et al., 2013).

Study on identifying the relationship between extrinsic motivation and job satisfaction had been founded to have a significant positive association. The research further indicates that when extrinsic motivation increases so does the job satisfaction as well (Stringer et al., 2011). Stringer and authors stated that extrinsic rewards are tangible and quantifiable where actions are rewarded so this eventually

triggers an employees' actions and performance. This subsequently drives the employees to put effort in order to attain something in return where this could promote greater job satisfaction in their job. From here it can be said that, pay in a form of rewards is seen as a powerful lever to influence extrinsic motivation among employees which can help to boost their job satisfaction. Furthermore, an interesting finding from a case study revealed that around half of the employees in retail had ranked extrinsic motivation as of high importance that helps them to be satisfied with their tasks. Employees who work in a retail outlet tend to have minimum pay which is a norm for them (Stringer et al., 2011). In fact, it is surprising that they are being highly extrinsically motivated and being satisfied with their work too. This can be said that they might seek for other form of extrinsic motion rather in pay form. Therefore, this shows that extrinsic motivation could play a significant role on enhancing job satisfaction.

Extrinsic motivation is regarded as an engagement in employees' behavior that is extrinsically enjoyable and satisfying (Legault, 2016). In other words, employees' extrinsic motivation is referred as performing activities for his/her external satisfactions to attain some separable outcome. An extrinsically motivated bank employees would be involved in operant conditioning which is when he/she would be conditioned to behave in a certain way due to a reward or outcome (Ryan & Deci, 2000). Study reveals that extrinsic motivation is significant for bank employees on achieving rewards based on their performance (Hasmi et al., 2020). Rewarding is seen as a form of motivation for the banking sector employees externally to perform more in their work which helps them to keep satisfied with

their job (Bowen, 2000). This study also stated that a reward actually has the power to compensate as well as to punish the bank employees. Again, the study found that rewarding the bank employees would make them to be extrinsically motivated which in turn helps to increase their job satisfaction.

Besides that, it was found that bank employee's extrinsic motivation was also associated with the human performance technology. (Hasmi et al., 2020). The term human performance technology is a form of practice on striving to improve human performance in the workplace. In other words, this human performance technology can be described as technology or device that have been introduced to make the employees daily task easy subsequently helps in their job satisfaction (Hasmi et al., 2020). So, in banking context, the continuous upgrade of the system to have a comfortable working system is seen as an external motivation for bank employees to work comfortably which in turn increases their job satisfaction in workplace. Thus, it depicts that when the bank employees are being extrinsically motivated, they would be satisfied with their job.

An organization's policies can either make working life easier or tedious which would certainly impact among bank employee's feelings towards work (Ruthankoon & Ogunlana, 2003). Company policy can be said to be relatable to extrinsic motivation as it plays a role among the bank employees' perception to perform their job (Hasmi et al, 2020). In other words, it can be said that, the company policy can drive the bank employees to be extrinsically motivated to work there. Additionally, when a bank puts forth or enforces many policies and procedures, it would affect the bank employees' job satisfaction negatively and vice

versa (Islam et al., 2019). Not only that, policies and procedures do seem to have an effect on bank manager's job satisfaction (Danish & Usman, 2010). Moreover, favorable policies in relation to performance, communication, as well as job process had been found that there is a positive impact on bank employees' job satisfaction (Ruthankoon & Ogunlana, 2003). From here, it can be said that company policy acts as a part of extrinsic motivation that influence an employee to do work which in turn plays a role in their job satisfaction as well.

The salary and other fringe benefits are given to working employees in return for their contributions. Salary can be seen as a form of extrinsic motivation as it directly influences the bank employee to thrive towards attaining it (Hasmi et al, 2020). It can be said that, an employee would be extrinsically driven in order to attain the salary continuously to live a comfort life. Besides that, various amount of research had indicated that salary plays a crucial role in bank employees' job satisfaction. Studies by Ruthankoon and Ogunlana (2003), Smerek and Peterson (2007) had showed a positive association between employee salary and job satisfaction among employees in bank sectors. If the bank employees perceive that income given is enough or more than enough this would subsequently lead to job satisfaction (Hasmi et al, 2020). In fact, it is also crucial to note that satisfaction with salary can differ across age group, income level and even career stages as well (Tan & Waheed, 2011). Thus, it can be said that salary is an element of extrinsic motivation for bank employee to receive something in return that plays a role on their job satisfaction.

Moreover, work security is emerged as a significant factor for all employees from different sectors in the 1990s. This is said as the economic downturn and rise of competitiveness had result to many companies on taking various cost cutting measures (Wiley, 1997). Studies had stated that work security as an important element of extrinsic motivation among the employees in bank (Rani et al., 2018; Hashmi et al., 2020). Interestingly, all the employees across different sectors had ranked work security as the fourth most important factors in Malaysia (Islam & Ismail, 2008). A good work security can make the employees from bank to feel extrinsically driven which helps them to perform the work well at workplace (Islam et al., 2019). When banking sector employees are positively attached to their firm's work security, this would lead to greater satisfaction among them which in turn benefits the bank (Danish & Usman, 2010; Tausif, 2012). On the other hand, work insecurity has been found to be negatively correlated with job satisfaction among banking employees (Bontis & Serenko, 2007). Hence, work security is said to be a part of employee's extrinsic motivation that enables them to thrive towards achieving target which also has a link in job satisfaction.

Next, working condition refers to the various aspects of the workplace like the surroundings facilities, brightness, temperature, ventilation, and also the overall working environment (Ruthankoon & Ogunlana, 2003). Maintaining a good working environment will be pleasing to all employees especially in a stressful event or pressuring job environment (Woodruffe, 2006). Besides that, a good and conducive working environment has been rated as one of the vital factors which leads to job satisfaction (Islam & Ismail, 2008). Furthermore, study by the

Newsham, Brand, Donnelly, Veitch, Aries, and Charles (2009) founded that the work environment correlates positively with employees' job satisfaction in bank employees. Plus, it was further explained by Islam et al. (2019) that working conditions is seen as a benefit/reward by the employees in banking field. In other words, it can be said that when the bank provides a working environment which is conducive for the employees it would be able to incite a sense of being externally driven which in turn helps in rising satisfaction among the employees.

In addition, employees would be more likely to be committed and remain in the bank if there is a good relationship among their coworkers (Hashmi et al., 2020). A study in 2007 had categorized coworker relationship into three categories where the first is known as information coworker relationship. It means that the closeness among the coworkers is only based on sharing information pertaining to work within the firm. Then, the second category of coworker relationship is the collegial coworker relationship which means there is more cohesiveness in this relationship. This would eventually lead to discussion on matters not only related to job but also on personal side such as families. The last one is known as the special coworker who is in intimate relationship where they would be discussing their personal matters like aims, target, hopes and even dreams (Peroune, 2007). Based on the Herzberg (1987) the researcher founded that good relationship with coworkers would keep employees motivated and satisfied with their jobs. Additionally, number of studies had mentioned that relationship with coworkers act as significant element of extrinsic motivation among the employees in bank (Rani et al., 2018; Hashmi et al., 2020). Therefore, relationship between coworkers tend

to act as a tool that makes the employees to be extrinsically motivated to do work and in result plays a role in their job satisfaction in workplace.

Moving on to the final element of extrinsic motivation is known to be the relationship between supervisor in workplace (Herzberg, 1987). This statement is further been supported by a research that claims that supervisory relationship is relatable to extrinsic motivation as it plays a role among the bank employees' perception to perform their job (Hasmi et al., 2020). Not only that, a good supervisory relationship had been found to have a profound influence on bank employees' well-being as well (Islam et al., 2019). Besides that, relationship with supervisor can be perceived as how the supervisor is being supportive towards the employees. Studies had founded that a healthy interpersonal relationship with their supervisor enables a greater and positive contribution to job satisfaction (Ruthankoon & Ogunlana, 2003; Smerek & Peterson, 2007). Similarly, study by Smerek & Peterson (2007) found that an effective supervisor can significantly promote banking sector employees' job satisfaction. On other hand, Bontis and Serenko (2007) illustrated that the C quality of supervision of supervisors would significantly reduce bank employees' job satisfaction.

2.8 Job Satisfaction and Turnover Intention

The significance of employees' job satisfaction towards organization should not be ignored as it may hinder the achievement of goals as well as loyalty towards the organization (Chang & Lee, 2007). The link between job satisfaction and employees' turnover intention has been examined in many research studies (Mobley, Horner, & Hollingsworth, 1978; Lachman & Aranya, 1986; Paille, 2011;

Thompson & Terpening, 1983). Besides that, turnover intention is a cognitive process of purposeful thought by individual employees in leaving the organization that they are currently attached to (Guchait & Cho, 2010). These intentional thought on leaving the organization should not be taken lightly as it does lead to active job search behavior which will ultimately lead to turnover (Kennedy, Holt, Ward & Rehg, 2002). Various studies have indicated that the lack of job satisfaction does contribute to intention to leave which will eventually lead to actual behavior of leaving the organization (Lachman & Aranya, 1986; Arnold & Davey, 1999; Chandrashekar, et al., 2000).

Interestingly, a finding revealed that the senior manager's satisfaction was positively related to their employee's satisfaction. This in turn showed a positive correlation with employee's intentions to stay in the organization. It can be said that apart being satisfied with their job, a good and satisfied relationship between upper position helps the employees to have low turnover intention (Alam & Asim, 2019). Besides a study in bank sector founded that, their staff's turnover intention reduces when they are satisfied with their culture. It can be said that an agreeable and pleasant bank culture makes them to feel joy towards their work-related task which in turn boost their satisfaction level (Islam et al., 2013). The study also added that when bank employees are attached to their bank culture it would create high job satisfaction among them and less likely to make them to leave the bank. Hence, a satisfied bank employee would be more likely to remain in their organization.

This then has a damaging effect on organization such as decline in work quality as well as a negative and contagious effect on other employees (Krausz,

Yaakovovitz, Bizman & Caspi, 1999; Krishnan & Singh, 2010). Krishnan and Singh (2010) mentioned that bank employees who are planning to leave tend to complain more, being less participative in work environment. The bank employees might complain when the job is tiring due to long working hours which eventually makes them to less participate in workplace which in turn causes less job satisfaction (Chienwaltanasook & Jermstittiparsert, 2019). Plus, bank industry would face a high cost of replacement (recruitment and learning costs) while facing with a high turnover rate as well (Udechukwu, 2009). Replacing managerial position in bank is challenging as it requires specific knowledge on the banking expertise thus replacing would not be easy for this sector (Osakwe, 2014). Besides that, study in 2014 had founded that job satisfaction had significantly predicted employee's intention to leave among commercial bank employees where study stated that the greater the job satisfaction the lower the turnover intention among them. This is due to some bank employees were asked to do even sales and this makes them to stay up late to which in turn disrupt their satisfaction towards job (Wang et al., 2014). Therefore, from here it can be said that if bank employees' job satisfaction is not high as it may trigger them to leave the bank.

2.9 The mediating effect of Job Satisfaction

A number of studies have confirmed that employees' low job satisfaction increase their desirability to leave and thereby leads to a greater intent to leave (Huang et al., 2017; Zeffane & Melhem, 2017). With regard to its potential influence on organizations, job satisfaction generally has played a significant role in the decision of employees' intention to quit, because it has been one of the "most

critical predictors of turnover intention” (Choi & Chiu, 2017). To be specific, Khan and Aleem (2014) identified that job satisfaction was affected by salary, promotion opportunities, job security, job demands and even motivation thus, resulted in negative influences on an employee’s intention to leave the job. Obviously, employees will tend to change jobs when they are less satisfied with the present jobs.

In organizational level, the job satisfaction is closely related to the degree of turnover intention (Wright & Bonett, 2007) while for the individual level, some research revealed that job satisfaction had a positive relationship with individual motivation but also has a negative relationship with turnover intention (Christian et al., 2011; Zalewska, 2011). Study mentioned that an employee with high motivation is expected to experience a high job satisfaction which in turn results in lower turnover intention (Vandenabeele, 2009). High or low of job satisfaction could increase/decrease employees’ motivation which in turn can again rise/reduce turnover intention. From here, it can be seen that job satisfaction mediates on both motivation (intrinsic and extrinsic) and turnover intention.

Recently a study mentioned that motivation might influence the employees’ turnover intention through job satisfaction as previous study has shown that job satisfaction is an important factor which directly affects turnover intention of the employees (Gan et al., 2020). Again, the same research stated that job satisfaction may act as a possible mediating variable in the link. This implies intrinsic and extrinsic motivation can only influence turnover intention indirectly through job satisfaction of employees in the workplace. In addition, another study also revealed

that employee's job motivation is inversely associated with turnover intention and that job satisfaction mediates the magnitude of this relationship (Medina & Elizabeth, 2013). Furthermore, theories also propositioned the mediating role of job satisfaction on the path of motivation and turnover intention. According to Herzberg's motivator and hygiene theory, it can be used to support the idea that the job satisfaction factor could mediate the relationship of both motivation and turnover intention among working employees. As proved in past studies and supported by theory, job satisfaction should work as a mediator instead of a moderator.

Similarly, research found that high motivation and high job satisfaction could easily lead to lower employee's intention to leave (Angelo & Supartha, 2020). Thus, this study also further supports that job satisfaction act as a significant mediator and one of the important predictors of turnover intention (Rani et al., 2018). This can be explained by viewing that high motivation can create passion among employees to push themselves to perform well which in turn makes them to feel happy with their work and helps promote greater job satisfaction (Hasmi et al., 2020). When an employee is being satisfied with their job they tend to be actively participating and tend to complaint less towards their job and it eventually leads to the thought to stay within their company (Krishnan & Singh, 2010). Not only that, a study supports that using job satisfaction could be useful when it comes to do practical implication of a research (David, 2011). Hence, job satisfaction is proposed as a mediator variable as per the objective of the proposed research.

2.10 Theoretical Framework

After reviewing few relevant theories, this study has applied the Herzberg's motivator-hygiene theory to support current research framework. Herzberg's theory has been widely studied in the era of modernization (Ruthankoon & Ogunlana, 2003; Tan & Waheed, 2011). Although Herzberg's research was conducted in the 1950s to 1990s, it has contributed significantly to define and explain the variables of motivation, job satisfaction and turnover intention. Herzberg's motivation- hygiene theory propositioned that motivator factors can associate with job satisfaction in positive way while job motivation may directly or indirectly affect the worker's turnover intention (Chiat & Panatik, 2019). Herzberg's motivation- hygiene theory provides an explanation on the motivations which is divided into two major part which are the motivator factors (intrinsic motivation) and the hygiene factors (extrinsic to work). Herzberg claimed that job satisfaction is caused by employees' intrinsic and extrinsic motivation in work settings. Intrinsic motivation may intrinsically motivate the workers to feel satisfied and perform better in the workplace while extrinsic factors as the hygiene factors is important to be available in the working place to avoid job dissatisfaction of workers. As employees are attaining more motivation in a form of the motivator and hygiene factors that is available in a workplace, this would significantly increase their job satisfaction. For those employees with drained motivation in their work, they would tend to spend less of job-related contribution which eventually affect their satisfaction level to drop. Where employee's motivation level determines their satisfaction towards their job. Consequently, when employees

failed to maintain their job satisfaction it can develop into creating unpleasant outcome such as intention to leave. This is due to the consequent of reduced job satisfaction among employees. This is because when their expectation does not meet, it would lessen their job satisfaction which forces the employees to give up on their jobs. Furthermore, motivation is also linked with turnover intention outcome as well. Thus, employees would tend to give up on their jobs when they are lesser motivation with their jobs. Therefore, from the explanation above, it can be drawn out that job satisfaction could be a mediating variable between motivation (intrinsic and extrinsic) and turnover intention.

CHAPTER 3.0

METHODOLOGY

3.1 Research Design

Research design is a foundation which is used in order to get the answers to the research questions (Churchill & Iacobucci, 2005). This research is a quantitative study to examine the association between the variables, specifically intrinsic motivation, extrinsic motivation, job satisfaction and turnover intention. Quantitative study design had been chosen as to analyze data by using numerical comparison and statistical inferences to generalize the findings to selected population. A quantitative study utilizes the statistical analysis to generalize the findings of the population (Willing, 2019). Moreover, this study is a cross-sectional design study as the participants responses had been collected just once.

3.2 Sampling Method

This study is a non-probability sampling method known as the purposive sampling. Purposive sampling method has been used as researcher had targeted few inclusion criteria for the respondents. This method is used as the researcher would like to focus on the respondents with specific criteria. The main reason of selecting purposive sampling is to focus on a particular characteristic of a population. In this case, current research had focused among employees in banking sector only. Besides that, purposive sampling is an efficient and practical tool which can be more effective (Tongco, 2007). Benefit of using the purposive sampling is that it can provide scholars with justification to make generalizations from the

collected sample that is being examined whether the generalizations are logical, analytical and theoretical in nature (Sharma, 2017). Plus, purposive sampling is widely applied to focus on the respondents with specific characteristic which would accommodate the research (Etikan, Musa & Alkassim, 2016).

Sampling criteria discusses the requirements were needed for participants in this research. Besides that, sampling criteria are also important and essential for any study as it enables to reduce bias result. Next, inclusion criteria are defined as the important requirements that the respondents must acquire so that the researcher can fulfil the needs of research questions (Patino & Ferreira, 2018). Bank employees consist of bank tellers, loan and mortgage officers, bank/branch managers, credit analyst and even office/administrative staff. It can be said that employees from banking sector employs many various levels of positions based on their responsibility of the position. The first criterion was set for this study to the employees is that they work in local or international banks with age range from 25 to 60 years old in Malaysia. Secondly, this research was open for those employees who worked in the banks for minimum 1-year full time (Medina, 2020). Whereas the exclusion criteria for this study was the employees who are working there as part time. Part time employees has been excluded in this research. Exclusion criteria is used to determine participants that will not be included or will have to withdraw from study after being included (Neil, 2010). Participants from other countries such as foreigners has been excluded from the study as well. This is said as this study would be based on the Malaysian context. Plus, respondents from other industries such as manufacturing, transportation and others were excluded.

3.3 Sample Size

Taro Yamane (1967)'s table was used to determine the required sample size to be a representative of the population. Yamane (1967)'s equation was selected as it is claimed to be one of the common tools for sample size calculation for calculating minimum sample size required for finite population (Sutanapong & Louangrath, 2015). Moreover, Taro Yamane's formula could determine the correct sample size as well as its suitability for survey research (Uakarn et al., 2021). According to Bank Negara Malaysia (2018), there is a total of 119,906 employees in banking industry. This was the latest data and the most recent one that have been given by the Bank Negara Malaysia. Therefore, based on the Yamane (1967) table, if the population size is 100,000 and above then the sample size was 400. Below is the written form of Taro Yamane's formula for references.

$$\begin{aligned}
 n &= \frac{N}{1 + N(e)^2} \\
 &= \frac{119906}{1 + 119906(.05)^2} \\
 &= 398.66 \\
 &= 400 \text{ participants}
 \end{aligned}$$

Where,

n = sample size

N = population size

e = sampling error

*95% confidence level and $p = .05$ are assumed

3.4 Instruments

There were four sections in the questionnaire which helped in gathering information regarding participants' demographic data, intrinsic motivation, extrinsic motivation, job satisfaction and turnover intention. Some of the demographic variables were set as the controlled variables in inferential analysis such as age, gender, marital status, education level and working experience (Choong et al., 2013; Emiroglu & Tanriverdi, 2015). Past research found that older bank employees who are in the age groups of 45 years old and over tend to have a lower turnover intention compared to younger aged bank employees (Emiroglu et al., 2015). While the same study revealed that female bank employees have a higher turnover intention compared to male bank employees. This can be explained as the responsibilities and roles assumed for women among their families. Besides that, a higher intention to quit the company was showed by the single status bank employees whereas married employees tend to have a lower turnover intention as they committed with their family financial obligations (Choong et al., 2013). Additionally, the same study found that turnover intention differs across education levels too. It was concluded that bank employee those with a higher education level tend to have high turnover intention as they have more expectation compared to lower-level education employees. Not only that, further a finding supported that bank employee who have longer working experience tend to build some strong interpersonal connection with the company which leads to lower intention to leave (Emiroglu et al., 2015).

3.4.1 Intrinsic motivation. Intrinsic Motivation Scale was created by Ewen et al., (1966). Herzberg's Motivator factors are used to measure employee's intrinsic motivation. According to the Herzberg's Motivator and Hygiene Theory, in the component of motivator consists of achievement, advancement, work itself, recognition & growth. However, the questionnaires are not developed by the originator of this theory as he only designed it. Hence, these variables were created by group of researchers that includes all the elements of intrinsic motivation. Besides that, this questionnaire has also been used in a study in 2011 on the Malaysian retail industry and in Ireland among Irish Accountants and American Engineers (Hong & Waheed, 2011; Ghanbahadur, 2014). Participants were required to answer the items on five-point *Likert scale* ranging from '1 (*strongly disagree*); 2 (*disagree*); 3 (*neither agree nor disagree*); 4 (*agree*); 5 (*strongly agree*)' which consists of 14 items. The example of items were 'I will choose career advancement rather than monetary incentives' and 'I feel appreciated when I achieve or complete a task'. Higher total score indicate that the participants are highly intrinsically motivated in their workplace. Moreover, the scale had a Cronbach alpha of .86 with good validity to which the scores actually represent the variable they are intended to (Ghanbahadur, 2014).

3.4.2 Extrinsic motivation. Extrinsic Motivation Scale was created by Ewen et al., (1966). Herzberg's Hygiene factors are used to measure employee's extrinsic motivation. According to the Herzberg's Motivator and Hygiene Theory, in the component of hygiene consists of company policy, salary, work security, work condition, relationship of coworker & relationship of supervisor. However, the

questionnaires are not developed by the originator of this theory as he only designed it. Hence, these variables were created by group of researchers that includes all the elements of extrinsic motivation. Besides that, this questionnaire has also been used in a study in 2011 on the Malaysian retail industry and study in Ireland among Irish Accountants and American Engineers (Hong & Waheed, 2011; Ghanbahadur, 2014). Participants were required to answer the items on five-point *Likert scale* ranging from '1 (*strongly disagree*); 2 (*disagree*); 3 (*neither agree nor disagree*); 4 (*agree*); 5 (*strongly agree*)' which consists of 16 items. The example of items were 'I feel satisfied because of the comfort I am provided at work' and 'I am encouraged to work harder because of my salary'. Higher total score indicate that the participants are highly extrinsically motivated in their workplace. Moreover, the scale had a Cronbach alpha of .89 with good validity to which the scores actually represent the variable they are intended to (Ghanbahadur, 2014).

3.4.3 Job satisfaction. The 6 items Job Satisfaction Scale by Agho, Price and Mueller (1993) and been used to measure employee's satisfaction towards their job. Plus, the participants were required to answer the items on a five-*Likert scale* ranging from '1 (*strongly disagree*); 2 (*disagree*); 3 (*neither agree nor disagree*); 4 (*agree*); 5 (*strongly agree*)'. Moving on to the example of items, 'I feel fairly well satisfied with my job', 'I like my job better than the average worker does' and 'Most days I am enthusiastic about my work'. Moreover, item number one 'I am often bored with my job' is a reverse coded item. The scoring for this scale is where the respondents may get scores ranging from 6 to 30. Hence, a higher total score indicates higher level of job satisfaction among the employees. Additionally, the

scale had a coefficient alpha ranging from .83 to .90 with an adequate validity as well (Agho, et al 1993).

3.4.4 Turnover intention. Turnover Intention Scale (TIS) is developed by Dysvik and Kuvaas in 2010 which consist of 5 items has been used to measure the intention of turnover among the employees. Plus, the respondents were required to answer the items on a five-point *Likert scale* ranging from '1 (*strongly disagree*); 2 (*disagree*); 3 (*neither agree nor disagree*); 4 (*agree*); 5 (*strongly agree*)'. The example of items was 'I often think about quitting my present job', 'I will probability look for a new job in the next year' and 'I would likely actively look for new job within the next 3 years'. Furthermore, the scoring for the TIS had been calculated by using the average score of all 5 items. Moreover, Dysvik and Kuvaas (2010) reported evidence of the construct validity and internal consistency reliability of the scale. Plus, the Cronbach alpha of the scale is .90 (Dysvik & Kuvaas, 2010).

3.5 Ethical Approval

Firstly, researcher had received the permission to use the instruments from the authors. Then, ethical approval (Re:U/SERC/171/2021) was obtained from the Scientific and Ethical Review Committee of Universiti Tunku Abdul Rahman (UTAR). The respondent was provided with an information sheet in the online survey indicating the objective of this study, the approximate duration needed to answer the survey, the private and confidentiality information and researcher's email address to contact plus the voluntary acceptance to answer the questionnaire as well.

3.6 Procedure

Researcher used online survey method to collect responses. Once the data had been collected, it has then been analyzed using the IBM Statistical Package for the Social Science (SPSS) version 26. It would help in saving energy and resources (Daniel, 2016). Survey allows the collection of data directly from respondents involved by using set of questions. Distributing questionnaire is cost effective and it is an easy approach for data collection and to analyze using statistical methods (Queiros, Faria & Almeida, 2017). As this study aimed to recruit bank employees who are adults and most of them can answer questions independently, as well as considering their busy work schedule, so self-administered survey might be the most suitable method to collect the responses from this group of respondents. Even though there are no sensitive questions in this survey form, however, some people might choose not to answer questions about their job conditions such as job satisfaction and turnover intention face-to-face. Thus, the anonymous survey form that did not require any personal information as well as cannot identify individual might be most suitable tool to collect the responses. The name list of all banks obtained from the Bank Negara Malaysia (2018) had been gathered to contact the headquarters in order to get consent from HR to distribute the link. Then, questionnaires had been sent through the created link for the participants to provide their responses where Qualtrics was used to collect data. The content of the survey was covered with four sections such as participants demographics and questionnaires that measure the variables of current study. The questionnaire was included with a consent form to receive approval from the participants before

answering it. Furthermore, all the information regarding the respondents has been kept confidential and had remained anonymous to protect their identities.

3.7 Data Analysis

SPSS 26.0 was used to analyze the respondents' demographic information, descriptive statistic such as mean and standard deviation. Data has then been tested for normality and if the assumptions are normally distributed. Pearson correlation analysis has been used as a statistical analysis method to determine the correlation between independent and dependent variables. Moreover, PROCESS macro developed by Andrew Hayes has been used to study more on the mediation effect. Plus, it is said that PROCESS macro is a tool which can be used in SPSS software to conduct and help interpret complex analysis such as the mediation (Hayes, 2013). Current study would like to report the correlation between the selected variables, as it would be useful for us to determine the prevalence and relationships among variables and to forecast events based on current data and knowledge. It is common to report correlations alongside whichever estimates the mediation effects of research (Oddson, 2023). To add on, process macro mediation results provide researchers with separate components such as indirect effects and direct effects, which would state the same information as linear regression models, though probably with slightly different coefficients and p-values due to differences in calculation (Hohjin, 2021). Hence, the current study reported the correlation analysis before the mediation testing.

3.8 Pilot Study

Pilot study was carried out in order to evaluate the reliability of the measures. A researcher stated that it is significant to assess the reliability of the questionnaire with the chosen sample as the reliability of a scale may change based on the sample (Pallant, 2011). Furthermore, sample size of a pilot study should be 10% of the respondents for the actual study (Connelly, 2008). Thus, the pilot study of this research consists of 40 respondents as the sample size of the actual study is 400. The questionnaires were circulated via e-mail to 40 bank employees from Agro Bank in Bayan Baru, Penang. Thus, Agro Bank in Bayan Baru was excluded from real data collection. Cronbach's alpha was determined to identify the reliability of intrinsic motivation, extrinsic motivation, job satisfaction and turnover intention scales. Cronbach's α of above .70 has good and high reliability whereby based on the results it was found that all the questionnaires above had a reliability of .70 which also shows that they are highly reliable. With that, the measurements of this study can be concluded are reliable to be used in the Malaysian context. Hence, Table 1 illustrates the Cronbach's alpha of pilot and actual study of this research.

Table 1

Reliability of the Scales

Scales	No of items	Pilot study (N = 40)	Real study (N = 400)
Intrinsic Motivation Scale	14	.93	.94

Extrinsic Motivation Scale	16	.90	.93
Job Satisfaction Scale	6	.73	.79
Turnover Intention Scale	5	.85	.91

3.9 Participants

Table 3 illustrates the descriptive information of the respondents in the present research. 400 employees ages ranged from 25 to 60 have participated in this research. There were 278 respondents with ages ranged from 25 to 35 (69.50%), 77 respondents with ages ranged from 36 to 45 (19.25%), 36 respondents with ages ranged from 46 to 55 (9.00%) and 9 respondents ages ranged from 56 to 60 (2.25%). The mean age of the respondents was 33.73 years old ($SD = 7.84$). Moreover, there were 155 male (38.80%) and 245 female (61.30%) respondents who participated in this study. In addition, most of the respondents in this study were 203 of Malays (50.70%), followed by 102 of Indians (25.50%), 87 of Chinese (21.80%) and 8 of other races (2.00%). As for the marital status, 245 of them were married (61.30%), followed by 153 of them were single (38.30%) and 2 were divorced (.50%).

Besides that, there were 7 types of positions held by the participated bank employees for this research. For their highest education level, 37 of the respondents had Secondary school/ SPM (9.25%), 51 of them had Foundation/STPM (12.75%), 223 of them had Bachelor Degree (55.75%), 21 of the respondents had Master Degree (5.25%), only 3 of them had PhD (0.75%) and followed by 65 of them had Diploma (16.25%). As for the working experience in the current organization, the respondents had 1 to 10 years of experience (64.50%), 11 to 20 years (25.40%), 21

to 30 years (6.80%), 31 to 40 years (3.30%) and more than 40 years (0.50%). Moving on to the bank employee's pay per month, the respondents earned in B40 category were 245 (61.25%), and 131 of them were from M40 category (32.75%) and followed by 24 of the participants were from T20 category (6.00%). In addition, most of the participants, 154 were from Penang (38.50%), 100 of them were from Selangor (25.00%), 67 of them were from Kuala Lumpur (16.75%), 46 of them were from Perak (11.50%), 11 of them were from Wilayah Persekutuan (2.75%), 9 of them were from Kedah (2.25%), 5 of them were from Johor (1.25%) and followed by 4 respondents from Negeri Sembilan (1.00%) and 4 more from Sarawak (1.00%).

Table 2

Demographic Information of Respondents (N = 400)

		N	%	M	SD	Min	Max
Age				33.73	7.84	25	60
	25-35	278	69.50				
	36-45	77	19.25				
	46-55	36	9.00				
	56-60	9	2.25				
Gender							
	Male	155	38.80				
	Female	245	61.30				
Race							
	Malay	203	50.70				
	Chinese	87	21.80				
	Indian	102	25.50				
	Others	8	2.00				

Marital Status			
	Single	153	38.30
	Married	245	61.30
	Divorced	2	.50
Education			
	Secondary School/SPM	37	9.25
	Foundation/STPM	51	12.75
	Diploma	65	16.25
	Bachelor Degree	223	55.75
	Master Degree	21	5.25
	PhD	3	.75
Working Experience			
	1-10 years	257	64.50
	11-20 years	101	25.40
	21-30 years	27	6.80
	31-40 years	13	3.30
	More than 40 years	2	.50
Income Classification			
	B40 (< RM 2500 - 4849)	245	61.25
	M40 (RM 4850 - 5879)	131	32.75
	T20 (RM 5880 - >15039)	24	6.00
State			
	Penang	154	38.50
	Selangor	100	25.00

	Kuala Lumpur	67	16.75
	Perak	46	11.50
	Wilayah Persekutuan	11	2.75
	Kedah	9	2.25
	Johor	5	1.25
	Negeri Sembilan	4	1.00
	Sarawak	4	1.00
Job Position			
	Banker	123	30.75
	Bank Teller	110	27.50
	Credit Analyst	27	6.75
	Financial Advisor	17	4.25
	Internal Auditor	30	7.50
	Loan Processor	15	3.75
	Mortgage Consultant	78	19.50

Note. n = Number, % = Percentage, M = Mean, SD = Standard Deviation, Min = Minimum, Max = Maximum.

CHAPTER 4.0

RESULTS

4.1 Normality Test

To evaluate the normality, skewness and kurtosis were used. Researchers claimed that variables show a normal univariate distribution if the skewness and kurtosis values are in between -2 and 2 (George & Mallery, 2010). Skewness and kurtosis values for all variables in this present study are within the range which is between -2 and 2. Furthermore, a bell-shaped histogram was obtained as it was normally distributed plus the normal Q-Q plot illustrated that the observed value for each score was normally distributed as well as it was near to the straight line. (Attached in the Appendices)

Table 3

Skewness and Kurtosis

Variables	Skewness	Kurtosis
Intrinsic Motivation	-.40	.12
Extrinsic Motivation	-.37	.44
Job Satisfaction	-.85	1.83
Turnover Intention	.06	-.87

4.2 Descriptive Statistics of Variables

Table 4 below illustrates the descriptive statistic of intrinsic motivation, extrinsic motivation, job satisfaction and turnover intention variables. Mean, standard deviation, minimum and maximum were reported respectively. For

intrinsic motivation scale and extrinsic motivation scale, the scoring is interpreted as higher scores indicates that the bank employees are highly intrinsically and extrinsically motivated in their workplace. Likewise, job satisfaction scale which points out higher score shows higher level of job satisfaction among the employees. Followed by the scoring for the turnover intention scale is calculated by using the average score of all the 5 items.

Table 4

Mean and Standard Deviation

Variables	Mean	Standard Deviation	Min	Max
Intrinsic Motivation	57.88	8.36	23.00	70.00
Extrinsic Motivation	65.65	8.40	29.00	80.00
Job Satisfaction	22.11	3.62	6.00	30.00
Turnover Intention	2.63	1.07	1.00	5.00

4.3 Pearson Correlation Analysis

Pearson correlation analysis was conducted to examine the correlation between intrinsic motivation, extrinsic motivation, job satisfaction as well as turnover intention. Table 5 below illustrates the correlation between all the variables of this study.

Table 5*Correlation between Variables*

	Intrinsic Motivation	Extrinsic Motivation	Job Satisfaction	Turnover Intention
Intrinsic Motivation	1	.78**	.60**	-.40**
Extrinsic Motivation	-	1	.54**	-.46**
Job Satisfaction	-	-	1	-.63**
Turnover Intention	-	-	-	1

Note. ** $p < .001$

RQ 1: Is there any significant relationship between intrinsic motivation and turnover intention among employees in the Malaysian Banking Industry?

Table 5 above shows the results of Pearson correlation between intrinsic motivation and turnover intention among bank employees. Findings showed that there is a significant negative relationship between intrinsic motivation and turnover intention, $r(398) = -.40, p < .001$ among bank employees in Malaysia. The higher the intrinsic motivation, the lower the turnover intention among them. Thus, the results support that the intrinsic motivation and turnover intention were moderately associated.

RQ 2: Is there any significant relationship between extrinsic motivation and turnover intention among employees in the Malaysian Banking Industry?

The results of Pearson correlation between extrinsic motivation and turnover intention among bank employees showed that there is a significant negative relationship between extrinsic motivation and turnover intention, $r(398) = -.46, p < .001$ among bank employees in Malaysia. The higher the extrinsic motivation, the lower the turnover intention among them. Thus, the results support that the extrinsic motivation and turnover intention were moderately associated.

RQ 3: Is there any significant relationship between intrinsic motivation and job satisfaction among employees in the Malaysian Banking Industry?

The results of Pearson correlation between intrinsic motivation and job satisfaction among bank employees showed that there is a significant positive relationship between intrinsic motivation and job satisfaction $r(398) = .60, p < .001$ among bank employees in Malaysia. The higher the intrinsic motivation, the higher the job satisfaction among them. Thus, the results support that the intrinsic motivation and job satisfaction were strongly associated.

RQ 4: Is there any significant relationship between extrinsic motivation and job satisfaction among employees in the Malaysian Banking Industry?

The results of Pearson correlation between extrinsic motivation and job satisfaction among bank employees showed that there is a significant positive relationship between extrinsic motivation and job satisfaction $r(398) = .54, p < .001$ among bank employees in Malaysia. The higher the extrinsic motivation, the

higher the job satisfaction among them. Thus, the results support that the extrinsic motivation and job satisfaction were strongly associated.

RQ 5: Is there any significant relationship between job satisfaction and turnover intention among employees in Malaysian Banking Industry?

The results of Pearson correlation between job satisfaction and turnover intention among bank employees showed that there is a significant negative relationship between job satisfaction and turnover intention $r(398) = -.63, p < .001$ among bank employees in Malaysia. The higher the job satisfaction, the lower the turnover intention among them. Thus, the results support that the job satisfaction and turnover intention were strongly associated.

4.4 Mediation Analysis

The pre-requisite for mediation analysis to take place is that there should be a relationship between the predictor X variable and outcome Y variable. The relationship could be correlational or causal where the independent variable should be statistically significant of the dependent variable. As for this research, motivation (intrinsic and extrinsic) is the predictor variable while the outcome variable is turnover intention. PROCESS macro was used to examine the mediation model on whether job satisfaction mediates the relationship between motivation (intrinsic and extrinsic) and turnover intention. Age, gender, marital status, education level and working experience were added as controlled variables in the analysis.

The results indicated that the regression of intrinsic motivation on turnover intention was significant with $B = -.04$, $SE = .006$, $t = -7.44$, $p < .001$. As hypothesized, the findings illustrated that intrinsic motivation is a significant predictor of turnover intention. The regression of intrinsic motivation on job satisfaction was significant with $B = .18$, $SE = .02$, $t = 9.29$, $p < .001$. As hypothesized, the findings illustrated that intrinsic motivation is a significant predictor of job satisfaction. The regression of job satisfaction on turnover intention was significant with $B = -.16$, $SE = .01$, $t = -13.12$, $p < .001$. It was also found that the direct effect of intrinsic motivation on turnover intention was significant with $B = -.01$, $SE = .005$, $p = .01$, 95% CI [-.02, -.003]. The indirect effect of intrinsic motivation on turnover intention was significant with $B = -.03$, $SE = .004$, $p < .05$, 95% CI [-.04, -.02]. The number of bootstrap samples is set at 5000. The total effect of intrinsic motivation on turnover intention was significant as well with $B = -.04$, $SE = .006$, $p < .001$, 95% CI [-.05, -.03].

The results indicated that the regression of extrinsic motivation on turnover intention was significant with $B = -.06$, $SE = .005$, $t = -11.66$, $p < .001$. As hypothesized, the findings illustrated that extrinsic motivation is a significant predictor of turnover intention. The regression of extrinsic motivation on job satisfaction was significant with $B = .24$, $SE = .02$, $t = 12.84$, $p < .001$. As hypothesized, the findings illustrated that extrinsic motivation is a significant predictor of job satisfaction. The regression of job satisfaction on turnover intention was significant with $B = -.14$, $SE = .01$, $t = -10.61$, $p < .001$. It was also found that the direct effect of extrinsic motivation on turnover intention was significant with

$B = -.03$, $SE = .006$, $p < .001$, 95% CI $[-.04, -.02]$. The indirect effect of extrinsic motivation on turnover intention was significant with $B = -.03$, $SE = .004$, $p < .05$, 95% CI $[-.04, -.02]$. The number of bootstrap samples is set at 5000. The total effect of extrinsic motivation on turnover intention was significant as well with $B = -.06$, $SE = .005$, $p < .001$, 95% CI $[-.07, -.05]$.

According to the 95% confidence interval, both the indirect and direct effect are statistically significant as they did not include zero (Hayes, 2018). Hence, these findings revealed that there is a complementary mediation occurred in the present study as both the direct and indirect effect are significant (Hair et al., 2021) which is similar to what referred to as partial mediation by Baron and Kenny (1986). Plus, this further explains that job satisfaction mediates the relationship between motivation (intrinsic and extrinsic) and turnover intention among employees in Malaysian Banking Industry. Therefore, it could be said that hypothesis 6 and 7 of this study was supported. In addition, Table 6 and 7 illustrates the mediation results of this study and all the findings found were to be statistically significant.

Table 6*Mediation Results of Intrinsic Motivation, Job Satisfaction and Turnover**Intention*

Variables	B	SE	T	p	95% CI
IM → TI	-.04	.006	-7.44	<.001	[-.05, -.03]
IM → JS	.18	.02	9.29	<.001	[.14, .22]
JS → TI	-.16	.01	-13.12	<.001	[-.19, -.14]
Direct Effect	-.01	.005	-2.51	.01	[-.02, -.003]
Total Effect	-.04	.006	-7.44	<.001	[-.05, -.03]

Note. IM = Intrinsic Motivation, TI = Turnover Intention, JS = Job Satisfaction

Table 7*Mediation Results Extrinsic Motivation, Job Satisfaction and Turnover Intention*

Variables	B	SE	T	p	95% CI
EM → TI	-.06	.005	-11.66	<.001	[-.07, -.05]
EM → JS	.24	.02	12.84	<.001	[.20, .28]
JS → TI	-.14	.01	-10.61	<.001	[-.16, -.11]
Direct Effect	-.03	.006	-5.32	<.001	[-.04, -.02]
Total Effect	-.06	.005	-11.66	<.001	[-.07, -.05]

Note. EM = Extrinsic Motivation, TI = Turnover Intention, JS = Job Satisfaction

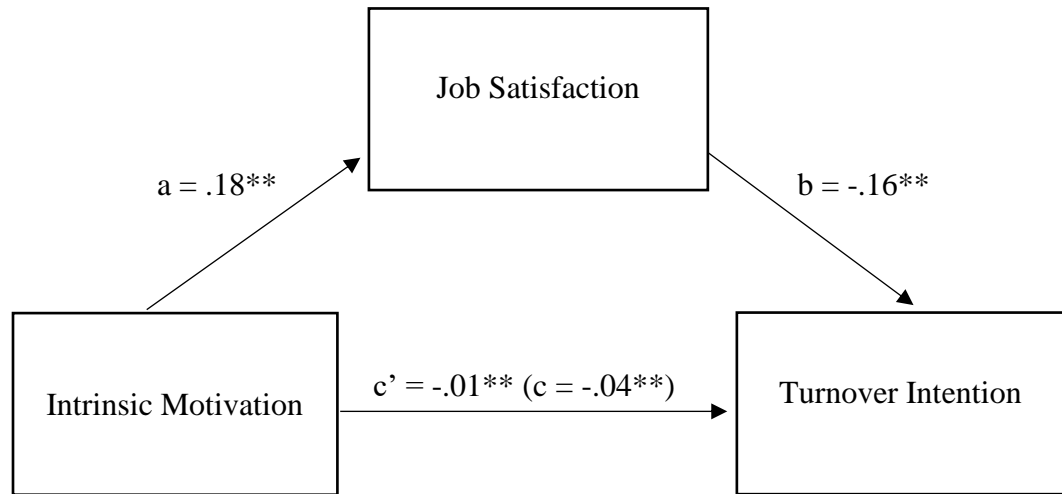


Figure 2

Regression Coefficients of Variables

Figure above illustrates the regression coefficient for the relationship between intrinsic motivation and turnover intention as mediated by job satisfaction. The regression coefficient of total effect between intrinsic motivation and turnover intention are in parentheses with $**p < .001$.

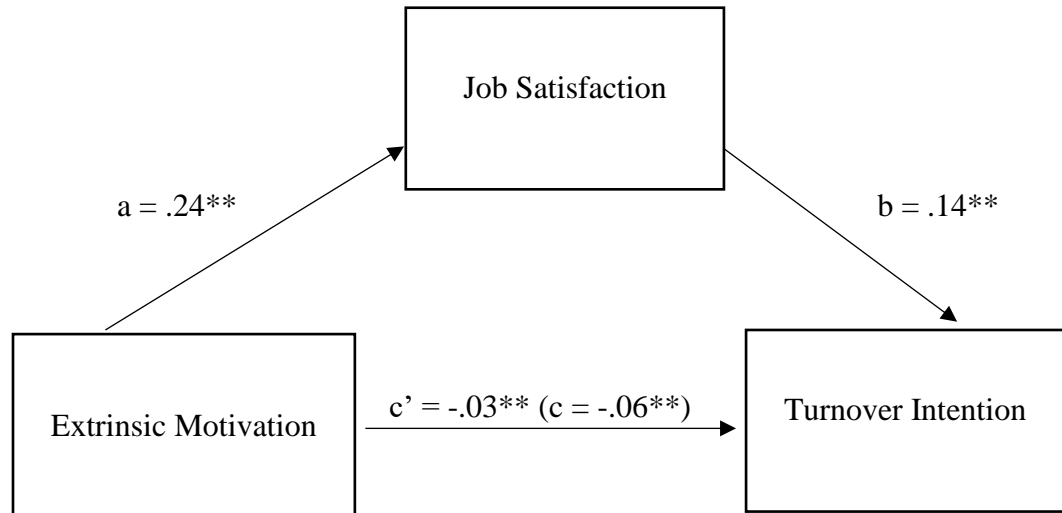


Figure 3

Regression Coefficients of Variables

Figure above illustrates the regression coefficient for the relationship between extrinsic motivation and turnover intention as mediated by job satisfaction. The regression coefficient of total effect between intrinsic motivation and turnover intention are in parentheses with $**p < .001$.

CHAPTER 5.0

DISCUSSION

5.1 Discussion

The first hypothesis of this research is that there is a relationship between intrinsic motivation and turnover intention among employees in Malaysian Banking Industry. As hypothesized, there is a negative relationship between intrinsic motivation and turnover intention among employees in Malaysian Banking Industry where the results are statistically significant. Few findings supported that the intrinsic motivation among bank staffs is negatively correlated with intention to leave (Kuvaas, 2006; Vansteenkiste et al., 2007). In fact, when bank employees are internally motivated towards their work, they are more likely to perform well and less likely to think of leaving the organization. Furthermore, it could be said that they might receive internally driven force of motivation which pushes them to do and complete their task. This eventually helps them in reducing the thoughts of quitting the job. As to support this statement, a finding highlighted that the intrinsic motivational factors have a strong influence on bank staff's intention to quit the organization (Hussain et al., 2018). Therefore, it can be drawn out that when bank employees are more internally motivated, they are less likely to have turnover intention.

The second hypothesis of this research is that there is a relationship between extrinsic motivation and turnover intention among employees in Malaysian Banking Industry. As hypothesized, there is a negative relationship between

extrinsic motivation and turnover intention among employees in Malaysian Banking Industry where the results are statistically significant. Employee's turnover intention in an organization is significantly linked with their extrinsic motivation (Omonijo, Oludayo, Uche, Eche & Ohunakin, 2015). A finding supported that bank staff's extrinsic motivation plays a crucial role which is connected to their intention to leave (Pillai & Mathew, 2020). In fact, it can be said that rewards in form of one's extrinsic motivation assists the bank employees to have clear focus on their work in order to achieve more rewards which eventually aids them to stay in the organization (Thomas, 2000). Besides that, a study claimed that a conducive working environment also facilitates to extrinsically motivate the bank employees. The finding further added it would make them to keep attached to their workplace this in turn would lead to greater performance that helps in reducing the thoughts to quit (Kalhor et al., 2017). Hence, in other words, if the bank employees are not extrinsically motivated this could lead to their intention to quit the organization.

The third hypothesis of this research is that there is a relationship between intrinsic motivation and job satisfaction among employees in Malaysian Banking Industry. As hypothesized, there is a positive relationship between intrinsic motivation and job satisfaction among employees in Malaysian Banking Industry where the results are statistically significant. To add more, a study showed that intrinsic motivation has three times the impact on bank employee's job satisfaction level (Cho & Perry, 2011). Same study revealed that intrinsic motivation acts as an important driving force of bank employee's attitudes which likely decides their

satisfaction level towards their job. Further, the result of the study demonstrates that intrinsic motivation is substantively associated with employee's job satisfaction. Intrinsic motivation among bank staff would help in promoting more meaningful job that eventually aids them to have meaningful experience on their work and this helps them to be satisfied with their job (Cho & Perry, 2011). It is said that when intrinsic motivation rises among bank staff it would keep them motivated to keep on doing the assigned task which leads to higher job satisfaction (Hasmi et al., 2020).

The fourth hypothesis of this research is that there is a relationship between extrinsic motivation and job satisfaction among employees in Malaysian Banking Industry. As hypothesized, there is a positive relationship between extrinsic motivation and job satisfaction among employees in Malaysian Banking Industry where the results are statistically significant. Few findings identified the relationship between extrinsic motivation and job satisfaction had been claimed to have a significant positive association. Study indicates that when extrinsic motivation among bank staff increases, their job satisfaction also increases (Stringer et al., 2011). The research further added extrinsic rewards are tangible and quantifiable where one's actions were rewarded as it triggers their actions and performance. In fact, this drives them to put in effort to achieve something in return which eventually helps in promoting greater job satisfaction. Another form of extrinsic motivation is pay which can directly impact bank employees to thrive towards attaining satisfied job (Hasmi et al, 2020). The study concluded that bank

staff would be extrinsically driven to achieve pay that subsequently helps them to attain greater job satisfaction.

The fifth hypothesis of this research is that there is a relationship between job satisfaction and turnover intention among employees in Malaysian Banking Industry. As hypothesized, there is a negative relationship between job satisfaction and turnover intention among employees in Malaysian Banking Industry where the results are statistically significant. The importance of job satisfaction in an organization should be looked crucially as it directly links to bank employee's turnover intention (Chang & Lee, 2007). Study claimed that when job satisfaction of bank employees reduces, they tend to have thoughts to leave the organization (Krishnan & Singh, 2010). Same research found that they get tired of working for long hours which in turn drains their satisfaction towards their work. With that, the bank employees would take the choice to leave the organization to free themselves from long working (Chang & Lee, 2007). Additionally, a number of studies have indicated that low job satisfaction has a direct connection to bank employee's intention to leave which leads to the actual behavior of quitting the organization (Arnold & Davey, 1999; Chandrashekar, et al., 2000). Therefore, it can be drawn out that when bank employees' job satisfaction is high, it may reduce the intention to quit the organization.

The sixth and seventh hypothesis of this research is that job satisfaction mediates the relationship between motivation (intrinsic and extrinsic) and turnover intention among employees in Malaysian Banking Industry. As hypothesized, job satisfaction mediated the relationship between motivation (intrinsic and extrinsic)

and turnover intention among employees in Malaysian Banking Industry. As per the results of this study, when bank employee's motivation (intrinsic and extrinsic) decreases, it may be possible to impact on their intention to leave. Correspondingly, when their motivation level is high it may influence bank employee's satisfaction level more. With greater satisfaction towards job would result in lesser turnover intention. As a support for the statement above, recent findings claimed that motivation may influence employee's turnover intention through their job satisfaction in which the study stated that job satisfaction acts as an important factor that affects employee's turnover intention (Gan et., 2020). The study further claims that when employees are with low satisfaction, they are more likely to experience work related stress and in turn would leave their job as a way to reduce the experience. Additionally, another study found that high motivation and high satisfaction could lead to lesser employee's intention to leave (Rani et al., 2018). In fact, greater motivation among bank employees could create a passion which helps them to push themselves to do well that eventually makes them satisfied with their job. When bank employees are being satisfied with their work, they are more likely to be active throughout their working hours which reduces their thoughts to leave their organization (Rani et al., 2018). Plus, several findings depict that employee who are lesser in job satisfaction and motivation are more likely to increase their desirability to quit and eventually leads to higher turnover intention (Huang et al., 2017; Zeffane & Melhem, 2017). According to Choi and Chiu (2017), job satisfaction plays a crucial role in the decision of employees' turnover intention as it is one of the "most significant predictors of intention to leave". Thus, based on

current results of present study, it can be drawn out that job satisfaction does mediate the relationship between motivation (intrinsic and extrinsic) and turnover intention among bank staff.

5.2 Limitation and Recommendation

There are several limitations that are seen even though the current study has revealed some important findings. Primarily, the current research was a cross-sectional study which could not deliver an in-depth understanding on the relationship between the predictor and outcome due to time and financial constraints. Hence, future research could use a mixed method design as this method may aid to explore the reasons and provide a more in detail and profound evidence of information in order to understand the association between the variables. Mixed method design would help in providing a clear understanding of the problem and yield complete evidence where the researchers are more likely to gain both depth and breadth knowledge (Creswell et al., 2003).

Besides that, the second limitation is that deficit of English language proficiency which could affect the findings of the result. This is said that not all the participants have a higher competence in English language where some might prefer other language such as Bahasa Malaysia. In other words, the application of Malay language might help to gain more participants where this questionnaire is only available in English version. Therefore, future research could distribute the questionnaires in other languages such as Malay language as it would be easy for those participants that are less proficient in English. Not only that, lack of mastery in understanding of English language could also result in misinterpretation of words

and sentences that eventually could affect the results. Hence, by enabling access to questionnaire with different languages might provide the respondents a better understanding of the research and they are more likely to answer it well.

In addition, the third limitation is that the data of current research was collected by using self-reported measures which could reflect biases such as social desirability. Findings could be exposed to social desirability bias because of the subtle nature of the variable that were assessed such as turnover intention. A study showed that social desirability would be a serious issue as the respondents would not wish to report their cognitive and affective reactions in order to display a more favorable image of themselves or their organizations (Retsubog et al., 2013). Even though researchers informed the respondents that their responses would remain private and confidential, the possibilities of the social desirability biases would still be there (Podsakoff et al., 2003).

5.3 Theoretical Implication

Herzberg's theory has been highly influential in working place and it is still utilized today by managers around the world (Europeanceo, 2012). Throughout numerous research, it clearly demonstrates that this theory is supported to be effective in increasing the employees job satisfaction and their motivation in workplace (Chiat & Panatik, 2019). Additionally, Kelleher (2011) claimed that Herzberg's motivator and hygiene theory serves as a foundation on explaining employees' motivation and job satisfaction as factors that may relate to changes in turnover. Herzberg claims that certain elements in a workplace leads to employee job satisfaction that eventually plays a role on employee's intention to stay or quit.

Hence, he developed this theory for a better understanding on employee's motivation and overall satisfaction on the job.

According to the Herzberg, there are two main factors (motivator and hygiene) that are also seen as intrinsic and extrinsic motivation which can cause employees satisfaction more or less that in turn disrupts their thoughts on whether to stay or exit the organization. In order to lead a greater satisfaction team, the prime action is to provide the bank employees with the proper motivation. Therefore, there are two main steps to implement Herzberg's motivator and hygiene theory in workplace. To set for the bank's success, primarily the hygiene factors should be addressed among bank employees in workplace. With that, this could help to improve bank employee's extrinsic motivation. Once the first step is done, the second step would be addressing motivator factors among bank employees in workplace. This method would help in boosting bank employee's intrinsic motivation. Moreover, reduce or absent in these two factors can lead to reduce in employee's satisfaction and induce turnover intention. In addition, he pointed out that motivator factors are directly linked to employee's job satisfaction and intrinsic motivation. In fact, presence of motivator factors are less likely to induce employee's turnover intention. Plus, hygiene factors are directly linked to employee's job satisfaction and extrinsic motivation. Likewise, presence of hygiene factors are less likely to induce employee's turnover intention (Herzberg, 1959).

Furthermore, according to Herzberg's theory, simply raising salaries won't make employees to be happier with their job. He then created the acronym KITA

(Kick in the Ass) to demonstrate that personnel practices that emphasize extrinsic motivation do not address concerns with long-term satisfaction. He further claimed that when worker's dissatisfaction levels are temporarily diminished, their satisfaction levels will not rise. Therefore, he shared a strategy to retain employees as it is significant that superiors at workplace should prioritize boosting inherent motivation for long-term effects, however basic hygiene needs should be met first.

Herzberg further mentioned that all employees do have different factors that motivates them. As there is no one accurate right way to manage employees as they all have different needs and expectation where this theory offers a reasonable starting point. So, it is important that the managing body of managers and human resources division to make sure to confer with their bank staffs individually to identify what motivates them. By doing this, it would help to create a more personalized and specific experience for the bank employees in their respective organization. This would help in generating greater motivation and satisfied workforce which eventually contributes to bank employees who are less prone to turnover intention.

5.4 Practical Implication

The results from this research could assist managing body of bank managers and human resources division in gaining a better understanding of the connection that motivation (intrinsic and extrinsic) and job satisfaction on the bank employee's intention to leave. Additionally, the findings of this study could promote towards developing and creating strategies in order to address the issues as an effort to reduce turnover rates among bank employees in Malaysia. Strategies such as

encouraging retention early on and creating learning and development programs for bank staff. As per the experts, it is significant that retention efforts should be begin on bank employee's first day of their employment. Thus, the bank management should refine and improve bank employees on boarding process. The on boarding process has the power to influence prospective workers' perceptions of the workplace culture. A positive image encourages a desire to stay, but a negative impression can exacerbate the turnover issues. Along with it, learning and development programs for bank employees would help to increase their morale and its benefits for the organization. Banking sector management should establish a clear and concrete learning and development protocols and provide them the opportunity to pursue areas that interest them that eventually helps in creating more satisfied workforce. Learning and development demonstrates employee investment, denotes longevity and strengthens company confidence in employees. Continuous learning makes motivated and satisfied workers whereby happy workers stay with their employers. When organizational business performance is sustainable, the long-term business growth would be achieved successfully (Bebe, 2016).

Managing body of bank managers and human resources division should reassess their company policies. Good company policies that encourage a healthy work life balance would generate greater motivated workforce. Such company policies would help in providing flexible working schedules and environments among bank employees. Next, by providing effective and supportive supervisor for all employees, this would help them to enhance their performance and to keep them

motivated throughout the day. It is also significant to foster a working culture of respecting among bank staff where there should be a mutual good understanding and relationship among coworkers. Besides that, the bank employees should be offered with competitive pay as this would induce them to be satisfied with their job. Plus, there should be a strong job security for them as it seen as a vital factor that motivates them as they are not under any threat of being replaced or fired. Bank employees should be given the opportunity for growth whereby their achievements and advancement should be recognized more. A good amount of recognition and praise would make them feel accomplished and appreciated in the organization which in turn motivates them. As an example, employers can show their gratitude by organizing events, happy hours, volunteer opportunities, and yearly retreats. They can also reward their employees with gifts, paid time off, exercise activities, trophies and recognition programmes.

Besides that, bank employees would want to get regular constructive feedback which could mold their progress. It therefore has good intentions and serves as a helpful communication tool to address particular problems or concerns. Plus, they should be given a clear picture of their progression plan of their position that would help them to grow towards advancement in workplace. Not only that, the bank employees should have a meaningful connection towards job such as exhibiting a sincere desire with their work so that it would naturally motivate them to perform better. Furthermore, they should be given adequate responsibilities as far as they can handle so that this would offer a sense of control over their task. Finally, it is vital that the management of bank should provide opportunities for

training and development for their staff time to time. By providing it, it would adapt the employees to be responsible to develop and improve their unique skills, abilities as well as talents. Therefore, through analysis, the management of banking sector could view the practical implication to improve the situations with appropriate plans. With that, it could be said that turnover issues may be reduced or prevented from occurring in banking industry in Malaysia.

5.5 Conclusion

This study has contributed to the current literature pool by examining the relationship between motivation (intrinsic and extrinsic), job satisfaction and turnover intention. Besides that, this study has also examined the mediating role of job satisfaction in the relationship between motivation (intrinsic and extrinsic) and turnover intention among employees in the Malaysian banking industry. Data were collected from 400 bank employees via the online survey. The findings revealed that job satisfaction partially mediates the relationship between motivation (intrinsic and extrinsic) and turnover intention, in which both the indirect and direct effect of motivation (intrinsic and extrinsic) on turnover intention was found to be significant. As per the findings of this current, when bank employee's motivation (intrinsic and extrinsic) decreases, it may be possible to impact on their intention to leave. Consequently, when their motivation level is high it may influence bank employee's satisfaction level more. Greater satisfaction towards job would eventually result in lesser turnover intention. With that, it can be drawn out that motivation (intrinsic and extrinsic) affects the job satisfaction of the bank

employees and consequently job satisfaction affects the bank employees' turnover intention.

In fact, bank employees are said to have less motivation and job satisfaction (Kumari et al., 2020; Yadav, 2019) where this research addressed it by studying on this topic. Additionally, there is no research done with this research idea among employees in banking sector in Malaysia which this study covered on it too. Further, this study also explored the issue that previous research mentioned that there are still less studies on incorporating the Herzberg's Theory. This study aims to help generalize for bank sectors as they are facing more turnover rate as compared to other sectors. Whereby, turnover rate of bank staff must not be neglected as they are seen as the significant assets of Malaysia's growth in regards of financial system. Besides that, bank employees should be taken into account as reduce in their percentage could cause a serious damage for the profitability of financial sector (Ashfaq et al., 2020).

Hence, it is believed that findings of this research are expected to be beneficial to the managing body of the bank managers and human resources division to expand a sustainable workforce. Plus, to evolve a motivating condition which would help reduce in turnover intention among bank employees. Not only that, this study is also seen to be helpful for other industry's employees as well. Turnover intention is a critical issue almost all the organizations face too. Therefore, it is looked forward on providing a proper guideline as how selected variables plays role for the management to review an established method to reduce turnover intention. To conclude, turnover intention should be viewed seriously and

action against it is a must where continual employee turnover could interrupt long term manpower.

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APPENDIX A

Ethical Approval for Research Project



UNIVERSITI TUNKU ABDUL RAHMAN

Wholly Owned by UTAR Education Foundation (Company No. 578227-M)

Re: U/SERC/171/2021

13 August 2021

Dr Gan Su Wan
Department of Psychology & Counselling
Faculty of Arts and Social Science
Universiti Tunku Abdul Rahman
Jalan Universiti, Bandar Baru Barat
31900 Kampar, Perak

Dear Dr Gan,

Ethical Approval For Research Project/Protocol

We refer to your application for ethical approval for your research project (Master student's project) and are pleased to inform you that your application has been approved under Expedited Review.

The details of your research project are as follows:

Research Title	Job Satisfaction as a Mediator in the Relationship Between Motivation and Turnover Intention Among Employees in the Malaysian Banking Industry
Investigator(s)	Dr Gan Su Wan Ms Sanggari Krishnan Sujatha a/p Anbalagan (UTAR Postgraduate Student)
Research Area	Social Sciences
Research Location	Online Study
No of Participants	400 participants (Age: 19 - 60)
Research Costs	Self-funded
Approval Validity	13 August 2021 - 12 August 2022

The conduct of this research is subject to the following:

- (1) The participants' informed consent be obtained prior to the commencement of the research,
- (2) Confidentiality of participants' personal data must be maintained; and
- (3) Compliance with procedures set out in related policies of UTAR such as the UTAR Research Ethics and Code of Conduct, Code of Practice for Research Involving Humans and other related policies/guidelines.
- (4) Written consent be obtained from the institution(s)/company(ies) in which the physical or/and online survey will be carried out, prior to the commencement of the research.

Kampar Campus : Jalan Universiti, Bandar Barat, 31900 Kampar, Perak Darul Ridzuan, Malaysia
Tel: (605) 468 8888 Fax: (605) 466 1313
Sungai Long Campus : Jalan Sungai Long, Bandar Sungai Long, Cheras, 43000 Kajang, Selangor Darul Ehsan, Malaysia
Tel: (603) 9086 0288 Fax: (603) 9019 8868
Website: www.utar.edu.my





APPENDIX B

Permission Obtained for Research Scale

Request Permission to use Intrinsic and Extrinsic Scale Questionnaire 🔍 🖨️ 📧

External **Inbox x**


 **A/P ANBALAGAN SUJATHA** Tue, Sep 7, 10:05 PM (9 days ago) ☆
 Good evening dear sir, I am postgraduate student from Universiti Tunku Abdul Rahman whom would like to ask your permission to use your scale for ...


 **Hulin, Charles L** 10:32 AM (2 hours ago) ★ 🔄 ⋮
 to me ▾
 Sorry to be so late responding to your message. You have my permission to use the measures you requested for your research purposes.
 Sent from my iPhone

> On Sep 7, 2021, at 9:06 AM, A/P ANBALAGAN SUJATHA <sujatha1997@tutar.my> wrote:
 >
 >

Request Permission to use The 6 items Job Satisfaction Scale Questionnaire 🔍 🖨️ 📧

External **Inbox x**

 **A/P ANBALAGAN SUJATHA** 6:57 PM (3 hours ago) ★
 Good evening dear sir, I am postgraduate student from Universiti Tunku Abdul Rahman whom would like to ask your permission to use your scale for ...

 **Agho, Austin** 10:01 PM (10 minutes ago) ☆ 🔄 ⋮
 to me ▾
 Dear Sujatha,
 I give you permission to use the survey instrument with the expectation that you will cite the source of the tool in your final report. Best wishes on your study.


Augustine O. Agho, Ph.D
 Provost and Vice President for Academic Affairs
 Old Dominion University
 Koch Hall 2022
 Norfolk, Virginia 23529


Office: 757-683-3079
 Fax: 757-683-6888

Email: aagho@odu.edu

Request Permission to use Turnover Intention Scale (TIS) Questionnaire 🔍 🖨️ 📧

Inbox x

 **Sujatha Extra** 5:45 PM (4 hours ago) ☆
 Good evening dear sir, I am postgraduate student from Universiti Tunku Abdul Rahman whom would like to ask your permission to use your scale for ...

 **Kuvaas, Bård** 5:53 PM (4 hours ago) ☆ 🔄 ⋮
 to me ▾
 Sure. You don't have to ask as long as cite the sources of the measures.

Best,

Bård

Bård Kuvaas, Ph.D., Professor and Associate Dean for the doctoral program
 BI Norwegian Business School
 Department of Leadership and Organizational Behaviour
 Visiting address: Nydalsveien 37, 0484 Oslo
 Mailing address: NO-0442 Oslo
 Direct: +4746410731 - Switchboard: +4746410000

Personal webpage: <https://goo.gl/45yF1m>

APPENDIX C

Questionnaire

Section A: Demographic Questions

Are you working in Bank Industry () Yes

() No

Age: _____

Gender: () Male

() Female

Race: () Malay () Indian

() Chinese () Others _____

Marital Status: () Single () Married

() Divorced () Others _____

Job Position: _____

Highest Education Level: () Primary school () Secondary school/SPM

() Foundation/STPM () Bachelor degree

() Master degree () PhD

() Others _____

Working Experience (years): _____

Monthly Income: () Less than RM2500

() RM 2500- RM 3169

() RM 3170- RM 3969

() RM 3970- RM 4849

- RM 4850- RM 5879
- RM 5880- RM 7109
- RM 7110- RM 8699
- RM 8700- RM 10959
- RM 10960- RM 15039
- More than RM 15039

State (exp, Selangor): _____

Section B: Intrinsic Motivation Scale (Ewen et al., 1966)

The following 14 statements are about your intrinsic motivation at workplace. Kindly read each statement carefully and decide if you feel this way in your workplace. Hence, please **circle** your agreement with the following statements. There are no right or wrong answers.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I am proud to work in this company because it recognizes my achievements.	1	2	3	4	5
2. I feel satisfied with my job because it gives me feeling of accomplishment.	1	2	3	4	5
3. I feel I have contributed towards my company in a positive manner.	1	2	3	4	5
4. I will choose career advancement rather than monetary incentives.	1	2	3	4	5
5. My job allows me to learn new skills for career advancement.	1	2	3	4	5
6. My work is thrilling and I have a lot of	1	2	3	4	5

variety in tasks that I do.					
7. I am empowered enough to do my job.	1	2	3	4	5
8. My job is challenging and exciting.	1	2	3	4	5
9. I feel appreciated when I achieve or complete a task.	1	2	3	4	5
10. My manager always thanks me for a job well done.	1	2	3	4	5
11. I receive adequate recognition for doing my job well.	1	2	3	4	5
12. I am proud to work in my company because I feel I have grown as a person.	1	2	3	4	5
13. My job allows me to grow and develop as a person.	1	2	3	4	5
14. My job allows me to improve my experience, skills and performance.	1	2	3	4	5

Section C: Extrinsic Motivation Scale (Ewen et al., 1966)

The following 16 statements are about your extrinsic motivation at workplace. Kindly read each statement carefully and decide if you feel this way in your workplace. Hence, please **circle** your agreement with the following statements. There are no right or wrong answers.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. The attitude of the administration is very accommodative in my company.	1	2	3	4	5
2. I am proud to work for this company because the company policy is favorable for its workers.	1	2	3	4	5
3. I completely understand the mission of my company.	1	2	3	4	5
4. It is easy to get along with my colleagues.	1	2	3	4	5
5. My colleagues are helpful and friendly.	1	2	3	4	5

6. Colleagues are important to me.	1	2	3	4	5
7. I believe safe working at my workplace.	1	2	3	4	5
8. I believe my job is secure.	1	2	3	4	5
9. My workplace is located in an area where I feel comfortable.	1	2	3	4	5
10. I feel my performance has improved because of the support from my supervisor.	1	2	3	4	5
11. I feel satisfied at work because of my relationship with my supervisor.	1	2	3	4	5
12. My supervisors are strong and trustworthy leaders.	1	2	3	4	5
13. I am encouraged to work harder because of my salary.	1	2	3	4	5
14. I believe my salary is fair.	1	2	3	4	5
15. I feel satisfied because of the comfort I am provided at work.	1	2	3	4	5
16. I am proud to work for my company because of the	1	2	3	4	5

pleasant working conditions.					
---------------------------------	--	--	--	--	--

Section D: Job Satisfaction (Agho et al., 1993)

The following 6 statements are about your job satisfaction at workplace. Kindly read each statement carefully and decide if you feel this way in your workplace. Hence, please **circle** your agreement with the following statements. There are no right or wrong answers.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I am often bored with my job.	1	2	3	4	5
2. I feel fairly well satisfied with my job.	1	2	3	4	5
3. I am satisfied with my job for the time being.	1	2	3	4	5
4. Most days I am enthusiastic about my work.	1	2	3	4	5
5. I like my job better than the average worker does.	1	2	3	4	5

6. I find real enjoyment in my work.	1	2	3	4	5
--------------------------------------	---	---	---	---	---

Section E: Turnover Intention (TIS) (Dysvik & Kuvaas, 2010)

The following 5 statements are to measure one's intention to leave the job. Kindly read each statement carefully and decide if you feel this way in your workplace. Hence, please **circle** your agreement with the following statements. There are no right or wrong answers.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I will probably look for a new job in the next year.	1	2	3	4	5
2. I may quit my present job during the next 12 months.	1	2	3	4	5
3. I will likely actively look for a new job within the next three years.	1	2	3	4	5
4. I often think about quitting my present job.	1	2	3	4	5
5. I do not see many prospects for the future in	1	2	3	4	5

this organization.					
-----------------------	--	--	--	--	--

APPENDIX D

Reliability of the Scales

Pilot study

Scale: IM

Reliability Statistics

Cronbach's Alpha	N of Items
.935	14

Scale: EM

Reliability Statistics

Cronbach's Alpha	N of Items
.903	16

Scale: JS

Reliability Statistics

Cronbach's Alpha	N of Items
.738	5

Scale: TIS

Reliability Statistics

Cronbach's Alpha	N of Items
.852	6

Actual study

Reliability

Scale: Intrinsic_Motivation_Scale

Reliability Statistics

Cronbach's Alpha	N of Items
.948	14

Scale: Extrinsic_Motivation_Scale

Reliability Statistics

Cronbach's Alpha	N of Items
.930	16

Scale: Job_Satisfaction_Scale

Reliability Statistics

Cronbach's Alpha	N of Items
.792	6

Scale: Turnover_Intention_Scale

Reliability Statistics

Cronbach's Alpha	N of Items
.918	5

APPENDIX E

Taro Yamane's Sample Size Table (1967)

Taro Yamane: Sample Size Table

Table 1 Sample Size for $\pm 3\%$, $\pm 5\%$, $\pm 7\%$, $\pm 10\%$, Precision Levels where Confidence level is 95%

Size of Population	Sample Size (n) for Precision (e) of:			
	$\pm 3\%$	$\pm 5\%$	$\pm 7\%$	$\pm 10\%$
500	a	222	145	83
600	a	240	152	86
700	a	255	158	88
800	a	267	163	89
900	a	277	166	90
1,000	a	286	169	91
2,000	714	333	185	95
3,000	811	353	191	97
4,000	870	364	194	98
5,000	909	370	196	98
6,000	938	375	197	98
7,000	959	378	198	99
8,000	976	381	199	99
9,000	989	383	200	99
10,000	1,000	385	200	99
15,000	1,034	390	201	99
20,000	1,053	392	204	100
25,000	1,064	394	204	100
50,000	1,087	397	204	100
100,000	1,099	398	204	100
>100,000	1,111	400	204	100

a = Assumption of normal population is poor (Yamane, 1967). The entire population should be sampled.

Taro Yamane's Formula (1967)

$$\begin{aligned}n &= \frac{N}{1 + N(e)^2} \\ &= \frac{119906}{1 + 119906 (0.05)^2} \\ &= 398.66 \\ &= 400 \text{ participants}\end{aligned}$$

Where,

n = sample size

N = population size

e = sampling error

*95% confidence level and $p = 0.05$ are assumed

APPNEDIX F

Normality Test Output

Intrinsic motivation (Skewness and kurtosis)

Intrinsic Motivation

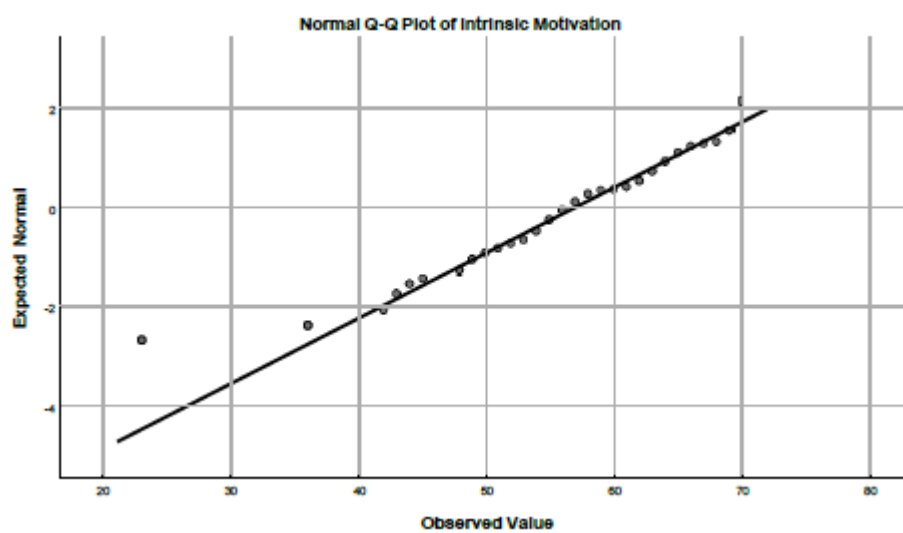
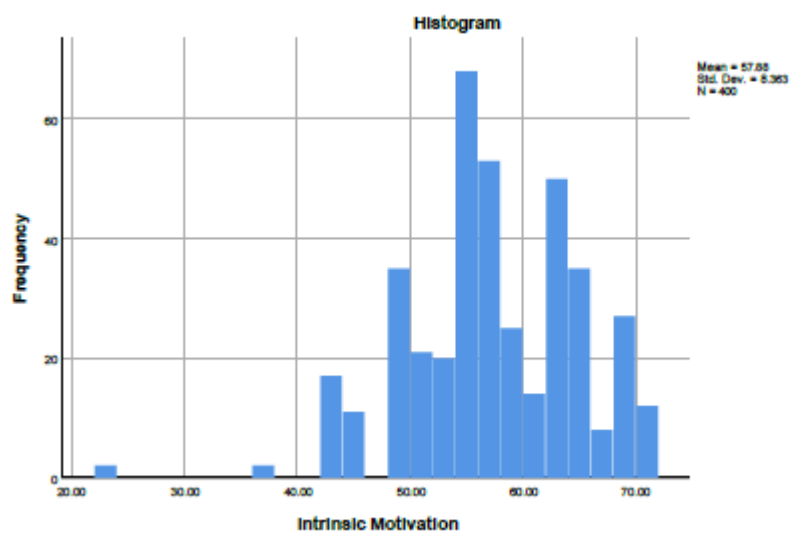
Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Intrinsic Motivation	400	100.0%	0	0.0%	400	100.0%

Descriptives

		Statistic	Std. Error	
Intrinsic Motivation	Mean	57.8825	.37867	
	95% Confidence Interval for Mean	Lower Bound	56.1581	
		Upper Bound	57.6469	
	5% Trimmed Mean	57.1389		
	Median	56.0000		
	Variance	57.356		
	Std. Deviation	8.36340		
	Minimum	23.00		
	Maximum	70.00		
	Range	47.00		
	Interquartile Range	10.00		
	Skewness	-.407	.122	
	Kurtosis	.121	.243	

Intrinsic motivation (Histogram and Q-Q Plot)



Extrinsic motivation (Skewness and kurtosis)

Extrinsic Motivation

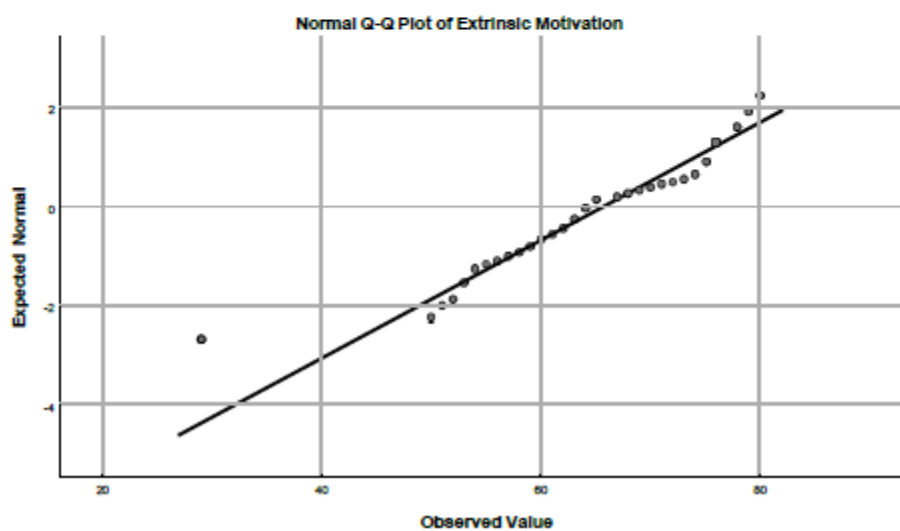
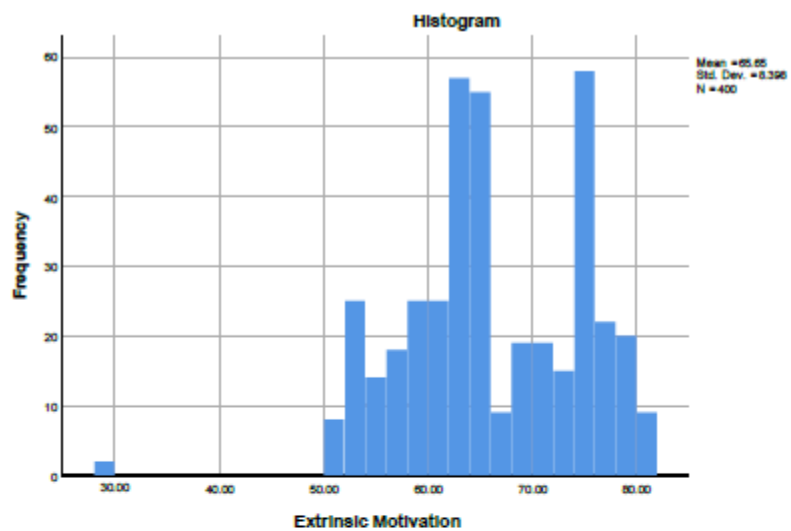
Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Extrinsic Motivation	400	100.0%	0	0.0%	400	100.0%

Descriptives

		Statistic	Std. Error	
Extrinsic Motivation	Mean	65.6525	.41988	
	95% Confidence Interval for Mean	Lower Bound	64.8271	
		Upper Bound	66.4779	
	5% Trimmed Mean	65.8111		
	Median	64.0000		
	Variance	70.518		
	Std. Deviation	8.40750		
	Minimum	29.00		
	Maximum	80.00		
	Range	51.00		
	Interquartile Range	14.00		
	Skewness	-.365	.122	
	Kurtosis	.435	.243	

Extrinsic motivation (Histogram and Q-Q Plot)



Job satisfaction (Skewness and kurtosis)

Job Satisfaction

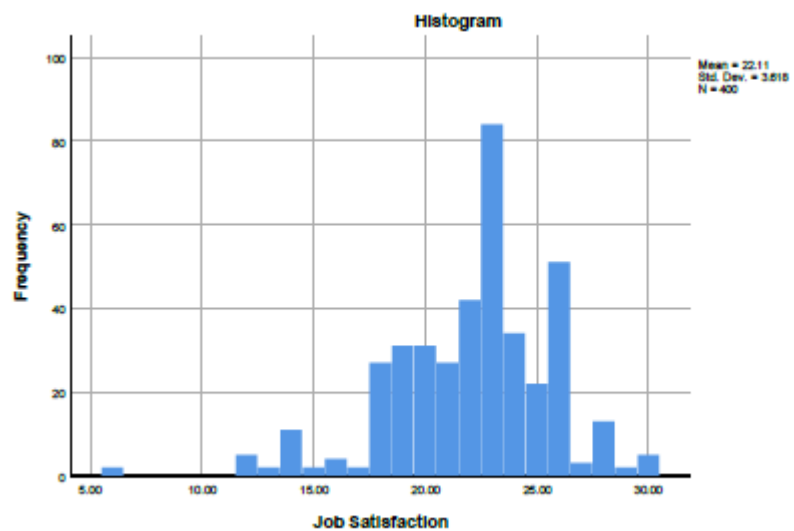
Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Job Satisfaction	400	100.0%	0	0.0%	400	100.0%

Descriptives

		Statistic	Std. Error
Job Satisfaction	Mean	22.1075	.18089
95% Confidence Interval for Mean	Lower Bound	21.7519	
	Upper Bound	22.4631	
	5% Trimmed Mean	22.2750	
	Median	23.0000	
	Variance	13.089	
	Std. Deviation	3.61783	
	Minimum	6.00	
	Maximum	30.00	
	Range	24.00	
	Interquartile Range	4.00	
	Skewness	-.849	.122
	Kurtosis	1.825	.243

Job satisfaction (Histogram and Q-Q Plot)



Turnover intention (Skewness and kurtosis)

Turnover Intention

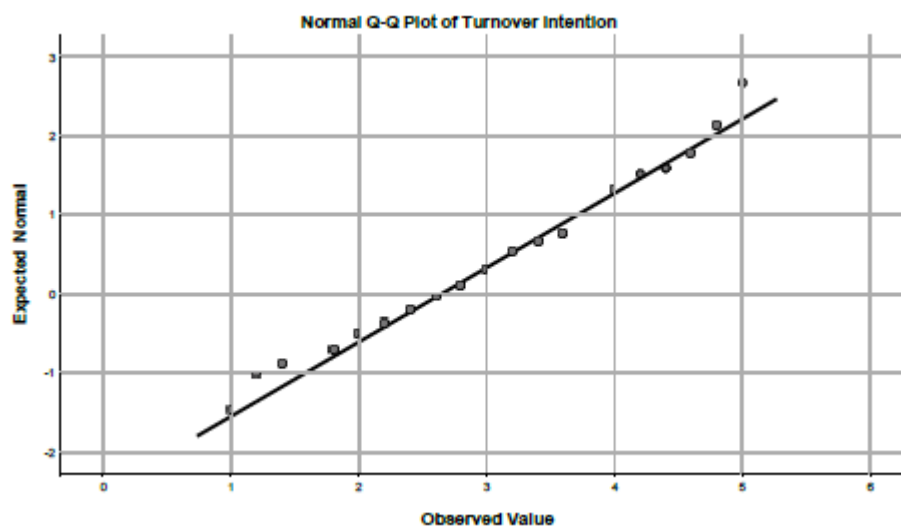
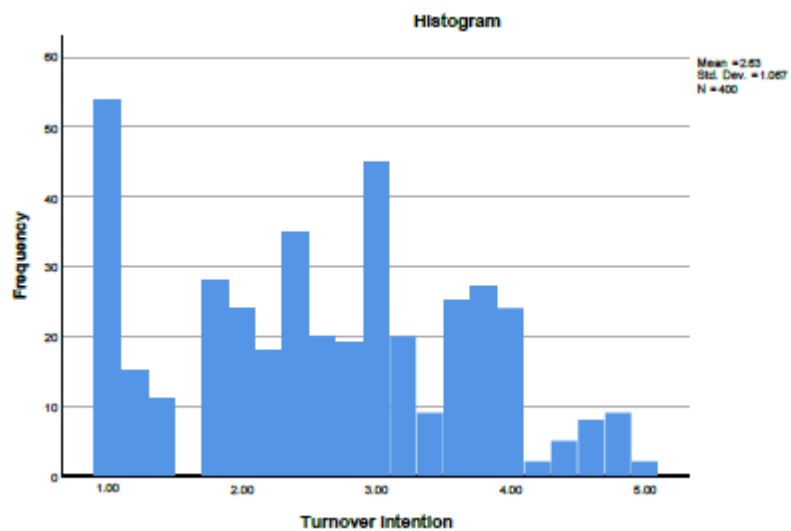
Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Turnover Intention	400	100.0%	0	0.0%	400	100.0%

Descriptives

		Statistic	Std. Error	
Turnover Intention	Mean	2.6330	.05334	
	95% Confidence Interval for Mean	Lower Bound	2.5281	
		Upper Bound	2.7379	
	5% Trimmed Mean	2.6078		
	Median	2.6000		
	Variance	1.138		
	Std. Deviation	1.06684		
	Minimum	1.00		
	Maximum	5.00		
	Range	4.00		
	Interquartile Range	1.80		
	Skewness	.056	.122	
	Kurtosis	-.873	.243	

Turnover intention (Histogram and Q-Q Plot)



APPENDIX G

Process Macro SPSS Mediation Output

***** PROCESS Procedure for SPSS Version 4.0 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model : 4
Y : TI
X : IM
M : JS

Covariates:

Age Gender MaritalS EduLev Experi

Sample

Size: 400

OUTCOME VARIABLE:

JS

Model Summary

	R	R-sq	MSE	F	df1	df2	p
	.4850	.2353	10.1621	20.1512	6.0000	393.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	10.0531	1.5731	6.3906	.0000	6.9603	13.1458
IM	.1809	.0195	9.2856	.0000	.1426	.2192
Age	.0208	.0333	.6235	.5333	-.0447	.0862
Gender	-1.0144	.3343	-3.0340	.0026	-1.6718	-.3571
MaritalS	.6809	.3685	1.8474	.0654	-.0437	1.4054
EduLev	.3433	.1166	2.9429	.0034	.1139	.5726
Experi	-.0042	.0314	-.1322	.8949	-.0659	.0576

```

*****
OUTCOME VARIABLE:
TI

Model Summary
      R      R-sq      MSE      F      df1      df2      p
      .6920      .4789      .6037      51.4557      7.0000      392.0000      .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant      8.4163      .4029      20.8912      .0000      7.6243      9.2083
IM      -.0131      .0052      -2.5072      .0126      -.0235      -.0028
JS      -.1613      .0123      -13.1212      .0000      -.1855      -.1372
Age      -.0365      .0081      -4.4971      .0000      -.0525      -.0205
Gender      .0824      .0824      .9992      .3183      -.0797      .2445
MaritalS      .0114      .0902      .1263      .8995      -.1660      .1888
EduLev      -.0909      .0287      -3.1630      .0017      -.1474      -.0344
Experi      .0010      .0077      .1311      .8957      -.0140      .0161

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
TI

Model Summary
      R      R-sq      MSE      F      df1      df2      p
      .5000      .2500      .8667      21.8296      6.0000      393.0000      .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant      6.7945      .4594      14.7897      .0000      5.8913      7.6977
IM      -.0423      .0057      -7.4403      .0000      -.0535      -.0311
Age      -.0399      .0097      -4.0998      .0001      -.0590      -.0207
Gender      .2460      .0976      2.5197      .0121      .0541      .4380
MaritalS      -.0984      .1076      -.9146      .3609      -.3100      .1132
EduLev      -.1463      .0341      -4.2946      .0000      -.2133      -.0793
Experi      .0017      .0092      .1825      .8553      -.0164      .0197

```

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

Effect	se	t	p	LLCI	ULCI
-.0423	.0057	-7.4403	.0000	-.0535	-.0311

Page 4



Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
-.0131	.0052	-2.5072	.0126	-.0235	-.0028

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
JS	-.0292	.0041	-.0376	-.0213

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
5000

----- END MATRIX -----

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 4.0 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model : 4
Y : TI
X : EM
M : JS

Covariates:

Age Gender MaritalS EduLev Experi

Sample

Size: 400

OUTCOME VARIABLE:

JS

Model Summary

	R	R-sq	MSE	F	df1	df2	p
	.5857	.3431	8.7295	34.2076	6.0000	393.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	5.1599	1.5752	3.2757	.0011	2.0630	8.2568
EM	.2385	.0186	12.8401	.0000	.2020	.2750
Age	-.0051	.0310	-.1643	.8695	-.0661	.0559
Gender	-.8739	.3104	-2.8159	.0051	-1.4841	-.2638
MaritalS	.6482	.3411	1.9002	.0581	-.0225	1.3188
EduLev	.2863	.1083	2.6443	.0085	.0734	.4991
Experi	.0605	.0300	2.0169	.0444	.0015	.1195

```

*****
OUTCOME VARIABLE:
TI

Model Summary
      R      R-sq      MSE      F      df1      df2      p
      .7115      .5062      .5721      57.3974      7.0000      392.0000      .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant      9.0739      .4087      22.2005      .0000      8.2704      9.8775
EM      -.0301      .0057      -5.3206      .0000      -.0413      -.0190
JS      -.1371      .0129      -10.6130      .0000      -.1624      -.1117
Age      -.0328      .0079      -4.1291      .0000      -.0484      -.0172
Gender      .0810      .0802      1.0097      .3133      -.0767      .2388
MaritalS      .0091      .0877      .1034      .9177      -.1634      .1815
EduLev      -.0913      .0280      -3.2657      .0012      -.1463      -.0363
Experi      -.0084      .0077      -1.0906      .2761      -.0236      .0068

```

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
TI

Model Summary
      R      R-sq      MSE      F      df1      df2      p
      .6035      .3643      .7346      37.5300      6.0000      393.0000      .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant      8.3668      .4570      18.3097      .0000      7.4684      9.2651
EM      -.0628      .0054      -11.6604      .0000      -.0734      -.0522
Age      -.0321      .0090      -3.5663      .0004      -.0498      -.0144
Gender      .2008      .0900      2.2303      .0263      .0238      .3778
MaritalS      -.0798      .0990      -.8061      .4207      -.2743      .1148
EduLev      -.1305      .0314      -4.1567      .0000      -.1923      -.0688
Experi      -.0167      .0087      -1.9202      .0556      -.0338      .0004

```


***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

Effect	se	t	p	LLCI	ULCI
-.0628	.0054	-11.6604	.0000	-.0734	-.0522

Page 8

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
-.0301	.0057	-5.3206	.0000	-.0413	-.0190

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
JS	-.0327	.0042	-.0411	-.0246

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
5000

----- END MATRIX -----

APPENDIX H

Turnitin Originality Report

SUJATHA ANBALAGAN DISSERTATION MAY 2023

ORIGINALITY REPORT

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