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Supervisor Support, Flexible Working Arrangements, Rewards and Training as Determinants of Job Satisfaction among Banking Employees in Klang Valley

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Abstract

This study examines how supervisor support, flexible working arrangements, rewards and training are related to job satisfaction among banking employees in Klang Valley, Malaysia based on Herzberg's Two-Factor Theory. Data was collected from 143 employees in banking sector using self-administered questionnaire. Data were analyzed using descriptive statistics, Cronbach's alpha, Pearson's correlation, and multiple linear regression. The correlation result showed that all four variables were positively and significantly related to job satisfaction. However, when the four factors were analyzed together, only rewards and training were found to be significant predictors of job satisfaction. Supervisor support and flexible working arrangements, although significantly related to job satisfaction at the correlation level, did not have significant effects in the regression analysis. The results indicate that rewards and training may play a more important role in shaping employees' job satisfaction than supervisor support and flexible working arrangements when the factors are considered simultaneously. The study adds to the limited empirical evidence on job satisfaction among banking employees in Malaysia and offers useful insights for human resource practitioners in developing strategies to improve employee satisfaction and retention.

Keywords: Job Satisfaction, Supervisor Support, Flexible Working Arrangements, Rewards, Training, Banking Sector

Introduction

The financial services in Malaysia witness rapid expansion, with annual industry growth projected to range between 8% and 11% over the next decade (Bank Negara Malaysia, 2023).

Despite this growth, workforce stability has not improved commensurately. Employee turnover has become a persistent operational concern, as rising national turnover rates reflect employees' growing pursuit of better remuneration and career opportunities elsewhere (Sija, 2021). For banks operating in a customer-facing, highly regulated, and technologically evolving environment, high turnover translates directly into recruitment costs, loss of institutional knowledge, and diminished service quality. Job satisfaction has been recognized as one of the significant individual-level predictors of retention, productivity, and organizational commitment (Putra et al., 2022; Jamil et al., 2022). However, the determinant of job satisfaction diverges across industries; as they are influenced by sector-specific working conditions, organizational culture, and the inherent characteristics of the work environment. In the Malaysian banking context, employees operate under considerable performance pressure, strict compliance requirements, and an accelerating trajectory of digital transformation, all of which deepen stress in the workplace and, potentially, dissatisfaction (Jameaba, 2024; Chienwattanasook & Jermsittiparsert, 2019).

This study examines supervisor support, flexible working arrangements, rewards, and training that are widely cited in the human resource management literature as antecedents of job satisfaction. Supervisor support highlights employees' perception that their immediate superiors value their contributions, communicate effectively, and provide guidance and emotional backing (Sidharthan & Zahrah, 2024), flexible working arrangements is the policy given by the organization granting flexibility and control over employees working hours in completing their task (Kasbuntoro et al., 2020), rewards include various forms of intrinsic and extrinsic benefits offered to employees for their performance and continued commitment (Kumari, 2021) while training refers to organized learning opportunities designed to enhance employees' skill development and career advancement. (Pich & Suhariadi, 2021).

Numerous research examining these variables separately, in which only few studies have investigated their combined and relative explanatory power within a single regression model, particularly among Malaysian banking employees in the Klang Valley, a major hub for the headquarters of leading domestic banks. Identifying the factors that independently predict job satisfaction beyond their bivariate relationships has important practical implications for how banks prioritize and allocate limited human resources. This study addresses the research question to what extent does 1) supervisor support, 2) flexible working arrangements, 3) rewards and 4) training predict job satisfaction among banking employees in Klang Valley. Therefore, the objective of research is to examine the relationship between supervisor support, flexible working arrangements, rewards and training on job satisfaction among banking employees in Klang Valley.

Literature Review

Job satisfaction is the favorable emotional condition derived from an individual's evaluation of their job experiences (Ali & Anwar, 2021). Job satisfaction served as one of the most comprehensively constructs in organizational behavior because of its persistent relationship with a wide range of individual and organizational outcomes (organizational commitment, psychological well-being, productivity, and employee retention) (Putra et al., 2022; Jamil et al., 2022). Focusing on the banking sector, job satisfaction is negatively associated with

turnover intentions, thus improved performance in customer service roles (Wong et al., 2023; Bawazir et al., 2023).

Supervisor support

Supervisor support denotes to the extent to which employees perceive that their immediate supervisor as recognizing their contribution, offering constructive feedback, communicating equitably, and demonstrating concern for their well-being (Sidharthan & Zahrah, 2024). Perceived supervisor support is theoretically underpinned by social exchange principles, in which employees who experience greater support from their supervisors tend to engage significantly through enhanced engagement, loyalty, and job satisfaction (Kim & Beehr, 2020). Tarcan et al. (2021) reported that supervisor support was significantly associated with higher job satisfaction and lower burnout among healthcare employees, with similar relationships subsequently observed in the banking sector. Sidharthan and Zahrah (2024) indicated that supervisor support was strongly associated with job satisfaction among banking employees in Cyberjaya, emphasizing the importance of supportive supervisory practices in facilitating positive employee attitudes. Likewise, Hussain et al. (2025) highlighted supervisor support as one of the key factors of employee retention in the Malaysian labour market. However, previous research suggests that the effect of supervisor support may differ when the construct is measured across multiple sub-dimensions, as task-oriented and relationship-oriented forms of support can produce distinct effects on employee attitudes (Nguyen et al., 2021).

H1: Supervisor support has a significant positive relationship with job satisfaction among banking employees in the Klang Valley.

Flexible Working Arrangements

Flexible working arrangements comprise a range of practices, including flexible hours, hybrid or remote work, and compressed schedules, that permit employees a degree of autonomy over the timing and location of their employment (Kasbuntoro et al., 2020). Such arrangements are theoretically expected to enhance job satisfaction by alleviating work-family conflict and enabling employees to better manage competing work and personal responsibilities more effectively (Masuda et al., 2012). Gabon (2024), in a qualitative study of bank employees, highlighted the importance of time management, workload, work boundaries, and flexible work practices in supporting employees' ability to achieve work-life balance. Chandola et al. (2019), drawing on a large longitudinal sample from the United Kingdom, highlighted that flexible working arrangements were correlated with lower levels of chronic stress biomarkers, proving that the benefits of workplace flexibility may extend beyond subjective well-being to include measurable physiological outcomes. In contrast, the implementation of flexible working arrangements may be restricted by operational demands and customer-facing responsibilities which moderate the degree of which the employees exercise the autonomy designed by such policies (Ipsen et al., 2021).

H2: Flexible working arrangements have a significant positive relationship with job satisfaction among banking employees in Klang Valley.

Rewards

Rewards are the intrinsic and extrinsic types of recognition or appreciation awarded by the employer to the respective employees for their achievements, in this case performance incentives, recognition program, and non-monetary benefits. Rewards are operationalized to satisfy and fulfil both extrinsic needs (through tangible recognition) and intrinsic needs (through the sense of achievement that relates performance-linked recognition) (Kuvaas et al., 2020). Kumari (2021) suggests that these rewards played a prominence role in fostering employee commitment, which resulted in job satisfaction and retention. This relationship is further supported by Hasim et al. (2024), who found that rewards were significantly associated with employee job satisfaction among employees in selected commercial banks in Johor, Malaysia, highlighting the importance of reward practices within the Malaysian banking context. This finding supported by Kolluru (2021), which revealed a positive significant relationship between reward systems and employee performance outcomes in Omani banks.

H3: Rewards have a significant positive relationship with job satisfaction among banking employees in Klang Valley.

Training

Training consists of structured programs initiated by the organizations with the intention to strengthen the job skills among the employees and to expedite career advancement. Pich and Suhariadi (2021) found that training was positively related with performance of the employee and job satisfaction in a Cambodian sample. Meanwhile Assefa and Kassa (2021) argued employees tend to be more productive and more satisfied after training being provided sufficiently as training reduce unspecified role and optimizes perceived competence. Training is conceptualized to be particularly applicable because it positively influences employees' capability to tailor with evolving compliance and technological requirements especially in rapid evolving and regulation intensive sectors including banking (Zumrah, 2015).

H4: Training has a significant positive relationship with job satisfaction among banking employees in Klang Valley.

Herzberg's Two-Factor Theory

Herzberg's Two-Factor Theory (Herzberg, 1966; Herzberg et al., 1959) characterizes intrinsic motivators (achievement, recognition, and growth) from extrinsic hygiene factors (supervision, working conditions, and company policy). Based on this theory, motivators contribute to job satisfaction, whereas lacking in hygiene factors will lead to job dissatisfaction. However, adequate hygiene factors do not necessarily enhance satisfaction. In this study, rewards and training are treated as motivator-related factors because they are associated with achievement, recognition, and personal growth. By contrast, supervisor support and flexible working arrangements are addressed as hygiene-related factors because they concern the work environment rather than the work itself (Joseph, 2023). Therefore, the theory suggests that motivators exert a stronger independent influence on satisfaction than hygiene factors when both are examined concurrently, a proposition empirically tested in the present study.

H5: Supervisor support, flexible working arrangements, rewards, and training collectively and significantly predict job satisfaction among banking employees in Klang Valley.

Conceptual Framework

Figure 1 presents the conceptual framework guiding this study, in which supervisor support, flexible working arrangements, rewards, and training are modelled as independent variables predicting the dependent variable, job satisfaction.

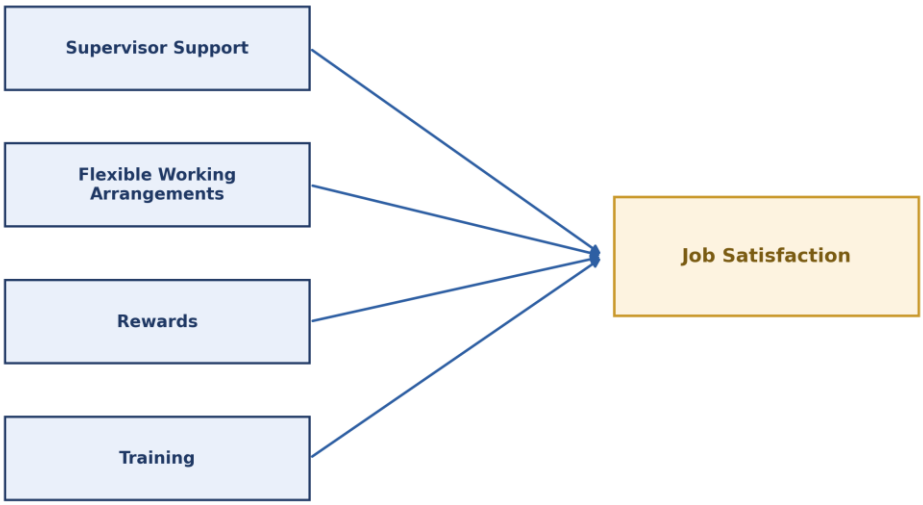


Figure 1. Conceptual framework of the study.

Research Methodology

This study applied a quantitative and cross-sectional survey design to examine the correlation between variables to test the hypotheses which derived from the established theory (Sekaran & Bougie, 2016). A structured and self-administered survey questionnaire was used. The employees working in commercial banks within Klang Valley have been chosen as the targeted population as it served as an urban and financial hub in Kuala Lumpur and Selangor. The convenience sampling technique is used as it is difficult to obtain a complete sampling frame. A total of 143 responses were collected from 160 distributed questionnaires which yielded a 89.38% response rate. Roscoe's (1975) suggests recommended sample sizes of between 30 and 500 for most behavioral research and given the requirement of at least 10 observations per predictor in multiple regression (Hair et al., 2019 & 2020). Therefore, a sample of 143 was deemed adequate for the four-predictor regression model employed in this study. The questionnaire was categorized into six sections: demographic information, supervisor support, flexible working arrangements, rewards, training, and job satisfaction. All constructs were measured using a 5-points Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) except for the demographic section. Supervisor support was measured using eight items, flexible working arrangements using seven items, rewards using six items, and training using eight items. All items adapted from previously validated instruments used in comparable Malaysian and regional banking studies (Sidharthan & Zahrah, 2024; Kasbuntoro et al., 2020; Pich & Suhariadi, 2021).

Data Analysis

Descriptive statistics were used to summarize respondent's perceptions of each construct using IBM SPSS package. Meanwhile, measuring the internal consistency reliability of each construct using Cronbach's alpha was undertaken, with a threshold of 0.70 taken as the minimum acceptable level (Hair et al., 2019; Taber, 2018; Cho and Kim, 2019; Cronbach, 1951). DeVellis and Thorpe (2021) emphasize that reliability is an important property of a measurement instrument because items intended to measure the same construct should demonstrate consistency in their responses. Whereas, the multiple linear regression was then applied to determine the relative predictive power of the independent variables (Cohen, 1988), with job satisfaction as the dependent variable while controlling for the effects of the other predictors (Field, 2018).

Results

The demographic profile of the sample is summarized as in Table 1. Most of the respondents were female (60.8%, n = 87), compared to male respondents (39.2%, n = 56). Almost half of respondents (48.3%, n = 69) were aged between 25 and 34 years, and 42 percent (n = 60) reported between one and five years of working experience, showing that the sample was primarily composed of early-career employees. Meanwhile, 42.0 percent (n = 60) of the respondents held a bachelor's degree. Majority of the respondents were officers or executives (48.3%, n = 69), followed by clerical staff (24.5%, n = 35).

Table 1

Demographic Profile of Respondents (N = 143)

Variable	Category	%
Gender	Female	60.8
	Male	39.2
Age	25-34	48.3
	35-44	24.5
	45 and above	17.5
	Below 25	9.8
Marital status	Married	46.9
	Single	53.1
Education level	Bachelor's degree	42.0
	Diploma	18.9
	Foundation	9.8
	Postgraduate degree	12.6
	Primary school	4.9
	Secondary school	11.9
Job position	Clerical staff	24.5
	Department manager	6.3
	Middle management	21.0
	Officer/Executive	48.3
Years of experience	1-5 years	42.0
	6-10 years	23.1
	Less than 1 year	17.5
	More than 10 years	17.5

Figure 5. Demographic composition of respondents (gender and age).

The gender distribution is aligned with the industry trends as women account more than half of the workforce in several major banks in Malaysia, which is also supported by national labor statistics showing substantial female participation in administrative and support roles (Department of Statistics Malaysia, 2023). The findings should be viewed in the context of a workforce that places greater importance on career growth and tangible rewards, consistent with the age-related changes in work motivation identified by Kooij et al. (2011).

Table 2
Composite Descriptive Statistics by Construct

Construct	Items	Mean range (item level)	Composite mean	Approx. SD
Supervisor Support	8	3.31-3.93	3.69	1.14
Flexible Working Arrangements	7	3.21-4.00	3.69	1.13
Rewards	6	3.80-4.12	4.02	0.94
Training	8	3.69-3.95	3.85	1.08

The narrow-focused item range for rewards (3.80 to 4.12) reveals a more homogenous and consistently positive perception among respondents. In contrast, the wider ranges observed for supervisor support (3.31 to 3.93) and flexible working arrangements (3.21 to 4.00) suggest greater variation in respondents' experiences across specific aspects of these constructs, particularly in terms of the quality of supervisory relationships, the nature of their work-related support, and the extent to which flexible working arrangements are practically available beyond formal organizational policies.

Reliability Analysis
Cronbach's alpha coefficients for all constructs exceeded the minimum acceptable threshold of 0.70. Table 3 shows adequate to excellent internal consistency across measurement scales (DeVellis and Thorpe, 2021; Hair et al., 2019; Taber, 2018).

Table 3
Reliability Analysis

Construct	Number of items	Cronbach's Alpha	Interpretation
Supervisor Support	8	0.728	Acceptable
Flexible Working Arrangements	7	0.743	Acceptable
Rewards	6	0.821	Good
Training	8	0.927	Excellent

Training showed the highest reliability coefficient (alpha = 0.927), implying a highly homogeneous item set, while supervisor support recorded the lowest, however still consider acceptable coefficient (alpha = 0.728). This finding is in line with the theoretical view that supervisor support involves both task-related assistance and interpersonal support (Taber, 2018).

Correlation Analysis
Table 4 highlighted that all independent variables were positively correlated significantly with job satisfaction at the $p < .001$ level, meanwhile rewards confirmed the strongest correlation with job satisfaction ($r = 0.666$). It is followed by training ($r = 0.629$), flexible working arrangements ($r = 0.586$), and supervisor support ($r = 0.568$). Despite this, the independent variables were also highly interrelated with one another ($r = 0.659$ to $.742$), which indicates potential overlap among the predictors, which is examined more closely in the regression analysis that follows.

Table 4
Pearson Correlation Matrix

	Job Satisfaction	Supervisor Support	Flexible Working	Rewards	Training
Job Satisfaction	1.000				
Supervisor Support	.568**	1.000			
Flexible Working Arrangements	.586**	.722**	1.000		
Rewards	.666**	.659**	.742**	1.000	
Training	.629**	.682**	.709**	.738**	1.000

Note. N = 143. **p < .001 (1-tailed).

Multiple Regression Analysis
A standard multiple linear regression analysis was undertaken to measure the effects of all independent variables entered simultaneously into the model. The overall model was statistically significant, F(4, 138) = 34.036, p < .001, and explained 49.7 percent of the variance in job satisfaction (R2 = .497, Adjusted R2 = .482) (Table 5 and Table 6).

Table 5
Model Summary

Model	R	R2	Adjusted R2	Std. Error of the Estimate
1	.705	.497	.482	4.568

Table 6
ANOVA

Source		Sum of Squares	df	Mean Square	F	Sig.
Regression		2840.511	4	710.128	34.036	< .001
Residual		2879.195	138	20.864		
Total		5719.706	142			

Table 7 indicated a more complex pattern in which only rewards (Beta = 0.374, t = 3.685, p < .001) and training (Beta = 0.226, t = 2.274, p = 0.025) was observed as statistically significant independent predictors of job satisfaction. However, supervisor support (Beta = 0.128, t = 1.358, p = 0.177) and flexible working arrangements (Beta = 0.056, t = 0.538, p = 0.591) showed no statistically significant effect after accounting for the other predictors.
Therefore, the standardized regression equation can be expressed as: Job Satisfaction = 0.128 (Supervisor Support) + 0.056 (Flexible Working Arrangements) + 0.374 (Rewards) + 0.226 (Training)

Hypothesis Testing Summary
Table 8 shows that the bivariate correlation results provided support for H1 to H4. The multiple regression results indicate that only H3 and H4 were fully supported once all predictors were modelled simultaneously while H1 and H2 received partial support. H5, which examined the overall predictive ability of the model, was also fully supported.

Table 8
Summary of Hypothesis Testing

Hypothesis	Correlation result	Regression result	Decision
H1: Supervisor support to Job Satisfaction	Significant (r = .568, p < .001)	Not significant (Beta = .128, p = .177)	Partially supported
H2: Flexible working arrangements to Job Satisfaction	Significant (r = .586, p < .001)	Not significant (Beta = .056, p = .591)	Partially supported
H3: Rewards to Job Satisfaction	Significant (r = .666, p < .001)	Significant (Beta = .374, p < .001)	Supported
H4: Training to Job Satisfaction	Significant (r = .629, p < .001)	Significant (Beta = .226, p = .025)	Supported
H5: Combined model predicts Job Satisfaction	–	Significant (F = 34.036, p < .001)	Supported

Discussion of Findings within Herzberg's Two-Factor Theory

The findings of this study provide partial yet theoretically meaningful support for Herzberg's Two-Factor Theory (Herzberg, 1966). Rewards and training, which are closely associated with motivator factors, remained significant independent predictors of job satisfaction. This finding is consistent with Herzberg's view that factors related to achievement, recognition, and personal growth play an important role in fostering positive job satisfaction. Supervisor support and flexible working arrangements, both of which are conceptually aligned with hygiene factors, lost statistical significance once the shared variance among predictors was accounted for, a pattern broadly consistent with Herzberg's argument that hygiene factors function primarily to prevent dissatisfaction rather than to actively generate satisfaction (Joseph, 2023).

But the classification is not complete without a degree of tension. In Herzberg's original interpretation, financial rewards are usually classified as hygiene factors and not motivators. While compensation is a baseline expectation which is not intrinsic to the person. The fact that reward was the best predictor of performance in a performance-based, incentive-based field such as banking indicates that monetary and non-monetary rewards can be more motivating than hygiene factors because they are directly and clearly connected to one's own achievement and recognition. This is particularly true in performance-based organizations and is in line with the recent applications of Herzberg's theory (Riyanto et al., 2021).

Supervisor Support

Although supervisor support was robustly correlated with job satisfaction at the bivariate level (r = 0.568, p < 0.001) as in previous Malaysian banking studies (Sidharthan & Zahrah, 2024; Hussain et al., 2025), it was not statistically significant in the regression model, which can be explained in a number of ways. First, the fairly even item-level scores (3.31-3.93) indicate that supervisor support was not uniformly shared by respondents and thus not as well understood when combined with more widely perceived predictors such as reward. Second, the relatively low reliability coefficient (alpha = 0.728) found for this construct suggests that the eight items may be related to more than one dimension and therefore, the reliability coefficient of the construct (task-based instruction vs relational/emotional support)

might not be as well-matched to the data and hence could be weakly predictive in a combined model (Kim & Beehr, 2020; Nguyen et al., 2021). Third, this is consistent with Herzberg's view that hygiene factors like supervision quality are primarily an issue of preventing dissatisfaction and not satisfaction that can be driven by satisfaction (Tarcan et al., 2021).

Flexible Working Arrangements

Flexible working arrangements were also similar: a small bivariate correlation ($r = 0.586$, $p < .001$) but no independent regression effect (Beta = 0.056, $p = 0.591$). This is consistent with the fact that flexibility in the banking sector is often more available in policy than in practice, as the number of operational and customer-facing requirements for the work of employees limit their actual ability to control their work schedule (Ipsen et al., 2021). Chandola et al. (2019) showed that the well-being benefits of flexible work arrangements only work if employees have real control over their work schedule; if in the case of many Klang Valley bank branches this control is only nominal then the relationship with satisfaction will be weakened once more direct and real predictors (e.g. reward) are incorporated into the model.

Rewards

Rewards were the strongest and most consistent predictor of job satisfaction for correlation ($r = 0.666$) and regression (Beta = 0.374, $p < .001$). This is consistent with Kumari (2021) and Kolluru (2021), who have used reward systems as the main determinant of employee satisfaction and retention in performance-oriented sectors. The high reliability of the reward scale as a function of item levels (alpha = .821) and the relatively small range of the item levels (3.80 to 4.12) also indicate that people in these organizations feel a clear, shared and largely positive sense of the rewards they receive. In a field where we can see compensation as something that is measurable and tangible in a business setting, it seems that reward is the most visible sign for the organization and is thus the most likely predictor of the satisfaction of workers.

Training

Training was the second strongest independent predictor of job satisfaction (Beta = .226, $p = .025$) in line with Pich and Suhariadi (2021) and Assefa and Kassa (2021) who have found that structured training to have an impact on employee attitude and performance. The very high reliability of the training scale (alpha = .927) suggests an extremely consistent and well-defined view of training provided by respondents and may reflect standardised training protocols in large Malaysian banking institutions. Given the nature of the sector's continuous regulatory and technological evolution, training appears to meet the demands of individuals for competence and career growth and as Herzberg suggests, it should actually be a motivator in this regard.

Theoretical Implications

This study extends Herzberg's Two-Factor Theory by showing that the classification of organizational factors as motivators or hygiene factors may not be fixed in industry. Training was a typical motivator as expected from the theory, but reward emerged as a motivator-like factor as compared to the classical model, and the relationship between intrinsic and extrinsic factors is not universal in all industries. This support calls for a more nuanced and sector-specific approach to two-factor models (Joseph, 2023).

The findings of this study propose that reward systems and structured training programs should be highlighted in improving job satisfaction, given their independent predictive power especially in human resource practices in banking industry in Malaysia. However, this does not mean that supervisor support and flexible working arrangement is not prominent, as their significant bivariate relationship with job satisfaction indicates that they are as crucial as any other long-term retention strategy cause by dissatisfaction. However, in resource-constrained environments, the banks will have a more immediate return on investment by consolidating performance-linked reward structures and broadening training for those at all levels of the organization, while also addressing supervisory quality and flexibility as a set of baseline and not primary differentiators.

Limitations of the Study

The study has several limitations. First, the cross-sectional design prevents causal inference, since the relationships observed are association-based rather than causation. Second, convenience sampling of the study results is not generalizable to the sampled population. Third, the sample is dominated by early-career employees (48.3% were 25 to 34 and 42.0% were 1-5 years of experience), not representative of the banking staff as experienced. Fourth, all the data is self-reported, which is usually biased by method bias. Finally, the model accounted for 49.7 percent of the variance in job satisfaction, leaving more than half of the variance to factors not considered in this study such as organizational culture, promotion opportunities, and macroeconomic conditions.

Recommendations for Future Research

For future research we may use a longitudinal design to investigate the causal relations between these predictors and job satisfaction over time. Probability-based sampling across a wider range of banking institutions and employee tenure levels would help to make the findings generalizable. Other factors such as organizational commitment or perceived organizational support could also be considered in this study to better explain the mechanisms behind those relationships. Finally, since we have shown rewards work in a motivator-like way here, future studies could directly test the boundaries under which extrinsic rewards can work as motivators and hygiene factors in different industries.

Conclusion

In this study, we have studied the relationship between supervisor support, flexible working arrangements, rewards and training and job satisfaction of 143 banking workers in Malaysia's Klang Valley. Although all four predictors were clearly associated with job satisfaction, only rewards and training had significant independent associations, which are still statistically significant when combined, accounting for about half of the variation in job satisfaction. These findings point to the need to differentiate between bivariate association and independent predictive power in organizations and suggest that in Malaysian banking, real, achievement-based reward and training-driven factors, such as rewards and training, have a stronger, more profound impact on job satisfaction and are more likely to be related to work satisfaction and retention compared to supervisor support and working conditions. Financial institutions and companies that want to improve employee retention and satisfaction should also focus on transparent and performance-based reward systems and accessible training to motivate employees but still provide sufficient, if not differentiating, supervisory support and flexibility in the workplace.

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