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INFLUENCE OF INDIVIDUALIZED CONSIDERATION ON JOB SATISFACTION AMONG EMPLOYEES IN COMMERCIAL BANKS IN KENYA

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INFLUENCE OF INDIVIDUALIZED CONSIDERATION ON JOB SATISFACTION AMONG EMPLOYEES IN COMMERCIAL BANKS IN KENYA

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Abstract

Purpose: The purpose of the study was to examine the extent to which individualized consideration influences job satisfaction among employees in commercial banks in Kenya.

Methodology: The study adopted a positivism research philosophy and a descriptive correlation research design. The target population consisted of 10,310 managerial employees in the commercial banks in Kenya. A sample of 424 employees was obtained from the population using stratified random sampling technique. Data was collected using structured questionnaires. A response rate of 82% was obtained. Data was analyzed using descriptive statistics and inferential statistics. Inferential statistical methods used to analyze the data were Chi-square, Pearson's correlation, ANOVA, and multiple linear regression.

Findings: Correlation analysis found that individualized consideration and job security were positively and significantly correlated to job satisfaction $r(347) = .595, p < .05$ and $r(347) = .697, p < .05$ respectively. Multiple linear regression results showed that individualized consideration significantly influenced job satisfaction of the employees ($R^2 = .352, F(1, 138.779) = 188.851, p < .05$;). Job security was found to significantly moderate the relationship between individualized consideration and job satisfaction ($R^2 = .402, F(2, 78.821) = 115.546, p < .05$).

Unique contribution to the theory, practice and policy: Most of the previous studies have focused on transformational leadership and performance. The unique contribution of this study is the advancement of the transformational leadership theory dimension of individualized consideration and job satisfaction among employees in commercial Banks in Kenya. The recommendations of this study contribute to practice of leadership in the commercial banks in Kenya. Lastly, the findings inform organizational polices touching on leadership and job satisfaction.

Key Words: *Job Satisfaction, Individualized Consideration, Job security*

1.0 INTRODUCTION

1.1 Background of the Study

Organizational success is characterized by performance, employee job satisfaction and employee affective commitment (Abouraia & Othman, 2017). This is achieved through effective leadership which precipitates the attainment of employee motivation and clear understanding of the organization's vision and mission statements. To enhance job satisfaction, scholars have argued that leadership must provide motivation, inspiration, analytical skills and good remuneration amongst employees, all of which, will have a combined effect of low attrition rates and decreased absenteeism (Hurduzeu, 2015). Job satisfaction is the pleasurable state that produces positive emotions when one evaluates his job or job experiences (Belias & Koustelios, 2014). It has also been described as happy feelings that result from how one perceives the job in light of meeting important personal values (Mahmoud & Reisel, 2014). Job satisfaction can also be considered to be a sentimental response of an employee towards the job, which emanates from their experience on the job. It can be seen when a job is perceived to fulfill a person's needs and when a job possesses important job values. Further to this, job satisfaction is an acceptable measure of well being in the workplace which contributes to the psychological well being of the employees (MencI, Wefald & Ittersum, 2016). Job satisfaction is also viewed as accepting the organization's goals, the willingness to work hard and the intent to stay on in an organization (Jain, Sharma & Jain, 2012). Job satisfaction is also considered to be the amount of belief and emotional connection the followers have towards their respective organizations (Emmanuel & Hassan, 2015).

1.2 Statement of the Problem

Job satisfaction among employees of commercial banks has a resultant effect on staff turnover, absenteeism, commitment to the organization (Bader, Hashim & Zaharim, 2013). Globally, various studies have been carried out in the area of transformational leadership constructs – individualized consideration - and job satisfaction. Studies have proposed further research in the banking sector in order to establish the relationship. In Malaysia, Omar and Hussin (2013) noted a significant relationship between transformational leadership constructs and employee job satisfaction which was revealed in the nursing and academic sector and further research proposed in other areas like banking in order to further analyze the relationship between the two variables. Bader et al. (2013) studied job satisfaction among bank employees in Eastern Libya and found a high level of satisfaction and proposed further research in other banking industries in order to validate the results.

1.3 Purpose of the Study

The purpose of the study was to examine the extent to which individualized consideration influenced job satisfaction among employees in commercial banks in Kenya.

1.4 Research Questions

- i. To what extent does individualized consideration influence job satisfaction among employees in commercial banks in Kenya?
- ii. To what extent does job security moderate the relationship between individualized consideration and job satisfaction among employees in commercial banks in Kenya?

1.5 Research Hypotheses

H0₁: There is no significant influence of individualized consideration on job satisfaction among employees in commercial banks in Kenya

H0₂: There is no significant moderating effect of job security on individualized consideration and job satisfaction among employees in commercial banks in Kenya

2.0 THEORETICAL AND EMPIRICAL REVIEW

2.1 Theoretical Review

The study was underpinned by the transformational leadership theory which was first articulated by Burns in the year 1978 (Burns, 1978). It was then advanced by Bernard Bass almost ten years later. The transformational leadership theory has four constructs commonly referred to as the 4I's which are: idealized influence, individualized consideration, inspirational motivation and intellectual stimulation. This study focused Individualized consideration and job satisfaction. The theory postulates that leadership ought to create confidence and respect on its subordinates and followers. The leader must clearly communicate the organization vision, enhance individual mind development and motivate the employee's desire to be associated with organization development. Bass (1985) argued that through transformational leadership all followers are involved in pursuit of organization goals. Individualized consideration refers to the degree to which the leader attends to the needs of the followers and act as coaches and mentors. They are able to recognize the employees' unique needs for achievement, growth and desires by keenly listening to their needs and concerns. This takes care of the varying needs of autonomy, encouragement, responsibility, structure and instructions which fosters individual treatment of followers as unique persons and doesn't reduce them to their function and roles (Brandt, Laitinen & Laitinen, 2016). Transformational leaders are able to influence the followers' creativity by ensuring the followers feel challenged and energized to seek new and novel approaches in their jobs which will translate into effectiveness (Cheung & Wong, 2011).

2.2. Conceptual Framework

The conceptual framework for this study was informed by the transformational leadership theory. This study sought to establish the influence of individualized consideration on job satisfaction among employees in commercial banks in Kenya. The study had one independent variable which was individualized consideration. Individualized consideration was operationalized through mentoring, support and delegation which were found to be adequate variables of measure. The dependent variable was job satisfaction which was measured using organizational commitment, absenteeism and turnover intentions. The relationship between the independent variables and the dependent variable was moderated by job security which was measured using fairness, anxiety and stress. The conceptual framework is presented in figure 1.

**Independent Variable
Variable**

Dependent

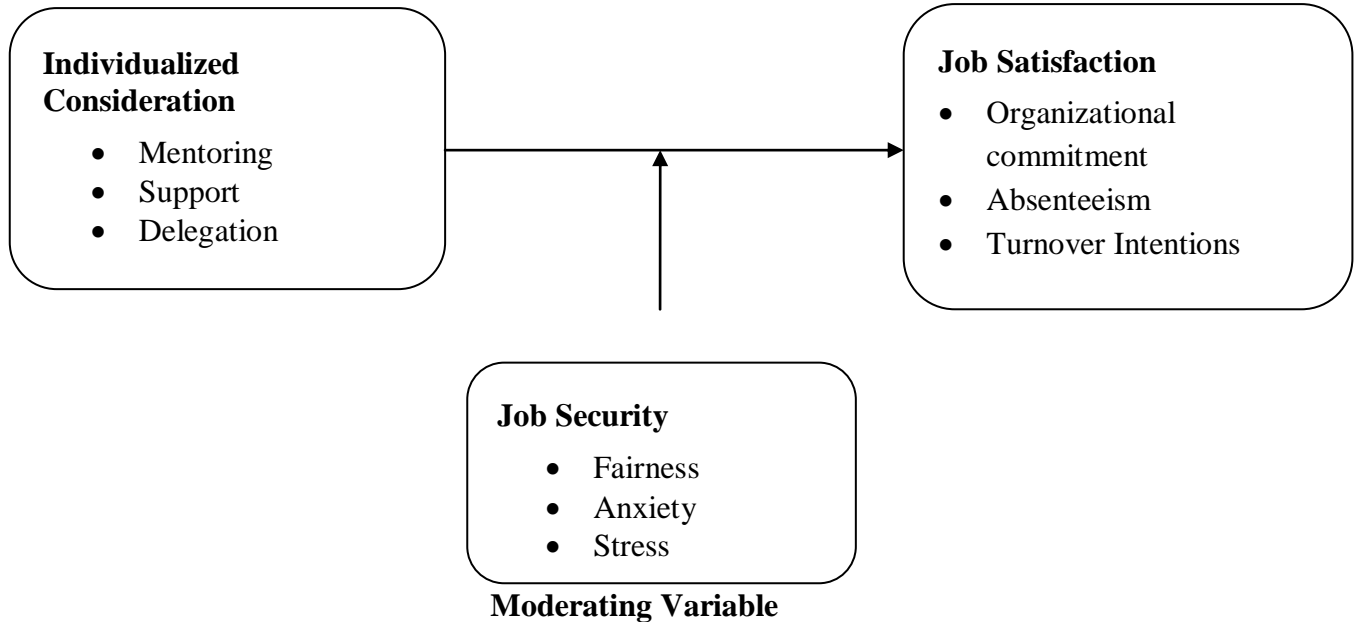


Figure 1: Conceptual framework

Empirical Review

This section comprises of the empirical review for idealized influence, inspirational motivation, job security and job satisfaction.

2.3.1 Individualized Consideration

Individualized consideration refers to the degree to which the leader attends to the needs of the followers and act as coaches, mentors and offer support. They are able to recognize the employees’ unique needs for achievement, growth and desires by keenly listening to their needs and concerns (Brandt *et al.*, 2016). Individual consideration enables a leader to pay attention to followers’ developmental needs and allows them more discretion and opportunities in their work which results in enhanced commitment to the organization and the work. This stimulates them to achieve high levels of creativity (Cheung & Wong, 2011). According to Mustafa and Lines (2014), supportive leadership has a positive impact on job satisfaction which reaffirms that a leader’s characteristics and behaviors play an important role in boosting job satisfaction which ultimately leads to positive outcomes in the workplace. Kombo, Obonyo and Oloko (2014), also note that delegation has a strong relationship with satisfaction and performance because it creates enthusiasm for the employees. Delegation also raises the employee’s sense of accomplishments and self-esteem. Horner (2017) observed that mentor experience positively influenced job satisfaction. Salami (2010) observed that mentoring experience significantly predicted the work attitudes which influenced satisfaction.

2.3.2 Job Security

Job security refers to one’s expectations regarding the continuity in a job situation. Job security goes over and above the loss or retention of a job to the continuation or loss of

certain desirable job features such as promotion opportunities (Akpan, 2013). Job security is a key factor that influences the employee's perception of job satisfaction and employers should strive to constantly provide it to ensure employees have a positive perception of satisfaction which in turn yields greater organizational commitment (Alonderiene & Majauskaite, 2016). It has been inferred that job insecurity threatens employees given the risk of loss of material, social or psychological benefits associated with the job. Research posits that lack of job security yields negative employee attitudes, health and behavior with satisfaction and performance being direct consequences (Reisel, Probst, Chia, Maloles & Konig, 2010). Poursadeghiyan et al. (2016) carried out a study to establish the relationship between job stress and anxiety, depression and anxiety among nurses in Iran. They found a relatively weak but significant correlation between job anxiety and job satisfaction meaning leaders need to ensure there is minimum or no anxiety to enhance job satisfaction. Rai (2013) examined the impact of organizational justice on satisfaction and found that perceived justice influenced job satisfaction, organizational commitment and the intention to leave. Riaz et al. (2016), sought to establish the impact of job stress on employee job satisfaction in the nursing sector. The results indicated there was a positive and very strong correlation between job stress and employee job satisfaction. However, according to Agarwal (2015), who measured the relationship of job stress and job satisfaction in the Indian IT Sector found that there was no relation of job stress to job satisfaction.

3.0 RESEARCH METHODOLOGY

The study adopted a positivism research philosophy and a descriptive correlation research design. Positivism philosophical approach contends that reality is stable, can be observed and described objectively. Positivism research philosophy was adopted because it is suitable for quantitative research. The descriptive correlational research design was adopted because the research was quantitative in nature and was aimed testing hypotheses. The target population consisted of 10,310 managerial employees in the commercial banks in Kenya. The target population consisted of managerial employees because they mostly experienced and interacted with the leadership style of the chief executive. A sample size of 385 was obtained from the population using stratified random sampling technique. Ten percent was added to the sample size to cater for non-respondents. This was adopted because the commercial banks in Kenya are stratified into three tiers by the Central Bank of Kenya based market share among other factors. Data was collected using structured questionnaires. The questionnaires had six sections: one section on demographic and general information, four sections on the research questions and the last one on the moderating variable. A pilot study was conducted to test reliability and validity of the data collection instrument. A Cronbach Alpha of 0.978 was obtained which indicated the data collection instrument was reliable. A response rate of 82% was obtained. Data analysis was conducted using both descriptive statistics and inferential statistics. The descriptive statistics used were mean, standard deviation and skewness. The inferential statistical methods used to analyze the data were Chi-square, Pearson's correlation, ANOVA, and multiple linear regression. Factor analysis was also done to ensure that the questions related to the construct of measure. The Statistical Package for Social Sciences (SPSS) tool version 22 was used to analyze the data.

4.0 RESULTS AND FINDINGS

4.1 Demographic Information

The results on demographic information revealed that 52% of the respondents were male and 48% were female which revealed a balance in gender among the employees. The results also indicated that about 97% of the respondents were aged between 21 years and 49 years. The age bracket with the highest percentage of employees was 30-39 years which had 49%. These indicated that the banks preferred having a young workforce. The results further showed that 59% of the respondents had a bachelor's degree and about 33% had master's degrees. This indicated that there are not much educational requirements in the banks. The respondents were comprised of 49% from tier 1, 34% from tier 2 and 17% from tier 3 banks. This trend was because tier 1 comprised of the larger banks and tier 3 composed of the smaller banks. The results are presented in Table 1.

Table 1: Demographic Information

Demographic Variables	Results
Gender of the respondents	Male = 52% Female = 48%
Age of the respondents	21-29 years = 35.2% 30-39 years = 48.5% 40-49 years = 13.1% 50-59 years = 2.9% Over 60 years = 0.3%
Education qualification of the respondents	Certificate = 1.2% Diploma = 5.8% Bachelors degree = 58.5% Masters degree = 32.9% Phd = 1.60%
Duration of working in the bank	Over 20 years = 5.5% 16 – 20 years = 4.0% 11 – 15 years = 19.1% 6 – 10 years = 34.1% 0 – 5 years = 37.3%
Tiers of the banks the respondents worked	Tier 1 = 49% Tier 2 = 34% Tier 3 = 17%

4.2 Individualized Consideration

4.2.1 Chi-square Test: Individualized Consideration and Job Satisfaction

The Chi-square test was conducted to determine whether there was an association between individualized consideration and job satisfaction. The chi-square test showed that individualized consideration and job satisfaction were strongly associated $X^2 (132, N = 347) = 385.123, p < .05$. This means that individualized consideration was likely to improve job satisfaction among employees in commercial banks in Kenya.

4.2.2 Correlation between Individualized Consideration and Job Satisfaction

Correlation analysis was conducted to examine the relationship between individualized consideration and job satisfaction. The results showed that there was a strong and positive

correlation between individualized consideration and job satisfaction $r(347) = .595, p < .05$. The results are presented in 2.

Table 2: Correlation Analysis between Individualized Consideration and Job Satisfaction

		Job Satisfaction
Individualized Considerations	Pearson Correlation	.595**
	Sig. (2-tailed)	.000
	N	347

4.2.4 One Way ANOVA on Individualized Consideration

The one way ANOVA test was performed to test whether there were differences in the mean of individualized consideration and the demographic information of respondents. The results indicated there was no significant difference between the mean values of all the respondents' demographic information and individualized consideration. The findings were: gender, $F(11, 333) = 1.484, p < .05$; age, $F(11, 332) = .552, p < .05$; education level, $F(11, 333) = 1.469, p < .05$; duration of working, $F(11, 334) = 1.285, p < .05$; and lastly tier of the bank, $F(11, 335) = .929, p < .05$.

4.2.5 Regression Analysis and Hypothesis Testing on Individualized Consideration

Regression analysis was conducted to test the hypothesis. The model summary shows how individualized consideration influenced job satisfaction. As presented in Table 3(a), individualized consideration explained 35% of job satisfaction of employees in commercial Banks in Kenya ($R^2 = .354$).

Table 4(a): Model Summary on Individualized Consideration on Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.595 ^a	.354	.352	.85724	.354	188.851	1	345	.000

a. Predictors: (Constant), Individualized Consideration

The regression ANOVA showed that individualized consideration had a significant influence on and job satisfaction $F(1, 138.779) = 188.851, p < .05$ as indicated in Table 4(b). Thus the study rejected the null hypothesis H_{01} : There is no significant influence of individualized consideration on job satisfaction among employees in commercial Banks in Kenya.

Table 4(b): ANOVA Individualized Consideration on Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	138.779	1	138.779	188.851	.000 ^b
	Residual	253.527	345	.735		
	Total	392.305	346			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Individualized Concentration

The regression coefficient showed individualized consideration significantly predicted job satisfaction ($\beta = .827$, $t(346) = 13.742$, $p < .05$) as indicated in Table 4(C).

Table 4(c): Coefficients of Individualized Consideration on Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.133	.245		-.545	.586
	Individualized Concentration	.827	.060	.595	13.742	.000

a. Dependent Variable: Job Satisfaction

The model equation: $Y = -.133 + .827(\text{Individualized consideration}) + .060$

4.3 Moderating Effect of Job Security on Individualized Consideration and Job Satisfaction

4.3.1 Chi-square Test: Job Security as Moderating Variable and Job Satisfaction

The Chi-square test was conducted to determine whether there was a significant association between job security as moderating effect variable and job satisfaction. The chi-square test results showed that job security as moderating effect variable and job satisfaction were closely associated $X^2(144, N = 347) = 664.814$, $p < .05$. This means that job security was likely to improve job satisfaction among employees in commercial banks in Kenya.

4.4.2 Correlation between Job Security as Moderating Variable and Job Satisfaction

Correlation analysis was conducted to test the relationship between job security as the moderating variable and job satisfaction. The results showed that there was a strong and positive correlation between job security as moderating effect and job satisfaction $r(347) = .697$, $p < .05$. The results are as shown in Table 7.

Table 7: Correlation Analysis: Job Security as Moderating Variable and Job Satisfaction

Job security on job satisfaction		Job Satisfaction
Job security as moderating variable	Pearson Correlation	.697**
	Sig. (2-tailed)	.000
	N	347

4.4.4 Regression Analysis and Hypothesis Testing on Individualized Consideration and job satisfaction.

Multiple linear regression was used to test the hypothesis. The model summary showed individualized consideration explained 35% of the job satisfaction without the inclusion of moderating effect ($R^2 = .354$). However, with the inclusion of the moderating variable job security, individualized consideration explained 40% of job satisfaction ($R^2 = .402$). The results are presented in Table 8(a).

Table 8(a): Model Summary: Individualized Consideration and Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.595 ^a	.354	.352	.85724	.354	188.851	1	345	.000
2	.634 ^b	.402	.398	.82593	.048	27.652	1	344	.000
a. Predictors: (Constant), Individualized Consideration									
b. Predictors: (Constant), Individualized Consideration, Moderating Effect of Job Security									

The regression ANOVA showed that individualized consideration had a significant influence on job satisfaction as indicated in Table 8(b). Thus the study rejects the null hypothesis H_0_3 : There is no significant moderating effect of job security on individualized consideration and job satisfaction among employees in commercial Banks in Kenya.

Table 8(b): ANOVA on Individualized Consideration and in Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	138.779	1	138.779	188.851	.000 ^b
	Residual	253.527	345	.735		
	Total	392.305	346			
2	Regression	157.642	2	78.821	115.546	.000 ^c
	Residual	234.664	344	.682		
	Total	392.305	346			
a. Dependent Variable: Individualized Consideration						
b. Predictors: (Constant), Individualized Consideration						
c. Predictors: (Constant), Individualized Consideration, Moderating Effect of Job Security						

The regression coefficient model showed that individualized consideration significantly predicted job satisfaction without the moderating variable. Additionally, with the inclusion of the moderating variable job security, the influence of individualized consideration was still significant ($\beta = .586$, $t(346) = 7.923$, $p < .05$). The findings are presented in Table 8(c).

Table 8(c): Coefficient on Individualized Consideration and Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.133	.245		-.545	.586
	Individualized Consideration	.827	.060	.595	13.742	.000
2	(Constant)	-.316	.238		-1.327	.185
	Individualized Consideration	.586	.074	.421	7.923	.000
	Moderating Effect of Job Security	.310	.059	.280	5.258	.000
a. Dependent Variable: Individualized Consideration						

Model equation: $Y = -.316 + .586 (\text{individualized consideration}) + .310 (\text{job security}) + .238$

5.0 Discussions, Conclusions and Recommendations

This section presents discussions based on the research questions, conclusions and recommendations made by the study.

5.1. Discussion

5.1.1 Individualized consideration

Correlation results indicated that individualized consideration was positively correlated to job satisfaction $r(347) = .595, p < .05$. The results are similar to Miao and Kim (2009) who investigated the influence of perceived organizational support and job satisfaction as positive correlations of employee performance in China. Chi square test results indicated individualized consideration was associated with job satisfaction $X^2(132, N = 347) = 385.123, p < .05$. Belias and Koustelios (2014) proffered that individualized consideration fosters the provision of support, encouragement, coaching, feedback mechanisms and delegation which play a big role in the follower's personal development which in turn positively impact job satisfaction. Multiple linear regression results showed individualized consideration explained 35% of job satisfaction ($R^2 = .354, F(1, 138.779) = 188.851, p < .05$). The analysis showed individualized consideration statistically predicted the value of job satisfaction ($B = .827, t(346) = 13.742, p < .05$). These results were similar to Mustafa and Lines (2014) who noted that supportive leadership has a positive impact on job satisfaction which reaffirms that a leader's characteristics and behaviors play an important role in boosting job satisfaction. Kombo, Obonyo and Oloko (2014) also noted that delegation had a strong relationship with satisfaction and performance through raised enthusiasm for the employees. Additionally, delegation was not only rewarding for the employees but it also raised the employees' sense of accomplishments and self-esteem. Horner (2017) carried out a study to establish if mentoring based on Watson's caring model positively influences nurses' job satisfaction. All the participants reported that mentor experience or relationship positively influenced job satisfaction. Additionally, job satisfaction was associated with reduced turnover of staff and improved patient retention. Hanaysha et al. (2012) conducted a study in Malaysia among administrative and clerical staff involved in graduate and postgraduate affairs in three universities. The findings indicated that individualized consideration was negatively related to job satisfaction which goes against most research and thus necessitated a subsequent research to validate these findings. It is however attributed to the fact that perhaps employees could not meet their leaders due to their busy schedules.

5.1.2 Moderating Effect of Job Security

Correlation results indicated that job security was positively correlated to job satisfaction $r(347) = .697, p < .05$. Studies have found these elements to be strong predictors of job satisfaction and thus a leader should endeavor to reassure his employees through effective and accurate communication to dispel any anxieties for there to be job satisfaction (Kler *et al.*, 2015). Chi-square test results showed there was a significant association between job security as moderating effect variable and job satisfaction $X^2(144, N = 347) = 664.814, p < .05$. Thorsteinsson, Brown and Richards (2014) found that high work stress was associated with worse staff health like anxiety, depression and fatigue all of which lead to negative work outcomes like low job satisfaction, high turnover intentions and less organizational commitment. The multiple linear regression showed that individualized consideration explained 35% of the job satisfaction without the inclusion of moderating effect

($R^2 = .354$, $F(1, 138.779) = 188.851$, $p < .05$) while the remaining 65% of job satisfaction was explained by other factors. But with the inclusion of the moderating variable, individualized consideration explained 40% of the job satisfaction ($R^2 = .402$, $F(2, 78.821) = 115.546$, $p < .05$) while the remaining 60% of job satisfaction was explained by other factors. This showed with the inclusion of moderating effect, transformational leadership variables predicted job satisfaction with more accuracy thus job security is key factor in determining job satisfaction. These results are in line with the findings of other scholars who have sought to establish the relationship between job security and job satisfaction. Poursadeghiyan *et al.* (2016) found that there was a relatively weak but significant correlation between job anxiety and job satisfaction among nurses in Iran. This means that leaders need to ensure there is minimum or no anxiety for job satisfaction to grow. Rai (2013) found that perceived justice influenced job satisfaction, organizational commitment and the intention to leave. Riaz *et al.* (2016) found that there was a positive and very strong correlation between job stress and employee job satisfaction among nurses in Okara. However, according to Agarwal (2015), there was no relation of job stress to job satisfaction among employees in the IT sector in India.

5.2 Conclusion

Multiple linear regression analysis results showed that individualized consideration explained 35% of job satisfaction among the employees in commercial Banks ($R^2 = .354$, $F(1, 138.779) = 188.851$, $p < .05$). As a result, the null hypothesis that there was no significant influence of individualized consideration on job satisfaction among employees in commercial Banks in Kenya was rejected.

The multiple linear regression test results showed that with the moderating effect of job security between individualized consideration and job satisfaction, individualized consideration explained 40% of job satisfaction ($R^2 = .402$, $F(2, 78.821) = 115.546$, $p < .05$). As a result, the null hypothesis that there was no significant moderating effect of job security between individualized consideration and job satisfaction among employees in commercial Banks in Kenya was rejected.

5.3 Recommendations

The findings of this study indicated that individualized consideration positively influenced and significantly predicted job satisfaction among employees in commercial banks in Kenya. The moderating effect of job security also had a significant influence on the relationship between the individualized consideration and job satisfaction. Therefore, leaders in the commercial banks should leverage on individualized consideration variables to drive job satisfaction. Additionally, they should ensure employees have job security because it has a significant influence on job satisfaction.

5.4 Recommendations for Further Studies

This study focused on the influence of individualized consideration on job satisfaction among employees in commercial banks in Kenya moderated by job security. Future studies should consider work environment as a moderating variable.

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