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Factors Related to Employees Job Satisfaction in Selected Islamic Retail Banks in Bahrain

Thesis submitted in partial fulfillment of the requirements for the degree
of Master of Business Administration

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Thesis Discussion Committee Decision

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The Discussion Committee met on 18-Jun-19 In S44-101 . Upon discussing the student whose details are stated above in public, the discussion committee recommends the following:

The student is awarded a grade A- in the thesis subject.

☐ Without making any changes to the thesis.

☒ After making the modifications attached with this decision.

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6 Approved at the University Council 6th meeting, 2013
In accordance with Decision No. 736/2013 dated 14/3/2013
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ملخص البحث

يعتبر قطاع التجزئة للصيرفة الإسلامية رافدا اقتصاديا مهما لمملكة البحرين. وعلى الرغم من ذلك، فإن موظفو هذا القطاع يعانون من خلل في الرضا الوظيفي.

الهدف: تهدف الدراسة إلى الكشف عن العوامل ذات الصلة بالرضا الوظيفي بين موظفي قطاع التجزئة للصيرفة الإسلامية في مملكة البحرين.

المنهجية: تعتبر هذه الدراسة دراسة كمية حيث تم الاعتماد على استبانة للتعرف على الصفات الديموغرافية للمشاركين ولقياس العوامل ذات الصلة بالرضا الوظيفي والتي تنقسم إلى قسمين. القسم الأول وهو العوامل الجوهرية. القسم الثانية وهو العوامل الخارجية. شارك في هذه الدراسة عدد 166 موظف في القطاع المذكور من ثلاثة بنوك.

النتائج: إن الجنس والحالة الاجتماعية ليس لهما تأثير على الرضا الوظيفي. وعلى العكس من ذلك، فإن للمستوى التعليمي والمنصب الوظيفي والعمر وسنوات الخبرة العملية تأثير على الرضا الوظيفي. كما أن العوامل الجوهرية والخارجية تؤثران بشكل إيجابي وفعال على الرضا الوظيفي.

الأهمية: إن نتائج البحث ستساعد قطاع التجزئة للصيرفة الإسلامية في فهم العوامل ذات الصلة بالرضا الوظيفي. إن هذا الفهم يقود إلى تحسين مستوى الرضا الوظيفي للموظف مما يؤول إلى جني ثمار هذا الرضا الوظيفي لصالح القطاع بشكل خاص والمملكة بشكل عام.

الكلمات الدلالية: قطاع التجزئة للبنوك الإسلامية، الرضا الوظيفي، العوامل الديموغرافية، العوامل الجوهرية، العوامل الخارجية.

Abstract

Islamic retail banking sector is highly important for the economics of the Kingdom of Bahrain. However, employees in this sector have revealed a level of unsatisfactory with their jobs.

Purpose: The purpose of this study is to investigate the factors associated to job satisfaction among employees in the selected Islamic retail banks in the Kingdom of Bahrain.

Approach: The study is a quantitative method using questionnaire survey applying five-point Likert scale as a measurement of respondents answers. The data were collected from 166 employees within three banks in the sector. SPSS was used to analyzed the data collected. The study investigated the impact of Demographic Characteristics on Job Satisfaction. In addition, it investigated the association between Intrinsic and Extrinsic Factors with Job Satisfaction

Findings: The Demographic Characteristics “Gender” and “Marital Status” have no significant impact on job satisfaction. However, “Educational Level”, “Working Position”, “Age” and “Working Experience” have a significant impact on job satisfaction. Intrinsic and Extrinsic Factors have a significant positive association with Job Satisfaction.

Value: The study findings will help Islamic Retail Banks to better understand Job Satisfaction and factors associated to it. That will help in improve employees’ Job Satisfaction and get the valuable outcome of it.

Keywords: *Islamic retail banks, Job Satisfaction, Demographic Characteristics, Intrinsic Factors and Extrinsic Factors.*

Declaration

Name: Ammar Adnan Asheer

Student's ID number: 20062092

This entitled dissertation “**Factors Related to Employees Job Satisfaction in Selected Islamic Retail Banks in Bahrain**” is submitted for obtaining the Degree of Master of Business Administration from University of Bahrain. This declaration is to clarify that this thesis is the original version of my work except for quotations which were duly acknowledged.

Signature: Date:

Dedication

For:

Family

Friends

Teachers

For everyone praying for me and wish me all the best ...

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I would like to thank the thesis supervisor Dr Shaju George for his effort and time to advise me and follow my work. I would like also to thank my colleagues Ahmed buhassan, Naji AlOthman, Fatema BinZaiman and Zainab Neamah. Thanks to the administrative staff in Management and Marketing Department in the Business College in the University of Bahrain.

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Chapter One: Introduction

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- Research Problem
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- Terms Definition
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- Research Outline

Chapter One: Introduction

1.1 Background

Job satisfaction is a mix of psychological, environmental and physiological conditions. This mix derives an employee to feel satisfied with his job. It is an emotion of like or dislike that an employee feels toward his job (Aziri, 2011; Iliopoulos & Priporas, 2011).

Job satisfaction is a very important and critical areas in organizational behavior. Through examining employees' job satisfaction, organizations can indicate several important elements related to its activities and goals. For example, loyalty, commitment and high performance. These are a key to the organization success (Niehoff, Moorman, Blakely, & Fuller, 2001; Steijn, 2004).

Though job satisfaction results in positive outcomes, job dissatisfaction results in negative outcomes. Job dissatisfaction will raise the rate of absenteeism and turnover (Lease S. H., 1998). Furthermore, it results in negative behavior such as workplace violence, property damage, theft and criminal behaviors (Mount, Ilies, & Johnson, 2006). Employees with job dissatisfaction will negatively affect the organization functions and productivity. Therefore, it is important for organizations to pay attention for its employees' satisfaction to sustain as healthy organization and provide a high quality of goods and services (Brignall, Fitzgerald, Johnston, & Silvestro, 1991; Robbins & Judge, 2013).

There are several factors affecting job satisfaction level. Some factors are within the job itself. For instant responsibilities, achievement, advancement, work itself, growth and recognition (Lee T. J., 2017). Those are an employees' psychological needs and they result in a long run

motivation (Nianja, Maina, Kibet, & Njagi, 2013). These factors are called intrinsic factors (Weiss, Davis, England, & Lofquist, 1967). On the other hand, some factors are indirectly related to the job itself. However, they strongly affect the level of job satisfaction, for instance, work conditions, pay, job security, personal life, organization policies and the relationship with supervisor and peers. They are called extrinsic factors (Ahmed, et al., 2010; Tan & Waheed, 2011).

Many other variables could influence job satisfaction level; for example, career development and training, communication, benefits and company image and change (Robbins & Judge, 2013). In addition, social context (Humphrey, Nahrgang, & Morgeson, 2007; Chiaburu & Harrison, 2008) and demographic characteristics (Hyz, 2010).

In today's business field it is highly important to satisfy employees as same as the importance of earning a profit. Satisfying employees is a competitive advantage should be sustained for any business to success and accomplish its goals (Deshpande, 2012; Arora & Pandey, 2014). A satisfied workforce is a source of tangible and intangible benefits for any organization (Chen, Yang, Shiau, & Wang, 2006). It has a major influence on many social phenomena, living standard and economic growth (Chahal A. , Chahal, Chowdhary, & Chahal, 2013). Banking sector are no exception to this (Karim, Islam, & Mahmud, 2014).

Banks are an identically important organization for country's economy. Economies are highly depending on the financial sector especially Banks. World widely, banking sector represented in the economic development as a financial intermediary. It is highly dependent on employees in commercial institutions to develop the economic status. Employees' satisfaction is the main factor to improve banks' performance and a source to successfully achieve their objectives (Awan & Asghar,

2014; Gyawali, 2017). Therefore, job satisfaction is an important instrument to improve the level of banking services. Banks' productivity and profitability are mainly depending on their workforce. Satisfied employees do their tasks with commitment and reflect a positive image of the institute. Conversely, if employees are dissatisfied they may negatively affect the banks by increasing costs, reduce the quality of services and waste time. Therefore, banks must examine the level of job satisfaction within their working environment for the success of their business (Jain, Sharma, & Jain, 2012; Sankalpa, Ekanayake, & Punchi-Manage, 2017).

The financial sector in the Kingdom of Bahrain is developed and expanded. It includes a variety of commercial and Islamic financial businesses and organizations. These organizations and businesses contain retail and wholesale banks, finance companies, money changers, mutual funds and others. So, the financial sector in the Kingdom of Bahrain is in a good position to provide different financial products and services. Hence, the Kingdom of Bahrain is a financial centre leader in the Arabian Gulf. The sector is a key driver of the country growth. It makes 27% of the Gross Domestic Product (GDP) of the Kingdom of Bahrain. The Central Bank of Bahrain (CBB) supervises and regulates the financial sector in the Kingdom of Bahrain since 2002. It is the only regulator for the whole financial sector in Bahrain (Bahrain eGovernment, 2018).

The banking scheme in the Kingdom of Bahrain involves commercial and Islamic banks. It is the biggest components of the financial system. More than 85% of the total assets in the financial sector is owned by the banks. Commercial banking section contains 69 wholesale banks, 2 specialized banks, 23 retail banks and 36 overseas banks' representative offices. The Islamic section acts as a provider of Sharia-compliant products and services contain 18 wholesale banks and 6 retail banks. The

banking sector in the Kingdom of Bahrain plays a key role in empowering the position of the Kingdom in the region as a financial centre leader. The growing of the sector is supported by an open market economy and a regulatory framework complying with international standards. The good business of the oil industry and the increasing in liquidity is a reason for the growth of the banking sector. Banks reinvest the surplus of oil earnings in other economy segments in Bahrain (CBB/1, n.d.).

Bahrain has quickly become a universal leader in Islamic finance, “playing host to the largest concentration of Islamic financial institutions in the Middle East.” Bahrain is one of the top markets of Islamic securities. Islamic banking in Bahrain has great growth, the total assets in 2000 were US\$1.9 billion, by August 2012 it jumped to US\$25.4 billion. It is an increase of more than 12 times. By January 2018 the total assets reached US\$26.7 billion. For the need of Islamic banking, the CBB has published a full reporting framework which made specifically to cover the different areas in Islamic banks operations (Sarea, Muslih, & T.H., 2017).

Bahrain is a centre to numerous organizations which operate as development agencies of Islamic finance. For instance, Liquidity Management Centre ('LMC'), Shariya Review Bureau, the International Islamic Financial Market ('IIFM'), the Islamic International Rating Agency ('IIRA') and the Accounting and Auditing Organization for Islamic Financial Institutions ('AAOIFI'). Moreover, the CBB started a project to finance education, training, and researches in Islamic Finance. The project which called (the Waqf Fund) is in collaborating with the Islamic financial industry and stakeholder to develop the standards and regulations of the industry (CBB/2, n.d.).

Islamic banks slightly differ from commercial banks in job satisfaction. It was presented by Dy Kam (2015) that all total weighted

average of job satisfaction factors for an Islamic retail bank in Bahrain are less than a commercial bank in Bahrain also. Therefore, this study was focused on the sector of Islamic retail bank in Bahrain.

Dy Kam (2015) revealed that employees' satisfaction in an Islamic retail bank in the Kingdom of Bahrain is affected negatively by several factors which lead to some degree of dissatisfaction. Limited studies have been conducted in the Islamic banking sector in Bahrain. Most of them were focusing on the relationship between demographic factors and job satisfaction. Especially gender, for instance, the researches done by Eleswed & Mohammed (2013) and Al jar & Reyad (2017). Job satisfaction is a strong factor to develop the economic sector. It has a major effect on sector growth. It is important to maintain the level of employees' job satisfaction and develop it to sustain profitably (Chahal A. , Chahal, Chowdhary, & Chahal, 2013). Bahrain is a universal leader of Islamic finance. "Playing host to the largest concentration of Islamic financial institutions in the Middle East". Islamic banks in Bahrain have a strong growth economically (CBB/2, n.d.). Spector (1997) suggested exploring job satisfaction can provide valuable insight for developing policies and programs to address problems with job satisfaction.

The purpose of this research is to investigate the factors associated to job satisfaction among employees in the Islamic retail banks in the Kingdom of Bahrain. This research will contribute to the science and knowledge in a practical way as researches in this area is limited.

1.2 Research Problem

This research focused on describe the association between different job satisfaction factors toward employees' satisfaction in the Islamic retail banks in Bahrain. The independent variable studied in this research are

Demographic Characteristics (Gender, Age, Educational level, Marital Status, Work Experience and Work Position), Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and organizational Support). Job satisfaction is the dependent variable.

It is ambiguous to what extent some different factors are associated to job satisfaction among employees in the Islamic retail banks in the Kingdom of Bahrain. This is because of the scarcity of research papers in this field. Eleswed & Mohammed (2013) and Eleswed & Mohammed (2015) revealed that the private sector in the Kingdom of Bahrain needs more research to contribute to its growth. There is a scarcity of research papers in this sector. One of the important topics that should be discussed in this sector is the subject of job satisfaction.

1.3 Research Questions

A- What is the impact of demographic characteristics (Gender, Age, Educational level, Marital Status, Work Experience and Work Position) on job satisfaction in the selected Islamic Retail Banks in the Kingdom of Bahrain?

B- To what extent the Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) are associated to job satisfaction in the selected Islamic Retail Banks in the Kingdom of Bahrain?

C- To what extent the Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and organizational Support) are associated to job satisfaction in the selected Islamic Retail Banks in the Kingdom of Bahrain?

1.4 Research Objectives

- To determine the impact of Demographic Characteristics (Gender, Age, Educational level, Marital Status, Work Experience and Work Position) on Job Satisfaction in the selected Islamic retail banks in the Kingdom of Bahrain.

- To explore the association between Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and Job Satisfaction in the selected Islamic retail banks in the Kingdom of Bahrain.

- To explore the association between Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and organizational Support) and Job Satisfaction in the selected Islamic retail banks in the Kingdom of Bahrain.

1.5 Research Significance

The research is significant for the different stakeholders linked to the study. This study is of great importance to the researcher because it is an important transition in his academic career. It is a valuable addition to his knowledge and research experience. For university students and other researchers, this research will provide them with a scientific reference for their relevant research.

Islamic retail banks will benefit from this research because it revealed the association between different factors and Job Satisfaction. Knowing and revealing the factors associated to job satisfaction will help Islamic retail banks improve Job Satisfaction, which will contribute to the quality of financial services and raise the level of competitive advantage.

At the local level in the Kingdom of Bahrain, this study is important to understand the global forces in the field of Islamic banking. The importance of the study to the Kingdom of Bahrain and its economy is reflected by the importance of the Islamic banking sector and the status of this sector for the growth of the Kingdom financially and geographically.

This information could be used by other researchers in the future to enrich the Islamic banking sector by researches. It encourages researchers to go deeply into this sector and come up with a rich database of information. Since this sector is booming; however, little studies are available in regard of Job Satisfaction. This research fed the science using practical methods to add fact information and results to the bodies of knowledge.

1.6 Terms Definition

Table 1.1 presents the terms definition of the study.

Table 1.1 Definitions of Terms

Terms	Definitions
<u>Job Satisfaction</u>	People feeling of like or dislike their job and its various elements (Spector 1997).
<u>Intrinsic Factors</u>	It is the internal elements of a job. They are related directly to the job itself. Such as the following factors (Lee T. J., 2017).
Achievement	Succeed in complete tasks which support self or others to be developed (Nicholls, 1984).
Advancement	Moving upward within the hierarchy of the organization getting greater control and

	responsibility” (Naveed, Usman, & Bushra, 2011).
Work itself	The type of work that an employee does. For example, routine tasks, and non-routine tasks required by the job (Suhartono, 2015)
Recognition	Reward employees for their contributions to the organization. Recognition has could be either formal or informal, monetary or non-monetary. Acknowledging employee for their efforts (Sledge, Miles, & Copping, 2008).
Responsibility	Duties, accountability, associated rights and obligations assigned as a result of one’s job or position (Torrington, 1991).
Growth	Employees develop their skills, knowledge and abilities (Suhartono, 2015).

<u>Extrinsic Factors</u>	It is the external elements of a job. They are indirectly related to the job itself. Such as the following factors (Lee T. J., 2017).
Supervision	The relationship with the one who is direct and directly monitoring the process of his employees in their job activities and tasks (Milne, 2007).
Salary	It is a fixed monetary paid to employees in return for work performed. It is paid by the employer (Chaudhry, Sabir, Rafi, & Kalyar, 2011).
Working Conditions	It is the condition of the work environment; such as noise, stress, facilities and the physical environment (Bakotić & Babić, 2013).
Relation with peers	“Is someone who is at the same level as you in the organization chart” (Coulibaly, 2018).
Job Security	An employee assurance that he has the continuity of rewarding employment for his work life (Sledge, Miles, & Copping, 2008).

Organizational Policy	It launches the code of conduct, stating the responsibilities of both employers and employee, protect workers' rights, attendance, dress code, privacy and other terms and conditions of employment (Scott S. , 2018).
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1.7 Research Limitations

These were some limitations which the researcher did not have control over it:

1. Studies about job satisfaction in Islamic retail banks are few. This limitation minimized the available information which may help more in understanding the topic within this sector.
2. It was difficult to access many of the banks' information because of confidentiality and sensitivity. This significantly affected the sampling technique by force the researcher to choose the Voluntary Response Sample.
3. The study was limited to 12 factors of Intrinsic and Extrinsic Factors. It is likely that other variables than these have an association with job satisfaction among employees in the Islamic retail banks in the Kingdom of Bahrain.

1.8 summary

This chapter clarified the topic of job satisfaction within different elements. The main points of the research problem were to explore the association between demographic characteristics, intrinsic factors and extrinsic factors with job satisfaction in regard to the scarcity of previous researches. There is a great need to describe to what extent different factors of job satisfaction are associated to it in the mentioned sector.

1.9 Research Outline

This study is within five chapters. In Chapter 01 the study idea was introduced to the reader through a background of the topic, research problem, research questions and objectives, the significance of the study, and research terminology. Chapter 02 covers the literature review which contains an executive summary of the previous studies and how the researcher applied it to this study and the research hypothesis. Chapter 03 is the methodology where the researcher mentioned the study tools and procedures, measuring variables and population and sample of the respondents. Chapter 04 is to analyze results, discuss them and provide recommendations. Finally, chapter 05 is a conclusion of the study.

Chapter Two: Literature Review and Theoretical Framework

Contents:

- Introduction
- Job Satisfaction Definition
- Factors Influencing Job Satisfaction
- Job Satisfaction Potential Effects
- Overview of Theories and Theoretical Models of Job Satisfaction
- Previous Studies of Job Satisfaction in Islamic Banks Worldwide
- Previous Studies of Job Satisfaction in Islamic Retail Banks in the Kingdom of Bahrain
- Research Gap
- Theoretical Framework and Hypothesis
- Conclusion

Chapter Two: Literature Review and Theoretical Framework

2.1 Introduction

The previous chapter explained the importance of the research topic within different elements. Studies on job satisfaction for Islamic retail banking sector in the Kingdom of Bahrain has required further research. The research problem was to explore the association between demographic characteristics, intrinsic factors and extrinsic factors with job satisfaction. Job Satisfaction researches in the Islamic retail banks in the Kingdom of Bahrain needs further researches. The purpose of this chapter is to explore the previous studies related to Job Satisfaction to assess the research gap. Studying the previous researches guided to understand the research problem and to reveal gaps. Finally, this chapter helped in determining any additional research needed in the future. Therefore, this chapter covered the definition of Job Satisfaction, factors associated to job satisfaction, potential effects, theories and theoretical models, and the previous studies of job satisfaction in Islamic banks and Islamic financial institution worldwide and in the Kingdom of Bahrain. At the end of the chapter, the researcher will explain the benefit from the previous studies in explaining the hypothesis and theoretical framework of the current research.

2.2 Job Satisfaction Definition

Different researches had examined the concept and definition of job satisfaction. The definition varies based on the environment in which job satisfaction was studied. In addition, human perceptions of job satisfaction depend on many factors such as relationships with co-workers, the workplace, and the working environment, personality, values, needs, and expectations. Thus, job satisfaction researchers are always trying to keep pace with changes in human perceptions toward job satisfaction to clearly understand and provide a clear explanation of it (Harputlu, 2014; Zembylas & Papanastasiou, 2006).

Hoppock defined job satisfaction in 1935 as a mixture of environmental conditions, psychological and physiological which lead an individual to the feeling of job satisfaction (Aziri, 2011; Kadapure & Dasar, 2018). Then, researches became more focused on the employee's reaction to the various elements surrounding him in the workplace or related to his tasks in the organization. Therefore, job satisfaction was defined as employees' emotions, thoughts and perceptions about job, workmates, organization and the attitudes held by an employee regarding various elements of his job (Beer, 1964; Wong, Hui, & Law, 1998).

Employees' feelings are translated by their attitude in dealing with the environment around them at work. For instance, job satisfaction was defined as the worker's feelings toward his job and the attitude toward his work which expressed by perception and beliefs (Weiss, Dawis, England, & Lofquist, 1967; O'Reilly, 1991; Wickramasinghe, 2009). However, job satisfaction was analyzed deeply as a cycle starting from the employee expectations of job components and work environments to processing the job and engaging with the work environment to evaluate the actual

situation. Job satisfaction refers to the employee positive emotional feeling which rise from evaluating what the employee expected to get from the job compared to the actual outcome (Heslop, Smith, Metcalfe, Macleod, & Hart, 2002; Robbins & Judge, 2013).

Employee's reactions in doing his task are translated by showing or saying the phrase "like" or "dislike". Whereas, the term "like" means satisfaction and the term "dislike" means dissatisfaction. Positive behavior toward work means job satisfaction. But, negative behavior toward the work means job dissatisfaction (Spector, 1997; Ellickson & Logsdon, 2002; Armstrong & Taylor, 2014).

Even though job satisfaction is a narrow concept with different definitions, three main points to understand job satisfaction. Firstly, it is an emotional reaction to a job condition. This emotional response is inferred and cannot be seen. Secondly, job satisfaction is mostly determined by the extent to which the current work situation match the expected situation. Finally, job satisfaction signifies many related attitudes which are the most important components of a job. People hold effective response toward these attitudes (Weiss H. M., 2002; Tekell, 2008; Luthans, Luthans, & Luthans, 2015).

2.3 Factors influencing Job Satisfaction

Identifying and understanding factors influencing employees' job satisfaction is highly important. A clear understanding of these factors helps the organization to sustain healthily and to get a competitive advantage against competitors. Therefore, many researchers and scientists are investing their time and efforts in identifying and explain factors influencing job satisfaction (Kellison, 2009; Hyz, 2010).

Job satisfaction factors could be divided as intrinsic and extrinsic factors. Intrinsic factors are linked to job characteristics, for example, advancement, recognition, achievement, responsibility, work itself and growth. Conversely, extrinsic factors are linked to the environment around the job such as working conditions, organizational policies, supervision, peers, job security and salary (Spector, 1997; Godfrey, 2014).

2.3.1 Achievement

Achievement is a personal feeling occurs when an employee has done something and feel proud of it. This achievement feeling derives to job satisfaction and pleased (Mullins, 2005; Harmania & Nessa, 2016). Achievement is a powerful tool to be applied by the organization to increase its employees' job satisfaction. Organizations should empower staff jobs and offer them some autonomy which helps employees to have the feeling of achievement. In addition, it will increase employees' commitment, personal development and minimize employees' concerns regarding the career path. All these elements will increase as an intrinsic motivation for job satisfaction (Pelit, Öztürk, & Arslantürk, 2011; Harmania & Nessa, 2016).

2.3.2 Advancement

Advancement is an opportunity to be promoted and to handle higher responsibilities. Employees wish to work in an organization which offers them an opportunity for advancement. An opportunity for advancement influence the level of employees' job satisfaction. Job satisfaction increased when an employee feels that there is a high opportunity to be promoted. It is important that companies link the organizational goals with promotions. As a result, employees will work hard to reach organizational goals. If opportunities for advancement are few, it will lead the employee

to have a negative attitude and behaviors. A smooth moving up in the career path will positively impact the job satisfaction (Vroom, 1982; Scarpello & Campbell, 1983; Gaertner & Nollen, 1992).

2.3.3 Work itself

Work itself includes job tasks and duties. Employees who are better handling their tasks and do their jobs have higher job satisfaction than other employees. Work itself impact job satisfaction as well as job performance if employee ability is fit to the job requirements (Caldwell & O'Reilly III, 1990; Onimole, 2015).

A job includes different characteristics for instance task variety, skill improvements, challenging tasks, interesting work, autonomy and flexible working hours. These elements support the organization to improve their employees' job satisfaction level. In addition, it motivates employees to work harder by encounter more challenges which make a job interesting and meaningful (Abraham & Medoff, 1984; Stringer, Didham, & Theivananthampillai, 2011; Onimole, 2015).

2.3.4 Recognition

Recognition is what an employee waiting for, after well performing and completing a certain task. This recognition could be a financial or non-financial reward (Kalleberg, 1977; Spector, 1997). A financial recognition also called an extrinsic reward. It could include an amount of money or different types of benefits and promotions. On the other hand, non-financial recognition also called intrinsic rewards. It could include development courses, more meaningful job tasks and handle greater responsibilities (Dahlqvist & Matsson, 2013; Tessema, Ready, & Embaye, 2013). Recognitions are significantly impacting job satisfaction. There is

a strong correlation between them (Spector, 1997; Hampton & Hampton, 2004).

2.3.5 Responsibility

Responsibilities are the tasks given to an employee to be operated. It is the main job of an employee. The employees carrying out his duties to support organizations' objectives (Shahab & Nisa, 2014).

When an employee likes his responsibilities and complete them he feels satisfied. Satisfaction will lead to better accomplish more responsibilities. Responsibilities has a positive effect on job satisfaction (Schön, Bergquist, & Klefsjö, 2010; Shahab & Nisa, 2014; SHRM, 2017). On the other hand, responsibility may have a negative effect on job satisfaction. Specially, if the employee does not like them or when these responsibilities affect his personal life (Zarubica, et al., 2012; Shahab & Nisa, 2014).

2.3.6 Growth

Growth or training and development is a planned systematic improvement of present and future employees' performance. This is by enhancing knowledge, skills, and expertise which is required to accomplish an organization's goals and job requirements (Aguinis & Kraiger, 2009; Khan, Bin Haseeb Abbasi, Waseem, Ayaz, & Ijaz, 2016; Okechukwu, 2017).

One of the essentials that an employee needs from the organization is to provide the opportunity to develop practical and technical skills and abilities. Training and development help the employee in upgrading his career position and increase the production efficiency. In addition, scientific development increases the self-confidence of the employee and

helps him overcome many of his job's tasks difficulties. Therefore, any deficiencies in the provision of training and development by the organization will negatively affect job satisfaction and may lead to an undesirable outcome. This requires managers to understand the gap between the requirements of different jobs' functions and the employee's efficiency to assess the need for development and training (Wright & Davis, 2003; Chen, Chang, & Yeh, 2003; Ashar, Ghafoor, Munir, & Hafeez, 2013).

2.3.7 Supervision

Supervision is the direct management position upper of an employee. The supervision is guidance and monitor which provide helpful directions and should build a good relationship with employees to proceed in accomplish organization goals (Churchill, Ford, & Walker, 1976; Thorbjørnsen & Supphellen, 2011; Adebayo & Ogunsina, 2011).

There is a state of incompatibility whether supervision factor impacting job satisfaction or not. In the two factor theory of Herzberg, supervision is only a factor derive to job dissatisfaction. Otherwise, it does not lead to job satisfaction (Aziri, 2011; Reed, 2015). However, there are amounts of evidence that prove the strength of the link between the supervision and employee satisfaction (Crossman & Abou-Zaki, 2003; Adebayo & Ogunsina, 2011; Kula & Guler, 2014).

2.3.8 Salary

Salary is what an employee gets from the employer for his time and work. It is to fulfill an employee's economic needs (Oshagbemi, 2000; Shaw & Gupta, 2001; Noe, Gerhart, Hollenbeck, & Wright, 2006). Therefore, it has an important role as a factor influencing employees' job satisfaction (Parvin & Kabir, 2011; Sowmya & Panchanatham, 2011;

Saeed, Lodhi, Iqbal, & Nayyab, 2013). It has the priority as a reason for people to work. No other reason or factor can be close to the priority of money (Rynes, Gerhart, & Minette, 2004; Judge, Piccolo, Podsakoff, Shaw, & Rich, 2010). If salary is greater or equal to employee expectations, then job satisfaction will increase. If salary is lower than expected, job satisfaction will decrease (Locke E. A., 1969; Porter, Lawler, & Hackman, 1975). However, according to Herzberg (1976), salary is a "hygiene factor". This means it does lead to job dissatisfaction, otherwise, it is neutral and does not lead to job satisfaction (Miner, 2005; Dartey-Baah & Amoako, 2011). It was found that higher paid employees are more satisfied if compared to lower paid employees (Shapiro & Wahba, 1978; Judge, Piccolo, Podsakoff, Shaw, & Rich, 2010; Chaudhry, Sabir, Rafi, & Kalyar, 2011).

2.3.9 Working Conditions

Working conditions are either physical or social conditions. For example, comfortable place, good lighting, appropriate temperature, office tools, office equipment, telephones and health and safety rules and regulations (Green, 2000; Sypniewska, 2014).

Work conditions with all its social and physical aspects has a strong effect on job satisfaction (Rust, Stewart, Miller, & Pielack, 1996; Chahal A. , Chahal, Chowdhary, & Chahal, 2013). Employees spend long hours a day in the workplace. Therefore, the employer should have a serious attention to the working conditions. All necessary resources, items, and equipment should be provided for employees so they can better perform their tasks. This will maintain and improve employees' job satisfaction level. In contrast, without a good condition of the working environment; will negatively impact job satisfaction. As a result, it will lead to poor work quality (Saba, 2011; Pitaloka & Sofia, 2014).

2.3.10 Relation with peers

It is the relationship between an employee and other workers in the same organization (Lin & Lin, 2011; Ibrahim, 2014). A strong relationship is existing between relation with peers and job satisfaction. The better the relationship among an employee and his peers the more the level of job satisfaction (Yang, Brown, & Moon, 2011; Lin & Lin, 2011). The supervisor should assess employees in similar teams or groups fit to their needs and experience. This will improve job satisfaction level (Locke E. A., 1976; Chiun Lo & Ramayah, 2013).

2.3.11 Job Security

Working with full of competence in a stable organization is job security. There is a strong link between job security and job satisfaction. The greater the job security the greater is job satisfaction (Yousef, 1998; Sverke & Hellgren, 2002). Lack of job security leads to job dissatisfaction. This situation affects work progress and the efficiency of employees' output (Luthans & Sommer, 1999; Sy, Tram, & O'Hara, 2006; Reisel, Probst, Chia, Maloles, & König, 2010). The lack of job security reduces job satisfaction because of not knowing how to forecast or control job threats (Bordia & Difonzo, 2004).

2.3.12 Organizational Policies

To understand the influence of organizational policies on job satisfaction it should be noticed that there are rules and regulations for every organization to process every task. All employees must follow these rules and regulations which stated by the top management of the organization. When an organization uses well-defined rules and regulations to manage and control employees' behavior, it is called formalization standards. Formalization is the written standard of behavior,

rules and regulations, organization activities, manual standard operating procedure and the handbooks of the employee. These elements of formalization help an employee and direct him to practice an efficiency work and motivate him toward better behavior which in return increase job satisfaction. It is a must for employees to understand their roles, tasks, and obligations. If not, it may negatively affect employees' job satisfaction (Lambert, Paoline, & Hogan, 2006; Dhawan, 2017).

2.3.13 Demographic Factors

Demographic factors which also called the personal background refer to factors such as gender, educational level, work position, age, marital status, work experience. Differences in demographic factors among employees have a significant influence on job satisfaction (Kalleberg & Loscocco, 1983; Scott, Swortzel, & Taylor, 2005; Ahmed, et al., 2010).

2.3.13.1 Gender

Different studies observed the relationship between gender and job satisfaction. Some studies presented that females are more satisfied than males. Other studies have proved the vice-versa. Other results also showed that there is no relationship between gender and job satisfaction. These differences in results may due to social differences among males and females. Where the female interest in building relationships and the social environment more than that of males. On the other hand, males are more interested in salary and promotions they get (Mason, 1997; Spector, 1997; Ross, Young, Sturts, & Kim, 2014).

2.3.13.2 Educational Level

Many researchers investigated the relationship between educational level and job satisfaction. They found that the higher employees'

educational level, the lower the job satisfaction (Clark A. E., 1997; Green, 2000). Organizations must consider the difference between the educational levels of employees and the job requirements. Staff should be employed in positions appropriate to their educational level. Giving an employee a job below his or her educational level leads to job dissatisfaction (Armah, 2018). However, some researchers found a positive correlation between educational level and job satisfaction (Rogers R. , 1991). Another researcher concluded no significant influence of educational level on job satisfaction as a whole (Idson, 1990).

2.3.13.3 Working Position

A significant relationship between work position and job satisfaction was found (Super, 1939; Hancer & George, 2003). The relationship between both elements is too strong. The higher the work position the higher is job satisfaction. Moreover, the effect of work position on job satisfaction could vary between different job positions such as the managerial, technical and professional jobs (Schultz, 2006).

2.3.13.4 Age

Age is a demographic factor affecting job satisfaction. It is a key role in expressing job satisfaction. Different researches revealed that older employees are more satisfied than younger employees. Perhaps the reason for this finding is that older employees are more experienced in the labor market and therefore can adjust their desires at a moderate level. They are easy to be satisfied than younger employees (Davis & Bordieri, 1988; Ross, Young, Sturts, & Kim, 2014). Younger employees are less satisfied because their expectations are often greater than what they get in their new jobs (Schultz, 2006; Saner & Eyüpoğlu, 2012). However, many studies show quite different results. Some studies found a negative relationship

between age and job satisfaction, inverted J-shape or inverted U-shaped, U-shaped result, or even no significant relations (Bernal, Snyder, & McDaniel, 1998).

2.3.13.5 Marital Status

The employee's marital status is a demographic factor affecting job satisfaction. Research papers covering this area found that a married employee is more satisfied than an unmarried employee. The reason for this findings may be that the responsibilities borne by married are so heavy that they see their work and stability in their jobs as of great value (Azim, Haque, & Chowdhury, 2013). In contrast, it was concluded that single employees are more satisfied than married employees (Tabatabaei, Ghaneh, Mohaddes, & Khansari, 2013).

2.3.13.6 Work Experience

Different studies found a positive relationship between work experience and job satisfaction. As the work experience increases, the employee adapts more to the work environment and becomes more functional, making him satisfied with his job. As well as, work experience in one organization makes the employee more committed to it (Green, 2000; Meyer, Stanley, Herscovitch, & Topolnytsky, 2002). Conversely, some researches indicated a negative relationship between work experience and job satisfaction (DeSantis & Durst, 1996).

2.4 Job satisfaction Potential effects

Job satisfaction has important effects on various fields. It is a significant factor in enhancing employee performance, commitment, and loyalty to the organization. Therefore, organizations must have good

investment and pay attention to maintain job satisfaction among their employees (Smerek & Peterson, 2007; Aydin, Sarier, & Uysal, 2013).

2.4.1 Job Performance

The consideration of job performance as an output of job satisfaction is a subject of disagreement between researches in this field. A lot of researches had been conducted because of the importance and prevalence of this subject. Some others represented job performance as a consequence of job satisfaction and some represented the opposite. In any case, the majority of researchers concluded that the relationship between them is weak. The belief that the higher job satisfaction derives to better job performance is based on the fact that the more satisfied the employee is, the greater the effort to achieve a better job performance (Spector, 2011; Shaju.M & Subhashini.D, 2017). However, several researches concluded that the relationship between job satisfaction and job performance is strong (Judge, Thoresen, Bono, & Patton, 2001; Ahmed, Ing, & Bujang, 2014; Shaju.M & Subhashini.D, 2017).

2.4.2 Productivity

One of the challenges is how to optimize the use of resources to obtain required outputs. Thus, the study of the impact of job satisfaction on productivity is one of the most important topics for organizations. The relationship between job satisfaction and productivity is a measurement to clarify how well resources are used (Moloantoa, 2015). Job satisfaction has a positive impact on productivity. However, this impact is too weak at the individual level. Therefore, the most satisfied employee is not essentially the most productive employee. The impact in the organizational level is strong. The higher job satisfaction is in an organization as a whole,

the higher productivity rate and more effective is the organization (Luddy, 2005; Luthans F. , 2011; Robbins & Judge, 2013).

2.4.3 Service Quality

Most researchers agreed that the relationship between job satisfaction and quality of services provided to clients is a strong positive relationship. Job satisfaction has an important role in achieving the quality of services, which contributes to increasing customer satisfaction with the organization (Schlesinger & Zornitsky, 1991; Rogers, Clow, & Kash, 1994; Ariani, 2015). Employees who feel dissatisfied with their job and do not like the job are unable to provide quality services to the client (Schlesinger & Zornitsky, 1991; Brown & Lam, 2008).

2.4.4 Organizational Commitment

Organizational commitment is to what limit an employee express willingness to not leave the organization. By this, he works hard and strives to achieve the company's goals (Luthans F. , 2011; Robbins & Judge, 2013). Organizational commitment is strongly anticipated by the level of job satisfaction (Meyer & Herscovitch, 2001; Sikorska-Simmons, 2005). There is a strong correlation between job satisfaction and organizational commitment. A higher job satisfaction leads to a higher organizational commitment. This relationship leads to the success of the organization (Sikorska-Simmons, 2005; Warsi, Fatima, & Sahibzada, 2009; Kord, 2012).

2.4.5 Turnover

Turnover is one of the highly important results of low job satisfaction (Luthans F. , 2011). The correlation between job satisfaction and turnover is strong. It is possible to assess how well employees want to stay in the

organization through the level of job satisfaction. The more job satisfaction the less turnover (Luddy, 2005; Singh & Jain, 2013; Khan & Aleem, 2014). However, job satisfaction alone does not guarantee a reduction in turnover but contributes to it. Other variables may share job satisfaction the impact on turnover. (Hom & Kinicki, 2001; Lee, Gerhart, Weller, & Trevor, 2008).

2.4.6 Absenteeism

The relationship between job satisfaction and absenteeism is negative. Once job satisfaction increase, absenteeism decrease (Luthans F. , 2011; Singh & Jain, 2013). The relationship between both variables is between moderate to weak (Scott & Taylor, 1985; Steel & Rentsch, 1995). Organizations everywhere work hard to reduce absenteeism rate because absenteeism costs much. One of the appropriate solutions is to increase job satisfaction. So, employees will like their job and being interest to operate their tasks (Robbins, 2003).

2.4.7 Job Stress

Job stress is strongly related to job satisfaction. If an employee likes his job and feels happy in proceeding his tasks, he gets less job stress. On the other hand, an employee who dislikes his job and feel unhappy to function his duty, he gets more job stress. Therefore, job stress negatively affect job satisfaction (Beehr, 1976; Yin & Yang, 2002; Bemana, Moradi, Ghasemi, Taghavi, & Ghayoor, 2013).

2.5 Overview of Theories and Theoretical Models of Job Satisfaction

Theories are to organize knowledge by structuring concepts and principles related to a topic. Using principles help in define and forecast

the results of specific variables in a particular situation. Moreover, theories are used to explain people behavior, feels, acts and thinks which linked to a specific concept. This leads to find solutions for many managerial problems as theories are guidance and roadmaps to take managerial actions (Wacker, 1998; Abdul Sattar, Khan, & Nawaz, 2010).

There is a strong role for job satisfaction towards motivation. Motivation theories are based on job satisfaction concept due to the nature of overlapping between both of them (Kian, Wan Yusoff, & Rajah, 2014; Davis R. J., 2017). Job satisfaction theories were established with the idea “Scientific Management” by Frederick W. Taylor in 1911. The theory also called “Taylorism”. In this theory, pay is the motivator for job satisfaction and motivation to work (Turan, 2015; Kispal-Vitai, 2016). Between 1924-1933 while studying human beings by Elton Mayo, several factors were found influencing motivation and job satisfaction. These factors could be found by monitoring individuals and groups behaviors (Kaur R. , 2012; Kispal-Vitai, 2016).

2.5.1 Maslow’s Hierarchy of Needs

Maslow’s Hierarchy of Needs is a famous theory that focused on the needs of an individual. Maslow's pyramid consists of five elements representing the needs of an individual. The idea of this theory is that human by nature is wanting being. Whenever an individual gets something he asks for more. Individual's need depends mainly on what they already own. So, needs are sequenced from the base of the pyramid up to above. Note that the satisfied need cannot be used to motivate. The next level of the hierarchy is the motivator (Taormina & Gao, 2013; Kaur A. , 2013).

The hierarchy includes five levels (Figure 2.1). The first level is Physiological Needs which is the basic needs of humans. For example,

shelter, hunger, thirst, sex, sleep and other physical needs. The second level is Safety Needs which include safety and security. Also, the protection from harm whether physically or emotionally. The third level is Love Needs. Maslow called this intermediate level “Love needs”. However, using the word “Love” may give different meaning such as sex. Therefore, it is more appropriate to call it “Social Needs”. It represents belongingness, friendship, acceptance, and affection. The fourth level is Esteem Needs which also called ego needs. It includes two segments. Self-esteem for instance, confidence, autonomy, achievement, freedom, self-respect, and strength. Esteem from others for example, recognition, reputation, attention, appreciation, and status. Finally, Self-actualization Needs: it takes different forms depending on an individual. Self-actualization is to reach the capability of becoming what an individual capable to become. It is the growth, self-fulfillment, and potential. It is not a must that one need should be hundred percent satisfied to move to the next level. Even though a level is partly fulfilled, an individual can move to the next level. Yet, most empirical researches do not support Maslow’s theory. However, many studies support the importance of Maslow’s theory because it clarifies human beings and needs (Mullins, 2005; Luthans F. , 2011; Robbins & Judge, 2013).

One of the doubt against Maslow’s Theory is that many persons may not go in their needs with the same order of Maslow’s Hierarchy. It depends on the community and the organizations’ work environment (Hofstede, 1980; Stum, 2001).

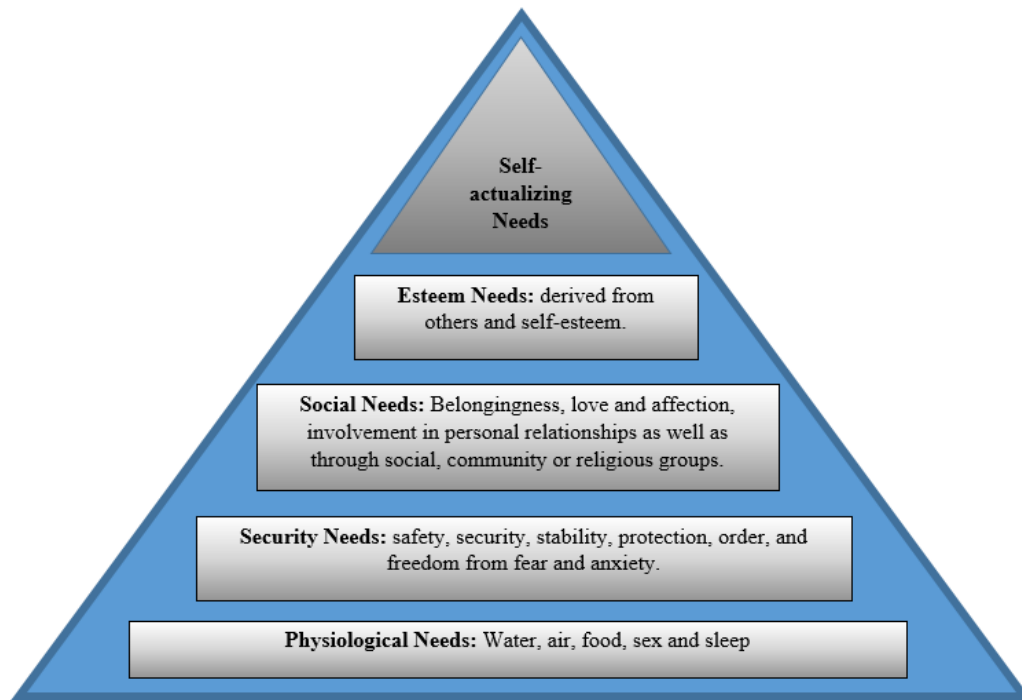


Figure 2.1 Maslow's Hierarchy of Needs (Jerome, 2013; Shahrawat & Shahrawat, 2017)

2.5.2 Herzberg's Two-Factor Theory

Herzberg's theory established by a study of 200 employees in different parts of Pittsburgh in America. Employees had to answer two questions. The first question concerned the factors which let an employee to feel happy about his job. The second question concerned the factors that make the employee hate his job. Through staff responses, Herzberg divided the factors into two segments. The first segment is the motivational factors which make an employee happy about his work and satisfied with his job. In the absence of these factors, the employee is not dissatisfied but he is at the point of neutral; that there is no job satisfaction. It is noted that this section contains factors related to the job itself, such as the work itself, responsibilities, recognition, and advancement. These factors are also called intrinsic factors. The second segment is hygiene factors which include factors related to the surrounding of the job. These factors lead to

job dissatisfaction. In the absence of these factors, the employee is not satisfied with his job but he is at the point of neutral, there is no dissatisfaction. Examples of these factors are supervision, salary, working conditions and organizational policies (Figure 2.2). However, there are some criticisms on this theory such as the study was not applied to employees from all levels of job positions. Also, it is hard to find these two types of factors in applying the theory because the factor pay, for example, could be in both motivator and hygiene factors. Therefore, some studies support the theory while other studies are against it (Mullins, 2005; Luthans F. , 2011; Robbins & Judge, 2013).

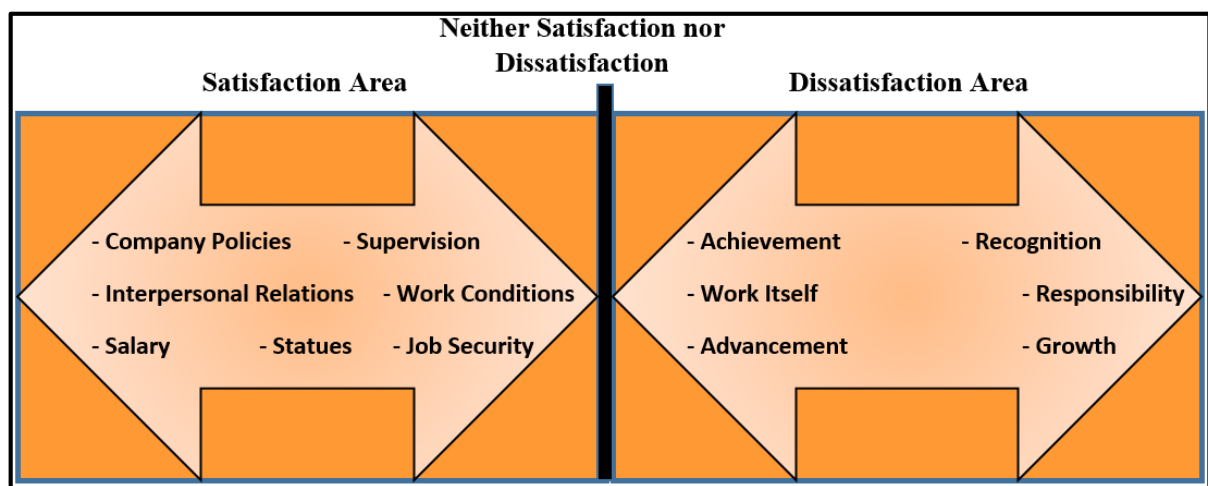


Figure 2.2 Herzberg's Two-Factor Theory (Aziri, 2011)

2.5.3 Alderfer's ERG Theory

ERG Theory refers to existence, relatedness and growth needs. The five levels of Maslow's hierarchy were modified by Alderfer to three levels (Figure 2.3). These three levels are the core needs extracted from the five Maslow's Hierarchy. Starting from existence up to growth. Existence includes physiological and safety needs. Relatedness refers to social needs. Finally, growth corresponding is in line with esteem needs and self-

actualization (Mullins, 2005; Yang, Hwang, & Chen, 2011; Caulton, 2012).

Unlike Maslow's Hierarchy, ERG theory does not require a sequence move from the base of the pyramid to its peak, it is possible to satisfy two levels at the same time. The theory also does not adopt the idea of filling the first level of transition to be able to move to the next level (Barnet & Simmering, 2005; Ramprasad, 2013; Mathe, Pavie, & O'keeffe, 2014).

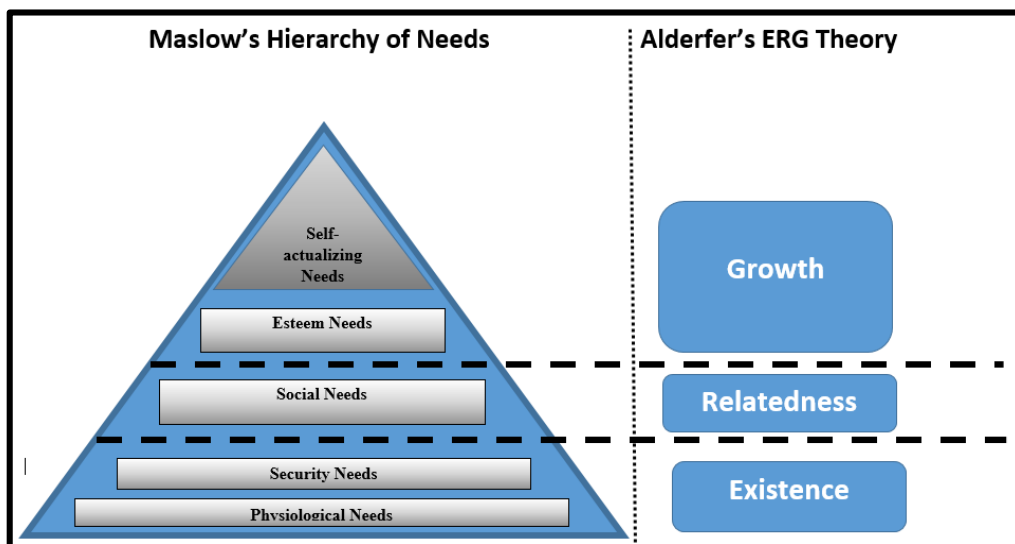


Figure 2.3 Maslow's Hierarchy of Needs and Alderfer's ERG Theory (Chang & Yuan, 2008; Mathe, Pavie, & O'keeffe, 2014)

2.5.4 Job Characteristics Model

The Job Characteristics Model includes five core job scopes which affect three individual psychological states. The availability of these five core scopes encourages job satisfaction. These dimensions are “skill variety, task identity, task significance, autonomy, and feedback.” Activating these five core scopes will lead to “experienced meaningfulness of the work, experienced responsibility for outcomes of the work and knowledge of the actual results of the work activities.” These three psychosocial states will derive to the possible results, which are internal

work motivation, high-quality work performance, and high job satisfaction (figure 2.4).

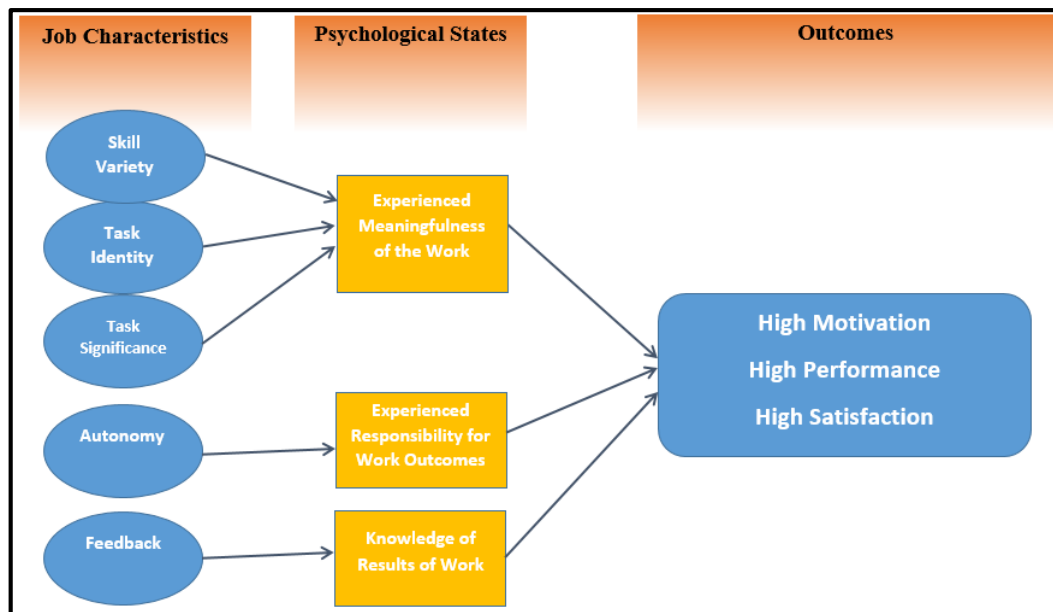


Figure 2.4 Job Characteristics Model (Birnbaum, Farh, & Wong, 1986; Renn & Vandenberg, 1995)

The Job Characteristics Model is supported by empirical studies more than Maslow's Hierarchy and Herzberg's Two Factor theory. Nevertheless, one of this model criticism is that many studies used this model to examine the core job dimension direct effect on individuals and work outcomes ignoring the critical psychological states (Behson S. J., 2010). In addition, a meta-analysis of different research papers mainly looked on the character of critical psychological states. They concluded that the three psychological states have a theoretical and practical role in the Job Characteristics Model (Behson, Eddy, & Lorenzet, 2000; Park, 2017).

2.6 Previous Studies of Job Satisfaction in Islamic Banks Worldwide

A research in Indonesia by Hayati & Caniago (2012) titled “Islamic Work Ethic: The Role of Intrinsic Motivation, Job Satisfaction, Organizational Commitment, and Job Performance” was focusing on the impact of Intrinsic motivation and Islamic Work Ethics on job satisfaction. Respondents of the study were employees of Islamic Banks in Bandar Lampung in Indonesia. The questionnaire was distributed to 172 employees which represented all population. A percentage of 86.6 of the population answered the questionnaire. It was designed as several statements and the respondents should answer according to seven-point Likert-Scale. In regard of measure job satisfaction, the researchers used the Minnesota Satisfaction Questionnaire. “The opportunity to advance”, “feelings of accomplishment” and “being able to say busy on the job” are examples of the items used to measure job satisfaction. The results showed that the more motivated employees by intrinsic factors are more satisfied.

A study by Mansor, Mohd Noor and Nik Hassan (2012) was made in Malaysia to assess factors affecting job satisfaction in Bank Islam Malaysia Berhad (BIMB). The study was titled “Job Satisfaction among the Bankers: An investigation on Islamic Financial Institution in Eastern Region of Malaysia”. The study investigated the association between motivational factors, supervision and leadership, reward system, competition and working environment with job satisfaction. One of the study objectives was to determine the most factor influence the job satisfaction level among employees. The researchers distributed questionnaires on 236 employees in BIMB. The sample was chosen according to quota sampling technique. The questionnaire contained

questions related to the variables and the answers were based on five-point Likert-Scale. The study concluded that competition, working environment, reward system, and motivational factors had a significant relationship with job satisfaction. On the other hand, supervision and leadership had no significant relationship to job satisfaction. Regarding the most variable influencing job satisfaction in in BIMB, it was competition factor.

A study by Qambar (2015) was titled “Human Capital Development in the UAE Islamic Banking Sector: Addressing the Challenges of Emiratisation”. The main purpose was to develop a human capital capacity framework for UAE Islamic Banks. The study used primary and secondary sources. For the theoretical approach, the author used objectivism and post-positivism. Whereas, for the practical approach the researcher applied case study and questionnaire. The questionnaire contained a checklist, fill in items, open-ended questions, and five-point Likert-scale. Total of 182 respondents was interviewed face to face to answer the questionnaire. The study was indirectly looking at job satisfaction. However, it revealed that career development is a factor increases job satisfaction.

A research by Al-Shamali (2015) was titled “Participatory Decision-Making: An Empirical Investigation of Kuwait Islamic Banks”. The purpose was to quantitatively identify decision-making nature and outcomes in Islamic banks in Kuwait through developing a theoretical model for front-line employees. One of the objectives was to relate the participatory decision-making theoretical framework to job satisfaction and other aspects. To accomplish these goals, the researcher used face to face questionnaire as a primary source. The population was front-line employees in 5 Islamic banks in Kuwait. The survey covered 850 front-

line employees, but the returned surveys are only 464. The questionnaire contained close-ended questions. Likert-scale was used to answer the survey questions. Different methods were used to assess variables capability, for example, Structural Equation Modelling, and Confirmatory Factor Analysis. Data was analyzed by SPSS and LISREL software. The study concluded that engagement in decision-making positively impacted job satisfaction.

Al-Hosam, Ahmed, Ahmed and Joarder (2016) conducted a research titled “Impact of Transformational Leadership on Psychological Empowerment and Job Satisfaction Relationship: A Case of Yemeni Banking”. The purpose was to measure transformational leadership moderating effect on psychological empowerment employees and job satisfaction. The respondents of the study were from Islamic Banking in Sana’a. The sample size was 160 from the population which was 260. The researchers used the self-administrated method through a questionnaire using Five-points Likert-Scale. To analyze the data, SPSS was applied. The study concluded that the relationship between psychological empowerment employees and transformational leadership towards job satisfaction is positive.

A research by Kona (2017) was titled “Employee Job Satisfaction of First Security Islami Bank Ltd. (FSIBL): A Study on Senanibash Branch, Dhaka”. The main purpose was to measure job satisfaction among employees in First Security Islami Bank Limited (FSIB) in Bangladesh capital. The researcher used face to face interview and questionnaire survey as primary data. The sample was all population of Senanibash Branch. They are 22 respondents. Employees were satisfied with most indicators used in the study such as pay, tools and resources, training,

relation with colleagues, working environment, recognition, teamwork, growth, communication, job tasks, leave policy, leadership model, benefits, compensation and job security.

A study by Bernanthos (2018) in Indonesia was titled “Employees’ Performance in Islamic Banking”. A limited part of the study was looking at employees’ job satisfaction in Islamic banking. It was a quantitative research using questionnaire as a primary data. Through Multiple Linear Regression, the data was analyzed. It was revealed that motivate employees toward their activities will positively affect job satisfaction.

2.7 Previous Studies of Job Satisfaction in Islamic Retail Banks in the Kingdom of Bahrain

A study by Eleswed and Mohammed (2013) was titled “The Impact of Gender, Age, Years of Experience, Education Level, and Position Type on Job Satisfaction and Organizational Commitment: An Exploratory Study in the Kingdom of Bahrain”. The study purpose was to explore the influence of gender, age, years of experience, educational level, and position on job satisfaction and organizational commitment. Job satisfaction was measured by the Index of Job Satisfaction. A demographic form was provided for respondents to get the needed demographic information. The survey was based on a four-point Likert scale. It was conducted in an international global bank in the Kingdom of Bahrain with 334 employees. The survey was distributed to all employees. However, only 156 were useful. Data was analyzed by descriptive statistics and SPSS for interpretation. The study found that females are more satisfied than males. In addition, older employees are more satisfied than younger. Employees with secondary school had the highest job satisfaction, then

masters, bachelor and finally doctorates. Regarding job title, managers had the highest rate of job satisfaction among the others. Therefore, demographic key variables influence job satisfaction.

A research by Dy Kam (2015) was titled “The Relationship of Job Satisfaction and Employee Performance of Selected Financial Institutions in the Kingdom of Bahrain”. The research aimed to investigate bank employees’ perception differences regarding job satisfaction and job performance. Moreover, analyzing the association between job satisfaction and job performance. In respect of accomplishing the research goal, research stated several objectives. Those are: identifying job satisfaction level through promotions, work attitude, compensation, working condition, work delegation, and work itself. In addition, the research explored the associations between job satisfaction and job performance. The research is a descriptive method. A self-administrated questionnaire was distributed to employees in Albaraka Islamic Banking Corporation and Ahli United Bank in Manama in the Kingdom of Bahrain. To cover a specific number of individuals, the non-probability quota sampling was applied. To analyze the collected data; Pearson R Correlation, Two Mean Test and Weighted Mean were applied. The results of the study regarding job satisfaction in Albaraka Bank as an Islamic bank; employees were satisfied with work attitude, work itself, work condition and work delegation. On the other hand, employees were dissatisfied with employee promotion and employee compensation.

A study by Eleswed and Mohammed (2015) was titled “Can Job Satisfaction be predicted by Organizational Commitment, Gender, Age, Experience, and Position? An Empirical Investigation in a Private Financial Institution in Bahrain”. The study aimed to investigate if organizational commitment, gender, experience, age, and position can be a

tool to predict job satisfaction. To measure job satisfaction, Index of Job Satisfaction was used. A demographic form was provided for respondents to get the needed information. Answering the questions in the survey were based on four-point Likert scale. The research was conducted in a private international bank in Bahrain. The bank had 334 employees. The survey was distributed to all employees. However, only 156 were useful. SPSS software was used for interpretation. Also, descriptive statistics, t-test, ANOVA and correlation were applied to analyze gathered information. The study revealed that organizational commitment was the only variable useful to predict job satisfaction.

A study by Al Jar and Reyad (2017) was titled “The Impact of Gender Difference between Employees and their Management on Employee’s Job Satisfaction in Islamic Banking Sector in Kingdom of Bahrain”. The main objective of the research was to explore the influence of gender on job satisfaction among employees related to their manager’s gender. A survey questionnaire was the primary source of information. The research is a quantitative type provided a descriptive analysis. Several factors were used such as gender, work experience, management treatment, performance descriptive, management support of new ideas, salary and staff appraisal. Five-point Likert-Scale was applied. To analyze data, SPSS software was used. Moreover, reliability analysis and empirical analysis were applied. The research revealed that male is more satisfied than female in Islamic retail banks in Bahrain. In addition, females were more satisfied if their manager is male than females under a female manager. The research encouraged to apply the same study in other organization in the Kingdom of Bahrain (Al Jar & Reyad, 2017).

2.8 Research Gap

Previous researches in Islamic retail banks job satisfaction in the Kingdom of Bahrain are few and did not cover many of factors influencing job satisfaction. Previous studies did not cover factors such as the relation with peers, job security, organizational policies, achievement, recognition, responsibilities, and growth. Therefore, this study will examine the association between those and other factors with job satisfaction among employees in selected fully Islamic retail banks sector in the Kingdom of Bahrain. The above mentioned factors are within the intrinsic and extrinsic factors. Therefore, this study will cover these two types of factors associated to job satisfaction.

2.9 Theoretical Framework and Hypothesis

This research had one dependent variable which is Job Satisfaction and three independent variables. These independent variables are Demographic Characteristics (Gender, Educational Level, Work Position, Age, Marital Status, and Work Experience), Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and organizational Support). To accomplish the research purpose and objectives, and to answer the research questions, the research proposed to test the following hypothesis:

H1: Demographic characteristics (Gender, Educational Level, Work Position, Age, Marital Status, and Work Experience) have a significant impact on job satisfaction.

H1.1: Gender has a significant impact on job satisfaction.

H1.2: Educational level has a significant impact on job satisfaction.

H1.3: Work position has a significant impact on job satisfaction.

H1.4: Age has a significant impact on job satisfaction.

H1.5: Marital status has a significant impact on job satisfaction.

H1.6: Work experience has a significant impact on job satisfaction.

H2: Intrinsic factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) have a significant positive association with job satisfaction.

H2.1: Achievement has a significant positive association with job satisfaction.

H2.2: Advancement has a significant positive association with job satisfaction.

H2.3: Work Itself has a significant positive association with job satisfaction.

H2.4: Recognition has a significant positive association with job satisfaction.

H2.5: Responsibility has a significant positive association with job satisfaction.

H2.6: Growth has a significant positive association with job satisfaction.

H3: Extrinsic factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support) have a significant positive association with job satisfaction.

H3.1: Supervision has a significant positive association with job satisfaction.

H3.2: Salary has a significant positive association with job satisfaction.

H3.3: Working Conditions has a significant positive association with job satisfaction.

H3.4: Relation with Peers has a significant positive association with job satisfaction.

H3.5: Job Security has a significant positive association with job satisfaction.

H3.6: Organizational Support has a significant positive association with job satisfaction.

The following theoretical framework is built by the researcher to conduct this research based on the literature review:

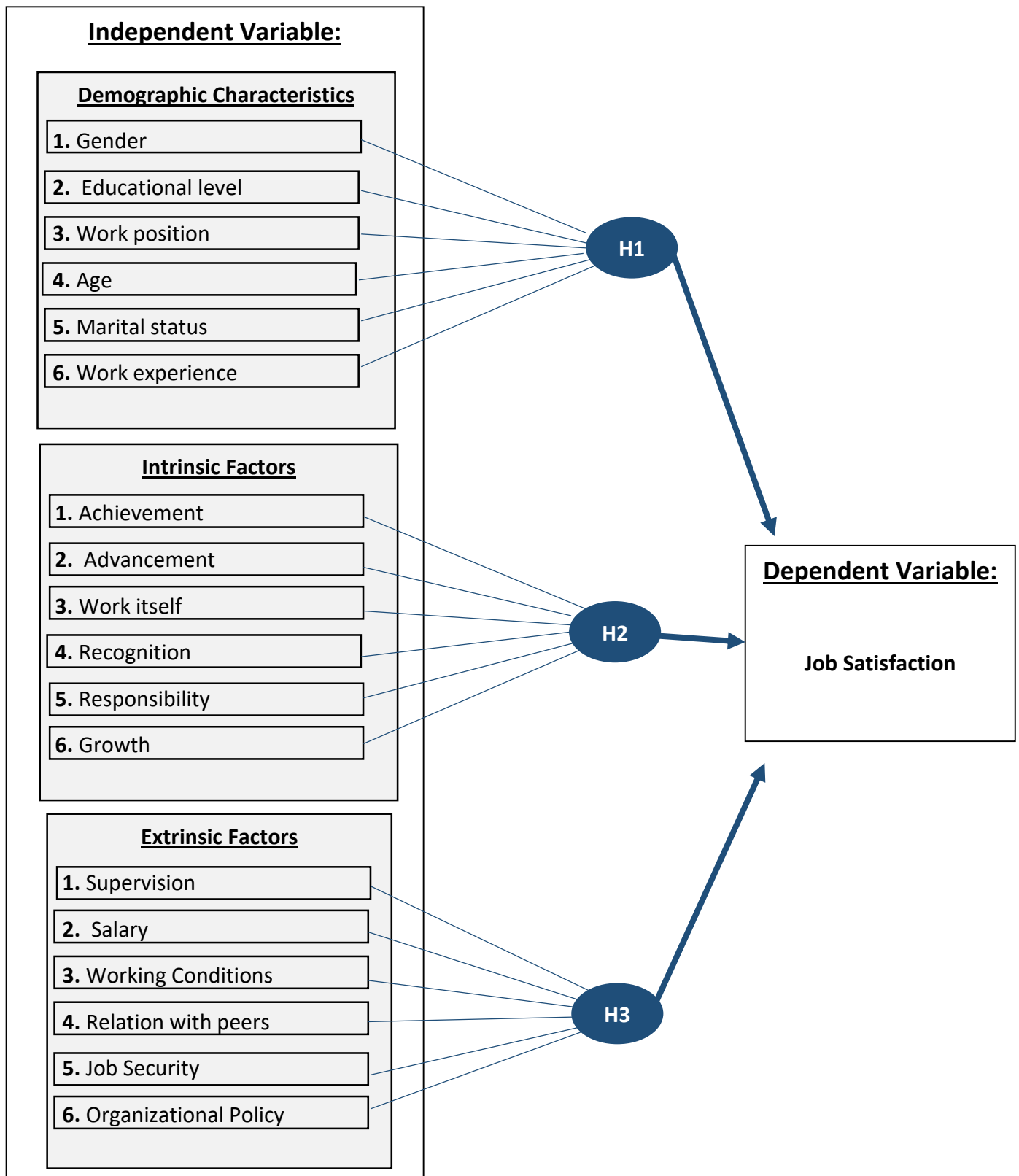


Figure 2.5 The research Framework (Scott, Swartzel, & Taylor, 2005; Robbins & Judge, 2013)

2.10 Conclusion

Literature Review and Theoretical Framework chapter covered variety of job satisfaction aspects. It covered the definition of job satisfaction, factors, potential effects, theories, previous studies of job satisfaction in Islamic banks worldwide and previous studies of Islamic retail banks in the Kingdom of Bahrain.

Job satisfaction is an important key for organizations' success. If job satisfaction increase, productivity and performance will increase. Job satisfaction is an employee evaluating of his job aspects to the extent it meets his expectations or not. A dissatisfied employee will not use their skills and effort perfectly to benefit the organization (Singhai, Dani, Hyde, & Patel, 2016; Eragula, 2017).

There are several factors related to job satisfaction. Factors' power is varied from one employee to another and from one environment to another (AL-Hussami, 2008; Chiun Lo, Ramayah, & Kui, 2013). Enhancing job satisfaction has potential effects on the organization and employees themselves. Job dissatisfaction has a negative impact on the organization and employees themselves (Davis & Wilson, 2000).

Studies which focused on job satisfaction factors in Islamic banks around the world provided different results. Studies found that intrinsic factors have a strong positive influence on job satisfaction among employees in Islamic banks (Kona, 2017; Bernanthos, 2018). Employees in an Islamic bank in Malaysia showed a strong relationship between competition, reward system, working environment, and motivational factor with job satisfaction. On the other hand, there is no significant relationship between supervision and leadership with job satisfaction (Mansor, Mohd

Noor, & Nik Hassan, 2012). A study in Bangladesh revealed that employees were well satisfied with pay, tools and resources, training, relation with colleagues, working environment, recognition, teamwork, growth, job tasks, leave policies, leadership model, benefits, compensation and job security (Kona, 2017).

A study in the United Arab Emirates Islamic banks revealed a significant relationship between career development and job satisfaction (Qambar, 2015). A study in Kuwait Islamic banks by Al-shamali (2015) concluded a positive impact by Islamic Work Ethics on job satisfaction. Moreover, it recommended Islamic banks to develop a procedure of employee engagement on decision making to have higher job satisfaction. Finally, in Yemen Islamic banks a positive relationship between psychological empowerment employees and transformational leadership toward job satisfaction was revealed (Al-Hosam, Ahmed, Bin Ahmad, & Joarder, 2016).

In the Kingdom of Bahrain, Eleswed & Mohammed (2013) and Al Jar & Reyad (2017) found a significant influence of demographic factors on job satisfaction, especially gender. Dy kam (2015) used different factors to assess job satisfaction. She found that employees of Albaraka Islamic Bank were satisfied with work delegation, work attitude, work condition and work itself. However, employees were dissatisfied with employee promotion and employee compensation. Also, Al Jar & Reyad (2017) used different factors to assess job satisfaction such as gender, work experience, management treatment, performance descriptive, management support of new ideas, salary and staff appraisal.

Researches on job satisfaction in Islamic retail banks in the Kingdom of Bahrain are rare (Eleswed & Mohammed, 2013; Eleswed & Mohammed, 2015). This subject needs further research, especially since there are many factors affecting job satisfaction has not been studied or referred to before. Therefore, this research will fill this gap through the mentioned theoretical framework.

The next chapter explained the methodology applied for this study to collect the necessary data. In addition, it clarified analysis technics applied to answer the research questions and test hypothesis.

Chapter Three: Methods and Procedures

Contents:

- Introduction
- Research Approach
- Research Strategy
- Research Design
- Data Collection
- Data Preparation
- Pilot Study
- Data Analysis
- Validity and Reliability
- Ethical Considerations
- Assumptions of the study

Chapter Three: Methods and Procedures

3.1 Introduction

The first chapter started with an overview of job satisfaction. Then, it discussed the importance of Islamic banking sector for the Kingdom of Bahrain. After that, it turned to focus on the research problem in light of the scarcity of research and studies in this research topic.

The second chapter contained the secondary research regarding the topic of job satisfaction and the theoretical framework. It discussed the previous studies in job satisfaction in the Islamic retail banks worldwide and in the Kingdom of Bahrain.

This chapter is to explain methods and procedure taken to accomplish the research objectives:

- To determine the impact of Demographic Characteristics (Gender, Educational Level, Work Position, Age, Marital Status, and Work Experience) on Job Satisfaction in the selected Islamic retail banks in the Kingdom of Bahrain.

- To explore the association between Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and Job Satisfaction in the selected Islamic retail banks in the Kingdom of Bahrain.

- To explore the association between Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and organizational Support) and Job Satisfaction in the selected Islamic retail banks in the Kingdom of Bahrain.

This chapter stated the research approach, strategy and design used to analyze data collected. The chapter represented the primary research techniques. In addition, ethics issues were discussed at the end of the chapter.

3.2 Research Approach

The relationship between theories and any research is explained by the deductive or inductive approach. While the deductive approach is based on theories to collecting data, the inductive approach is based on collecting data to theories (Iqbal & Rizvi, 2012; Zalaghi & Khazaei, 2016). The empirical study is supported by the deductive approach in build a relationship between theory and specific subject (Iqbal & Rizvi, 2012).

This study embodied the deductive approach since it was based on the literature review theories. In this research, the literature regarding job satisfaction and its factors were stated firstly and then the empirical collection of data related was gathered.

3.3 Research Strategy

A research strategy is a general plan and procedures to conduct research. It draws the phases from abroad assumption to specific actions of collecting data, analysis and result explanation. The research problem guides to choose the research strategy either quantitative or qualitative or mixed (Cooper & Schindler, 2014; Creswell, 2014).

The quantitative research testing theories by data collection and analysis. It involves a statistical analysis depending on numerical evidence. It is in relation with the deductive approach. The quantitative research findings lead to accept or reject the theoretical submission. Perceptions and factors are characterized by numbers (Cooper & Schindler,

2014; Al-Shamali, 2015). The qualitative research concerned with words, oral and visual not numbers. It is in relation with inductive approach. Findings of qualitative research are a mixture of explorative, rational and intuitive; not statistical methods (Cooper & Schindler, 2014).

This study is a quantitative research because it used theories and numbers to collect and analyze data. This method was chosen because it better reflect responses. In addition, it helped in answering the research questions.

3.4 Research Design

The research design mentions the basic steps and directions for conducting the research. Moreover, it provides population and sampling information in addition to the methods of collecting data and analysis procedures. In summary, it is the research framework (De Vaus, 2001).

This research is a descriptive research focused on investigating the impact of Demographic Characteristics (Gender, Educational Level, Work Position, Age, Marital Status, and Work Experience) on Job Satisfaction. Moreover, it explored the association between Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support) with Job Satisfaction.

To measure these variables, a self-administrated questionnaire was applied. The data was collected from a probability sample of employees in three of fully Islamic retail banks in the Kingdom of Bahrain (Figure 3.1).

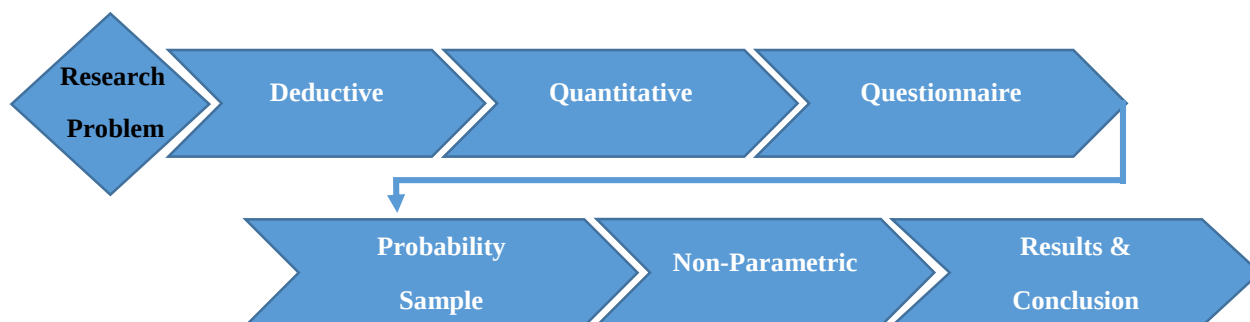


Figure 3.1 Research Design (Developed by the Researcher).

3.4.1 Population and Sample

The study targeted employees in fully Islamic retail banks in the Kingdom of Bahrain. There are 6 fully Islamic retail banks in the Kingdom of Bahrain. Three of these banks accepted to participate in the study. The total workforce for these three banks was 761 employees. The sample size required is 256 individuals with a 95% confidence level and 5% margin of error. The questionnaire was sent to all the population through the internal mail of the banks by their admins. However, only 166 employees participated in the study. The sample of 166 responses reflected 64.84% of the required sample size which was 256. According to Creswell (2014), the accepted response rate for a study is 35% (+/- 18.8). A Voluntary Response Sample was applied for this research because it was the best choice available to reach the respondents. Employees personal information is confidential by the banks. Table 3.1 shows the population, questionnaires distributed, sample required and sample responded.

Table 3.1 Population, Sample Required and Sample Responded

Description	Frequency	Percentage
Population	761	-
Questionnaires Distributed	761	-
Sample Size	256	100%
Sample Responded and Analyzed	<u>166</u>	<u>64.84%</u>

3.5 Data Collection

Data collection is a procedure within a research process because it impacts the final result of a research. In general, data is primary and secondary. The primary data is collected by the researcher to complete his research. The researcher collected the data to build the conclusion of the research and accomplish the research goals. The secondary data is the data which are ready to be used. It is written by other authors as a primary data for their research (Fong, Ting, Hui, Ying, & Ee, 2011; Qambar, 2015).

For this research, a primary and secondary data were collected. The primary source was based on a self-administrated questionnaire. The questionnaire was built after studying the literature review. The secondary source was based on journal articles, dissertations, books, and websites. The primary source was used to help in accomplishing the goals of this research. The secondary source was used to identify variables and theories which helped in mapping this research and associated research gaps.

To collect the primary data, online surveys were used. It gave a rich information to answer the research questions. It is easy to access the

online questionnaire either by laptop, tablet or mobile anywhere and anytime.

3.5.1 Distribution Method

The electronic questionnaire was created online using Google Form. A link of the questionnaire was provided through email to the three selected fully Islamic retail banks in Bahrain. The banks admin sent the questionnaire link to their employees through the internal mailbox of the banks. The distribution and collection of the questionnaires started from 01 Nov 2018 to 16 Dec 2018.

3.5.2 Questionnaire Design

The questionnaire was divided into four parts. It was developed based on different sources (Appendix A). Part A contained six questions related to the Demographic Characteristics. They are gender, educational level, work position, age, marital status, and work experience. All of them were close-ended questions.

Part B contained thirteen questions related to the Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support). Each element was measured by two questions except organizational policies was measured by three questions.

Part C involved thirteen questions related to the Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth). Each element was measured by two questions except growth was measured by three questions.

Part D is the last part. It contained ten questions to measure the Job Satisfaction as the dependent variable.

Questions in parts B, C, and D were measured through five-point Likert-Scale. The respondents must answer the questions where 1 is strongly disagrees, 2 is disagree, 3 is neutral, 4 is agree and 5 is strongly agree. Table 3.2 summarizes the questionnaire design.

Table 3.2 Questionnaire Design Summary

Type	Variables		Statements	Question Type
Independent Variable	Part A: Demographic Characteristics	Gender	1	Close Ended Questions
		Age	1	
		Educational Level	1	
		Marital Status	1	
		Work Experience	1	
		Work Position	1	
	Part B: Extrinsic Factors	Supervision	2	Likert-Scale 5 Points
		Salary	2	
		Working Conditions	2	
		Relation with peers	2	
		Job Security	2	
		Organizational Policy	3	
	Part C: Intrinsic Factors	Achievement	2	Likert-Scale 5 Points
		Advancement	2	
		Work itself	2	
		Recognition	2	
		Responsibility	2	
		Growth	3	
Dependent Variable	Part D: Job Satisfaction	General statements related to job satisfaction	10	Likert-Scale 5 Points

3.6 Data Preparation

Questionnaires were collected and checked. As some questions were negative and most were positive, the answers of negative questions were recoded to be aligned with the positive questions. This was made

using Microsoft Excel before exporting the data to SPSS. All responses were complete as all questions were marked by must answer feature.

3.7 Pilot Study

The pilot test helps to reach high reliability procedures and data collection. The pilot test assures the questionnaire instrument, clarity, simplicity, error-free, physical structure, time, economy and accuracy. It gives the researcher the chance to add, delete and adjust questions. It is highly important to guarantee that participants understand all questions. In addition, pilot test supports reducing bias. The most important purpose of the pilot test is to assure that the instrument of the questionnaire fits the research objectives. To ensure a high benefit from the pilot test, it should be applied on a sample population. The pilot test should be done before distributing the questionnaire on the research sample (Qambar, 2015; Al-Shamali, 2015).

The questionnaire of this research was distributed to a small group of Islamic retail banks employees to get their feedback and comments regarding the clarity of questions and pinpoint any ambiguous within the questions. According to the feedback, the questionnaire was slightly edited by paraphrasing several questions without any changes in their meaning.

After modifications, the pilot study for this research was conducted on a small group of Islamic retail banks employees (33 participants) to statistically calculate the Cronbach reliability which resulted to be 0.912. Table 3.3 presents the Cronbach's Alpha results.

Table 3.3 Cronbach's Alpha Results for The Pilot Study

Variables	Cronbach's Alpha	N of Items
<u>Dependent Variable:</u> Job Satisfaction	0.839	10
<u>Independent Variable:</u> Intrinsic Factors		
Achievement	.810	2
Advancement	.831	2
Work itself	.743	2
Recognition	.799	2
Responsibility	.722	2
Growth	.872	3
<u>Independent Variable:</u> Extrinsic Factors		
Supervision	.803	2
Salary	.710	2
Working Condition	.892	2
Relation with Peers	.917	2
Job Security	.709	2
Organizational Policies	.795	2
<u>All Variables</u>	0.912	36

All scores present a high level of reliability. The internal consistency is within a high level with respect to the specific sample.

3.8 Data Analysis

Data analysis translates and converts the data collected to valuable information and clear result which validate an accurate inference (Fong, Ting, Hui, Ying, & Ee, 2011; Qambar, 2015).

The research data was gathered from the questionnaire. The data was exported to SPSS after recoding the negative questions answers in MS Excel to be aligned with the positive ones. To explore the data, different tests were applied. The reliability test was applied to find the Cronbach's Alpha. Moreover, Shapiro-Wilk normality distribution test was applied to

decide which type of tests to use. The results were showed that the data was not normally distributed. Therefore, nonparametric tests were applied.

3.8.1 Descriptive Statistics

Descriptive analysis was applied to have a better understand of the respondents' Demographic Characteristics. Moreover, to know the percentage and frequencies of each group in regard to participation in the study. In addition, some graphs were added to better communicate the results. Also the descriptive statistics of Job Satisfaction, Intrinsic Factors and Extrinsic Factors were generated.

3.8.2 Inferential Statistics

Hence the data was not normally distributed, different non-parametric tests were applied to test the hypothesis:

- Mann-Whitney Test was applied to test the variety between two independent groups from the same population (Nachar, 2008). It was applied to test the difference between male and female in regard of Job Satisfaction. It was found that there was no different between male and female in regard of job satisfaction.
- Kruskal-Wallis Test is to test the variances between more than two independent groups (Acar & Sun, 2013). It was applied to test the difference between all Demographic Charactristics (except gender) in regard of Job Satisfaction. Only marital status had no impact on job satisfaction.
- Spearman's rho Test is to test the bivariate between variables as a non-parametric tool (Wolverton, Dombrosky, & Lyman, 2016). Spearman's rho was applied to test the association between Instrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support), and Extrinsic

Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) with Job Satisfaction. Responsibilities got the highest score .711 where work itself got the lowest score .407 among intrinsic factors. On the other hand, organisational policies got the highest score .607 where salary got the lowest score .358 among extrinsic factors. Table 3.4 shows the rule of thumb to describe the correlation coefficient.

*Table 3.4 Correlation Coefficient Rules of Thumb**

Coefficient Range	Strength of association
± 0.91 to ± 1.00	Very strong
± 0.71 to ± 0.90	Strong
± 0.41 to ± 0.70	Moderate
± 0.21 to ± 0.40	Small but definite relationship
0.00 to ± 0.20	Slight, almost negligible

* Assumes correlation coefficient is statically significant. (Hair et al, 2007, by Fong, Ting, Hui, Ying & Ee, 2011).

3.9 Validity and Reliability

Validity exists when a research procedure measures what it should measure and give an accurate result (Iqbal & Rizvi, 2012; Al-Shamali, 2015). The validity of this research could be represented in several points. This study depended on the literature review and the survey was built from different academic sources. This guaranteed the validity of the results and conclusion. The construct validity was ensured by the Intrinsic and Extrinsic Factors. The questionnaire was aligned with the study objectives which ensure covering all variables. The respondents had the information of the research goals from the questionnaire introduction which support a reliable data. The questionnaire had a friendly layout. In addition, a pilot

test was applied. The questionnaire was distributed to the respondents by the administrators in the Islamic retail banks in the Kingdom of Bahrain which supported the objectivity of the research. In addition, Cronbach's Alpha was used to test the reliability of the internal consistency of the variables.

3.10 Ethical Considerations

A researcher should follow a moral code and rules. Several issues could be raised while conducting a research. Ethics consideration in research includes different aspects. For example, respondents' privacy, rights, and sensitive issues. It is important to be aware of respondents' culture, principles, beliefs, financial resources and access to information. Information gathered and identity of respondents or organizations should be protected. Respondents should be aware of the research objectives. They should know that their participating is a voluntary (Kluczyk, 2013; Qambar, 2015).

For this research, the researcher had a formal letter from the supervisor to request a permission from the Islamic retail banks in the Kingdom of Bahrain to conduct the research (Appendix B). The researcher explained the study purpose in the questionnaire introduction to make sure that participants are aware of the research goals and that it is only for academic purposes. There was no personal information required to participate in the questionnaire. All respondents are free to leave the questionnaire when they want. Moreover, detailed answers related to each bank was not mentioned separately. This was to maintain the confidentiality of information as this information is considered very sensitive for banks.

3.11 Assumptions of the study

Following are the assumptions for this study which reflect self-evident truths:

1. It was assumed that the respondents were honest in answering the self-administrated questionnaire.
2. It was assumed the Islamic retail banks included in the study encouraged their employees to complete the survey.

Chapter Four: Results, Discussions, and Recommendations

Contents:

- Introduction
- Results Analysis
- Hypothesis Testing
- Results Summary
- Discussion
- Recommendations

Chapter Four: Results, Discussions, and Recommendations

4.1 Introduction

This chapter presents the study's results generated from the primary research which explaining the Demographic Characteristics (Gender, Educational Level, Work Position, Age, Marital Status, and Work Experience) impact on Job Satisfaction, Intrinc Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support), and Extrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) association to Job Satisfaction among selected fully Islamic retail banks employees in the Kingdom of Bahrain. Results were presented by graphs and tables to be better communicated. In addition, a discussion of the results and its relation to the previous studies were clarified. Finally, recommendations were provided to improve job satisfaction in Islamic retail banks in the Kingdom of Bahrain.

4.2 Results Analysis

Results of 166 respondents were presented and analyzed in this chapter. The questionnaires were collected from the three Islamic retail banks in the Kingdom of Bahrain and analyzed using SPSS. Different analysis methods were covered. Descriptive statistics, Reliability and Normality Test, Mann-Whitney Test, Kruskal Wallis Test and Spearman's rho correlation were applied to analyze the data and test hypotheses.

4.2.1 Descriptive Statistics

The descriptive information included: gender (Figure 4.1), educational level (Figure 4.2), working position (Figure 4.3), age (Figure 4.4), marital status (Figure 4.5) and years of work experience (Figure 4.6). This information supported the researcher's knowledge to better understand the participants' characteristics.

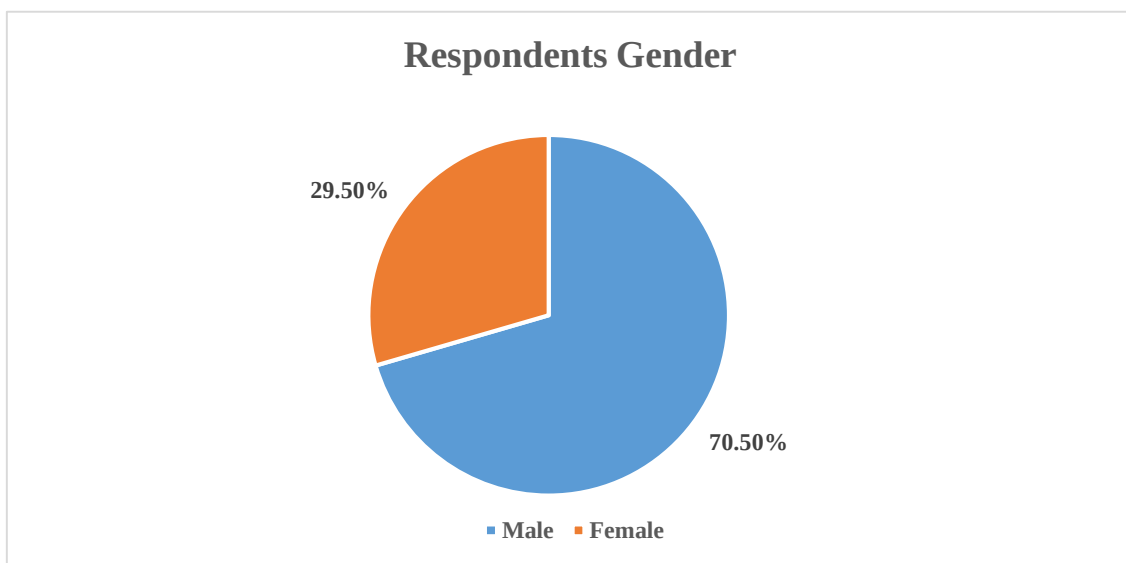


Figure 4.1 Respondents Gender

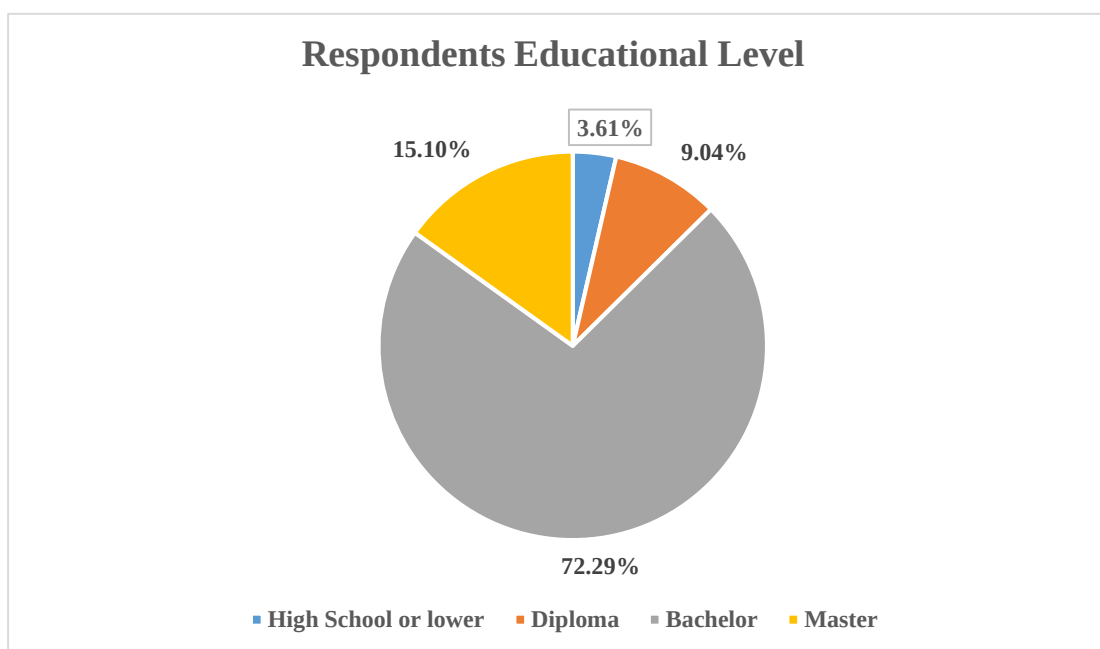


Figure 4.2 Respondents Educational Level

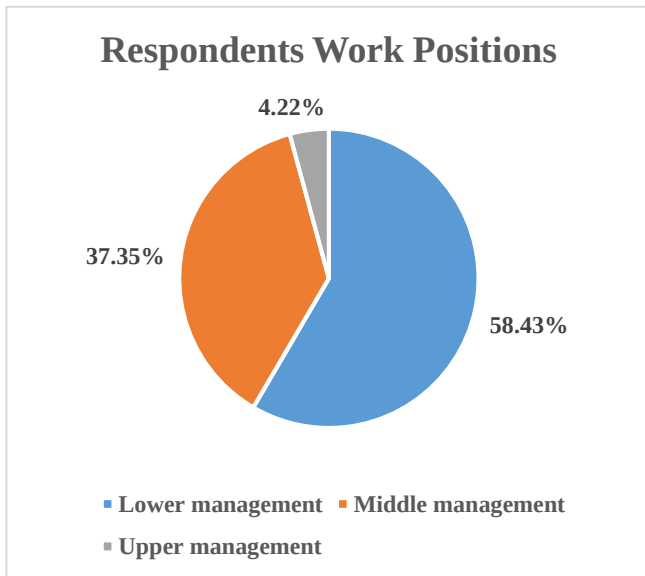


Figure 4. 3 Respondents Work Position

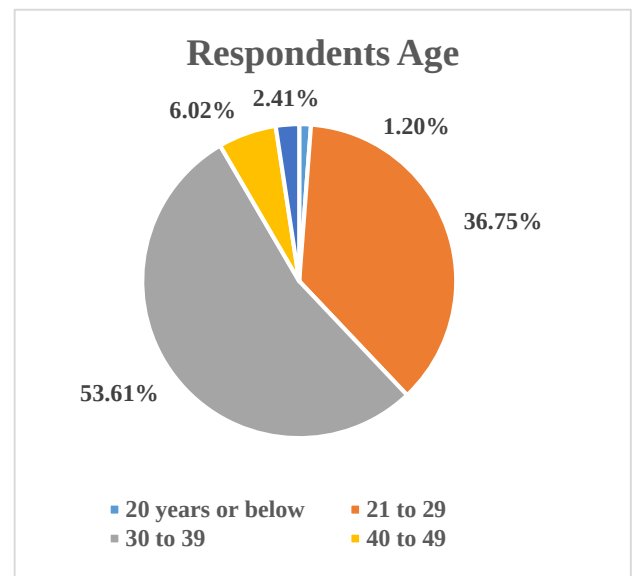


Figure 4.4 Respondents Age

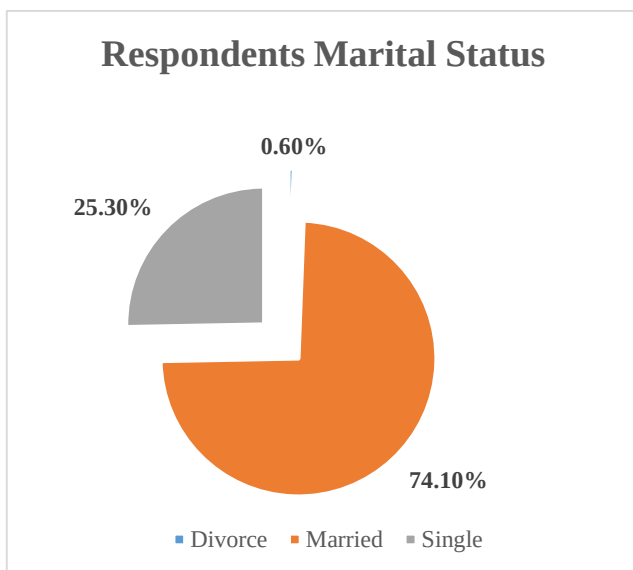


Figure 4. 5 Respondents Marital Status

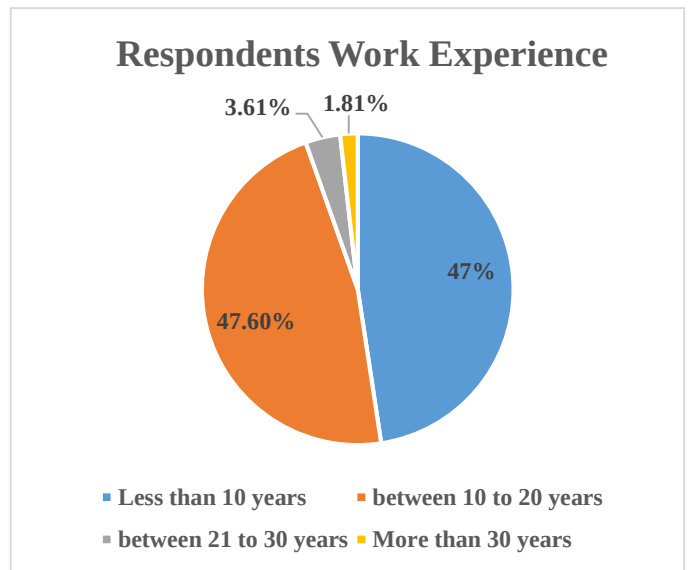


Figure 4. 6 Respondents Work Experience

Table 4.1 presents a summary of the demographic characteristics including frequencies and percentages.

Table 4.1 Descriptive Statistics of Demographic Characteristics

Demographic Characteristics	Categories	Frequencies	Percentage %
Gender	Male	117	70.50
	Female	49	29.50
Total		166	100.00
Educational Level	High School or Lower	6	3.61
	Diploma	15	9.04
	Bachelor	120	72.29
	Master	25	15.10
	Doctorate	0	0.00
Total		166	100.00
Work Position	Lower Management	97	58.43
	Middle Management	62	37.35
	Upper Management	7	4.22
Total		166	100.00
Age	20 Years or Below	2	1.20
	21 to 29	61	36.75
	30 to 39	89	53.61
	40 to 49	10	6.02
	50 to 59	4	2.41
Total		166	100.00
Marital Status	Divorce	1	0.60
	Married	123	74.10
	Single	42	25.30
Total		166	100.00
Work Experience	Less than 10 Years	78	47.00
	10 to 20	79	47.60
	21 to 30	6	3.61
	More than 30 Years	3	1.81
Total		166	100.00

Table 4.2 presents the descriptive statistics of job satisfaction, Intrinsic factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and Extrinsic factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support).

Table 4.2 Descriptive Statistics of Job Satisfaction, Intrinsic Factors and Extrinsic Factors

			N	Mean	Std. Deviation
Dependent Variable		Job Satisfaction	166	3.2542	.81491
Independent Variables	Intrinsic Factors	Achievement	166	3.7590	.88373
		Advancement	166	2.9880	1.01347
		Work Itself	166	3.5090	.91697
		Recognition	166	2.9458	1.04884
		Responsibility	166	3.5934	.94164
		Growth	166	3.3072	1.00704
	Extrinsic Factors	Supervision	166	3.7801	.99613
		Salary	166	2.7620	.95140
		Work Conditions	166	3.5271	.91661
		Relation with Peers	166	3.8795	.91483
		Job Security	166	3.2620	.95616
		Organizational Policies	166	3.3916	.92184
Valid N (listwise)		166			

4.2.2 Inferential Statistics

This part clarifies the inferential statistics of the study construc. It presents the inferential results of the Demographic Characteristics, Intrinc Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support), and Extrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) association to job satisfaction.

4.2.2.1 Reliability Analysis

Cronbach's alpha is one of the most important reliability technique. It provides a unique statistics estimation by only one test (Cortina, 1993; Gliem & Gliem, 2003). SPSS was used to make the reliability analysis. The target was to evaluate the variables reliability. Cronbach's alpha coefficient score ranges from 0 to 1. The closer the score to 1 the greater is the reliability. An excellent score is $\geq .9$, good is $\geq .8$, acceptable is $\geq .7$, questionable $\geq .6$, poor $\geq .5$. The core is unacceptable if it is $< .5$ (Gliem & Gliem, 2003). Table 4.3 presents the Cronbach's Alpha results.

Table 4.3 Cronbach's Alpha Results for Dependent, Independent Variables and All Variables

Variables	Cronbach's Alpha	N of Items
<u>Dependent Variable:</u> Job Satisfaction	.891	10
<u>Independent Variable:</u> Intrinsic Factors		
Achievement	.802	2
Advancement	.856	2
Work itself	.748	2
Recognition	.844	2
Responsibility	.847	2
Growth	.863	3
<u>Independent Variable:</u> Extrinsic Factors		
Supervision	.765	2
Salary	.774	2
Working Condition	.760	2
Relation with Peers	.793	2
Job Security	.701	2
Organizational Policies	.800	2
<u>All Variables</u>	.952	36

From table 4.3, the reliable score for job satisfaction, Intrinsic Factors and Extrinsic factors are between good and acceptable because they are between 0.7 and 0.89. The reliability of all variables is excellent

as its score is 0.952. Therefore, it was concluded that all variables were reliable.

4.2.2.2 Normality Distribution Test

The normality distribution test sets the direction of analyzing data and test hypothesis. Many statistical tools hold the assumption that data are normally distributed. Shapiro-Wilk Test is preferred and recommended by many scientists (Razali, 2011; Ghasemi & Zahediasl, 2012).

For this research, Shapiro-Wilk Test was used to find the normality of distribution. In table 4.4, the results showing that all variables data were not normally distributed since all scores are less than 0.05.

Table 4.4 Shapiro-Wilk Normality Distribution Test

		Statistic	df	Sig.
Dependent Variable	Job Satisfaction	.978	166	.009
Independent Variable: Intrinsic Factor	Achievement	.180	166	.000
	Advancement	.173	166	.000
	Work Itself	.123	166	.000
	Recognition	.147	166	.000
	Responsibility	.185	166	.000
	Growth	.157	166	.000
Independent Variable: Extrinsic Factor	Supervision	.919	166	.000
	Salary	.959	166	.000
	Work Conditions	.916	166	.000
	Peers	.900	166	.000
	Job Security	.940	166	.000
	Organizational Policies	.960	166	.000

According to Shapiro-Wilk Test in table 4.4, nonparametric tests were applied to inferentially analyzing the data.

4.3 Hypothesis Testing

Non-parametric tests were used as the data is not normally distributed. Mann-Whitney Test and Kruskal-Wallis Test were applied to assess the impact of Demographic Characteristics (Gender, Educational Level, Work Position, Age, Marital Status, and Work Experience) on Job Satisfaction. In addition, Spearman's rho was used to find the association between Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and organizational Support) with Job Satisfaction.

4.3.1 H1: Demographic characteristics have a significant impact on job satisfaction

To test the impact of gender on job satisfaction, Mann-Whitney Test was applied. It has four assumptions: one dependent variable measured continually, one independent variable with two independent categories, independence of observations and equal distribution of each category (Nachar, 2008).

Mann-Whitney Test was applied as male and female are two independent groups compared to one dependent variable with a continues data. Moreover, the independence of observation was assessed in chapter 3. To clarify the homogeneity of both groups, table 4.5 presents the significance of equal variances.

To test the impact of educational level, working position, age, marital status, and working experience on job satisfaction, Kruskal Wallis

Test was applied. It has four assumptions: one dependent variable measured continually, one independent variable with more than two independent categories, independence of observations and equal distribution of each category (Fagerland & Sandvik, 2009).

Kruskal Wallis Test was applied to test all demographic characteristics -except gender- because they included more than two independent groups compared to one dependent variable with a continues data. Moreover, the independence of observation was assessed in chapter 3. To clarify the homogeneity of categories in each demographic characteristic, table 4.5 presents the significance of equal variances among these groups.

Table 4.5 Test of Homogeneity of Variances Based on Median

	Levene Statistic	df1	df2	Sig.
Gender	2.105	1	163.344	.149
Educational Level	1.926	3	154.118	.128
Working Position	.700	2	159.658	.498
Age	1.324	4	150.827	.264
Marital Status	.008	1	161.521	.931
Work Experience	.850	3	157.723	.469

All p-values are above .050 which indicate homogeneity of variances as the null hypothesis is the validity of homogeneity.

4.3.1.1 Testing the Impact of Gender on Job Satisfaction:

Table 4.6 presents the mean rank information of male and female toward job satisfaction. The mean rank of male is higher than female. Male recorded a mean rank of 84.71 and female 80.61. Table 4.7 presents the Mann-Whitney Test which decide if this difference in mean ranks is significant or not.

Table 4.6 Ranks Information Of Gender toward Job Satisfaction

	What is Your Gender?	N	Mean Rank	Sum of Ranks
Job Satisfaction	Male	117	84.71	9911.00
	Female	49	80.61	3950.00
	Total	166		

Table 4.7 Test Statistics of Gender

Job Satisfaction	
Mann-Whitney U	2725.000
Wilcoxon W	3950.000
Z	-.502
Asymp. Sig.	.616

Since the P-value is $0.616 > 0.050$; therefore, the difference between gender groups' means toward job satisfaction in the selected Islamic retail banks in the Kingdom of Bahrain is not significant. To conclude, gender has no impact on job satisfaction in the selected Islamic retail banks in the kingdom of Bahrain.

4.3.1.2 Testing The Impact of Educational Level on Job Satisfaction:

Table 4.8 presents the mean ranks information of education level groups toward job satisfaction. The higher mean rank is diploma holder with 114.90 then high school or lower 91.83 followed by master holders with 85.80 and finally bachelor holder with 78.68. Noticed that no one of the participants hold a doctorate. Table 4.9 presents the Kruskal Wallis test of educational level groups toward job satisfaction which till if these differences between mean ranks are significant or not.

Table 4.8 Mean Rank Information Of Educational Level toward Job Satisfaction

	Educational Level	N	Mean Rank
Job Satisfaction	High School or Lower	6	91.83
	Diploma	15	114.90
	Bachelor	120	78.68
	Master	25	85.80
	Total	166	

Table 4.9 Kruskal-Wallis Test Statistics of Educational Level Groups Toward Job Satisfaction

Job Satisfaction	
Kruskal-Wallis H	7.864
df	3
Asymp. Sig.	.049

It is shown in table 4.9 that the difference between educational level groups' mean ranks toward job satisfaction is significant; P-value is $0.049 < 0.050$. Therefore, the educational level has a significant impact on job satisfaction for employees in the selected Islamic retail banks in the Kingdom of Bahrain.

4.3.1.3 Testing The Impact of Working Position on Job Satisfaction:

Table 4.10 presents the mean ranks information of work position groups toward job satisfaction. The higher mean rank is for the upper management with 98.21 then the middle management with 96.87 and finally the lower management with 73.89. Table 4.11 presents the Kruskal Wallis test of work position groups toward job satisfaction which till if these differences between mean ranks are significant or not.

Table 4.10 Mean Rank Information Of Work Position toward Job Satisfaction

	Work Position	N	Mean Rank
job Satisfaction	Lower Management	97	73.89
	Middle Management	62	96.87
	Upper Management	7	98.21
	Total	166	

Table 4.11 Kruskal-Wallis Test Statistics of Educational Level Groups Toward Job Satisfaction

Job Satisfaction	
Kruskal-Wallis H	9.351
df	2
Asymp. Sig.	.009

It is shown in table 4.11 that the difference between work position groups' mean ranks toward job satisfaction is significant; P-value is $0.009 < 0.05$. Therefore, the work position has a significant impact on job satisfaction for employees in the selected Islamic retail banks in the Kingdom of Bahrain.

4.3.1.4 Testing The Impact of Age on Job Satisfaction:

Table 4.12 presents the mean ranks information of Age groups toward job satisfaction. The higher mean rank is for the older participants whose age is from 50 to 59 with 140.50 then from 40 to 49 with 105 followed by 30 to 39 with 86.52. Participants whose age is from 21 to 29 have a mean rank of 72.75 and finally who is 20 years of below with 55.75. Noticed that no one of the participants is 60 years old or above.

Table 4.13 presents the Kruskal Wallis H test of Age groups toward job satisfaction which till if these differences between means rank are significant or not.

Table 4.12 Mean Rank Information Of Age toward Job Satisfaction

	Age	N	Mean Rank
Job Satisfaction	20 years or below	2	55.75
	21 to 29	61	72.75
	30 to 39	89	86.52
	40 to 49	10	105.00
	50 to 59	4	140.50
	Total	166	

Table 4.13 Kruskal-Wallis Test Statistics of Age Groups Toward Job Satisfaction

Job Satisfaction	
Kruskal-Wallis H	11.723
df	4
Asymp. Sig.	.020

It is shown in table 4.13 that the difference between age groups' mean rank toward job satisfaction is significant; P-value is $0.020 < 0.05$. Therefore, age has a significant impact on job satisfaction for employees in the selected Islamic retail banks in the Kingdom of Bahrain.

4.3.1.5 Testing The Impact of Marital Status on Job Satisfaction:

Table 4.14 presents the mean ranks information of Marital Status groups toward job satisfaction. The higher mean rank is recorded by married employees with 87.12 followed by divorced with 83 and finally singles with 72.92. Table 4.15 presents the Kruskal Wallis H test of Marital Status groups toward job satisfaction which till if these differences between means rank are significant or not.

Table 4. 14 Mean Rank Information Of Marital Status toward Job Satisfaction

	Marital Status	N	Mean Rank
Job Satisfaction	Single	42	72.92
	Married	123	87.12
	Divorce	1	83.00
	Total	166	

Table 4. 15 Kruskal-Wallis Test Statistics of Marital Status Groups Toward Job Satisfaction

Job Satisfaction	
Kruskal-Wallis H	2.739
df	2
Asymp. Sig.	.254

It is shown in table 4.15 that the difference between Marital Status groups' mean rank toward job satisfaction is not significant; P-value is $0.254 > 0.05$. Therefore, marital status has no significant impact on job satisfaction for employees in the selected Islamic retail banks in the Kingdom of Bahrain.

4.3.1.6 Testing The Impact of Working Experience on Job Satisfaction:

Table 4.16 presents the mean ranks information of Work Experience groups toward job satisfaction. The more years of experience the higher is the mean ranks. Participants who has more than 30 years of experience recorded a mean rank of 142.50 then between 21 to 30 years with 115.50 followed by between 10 to 20 years with 85.05 and finally less than 10 years with 77.20. Table 4.17 presents the Kruskal Wallis H test of Work Experience groups toward job satisfaction which till if these differences between means rank are significant or not.

Table 4.16 Mean Rank Information Of Work Experience toward Job Satisfaction

	Work Experience	N	Mean Rank
Job Satisfaction	Less than 10 Years	78	77.20
	Between 10 to 20 years	79	85.05
	Between 21 to 30 years	6	115.50
	More than 30 years	3	142.50
	Total	166	

Table 4.17 Kruskal-Wallis Test Statistics of Work Experience Groups Toward Job Satisfaction

Job Satisfaction	
Kruskal-Wallis H	8.622
df	3
Asymp. Sig.	.035

It is shown in table 4.17 that the difference between work experience groups' mean rank toward job satisfaction is significant; P-value is $0.035 < 0.05$. Therefore, work experience has a significant impact on job satisfaction among employees in the selected Islamic retail banks in the Kingdom of Bahrain.

The demographic characteristics "Gender" and "Marital Status" have no significant impact on job satisfaction because ($p > 0.05$). However, demographic characteristics "Educational Level", "Working Position", "Age" and "Working Experience" have a significant impact on job satisfaction as ($p < 0.05$). Therefore, the alternative hypothesis is accepted. Demographic characteristics have a significant impact on job satisfaction among employees in the selected Islamic retail banks in the Kingdom of Bahrain.

4.3.2 H2: Intrinsic factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) have a significant positive association with job satisfaction.

H2.1: Achievement has a significant positive association with job satisfaction.

H2.2: Advancement has a significant positive association with job satisfaction.

H2.3: Work Itself has a significant positive association with job satisfaction.

H2.4: Recognition has a significant positive association with job satisfaction.

H2.5: Responsibility has a significant positive association with job satisfaction.

H2.6: Growth has a significant positive association with job satisfaction.

Spearman's rho was applied to test the association between Intrinsic factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) and job satisfaction. Table 4.18 presents Spearman's rho results for Intrinsic factors mentioned above.

Table 4.18 Spearman's rho Ranks of Job Satisfaction and Intrinsic Factors

	Job Satisfaction	Achievement	Advancement	Work Itself	Recognition	Responsibility	Growth
Job Satisfaction	1.000						
Achievement	.643	1.000					
Advancement	.533	.337	1.000				
Work Itself	.407	.383	.343	1.000			
Recognition	.553	.289	.537	.284	1.000		
Responsibility	.711	.666	.436	.503	.417	1.000	
Growth	.642	.470	.572	.375	.652	.566	1.000

The above Spearman's one tailed result was generated by SPSS. One tailed was chosen because the hypothesis specify that the association is positive. All associations are significant because P values are less than the significant level.

The association is strong between job satisfaction and responsibilities with a result of 0.711. A moderate association is appeared between job satisfaction and achievement, advancement, recognition and growth. There result is between 0.41 to 0.70. The association between job satisfaction and work itself is weak but could definite an association because the result is within 0.21 to 0.40. All associations are positive which means an increase in one intrinsic factors will lead to an increase in job satisfaction.

According to Spearman's rho results, the alternative hypothesis is accepted. All intrinsic factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) are significantly and positively associated to job satisfaction.

Responsibilities had the most influence on job satisfaction of employees in the Islamic retail banks in Bahrain. It is the strongest cause of job satisfaction they have among intrinsic factors. They are happier with responsibilities than the other intrinsic factors. On the other hand, work itself is the least associated to their job satisfaction. Employees are less happy about their work itself in regard to job satisfaction.

4.3.3 H3: Extrinsic factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support) have a significant positive association with job satisfaction.

H3.1: Supervision has a significant positive association with job satisfaction.

H3.2: Salary has a significant positive association with job satisfaction.

H3.3: Working Conditions has a significant positive association with job satisfaction.

H3.4: Relation with Peers has a significant positive association with job satisfaction.

H3.5: Job Security has a significant positive association with job satisfaction.

H3.6: Organizational Support has a significant positive association with job satisfaction.

Spearman's rho was applied to test the association between Extrinsic factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support) and job satisfaction. Table 4.19 presents Spearman's rho results for Extrinsic Factors mentioned above.

Table 4.19 Spearman's rho Ranks of Job Satisfaction and Extrinsic Factors

	Job Satisfaction	Supervision	Salary	Work Conditions	Relation with Peers	Job Security	Organizational Change
Job Satisfaction	1.000						
Supervision	.420	1.000					
Salary	.358	.138	1.000				
Work Conditions	.532	.444	.168	1.000			
Relation with Peers	.447	.464	.197	.461	1.000		
Job Security	.568	.369	.394	.386	.423	1.000	
Organizational Policies	.607	.542	.306	.632	.474	.572	1.000

The above Spearman's one tailed result was generated by SPSS. One tailed was chosen because the hypothesis specify that the association is positive. All associations are significant because P values are less than the significant level.

The associations are moderate between job satisfaction and supervision, work conditions, relation with peers, job security and

organizational policies. There result is between 0.41 to 0.70. The association between job satisfaction and salary is weak but could definite an association because the result is within 0.21 to 0.40. All associations are positive which means an increase in one Extrinsic Factor will lead to an increase in job satisfaction.

According to Spearman's rho results, the alternative hypothesis is accepted. All Extrinsic factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support) are significantly and positively associated to job satisfaction.

Organizational policies had the most influence on job satisfaction of employees in the Islamic retail banks in Bahrain. It is the strongest cause of job satisfaction they have among extrinsic factors. They are happier with organizational policies than the other extrinsic factors. On the other hand, salary was the least associated to their job satisfaction. Employees are less happy about their salary in regard to job satisfaction.

4.4 Results Summary

Through the inferential statistics of testing hypothesis, all alternative hypotheses were accepted:

H1: Demographic characteristics (Gender, Educational Level, Work Position, Age, Marital Status, and Work Experience) have a significant impact on job satisfaction.

H1.1: Gender has a significant impact on job satisfaction.

H1.2: Educational level has a significant impact on job satisfaction.

H1.3: Work position has a significant impact on job satisfaction.

H1.4: Age has a significant impact on job satisfaction.

H1.5: Marital status has a significant impact on job satisfaction.

H1.6: Work experience has a significant impact on job satisfaction.

H2: Intrinsic factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) have a significant positive association with job satisfaction.

H2.1: Achievement has a significant positive association with job satisfaction.

H2.2: Advancement has a significant positive association with job satisfaction.

H2.3: Work Itself has a significant positive association with job satisfaction.

H2.4: Recognition has a significant positive association with job satisfaction.

H2.5: Responsibility has a significant positive association with job satisfaction.

H2.6: Growth has a significant positive association with job satisfaction.

H3: Extrinsic factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support) have a significant positive association with job satisfaction.

H3.1: Supervision has a significant positive association with job satisfaction.

H3.2: Salary has a significant positive association with job satisfaction.

H3.3: Working Conditions has a significant positive association with job satisfaction.

H3.4: Relation with Peers has a significant positive association with job satisfaction.

H3.5: Job Security has a significant positive association with job satisfaction.

H3.6: Organizational Support has a significant positive association with job satisfaction.

This chapter presented the results of the primary data analysis. A total of 166 employees in three Islamic retail banks in the Kingdom of Bahrain participated in this study. Different analyses tools and techniques were used to get the results. The research questions and objectives were accomplished by the following three points:

- The Demographic Characteristics “Educational Level”, “Working Position”, “Age” and “Working Experience” have a significant impact on job satisfaction. However, “Gender” and “Marital Status” have no significant impact on Job Satisfaction.
- It was revealed that Intrinsic Factors (Achievement, Advancement, Work Itself, Recognition, Responsibility and Growth) have a significant positive association with Job Satisfaction. An increase in one Intrinsic Factors, Job Satisfaction will increase. Responsibility has the highest Spearman’s rho score which is 0.711 where work itself has the least score which is 0.407. That means employees are happier with responsibilities than work itself.
- It was revealed that Extrinsic Factors (Supervision, Salary, Working Conditions, Relation with Peers, Job Security and Organizational Support) have a significant positive association with job. An increase in the Extrinsic Factors, Job Satisfaction will increase. Organizational Policies has the highest Spearman’s rho score which

is 0.607 where salary has the least score which is 0.358. That means employees are happier with organisational policies than salary.

4.5 Discussion

This part is to discuss the findings of the study. The major findings of the study will be presented insight of the research objectives and questions.

4.5.1 Demographic Analysis

The first objective was to determine the impact of demographic characteristics on job satisfaction. The research found which demographic characteristic had an impact on job satisfaction as discussed in the previous section. However, it is not applicable to determine which group of each demographic characteristic had the highest impact on job satisfaction due to representativeness sampling problem. Such as the diploma holder was around 9% while bachelor holders were 72.29%. Upper management was around 4% while lower management was around 58.5%. Therefore, it was not appropriate to go into details and interpret among groups themselves. Therefore, the result answered question one of the research in a general way.

4.5.2 Intrinsic Factors

The second objective was to explore the association between intrinsic factors and job satisfaction. This objective was accomplished by generated Spearman rho Test. Each intrinsic factor was perfectly associated to the job satisfaction level of the employees. It is clear to what extent each factor associated to the job satisfaction level of the employees as mentioned in the findings. This results answered the second question of the research. Responsibility has the highest Spearman's rho score which

is 0.711 where work itself has the least score which is 0.407. Still, it is not possible to find why employees had a score of responsibility higher than work itself. To answer this question a new research should be established.

4.5.3 Extrinsic Factors

The third objective was to explore the association between extrinsic factors and job satisfaction. This objective was accomplished by generated Spearman rho Test. Each extrinsic factor was perfectly associated to the job satisfaction level of the employees. It is clear to what extent each factor associated to the job satisfaction level of the employees as mentioned in the findings. This results answered the third question of the research. It was found that Organizational Policies has the highest association with job satisfaction which is 0.607 where salary has the least association score which is 0.358. Still, it is not possible to find why employees had a score of organizational policies higher than salary. To answer this question a new research should be established.

4.6 Recommendations

Following are recommendations for Islamic retail banks in the Kingdom of Bahrain to enhance job satisfaction to get more of its benefits. These recommendations are according to the finding of the study. In addition, recommendations for future studies are provided which will help in expand this study and come out with more findings for Islamic retail banking sector.

4.6.1 Recommendations for Islamic retail banks in the Kingdom of Bahrain

1. It is recommended for Islamic banks to review the salary structure and compare it to other banks in the same field. Salaries within different work positions should be equal with other banks. Banks can consult a neutral entity with experience in determining wages to obtain the optimal decision regarding restructuring pay scale. This recommendation is based on the importance of salary associated with job satisfaction as the literature showed. However, the study revealed that salary has the lower score associated to job satisfaction.

2. It is recommended for Islamic banks to make rotation for their employees in a continually manner. Trying to add more skills and challenges to the job will help in improving employees' perspective toward the work itself. Employees may always update a job procedure to fit the technology. This will encourage employees to get new skills and change the routine.

3. It is recommended for Islamic banks to make a workshops and activities between supervisors and employees. This will help supervisors and employees to better understand each other. In addition, It is recommended to make a special workshops for supervisors on how to deal with employees and how to satisfy employees' needs.

4. It is recommended for Islamic banks to make celebrations, activities and workshops between their employees. It important to put a target for these activities that to empower the relationship between employees. In addition, to aware them about

the importance of their collaboration for the organization and for themselves.

4.6.2 Recommendations for future studies

1. This study was applied in Islamic retail banking sector. It is recommended to be applied to commercial banks in the Kingdom of Bahrain. In addition, it is recommended to be applied in other sectors than banking sector especially in the Kingdom of Bahrain.

2. It is recommended to use different independent variables in the Islamic retail banks in the Kingdom of Bahrain. This will expand the study and will enhance the sector with more information to develop job satisfaction level.

3. It is recommended to use different methods and apply different theories of job satisfaction in the same sector and compare the result with this study.

Chapter Five: Conclusion

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5.1 Conclusion

This study examined the impact of demographic characteristics, the association of Intrinsic Factors, and Extrinsic Factors on job satisfaction among employees in selected Islamic retail banks in the Kingdom of Bahrain. This was based on the gap investigated through the literature review related to the studied topic.

Chapter One provided a background about job satisfaction and the importance of Islamic retail banks to Kingdom of Bahrain. It stated that the purpose of the study was to investigate factors associated to job satisfaction among employees in the Islamic retail banks in the Kingdom of Bahrain. The research problem, objectives and questions were discussed.

Chapter Two covered different elements of job satisfaction to better understand the topic. Different studies related to job satisfaction in Islamic banks worldwide and in the Kingdom of Bahrain were mentioned. Through the literature review, it was found that there are several factors were not studied before in the Kingdom of Bahrain for Islamic retail banks. Therefore, three main hypotheses were stated and justified.

Chapter Three put the plan to collect and analyze the primary data. This quantitative research applied through a questionnaire within four parts to measure the study variables by five-point Likert Scale except for the demographic characteristics which had an open ended questions. Data were collected from 166 employees in three of Islamic retail banks in the Kingdom of Bahrain. Those data were processed and analyzed using different tools to accomplish the research objectives and test hypotheses.

Chapter Four presented the analysis results using tables and figures. All alternative hypotheses were accepted. The demographic characteristics “Educational Level”, “Working Position”, “Age” and “Working Experience” have a significant impact on job satisfaction. However, “Gender” and “Marital Status” have no significant impact on job satisfaction. In terms of Intrinsic Factors, the association is strong between job satisfaction and responsibilities with a result of 0.711. A moderate association is appeared between job satisfaction and achievement, advancement, recognition and growth. There result is between 0.41 to 0.70. The association between job satisfaction and work itself is weak but could definite an association because the result is within 0.21 to 0.40. regarding Extrinsic Factors, the associations are moderate between job satisfaction and supervision, work conditions, relation with peers, job security and organizational policies. There result is between 0.41 to 0.70. The association between job satisfaction and salary is weak but could definite an association because the result is within 0.21 to 0.40.

This research investigated some variables which did not studied before in the Islamic retail banks in the Kingdom of Bahrain. They are relation with peers, job security, organizational policies, achievement, recognition, responsibilities, and growth. The study added new results to this field for job satisfaction since it is one of the very limited studies. Several recommendations were provided for Islamic retail banks in the Kingdom of Bahrain and for future studies.

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Appendix A: Questionnaire

Factors Associated to Employees Job Satisfaction in Selected Islamic Retail Banks in Bahrain

Dear All,

This questionnaire is complementary to a Master in Business Administration (MBA) thesis. The study is to measure the job satisfaction level of employees in Islamic retail banks in the Kingdom of Bahrain and determine the extent of the association of job satisfaction factors. The data collected will be used only for the academic purpose. No personal information is needed.

The questionnaire consists of four sections. It will take only 10 minutes of your time.

Regards,

MBA student in the University of Bahrain

Part A: Demographic Information: please answer the following questions by choosing only one answer for each.

1- What is Your Gender? ☐ Male ☐ Female

2- What is your Educational Level?

☐ High School or lower ☐ Diploma ☐ Bachelor ☐ Master ☐ Doctorate

3- What is best describe your work position?

☐ Lower management ☐ Middle management ☐ Upper management

4- How old are you?

☐ 20 or below ☐ 21 to 29 ☐ 30 to 39 ☐ 40 to 49 ☐ 50 to 59 ☐ 60 or above

5- Your Marital Status is:

☐ Single ☐ Married ☐ Divorce

6- Your work experience is:

☐ Less than 10 years ☐ between 10 to 20 years ☐ between 21 to 30 years
☐ More than 30 years

Part B: Extrinsic Factors: Please choose (✓) the best answer, how each statement applies to you? Only one answer for each question.

Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	References*
1- There is a high level of understanding between me and my supervisor.						(Boeve W. D., 2007)
2- I am updated by my supervisor about any changes in my work procedures.						(Mulat, 2014)
3- My salary is equivalent to other employees in other organization.						(Boeve W. D., 2007; Diem, 2016)
4- The salary structure of my organization is fair.						(Parvin & Kabir, 2011)
5- I have a comfortable workspace.						(Parvin & Kabir, 2011)
6- I have adequate tools to do my job.						(Jiunn-cherng, 2004; Moloantoa, 2015)
7- I feel that my workmates are friendly.						(Boeve W. D., 2007)
8- I receive support from my colleagues in my job issues.						(Mulat, 2014; Moloantoa, 2015)
9- My future within this organization is secured.						(Moloantoa, 2015)
10- I express my opinions in my work without worrying about negative actions from others.						(Moloantoa, 2015)
11- Enough information regarding the organization strategy is provided.						(Mulat, 2014)
12- The organizational policies support employees' safety.						(Parvin & Kabir, 2011)
13- The organizational policies support employees' healthy.						

* This column is not shown for respondents.

Part C: Intrinsic Factors: Please choose (✓) the best answer, how each statement applies to you? Only one answer for each question.

Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	References*
1- My job's tasks have a positive manner toward my organization.						(Mulat, 2014)
2- I feel achievement when I do my tasks.						(Jiunn-cherng, 2004; Mulat, 2014; Alsemeri, 2016)
3- In my job, there are many opportunities for promotions.						(Jiunn-cherng, 2004; Mulat, 2014; Moloantoa, 2015)
4- There are opportunities to get a higher position in my organization.						(Jiunn-cherng, 2004; Mulat, 2014)
5- My job needs different skills to be done.						(Saleem, Mahmood, & Mahmood, 2010; Alsemeri, 2016)
6- My job is not routine.						
7- Hardworking people are usually rewarded by my organization.						(Moloantoa, 2015)
8- Prizes are distributed to employees who make their job well.						(Moloantoa, 2015; Alsemeri, 2016)
9- My responsibilities give me a feeling of achievement.						(Parvin & Kabir, 2011)
10- I feel happy with the responsibilities in my job.						
11- My organization provides me with education programmes to become professional in my job field.						(Jiunn-cherng, 2004; Mulat, 2014)
12- I get a great chance to develop my skills at my work.						(Mulat, 2014)
13- My organization provides training programmes which increase the competencies of employees.						(Ngimbudzi, 2009)

* This column was not shown for respondents.

Part D: Job Satisfaction: Please choose (✓) the best answer, how each statement applies to you? Only one answer for each question.

Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	References*
1- My job is better than what I expected.						(Boeve W. D., 2007)
2- I am enjoying doing my job.						(Jiunn-cherng, 2004)
3- I like the atmosphere of my office.						(Jiunn-cherng, 2004)
4- I complain about my job.						(Jiunn-cherng, 2004)
5- I am looking for another job.						(Jiunn-cherng, 2004)
6- I feel that my job is meaningful.						(Jiunn-cherng, 2004)
7- My job fits my personal needs.						(Jiunn-cherng, 2004; Boeve W. D., 2007)
8- I like going to work each weekday.						(Jiunn-cherng, 2004)
9- I feel bored with my job.						(Saleem, Mahmood, & Mahmood, 2010)
10- In general, I am satisfied with my job.						(Saleem, Mahmood, & Mahmood, 2010; Boeve W. D., 2007)

* This column was not shown for respondents.

This is the end of the questionnaire

Thank you for your time

The following table presents the variables and factors details within the questionnaire: *

	Variables	Items	Question No.
Independent Variable	Part A: Demographic Characteristics	Gender	1
		Age	2
		Educational Level	3
		Marital Status	4
		Work Experience	5
		Work Position	6
	Part B: Extrinsic Factors	Supervision	1-2
		Salary	3-4
		Working Conditions	5-6
		Relation with peers	7-8
		Job Security	9-10
		Organizational Policy	11-13
	Part C: Intrinsic Factors	Achievement	1-2
		Advancement	3-4
		Work itself	5-6
		Recognition	7-8
		Responsibility	9-10
		Growth	11-13
Dependent Variable	Part D: Job Satisfaction	General questions about the job	1-10

* This page was not shown for respondents.

Appendix B: Advisor's letter to the Islamic retail banks



UNIVERSITY OF BAHRAIN
College of Business Administration
Department of Management and Marketing

جامعة البحرين
كلية إدارة الأعمال
قسم الإدارة والتسويق



28th June 2018

To whomsoever it may concern

Mr. Ammar Adnan Asheer - ID 20062092, CPR No. 880500794 is a student of MBA Program in The College of Business Administration, University of Bahrain.

He is at present engaged in MBA Thesis which is the last stage of completion of the Program. The title of his Thesis is "Factors Affecting Employees' Job Satisfaction in Islamic Retail Banks in The Kingdom of Bahrain"

The MBA Thesis is a research based course and requires the student to collect data from various organizations.

This is to request you to cooperate with Mr. Ammar Adnan Asheer, by providing necessary permission to collect data, interview employees and administer questionnaire in your esteemed organization for the purpose of MBA Thesis.

I assure you that the data collected will be used only for academic purposes.

I thank you for your support and cooperation.

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Abstract

Islamic retail banking sector is highly important for the economics of the Kingdom of Bahrain. However, employees in this sector have revealed a level of unsatisfactory with their jobs.

Purpose: The purpose of this study is to investigate the factors associated to job satisfaction among employees in the selected Islamic retail banks in the Kingdom of Bahrain.

Approach: The study is a quantitative method using questionnaire survey applying five-point Likert scale as a measurement of respondents answers. The data were collected from 166 employees within three banks in the sector. SPSS was used to analyzed the data collected. The study investigated the impact of Demographic Characteristics on Job Satisfaction. In addition, it investigated the association between Intrinsic and Extrinsic Factors with Job Satisfaction

Findings: The Demographic Characteristics “Gender” and “Marital Status” have no significant impact on job satisfaction. However, “Educational Level”, “Working Position”, “Age” and “Working Experience” have a significant impact on job satisfaction. Intrinsic and Extrinsic Factors have a significant positive association with Job Satisfaction.

Value: The study findings will help Islamic Retail Banks to better understand Job Satisfaction and factors associated to it. That will help in improve employees’ Job Satisfaction and get the valuable outcome of it.

Keywords: *Islamic retail banks, Job Satisfaction, Demographic Characteristics, Intrinsic Factors and Extrinsic Factors.*

ملخص البحث

يعتبر قطاع التجزئة للصيرفة الإسلامية رافدا اقتصاديا مهما لمملكة البحرين. وعلى الرغم من ذلك، فإن موظفو هذا القطاع يعانون من خلل في الرضا الوظيفي.

الهدف: تهدف الدراسة إلى الكشف عن العوامل ذات الصلة بالرضا الوظيفي بين موظفي قطاع التجزئة للصيرفة الإسلامية في مملكة البحرين.

المنهجية: تعتبر هذه الدراسة دراسة كمية حيث تم الاعتماد على استبانة للتعرف على الصفات الديموغرافية للمشاركين ولقياس العوامل ذات الصلة بالرضا الوظيفي والتي تنقسم إلى قسمين. القسم الأول وهو العوامل الجوهرية. القسم الثانية وهو العوامل الخارجية. شارك في هذه الدراسة عدد 166 موظف في القطاع المذكور من ثلاثة بنوك.

النتائج: إن الجنس والحالة الاجتماعية ليس لهما تأثير على الرضا الوظيفي. وعلى العكس من ذلك، فإن للمستوى التعليمي والمنصب الوظيفي والعمر وسنوات الخبرة العملية تأثير على الرضا الوظيفي. كما أن العوامل الجوهرية والخارجية تؤثران بشكل إيجابي وفعال على الرضا الوظيفي.

الأهمية: إن نتائج البحث ستساعد قطاع التجزئة للصيرفة الإسلامية في فهم العوامل ذات الصلة بالرضا الوظيفي. إن هذا الفهم يقود إلى تحسين مستوى الرضا الوظيفي للموظف مما يؤول إلى جني ثمار هذا الرضا الوظيفي لصالح القطاع بشكل خاص والمملكة بشكل عام.

الكلمات الدلالية: قطاع التجزئة للبنوك الإسلامية، الرضا الوظيفي، العوامل الديموغرافية، العوامل الجوهرية، العوامل الخارجية.

جامعة البحرين

قسم الإدارة والتسويق

كلية إدارة الأعمال



العوامل المرتبطة بالرضا الوظيفي لموظفي المصارف الإسلامية المختارة (قطاع التجزئة) في البحرين

قدمت هذه الرسالة استكمالاً لمتطلبات الحصول على درجة الماجستير في
إدارة الأعمال – جامعة البحرين

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