

A STUDY ON JOB CHARACTERISTIC MODEL (JCM) TOWARDS JOB SATISFACTION AMONG BANK EMPLOYEE

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Abstract. The financial institutions play an important role giving credit to the entrepreneur, extend loans for customer, and provide investment advice and trust fund investment to investor. As an agent for government economic growth, bank employee must be in good condition. In order to increase bank employee in performance, we need to ensure they satisfied with their job. So, this study be a benchmark to analyse how the job characteristic or job design will affect the employee job satisfaction by adopting Job Characteristic Model (JCM). Mix method is deploying to this study which involve 363 questionnaire respondent and 3 semi-structured interviews with human resources expert in banking industry. SPSS software is used to analyze the questionnaire in quantitative studies while thematic analysis is use for the quantitative analysis. The finding shows that the job design has significant relationship with job satisfaction among bank employee in Klang Valley, Malaysia. This finding show that job design will affect the job satisfaction and might lead to turnover intention.

Keywords: *job design, job characteristic, employee satisfaction, banking industry*

Introduction

Job design and job satisfaction are critical elements in the banking industry, particularly in Malaysia, where they significantly influence employee performance and retention rates. Understanding how job design impacts job satisfaction is essential for managing human resources effectively in this sector. Job design refers to the way tasks, responsibilities, and work environments are structured and can play a vital role in influencing job satisfaction. According to Gupta et al., job satisfaction among bank employees is positively associated with job design features, including the alignment of organizational values with employee expectations, which promotes positive attitudes and satisfaction levels (Gupta et al., 2024). Furthermore, Lactaotao (2022) studies indicates that job characteristics, including operating conditions and rigid adherence to bank procedures, can lead to ambivalence in employee perceptions of job satisfaction, particularly among millennials. The pressure from rigid job environments can introduce stressors that detract from employee satisfaction.

Empowerment and leadership styles also have a notable impact on job satisfaction. Awwad et al. report that employee empowerment and job demands can influence job performance and job satisfaction levels among bank employees, highlighting the need for effective job design (Awwad et al., 2022). Similarly, Fatoki found that participative leadership enhances job satisfaction through psychological empowerment and engagement, emphasizing the importance of inclusive job designs that involve employees in decision-making processes (Fatoki, 2023). This participative approach fosters a sense of ownership and responsibility, leading to higher morale and job satisfaction among employees. Job stress, particularly burnout, is critical in influencing job satisfaction. Awwad et al. indicate that emotional exhaustion, stemming from high job demands, negatively affects job satisfaction among banking staff (Awwad et al.,

2022). Thus, job designs that prioritize work-life balance and manageable workloads are essential in mitigating stress and enhancing overall job satisfaction.

Problem statement

Ideally employee must be satisfied with their job and perform well with their job because employee is employed based on their qualification, skills and capabilities. A considerable body of literature highlights how effective employee management strategies, job design, and supportive work environments can significantly enhance job satisfaction, thus impacting overall performance and retention within the industry. PWC (2022) reports that Around 59% of Malaysian respondents reported being satisfied with their jobs in a 2022 survey. Another survey found 81% were satisfied with their work-life balance, placing Malaysia fifth out of 12 markets surveyed. A significant number of workers are considering a change. A 2022 PwC survey found 17% are very likely to switch employers in the next 12 months. A more recent 2024 survey indicated this number jumped to 41%. Almost half of the employee plan to switch employer every year and this not a good sign for the labour market. High turnover rates exert direct financial implications on organizations. The costs associated with hiring and training new employees can be substantial. Although the reference by Bolis et al. discusses the costs associated with worker mental health and overall sustainability, it does not directly support the specific claims about turnover costs (Bolis et al., 2023).

From an organizational perspective, turnover can also lead to decreased productivity and morale among remaining employees. Pratt et al. support that high performer turnover negatively impacts organizational performance, particularly in high-reputation organizations (Pratt et al., 2021). The loss of top talent can diminish a company's competitive edge and hinder its growth prospects, making it increasingly challenging for organizations to attract and retain talent in a competitive labour market.

Research objective

This study will examine the effect of job design thru job characteristic model (JCM) by Hackman and Oldham (1975) to job satisfaction. Five dimensions will measure which skills variety, task identity, task significant, autonomy and feedback. (RO1): To examine the skills variety, task significant and task identity which will affect the meaningful of work with job satisfaction among bank employee in Klang Velley. (RO2): To examine the autonomy which will affect the employee responsibility towards the work with job satisfaction among bank employee in Klang Velley. (RO3): To examine the feedback which will affect the employee knowledge towards their job performance with job satisfaction among bank employee in Klang Velley.

Research question

The above research question has lined a research question as: (RQ1): What is the correlation between task significant, task identity and task significant which will affect the meaningful of work with job satisfaction among bank employee in Klang Velley. (RQ2): What is the correlation between autonomy which will affect the employee responsibility towards the work and job satisfaction among bank employee in Klang Velley. (RQ3): What is the correlation between feedback which will affect the employee knowledge towards their job performance with job satisfaction among bank employee in Klang Velley.

Literature review

Job satisfaction in banking industry

Job satisfaction is a critical determinant of employee performance and retention in the banking industry. Numerous studies illustrate the complex interrelationship between factors affecting job satisfaction among bank employees, highlighting how these correlates influence overall employee well-being, commitment, and performance outcomes. One significant factor found to enhance job satisfaction is the implementation of green HR practices (GHRP). Gupta et al. demonstrated a positive correlation between GHRP and employees' job satisfaction, indicating that alignment between organizational values and personal values fosters positive work attitudes conducive to satisfaction and retention in the labour force (Gupta et al., 2024). This is consistent with findings that emphasize the importance of employee motivation and discipline in driving job satisfaction and, consequently, performance within the banking sector (Dewi et al., 2021). Research by Kim and Yeo supports the claim that job satisfaction significantly influences organizational commitment, linking satisfied employees to their motivation to perform effectively (Kim and Yeo, 2025). Satisfied workers exhibit positive behaviours in the workplace, which is essential for maintaining service quality. A critical component for banks aiming to enhance customer loyalty and satisfaction. Additionally, mentoring is an important influencer of job satisfaction. Pasha and Rezaei indicated that managers' supportive roles through mentoring improve job satisfaction and alleviate job stress (Pasha and Rezaei, 2021). These findings suggest that structured support systems can significantly enhance the well-being of bank employees, positively impacting their job satisfaction.

Furthermore, employee empowerment is a key contributor to job satisfaction. Akhter et al. found that employee empowerment has a notable positive impact on job satisfaction, reinforcing the importance of organizational practices that encourage autonomy and employee input (Akhter et al., 2021). In crafting effective human resource management strategies, banks must also consider their compensation and reward structures. Hu illustrated a strong relationship between transformational leadership, autonomy, job satisfaction, and employees' psychological well-being, demonstrating that these elements significantly impact bank employees (Hu, 2020). Enhancing job satisfaction in the banking industry requires a multifaceted approach, including supportive leadership, appropriate compensation, empowerment initiatives, and alignment with employee values. By understanding and addressing these components, banking institutions can improve job satisfaction, thereby elevating employee performance and reducing turnover.

Job characteristic model by Hackman and Oldham (1975)

The Job Characteristics Model (JCM), developed by Hackman and Oldham, identifies five core job dimensions that influence work motivation and satisfaction: skill variety, task identity, task significance, autonomy, and feedback (Hur and Shin, 2024). A critical framework that illustrates this relationship is skill variety enhances job satisfaction by providing employees a sense of challenge and competence in their work roles. Lui et al. (2024). When bank employees are afforded the opportunity to engage in a variety of tasks, they find their work more fulfilling and display elevated levels of motivation and performance. This is consistent with research indicating that job

complexity within banking roles correlates positively with job satisfaction through increased autonomy and engagement (Lee and Yoo, 2021). Moreover, findings by Gupta et al. reinforce the role of varied skills in fostering job satisfaction, suggesting that organizations aligning their human resource practices with employee skills and aspirations create a conducive environment for satisfaction (Gupta et al., 2024). Task Identity refers to the degree to which a job requires completing a whole and identifiable piece of work. This fosters a sense of ownership and pride in employees regarding the results of their labour. Imtiaz et al. highlight that focusing on the process of completing a work task in its entirety (i.e., task identity) is positively associated with thriving at work, which enhances work satisfaction, thereby emphasizing its importance in enhancing job satisfaction Imtiaz et al. (2024). In the context of banking, when employees see their tasks as part of larger projects, it fosters greater engagement and satisfaction, as they understand how their work impacts organizational outcomes and customer experiences. Moreover, task identity has been shown to significantly influence organizational commitment. Saud found that when employees are fully engaged with their tasks, completing them from inception to conclusion, they demonstrate greater commitment to the organization, which is crucial in the high-pressure banking environment.

Task Significance is equally pivotal as it represents the perceived importance of a job's impact on others, particularly customers. When bank employees feel that their work has a profound effect on client satisfaction and financial welfare, they report higher levels of job satisfaction. According to Kannan et al., enhancing task significance and ensuring employees understand the broader implications of their roles can directly improve job satisfaction and motivation among staff (Kannan et al., 2021). When workers perceive their contributions as valuable to clients and the organization, their intrinsic motivation to excel in their roles increases, leading to positive attitudes towards their jobs. The intertwining of task identity and task significance creates a robust framework that can lead to improved job satisfaction and lowered turnover rates, as satisfied employees are less likely to seek employment elsewhere (Penela et al., 2024). Autonomy in the workplace refers to the degree of control that employees have over how they perform their tasks. Job autonomy is essential for employees, as it promotes a sense of ownership and responsibility over their work (Hu, 2020). In the banking sector, where employees are often required to make quick decisions regarding customer transactions or service provision, having autonomy can lead to greater job satisfaction. Hu's study highlights the positive relationship between job autonomy and job satisfaction among front-line employees in the banking sector, demonstrating that employees who perceive themselves as having greater control over their work reported higher satisfaction levels (Hu, 2020). This finding is also supported by Kanwal and Khurram, who indicate that autonomy and feedback mediate the relationship between job characteristics and employee satisfaction, thereby enhancing overall job performance (Kanwal and Khurram, 2022).

Furthermore, the importance of autonomy is complemented by the concept of feedback in the workplace. Feedback provides employees with information about their performance, enabling them to adjust their behaviours and improve their skills. Effective feedback not only reinforces positive behaviours but also fosters a culture of continuous improvement. Liu et al. suggest that managers can significantly enhance employee job satisfaction by providing support and constructive feedback, thus meeting the basic psychological needs for autonomy and competence. This highlights the

essential role of feedback in operational performance and employee engagement. The interplay between autonomy and feedback can create a highly motivated workforce. Employees who have the freedom to make decisions regarding their work and who receive affirmative feedback tend to feel more engaged, innovative, and productive while also reporting higher levels of job satisfaction. Singh et al. affirm that enhanced job autonomy and regular, constructive feedback significantly contribute to employee motivation and satisfaction. In a bank setting, this is especially true as employees not only strive for efficiency but also aim to build strong customer relationships. Thus, managers in the banking industry should focus on creating environments that promote autonomy and structured feedback mechanisms to amplify job satisfaction among employees (Akhter et al., 2021) (Figure 1).

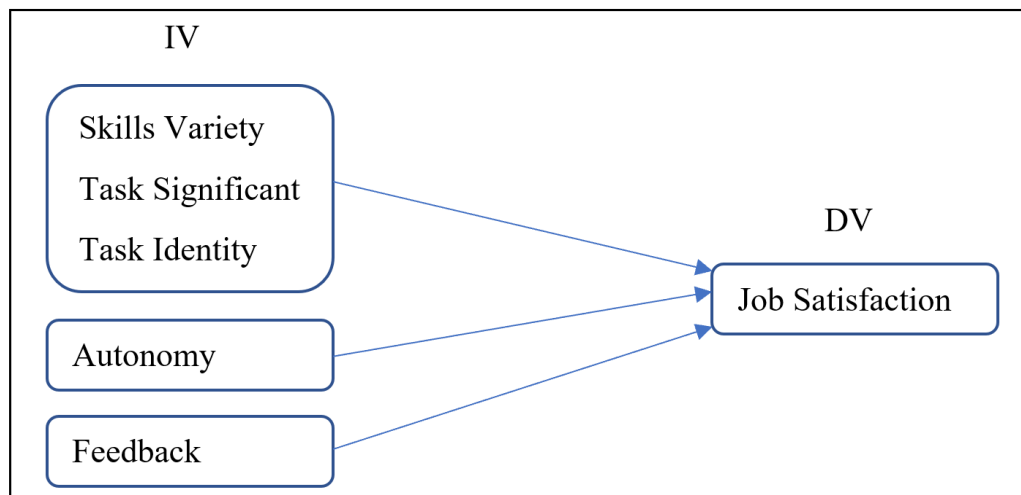


Figure 1. Conceptual framework for this study.

Materials and Methods

This study using mix method which combining both quantitative and qualitative. A set of questionnaires distributed to the target respondent. According to Department of Statistics Malaysia, labour workforce for financial institution in 2022 is 904,700 person or 10.56% from total labour workforce in Malaysia. According to Bank Negara Malaysia (BNM) number of bank employee is 164,216 persons. 6,347 persons of this employee are working within Klang Valley area. Hence, according to Krecjie and Morgan, assume population 0.5 and confidence level 95%, 363 number of respondents is required for the population sampling. The survey questionnaire adopts from Job Diagnostic Survey Form (JSF). 31 constructs with 5 Likert scale are used in this study. The questionnaire divided into 7 sections. Demographic section measuring gender, age group, income group, year of tenure and educational level. SPSS software is use for data analysis in quantitative method. For qualitative method, three semi-structured 20–30-minute interview involving HR expert in Banking Industry for deep understanding on job design in banking industry. The interview is done individually to avoid bias answer from respondent. Ethical concern obtains from the respondent before the interview for voice recording purposes. Voice recording was transcribed and analyse using thematic analysis method. Respondent answer is label with a few themes and code to look into frequent answer from the respondent.

Results and Discussion

Demographic statistics

Out of 700 survey form distributed via email, 394 survey was completed. Respond rate about 56.29%. However, 31 respond was rejected due to missing data and repeated data. Hence, only 363 data set eligible for the data analysis. Demographic data of respondent as *Table 1*. Based on *Table 1: Demographic Statistic*, the sample of banking employees in Malaysia is predominantly female, accounting for 68% (247) of the total, while males make up 32% (116). The largest age group is the 41-50 years old bracket at 48.20% (175), suggesting a relatively experienced workforce. The majority of employees are highly educated, with 63.60% (231) holding a Bachelor's Degree. A significant portion also holds postgraduate qualifications, with Master's and Doctoral Degrees totalling 29.50% (107). In terms of working tenure, the workforce is relatively new, with 59.80% (217) having 1-5 years of experience. Salary distribution is polarized, with the largest group earning the lowest band (RM1500-RM3500) at 28.90% (105) and the second largest earning the highest band (RM9501 and above) at 27.80% (101). This suggests a split between entry-level or lower-paid staff and higher-earning senior personnel. Overall, the demographic profile leans towards middle-aged, highly educated, female employees, with a significant concentration in the early years of their tenure.

Table 1. Demographic statistic.

Var	Item	Number	Percent (%)
Gender	Male	116	32%
	Female	247	68%
Age Group	20-30 years old	92	25.30%
	31-40 years old	83	22.90
	41-50 years old	175	48.20%
	51 years old and above	13	3.60%
Education Level	Matrix / STPM / Diploma	25	6.90%
	Bachelor Degree	231	63.60%
	Master Degree	67	18.50%
	Doctoral Degree	40	11.00
Salary	RM1500-RM3500	105	28.90%
	RM3501-RM5500	49	13.50%
	RM5501-RM7500	65	17.9%
	RM7501-RM9500	43	10.80%
	RM9501 and above	101	27.80%
Working Tenure	1-5 years	217	59.80%
	6-10 years	66	18.20%
	11-15 years	67	18.50%
	16 years and above	13	3.60%

Descriptive statistic for variables

Based on *Table 2: Descriptive Statistic for Variables*, the sample size for all variables is N=363. The survey used a 5-point Likert scale, where 1 is the lowest and 5 is the highest score. The highest mean score is for Task Significant (4.0496), indicating that banking employees strongly perceive their jobs as having a substantial positive impact on others. This is the only variable with a mean score exceeding 4.0, suggesting it is the

most highly rated job characteristic. The two variables with the next highest mean scores are Feedback (3.8176) and Autonomy (3.8138), both rated positively and approaching the 'high' end of the scale. Skills Variety is also rated positively with a mean of 3.6033. The mean score for Job Satisfaction is 3.5379, which is a moderately high and positive rating, suggesting employees are generally satisfied with their jobs. The lowest mean score is for Task Identity (3.2314), suggesting employees perceive their role in completing a whole, identifiable piece of work as the least pronounced among the job characteristics. In terms of variability, Autonomy has the highest standard deviation (1.32595), indicating the widest variation in responses, meaning employees have very diverse perceptions about their level of freedom in scheduling and performing their work. Conversely, Feedback and Task Identity have the lowest standard deviations (0.81594 and 0.81782 respectively), suggesting a higher consensus among employees on these two aspects.

Table 2. Descriptive statistic for variables.

Var	N	Min	Max	Mean	Std. Dev
Feedback	363	1.80	4.80	3.8176	.81594
Autonomy	363	1.20	5.00	3.8138	1.32595
Task Significant	363	1.00	5.00	4.0496	1.10109
Task Identity	363	1.33	5.00	3.2314	.81782
Skills Variety	363	1.25	5.00	3.6033	.86563
Job Satisfaction	363	1.00	4.64	3.5379	.94129

Correlation between five dimensions on job characteristic and job satisfaction

In this study, the Pearson's correlation coefficient was assessed between each aspect of work characteristics and job satisfaction to determine the connection between the two concepts as well as the direction of the linear relationship that exists between them (Table 3). Pearson's correlation coefficient (r) ranges from -1 to +1, where -1 indicates a perfect negative correlation, +1 indicates a perfect positive correlation, and 0 indicates no correlation. This method is particularly valuable in evaluating relationships between employee-related variables and their satisfaction or performance metrics. Job characteristics such as autonomy, feedback, and task identity can be analysed using this statistical approach to assess their impact on job satisfaction among bank employees. The correlation result reported in Table 3 as below. All five job characteristics show a strong, positive, and statistically significant correlation with Job Satisfaction (JS) at the 0.01 level (indicated by the **). Skills Variety (SV) has the strongest correlation ($r = .966$) with Job Satisfaction. This indicates that the more employees perceive their jobs as requiring a variety of different skills and talents, the higher their job satisfaction. Task Identity (TI) follows closely, showing a very strong correlation ($r = .908$) with Job Satisfaction. Autonomy (A) also demonstrates a very strong positive relationship ($r = .886$) with Job Satisfaction. Task Significant (TS) and Feedback (F) show strong positive correlations ($r = .850$ and $r = .806$ respectively) with Job Satisfaction. The consistently high positive correlation values (all above $r = .800$) confirm that as employees perceive an increase in any of these job characteristics, their level of job satisfaction significantly increases when job design meet their criteria.

Table 3. Pearson correlation test on job characteristic towards job satisfaction.

Var	F	A	TS	TI	SV	JS
Feedback	1					
Autonomy	.804**	1				
Task Significant	.738**	.620**	1			
Task Identity	.777**	.823**	.817**	1		

Skills Variety	.814**	.849**	.883**	.897**	1	
Job Satisfaction	.806**	.886**	.850**	.908**	.966**	1

Note: Correlation is significant at the 0.01 level (2-tailed).

Thematic analysis for interview with HR expert

Demographic statistic for the interview as below (Table 4).

Table 4. Demographic statistic for qualitative respondent.

Respondent	Gender	Age Group	Education	Working Tenure	Type of Bank
A	Female	31-40 years old	Bachelor Degree	5 years	Commercial
B	Female	20-30 years old	Diploma	3 years	Investment
C	Male	31-40 years old	Master Degree	5 years	Islamic

Note: Minimum working tenure with current company is 3 years

The thematic analysis done and theme and sub theme identify in Table 5. The theme of Meaningful Work is heavily impacted by poor job design. Employees suffer from low Task Identity, reporting that their work is mostly repetitive and they do not have chance to do entire things due to process flow separation. While some feel overwhelmed by too much job scope, the overall sentiment is that the job lacks Skills Variety. This issue is compounded by feeling underpaid, a critical detractor from satisfaction. Positive themes emerge under Responsible to Work, where Autonomy is valued. Interviewees are satisfied when they are allowed to decide, can use personal initiative, and receive minimum supervision to growth, indicating a desire for trust and self-management. However, issues in Job Performance are driven by a significant failure in the Feedback mechanism. The lack of feedback from supervisors or co-workers is a major source of complaint, despite interviewees recognizing that feedback makes them satisfy with the job and allows them to figure out how well they are doing. Ultimately, Job Satisfaction is a balance. It is positively influenced by receiving feedback, having more autonomy, and experiencing good collaboration with co-worker. Yet, dissatisfaction is deeply rooted in external factors like being dissatisfied with salary and benefit and internal factors like a repetitive job not challenge their ability, confirming that both structural work design and compensation are primary concerns.

Table 5. Thematic analysis from the interview.

Category	Theme	Sub-Theme
Job Responsibility	Task Significant	Job had indirect effect to others Repeated workflow in banking line Workflow distribution due to turnover
Meaningful of work	Task Identity	Do not have chance to do entire things Process flow separation Mostly job is repetitive
Meaningful of work	Skills Variety	No variety in the job scope Too much job scope Underpaid
Responsible to work	Autonomy	Allowed to decide Job provide chance to use personal initiative Minimum supervision to growth
Job Performance	Feedback	Supervisor or co-worker did not give feedback Feedback makes them satisfy with the job Feedback allows to figure out how well they are doing
Satisfaction	Job Satisfaction	Feel satisfied if received feedback Feel satisfied with more autonomy Good collaboration with co-worker Dissatisfied with salary and benefit Repetitive job not challenge their ability

Conclusion

This study confirms a strong, positive, and statistically significant relationship between the five dimensions of the Job Characteristics Model (JCM) which are Skills Variety, Task Identity, Task Significance, Autonomy, and Feedback with Job Satisfaction among bank employees in the Klang Valley. The quantitative results show that Skills Variety has the strongest correlation ($r = .966$), while Task Significance is the most highly rated characteristic overall (Mean = 4.0496). This indicates that designing jobs to maximize these characteristics will significantly increase employee satisfaction. However, the qualitative thematic analysis reveals critical disconnects. Interviewees reported that work is mostly repetitive, they do not have chance to do entire things (low Task Identity), and they perceive a significant failure in the Feedback mechanism. While Autonomy is highly valued and contributes positively to satisfaction, overall satisfaction is eroded by feeling underpaid and having a repetitive job not challenge their ability. The findings ultimately show that while employees recognize the potential and significance of their roles, poor execution of job design elements specifically lack of task completion, variety, and consistent feedback are major drivers of dissatisfaction and potential turnover intention.

Based on the mixed-method findings, future research should focus on the following: (1) Mediating/Moderating Role of Compensation: Given the qualitative finding of being "underpaid" and "dissatisfied with salary and benefit," future quantitative studies should examine compensation (salary/benefits) as a mediator or moderator in the relationship between JCM dimensions and Job Satisfaction; (2) Turnover Intention: A future study should directly examine the relationship between the JCM dimensions, particularly low Task Identity and Feedback, and actual employee turnover rates or a Turnover Intention scale; (3) Specific Interventions: Research focusing on the effectiveness of specific job redesign interventions, such as job rotation (to increase Skills Variety/Task Identity) or implementing a structured, formal feedback system, would provide practical guidance for banking HR experts; (4) Autonomy's Variation: Investigate the high variability in Autonomy scores (Std. Dev. = 1.325). Research should explore how different job roles or bank-specific policies account for this wide range of perceived control.

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Conflict of interest

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