

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF COMMERCE**

**EFFECT OF WORKPLACE ENVIRONMENT ON EMPLOYEE  
PERFORMANCE IN NAYPYITAW DEVELOPMENT BANK**

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**Effect of Workplace Environment on Employee Performance in  
Naypyitaw Development Bank**

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Degree of Master of Commerce

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## **ABSTRACT**

The main objectives of this study are to examine the workplace environment factors in Naypyitaw Development Bank and to analyze the effect of workplace environment on employee performance in Naypyitaw Development Bank. To achieve these objectives, primary and secondary data are used and the data is collected from the sample of (172) employees at Naypyitaw Development Bank. The results of this study indicate that physical work environment, work incentives and work life balance significantly influence on employee performance. It is suggested that management should provide healthy physical work environment, opportunities for their career, internal promotions and bonus and support for their private life in order to advance employee performance. Therefore, management should be aware of the importance of workplace environment factors and try to provide a favorable workplace environment for employees.

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# TABLE OF CONTENTS

	<b>Page</b>
<b>ABSTRACT</b>	i
<b>ACKNOWLEDGEMENTS</b>	ii
<b>TABLE OF CONTENTS</b>	iii
<b>LIST OF TABLES</b>	v
<b>LIST OF FIGURES</b>	vi
<b>LIST OF ABBREVIATIONS</b>	vii
<b>CHAPTER 1 INTRODUCTION</b>	1
1.1 Rationale of the Study	2
1.2 Objectives of the Study	4
1.3 Scope and Methods of the Study	4
1.4 Organization of the Study	5
<b>CHAPTER 2 LITERATURE REVIEW</b>	6
2.1 Concept of Workplace Environment	6
2.2 Affective Events Theory	7
2.3 Workplace Environment Factors	8
2.4 Employee Performance	13
2.5 Previous Studies	14
2.6 Conceptual Framework of the Study	15
<b>CHAPTER 3 PROFILE AND WORKPLACE ENVIRONMENT OF NAYPYITAW DEVELOPMENT BANK</b>	18
3.1 Profile of Naypyitaw Development Bank	18
3.2 The Workplace Environment of Naypyitaw Development Bank	22
<b>CHAPTER 4 ANALYSIS ON THE EFFECT OF WORKPLACE ENVIRONMENT ON EMPLOYEE PERFORMANCE IN NAYPYITAW DEVELOPMENT BANK</b>	23
4.1 Research Design	23
4.2 Demographic Characteristics of the Respondents	24
4.3 Reliability Test	26

4.4	Workplace Environment Factors and Employee Performance in Naypyitaw Development Bank	27
4.5	Effect of Workplace Environment on Employee Performance	35
<b>CHAPTER 5</b>	<b>CONCLUSION</b>	<b>38</b>
5.1	Findings and Discussions	38
5.2	Suggestions and Recommendations	39
5.3	Needs for Further Study	40
<b>REFERENCES</b>		
<b>APPENDICES</b>		

## LIST OF TABLES

<b>Table No.</b>	<b>Description</b>	<b>Page</b>
4.1	Demographic Characteristic of Respondents in Naypyitaw Development Bank	25
4.2	Reliability Test for Variables	26
4.3	Physical Work Environment	27
4.4	Supervisor Support	28
4.5	Relationship with Co-workers	29
4.6	Working Hours	30
4.7	Work Incentives	31
4.8	Work Life Balance	32
4.9	Overall mean values of Workplace Environment Factors	33
4.10	Employee Performance	34
4.11	Analysis on the Effect of Workplace Environment on Employee Performance	36

## LIST OF FIGURES

<b>Figure No.</b>	<b>Description</b>	<b>Page</b>
2.1	The Impact of Working Environment on Employees' Performance in Dar Es Salaam Region	14
2.2	The Relationship between Working Environment and Employee Performance in a Local Municipality in Kuching	15
2.3	Conceptual Framework	16
3.1	Organization Structure of the Naypyitaw Development Bank	20



## **LIST OF ABBREVIATIONS**

CBM	Central Bank of Myanmar
NPTDC	Naypyitaw Development Committee

# **CHAPTER I**

## **INTRODUCTION**

In a modern era, every developed and developing country mostly relies on banking sector for its economic growth. A bank is a services provider that has an association with clients for lending, deposits, remittances and other financial services. Nowadays, banks are faced with an increasingly competitive and rapidly changing environment. In a competitive environment, banks are trying to compete others for achieving their sustainable competitive advantages. Organizational success flows not only from tangible assets such as employees, machines, products but also from intangible assets such as ideas, information, and expertise. Among them, human resources play one of the main roles in achieving the goals of organizations. In the present day, many organizations fail to understand the importance of the working environment and workplace difficulties. Therefore, organizations need to allow good working environment without problems for improving the performance of their human assets.

According to Kohun (2002), the workplace environment is a mixture of the interaction between workers and the environment in which they work. This environment involves physical circumstances such as immediate environments, laws, regulations, processes, equipment, society, job, working relationships, many of which have an impact on the achievement of workers. The nature of the work environment affects the efficiency of workers and the effect on corporate productivity.

If workers have a willingness to function mentally and socially, their performance can be improved (Heath, 2006). He also suggested that having a proper environment in the workplace tends to minimize the amount of absenteeism and can therefore improve efficiency in the demanding and diverse market world of today. The working environment that is put in motion has a positive and negative effect on employee performance, efficiency and participation (Chandrasekar, 2011). She states that variables in the working environment have an important role to play in the performance of workers. The variables of the workplace environment have an enormous effect on the performance of the workers, either on the negative results or on the positive results.

According to Sundstrom (1994), workers expend fifty per cent of their lives indoor conditions, which have a huge effect on the capabilities of their performance. Challenger (2000) pointed out that a healthier working climate would improve workers' performance and efficiency. Employee performance is a mixture of initiative, ability and knowledge of duties. Employee performance is critical for organizational productivity and success. Among the many aspects that affect employee performance, the environmental factors of the workplace are core elements of performance. It is the key factor aimed to achieve results and has a major relation with objectives of the organization (Sabir et al., 2012). According to Taiwo (2010), about eighty-six percent of productivity problems locate in the workplace environment of organizations. The favorable workplace environment assures the well-being of employees which entitle them to expend themselves to their positions with all energy that may convert to better performance. On an average workday, one million employees will be away from work because of job stress (Gutnick, 2007).

In order to sustain and develop, bank institutions necessary to provide strategies of retaining the quality of the workplace high as a competitive strategy. Since bank workers are the main assets and the largest burden of any bank, the long-term advantages of a well-organized and user-friendly working environment should be considered at any initial cost. Therefore, banks have to create a favorable workplace environment in which their employees take enjoyment in their work, work efficiently without problems and believe their results are appreciated.

## **1.1 Rationale of the Study**

In a competitive environment, many private banks compete with different strategies to retain existing customers and attract potential customers. In order to achieve competitive advantages, employers need to understand well-being of employees and their expectation as human capital is one of the important roles in competing and achieving goals. Creating a positive working environment that advances the well-being of workers and increases individual performance is seen as a technique to enhance reliability and competitiveness in the business. Employees want a professional environment that would make it easier for them to do their jobs safely. When this is appropriately provided, it can promote organizational competitiveness (Heath, 2006). According to Salau (2017), workplace environment includes the process of assuring quality of life, boosting the satisfaction level obtained from the

work itself, creating opportunities for development, making safe and healthy workplaces, increasing creative and essential use of work system initiatives pointing to workers effectiveness. The operating environment of bank institutions in terms of the internal physical structure and design of the entity is critical when it comes to optimizing individual performance.

According to the World Bank's Myanmar Economic Monitor, Myanmar's GDP growth is projected to drop from 6.8 percent in Fiscal Year 2018/2019 to just 0.5 percent in Fiscal Year 2019/2020 as all sectors are hit by the global Covid-19 pandemic. According to World Bank Organization, precaution and travel bans continue to negatively impact wholesale and retail trade, tourism-related services, and transportation, and the service sector (which represents 42 percent of the economy) growth rate is expected to fall to 1 percent. Myanmar government had launched Covid-19 Economic Relief Plan (CERP) which is used to cushion the financial, social and economic impact of the Covid-19 pandemic. To reduce the impact of Covid-19 outbreak conditions on businesses, workers, customers, and the public, preparing workplace is important for all employers during the pandemic period. In most organizations, employers need to implement engineering controls, administrative controls, safe work practice controls and personal protective equipment. Due to the pandemic, bank institutions also need to provide a safe and healthy workplace environment for employees. Therefore, the workplace environment factors become more necessary and important to make research.

A lot of experiments have been carried out on the workplace environment and the performance of workers. Bushiri (2014) found that the work environment has strongly effect on the performance of employees and absence of office building, equipment and lack of social environment can affect the performance of the employees. Naharuddin & Sadegi (2013) stated that workplace environment and performance are inter-related and they play a major role towards the performance of an employee. In another study, it is said that workplace environment is the key factor affecting an employee's engagement, productivity, and comfort level and factors such as safety & health and emergency access also influence the employee performance (Leblebici, 2012).

Nowadays, private banks are expanding their scope by opening many branches and also performing digital banking through Myanmar. Among many private banks, Naypyitaw Development Bank was listed as a private bank at Central

Bank of Myanmar but it was structured as a semi-government bank. Although Naypyitaw Development Bank was structured as a semi-government bank, it becomes growing rapidly and significantly. In order to continue retaining the development of the bank and compete with other private banks, employees are crucial in serving the customers. Employees in bank have some matters which are handling the money, account for every data, standing or sitting a long time in serving the customers. In order to work well and healthily, bank needs to aware about the workplace environment where employees want to work enjoyably. It is also important to motivate, retain and attract knowledgeable employees. That is why Naypyitaw Development bank is selected to analyze the effect of workplace environment on employee performance. This study will contribute to the management in Naypyitaw Development Bank to find ways of communicating strategies for their employees and to improve their employee performance with safe and healthy environment.

## **1.2 Objectives of the Study**

There are two major objectives in this study:

1. To examine the workplace environment factors in Naypyitaw Development Bank and
2. To analyze the effect of workplace environment on employee performance in Naypyitaw Development Bank

## **1.3 Scope and Methods of the Study**

There are three municipality-owned banks in Myanmar. They are Naypyitaw Development Bank, Yadanabon Bank and Yangon City Bank. To determine the effect of workplace environment on employee performance, this study focuses on Naypyitaw Development Bank. The respondents of the study are employees at Naypyitaw Development Bank. This analysis uses a descriptive research design to illustrate the nature of the data. Multiple linear regression analysis is used to assess which factors have an impact on the performance of employees. In this study, primary data is obtained from study respondents by using structured questionnaires. In order to acquire sample size, this study uses simple random sampling method. The sample size (172) is drawn from the population of (302) employees at Naypyitaw Development Bank by using Yamane's sample size calculation formula. Secondary data are obtained from previous studies literatures, thesis, papers, books, documents and internet.

#### **1.4 Organization of the Study**

This study is constructed with five chapters. Brief introduction is presented in chapter (1). Chapter (2) comprises the literature review of workplace environment factors and employee performance. Chapter (3) consists of the profile and workplace environment of Naypyitaw Development Bank. Chapter (4) examines the workplace environment factors in Naypyitaw Development Bank and analyses the effect of workplace environment on employee performance in Naypyitaw Development Bank. Finally, the conclusion of the study which covers findings and discussion, suggestions and recommendation and need for further study are represented at the end of the Chapter (5).

## **CHAPTER II**

### **LITERATURE REVIEW**

This chapter includes concept of workplace environment, the literature review on the working environment factors and employee performance. It also contains the previous literatures on workplace environment and conceptual framework of this study.

#### **2.1 Concept of Workplace Environment**

The working environment is the setting in which individuals work, including the physical environment, career background, society and business conditions (Tripathi, 2014). Each component is inter-relationship which impacts the performance and productivity of employees. It is the essence of the workplace environment of workers that often affects their morale and level of performance. According to Briner (2000), the work environment should be defined to be the environment under which individuals work as such; it is a very large concept that includes the physical setting such as heat, equipment, the characteristics of the job itself such as workload, mission complexity, the operational characteristics such as community, history and features of the external organizational setting such as local labor market conditions, industry sector, work life balance.

According to Oswald (2012), there are two types of working environment which are the physical component and the behavioral component. It is indicated that the physical environment consists of items related to the user's connectivity to their workplace environment. Then, the behavioral environment consists of elements related to the relationship between users in the same work environment and the influence of the work environment on the actions of the user.

Chandrasekar (2011) suggests that the type of work environment in which workers reside determines whether or not organizations can succeed. The job setting consists of physical aspects, including the structure and nature of the workplace, among other factors; while psychosocial factors include work conditions, position congruity and social support. Other elements of the environment of the workplace are laws that cover working conditions. Improving the physical condition of the office enhances the performance of workers.

Employees in many companies are faced with job issues due to environmental and physical conditions at the workplace. The disengagement of workers is growing and that it has been necessary to make workplaces that have a positive effect on the workforce. Employee comfort at work, assessed by working environments and the environment, has been recognized as a significant factor in the measurement of their effectiveness (Leblebici, 2012). A safe working environment makes good economic sense in today's diverse and challenging business climate. Managers should not only concentrate on workers' pay packages, assuming that they are proportionate to their results (Heath, 2006). The right type of working environment is needed in order to attract employees to feel comfortable and this would enable them to work effectively.

## **2.2 Affective Events Theory**

The Affective Events Theory was developed by Howard M. Weiss and Russel Cropanzano in 1996. It determines the relationship between the internal pressures of workers and their reactions to work-related activities influencing their performance, organizational commitment and job satisfaction. It advances that both positive and negative interpersonal incidents at work have a major psychological effect on the satisfaction of workers at work. The influence of lasting responses was demonstrated by employee satisfaction, corporate dedication and job performance.

According to Ashton-James & Ashkanasy (2005), the Affective Events Theory proposed that work-related events caused workers to adapt to affective reactions and that these affective reactions had an effect on perception and behaviour in the workplace. They said that Affective Events Theory is both empirically and theoretically, limited to events that are internal to the organization. The theory also discusses how particular work-related activities other than job characteristics contribute to specific emotional and behavioral reactions (Briner, 2000). He concludes that these events or occurrences that actually happen in the workplace have an effect on the well-being of employees and thus on their results.



## **2.3 Workplace Environment Factors**

The following working environment variables in the workplace are revealed in this report. In this study, these considerations are evaluated as independent variables.

### **(1) Physical Work Environment**

Physical work environment is the physical office environment such as furniture arrangement, space area, temperature, noise and lighting. The physical work environment can also be called an ergonomic workplace. In order to ensure that each employee has an ergonomic workspace, studies on the working environment must be carried out. By having this ergonomic physical workplace in their workplace, it can allow workers to prevent nerve damage (Cooper & Dewe, 2004).

Ismail et al. (2010) concluded that the circumstances of the physical environment of the workplace affect the activities of workers and can decide the well-being of organizations. The physical work space includes the layout of the internal and external work area, the temperature, the comfort zone and even the configuration or arrangement of the work place. Physical workspace setting considerations also include lighting (both artificial and natural), noise, decor and architectural layouts in the workplace. These elements support the practical and esthetic aspect of the work, the decoration and architecture of the work environment, which inevitably leads to the enhancement of employees' experience and the need for greater results. Comfort and temperature conditions also have a significant influence on employees' welfare.

Physical conditions in the office, such as poor structure or overcrowding, can lead to common types of injuries, such as trips or object hits. There are also several other causes that may influence the performance of employees, such as noise, which can cause irritation to employees and therefore decrease the performance of employees. Employees can be influenced on the grounds of the job they do and the environment of the role in which they work. By having a pleasant environment, workers will use their resources and full commitment to work. Vischer (2008) emphasized that a favorable environment in the workplace should be prioritized, as it offers support for workers to carry out their jobs. It should be adequately conducive to allow workers to carry out their duties.

## **(2) Supervisor Support**

Supervisors are the key person who needs a friendship with staff in order to work together (Naharuddin & Sadegi, 2013). This can be accomplished by undertaking casual supervision to establish shared awareness and happiness between supervisors and their employees. One way to do this is by offering support, such as instructions on the organizational process, to their staff while a new operating policy is in effect. As mentioned above, the contact between supervisors and workers will build a bond or partnership, and both parties must be committed to creating a successful bond. This commitment involves exchanging knowledge and offering support and encouragement to accomplish a mission. It may also take the form of appreciation, input and compensation from the supervisor to the employee.

According to Oswald (2012), the help of managers improves the performance of workers. Supervisors may offer support, which leads to an improvement in the self-confidence of workers. In addition, Chandrasekar (2011) claimed that the help offered by supervisors to their workers is not limited to money, but also to motivation and encouragement. In addition, managers will also be their trainer and give coaching to their immediate staff. This will allow their juniors to improve themselves and to acquire more knowledge and experience in their area of expertise.

Rabey,(2007) claimed that the supervisor should be a mentor for the staff, as the trainer would enable the staff to get their job done by guiding the staff in the operational phase, particularly when it comes to a new operational procedure. A supervisor support could lead to the employees' performance but there is a case that the supervisor had failed in supporting their employees as the miscommunication between employees and the supervisor in term of delivering the information or process on the job to the employees. In order to improve employee performance, both parties between workers and managers need to play a role in the relationship. If full engagement is granted, the performance of the workers would lead to a positive (Blau, 1964).

Wahl (2012) stated that the support of superiors was critical for workers to carry out their tasks. Supervisor support was someone who was professional and knowledgeable in the work of the staff and would enable them to do well in their current position and help them to further improve their potential jobs. A competent and professional supervisor supports workers in the execution of their job position and further assists them in the creation of productive positions.

### **(3) Relationship with Co-workers**

A co-worker is the person with whom the worker interacts in his or her position as a worker. Co-workers may express their experiences when others are presented with challenges or unfamiliar situations; this may be extremely helpful when potential solutions are not readily available. Co-worker interactions may also have an effect on the structure of the workplace, employee stress levels, and relationships. Good relationships between co-workers can be seen as supportive and helpful in solving day-to-day challenges and workplace strains (Deery, Iverson, & Walsh, 2010), and positive relationships can improve job satisfaction, job motivation, and organizational dedication.

There are distinctive interpersonal relationships with profound consequences for the persons in those relationships, and the organizations in which the relationships occur and evolve. Studies suggest that interactions in the workplace directly impact the willingness of a person to succeed. Since employees spend an average of 50 hours a week in the office, these long hours of work contribute to the creation of friendships in the workplace. Such relations can be beneficial, as well as have the potential to become harmful.

Awan & Tahir (2015) found that the relationship with the co-worker at the same hierarchical level had no control over each other. It has been discussed that the interaction with the co-worker must be successful in a desirable working environment. They analyzed and proved that the relationship with co-worker had strong positive impact with employees' performance. Co-worker interactions and peer reinforcement can inspire workers to perform duties, though not in the job description and feel secure in the company.

### **(4) Working Hours**

Pailhe (2009) has demonstrated that the key elements of the work climate of the company include physical, biological, chemical risk at the office, communication networks, working hours, workers empowerment and pace of work. Working hours applies to systems, procedures and activities initiated by workers for arranging working hours and modifying working time in order to conform with their expectations (Brown & McNamara, 2011).

When financially distressed workers use work hours to cope with personal money problems, there is a significant cost to employers. The use of time on the job to

manage personal difficulties results in reductions in performance. While Kim(2000) graded work time as positive and negative, it can be a measure of less performance with any amount of work time used to deal with personal financial issues, whether positive or negative. During working hours, most people did not suffer significant negative consequences, however after a number of continuous overtime issues can arise. These include fatigue, diminished productivity and mental exhaustion (Knauth & Hornberger, 2003). In comparison, ignoring this problem will lead to a situation in which workers behave counter to the interests of the company by increased absenteeism, lateness, diminished concentration on work duties, redirected attention to personal matters, and eventually looking for alternate employment and resigning. The decline in working hours went hand in hand with increases in relative foreign competitiveness due to the increased performance gains from the cuts in working hours, according to Bosch & Lehndorff (2001).

#### **(5) Work Incentives**

Work incentives can be considered as the rewards which consist of a mix of intrinsic rewards, such as challenging assignments, and extrinsic rewards, such as higher compensation, peer recognition, pay, work condition, fringe benefits, security, and contract of service. The performance of skilled workers is poor not only due to reasons relating to the workplace environment, but also due to a lack of human resource management, such as appreciation of well-performing employees, inadequate working environments, lack of performance evaluation and poor input on performance results. Major improvements in incentives, salaries and rewards help keep employees stable.

Studies have found that if a company struggles to compensate workers, it can minimize the performance of employees and that an effective reward system can be a positive motivator but an ineffective reward system can lead to demotivation of employees in terms of poor performance, internal strife, absenteeism, high turnover, lack of dedication and loyalty and lateness (Heng, 2012). Organizations also ought to set up effective incentive programs that maximize employee efficiency contributing to the accomplishment of organizational objectives.

Work incentive to improve employee performance is often considered to be focused on pay and advancement. In addition, the motivating working environment must be one in which workers is handled equally. No matter what amount of feedback

a particular worker has in relation to the company processes as a whole, it is important for the manager to provide each employee a sense of complex, central position in something far larger. Loyalty is also a crucial variable in rewarding workers and thereby increasing overall morale and employee performance. Thus, the organization determines what motivates its employees and creates formal and informal mechanisms to compensate them as a component in the work environment that improves performance.

#### **(6) Work Life Balance**

The role of an individual's work experience is crucial to adversely or positively influencing the other phases of his or her life, such as the relationship of an individual with his or her family. Having repetitive long overtime can affect the relationship between the individual's personal relations with the family. The relationship between work and life-space can be best defined as a work-life balance. The work-life balance is characterized by the work schedule, the travel requirements and the work requirements, without consuming the time-space and family time of the worker in a steady low, as well as the work balance needed to be elevated and advanced, which does not require a repetitive geographical movement. And if this issue is problematic that when a worker spends his or her time and resources at work at the detriment of family life, it is still not clear whether this situation is because it is the case or lack of a family situation. It happens that the structure and job responsibilities of certain businesses have an effect on the ability of employees, which does not enable them to perform outside work activities (Walton, 1973).

Work-life balance is a mixture of relationships in various areas of one's working life, the balance or mismatch related advantages and disadvantages may influence different levels of staff positions needed. It represents the need for all workers to align their work life with their work lives, regardless of whether or not they have day-to-day family commitments (Galinsky, Bond & Friedman, 1996). Work life balance employment practices are concerned with making it easier for workers to balance what they do at work with the commitments and desires they have outside work. Through doing so, they balance the conflicting demands of job and home with their own interests, as well as those of employers. Work life balance strategies can minimize absence and help resolve poor productivity and high levels of tension that can contribute to under-performance as workers get tired of balancing work and life duties.

## **2.4 Employee Performance**

The main goal of any organization is to enhance the employee performance so that it could survive in this highly competitive environment. Performance is a multidimensional construct and an extremely vital criterion that determines organizational successes or failures. Armstrong (2006) describes performance as the creation of quantified targets. Performance is not only about what people do, it's about how they do it. Performance can also be defined as the accomplishment of specified tasks against predetermined (3) specified levels of precision, completeness, cost and speed. High performance is a step towards the accomplishment of operational priorities and activities. Frese & Sonnentag (2001) concluded that individual performance is of considerable significance to the company as a whole and to the people who work in it. Organizations require high-performance workers in order to fulfill their targets and offer the goods and services that they excel in and ultimately to gain a competitive edge.

According to Mathis & Jackson (2004), the value of the performance of employees is defined as the performance of employees associated with the quantity of production, the consistency of output, the timeliness of output, the presence/attendance at work, the productivity of completed work and the effectiveness of completed work. This can be in form of several points such as, (1) help to considering the cost of the resources used, (2) a measure of the quantity and quality of work done, (3) help to survive and excel between the firms, (4) help to assess and attain of established performance goals, and finally, (5) increase the efficiency of the employee performance helps to make the right decisions. Furthermore, employees' performance is also the driving force behind an organization's growth and profitability. It is the relationship between output of goods and services of workers of the organization and input of resources, human and nonhuman, used in the production process. Performance is measured in terms of: productivity, job satisfaction, turnover and absenteeism.

Platt & Sobotka (2010) argues that the performance of workers is the cumulative product of commitment, capacity and interpretation of tasks. Motivation, capacity and opportunity to participate are influences that influence the degree of individual performance. He considers performance as a function of skill and motivation. There are a variety of variables that influence employee efficiency, with the working environment having the largest effect on their level of enthusiasm, thus

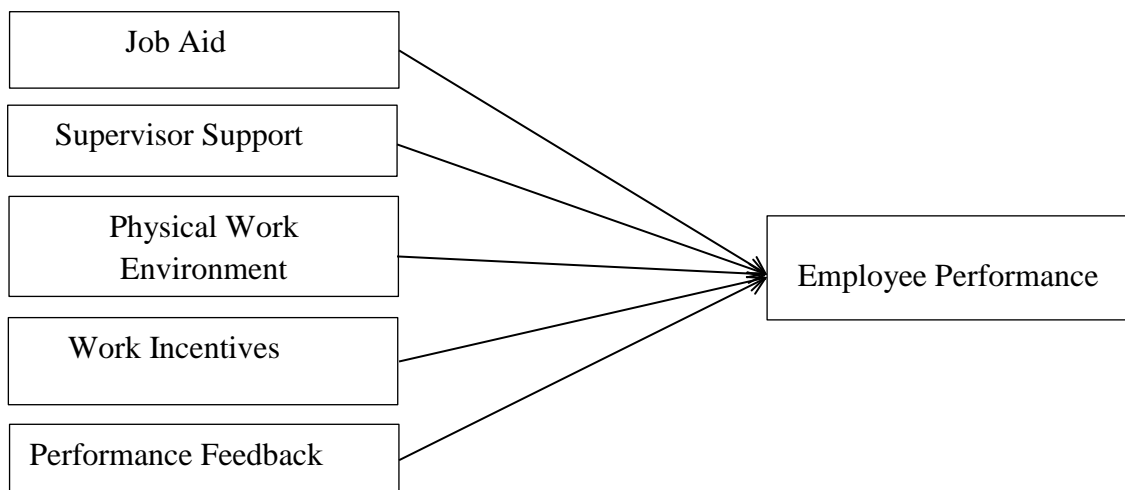
their performance. Stup (2003) identifies a variety of factors that lead to the success of employees' performance. These considerations include the physical environment, facilities, meaningful jobs, success goals, performance reviews, and the inadequate structure, among others. He continues that, in order to get a standard result, managers need to keep workers on board in order to meet the corporate objectives.

## 2.5 Previous Studies

Several early researches on the relationship between the workplace environment and employee performance have been conducted. According to these studies, workplace environment factors have been applied widely by many researchers in diverse industry and organizations to assess employee performance.

The effect of the working environment on the performance of workers in the Dar Es Salaam Region was examined by Bushiri (2014). In this analysis, the physical work environment has a strong connection to the performance of workers among the five variables used in this analysis. The study indicates that performance feedback provided by supervisors affects the employee performance and there is a significant relationship between performance feedback and employee performance. It is also concluded that there is a strong positive relationship between job aid and employee performance and finally supervisor support and work incentives are significant determinants in employee performance. The conceptual framework of the study is seen in following figure (2.1).

**Figure (2.1) The Impact of Working Environment on Employees' Performance in Dar Es Salaam Region**

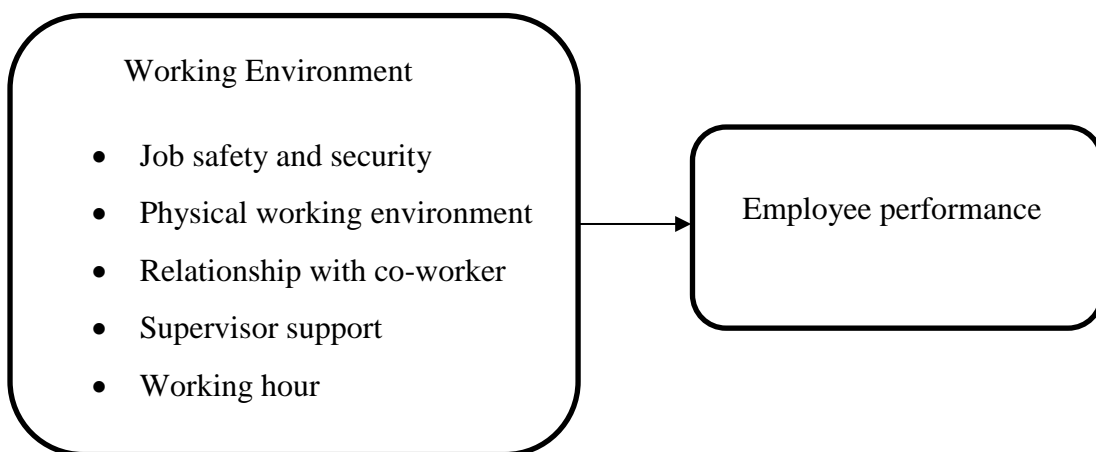


Source: Bushiri, P.C. (2014)

In addition, Gitahi (2014) analyzed the effects of the working environment on the performance of commercial banks employed in Nakuru City. It concluded that the physical aspects did not have a major impact on the performance of employees, whereas the psychosocial and work life balance variables had a significant impact on the performance of employees.

Saidi et al. (2019) conducted to determine the relationship between working environment and employee performance in a local municipality in Kuching. It concluded that there is a substantial connection between the workplace environment and the performance of workers. The dominant factors in maintaining a healthy working environment have been shown to be the support from the supervisor. The conceptual framework for the analysis is seen in the following Figure (2.2).

**Figure (2.2) The Relationship between Working Environment and Employee Performance in a Local Municipality in Kuching**



Source: Saidi, N. S. A., Michael, F. L., Sumilan, H., Lim, S. L. O., Jonathan, V., Hamidi, H., & Ahmad, A. I. A. (2019)

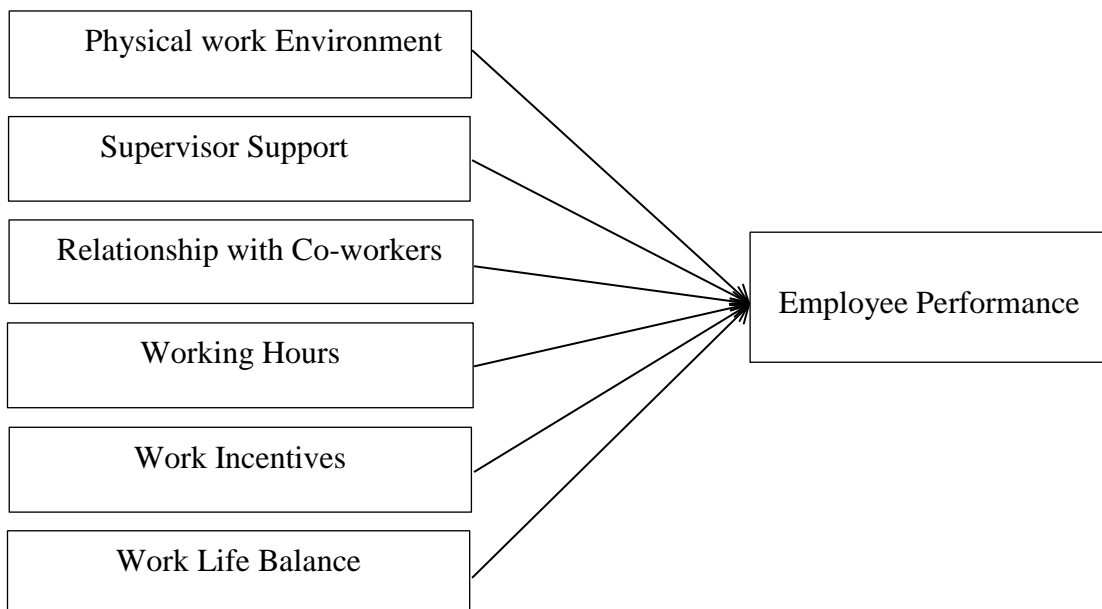
## 2.6 Conceptual Framework of the Study

To implement the study, the following conceptual framework is drawn based on the previous studies. According to Bushiri (2014), he indicated that workplace environment factors in his analyses strongly influence on employee performance. Regarding to Saidi et al. (2019), they also mentioned that workplace environment factors including job safety and security, physical working environment, relationship with co-workers, supervisor support and working hours significantly affect on employee performance. In the previous study, Gitahi (2014) concluded that workplace



environment factors including psychosocial and work life balance factors are significantly related with employee performance. The conceptual framework of this study is created based on previous researches and by applying relevant factors in order to match with service organization. Therefore, this study selected physical work environment, supervisor support, relationship with co-workers, working hours, work incentives and work life balance which are workplace environment factors.

**Figure (2.3) Conceptual Framework**



Source: Own Compilation

According to Figure (2.3), independent variables are physical work environment, supervisor support, relationship with co-workers, working hours, work incentives and work life balance and dependent variable is employee performance. Physical work environment is the physical office environment such as furniture arrangement, space area, temperature, noise and lighting. Supervisor support is the casual supervision to establish shared awareness and happiness between supervisors and their employees. Co-worker relationship is the relation between workers at the same hierarchical level that have no direct control over each other.

Working hours is the length of working time to accomplish the duties and overtime for uncompleted duties. Work incentive is mostly known as rewards which consist of a mix of intrinsic rewards and extrinsic rewards. Work-life balance is a

mixture of relationships in various areas of one's working life, the balance or mismatch related pros and cons may influence different levels of staff positions needed. This study examines the workplace environment factors in Naypyitaw Development Bank and analyzes the effect of workplace environment on employee performance.

## **CHAPTER III**

### **PROFILE AND WORKPLACE ENVIRONMENT OF NAYPYITAW DEVELOPMENT BANK**

This chapter represents the profile of Naypyitaw Development Bank, organization structure, objectives, and financial services and identifies the workplace environment factors of Naypyitaw Development Bank.

#### **3.1 Profile of Naypyitaw Development Bank**

In Myanmar banking industry, there are (5) types of banks according to their characteristics. They are Central Banks, Government Banks (State-Owned, Municipal-Owned), Semi-Government Banks, Private Banks and Foreign Banks. Of all these types of banks, the Naypyitaw Development Bank is one of the banks owned by the municipality. Naypyitaw Development Bank was established at No (25/26), Yaza Thingaha Road, Near Ingyin Pan Roundabout, Outarathiri Township, Naypyitaw on 12th May 2013 (registration number 4701/2012-13). Naypyitaw Development Bank was granted domestic banking license MaBhaBa/Pi-29(2)2013 on 28th February 2013 and money changer license on CBM-FEMD-159/2013 by Central Bank of Myanmar (CBM) and then was issued a new MaBhaBa/PaBa(R)-19/08/2016 license under New Financial Institution Law (2016) sanction no-176.

Naypyitaw Development Bank was listed as a private bank at Central Bank of Myanmar but it was structured as a semi-government bank. The name of the bank was Naypyitaw SiBin Bank in previous year which was changed to Naypyitaw Development Bank during 2020 financial year. Naypyitaw Development Bank was yearly listed in top 10 tax award which was awarded to the most tax payer. Naypyitaw Development Bank carries out CSR program by donating in needed places for needed situation. It also provides monthly student grants for family members of NPTDC's staffs and gives basis foods support to them.

On 15<sup>th</sup> February 2014, Head Office of Naypyitaw Development Bank was transferred to No (A-09), Thiri Kyaw Zwa Street, Thiri Yadanar Shopping Complex, Zabuthiri Township, Naypyitaw and then all banking activities of Head Office and Branches were being started on 17<sup>th</sup> February 2014.. As the performance of the bank has developed, it has now extended (6) branches, (2) mini-branches in Naypyitaw and

(1) branch in Mandalay. Naypyitaw Development Bank attempts to provide better banking services and e-commerce services to customers. It has projected to open new branches in Naypyitaw, Yangon and Mandalay. Moreover, it is also preparing to raise the bank's paid-up capital.

At the end of March 2018, Naypyitaw Development Bank had a total of (208) employee. According to the expansion of bank branches and the enlargement of banking services and activities, the number of employee of the bank reached (221) employees during 2019 financial year. In 2020, the number of employee of the bank becomes increasing to (302) employees due to the development and growth of the bank.

The objectives of Naypyitaw Development Bank are as follow:

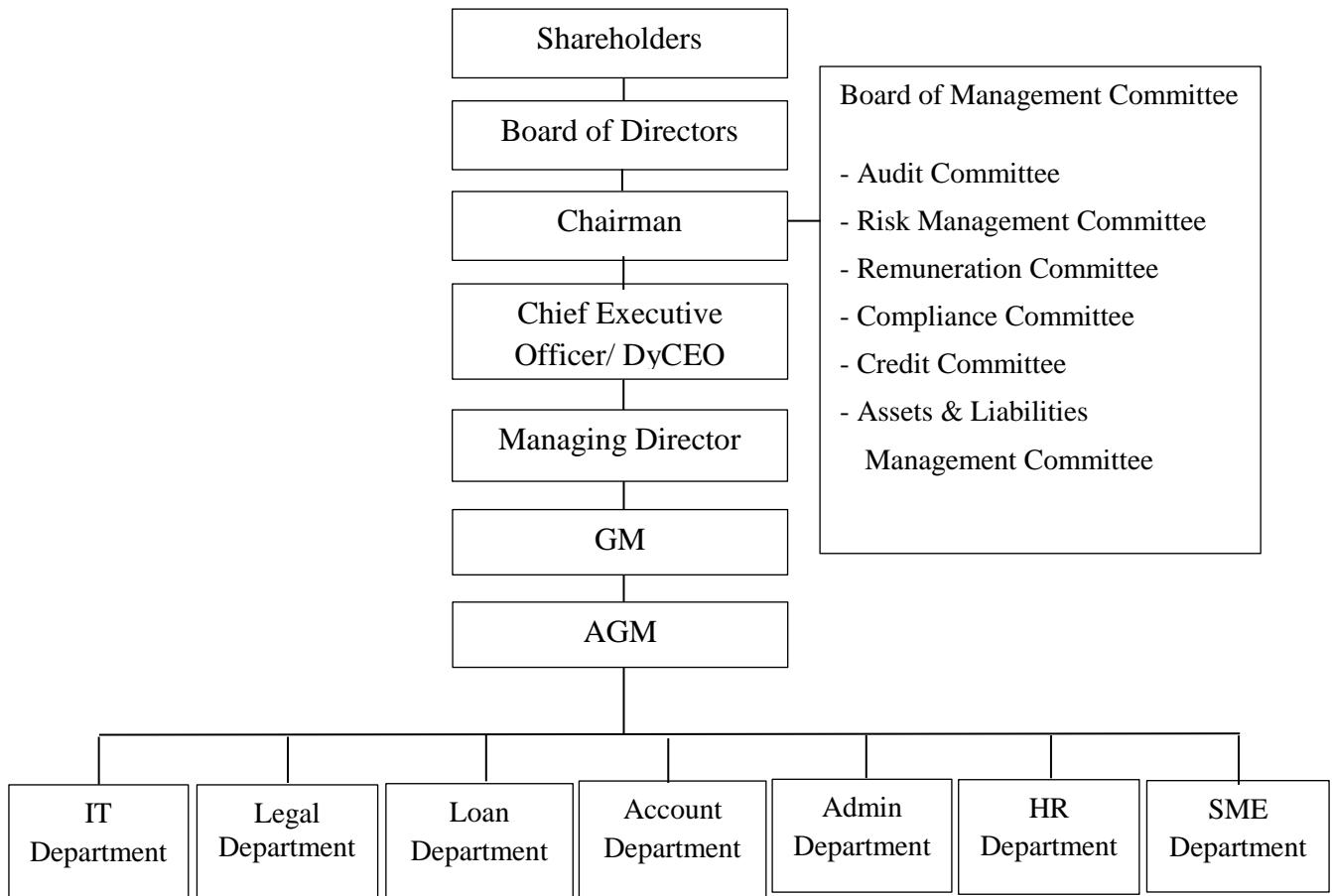
- (1) To develop the financial condition of rural and urban in areas of Naypyitaw Development Committee (NPTDC) and outside the committee
- (2) To advance the employment opportunities of the citizens
- (3) To carry out the expanding investment of businesses
- (4) To increase the income of NPTDC
- (5) To improve the familiarity between the citizens and banking industry

### **3.1.1 Organization Structure of Naypyitaw Development Bank**

Naypyitaw Development Bank has a hierarchical organizational structure. Firstly, shareholders are the principals of the organization. The Board of Directors and the Chairman are always at the top of the business, which goes straight to the Chief Executive Officer and the Managing Director. Under the Managing Director, there are general manager and assistant general manager of different departments.

The organization structure of Naypyitaw Development Bank is shown in Figure (3.1).

**Figure (3.1) Organization Structure of the Naypyitaw Development Bank**



Source: Naypyitaw Development Bank Data, 2020

### **3.1.2 Responsibilities in Naypyitaw Development Bank**

The Head Office of Naypyitaw Development Bank is composed of seven departments which are IT department, Loan Department, Legal Department, Account Department, Admin Department, HR Department and SME Department. Firstly, IT Department is responsible for performing mobile banking, e-banking, core banking, card services and monitoring errors, software and application development.

Loan Department is in charge of managing business development loan, shopkeeper loan, home loan, tender project loan, hire purchase loan and developing loans. Legal Department focuses on legal documents, section of an Act and legal action on loan and other banking services. Another department is account department which is responsible for performing fund management, income & expenses, performance ratios, financial ratios and preparing annual financial statement.

HR Department is responsible for performing employee development, fairness, assigning duties, employing new staff, dismissing from employment and monitoring the performance of employees. Admin Department is in charge of monitoring, quality control, internal control and financial control. SME department focuses on managing loans and other financial services for developing SME.

According to FIM law (2016) sanction no (75), the Board of Directors of Naypyitaw Development Bank construct six management committees to provide good corporate governance. These committees are working to reform the banking system and improve financial efficiency.

The remuneration committee shall control the responsibilities and rights of directors and shall take account of the privileges of decision-makers. The risk management committee shall ensure that the risks of its loans, obligations, or deposits and other exposures are controlled, tracked and measured. The assets and liabilities committee is responsible for dealing with the provisions of the Central Bank of Myanmar on liquidity, solvency, minimum reserve standards and profitability.

The main responsibility of compliance committee is to comply with all Financial Action Task Force (FATF) regulations and guidelines and update regulations issued by CBM, and to oversee compliance policies and code of ethics performing day-to-day operations of its employees. The credit committee focuses on evaluating the credit activities of the institution and determining the possible dangers of the various transactions of the institution. It plans up-to-date lending practices and procedures. The audit committee reviews internal controls such as operational performance, risk mitigation procedures, compliance with any relevant legislation or regulations and assess the financial statements and performance of the bank.

### **3.1.3 Financial Services Provided by the Naypyitaw Development Bank**

Naypyitaw Development Bank serves a savings account, a current account, a fixed deposit account and a special deposit account. Loans act as a term loan, overdraft, staff loan to ministerial employees in the Naypyitaw district, buy as a car hire, and a shopkeeper's loan to NPTDC's business shopkeeper. Other services, such as bank assurance, mobile banking, money change, online tax payments, are also provided by the Naypyitaw Development Bank. Remittance services are sold to access other banks to pay for domestic telegraph transactions. Moreover, Naypyitaw Development Bank provides a debit card service of Myanmar Payment Union.

### **3.2 The Workplace Environment of Naypyitaw Development Bank**

As a physical work environment for employees, Naypyitaw Development Bank provides a spacious and comfortable canteen, the suitable work space area with relevant furniture, the clean rest rooms, the sufficient air conditioners and air coolers and good lighting. As a health care support for employees, Naypyitaw Development Bank provides flu vaccination to employees in rainy season. During Covid-19 pandemic, it also provides insecticide, hand sanitizer, face masks, face shield, gloves and other support for social distancing activities.

The communication and management style in Naypyitaw Development Bank can be deduced as centralized and top down management style. Therefore, employees can be carried out the specified duties under direct and detail supervision of the supervisors and managers. Supervisor provides good advices for working problems, valuable training, and information to employees. As the relationship for the employees, Naypyitaw Development Bank provides yearly staff party celebration in order to be familiar between each of the employees.

As working hours for employees, Naypyitaw Development Bank recognized eight working hours per day. If employees work over seven hours and thirty minutes pm, they can enjoy overtime fee which was determined by the BOD of Naypyitaw Development Bank. During Covid-19 pandemic, fifty percent of employees can be worked in one week and another fifty percent in another week. It also provides leaves for employees under provisions for leaves of private sectors.

As the incentives for employees, Naypyitaw Development Bank pays bonus two times in one year for all employees. It also reward to employees who have no leaves in a year and get the best training performance. As the career advancement for employees, employees are sent by the bank to training program and seminar in local and oversea.

**CHAPTER IV**  
**ANALYSIS ON THE EFFECT OF WORKPLACE**  
**ENVIRONMENT ON EMPLOYEE PERFORMANCE IN**  
**NAYPYITAW DEVELOPMENT BANK**

In this chapter, there are four major sections. They are (1) research design of this study, (2) demographic characteristics of the respondents, (3) workplace environment factors and employee performance in Naypyitaw Development Bank and (4) the effect of workplace environment on employee performance in Naypyitaw Development Bank.

**4.1 Research Design**

In order to examine the objectives of the study, the required data are acquired by using sample survey method. The focus of this study is on employees at Naypyitaw Development Bank. A simple random sampling method is used to select a group of (172) employees from the population of (302) employees. This sample size of (172) was determined based on the following formula of Taro Yamane (1967).

$$n = \frac{N}{1 + N(e)^2}$$

where, N = Population size = 302

e = Level of precision (95% confidence level was assumed)

$$n = \frac{302}{1 + 302(0.05)^2} = 172.08$$

In order to gather the necessary data, the structure questionnaires are used which consist of three main parts. The first part of the questionnaire is related to the demographic characteristic of respondents. The second part of the questionnaire is concerned about the workplace environment factors which are physical work environment (with six statements), supervisor support (with six statements), relationship with co-workers (with five statements), working hours (with five statements), work incentives (with five statements) and work life balance (with five statements). The performance of workers is calculated by the last section of the questionnaire (with twelve statements). All statements are measured by Five Point



Likert Scale items (from one to five implying that strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, strongly agree = 5) to examine the research objective formally.

After conducting the data from sampled respondents, data analysis of the results of the survey are followed. Multiple linear regression analysis is used to evaluate the relation between the independent variables and the dependent variable. Moreover, descriptive statistics method is applied to calculate the mean value and standard deviation for level of respondents. The results of the data analysis provided to examine the effect of workplace environment on employee performance and to indicate the suggestion and recommendation.

#### **4.2 Demographic Characteristics of the Respondents**

Data collection and analysis are based on (172) employees of the individual job level in Naypyitaw Development Bank. The demographic characteristics of the respondents are evaluated by gender, age, level of education, job position and work experience. These are shown in the following Table (4.1).

According to Table (4.1), the sample includes (122) female and (50) male indicating that the female employees are the majority with the response rate of 70.9 percent while 29.1 percent remaining are male. There are 21-30 years group, 31-40 years group, 41-50 years group and above 50 years group. The study expresses the most 62.2 percent of the respondents are aged between 21-30 years followed by those aged between 31-40 years at 27.3 percent. Those aged between 41-50 years are at 8.1 percent while those above 50 years are 2.3 percent.

The result indicates that 88.4 percent of the respondents have reached bachelor degree level, while 9.3 percent of the respondents have reached master degree level. . The respondents of 1.7 percent are other degree level followed by those undergraduate levels at 0.6 percent. These results show that most of employees are bachelor degree level. Job position of respondent is divided into three groups. This research finds that there are 10.5 percent senior management staff, 38.4 percent middle-level staff and 51.2 percent junior-level staff. These results indicate that most of employees are junior-level staff.

The study indicates that most 27.3 percent of respondents have service for 5 years, while 26.7 percent of respondents have service between 1 and 3 years. Those employed between 3-5 years and 6 months to 1 year are at 22.7 percent and 19.8 percent. And the least 3.5percent of the respondents have service under 6 months.

**Table (4.1) Demographic Characteristic of Respondents in Naypyitaw Development Bank**

Variables	No. of Respondents	Percentage
	172	100
<b>Gender</b>		
Male	50	29.1
Female	122	70.9
<b>Age</b>		
21 to 30 years	107	62.2
31 to 40 years	47	27.3
41 to 50 years	14	8.1
Above 50 years	4	2.3
<b>Level of Education</b>		
Undergraduate	1	0.6
Bachelor Degree	152	88.4
Master Degree	16	9.3
Others	3	1.7
<b>Job Position</b>		
Senior Management Level	18	10.5
Middle Level	66	38.4
Junior Level	88	51.2
<b>Working Experience</b>		
Under 6 months	6	3.5
6 months to 1 year	34	19.8
1 to 3 years	46	26.7
3 to 5 years	39	22.7
Above 5 years	47	27.3

Source: Survey Data, 2020

### 4.3 Reliability Test

According to Patton (1990), reliability refers to the accuracy of which repeated actions generate the same outcome over time and through observers. In order to ensure the reliability of the results, all questionnaires used in the study were consistent with all respondents. In addition, the reliability of the questionnaire was accomplished by pre-tests with experts and chosen respondents from the target group, ensuring that respondents understood the questions in the same manner. At the same time, all data gathered on the research was handled in a consistent manner to ensure accuracy and stability of the findings of the analysis. Data were also reviewed in a consistent way to ensure that the findings and conclusions of the analysis could be repeated if the study were to be performed again using a similar technique.

**Table (4.2) Reliability Test for Variables**

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>No of item</b>
Physical Work Environment	.894	6
Supervisor Support	.945	6
Relationship with Co-workers	.932	5
Working Hours	.741	5
Work Incentives	.870	5
Work Life Balance	.926	5
Employee Performance	.890	12

Source: Survey Data (2020)

According to Zikmund (2010) classified the categories are as 0.80-0.95 (very good reliability), 0.70-0.80 (good reliability), 0.60-0.70 (fair reliability), and below 0.60 (poor reliability). Table (4.2) revealed that Cronbach's alphas for all scale dimensions are range between 0.741 to 0.945, which indicates an acceptable level of internal consistency for studies scale with this specific s ample.

#### 4.4 Workplace Environment Factors and Employee Performance in Naypyitaw Development Bank

The descriptive statistics is applied as a way to examine mean value and standard deviation. It is necessary to examine the workplace environment factors in Naypyitaw Development Bank. Then, the relationship between independent variables (physical work environment, supervisor support, relationship with co-workers, working hours, work incentives and work life balance) and dependent variable (employee performance) is examined and predicted through multiple linear regression analysis.

##### 4.4.1 Physical Work Environment

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

**Table (4.3) Physical Work Environment**

No.	Statement	Mean	Std. Deviation
1.	Arranging the furniture easily to do the work without getting tired	3.80	0.86
2.	Providing an environment with no disturbance to perform the duties	3.80	0.94
3.	Administering sufficiently working space area and roomy enough	3.95	0.79
4.	Preparing the room or office to get good illumination	4.12	0.74
5.	Preparing the appropriate temperature of the room or office	4.01	0.88
6.	Supporting current work environment to be safe and healthy	4.02	0.82
	<b>Overall mean</b>	<b>3.95</b>	

Source: Survey Data, 2020

According to Table (4.3), the most of employees said that the illumination of rooms at Naypyitaw Development Bank is great which has the highest mean of (4.12) and standard deviation of (0.74). Only a few of them said that the furniture arrangement and the noise level at Naypyitaw Development Bank are appropriate which have the lowest mean of (3.80). The results indicate that overall mean value is (3.95). Therefore, most of the employees agree that physical work environment of Naypyitaw Development Bank is well provided.

#### 4.4.2 Supervisor Support

Table (4.4) shows the mean value and standard deviation of supervisor support in Naypyitaw Development Bank.

**Table (4.4) Supervisor Support**

No.	Statement	Mean	Std. Deviation
1.	Meeting frequently with the supervisor about personal development	3.51	1.08
2.	Respecting the co-worker's opinions	3.64	1.05
3.	Relying on the supervisor to assist with job issues	3.65	1.06
4.	Giving encouragement to do the best	3.74	1.01
5.	Treating fairly	3.84	1.01
6.	Informing workers on what's going on in the organization	3.57	1.19
	<b>Overall mean</b>	<b>3.66</b>	

Source: Survey Data, 2020

According to Table (4.4), the most of employees said that the fair treatment of supervisor is favorable which has the highest mean value of (3.84) and standard deviation of (1.01). Only a few of them said that the advices of supervisors for the personal development is valuable which has the lowest mean of (3.51) and standard deviation of (1.08). The results indicate that overall mean value is (3.66). Therefore, most of the employees agree that favorable supervisor support exists in Naypyitaw Development Bank.

### 4.4.3 Relationship with Co-workers

Table (4.5) shows the mean value and standard deviation of relationship with co-workers in Naypyitaw Development Bank.

**Table (4.5) Relationship with Co-workers**

<b>No.</b>	<b>Statement</b>	<b>Mean</b>	<b>Std. Deviation</b>
1.	Willing to listen to the job-related problems	3.70	0.95
2.	Helping to get job done	3.74	0.88
3.	Having a friendly and trustful relationship with co-workers	3.69	0.92
4.	Meeting the expectations on the co-workers	3.66	0.92
5.	Having a good team culture in relating with co-workers	3.72	0.98
	<b>Overall mean</b>	<b>3.70</b>	

Source: Survey Data, 2020

According to Table (4.5), the most of employees said that the support of the co-worker in getting my job done is appreciated which has the highest mean of (3.74) and standard deviation of (0.88). Only a few of them said that the expectation of the relationship with co-workers is met which has the lowest mean of (3.66) and standard deviation of (0.92). The results indicate that overall mean value is (3.70). Therefore, most of the employees agree that relationship with co-workers is satisfied at Naypyitaw Development Bank.

#### 4.4.4 Working Hours

Table (4.6) shows the mean value and standard deviation of working hours in Naypyitaw Development Bank.

**Table (4.6) Working Hours**

No.	Statement	Mean	Std. Deviation
1.	Having sufficient time to perform the job effectively	3.83	0.93
2.	Working the assigned duties from home not finishing it in working hours	3.35	1.31
3.	Having time to do other work	3.11	1.19
4.	Providing acceptable working hours	3.34	1.12
5.	Having to work overtime even on holidays.	3.67	1.02
	<b>Overall mean</b>	<b>3.46</b>	

Source: Survey Data, 2020

According to Table (4.6), the most of employees said that the time to perform the job is sufficient which has the highest mean of (3.83) and standard deviation of (0.94). Only a few of them said that the time to do other work is possible which has the lowest mean of (3.11) and standard deviation of (1.19). The results indicate that overall mean value is (3.46). Therefore, most of the employees have moderate level about the perception on working hours of Naypyitaw Development Bank which means that they just accept this working hour.

#### 4.4.5 Work Incentives

Table (4.7) shows the mean value and standard deviation of work incentives in Naypyitaw Development Bank.

**Table (4.7) Work Incentives**

<b>No.</b>	<b>Statement</b>	<b>Mean</b>	<b>Std. Deviation</b>
1.	Promoting opportunities for high-performance staff	3.58	1.12
2.	Offering financial support for training programs	3.77	0.89
3.	Considering securities of the employees to protect problems concerning with the legal proceedings	3.89	0.83
4.	Giving higher salary and pay rewards on good performance	3.44	1.13
5.	Providing yearly bonus and special gifts to all employees	3.92	0.83
	<b>Overall mean</b>	<b>3.72</b>	

Source: Survey Data, 2020

According to Table (4.7), the most of employees said that the yearly bonus and gifts of the bank is enjoyable which has the highest mean of (3.92) and standard deviation of (0.83). Only a few of them said that higher salary and rewards for good performance is provided which has the lowest mean of (3.44) and standard deviation of (1.13). The results indicate that overall mean value is (3.72). Therefore, most of the employees agree that work incentives of Naypyitaw Development Bank are enjoyable.



#### 4.4.6 Work Life Balance

Table (4.8) shows the mean value and standard deviation of work life balance in Naypyitaw Development Bank.

**Table (4.8) Work Life Balance**

No.	Statement	Mean	Std. Deviation
1.	Providing working hours which makes easy to fulfill family responsibilities	2.56	1.17
2.	Providing working hours which makes easy to do extracurricular activities	2.49	1.14
3.	Providing flexible time to be able to balance the work and personal life	2.53	1.17
4.	Allowing the need for leave to give staff time off work to rest and attend to personal problems as well	3.13	0.92
5.	Being able to give quality time on family due to not have stress	2.69	1.22
	<b>Overall mean</b>	<b>2.68</b>	

Source: Survey Data, 2020

According to Table (4.8), the most of employees said that the leave payment system is favorable which has the highest mean of (3.13) and standard deviation of (0.92). Only a few of them said that the time for doing extracurricular activities is available which has the lowest mean of (2.49) and standard deviation of (1.14). The results indicate that overall mean value is (2.68). Therefore, most of the employees disagree that work life balance factor exists at Naypyitaw Development Bank.

Summarizing the mean values of all of the workplace environment factors showed in Table (4.9).

**Table (4.9) Overall mean values of Workplace Environment Factors**

<b>No.</b>	<b>Variables</b>	<b>Mean</b>
1.	Physical work environment	3.95
2.	Supervisor support	3.66
3.	Relationship with co-workers	3.70
4.	Working hours	3.46
5.	Work incentives	3.72
6.	Work life balance	2.68

Source: Survey Data, 2020

According to Table (4.9), physical work environment is the highest mean values with (3.95) which indicate that most of employees agree to the physical work environment of Naypyitaw Development Bank. Relationship with co-workers and work incentives are the second highest mean values of (3.70) and (3.72) which mean that most of employees agree to each factor. The third highest mean value of supervisor support is (3.66) which indicate that most of employees agree to supervisor support factor of Naypyitaw Development Bank. Working hours is mean value of (3.46) which means that employees have moderate level about the perception on this factor. And the rest of work life balance is the lowest mean value of (2.68) that indicates most of employees disagree to work life balance factor of Naypyitaw Development Bank. In order to implement the first objective of the study, examining the workplace environment factors in Naypyitaw Development Bank, most of employees agree that physical work environment, work incentives, relationship with co-workers and supervisor support exist in Naypyitaw Development Bank. Moreover, most of employees just accept the working hours in bank and disagree the work life balance which exists in bank.

#### 4.4.7 Employee Performance

The mean value and standard deviation of the performance of employees in Naypyitaw Development Bank are shown in Table (4.10).

**Table (4.10) Employee Performance**

No.	Statement	Mean	Std. Deviation
1.	Completing the daily tasks easily and efficiently in order to achieve the organizational objectives	3.40	0.89
2.	Finishing the assigned duties on the specific time	3.45	0.93
3.	Accomplishing the tasks by mean of less error	3.69	0.64
4.	Being creative and innovative to meet job requirement	3.60	0.75
5.	Fulfilling all the formal requirements of the organization	3.73	0.68
6.	Performing actively to achieve the objectives which are set by the organization	3.70	0.65
7.	Looking for ways to improve the performance and to acquire the objectives of the organization	3.66	0.74
8.	Knowing how to solve problems and difficult situations in achieving the organizational goals	3.62	0.69
9.	Managing greater workload than is usually delegated	3.59	0.82
10.	Collaborating effectively with other department members to attain the intents of the job	3.97	0.75
11.	Arriving at work punctually to accomplish the specified tasks	4.12	0.73
12.	Intending not to leave this organization	3.76	0.97
	<b>Overall mean</b>	<b>3.69</b>	

Source: Survey Data, 2020

According to Table (4.10), many employees strongly agree that the punctuality of work is capable which has the highest mean value of (4.12). This means that employees have full working hours to complete their specified duties on time. Most of

employees agree that the collaboration with other department members is pleasurable and the intention to leave this organization is undecided which have second and third highest mean values of (3.97) and (3.76). These statements mean that employees have good communication to perform tasks effectively and employees intend to work in this bank as the loyal employees. After that, a few of employees have moderate level concerning the easily and efficiently completion of the tasks which has the lowest mean value of (3.40). The results indicate that overall mean value is (3.69) which indicate that the level of employee performance is high and employees have good job performance.

#### **4.5 Effect of Workplace Environment on Employee Performance**

In this section, the effect of workplace environment on employee performance in Naypyitaw Development Bank is analyzed. To find out the relationship between workplace environment factors (physical work environment, supervisor support, relationship with co-workers, working hours, work incentives and work life balance) and employee performance, multiple linear regression analysis is applied. Before the analysis of multiple regression, it firstly analyzes the correlation between workplace environment and employee performance which are showed in following Appendix-2(c). The results of the relationship between independent variables and dependent variables are shown in Table (4.11).

According to Table (4.11), the result presents that physical work environment is significantly influence on employee performance which has significant value of less than 0.05. The standard coefficients (Beta) values indicate that independent variables have positive relationships. Therefore, one unit of the physical work environment will be increased by 0.242 units in employee performance. This means the employees of Naypyitaw Development Bank believe that favorable physical work environment is required and improves their performance.

The result suggests that the support of supervisors is not related with performance of employees which has the significant value of more than 0.1. This means that the employees consider there is not necessary to make supervisor support to promote employee performance. In addition, the outcome indicates that there is no relationship between co-worker relationships and employee performance which has the significant value of more than 0.1. This suggests that employees believe that the interaction with co-workers does not impair the performance of employees. Then, the

result reveals that working hour does not influence on employee performance which has the significant value of more than 0.1. This suggests that workers think that their performance is not greatly affected by working hours.

**Table (4.11) Analysis on the Effect of Workplace Environment on Employee Performance**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.547	0.237		6.532	0.000
	Physical Work Environment	0.187*	0.074	0.242	2.544	0.012
	Supervisor Support	-0.049	0.049	-0.089	-1.014	0.312
	Relationship with Coworkers	0.010	0.062	0.015	0.155	0.877
	Working Hours	0.084	0.060	0.126	1.399	0.164
	Work Incentives	0.241**	0.065	0.362	3.740	0.000
	Work Life Balance	0.135**	0.035	0.257	3.918	0.000
R Square		0.385				
Adjusted R Square		0.362				
F Value		17.201				
Durbin-Watson		1.577				

a. Dependent Variable: Employee Performance

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

Source: Survey Data, 2020

The result indicates that job incentives and employee performance are closely associated. The significant value of work incentives is less than 0.01. The standard coefficients (Beta) values indicate that independent variables have positive relationships. Therefore, one unit in work incentives will be increased by 0.362 unit in employee performance. This means the employees believe that better work incentives will motivate employees, build trust of employees and improve employee performance.

The research reveals that there is a major relation between work-life balance and employee performance which has the significant value of less than 0.01. The

standard coefficients (Beta) values indicate that independent variables have positive relationships. As a result, one unit in the work life balance will be increased by 0.257 units in the performance of employees. This means the employees think that they become being pleasant to work at work and improving their performance if the bank is considered concerning the work life balance factor. Therefore, the three workplace environment factors: physical work environment, work incentives and work life balance are the significant predictors of employee performance of the employee in Naypyitaw Development Bank.

## **CHAPTER V**

### **CONCLUSION**

This chapter comprised with findings and discussions, suggestions and recommendations from the study of the effect of workplace environment on employee performance in Naypyitaw Development Bank. In addition, it also contains a section on the needs for further study.

#### **5.1 Findings and Discussions**

This study has implemented the effect of workplace environment (physical work environment, supervisor support, relationship with co-workers, working hours, work incentives and work life balance) on employee performance in Naypyitaw Development Bank. The random samples of (172) employees are selected from the population of (302) employees at Naypyitaw Development Bank by using simple random sampling method. The main objectives of this study are to examine the workplace environment factors in Naypyitaw Development Bank and analyze the effect of workplace environment on employee performance in Naypyitaw Development Bank. To implement these objectives, descriptive analysis and multiple linear regression analysis are applied.

After reviewing the results, the majority of employees agree on variables such as physical work environment, support of supervisors, relationship with coworkers and work incentives. This means employees believe that these four factors appropriately exist in Naypyitaw Development Bank. And, many employees have moderate level concerning the perception of working hours of Naypyitaw Development Bank which indicate that they just accept it in bank. The results show that the lowest overall mean score among the workplace environment factors is work life balance which means that employees are disagreed to it.

According to multiple linear regressions analysis on the effect of workplace environment on employee performance, physical work environment, work incentives and work life balance are positively significant on employee performance. Although the previous researchers concluded that supervisor support, relationship with co-workers and working hours are significantly relationship with employee performance, there is no relationship between these three factors and employee performance in this

study. First of all, the result indicates that the physical work environment significantly influence on employee performance. This means the employees of Naypyitaw Development Bank believe that favorable physical work environment is required and improves their performance.

The result reveals that work incentive significantly impacts on the performance of the employees. This means the employees believe that better work incentives will motivate employees, build trust of employees and improve employee performance. The result then shows that the work-life balance aspect strongly influences on the performance of employees. This means the employees think that they become being pleasant to work at work and improving their performance if the bank is considered concerning the work life balance factor. Therefore, employees in Naypyitaw Development Bank feel that the workplace environment factors can improve performance and make less mistakes when organization provide favorable and friendly work environment.

## **5.2 Suggestions and Recommendations**

It is critical to know which workplace environment factors have an influential function on performance of workforce. Employees typically tend to work more than eight hours a day at work. Moreover, modern life affect human's work and make them to spend more time and high physical force in workplaces. Hence, human resource management in banking organization needs to provide some favorable workplace environment factors such as physical work environment, supervisor support, relationship with co-workers, working hours, work incentives and work life balance to improve the performance of employees achieving organizational goals.

In this study, the majority of employees agree with the influences of the physical work environment, the support of supervisors, and the relationship with coworkers and work incentives in the Naypyitaw Development Bank. Therefore, management keeps providing the favorable situation in bank. As the most of employees have moderate level about the working hours of the bank, management should recognize the flexible working hours and consider again about leave and overtime. Moreover, this study indicated that work life balance in Naypyitaw Development Bank is not agreed by employees. Hence, management is necessary to consider life of employees for all levels and coordinate with their needs.



This study believes that workplace environment factors are able to improve the performance of employees. The results of this study indicate that physical work environment, work incentives and work life balance are the three most important workplace environment factors in influencing the employee performance. Therefore, management should provide favorable and healthy physical work environment to work easily and safely. And management needs to provide appropriate work incentives such as opportunities for their career, securities for protecting legal problems, fair compensation, internal promotions, and bonus on their high performance in order to be safe and motivate employees. Then the work-life balance is another essential factor in enhancing the performance of workers at work. Management should consider about the private life of the employees and adjust the overtime hours. Therefore, management should be aware of the importance of workplace environment factors and try to provide a favorable workplace environment for employees.

### **5.3 Needs for Further Study**

Due to limited time and resources, this study was restricted to only Naypyitaw Development Bank. It is crucial for future studies to carry out in banking industry about the relationship between workplace environment and employee performance. In order to know how these workplace environment factors differently influence the employee performance, further research should study these factors in banking industry level. To be accurate the results, further researches need to consider larger sample size and detail proportion of job positions .Moreover, other suitable workplace environment predictors can be identified and studied in relevant organization. As there are also other human resource functions and activities, future research will need to concentrate on other human resource considerations to enhance the performance of workers.

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## **ONLINE SOURCES**

<https://www.cbm.gov.mm/content/1755?page=647>

<https://www.britannica.com/place/Nay-Pyi-Taw>

<https://nptsibinbank.com/>

<https://www.nptdc.gov.mm/>

<https://www.worldbank.org/en/country/myanmar/publication/myanmar-economic-monitor-june-2020-myanmar-in-the-time-of-covid-19>

[https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS\\_748441/lang-en/index.htm](https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_748441/lang-en/index.htm)

<https://www.worldbank.org/en/news/press-release/2020/06/25/myanmars-economy-severely-impacted-by-covid-19-report>

## APPENDIX - I

### Questionnaire for Employees

I am a student from Yangon University of Economics, Department of Commerce, Master of Commerce Program. This survey questionnaire is conducted for academic purpose for partial fulfillment of the requirements of Master of Commerce. The purpose of this survey questionnaire is to analyze the effect of workplace environment on employee performance. 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.

1. What is your gender?

<input type="checkbox"/> Male	<input type="checkbox"/> Female
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2. What is your age?

<input type="checkbox"/> Under 21	<input type="checkbox"/> 21 to 30	<input type="checkbox"/> 31 to 40
<input type="checkbox"/> 41 to 50	<input type="checkbox"/> Above 50	

3. What is your level of education?

<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Bachelor Degree
<input type="checkbox"/> Master Degree	<input type="checkbox"/> Others

4. What is your current job position?

<input type="checkbox"/> Senior Management Level	<input type="checkbox"/> Middle Level
<input type="checkbox"/> Junior Level	

5. How long have you been working for this organization?

<input type="checkbox"/> Under 6 months	<input type="checkbox"/> 6 months to 1 year
<input type="checkbox"/> 1 to 3 years	<input type="checkbox"/> 3 to 5 years
<input type="checkbox"/> Above 5 years	

## Section – B

### Workplace Environment Factors

Please mark the only one for each question.

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

<b>I</b>	<b>Physical Work Environment</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1.	The furniture I use is comfortable enough to enable me to perform my jobs without getting tired.					
2.	My workplace provides an undisturbed environment without any noise that gives me alone time to perform my duties.					
3.	The working space area is sufficient and roomy enough.					
4.	The room or office I operate from being well illuminated.					
5.	The temperature in the room or office I operate from being appropriate.					
6.	My current work environment is safe and healthy.					

<b>II</b>	<b>Supervisor Support</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
7.	I frequently meet with my supervisor about my personal development.					
8.	My supervisor respects the co-worker's opinions.					
9.	I can rely on my supervisor to help me out with a work problem.					
10.	My supervisor encourages me to do my best.					
11.	My supervisor treats me fairly.					
12.	Supervisor keeps employees well informed about what is going on in the organization.					
<b>III</b>	<b>Relationship with Co-workers</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
13.	My co-workers are willing to listen to my job-related problems.					
14.	My co-workers are helpful to me in getting my job done.					
15.	I have a friendly and trustful relationship with co-workers.					
16.	My co-workers met my expectations.					
17.	We have a good team culture in relating with co-workers.					
<b>IV</b>	<b>Working Hours</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
18.	I have sufficient time to perform my job effectively.					
19.	If I didn't finish my duties in working hours, I could work it from home.					
20.	Although I have heavy workload, I have time to do other work.					
21.	The working hours here are appropriate.					
22.	I often have to work overtime even on holidays.					



<b>V</b>	<b>Work Incentives</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
23.	My organization provides opportunities for promotion for high performance employees.					
24.	My organization often provides financial support for training programs.					
25.	My organization considers securities of the employees to protect problems concerning with the legal proceedings.					
26.	My organization provides higher salary and pay rewards on good performance.					
27.	I am satisfied about yearly bonus, gifts of my organization.					
<b>V</b>	<b>Work Life Balance</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
28.	The amount of time my job takes up makes it easy to fulfill family responsibilities.					
29.	The amount of time my job takes up makes it easy to do extracurricular activities.					
30.	My organization provides flexible time to be able to balance my work and personal life.					
31.	My organization recognizes the need for leave in order to give employees time off work to relax and attend also to personal issues.					
32.	I can give quality time my family because my work does not have stress.					

## Section – C

### Employee Performance

Please mark the only one for each question.

No	Statements	1	2	3	4	5
1.	I can complete my daily tasks easily and efficiently in order to achieve the organizational objectives.					
2.	I finish the assigned duties on the specific time.					
3.	I accomplish my tasks by mean of less error.					
4.	I try to be creative and innovative to meet job requirement.					
5.	I can fulfill all the formal requirements of the organization.					
6.	I can perform to achieve the objectives which are set by the organization.					
7.	I actively look for ways to improve my performance to acquire the objectives of the organization.					
8.	I know how to solve problems and difficult situations in achieving the organizational goals.					
9.	I can manage more responsibility than typically assigned.					
10.	I can effectively collaborate with other department members to attain the intents of the job.					
11.	I always arrive at work punctually to accomplish my specified tasks					
12.	I did not intend to leave this organization.					

**“Thank you for your participation”**

## APPENDIX - II

### (a) Frequency Table

#### Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	50	29.1	29.1	29.1
Female	122	70.9	70.9	100.0
Total	172	100.0	100.0	

#### Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21 to 30	107	62.2	62.2	62.2
31 to 40	47	27.3	27.3	89.5
41 to 50	14	8.1	8.1	97.7
Above 50	4	2.3	2.3	100.0
Total	172	100.0	100.0	

#### Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Undergraduate	1	.6	.6	.6
Bachelor Degree	152	88.4	88.4	89.0
Master Degree	16	9.3	9.3	98.3
Others	3	1.7	1.7	100.0
Total	172	100.0	100.0	

### Position

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Senior Management Level	18	10.5	10.5	10.5
Middle Level	66	38.4	38.4	48.8
Junior Level	88	51.2	51.2	100.0
Total	172	100.0	100.0	

### Work Experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Under 6 months	6	3.5	3.5	3.5
6 months to 1 year	34	19.8	19.8	23.3
1 to 3 years	46	26.7	26.7	50.0
3 to 5 years	39	22.7	22.7	72.7
Above 5 years	47	27.3	27.3	100.0
Total	172	100.0	100.0	

**(b) Descriptive Analysis**

**Item Statistics**

	Mean	Std. Deviation	N
The furniture I use is comfortable enough to enable me to perform my jobs without getting tired.	3.80	.858	172
My workplace provides an undisturbed environment without any noise that gives me alone time to perform my duties.	3.80	.936	172
The working space area is sufficient and roomy enough.	3.95	.789	172
The room or office I operate from being well illuminated.	4.12	.740	172
The temperature in the room or office I operate from being appropriate.	4.01	.875	172
My current work environment is safe and healthy.	4.02	.823	172

### Item Statistics

	Mean	Std. Deviation	N
I frequently meet with my supervisor about my personal development.	3.51	1.084	172
My supervisor respects the co-worker's opinions.	3.64	1.053	172
I can rely on my supervisor to help me out with a work problem.	3.65	1.058	172
My supervisor encourages me to do my best.	3.74	1.005	172
My supervisor treats me fairly.	3.84	1.005	172
Supervisor keeps employees well informed about what is going on in the organization.	3.57	1.185	172

### Item Statistics

	Mean	Std. Deviation	N
My co-workers are willing to listen to my job-related problems.	3.70	.950	172
My co-workers are helpful to me in getting my job done.	3.74	.883	172
I have a friendly and trustful relationship with co-workers.	3.69	.920	172
My co-workers met my expectations.	3.66	.919	172
We have a good team culture in relating with co-workers.	3.72	.976	172

### Item Statistics

	Mean	Std. Deviation	N
I have sufficient time to perform my job effectively.	3.83	.937	172
If I didn't finish my duties in working hours, I could work it from home.	3.35	1.305	172
Although I have heavy workload, I have time to do other work.	3.11	1.197	172
The working hours here are appropriate.	3.34	1.120	172
I often have to work overtime even on holidays.	3.67	1.021	172

### Item Statistics

	Mean	Std. Deviation	N
My organization provides opportunities for promotion for high performance employees.	3.58	1.118	172
My organization often provides financial support for training programs.	3.77	.886	172
My organization provides facilities that generally support my work.	3.89	.834	172
My organization provides higher salary and pay rewards on good performance.	3.44	1.130	172
I am satisfied about yearly bonus, gifts of my organization.	3.92	.834	172

### Item Statistics

	Mean	Std. Deviation	N
The amount of time my job takes up makes it easy to fulfill family responsibilities	2.56	1.171	172
The amount of time my job takes up makes it easy to do extracurricular activities.	2.49	1.142	172
My organization provides flexible time to be able to balance my work and personal life.	2.53	1.172	172
My organization recognizes the need for leave in order to give employees time off work to relax and attend also to personal issues.	3.13	.917	172
I can give quality time my family because my work does not have stress.	2.69	1.225	172



### Item Statistics

	Mean	Std. Deviation	N
I can complete my daily tasks easily and efficiently.	3.40	.896	172
I finish my tasks on the specific time.	3.45	.932	172
I can perform my tasks with less error.	3.69	.643	172
I try to be creative and innovative to meet job requirement.	3.60	.747	172
I can fulfill all the formal requirements of the organization.	3.73	.683	172
I can perform to achieve the objectives which are set by the organization.	3.70	.650	172
I actively look for ways to improve my performance at work.	3.66	.743	172
I know how to solve problems and difficult situations of my job.	3.62	.694	172
I can manage more responsibility than typically assigned.	3.59	.815	172
I can effectively collaborate with other department members.	3.97	.753	172
I always arrive at work punctually.	4.12	.727	172
I did not intend to leave this organization.	3.76	.971	172

### Descriptive Statistics

	Mean	Std. Deviation	N
Mean Employee Performance	3.6919	0.52404	172
Mean Physical Work Environment	3.9477	0.67839	172
Mean Supervisor Support	3.6589	0.94501	172
Mean Relationship with Coworkers	3.7012	0.82462	172
Mean Working Hours	3.4605	0.78707	172
Mean Work Incentives	3.7209	0.78690	172
Mean Work Life Balance	2.6802	0.99276	172

### (c) Correclation

Correlations

		Mean Physical Work Environment	Mean Supervisor Support	Mean Relationship with Coworkers	Mean Working Hours	Mean Work Incentives	Mean Work Life Balance	Mean Employee Performance
Mean Physical Work Environment	Pearson Correlation	1	0.602**	0.673**	0.628**	0.670**	-0.232**	0.462**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.002	0.000
	N	172	172	172	172	172	172	172
Mean Supervisor Support	Pearson Correlation	0.602**	1	0.642**	0.619**	0.591**	-0.176*	0.314**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.021	0.000
	N	172	172	172	172	172	172	172
Mean Relationship with Coworkers	Pearson Correlation	0.673**	0.642**	1	0.632**	0.684**	-0.208**	0.395**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.006	0.000
	N	172	172	172	172	172	172	172
Mean Working Hours	Pearson Correlation	0.628**	0.619**	0.632**	1	0.609**	-0.231**	0.394**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.002	0.000
	N	172	172	172	172	172	172	172
Mean Work Incentives	Pearson Correlation	0.670**	0.591**	0.684**	0.609**	1	-0.025	0.553**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.747	0.000
	N	172	172	172	172	172	172	172
Mean Work Life Balance	Pearson Correlation	-0.232**	-0.176*	-0.208**	0.231**	-0.025	1	0.175*
	Sig. (2-tailed)	0.002	0.021	0.006	0.002	0.747		0.022
	N	172	172	172	172	172	172	172
Mean Employee Performance	Pearson Correlation	0.462**	0.314**	0.395**	0.394**	0.553**	0.175*	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.022	
	N	172	172	172	172	172	172	172

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

\* . Correlation is significant at the 0.05 level (2-tailed).

## (d) Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	0.620 <sup>a</sup>	0.385	0.362	0.41844	0.385	17.201	6	165	0.000	1.577

a. Predictors: (Constant), mean Work Life Balance, mean Work Incentives, mean Supervisor Support, mean Working Hours, mean Physical Work Environment, mean Relationship with Coworkers

b. Dependent Variable: mean Employee Performance

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.070	6	3.012	17.201	0.000 <sup>b</sup>
	Residual	28.890	165	0.175		
	Total	46.960	171			

a. Dependent Variable: mean Employee Performance

b. Predictors: (Constant), mean Work Life Balance, mean Work Incentives, mean Supervisor Support, mean Working Hours, mean Physical Work Environment, mean Relationship with Coworkers

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.547	0.237		6.532	0.000					
	Mean Physical Work Environment	0.187	0.074	0.242	2.544	0.012	0.462	0.194	0.155	0.411	2.435
	Mean Supervisor Support	-0.049	0.049	-0.089	-1.014	0.312	0.314	-0.079	-0.062	0.484	2.067
	Mean Relationship with Coworkers	0.010	0.062	0.015	0.155	0.877	0.395	0.012	0.009	0.387	2.586
	Mean Working Hours	0.084	0.060	0.126	1.399	0.164	0.394	0.108	0.085	0.462	2.166
	Mean Work Incentives	0.241	0.065	0.362	3.740	0.000	0.553	0.280	0.228	0.397	2.519
	Mean Work Life Balance	0.135	0.035	0.257	3.918	0.000	0.175	0.292	0.239	0.869	1.150

a. Dependent Variable: mean Employee Performance

