

The Relationship between Workload Stress and Job Satisfaction: A Study among Financial Institution Employees in Klang Valley

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Abstract

In the contemporary financial industry, workplace mental health has become essential factors in organizational sustainability. This study examines the relationship between workload stress and job satisfaction among financial institution employees within Klang Valley, Malaysia. Utilizing a quantitative design grounded in the Job Demands-Resources (JD-R) model and Herzberg's Two-Factor Theory, data were collected via an online survey ($N = 406$). Perceived workload stress was operationalized using The Workplace Stress Scale (TWSS), while job satisfaction was quantified via the Minnesota Satisfaction Questionnaire (MSQ). Pearson correlation analysis revealed a significant weak-to-moderate negative relationship between workload stress and job satisfaction ($r = -.264, p < .001$), indicating that escalating task demands directly deteriorate employee satisfaction. Simple linear regression demonstrated that workload stress significantly predicts job satisfaction ($R^2 = .070, F = 30.323, p < .001$). Conversely, a One-Way ANOVA established no significant variances in job satisfaction levels across different tenure groups ($F = .305, p = .822$), challenging models like the hangover effect and demonstrating that operational strain universally impacts the workforce regardless of seniority. The findings underscore the need for human resource managers to restructure rigid Key Performance Indicators (KPIs) and deploy systematic psychological risk management tools to protect organizational human capital.

Keywords: Workload Stress, Job Satisfaction, Financial Institution Employees, Organizational Tenure

Research Background

In the fast-growing economic landscape of Malaysia, the banking and financial industry serves as a crucial cornerstone of national growth. Transitioning from traditional service structures to high-velocity, target-driven environments due to FinTech and Fourth Industrial Revolution

(IR 4.0) transformation has placed unprecedented demands on the workforce. Efficiency gains frequently lead to an intensification of task volume. Even so, staffing levels remain unchanged or actively reduced. Hence, it caused unmanageable work-life balance and employee's morality. This study provides a contextual empirical examination of this challenge, specifically targeting private corporate financial institutions within the Klang Valley metropolitan area in Malaysia. It maps how urban transaction volumes and high-density macro pressures affect essential employee outcomes. To direct this research, five research objectives were planned. First, to identify the level of workload stress among financial institution employees. Second, to identify the level of job satisfaction among the financial institution employees. Third, to examine the relationship between workload stress and job satisfaction. Fourth, to identify the significant differences in job satisfaction level between tenure groups. Fifth, to analyze whether workload stress significantly predicts job satisfaction.

Additionally, the contemporary financial sector is increasingly plagued by the pervasive 'always-on' corporate culture and the rise of digitalization. The widespread deployment of digital communication platforms such as enterprise messaging applications, instantaneous corporate emails, and informal workplace mobile groups has effectively obliterated the boundaries between professional obligations and personal domains. Financial institution employees are subjected to implicit organizational expectations to remain perpetually accessible, frequently requiring them to monitor, process, and respond to urgent client demands or management directives long after official operational hours. This constant technological connectivity induces severe digital presenteeism, where the pressure to maintain an immediate online presence prevents cognitive detachment from labor tasks. Within the high-velocity environment of Klang Valley, this inability to psychologically recover from daily operational volume acts as a chronic, compounding stressor. The resulting depletion of emotional and physical energy directly compromises the factors necessary to sustain baseline employee morale, ultimately driving down overall job satisfaction and eroding workforce retention across the industry.

The foundational focus of this quantitative study lies in identifying how structural task demands correlate with employee attitudes, operationalized through two primary variables: Workload Stress as the independent variable and Job Satisfaction as the dependent variable. Local research by Tentama et al. (2019) has shown that specific stressors dramatically shape employee's contentment. This investigation helps bridge a critical empirical gap in Malaysia, which historically over-focuses on the public sector or medical professions. Thus, it has left the high-pressure private financial environment in Kuala Lumpur City Centre under-researched. Understanding these interactions is crucial for human resource management practitioners to develop effective intervention strategies to reduce stress and boost employees' engagement. The study also provides theoretical contributions; first is the Job Demands-Resources (JD-R) model, which is expanded by showing how modern banking demands diminish workforce vitality. Another is Herzberg's Two-Factor Theory. This study expands the understanding of this theory in Southeast Asian corporate environment by determining the factor deficiencies in employee's tenure instead of cumulative workplace burnout.

Hence, the five research objectives of this study are:

- Research Objective 1 (RO1): To identify the level of workload stress among financial institution employees in Klang Valley.
- Research Objective 2 (RO2): To identify the level of job satisfaction among financial institution employees in Klang Valley.
- Research Objective 3 (RO3): To examine the relationship between workload stress and job satisfaction among financial institution employees in Klang Valley.
- Research Objective 4 (RO4): To identify the significant differences in job satisfaction level between tenure groups among financial institution employees in Klang Valley.
- Research Objective 5 (RO5): To analyze whether workload stress significantly predicts job satisfaction among financial institution employees in Klang Valley.

Literature Review

Workload Stress

Workload stress operates as a complex multidimensional independent variable defined by quantitative demands (high tasks volume and speed pressures) and qualitative demands (excessive cognitive difficulty or skill mismatches) (Omar et al., 2020). In agreement with Vanchapo (2020), high task volumes transform into active stressors when employees experience a total loss of self-control or look for adequate resources to handle targets effectively. The JD-R model displays this as an energy depletion channel because when job demands remain persistently high without sufficient structural resources (such as support or clear feedback loops), chronic distress, emotional exhaustion, and performance drop tremendously follow. The deficiencies in working conditions could cause overall job satisfaction.

Job Satisfaction

Job satisfaction acts as a critical multi-faceted dependent construct that represents an individual's subjective contentment with their professional environment (Baxi and Atre, 2024). In contemporary post-pandemic settings, employee satisfaction is split into intrinsic dimensions, such as task meaningfulness and internal pride, and extrinsic components, such as compensation fairness, flexible hours, and supervisor relationship quality (Selvanayagam et al., 2025). According to Lee et al. (2022), a decline in job satisfaction serves as the primary behavioral indicator for quiet quitting and rising turnover intentions, highlighting that organizations must focus on the overall quality of the human work experience rather than simple basic wages to maintain institutional stability.

Influence of Workload Stress on Job Satisfaction & Influence of Tenure on Job Satisfaction

Empirical evidence from the past five years across clinical and banking industries consistently indicates a powerful negative relationship between workload stress and job satisfaction. For instance, Mowpia and Kumar (2024) found that overcrowded bank branches and increasing market pressures significantly reduce employee job satisfaction. In the same way, Jermisittiparsert et al. (2021) identified time pressure and constant disruptions as primary characteristics of job stress. While case studies by Azeez (2026) suggest that effective human resource management strategies and performance bonuses can buffer morale temporarily, severe task intensification remains a dangerous barrier to baseline satisfaction (Pitaloka et al., 2026). Moreover, structural research indicates that the temporal aspect of the relationship of employee's tenure can act as complex dynamic, where simple length of service

does not guarantee immunity from repeated exhaustion if the core psychological needs are left untouched (Arthur, 2025; Dobrow Riza et al., 2016). Based on these collective insights, this study directly tests whether workload stress acts as major factor deficiency that erodes job satisfaction within the Klang valley financial industry workforce.

Theoretical Framework

To evaluate the interactions between the variables, this study is anchored in two frameworks, which are the Job Demand-Resources (JD-R) Model and Herzberg's Two-Factor Theory. Based on the JD-R model, unreasonable workload stress acts as critical job demand that continuously decreases employee's physical and psychological energy. If these structural demands are left unrestored, cognitive overload and decrease in job morale will occur. Supporting this, Herzberg's Two-Factor Theory classifies heavy workload stress as a deficiency in a workplace. The resulting depletion of emotional and physical energy directly compromises the hygiene factors necessary to sustain baseline employee morale, ultimately driving down overall job satisfaction. Meanwhile, job satisfaction can be sustained through "motivator factors" such as personal achievement and social recognition. Thus, synchronizing both theories provides a broad lens of understanding whether workload stress directly leads to a decline in employee attitudes or satisfaction within the Klang Valley financial industry.

Research Framework

Based on the literature reviewed, this study proposes that workload stress is related to job satisfaction among financial institution employees in Klang Valley. Workload stress is treated as an independent variable with job satisfaction as a dependent variable, as seen in Figure 1.



Figure 1 Research Framework

Methodology

Research Design and Sampling Frame

This study utilizes a quantitative research framework, applying a cross-sectional correlational and explanatory survey design. This design allows for the mathematical measurement of the strength, direction, and predictive power of variables while minimizing subjective bias (Lim, 2024). The target population consists of all levels financial sector employees operating in Klang Valley, which hosts a massive working population. According to the Department of Statistics Malaysia (DOSM), the region consists of approximately 9.6 million people. A majority (73.5%) come from working groups. In order to secure a statistically representative sample size from this large population community, the Krejcie and Morgan (1970) determination framework was applied, dictating a minimum cap of 384 respondents. The data collection successfully captured 406 valid responses using non-probability convenience and snowball sampling methods. The online survey was distributed via professional digital networks such as LinkedIn, WhatsApp groups, and Facebook community pages. The

questionnaire was hosted securely on Google Form.

Research Instruments and Data Analysis

The structured survey instrument consisted of three sections: Section A, which captured demographic metrics which are gender, age, ethnicity, marital status, employment status, and length of service (tenure). Section B included the independent variable instrument: The Workplace Stress Scale (TWSS), an 8-item instrument measured on a 5-point Likert scale (1 = Never to 5 = Very Often), which showed robust reliability with a Cronbach's alpha of .80. Section C measured the dependent variable using the 20-item Minnesota Satisfaction Questionnaire (MSQ), which was also scored on a 5-point Likert scale (1 = Very Dissatisfied to 5 = Very Satisfied), yielding a high reliability coefficient that exceeded .90.

Data analysis was executed via SPSS version 31.0. Descriptive statistics through summarized frequencies (*f*) and percentages (%) were utilized to address Research Objective 1 (RO1) and Research Objective 2 (RO2), which were to identify the levels of workload stress and job satisfaction among financial institution employees. To address Research Objective 3 (RO3), Pearson Correlation Analysis (*r*) was utilized to test the linear relationship between workload stress and job satisfaction. Besides that, to address Research Objective 4 (RO4), a One-Way ANOVA evaluated whether job satisfaction variances exist across different tenure groups among financial institution employees. Lastly, a Simple Linear Regression (R^2) was used for Research Objective 5 (RO5) to determine the predictive capacity and variance explanation of workload stress on job satisfaction among financial institution employees.

Results/Findings

Demographic Details

From the 406 respondents, 59.6% were female, while 40.4% identified as male, as seen in Table 1. Also, the sample displayed that 31.0% consisted of a middle-aged group of 45-54 years old, with a majority of the total sample operating as full-time employees (96.8%). From the sample, 64.3% also have served their organizations for more than 10 years.

Table 1

Demographic Characteristics Summary (N = 406)

VARIABLES	CATEGORY	FREQUENCY (F)	PERCENTAGE (%)
GENDER	Male	164	40.39
	Female	242	59.61
AGE GROUP	Under 25	9	2.22
	25 – 34	114	28.08
	35 – 44	116	28.57
	45 – 54	126	31.03
	55 and above	41	10.10
ETHNICITY	Malay	400	98.52
	Chinese	5	1.23
	Others	1	0.25
MARITAL STATUS	Married	317	78.08
	Single	79	19.46
	Divorced	6	1.48
	Widowed	4	0.98
EMPLOYMENT STATUS	Full-time	393	96.80

LENGTH OF SERVICE	Contract	12	2.96
	Part-time	1	0.25
	1 – 3 years	65	16.01
	4 – 6 years	45	11.08
	7 – 10 years	35	8.62
	More than 10 years	261	64.29

Level of Workload Stress for Research Objective 1 (RO1)

To evaluate the severity of workload stress among the target population, a frequency analysis was executed on the valid responses ($n = 404$, with 2 system-missing cases). The analysis revealed that an overwhelming majority of the respondents, accounting for 94.6% ($n = 382$), fell within the High Stress category. Conversely, only a small fraction of 5.4% ($n = 22$) reported Low Stress. The overall categorized mean score of $M = 2.89$ further demonstrates that high workload stress is a near-universal experience for financial institution employees in the Klang Valley.

Table 2

Level of Workload Stress

LEVEL	FREQUENCY (F)	PERCENTAGE (%)
LOW	22	5.40
MODERATE	2	0.49
HIGH	382	94.60
TOTAL	406	100.00

Level of Job Satisfaction for Research Objective 2 (RO2)

A frequency analysis was performed to evaluate the levels of job satisfaction among the respondents ($N = 406$). Among the respondents, a majority of 55.2% ($n = 224$) reported High Satisfaction, whereas only 6.9% ($n = 28$) experienced Low Satisfaction, as shown in Table 3. On the 3-point categorized index (where 1 represents Low, and 3 represents High), the sample obtained a mean satisfaction score of $M = 2.78$.

Table 3

Level of Job Satisfaction

LEVEL	FREQUENCY (F)	PERCENTAGE (%)
LOW	28	6.90
MODERATE	154	37.90
HIGH	224	55.20
TOTAL	406	100.00

Correlation Analysis for Research Objective 3 (RO3)

As shown in Table 4, a Pearson correlation testing for RO3 confirmed a significant negative linear relationship between workload stress and job satisfaction ($r = -.264$, $n = 406$, $p < .001$), showing that higher stress directly relates to lower satisfaction.

Table 4

Relationship between Workload Stress and Job Satisfaction

Variables		Mean	
		Workload Stress	Job Satisfaction
Workload Stress	Pearson Correlation	1	-.264
	Sig. (2-tailed)		<.001
	N	406	406
Job Satisfaction	Pearson Correlation	-.264	
	Sig. (2-tailed)	<.001	
	N	406	406

Variance Analysis Across Tenure Cohorts for Research Objective 4 (RO4)

Moving on to RO4, a One-Way analysis of variance (ANOVA) compared mean job satisfaction across tenure cohorts: 1-3 years ($M = 3.42$), 4-6 years ($M = 3.38$), 7-10 years ($M = 3.29$), and more than 10 years ($M = 3.40$). As shown in Table 5, no statistically significant difference between groups was found ($F = .305$, $p = .822$).

Table 5

Mean Job Satisfaction across tenure groups

Length of service	N	Mean	Std. Deviation	Std. Error
1 – 3 years	65	3.4177	.78329	.09716
4 – 6 years	45	3.3844	.70088	.10448
7 – 10 years	35	3.2900	.76079	.12860
> 10 years	261	3.4019	.65147	.04033
Total	406	3.3929	.68735	.03411

Table 6 shows that there is no statistically significant difference between groups ($F = .305$, $p = .822$) regardless of seniority level.

Table 6

Significant difference between groups

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.435	3	.145	.305	.822
Within Groups	190.909	402	.475		
Total	191.344	405			

Regression Analysis for Research Objective 5 (RO5)

Lastly, a simple linear regression for RO5 showed that workload stress is a significant predictor of job satisfaction ($F = 30.323$, $p < .001$), accounting for exactly 7.0% of the variance ($R^2 = .070$), as seen in Table 7.

Table 7

Prediction between Workload Stress and Job Satisfaction

Model	<i>R</i>	R^2	Adjusted R^2	Std. Error of the Estimate	<i>F</i>	Sig.
1	.264 _a	.070	.068	.66374	30.323	<.001

a. Predictors: (Constant), Mean_TWSS

Discussion and Recommendations

Overall, the financial institution employees surveyed in this study reported moderate levels of job satisfaction. Alarming, however, they reported high levels of workload stress. This finding is consistent with the broader banking literature such as research by Mowpia and Kumar (2024), which confirmed that employees in this sector face the stressful operational realities of overcrowded branches and high-velocity environments.

The Pearson correlation analysis revealed a statistically significant, weak-to-moderate negative linear relationship between workload stress and job satisfaction ($r = -.264$, $p < .001$) among financial institution employees. This empirical finding directly supports the health impairment process embedded within the Job Demands-Resources (JD-R) framework. According to Schaufeli (2017), when operational demands are persistently high, they function as chronic stressors that systematically drain an employee's physical and psychological energy reserves. Furthermore, evaluated through the lens of Herzberg's Two-Factor Theory, severe workload stress represents a fundamental working condition deficiency within the hygiene factors. Because hygiene factors are structural prerequisites required to prevent active workplace discontentment, their erosion triggers a direct drop in overall job attitude. These results reflect the findings of Omar et al. (2020), which demonstrated that target-driven operational climates in the banking sector heavily stress employees and disrupt baseline work-life balance. The negative correlation underscores that within the high-velocity environment of Klang Valley financial institutions, as day-to-day task demands intensify, employee contentment fundamentally deteriorates.

Meanwhile, the ANOVA results ($p = .822$) show that tenure does not act as a significant comparative tool in enhancing job satisfaction among employees. This is in agreement with Arthur's (2025) statement that satisfaction is a distinct psychological state where seniority does not confirm natural resilience to chronic job exhaustion. From this, it shows that a perspective of pressures and intense KPI targets could diminish the coping advantages of seniority level had towards new hires. Furthermore, these results support the longitudinal perspectives of Dobrow Riza et al. (2016), who argued that the temporal benefits of baseline employment length often erode if an employee's core psychological needs remain continuously unfulfilled amidst environmental stressors. In Klang Valley's financial corporate culture, this non-significant outcome indicates that the systemic demands, rapid technological transitions, and rigid KPI structures exert a universal psychological burden across the workforce. The institutional pressures effectively nullify the coping advantages,

specialized operational knowledge, and systemic adjustments historically acquired by long-tenured personnel over time. Consequently, veteran employees experience severe task intensification and hygiene factor deficiencies at levels identical to newly hired recruits, demonstrating that temporal longevity alone is no longer an adequate protective buffer against modern organizational burnout.

Beyond establishing a linear relationship, the simple linear regression analysis confirmed that workload stress serves as a statistically significant negative predictor of job satisfaction ($F = 30.323$, $p < .001$). The model demonstrated an R^2 value of .070, indicating that workload stress accounts for 7.0% of the total variance in employee job satisfaction. This predictive capacity substantiates the arguments of Pitaloka et al. (2026), who observed that severe task intensification establishes a dangerous baseline constraint on workforce morale, directly forecasting corporate dissatisfaction levels. However, the fact that workload stress explains 7.0% of the variance leaves a substantial 93.0% of the variance unexplained within this specific model. This statistical nuance suggests that while operational stress is a crucial, undeniable predictor of dissatisfaction, a vast majority of the employees' attitudinal outcomes are governed by other underlying organizational mechanisms. In alignment with the broader JD-R model, these unexplained factors likely include structural buffering resources, such as workplace social support, organizational transparency, or individual psychological resilience. This finding indicates that while human resource managers must proactively restructure rigid KPIs to mitigate the direct harm of workload stress, they must also look toward cultivating positive structural resources to protect organizational human capital.

Limitations & Recommendations

While this study brings a powerful understanding, there are limitations that need to be addressed. First, the cross-sectional design captures data only from the year 2026. Instead of using a cross-sectional design that captures a single snapshot in time, future researchers should use a longitudinal design. This will allow them to see how prolonged exposure to high job demands affect employees over several years as economic conditions shift. Other than that, since the sample size was highly uniform with full-time Malay professionals making up 98.52% of the participants, future researchers can diversify their data sample to include a balanced mix of ethnicities, part-time, and contract employees. This will help uncover whether different cultural coping styles or employment terms change how people handle work-life imbalance. Moreover, future studies should go further than corporate hubs in Klang Valley. By comparing other private banks in Kuala Lumpur City Centre with public financial sectors or regional rural branches across Malaysia, it will help isolate how pressures like harsh daily commute and heavy customer traffic can truly impact employee's morality. Additionally, since workload stress showed the total of 7.0% of the variance in job satisfaction, future researchers need to introduce those missing puzzle pieces from the broader JD-R model. Technological adaptation skills, personal resilience and empathetic leadership styles might be those missing pieces. This is important as it can crack open the remaining 93.0% of unexplained variance affecting employee retention.

Implications of the study

In the context of corporate banking environment, these findings offer a good guidance to human resource professionals. Since workload stress is a predictor to job dissatisfaction,

organizations should avoid using volume-based productivity metrics as a tool to measure KPIs. Instead, they should provide real-time task tracking to align workloads with human capacity. HR professionals should be the one who are in-charge in the implementation of “Balanced Job Models.” This involves utilizing the workload tracking progress to align daily operational task volumes with the actual staffing capacities to mitigate the systematic structure, as highlighted by Radha and Aithal (2023). Besides, HR professionals should introduce psychological risk assessments to identify and overcome burnout at the early stage. For example, they can deploy screening tools such The Workplace Stress Scale (TWSS) on an annual basis to catch brewing burnout before it drives employee’s turnover intentions, validating the localized stress patterns observed by Mohamad et al. (2023).

Conclusion

This quantitative study successfully addressed all research objectives, showing that workload stress functions as a significant predictor of job satisfaction among financial institution employees in the Klang Valley landscape. Furthermore, the analysis established that length of service (tenure) does not create any statistically significant variation in satisfaction levels, showing that high-pressure corporate environments act as a universal strain across all service groups. These findings validate the theoretical applications of the JD-R model and Herzberg’s Two-Factor Theory in a modern Southeast Asian financial setting. Practically, the results emphasize that financial industries cannot rely on basic tenure or baseline compensation to secure workforce stability. Leaders must be proactive in implementing structural changes such as monitoring workload limits, managing KPIs, and initiating work-life balance to reduce chronic stress and ensure a long-term human capital performance and resilience of the national financial ecosystem.

This study provides significant theoretical and contextual contributions to the existing body of knowledge regarding organizational behavior and occupational health. Theoretically, it extends the Job Demands-Resources (JD-R) Model and Herzberg’s Two-Factor Theory by contextualizing them within a modern, highly digitalized, and post-pandemic Malaysian corporate environment. While prior application of the JD-R model often treats tenure as a potential protective resource, the empirical findings demonstrate that tenure fails to differentiate job satisfaction under severe task strain ($F = .305$, $p = .822$). This directly challenges traditional assumptions like the hangover effect, showing that severe workload stress acts as a dominant hygiene factor deficiency that negates the coping mechanisms typically associated with a long service. Contextually, the research bridges a critical empirical gap in Malaysia by shifting the scholarly focus away from heavily researched public and healthcare sectors to the private, high-velocity financial ecosystem of the Klang Valley metropolitan area. By capturing the distinct pressures of technological acceleration, rapid digital transformation, and always-on digital presenteeism, this study offers localized empirical evidence showing how structural task intensification directly shapes employee satisfaction in Southeast Asia's rapidly evolving economic hubs.

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