Group 2

THE RELATIONSHIP BETWEEN ADEQUATE AND FAIR COMPENSATION, WORKING
ENVIRONMENT AND QUALITY OF WORK LIFE OF EMPLOYEE IN BANKING INDUSTRY

THE RELATIONSHIP BETWEEN ADEQUATE AND FAIR COMPENSATION, WORKING ENVIRONMENT AND QUALITY OF WORK LIFE OF EMPLOYEE IN BANKING INDUSTRY IN MALAYSIA

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(2) No portion of this FYP has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.

(3) Equal contribution has been made by each group member in completing the FYP.

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LIST OF ABBREVIATIONS

FC   Adequate and fair compensation

QWL   Quality of work life

SD   Standard deviation

SPSS   Statistical Package for the Social Sciences

WE   Working environment

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CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

In chapter one, research has been divided into seven sections, which are background, problem, objectives, questions, hypothesis, significance of research and layout of the chapter.

1.1 Research Background

Quality of work life (QWL) could be classified as set of approaches, technologies, or methods to establish and improve work environment in an organization resulting in more productive and satisfied employees (Kanchana & Chevalier 2019). According to Patel (2019), QWL also refers to the favorableness or unfavorableness of work environment for employee work in organization. After that, QWL also being recognised like a dynamic, multi-dimensional construct encompassing a variety of criteria connected to employment quality (Rekhi & Sharma, 2018). Furthermore, the concept of QWL can be simply defined as a concept that concerned on job satisfaction of employee, especially in connection to monetary components of the employment such as pay and benefits. In addition, a complex form of QWL concept was, QWL is related to employee's subjective well-being concerning issues like job security, occupational health and safety and growth opportunities (Rekhi & Sharma, 2018). Then, QWL was

the major factor which influences the performance and satisfaction level of employees in organizations. As QWL was a multi-dimensional construct which involve a slew of interconnected elements, like adequate and fair compensation and working environment which allows employees to develop and use their capacities. Thus, a good QWL is very important as it can enhance satisfaction level and performance of employees, and an organization with high QWL will attract and retain workers who are skilled and talented.

From a survey result which involved 497 Malaysians as respondents, more than 80% of them feel that they are having good quality of life no matter from physical, psychological, social, and environmental dimension ("Quality of Work Life in Malaysia", 2019). This shows overall that Malaysians experienced a good quality of work life during their job. However, a survey called Malaysia's Healthiest Workplace conducted by AIA Vitality showed a result that 51% of the labor in Malaysia experienced at least one dimension of work-related stress, and employees in Malaysia were stressed and sleep deprived. Other than that, employers did not consider their employees' physical and mental well-being which resulted in losing employees, as those employees experienced a bad QWL (Murad, 2021).

Nowadays, banking industry are extremely important to the country, as banking industry playing a crucial role in maintaining and enhancing the country's economy. Then, more than 70% of the total assets of the financial system and majority of financial flows in Malaysia are controlled by the banking sector (Sufian, Kamarudin & Nassir, 2016). As a result, a well-run and profitable banking industry will form a sound financial system that supports economic growth. Furthermore, according to Levine (as cited in Sufian et al., 2016), the financial intermediation efficiency has an impact on a country's economic development, and bank bankruptcies can lead to systemic crises with severe consequences for the country's economy. Nevertheless, the performance of the banking industry depends on employees, as the success of an organization depends

on its employees, and their work attitude, job involvement and dedication (Kanchana & Chevalier, 2019). However, the job performance of employees was affected by QWL.

Lastly, employees in the banking industry always experience huge workloads, while the high quality of QWL can motivate them to perform effectively (Narayanan, Mathew & Abraham, 2018). This study researches the relationship between adequate and fair compensation, working environment and QWL of employees in the banking industry. It is important to examine how the adequate and fair compensation and working environment of employees in the banking industry will affect their QWL, as there is a positive significant relationship between employees' QWL and job performance.

1.2 Research Problem

Recently, the turnover rate of banking employees in Malaysia keeps increasing from time to time as they have long working hours and high workload in completing their daily tasks, result in a low QWL and this commonly occurred among commercial banks in Malaysia (Ashfaq, Ismail & Irum, 2020). After that, the enhancement in QWL of the banking industry employees can increase their level of output and encourage a higher quality of job performance (Narayanan et al., 2018). Thus, it is important to study factors which have a significant relationship with employees' QWL, in order to enhance the job performance, job satisfaction, and reduce turnover rate of employees. Many factors such as adequate and fair compensation, workplace condition, direct opportunity to develop self ability, growth opportunities and security, workplace social integration , workplace constitutionalism, place for work and total life, and cultural

importance of work life are being tested before in many past studies to examine their effect on QWL of employees.

Furthermore, the outbreak of Covid-19 pandemic has impacted the work mode of the employee in the banking industry. For example, during the implementation of Covid-19 restrictions, United Oversea Bank (UOB) Malaysia allowed their employees to work remotely for 2 days per week. Then, the changes of the working mode definitely will affect employees' work life balance and work life quality, because employees may not get used to the changes or may feel fear of the unknown for a sudden change. Next, after the implementation of the new working mode, UOB Malaysia collected feedback from employees which showed 85% of the employees could still perform effectively, but 15% of employees stated they experienced stress-inducing challenges (Tan, 2021). While the type of stresses included limited personal workspace at home, hard to achieve balance between family and professional commitments, long working hours due to "always on" thought, and online collaboration and teamwork can be tough to cultivate. Thus, this situation reflects the changes in the working environment will affect the stress level of employees and consequently lead to an impact toward their quality of work life. So, it is important to examine the relationship of the working environment and QWL of employees to better define the effect of the working environment toward QWL.

Other than that, compensation could also be a serious factor which affects the QWL of employees. As of 2019 there were 46% of Malaysian employees feel dissatisfied with their compensation, the highest percentage in Asia (Sunbiz, 2020). Then, there are also reviews from Bank Simpanan Nasional Malaysia employees that reflect their dissatisfaction with their salary and compensation during the past few years (Jobstreet, 2021: Indeed, 2021). When there was dissatisfaction from employees with their compensation, it could result in a low job satisfaction, as the employees feel they were not being provided adequate and fair compensation from the employer based on

their contribution to the company. If the situation is not enhanced, high job
dissatisfaction will bring a low quality of work life and increase the employee turnover
intention. Thus, it is important to identify the relationship between compensation and
its effect on QWL, to enhance the employees' job dissatisfaction and improve their
QWL.

1.3 Research Objectives

1.3.1 General Objective

To study the elements that affecting the quality of work life of employee in
banking industry in Malaysia.

1.3.2 Specific Objectives

RO1: To examine the relationship between **adequate and fair compensation**
and quality of work life of employees in the banking industry in Malaysia.

RO2: To examine the relationship between **working environment** and quality
of work life of employees in the banking industry in Malaysia.

1.4 Research Questions

RQ1: Does adequate and fair compensation have positive relationship with employees' quality of work life in banking industry in Malaysia?

RQ2: Does working environment have positive relationship with employees' quality of work life in banking industry in Malaysia?

1.5 Hypotheses of the Research

H1: There is significant relationship between adequate and fair compensation and the quality of work life (QWL) of employee in banking industry in Malaysia.

H2: There is significant relationship between working environment and the quality of work life (QWL) of employee in banking industry in Malaysia.

1.6 Research Significance

This research is to study the correlation between adequate and fair compensation and working environment and QWL of banking employees in Malaysia. This study is important, as QWL was the major factor that create a positive work environment. If an organization did not maintain a proper QWL, it will lead many negative impacts such as low performance, job dissatisfaction, high turnover intention, increase in absenteeism and loss in motivation to work. Then, banking industry in Malaysia control more than 70% of the total asset of financial system and majority financial flow in Malaysia financial market. In addition, banking industry also one of the contributors to service sector and the industry that was irreplaceable in developing economy of countries. After that, the accomplishments of organization depends on its employee

performance, if employee perceived a good QWL, they would have better productivity and contribute to make organization in success. Thus, this study is important for enhance QWL of banking employees for better productivity, which will lead to an improvement in economic development of the country.

Furthermore, this study assists top management and manager level of banking industry to have clearer view on the relationship among adequate and fair compensation, working environment and QWL of employee. They can make adjustments of their compensation strategies and working environment based on their level of significance with QWL of employees to achieve better productivity outcomes. For example, managers can collect feedback from employees about their satisfaction on compensation provided by organizations and make improvement on compensation policies to motivate employees for better performance. Other than that, top managements of the banks can plan to launch some training programs to provide staff development chances for employees, which may increase employee satisfaction and loyalty.

1.7 Chapter Layout

This study was separated into five sections, Chapter 1 (Research Overview), Chapter 2 (Literature Review), Chapter 3 (Research Methodology), Chapter 4 (Research Results) and Chapter 5 (Discussion and Conclusion). In first chapter, it highlights the overview of the study, while chapter two carry out relevant research on factors that affecting QWL of employees in banking industry in Malaysia followed by chapter three demonstrates how the study was carried out. In chapter four, it shows the result and analyses of the result of research questions and hypotheses. Lastly, chapter five present

the summary on analysis of statistic, discussion on key findings, study's implications, recommendations, and study's limitation.

1.8 Conclusion

Chapter 1 highlights factors that affecting the QWL of employee in banking industry in Malaysia. For the next chapter (literature review), the review of past studies to comprehend the factors affecting the QWL of employee in banking industry in Malaysia will be conducted.

CHAPTER 2: Literature Review

2.0 Introduction

This chapter highlighted the literature reviews from past studies which related with the research issues discussed in Chapter 1. The literature reviews include a review of relevant theoretical models, dependent variable and two independent variables then continues with the proposed conceptual framework and the hypotheses development. Lastly, a chapter summary is provided.

2.1 Theoretical Perspective

2.1.1 Need Satisfaction Model (Maslow's Need Hierarchy Theory)

Human satisfaction studies are linked to the development of QWL. According to Seashore, cited by Martel and Dupuis (2006), job satisfaction is inseparable from QWL in research and theory, and it must be regarded as the cause of QWL rather than the result.

The need satisfaction approach to QWL is based on Need-Satisfaction models established by Maslow (1954). The fundamental principle of this approach is that individuals have basic needs that they attempt to satisfy through work (Sirgy, Efraty, Siegel, & Lee, 2001). When the jobs meet basic needs,

employees are satisfied with their jobs. Sirgy et al. (2001) pointed out that, based on Maslow's Need-Hierarchy theory (1970), QWL is defined as employee satisfaction with seven levels of human developmental needs. This theory is depicted as a pyramid, with the needs grouped in a hierarchical sequence.

Seven levels of needs satisfaction for QWL measurement are identified: needs of health and safety (e.g., protection against illness and injury on the job and off the job, health improvement), needs of economic and family (e.g., pay, employment stability, other familial responsibilities), social needs (e.g., collegiality in the workplace, leisure time away from work), esteem needs (e.g., acknowledgement or appreciation for work made both inside and beyond the organization), actualization needs (e.g., potential achievement within the company and as a professional), needs of knowledge (e.g., learning to improve work abilities and professional skills), and aesthetics needs (e.g., creativity in the workplace, personal inventiveness, and general aesthetics). These seven dimensions may be divided into two categories which are needs of lower-order (e.g., the needs of health and safety, economic and family) and needs of higher-order (e.g., the needs of social, esteem, actualization, knowledge, and aesthetics).

In terms of the hierarchy's structure, Maslow (1987) argued that the order " is "not nearly as rigorous" as he may have implied in his previous explanation of which lower-level requirements must be satisfied before progressing to the upper level. Maslow pointed out that the order of needs may vary flexibly according to the external environment or individual variances. For example, he noted that for some individuals, the need for self-esteem is more important than the desire for love. Maslow (1987) also emphasized that the majority of action is motivated by many factors and that "any behavior is often

motivated by several or all of the fundamental requirements simultaneously rather than by just one of the fundamental requirements."

2.2 Review of the Literature

2.2.1 Quality of Work Life

The best way to conceptualize the QWL aspects is challenging as QWL is a multidimensional construct. Rahman, Abdul, Ali, Uddin & Rahman (2017) agreed that quality of work life (QWL) is concept that focuses on satisfaction in the organizational life of employees. Then, other studies stated that the extent to which individuals of a work organization may meet their significant personal needs through their experiences in the organization is referred to as QWL (Kanchana, 2019; Mazlan et al., 2018; Gupta, 2017). Besides, the term QWL also refers to meeting the needs and expectations of employees through physical and mental well-being (Thangavelu & Kanagasabapathi, 2019; Somasekharan & Velmurugan, 2018). These reviews showed that QWL is a dynamic and multidimensional construct.

Walton (as cited in Rahman et al., 2017) has defined eight dimensions that comprise the QWL framework which are adequate income and fair remuneration, working environments that safe and healthy, direct possibility for the use and development of human capacities, possibility of constant growth and security, constitutionalism in the workplace, social integration in the workplace, social significance of work life, and work and total life space. These

dimensions can be used to measure the QWL (Swamy, Nanjundeswaraswamy & Rashmi, 2015; Fernandes, Martins, Caixeta, Filho, Braga & Antonialli, 2017) which include question about the satisfaction level of job, balance between work and home life, balance between stated objectives and resources, commitment towards company, and availability to handle personal matters during the work. According to Dhingra and Dhingra (2020), incentives, allowance, bonuses, health and well-being and safety of workplace of employees were significant elements which influence QWL. Then, the result of research study by Dhingra and Dhingra (2020) shows that employee compensation produces the greatest outcomes in terms of employee motivation and their QWL. Moreover, QWL played a key role in enhancing factors such as job satisfaction, job efficiency, job effectiveness, and job performance. As there are studies that show a strong positive link between job satisfaction, performance of employees, and QWL (Muthukumaran, 2018; Narayanan et al., 2018).

In this study, quality is defined as essentially relational, which is a continual process of establishing and maintaining relationships through analyzing, anticipating, and meeting stated and inferred needs. Thus, QWL is operationally defined as quality of relationship between the employees, adequate and fair compensation and working environment.

2.2.2 Adequate and Fair Compensation

According to Dhingra & Dhingra (2020), the phrase "adequate" relates to the concept of "enough" which is relative rather than absolute while the phrase "fair" refers to the consistency of compensation for similar types of work performed under similar conditions. Compensation refers to any form of

payment that employees get in exchange for their services (Rakatama & Chaerudin, 2021; Nanjundeswaraswamy, Swamy & Nagesh, 2019). Mondy (as cited in Rasmi, Muis & Pono, 2020) also stated that compensation is the sum of all benefits obtained by employees instead of the services offered. The objective of remuneration is to recruit, retain, and motivate workers.

Then, according to the studies by Dessler (as cited in Silaban & Syah, 2018); Whitney; Bhatia; Murphy & Williams (as cited in Rubel & Daisy, 2015), the dimensions of compensation are defined as direct compensation, and indirect compensation where direct compensation or rewards are including wages, incomes, incentives, commissions, and bonuses, whereas indirect compensation or benefits are including insurance, and facilities for vacation, leave and medical. According to Rahman & Singh (2019), compensation administration is the act of planning, arranging, and regulating the direct and indirect payments that workers get in exchange for their provided work or services to the company. According to Rahman & Singh (2019), indirect compensation of benefits is non-wage compensation given to employees and there are five categories grouped by the National Compensation Survey. The five categories are paid leave; pay such as premium pay for overtime, extra work on weekends or holidays, non-production incentives and shift differential; retirement like defined benefit and contribution programmes; insurance like insurance for life or short- and long-term disability; and legally required benefits like labor's compensation, social security, and federal and state unemployment insurance taxes (Rahman & Singh, 2019).

In addition, there was a significant correlation between compensation satisfaction and employees QWL, as well as between the compensation satisfaction and turnover intention of employees (Ahmat, Arendt & Russell, 2019). Moreover, the study conducted by Rasmi et al. (2020) has revealed a significant relationship between compensation, job satisfaction and

performance of teacher. Job satisfaction and performance of employee have an interrelationship with QWL. Compensation has a substantial positive impact on QWL and performance of employee, and QWL has a substantial impact on employee performance (Arristra et al., 2019).

Thus, in this study, adequate and fair compensation is operationally defined as a motivator where employees with best performance are rewarded so that creating a competitive environment among employees to work hard and accomplish both organizational and individual goals. Besides, employees are driven to work by economic reasons, and employee satisfaction is affected by some extent by the compensation given. It should guarantee that employees have fair pay, which should be determined by the amount of labor done, individual abilities, responsibilities assumed, performance and achievements, so that they can maintain a decent quality of life.

2.2.3 Working Environment

Robbins and Judege (as cited in Rasmi et al., 2020) pointed out that the working environment is a system or external coercion that has the ability to affect organizational performance which is also the social, psychological, and physical life of a firm that impacts employees in completing its duties.

Then, there are three dimensions of working environment that are being used to examine, which are workload in the workplace, organizational culture, and staff development. As according to the studies by Awan & Tahir (2015), Johri & Vashistha (2015), and Wiskow et al. (2010), these studies results shows

that these three dimensions of working environment have a significant impact to the employee performance that significantly affected by employee QWL, and the studies by Raziq & Maulabakhsh (2015), Wiskow et al. (2010) and Zabrodska et al. (2014) also shows that organizational culture and staff development significantly affect the job satisfaction and quality of life of employee which have significant correlation with employee QWL. Workload refers to the amount of labour produced by employees or the severity of their job tasks (Awan & Tahir, 2015; Johri & Vashistha, 2015). Next, organizational culture is described as employee views of organizational practices and processes that are shared by all employees, such as are fostering trust as key component of workplace performance and good leadership (Wiskow et al., 2010; Zabrodska et al., 2014; Johri & Vashistha, 2015). After that, staff development is described as the training that enhance behavior of employee through learning programs which will improve employee's knowledge, skills, abilities, and competencies when conducting their tasks (Awan & Tahir, 2015), or providing opportunities to workers in attending courses and programs (Wiskow et al., 2010).

According to Nanjundeswaraswamy et al., (2019), there are many studies that have shown that a positive working environment improves employee performance and QWL. Working environment and job satisfaction have a positive link, where the greater the quality of working environment, the greater the job satisfaction (Falahat et al., 2019; Rasmi et al., 2020; Rekhi & Sharma 2018). Victor (as cited in Narayanan et al., 2018) concludes that if workers are pleased with the quality of their working environment, it leads to more job participation and, as a result, greater loyalty to the organization. A study about QWL of bank employees in Chennai city conducted by Kanchana (2019), another study about QWL of employees in Bangladesh conducted by Islam (2012), and a study about QWL in public and private sector banks in

Lucknow conducted by Gupta (2017) shown that working environment is a crucial factors of QWL.

Therefore, in this study, the working environment is operationally defined as a place where one works, and it is a social and professional setting in which employees are expected to engage with a variety of individuals and work with coordination in some way. Besides, employees are energetic and confident working in a positive, safe, and healthy environment ensures excellent health, service continuity, and a reduction in negative labor-management relations. It entails establishing safe physical and mental working conditions as well as establishing acceptable working hours to maintain a desirable quality of life.

2.3 Proposed Conceptual Framework
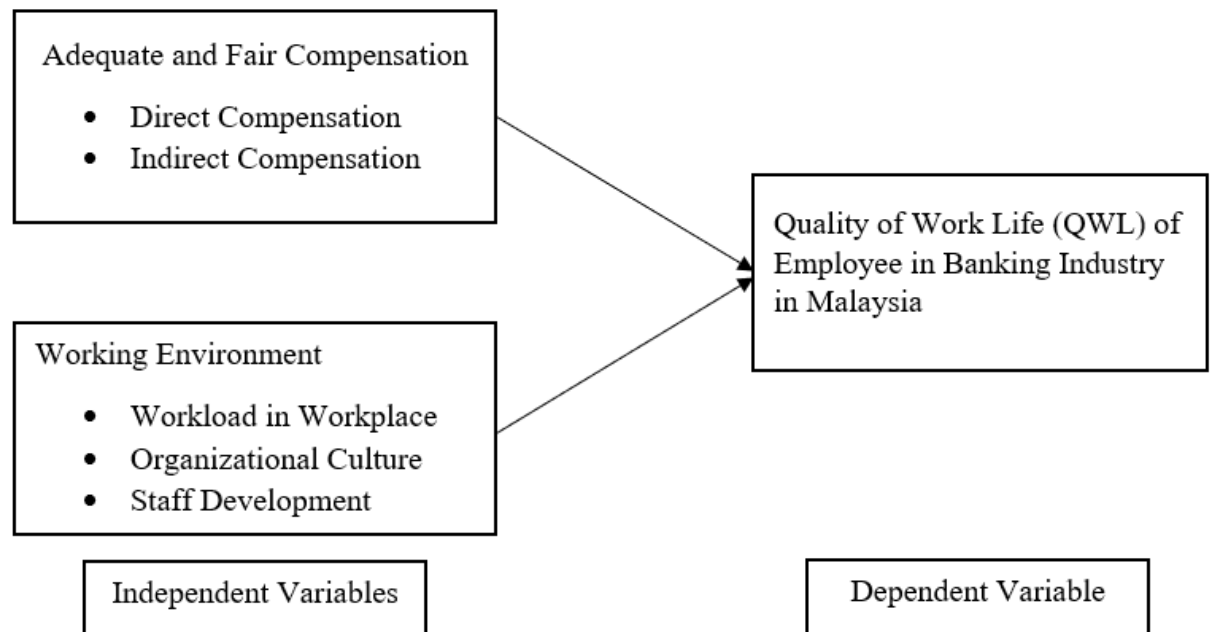
Figure 2.3. Conceptual Framework

The figure 2.3 above shows relationships between two independent and dependent variables. In this framework, there are two independent variables (adequate and fair compensation and working environment) affecting the dependent variable (quality of work life of employee in banking industry in Malaysia). Based on the literature review, there are two dimensions for adequate and fair compensation, which are the direct compensation or reward and the indirect compensation or benefits. Then, there are three dimensions for working environment which are the workload in workplace, the organizational culture, and the staff development. These two independent and dependent variables, which is the quality of work life (QWL) of employee in banking industry in Malaysia have a significant relationship.

2.4 Hypotheses Development

This research study will examine the relationship between adequate and fair compensation and working environment with the QWL. Hypotheses are developed to analyze the relationship between variables.

2.4.1 Relationship between adequate and fair compensation with quality work life (QWL)

Based on a review of the existing concerns, employees in Malaysia's banking industry are dissatisfied with their salary. They believe they are not

compensated enough for their contributions to the work. Appropriate and equitable compensation is thought to be critical for workers, since it increases job satisfaction and motivation, hence improving QWL. High level QWL then leads to an increase in employees' job productivity and performance, as well as a reduction in employees' turnover rate. This is supported by the findings from Arristra, Setyanti, & Handriyono (2019) which proves that employee performance is influenced positively by compensation. Few authors (Gupta, 2017; Kanchana & Chevalier, 2019; Rahman, Ali & Islam, 2014; Sandhu & Prabhakar, 2012) explored the concept of adequate and fair compensation and confirmed its importance for the QWL of bank employees. Employees can maintain a socially desirable QWL by receiving fair and adequate compensation that address both psychological and higher order needs (Rai, 2015; Robbins, 2009). QWL of employees decreased when they were not being paid properly and adequately.

According to the discussion above, it is believed that if employees in the banking business are compensated fairly and enough for the scope of their jobs, they would be pleased and have a high QWL. Workers who have adequate and fair compensation will have better QWL than those who have not. Thus, it is proposed as:

H1: There is significant relationship between adequate and fair compensation and the quality work life (QWL) of employees in the banking industry in Malaysia.

2.4.2 Relationship between working environment with quality work life (QWL)

Long working hours and heavy workloads have always been the reasons for the high turnover rate in the Malaysian banking industry. Particularly in the aftermath of the Covid-19 epidemic, uncertainty and sudden changes in work patterns have led to a difficult working environment. Past literature has repeatedly cited work environment as the most important element influencing QWL (Waghmare & Dhole, 2017). It has been proven that when the working environment is of better quality, employees experience higher job satisfaction (Rekhi & Sharma 2018), which leads to increased job involvement and higher loyalty to the organization (Narayanan et al., 2018). Three components, including workplace workload, organizational culture, and staff development, all contribute to the development of a working environment that has a significant effect on employees' well-being and performance (Awan & Tahir, 2015; Johri & Vashistha, 2015; Wiskow et al., 2010). Few authors also explored the concept of working environment and revealed that it significantly affects QWL of employees (Islam, 2012; Leitao, Pereira, & Gonçalves, 2021; Nanjundeswaraswamy & Swamy, 2013) under banking industry (Gupta, 2017; Sandhu & Prabhakar, 2012). A work environment that can meet an employee's personal needs will result in an outstanding QWL.

According to the discussion above, it is believed that if bank employees in Malaysia are working under a healthy work environment, then their quality work life will improve. The working environment of bank employees in Malaysia has a positive effect on their QWL. Thus, it is proposed as:

H2: There is significant relationship between the working environment and the quality work life (QWL) of employees in the banking industry in Malaysia.

2.5 Conclusion

Overall, the reviews of previous studies, reviews of theory literature, conceptual framework of the research and development on hypotheses have been conducted. This chapter discussed two independent variables which are adequate and fair compensation and working environment and the dependent variable which is quality work life (QWL) in the literature review. As refer to the previous research, the two variables are defined as important factors to determining QWL.

Chapter 3: Research Methodology

3.0 Introduction

Chapter three highlighted on methodology research which consists of seven sections. Design of the study, methods of data collection, sampling design of the research, research instrument, constructs measurement, processing and analysis of data were involved in this chapter. Lastly, a conclusion is given to summaries this chapter.

3.1 Research design

Quantitative research has been adopted in the study. Then, descriptive research focuses on describing the subject of research or studying the characteristics of a population or phenomenon. A variety of research methods can be used to investigate the variables of the research. Thus, descriptive research was applied in this research as researchers focus on determining whether the adequate and fair compensation and working environment affect the quality of work life among bank employees in Malaysia.

3.2 Data collection methods

The most important step in data collection is to gather relevant information to measure and analyze insights. Reliable data can lead to valid and effective research results. Primary and secondary data were used in this study.

3.2.1 Primary data

The survey questionnaire is main instrument to get first-hand information from respondents since it allows to gather a large volume of data. A self-administered questionnaire which consists of 33 items has been distributed to employees in the banking industry in Malaysia for primary data collection.

3.2.2 Secondary data

Secondary data like journal articles, books and school websites can be used to obtain data and achieve the objectives of the research. Moreover, the secondary data can serve as the reference or basis of this study.

3.3 Sampling design

Sampling is a form of statistics, mainly to understand the population, and therefore accurately observe the data. Sampling is effective and convenient for researchers in

collecting samples as it saves time and money (Wills, Roecker & Avello, 2020). In sampling design, it consists of five parts which will show in the following parts.

3.3.1 Target population

It consists of employees who are working in banking industry in Selangor with job positions ranging from manager, assistant manager, front desk executive and clerk. Since the banking industry was significant in promoting country's economic development, the performance of banking sectors depends on employees, as the success of an organization depends on its employees (Kanchana, 2019). Therefore, the understanding of factors affecting the QWL of employees among banking industry can better improve the performance of the banking industry in Malaysia.

3.3.2 Sampling frame and sampling location

The sampling frame consists of a list of all the constituents of the population from which the sample is collected (Glen, 2014). In this study, only workers in the banking industry in Malaysia have the chance to be chosen to be involved in the research. For the sampling location, it refers to the selected location to conduct the study. According to Sufian et al. (2016), over 70% of financial flows in Malaysia are controlled by banking sectors. Due to the banking industry being important to the development of Malaysia, researchers set Malaysia especially in Selangor as the sampling location. As Selangor was

considered as the most developed state in Malaysia (Hirschmann, 2020). Selangor consists of a huge population with 6.56 million residents ("Selangor-Department of Statistics Malaysia Official Portal", 2021) as well as the largest number of banks and branches compared to other states (The Association of Banks in Malaysia, 2017).

3.3.3 Sampling elements

Sampling element is a kind of sampling method in which each unit such as an individual, organization, company and so on, has an equal opportunity to be included in the research sample. In this research, the respondents are from different demographic profiles, but they are all currently working in Malaysia banking industry. There is a relationship between an individual's position level and job satisfaction (Okpara, 2004). According to Reilly et al., 1993, as cited in Okpara, 2004, managerial employees have sufficient opportunities to develop and grow their ability in the organization as they are empowered to make decisions. Higher-level employees are expected to have more positive responses, so managerial employees are more satisfied with their jobs compared to non-managerial employees. In addition, according to Sadique, 2003, as cited in Tabassum, Rahman & Jahan, 2011, an organization's democratic management practice has high QWL because all managers, employees, workers share organizational responsibilities. Therefore, researchers had chosen the designation of employees in different position levels ranging from manager, assistant manager, front desk executive and clerk (Rai, 2015) to be involved in this research.

3.3.4 Sampling technique

Non-probability sampling technique was used in this research because the element in the population is unknown, and it is unable to identify the actual numbers of employees. Among the sampling techniques, convenience sampling technique being applied for analysis through online survey form distribution via email because of the high accessibility in collecting data. In addition, employees in the banking industry are busy and not all banks allow their employees to participate in the survey. Therefore, convenience sampling can prevent respondents from interrupting their work and easier to access for respondents.

3.3.5 Sampling size

Sample size determines accuracy of data and success of research. If the sample is too small, the collected data will be biased; if the sample is too large, the study will become more complex and time consuming. Researchers were targeted at the commercial banks, as there have the largest number of commercial banks which are 27, while there are only 11 investment banks and 18 Islamic banks in Malaysia (Relbanks, 2017). Therefore, commercial bank-Maybank was targeted by researchers as it has the largest number of banks and branches and also the largest number of employees in Malaysia. Then, this research was applied to G Power to determine the sample size. The sample size generated by G Power is 107 which the result will be shown in Table 3.1. Alternatively, number of samples collected should be higher than 107 to get a more accurate and significant result.

Table 3.1 Determination sample size by G Power

Input parameter	Amount
Effect size f^2	0.15
α err prob	0.05
Power (1-β err prob)	0.95
Number of predictors	2
Total sample size	107

3.4 Research instrument

3.4.1 Questionnaire design

Research instrument is an online survey questionnaire to collect data from the target population through Google Form. The main reason for using questionnaires is that it is easy to conduct, and it can easily reach a huge number of respondents to collect their information, especially during the Covid-19 pandemic. In addition, it is anonymous, so respondents can safely answer some sensitive topics. Questionnaires also provide quantitative data to researchers, which the data can be used to prove or reject hypotheses, and SPSS is easy to quantify results (Rahman, 2020). Researchers were reviewed and adopted from several past research and journal articles to develop the questionnaire which included 4 sections with 33 questions. Section A is a demographic profile that include general questions such as gender, age, occupation, and others. Meanwhile, the questions of section B to section D are based on the independent variable (adequate and fair compensation and working environment) and dependent variable (quality of work life). It requires respondents to answer each of the questions to seek the view of respondents on the factors affecting the QWL which are adequate and fair compensation and working environment. Then, the questions in section B, C, and D are set as 5-point Likert scale, where

the respondents must respond based on the level of agreement or disagreement on the statement of the questions. Table 3.2 shows the variable, factors, and the number of questions.

Table 3.2 Variable, factors, and number of questions

Variables	Dimensions	Factors	Number of items
Independent variable	Adequate and fair compensation	Direct compensation	7
		Indirect compensation	3
	Working environment	Workload	4
		Organizational culture	3
		Staff development	3
Dependent variable	Quality of work life	Quality of work life	6

3.4.2 Pilot test

It is necessary to carry out the pilot study because it can provide a foundation for research, which can test research instruments, alert researchers the issues that may negatively affect the research and determine potential problems or shortages of research. It helps researchers to plan and adjust in primary examination as well as determine the feasibility of our study (Hassan, Schattner & Mazza, 2006). According to Sekaran & Bougie (2016), a minimum of 30 or larger respondents are required in a pilot test. Pernegur, Courvoisier, Hudelson & Ageron (2015) also suggest and make the claim of at least 30 respondents so that it can achieve a reasonable detection capacity for a fairly prevalent problem. Therefore, researchers distributed 30 sets of questionnaires to bank

employees by using Google Form, which was distributed through email. Finally, the data is used for reliability tests by using SPSS.

3.5 Constructs measurement

3.5.1 Origin of constructs

It is composed of 4 sections, section A is respondent's demographic profile while other sections are the variables (FC, WE & QWL).

Table 3.3.1 Origins resources for demographic profile

	Questions	Resources
Demographic profile	1. Gender	Adopted from
	2. Age	-Swamy, D. R.,
	3. Ethnic group	Nanjundeswaraswamy, T. S.,
	4. Qualification of study	& Rashmi, S. (2015)
	5. How long have you been working in banking industry?	
	6. Job position	
	7. Monthly salary	

Table 3.3.2 Origins resources for variables

Independent Variable	Components	Number of questions	Question number in questionnaire	Resources
Adequate and Fair Compensation	Direct compensation	7	Q1 – Q7 in Section B	Adopted from -Timossi, Pedroso, Francisco, & Pilatti. (2008) -Fernandes, Martins, Caixeta, Filho, Braga, & Antonialli. (2017) -Gupta. (2017) -Swamy et al. (2015)
	Indirect compensation	3	Q8 - Q10 in Section B	
Working Environment	Workload	4	Q1 - Q4 in Section C	
	Organizational culture	3	Q5 - Q7 in Section C	
	Staff development	3	Q8 - Q10 in Section C	

Dependent Variable	Components	Number of questions	Question number in questionnaire	Resources
Quality of work life		6	Q1 – Q6 in Section D	Adopted from -Fernandes et al. (2017) -Swamy et al. (2015) -Alkuwaiti & Vijay. (2019)

3.5.2 Scale of measurement

The nominal scale, ordinal scale, interval scale, and ratio scale are the four types of measurement scales and each type of measurement scale provides researchers with a different type of information (Lee, 2016). Nominal scale, ordinal scale and interval scale have been applied in this research.

3.5.2.1 Nominal scale

In nominal scale, numbers are used to identify variables such as people, objects, or events (Lee, 2016). However, they do not have a numeric value and have no order as the number does not represent amount or quality. For example, the number of 1 is labeled as male while the number of 2 is labeled as female for a gender measurement.

3.5.2.2 Ordinal scale

In ordinal scale, numbers represent rank order, but it does not indicate the difference or value between the orders (Lee, 2016). For example, the rank orders of education level, number 1 is labeled as PhD and number 2 is labeled as master's degree.

3.5.2.3 Interval scale

Interval scale can compare difference or distance between variables. The difference between numbers in interval scale represents the distance between variables, for instance the difference between 1 and 2 is equal to the difference between 2 and 3. This questionnaire uses Likert scale to measure variables, which contain five ranges from 1 to 5, which number 1 label as strongly disagree, and number 5 label as strongly agree, to measure the level of agreement.

3.6 Data processing

Data processing processes the collected raw data and converts into usable data such as graphs, documents, and others. Data processing involves five stages which are data checking, editing, coding and transcribing.

3.6.1 Data checking

Data checking is a necessary stage for data processing. Researchers need to double-check the collected questionnaires to ensure that respondents complete the questionnaires correctly and completely according to the requirement, so that it can prevent omissions. If the questionnaire contains incorrect, vague, or missing answers, the results of the study might be affected.

3.6.2 Data editing

Data editing identifies incomplete as well as unreasonable data and make modification to ensure the reliability and validity of data. Any missing, incomplete and unreasonable data will be abandoned to ensure the validity of the data. Then, researchers can encode the data.

3.6.3 Data coding

Data coding translates data into a language that computers can understand. The tables below show the coding and label for Section A to D.

Table 3.4.1 Code and label for Section A

Question number	Label	Code
1.	Gender	1= Male 2= Female
2.	Age	1= 20 years old and below 2= 21-30 years old 3= 31-40 years old 4= 41 years old and above
3.	Ethnic group	1= Chinese 2= Malay 3= India 4= Others
4.	Qualification of study	1= SPM 2= Diploma 3= Bachelor degree 4= Master degree 5= PhD
5.	How long have you been working in banking industry?	1= Less than 10 years 2= More than 10 years – Less than 15 years 3= More than 15 years
6.	Job position	1= Manager 2= Assistant manager 3= Front desk executive 4= Clerk
7.	Monthly salary	1= RM2,000 and below 2= RM2,001 – RM5,000 3= RM5,001 – RM8,000 4= Above RM8,000

Table 3.4.2 Code and label for Section B (Adequate and fair compensation)

Question number	Label	Code
Q1 – Q7	Direct compensation	1 = Strongly Dissatisfied
Q8 - Q10	Indirect compensation	2 = Dissatisfied 3 = Neutral 4 = Satisfied 5 = Strongly Satisfied

Table 3.4.3 Code and label for Section C (Working environment)

Question number	Label	Code
Q1 - Q4	Workload	1 = Strongly Dissatisfied
Q5 - Q7	Organizational culture	2 = Dissatisfied
Q8 - Q10	Staff development	3 = Neutral
		4 = Satisfied
		5 = Strongly Satisfied

Table 3.4.4 Code and label for Section D (Quality of work life)

Question number	Label	Code
Q1 – Q6	Quality of work life	1 = Strongly Disagree
		2 = Disagree
		3 = Neutral
		4 = Agree
		5 = Strongly Agree

3.6.4 Data transcribing

Data transcription input the coded data into the Statistical Package of the Social Sciences (SPSS) software to get reliable test results or findings.

3.7 Data analysis

SPSS was used to obtain data by converting the raw data from the distributed survey form. It conducts descriptive, reliability and inferential analysis to interpret the correlation between adequate and fair compensation, working environment and QWL.

3.7.1 Descriptive analysis

Descriptive analysis enables data to be clearly presented, displayed, and summarized to the researchers in a meaningful way. In addition, it helps detect outliers so that the researchers can determine associations between variables (Hayes, 2021). Thus, researchers can get ready for further statistical analysis. This analysis is used for demographics in Section A, which are gender, age, education level, years of working, job position and monthly salary. Researchers also provided pie charts to show the demographic data.

3.7.2 Reliability analysis

Reliability analysis allows researcher to study the attribute of the measurement scale and composition of scale items (IBM Docs., 2021). The reliability of the measurement can be determined by testing for consistency and stability. Cronbach's Alpha was used as reliability analysis in this study, which can show the strength of association in a set of items. Next, it can measure reliability data in terms of average correlations. The higher Cronbach's alpha is to 1, the more reliable the internal consistency is. The Cronbach's alpha value of 0.70 or above is considered as an acceptable reliability for each construct (Nunnally, 1978, as cited in Tavakol and Dennick, 2011). According to value of alpha coefficient between 0 and 1, its reliability level is as follows:

Table 3.5.1 Rule of thumb on Cronbach's alpha

Alpha Coefficient range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Source: Hair, Babin, Money, & Samouel. (2003); Essential of Business Research Method.

The researchers conducted an online questionnaire to 30 target respondents. After data collection, SPSS software was used for reliability test, and the results were all higher than 0.90 which is shown in Table 3.5.2.

Table 3.5.2 Cronbach's alpha reliability analysis of pilot study

Variables	Dimensions	Number of Items	Cronbach's Alpha	Strength of Association
Independent	Direct Compensation Indirect Compensation	10	0.934	Excellent
Independent	Workload Organizational Culture Staff Development	10	0.938	Excellent
Dependent	Quality of Work Life	6	0.927	Excellent

Source: Cronbach's Alpha reliability analysis result from SPSS

3.7.3 Inferential analysis

Inferential statistics allow researchers to conclude the data about populations from samples and make a prediction based on the data (Sekaran & Bougie, 2016).

3.7.3.1 Pearson correlation coefficient

Researchers use Pearson correlation coefficient to identify how strong a linear correlation between 2 variables. Correlation coefficient ranges from negative 1 to positive 1. The larger the correlation coefficient, means there is a stronger correlation between the variables. If the correlation coefficient is 0, there is no correlation between the two variables (Hair, Wolfinbarger, Ortinau & Bush, 2009).

Table 3.6 Rule of Thumb on Pearson Correlation Coefficient

Range of Coefficient	Description of Strength
± 0.81 to ± 1.00	Very strong
± 0.61 to ± 0.80	Strong
± 0.41 to ± 0.60	Moderate
± 0.21 to ± 0.40	Weak
± 0.00 to ± 0.20	Weak to no relationship

Source: Hair et. al. (2009). Essentials of marketing research.

3.7.3.2 Multiple Regression Analysis

Multiple regression describes or tests the correlation between independent and dependent variables through data (Bevans, 2020). Regression can estimate how a dependent variable changes due to the changes of independent variables. Multiple regression analysis were used to proposed the following hypothesis:

H1: There is significant relationship between adequate and fair compensation and the quality of work life (QWL) of employees in the banking industry in Malaysia.

H2: There is significant relationship between the working environment and the quality of work life (QWL) of employees in the banking industry in Malaysia.

3.8 Conclusion

This chapter shows methodology that was used in this research. The following chapter will discuss the interpretation of research findings and results.

CHAPTER 4: Data Analysis

4.0 Introduction

In this chapter four, it analyzes the primary data that were obtained from 111 respondents by collecting questionnaires. The data collected will be used for descriptive, reliability and inferential analysis by using SPSS software, then the result will be discussed in this chapter.

4.1 Descriptive Analysis

Descriptive analysis is used to analyze and summarize demographic data that was collected from target respondents and the data will show in table form and pie chart.

4.1.1 Respondent Demographic Profile

The questionnaire was composed of 7 demographic questions. The following table and pie chart will summarize the result of the respondent demographic profile.

Table 4.1.1 Summarized of Respondents' Demographics

		Frequency	Percentage
Gender	Female	61	55%
	Male	50	45%
Age	20 years old and below	0	0%
	21 - 30 years old	52	46.8%
	31 - 40 years old	41	36.9%
	41 years old and above	18	16.2%
Ethnic group	Chinese	47	42.3%
	Malay	41	36.9%
	India	23	20.7%
Qualification of study	SPM	1	0.9%
	Diploma	18	16.2%
	Bachelor degree	74	66.7%
	Master degree	18	16.2%
	PhD	0	0%
How long have you been working in banking industry?	Less than 10 years	67	60.4%
	More than 10 years - less than 15years	30	27%
	More than 15 years	14	12.6%
Job position	Manager	15	13.5%
	Assistant manager	20	18%
	Front desk executive	43	38.7%
	Clerk	33	29.7%
Monthly salary	RM 2,000 and below	1	0.9%
	RM 2,001 - RM 5,000	80	72.1%
	RM 5,001 - RM 8,000	23	20.7%
	Above RM 8,000	7	6.3%

4.1.1.1 Gender

Based on Table 4.1.1 and Figure 4.1 shows that among 111 respondents, there were 61 female respondents (55%) and 50 male respondents (45%). The result shows that the female respondents is more than male respondents in the surveys.

Figure 4.1 Gender
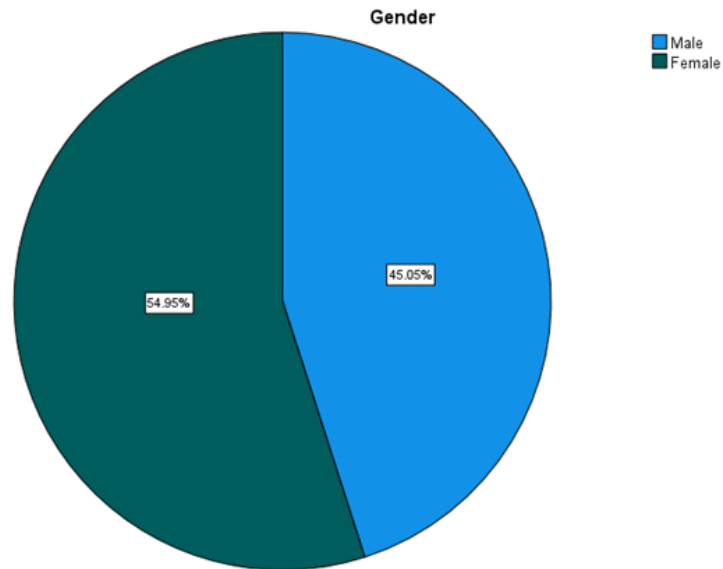
4.1.1.2 Age

Based on Table 4.1.1 and Figure 4.2, it shows that 52 respondents are aged between 21-30 years old, with the highest portion (46.8%). Then followed by 36.9% (41) respondents aged between 31-40 years old. Respondents who aged between 41 years old and above have 18 (16.2%) and there is no respondent aged 20 years old and below.

Figure 4.2 Age
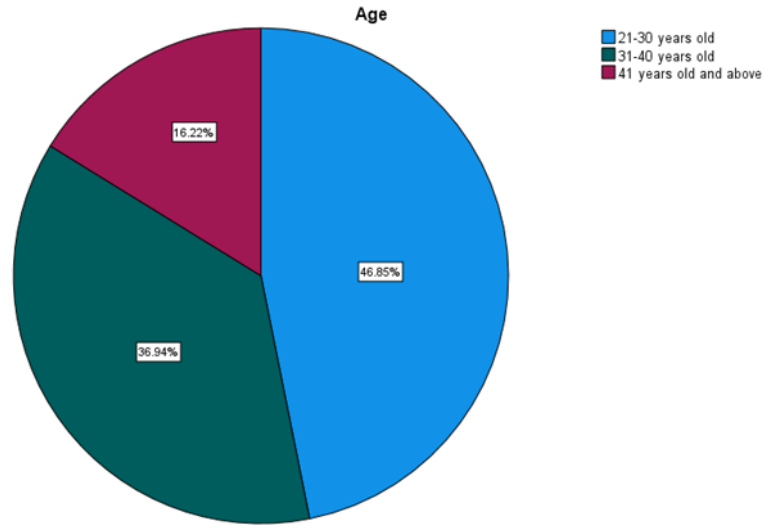
4.1.1.3 Ethnic

From Table 4.1.1 and Figure 4.3, Chinese is the ethnic group who contribute the most with 47 (42.3%) respondents. Then followed by Malay which consist of 41 (36.9%) respondents and Indian respondents are the lowest proportion which only have 23 (20.7%) respondents.

Figure 4.3 Ethnic
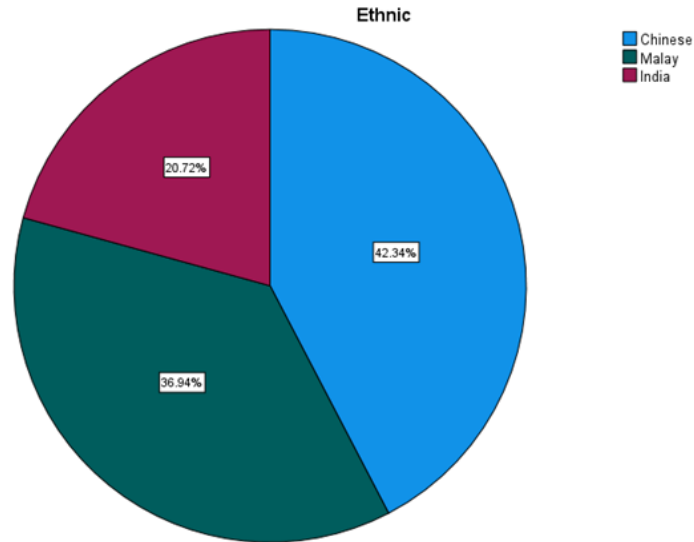
4.1.1.4 Qualification of study

From Table 4.1.1 and Figure 4.3, 74 (66.7%) respondents hold Bachelor
Degrees with the highest proportion. Number of respondents with Diploma and
Master Degree are the same which are 18 (16.2%). There is only one respondent
(0.9%) with qualification of study in SPM and nobody is PhD level.

Figure 4.4 Qualification of study

Qualification of Study

Legend:
- SPM
- Diploma
- Bachelor Degree
- Master Degree

0.90%
16.22%
16.22%
66.67%
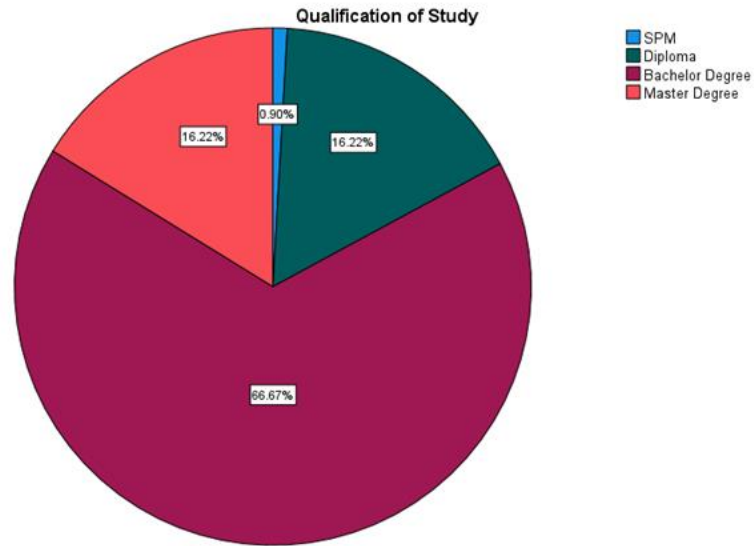
4.1.1.5 Working period

From Table 4.1.1 and Figure 4.5, majority respondents which are 67 (60.4%) respondents have been work in banking industry for less than 10 years, followed by 30 (27%) respondents have more than 10 years and less than 15 years. Then, there are 14 respondents who have been working more than 15 years in the banking industry, accounting for 12.6%.

Figure 4.5 Working period

How long have you been working in banking industry

less than 10 years
More than 10 years-less than 15 years
More than 15 years

12.61%

27.03%

60.36%
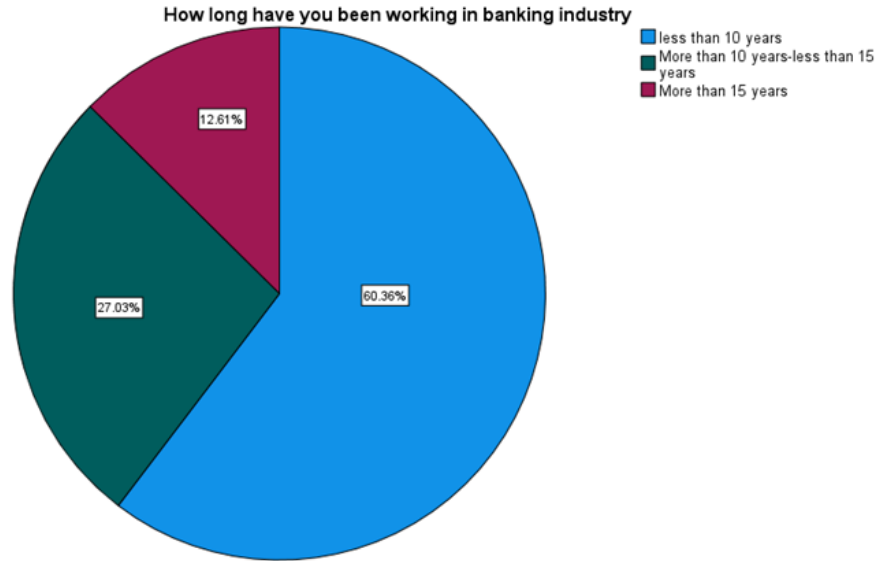
4.1.1.6 Job position

Based on Table 4.1.1 and Figure 4.6, it shows that 43 are front desk executives
with the most portion (38.7%) among 111 respondents, while respondents as a
clerk have 33 which accounted for 29.7%. There are few respondents as an
assistant manager and manager, with 20 (18%) and 15 (12.6%) respondents
respectively.

Figure 4.6 Job position

Job position

- Manager
- Assistant Manager
- Front Desk Executive
- Clerk

13.51%
29.73%
18.02%
38.74%
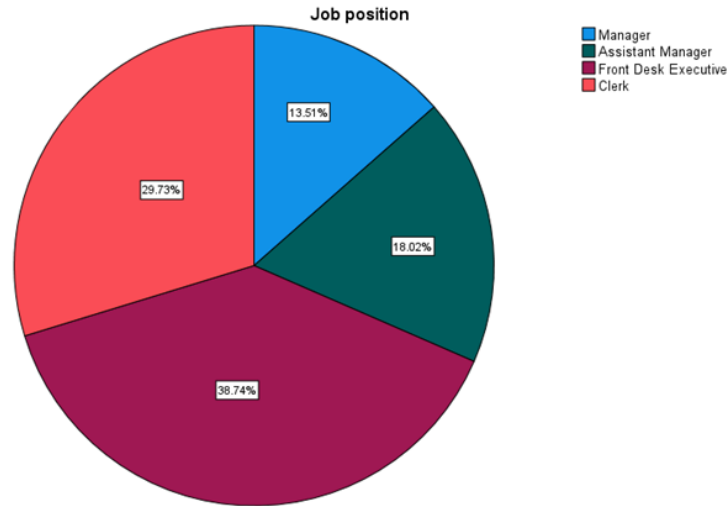
4.1.1.7 Monthly salary

Table 4.1.1 and Figure 4.7 shows that more than half of respondents receive a monthly salary between RM2001 to RM5000 which accounted for 80 (72.1%) respondents. There are 23 (20.7%) respondents who receive a monthly salary between RM5001 to RM8000. Then, there are few respondents who receive a monthly salary of more than RM8000, only 7 (6.3%) respondents and there is only one respondent who receives a monthly salary of RM2000 and below.

Figure 4.7 Monthly salary

Monthly Salary

Legend:
- RM2000 and below
- RM2001-RM5000
- RM5001-RM8000
- Above RM8000

6.31%
0.90%
20.72%
72.07%
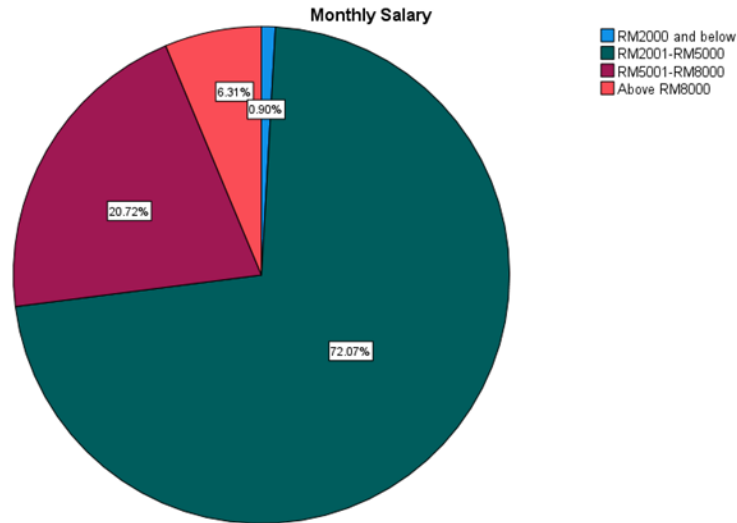
In short, majority of the respondents are female who are 21 to 30 years old, and they are Chinese or Malay with qualification of study in Bachelor Degree. Most of the respondents have been working in the banking industry for less than 10 years with a job position of front desk executive or clerk and more than half of the respondents receive a monthly salary between RM2001 to RM5000.

4.1.2 Central Tendencies Measurement of Constructs

Central tendency is measuring the average for a set of data by showing the mean and standard deviation (SD). According to Table 4.1.2 to Table 4.1.4, it shows that 3.0541 is the lowest mean and 4.2432 is the highest mean among all the mean. This research is using 5-point Likert Scale to examine the level of agreement or satisfaction. After the data collected, mostly range is around 4.

Therefore, it can indicate that most of the respondents agree or satisfied with the items.

Then, most of the SD is less than 1 except one item is more than 1. The highest SD is 1.19725 while the lowest SD is 0.76757. The figures indicate that the data are not widely dispersed. Most of the data points are close to the average which range between 3 (Neutral) to 4 (Agree).

Table 4.1.2 Mean & Standard Deviation- Adequate and Fair Compensation

No.	Items	Mean	Standard deviation
1	How satisfied are you with your salary (remuneration)?	4.1081	0.92787
2	How satisfied are you with your salary if you compare it to colleague's salary?	4.1802	0.97420
3	How satisfied are you with the rewards (financial help, recognition, etc.) that receive from the company?	4.1171	0.89177
4	How satisfied are you with the salary, considering the work you are doing?	4.1441	0.93271
5	I feel that I am given an adequate and fair compensation for the work I do.	4.0721	0.90163
6	My company will pay salary by considering responsibilities at work.	4.1261	0.87508
7	My company does a good job of linking rewards to job performance.	4.1081	0.91802
8	How satisfied are you with the extra benefits (transport, medical plans, etc.) that your company offers to you?	4.1261	0.77597
9	My company does a good job of linking benefits to job performance.	4.1273	0.76757
10	Fringe benefits provided are good.	4.1712	0.82983

Table 4.1.3 Mean & Standard Deviation- Working Environment

No.	Items	Mean	Standard deviation
1	How satisfied are you with your working hour?	4.1351	0.93892
2	How do you feel about your workload?	4.0270	0.84702
3	How do you feel about your job tiredness?	4.0270	0.85769
4	It is hard to take time off during our work.	3.0541	1.19725
5	How satisfied are you with the cooperation among all the departments for achieving the goals?	4.1802	0.91650
6	My company work environment is good and highly motivating.	4.1982	0.80701
7	Working condition are good in my company.	4.2432	0.87611
8	My company offers sufficient opportunities to develop my own abilities.	4.1802	0.90652
9	My company provides enough information to discharge my responsibilities.	4.2432	0.87611
10	I am given a lot of work empowerment to decide about my own style and pace of work.	4.0631	0.87676

Table 4.1.4 Mean & Standard Deviation- Quality of Work life

No.	Items	Mean	Standard deviation
1	How do you perceive your quality of work life?	4.1441	0.86178
2	There is a balance between stated objectives and resources provided by my company.	4.1982	0.86150
3	I am able to achieve a healthy balance between my work and home life.	4.0721	0.79443
4	Despite my job demand, I am still able to attend to my personal matter.	4.0901	0.86916
5	I am proud to be working for my present company.	4.0991	0.93376
6	I am satisfied with my job.	4.1081	0.90806

4.2 Scale Measurement

4.2.1 Reliability

Table 4.2.1.1 Rule of thumb on Cronbach's alpha

Alpha Coefficient range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Source: Hair, Babin, Money, & Samouel. (2003); Essential of Business Research Method.

Table 4.2.1.2 Reliability test results for independent and dependent variable

No.	Variables	No. of items	Cronbach's Alpha Coefficient	Level of internal consistency
1	Adequate and fair compensation	10	0.962	Excellent reliability
2	Working environment	10	0.899	Very good reliability
3	Quality of work life	6	0.940	Excellent reliability

The above table shows the result of reliability test. From the findings, independent variable (adequate and fair compensation) and dependent variable (quality of work life) had an excellent reliability with Cronbach's Alpha Coefficient range being over 0.9. For the variable of working environment, it is in the range of Cronbach's Alpha Value between 0.8 to 0.9 which is 0.899. It is considered as a very good reliability.

4.3 Inferential Analysis

As stated in chapter 3, researchers applied Pearson Correlations Coefficient and Multiple Regression Analysis to analyze the 2 hypotheses which presented in this study, H1: There is significant relationship between adequate and fair compensation and the QWL of employee in banking industry in Malaysia and H2: There is significant relationship between working environment and the QWL of employee in banking industry in Malaysia. 95% confidence level with an alpha value of 5% being used in this study.

4.3.1 Pearson Correlations Coefficient

Table 4.3.1.1 Pearson Correlations Coefficient Analysis Results

Pearson Correlations Coefficient

		Adequate and Fair Compensation	Working Environment	Quality of Work Life
Adequate and Fair Compensation	Pearson Correlation	1	.888**	.889**
	Sig. (2-tailed)		<.001	<.001
	N	110	110	110
Working Environment	Pearson Correlation	.888**	1	.905**

	Sig. (2-tailed)	<.001		<.001
	N	110	111	111
Quality of Work Life	Pearson Correlation	.889**	.905**	1
	Sig. (2-tailed)	<.001	<.001	
	N	110	111	111

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Data generated by SPSS

Table 4.3.1.2 Rule of thumb on Cronbach's Alpha

Range of Coefficient	Description of Strength
±0.81 to ±1.00	Very strong
±0.61 to ±0.80	Strong
±0.41 to ±0.60	Moderate
±0.21 to ±0.40	Weak
±0.00 to ±0.20	Weak to no relationship

Source: Hair et. al. (2009). Essentials of marketing research.

H1: There is significant relationship between adequate and fair compensation and
the quality of work life (QWL) of employees in the banking industry in Malaysia.

According to results from Table 4.3.1.1, adequate and fair compensation have a
positive relationship with QWL. Adequate and fair compensation has a positive
correlation coefficient value which is 0.889 with the QWL. As a result, the more
adequate and fairer of the compensation, the higher the QWL of employees in the
banking industry. The correlation coefficient value of 0.889 falls under

coefficient range ±0.81 to ±1.00. Thus, adequate and fair compensation have a strong relationship with QWL. Then, with p-value (<.001) which less than 0.05 alpha value, adequate and fair compensation was identified have a significant relationship with QWL. In conclusion, alternative hypothesis "There is significant relationship between adequate and fair compensation and the QWL of employees in the banking industry in Malaysia" is accepted.

H2: There is significant relationship between working environment and the QWL of employees in the banking industry in Malaysia.

According to results from Table 4.3.1.1, working environment and QWL were identified to have a positive relationship. Adequate and fair compensation has a positive correlation coefficient value which is 0.905 with QWL. Thus, the better the working environment, the higher the work life quality of employees. The 0.905 correlation coefficient value falls between range ±0.81 to ±1.00. Thus, the relationship between working environment and QWL is very strong. Then, with p-value (<.001) which less than 0.05 alpha value, significant relationship was identified between working environment and QWL. In conclusion, alternative hypothesis "There is significant relationship between working environment and the QWL of employees in the banking industry in Malaysia" is accepted.

4.3.2 Multiple Regression Analysis

Table 4.3.2.1 Model summary results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.924[a]	.854	.851	.29500

a. Predictors: (Constant), Adequate and Fair Compensation, Working Environment

 Source: Data generated from SPSS

R value between the dependent variable and the 2 independent variables, is 0.924 from Table 4.3.2.1. The strength of correlation between the variables can be considered very strong, because it falls between range of ±0.81 to ±1.00. Moreover, independent variables (adequate and fair compensation and working environment) resulted for 85.4 percent of variance with dependent variable (quality of work life). However, there is still 14.6 percent unexplained by the model used, which means there are other factors that are significant in affecting the QWL of banking employees in the banking industry in Malaysia.

Table 4.3.2.2 ANOVA Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.901	2	27.450	315.438	<.001[b]
	Residual	9.398	108	.087		

Total	64.299	110			

a. Dependent Variable: Quality of Work Life

b. Predictors: (Constant), Adequate and Fair Compensation New, Working Environment

Source: Data generated by SPSS

From table 4.3.2.2, p-value (<0.001) which less than 0.05 alpha value, declaring that a significant F-statistic. The model accurately describes the relationship between dependent and predictor variables. Thereby, the variance in QWL can be significantly clarified by the adequate and fair compensation and working environment. As a result, the data collected back up the alternative hypothesis.

Table 4.3.2.3 Coefficients Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-.108	.174		-.621	.536
Working Environment	.638	.091	.553	7.003	<.001
Adequate and Fair Compensation	.400	.079	.398	5.040	<.001

a. Dependent Variable: Quality of Work Life

Source: Data generated by SPSS

H1: There is significant relationship between adequate and fair compensation and the QWL of employees in the banking industry in Malaysia.

According to the results from Table 4.3.2.3, the researchers verified that adequate and fair compensation (independent variable) has strong link to the QWL of employees in the banking industry (dependent variable). Since p-value for adequate and fair compensation less than 0.001 which lesser than 0.05 alpha value.

H2: There is significant relationship between working environment and the QWL of employees in the banking industry in Malaysia.

According to the results from Table 4.3.2.3, the researchers verified that the working environment (independent variable) has a strong link to the QWL of employees in the banking industry (dependent variable). Since p-value for working environment (<0.001) is lesser than 0.05 alpha value.

Regression Equation

Formula of multiple regression analysis model is as follows:

y = α + b1 (x1) + b2 (x2)

where:

y= quality of work life

a= the constant value

x1= adequate and fair compensation

x2= working environment

Thus, quality of work life = -0.108 + 0.638 (Adequate and Fair Compensation) + 0.400 (Working Environment)

According to the findings, working environment with a standardized coefficient of Beta value of 0.553 contributes the most to the variation of QWL, as compared with adequate and fair compensation, which have a Beta value 0.398. This shows the working environment has a more significant relationship with QWL compared with adequate and fair compensation.

From the findings, the QWL of employees in banking industry typically affected by the working environment of their workplace. For example, too much workload in the workplace will provide a low QWL and lead to low job satisfaction. Other than that, a good and highly motivating working environment in a company will provide better quality of work life for staff. Furthermore, a company environment which offers sufficient opportunities for employees to develop their own abilities will also result in a high quality of work life.

4.4 Conclusion

This chapter highlighted an overview about descriptive and inferential analysis, and scale measurement as tools to analyze the data. The results of the study are being analyzed. The adequate and fair compensation and also working

environment were found to have a major connection with the QWL of employees

in the banking industry. In the next chapter, the results will be used to examine

how the findings of the study may be useful to society in future.

CHAPTER 5: Discussion, Conclusion, and Implications

5.0 Introduction

This chapter summarizes analysis of statistic from the previous chapter. Besides, this chapter also discussed the findings, practical implications and limitations with several recommendations for future study. Lastly, this chapter ends with a conclusion of this entire study.

5.1 Summary of the Findings

The hypothesis proposed in chapter two, "There is significant relationship between adequate and fair compensation and the QWL of employees in the banking industry in Malaysia," is accepted. According to the findings, adequate and fair compensation has 0.889 positive correlation coefficient value with QWL of bank employees in Malaysia. There is a clear link between adequate and fair compensation and a high QWL.

The hypothesis presented in chapter two, "There is significant relationship between the working environment and the QWL of employees in the banking industry in Malaysia," is accepted. Findings show the working environment has 0.905 positive correlation coefficient value with the QWL of Malaysian bank employees. The working environment is inextricably linked to the quality of their work life.

From the data, the working environment has 0.553 standardized coefficient of Beta value, while adequate and fair compensation has a Beta value of 0.398. This implies that, in comparison to appropriate and fair remuneration, the working environment has a stronger association with QWL. Additionally, independent variables (adequate and fair compensation, and work environment) accounted for 85.4 percent of the variance in dependent variable (quality work life). However, considering the remaining 14.6 percent of the variance is unexplained, there may be additional variables affecting the QWL of bank employees in Malaysia.

5.2 Discussion of Major Findings

5.2.1 Adequate and Fair Compensation

According to the result, adequate and fair is positively significant to the quality work life of employees in the banking industry. The early hypothesis is considered valid. It is proved that adequate and fair compensation has excellent reliability and strongly correlates with quality work life. This finding supported by Gupta (2017) shows that all the variables in current factor show the important role towards quality work life. Maslow's Need Satisfaction theory also indicated that once the basic economic need is fulfilled, employees will be satisfied with their current job position. This shows that the more adequate and fairer of the compensation, the higher the quality of work life of employees in the banking industry. Therefore, the strategic function of the compensation system in the banking industry is increasingly important, and compensation levels need to be adjusted from time to time in response to changes in the cost of living, especially with the ongoing COVID-19 pandemic and economic

inflation. In addition, employees feel that their remuneration should be comparable to those of their colleagues. Additional advantages and perks supplied to employees, such as retirement benefits, medical insurance, and provident fund, should be fair in order for them to be content with their jobs.

5.2.2 Working Environment

Working environment is also positively significant to the quality work life of employees in the banking industry. The alternative hypothesis has been accepted. Results show a very good reliability and strong correlation between working environment and quality work life. In comparison to adequate and fair compensation, the working environment has a stronger association with quality work life. Working environment has a Beta value of 0.553, however adequate and fair compensation has a beta value of 0.398. This outcome is reinforced by Gupta (2017), which revealed that the working environment is the most essential component in reaching a high degree of quality work life. Along with Maslow's theory of needs, once employees' economic needs are met, they shift to higher needs, namely social needs and knowledge needs. It shows that employees place a higher value on proper leisure time, a well-balanced work and relaxation schedule, and opportunity to spend quality time with their families to achieve a higher quality work life. Employees also place a higher value on resources and opportunities that are available to them for their professional development and future advancement.

5.3 Implication of the Study

5.3.1 Theoretical Implication

Banking industry has a critical role in maintaining and enhancing the economy of a country which is tremendously important. As a consequence, a strong financial system that promotes economic growth will be formed by a well-run and successful banking industry. However, the success of an organization is dependent on its employees, and the banking industry is no exception. Thus, the results of the current study provide a further understanding and bring awareness to the society about adequate and fair compensation, working environment and QWL of employees.

Besides, the theory underlying QWL which is the Need Satisfaction Model (Maslow's Need Hierarchy Theory) has been discussed and utilized in this study. This theory explains that employees' QWL is defined as the employee satisfaction with seven levels of human and when the basic economic needs are met, employees are satisfied with their jobs which result as good QWL. Then, once the basic economic needs are met, they will seek higher needs like social and knowledge needs to achieve a higher degree of QWL. The findings of the study also shows that both adequate and fair compensation and working environment are positively significant to the quality work life of employees in the banking industry. However, the working environment has a stronger link with quality work life compared to adequate and fair compensation. This means that when adequate and fair compensation is fulfilled, employees' QWL is good, and when working environment is also fulfilled, employees' QWL is higher. Hence, the findings of the current study is consistent with the Need Satisfaction Model (Maslow's Need Hierarchy Theory) which confirms and verifies that this model is usable in Malaysia context.

Moreover, the findings also show that the remaining 14.6 percent of the variance is unexplained which means there may be additional variables affecting the QWL of bank employees in Malaysia. This also indicates there is space for other higher needs such as esteem needs and aesthetics needs. Employees may seek higher needs to achieve higher QWL. Thus, this result also provides a foundation to further discover the current existing model whether other needs in the Need Satisfaction Model (Maslow's Need Hierarchy Theory) are associated with or achieved higher QWL of employees.

5.3.2 Practical Implication

In recent years, the banking industry has been successful in attracting young professionals who have made the industry their top career choice. Employee satisfaction with their jobs can change as rapidly as the nature of their jobs. The modern banking industry places a high priority on employee satisfaction as a means of maintaining its highly skilled workforce. It is very effective for human resource management of banks to look at QWL as a way to pay attention to employee well-being and job satisfaction.

The role of adequate and fair compensation and working environment has been proven to be significantly and positively related to QWL of bank employees in Malaysia. The connection of the working environment to QWL is even stronger than adequate and fair compensation. These findings provide a clear link between the needs of bank employees and their QWL. Bank employees in Malaysia were found to have a greater need for a healthy working environment. This suggests that the existing banking industry may lack focus on improving

the working environment. Bank employees in Malaysia are displeased with the present working environment. The findings of this study may be used to provide suggestions to top management of banks and the government in order to improve employee QWL.

The findings may be utilized as a guide for upper management in the banking industry to analyze their employees' needs, contentment, and QWL with the goal of increasing employee job satisfaction, productivity, loyalty, and retention. For instance, top management may conduct an investigation into whether their organization's work environment and remuneration structure meet essential requirements based on employee input and concerns. The bank's management may then introduce new policies or initiatives to address the unmet needs. Bank management may provide additional learning opportunities for employees in order to ensure that they are proactive in their jobs and capable of adapting to any new developments. Additionally, the bank should periodically change the pay scale to accommodate employees' demands and reward them appropriately based on their performance to motivate them.

This finding further emphasizes the critical role of the government in aiding the banking industry in enhancing employee QWL. The government enacts strict laws and regulations to prevent banks from disregarding their employees' rights and needs. The government might change the Employees Act to enhance the working environment and guarantee that bank employees receive enough and fair compensation. For example, the recent increase in paternity leave from three to seven days improves the working environment by providing dads with additional time to manage family affairs and care for their wife and newborn. As employees' demands are met, this revised rule contributes to increased job

satisfaction, which increases QWL. The government is also accountable for punishing banks that do not adhere to the rules and regulations.

5.4 Limitations of the Study

There are some limitations when conducting current research. Firstly, due to the pandemic condition and the missing element of population which the actual number of employees in the banking industry is unidentified, the sampling technique that applied to determine the sample size in this study was G Power which generated a smaller sample size of 107 compared to others similar studies. This also may result in the generalizability of the study findings being limited. Moreover, the pandemic condition has changed most companies' operation and management to survive and cope with the pandemic condition, and this may change the condition of both independent variables as well as dependent variable. Lastly, this study was based on the questionnaire as well as individual's biases in responses, which is also another limitation and if an interview had been conducted to augment the study findings, the results would have most likely been different or more in-depth. Despite the limitations, the study's findings provide a significant contribution to the body of knowledge as well as a platform to future research.

5.5 Recommendations for Future Research

As mentioned in Chapter 5.4, there are several limitations faced in this study and there are some recommendations would be suggested to future research to refer to. Firstly, future research could apply the framework developed in this study to further investigate the impact instead of relationship or add other variables into the current model to explore any new mediating effects that may show in the model and improve the current model. Next, future research could improve the study by increasing study sample size to increase the generalizability of the study findings. For example, future research could collect data from both employees and employers instead of just employees. Moreover, future research could also take consideration of conducting interviews and examine the impact of pandemic on the compensation, working environment and QWL to augment the study findings. Future research could conduct the interview through online platforms which are more convenient and safer if the pandemic condition did not improve.

5.6 Conclusion

In summary, this study seeks to find out factors affecting the QWL of employees in the banking industry in Malaysia. After the review of available literature and related theoretical models, a conceptual framework was developed to show relationship between adequate and fair compensation and working environment, which are the independent variables, and QWL of employees in the banking industry in Malaysia, which is the dependent variable. Through the analysis of collected data by reliability test, Pearson Correlation tests and Multiple Regression analysis, result of the analysis has concluded that both the independent variables which are adequate and fair compensation and working environment have a significant correlation with the QWL of employees in the banking industry in Malaysia. These two variables are important and recommended to be considered to improve the employees' QWL as the better the QWL of employees could improve employees' motivation, job satisfaction, job

efficiency and job effectiveness as well as job performance. In addition, there are several implications of this study provided, which are based on the findings generated from this research and there are some identified limitations of conducting this research such as sample size problem, external or environmental issues, and data collection problem in the research. However, these limitations do not diminish the significance of findings but rather serve as platforms for further research and there are several recommendations being delivered by researchers for future research that can improve the research in this area. Lastly, although the researchers faced several challenges during this research due to the limitations, this research has successfully achieved the objectives that were set at the beginning of the research, and there are improvement spaces for the researchers in future research.

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Appendices

Appendix I: Reliability Statistics for pilot test

Reliability Statistics - Adequate and fair compensation

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.934	10

Reliability Statistics - Working environment

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.938	10

Reliability Statistics - Quality of work life

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.927	6

Appendix II: Reliability Statistics for actual test

Reliability Statistics - Adequate and Fair Compensation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.962	.962	10

Reliability Statistics - Working Environment

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.899	.917	10

Reliability Statistics - Quality of Work Life

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.940	.940	6

Appendices III: Descriptive Analysis – Central Tendencies Measurement of Constructs

No.	Items	Mean	Standard deviation
1	How satisfied are you with your salary (remuneration)?	4.1081	0.92787
2	How satisfied are you with your salary if you compare it to colleague's salary?	4.1802	0.97420
3	How satisfied are you with the rewards (financial help, recognition, etc.) that receive from the company?	4.1171	0.89177
4	How satisfied are you with the salary, considering the work you are doing?	4.1441	0.93271
5	I feel that I am given an adequate and fair compensation for the work I do.	4.0721	0.90163
6	My company will pay salary by considering responsibilities at work.	4.1261	0.87508
7	My company does a good job of linking rewards to job performance.	4.1081	0.91802
8	How satisfied are you with the extra benefits (transport, medical plans, etc.) that your company offers to you?	4.1261	0.77597
9	My company does a good job of linking benefits to job performance.	4.1273	0.76757
10	Fringe benefits provided are good.	4.1712	0.82983

No.	Items	Mean	Standard deviation
1	How satisfied are you with your working hour?	4.1351	0.93892
2	How do you feel about your workload?	4.0270	0.84702
3	How do you feel about your job tiredness?	4.0270	0.85769
4	It is hard to take time off during our work.	3.0541	1.19725
5	How satisfied are you with the cooperation among all the departments for achieving the goals?	4.1802	0.91650
6	My company work environment is good and highly motivating.	4.1982	0.80701
7	Working condition are good in my company.	4.2432	0.87611
8	My company offers sufficient opportunities to develop my own abilities.	4.1802	0.90652
9	My company provides enough information to discharge my responsibilities.	4.2432	0.87611
10	I am given a lot of work empowerment to decide about my own style and pace of work.	4.0631	0.87676

No.	Items	Mean	Standard deviation
1	How do you perceive your quality of work life?	4.1441	0.86178
2	There is a balance between stated objectives and resources provided by my company.	4.1982	0.86150
3	I am able to achieve a healthy balance between my work and home life.	4.0721	0.79443
4	Despite my job demand, I am still able to attend to my personal matter.	4.0901	0.86916
5	I am proud to be working for my present company.	4.0991	0.93376
6	I am satisfied with my job.	4.1081	0.90806

Appendices IV: Questionnaire

UNIVERSITI TUNKU ABDUL RAHMAN

Faculty of Business and Finance

BACHELOR OF BUSINESS ADMINISTRATION (HONS)

FINAL YEAR PROJECT

Topic: The relationship between adequate and fair compensation, working environment and quality of work life of employee in banking industry in Malaysia.

Survey Questionnaire

Dear respondents,

We are final year undergraduate students of Bachelor of Business Administration (Hons), from Universiti Tunku Abdul Rahman (UTAR). As part of our studies, we are conducting our final year project entitled " The relationship between adequate and fair compensation, working environment and quality of work life of employee in banking industry in Malaysia ". The purpose of this study is to identify the significant impact between adequate and fair compensation and working environment toward the quality of life of employee in banking industry in Malaysia.

There are **FOUR** (4) sections in this questionnaire. Section A is on demographics. Section B, C and D cover all of the variables in this study. Please read the instructions carefully before answering the questions. Please answer **ALL** questions in **ALL** sections. Completion of this questionnaire will take you approximately 5 to 10 minutes.

Your participation in this study is entirely voluntary. There will be no disadvantage if you decide not to complete the attached anonymous questionnaire. You can withdraw at any time without any penalty. If you feel uncomfortable, you can refuse to answer any questions at any time. The information collected from you will be kept strictly private and confidential. All responses and findings will be used solely for academic purpose.

Your assistance in completing this questionnaire is very much appreciated. Thank you for your participation. If you have any question regarding to this questionnaire, you may contact us at Chong Yee Hong cyhong@1utar.my or Loh Kwok Hang llkwokhang1231@1utar.my

Yours Sincerely,

Chong Yee Hong

Loh Kwok Hang

Ng Jun Jie

Yong Shan Shan

PERSONAL DATA PROTECTION STATEMENT

Please be informed that in accordance with Personal Data Protection Act 2010 ("PDPA") which came into force on 15 November 2013, Universiti Tunku Abdul Rahman ("UTAR") is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

Notice:

1. The purposes for which your personal data may be used are inclusive but not limited to:-

- For assessment of any application to UTAR
- For processing any benefits and services
- For communication purposes
- For advertorial and news
- For general administration and record purposes
- For enhancing the value of education
- For educational and related purposes consequential to UTAR
- For the purpose of our corporate governance
- For consideration as a guarantor for UTAR staff/ student applying for his/her scholarship/ study loan

2. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be

shared when required by laws and when disclosure is necessary to comply with applicable laws.

3. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.

4. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

1. By submitting this form you hereby authorise and consent to us processing (including disclosing) your personal data and any updates of your information, for the purposes and/or for any other purposes related to the purpose.

2. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.

3. You may access and update your personal data by writing to us at cyhong@1utar.my

Acknowledgment of Notice

(   ) I have been notified by you and that I hereby understood, consented and agreed per UTAR above notice

(   ) I disagree, my personal data will not be processed.

Section A: Demographic Profile

In this section, we would like you to fill in some of your personal details. Please tick your answer and your answers will be kept strictly confidential.

1. Gender

☐ Male

☐ Female

2. Age

☐ 20 years old and below

☐ 21 – 30 years old

☐ 31 – 40 years old

☐ 41 years old and above

3. Ethnic Group

☐ Chinese

☐ Malay

☐ India

☐ Others _____

4. Qualification of Study

☐ SPM

☐ Diploma

☐ Bachelor Degree

☐ Master Degree

☐ PhD

5. How long have you been working in banking industry?

☐ Less than 10 years

☐ More than 10 years – less than 15 years

☐ More than 15 years

6. Job position

☐ Manager

☐ Assistant manager

☐ Front desk executive

☐ Clerk

7. Monthly Salary:

☐ RM 2,000 and below

☐ RM 2,001 – RM 5,000

☐ RM 5,001 – RM 8,000

☐ Above RM 8,000

Section B: Adequate and Fair Compensation

Based on your working experience, please circle the most appropriate option that best indicate your satisfaction and agreement level with using 5 Likert scale about the following statements.

(1) = Strongly Dissatisfied; (2) = Dissatisfied; (3) = Neutral; (4) = Satisfied, and (5) = Strongly Satisfied

No.	Questions	Stron	Dissa	Neu	Sat	Str
	Direct Compensation					
1.	How satisfied are you with your salary (remuneration)?					
2.	How satisfied are you with your salary if you compare it to colleague's salary?					
3.	How satisfied are you with the rewards (financial help, recognitio					

	n, etc.) that receive from the company?					
4.	How satisfied are you with the salary, considering the work you are doing?					
5.	I feel that I am given an adequate and fair compensation for the work I do.					
6.	My company will pay salary by considering responsibilities at work.					
7.	My company does a good job of linking rewards to job performance.					
	Indirect Compensation					

8.	How satisfied are you with the extra benefits (transport, medical plans, etc.) that your company offers to you?					
9.	My company does a good job of linking benefits to job performance.					
10.	Fringe benefits provided are good.					

Section C: Working Environment

Based on your working experience, please circle the most appropriate option that best indicate your satisfaction and agreement level with using 5 Likert scale about the following statements.

(1) = Strongly Dissatisfied; (2) = Dissatisfied; (3) = Neutral; (4) = Satisfied, and (5) = Strongly Satisfied

No.	Questions	Stron	Dissa	Neu	Sat	Str
	Workload					
1.	How satisfied are you with your working hour?					
2.	How do you feel about your workload?					
3.	How do you feel about your job tiredness?					
4.	It is hard to take time off during our work.					
	Organizational Culture					

5.		How satisfied are you with the cooperation among all the departments for achieving the goals?					
6.		My company work environment is good and highly motivating.					
7.		Working condition are good in my company.					
		Staff Development					
8.		My company offers sufficient opportunities to develop my own abilities.					

9.		My company provides enough information to discharge my responsibilities.					
10.		I am given a lot of work empowerment to decide about my own style and pace of work.					

Section D: Quality of Work Life

Based on your working experience, please circle the most appropriate option that best indicate your agreement level with using 5 Likert scale about the following statements.

(1) = Strongly Disagree; (2) = Disagree; (3) = Neutral; (4) = Agree, and (5) = Strongly Agree

No.	Questions	Str	Dis	Neu	Agr	Str
	Quality of Work Life					
1.	How do you perceive your quality of work life?	1	2	3	4	5

			1	2	3	4	5
2.	There is a balance between stated objectives and resources provided by my company.		1	2	3	4	5
3.	I am able to achieve a healthy balance between my work and home life.		1	2	3	4	5
4.	Despite my job demand, I am still able to attend to my personal matter.		1	2	3	4	5

				1	2	3	4	5
5.		I am proud to be working for my present company.		1	2	3	4	5
6.		I am satisfied with my job.		1	2	3	4	5

This is the end of this survey. Thank you for your participation.