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EFFECT OF WORKPLACE ENVIRONMENT ON
EMPLOYEE PERFORMANCE
OF MYAWADDY BANK

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EFFECT OF WORKPLACE ENVIRONMENT ON EMPLOYEE PERFORMANCE OF MYAWADDY BANK

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requirements for the degree of Master of Banking and Finance

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ABSTRACT

The purpose of this study is to examine the effect of workplace environment on employee performance of Myawaddy Bank. The primary objective of this study is achieved by the use of both primary and secondary data. There are 442 employees from Myawaddy Bank, and a sample of 135 employees were selected for the study using a simple random sampling method. This study utilized both primary and secondary data, with primary data collected from the selected employees. This study makes use of regression analysis, descriptive statistics, and the quantitative research approach. Respondents are chosen using an online survey that distributes a structured questionnaire, utilizing a simple random sample method. According to the results, the social environment, psychological environment and physical environment have the notable effect on the employee performance of Myawaddy Bank. Therefore, it suggests that Myawaddy Bank should enhance employee performance by prioritizing social interaction, teamwork, and psychological support through team-building, recognition, and stress management programs, while also maintaining physical comfort and improving supportive work-life policies to increase performance and long-term engagement.

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CONTENTS

	Page
ABSTRACT	i
ACKNOWLEDGEMENTS	ii
CONTENTS	iii
LIST OF TABLES	v
LIST OF FIGURES	vi
CHAPTER I INTRODUCTION	1
1.1 Rationale of the Study	3
1.2 Objectives of the Study	6
1.3 Scope and Methods of the Study	6
1.4 Organization of the Study	7
CHAPTER II THEORETICAL BACKGROUND	8
2.1 Concept of Workplace Environment	8
2.2 Component of Workplace Environment	9
2.3 Employee Performance	12
2.4 Related Theories	13
2.5 Previous Studies	14
2.6 Conceptual Framework of the Study	17
CHAPTER III BACKGROUND HISTORY AND SITUATION OF MYAWADDY BANK LIMITED	20
3.1 Background of Myawaddy Bank	20
3.2 Organization Structure of Myawaddy Bank	21
3.3 Products and Services of Myawaddy Bank	22
3.4 Workplace Environment of Myawaddy Bank	24

CHAPTER IV ANALYSIS OF WORKPLACE ENVIRONMENT AND	
EMPLOYEE PERFORMANCE	31
4.1 Research Design	31
4.2 Demographic Profile of Respondents	32
4.3 Reliability Analysis	34
4.4 Analysis on Workplace Environment Factors of Myawaddy Bank	36
4.5 Regression analysis on the effect of Workplace Environment on Employees Performance	41
CHAPTER V CONCLUSION	43
5.1 Findings and Discussions	43
5.2 Suggestions and Recommendations	44
5.3 Needs for Further Study	46
REFERENCES	
APPENDIX	

LIST OF TABLES

Table No.	Title	Page
(4.1)	Demographic Profile of Respondents	32
(4.2)	Reliability Analysis	33
(4.3)	Physical Environment	34
(4.4)	Psychological Environment	36
(4.5)	Social Environment	37
(4.6)	Work-life Balance	38
(4.7)	Overall Mean Value	39
(4.8)	Employee Performance	40
(4.9)	Effect of Workplace Environment on Employee Performance	42

LIST OF FIGURES

Figure No.	Title	Page
(2.1)	The Effect of Working Environment on Employee Performance: The Case of Zemen Bank S.C	15
(2.2)	The Effect of Working Environment on workers Performance: The case of Dashen bank in Addis Ababa	16
(2.3)	The Effect of Work Environment on Employees Performance: Case Study at Bank of Abyssinia	17
(2.4)	Conceptual Framework of the Study	18

CHAPTER I

INTRODUCTION

Banking sector is competitive and expanding rapidly to meet human demands for financial services. Employees are critical assets inside a firm. An exemplary organization is one that prioritizes the well-being of its people. The banking workplace necessitates intense concentration and ensures employees' physical and psychological comfort through adequate facilities and interpersonal relations. Consequently, measures must be implemented to cultivate a good and accommodating work atmosphere, since this fosters employee comfort and enthusiasm in their roles (Pangabeau et al., 2022).

In the current dynamic business landscape and fierce rivalry, firms must identify strategies to enhance their performance to surpass rivals and achieve success. Consequently, human resources serve as a critical aspect for a company's survival in the era of globalization. Among many organizational resources, human resources are among the most essential and important for attaining organizational objectives. Furthermore, human resources might be characterized as the paramount resource influencing organizational performance. High-performing human resources strive to advance the organization and enhance its competitive edge over other firms (Pangabeau et al., 2022). Employees are the primary assets of the firm, playing a vital role in planning, executing tasks, and overseeing organizational operations. Employees are a vital asset for a company, and a hallmark of a robust organization is its commitment to the welfare of its employees.

Furthermore, employee performance is essential for organizational success, since it directly influences productivity, profitability, and competition. Employee performance reflects the output of workers and is commonly utilized as a criterion for assessing staff within a company. Optimal performance is a potent mechanism for attaining the organization's goals. Therefore, performance is integral to achieving corporate objectives, necessitating initiatives to improve employee performance. To sustain and enhance employee performance, one may analyze the factors that affect performance. High-performing personnel facilitate the attainment of strategic

objectives, uphold quality standards, and improve overall employee performance. Optimal performance promotes innovation and efficiency, enabling firms to adjust to market fluctuations.

The caliber of the work environment is intricately connected to employee performance. In the current competitive business landscape, banks must be aware of their prospective workers. Significant elements of an employee's working environment can influence their performance. An office environment is the setting in which individuals collaborate to accomplish organizational goals (Dagne, 2018). It refers to the systems, processes, structures, and instruments that interact with people and influence their performance positively or negatively. It can also be described as the site where a task is executed. To attain a competitive edge, a firm must provide a superior product and service. To maintain competitiveness and foster growth, banks must emphasize a superior workplace as a strategic asset. Given that people represent both critical assets and significant expenditures, investing in a well-planned, user-friendly workplace yields enduring advantages. Establishing a performance-oriented culture that appreciates employees and promotes work-life balance is crucial. Financial institutions ought to cultivate conditions in which employees derive satisfaction from their job, see their worth, and receive just compensation. This enhances motivation and overall performance, both physically and intellectually (Aklilu, 2022).

The work environment significantly influences a company. The majority of issues encountered by employees pertain to the job environment. Productivity may be enhanced by cultivating a favorable workplace environment inside the firm. An office environment includes location, social dynamics, work-life balance, and both psychological and physical conditions under which an individual performs their tasks. The term underscores the immediate context of activities, including the circumstances, equipment, and surroundings that directly affect an individual's efficiency and comfort. Critical factors in the employee's work environment substantially affect their motivation and performance levels. Gitahi (2014) asserts that this environment includes the physical location and its immediate vicinity, behavioral protocols, laws, regulations, culture, resources, and interpersonal dynamics, all of which influence employee performance (Shafiuddin & Al Nassibi, 2022).

Myawaddy Bank is a private institution within the banking sector. The role and significance of Myawaddy Bank in emerging nations such as Myanmar is complex and essential for the economic advancement of these countries. Private banks are crucial in emerging nations as they stimulate economic activity, improve financial inclusion, promote innovation, and contribute to overall economic growth and stability. Myawaddy Bank contributes to the evolution of Myanmar's nascent financial sector as the nation modernizes and assimilates into the global economy. It aims to enhance customer service, broaden its service offerings, and promote financial inclusion for individuals throughout Myanmar. Myawaddy Bank plays several pivotal roles in the economic development of Myanmar, including mobilizing savings, extending credit, facilitating investment, enhancing financial inclusion, driving innovation through advanced technology, generating employment, contributing to tax revenue, providing advisory services, supporting local and international trade and commerce, and ensuring the financial stability of the financial system.

Moreover, the work environment at financial institutions necessitates significant concentration and ensures employees' physical comfort regarding amenities and interpersonal relations. Consequently, measures must be implemented to guarantee that the working climate is pleasant and supportive, since this fosters employee comfort and enthusiasm in their roles. To survive and flourish, banking institutions must implement measures to maintain a high-quality workplace as a competitive advantage. Given that bank workers represent both the primary assets and the most significant liabilities of any financial institution, the long-term benefits of a well-structured and user-friendly office environment should be prioritized notwithstanding any early expenditures. Consequently, it is essential for banks to cultivate a conducive working atmosphere in which workers find satisfaction in their roles, execute their duties efficiently, and get acknowledgment for their contributions. This study aims to explore the effect of the workplace environment on employee performance at Myawaddy Bank.

1.1 Rationale of the Study

In the dynamic and increasingly competitive banking sector, particularly in developing economies such as Myanmar, the role of human resources is pivotal in achieving organizational objectives. Myawaddy Bank, as a key player in the national financial system, must prioritize the development of a conducive workplace

environment to ensure sustained employee performance and institutional success. The banking industry has become central to economic growth and financial inclusion in emerging markets. However, along with rapid development, it also faces significant human resource challenges, including high employee turnover, work dissatisfaction, poor working conditions, and workload intensification. These issues raise serious concerns regarding organizational efficiency and long-term stability (Shammout, 2021). Given these concerns, Myawaddy Bank must invest in improving its work environment to address employee needs and foster a culture of high performance.

Abamecha (2020) defines the work environment as all causes and influences that affect employee's performance. With the banking industry undergoing structural and operational transformation, organizations like Myawaddy Bank are exposed to both opportunities and challenges. In Myanmar's context, the banking industry has experienced notable growth, yet it continues to operate within traditional management structures that may not adequately support employee well-being (Aung & Khaing, 2019). Consequently, optimizing the workplace environment is essential not only to reduce attrition and dissatisfaction but also to ensure that employees are positioned to meet increasing organizational demands.

Performance is directly related to workplace quality. A productive environment contributes positively to employee motivation, focus, and job satisfaction, all of which are essential for achieving optimal performance (Zhenjing et al, 2022). In today's organizational context, especially in service-intensive sectors such as banking, maintaining high levels of employee performance is a prerequisite for operational efficiency, customer satisfaction, and financial stability. Modern organizations recognize that peak performance is only achievable when employees are supported through appropriate workplace practices and environments (Zebene, 2024). An unsafe or unhealthy working environment, which includes issues such as inadequate lighting, noise pollution, lack of ergonomic furniture, poor ventilation, and insufficient emergency preparedness, adversely impacts both the physical health and mental well-being of employees. These conditions ultimately affect productivity and can lead to increased absenteeism and reduced organizational commitment (Allen, 2020).

As noted by Kohum (2012), organizations that design workspaces to promote employee well-being and individual performance gain strategic advantages in productivity and talent retention. In the banking sector, physical workspace and operational infrastructure are critical components in influencing how effectively employees carry out their roles. Therefore, the workplace environment serves as a fundamental determinant of employee output and is essential for organizational growth and sustainability.

Physical, psychological, social, and professional-personal balance make up the office environment. These factors strongly influence employee behavior and performance. The physical environment includes office layout, lighting, ventilation, noise control, and safety. A well-designed physical environment minimizes occupational hazards and supports employees in performing tasks efficiently (Zebene, 2024). Inadequate facilities can result in discomfort and fatigue, which in turn lower work performance.

The psychological environment relates to mental and emotional conditions within the workplace, including leadership style, employee autonomy, stress levels, recognition, and organizational culture. A psychologically supportive environment enhances motivation, reduces anxiety, and enables employees to engage more meaningfully with their work (Shammout, 2021). The mental well-being of employees is especially critical in high-pressure environments such as banking. The social environment consists of interpersonal relationships, communication dynamics, team collaboration, and the nature of employee-supervisor interactions. A positive social climate fosters a sense of community and cooperation, thereby enhancing job satisfaction and collaborative performance (Abamecha, 2020). Strong interpersonal relationships within the organization create trust and increase engagement.

Another important performance factor is work-life balance. It measures how well employees balance work and family. Employers with flexible rules and fair workloads have greater employee satisfaction, fewer burnouts, and higher retention (Kohum, 2012). Promote work-life balance to retain dedicated and resilient employees at Myawaddy Bank.

This study improves the literature by examining the vital but understudied topic of working atmosphere and employee performance in Myanmar's banking industry. While many global studies have addressed this topic, limited research has been conducted in Myanmar, particularly in local institutions such as Myawaddy Bank. This gap is especially significant given the sector's ongoing transformation and the increasing recognition of employee performance as a key determinant of business competitiveness (Zaw, 2020).

By examining the physical, psychological, and social environment of the workplace, along with work-life balance, this study aims to offer practical recommendations that Myawaddy Bank can implement to enhance employee performance and organizational effectiveness. It further provides evidence-based insights into how environmental factors effect employee performance, thereby enabling the bank to design strategic human resource policies that align with international best practices while addressing local realities. In doing so, the study not only informs academic discourse but also supports managerial decision-making and contributes to the broader development of Myanmar's banking industry.

1.2 Objectives of the Study

The objectives of the study are as follows:

- (1) To identify the workplace environment of Myawaddy Bank.
- (2) To analyze the effect of workplace environment on employee performance of Myawaddy Bank.

1.3 Scope and Methods of the Study

This study solely examined Myawaddy Bank's Yangon workplace environment and employee performance. This study achieved its goals via quantitative research. This survey targeted Myawaddy Bank Head office staff. The sample size was 135 responders from 31% of the 442 Myawaddy Bank head office workers in Yangon.

The study employed primary and secondary data. Primary data was acquired via questionnaire, while secondary data was collected from journals, publications, research papers, periodicals, and the internet. This study uses a structured questionnaire. The questions used the Five Point Likert scale (strongly disagree=1,

disagree=2, neutral=3, agree=4, strongly agree=5). To accomplish research objectives, SPSS Version 26 and M.S Excel were employed for data analysis.

1.4 Organization of the Study

This thesis is structured into five chapters. The first chapter introduces the study, its purpose, objectives, scope, technique, and structure. The second chapter discusses the working environment, its components, employee performance, theoretical background, empirical literature, and the conceptual framework of the study. Third chapter presents the profile of Myawaddy Bank. Myawaddy bank staff performance and workplace environment are analyzed in the fourth chapter. Data type and source, sample design, data collecting tools and technique, and data analysis methods are covered in this chapter. The last chapter presents findings, discussions, suggestions, recommendations, and needs for further study.

CHAPTER II

THEORETICAL BACKGROUND

This chapter discusses workplace environment and employee performance theory and explores related literature. Researchers construct study models from these literatures and publications.

2.1 Concept of Workplace Environment

Many researchers have researched how working atmosphere affects employee performance. It affects employee performance and helps them focus. Environment means anything that impacts a person's life. An office environment is where people collaborate to achieve corporate goals. Work environment is where work is done. The work environment encompasses the immediate operational context and the broader national setting in which a corporation acquires input, processes them, and generates commodities or services for public consumption. The workplace environment encompasses the entirety of employee interactions and the work setting.

The workplace environment encompasses the job's location and its immediate surrounds, including the necessary tools and equipment, work processes and procedures, air quality, noise levels, and any supplementary benefits. The workplace environment inside an organization significantly influences worker productivity and the organization's capacity to maintain this productivity and retain its employees. It can also influence employees' alignment with the firm, their mistake rates, their capacity for creativity and cooperation with colleagues, their absenteeism, and their tenure.

Workplace environment encompasses physical, psychological, and social factors. Workplaces affect employees' mental health in both ways. The work environment is where people work. This broad category includes physical surroundings (noise, equipment, heat) and job essentials (workload, task, complexity). many company elements (culture, history) and many more (industrial setting, worker relations)

The work environment influences job satisfaction and employee wellbeing; hence all components are important. Workplace environment affects employee morale positively and negatively. Workplace environment affects employee performance and

productivity. In most sectors, the workplace is hazardous and unhealthy. Workplace quality strongly affects employee motivation and performance.

2.2 Component of Workplace Environment

Opperman (2002) asserts that the work environment consists of three essential sub-environments: technical, human, and organizational. The technical environment comprises tools, equipment, technological infrastructure, and many physical or technical components. Management supervises the organizational milieu. Employees will be unmotivated to support those striving to enhance quality in a system that incentivizes quantity. Thus, elements inside the business environment affect employee productivity. A workplace consists of several components that collectively influence employee well-being, performance, and overall organizational success. An office environment includes the physical, social, psychological, and technical conditions in which employees do their duties. A successful and agreeable office environment has many elements: the physical environment, psychological environment, social environment, and work-life balance.

2.2.1 Physical Environment

An individual's physical work environment may influence their alignment with the company culture. The environment refers to the surrounding conditions of any human, organization, or item, which may impact them in many ways (Solomon, 2021). The physical work environment of an individual may influence their alignment with the company culture. An ergonomic workplace may also denote a physical workspace. Ismail et al. (2010) assert that the physical work environment encompasses both inside and external office configurations, air quality, safety, and the overall work setting and layout. The physical work environment includes comfort, ventilation, and illumination levels. This choice enhances both the functional and aesthetic dimensions of office interior design, thereby improving employee competence and yielding improved performance. The health of workers is affected by their comfort level and ambient temperature.

The physical working environment directly influences productivity, health and safety, comfort, focus, job satisfaction, and morale of its occupants. Key elements in the work environment encompass architectural design and age, spatial configuration, workstation arrangement, the design and quality of furniture and equipment, spatial

dimensions, temperature, ventilation, illumination, acoustics, vibration, radiation, and air quality (Khalid et al., 2017). Alongside effective communication and personal motivation in the workplace, the physical configuration of an office is crucial for optimizing productivity. Although most managers and business proprietors opt to settle for a minimal standard of office supplies, they may be overlooking a significant impediment to enhancing staff efficiency.

2.2.2 Psychological Environment

The psychological work environment includes workplace variables that affect worker behavior. Job elements relating to people, work, and the organization make up the employee's psychological working environment. Affect, cognitions, and actions are examined.

The psychological work environment is the collection of work environment factors that impact worker mood. It accurately describes a worker's mental activity at work. The psychosocial work environment is crucial to any firm, and understanding its correlations may lead to novel workplace treatments (Solomon, 2021). A healthy psychological work environment describes stress, bullying, working conditions, collaboration, and conflict and cites additional sources. Psychological workplaces emphasize stress and wellness. Workers consider employment kind, salary, growth opportunities, and more. These factors affect employee satisfaction and performance.

2.2.3 Social Environment

Social environmental elements significantly influence the workplace and directly affect employee performance, satisfaction, and overall organizational productivity. The elements encompass interpersonal connections, organizational culture, leadership style, communication patterns, and social support networks. The social environment of a workplace includes interpersonal interactions, cultural milieu, and employee connections. It significantly influences an individual's total work experience, impacting both mental well-being and job performance (Robbins & Judge, 2019).

A favorable social environment is defined by transparent communication, reciprocal respect, and supportive relationships among coworkers and supervisors. This cultivates a sense of belonging, promotes cooperation, and improves collaboration. An affirmative social environment promotes cooperation, trust, and reciprocal respect

among employees. McShane and Von Glinow (2020) assert that robust workplace connections and efficient communication augment employee engagement and mitigate stress, hence enhancing performance. Furthermore, the availability of social support from colleagues and supervisors correlates with increased work satisfaction and reduced turnover rates. When employees perceive themselves as appreciated and connected, they are more inclined to attain job satisfaction, less stress, and elevated engagement, resulting in enhanced productivity. A detrimental social environment characterized by ineffective communication, workplace politics, and conflict can result in heightened stress, burnout, and employee attrition (Shiftbase, 2023).

2.2.4 Work-Life Balance

Work-life balance encompasses the interplay among numerous facets of an individual's professional life, with the advantages and disadvantages of such balance or imbalance potentially impacting the diverse responsibilities of workers. Work-life balance is characterized as the allocation of suitable time to professional responsibilities with sufficient engagement in personal activities, including family, friendships, and hobbies (Smith, 2010). This underscores the necessity for all employees to harmonize their professional obligations with their personal life, irrespective of their daily familial commitments.

Work-life balance has been characterized by one researcher as the fulfillment and effective performance in both professional and personal spheres with minimal role conflict, and by another as the extent to which an individual can concurrently manage the temporal, emotional, and behavioral demands of both occupational and familial obligations (Hill, Hawkins, Ferris, & Weitzman, 2001). This study examines two quantifiable dimensions of the balance between work and family roles: work-life conflict and extracurricular conflicts. Work-life balance denotes the equilibrium between the obligations of one's professional and personal spheres. As an essential element of the workplace, it is crucial for employee welfare and organizational efficacy. Employees who attain a healthy work-life balance report less stress, enhanced job satisfaction, and improved general well-being. This equilibrium enables individuals to juggle personal obligations with professional duties, resulting in enhanced productivity, engagement, and employee retention (Botha et al., 2015).

Organizations that advocate for work-life balance provide a supportive work environment by providing flexibleing hours, remote work alternatives, and adequate

paid time off. Such techniques empower employees to exert greater control over their schedules, therefore mitigating burnout and enhancing morale. Employees with liberty in managing their work-life integration typically exhibit more loyalty and contribute positively to business culture (Zhang et al., 2021). Furthermore, effective work-life balance programs can result in reduced absenteeism and attrition rates, as employees are less prone to job discontent or stress-related health problems. Consequently, establishing a good work-life balance is crucial for cultivating a supportive and productive work environment.

2.3 Employee Performance

Organizational performance is essential, as employee performance directly impacts company success. Furthermore, performance is essential for individuals, as the successful accomplishment of tasks often fosters a sense of contentment. Performance is the outcome of an individual or group's efforts inside an organization during a designated timeframe, reflecting their efficacy in meeting the criteria essential for attaining the company's objectives. Evaluating performance involves examining the efficiency and effectiveness of certain actions. Performance evaluation results indicate the effectiveness of organizational management in attaining objectives and delivering expected value to stakeholders (Armstrong, 2020).

Employee performance inside the organization is crucial for determining its success and profitability. Employee performance refers to the degree to which individuals achieve job-related objectives and contribute to the goals of their organization. It includes the efficiency, effectiveness, and quality of work executed by individuals or teams within an organization. Performance is frequently assessed using criteria like productivity, job quality, punctuality, and compliance with corporate norms. Solomon (2021) asserts that employee success is the aggregate outcome of effort, ability, and job perception. The determinants of individual achievement include motivation, capability, and opportunity for participation. Performance is determined by talent and motivation. Several variables influence employee performance, with the office environment significantly affecting their motivation and, consequently, their performance. Employee performance is often assessed based on results. Nonetheless, it may also be evaluated in relation to conduct. Various metrics will be used for assessing performance, including productivity, efficiency, effectiveness, quality, and

gain measurements. Profitability refers to the capacity to generate earnings consistently over an extended period. It is defined as the quantitative link between earnings and sales or return on capital utilized. Efficiency refers to the capacity to achieve the desired outcome while minimizing resource expenditure, whereas effectiveness denotes the capability of employees to fulfill established objectives or targets (Asaminew, 2021).

An effective business necessitates workers that are prepared to go beyond their standard job responsibilities and provide performance that surpasses expected goals. Moreover, employee performance is essential for executing adaptive strategies that are vital to corporate efficiency in a progressively competitive landscape. Currently, many firms confronting modern difficulties must prioritize the improvement of employee performance. Consequently, to facilitate successful performance, management must grant employees greater autonomy in shaping their job responsibilities and roles. Consequently, employees will ultimately find their roles more aligned with their abilities, requirements, and beliefs. Moreover, organizational policies and everyday activities must effectively align to enhance key performance areas among employees (Muhimpundu, 2018).

Furthermore, employee performance will decline as a result of downsizing, innovations, restructuring, and mergers within the firm. Moreover, alterations in the location, timing, quality, and number of tasks and responsibilities may significantly impact on workers' work lives. Moreover, Levay (2010) posits that the implementation of organizational change would confront the interests and values of current employees, so engendering a crisis in resistance to change. Organizations extensively utilize performance assessments to assess employee work, identify strengths and areas for improvement, and make decisions on rewards, promotions, and training needs. Effective performance management enhances both individual performance and the overall success and efficacy of the organization. The advancement of the company's operations will result in enhanced staff performance. Poor employee performance will adversely impact the company's success.

2.4 Related Theories

The office environment is defined by evaluating how employees view their surroundings in relation to their intrinsic, extrinsic, and social demands, as well as their motivation to stay with the firm. Diverse hypotheses have been proposed to elucidate the impact of working settings on employee performance. Environmental factors and

variations may render a theory applicable in one context while rendering it inconsequential in another. This part reviews pertinent theories related to the study to enhance the researcher's comprehension of the working environment.

2.4.1 Elton Mayo Hawthorne Effect

In the 1920s, Elton Mayo established the Hawthorne Effect, which occurs when people change their behavior when watched. Mayo found at Western Electric's Hawthorne Works that workers were more productive when they were respected and acknowledged by researchers. This emphasized psychological and social issues in the workplace, moving attention from physical conditions to employee morale and involvement. Attention, acknowledgment, and managerial assistance affect worker performance, according to later research and assessments (Duncan & Glover, 2019). The Hawthorne Effect remains crucial in organizational behavior, underscoring the human aspect of work environments (Keller, 2020).

2.4.2 Social Exchange Theory

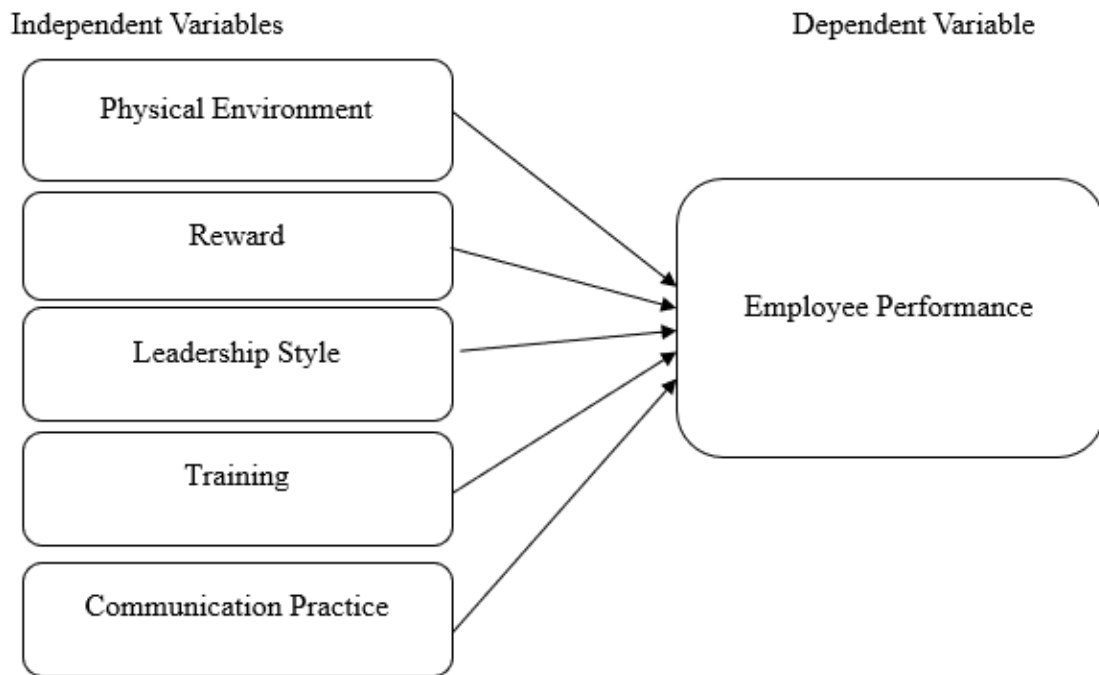
Social Exchange Theory (SET) suggests that human interactions are driven by the desire to maximize rewards and minimize costs, often through reciprocal exchanges. Developed by Thibaut and Kelley in 1959, the theory highlights that individuals make decisions based on a cost-benefit analysis, weighing the potential gains against the potential losses in any relationship. In organizational settings, employees evaluate the rewards they receive (e.g., salary, recognition) against the effort or costs they incur (e.g., time, workload). According to SET, relationships are likely to persist when both parties perceive the exchange as equitable and beneficial (Cropanzano et al., 2017). The theory emphasizes the importance of trust, fairness, and reciprocity in maintaining long-term relationships. When individuals perceive imbalances in the exchange, such as a lack of recognition or unfair treatment, it can lead to dissatisfaction, reduced motivation, or disengagement. Social Exchange Theory provides valuable insight into how workplace dynamics are shaped by perceived rewards and mutual expectations (Lunenburg, 2011).

2.5 Previous Studies

A multitude of academic studies have investigated the influence of the work environment on employee performance. Wonda (2021) analyzed the impact of the working environment on employee performance. The Matter of Zemen Bank S.C.

The work environment, including several aspects, influences employee performance. This study aimed to examine the impact of the working environment on employee performance at Zemen Bank. Figure 2.1 illustrates the conceptual foundation of this investigation.

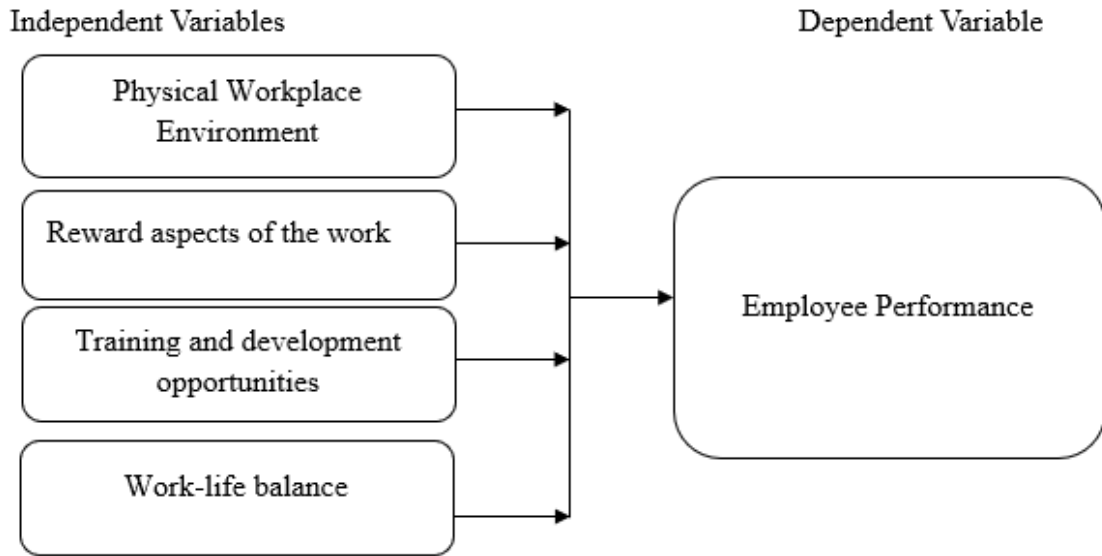
**Figure (2.1) The Effect of Working Environment on Employee Performance:
The Case of Zemen Bank S.C**



Source: Wonda (2021)

The survey indicated that most employees rated incentive and training below average but agreed with physical working environment, leadership style, and communication techniques. These characteristics improved employee performance according to correlation and regression research. Zemen Bank should revamp its incentive and training programs while retaining its strengths. Solomon (2021) examined Dashen Bank in Addis Ababa's working environment and employee performance. Dashen Bank, Addis Ababa, was studied to see how working conditions affect employee performance. The study also analyzed the impact of the physical work environment, incentives, training and development opportunities, and work-life balance on employee performance. The conceptual structure of this investigation is illustrated in Figure 2.2.

Figure (2.2) The Effect of Working Environment on workers Performance: the case of Dashen bank in Addis Ababa.

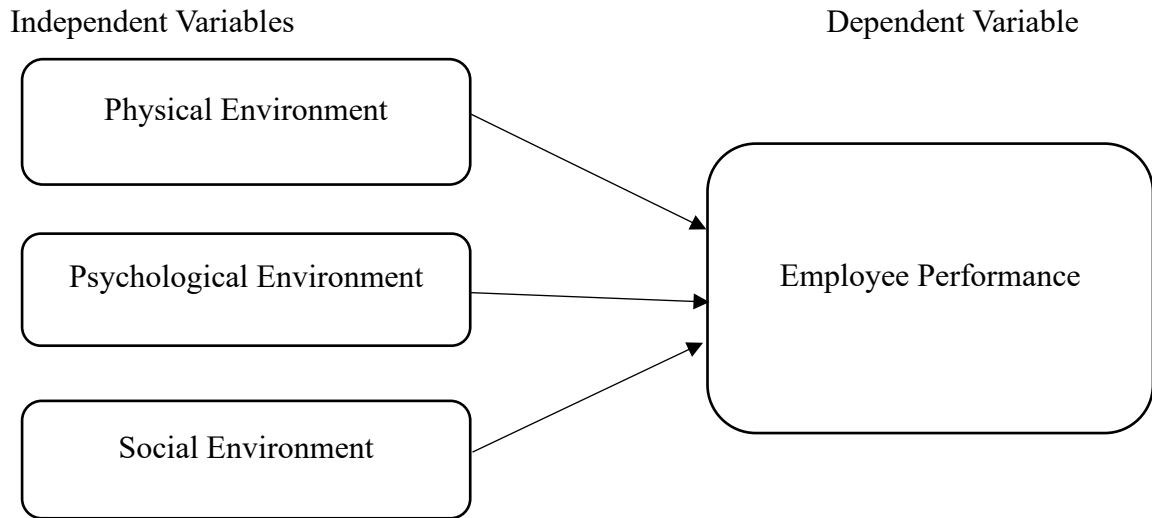


Source: Solomon (2021)

Physical working environment, incentives, and work-life balance favorably and dramatically affected employee performance. Overall employee performance was also affected by working environment. This study proposes that bank managers should improve the work environment and develop healthy employee connections to stimulate innovation and creativity.

The Bank of Abyssinia case study by Asaminew (2021) examined how work environment affects employee performance. This study examines how work environment elements affect Bank of Abyssinia workers' performance. Non-random Judgmental sampling was utilized for quantitative and qualitative research. Data is collected using surveys and interviews. This study's conceptual framework was provided in Figure (2.3).

Figure (2.3) The Effect of Work Environment on Employees Performance Case Study at Bank of Abyssinia



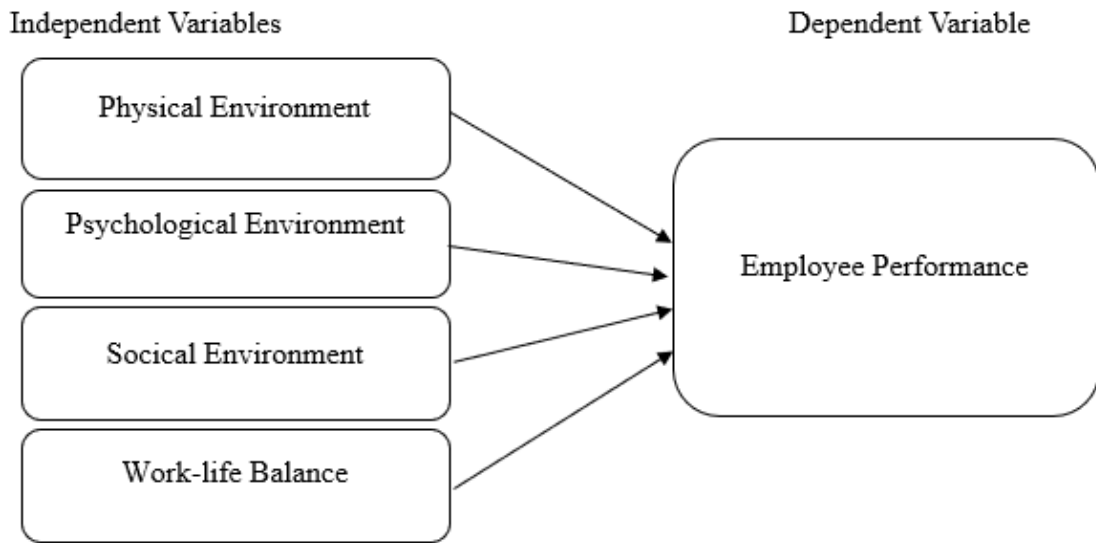
Source: Asaminew (2021)

The investigation reveals that the physical environment is evaluated by respondents as having the lowest satisfaction score. The second factor is the social environment, which is seen more favorably by employees compared to the psychological environment. The total staff performance level is approximately neutral. Correlation analysis was performed to ascertain the relationship between components of the working environment and employee performance. The results demonstrated a significant link with psychological and social factors, indicating that management should intensify focus on the physical work environment sub-dimensions to improve employee morale and performance.

2.6 Conceptual Framework of the Study

The conceptual framework for this study is constructed and shown in Figure 2.4, derived from a literature survey. A conceptual framework visually illustrates expected outcomes following research. It delineates the dependent variable and the independent variables, along with their relationships.

Figure (2.4) Conceptual Framework of the Study



Source: Own Compilation (2025)

The independent variable is office environment, which includes physical, psychological, social, and work-life balance. Lighting, temperature, and space make up the workplace's physical environment. The psychological environment includes employee stress and job happiness. Social environment refers to employee connections and company culture. Finally, work-life balance evaluates workers' personal and professional management. Employee performance is judged by effectiveness, efficiency, and production.

Working Definitions

Workplace Environment

A workplace environment refers to the setting in which employees perform their job duties, encompassing both physical and psychological elements, it encompasses the physical location and the organizational culture that influences employee behavior and norms, and it involves the physical, psychological, social conditions under which employees perform their duties and work life balance of employees.

Physical Environment

The physical environment, including factors such as office layout, temperature, comfort, and work arrangements, safe and healthy, significantly impacts employee performance and well-being, ultimately influencing the overall success of the organization.

Psychological Environment

The psychological environment refers to the workplace which are pertinent to worker conduct. It encompasses the workings of the mind, including thoughts, feelings, stress, daily tasks, behaviors, cognition, perception, and mental well-being.

Social Environment

The social environment within a workplace refers to the interpersonal dynamics, cultural atmosphere, and relationships among employees, such as support by supervisor, collages, and banks.

Work-Life Balance

Work-life balance refers to manage professional responsibilities alongside personal and family life. It involves flexible work hours, remote options, and vacation time tend to see reduced stress, burnout, and turnover, leading to higher employee performance.

Employee Performance

Employee Performance refers to the efficiency, effectiveness, and quality of work an employee delivers in alignment with organizational goals and influenced by multiple factors, including job skills, motivation, work environment, leadership, and available resources.

CHAPTER III

BACKGROUND HISTORY AND SITUATION OF MYAWADDY BANK LIMITED

This chapter encompasses the history of Myawaddy Bank, along with its mission, vision, and objectives. It also contains details regarding the bank's branches, departments, and organizational framework. This chapter also delineates the workplace atmosphere of Myawaddy Bank.

3.1 Background of Myawaddy Bank

The Myanmar Companies Act of 1914 established Myawaddy Bank Ltd. on January 4, 1993, as a privately limited company. It is regulated by the Financial Institutions of Myanmar Law of 1990 to conduct investment, development, and commercial banking. Myawaddy Bank Limited has been reformed for commercial banking under the Financial Institutions of Myanmar Law 2016 and Myanmar Companies Law 2017.

Myawaddy Bank Limited began operations in 1993 with a paid-up capital of Kyat 60 million and an authorized capital of Kyat one billion. The authorized funds have grown with ongoing contributions. Myanma Economic Holdings Public Company Limited controls privately owned Myawaddy Bank Limited.

The Board of Directors, Central Bank of Myanmar, Myanma Economic Holdings Public Company Limited, Ministry of Planning and Finance, and Myanmar Banks Association oversee Myawaddy Bank Limited's financial services, which are excellent. Myawaddy Bank Limited strictly follows CBM and Central Board Anti-Money Laundering and Combating the Financing of Terrorism laws, regulations, directions, and recommendations.

Consumers, MEHPCL, and its subsidiaries use 68 branches, including its Head Office, in commercial regions nationwide to bank with Myawaddy Bank Limited. Myawaddy Bank was a top 2018 taxpayer. Myawaddy Bank follows worldwide compliance and corporate governance norms. Optimization is built into management and operations. The bank won the 2018 Paris Global Europe Quality Award.

Myawaddy Bank carefully plans IFRS implementation. Myanmar Central Bank laws require an external auditor to evaluate the bank's financial openness and

correctness yearly. To improve internal operations, customer happiness, and community growth, the bank spends heavily in staff training. The bank successfully introduced Core Banking and Digital Banking. Myawaddy Bank will offer unique products, exceptional customer service, and cutting-edge technology to swiftly expand and keep clients. The bank seeks better corporate governance, risk management, and compliance for balance and growth.

Myawaddy Bank Limited delivers excellent financial services to its loyal clients and partners. Myawaddy Bank focuses on quality, convenience, and innovation to dominate commercial banking and satisfy customers. Myawaddy Bank's headquarters are at No. 151, 8th Quarter, Lanmadaw Township, Yangon, near Bogyoke Aung San Street and War Dan Street. The Myawaddy Bank headquarters employs 442 people.

Mission

Myawaddy Bank has established its objective to become the premier commercial bank by delivering exceptional service quality, convenience, and innovative products and services to achieve the greatest level of client satisfaction.

Vision

The bank's vision articulates its dedication to consumers, aiming to establish itself as one of Myanmar's foremost local banks.

3.2 Organization Structure of Myawaddy Bank

The organizational structure of Myawaddy Bank is designed to support its wide-ranging banking operations across Myanmar. At the top of the hierarchy is the Board of Directors, which plays a key role in strategic decision-making and governance. The Board includes a chairman, currently Lt. General San Oo, along with other directors such as U Ba Tun, U Than Win, U Aung Ye Win, and an Independent Director, U Kyaw Myint. This board ensures that the bank adheres to regulatory standards while guiding its long-term vision and goals.

Operational management is overseen by a Chief Executive Office, supported by Operation Director, Senior General Managers and General Managers. These executives are responsible for implementing the bank's policies and strategies across various departments. Supporting them are teams of technical experts and department heads who manage day-to-day operations.

Myawaddy Bank began its banking operations with the opening of its head office in Yangon. Over the years, it steadily expanded its branch network by establishing additional branches. The head office of Myawaddy Bank Ltd. now comprises sixteen departments that manage various aspects of its banking operations. These departments include: Marketing, Planning, Loans, Credit Inspection, Administration, Cash, Internal Audit, Accounts, IT, Card Services, Cyber Security, Foreign Banking, Foreign Currency Exchange Counter, Human Resources, Training, and Research and Development. The bank also has established committees such as the Risk Management Committee and the Banking Policy Implementation Committee, which are responsible for identifying potential risks and ensuring proper implementation of banking policies. These oversight bodies are essential for maintaining stability and regulatory compliance. Furthermore, Myawaddy Bank operates under the umbrella of Myanmar Economic Holdings Public Company Limited (MEHPCL), a conglomerate owned by the Myanmar military. This affiliation influences its governance and strategic direction, as MEHPCL is deeply embedded in various sectors of the national economy.

3.3 Products and Services of Myawaddy Bank

Myawaddy Bank offers several financial services to accommodate its diversified consumer. Business and personal banking are the main types. Myawaddy Bank offers deposits, loans, advances, remittances, cards, foreign currency accounts, trade financing, treasury, and foreign currency exchange.

Deposit Accounts

Myawaddy Bank provides a range of deposit options tailored to meet diverse financial goals. The Savings Deposit Account is designed for individuals who wish to save money while earning interest. The Current Deposit Account caters to businesses that require frequent transactions. For customers looking to earn higher returns, the Fixed Deposit Account provides attractive interest rates for funds committed over a specified period. The Call Deposit Account offers both interest earnings and flexible access to funds, making it suitable for those who prioritize liquidity. Additionally, the

Scholarship Funding Service Deposit Account is a specialized product aimed at helping customers accumulate savings specifically for educational purposes.

Card Services

Myawaddy Bank offers a variety of card services designed to support convenient and secure transactions. MWD/MPU Debit Cards allow customers to access funds directly from their bank accounts for purchases and ATM withdrawals. MWD/MPU Credit Cards provide a line of credit, enabling customers to make purchases and pay at a later date. For those traveling or shopping internationally, the bank offers International Card Services that facilitate global transactions. Cardless Cash Withdrawal Services enhance accessibility by allowing customers to withdraw cash from ATMs using mobile banking, without the need for a physical card. Additionally, the bank supports businesses through its Point of Sales (POS) Services, which enable merchants to accept card payments. The bank supplies and installs POS devices free of charge to encourage broader adoption of digital payments.

Lending Services

Myawaddy Bank offers a range of lending options designed to meet the diverse financial needs of both individuals and businesses. Overdrafts allow customers to withdraw funds exceeding their account balance, up to an approved limit, providing short-term financial flexibility. Hire Purchase arrangements enable customers to acquire goods through manageable installment payments. The bank also issues Bank Guarantees, offering assurance to third parties on behalf of its customers, which can be particularly useful in commercial transactions. Additionally, Term Loans provide customers with a lump sum amount that is repaid over a fixed period, making them suitable for long-term financing needs.

Remittance Services

Myawaddy Bank offers efficient money transfer services to support both domestic and international transactions. For local transfers, the Local Online Remittance service enables customers to send funds between branches within Myanmar. The CBM-NET CCT Remittance system allows for nationwide electronic fund transfers, while the CBM NET CCT Tax Payment service provides a convenient

platform for paying taxes electronically. For international transactions, the bank offers the Swift Telegraphic Transfer Service, which facilitates secure and reliable global money transfers.

E-Banking Services

To enhance customer convenience, Myawaddy Bank provides a range of digital banking solutions. The Mobile Banking Service (M-Banking) allows customers to conduct banking transactions directly from their mobile devices, offering flexibility and ease of access. The Internet Banking Service (I-Banking) enables customers to manage their accounts and perform a variety of financial activities online, anytime and anywhere.

Corporate Banking Services

Tailored to meet the needs of business clients, Myawaddy Bank offers a suite of specialized financial services. Its Trade Services support both international and domestic trade transactions, ensuring smooth and secure operations. The bank's Cash Management solutions are designed to help businesses optimize liquidity and manage cash flow efficiently. Fund Transfers are facilitated to support various business-related financial activities. Additionally, the bank provides Foreign Exchange (FX) Services to assist with currency conversion, enabling seamless international transactions.

Other Services

Myawaddy Bank also provides a variety of additional services to enhance customer convenience and security. The Safe Deposit Locker Rental Service offers secure storage for valuable items such as documents, jewelry, and other personal assets. Payment Orders allow customers to instruct the bank to pay a specified amount to a designated recipient, ensuring reliable and formalized transactions. Gift Cheques serve as a thoughtful and flexible gifting option, while Certified Cheques are verified by the bank to guarantee that sufficient funds are available. The bank also offers Cash Cheque Facilities services (CCF), which services military officers for salary accumulation, withdrawal, and family remittance transfers.

3.4 Workplace Environment of Myawaddy Bank

The workplace environment at Myawaddy Bank is structured to support both operational excellence and employee well-being. The workplace environment at

Myawaddy Bank reflects a structured and disciplined atmosphere shaped by its affiliation with Myanmar Economic Holdings Public Company Limited (MEHPCL). As one of Myanmar's prominent financial institutions, the bank strives to maintain a professional setting that supports employee development, operational efficiency, and customer service excellence. Employees at Myawaddy Bank benefit from competitive compensation, training opportunities, and a range of welfare programs, all designed to foster both personal and professional growth. With a focus on stability, accountability, and continuous improvement, the bank cultivates a workplace culture that aligns with its long-term goals and national economic responsibilities. Based on the study objectives and theoretical framework, the workplace environment at Myawaddy Bank can be categorized into physical, psychological, social, and work-life balance.

Physical Environment

Myawaddy Bank offers a professionally structured and secure working environment for its employees, with its main headquarters located in Yangon and an extensive network of over sixty branches across both urban and regional areas of Myanmar. The strategic distribution of these branches enhances operational efficiency and improves service accessibility throughout the country. The physical layout and design of the bank's facilities are deliberately planned to emphasize functionality, security, and professionalism, consistent with the standards typically upheld by military-affiliated institutions.

Employees perform their duties within clean and systematically organized office settings, supported by modern banking infrastructure. This includes advanced computer systems, automated teller machines (ATMs), internal communication networks, and other essential technological resources. These systems are regularly maintained to ensure the continuity of daily operations and to reduce the likelihood of technical disruptions. Additionally, the bank provides specialized spaces such as secure cash handling rooms, private meeting areas, and designated zones for customer service, all of which contribute to a streamlined workflow and effective service delivery. These provisions collectively support employee performance and are aligned with the bank's operational and strategic objectives.

In terms of employee welfare, many branch offices are equipped with rest areas, canteens, and access to clean drinking water, contributing to a supportive and healthy working environment. Air-conditioning and adequate lighting are provided to ensure comfort, particularly in regions with higher ambient temperatures. The bank also offers transportation assistance for employees working in remote or non-urban branches, thereby improving staff safety, punctuality, and overall job satisfaction. Furthermore, given its affiliation with the Myanma Economic Holdings Public Company Limited (MEHPCL), Myawaddy Bank maintains strict adherence to safety protocols. These include the installation of surveillance systems, the deployment of trained security personnel, and the implementation of emergency preparedness measures, all of which contribute to a secure and controlled workplace environment.

Therefore, the physical and operational environment at Myawaddy Bank is intentionally designed to promote stability, professionalism, and efficiency, creating a dependable and performance-oriented workspace for its employees.

Psychological Environment

The psychological work environment at Myawaddy Bank is largely influenced by its hierarchical organizational structure and its affiliation with the Myanma Economic Holdings Public Company Limited (MEHPCL), which reflects elements of military administrative culture. This structured and disciplined framework instills a sense of order, responsibility, and institutional loyalty among employees. Staff are expected to adhere to clearly defined protocols and uphold core organizational values such as punctuality, accountability, and duty.

This organizational structure contributes to mental clarity regarding roles, responsibilities, and reporting lines, thereby reducing ambiguity in daily operations. The predictability of this system allows employees to concentrate on performance expectations and service standards. For many, especially those who thrive in well-regulated environments, the emphasis on discipline and consistency supports goal orientation and work efficiency.

However, the hierarchical nature of the institution may also generate psychological pressure, particularly with regard to strict compliance with rules, achieving performance targets, and adhering to internal codes of conduct. Junior staff

may encounter limitations in expressing opinions or contributing to decision-making processes, which could affect morale and creativity. Additionally, the centralized style of governance may result in a cautious work atmosphere, with limited autonomy and reduced tolerance for risk-taking.

In response to these challenges, Myawaddy Bank has implemented various initiatives aimed at enhancing the psychological well-being of its employees. Recognition programs are in place to acknowledge individual and team achievements through verbal appreciation, certificates of merit, and performance-based financial incentives. These initiatives are designed to reinforce motivation, reward diligence, and promote job satisfaction.

Myawaddy bank also invests in the professional development of its employees through both in-house and external training programs focused on customer service, communication skills, and leadership development. These programs are intended to build confidence, improve interpersonal effectiveness, and support career progression. Moreover, opportunities for internal promotion, career advancement, and educational support—including scholarships for further studies—are provided to cultivate a sense of purpose, long-term engagement, and belonging among staff.

While the psychological environment at Myawaddy Bank is shaped by a disciplined and hierarchical culture, the institution actively seeks to balance these demands by fostering a supportive environment. Through structured recognition and development initiatives, the bank aims to maintain employee motivation, reduce workplace stress, and enhance overall psychological well-being.

Social Environment

Myawaddy Bank actively fosters a cohesive and supportive social environment that promotes teamwork, mutual respect, and organizational solidarity among its employees. The institution places significant emphasis on creating a sense of community within the workplace through structured collaboration and interpersonal engagement. Regular departmental coordination, cross-functional teamwork, and collaborative task assignments are integral components of daily operations, enabling employees to work collectively towards common objectives such as customer service delivery, account management, and regulatory compliance.

Myawaddy bank's social environment is deeply rooted in both Myanmar's cultural values and the organizational traditions of its military-affiliated governance. Interpersonal interactions are guided by a formal hierarchy and professional etiquette. Junior staff are encouraged to show deference and respect to senior employees, while senior personnel are expected to provide mentorship and guidance to less experienced colleagues. This hierarchical but respectful dynamic contributes to a disciplined and harmonious workplace culture.

To reinforce teamwork and build professional rapport, Myawaddy Bank organizes routine departmental meetings, group problem-solving sessions, and internal knowledge-sharing activities. These practices help cultivate trust, improve communication, and enhance collaboration across departments. In addition to operational initiatives, the bank prioritizes social cohesion through various employee engagement activities held throughout the year. These include cultural celebrations such as the Thingyan (Water Festival), end-of-year gatherings, team-building excursions, and staff appreciation ceremonies. Such events provide opportunities for employees to engage in informal social interactions, thereby strengthening interpersonal bonds and workplace morale.

Myawaddy bank also supports the emotional and social well-being of its employees by promoting a culture of empathy and solidarity. Managers and senior staff are encouraged to provide emotional support and practical assistance, particularly during personal or family-related challenges faced by employees. This culture of care is particularly beneficial for new or younger staff adjusting to the professional environment. Furthermore, Myawaddy Bank instills organizational values such as loyalty, collective responsibility, and institutional pride, encouraging employees to contribute not only to their individual roles but also to the broader mission of the organization.

Therefore, Myawaddy Bank's approach to the social work environment combines structured professionalism with community-building initiatives. Through active collaboration, hierarchical mentorship, and regular social engagement, the bank creates a work culture that supports interpersonal connection, employee satisfaction, and shared commitment to organizational success.

Work-Life Balance

Myawaddy Bank supports employee work-life balance through a comprehensive framework of welfare policies and structured benefits designed to help staff effectively manage both professional responsibilities and personal commitments. While the institution upholds a formal and disciplined work culture reflective of its military-affiliated governance, it acknowledges the critical role of employee well-being in sustaining performance and organizational stability.

Myawaddy bank provides a range of leave entitlements, including annual paid leave, public holidays, and medical leave with full salary coverage, particularly during periods of illness or medical recovery. These provisions ensure that employees facing health-related challenges are not burdened by financial insecurity or concerns about job continuity. In addition, maternity and paternity leave are granted, allowing staff to devote necessary time to family obligations during significant life events, thereby reinforcing familial support structures.

To further promote financial and psychological well-being, Myawaddy Bank offers various forms of material assistance. This includes low-interest housing loans aimed at supporting long-term personal investments such as homeownership, and transportation allowances to ease commuting burdens—especially for employees assigned to remote or regional branch locations. Medical care is also facilitated either through direct in-house services or reimbursement mechanisms, alleviating healthcare-related financial pressures and promoting overall peace of mind.

Despite these strengths, the bank's structured hierarchy and alignment with military administrative culture can result in a relatively rigid working environment. This formality may restrict opportunities for flexible work arrangements, such as remote work or adjusted schedules, which are increasingly common in contemporary private-sector organizations. Employees are generally required to adhere to fixed working hours and standardized dress codes, which can limit self-directed time management and casual workplace flexibility.

Myawaddy Bank actively seeks to enhance morale and mitigate occupational stress through a variety of employee engagement initiatives. These include staff outings, sporting events, and cultural celebrations, which provide opportunities for relaxation, social interaction, and a sense of community outside formal work roles.

Additionally, the bank invests in continuous professional development by offering in-house and external training programs. These initiatives not only support career progression but also contribute to employee motivation, cognitive stimulation, and reduced burnout, thereby reinforcing overall job satisfaction.

While operating within a disciplined organizational framework, Myawaddy Bank takes deliberate measures to foster work-life balance. Through structured benefits, welfare policies, financial support, and social engagement programs, the bank aims to create a work environment that supports both personal well-being and professional fulfillment.

CHAPTER IV

ANALYSIS OF WORKPLACE ENVIRONMENT AND EMPLOYEE PERFORMANCE

This chapter has numerous significant sections. These cover the research design, reliability analysis, demographic characteristics of the respondents, workplace environment elements and employee performance at Myawaddy Bank, and the influence of the working environment on employee performance.

4.1 Research Design

The study examined how workplace environmental elements impact employee performance at Myawaddy Bank in Yangon. Data were acquired utilizing a sample survey method and a quantitative research strategy to meet study goals. This method provided systematic measurement and statistical analysis of workplace and employee performance indicators. The survey addressed Yangon-based Myawaddy Bank personnel. A systematic questionnaire was used to choose 135 head office personnel. The descriptive study used primary and secondary data. The survey collected primary data from workers, while secondary data came from academic publications, papers, annual reports, relevant websites, and prior research. These data sources provide the groundwork for studying working conditions and employee outcomes.

Structured questionnaires with three elements are utilized to collect data. The questionnaire begins with demographic information. The questionnaire's second section covers office environmental characteristics including physical, psychological, social, and work-life balance. Employee performance is calculated using the questionnaire's last part (ten statements). To formalize the research purpose, all statements are assessed using Five Point Likert Scale questions (from one to five, meaning strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, strongly agree = 5).

Google form surveys collect data. After gathering data, this study analyzed SPSS 26 and Excel. This study examined the independent-dependent relationship using multiple linear regression analysis. The mean and standard deviation for responder levels are calculated using descriptive statistics. Data analysis results show how office

environment affects employee performance and offer suggestions and recommendations.

4.2 Demographic Profile of Respondents

The demographic profile of surveyed organization respondents comprises gender, marital status, education, age, position, monthly income, and working experience. Table (4.1) shows Myawaddy bank demographics.

Table (4.1) Demographic Profile of Respondents

Description		No. of Employees (135)	Percentage (%)
Gender	Female	109	80.7
	Male	26	19.3
Marital Status	Single	57	42.2
	Marriage	78	57.8
Age	Under 30 years	17	12.6
	31-40 years	59	43.7
	41-50 years	40	29.6
	Above 50 years	19	14.1
Education	Undergraduate	5	3.7
	Graduate	77	57.0
	Postgraduate	25	18.5
	Master's degree	28	20.8
Position	Manager Level	65	48.2
	Supervisor Level	35	25.9
	Clerk Level	17	12.6
	Other	18	13.3
Monthly Salary	Less than 300,000 MMK	12	8.9
	300,001 to 500,000 MMK	60	44.4
	500,001 to 1,000,000 MMK	43	31.9
	Above 1,000,001 MMK	20	14.8
Working Experience	Less than 1 years	4	3.0
	1 to 5 years	15	11.1
	5 to 10 years	25	18.5
	Above 10 years	91	67.4

Source: Survey Data (2025)

According to Table 4.1, the sample had (109) female and (26) male employees, with 80.7 percent female and 19.3 percent male. According to the data, 42.2% were single and 57.8% married. There are under 30, 31-40, 41-50, and above 50 groups. The

report shows that 43.7 percent of respondents are 31-40 years old, followed by 29.6 percent at 41-50. Over-50s are 14.1% while under-30s are 12.6%.

The findings show that 57% of respondents are graduates and 20.7% are masters. Postgraduate holders make up 18.5% of replies, followed by undergraduates at 3.7%. These findings reveal most employees are graduates. Job positions of respondents are separated into four groups. This survey found 48.1% managers, 25.9% supervisors, 12.6% clerks, and 13.3% others. These data show that most workers are managers.

The majority of responders (44.4%) earned between 300,001 and 500,000 MMK, according to the data. 31.9 percent earned 500,001 to 1,000,000 MMK, 14.8% earned above 1,000,001, while 8.9 percent earned less than 300,000. According to the report, 67.4% of respondents had service over 10 years and 18.5% have 5–10 years. Employment between 1-5 years and less than 1 year is 11.1% and 3%.

4.3 Reliability Analysis

Validity and reliability tests are essential for research analysis. Reliability tests can assess study scale accuracy and internal consistency. Cronbach's alpha reliability test is employed in this study. Alpha values near 1.0 indicate good reliability. A result below 0.60 indicates poor reliability and internal consistency scales in the research. Overall, alpha values between 0.60 and 0.80 indicate dependability. This study assessed variable reliability and validity using Cronbach's Alpha coefficient (Table 4.2).

Table (4.2) Reliability Analysis

No.	Factors	No. of Items	Cronbach's Alpha
1	Physical Environment	7	0.948
2	Psychological Environment	7	0.938
3	Social Environment	8	0.942
4	Work-Life Balance	7	0.951
5	Employee Performance	10	0.948

Source: Survey Data (2025)

Table (4.2) reveals that all research variables—physical, psychological, and social environment, work-life balance, and employee performance—were assessed with great internal consistency. Cronbach's alpha coefficient composite reliability scores ranged from 0.938 to 0.951, confirming data reliability. Thus, all of these studies

indicated good internal consistency. The findings had good internal correctness, and this sample was reliable considering its size.

4.4 Analysis on Workplace Environment Factors of Myawaddy Bank

This part included Myawaddy Bank employees' views on physical, psychological, social, and work-life balance. In 1977, Best established Five-Point-Likert scale values as averages. Defined as follow:

The score among 1.00 – 1.80 means strongly disagree.

The score among 1.81 – 2.60 means disagree.

The score among 2.61 – 3.40 means neither disagree nor agree.

The score among 3.41 – 4.20 means agree.

The score among 4.21 – 5.00 means strongly agree.

The descriptive statistics is applied as a way to examine mean value and standard deviation.

4.4.1 Descriptive analysis of Physical Environment

Table (4.3) presents the mean value and standard deviation of physical environment in Myawaddy Bank.

Table (4.3) Physical Environment

No.	Statement	Mean	Std. Deviation
1	MWD Bank provides the furniture which is comfortable enough to do their jobs without getting tired.	3.88	0.802
2	MWD Bank provides an undisturbed workplace environment without any noise.	3.76	0.775
3	MWD Bank's working space area is sufficient and roomy enough.	4.08	0.939
4	MWD Bank arranged the room or office is well illuminated.	3.97	0.914
5	MWD Bank's room temperature is appropriate.	3.88	0.890
6	MWD Bank's work environment is safe and healthy.	3.89	0.912
7	MWD Bank arranges that the air quality is satisfactory.	3.74	0.889
	Overall Mean Value	3.89	

Source: Survey Data (2025)

According to Table (4.3), the survey results indicate a high perception of the physical work environment at MWD Bank. The overall mean value of 3.89 show that employees are largely satisfied with the workplace conditions, The sufficiency and spaciousness of the working area received the highest mean value (4.08), indicating that employees feel they have ample room to perform their duties comfortably. This is followed by favorable ratings for lighting (3.97) and the safety and health of the environment (3.89). Comfort of furniture and room temperature received mean value (3.88), showing consistent satisfaction in these areas. However, the lowest-rated factors were air quality (3.74) and noise-free working conditions (3.76), showing these may be areas with slight room for improvement. Therefore, the findings reflect that MWD Bank has established a supportive and ergonomically sound work environment that contributes significant to employee well-being and productivity.

4.4.2 Descriptive analysis of Psychological Environment

Table (4.4) shows the mean value and standard deviation of psychological environment in Myawaddy Bank.

Table (4.4) Psychological Environment

No.	Statement	Mean	Std. Deviation
1	MWD Bank provides its employees with a feeling of security and mental comfort.	3.87	0.983
2	MWD bank provides adequate support to reduce employee stress.	3.61	0.931
3	MWD Bank fosters an environment where employees can speak openly without worries or job-related stress.	3.65	0.987
4	MWD Bank ensures that everyday duties and responsibilities are handled with confidence and are met with recognition.	4.08	0.856
5	MWD Bank recognizes the employee thoughts and have them taken to consider when making decisions.	3.78	0.920
6	MWD Bank cultivates a strong enthusiasm among employees to excel in their work.	3.82	0.863
7	MWD Bank provides psychological support from managers when needed	3.79	1.016
	Overall Mean Value	3.80	

Source: Survey Data (2025)

According to Table (4.4), the survey responses a high perception the psychological well-being and support provided by MWD Bank, with an overall mean value of 3.80. The highest rated statement indicates that employees feel confident and recognized in their daily responsibilities, mean value is (4.08), suggesting a strong foundation of trust and respect in the workplace. The strong sense to perform well (3.82) and the perception that psychological support from managers is available when needed (3.79), highlighting the bank's efforts to maintain employee morale and mental well-being. Recognition of employee input in decision-making (3.78) and the feeling of mental comfort and security (3.87) further underscore the bank's supportive work culture. However, slightly lower ratings were observed in areas related to stress management and open communication about job-related concerns, with mean scores of 3.61 and 3.65 respectively. These figures indicate potential areas for improvement in

enhancing stress reduction initiatives and fostering even more open communication. Therefore, the findings show that MWD Bank offers a psychologically supportive environment that promotes motivation, confidence, and well-being among its employees.

4.4.3 Descriptive analysis of Social Environment

Table (4.5) shows the mean value and standard deviation of social environment in Myawaddy Bank.

Table (4.5) Social Environment

No.	Statement	Mean	Std. Deviation
1	MWD Bank provides recreation and refreshment facilities to support employee well-being.	3.71	0.953
2	MWD Bank ensures a high level of supervisory support for its employees.	3.84	1.043
3	MWD Bank maintains positive and collaborative relationships among co-workers.	4.10	0.888
4	MWD Bank promotes equal distribution of duties among colleagues.	3.89	0.903
5	MWD Bank encourages teamwork by fostering mutual support in achieving work goals.	4.03	0.863
6	MWD Bank addresses workplace conflicts fairly and professionally.	3.79	1.016
7	MWD Bank strives to create an engaging and stimulating work environment.	3.71	0.871
8	MWD Bank upholds fairness and respect in its treatment of employees by management.	3.90	0.987
	Overall Mean Value	3.87	

Source: Survey Data (2025)

According to Table (4.5), the survey results indicate a favorable perception of the social and organizational environment at MWD Bank, with an overall mean score of 3.87. The highest-rated statement pertains to the quality of coworker relationships (4.10), reflecting a strong sense of camaraderie and collaboration among employees. This is reinforced by high scores in team support for achieving work goals (4.03) and fair distribution of duties (3.89), suggesting an equitable and team-oriented culture.

Supervisor support (3.84) and conflict management (3.79) indicating effective leadership and professionalism in handling workplace issues. Additionally, employees perceive management to be fair and respectful (3.90), contributing to a healthy and respectful work environment. While the recreation and refreshment facilities in MWD Bank create an exciting workplace both received slightly lower mean value scores (3.71), these areas may benefit from further attention to enhance overall job satisfaction. Therefore, MWD Bank demonstrates strong interpersonal dynamics and supportive management practices, fostering a positive and collaborative organizational culture.

4.4.4 Descriptive analysis of Work-life Balance

Table (4.6) shows the mean value and standard deviation of work-life balance in Myawaddy Bank.

Table (4.6) Work-life Balance

No.	Statement	Mean	Std. Deviation
1	MWD Bank provides a work schedule that makes it easy to fulfill family responsibilities.	3.86	0.882
2	MWD Bank offers a work schedule that makes it easy to engage in extracurricular activities.	3.78	0.861
3	MWD Bank provides flexible time to be able to balance work and personal life.	3.91	0.842
4	MWD Bank recognizes the need for leave in order to give employees time off work to relax and also attend to personal issues.	3.72	0.843
5	MWD Bank provides a stress-free work environment, allowing employees to give quality time to their families.	3.64	1.041
6	MWD Bank doesn't produce stress that makes it difficult to fulfill family duties.	3.73	0.784
7	MWD Bank ensures that work expectations align well with family life.	3.76	0.885
	Overall Mean Value	3.77	

Source: Survey Data (2025)

According to Table (4.6), the survey shows that employees at MWD Bank experience a significant level of work-life balance, with an overall mean score of 3.77. The highest-rated item reflects employee satisfaction with flexible work arrangements (3.91), indicating that the bank provides schedules that help employees manage both work and personal commitments effectively. Family responsibilities (3.86) and engage in extracurricular activities (3.78), showing that time demands from work are generally manageable. Recognition of the need for personal leave (3.72) and the alignment between work expectations and family life (3.76) also show MWD Bank's consideration of employee well-being. Stress-free working conditions and their effect on family time (3.64 and 3.73 respectively), suggesting room for improvement in stress management and support systems. Therefore, the results indicate that while MWD Bank promotes a work environment supportive of work-life balance, further efforts to reduce job-related stress could enhance employees' overall well-being and satisfaction.

4.4.5 Descriptive analysis of Overall Mean Value

Table (4.7) shows the overall mean value for independent variables of Myawaddy Bank.

Table (4.7) Overall Mean Value

No.	Statement	Mean
1	Physical Environment	3.89
2	Psychological Environment	3.80
3	Social Environment	3.87
4	Work-life Balance	3.77

Source: Survey Data (2025)

Table (4.7) presents the overall mean values for the independent variables related to the workplace environment at Myawaddy Bank. The results indicate highly perceptions among employees, with mean scores ranging from 3.77 to 3.89 on a five-point scale. The physical environment received the highest mean score of 3.89, suggesting that employees are highly satisfied with aspects such as office facilities, cleanliness, and safety. The social environment followed closely with a mean score of 3.87, reflecting strong interpersonal relationships, effective communication, and a supportive atmosphere within the organization. The psychological environment achieved a slightly lower but still favorable score of 3.80, indicating that employees generally feel mentally supported, secure, and strong sense at work. Lastly, the work-life balance dimension received the lowest score of 3.77, which, while still positive, suggests there may be room for improvement in helping employees manage their professional responsibilities alongside personal life. Overall, these results demonstrate

that Myawaddy Bank provides a well-rounded and supportive work environment, with particular strengths in its physical and social aspects.

4.4.5 Descriptive analysis of Employee Performance

Table (4.8) shows the mean value and standard deviation of Social Environment in Myawaddy Bank.

Table (4.8) Mean Value of Employee Performance

No.	Statement	Mean	Std. Deviation
1	MWD Bank ensures that daily tasks are completed easily and efficiently to achieve organizational objectives.	3.95	0.957
2	MWD Bank promotes timely completion of assigned duties within specified deadlines.	4.10	0.945
3	MWD Bank encourages task execution with minimal errors to maintain high performance standards.	3.96	0.897
4	MWD Bank supports the application of creativity and innovation to fulfill job requirements.	3.90	0.822
5	MWD Bank enables employees to quickly adapt to changing priorities in the workplace.	3.84	1.087
6	MWD Bank consistently achieves its performance goals through structured planning and execution.	3.87	0.859
7	MWD Bank ensures that all formal requirements and procedures are properly fulfilled by employees.	3.96	0.809
8	MWD Bank directs performance efforts toward achieving clearly defined organizational objectives.	3.94	0.790
9	MWD Bank motivates employees to actively seek ways to improve their performance in alignment with organizational goals.	3.95	0.858
10	MWD Bank facilitates effective collaboration among departmental members to accomplish job-related goals.	4.08	0.881
	Overall Mean Value	3.95	

Source: Survey Data (2025)

According to Table (4.8), the survey results demonstrate a strong significant level of employee performance at MWD Bank, with a high overall mean score of 3.95, indicating that employees feel confident in their ability to meet job expectations effectively. The highest-rated item is the timely completion of assigned duties (4.10) and effective collaboration across departments (4.08), suggesting both individual efficiency and teamwork are key strengths within the organization. Employees also report strong performance in minimizing errors (3.96), fulfilling formal requirements (3.96), and completing tasks efficiently to support organizational goals (3.95). Additionally, employees actively seeking ways to improve their performance (3.95) and demonstrating adaptability to changing priorities (3.84). Creativity and innovation also received positive feedback (3.90), reflecting a dynamic approach to job execution. Therefore, these findings suggest that MWD Bank has cultivated a high-performing workforce that is productive, adaptable, and aligned with organizational objectives.

4.5 Regression analysis on the Effect of Workplace Environment on Employees Performance

This section examines Myawaddy Bank employee performance and working climate. Independent factors include physical, psychological, social, and work-life balance; dependent variable is employee performance. Table 4.9 shows the independent-dependent connection.

Table (4.9) Effect of Workplace Environment on Employee Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
Constant	0.415	0.191		2.168	0.032	4.125
Physical Environment	0.182*	0.092	0.173	1.969	0.051	6.687
Psychological Environment	0.243**	0.112	0.243	2.174	0.032	4.419
Social Environment	0.445***	0.089	0.457	5.021	0.000	4.133
Work-Life Balance	0.049	0.093	0.046	0.526	0.599	4.125
R Square	0.756					
Adjusted R Square	0.749					
F Value	100.853***					

Dependent Variable: Employee Performance

*** Significant at 1% level, **Significant at 5% level, *Significant at 10% level

Source: Survey Data (2025)

According to the survey data, the adjusted R square of 0.749 suggests that physical, psychological, social, and work-life balance explain 74.9% of employee performance variance. The regression model fits well and the office environment factors affect employee performance, since the F-value of 100.853 is high.

Social environment, which includes coworker relationships, team support, and management behavior, has the strongest effect on employee performance with a standardized beta coefficient of 0.457 and is statistically significant at the 1% level.

A normalized beta of 0.243 and 5% significance indicate that psychological environment also affects. With a p-value of 0.032, it shows that mental confidence and security boost employee performance.

The physical environment has a substantial influence with a normalized beta of 0.173 and 10% significance. With a p-value of 0.051, it shows that working space, illumination, safety, and health improve employee performance. In this model, work-life balance has a positive coefficient but does not affect employee performance (p = 0.599). These findings imply that improving the social, psychological, and physical components of the workplace can increase employee performance at Myawaddy Bank, but work-life balance may not directly affect performance outcomes.

CHAPTER V

CONCLUSION

This chapter presents the findings and discussion of the study on the effect of the workplace environment on employee performance at Myawaddy Bank. It also includes suggestions and recommendations based on the results, as well as a section addressing the need for further research.

5.1 Findings and Discussions

The primary goal of the research is to examine the effect of workplace environment (physical environment, psychological environment, social environment, and work-life balance) on employee performance in Myawaddy Bank Head Office in Yangon. The random samples of (135) employees are selected from the population of (442) employees at Myawaddy Bank by using the simple random sampling method. To implement these objectives, descriptive analysis and multiple linear regression analysis are applied.

In terms of respondents' demographics, the majority of participants in this study are female. With respect to educational qualifications, most respondents hold a bachelor's degree, while a substantial proportion have attained postgraduate or master's-level education. Furthermore, a significant number of participants have more than ten years of professional experience, reflecting a well-established and experienced workforce.

The analysis of the workplace environment at Myawaddy Bank shows that employees generally have a positive perception of their working conditions, which contributes to strong job performance. The findings highlight that the physical work environment is comfortable and well-organized, particularly in terms of spacious work areas that allow employees to perform their tasks efficiently. This comfortable setting helps reduce fatigue and supports productivity. The psychological environment is also viewed favorably, with employees expressing confidence in managing their daily responsibilities. The strong enthusiasm and support from the organization plays an important role in reducing stress and enhancing motivation. Social relationships within the workplace are another strong aspect, with employees noting good cooperation and

harmony among colleagues. This supportive team atmosphere encourages collaboration and helps foster a positive work culture. Work-life balance is another area where the bank performs well. Employees appreciate the flexibility provided by the organization, which allows them to manage both personal and professional responsibilities effectively. This balance contributes to overall job satisfaction and long-term engagement. Overall, the analysis indicates that Myawaddy Bank offers a well-rounded and supportive workplace environment. Employees feel capable, supported, and strong, which positively affects their performance and contributes to achieving organizational goals.

Based on the multiple linear regression analysis conducted on the effect of workplace environment on employee performance of Myawaddy Bank, the findings indicate that psychological environment, social environment, and physical environment positively affect employee performance, while work-life balance does not show an effect within the scope of this study. Among these factors, the social environment has the strongest effect among co-workers, teamwork, and a supportive social atmosphere play a critical role in enhancing employee performance. Psychological environment also positively affects employee performance, because the employees who feel mentally secure, have a strong sense of belonging, and are supported are more likely to perform effectively.

Although the physical environment shows a positive effect because the comfortable and safe physical conditions contribute to performance. On the other hand, work-life balance, despite receiving favorable ratings in descriptive analysis, does not show a relationship with employee performance in this model. This contrasts with some previous studies, which suggested that flexible working hours and personal time are important performance drivers.

5.2 Suggestions and Recommendations

It is essential to understand which workplace environment factors have a significant effect on employee performance. In today's demanding work settings, employees often spend more than eight hours a day at their jobs, and modern lifestyles require them to exert considerable physical and mental energy in the workplace. Therefore, human resource management in banking organizations must focus on

creating a supportive and well-structured work environment. Based on the survey findings, Myawaddy Bank demonstrates a generally positive work environment across physical, psychological, social, and performance-related aspects. However, there are areas where improvements can enhance employee performance.

In terms of the physical environment, while most employees are satisfied with the workspace and comfort of the furniture, some concerns were raised about air quality and the level of noise in the workplace. These elements received the lowest mean scores, indicating a need for improvement. To address these issues, the bank should consider investing in better ventilation systems and noise-reduction measures to create a more comfortable and focused working atmosphere.

In psychological environment, employees reported feeling confident in handling daily tasks and responsibilities. However, the relatively lower rating for stress relief support suggests that more attention is needed in managing workplace stress. The bank could implement wellness initiatives, offer mental health support services, or conduct regular check-ins to ensure that employees feel supported and less overwhelmed.

The social environment at Myawaddy Bank is largely perceived as positive, with strong coworker relationships and a sense of fairness from management. Nonetheless, recreation and refreshment facilities and an exciting work environment were rated lower. Myawaddy Bank should improve more recreation and refreshment facilities, and employee engagement activities, or enhancing leisure areas could contribute to a more enjoyable workplace culture and promote better social interaction. In work-life balance, employees appreciate the flexible working hours provided by the bank. Still, stress and job demand appear to slightly hinder personal time and family responsibilities. To improve this balance, the bank should review workloads and encourage more use of leave policies to help employees recharge and manage personal commitments more effectively.

The analysis shows that the social environment has the most significant effect on employee performance. Therefore, it is recommended that the bank continues to foster strong interpersonal relationships, teamwork, and fair management practices. Initiatives such as team-building activities, peer recognition programs, and open communication channels between employees and management can further strengthen this area.

The psychological environment also plays an important role in influencing performance. The bank should invest in creating a more mentally supportive work atmosphere by offering stress management programs, promoting open dialogue, and ensuring that employees feel heard and supported. Providing access to counseling or mental health resources may also contribute positively. And the physical environment was also significant, improvements in workspace design, comfort, noise levels, and air quality could still enhance employee satisfaction and indirectly boost performance. Efforts in this area should not be overlooked, especially as they contribute to overall well-being.

Moreover, the social, psychological, and physical environment significantly effect on employee performance at Myawaddy Bank. Therefore, the bank should focus on strengthening teamwork, peer relationships, and fair management practices through team building and recognition programs. And the banks need to focus on psychological support with stress management initiatives, and open communication will also boost performance. The physical environment also has a significant effect; maintaining comfort, air quality, and noise control is still important for employee well-being. Work-life balance showed no direct effect on performance but remains vital for long-term employee satisfaction and retention. Overall, the bank should prioritize social interaction and mental support while ensuring a comfortable and balanced work setting can effectively enhance employee performance at Myawaddy Bank.

5.3 Needs for Further Study

This study focused on assessing the workplace environment effect on the employee performance at Myawaddy bank. Due to limited time and resources, this study was restricted only to Myawaddy Bank Head Office in Yangon. It is crucial for future studies to carry out in other branches of Myawaddy bank to be more accurate for analyzing the relationship between workplace environment and employee performance. In order to know how these workplace environmental factors differently influence employee performance, further research should study these factors in other banks. To be accurate, further research should consider larger sample size and detail proportion of job positions. Moreover, this study primarily used quantitative methods. Future research should benefit from incorporating qualitative approaches, such as interviews or focus group discussions, to explore employees' experiences and perceptions in

greater depth. This should reveal more nuanced factors influencing performance, such as ergonomic conditions, technological infrastructure, and organizational support systems. Furthermore, future research should consider moderating or mediating factors such as job satisfaction, leadership style, or organizational culture to gain a more comprehensive understanding of how the workplace environment affects employee outcomes.

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APPENDIX

Appendix-A: SURVEY QUESTIONNAIRE

I am a student from Yangon University of Economics, Department of Commerce, Master of Banking and Finance Programme. This survey questionnaire is conducted for academic purpose for partial fulfillment of the requirements of Master of Banking and Finance. The purpose of this survey questionnaire is to analyze the effect of work place environment on employee performance of Myawaddy Bank in Yangon, Myanmar. To achieve this, you are requested to answer below questions by marking the box that best represents your opinion. Participation in this survey is completely voluntary and all your responses will be kept confidential. I would like to thank you for your participation.

Section – A

Personal Information

Please tick the appropriate box that corresponds with your answer.

Gender : Male Female

Marital Status : Single Marriage

Age (Years) Under 30

31-40

41-50

Above 50

Education : Under Graduate

Graduate

Post Graduate

Master Degree

Position : Manager Level

Supervisor Level

Clerk Level

Other

Monthly Salary: Less than 300,000 MMK
 300,001 to 500,000 MMK
 500,001 to 1,000,000 MMK
 Above 1,000,001 MMK

Working: Less than 1 years

Experience 1 to 5 years
 5 to 10 years
 Above 10 years

Section – B: Work place Environment Factors

Please mark the only one for each question. 1 = Strongly Disagree 2 = Disagree
3 = Neutral 4 = Agree 5 = Strongly Agree

Physical Environment						
Sr. No.	Statements	Significant Level				
1	MWD Bank provides the furniture which is comfortable enough to do their jobs without getting tired.	1	2	3	4	5
2	MWD Bank provides an undisturbed workplace environment without any noise.	1	2	3	4	5
3	MWD Bank's working space area is sufficient and roomy enough.	1	2	3	4	5
4	MWD Bank arranged the room or office is well illuminated.	1	2	3	4	5
5	MWD Bank's room temperature is appropriate.	1	2	3	4	5
6	MWD Bank's work environment is safe and healthy.	1	2	3	4	5
7	MWD Bank arranges that the air quality is satisfactory.	1	2	3	4	5
Psychological Environment						

Sr. No.	Statements	Significant Level				
		1	2	3	4	5
1	MWD Bank provides its employees with a feeling of security and mental comfort.	1	2	3	4	5
2	MWD bank provides adequate support to reduce employee stress.	1	2	3	4	5
3	MWD Bank fosters an environment where employees can speak openly without worries or job-related stress.	1	2	3	4	5
4	MWD Bank ensures that everyday duties and responsibilities are handled with confidence and are met with recognition.	1	2	3	4	5
5	MWD Bank recognizes the employee thoughts and have them taken to consider when making decisions.	1	2	3	4	5
6	MWD Bank cultivates a strong enthusiasm among employees to excel in their work.	1	2	3	4	5
7	MWD Bank provides psychological support from managers when needed	1	2	3	4	5
Social Environment						
Sr. No.	Statements	Significant Level				
1	2	3	4	5	6	7
1	MWD Bank provides recreation and refreshment facilities to support employee well-being.	1	2	3	4	5
2	MWD Bank ensures a high level of supervisory support for its employees.	1	2	3	4	5
3	MWD Bank maintains positive and collaborative relationships among co-workers.	1	2	3	4	5
4	MWD Bank promotes equal distribution of duties among colleagues.	1	2	3	4	5
5	MWD Bank encourages teamwork by fostering mutual support in achieving work goals.	1	2	3	4	5
6	MWD Bank addresses workplace conflicts fairly and professionally.	1	2	3	4	5

7	MWD Bank strives to create an engaging and stimulating work environment.	1	2	3	4	5
8	MWD Bank upholds fairness and respect in its treatment of employees by management.	1	2	3	4	5
Work-life Balance						
Sr. No.	Statements	Significant Level				
1	MWD Bank provides a work schedule that makes it easy to fulfill family responsibilities.	1	2	3	4	5
2	MWD Bank offers a work schedule that makes it easy to engage in extracurricular activities.	1	2	3	4	5
3	MWD Bank provides flexible time to be able to balance work and personal life.	1	2	3	4	5
4	MWD Bank recognizes the need for leave in order to give employees time off work to relax and also attend to personal issues.	1	2	3	4	5
5	MWD Bank provides a stress-free work environment, allowing employees to give quality time to their families.	1	2	3	4	5
6	MWD Bank doesn't produce stress that makes it difficult to fulfill family duties.	1	2	3	4	5
7	MWD Bank ensures that work expectations align well with family life.	1	2	3	4	5

Section – C: Employee Performance

Please mark the only one for each question. 1 = Strongly Disagree 2 = Disagree
3 = Neutral 4 = Agree 5 = Strongly Agree

Employee Performance						
Sr. No.	Statements	Significant Level				
1	MWD Bank ensures that daily tasks are completed easily and efficiently to achieve organizational objectives.	1	2	3	4	5
2	MWD Bank promotes timely completion of assigned duties within specified deadlines.	1	2	3	4	5
3	MWD Bank encourages task execution with minimal errors to maintain high performance standards.	1	2	3	4	5
4	MWD Bank supports the application of creativity and innovation to fulfill job requirements.	1	2	3	4	5
5	MWD Bank enables employees to quickly adapt to changing priorities in the workplace.	1	2	3	4	5
6	MWD Bank consistently achieves its performance goals through structured planning and execution.	1	2	3	4	5
7	MWD Bank ensures that all formal requirements and procedures are properly fulfilled by employees.	1	2	3	4	5
8	MWD Bank directs performance efforts toward achieving clearly defined organizational objectives.	1	2	3	4	5
9	MWD Bank motivates employees to actively seek ways to improve their performance in alignment with organizational goals.	1	2	3	4	5
10	MWD Bank facilitates effective collaboration among departmental members to accomplish job-related goals.	1	2	3	4	5

Appendix-B: SPSS Output Result

Reliability Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Physical Environment	15.3950	8.031	0.863	0.948
Psychological Environment	15.4818	7.643	0.918	0.938
Social Environment	15.4105	7.607	0.898	0.942
Work-Life Balance	15.5114	8.128	0.845	0.951
Employee Performance	15.3284	7.844	0.861	0.948

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	26	19.3	19.3	19.3
	Female	109	80.7	80.7	100.0
	Total	135	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	57	42.2	42.2	42.2
	Marriage	78	57.8	57.8	100.0
	Total	135	100.0	100.0	

Age (Years)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 30	17	12.6	12.6	12.6
	31-40	59	43.7	43.7	56.3
	41-50	40	29.6	29.6	85.9
	Above 50	19	14.1	14.1	100.0
	Total	135	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under Graduate	5	3.7	3.7	3.7
	Graduate	77	57.0	57.0	60.7
	Post Graduate	25	18.5	18.5	79.3
	Master Degree	28	20.7	20.7	100.0
	Total	135	100.0	100.0	

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager Level	65	48.1	48.1	48.1
	Supervisor Level	35	25.9	25.9	74.1
	Clerk Level	17	12.6	12.6	86.7
	Other	18	13.3	13.3	100.0
	Total	135	100.0	100.0	

Monthly Salary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 300,000 MMK	12	8.9	6.8	6.8
	300,001 to 500,000 MMK	60	44.4	45.5	52.3
	500,001 to 1,000,000 MMK	43	31.9	32.6	84.8
	Above 1,000,001 MMK	20	14.8	15.2	100.0
	Total	132	97.8	100.0	
Missing	System	3	2.2		
Total		135	100.0		

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Physical Environment 1	135	1	5	3.88	0.802
Physical Environment 2	135	1	5	3.76	0.775
Physical Environment 3	135	1	5	4.08	0.939
Physical Environment 4	135	1	5	3.97	0.914
Physical Environment 5	135	1	5	3.88	0.890
Physical Environment 6	135	1	5	3.89	0.912
Physical Environment 7	135	1	5	3.74	0.889
Valid N (listwise)	135			3.89	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Psychological Environment 1	135	1	5	3.87	0.983
Psychological Environment 2	135	1	5	3.61	0.931
Psychological Environment 3	135	1	5	3.65	0.987
Psychological Environment 4	135	1	5	4.08	0.856
Psychological Environment 5	135	1	5	3.78	0.920
Psychological Environment 6	135	1	5	3.82	0.863
Psychological Environment 7	135	1	5	3.79	1.016
Valid N (listwise)	135			3.80	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Social Environment 1	135	1	5	3.71	0.953
Social Environment 2	135	1	5	3.84	1.043
Social Environment 3	135	1	5	4.10	0.888
Social Environment 4	135	1	5	3.89	0.903
Social Environment 5	135	1	5	4.03	0.863
Social Environment 6	135	1	5	3.79	1.016
Social Environment 7	135	1	5	3.71	0.871
Social Environment 8	135	1	5	3.90	0.987
Valid N (listwise)	135			3.87	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Work-life Balance 1	135	1	5	3.86	0.882
Work-life Balance 2	135	1	5	3.78	0.861
Work-life Balance 3	135	1	5	3.91	0.842
Work-life Balance 4	135	1	5	3.72	0.843
Work-life Balance 5	135	1	5	3.64	1.041
Work-life Balance 6	135	1	5	3.73	0.784
Work-life Balance 7	135	1	5	3.76	0.885
Valid N (listwise)	135			3.77	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Employee Performance 1	135	1	5	3.95	0.957
Employee Performance 2	135	1	5	4.10	0.945
Employee Performance 3	135	1	5	3.96	0.897
Employee Performance 4	135	1	5	3.90	0.822
Employee Performance 5	135	1	5	3.84	1.087
Employee Performance 6	135	1	5	3.87	0.859
Employee Performance 7	135	1	5	3.96	0.809
Employee Performance 8	135	1	5	3.94	0.790
Employee Performance 9	135	1	5	3.95	0.858

Employee Performance 10	135	1	5	4.08	0.881
Valid N (listwise)	135			3.95	

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		Durbin-Watson		Sig. F Change
					R Square Change	F Change	df1	df2	
1	.870 ^a	0.756	0.749	0.38449	0.756	100.853	4	130	0.000

a. Predictors: (Constant), Work Life Balance, Physical Environment, Social Environment, Psychological Environment

b. Dependent Variable: Employee Performance

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	59.638	4	14.909	100.853	.000 ^b
	Residual	19.218	130	0.148		
	Total	78.856	134			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Work Life Balance, Physical Environment, Social Environment, Psychological Environment

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.	Correlations Zero-order	Collinearity Statistics			
		B	Std. Error	Beta	t			Partial	Part	Tolerance	VIF
1	(Constant)	0.415	0.191		2.168	0.032					
	Physical Environment	0.182	0.092	0.173	1.969	0.051	0.791	0.170	0.085	0.242	4.125
	Psychological Environment	0.243	0.112	0.243	2.174	0.032	0.818	0.187	0.094	0.150	6.687
	Social Environment	0.445	0.089	0.457	5.021	0.000	0.843	0.403	0.217	0.226	4.419
	Work Life Balance	0.049	0.093	0.046	0.526	0.599	0.749	0.046	0.023	0.242	4.133

a. Dependent Variable: Employee Performance