# Reassessing Herzberg's Two-Factor Theory in the Malaysian Banking Sector: Evidence from Employee Job Satisfaction

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## ABSTRACT

Herzberg's Two-Factor Theory distinguishes between intrinsic motivators and extrinsic hygiene factors, suggesting that they contribute to job satisfaction through different mechanisms. However, empirical research testing this distinction in specific, performance-driven industries remains relatively limited. Using two-factor framework, this study tests 143 banking employees in Malaysia's Klang Valley by classifying rewards and training as motivator-type factors and supervisor support and flexible working arrangements as hygiene-type factors, then examining their relative independent contribution to job satisfaction. Using a cross-sectional survey and multiple linear regression, the model explained 49.7 percent of the variance in job satisfaction ($R2 = .497$, $F (4, 138) = 34.036$, $p < .001$). Consistent with Herzberg's theory, the motivator-classified variables, rewards (Beta = .374, $p < .001$) and training (Beta = .226, $p = .025$), remained significant independent predictors, while the hygiene-classified variables, supervisor support (Beta = .128, $p = .177$) and flexible working arrangements (Beta = .056, $p = .591$), did not, despite each showing significant bivariate correlations with job satisfaction ($r = .568$ to $.586$, $p < .001$). These findings offer partial support for Herzberg's theory in a contemporary Southeast Asian banking context, while also revealing a theoretically important anomaly: reward, conventionally classified as a hygiene factor, behaved as the strongest motivator in this sample, suggesting that the intrinsic-extrinsic boundary may be industry-contingent rather than fixed. Moreover, the implications for organisational behaviour theory and banking human resource practice are discussed.

**Keywords:** Herzberg two-factor theory; motivators; hygiene factors; job satisfaction; banking sector; Malaysia

## INTRODUCTION

It is known that since its original formulation, the Herzberg's Two-Factor Theory (Herzberg, 1966; Herzberg, Mausner, & Snyderman, 1959) has remained one of the most extensively cited, and most widely challenged frameworks in organisational behaviour. According to the theory, the factors leading to job satisfaction, identified as motivators, differ qualitatively from those leading to dissatisfaction, labelled as hygiene factors. Motivators, including achievement, recognition, responsibility, and growth, are intrinsic to the work itself, whereas hygiene factors, such as company policy, supervision, working conditions, and salary, surround the work without being part of it. Critically, Herzberg argued that while improving hygiene factors can avoid dissatisfaction but cannot, by itself, cause satisfaction. Improving motivators is the fundamental for satisfaction.

The theory has garnered sustained criticism over the decades, especially concerning its rigid dichotomy between motivator and hygiene factors as well as the methodological artefacts associated with its original critical-incident methodology (Joseph, 2023). Nevertheless, the fundamental proposition, that not all satisfaction-relevant workplace factors operate identically. Some factors are more significant than others

while the other considered factors remain valuable and can be tested particularly when multivariate statistical techniques were not available at the time of the theory's original formulation.

This proposition is particularly well suited to be examined within the banking sector. Contrarily, according to Jameaba (2024), the extrinsic incentives including performance bonuses and recognition schemes, are strongly integrated in daily operations, suggesting that the difference between hygiene and motivator factors may not align with present-day practices. Thus, this study tests Herzberg's framework by classifying four commonly studied organisational predictors, supervisor support and flexible working arrangements as hygiene-type factors, and rewards and training as motivator-type factors. This study examines whether the theory's central prediction, that motivators maintain independent explanatory power while hygiene factors do not, holds true in this context.

### Research Objectives

1. To classify supervisor support, flexible working arrangements, rewards, and training according to Herzberg's motivator-hygiene distinction.

2. To examine whether motivator-classified factors (rewards, training) exert a stronger independent effect on job satisfaction than hygiene-classified factors (supervisor support, flexible working arrangements).

3. To evaluate the extent to which Herzberg's Two-Factor Theory holds, and where it departs from expectation, in the context of the Malaysian banking sector.

### Significance of the Study

This study contributes to the ongoing theoretical debate on the continued relevance of Herzberg's Two-Factor Theory by empirically examining its proposed dichotomy using contemporary multivariate methods (Hair et al., 2029; Tabachnick & Fidell, 2019). In addition, this study provides human resource practitioners in the banking sector with a theoretically grounded basis for prioritizing motivator-oriented interventions, particularly reward and training systems, over hygiene-oriented interventions when resources for enhancing employee satisfaction are limited.

## LITERATURE REVIEW

### Herzberg's Two-Factor Theory

Herzberg's Two-Factor Theory was derived from critical-incident interviews where employees were asked to describe events that made them feel exceptionally good or exceptionally bad about their jobs (Herzberg et al., 1959). In the study, Herzberg found that the events associated with positive feelings clustered around several key themes, including achievement, recognition, the work itself, responsibility, and advancement, which were classified as motivators. Contrary, events associated with negative feelings clustered around a separate set of themes, including company policy and administration, supervision, salary, interpersonal relations, and working conditions, where classified as hygiene factors. Significantly, Herzberg further proposed that these two sets of factors; motivators and hygiene, were not opposite ends of a single continuum but operated on separate dimensions: the opposite of satisfaction was not dissatisfaction, but no satisfaction, and the opposite of dissatisfaction was not satisfaction, but no dissatisfaction.

Subsequent empirical research on theory has generated mixed results. Several studies, notably those adopting Herzberg's initial critical-incident methodology, have replicated the basic pattern proposed by the theory (Chachar et al., 2022). In contrast, studies employing standard Likert-scale questionnaires and regression-based analyses have reported that factors traditionally classified as hygiene factors, such as salary, may exert stronger effects on job satisfaction than those classified as motivators (Buyukbese et al., 2023). This inconsistency has led some scholars to argue whether the distinction between motivator and hygiene factors applies consistently across different measurement approaches, cultural contexts, and

industries. Consequently, a more nuanced and context-sensitive application of the theory may be warranted (Joseph, 2023).

**Rewards And Training as Motivator-Type Factors**

In this study, rewards and training are classified as motivator-type factors because both are conceptually tied to achievement, recognition, and personal growth, three of Herzberg's core motivator themes. Excluding base salary and bonus, rewards can be defined as the intrinsic and extrinsic recognition employees receive for performance which function as visible signals of achievement and are theorised to satisfy employees' underlying need for recognition (Kumari, 2021; Kolluru, 2021). Similarly, training is tied to personal growth and advancement, both explicit motivator themes in Herzberg's original taxonomy, and has been linked in prior research to increased job satisfaction through enhanced perceived competence and career progression (Pich & Suhariadi, 2021; Assefa & Kassa, 2021).

H1: Rewards, as a motivator-type factor, significantly and independently predict job satisfaction among banking employees in the Klang Valley.

H2: Training, as a motivator-type factor, significantly and independently predicts job satisfaction among banking employees in the Klang Valley.

**Supervisor Support and Flexible Working Arrangements as Hygiene-Type Factors**

In this study, supervisor support and flexible working arrangements are classified as hygiene-type factors because they relate primary the conditions surrounding the work, specifically the quality of supervision and the structure of working policies, rather than the intrinsic content or achievement value of the work itself. Although Herzberg's theory highlights that these factors can create dissatisfaction when absent or inadequate, they should not independently produce satisfaction once genuine motivators are present in a combined model. Meanwhile, the supervisor support, which reflects the quality of interpersonal supervision, corresponds directly to Herzberg's original hygiene category of supervision (Tarcan et al., 2021; Sidharthan & Zahrah, 2024). Similarly, research suggests flexible working arrangements parallel to the wider hygiene working conditions category and policy of the company (Kasbuntoro et al., 2020; Ipsen et al., 2021).

H3: Supervisor support, as a hygiene-type factor, is significantly correlated with job satisfaction but does not retain a significant independent effect once motivator-type factors are controlled for.

H4: Flexible working arrangements, as a hygiene-type factor, are significantly correlated with job satisfaction but do not retain a significant independent effect once motivator-type factors are controlled for.

**The Contested Status of Reward**

One important complication in applying Herzberg's framework to present-day organizations concerns the classification of financial and material reward compared to the Herzberg's original model. In the Herzberg's original model salary is classified as a hygiene factor while base salary and bonus from its reward measure were excluded in the present study. Most of present study focuses on performance-linked recognition, incentives, and non-monetary benefits which arguably sit closer to the achievement and recognition themes that define Herzberg's motivator category rather than Herzberg's hygiene category. Corroborate, recent studies conducted in performance-based sectors have observed that reward and recognition schemes can behave more like motivators than hygiene factors when they are directly and visibly tied to individual performance (Riyanto et al., 2021; Kuvaas et al., 2020). This study treats the classification of reward as an open empirical question rather than a fixed assumption and returns to it explicitly in the discussion.

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# CONCEPTUAL FRAMEWORK

Figure 1 presents the study's conceptual framework, organised explicitly around Herzberg's motivator-hygiene distinction, with rewards and training positioned as motivator-type predictors and supervisor support and flexible working arrangements positioned as hygiene-type predictors of job satisfaction.

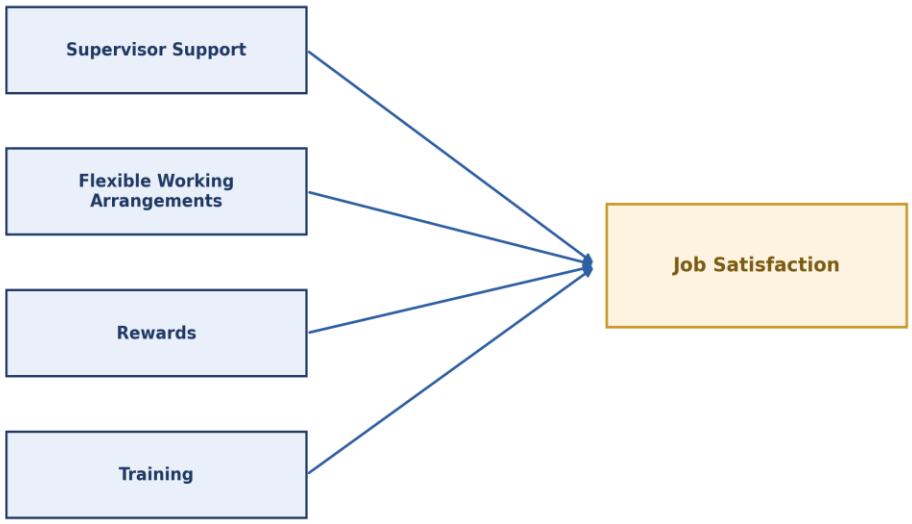


**Figure 1. Conceptual framework of the study.**

# RESEARCH METHODOLOGY

## Research Design and Sample

This study used quantitative methods with cross-sectional survey design. Using convenience sampling, data were collected from 143 employees working in commercial banks located in the Klang Valley, Malaysia which all 143 distributed questionnaires were returned complete, yielding a 100 percent response rate. The sample size satisfies established guidelines for regression analyses involving four predictors (Hair et al., 2019; Roscoe, 1975).

### Measures

The dependent variable, job satisfaction, and the four predictor constructs, supervisor support (8 items), flexible working arrangements (7 items), rewards (6 items), and training (8 items) were measured using validated five-point Likert-scale items adapted from previous Malaysian and regional banking studies (Sidharthan & Zahrah, 2024; Kasbuntoro et al., 2020; Pich & Suhariadi, 2021).

### Data Analysis

Descriptive statistics, Cronbach's alpha reliability analysis, Pearson correlation, and multiple linear regression were conducted in IBM SPSS Statistics (Field, 2018; Taber, 2018). To directly test Herzberg's motivator-hygiene proposition, particular attention was paid to comparing the pattern of bivariate correlation coefficients, which reflect simple association, against the pattern of standardised regression coefficients, which reflect independent predictive contribution once shared variance among predictors is accounted for (Cho et al, 2019; Taber, 2018). Under Herzberg's theory (Herzberg, 1966), motivator-type variables should retain significance in the regression model, while hygiene-type variables should not, even where both show significant bivariate correlations (Figueiredo Filho et al., 2020).

# RESULTS

## Demographic Profile

Table 1 summarises the demographic characteristics of the 143 respondents where the sample was primarily female (60.8%) and early-career, with 48.3 percent aged between 25 and 34 years and 42.0 percent reporting one to five years of banking experience.

**Table 1. Demographic Profile of Respondents (N = 143)**

| Variable | Category | n | % |
|---|---|---|---|
| Gender | Female | 87 | 60.8 |
| | Male | 56 | 39.2 |
| Age | 25-34 | 69 | 48.3 |
| | 35-44 | 35 | 24.5 |
| | 45 and above | 25 | 17.5 |
| | Below 25 | 14 | 9.8 |
| Marital status | Married | 67 | 46.9 |
| | Single | 76 | 53.1 |
| Education level | Bachelor's degree | 60 | 42.0 |
| | Diploma | 27 | 18.9 |
| | Postgraduate degree | 18 | 12.6 |
| | Secondary school | 17 | 11.9 |
| | Foundation | 14 | 9.8 |
| | Primary school | 7 | 4.9 |
| Job position | Officer/Executive | 69 | 48.3 |
| | Clerical staff | 35 | 24.5 |
| | Middle management | 30 | 21.0 |
| | Department manager | 9 | 6.3 |
| Years of experience | 1-5 years | 60 | 42.0 |
| | 6-10 years | 33 | 23.1 |
| | Less than 1 year | 25 | 17.5 |
| | More than 10 years | 25 | 17.5 |

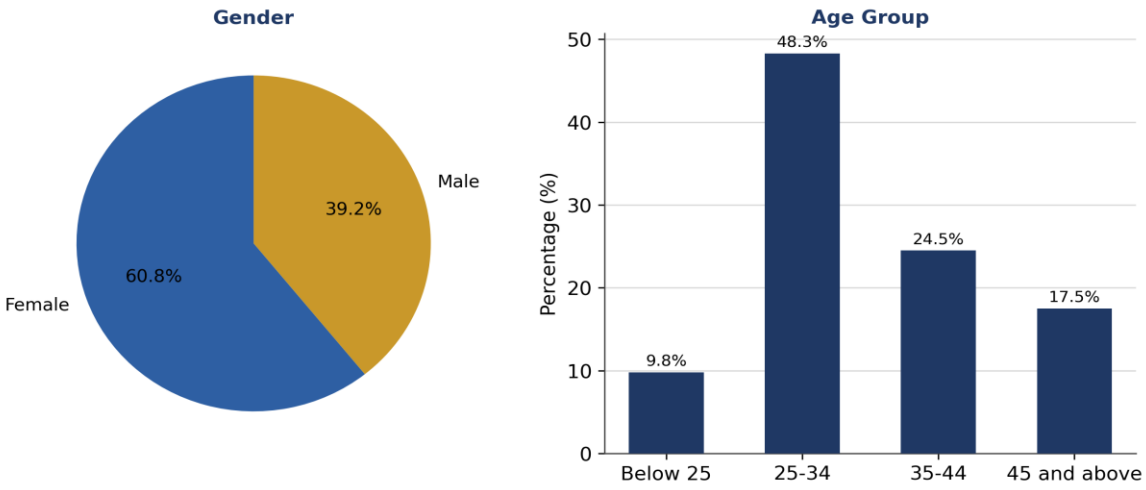


**Figure 2. Demographic composition of respondents (gender and age)**

**Descriptive and Reliability Statistics**

Table 2 gives the composite descriptive statistics and Cronbach's alpha for each construct. Every scale passed the recommended reliability cut-off of .70 (Hair et al., 2019). Training had the highest internal consistency (α = .927) and supervisor support the lowest (α = .728).

**Table 2. Descriptive and Reliability Statistics by Construct**

| Construct | Herzberg classification | Composite mean | Cronbach's Alpha |
|---|---|---|---|
| Supervisor Support | Hygiene | 3.69 | .728 |
| Flexible Working Arrangements | Hygiene | 3.69 | .743 |
| Rewards | Motivator | 4.02 | .821 |
| Training | Motivator | 3.85 | .927 |

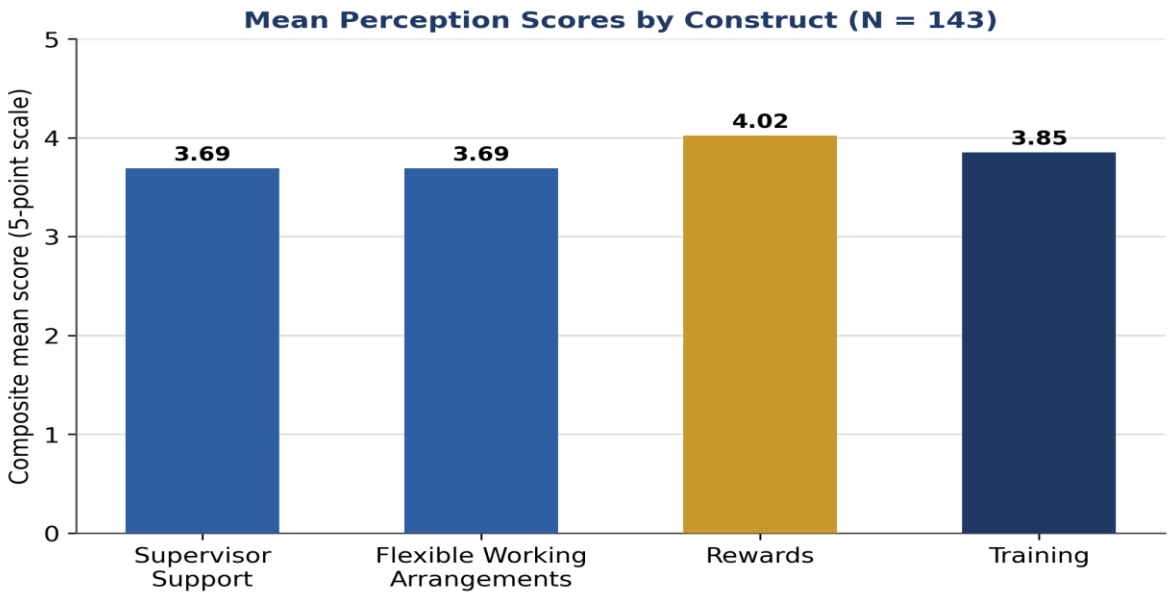


**Figure 3. Mean perception scores by construct.**

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### Correlation Analysis: Testing the Bivariate Pattern

Pearson correlations (Table 3, Figure 4) showed that all four predictors, motivators and hygiene factors alike, were positively and significantly related to job satisfaction (all $p < .001$). This matches the general organisational behaviour literature. It does not by itself test Herzberg's dichotomy, because the theory concerns the independent effects of each factor, not simple bivariate associations.

**Table 3. Pearson Correlations with Job Satisfaction**

| Predictor | Herzberg classification | r | Sig. |
|---|---|---|---|
| Rewards | Motivator | .666 | < .001 |
| Training | Motivator | .629 | < .001 |
| Flexible Working Arrangements | Hygiene | .586 | < .001 |
| Supervisor Support | Hygiene | .568 | < .001 |
| | | | |

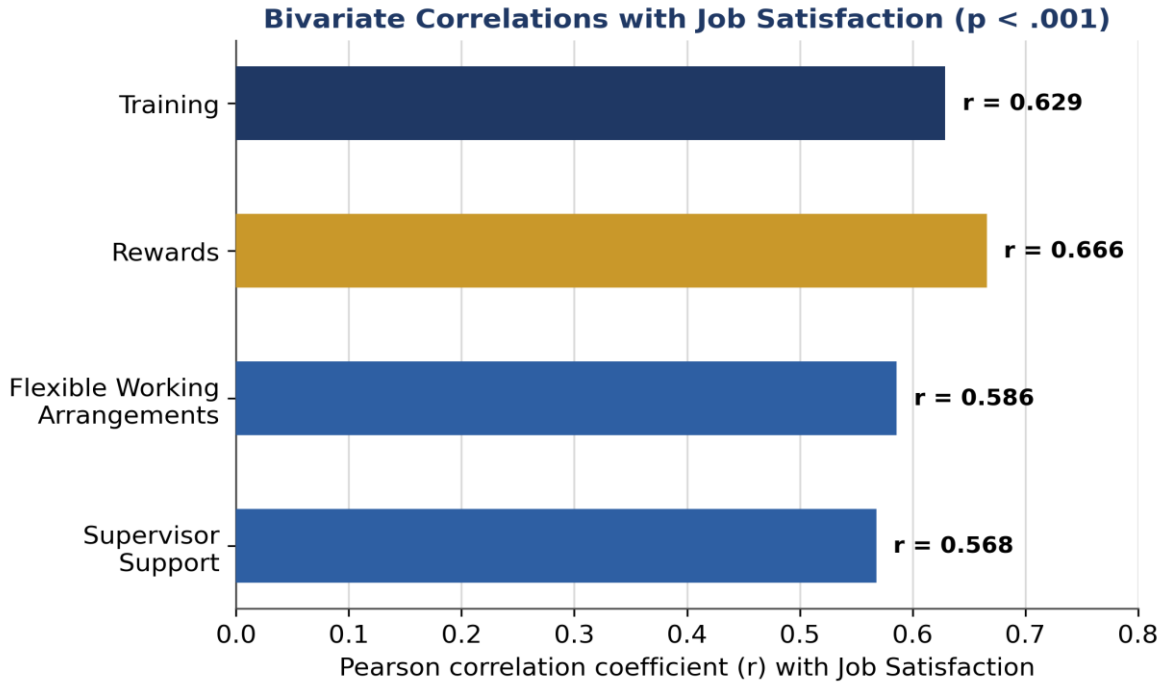


**Figure 4. Pearson correlations between predictors and job satisfaction.**

Interestingly, even at this bivariate level, however, the two motivators (rewards and training) correlated more strongly with job satisfaction than the two hygiene factors (supervisor support and flexible working arrangements). This offers early, though not conclusive, support for Herzberg's view that motivators matter more for satisfaction.

### Regression Analysis: Testing the Independent-Effects Pattern

The key test of Herzberg's theory is the multiple regression, which controls for the variance the four predictors share. The overall model was significant, $F(4, 138) = 34.036$, $p < .001$, and explained 49.7% of the variance in job satisfaction ($R^2 = .497$, adjusted $R^2 = .482$) (Table 4).

**Table 4. Model Summary and ANOVA**

| Model fit statistic | Value |
|---|---|
| R | .705 |
| R2 | .497 |
| Adjusted R2 | .482 |
| F (4, 138) | 34.036 |
| Sig. | < .001 |

Table 5 lists the standardized coefficients grouped by Herzberg classification. As the theory predicts, both motivators remained significant predictors and neither did the hygiene factor.

**Table 5. Standardized Regression Coefficients by Herzberg Classification**

| Predictor | Herzberg classification | Beta | t | Sig. | Outcome |
|---|---|---|---|---|---|
| Rewards | Motivator | .374 | 3.685 | < .001 | Significant |
| Training | Motivator | .226 | 2.274 | .025 | Significant |
| Supervisor Support | Hygiene | .128 | 1.358 | .177 | Not significant |
| Flexible Working Arrangements | Hygiene | .056 | 0.538 | .591 | Not significant |

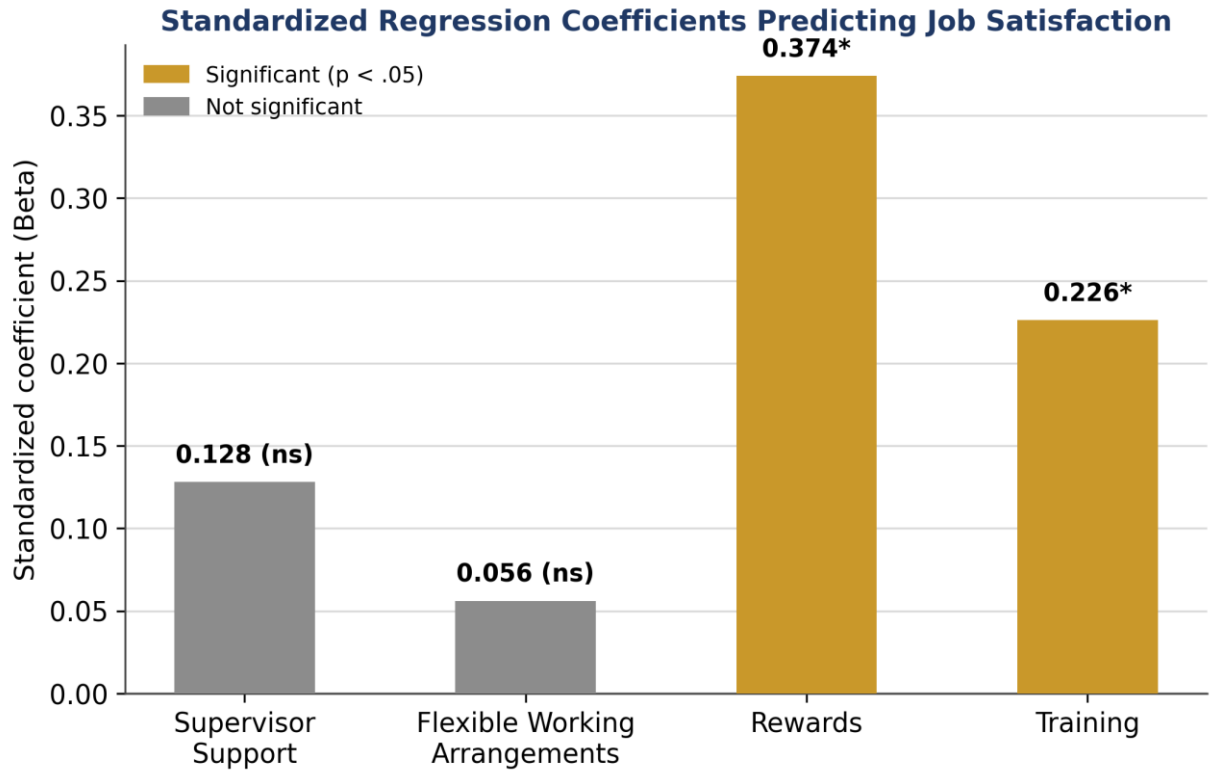


**Figure 5. Standardized regression coefficients predicting job satisfaction.**

Figure 6 summarizes this result, showing a clear split between the significant motivator predictors and the non-significant hygiene predictors in this sample.

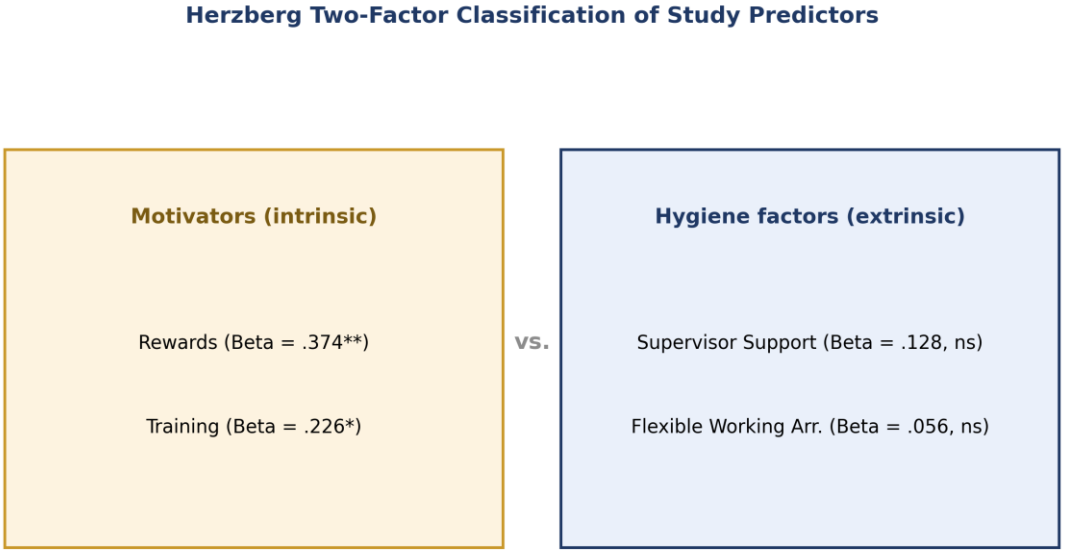


**Figure 6. Herzberg two-factor classification of study predictors.**

### Hypothesis Testing Summary

Table 6 sets out the outcomes. All four hypotheses, each derived from Herzberg's motivator-hygiene distinction, were supported.

**Table 6. Summary of Hypothesis Testing**

| Hypothesis | Prediction | Result | Decision |
|---|---|---|---|
| H1: Rewards (motivator) independently predict job satisfaction | Significant independent effect | Beta = .374, p < .001 | Supported |
| H2: Training (motivator) independently predicts job satisfaction | Significant independent effect | Beta = .226, p = .025 | Supported |
| H3: Supervisor support (hygiene) correlates but does not independently predict | Significant r, non-significant Beta | r = .568, Beta = .128 (ns) | Supported |
| H4: Flexible working arrangements (hygiene) correlate but do not independently predict | Significant r, non-significant Beta | r = .586, Beta = .056 (ns) | Supported |

## DISCUSSION

### Herzberg's Theory Largely Confirmed at the Structural Level

The findings confirm Herzberg's central proposition, and the pattern is unusually clean. When supervisor support, flexible working arrangements, rewards and training were tested together, only the motivators (rewards and training) independently predicted job satisfaction. The hygiene factors (supervisor support and flexible working arrangements) did not, even though each correlated significantly with satisfaction on its own. This fits the logic Herzberg set out over fifty years ago (Herzberg, 1966). Although hygiene factors matter, their contribution will be recognized once real motivators are accounted for. This is because their

main role is to prevent dissatisfaction rather than to create satisfaction (Joseph, 2023). The result is also notable for its method. It comes from a modern Likert-scale survey analysed with multiple regression, not from Herzberg's original critical-incident interviews. This speaks to a long-standing criticism of the theory: that its predictions fail to replicate under standard questionnaire-based measurement (Buyukbese et al., 2023).

**The Anomalous Status of Reward**

Despite this broad support, the results contradicted from Herzberg's original model in one important respect. Herzberg's original model categories the financial and material reward as a hygiene factor, one that prevents dissatisfaction but cannot in principle produce satisfaction. Through this study, reward was not only significant but the strongest predictor of job satisfaction ($\beta = .374$), ahead of training, which Herzberg clearly treated as a motivator.

Thus, the measurement of reward provides a possible explanation for this result. The measure excluded base salary and bonuses and captured performance-linked recognition, incentives and non-monetary benefits. A fixed salary is a baseline expectation. In contrast, performance-linked reward is noticeably tied to individual achievement and recognition, which are the themes that define Herzberg's motivator category. This finding is consistent with more recent organisational behaviour research suggesting that, within performance-driven sectors such as banking, reward and recognition systems can function as genuine motivators rather than mere hygiene factors (Riyanto et al., 2021; Kuvaas et al., 2020).

This finding suggests a refinement of the theory determining whether reward is a motivator or a hygiene factor is not the subject of reward itself, but to the extent to which it is visibly linked to individual achievement and recognition.

**Supervisor Support as a Hygiene Factor**

Supervisor support behaved as Herzberg's theory predicts for a hygiene factor. It correlated positively and significantly with job satisfaction ($r = .568$, $p < .001$), which reflects its role as a baseline expectation whose absence would probably cause dissatisfaction. Its independent regression effect was non-significant ($\beta = .128$, $p = .177$) once the motivators were in the model. This is consistent with prior Malaysian banking research showing that supervisor support correlates with job satisfaction (Sidharthan & Zahrah, 2024; Hussain et al., 2025) while also aligning with the theoretical expectation that supervision, as a hygiene factor, functions primarily to prevent dissatisfaction rather than actively drive satisfaction once stronger motivators are present (Tarcan et al., 2021).

**Flexible Working Arrangements as a Hygiene Factor**

Similar pattern showed where flexible working arrangements with a significant bivariate correlation ($r = .586$, $p < .001$) but a non-significant independent effect ($\beta = .056$, $p = .591$). This supports the classification of flexibility as a working-condition hygiene factor within Herzberg's framework and is consistent with research, suggesting that the well-being benefits of flexible work are contingent on genuine, rather than simply policy-level, autonomy, which may be constrained in customer-facing banking roles (Ipsen et al., 2021; Chandola et al., 2019).

**Theoretical Implications**

There are two contributions of this study to Herzberg literature. Through multivariate methods, this study findings showed that the motivator-hygiene distinction still has explanatory power in a modern, non-Western, performance-driven industry contemporary. This supports the long-standing doubts about whether the theory generalizes beyond its original American manufacturing context. Second, it identifies a boundary condition. Whether reward counts as a motivator or a hygiene factor may depend on whether it is fixed (such as base salary) or contingent on individual performance and achievement (such as incentives and recognition). Herzberg's original binary taxonomy did not explicitly allow for this distinction.

### Practical Implications

For human resource practitioners in Malaysian banking, the findings give clear direction within a well-established framework. Performance-linked reward and structured training each had a significant independent effect on job satisfaction, so they should be the main levers of any satisfaction strategy. Supervisory quality and flexible work policies are still needed to prevent dissatisfaction and should be kept at an adequate baseline. Once the motivators are well established, however, they are unlikely to add much further satisfaction.

### Limitations and Future Research

Given its cross-sectional design, focus on a single industry and region, and reliance on convenience sampling, the findings of this study should be interpreted with caution. Although grounded in established theory, the priori classification of predictors as motivators or hygiene factors requires some theoretical judgement. Future research could combine Herzberg's original critical-incident method with quantitative regression to cross-check these classifications. It would be appropriate to suggest further studies where we could also test whether reward behaves like a motivator in other performance-driven sectors, such as insurance or sales, or only in banking.

## CONCLUSION

This study tested Herzberg's Two-Factor Theory among banking employees in Malaysia's Klang Valley. Rewards and training were treated as motivator-type factors, and supervisor support and flexible working arrangements as hygiene-type factors. The results strongly supported Herzberg's central claim (Herzberg, 1966; Herzberg et al., 1959). The findings show that there were significant independent effects on job satisfaction for both motivators, whereas even though each correlated significantly with satisfaction on its own, the findings show that the two hygiene factors were not significant. Unexpectedly, reward, which Herzberg's original taxonomy classes as a hygiene factor, emerged as the strongest predictor. This indicates that the theory requires more insightful interpretation, in which whether a factor counts as a motivator depends on how closely it is contingent on performance, particularly in incentive-driven industries today. The findings both confirm and refine Herzberg's framework (Herzberg, 1966; Herzberg, Mausner, & Snyderman, 1959), and they give banks a theory-based reason for priorities reward and training as the main drivers of employee job satisfaction.

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