

# **THE INFLUENCE OF EXTRINSIC MOTIVATING FACTORS ON EMPLOYEES' WORK PERFORMANCE AT BANKING SECTORS IN MALAYSIA: THE MEDIATING EFFECT OF PSYCHOLOGICAL OWNERSHIP**

**Kamalesh Ravesangar\***

*School of Business and Social Sciences, Albukhary International University, Malaysia*

**Muhammad Ashraf Fauzi**

*Faculty of Industrial Management, Universiti Malaysia Pahang, Malaysia*

## **ABSTRACT**

This study investigates the influences of extrinsic motivating factors on employees' work performance in banking sectors in Malaysia when the psychological ownership act as mediating effect existed. Generally, this study analyses three independent variables, categorized as extrinsic (working condition, job security, and company policy) motivating factors on the dependent variable of employees' work performance when psychological ownership acts as a mediating effect in banking sectors in Malaysia. This study was conducted to determine employee work performance issues, namely, poor service quality, poor communication, high employee turnover, and work-related stress in Malaysian banking sectors. The research tools used in this study were personal distribution and online mail questionnaires. A total of 3700 frontline employees were selected for the questionnaire, but only 370 respondents are fit for further analysis. The survey data was gathered within a one-month duration. The findings revealed that work conditions and company policy have a significant favourable influence on psychological ownership. The following results show that psychological ownership positively mediates the relationship between company policy and work conditions with work performance. A theoretical framework has been constructed based on Herzberg's Theory of hygiene factors used in this research. The outcome of this study would help bank management introduce practical strategies for improving the employees' work performance which leads to business growth.

**Keywords:** Extrinsic motivation, psychological ownership, work performance, banking sectors, Malaysia

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\* Corresponding author: School of Business and Social Sciences, Albukhary International University, Jalan Tun Abdul Razak, Bandar Alor Setar, 05200, Alor Setar, Kedah Malaysia. Tel: 016-4100114; Email: anjalikha25@gmail.com

## **1. INTRODUCTION**

### ***1.1. Background of Study***

Motivation is a psychological element that encourages employees' behavior toward the organization's expected goal, which leads to the positive contribution of employees to improve performance (Jones & George, 2008). Therefore, extrinsic and intrinsic factors play an essential role in directing the employees to contribute more efforts to increase their performance. Intrinsic motivation, also known as psychological empowerment, creates happiness that develops internally after specific desired tasks are completed, whereas extrinsic motivation is based on external factors derived from the job itself, leading to employees' performance improvement (Fauzi et al., 2021; Ryan & Deci, 2006). Employees' work performance is an essential topic among scholars today. Even though several studies have been conducted related to individual work performance, there is a different formulation of examining work performance stated in the current literature. More motivated and committed employees with the initiative to create positive organizational behavior have increased in the dynamic economy world of today. Work performance of an individual can be improved by encouraging the employee's psychological ownership, which leads to accomplishing a successful and highly productive business.

Psychological ownership is known as a new concept introduced in the management field. There are limited studies conducted to investigate the antecedents and consequences of psychological ownership. This study assists researchers in creating curiosity as it develops a new possibility of research due to a lack of empirical research related to psychological ownership. Therefore, this study demonstrates the disparity in the literature review for the role of psychological as a mediator in the relationship between extrinsic motivation factors and employee work performance. Nevertheless, limited attention has been given to generating psychological ownership by the employees of their work and organization (Brown et al., 2014).

Several issues are happening in Malaysian banks. Banking is a fundamentally stressful profession with rigid working hours, tough competition, ethical and moral issues, monitoring blockages, and demanding customers. Therefore, employees have experienced stress in bank organizations over the past decades (George, 2015). Bank employees typically encounter stress due to specific reasons. Some of them are related to introducing structural changes and design of work, insufficient knowledge of technological advancement, handling customer complaints, pressure on sales targets, and competitive markets (Lau et al., 2018). Banks is known as an industry with a heavy workload. Employees perform tasks that they are not specialized in aside from adhering to rigid time limits. Thus, required staff needs to work additional hours to meet heavy workload expectations, which is why the high turnover rate (Lim et al., 2016). Besides, frontline employees of Malaysian banks need to handle the changes in their working environment and communicate with customers, which adds pressure, tension, and stress (Noordin & Panatik, 2015). Undoubtedly, high-level stress of employees will not be contented to work in the current environment, which creates high intention to leave (Rubiah, 2012). As a result, the employees lose their sense of direction towards their work, which decreases job satisfaction. There are several invisible issues due to stress in this industry since banks are essential in many ways.

Furthermore, poor service quality has been highlighted as an issue in banks. It has been revealed that employees are not focusing on customer service. Instead, they spend more time talking and

making personal calls (Mansori et al., 2014). Therefore, customers are given slow feedback by the customer service employees, which leads to customer dissatisfaction. These complaints have increased poor employees' performance and created dissatisfaction among customers regarding the level of service provided. Besides, banks are not allowed to practice flexibility in daily operation due to highly regulated norms (Daud et al., 2013) which need to handle some risk because of the need to manage some risk constituents. Thus, the rigidity and inflexibility of banking hours become one of the issues encountered by employees.

Moreover, poor communication has been identified among the frontline staff related to the basic banking products information, which must be provided by all banks (Ibrahim, 2016). On the other hand, there was a case reported by Bernama (2012) about the conflict that occurred due to the employer's resistance to providing the freedom of express opinion, and the employees were harassed, discriminated and abused (Kassim & Ibrahim, 2014). Generally, entry-level employees have also been removed from employment security and the right to better living. Such conflicts affect employees' productivity and their performance as well (DeKay, 2012).

In a nutshell, banks may improve the extrinsic motivating factors to the desired level by considering the work-related performance issues among frontline employees to enhance work performance. So, extrinsic motivation factors could be one of the critical challenges that impacts work outcome. Motivation factors become an essential aspect in managing human resources, which helps banks take serious attention since every organization today has stressed-out work performance that contributes to the overall organization performance.

Hence, this paper emphasized acquiring empirical findings on this literature gap that examines the mediating role of psychological ownership on the relationship between extrinsic motivating factors and work performance in banking sectors in Malaysia. The findings of this paper have implications for practitioners. Thus, this paper aims to further explore the work performance of employees by reviewing the literature on work performance and critically analyzing the extrinsic motivation factors that were designed against work performance. The research gap is determined based on an insightful analysis of the previous literature review. A new conceptual framework has been established to provide ideas for the banks on how to motivate employees, which develops psychological ownership that positively affects their work performance.

## **2. LITERATURE REVIEW**

### **2.1. Work Performance**

Several studies have been examined related to work performance which acts as a dependent variable that brings success to the organization. However, current literature introduced different interpretations of work performance, which researchers highlighted. Work performance refers to the individual's behavior and action aligned to the organization's goals (Campbell, 1993). Therefore, an organization can identify the factors that influence work performance and optimize human resources capabilities for business success. Thus, work performance is a fundamental objective need to be accomplished by employees through their behavior and action. The primary constituent of employee work performance in this research focuses on the quality of work which is notable as the level of satisfaction, participation, commitment, and motivation. At the same

time, they are affiliated with the workplace (Shankar, 2014). It is the degree to which the employees are inclined to satisfy their needs while attached to their workplace. In addition, work quality refers to the improvement of employment conditions and the lives of workers who perform the tasks through the implementation of company activities. It can be seen in service organizations, which focus on employee quality by increasing customer satisfaction. The efficiency of an employee or group of employees depends on employees' productivity. It has been stated that employee productivity influences the success of an organization, so it is essential for business objectives. Cato and Gordon (2009) agreed that the success of an organization is based on the key contributor of the strategic vision of employees and their productivity. Hence, this alignment stimulates employees to be more creative and motivated by helping the employees increase their performance effectiveness to achieve organizational goals and objectives. Communication plays a vital role for the organization and humans as social beings that focus on all activities to achieve corporate objectives (Ada et al., 2008). It has been revealed that improvement of job satisfaction is based on effective communication, and it delivers high work performance (Goris, 2007). In contrast, poor communication demonstrates a lack of employees' commitment to the organization (Kramer, 1999). Hence, a manager needs to encourage each individual to convey their views, be involved, and assist them in achieving the goal by creating a rewarding internal communication environment. Furthermore, Orpen (1997) argued that communication has a critical role in the failure or achievement of any organization as it is used to settle the conflicts in work organization to progress further.

## **2.2. *Extrinsic Motivating Factors***

Extrinsic motivation is motivation influenced by external factors that are naturally based on financial terms. It is the acquisition of separable outcomes perceived from the activity performance. Extrinsic motivation encourages employees to complete their tasks to get rewards. Certainly, rewards influence people to be motivated to get the rewards. It is also a motivation demonstrated by external sources of an individual, which creates external rewards for the employees (Ravesangar & Muthoveloo, 2019). It means when employees are motivated due to extrinsic factors will enhance their desire to perform work to get some financial rewards such as salary and bonuses rather than the working interest. This study emphasizes three extrinsic factors: work condition, job security, and company policy, which influence employees' work performance when psychological ownership acts as a mediator.

The workplace condition plays an essential role for the employees. Nowadays, the condition in the workplace becomes a crucial element in maintaining jobs when employees have more working alternatives. The quality of the workplace environment determines the level of employees' motivation, consistent performance, and productivity. It has been revealed by Ryan and Deci (2000) that even though the compensation package is one of the extrinsic factors of motivation, it has a lack of short-term effect on employees' performance. Generally, a better work condition has been accepted widely as a motivation tool for employees, which drives better results. Work conditions are demonstrated based on employees' interaction with their organizational environment (Eluka & Okafor, 2014). Therefore, the author's view on work conditions is known as psychological work climate and physical layouts of the job. Another study conducted on 172 employees from commercial banks in Kenya stated that employee performance increases depending on physical condition Nduku et al. (2015). Work condition is

often referred to as work environment, and all existing internal organization communication demonstrates the coefficient of 0.41, whereas occupational health and safety revealed 0.20.

Job security is essential for employees to maintain their current job or seek new employment. So, employers should be attentive to their employees' motivation at work based on any conditions that portray their organization's interest (Senol, 2011). The organization should implement an assurance policy and focus on lifelong job security for their employees, represented as motivation context. Job security becomes a vital element in motivating employees during an economic recession. Therefore, work performance will be improved when the employees have trusted that the organization will retain them for a more extended period and not lose their job. Likewise, adherence is essential in various work settings and enclosed organization policies such as accurate accounting, environmental safety, conflict of interest, product or service quality, sexual harassment, race, gender, or sexual orientation discrimination (Tyler, 2005). Recent corporate has come out with concern among members of the public, government officials, and business leaders determine how business can regulate their conduct of the employees and how to protect the employee's adherence to corporate rules and policies. It shows that controlling employees' behavior regularly through adhering to organizational policies is vital for organizational performance.

### **2.3. Psychological Ownership**

In this research, psychological ownership acts as a mediating variable that positively impacts both extrinsic motivation factors and employee work performance. Psychological ownership is referred to as the feelings of possession. Based on this view, PO is different from other cognitive-affective concepts such as commitment and satisfaction. The sense of ownership only develops as characteristics of an individual in nature. Thus, psychological ownership can be categorized as a job or organizational directed based on an individual's preferences who demonstrates the feeling of "Mine" (Mayhew et al., 2007). Ownership is the combination of the sense of responsibility and common interest with the other owners to protect the possession (Dyne & Pierce, 2004). So, a sense of ownership among the employees directly influences their satisfaction which motivates them to perform better in their tasks. Pierce et al. (1992) have theoretically investigated the construct of psychological ownership. Psychological ownership is a conscious state of an individual as the target is based on their control (Olckers, 2013). It is ownership sustained by the employees in any legal and financial situation.

For an individual to commit to the organization, the ownership aspect is a critical issue that must address. So, this sense of ownership will influence the way employees to behave accordingly to improve the effectiveness and organization performance. Besides, an individual will develop a commitment to their job and organization when there is a strong relationship between the owner and ownership target. Employees committed to their work generally perceive that organization as their "home" or a comfortable place or personal space (Redman & Snape, 2005). Similarly, employees are observant of the organization's output when the individual creates a sense of ownership. As a result, they are inclined to invest additional efforts in their job, and this will develop high work performance standards. A sense of ownership assumes to be the reason for the organization's success. There are several similarities between psychological ownership and commitment, but the comparison between these two variables can be seen based on certain aspects. Pierce et al. (2011) mentioned that psychological ownership could differentiate with

commitment variable based on the classification of the conceptual core, questions or focus, motivational bases, development, types of states, selected consequences, rights, and responsibilities, as summarized in Table 1.

**Table 1:** Comparison of Psychological Ownership with Commitment

<b>Dimensions of Distinctiveness</b>	<b>Psychological Ownership</b>	<b>Commitment</b>
<b>Conceptualism</b>	Possessiveness	Desire to remain affiliated
<b>Questions answered for individual</b>	What I do feel is mine?	Should I maintain membership?
<b>Motivational Bases</b>	Efficacy, Self-Identity, Need for Place	Security, Belongings, Beliefs and Values
<b>Development</b>	Active imposition of self in organization	Decision to maintain membership
<b>Types of States</b>	Affective / Cognitive	Affective
<b>Select Consequences</b>	Rights & Responsibilities Promotion of / resistance to change Frustration/ Stress Worker integration	OCB Intent to Leave Attendance
<b>Rights</b>	Right to receive information, right to voice	None
<b>Responsibilities</b>	Burden sharing Protecting Becoming Informed Active & Responsible voice	None

Source: Pierce et al. (2001).

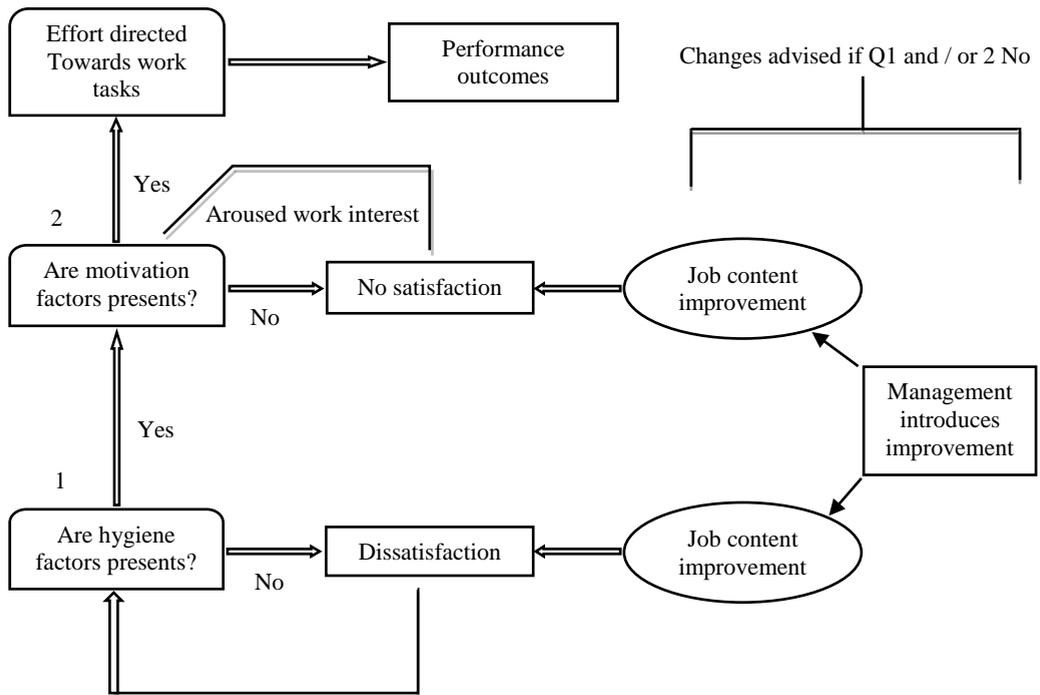
#### **2.4. Herzberg's Motivational - Hygiene Theory**

The primary purpose of the researcher is to understand the extrinsic factors that contribute to employees' motivation and how they are motivated. So, the suggested theoretical framework of this study is based on Herzberg's Two Factor theory. Two motivation aspects have an impact on the individual in an organization. The two aspects can be categorized as hygiene and motivator factors. Hygiene factors are extrinsic components related to the employees' job environment, which motivates them to accomplish their tasks. Hygiene factors are essential for the employees to perform their work to avoid dissatisfaction but do not motivate them. It is not related to an internal value such as personal development and growth. The hygiene factors can be categorized as working conditions, salary, job security, organization policies, and quality of supervision. Therefore, missing these factors or offering a limited level to employees will lead to ineffectiveness and dissatisfaction (Herzberg et al., 1959).

In contrast, Herzberg's theory argues that intrinsic job condition factors, also referred to as motivators, should be emphasized to develop employee motivation, leading to job satisfaction. Motivator factors are created by changing the work nature by increasing an individual need in the organization. These factors included achievement, work itself, recognition, and personal growth provided by the organization, which motivated the employees to feel satisfaction and reward due to these intrinsic values (Herzberg et al., 1959). This theory suggests a two-step process that makes employees to be motivated. Firstly, good hygiene factors are essential to eliminate

dissatisfaction and improve job satisfaction by increasing the motivator-related factors towards work. So, this paper aims to develop a conceptual framework and propose a theoretical framework as guidance for researchers in examining the influence of extrinsic motivating factors on employees' work performance in banking sectors. Based on Figure 1, Herzberg et al. (1959) revealed direct managerial application by developing the need-based model and researching job satisfaction and dissatisfaction. It has been shown that Herzberg used the critical incident technique to conduct an interview session with engineers and accountants in his study (Osabiya & Joseph, 2015). The purpose of the interview is to receive information on the existing system from professionals or less experienced users to get knowledge related to ways to improve. The interviewers focus on two questions, (1) what made them to feel good about their job? (2) what made them feel bad about their job

**Figure 1:** Herzberg Dual Factor Theory of Motivation



Source: Herzberg Dual Factor Theory of Motivation (as cited in Osabiya & Joseph, 2015).

**2.5. Theoretical Framework**

This paper developed a conceptual framework based on the research gap identified in the previous section. The formulation of the current framework is by the work of Ghafoor et al. (2011), Sledge et al. (2008) and Viswesvaran, (1993). The theoretical framework developed in this study below (Figure 2) exhibits the dimensions of extrinsic motivation factors such as work conditions, job security, and company policy that significantly impact psychological ownership and work performance. In comparison, psychological ownership acts as a mediator variable that

is predicted to influence extrinsic motivation factors and work performance. Thus, work performance refers to crucial variables to investigate the outcome of quality, productivity, and communication competence extracted from the previous study based on the dependent variable.

Herzberg Two Factor Theory has been applied as a guide for the researcher to demonstrate the influence of the extrinsic motivating factors on employees' work performance. So, this study focuses on extrinsic value that could significantly impact employees' work performance. Moreover, the mediator role of psychological ownership is aligned with the theoretical framework developed by Olckers and Du Plessis (2012), which is a vital contribution to this study. It has been predicted that extrinsic motivation factors indirectly influence employees' work performance through the existence of psychological ownership. Work performance has been chosen in this study as a dependent variable that analyzes work quality, communication competence, and productivity. These dimensions are applied in this study due to the actual work issues in the banking sector. The dimensions of work performance are extracted from the theory formulated by Viswesvaran (1993). This research adopted extrinsic motivation factors from Sledge et al. (2008). The psychological ownership context has been obtained from the framework developed by Ghafoor et al. (2011). After a thorough examination of the previous literature review in this study, Herzberg Theory has been applied as an underlying theory by describing the relationship between extrinsic motivation factors and employees' work performance when the mediator role of psychological ownership is introduced. The implication of choosing this theory is to meet employees' extrinsic factors, which will motivate them to contribute extra effort for better work performance.

Based on the theoretical framework, the following hypothesis is formulated; -

Employee motivation remains a sensitive topic that governs the level of employees' output, which contributes to better performance of the organization. Thus, intrinsic or extrinsic employee motivation factors lead to employee satisfaction, which indirectly enhances work performance and productivity. The hypothesis was constructed as follows;

*H1: Job Security has a significant positive influence on employees' work performance.*

*H2: Working condition has a significant positive influence on employees' work performance.*

*H3: Company policy has a significant positive influence on employees' work performance.*

There are limited studies conducted on the relationship between extrinsic motivation and psychological ownership. For instance, the relationship can express through their performance behavior where the extrinsic value such as effective rewards practices will encourage the individual to be motivated by investing continuous efforts, which influences their willingness to participate in the organization. The hypothesis was constructed as follows;

*H4: Job Security has a significant positive influence on psychological ownership.*

*H5: Work condition has a significant positive influence on psychological ownership.*

*H6: Company policy has a significant positive influence on psychological ownership.*

Many scholars have studied the relationship between psychological ownership and job satisfaction (Van Dyne & Pierce, 2004). Still, limited studies have been conducted on psychological ownership and employees' work performance. Few studies specified that the positive outcome of performance is based on psychological ownership (Avey et al., 2009). Notably, employees will demonstrate high satisfaction and interest in their work and organization with a sense of ownership. Undoubtedly, employees will attempt to perform better when they have a greater interest in their work. Hypothesis constructed as follows;

*H7: There is a significant relationship between psychological ownership and employees' work performance.*

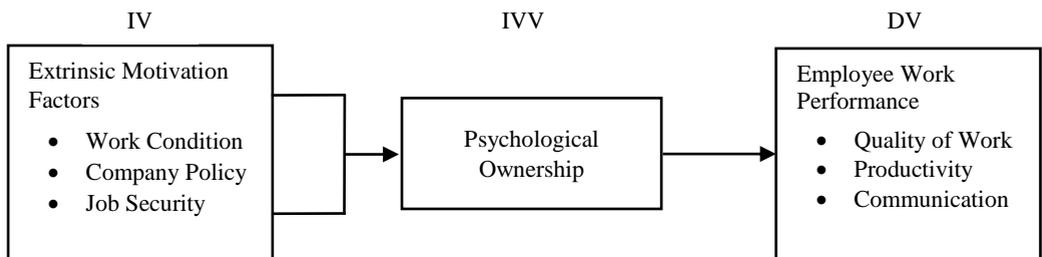
There are limited studies has been examined psychological ownership as a mediator between extrinsic motivation factors and work performance; however other dimensions have tested the relationship with psychological ownership. For instance, studies have revealed that psychological ownership has a positive relationship with satisfaction and commitment—the survey conducted by Olckers & Du Plessis (2012) also defines the relationship between psychological ownership and retention. So, Avey et al. (2009) specified that psychological ownership becomes the measurable construct of the study in managing high performance. So, the hypothesis is constructed as follows;

*H8: Psychological ownership enhance the relationship between job security and employees' work performance.*

*H9: Psychological ownership enhance the relationship between working condition and employees' work performance.*

*H10: Psychological ownership enhance the relationship between company policy and employees' work performance.*

**Figure 2:** The Influence of Extrinsic Motivating Factors on Work Performance: The Mediator Role of Psychological Ownership



*Source:* Adapted from Ghafoor et al. (2011), Sledge et al. (2008), and Viswesvaran (1993).

### 3. METHODOLOGY

This research is based on quantitative analysis, which analyzes the correlation between the data sets as a sample. This study is developed from theoretical reasoning and literature review, so the quantitative method is most suitable for this study. This research investigates the hypothesis constructed from the conceptual framework. Other than that, a cross-sectional study has been

utilized to obtain the data. Therefore, the time horizon of this study is based on a cross-sectional which gathered the data within a month. The research problem has been investigated based on the information collected from front-line bank employees. Besides, the sampling technique used in this research is based on cluster sampling by choosing particular parts from the various branches of local commercial and Islamic banks in Malaysia.

The entire target population has been arranged in clusters according to the geographical area of bank branches in Malaysia. The study has been carried out, particularly in Malaysia's local commercial and Islamic banking sectors, which refers to the sampling working area in this research. A total of 370 front-line employees participated in the study from a population size of 10,000. Twenty respondents were selected from 274 branches of local Commercial banks and 226 branches of local Islamic banks of the states in the Northern region, East Coast region, Central Region and South Regions, as stated in Table 2. These banks are selected as the research target since this industry is experiencing low productivity and poor motivation among employees due to the nature of work (Khan et al., 2017). Furthermore, banks at Sabah and Sarawak are not selected as the researchers face difficulties obtaining quick feedback from the bank managers and front-line employees. One of the reasons Islamic banks are chosen in this study is the poor insight of Islamic banking employees, such as employees' inability to resolve customers' complaints and queries, which affects the service quality.

This study has decided to choose banks from various states in Malaysia, so it is more appropriate to use a large sample size of 270 respondents. All elements in the sampled clusters are chosen for the study according to the geographical area of banks' branches in Malaysia, such as the Northern Region, e.g., Perlis, Kedah, Penang, and Perak; East Coast Regions, e.g., Kelantan, Terengganu, and Pahang; Southern Regions, e.g., Melaka, and Johor Bahru and Central Region, e.g., Selangor, Negeri Sembilan, Kuala Lumpur, and Putrajaya. This research focused on primary data by the developed questionnaire and distributed to 370 front-line employees from Malaysia's commercial and Islamic banking sectors. The questionnaire has been allocated to the front-line employees by the branch manager in a particular bank via a direct approach and survey-based email.

**Table 2:** Estimation of Population of Commercial and Islamic local banks in Malaysia

Northern Regions	CIMB		Maybank		RHB		Public Bank		Total
	No. of branches	No. of employees							
Perlis	6	20	2	20	1	20	1	20	200
Kedah	5	20	5	20	8	20	5	20	460
Penang	5	20	8	20	5	20	8	20	520
Perak	5	20	6	20	6	20	5	20	440
<b>Total of Population</b>									<b>1620</b>
East Coast Region	CIMB		Maybank		RHB		Public Bank		Total
	No. of branches	No. of employees							
Kelantan	5	20	4	20	3	20	5	20	340
Terengganu	5	20	4	20	4	20	3	20	320
Pahang	5	20	5	20	4	20	4	20	360
<b>Total of Population</b>									<b>1020</b>

Central Region	CIMB		Maybank		RHB		Public Bank		Total
	No. of branches	No. of employees							
Selangor	23	20	5	20	5	20	5	20	760
Negeri Sembilan	5	20	8	20	7	20	5	20	500
Kuala Lumpur	8	20	5	20	5	20	5	20	460
Putrajaya	1	20	1	20	1	20	1	20	80
<b>Total of Population</b>									<b>1800</b>
South Region	CIMB		Maybank		RHB		Public Bank		Total
	No. of branches	No. of employees							
Melaka	8	20	5	20	5	20	8	20	520
Johor Bahru	5	20	8	20	5	20	8	20	520
<b>Total of Population</b>									<b>1040</b>

*Note: Commercial local banks.*

Northern Regions	CIMB		Ambank		Alliance Bank		Bank Islam		Total
	No. of branches	No. of employees							
Perlis	1	20	1	20	1	20	1	20	80
Kedah	5	20	6	20	5	20	2	20	360
Penang	5	20	5	20	5	20	2	20	340
Perak	5	20	5	20	5	20	2	20	340
<b>Total of Population</b>									<b>1120</b>
East Coast Region	CIMB		Ambank		Alliance Bank		Bank Islam		Total
	No. of branches	No. of employees							
Kelantan	5	20	2	20	2	20	7	20	320
Terengganu	5	20	4	20	2	20	3	20	280
Pahang	5	20	5	20	2	20	2	20	280
<b>Total of Population</b>									<b>880</b>
Central Region	CIMB		Ambank		Alliance Bank		Bank Islam		Total
	No. of branches	No. of employees							
Selangor	15	20	8	20	5	20	5	20	660
Negeri Sembilan	5	20	5	20	2	20	2	20	280
Kuala Lumpur	5	20	5	20	10	20	5	20	500
Putrajaya	1	20	1	20	1	20	1	20	80
<b>Total of Population</b>									<b>1520</b>
South Region	CIMB		Ambank		Alliance Bank		Bank Islam		

	No. of branches	No. of employees	Total						
Melaka	10	20	6	20	2	20	3	20	420
Johor	12	20	5	20	7	20	5	20	580
Bahru									
<b>Total of Population</b>									<b>1000</b>

*Note: Islamic local banks.*

Questionnaires (refer to Table 3 Appendix) were developed in this study to gather the data from front-line employees in banks. Section A focuses on the six questions related to work performance, whereas Section B emphasizes the employee extrinsic motivation factors; job security, work condition, and company policy which comprised six questions for each dimension. Section C shall consist of six questions based on psychological ownership, and section D shall consist of seven questions representing respondents' demographic profiles. Thus, there are a total of 37 questions adapted from past studies. For data analysis, SPSS version 21 has been utilized to achieve the objective of descriptive analysis examined in this study to provide numerical and graphic procedures to interpret data collection. On the other hand, SMART PLS is applied to assess the model by estimating the structural and measurement model parameters.

## 4. RESULTS AND DISCUSSION

### 4.1. Demographic Profile

The demographic profile of respondents (Table 4) is described based on ratio distribution. According to the result, the number of female respondents of 49.2 percent was slightly lower than the male counterpart of 50.8 percent. Most of the participants are 26 – 30 years, 32.7 percent, and 31-35 years, 29.2 percent. Moreover, most of the participants are revealed in the category of diploma holder of 65.9 percent and degree qualification with 49.6 participants. 14.3 percent of participants worked as contract employees, which the rate is relatively lower than permanent employees with 85.7 percent. Besides, almost 49.5 percent of employees worked in current positions ranging between 5-10 years compared to 4.6 percent of participants who worked less than 20 years of work experience. On the other hand, 78.6 percent of participants earned above RM2000, higher than 7.0 percent of participants earning less than RM1500. Meanwhile, 4.9 percent of respondents agreed that their work experience in the current bank is lesser than 20 years, whereas 38.6 percent of respondents stated that they have work experience in the current bank between 5-10 years.

**Table 4:** Demographics of Respondents

Variables	Categories	Frequency	Percentage, %
Gender	Male	188	50.8
	Female	182	49.2
Age (in years)	21-25	81	21.9
	26-30	121	32.7
	31-35	108	29.2
	36-40	29	7.8
	41-45	22	5.9
	>45	9	2.4

Level of Education	Diploma & Below	244	65.9
	Bachelor's Degree	70	49.6
	Master's Degree/Doctorate	49	13.2
	Others (Please specify)	7	1.9
Status of Employee	Permanent	317	85.7
	Contract	53	14.3
	Others (Please specify)	NA	NA
Number of years in the current position	< 5	95	25.7
	5-10	183	49.5
	11-15	42	11.4
	16-20	33	8.9
	> 20	17	4.6
Monthly Salary	Less than RM1500	26	7.0
	RM1500-RM2000	53	14.3
	Above RM2000	291	78.6
Number of years in the current bank	< 5	113	30.5
	5-10	143	38.6
	11-15	74	20.0
	16-20	22	5.9
	> 20	18	4.9

Based on the descriptive analysis (Table 5), most respondents with the mean range of 4.382 - 4.330 highly emphasize job security as the factor of motivation in commercial and Islamic banks, which shows the standard deviation range of 0.571 - 0.617. Descriptive analysis revealed that front-line employees only evaluate themselves as moderate to high in terms of work performance ( $M = 4.395$ ), Job Security ( $M = 4.382$ ), Working Condition ( $M = 4.352$ ), Company Policy ( $M = 4.330$ ) and moderate to high in terms of psychological ownership ( $M = 4.365$ ). Table 2 shows the descriptive statistics for the dimensions used in this study.

**Table 5:** Descriptive Statistics of the Study Variables

Construct	N	Min	Max	Mean	SD
Work Performance (WP)	370	2.30	5.00	4.395	0.625
Security (S)	370	2.50	5.00	4.382	0.571
Working condition (WC)	370	2.50	5.00	4.352	0.545
Company Policy (CP)	370	2.00	5.00	4.330	0.617
Psychological Ownership	370	3.00	5.00	4.365	0.575

#### 4.2. Convergent Validity

Convergent validity indicates the level to which two measures acquire a familiar construct. Based on the result of the measurement model, all items were basically to have significant loadings ranging from 0.30 to 0.90. All the things in this study have composite reliability (CR) higher than 0.70 based on internal consistency requirements, as stated by Fornell and Larcker (1981). This study discloses AVE value range between 0.40-0.50 for all the constructs displayed in Table 6. Even though the AVE values for Job Security (0.462), Psychological ownership (0.518), Working condition (0.434), Company policy (0.521), and Work Performance (0.467) are pretty low, the value is still acceptable for the study due to the composite reliability is higher than 0.7.

Furthermore, Fornell and Lacker (1981) stated that the convergent validity of the construct is acceptable when the AVE is less than 0.5, given that the composite reliability should be higher than 0.6. This study also shows that Cronbach Alpha's values range between 0.759-and 0.868, higher than the reliability standard of 0.7. It has been confirmed that the measurement model in this study reveals there is a competent extent of convergent validity and good internal consistency. Table 3 displayed the item loadings, CR, AVE, Cronbach's Alpha, and items deleted in this study.

**Table 6:** Results of Item's Reliability, Internal Consistency, and Convergent Validity

Variable	AVE	Factor Loadings	Composite Reliability	Cronbach Alpha	No. of Items
Work Performance (WP)	0.467	0.486 - 0.751	0.760	0.764	
Security (S)	0.462	0.317-0.854	0.732	0.759	
Working condition (WC)	0.434	0.420-0.993	0.808	0.841	
Company Policy (CP)	0.521	0.530- 0.908	0.807	0.818	4/6 (CP4), 5/6 (CP5)
Psychological Ownership (PO)	0.518	0.598- 0.833	0.864	0.868	

### 4.3. Discriminant Validity

Discriminant validity is based on the square root of AVE chosen to analyze each construct. The research reveals that the square root of AVE of each construct is more significant than the coefficient between the constructs and other constructs too. Based on Table 7, the squared correlation is fixed between 0.101- and 0.532. These findings show that discriminant validity is accepted because the approximation correlation between the variables does not exceed 0.85. In addition, the researchers also investigated the Heterotrait-Monotrait (HTMT) that was introduced by Henseler et al. (2015). He recommended a threshold value of 0.90 for HTMT, and a value above 0.90 demonstrates a lack of discriminant validity (Henseler et al., 2015). Therefore, Table 7 shows that HTMT criterion has been fulfilled as all HTMT values are below 0.90. Besides, the highest square root of AVE stated 0.720 (Psychological ownership); meanwhile, the lowest square root of AVE showed 0.577 (Job security). Thus, the study revealed satisfactory convergent and discriminant validity based on the findings of the reflective items and related constructs.

**Table 7:** Discriminant Validity of Constructs

Constructs	CP	JS	PO	WC	WP
CP	<b>0.722</b>				
JS	0.101	<b>0.577</b>			
PO	0.532	0.336	<b>0.720</b>		
WC	0.349	0.357	0.520	<b>0.659</b>	
WP	0.188	0.312	0.428	0.282	<b>0.592</b>

*Notes:* Diagonal elements (bold) are the square root of variance shared between the constructs and their measures (AVE), while the other entries (off diagonal) represent the squared correlations among constructs. For discriminant validity, the diagonal elements should be larger than the off-diagonal elements. Correlation coefficients 0.90 to 1.00 nearly, practically, or almost: perfect, distinct, infinite; 0.70 to 0.90 very large, very high, huge; 0.50 to 0.70 large, high, major; 0.30 to 0.50 moderate, medium; 0.10 to 0.30 small, low, minor; 0.00 to 0.10 trivial, very small, insubstantial, tiny, practically zero (Hopkins, 1997). WP = Work Performance; PO = Psychological Ownership; CP = Company Policy; JS = Job Security; WC = Working Condition.

#### 4.4. Hypothesis Testing Result

##### 4.4.1. Extrinsic Motivating Factors and Work Performance

Based on Table 8, H1 shows job security is not the motivating factor that increases satisfaction among the front-line employees. Most of the respondents are male category (51 percent) with the age range from 26 to 30 years (33 percent) who are considered younger employees and have attitudes toward work. So, organizations need to invest extra efforts to attract this generation of young employees to keep them committed as they have well-demonstrated attitudes compared to the previous generation. However, the mean score for job security (4.382) reveals relatively high, but employees still lack confidence in a secured job as time passes. Furthermore, bank employees face lean practices, and electronic banking services might contribute to the perception that job security does not become an essential factor due to the current technological and globalization changes. For instance, banks rely on their business based on the internet, telephone, automated teller machines, e-payment systems, and other e-banking services to stay competitive. Besides, H2 shows that work condition does not have a significant positive relationship with work performance unless the psychological ownership among the employee's increases.

Similarly, employees have been fulfilled with other intrinsic values such as responsibility, which makes them feel that work condition is not an essential factor. The sense of ownership towards their bank increases their work performance. H3 shows that company policy is not a crucial factor directly influencing work performance. There is still lacking the importance of company policy among the front-line employees even though the mean score indicates a higher rating of 4.330, but can adjust this if the employees have ownership of their bank. Besides, bank employees might lack detailed knowledge of what is expected by banks and the situation where the action took place and would apply. Clear policies and strategies should be communicated effectively to the employees to understand their tasks and objectives; otherwise, dissatisfaction occurs (DeKay, 2012).

**Table 8:** Discriminant Validity of Constructs

No.	Relationship	Path Coefficient ( $\beta$ )	Std.Error	p-Value	Decision
H1	JS -> WP	-0.099	0.154	0.260	Not Supported
H2	WC -> WP	0.016	0.091	0.429	Not Supported
H3	CP -> WP	-0.078	0.079	0.162	Not Supported

##### 4.4.2. The Influence of Extrinsic Motivating Factors on Psychological Ownership

According to Table 9, the study results show that work conditions and company policy have a significant positive influence on psychological ownership. In contrast, job security does not positively impact psychological ownership. H5 reveals that most of the respondents are Gen Y category who focus on work conditions as a basic necessity of the bank to provide to their employees to increase engagement. Furthermore, H6 shows that employees working in a stressful environment due to rigid organizational policies by banks will be unable to create psychological

ownership and affect their performance. In contrast, H4 as job security becomes less important for the employees due to new changes in globalization impacting the bank environment. The insignificant job security can be contributed by the respondents who are Gen Y employees. Most of them do not believe that one specific job is for life but instead prefer "job hopping" as one of their career prospects.

**Table 9:** Path Coefficient for Extrinsic Motivating Factors and Psychological Ownership

No.	Relationship	Path Coefficient ( $\beta$ )	Std. Error	p-Value	Decision
H4	JS -> PO	0.040	0.095	0.335	Not Supported
H5	WC -> PO	0.276	0.079	0.000	Supported
H6	CP-> PO	0.371	0.056	0.000	Supported

#### 4.4.3. Psychological Ownership and Work Performance

Based on Table 10, the result shows that psychological ownership (H7) does not positively influence work performance. Most of the respondents are Gen Y employees who lack the feeling of ownership towards their bank as they are willing to leave their current job for better opportunities by fulfilling their ambitions and needs. However, in most cases, employees do not necessarily perform better even though they have developed a feeling of ownership towards their job or organization. Encouraging psychological ownership plays an essential aspect of an employee retention strategy, but it is not assurance towards high work performance. This discussion shows that employees' psychological ownership enhances commitment and plays a significant role in retention programs but does not necessarily influence their work performance.

**Table 10:** Path Coefficient for Psychological Ownership and Work Performance

No.	Relationship	Path Coefficient ( $\beta$ )	Std. Error	p-Value	Decision
H7	PO -> WP	0.276	0.191	0.074	Not Supported

#### 4.4.4. Psychological Ownership Mediates the Relationship Between Extrinsic Motivating Factors and Work Performance

Based on Table 11, H8 shows that psychological ownership does not mediate the relationship between job security and work performance. It has been revealed that job security is essential among the male respondents in this study due to their commitment to family, so when they feel insecure about the job, it will affect their work performance. Gender plays a crucial role in creating insecurity among the employees. Furthermore, contract employees in this study expressed that job security influences more on their work performance which makes a lack of trust and ownership towards their bank due to fear of losing the job. Since most of the respondents are Gen Y, they are more prone to switching their jobs or seeking better opportunities if they feel greater insecurity, even though the bank has taken initiatives to increase a sense of ownership among the employees.

On the other hand, H9 shows that psychological ownership mediates the relationship between company policy and work performance. The findings revealed that both Gen X and Y employees trust their bank policy as they understand the bank rules and regulations communicated clearly by the management. Thus, this allows the front-line employees to control their behavior towards

work, which expresses the feeling of ownership towards the bank and shows high work performance. Furthermore, H10 shows that psychological ownership mediates the relationship between work conditions and performance. Gen Y respondents emphasize the conducive work environment, which makes them perform their work better and increases ownership of their bank.

**Table 11:** Path Coefficient for A Mediation Path (Psychological Ownership) Between Extrinsic Motivation Factors And Work Performance

No.	Relationship	Path a ( $\beta$ )	Path b ( $\beta$ )	Indirect Path( $\beta$ ) (a*b)	SE (a*b)	Percentile bootstrap 95% confidence level			Decision
						P values	Lower	Upper	
H8	JS->PO>WP	0.040	0.276	0.011	0.099	0.456	-0.031	0.064	Not Supported
H9	CP->PO>WP	0.371	0.276	0.102	0.065	0.007	0.045	0.174	Supported
H10	WC>PO>WP	0.276	0.276	0.076	0.079	0.043	0.026	0.143	Supported

## 5. CONCLUSION

This article focuses on the issues that revolve in banking sectors in Malaysia which leads to poor employees' work performance. Thus, extrinsic motivation and psychological ownership play an essential role in improving front-line employees' performance in Malaysia's Islamic and Commercial banking sectors. The major issues discussed are poor service quality for the consumers, work-related stress, poor employee retention, and inflexible work hours in the bank helps to determine factors that contribute to solving the issues stated in this study. This study shows that both Islamic and Commercial banks in Malaysia encounter the most generic problems. Still, Islamic banks have slightly more topics related to retaining talents and service quality issues. It has been even proven based on statistics provided by the Finance Accreditation Agency (2020), which stated that almost 82% of employers mentioned that the Islamic bank sectors face a shortage of talents in the areas such as Shariah & Takaful. The research also indicated that nearly 60% of Islamic finance professionals needs continuous training as well as skills development (Finance Accreditation Agency, 2020). This industry faces some problems to adapt strong demand from customers, which leads to poor service quality even though having a strong operational base, regulatory framework, and valuable support from society.

Moreover, Herzberg Theory is a theoretical implication of this research that seeks to expose the implementation of extrinsic motivational factors to get the employees to perform well in their work through the feeling of ownership. In the context of Malaysia, this study highlights understanding the influence of employee motivating factors (extrinsic) on the work performance of front-line employees in commercial banks and Islamic banks in Malaysia, mediated by psychological ownership.

There are two new findings in this study that contribute to the literature. First, psychological ownership mediates the relationship between two extrinsic motivating factors (company policy and work condition) and work performance. Second, psychological ownership did not mediate the relationship between another extrinsic factor (job security) and work performance. This research enhances the work of earlier studies, which expressed that the war for talent is

aggravated due to shortages in the labor market. There is limited research focused on psychological ownership and work performance, which is influenced by employee motivating factors (extrinsic). Thus, this study closes the gap difficulties banks face in motivating their employees based on the different aspects by focusing on the importance of psychological ownership and work performance. It is then essential to study employee extrinsic motivating factors and their influence on psychological ownership and work performance. Employees' outcomes play a vital aspect in service delivery to the customers.

The literature is emphasized further by examining the relationship between extrinsic motivation factors and work performance based on Herzberg Theory. The suggestion for banks to utilize this theory assists in accomplishing the employees' needs through external motivation factors to prevent them from becoming extremely dissatisfied with work. Besides, extrinsic values encourage employees to provide extra efforts to perform better in their job. Moreover, the practical implication of this study is to create understanding among employees on the differences in extrinsic motivation factors, which focus on the importance of psychological ownership and work performance. This article ascertained that psychological ownership plays an essential role in mediating the relationship between extrinsic motivation factors (company policy and work condition) and employees' work performance which is crucial for overall organizational performance and continuous development.

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## APPENDIX

### Sample of Questionnaire

#### SECTION A: WORK PERFORMANCE

<b>A. Work Performance</b> (Defined as behavior or actions by an individual which is related to the organization goal)
1. I am able to accomplish tasks quickly and efficiently
2. I believe that my work outcomes are of high quality.
3. I am able to provide customers with prompt and appropriate services
4. I have sufficient knowledge to solve customers' problem.
5. The bank encourage open discussion through questioning
6. I worked at keeping my job knowledge up-to-date

#### SECTION B: EXTRINSIC MOTIVATION FACTORS

<b>A. Job Security</b> (Defined as the employee's evaluation towards their chance to work with organization for long- term)
1. I believe my job is secure in this bank.
2. I receive great satisfaction by having safe workplace.
3. I feel quite confidence to perform my job.
4. I am able to maintain a healthy balance between work and family life
5. My employer understands the problems at work and my personal ones as well
6. My bank is located in an area where I feel comfortable
<b>B. Working Condition</b> (Defined as interface of employees with their organizational environments which included psychological and physical work condition)
1. I feel satisfied with the comfort provided at work
2. I am proud to work in my bank because of the pleasant working conditions.
3. I am working in an environment which has proper physical conditions (e.g.light, heat)
4. My manager creates an environment that fosters trust
5. The facilities provided by the bank are adequate
6. The manager provides sufficient information related to work

<b>C. Company Policy</b> (Defined as rules and protocol implemented by the company to employees.)
1. I am satisfied with the way company policies are put into practice
2. I am aware about the banks' policies clearly
3. I am proud to work with this bank because the company policy is favorable for the employees
4. I am completely understood about the mission of this bank.
5. The attitude of administration in my bank is very accommodative.
6. The bank have policies to deal with disruptive employee.

**SECTION C: PSYCHOLOGICAL OWNERSHIP**

<b>A. Psychological Ownership</b> (Defined as the level of possession which individual feel the target of ownership as theirs)
1. I am confident towards my ability to contribute to my bank success
2. I am confident I can make a positive change in this bank.
3. I would not hesitate to inform my bank if I noticed something that was done wrong
4. I am totally comfortable being in this bank.
5. I feel this bank's success is my success
6. I am able to define myself by being a member in this bank.

**SECTION D: DEMOGRAPHIC PROFILE**

1. Gender	<input type="checkbox"/> Female <input type="checkbox"/> Male
2. Age (years)	<input type="checkbox"/> 21 – 25 <input type="checkbox"/> 26 – 30 <input type="checkbox"/> 31 – 35 <input type="checkbox"/> 36 – 40 <input type="checkbox"/> 41 – 45 <input type="checkbox"/> > 45
3. Level of Education	<input type="checkbox"/> Diploma and Below <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Masters Degree/Doctorate <input type="checkbox"/> Others (Please specify): .....
4. Status of Employee	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Others (Please specify): .....
5. Number of years in the current position	<input type="checkbox"/> < 5 <input type="checkbox"/> 5 – 10 <input type="checkbox"/> 11 – 15 <input type="checkbox"/> 16 – 20 <input type="checkbox"/> > 20
6. Monthly Salary	<input type="checkbox"/> Less than RM1500 <input type="checkbox"/> Above RM2000 <input type="checkbox"/> RM1500-RM2000
7. Number of years in the current bank	<input type="checkbox"/> < 5 <input type="checkbox"/> 5 – 10 <input type="checkbox"/> 11 – 15 <input type="checkbox"/> 16 – 20 <input type="checkbox"/> > 20