

ORIGINAL ARTICLE

## I've Got Enough on My Plate! The Mediating Role of Job Demands in the Relationship between Psychosocial Safety Climate and Job Satisfaction

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*Abstract: The promotion of well-being and increased work productivity requires good ergonomics where job demands are aligned with the abilities, characteristics, and needs of the workers. However, a different context of work setting may result in a different role of job demands. Furthermore, the current literature has yet to clarify the potential mediating influence of job demands on psychosocial safety climate and job satisfaction. Results obtained from 387 employees in financial institutions in Aceh, Indonesia, confirmed this relationship, validating the indirect effect of psychosocial safety climate on job satisfaction through job demands. Specifically, the results showed that both psychosocial safety climate ( $B = .422, p < .001$ ) and job demands ( $B = -.578, p < .001$ ) significantly predicted job satisfaction, with this relationship mediated by job demands (indirect effect  $B = .108, Boot SE = .05, CI [.025, .197]$ ). These findings highlight the importance of examining job demands and psychosocial safety climate in relation to job satisfaction within collectivistic cultures. The theoretical, methodological, and practical implications of the study are discussed, along with future research opportunities.*

**Keywords: Employees, financial service institutions, job satisfaction, job demands, psychosocial safety climate**

### 1.0 INTRODUCTION

In the face of an ever-evolving economy, volatile markets, and a global pandemic, there has been an upsurge of changes in financial service institutions' structure and operation [1], [2], [3]. Such changes place stress on management and employees alike, increasing the potential for higher job demands and decreased job satisfaction. Factors such as insufficient time to do the job, lack of involvement in making decisions, and lack of job control have all been found to decrease employees' job satisfaction [1], [2], [4]. The International Labour Organisation [5] has recognised this scenario not only in the developed countries but also in emerging ones such as Indonesia. In particular, it is

reported that financial workers in Indonesia are facing greater pressure to meet the demands of modern life [5]. Therefore, strong support from organisations and regulators of financial services is needed to prevent workers from experiencing mental and physical health problems [6].

One of the resources in organisations that might help to prevent physical or emotional injuries or harm at work is the psychosocial safety climate [7], [8], [9]. Defined as shared perceptions regarding policies, practices, and procedures for the protection of workers' psychological health and safety [7], psychosocial safety climate comprises four dimensions: (i) the level of senior management commitment and support, (ii) the priority that the management gives to both productivity goals and psychological health and safety, (iii) organisational communication upwards and downwards in relation to psychological health and safety, and (iv) the extent of participation and involvement by managers [8]. In a high psychosocial safety climate, an organisation will consider the psychological health of its workers, create job demands that can be managed effectively, and ensure that communication systems will be in place so that occupational risk can be addressed [8], [10]. This organisational climate, in turn, could increase positive work outcomes for the organisation, such as employees' job satisfaction [11].

However, the relationship between psychosocial safety climate, job demands, and work outcomes depends on the specific characteristics of the job demands and the work setting where the job takes place [12]. For example, the characteristics of jobs in the financial services sector involve a significant responsibility in managing financial matters while consistently responding to the dynamic changes in the organisation [13], [14]. Studies have shown that jobs with chronic demands could exhaust employees' mental and physical resources, which might lead to the depletion of energy, fewer resources in the organisation, exhaustion, and a negative work environment [15]. Therefore, it is necessary to study the relationship between psychosocial safety climate, job demands, and job satisfaction among employees in financial institutions whose occupations have been regarded as demanding and stressful [16]. A better understanding of this relationship is vital because it can help organisations create a conducive work environment.

Recent reviews and studies have also called for research examining the role of job demands in the financial and banking sectors [17], [18]. The present study directly addresses this issue by

examining the influence of job demands on the relationship between psychosocial safety climate and job satisfaction in a sample of financial and banking employees. We focus on Aceh, Indonesia, because it is experiencing an on-going economic restructuring and work reorganisation after the 2004 Indian Ocean earthquake and tsunami. Being the most severely affected by this disaster, Aceh suffered significant losses in trade and industry, where 80,000 small businesses were destroyed [19] and 61,816 hectares of farmland were damaged [20]. Moreover, 97% of the destruction of the local gross domestic product was estimated based on the replacement costs of the physical assets and infrastructure and foregone income flows [21].

The effect is not only in terms of the financial aspects but also in the workforce of many organisations in Aceh. The loss of 170,000 people in this province has caused significant labour shortages, potentially impacting the organisations' performance and employees' satisfaction [22]. Additionally, Biggs, Brough, and Barbour [23] reported that exposure to a natural disaster could intensify job demands, which, in turn, negatively influenced work outcomes. Following large natural disasters, work pressures exacerbated, supervisor support reduced, and control over job functions and tasks decreased - all these would likely translate into increased job demands, poorer psychosocial safety climate, and, therefore, reduced job satisfaction.

Given this context, it is essential to understand job demands, psychosocial safety climate, and job satisfaction within a province such as Aceh. Knowledge of the role job demands plays in the relationship between psychosocial safety climate and job satisfaction is valuable for informing both theory and practice of stress management in organisational settings. Furthermore, conducting this study in Aceh, Indonesia, also adds to the existing body of knowledge on the understanding of psychosocial safety climate role in lowering job demands and increasing job satisfaction in different cultural contexts.

## **2.0 LITERATURE REVIEW**

Many theories have attempted to explain the role of job demands, with some focusing on the protection of valued resources (e.g., Conservation of Resources (CoR) theory) [24], while others concentrate on control and support (e.g., Job-Demands-Control-Support (JD-CS) model) [25], or imbalance between demands and resources (e.g., Job Demands-Resources (JD-R) model) [15].

Growing evidence also suggests that psychosocial safety climate can act as a precursor to job demands and an alleviator between job conditions and job outcomes [26]. These dual roles of psychosocial safety climate are the core axiom of the Psychosocial Safety Climate (PSC) model [27]. It has been argued that organisational theories that consider how working conditions relate to the dynamics of job outcomes can provide some theoretical explanations for understanding the development, management, and growth of psychologically healthy workplaces [27]. For this reason, the PSC model fits best as an overall framework for this study as it allows us to examine the relationship between psychosocial safety climate and a range of job demands and occupational settings that lead to work and organisation outcomes [26].

Several work outcomes have been linked to psychosocial safety climate, with one of the more prominent factors being job satisfaction [27]. Weiss [28] described job satisfaction as the positive or negative evaluative judgement a person makes about their job or job situation. For example, individuals with a high level of job satisfaction hold positive feelings about their job, whereas those with a low level of job satisfaction hold negative feelings about their work. Job satisfaction has been shown to be positively associated with a strong psychosocial safety climate. For example, a study by Hall, Dollard and Coward [29] reported that all psychosocial safety climate dimensions have high, positive correlations with job satisfaction. A similar pattern of results was found by Rickard et al. [11], who found that a workplace psychosocial safety climate intervention among nurses resulted in improved staff relief, reduced workload, improved communication, as well as increased management support in preventing occupational stress and emotional exhaustion. These outcomes, in turn, significantly increased the levels of job satisfaction and reduced the turnover rate. Based on these findings, it can be speculated that even in stressful work settings such as banking and financial services, a high psychosocial safety climate can increase job satisfaction among employees. Therefore, we propose that psychosocial safety climate will be positively associated with job satisfaction (H1).

Studies in psychosocial safety climate have also shown that the positive effects of psychosocial safety climate can be influenced by job conditions, which can be classified into two categories, i.e., job demands and job resources. In their seminal paper, Bakker and Demerouti [15] defined the former as *“those physical, psychological, social, or organisational aspects of a job that require sustained physical and /or*

*psychological (cognitive and emotional) effort or skills”* (p. 312), whereas the latter is referred to as *“those physical, psychological, social, or organisational aspects of the job that are either functional in achieving work goals, reduce job demands and the associated physiological and psychological costs, or stimulate personal growth, learning, and development”* (p. 312). Job resources are positively linked to psychosocial safety climate, but job demands can negate this association. In a study that investigated psychosocial safety climate as a predictor of job resources, psychological health, employee engagement, and workplace bullying and harassment among Australian employees, Law [30] found that in organisations with low psychosocial safety climate, the workers reported more instances of workplace bullying and harassment, indicating the increase of job demands. It was also reported that the low psychosocial safety climate in organisations leads to fewer resources for the workers, including fewer supervisor support, less procedural justice, and fewer job rewards. [30]’s research, together with other studies by [31] and [32], clearly demonstrate the close relationship between psychosocial safety climate and job conditions, particularly job demands. Therefore, we hypothesise that psychosocial safety climate will be negatively correlated with job demands (H2).

The literature suggests that job demands and job satisfaction are related to psychosocial safety climate and that they are associated with one another. This association between job demands and job satisfaction has a significant impact on employee behaviours, so much so that it has long been the focus of study for many researchers. Within the financial services sector, Malik, Waheed, and Malik [33], who investigated the effects of job satisfaction on role stressors and affective commitment among managers in private commercial banks in Pakistan, confirmed that the demands in the organisation are negatively associated with job satisfaction. Moreover, and crucially important, Khan, Ramzan, and Butt [4] found that employees from an Islamic bank in Pakistan who reported high occupational stress are less satisfied with their job, whereas those who scored low on occupational stress reported having a higher level of job satisfaction. In a study with similar findings, Fila et al. [34] reported that overall job satisfaction is negatively related to role overload of job demands but not significantly related to role conflict. Empirical evidence from these studies indicates that job demands can negatively influence job satisfaction. Thus, it can be deduced that job demands compromise work satisfaction; hence, we propose that job demands will be negatively correlated with job satisfaction (H3).

Psychosocial safety climate has been reported to provide sufficient resources to cope with job demands [30], [35], [36]. A high level of psychosocial safety climate may prevent the adverse effects of job demands by creating a supportive and safe work environment [9]. In organisations that practice good elements of psychosocial safety climate, the employers meet their duty to protect the workers from psychological injury, and the managers are aware of and concerned about the quality of working conditions designed for the workers [35]. In a good psychosocial safety climate too, workers would feel protected from job resources loss [37], while at the same time, they learn that positive safety behaviours are rewarded and supported in their organisation [35]. This, in turn, helps the workers to redefine potential harmful situations and bolster their perception to cope with the job demands. In short, the psychosocial safety climate could prevent a specific work situation from being highly stressful.

Nevertheless, unmanageable job demands can influence the positive effects of psychosocial safety climate in organisations [7], [29], [35]. In their study that compared psychosocial safety climate, job demands, and psychological health among employees in Australia and Malaysia, Idris et al. [35] found that psychosocial safety climate is negatively related to work overload, emotional demands, and psychological demands. On the contrary, Rickard et al. [11] reported no significant relationship between psychosocial safety climate and job demands. Therefore, it can be concluded that the relationship between psychosocial safety climate and job demands is mixed, and these mixed results are most probably related to the different characteristics of the work environment in the different organisations. Besides, although it is established that psychosocial safety climate is positively correlated with job satisfaction and negatively associated with job demands [29], [35], [38], research has yet to investigate the potential mediating effects of job demands on psychosocial safety climate and job satisfaction. However, Rickard et al. [11] have highlighted this possibility, such that psychosocial safety climate could indirectly relate to job satisfaction through its negative relationship with job demands. In line with this premise, we propose that job demands mediate the relationship between psychosocial safety climate and job satisfaction (H4).

### 3.0 METHOD

A questionnaire with self-report measures of psychosocial safety climate, job demands, and job satisfaction was administered to employees from the Financial Management Board of Aceh, Indonesia ( $n = 387$ ), a government institution responsible for managing public finance in Aceh province. To ensure similar sample characteristics and decrease response bias [39], [40], these employees fulfilled two criteria: (i) registered as a permanent or contractual employee, and (ii) work in the financial or administration unit.

Using the employee directory as the sampling frame, a total of 450 questionnaires were distributed within the organisation, with a response rate of 86% ( $n = 387$ ). Out of this, 60.5% are males and 39.5% are females, with age ranges from 21 to 58 years old ( $M = 38.6$ ,  $SD = 8.4$ ). The majority of participants were permanent workers (71%), while 112 (29%) were contractual workers who have served the institution between one to 30 years (see Table 1). Based on Green's [41] rule of thumb of  $50 + 8 \times (\text{number of variables})$ , the minimum sample size requirement of regression analysis is 74. This rule-of-thumb is chosen because it considers the number of predictors and effect size in estimating the minimum sample size. The present study's sample size of 387 exceeded this requirement, indicating the adequacy of the sample size for further analyses.

**Table 1** Demographic characteristics of the participants

Variables	<i>n</i>	%
Employment status		
• Permanent	275	71.1
• Contract	112	28.9
Gender		
• Male	234	60.5
• Female	153	39.5
Age		
• 21-30 years old	76	19.6
• 31-40 years old	162	41.9
• 41-50 years old	107	27.6
• 51-60 years old	42	10.9
Education		
• Junior High School	2	0.5
• Senior High School	76	19.6
• Diploma or Equivalent	31	8.0
• Graduate	247	63.8

• Postgraduate	31	8.0
Working hours		
• 35 Hours/week	135	34.9
• 40 Hours/week	180	46.5
• 45 Hours/week	60	15.5
• 50 Hours/week	8	2.1
• 55 Hours/week	4	1
Tenure		
• 0-10 years	149	38.5
• 10-20 years	179	46.3
• 20-30 years	53	13.7
• 30-40 years	6	1.6

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The questionnaire used in this study was prepared using a dual-language format (i.e., Indonesia and English) so that participants who are not familiar with the English language would still be able to understand the items. It has four parts: (i) demographic characteristics of the participants; (ii) the Psychosocial Safety Climate (PSC-12) scale by Hall, Dollard and Coward [29] that measures psychosocial safety climate in terms of management support and commitment, management priority, organisational communication, and organisational participation and involvement; (iii) the Copenhagen Psychosocial Questionnaire (COPSOQ) by Kristensen and Borg [42] that measures job demands in terms of quantitative workload, task complexity, and emotional load; and (iv) the 20-items Minnesota Satisfaction Questionnaire (MSQ) by Weiss et al. [43] that measures participants' overall satisfaction about their job. Evidence for internal consistency is good, with all scales demonstrating Cronbach's alpha greater than the recommended level of .70 by Nunnally [44] (see Table 2).

The approval to conduct this study was obtained from the university research ethics committee and the authorities of the respective financial institution. The questionnaires were distributed to the participants through two enumerators. These enumerators were briefed on the nature of the study, the criteria of the sample, and the procedures that should be followed in distributing and collecting the questionnaires so that the same data collection protocol is adhered to. All participants completed a consent form before proceeding with the survey and returned their questionnaires in sealed envelopes.



Data were checked, cleaned, and analysed using IBM SPSS version 22.0 software. Because common method bias is one of the main threats to the validity and analysis in studies using self-report measures [45], we conducted Harman's single factor test to check for this potential bias, as recommended by Podsakoff et al. [46]. Results showed that the maximum variance explained by a single factor in the dataset is 24.55%, indicating that the variability of the data is not accounted for by a single factor. The inter-correlations among the variables in Table 2 show that all correlational values are lower than .90 [47], further confirming that the data were free from common method bias. Next, assumptions tests showed that the residuals are normally distributed. No variance inflation factor (VIF) values larger than 10, and no Tolerance values lower than 0.1 [48] are detected, indicating that multicollinearity is not an issue in this study. In addition, no multivariate outliers were identified (Mahalanobis distance,  $p < .001$ ), and all variables met the assumptions for homogeneity of variance, linearity, and independence of residuals.

Finally, Baron's and Kenny's [49] three-step procedures and Preacher's and Hayes's [50] bootstrapping technique were performed to examine the mediation effects. The former test represents the conventional statistical approach for testing the mediation effect, whereas the latter was conducted due to the critiques by researchers such as [51] and [52], who argued that Baron's and Kenny's [49] procedures have low statistical power to detect the indirect effect, which, in turn, could influence the detection of mediating effect in the relationship between variables.

## 4.0 RESULTS

Descriptive statistics and intercorrelations among the variables are presented in Table 2. The participants, on average, obtained a score of 47.52 ( $SD = 3.72$ ) for psychosocial safety climate, 27.80 ( $SD = 5.97$ ) for job demands, and 72.67 ( $SD = 8.50$ ) for job satisfaction. Pearson correlation analysis showed that psychosocial safety climate is significantly associated with job demands,  $r = -.117, p < .05$  and job satisfaction,  $r = .232, p < .01$ . Job demands were also found to be negatively correlated with job satisfaction,  $r = -.427, p < .01$ .

**Table 2** Descriptive statistics and intercorrelations among study variables

Variables	Mean	SD	<i>a</i>	1	2	3
1 Psychosocial safety climate	47.52	3.72	.74	-		
2 Job demands	27.80	5.97	.79	-.117*	-	
3 Job satisfaction	72.67	8.50	.87	.232**	-.427**	-

\*\**. Correlation is significant at the .01 level (2-tailed)*

\**. Correlation is significant at the .05 level (2-tailed)*

Baron's and Kenny's [49] three-step procedures were used to test whether (i) psychosocial safety climate predicts job satisfaction, (ii) psychosocial safety climate predicts job demands, (iii) and job demands significantly predict job satisfaction while controlling for psychosocial safety climate. Mediation is present if there is a reduction in the correlation between the predictors and the outcome after accounting for the relationship between the mediator and the outcome [49]. Step 1 demonstrated a significant direct effect ( $B = .530$ ,  $\beta = .232$ ,  $p < .001$ ) from psychosocial safety climate to job satisfaction. Step 2 showed a significant effect ( $B = -.187$ ,  $\beta = -.117$ ,  $p < .05$ ) from psychosocial safety climate to the mediating variable (job demands). Finally, step 3 tested the full model and demonstrated a significant effect ( $B = -.578$ ,  $\beta = -.406$ ,  $p = < .01$ ) from the mediator variable (job demands) to job satisfaction, as well as a reduced, though significant effect ( $B = .422$ ,  $\beta = .184$ ,  $p < .01$ ) from the predictor variable (psychosocial safety climate) to the criterion variable (job satisfaction). Therefore, these results support the mediation effect of job demands in the relationship between psychosocial safety climate and job satisfaction (see Table 3).

**Table 3** Mediation model using Baron and Kenny's (1986) three-step procedures

Variables			$R^2$	$R^2_{change}$	$B$	$SE B$	$\beta$	Confidence Intervals (CI)
Step 1	DV	Job satisfaction	.054	.054**				
	IV	Psychosocial safety climate			.530	.113	.232	[.307, .753]
Step 2	DV	Job demands	.014	.014*				
	IV	Psychosocial safety climate			-.187	.081	-.117	[-.347, -.028]
Step 3	DV	Job satisfaction	.216	.162**				
	IV	Psychosocial safety climate			.422	.104	.184	[.217, .626]
	MV	Job demands			-.578	.065	-.406	[-.706, -.451]

\*\* Denotes significant at the level of  $p < .01$

\* Denotes significant at the level of  $p < .05$

To verify the results, Preacher's and Hayes's [50] regression-based mediation analysis using the bootstrapping technique was carried out. This technique suggests that mediation occurs if the bootstrap's interval estimation that contains the subsidiary effect does not include the value of zero, and this can be established by following three steps: (i) calculate the total effect between predictor and outcome, (i.e., the total effect,  $c$ ), (ii) calculate the direct effect between predictor and outcome while controlling for the mediator (i.e., the direct effect,  $c'$ ), and (iii) examine the indirect effect of the predictor on the outcome (indirect effect,  $ab$ ). Mediation exists if the indirect effect ( $ab$ ) is statistically significant and no zero value is present between the upper and lower values of its confidence interval [50].

Using PROCESS plug-in software by Hayes [53], these three steps were conducted with psychosocial safety climate as the predictor ( $X$ ), job demands as the mediator ( $M$ ), and job satisfaction as the outcome ( $Y$ ) to estimate the total ( $c$ ), direct ( $c'$ ), and indirect effect ( $ab$ ). It was found that the total effect of psychosocial safety climate on job satisfaction ( $B = .530, p < .01$ ) and the direct effect of psychosocial safety climate on job satisfaction ( $B = .422, p < .01$ ) are both statistically significant. The analyses also revealed that the indirect effect on job satisfaction ( $ab = .108, Boot SE = .05$ ) was

significant based on 1,000 bootstrap samples for bias-corrected bootstrap 95% confidence intervals (CI = .025, .197, excluding zero). These results, therefore, are consistent with our hypothesis that psychosocial safety climate is related to job satisfaction through job demands. This mediation model is shown in Figure 1.

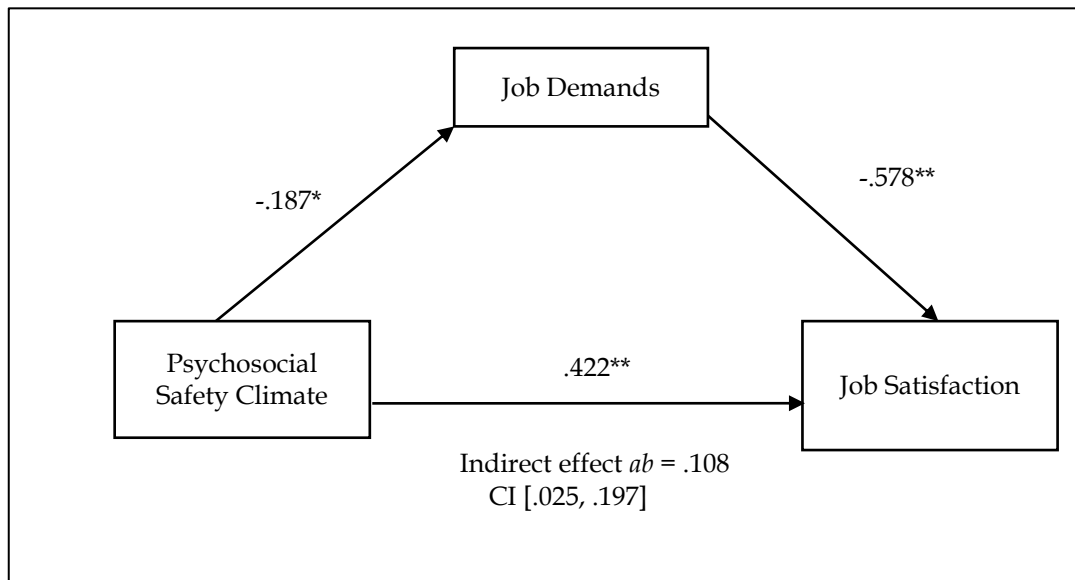


Fig. 1 Mediation model using Preacher’s and Hayes’s (2004) bootstrapping technique

## 5.0 DISCUSSION

This study demonstrates that psychosocial safety climate and job demands are significantly correlated with employee satisfaction. The results also support the argument that job satisfaction is affected by the existence of psychosocial safety climate in the organisation and the demands of the job. In particular, employees' satisfaction with their job is affected by concerns for their psychological health and safety at the workplace as well as by the quantitative demands, emotional demands, and mental demands of their job.

It is likely that employees in this study are more satisfied with their job because of a good psychosocial safety climate reflected in the management's commitment that prioritises psychological health and safety and prevention of work stress among employees. An effective communication system in which stressful work conditions are made known and necessary actions are taken to prevent the sources of the stress might also influence this perception of a good psychosocial safety climate [29]. In addition, increased job satisfaction may stem from employees' perception that their job has a

manageable workload, a low degree of emotionally stressful situations, and less mental effort in carrying out the job [4], [33].

Turning towards the mediation analyses, results from both [49]’s three-step procedures and Preacher’s and Hayes’s [50] bootstrapping technique demonstrate that psychosocial safety climate directly predicted job satisfaction and job demands mediated this relationship. This mediating effect can be explained by referring back to the Psychosocial Safety Climate (PSC) model by Zadow and Dollard [27] that asserts psychosocial safety climate as an antecedent of the work stress process and as an alleviator of job demands on psychological health and organisational outcomes [8]. As shown in the results of this study, although psychosocial safety climate directly predicted job satisfaction, the presence of job demands could change this relationship in such a way that psychosocial safety climate is indirectly and positively related to job satisfaction through its negative association with job demands. In other words, the psychosocial safety climate influences job demands, which, in turn, carries this effect on job satisfaction.

The mediating role of job demands can be further explained using arguments on the vital aspect of the management in this relationship. For example, Demerouti and Bakker [12] contend that management’s support and appreciation could aid employees in coping with their experience of physical and emotional demands. Dollard and McTernan [8] also argue that job demands will be manageable in high psychosocial safety climate organisations where the management is concerned with the balance of production goals and the psychological health of workers. This is because the management will ensure that employees have enough resources to do their job, and policies, practices, and procedures that create proper job design for their employees are implemented and practised [8]. Moreover, positive communication between management and employees could improve performance and help prevent work problems. All these factors, in turn, affect organisational outcomes, including job satisfaction.

It is also possible to explain this mediating effect by understanding the roles psychosocial safety climate and job demands play in the whole system capacity. Rickard et al. [11] reported that enhancement in system capacity increases the level of supervisor and co-worker support and may offer benefits to the organisations, such as educational opportunities, staff relief, psychological distress

mitigation, and job demands reduction. Besides, the presence of a positive psychosocial safety climate showed management's consideration for its employees where both parties put their effort together to address stressful job characteristics and unhealthy working environments [11]. These efforts could reduce or eliminate employee stress and positively influence job satisfaction.

This study demonstrated the utility of Zadow's and Dollard's [27] model as a framework for specifying the relationship between job resources, job demands, and job satisfaction. Hence, while explaining the influence of psychosocial safety climate on job satisfaction through job demands, it is necessary to consider the process of variables in the recovery or motivational path as outlined in this model. This path could provide a further understanding of the mediating mechanism in the relationship between psychosocial safety climate, job demands, and job satisfaction.

From both methodological and practical points of view, this study, which was conducted among employees in the Financial Management Board of Aceh, confirmed that the resources provided by the management influence workers' perception in dealing with their job demands and improve their satisfaction, even in a community or cultural group who has never experience this specific organisational climate before. These results, therefore, echoed the findings of [9] and [35], highlighting the role of psychosocial safety climate and job demands in different cultural workplace settings. This is especially interesting because most studies on psychosocial safety climate were conducted in Australia, e.g., [7]; Malaysia, e.g., [10], [38]; and South Africa, e.g., [54]. Given the lack of psychosocial safety climate research in the Asian context and the different characteristics of the work setting, this study provides some evidence for the role of job demands in explaining job satisfaction, particularly in the Indonesian financial service institutions.

More important are the findings that indicate the prevailing nature of psychosocial safety climate and specific characteristics of job demands as significant predictors of job satisfaction. Therefore, organisations need to consider the specific characteristics of job demands in conducting interventions to improve the work environment. Another option is through the enhancement of the psychosocial safety climate that includes a robust stress management and health promotion programme. Implementing such a programme requires training all managers, supervisors, and employees in stress and health management at the organisation [7], [11]. On the one hand, this

training could help the management understand the work stress process and its implication for the work outcomes, particularly job satisfaction. With this greater understanding, it is hoped that the management will commit and take actions to promote a good and safe psychosocial environment in the workplace [38]. On the other hand, trainings in stress and health management can help educate employees about stress and job demands and how best to manage them at their individual levels. In turn, this could enhance satisfaction at work and, hopefully, improve job performance among employees. In short, a robust stress and health management programme that emphasises managers' involvement should be considered so that employee satisfaction with their job can be improved and the programme itself can be sustained and expanded in the future. Additionally, strategising to improve the psychosocial safety climate in organisations can improve the working experience among employees in financial service institutions and help them cope better with the demanding and stressful nature of their job.

Although the present study offers empirical support for the role of job demands in the relationship between psychosocial safety climate and job satisfaction, it is by no means without limitations. First, it used a cross-sectional, correlational design in which the variables were measured at a single time. Therefore, there is a possibility that participants' perceptions were inaccurate since psychosocial safety climate is not introduced or implemented appropriately in the organisation. This issue may affect the perceptions, which, in turn, could influence the validity of the research instruments. For that reason, it is recommended to investigate psychosocial safety climate using an intervention-based experimental design and examine its effects on job demands and satisfaction before and after the intervention. This design would provide more comprehensive information and explanation concerning the relationship between psychosocial safety climates with the other two variables.

Second, although Harman's single factor test and inter-correlations suggest that common method bias is not a problem in this study, future research should consider a multi-source data collection method, such as incorporating self-reports with peer reports, observer-reports, or objective measures of workload and performance. In this way, common method bias could be further mitigated. Moreover, because this study was conducted in one public financial institution only, the

generalisability of the results may be limited and, thus, should be considered only within the research context. Consequently, it is crucial to replicate this study using diverse samples, including other types of financial institutions such as international organisations or private financial institutions. Studies among employees working in these institutions might reveal interesting findings since such organisations might adopt different psychosocial safety climate practices or have specific or unique job demands and resources compared with public governmental institutions.

## 6.0 CONCLUSION

In conclusion, this study contributes to the existing literature by demonstrating strong empirical support that although psychosocial safety climate is correlated with job satisfaction, this relationship is mediated through job demands. The main goal of this study is that the findings would be beneficial in providing a better understanding of the relationship between psychosocial safety climate, job demands, and job satisfaction in different contexts and different job characteristics. Therefore, it is hoped that this study offers further insights and opportunities to develop this area within financial service institutions, specifically in the Asian context.

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