

THE INFLUENCE OF WORK-LIFE BALANCE,
FLEXIBLE WORK ARRANGEMENTS AND
PSYCHOLOGICAL WELL-BEING ON JOB
PERFORMANCE AMONG MALAYSIAN
FEMALE BANK EMPLOYEES

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EMPLOYEES**

By

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ABSTRACT

The prioritisation of work and encouragement of overtime in the banking industry have created barriers for female employees to balance their professional and family responsibilities, leading to work-life imbalance and decreased mental and physical well-being. This imbalance can negatively affect their overall psychological well-being and job performance. Despite increasing participation of women in the banking workforce, limited research has explored how flexible work arrangements (FWA) and work-life balance (WLB) affect their psychological well-being and performance in the Malaysian context. Grounded in the Conservation of Resources (COR) theory, this study examines the influence of flexible work arrangements and work-life balance on the job performance of Malaysian female employees in the banking sector, with psychological well-being serving as a mediating variable. A quantitative research method was adopted, and survey questionnaires were distributed to female employees working in banking institutions across W.P. Kuala Lumpur and Selangor. Among 385 responses received, 375 were usable and completed. The data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) via SmartPLS 4 to assess the reliability, consistency and hypothesized relationship among the variables. The findings reveal that both flexible work arrangements and work-life balance have a positive impact on psychological well-being, which in turn enhances job performance. Moreover, psychological well-being partially mediates the relationships between work-life balance, flexible work arrangements, and job performance. These findings

highlight the importance of adopting flexible work policies and promoting work-life balance initiatives to enhance female employees' psychological well-being and job performance.

Keywords: Flexible Work Arrangements, Work-life Balance, Psychological Well-being, Female Employees, Job Performance

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LIST OF ABBREVIATIONS

COVID-19	Coronavirus disease 2019
BNM	Bank Negara Malaysia
CFO	Chief Financial Officer
FWA	Flexible Work Arrangements
UNDP	United Nations Development Programme
SDG	Sustainable Development Goals
AET	Affective Event Theory
QR	Quick Response
PWB	Psychological Well-Being
WLB	Work-Life Balance
JPM	Job Performance
IPSR	Institute of Postgraduate Study and Research
SERC	Scientific and Ethical Review Committee
PDPA	Personal Data Protection Act
PLS	Partial Least Square
SEM	Structural Equation Model
CTA	Confirmatory Tetrad Analysis
CI	Confidence Interval
VIF	Variance Inflation Factor
HTMT	Heterotrait-Monotrait
AVE	Average Variance Extracted
CVPAT	Cross-Validated Predictive Ability Test

CHAPTER 1

INTRODUCTION

1.0 Introduction

This chapter provides a detailed overview of the study background and problem statement, identifying the research gaps. Subsequently, this section outlines the scope of the study and research questions and objectives. This section also introduces the significance of the study and defines terms. Lastly, this chapter ended with an overview of the discussion, preparing a groundwork for the following chapters.

1.1 Background of Study

Malaysia's service sector employs 61.87% of the total workforce, contributing more than half of the GDP (Statista, 2024). The service sector contributes the most to Malaysia's economic growth, productivity, and earnings. The service sector also provided more employment opportunities than any other industry for the past ten years before the COVID-19 recession (Nair, 2021). The service industry consists of a wide range of activities such as retail, finance, hospitality, real estate, education and healthcare. Among these, the banking industry, which serves as one of the financial service sectors, serving as backbone of Malaysia's economic development. This can be shown by the

positive job creation and hiring appetite by financial institutions. In 2023, approximately 382,000 people were employed in finance and insurance (Statista, 2024). As a critical enabler of financial stability and innovation, the banking sector not only drives investment and consumption but also ensures the continuous circulation of capital in the economy.

However, the rapid digital transformation of banking services has intensified the demands placed on employees. To remain competitive and meet evolving customer expectations, banks increasingly require a workforce that is not only proficient in traditional banking operations but also capable of adapting to new technologies and digital platforms (Kitsios et al., 2021). This transformation has also led to greater performance pressures, strict regulatory compliance and high emotional demands from customer interactions. Such conditions have been linked to psychological strain and reduced well-being among employees (Huang & Lin, 2020). For female employees, these challenges are often compounded by societal expectations and family responsibilities, making it harder to achieve a healthy work-life balance. The intersection of occupational stress, digital adaptation and personal obligations highlights the importance of understanding how workplace conditions in the banking sector affect the psychological well-being and performance of female employees.

1.1.1 Transformation of Malaysian Banking Industry

The banking system is integral to the financial infrastructure of any country (Nguyen, 2022). Banks comprise 67% of the total assets of Malaysia's

financial system. This statement is corroborated by Bank Negara Malaysia (2023), which reported that the total assets of the Malaysian banking industry increased to RM 3.3 trillion, a rise of 5.6% from the previous year. It highlights the vital role of banking within the financial system and promotes stability in finance and economics by providing credit and financial services to other economic sectors. The banking system in Malaysia is comprised of both conventional and Islamic, operating through a dual banking system (Harkati et al., 2020). It included various institutions, comprising 26 commercial banks, 16 Islamic banks, and 13 investment banks, each contributing to the financial ecosystem. The industry operates under a robust regulatory framework supervised by the Central Bank of Malaysia, Bank Negara Malaysia (BNM), which tends to promote financial stability, fostering the sustainability of economic growth (“Bank Negara”, 2024).

Malaysia’s banking sector has experienced a remarkable transformation in recent years, elevated by economic liberalisation, technological advancements, and regulatory reformation (Irecki, 2023). Most banks started to embrace innovation and digitalisation to enhance efficiency and improve customer experience. With the liberalisation of the economy, banks have improved their competitiveness by adopting innovative technologies to stay ahead (Parameswar et al., 2017). Technological breakthroughs, including artificial intelligence, data analytics, and blockchain, have emerged as important tools in empowering banks’ security protocols and introducing innovative products tailored to the evolving needs of consumers and businesses. According to Bank Negara Malaysia (2023), about 90% of Malaysians embrace digital banking regularly, showing the wide

adoption of these technologies across the industry. Furthermore, mobile banking transactions in Malaysia increased to approximately 1.67 billion compared to the last few years (Statista, 2024). Notably, the issuance of five digital bank licenses by the Central Bank of Malaysia marked a significant milestone in 2022, indicating the importance of digital transformation within the country (Mohsin et al., 2022). This development shows a crucial shift, forcing banks to undergo an integration process of various fintech solutions.

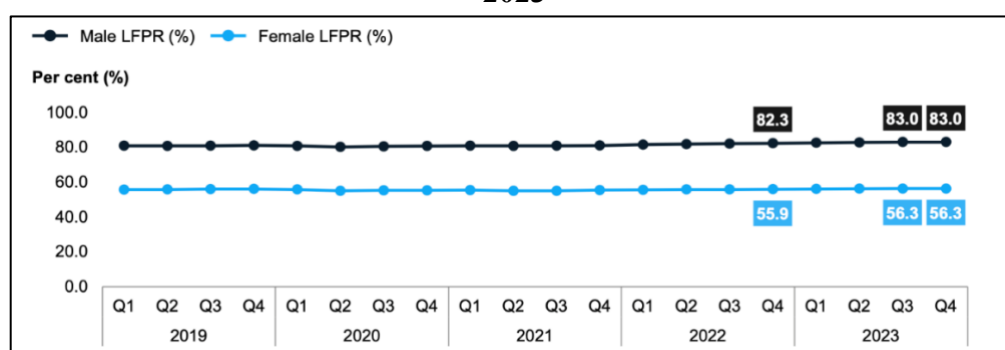
With the recent transformation of digital banking necessitates employees within the banking industry, it is crucial to understand the transformation process and adapt their respective roles. They must take up training on new digital products and applications as well as educate customers about those new features added to increase the customer experience (Marous, 2022). A statistical report shows Malaysia's financial services industry experienced a greatly increasing turnover rate (Wills Towers Watson, 2013). It recorded the highest turnover rate at 18.3% (Letchumanan et al., 2017). The employees within the banking sector serve as emotional labour as they constantly interact with the customers and provide financial service, which can be physically and mentally demanding. This emotional labour, coupled with fulfilling different customer needs, may seriously influence their well-being at work. The banking industry's demands, which include meeting customer expectations, irregular schedules, and tight deadlines, contribute to a high-pressure working environment. Employees, especially women with more responsibilities at home, may struggle to maintain a well-balanced work-life equilibrium, particularly with irregular working hours, including weekends or public holidays (Warren, 2021). As the banking industry

evolves, it highlights the trends in workplace transformation and the increasing involvement of women in the workforce.

1.1.2 Rising Women Workforce in Malaysia

In the past decades, women were labelled homemakers, primarily tasked with domestic responsibilities (Maviza & Thebe, 2023). Women were traditionally expected to manage household duties, including childcare, cooking and maintaining the home, without any opportunity or right to pursue employment outside the home. However, the 21st century has brought a significant change, granting women the rights and opportunities to work outside instead of staying at home. In Malaysia, the female labour participation rate remains favourably higher than that of industrialised nations in Asia and the Pacific region despite being a newly industrialised country (Rolph et al., 2024). The upsurge in women's workforce is caused by a few factors, such as increased access to education, economic necessity, supportive policy implementation, and technological advances. Figure 1.1 indicates a notable increase in the women's labour participation rate, which reached 56.3 per cent in 2023. This paradigm shift not only highlights the increasing involvement of women in employment but also emphasises their roles in refining the country's progress and development.

Figure 1.1: Labour Force Participation Rate by Gender, Q1 2019 – Q4 2023



Source: Department of Statistics Malaysia, (2022). Labour Force Report, Malaysia, Q4 2023, DOSM, <https://www.dosm.gov.my/portal-main/release-content/labour-market-review-lmr-q42023->

Women's participation in the workforce is often motivated by reasons such as financial independence and career development (Hartman & Barber, 2020). Studies show that gender diversity leads to better decision-making and increased efficiency (Luanglath et al., 2019; Ali et al., 2023). Based on Grant Thornton's annual Women in the Business report (Oi, 2024), the number of women holding leadership positions in Malaysia has increased to 37 per cent, with the highest percentage of women chief financial officers (CFOs) (34.9%) (Oi, 2024; Financial Literacy for Youths (FLY), 2022). This upward trend shows that women are significantly involved in critical decision-making roles.

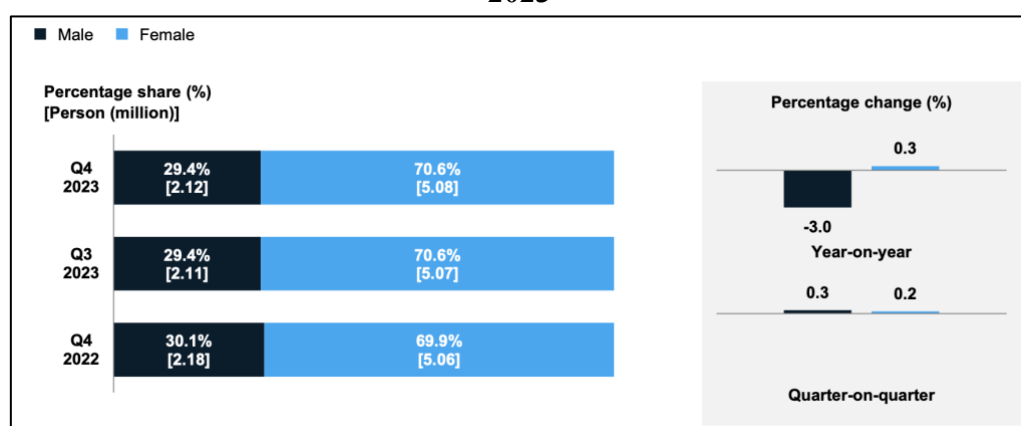
Organisations with higher gender diversity always performed better and achieved higher profits (Chen & Hassan, 2022). The rise of women's participation in the workforce has led to the establishment of dual-income households, where both partners contribute financially to family support (Li & Chen, 2024). This shift also reshaped societal perceptions of gender roles and independence (Tabassum & Nayak, 2021). As women achieve more in their workplace, societal perceptions of gender roles shift towards greater equality.

This further contributes to the sustainable development goal of achieving gender equality and empowering all women.

1.1.3 Challenges of Women's Participation in the Workforce

Despite the progress, women faced challenges that prevented them from involving workforce participation and professional advancement. Addressing these challenges is crucial for exploring the potential of female employees, especially in the banking industry. The banking industry often requires long working hours, which can be particularly challenging for women managing household responsibilities. Women dedicated an average of 3.6 hours per day to unpaid care work such as food preparation, childcare and household chores, compared to 2.2 hours spent by men (Shukri, 2022). Figure 1.2 displays the number of labourers outside the workforce, with more than two-thirds of women representing those outside the labour force. The primary reason for not seeking a job is related to housework or family responsibilities (Figure 1.3). Although there is a drop of 0.1% in this reason, it remains the highest percentage among other reasons. These added responsibilities can lead to work-life imbalance, as women in the workforce struggle to balance their professional duties with personal commitments. Consequently, women across all roles face significant challenges in achieving a healthy lifestyle, which influences both their psychological well-being and career development.

Figure 1.2: Outside Labour Force by Gender, Q4 2022, Q3 2023 & Q4 2023



Source: Department of Statistics Malaysia, (2022). Labour Force Report, Malaysia, Q4 2023, DOSM, <https://www.dosm.gov.my/portal-main/release-content/labour-market-review-lmr-q42023->

Figure 1.3: Outside Labour Force by Reason not seeking work, Q4 2022, Q3 2023 & Q4 2023

		Q4 2023	Percentage change (year-on-year)		
		Person ('000)	Percentage change (quarter-on-quarter)		
		(Percentage share)			
Schooling/ training program		2,993.0 (41.6%)	 -1.7%	Q4 2022: 3,043.6 (42.0%)	 2.3% Q3 2023: 2,926.9 (40.8%)
Housework/ family responsibility		3,167.8 (44.0%)	 -0.1%	Q4 2022: 3,169.8 (43.7%)	
Going for further study		124.2 (1.7%)	 0.5%	Q4 2022: 123.5 (1.7%)	 -11.8% Q3 2023: 140.8 (2.0%)
			 -1.0%	Q3 2023: 3,200.8 (44.6%)	
Disabled		194.8 (2.7%)	 11.6%	Q4 2022: 174.7 (2.4%)	 -0.7% Q3 2023: 196.1 (2.7%)
			 -55.6%	Q4 2022: 75.9 (1.0%)	
Not interested/ just completed study		33.7 (0.5%)	 -17.5%	Q3 2023: 40.9 (0.6%)	 3.9% Q4 2022: 658.6 (9.1%)
			 1.1%	Q3 2023: 676.8 (9.4%)	
Retired/ old age		684.1 (9.5%)	 1.1%	Q3 2023: 676.8 (9.4%)	

Source: Department of Statistics Malaysia, (2022). Labour Force Report, Malaysia, Q4 2023, DOSM, <https://www.dosm.gov.my/portal-main/release-content/labour-market-review-lmr-q42023->

While there has been increasing progress in women's representation in decision-making roles, there remain challenges related to gender equality in professional development and career advancement (Smith & Sinkford, 2022). This inequality can be attributed to networking dynamics and prejudices

favouring men in leadership roles, which is further reflected in the workforce statistics. For instance, women hold 40% of senior management roles in corporations (Employment Hero, 2024). This figure highlights the gap between representation in managerial positions and the inequality of professional advancement for women.

In addition, women frequently face challenges balancing work and personal lives, which directly impact their job performance and psychological well-being. High stress and anxiety levels lead to poor psychological well-being, consequently reducing their job productivity and satisfaction (Priya et al., 2023). The working conditions in the banking industry are further worsened due to their strict regulation framework, leading to a higher turnover rate among female employees. To address these issues requires organisations to adopt more supportive policies such as flexible work arrangements, encouraging work-life balance among employees.

1.1.4 The Workplace Revolution

The revolution of the workplace is characterised by the changes in how work is structured and managed, driven by adapting employee perceptions and technological advancements (Alfes et al., 2022). Central to these changes is the emphasis on work-life balance and flexible work arrangements, which are particularly important in improving psychological well-being and job performance. Work-life balance and flexible work arrangements are essential for creating a productive and healthy working environment (Cvenkel, 2021),

primarily benefiting women. These workplace practices significantly support women's well-being and mental health, helping them reduce stress in managing their personal lives and professional responsibilities. Organisations prioritising work-life balance had higher employee performance and retention ratings, as women who feel supported tend to be more loyal and engaged (Lazar et al., 2010). This support allows women to seek career progression without sacrificing personal time and responsibilities.

Despite the benefits, only a few local companies in Malaysia have embraced flexible work arrangements (FWA), whereas many multinational corporations actively endorse this workplace reform (Mercer, 2024). The limited adoption of FWA poses a significant challenge for women in balancing their professional and personal lives. For instance, flexitime schedules allow women to choose their working hours, providing flexibility in scheduling their time. Telecommuting reduces working time and allows for a more flexible working environment. Consequently, FWA are recognised as an alternative, offering work-life balance and promoting greater participation in women's labour force (Subramaniam et al., 2022). Research exhibits that women who enjoy flexibility in their work location experience improvements in mental health by 15%, spiritual health by 19%, and a reduction in exhaustion by 19% (Brassey & Bhargawa, 2024).

In light of these benefits, the Malaysian government is taking initiatives to promote the adoption of flexible work arrangements. The Ministry of Human Resources conducts a comprehensive study on the nationwide feasibility and

implementation of flexible work arrangements. This initiative aimed to identify challenges and opportunities for both employers and employees, especially in local companies, which have been slower to adopt these practices. The findings are expected to inform policy changes, encouraging a more structured and accessible approach to flexible work arrangements. It is evident that 2,826 organisations and 565,210 employees have demonstrated the potential for flexible work arrangement transformation through the workshops (Aziz, 2024). It shows that Malaysia is gradually recognising the role of flexible work arrangements in promoting a healthier and more inclusive workforce.

However, while flexible work arrangements offer the potential for greater flexibility, the pervasive utilisation of communication technology beyond working hours further blurs the boundaries of work and personal life, causing mental stress and burnout (Pan & Sun, 2022; Dong et al., 2022). A statistical report showed that 58% of Malaysians suffer from workplace burnout, and 51% stated they have an average work-life imbalance. Workplace burnout can be noted as a special kind of job-related depression and a state of physical or emotional exhaustion (Schonfeld & Bianchi, 2021). When employees are unable to cope with their employer's unreasonable demands of work and increasing workloads with tight deadlines, they become stressed out, which results in poor mental health, anxiety, and depression (Bernama, 2023). These high levels of workplace burnout and work-life imbalance reported by Malaysian employees emphasise the need for effective strategies to address this issue.

Employers have noticed signs of poor performance, such as missed deadlines, reduced productivity and errors in work input, among employees who are consistently absent from work and frequently seek excuses for incomplete tasks (Bernama, 2023). Despite these warning signs, many organisations have yet to prioritise work-life balance (Hinton, 2023). As a result, most employees face work-life conflict, finding it challenging to balance their professional and personal responsibilities (Khan et al., 2022). When individuals voluntarily spend more time on their work, they may need to sacrifice their personal time. This imbalance in time management would be a possible cause of stress or unproductive working attitudes (Fuadiputra & Novianti, 2021). Addressing these issues requires organisations to implement strategies that promote work-life balance, ensuring a supporting environment for female employees' welfare.

1.2 Problem Statement

The COVID-19 pandemic accelerated the adoption of flexible work arrangements (FWA), illustrating that most tasks can be completed effectively outside traditional office settings. Flexible work arrangements have since become a prominent topic among employees in Malaysia. However, despite these global shifts, many Malaysian organisations, including those in the banking sector, continue to rely on rigid, office-based work structures (Mukherjee, 2019). This persistence of traditional working arrangements presents challenges in addressing work-life balance issues among employees. Employers often hesitate to implement flexible work arrangements due to concerns about employee supervision, which weakens employee-company cohesion. Nonetheless, such

apprehensions are not fully supported by empirical evidence. For instance, a report from Future Forum (2022) stated employees with a full flexi schedule have 29% higher productivity and 53% greater ability to focus than employees without the ability to shift their schedule (Tsipursky, 2024). These findings emphasise the potential benefits of flexible work arrangements in improving both employee well-being and organisational performance.

Despite these benefits, the banking industry resists to adopt flexible work arrangements due to the nature of job roles and operational demands. In Malaysian banks, the workload is often intensive and time-sensitive, necessitating extended working hours and frequent multitasking (Darus et al., 2020). This high-pressure environment affects all employees but tends to disproportionately impact women. Female employees often face increased stress, mental fatigue, and burnout as they juggle professional responsibilities, societal expectations, and personal commitments (Shabir et al., 2022). Persistent gender stereotypes and workplace biases may also lead to assumptions that women are less available or committed, resulting in heavier workloads or limited career advancement opportunities (Sengar & Shah, 2024). Consequently, women in banking face compounded pressures that restrict time for personal growth, social relationships, and self-care, thereby reducing their psychological well-being and overall job performance.

Empirical evidence supports these gender disparities. A survey by Rakuten Insight (2022) revealed that 54% of Malaysian women reported higher stress or anxiety levels compared to 49% of male (Satista, 2022). This pattern underscores the necessity of workplace interventions that support women's well-

being and help mitigate the psychological toll of managing dual roles. In high-pressure industries like banking, chronic exposure to work pressure and emotional demands often leads to burnout, which is a state of severe emotional and physical exhaustion with long-term consequences for mental health productivity (Giorgi et al., 2017). Women, who typically shoulder additional household and childcare responsibilities, are particularly vulnerable to burnout and reduced psychological well-being (Hogenboom, 2022).

While traditional gender roles in the workforce have gradually evolved, women continue to face systemic challenges in balancing professional and personal responsibilities. This imbalance not only affects their well-being but also hinders sustained job performance. Previous studies on flexible work arrangements and work-life balance have largely focused on general employee outcomes (Zeb et al., 2023; Aung et al., 2023; Katebi et al., 2022; Talukder & Galang, 2021), often overlooking the combined effects of these factors on psychological well-being and job performance. Furthermore, most research concentrated on mixed or male-dominated populations (Ahmed et al., 2024; Susanto et al., 2022), neglecting the unique experiences of female employees who face the dual burden of work and family responsibilities. Additionally, limited attention has been given to the mediating role of psychological well-being in this relationship. This limitation indicates the need for research that assesses how flexible work arrangements and work-life balance interact to influence both psychological well-being and job performance among female bank employees in Malaysia.

1.3 Scope of Study

Job performance serves as an important factor in measuring the success of an organisation. The investigation of this study involves a comprehensive psychological theory, namely, the Conservation of Resources Theory, in analysing stress in the workplace and resource management. The Conservation of Resources Theory (Hobfoll, 1989) is selected for the study as it explains how resource gain or loss impacts employees' well-being and job performance.

COR theory consists of numerous aspects (primacy of resource loss, resource investment, resource gain, and loss spirals). When individuals perceive a threat (e.g., inflexible work arrangements) or actual loss of their valuable resources (e.g., work-life imbalance), it triggers their psychological well-being, leading to low productivity and job performance. Employees who experience resource loss may find themselves in a loss spiral, where the initial loss of resources makes it difficult to recover or invest in new resources.

Conversely, resource gain plays a crucial role in building resilience and protecting against future stress. Positive organisational interventions can create opportunities for resource gain. These interventions replenish depleted resources and create an environment of trust and psychological health where employees feel valued and supported. The Conservation of Resources Theory emphasises how the preservation and creation of resources influence employee well-being and job performance within the organisational setting.

The purpose of this study is to explore how psychological well-being functions as a mediator, offering a clearer understanding of its effect on employee job performance and related organisational practices. The problem statement highlighted above was addressed by targeting female bank employees in Malaysia as the study's respondents. Given the study's scope, a quantitative approach was adopted, with the research methodology described in detail in Chapter 3.

1.4 Research Questions

Based on the above discussion, this study seeks about work-life balance, flexible work arrangements, psychological well-being, and Malaysian female employee job performance in the banking industry. Therefore, the following questions are proposed:

1. To what extent do flexible work arrangements positively influence the psychological well-being of female employees?
2. To what extent does work-life balance positively influence the psychological well-being of female employees?
3. To what extent does psychological well-being positively influence the job performance of female employees?
4. How does psychological well-being mediate the relationship between work-life balance and job performance of female employees?
5. How does psychological well-being mediate the relationship between flexible work arrangements and job performance in female employees?

1.5 Research Objectives

This study aims to examine how work-life balance and flexible work arrangements influence the job performance among Malaysian female employees in the banking industry. In addition, psychological well-being is investigated as a mediator variable to mediate the relationship between work-life balance, flexible work arrangements and job performance. Thus, the following research objectives relating to the above research questions are suggested as follows:

1. To examine the relationship between flexible work arrangements and the psychological well-being of female employees.
2. To examine the relationship between work-life balance and the psychological well-being of female employees.
3. To examine the relationship between psychological well-being and the job performance of female employees.
4. To investigate the mediating effect of psychological well-being on the relationship between work-life balance and job performance on female employees.
5. To investigate the mediating effect of psychological well-being on the relationship between flexible work arrangements and job performance on female employees.

1.6 Significance of Study

With the challenges female employees face, it is essential to understand the importance of work-life balance and flexible work arrangements as the performance of female employees needs to be improved. The findings of this study can contribute some perspectives to improve the job performance of female employees as the findings could determine (1) the strategies that can improve overall productivity and efficiency and (2) the enhancement of work-life balance and psychological well-being among female employees. It would help to create awareness of an effective working environment and provide future guidelines for the organisation's policy. This study plays a significant role in changing an aggressive working environment into a healthy one. It would benefit various stakeholders such as policymakers, organisations, and society.

1.6.1 Government Perspective

From a governmental perspective, this study provides essential data to support policy development and refine the framework for flexible work arrangements. While Malaysia has taken steps to introduce statutory recognition of flexible work arrangements under the Employment Act 1955, implementation remains lacking clarity and consistency. The current framework allows employees to request flexible work arrangements in writing, but employers retain full discretion to accept or reject applications. The absence of specific guidelines from The Ministry of Human Resources on how employers should exercise their discretion creates inconsistencies across industries and

organisations. By presenting empirical evidence, this study can guide the government in framing structured and transparent guidelines for employers, creating fairness during the approval process. Additionally, these efforts align with the United Nations' Sustainable Development Goals, particularly focused on those promoting decent work and well-being.

1.6.2 Banking Perspective

The findings of this study offer insights into how banks can utilise flexible work arrangements to improve organisational performance by addressing the challenges faced by employees, particularly women. In the banking industry, where a high-pressure environment and long working hours are common, flexible work arrangements and work-life balance create a supportive workplace. When employees, particularly women, are given flexibility to manage their professional and personal responsibilities, they tend to be more focused and productive at work. Arrangements such as flexitime, compressed workweeks or telecommuting allow employees to address personal responsibilities without influencing their job performance. The increased work-life balance and reduced stress may help employees work more efficiently, leading to higher productivity and overall organisational performance.

1.6.3 Society Perspective

In Malaysia, where women's labour force participation has steadily increased, supportive policies are important for maintaining this growth. By

analysing the influence of such supportive policies, the study offers guidance for designing improved strategies that enable women to sustain their participation in the workforce. This could significantly contribute to the national GDP and boost household income, improving the quality of life and stimulating local economies. Furthermore, women are empowered financially when they are able to balance their personal and professional lives. This financial empowerment contributes to economic independence and stability as financially independent women are more likely to invest in their families, communities and local businesses.

1.7 Operational Definitions of Variables

1.7.1 Work-Life Balance

A condition where employees can carry out and balance job responsibilities and other roles in their personal lives well, which is supported by the organisation with a series of activities and organisational cultures (Rahmawati & Gunawan, 2020).

1.7.2 Flexible Work Arrangements

A measure of working place and time, adjusted with the flexibility of the employees (Rau & Hyland, 2002; Jiang et al., 2023).

1.7.3 Psychological Well-Being

A state comprises of relaxation, happiness, and freedom from other psychological problems in an individual's life. (Ryff, 1995).

1.7.4 Job Performance

The measurable results and achievements align with an employee's roles and responsibilities within a specific period (Campbell, 1990).

1.8 Conclusion

Chapter One offers a detailed overview of the research background, with a primary focus on the banking industry and female employees. The problem statement outlines the prevalent issues of conducting this study, with the research questions and objectives to inform the findings. Moreover, the significance of this study has been discussed theoretically and practically. Lastly, this chapter provides insights into implementing work-life balance and flexible work arrangements in Malaysian female employees' job performance within the banking industry.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter discussed the underpinning theory and the relationship among the variables. The first part of the topic disclosed the underlying theory used in this research. The second part briefly clarified the definitions of terms for all variables. This chapter also explained the relationships among the variables using several relevant past research studies. The research conceptual framework and hypothesis development were presented at the end of the chapter.

2.1 Literature Gap

In order to identify the literature gap, several keywords were used to limit the extent of articles and summarise prior findings. The keywords, such as work-life balance, flexible work arrangements, Malaysian female employee job performance in the banking industry and psychological well-being were used to search academic journals on Google Scholar. After that, the articles collected were filtered to ensure their appropriateness. The reviewed literature is summarised in Table 2.1.

Table 2.1. Summary of Past Literature

Authors (Year)	Sector/ Industry	Dimensions/ Variables	Findings
Khairuneezam et al. (2017)	Education	Work-life Balance Satisfaction Quality of Life Job Satisfaction	From qualitative analysis, most of the employees accepted that work-life balance is a contributor to job satisfaction. Family support viewed as an important source of work-life balance and job satisfaction.
Subramaniam et al. (2020)	Service	Flexible Work Arrangements Work-life Balance Stress Levels	In the qualitative analysis, flexible work arrangements were a contributor to work-life balance. Flexible work arrangements lead to lower stress levels, increasing well-being.
Jaharuddin and Zainol (2019)	Service	Work-life Balance Job Engagement Turnover Intention	Survey questionnaire has been distributed with a result of work-life balance is having direct relationship with job engagement and turnover intention. Job engagement did not present mediation effect between work-life balance and turnover intention.
Bett et al. (2022)	Agriculture	Flexible Work Arrangements Employee Performance	From qualitative analysis, the study concluded that flexible work arrangements have significant positive relationship with employee performance.

Satpathy et al. (2019)	Manufacturing	Work-Life Balance Job Satisfaction Employee Retention Job Stress Role Overload Role Interference	Work-life balance is important to measure job satisfaction. Role overload and role interference always the main factors that caused work-life imbalance.
Susanto et al. (2022)	Small and Medium Enterprises (SMEs)	Work-Life Balance Job Satisfaction Job Performance Family-supportive Supervisor Behaviours	Work-life balance significantly influence job satisfaction and performance. Job satisfaction partially mediates the relationship between work-life balance and job performance. Family-supportive supervisor behaviours moderate the relationship between work-life balance, job satisfaction and job performance.
Dousin et al. (2020)	Medical	Job Satisfaction Life Satisfaction Work-Life Balance Practices Financial success Intention to leave	From quantitative analysis, job satisfaction mediates the relationship between work-life balance practices, financial success and intention to leave. On the other hand, life satisfaction did not mediate those relationship. From qualitative analysis, working condition, adequate compensation, team-based practices and

			pressure plays significant roles in addressing work-life balance issues and intention to leave.
Omar (2013)	Service	Work Status Congruence Satisfaction with Work-Life Balance Affective Commitment	Based on quantitative analysis, work status congruence, satisfaction with work-life balance had positive impact on affective commitment. Satisfaction with work-life balance is mediate the relationship between work status congruence and affective commitment.
Ahmad and Munir (2023)	Information Technology	Workload Role Conflict Supervisory Support Flexible Working Arrangement	Workload and role conflict had significant and negative relationship with work-life balance. Supervisory support and flexible working arrangement had significant and positive impact on work-life balance.

As highlighted in Table 2.1, prior studies examining job performance have primarily focused on independent variables such as supervisory support (Zeb et al., 2023; Talukder & Galang, 2021), job satisfaction (Aung et al., 2023; Katebi et al., 2022), organisational culture (Nzuva & Mwendu Kimanzi, 2022; Liu et al., 2021) and turnover intention (Ohunakin & Olugbade, 2022; Lin & Huang, 2021). While past research provides useful perspectives, it has not fully explained the combined effects of work-life balance and flexible work

arrangements on psychological well-being and job performance. Moreover, existing studies have primarily conceptualised psychological well-being as either an antecedent or a direct outcome (Wang et al., 2024; Alrawadieh et al., 2023), with limited attention given to its mediating role in these relationships.

In addition, the majority of empirical studies on job performance have concentrated on sectors such as education (Khairunneezam et al., 2017), manufacturing (Satpathy et al., 2019), service (Omar, 2013; Jaharuddin & Zainol, 2019; Subramaniam et al., 2020), information technology (Ahmad & Munir, 2023), agriculture (Bett et al., 2022), and medical industry (Dousin et al., 2020). Comparatively, the banking sector, despite its significant economic role and distinctive high-pressure work environment, has received limited scholarly attention. Furthermore, most existing research has examined general employee populations without considering gender-specific dynamics (Ahmed et al., 2024; Susanto et al., 2022; Borgia et al., 2022). This gap is significant given that female employees often experience greater challenges balancing work and personal responsibilities, which may increase stress and reduce well-being. Therefore, this study fills an important gap by examining how flexible work arrangements and work-life balance affect psychological well-being and job performance among female employees in Malaysia's banking sector that is often overlooked in existing research despite its key role in the country's service-oriented economy.

2.1 Theoretical Model

2.1.1 Conservation of Resources (COR) Theory

The Conservation of Resources (COR) Theory was introduced by Hobfoll (1989) and further expanded in subsequent research (Hobfoll, 2001). This theory explains how resources are acquired, maintained, and protect their resources to manage stress and achieve optimal performance. Resources are broadly defined as anything perceived by an individual as valuable, including objects, personal characteristics, conditions, and energies. Object resources include physical objects or tools that support individuals in completing tasks or maintaining functionality. Condition resources refer to situational or environmental factors that provide stability or support. Personal resources are the psychological characteristics that help individuals cope with stress or challenges. Lastly, energy resources refer to intangible resources like time, effort, and emotional energy, which are essential for promoting well-being.

The key aspect of the Conservation of Resources (COR) Theory includes the primacy of resource loss (Holmgreen et al., 2017), highlighting that resource loss has a more significant impact on an individual than resource gain (Hobfoll, 2011). In contrast to resource loss, resource gain refers to the acquisition or protection of valuable resources. Gains are usually less impactful than losses but contribute to positive feedback loops. This means that people are more sensitive to resource loss than to resource gain. The presence of one resource can create a gain spiral, where acquiring one resource leads to the acquisition of other related

resources (Franken et al., 2023), such as better job performance and increased psychological well-being.

The COR theory is widely applied in the studies of organisational behaviour, where resource loss is always applied to understand stress and strain (Hobfoll, 2001). Previous empirical studies have found that individuals who experience resource loss at work are more likely to suffer from stress in the form of burnout and depression (Consiglio et al., 2023; Halbesleben et al., 2014). However, this principle contains motivational elements as employees may use existing resources to offset losses to protect against resource loss. For instance, when employees are faced with high job demands, they might invest extra time (resources) to complete their jobs. While this strategy may prevent performance issues, it may lead to a depletion of personal time, which negatively impacts their psychological well-being and work-life balance.

As an extension of the conservation principle, the second principle is resource investment (Bardoel & Drago, 2021). Individuals invest more resources to protect against future losses, recover from resource loss or acquire new resources (Hobfoll, 2001). People tend to invest in resources such as time, effort, and money to prevent future loss. Several past empirical studies have investigated how resources are invested in organisations after resource losses, including how resource losses affect job satisfaction (Ramlawati et al., 2021; Said & El-Shafei, 2021), the urgency with work arrangements (Zhong et al., 2021) and types of job performance (Wongsuwan et al., 2023; Rasool et al., 2021). For instance, employees may use time and effort to negotiate flexible

work arrangements, which then allows them to gain other resources like work-life balance and psychological well-being. When employee gains these resources, they can further invest in their job performance. These newly acquired resources can then be reinvested into job performance, leading to a positive cycle of growth.

The concept of a resource gain spiral emphasises how initial resource gain can trigger a cycle for further resource accumulation (Kwon et al., 2024). Hobfoll (2001) describes this process as where the acquisition of one resource increases the likelihood of obtaining additional resources, creating a positive cycle of growth. For example, when employees successfully secure flexible work arrangements, they gain greater control over their schedules. This often leads to improved psychological well-being. With better psychological well-being, employees are more likely to feel satisfied, focused and capable of managing their jobs efficiently. As their performance increases, they may receive recognition, promotions or greater autonomy, which serve as new resources that further strengthen their ability to handle future demands. This process shows a positive spiral in which resource gains amplify each other, leading to sustained personal and professional growth.

In addition to resource gain spirals, the Conservation of Resources (COR) theory also highlights the importance of resource loss spirals (Radford, 2024). The concept of resource loss spirals mentions the adverse impact of an individual's continuous resource loss. As employees experience resource depletion, their ability to cope with stress is reduced, which leads to further losses in both personal and professional domains (Williams & McCombs, 2023).

This can result in a cycle of ongoing resource loss and increased stress, leading to poor psychological well-being and reduced job performance. Resource loss spirals are particularly evident in workplaces without adequate support policies or with heavy workloads. The lack of flexibility in work arrangements, for instance, can contribute to resource loss spirals.

In the context of this study, flexible work arrangements give employees the ability to organise their schedules and handle their duties more freely. According to COR theory, flexible work arrangements act as resource-gain opportunities since they offer employees greater autonomy over their work schedules (Avgoustaki & Cañibano, 2024). This increased flexibility helps to prevent resource loss by reducing the stress caused by conflicting work and personal demands. Employees who have access to flexible work arrangements can invest more time and effort into both personal and professional activities, resulting in improved psychological well-being. Similarly, work-life balance plays a critical role in maintaining psychological well-being and improving job performance (Elrayah & Zakariya, 2023). Employees with a healthy balance between professional and personal lives experience less stress from conflicting demands, which protects their energy and emotional resources. When they can manage their time and responsibilities effectively, they are less likely to experience fatigue or burnout. This enables them to stay productive during work, contributing to higher job performance.

Psychological well-being is a key resource (Ambhore & Ofori, 2023) that mediates the relationship between flexible work arrangements, work-life balance

and job performance. Employees who experience positive psychological well-being are more likely to be creative and focused, all of which are essential for maintaining high performance levels (Abolnasser et al., 2023). Organisations that prioritise employees' psychological well-being by offering support systems and flexible work options create a favourable working environment for retaining talents. This will subsequently enhance individual job performance, leading to organisational success.

The relationship between psychological well-being and job performance can be explained using the concept of the resource gain spiral (Aubouin-Bonnaventure et al., 2023; Bickerton & Miner, 2023). When employees experience resource gains, they are more likely to engage in productive behaviours at work, complete tasks on time and achieve organisational goals. Conversely, when employees experience resource loss, their psychological well-being is negatively impacted, resulting in a loss spiral where reduced well-being causes further source depletion, such as reduced job satisfaction and performance.

The interrelationship between flexible work arrangements, work-life balance and psychological well-being illustrates a positive feedback loop for job performance. Access to flexible work arrangements reduces the probability of resource loss and facilitates the accumulation of new resources. It contributes to higher psychological well-being, leading to better job performance. This interconnected cycle shows the value of resource-gain strategies in improving employees' performance, supporting the assertion of the Conservation of

Resources theory that emphasises the motivation of an individual to protect, accumulate and acquire their resources.

2.2 Job Performance

Job performance reflects employees' capabilities to complete the tasks that support the organisation in achieving its mission and vision (Susanto et al., 2022; Moonsri, 2018; Nohe et al., 2014). Assessing performance includes evaluating the quality and quantity of tasks completed, directly impacting an organisation's financial and non-financial outcomes. Hence, organisations consistently seek high employee performance as a means of achieving strategic goals and acquiring a competitive advantage. To this end, organisations have increasingly prioritised policies and strategies aimed at promoting work-life balance, which in turn enhances employee performance (Thevanes & Mangaleswaran, 2018).

Beyond individual efforts, job performance also encompasses the collective contribution of groups towards organisational goals, both directly and indirectly (Aung et al., 2023). Given its role as a critical success factor, the organisation consistently monitors performance to identify improvement areas (Kelidbari et al., 2011). Factors affecting employee performance have drawn substantial attention for research, as improved performance drives industry competitiveness (Abbas & Yaqoob, 2009). To enhance employee performance, organisations prompt to adopt motivating strategies to elevate competitiveness within their industry (Tumi, 2022). Job performance, therefore, reflects how

effectively an employee fulfils task completion (Ertekin & Avunduk, 2021) and involves the actions taken by employees within the scope of their responsibilities (Borman et al., 2014). Companies often reward well-performing employees for enhancing job satisfaction, subsequently improving job performance (Da, 2024; Ay & Keleş, 2017; Yıldız et al., 2014).

Effective job performance is evident when an employee fulfils assigned tasks efficiently (Alshemmari, 2023; Helmi & Abunar, 2021), signifying the linkage between job requirements and execution (Olsen et al., 2017). Creating a comfortable working environment allows employees to utilise their knowledge effectively, improving job performance. As such, employee performance is viewed as a critical success factor for organisations and is essential for survival in today's competitive market (Islam et al., 2022). Moreover, employee performance and customer satisfaction are closely related. Satisfied employees deliver better service quality, which directly influences customer satisfaction and, consequently, organisational stability and growth (Lepistö et al., 2024; Shuvro et al., 2020). Therefore, employees are considered valuable assets for organisations and play a vital role in accomplishing organisational goals through exemplary customer service.

Individual job performance is measured by the endeavour and attitude spent completing given tasks and responsibilities within a specific period (Rahajeng & Handayani, 2022; Kloutsiniotis & Mihail, 2020). Performance measurement serves as an effective tool for improving transparency and assisting decision-making processes (Schleu & Hüffmeier, 2021). Employees'

contributions are linked to strategic objectives, customer satisfaction, and economic impact, which contribute positively to overall performance (Peng et al., 2020). Performance evaluation plays an essential role in this process, providing a systematic review and assessment of an employee's performance. These evaluations are conducted regularly to advise on compensation decisions and promotion opportunities, increasing employee motivation (Vizano et al., 2021).

In this context, job performance refers to the measurable results and achievements aligning with an employee's roles and responsibilities within a specific period. Research consistently identifies employee job performance as a critical determinant of organisational success. Campbell (1990) elucidates employee performance as behaviours or actions that promote organisational goals. It relies on a solid educational background, enhancing quick adaptation to job requirements, with further training increasing knowledge and optimising performance (Virgiawan et al., 2021). Familiarity with the job promotes high performance, while a disciplined attitude among employees facilitates performance improvement, consistent with existing research findings (Fahmi et al., 2022; McCrie & Lee, 2022; Yadaz & Dhar, 2021; Sousa et al., 2019;). These findings suggest that providing a skilled and well-trained workforce is essential for enhancing high job performance and achieving long-term organisational success.

2.3 Work-Life Balance

Work-life balance, created by a flexible working environment, allows employees to effectively manage their personal and professional responsibilities (Ferdous et al., 2023; Preena & Preena, 2021). It significantly influences an individual's social, physical, and psychological well-being, impacting productivity and job performance (Wright, 2010). The significance of work-life balance lies in its ability to promote a sense of equality between work and personal life, which is critical to achieving business success (Wulur & Mandagi, 2023; Haar et al., 2014; Baral & Bhargava, 2011). Maintaining work-life balance involves juggling professional duties with family life and individual activities (Bella, 2023; Kerdpitak & Jermstittiparsert, 2020), making it an important focus for organisations (Abdirahman et al., 2020). A flexible working environment effectively balances employees' personal and working lives (Kumar et al., 2023; Drew et al., 2006).

In a more comprehensive view, work-life balance reflects a condition where employees can carry out and balance job responsibilities and other roles in their personal lives well, supported by the organisation with a series of activities and organisational cultures (Ogunola, 2022; Rahmawati & Gunawan, 2020). Hayman (2005) proposed a three-dimensional model of work-life balance: Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW) and Work Personal Life Enhancement (WPLE). The WIPL dimension explains how work disrupts personal life. It includes some events where work-related tasks, due dates, or commitments hinder an individual's

ability to engage in personal activities, spend time with friends or family, or carry out leisure interests. Conversely, PLIW examines how personal issues such as family, health, or financial problems influence work performance. Unlike the previous dimensions that highlight conflict, the WPLE dimensions relate to how an employee's fulfilling personal life improves work performance. Personal satisfaction derived from a supportive relationship, exciting hobbies, and a healthy lifestyle enhances an employee's well-being and efficiency in the workplace. This three-dimensional model provides valuable insights for organisations aiming to design effective work-life balance policies.

Achieving work-life balance requires employees to equally manage their professional, social, and personal lives (Tahir, 2024; Mathur et al., 2024; Dousin et al., 2019). The implementation of work-life balance practices will improve employee well-being, organisational performance, and job satisfaction (Susanto et al., 2022; Aruldoss et al., 2022). When employees struggle to balance their profession and work, they may face physical and emotional exhaustion, emphasising the importance of well-being and work-life balance (Battur & Jayadatta, 2024). Organisational support through flexible policies such as flexitime schedule, telecommuting and compressed workweek helps mitigate these challenges. This support also enhances employee engagement, reduces turnover and creates a healthier, more motivated workforce. Beyond its impact on individual well-being, work-life balance is also linked to overall organisational performance (Opatrná & Prochazka, 2023). Employees with stable psychological and emotional well-being are more likely to contribute meaningfully to organisational goals (Lestari & Margaretha, 2021). Research

highlights that work-life balance exists when both professional and personal responsibilities are equally important. Work-life imbalance occurs when the working hours and amounts of labour required increase (Ganapathi et al., 2023).

In summary, organisations that prioritise and support work-life balance policies tend to develop a positive work environment, enhance psychological well-being, and improve employee productivity and performance. From the employees' perspectives, achieving work-life balance enables them to effectively manage their time and responsibilities between professional commitments and personal pursuits. By integrating work-life balance into their core value, organisations create a more successful workforce, positioning themselves for long-term growth and competitive advantage.

2.4 Flexible Work Arrangements

Flexible work arrangements are categorised into where (flexplace) and when (flexitime) an individual's work is executed (Shifrin & Michel, 2022; Rau & Hyland, 2002). More specifically, flexitime is defined as an individual's manipulation of working hours, including adjusted start and end times of work, compressed work weeks, reduced work hours, and easiness of taking days off. Flexplace refers to organisation policies that allow employees to work from locations outside the standard workplace, which consists of telecommuting or remote work, working from an alternative location, and working from home. These policies are designed to accommodate employees with flexible working location and scheduling needs, aiming to improve productivity and performance.

The main objectives of such arrangements include providing employees additional time and energy to manage their activities and maintaining a healthy lifestyle.

Flexible work arrangements are optional work schedules and structures different from standard work environments (Kumar et al., 2023; Malek, 2020). They allow employees to choose when and where they work as long as they meet their job requirements (Weideman & Hofmeyr, 2020). This includes options such as flexible working hours, compressed work weeks and telecommuting without necessarily working from the office (Groen et al., 2018). By offering flexibility in work schedules and locations, organisations help strengthen employees' work-life harmony across different management levels (Nassani et al., 2024). Such policies have become increasingly common as they provide employees with convenience and flexibility, thereby enhancing their performance and efficiency towards the job. In fact, prior studies show that employees working under flexible arrangements often work more hours than those in traditional settings due to blurred boundaries of working hours (Ahmadi et al., 2024; Kelly et al., 2011).

Furthermore, flexible work arrangements can be viewed as a measure of working place and time, adjusted with the preference of the employees (Rau & Hyland, 2002; Jiang et al., 2023). The result of a work-from-home experiment in Ctrip, a Chinese travel agency company, showed that employee job satisfaction and performance increased by 13 per cent when employees worked from home and a 50 per cent drop-in employee turnover rate (Bloom et al., 2015).

With the impact of the pandemic, the digital technical tools and online office systems required for work have increasingly matured and become widespread, breaking traditional work styles' temporal and spatial constraints. The Internet and advancements in information technology (IT) have changed the ways of working arrangements, enabling employees to work remotely with flexible schedules (Yildiz & Akkas, 2023). These fundamental changes denote the extent to which working conditions have changed.

In this research, flexible work arrangements refer to various workplace practices that could be adjusted with the flexibility of employees in terms of working place and time. Across previous studies, flexible work arrangements can be classified into two main categories: flexibility in work schedule (flexitime) and flexibility in work location (flexplace). Both flexitime and flexplace used by organisations would enhance efficiency and attract more talent (Sonidou, 2024; Thompson et al., 2015).

2.5 Psychological Well-being

Psychological well-being, as defined by Ryff (1995) and further elaborated by Çankır and Şahin (2018), comprises a state of relaxation, happiness, and freedom from other psychological problems in an individual's life. Ryff's influential model recognises six critical components of psychological well-being: autonomy, positive relationship with others, self-acceptance, purpose in life, personal growth, and environmental mastery. Autonomy refers to self-discipline in behaviour, independence, and self-determination in actions

and decisions. Positive relationships with others involve forming and building trusting and warm relationships with others. Self-acceptance relates to self-actualisation, maturity, optimal functioning, and mental health. Purpose in life relates to having clear goals, intentions, and meaningful targets, while personal growth encompasses improving habits and behaviours, continuously seeking to increase self-awareness, developing a sense of identity, and cultivating self-improvement in talents. Lastly, environmental mastery refers to creating an environment aligned with one's psychological state, allowing one to control one's surroundings effectively (Greenier et al., 2021).

Well-being can also be indicated by measuring life fulfilment across diverse domains or general happiness (Roye & Mohan, 2024; Samman, 2007). There are two concepts related to well-being: subjective and psychological approaches. Subjective well-being pertains to an individual's appraisal of life satisfaction and happiness, while psychological well-being focuses on the emotional state in both work and personal life (Huppert, 2009). Besides, psychological well-being refers to the valued experience of individuals that may improve their effectiveness in work or other activities (Kundi et al., 2021; Huang et al., 2016). It comprises happiness, wish-fulfilment, satisfaction, and abilities in task completion (Diener, 2009). Numerous studies have increasingly emphasised the importance of employee well-being, exhibiting that healthier and happier employees tend to invest more effort into their work, resulting in increased productivity and efficiency (Huang et al., 2016).

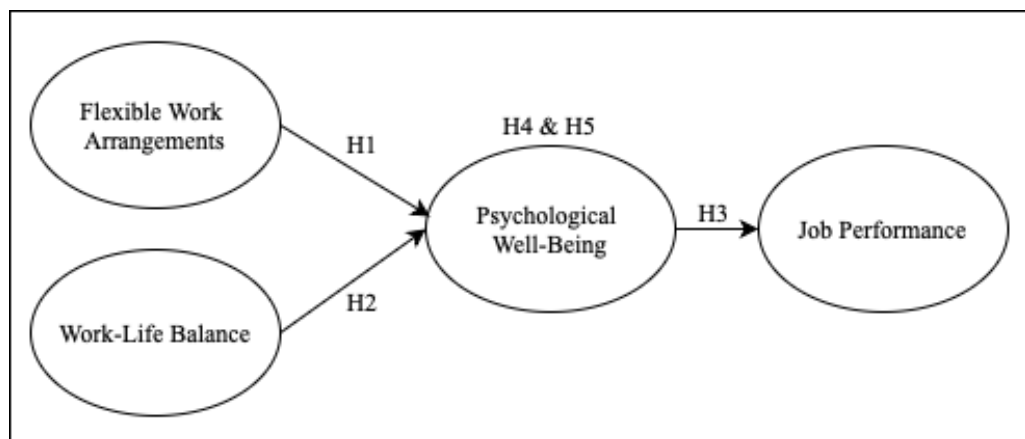
Psychological well-being is a broad notion that acquires emotional and mental conditions and satisfaction in both work and life contexts (Yiming et al., 2024; Obrenovic et al., 2020; Cartwright & Pappas, 2008). It involves positive emotions, moods, life fulfilment, satisfaction, and positive functioning (Kosec et al., 2022; Ahmad et al., 2018). Well-being combines good feelings, well-functioning happiness, and developing a person's capabilities (Ruggeri et al., 2020). Few research has explored different aspects of well-being, revealing its multiverse nature (Wu et al., 2020). Warr and Nielson (2018) argued that well-being can be further categorised into a few elements, such as life satisfaction or happiness, while Russell (2003) stated that it can be measured through cognitive assessments, emotions, or subjective experiences. Additionally, well-being can be domain-specific and linked to areas like family, health, or social relationships.

In the context of this research, psychological well-being is described as the comprehensive state of an individual's mental health, considering physical, cognitive, and social dimensions. This perspective highlights the importance of emotional balance, resilience and effective stress management in daily work and personal life. Higher levels of well-being are always accompanied by better physical health and job performance (Knapp et al., 2011). Positive emotions, such as happiness and life satisfaction, serve as the key determinants of psychological well-being. Thus, improving employees' psychological well-being contributes to individual and organisational success by supporting the employees' ability to manage work-related stress.

2.6 Proposed Research Framework

Based on the Conservation of Resources theory, work-life balance and flexible work arrangements are served as resource-gaining strategies that help employees conserve and accumulate valuable personal resources such as time, energy, and emotional stability. When employee successfully preserve their resources, they experience higher psychological well-being, which in turn enhances their capacity to invest effort and maintain productivity. In contrast, loss of these resources, such as work-life imbalance or rigid work structures, can lead to stress, burnout and reduced job performance. Accordingly, this framework integrates flexible work arrangements and work-life balance as independent variables, psychological well-being as the mediating variable, and job performance as the dependent variable. Hypothesis H1 to H5 is developed to examine the relationship between flexible work arrangements and work-life balance. At the same time, psychological well-being is known as a mediator, and Malaysian female bank employee job performance is the dependent variable.

Figure 2.1. Proposed Research Framework



2.7 Hypothesis Development for The Study

2.7.1 Flexible Work Arrangements and Psychological Well-Being

Flexible work arrangements are linked to employees' psychological well-being because they allow individuals increased autonomy over their work schedules and locations. The ability to customise work schedules and locations to fulfil personal needs allows employees to manage work and personal responsibilities effectively, which enhances their mental health and psychological well-being. Previous literature stated that such arrangements facilitate better psychological well-being and reduce turnover retention (Elrayah & Zakariya, 2023).

Shiri et al. (2022) reported that employees with inflexible work arrangements faced an increased risk of depression, psychological distress, and burnout. These findings show the adverse impact of fixed work schedules on mental health. In contrast, flexible work arrangements give employees more control over their time and working hours, positively influencing psychological discomfort. The autonomy provided by flexible work arrangements cultivates a sense of control over an individual's work environment, which is an important element of psychological well-being, as highlighted in Ryff's six-dimensional model (Ryff, 1995). When employees have autonomy in their work schedules, they can allocate their time for self-care, leisure and family commitments (Çankır & Şahin, 2018).

In addition, flexible work arrangements are found to reduce commuting stress and provide employees with more time for personal and family matters, which significantly contributes to psychological well-being (Zerhouni, 2022; Possenriede & Plantenga, 2011). The reduction in commute time is particularly beneficial as longer and stressful commutes have been linked to higher levels of anxiety, stress and emotional exhaustion (Pindek et al., 2023). By working remotely or adopting a hybrid work schedule, employees can reallocate this time to engage in activities that promote relaxation, social interaction and psychological well-being.

Moreover, flexible work arrangements are associated with higher job satisfaction (Ghimire et al., 2023), which serves as a key indicator of psychological well-being (Buick et al., 2024). Employees with flexible work arrangements have been found to exhibit lower absenteeism and higher productivity (Hashmi et al., 2023). When employees experience job satisfaction, they are more likely to have positive mental states and experience a sense of purpose. Flexible work arrangements contribute to psychological well-being by alleviating work-life conflicts.

The provision of flexible work arrangements exerts a significant positive effect on the psychological well-being of millennials (Subramaniam et al., 2022). This study, which involved 400 millennial employees in the service industry, revealed that flexible work arrangements improve employees' quality of life by allowing them to spend more time with family and friends (Kumar et al., 2023; Chapman et al., 2023). Similarly, Ray and Pana-Cryan (2021) emphasised that

organisational practices promoting flexible work arrangements significantly impact employees' psychological well-being. Work flexibility, such as working from home and flexible working hours, provides employees with job control, enhancing their health and well-being. From the perspective of Conservation of Resources (COR) theory, flexible work arrangements help employees conserve key personal resources such as time, energy and autonomy, which prevents resource loss and promotes resource gain, leading to enhanced psychological well-being.

Given that female employees in the banking industry often face unique challenges, the relationship between flexible work arrangements and psychological well-being is particularly relevant. Flexible work arrangements, such as flexitime schedule, compressed workweek and telecommuting, provide female bank employees with the autonomy needed to manage their time and role effectively. Such arrangements help female employees navigate the gender-specific expectations often present in the banking industry, such as balancing leadership roles with familial duties. By reducing work-family conflict, flexible work arrangements allowed female employees in the banking industry to achieve a healthier work-life, improving positive mental state and psychological well-being. Given the evidence supporting the relationship between flexible work arrangements and psychological well-being, the following hypothesis is proposed:

H1: Flexible work arrangements positively influence the psychological well-being of female employees.

2.7.2 Work-Life Balance and Psychological Well-Being

The research by Saraswati and Lie (2020b) explores the influence of work-life balance on the psychological well-being of employees. It employed a quantitative method by collecting data from 250 respondents who worked in various business industries. Their findings suggest that work-life balance significantly influences psychological well-being. Specifically, an employee with a work-life balance has decreased job stress and burnout, leading to higher psychological well-being (Volk et al., 2024). Achieving work-life balance is particularly challenging for female employees, as they often juggle multiple roles, such as being employees and caregivers (Chelladurai & Kalidasan, 2023). The stress that arises from balancing these roles can adversely affect their well-being. In contrast, those who effectively manage a balanced work-life tend to experience a stable work-life relationship associated with lower stress, resulting in higher psychological well-being.

Similarly, Yayla and İlgin (2021) studied the relationship between work-life balance and psychological well-being among 295 nurses in the Turkey Research Centre. Their study found that a poor work-life balance could lead to adverse outcomes such as increased stress, dissatisfaction with life and impaired mental and physical health. These findings highlight the significant impact of work-life balance on employees' psychological well-being. Nwanzu and Babalola (2023) further argued a satisfactory alignment between work and other roles such as family and leisure. These roles are important for promoting

happiness and life satisfaction, which are indicators of positive psychological well-being.

Furthermore, Abdul Jalil et al. (2023) examine how work-life balance influences psychological well-being among Malaysian precarious workers. With 442 respondents collected by purposive and snowball sampling, the work-life balance was positively related to psychological well-being. Teneng et al. (2024) further argued that work-life balance has become a significant factor in ensuring employee well-being and organisational success. Their comparative quantitative data reveals a significant difference between work-life balance and well-being in the public versus private sectors, with public sector employees reporting better work-life balance and well-being outcomes.

Moreover, work-life balance contributes to job satisfaction and is linked to subjective well-being (Haider & Dasti, 2022; Cannas et al., 2019; Pathak et al., 2019). L and Muhammad (2023) also identified psychological well-being and life satisfaction as key factors correlating with positive mental health in the context of work-life balance. Their research suggests that an imbalanced work-life may lead to lower job satisfaction, reduced psychological well-being and life quality. It increases the risk of burnout and depression of an employee, contributing to a higher intention of leaving the role.

While female employees in the banking industry might face difficulties in achieving work-life balance, leading to work-life conflict that negatively impact their psychological well-being. Female employees may experience

feelings of guilt when unable to meet the demands of their professional and personal lives. Likewise, the constant struggling of roles can result in fatigue and reduced ability to engage in self-care activities, leisure or social interactions, which are important in maintaining psychological well-being. Work-life balance allows employees to protect their emotional and psychological resource from depletion. When demands in one domain are managed effectively through balance, employees can preserve energy and recover resources, leading to improved psychological well-being. Given these insights, the following hypothesis is proposed:

H2: Work-life balance positively influences the psychological well-being of female employees.

2.7.3 Psychological Well-Being and Job Performance

Psychological well-being includes many aspects, including emotional and mental states and job and life satisfaction. Employees who feel they have control over work and family activities enhance psychological well-being. A sense of power can be characterised by the amount of time an employee perceives to receive to fulfil their role-related demands, thereby contributing to work-life balance (Fitzpatrick et al., 2012). When an organisation creates a favourable workplace with mentally supportive policies, it demonstrates a genuine commitment to the psychological well-being of its employees (Kim et al., 2019). Such supportive measures make the employees feel valued and appreciated by the organisations. This perception fosters a sense of loyalty and

commitment, motivating them to invest more time and energy into their jobs (Van Woerkom et al., 2016). Moreover, individuals with higher psychological well-being possess more personal resources such as energy, optimism and resilience which they can invest in their work to achieve better job performance.

Employee psychological well-being can be categorised into hedonic and eudaimonic (Grant & McGhee, 2021). Hedonic well-being refers to an individual's feelings based on their emotions. In contrast, eudaimonic well-being describes people's recognition of personal growth (Ryff, 2018). Both are relatively related but have different concepts. Kundi et al. (2020) stated that both hedonic and eudaimonic well-being directly and indirectly influence job performance through affective commitment. Eudaimonic well-being influenced employees' affective commitment more than hedonic well-being. Hence, employees with higher psychological well-being are likely to be more loyal to their employer, improving their job performance. Psychological well-being positively influences employee job performance (Boulet & Parent-Lamarche, 2022; Hien et al., 2023).

Furthermore, Sen and Yildirim (2023) examined the relationship between organisational perception, support, psychological well-being, and nurses' job performance. A quantitative study involving 1,056 nurses indicated that psychological well-being has a positive impact on job performance. The extant literature also provides evidence of better employee performance for those who experience high levels of psychological well-being (Jaiswal et al., 2024). Previous research also stated that psychological well-being is typically related

to the overall effectiveness of an employee's psychological functioning (Wright & Cropanzano, 2004). The correlation between psychological well-being and job performance has gained growing attention in organisational studies. It suggests that psychological well-being is positively related to job performance (Mandal & Goshwami, 2022; Çankır & Şahin, 2018; Johari et al., 2018; Luthan et al., 2007; Zacher et al., 2012). Specifically, employees with high psychological well-being and positive emotional states can enhance cognitive flexibility and find more solutions to problems in their daily tasks (Lu et al., 2022; Fredrickson, 2001).

Within this study, psychological well-being is considered a key determinant of job performance. Its significance is particularly pronounced for female employees in the banking sector, given the demands inherent in their roles. The dual pressure can increase the stress levels and impact their ability to perform optimally. However, employees with high psychological well-being are more likely to address these challenges effectively. Consequently, they are able to commit more on their job, contributing to improved job performance. Therefore, the following hypothesis is formulated:

H3: Psychological well-being positively influences the job performance of female employees.

2.7.4 The Mediating Effect of Psychological Well-Being

According to the Conservation of Resources (COR) theory, employees seek to acquire and preserve valuable resources such as time, energy, and well-being. Flexible work arrangements and work-life balance act as resource-enhancing mechanisms that reduce stress and support recovery. Psychological well-being functions as an internal resource that links these external job resources to performance outcomes. When employees maintain well-being, they are more capable of converting resource gains into productive work behaviour. When employees experience flexible work arrangements and a balanced work-life, they face fewer resource losses and gain emotional stability, which in turn enhances job performance. Psychological well-being thus serves as a vital mechanism through which resource gains from flexibility and balance translate into better work outcomes. In contrast, employees who face a depletion of these resources are more likely to experience stress, burnout and reduced job performance. The present study extends the COR theory by asserting that flexible work arrangements and work-life balance are key resources for promoting psychological well-being, which in turn mediates the relationship between these factors and the job performance of female employees. By reducing resource loss and enhancing resource gain, flexible work arrangements and work-life balance enable female employees to achieve better psychological well-being, leading to higher job performance.

A review of past literature demonstrates the importance of flexible work arrangements for employee performance (Sekhar & Patwardhan, 2021; Austin-

Egole et al., 2020; Eleftherios, 2018; Essien & Edwinah, 2017; Okemwa, 2016). Implementing flexible work arrangements such as flexitime schedules, telecommuting, and compressed work schedules can increase their commitment to work, improving job performance (Mwiti, 2023; Mwaniki, 2022; Soomro et al., 2018; Eurofound, 2017). These arrangements encourage a higher level of psychological well-being, improving job performance. Ernanda and Fazlurrahman (2023) state that flexible work arrangements significantly improve employees' job performance by allowing them to flexibly adjust their work and schedules while performing their tasks. This makes employees feel a sense of trust and support, contributing to higher satisfaction and performance.

Estanio et al. (2023) discovered that flexible work arrangements positively influence employee job performance by establishing better employer-employee relationships. From the perspective of COR theory, these relationships act as social resources that help employees navigate work challenges. Psychological well-being is an important resource for employee performance and is influenced by flexible work arrangements (Schermerhorn et al., 2011). Employees who face conflicting demands between home and work risk depleting their energy and psychological resources, reducing their capacity to meet job demands (Oshio et al., 2017). However, flexible work arrangements counteract this resource loss by giving employees more control and support in managing their responsibilities (Warokka & Febrilia, 2015). Sekhar and Patwardhan (2021) argued that flexible work arrangements help employees cope with work-life conflict, thereby reducing stress and depression. Lower levels of stress and

depression enhance individuals' mental health and emotional resilience and eventually improve their job performance.

When female bank employees experience a higher level of psychological well-being, they are more likely to manage these challenges better through developing a positive mindset that leads to greater satisfaction and performance. Employers who deliver flexible work arrangements to employees may improve performance, commitment, and retention (Williams, 2019). Erden Bayazit and Bayazit (2019) note that flexible work arrangements require adequate organisational support and implementation guidelines to help female employees better utilise these arrangements. Flexible work arrangements are intended to make female employees work effectively in balancing their work and personal responsibilities. It is beneficial for those, especially with family commitments, to be more satisfied with their work. At the same time, these arrangements promote psychological well-being by reducing stress and encouraging a healthier lifestyle. Hence, the following hypothesis is proposed:

H4: Psychological well-being mediates the relationship between flexible work arrangements and the job performance of female employees.

Work-life balance is another important resource within the context of COR theory (Zulkiflee et al., 2024; Abdirahman et al., 2020; Grawitch et al., 2010). Achieving work-life balance allows employees to protect essential personal resources, such as time and energy, reducing stress and enhancing psychological well-being. Work-life balance has become a key priority in

modern organisations, given its importance in supporting employees' psychological well-being and boosting job performance. This trend is particularly relevant for millennials, who often value work-life balance more highly than traditional job rewards like pay or perks (Christian, 2020).

The ability of employees to balance work and family always directly impacts their job performance by mitigating resource depletion and promoting the accumulation of psychological resources. A lack of work-life balance depletes energy and psychological well-being, leading to poor job performance (Kinman, 2024; Herje & Fuglestad, 2023; Bataineh, 2019). Empirical studies support this view. Aisyah et al. (2023) found that work-life balance positively and significantly impacts job performance, suggesting that employees who balance work and family responsibilities have more resources to meet job demands. Borgia et al. (2022), Winata (2023) and Malau (2023) all urge organisations to prioritise employee work-life balance to improve job performance.

Further, numerous studies confirm the direct and positive relationship between work-life balance and job performance (Aisyah et al., 2023; Isa & Indar, 2023; Ogomgbunam, 2023; Alharbi, 2023). Facilitating work-life balance helps women preserve resources, such as time, psychological well-being and mental health, thereby improving job performance. Isa and Indrayati (2023) further emphasised the negative and significant correlation between work-family conflict and work-life balance. Employees in a well-balanced work-life environment have more personal time for themselves and their families, leading

to higher satisfaction and happiness, which are important to psychological well-being (Jung et al., 2023).

The positive effects of psychological well-being on job performance are well-documented in most of the past literature (Hien et al., 2023; Boulet & Parent-Lamarche, 2022). Female bank employees with high psychological well-being can conserve and replenish resources, allowing them to solve complicated tasks better. As a result, they are more committed to their job and willing to contribute to better job outcomes. As a mediating variable, psychological well-being explains the process through which flexible work arrangements and work-life balance contribute to job performance among female bank employees. By maintaining psychological well-being, these employees preserve and expand their resource pool, enabling better job outcomes. Hence, the following hypothesis is developed:

H5: Psychological well-being mediates the relationship between work-life balance and job performance of female employees.

2.9 Conclusion

This chapter provides a comprehensive review of the literature pertaining to flexible work arrangements, work-life balance, psychological well-being, and job performance. It also proposes a research framework based on the Conservation of Resources Theory and develops hypotheses to explain the

relations of each variable. This study has addressed the existing gap in the literature.

CHAPTER 3

METHODOLOGY

3.0 Introduction

This chapter outlines the research methodology used to explore work-life balance, flexible work arrangements, female employee job performance, and the mediating role of psychological well-being. It also discusses the research designs and methods used to conduct the study.

3.1 Research Paradigm

In the context of scientific research, a paradigm serves as a philosophical framework that guides the research process. This study follows a positivist paradigm, proposing an empirical hypothesis that is validated through data collection and analysis (Park et al., 2020). The research phenomena are to be studied objectively and statistically to investigate the strengths of the relationships between the variables.

The positivist paradigm is based on the assumption of a single objective reality that can be measured and quantified (Alharahsheh & Pius, 2020). Researchers who adhere to this paradigm also believe that the results of one

study can be applied to similar situations. Therefore, a quantitative approach is adopted, applying statistical techniques to derive objective conclusions.

3.2 Research Design

Research design constitutes the foundation for gathering, measuring, and interpreting information and data, ensuring the research problem can be addressed logically (De Vaus, 2001). The research method was designed to classify the variables identified in Chapter One, thereby facilitating data collection and analysis to derive potential solutions (Zikmund et al., 2013). The Conservation of Resources Theory was adopted in this research and discussed in Chapter Two. To accomplish the research objectives, applied research was undertaken using deductive reasoning. Primary data was gathered from the targeted population sample through a quantitative approach. Quantitative research employs a range of strategies, techniques, and assumptions to analyse numerical patterns and generate results (Coghlan & Brydon-Miller, 2014). This method is suitable for examining the relationships among variables by testing the hypotheses and theories (Borg & Gall, 1989). Data were gathered through a self-administered questionnaire, allowing for the application of statistical procedures. A cross-sectional research design was utilised in this study to gain a comprehensive insight into the subject of study.

3.3 Data Collection Methods

Due to the causal nature of the study, a primary data collection method was employed, utilising survey questionnaires to obtain original responses. The survey was administered through face-to-face distribution and online via Google Forms to ensure broader reach and participation from the sample population. Several filter questions were included in the questionnaire to ensure the selection of appropriate respondents. Information on the sampling location is discussed the following section.

3.4 Sampling Design

Sampling involves a statistical method for choosing a representative sample of a large population (Tuovila, 2024). It is used to make inferences about the entire population. Researcher can draw conclusions, test hypotheses, and make highly confident predictions by choosing a more extensive group's characteristic.

3.4.1 Target Population

The target population is the specific subset of the group the research aims to study (Casteel & Bridier, 2021). Since the main aim of this study was to predict the job performance of female bank employees, the target population was defined as Malaysian female employees from the banking industry.

3.4.2 Sampling Location

The survey was conducted in two primary employment regions, Selangor and W.P. Kuala Lumpur, which accounted for 3.97 million people and 1.11 million people in the total workforce, respectively (Statista, 2024). The choice of these locations is based on several factors. Primarily, Selangor contributes the largest share to GDP at RM 406.1 million, while W.P. Kuala Lumpur ranks second with RM 249.3 million (Aman, 2024). Secondly, W.P. Kuala Lumpur houses the Central Bank of Malaysia, highlighting its significance in the national banking sector. Selangor and W.P. Kuala Lumpur also host more than 250 banking institutions (The Association of Banks in Malaysia, 2024), allowing the researcher to study job performance and workplace environment from a rich and diverse perspective.

3.4.3 Sampling Elements

Sampling elements are specific components defining the sampling process (Onwuegbuzie & Collins, 2017). In this study, Malaysian female bank employees in the banking industry were selected as the sampling element. The inclusion criteria were bank employees who (1) were female and (2) were currently employed in the banking institutions within W.P. Kuala Lumpur and Selangor. The study investigates female bank employees' perceptions of flexible work arrangements and work-life balance, and their effects on psychological well-being and job performance.

3.4.4 Sampling Size

Based on Krejcie and Morgan's (1970) guideline, the minimum recommended sample size for a population exceeding 75,000 is 384. Accordingly, this study targeted a minimum sample of 384 female bank employees from a population of approximately 199,022 female employees in Malaysia's banking sector. A total of 400 questionnaires were distributed, and 375 were usable after removing incomplete responses (see Table 4.2). Although slightly below the initial target, the final usable sample ($n = 375$) remains sufficiently robust for PLS-SEM analysis, which is well-suited for studies with moderate sample sizes. In addition, the final usable sample of 375 respondents exceeds the minimum statistical power requirements for PLS-SEM, as recommended by Hair et al. (2021), who state that models with up to three predictors require approximately 160 cases to achieve adequate statistical power at the 0.80 level for detecting medium effect sizes. Therefore, the sample size obtained in this study is more than sufficient to ensure reliable and robust estimation of the structural model.

3.4.5 Sampling Technique

This study employed purposive sampling, a non-probability sampling technique in which participants are intentionally selected based on specific characteristics relevant to the research objective. Purposive sampling is chosen because the study requires responses exclusively from female employees currently working in banking institutions within Selangor and W.P. Kuala

Lumpur. This method ensures that only respondents who meet the inclusion criteria and possess the necessary experiences are included in the dataset. As noted by Mulisa (2022), purposive sampling is widely applied in human-subject research because it allows researchers to deliberately target information-rich participants.

3.5 Research Instrument

The primary research instrument for this study was a survey questionnaire, consisting of close-ended and scale-response questions. These were designed to simplify the response process, with participants indicating the extent of their agreement through predefined options.

3.5.1 Questionnaire Design

The instrument was designed drawing upon relevant literature related to flexible work arrangements, work-life balance, psychological well-being, and job performance. The use of validated instruments allowed the researcher to control the measurement qualities (Flynn et al., 1994). The study instrument was developed by adapting items from the existing validated instruments. The items were carefully modified to ensure they better reflected the specific focus and were easy for respondents to understand. Adjustments were made to the wording and length of the items to ensure clarity, simplicity and appropriateness for the target audience.

The questionnaires were carefully adjusted in terms of wording and language. It is crucial to keep the questions simple, easy to read, and direct. The language used should not be too complex to avoid confusion and vagueness. It is compulsory to ensure that each item is focused only on one meaning. In addition, all items in the questionnaire were adapted from surveys originally conducted in Western countries where English is the primary language. Hence, the researcher decided to present the questions in English to maintain the original meaning and ensure consistency in interpretation.

The questionnaire was structured into three sections. Section A contained two screening questions designed to determine respondents' gender and employment status. Section B comprised seven questions designed to capture the demographic characteristics of the respondents, including age group, race, marital status, educational attainment, tenure in the banking industry, job level, and annual income range. Section C comprised 40 questions to examine the constructs. Part one consisted of 14 questions about work-life balance and 10 about flexible work arrangements; Part two contained eight questions on mediating variables of psychological well-being, and Part three had eight questions on job performance.

The study utilised a Likert scale to assess the latent constructs. Respondents expressed the degree of their agreement with statements about the indicators and their attributes, offering a range of perspectives instead of limited dichotomous answers. A 5-point Likert-type scale was employed, with responses ranging from "5" – "Strongly Agree" to "1" – "Strongly Disagree" for

individual items (Jamieson, 2004). Odd-numbered scales provide an option for indecision or neutrality, allowing for a neutral response option to decide one way or the other on an issue. Accordingly, the five answer categories minimise respondents' frustration, improving response rate and quality (Sachdev & Veerma, 2004).

3.5.2 Measurement of Constructs

The details and sources of the measurement items applied in this research are presented in below (Table 3.2). All of which were drawn from prior literature. Using established measurement items is important for assessing construct validity, especially in a similar study. Each measurement item was systematically selected, mapped to the appropriate construct, and supported by a theoretical foundation.

Table 3.2: Summary of Source of Measurement Items

Construct	Variable Role	Items	Sources
Work-life balance	Independent Variable	14	Hayman (2005)
Flexible Work Arrangements	Independent Variable	10	Legesse Bekele & Mohammed (2020)
Psychological Well-Being	Mediator Variable	8	Diener et al. (2009)
Job Performance	Dependent Variable	8	Tsui et al. (1997)

3.5.3 Ethical Clearance

This study obtained ethical clearance by submitting the research proposal and questionnaire to the UTAR Institute of Postgraduate Study and Research

(IPSR) and the Scientific and Ethical Review Committee (SERC), under the supervision of Dr. Seow Ai Na, Dr. Lam Siew Yong, and Dr. Tan Chi Hau. Approval was secured to ensure informed consent from respondents before participating in the survey (Appendix 3.1). Prior to completing the questionnaire, all respondents were briefed on the voluntary nature of participation and informed that they could discontinue at any point without any penalty. The survey did not collect any personally identifiable information, and all responses were treated with strict confidentiality to ensure the privacy and protection of the participants.

3.5.4 Pre-testing

A pre-test is a significant process that helps identify the problem, minimise the measurement error and ensure the respondents can correctly interpret the question (Boateng et al., 2018). It helps to improve the validity and reliability of the research instruments. Pre-tests ensure the respondents understand the questions and interpret the answers the way the research should be (Colbert et al., 2019). It can reveal any confusing words or ambiguous phrases that may lead to a misunderstanding of questions and further affect the accuracy of the survey.

In this study, the expert review method was used to measure the pre-test. Respondents are required to define the construct to perform this item-rating task. The researcher can ask an expert in a specific field to determine the problems with the questions or response choices in the questionnaire (Presser & Blair,

1994). The experts are provided with each item and required to determine whether the extent can represent the construct. This method is quick and time-effective and aims to make corrections or modify the questions in the questionnaire (Chiang, 2015).

For this research, two experts in professional fields in the banking industry were selected. The experts, including professionals and specialists in the bank, were provided with a content validation form and clear instructions on evaluating each questionnaire item. Their feedback highlighted minor areas for improvement, leading to refinements in the construct items (refer to Appendix 3.3). These revisions ensure that each item accurately captures the intended variables. The finalised questionnaire, along with the personal data protection statement, is presented in Appendix 3.2.

3.6 Pilot Study

The primary purpose of a pilot test is not to resolve the research problems but rather to prevent researcher from starting large-scale research without adequate familiarity with the research method (Lowe, 2019). Likewise, researcher use pilot tests to examine the quality of planned methods and procedures (Polit & Beck, 2017). Researcher can also assess whether their proposed recruitment methods are effective in reaching the target population. A well-conducted pilot study helps determine if the preliminary results support more prominent and accurate research (In, 2017).

After obtaining ethical approval from the authority, pilot testing was conducted with a total of 30 female participants who work in the banking industry. The research questionnaire included key elements, including an acknowledgement of participation, a consent form, demographic questions, and the measurement instruments for the study variables. The questionnaires were distributed both face-to-face and online to ensure accessibility.

Table 3.1 shows the reliability coefficients calculated for each construct. According to the rule of thumb, the minimum Cronbach's Alpha value of 0.70 is considered acceptable (Hair et al., 2017). The result from the pilot study indicates that all constructs exceeded this suggested threshold, indicating strong internal consistency and reliability. These results were important in confirming the accuracy of measurement items and the suitability of the data collection method used in this study. Hence, no adjustments were required.

Table 3.1: Reliability Test

Variables	Cronbach's Alpha
WLB	0.937
FWA	0.712
PWB	0.940
JPM	0.864

Note. WLB=Work-Life Balance, FWA=Flexible Work Arrangements, PWB=Psychological Well-Being, JPM=Job Performance

3.7 Data Collection Procedure

Data collection for this study was carried out from early March 2024 to early September 2024, focusing on female employees employed in banking

institutions within W.P. Kuala Lumpur and the Selangor region. The process combined both online and face-to-face methods to ensure a broader reach and high response rate. A survey link was generated and shared across social media platforms, and relevant online Facebook groups such as Banker Malaysia, and it was specifically accessible to female banking professionals in Malaysia. This approach allowed respondents to conveniently access and complete the survey at their preferred time and location.

In addition, a QR code linked to the survey was generated, printed, and distributed in person at the bank branches. Prior to distribution, the researcher sought approval from the branch manager and scheduled a convenient time for survey distribution to the bank employees, ensuring minimal disruption during banking hours. During the scheduled visit, the respondents are invited to scan the QR code provided and fill out the survey questionnaires on the spot, with the researcher assisting in explaining any questions if requested. Participants were informed of the study's objectives and purpose to obtain their consent for voluntary participation. The participants were notified regarding the confidentiality, anonymity, and voluntary aspects of their involvement.

3.8 Data Analysis

Data gathered were carefully organised according to the research objectives, with multiple statistical methods employed for analysis and interpretation.

3.8.1 Descriptive Analysis

Descriptive analysis is a primary method of summarising collected data systematically or efficiently. It can be shown in table or graphic form (Vetter, 2017). Using descriptive analysis, researcher can present the data collected more simply, making interpretation easier (Fah & Aziz, 2006). The demographic data retrieved from this research questionnaire is clearly shown using table and graph form, and the results are evaluated using IBM SPSS Statistic version 29.0 software. Once the descriptive analysis has been created, it can be used to interpret the data. On the other hand, inferential statistics can be collected through the Partial Least Square-Structural Equation Model (PLS-SEM) to investigate the relationship between each variable.

3.8.2 Inferential Analysis

This study employs PLS-SEM for inferential data analysis. PLS is beneficial for structural equation modelling in applied research projects, mainly when dealing with smaller sizes of targeted samples and skewed data distribution (Wong, 2019). It is a commonly used statistical method in research. It has combined both partial least square regression and structural equation modelling, offering flexibility in measuring the relationship between dependent and independent variables using limited data requirements (Hair et al., 2021). This method is well-suited for validating complex models and identifying the most significant relationships among latent variables (McQuitty & Wolf, 2013). PLS-SEM is strong at handling formative and reflective measurement models,

making it ideal for studies involving mediation models (Hair et al., 2021). Additionally, it is particularly effective for estimating complex models with many constructs, indicators, and structural model relationships (Dash & Paul, 2021). PLS-SEM performs well with smaller datasets and helps avoid inconsistent or unreliable results that might arise from a limited sample size compared to CB-SEM (Hair et al., 2019).

3.8.2.1 Reflective Measurement Model

Determining the measurement models in PLS-SEM is crucial for the researcher to conduct appropriate analysis and ensure more accurate model specification (Hair et al., 2011). Accordingly, the current research used confirmatory tetrad analysis (CTA-PLS) to ascertain whether the measurement models exhibit a reflective or formative nature. CTA-PLS tests the relationships between construct indicators by using tetrads. Table 3.3 provides guidelines for using confidence intervals to identify the appropriate measurement model for the constructs utilised in this study. The result of CTA-PLS (Appendix 4.1) explained that all tetrad values are insignificant, supporting the reflective nature of all constructs in this study.

Table 3.3: Guidelines for Using CI to Determine Measurement Model

	CI Low adj.	CI Up adj.		Measurement Model is
If all values are ...	—	—	then	Formative
If all values are ...	+	+		Formative
If one or more of the values are ...	—	+		Reflective

Source: Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2-24.

3.8.3 Preliminary Data Analysis

Preliminary data analysis includes examining the instrument's reliability, checking the distribution of each variable, and identifying outliers (Samani, 2016). Besides that, preliminary data analysis also includes assessing the normality of the data. Skewness and Kurtosis values are the focus of the whole normality test in which the skewness provides symmetry of the distribution and kurtosis indicates the distribution (Weston & Gore, 2006). The distribution is normal when skewness and kurtosis values are zero (Bump, 1991). Table 3.4 shows the test that used in this research.

Table 3.4: Preliminary Data Analysis

Assessment	Aim	Analysis Test	Rule of Thumb	Reference
Multivariate Outlier	To avoid experimental error or heavy skewness	Mahalanobis distance	$D^2 < 0.001$	Tabachnick & Fidell (2007)
Normality	To determine the normality of the data	Skewness and Kurtosis	± 2	Bump (1991); Tabachnick & Fidell (2007)
Common Method Bias	To avoid sharing of certain amount of common variation among the indicators	Full collinearity test	$VIF < 3.3$	Kock & Lynn (2012)

3.8.4 Reflective Measurement Model Assessment

A measurement model is a model that measures the relationship between the latent variables and their instrument items. The two primary assessments of PLS analysis are to determine the validity and reliability of a measurement model. The reliability test is used to test the measuring instruments' consistency, while the validity test is used to find out how accurately an instrument is used to measure the constructs (Sekaran & Bougie, 2010). Table 3.5 shows a detailed description of reliability and validity assessment.

Table 3.5: Reflective Measurement Model Assessment

Assessment	Aim	Analysis Test	Rule of Thumb	Reference
Internal consistency	To assess the internal consistency reliability of the variables	Cronbach's Alpha	$\geq .70$	Hair et al. (2017)
		Composite Reliability	$\geq .70$	Hair et al. (2017)
Indicator reliability	To evaluate the reliability of items	Outer loadings	$> .708$	Hair et al. (2022)
Convergent validity	To test the same measure of construct is highly correlated with each other	Average Variance Extracted (AVE)	$\geq .50$	Hair et al. (2022)
Discriminant validity	To test the measures of construct is differ from	Heterotrait-monotrait (HTMT) ratio	$\leq .85$	Henseler et al. (2015)

one another
empirically

3.8.5 Structural Model Assessment

After the measurement model evaluation, the next step is to analyse the structural model. This would investigate the connections among latent variables. Table 3.6 shows the necessary steps for carrying out the structural model assessment.

Table 3.6: Structural Measurement Model Assessment

Assessment	Aim	Analysis Test	Rule of Thumb	Reference
Multicollinearity	To determine the linear relationship that exist between two or more variables	Variance Inflation Factor (VIF)	$VIF \leq 3.3$	Kock (2015)
Path coefficient	To indicate the relationships between each variable		Between – 1 and +1 –1 shows strong negative relationship. +1 shows strong positive relationship	Hair & Alamer (2022)
t-statistics	To evaluate the significance of structural model relationship	Bootstrapping procedure with 95% confidence intervals	t-statistics > 1.96 p-value < .05	Hair et al. (2013)

Coefficient of determination (R^2)	To ensure the model is free from collinearity issues and the path are significant	R^2	.25 – Weak .50 – Moderate .75 – Substantial	Hair et al. (2011)
Effect size (f^2)	To measure the strength of relationship between the latent variables	f^2	.02 – Small effect .15 – Medium effect .35 – Large effect	Cohen (1988)
Stone-Geisser's (Q^2) values	To determine the effect size	Q^2	> .00 – Meaningful > .25 – Medium > .50 – Large predictive relevance	Chin (1998)
Mediation analysis	To identify the mediating effects of variables in terms of direct and indirect effects	Bootstrapping procedure with 95% confidence intervals	t-statistics > 1.96 Full mediation: Indirect and direct effect are significant but in negative relationship. Partial mediation: Indirect and direct effect are significant and in positive relationship.	Baron & Kenny (1986); Zhao et al. (2010)

No
mediation:
Indirect
effect is
significant
but direct
effect is
insignificant.

3.9 Chapter Summary

This chapter presents the research methodologies applied, namely deductive reasoning, a quantitative design, cross-sectional analysis, and applied research. It also details the process of questionnaire development and scale measurement. The study focused on female employees in Malaysia's banking sector, with the instrument adapted from previous research. Validity and reliability were ensured through pre-testing and a pilot test. Data were collected from 400 respondents, and the results are reported in Chapter 4.

CHAPTER 4

DATA ANALYSIS AND RESULTS

4.0 Introduction

This chapter exhibits the results of the analysed data through SmartPLS and SPSS software. It has been segmented and organised based on the response rates and respondent profiles. The preliminary assessment was then continued. After that, the reliability and validity of measurement model was evaluated and continue with the structural model assessment. Additionally, the mediating effect of psychological well-being was examined. Through this structural approach, the study aimed to provide comprehensive data analysis and valuable insights to explain the relationship between the variables in the research model.

4.2 Response Rate

The researcher distributed 300 online questionnaires through Google Forms to female bankers from banking institutions in Malaysia, while an additional 100 surveys were distributed in person. A total of 400 questionnaires were distributed to female bank employees, the target respondents. However, only 389 completed questionnaires were returned. Among these, 14 incomplete questionnaires were excluded from the dataset. As a result, 375 questionnaires were deemed usable, yielding a response rate of 93.75% (refer to Table 4.2). This

response rate was considered significant and sufficient for data analysis, as recommended by Fincham (2008).

Table 4.2: Data Collection Statistics

Total Respondents' Participation ^A	400
Total Questionnaires Returned ^B	389
Total Valid Responses ^C	375
Response Rate (C/A)	93.75%

4.3 Profile of Respondents

Table 4.1 exhibits the respondents' profiles. Since this study was mainly focused on female employees, all the respondents involved in this study were female. Moreover, most respondents were 18 to 29 years old (28.5%). Most respondents held bachelor's degrees (46.1%). Furthermore, most respondents were senior executives or supervisors (40.8%) with more than 10 years of experience (35.5%). Although the small sample size of female employees at the managerial level may limit the generalisability of the findings, their involvement facilitates a thorough exploration of their experience towards flexible work arrangements and work-life balance, as well as its impact on psychological well-being and job performance. Besides, the largest group of respondents (28.0%) earned between RM 60,001 and RM 100,000 annually, followed by 27.7% of respondents who fall within the range of RM 100,001 to RM 150,000, and 19.7% earned between RM 30,001 and RM 60,000.

Table 4.1: Respondents' Profile

Variable	Item	Full Sample (N=375)	
		Frequency	Percentage
Gender	Female	375	100
Age Group	18 – 29	107	28.5
	30 – 39	76	20.3
	40 – 49	75	20.0
	50 – 59	79	21.1
	60 and above	38	10.1
Race	Malay	117	31.2
	Chinese	142	37.9
	Indian	97	25.9
	Others	19	5.1
Marital Status	Single	120	32.0
	Married	164	43.7
	Divorced	54	14.4
	Widowed	37	9.9
Education Level	Professional Certificate	90	24.0
	Bachelor's Degree	173	46.1
	Master's Degree	106	28.3
	Doctorate's Degree	6	1.6
	Others	0	0.0
Length of Service in Banking Industry	Less than 1 year	42	11.2
	1 – 5 years	87	23.2
	6 – 10 years	113	30.1
	More than 10 years	133	35.5
Level of Position in Banking Industry	Clerical	81	21.6
	Executive/Officer	110	29.3
	Senior Executive/Supervisor	153	40.8
	Managerial Level	31	8.3
Annual Income Range	RM 18,000 – RM 30,000	23	6.1
	RM 30,001 – RM 60,000	74	19.7
	RM 60,001 – RM 100,000	105	28.0
	RM 100,001 – RM 150,000	104	27.7
	RM 150,001 – RM 200,000	49	13.1
	RM 200,001 – RM 250,000	10	2.7
	Above RM 250,000	10	2.7

4.2 Preliminary Data Analysis

4.2.1 Multivariate Outlier

Multivariate outliers are detected using Mahalanobis Distance and managed in the data analysis stage. This study involved 375 cases. The Mahalanobis Distance was analysed through the distribution of chi-square (χ^2) with three degrees of freedom, reflecting the number of independent variables. A cut-off of $p < .001$, as suggested by Tabachnick and Fidell (2007), was used to determine multivariate outliers. At α -level of .001, the critical χ^2 value for $df = 3$ is 18.467 (Appendix 1). Any case exceeding this threshold would be treated as an outlier. As indicated in Table 4.2, no such cases were detected, and the dataset retained 375 valid observations.

Table 4.2: Multivariate Outlier

No	Case Number	Mahal. Distances	p-value
1	133	15.24098	0.00162
2	295	10.52283	0.01461
3	299	10.52283	0.01461
4	303	10.52283	0.01461
5	339	8.50454	0.03666
6	342	8.50454	0.03666
7	344	8.50454	0.03666
8	348	8.33743	0.03953
9	354	8.33743	0.03953
10	359	8.33743	0.03953
11	363	8.33743	0.03953
12	334	8.32633	0.03973
13	338	8.32633	0.03973
14	341	8.32633	0.03973
15	345	8.32633	0.03973
16	349	8.32633	0.03973
17	353	8.32633	0.03973

18	357	8.32633	0.03973
19	361	8.32633	0.03973
20	364	8.32633	0.03973

Table 4.1 displays the top 20 cases, ranked in descending order based on their Mahalanobis Distance values. The table lists each case number alongside its corresponding distance score, providing an overview of the data distribution.

4.2.2 Normality Analysis

As a rule of thumb, Table 4.3 presents the skewness and kurtosis values for all items, each of which falls within the acceptable threshold of -2 to +2 (Tabachnick & Fidell, 2007); most items have kurtosis and skewness values close to zero, indicating that their response distributions are roughly symmetrical.

Table 4.3: Normality Analysis

Constructs	Items	Kurtosis	Skewness
Work-life Balance	WLB1	-0.981	0.305
	WLB2	-1.272	0.059
	WLB3	-0.979	0.056
	WLB4	-0.555	0.089
	WLB5	-1.340	0.120
	WLB6	-1.077	0.234
	WLB7	-1.174	-0.110
	WLB8	-0.918	0.379
	WLB9	-1.335	0.182
	WLB10	-1.145	0.235
	WLB11	-1.242	0.143
	WLB12	-1.424	0.175
	WLB13	-1.309	0.205
	WLB14	-0.555	0.063
Flexible Work Arrangement	FWA1	-1.381	0.078
	FWA2	-0.528	0.055
	FWA3	-1.052	-0.182

	FWA4	-0.700	-0.125
	FWA5	-1.322	-0.187
	FWA6	-0.229	0.058
	FWA7	-0.407	0.004
	FWA8	-0.756	-0.287
	FWA9	-1.211	-0.276
	FWA10	-1.026	-0.386
Psychological Well-Being	PWB1	-1.107	0.143
	PWB2	-1.224	0.030
	PWB3	-0.785	0.074
	PWB4	-1.037	-0.169
	PWB5	-1.036	0.039
	PWB6	-0.909	0.033
	PWB7	-0.952	-0.045
	PWB8	-1.393	0.006
Job Performance	JPM1	-0.905	0.446
	JPM2	-0.573	0.424
	JPM3	-0.767	0.471
	JPM4	-0.937	0.444
	JPM5	-1.081	0.313
	JPM6	-0.963	0.149
	JPM7	-1.340	0.048
	JPM8	-0.442	0.404

4.2.3 Common Method Bias Assessment

Due to the nature of this study, which employed the same method to collect data for both dependent and independent variables, a common method bias was assessed to avoid distortion in research results. According to Table 4.9, the VIF value is between 1.587 (flexible work arrangements) and 1.859 (work-life balance). All VIF values of the constructs are below the threshold of 3.3 (Kock & Lynn, 2012), meaning that no common method bias exists in this study. Therefore, it would enhance the credibility of the findings in this study.

4.3 Descriptive Analysis

The descriptive analysis of the data was compiled and displayed in Table 4.4. It included mean, median and standard deviations of each construct. It can be concluded that respondents exhibit between 2.5 and 3.5, considering a moderate level. Among the variables, flexible work arrangements recorded the highest mean score ($M = 3.0339$, $SD = 1.0095$), followed by psychological well-being ($M = 2.9957$, $SD = 1.0786$), work-life balance (Mean = 2.8825, $SD = 1.1117$), and job performance (Mean = 2.6073, $SD = 1.0304$).

All variables recorded mean scores below 3.50 on the five-point Likert scale, suggesting that respondents generally perceived themselves as experiencing a moderate level of work-life balance, while still facing challenges where work demands interfered with personal life and vice versa. Further, they also moderately agreed that flexible work arrangements were implemented in the banking institutions. A moderate level of flexible work arrangements and some level of balance between work and life are maintained, leading to a middle level of psychological well-being. Above all, most respondents viewed their job performance less favourably.

Table 4.4: Descriptive Analysis for Latent Constructs

Construct	Mean	Median	Std Dev
Work-Life Balance	2.8825	2.2143	1.1117
Flexible Work Arrangements	3.0339	3.1000	1.0095
Psychological Well-Being	2.9957	2.3750	1.0786
Job Performance	2.6073	2.1250	1.0304

4.5 Measurement Model Assessment

This study used SmartPLS to illustrate the relationship between latent variables and their indicator variables in a structural equation model. The measurement model focuses on the relationship between latent variables and their corresponding observed indicators, whereas the structural model assesses the relationships between the latent constructs. The following sections present the interpretation of the model analysis results.

4.5.1 Internal Consistency Reliability

The evaluation of the measurement model begins with assessing its internal consistency reliability. It is essential to ensure data consistency and reliability for each variable, where composite reliability and Cronbach's Alpha for each construct should be at least 0.708. Table 4.5 displays the Cronbach's Alpha and composite reliability value for each construct. The value of Cronbach's Alpha for the constructs ranged from 0.921 (JPM) to 0.963 (WLB), whereas the value of composite reliability ranged from 0.934 (JPM) to 0.967 (WLB). All values surpassed the suggested threshold of 0.708 (Hair et al., 2017), exhibiting that all constructs had internal consistency and that the measurement model was reliable.

Table 4.5: Reliability Analysis

Constructs	Cronbach's Alpha	Composite Reliability
WLB	0.963	0.967
FWA	0.938	0.947
PWB	0.935	0.946
JPM	0.921	0.934

Note: JPM=Job Performance, FWA=Flexible Work Arrangements, PWB=Psychological Well-Being, WLB=Work-Life Balance

4.5.2 Convergent Validity

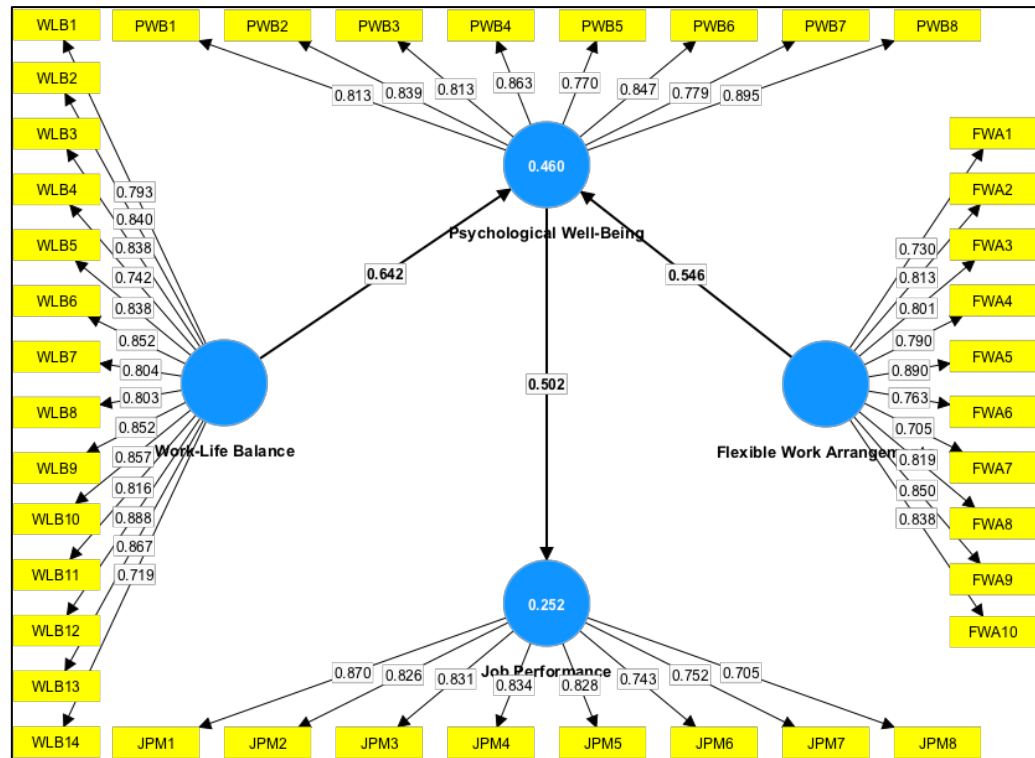
Several criteria need to be tested for convergent validity, including the outer loadings for each construct's item and the average variance extracted (AVE). These tests are used to measure the correlation of the items under the same constructs, ensuring that the items are sufficiently loaded under the correct constructs (Fornell & Larcker, 1981). As shown in Table 4.6, the indicator reliability and AVE values were assessed for all items. Each loading surpassed the threshold value of 0.70, demonstrating strong indicator reliability in line with Hair et al. (2017).

The item loadings for each construct ranged from 0.719 to 0.888 (work-life balance), 0.705 to 0.890 (flexible work arrangements), 0.770 to 0.895 (psychological well-being), and 0.705 to 0.870 (job performance). All constructs achieved an AVE value above the recommended threshold of 0.50 (Hair et al., 2021), ranging from 0.641 (job performance) to 0.686 (psychological well-being), thereby confirming satisfactory convergent validity.

Table 4.6: Convergent Validity

Constructs	Items	Outer Loadings	AVE
Work-life Balance	WLB1	0.793	0.678
	WLB2	0.840	
	WLB3	0.838	
	WLB4	0.742	
	WLB5	0.838	
	WLB6	0.852	
	WLB7	0.804	
	WLB8	0.803	
	WLB9	0.852	
	WLB10	0.857	
	WLB11	0.816	
	WLB12	0.888	
	WLB13	0.867	
	WLB14	0.719	
Flexible Work Arrangement	FWA1	0.730	0.643
	FWA2	0.813	
	FWA3	0.801	
	FWA4	0.790	
	FWA5	0.890	
	FWA6	0.763	
	FWA7	0.705	
	FWA8	0.819	
	FWA9	0.850	
	FWA10	0.838	
Psychological Well-Being	PWB1	0.813	0.686
	PWB2	0.839	
	PWB3	0.813	
	PWB4	0.863	
	PWB5	0.770	
	PWB6	0.847	
	PWB7	0.779	
	PWB8	0.895	
Job Performance	JPM1	0.870	0.641
	JPM2	0.826	
	JPM3	0.831	
	JPM4	0.834	
	JPM5	0.828	
	JPM6	0.743	
	JPM7	0.752	
	JPM8	0.705	

Figure 4.1: Measurement Model Result



4.5.3 Discriminant Validity

Discriminant validity can be assessed using the Heterotrait-Monotrait (HTMT) ratio, which evaluates the relationship between indicators across constructs. According to Henseler et al. (2015), the HTMT ratio should be less than 0.90. Table 4.7 presents the HTMT values for each construct, with values ranging from 0.467 to 0.611, demonstrating well-established discriminant validity.

Table 4.7: Discriminant Validity (HTMT)

	JPM	FWA	PWB	WLB
JPM				
FWA	0.554			
PWB	0.467	0.555		
WLB	0.533	0.611	0.646	

Note: JPM=Job Performance, FWA=Flexible Work Arrangements, PWB=Psychological Well-Being, WLB=Work-Life Balance

4.6 Structural Model Assessment

Following the analysis of the measurement model, the next step was the evaluation of the structural model, which examined the relationships among latent variables. This process involved estimating path coefficients, testing their significance and relevance, and assessing model quality through the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2).

4.6.1 Multicollinearity Assessment

Multicollinearity can be determined using the VIF value. The VIF value should be at most 5, as Hair et al. (2017) suggested. A variance inflation factor (VIF) value above 5 indicates the presence of multicollinearity among latent variables. As shown in Table 4.8, all VIF values fall below this threshold, ranging from 1.587 for flexible work arrangements to 1.859 for work-life balance. Therefore, multicollinearity is not an issue in this model.

Table 4.8: Multicollinearity for Exogenous Constructs

Constructs	VIF
Work-Life Balance	1.859
Flexible Work Arrangements	1.587
Psychological Well-Being	1.718

4.6.2 Path Coefficients

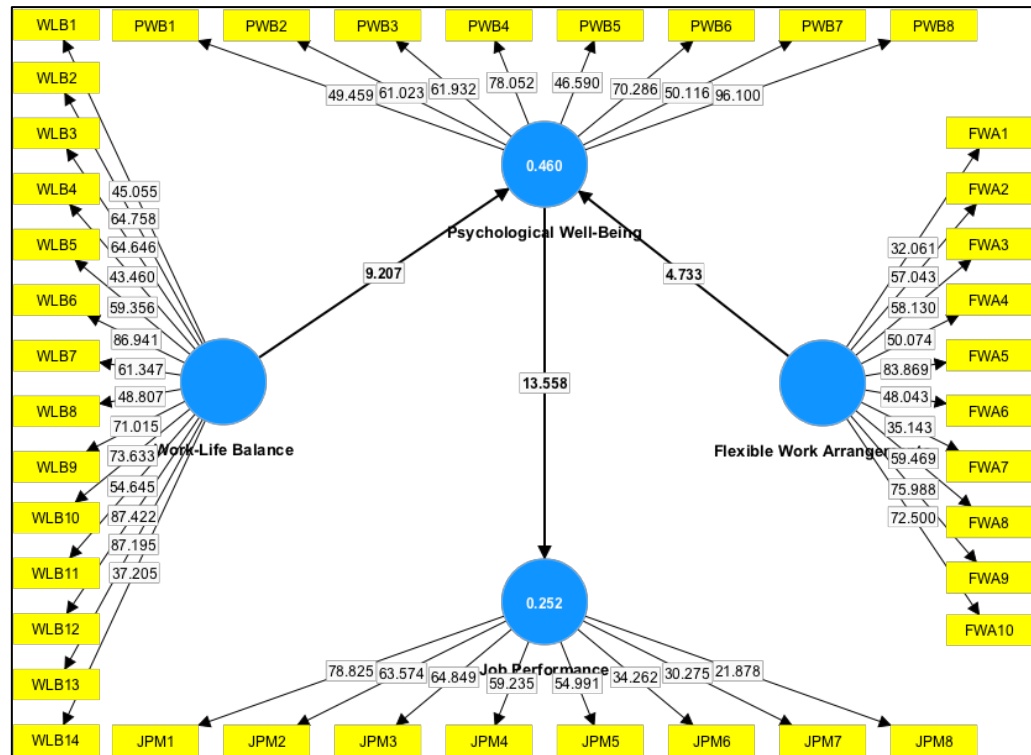
Table 4.9 summarises the hypotheses testing results, including beta (β), t-values, and p-values. The result indicates that FWA significantly and positively influences PWB ($\beta = 0.265$, $t = 4.733$, $p = 0.000$). Thus, H1 is supported. Besides, WLB had a significant and positive influence on PWB ($\beta = 0.490$, $t = 9.207$, $p = 0.000$), supporting H2. Lastly, PWB significantly and positively influences job performance JPM ($\beta = 0.502$, $t = 13.558$, $p = 0.000$). Therefore, H3 is supported.

Table 4.9: Results of Structural Model

Hypothesis	β	t-values	p-values	Results
H1: FWA $\rightarrow$ PWB	0.265	4.733	0.000	Significant
H2: WLB $\rightarrow$ PWB	0.490	9.207	0.000	Significant
H3: PWB $\rightarrow$ JPM	0.502	13.558	0.000	Significant

Note: FWA = Flexible Work Arrangements, WLB = Work-Life Balance, PWB = Psychological Well-Being, JPM = Job Performance

Figure 4.2: Structural Model Result



4.6.3 Coefficient of Determination (R^2)

Table 4.10 displays the coefficient of determination values for job performance and psychological well-being: 0.252 and 0.460. The respectively. It can be explained that 25.2% of the variance in job performance is predictable from flexible work arrangements, work-life balance and psychological well-being. Likewise, 46.0% of the variance in psychological well-being is predictable from flexible work arrangements and work-life balance. Typically, the R^2 values are categorised as weak (0.25), moderate (0.50), and substantial (0.75). The R^2 values for these two endogenous variables are considered moderate, as suggested by Hair et al. (2011).

Table 4.10: Coefficient of Determination (R^2)

Exogenous Constructs	Endogenous Constructs	R^2
FWA	PWB	0.460
WLB		
PWB	JPM	0.252

Note: FWA = Flexible Work Arrangements, WLB = Work-Life Balance, PWB = Psychological Well-Being, JPM = Job Performance

4.6.4 Effect Size (f^2)

The value of f^2 indicates which variables have substantial impacts on the endogenous variable. It can be categorised as 0.02 (small), 0.15 (medium) and 0.35 (large), as recommended by Cohen (1988). Table 4.11 shows the f^2 values, which quantify the effect size of independent variables on dependent variables. The results exhibit that FWA had a small effect size on PWB (0.087). Besides, WLB had a medium effect on PWB (0.299), while PWB had a high- medium impact on JPM (0.337) since it is close to the threshold of a large effect.

Table 4.11: Size Effect (f^2)

Hypotheses	Exogenous Constructs	Endogenous Constructs	f^2
H1	FWA	PWB	0.087
H2	WLB		0.299
H3	PWB	JPM	0.337

Note: FWA = Flexible Work Arrangements, WLB = Work-Life Balance, PWB = Psychological Well-Being, JPM = Job Performance

4.6.5 Predictive Relevance (Q^2)

Predictive relevance is a measure used to assess the predictive accuracy of a model. It can be obtained using a cross-validated redundancy method such

as a PLS prediction procedure or cross-validated predictive ability test (CVPAT), measuring the differences between omitted and predicted data points. The benchmark for Q^2 with values is 0.02 (small), 0.15 (medium), and 0.35 (large), which is more significant than and signifies sufficient predictive relevance on endogenous constructs. Table 4.12 displays that the predictive relevance of exogenous constructs (FWA and WLB) on its endogenous constructs (PWB) exceeded the threshold value of 0.35. The predictive relevance of PWB on JPM is considered medium since it falls within the range between 0.15 and 0.349. These findings provided strong support for the model's predictive relevance across both endogenous constructs.

Table 4.12: Predictive Relevance (Q^2)

Hypotheses	Exogenous Constructs	Endogenous Constructs	Q^2
H1	FWA	PWB	0.450
H2	WLB		
H3	PWB	JPM	0.263

Note: FWA = Flexible Work Arrangements, WLB = Work-Life Balance, PWB = Psychological Well-Being, JPM = Job Performance

4.7 Mediating Effects

This study conducts a mediation analysis to examine the role of psychological well-being in mediating the relationship between flexible work arrangements, work-life balance, and job performance. Table 4.13 presents the mediation results, following the mediation analysis procedure outlined by Zhao et al. (2010).

Initially, the direct effect of flexible work arrangements on job performance was assessed without considering psychological well-being as a mediating variable. Subsequently, psychological well-being was introduced as a mediator in the model. As shown in Table 4.14, both the direct path ($\beta = 0.340$, $t = 6.291$, $p = 0.000$) and the indirect path ($\beta = 0.041$, $t = 2.052$, $p = 0.041$) are positive and statistically significant. Psychological well-being partially mediates the relationship between flexible work arrangements and job performance. Hence, H4 is supported.

Furthermore, H5 was tested to examine whether psychological well-being mediates the relationship between work-life balance and job performance. The findings indicate a significant direct effect ($\beta = 0.324$, $t = 5.241$, $p = 0.000$) and a significant indirect effect ($\beta = 0.075$, $t = 2.294$, $p = 0.022$) on job performance. Thus, H5 is supported since psychological well-being partially mediated the relationship between work-life balance and job performance. Partial mediation means that psychological well-being plays an important but not exclusive role in linking work-life balance and flexible work arrangements with job performance. This suggests that both direct organisational practices and employees' mental well-being contribute to better performance outcomes. In other words, while flexible work arrangements and work-life balance enhance job performance indirectly through improving psychological well-being, they also exert their own direct effects on employees' performance.

Table 4.13: Mediation Result

Hypothesis		Direct Effect	Indirect Effect	Outcomes
H4:	B	0.340	0.041	Complementary (Partial Mediation)
FWA → PWB →	t	6.291	2.052	
JPM	p	0.000	0.041	
H5:	B	0.324	0.075	Complementary (Partial Mediation)
WLB → PWB →	t	5.241	2.294	
JPM	p	0.000	0.022	

Note: FWA = Flexible Work Arrangements, WLB = Work-Life Balance, PWB = Psychological Well-Being, JPM = Job Performance

4.8 Conclusion

In summary, Chapter 4 includes a comprehensive data analysis of the study. By employing statistics, tables, and figures, the analysis effectively conveys the findings in line with the research objectives and questions. The results further reveal that all hypotheses received empirical support. In addition, the findings supported the mediation analysis. The subsequent chapter will discuss the implications and interpretations of the results.

CHAPTER 5

DISCUSSIONS, IMPLICATIONS AND CONCLUSIONS

5.0 Introduction

This last chapter presents a discussion of the study's findings, their theoretical and practical implications, and the overall conclusion, followed by the limitations and recommendations for future research. Lastly, it ends with a concise summary and emphasises its overall contribution to this field of study.

5.1 Summary of Research Findings

This research proposed a new conceptual framework, developing from Conservation of Resources Theory. Various empirical studies were adopted to develop the research model. Chapter One outlines five research objectives, each leading to a corresponding research question, followed by the development of hypotheses in Chapter Two. The targeted respondents are Malaysian female bank employees. A purposive sampling technique was employed to choose respondents. The sample data of 375 were examined with SPSS and SmartPLS software to perform descriptive and statistical analysis.

The findings revealed that all proposed hypotheses were supported. The statistical results indicated that the independent variables, flexible work arrangements and work-life balance, significantly and positively influence job performance. In the mediation analysis, psychological well-being was found to significantly mediate the relationship between flexible work arrangements and work-life balance. Table 5.1 summarizes the research overview.

Table 5.3: Summary of Research Findings

Research Question	Research Objective	Hypothesis Development	Findings
1. To what extent do flexible work arrangements positively influence the psychological well-being of female employees?	1. To study the positive relationship between flexible work arrangements and psychological well-being.	H1: Flexible work arrangements positively influence psychological well-being of female employees.	Supported
2. To what extent does work-life balance positively influence the psychological well-being of female employees?	2. To study the positive relationship between work-life balance and psychological well-being.	H2: Work-life balance positively influence psychological well-being of female employees.	Supported
3. To what extent does psychological well-being positively influence the job performance	3. To study the positive relationship between psychological well-being and female employee job performance.	H3: Psychological well-being positively influences female employee job performance.	Supported

of female employees?				
4. How does psychological well-being mediate the relationship between work-life balance and job performance of female employees?	4.	To study the mediating effect of psychological well-being on the relationships between flexible work arrangements and female employee job performance.	H4: Psychological well-being mediates relationship between flexible work arrangements and female employee job performance.	Supported
5. How does psychological well-being mediate the relationship between flexible work arrangements and job performance in female employees?	5.	To study the mediating effect of psychological well-being on the relationships between work-life balance and female employee job performance.	H5: Psychological well-being mediates relationship between work-life balance and female employee job performance.	Supported

The findings of this study align strongly with the Conservation of Resources (COR) theory, which posits that individuals strive to obtain, retain and protect valued resources such as time, energy, emotional stability and psychological well-being. The observed positive connection among flexible work arrangements, work-life balance, and psychological well-being demonstrates that these job resources act as vital mechanisms for preventing resource loss among employees. In particular, flexible work arrangement and balanced work-life demands reduce time pressure, emotional exhaustion and role

overload. By easing these demands, employees experience greater control and recovery opportunities, which represent resource gains under COR theory.

Moreover, the results further demonstrate that psychological well-being mediates these effects, indicating that when resource gains accumulate, they enhance employees' emotional reserves, enabling them to remain focused and productive. For female bank employees, who often manage additional caregiving or domestic responsibilities, these resources gains are typically important as they buffer against resource-draining conflicts. Thus, the findings reinforce COR theory by showing that the availability of supportive work resources not only prevents loss spirals but also facilitates gain spirals that translate into higher job performance.

5.1.1 Flexible Work Arrangements and Psychological Well-Being

The study's findings showed that flexible work arrangements positively influence female employees' psychological well-being. It indicated that female employees with flexible work arrangements were more likely to have higher psychological well-being. The current finding is aligned with past literature, such as the studies of Shiri et al. (2022), Jonsson et al. (2021), and Jonsson et al. (2019). It was found that flexible work arrangements are extremely important for female employees (Yucel & Fan, 2023). Flexible work arrangements are essential for all banking institutions to improve the psychological well-being of female employees. It empowers employees by offering greater flexibility in when, where and how they work. This flexibility assists in reducing work-family

conflicts, which frequently arise from professional and personal demands clash. For female employees in the banking industry, flexible work arrangements can help reduce the stress associated with these demands.

A flexitime schedule, for instance, offers the freedom to adjust working hours, enabling women to manage familial duties or personal development without compromising their professional obligations. This reduction in time-related conflicts has been shown to improve psychological well-being. Similarly, a compressed workweek allows employees to work longer hours in a few days, freeing up additional time for personal responsibilities or development. As Mühl and Korunka (2024) emphasised, this setup reduces the time spent switching between work and personal activities, leading to better efficiency and more time for rest or leisure. Telecommuting further supports psychological well-being by eliminating daily commutes. This cuts down on travel-related stress and expenses while giving employees the flexibility to work in a more comfortable and convenient environment, boosting their overall psychological state.

At the same time, the findings suggest that female employees who have greater autonomy and flexibility gain resources to preserve energy and improve their psychological resilience. By providing the employees with the tools and flexibility to balance their work and life, flexible work arrangements create a supportive environment that enhances their mental health and overall job satisfaction. Thus, it highlights the need for banking institutions to embrace flexible work arrangements as initiatives for improving psychological well-being.

5.1.2 Work-Life Balance and Psychological Well-Being

The study showed that work-life balance positively influences psychological well-being. Past studies, such as those by Saraswati and Lie (2020), have found similar results. Yayla and İlgin (2021) found that employees with poor work-life balance experience negative psychological well-being, such as unhappiness with life, stress and adverse emotions. Similarly, Nwanzu and Babalola (2023) suggested that employees with work-life balance experience happiness and satisfaction, which indicates psychological well-being. For example, employees can have emotional support and a sense of fulfilment to handle workplace stress when spending time with their family. Pathak et al. (2019) also emphasised that work-life balance contributes to positive mental health and psychological well-being.

Work-life balance serves as a resource-gain mechanism, allowing employees to recharge their emotional, mental and physical energy. For instance, spending time with family or engaging in personal activities creates opportunities for employees to gain emotional support and satisfaction. This would minimise the emotional strain that arises from an imbalance in work-life, leading to improved psychological well-being. As previously discussed, the banking industry's high-pressure working environment often further increases female employees' stress. Work-life balance becomes a tool for these females, reducing their possibility of feeling overwhelmed by job demands and enhancing their ability to overcome stressors. The findings show that female employees

who successfully manage their work and personal lives are generally happier, less stressed and more emotionally stable.

5.1.3 Psychological Well-Being and Job Performance

The research findings revealed that psychological well-being positively influences job performance. This result aligned with the findings of previous studies conducted by Kim et al. (2019) and Kundi et al. (2020). Kim et al. (2019) discovered a positive and significant relationship between psychological well-being and job performance. Thus, an organisation needs to develop a favourable environment with mental support policies, as emphasised by Kim et al. (2019). These policies make employees feel valued and more dedicated to their work tasks.

Furthermore, Kundi et al. (2020) found that when employees were motivated and engaged by improved psychological well-being, it not only reduced their turnover intention but also improved their job performance. Female employees with strong psychological well-being are naturally motivated, maintain better concentration, and actively look for more effective ways to perform their tasks, leading to increased productivity and improved work outcomes. They show positive emotions and behaviours towards their jobs, which in turn improves their team spirit and overall workplace harmony. The presence of positive emotions intuitively improved higher retention levels and better job performance.

In addition, high psychological well-being helps female employees manage their stress and emotions effectively. This mental strength enables them to remain calm and resourceful when faced with challenges, whether they involve meeting tight deadlines or addressing demanding customers. Their ability to maintain adaptability under pressure improves their sense of confidence but also helps them approach new challenges with a problem-solving mindset. This reduces feelings of burnout and emotional exhaustion, allowing them to meet or exceed work expectations.

5.1.4 Mediating Role of Psychological Well-being

Psychological well-being acts as a mediator linking flexible work arrangements and work-life balance to job performance. The research findings provide empirical evidence for these relationships, showing that psychological well-being is important in facilitating flexible work arrangements and work-life balance to improve job performance. Flexible work arrangements indirectly influence job performance by reducing stress and improving psychological well-being. These arrangements help female employees to better cope with work-life conflicts by providing the flexibility needed. Consequently, female employees experience lower stress levels and greater emotional stability, enabling them to perform better at work. Female employees feel more supported and motivated as these arrangements allow them to meet their responsibilities with less strain.

Similarly, psychological well-being mediates the relationship between work-life balance and job performance. When female employees experience

work-life balance, they are more likely to feel a sense of control and fulfilment in both aspects of work and life. This balance nurtures a strong sense of psychological well-being, increasing their commitment and motivation to perform well in their tasks. Past studies, such as those by Bataineh (2019) and Oa et al. (2019), have similarly highlighted the importance of psychological well-being in linking work-life balance to job performance. A balanced personal and professional life builds a sense of loyalty among employees, motivating them to contribute to organisational success.

5.2 Implications

The chapter proceeds from the summary of findings to a discussion of theoretical and practical implications, emphasising the study's contributions and providing insights for stakeholders. These implications are intended to emphasise the potential contributions of the study and offer meaningful insights for relevant stakeholders. PLS-SEM was applied to assess the causal links within the proposed research framework, grounded in the Conservation of Resources theory. The findings offer a new perspective on job performance by highlighting the mediating role of psychological well-being. Hence, several significant implications are highlighted below.

5.2.1 Theoretical Implications

This study offers important theoretical contributions to the Conservation of Resources (COR) theory by extending its application to work-life balance,

flexible work arrangements, psychological well-being, and job performance among female bank employees in Malaysia. According to this theory, people seek to acquire, maintain and protect valuable resources such as time, energy and emotional stability to handle stress and improve their well-being. This study shows how flexible work arrangements and work-life balance can help employees manage these resources more effectively, leading to improved psychological well-being and job performance.

The findings reveal that flexible work arrangements and work-life balance serve as valuable resources, allowing employees to better balance their work and personal responsibilities. This supports the ideas from the conservation of resources theory that having resources prevents stress and burnout. Both flexible work arrangements and work-life balance act as protective factors against resource depletion and create a positive spiral of resource gain. This study adds to COR theory by showing how resource management can be influenced by gender-specific challenges in the banking industry. Female employees often face unique challenges when balancing their professional and personal lives. This study provides a pathway for future theoretical exploration, suggesting that COR theory can be extended to examine the long-term effects of resource-enriching policies on employee engagement and organisational commitments.

In addition, the findings demonstrate that psychological well-being mediates the effects of flexible work arrangements and work-life balance on job performance. The findings contribute to replenishing the theoretical

development of job performance with the context of psychological well-being. The results showed that psychological well-being acted as a partial mediator between flexible work arrangements, work-life balance, and job performance. These findings enable researcher to better understand mediating processes and suggest that banking institutions should promote the psychological well-being of female employees by implementing flexible work arrangements and work-life balance to improve job performance.

5.2.2 Implications for Government

The outcomes of this research hold valuable insights for the Malaysian government and policymakers regarding labour policies on work-life balance and flexible work arrangements. This study emphasises the importance of flexible work arrangements for female employees to improve their psychological well-being and job performance. Therefore, it indicates that the government should develop clearer, more structured guidelines around flexible work arrangements and work-life balance. For instance, the government can take inspiration from countries like New Zealand, where the law mandates that employers must respond to flexible work arrangements requests within a specified timeframe and provide valid reasons for any refusal (Ministry of Business, Innovation and Employment, 2024). By refining the framework, the government can create a more supportive workplace environment. This would not only help reduce the stress experienced by female employees but also practice flexibility as a norm rather than a privilege. Such measures would

encourage greater female workforce participation, improving their contribution to Malaysia's economic growth and development.

5.2.3 Implications for Banking Institutions

The findings of this study hold significance for all banking institutions, both local and foreign banks. Banking institutions are encouraged to adopt flexible work arrangements as a means to enhance female employees' psychological well-being and job performance. For instance, Barclays, a multinational bank in the United Kingdom, implemented the "Dynamic Working" initiatives to provide employees with flexibility in how, when and where they work. These initiatives include a flexitime schedule, telecommuting, and compressed workweeks, allowing employees to manage their personal and professional responsibilities effectively. Barclays has reported increased employee psychological well-being and productivity due to these practices.

Furthermore, banking institutions must create an inclusive workplace culture that supports work-life balance. The culture should provide diverse options for men and women since the influence of work-life balance varies between genders, as specified by Lamane-Harim et al. (2021). This friendly culture can influence their employees' productivity, which may contribute to their overall organisational success. When work interferes with personal life, female employees experience work-family conflict with work demands that limit their personal time. Therefore, various work-life balance practices are recommended for banking institutions, particularly for female employees in

departments with heavy workloads. These practices would reduce personal life interference with work, providing female employees sufficient support and time to effectively manage their personal responsibilities. Further, it would promote work-personal life enhancement of female employees, improving their personal fulfilment and work engagement, which can enhance their psychological well-being and performance.

5.2.4 Implications for Society

This study's findings hold important societal relevance, especially given the growing involvement of women in Malaysia's workforce. When women are empowered to effectively balance their personal and professional responsibilities through flexible work arrangements, their financial independence improves. This contributes to the overall economic stability of households, allowing for better quality of life. Women who feel supported in the workplace are more likely to invest their earnings in education, healthcare, and personal care, benefiting the entire community.

With a better work-life balance, female employees experience reduced stress and improved psychological well-being. They are able to enjoy their own time, leading to higher overall life quality and closer relationships. Spending their time on personal interests aside from professional jobs minimises their stress. Hence, when a female employee can manage their work and personal lives effectively, they are generally happier and more satisfied towards their life. This satisfaction contributes to overall life happiness and psychological well-being.

Besides, flexible work arrangements support female participation in the workforce since they address the challenges faced by women, leading to closing the gender gap in employment.

5.3 Limitations of the Study and Recommendations for Future Research

Although this study has generated valuable insights into Malaysian female employees in the banking industry, certain limitations concerning generalisability and scope must be acknowledged. The use of survey questionnaires relied on self-reported data, requiring participants to provide demographic information and personal perspectives, which may have been influenced by social desirability bias. Despite measures taken to ensure privacy and confidentiality, the accuracy of some responses cannot be fully guaranteed. Additionally, the study employed judgmental sampling, which, while appropriate for targeting female bank employees with relevant experience, limits the generalisability of the findings to the broader population of banking employees. Furthermore, as a cross-sectional study, the research is constrained by its inability to capture cause-and-effect relationships over time, thereby limiting causal inference (Wang & Cheng, 2020). A longitudinal design, which tracks the same participants across an extended period, would be more effective in capturing changes and predicting causal relationships. Future studies may also consider probability-based sampling techniques to broaden representativeness.

The study contributed to a deep understanding of a specific demographic (female employees) within a particular industry (banking industry) where the

impact of flexible work arrangements and work-life balance have been investigated to improve psychological well-being and job performance. Although the results revealed only a few significant effects, they still offer valuable insights that can guide future researchers in developing more robust empirical studies. Future research could be strengthened by incorporating a more diverse sample, encompassing participants from different backgrounds, industries, job roles, and regions. For instance, industries with varying work environments, such as healthcare, education or manufacturing, may exhibit different dynamics compared to the banking industry. In addition, using multi-source data, such as supervisor-rated performance or HR records, would help to reduce common-method bias and validate the relationships observed in this study.

This study endeavours to develop interventions to improve the job performance of female employees. Although the application of the Conservation of Resources (COR) theory in this study yielded meaningful results, it also provides important guidance for scholars to advance more comprehensive theoretical interventions in future research. The study could be further strengthened by integrating complementary theories to provide a broader perspective on employee behaviour and outcomes. For instance, combining insights from COR theory with frameworks such as Work-Family Border Theory or Job Demands-Resources Theory could provide a deeper understanding of how resource gain, resource loss, intrinsic motivation, and positive workplace practices jointly contribute to job performance. Such theoretical integration, paired with longitudinal and multi-source research designs, would enable more precise and comprehensive models in future studies.

5.4 Conclusion

While banking institutions serve as an important industry that promotes stability for a country's economy, the female employees working within this industry face unique challenges, especially in balancing their professional and personal lives. This study employed the Conservation of Resources theory as a theoretical framework to explore the influence of flexible work arrangements, work-life balance, and psychological well-being on job performance among Malaysian female bank employees. The results of this study revealed that flexible work arrangements and work-life balance positively and significantly influence psychological well-being. Besides that, psychological well-being was found to positively influenced job performance. These results imply that flexible work arrangements and work-life balance significantly influence psychological well-being, which in turn influences job performance. Moreover, the findings revealed that psychological well-being served as a partial mediator in both the relationship between flexible work arrangements and job performance and the relationship between work-life balance and job performance.

The implications for these findings recommend improving the practices of flexible work arrangements and work-life balance, which could lead to higher psychological well-being and better job performance among Malaysian female bank employees. This empirical study guides banking institutions and policymakers regarding the importance of flexible work arrangements and work-life balance for an employee's psychological well-being, contributing to higher

job performance. It provides valuable insight for future researchers on developing new conceptual frameworks and future empirical evidence in the Malaysian banking industry. This study provides a significant contribution by encouraging future researchers to investigate these dynamics across a variety of industries. As organisations increasingly acknowledge the value of flexible work arrangements and employee well-being, the findings of this research offer evidence-based insights that can assist in supporting female employees' career advancement while promoting sustainable workplace harmony.

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APPENDICES

Appendix 3.1



UNIVERSITI TUNKU ABDUL RAHMAN TEH HONG PIOW FACULTY OF BUSINESS AND FINANCE

The Influence of Work-Life Balance, Flexible Work Arrangements, Psychological Well-Being on Job Performance among Malaysian Female Bank Employees

Survey Questionnaire

Dear Respondents,

My name is Tan Yu Xian, a postgraduate student in Master of Philosophy at Universiti Tunku Abdul Rahman, Teh Hong Piow Faculty of Business and Finance. This survey examines the work-life balance, psychological well-being, and flexible work arrangements among female employees working in the banking industry. By understanding these aspects, this study can contribute to the overall working conditions and performance outcomes for female employees in this sector. I appreciate your kind cooperation and willingness to complete my research study.

This research proposal has been approved by UTAR Scientific and Ethical Review Committee (U/SERC/56(A)-305/2024). The information is solely for academic research purposes. If you have any inquiries regarding the questionnaire, please do not hesitate to contact me. Thank you.

Mobile Phone No. : 012-7540916

Email Address : yu.xian0916@utar.my

Instructions:

1. There are THREE (3) sections in this questionnaire. Please answer ALL questions in ALL sections.
2. Completion of this form will take you 5 to 10 minutes.
3. 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.

Acknowledgement of Notice:

- ☐ I have been notified by you and I hereby understood, consented, and agreed per UTAR notice.
- ☐ I disagree, my personal data will not be processed.

Section A: Screening Question

Please select the most appropriate answer for each of the following questions.

1. What is your gender?
☐ Male (End of questionnaire, thank you)
☐ Female (Please proceed to the next question)
2. Are you currently working in the banking institutions within W.P. Kuala Lumpur and Selangor?
☐ Yes (Please proceed to the next question)
☐ No (End of the questionnaire, thank you)

Section B: Demographic Information

Please select the most appropriate answer for each of the following questions.

1. Age Group
☐ 18 – 29
☐ 30 – 39
☐ 40 – 49
☐ 50 – 59
☐ 60 and Above
2. Race
☐ Malay
☐ Chinese
☐ Indian
☐ Others
3. Marital Status
☐ Single
☐ Married
☐ Others
4. Education Level
☐ Bachelor's degree
☐ Professional Certificate
☐ Master's degree
☐ Doctorate Degree
☐ Others
5. Length of Service in Banking Industry
☐ Less than 1 year
☐ 1 – 5 years
☐ 6 – 10 years
☐ More than 10 years

6. Level of Position in Banking Industry

- ☐ Clerical
- ☐ Executive/Officer
- ☐ Senior Executive/Supervisor
- ☐ Managerial level

7. Annual Income Range

- ☐ RM 18,000 – RM 30,000
- ☐ RM 30,001 – RM 60,000
- ☐ RM 60,001 – RM 100,000
- ☐ RM 100,001 – RM 150,000
- ☐ RM 150,001 – RM 200,000
- ☐ RM 200,001 – RM 250,000
- ☐ Above RM 250,000

Section C

Please select the number that best reflects your level of agreement with the following statements from 1 to 5, where (1) = Strongly Disagree, (2) = Disagree, (3) = Neutral, (4) = Agree, (5) = Strongly Agree.

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IV: Work-Life Balance (by Hayman, 2005)						
Work Interference with Personal Life (WIPL)						
WLB1	My personal life suffers because of work.	1	2	3	4	5
WLB2	I neglect personal needs because of work.	1	2	3	4	5
WLB3	I put my personal life on hold for work.	1	2	3	4	5
WLB4	I miss personal activities because of work.	1	2	3	4	5
WLB5	I struggle to juggle work and non-work.	1	2	3	4	5
WLB6	I am unhappy with the amount of time for non-work activities.	1	2	3	4	5
Personal Life Interference with Work (PLIW)						
WLB7	My personal life drains me of energy for work.	1	2	3	4	5
WLB8	I am too tired to be effective at work.	1	2	3	4	5
WLB9	My work suffers because of my personal life.	1	2	3	4	5
WLB10	I find it hard to work because of personal matters.	1	2	3	4	5
Work Personal Life Enhancement (WPLE)						
WLB11	My personal life gives me energy for my job.	1	2	3	4	5
WLB12	My job gives me the energy to pursue personal activities.	1	2	3	4	5
WLB13	I am in better mood at work because of personal life.	1	2	3	4	5
WLB14	I am better mood because of my job.	1	2	3	4	5

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IV: Flexible Work Arrangement (by Legesse Bekele & Mohammed, 2020)						
FWA1	I can choose when to start and end my working hours.	1	2	3	4	5
FWA2	I am allowed to work less than five working days a week.	1	2	3	4	5
FWA3	I am allowed to take a short break while working when I have worked for hours.	1	2	3	4	5
FWA4	My job allows me to go home faster if I can replace it on other weekdays.	1	2	3	4	5
FWA5	My productivity at home is higher because of flexible working hours.	1	2	3	4	5
FWA6	I only have to present at the office during the mandatory working day set by the company.	1	2	3	4	5
FWA7	I have a higher attachment (engaged) with work during fewer working days (compressed workweek).	1	2	3	4	5
FWA8	I can work at an alternative work location rather than physically present at the standard work location.	1	2	3	4	5
FWA9	I got the chance to work from outside the office with technological advances.	1	2	3	4	5
FWA10	I feel more comfortable balancing work and personal life because of telecommuting.	1	2	3	4	5

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Mediator: Psychological Well-Being (By Diener et al., 2009)						
PWB1	I lead a purposeful and meaningful life.	1	2	3	4	5
PWB2	I am engaged and interested in my daily activities.	1	2	3	4	5
PWB3	I possess the ability to do tasks that hold significance for me.	1	2	3	4	5
PWB4	I play an active role in enhancing the joy and welfare of those around me.	1	2	3	4	5
PWB5	I am a good person and live a good life.	1	2	3	4	5
PWB6	I am optimistic about my future.	1	2	3	4	5
PWB7	My social relationships are supportive and rewarding.	1	2	3	4	5
PWB8	People respect me.	1	2	3	4	5

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
DV: Job Performance (by Tsui et al., 1997)						
EP1	I strive for higher quality work than required.	1	2	3	4	5
EP2	I expect to be promoted faster than average.	1	2	3	4	5
EP3	I am far more knowledgeable than others who work in my area of expertise.	1	2	3	4	5
EP4	I like my job better than the average worker.	1	2	3	4	5
EP5	I intend to remain in my profession.	1	2	3	4	5
EP6	My work efficiency is much higher than average.	1	2	3	4	5
EP7	My standards of work quality are higher than the formal standards for this job.	1	2	3	4	5
EP8	My work meets the expectations of my manager.	1	2	3	4	5

Thank you for your participation.

Appendix 3.2

N	S	N	S	N	S
10	10	220	140	1 200	291
15	14	230	144	1 300	297
20	19	240	148	1 400	302
25	24	250	152	1 500	306
30	28	260	155	1 600	310
35	32	270	159	1 700	313
40	36	280	162	1 800	317
45	40	290	165	1 900	320
50	44	300	169	2 000	322
55	48	320	175	2 200	327
60	52	340	181	2 400	331
65	56	360	186	2 600	335
70	59	380	191	2 800	338
75	63	400	196	3 000	341
80	66	420	201	3 500	346
85	70	440	205	4 000	351
90	73	460	210	4 500	354
95	76	480	214	5 000	357
100	80	500	217	6 000	361
110	86	550	226	7 000	364
120	92	600	234	8 000	367
130	97	650	242	9 000	368
140	103	700	248	10 000	370
150	108	750	254	15 000	375
160	113	800	260	20 000	377
170	118	850	265	30 000	379
180	123	900	269	40 000	380
190	127	950	274	50 000	381
200	132	1 000	278	75 000	382
210	136	1 100	285	1 000 000	384

Source: Krejcie, R.V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Education and Psychological Measurement*, 30, 607-610.
<https://doi.org/10.1177/001316447003000308>

Appendix 3.3

Item	Original Item	Revised Item
Work-Life Balance		
Work Interference with Personal Life (WIPL)		
2	My job makes my personal life difficult.	Removed
Flexible Work Arrangements		
1	I can be free to choose when to start and end my working hours.	I can choose when to start and end my working hours.
3	I was allowed to take a short break while working when I had worked for hours.	I am allowed to take a short break while working when I have worked for hours.
6	I have to be present at the office during the mandatory working day by the company.	I only have to present at the office during the mandatory working day set by the company.
8	I prefer to work long distances (telecommuting) rather than being physically present at the office.	I can work at an alternative work location rather than physically present at the standard work location.
Psychological Well-Being		
3	I am competent and capable in the activities that are important to me	I possess the ability to do tasks that hold significance for me.
4	I actively contribute to the happiness and well-being of others	I play an active role in enhancing the joy and welfare of those around me.

Appendix 4.1

Dimension	Tetrad	Original Value	CI Low adj.	CI Up adj.
Job Performance	1, 2, 3, 4	0.049	-0.096	0.190
	1, 2, 4, 3	-0.187	-0.367	-0.011
	1, 2, 3, 5	-0.093	-0.272	0.080
	1, 3, 5, 2	0.065	-0.114	0.242
	1, 2, 3, 6	-0.127	-0.302	0.049
	1, 2, 3, 7	-0.132	-0.294	0.043
	1, 2, 3, 8	-0.058	-0.251	0.125
	1, 2, 5, 4	-0.016	-0.170	0.124
	1, 2, 7, 4	0.209	0.017	0.393
	1, 2, 8, 4	0.172	-0.005	0.343
	1, 5, 6, 2	-0.021	-0.223	0.178
	1, 5, 7, 2	-0.003	-0.211	0.189
	1, 6, 8, 2	-0.064	-0.213	0.084
	1, 3, 7, 8	0.306	0.062	0.536
	1, 4, 6, 7	0.410	0.215	0.606
	1, 5, 6, 8	0.261	0.036	0.486
	1, 5, 7, 8	0.300	0.011	0.570
	2, 3, 6, 4	0.160	-0.064	0.382
	2, 3, 5, 7	-0.027	-0.239	0.175
	2, 6, 7, 5	0.127	-0.032	0.288
Flexible Work Arrangements	1, 10, 2, 3	-0.028	-0.211	0.145
	1, 10, 3, 2	-0.170	-0.378	0.028
	1, 10, 2, 4	0.097	-0.085	0.270
	1, 2, 4, 10	-0.132	-0.296	0.029
	1, 10, 2, 5	-0.051	-0.266	0.152
	1, 10, 2, 6	0.084	-0.090	0.257
	1, 10, 2, 7	0.161	0.004	0.313
	1, 10, 8, 2	-0.105	-0.288	0.072
	1, 10, 9, 2	-0.067	-0.240	0.101
	1, 10, 6, 3	-0.083	-0.262	0.090
	1, 10, 3, 7	-0.029	-0.232	0.171
	1, 10, 8, 3	-0.127	-0.358	0.103
	1, 10, 5, 4	-0.021	-0.213	0.173
	1, 10, 4, 6	-0.034	-0.223	0.155
	1, 10, 7, 4	-0.129	-0.326	0.064
	1, 10, 8, 4	-0.201	-0.369	-0.039
	1, 5, 7, 10	-0.404	-0.663	-0.155
	1, 10, 5, 9	-0.143	-0.360	0.067
	1, 5, 9, 10	0.024	-0.177	0.223

	1, 10, 8, 6	-0.201	-0.354	-0.056
	1, 10, 9, 7	-0.063	-0.200	0.068
	1, 2, 3, 6	-0.254	-0.437	-0.070
	1, 5, 6, 2	0.083	-0.096	0.261
	1, 3, 5, 8	0.187	-0.030	0.401
	1, 3, 9, 6	-0.006	-0.181	0.164
	1, 4, 6, 7	0.193	0.040	0.345
	1, 5, 8, 7	0.029	-0.136	0.192
	1, 5, 9, 7	-0.193	-0.372	-0.018
	1, 6, 9, 8	0.071	-0.134	0.285
	10, 2, 8, 4	-0.185	-0.365	0.002
	10, 4, 7, 3	0.069	-0.110	0.251
	10, 3, 8, 9	-0.025	-0.204	0.154
	10, 5, 8, 6	-0.117	-0.302	0.064
	2, 3, 9, 4	-0.141	-0.305	0.022
	3, 4, 5, 6	-0.154	-0.344	0.030
Psychological Well-Being	1, 2, 3, 4	0.212	0.053	0.385
	1, 2, 4, 3	0.241	0.076	0.416
	1, 2, 3, 5	-0.171	-0.400	0.074
	1, 3, 5, 2	0.124	-0.109	0.344
	1, 2, 3, 6	-0.005	-0.147	0.140
	1, 2, 3, 7	0.080	-0.108	0.272
	1, 2, 3, 8	0.134	-0.047	0.329
	1, 2, 5, 4	-0.125	-0.341	0.088
	1, 2, 7, 4	0.208	0.007	0.403
	1, 2, 8, 4	0.211	0.019	0.407
	1, 5, 6, 2	-0.121	-0.317	0.090
	1, 5, 7, 2	-0.160	-0.407	0.102
	1, 6, 8, 2	0.006	-0.193	0.197
	1, 3, 7, 8	-0.042	-0.242	0.148
	1, 4, 6, 7	-0.282	-0.456	-0.107
	1, 5, 6, 8	0.011	-0.196	0.227
	1, 5, 7, 8	0.222	-0.048	0.498
	2, 3, 6, 4	-0.209	-0.387	-0.041
	2, 3, 5, 7	-0.434	-0.640	-0.221
	2, 6, 7, 5	-0.116	-0.281	0.054
Work-Life Balance	1, 10, 11, 12	-0.201	-0.500	0.107
	1, 10, 12, 11	0.077	-0.183	0.348
	1, 10, 11, 13	-0.056	-0.367	0.248
	1, 11, 13, 10	0.271	0.022	0.524
	1, 10, 11, 14	-0.524	-0.849	-0.208
	1, 10, 11, 2	-0.186	-0.531	0.165

	1, 10, 11, 3	-0.326	-0.585	-0.068
	1, 10, 4, 11	-0.252	-0.483	-0.015
	1, 10, 5, 11	0.195	-0.054	0.451
	1, 11, 6, 10	0.415	0.129	0.711
	1, 11, 7, 10	0.290	0.014	0.568
	1, 10, 11, 9	-0.240	-0.545	0.054
	1, 12, 2, 10	0.126	-0.138	0.390
	1, 10, 12, 6	-0.259	-0.563	0.043
	1, 10, 7, 12	-0.260	-0.524	0.002
	1, 10, 12, 8	-0.134	-0.428	0.163
	1, 10, 8, 12	0.117	-0.161	0.402
	1, 10, 9, 12	-0.062	-0.372	0.262
	1, 13, 14, 10	0.409	0.150	0.676
	1, 13, 5, 10	-0.072	-0.351	0.206
	1, 10, 2, 14	-0.013	-0.269	0.250
	1, 10, 4, 14	-0.410	-0.725	-0.094
	1, 10, 14, 5	-0.089	-0.289	0.112
	1, 10, 6, 14	-0.094	-0.291	0.105
	1, 14, 9, 10	-0.459	-0.762	-0.160
	1, 10, 2, 5	0.031	-0.237	0.308
	1, 10, 9, 2	-0.155	-0.449	0.144
	1, 3, 6, 10	0.217	-0.027	0.470
	1, 10, 7, 3	-0.235	-0.454	-0.017
	1, 10, 7, 4	0.008	-0.181	0.193
	1, 10, 4, 8	-0.538	-0.849	-0.221
	1, 10, 4, 9	-0.409	-0.661	-0.148
	1, 10, 8, 5	0.144	-0.131	0.425
	1, 10, 9, 5	0.038	-0.263	0.352
	1, 10, 6, 7	-0.138	-0.348	0.078
	1, 10, 9, 7	-0.288	-0.570	-0.005
	1, 11, 6, 13	-0.099	-0.327	0.137
	1, 13, 7, 11	-0.477	-0.760	-0.194
	1, 11, 9, 14	0.019	-0.236	0.276
	1, 11, 4, 2	-0.283	-0.583	0.024
	1, 2, 6, 11	-0.254	-0.471	-0.046
	1, 11, 3, 4	0.188	-0.033	0.419
	1, 11, 3, 6	0.094	-0.161	0.344
	1, 4, 8, 11	0.261	0.039	0.482
	1, 11, 5, 7	0.162	-0.057	0.383
	1, 12, 14, 13	0.192	-0.084	0.469
	1, 12, 14, 2	0.350	0.074	0.637
	1, 12, 2, 6	0.186	-0.061	0.440

	1, 12, 9, 3	-0.057	-0.298	0.186
	1, 12, 4, 6	-0.259	-0.467	-0.058
	1, 12, 9, 4	-0.220	-0.433	-0.006
	1, 2, 7, 13	-0.480	-0.803	-0.168
	1, 13, 3, 4	0.159	-0.060	0.384
	1, 13, 3, 5	-0.200	-0.474	0.077
	1, 13, 6, 3	0.003	-0.237	0.245
	1, 13, 3, 7	-0.059	-0.325	0.209
	1, 13, 8, 3	0.044	-0.205	0.298
	1, 7, 8, 13	0.394	0.135	0.654
	1, 14, 9, 3	-0.204	-0.441	0.034
	1, 6, 8, 14	0.188	-0.080	0.454
	1, 2, 4, 7	-0.058	-0.280	0.164
	1, 3, 5, 4	-0.148	-0.421	0.127
	1, 3, 4, 9	-0.192	-0.375	0.004
	1, 4, 6, 5	0.208	-0.012	0.419
	1, 6, 8, 7	0.075	-0.159	0.303
	10, 11, 8, 9	-0.416	-0.681	-0.136
	10, 2, 7, 3	-0.210	-0.450	0.025
	10, 4, 7, 2	-0.377	-0.587	-0.171
	10, 2, 4, 8	-0.068	-0.299	0.158
	10, 5, 7, 4	-0.033	-0.297	0.222
	10, 4, 9, 6	-0.142	-0.331	0.066
	11, 14, 2, 13	-0.194	-0.420	0.022
	11, 14, 5, 7	-0.456	-0.768	-0.163
	11, 4, 6, 8	0.184	-0.048	0.416
	12, 13, 4, 5	-0.147	-0.413	0.137
	12, 14, 7, 3	0.080	-0.139	0.306
	12, 5, 7, 8	0.048	-0.285	0.375
	13, 7, 9, 3	-0.108	-0.388	0.175