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Manager's Social Influence on Aggression Management and Organisational Commitment

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ABSTRACT

The purpose of this study is to investigate manager's social influence on the relationship between aggression management and organisational commitment using cross-sectional survey. Accessible population of five manufacturing companies operating in Enugu state was surveyed. -96 participants completed the instrument but only -182 were returned and found valid for analysis. Face validity was used to determine the validity of instrument used. Cronbach α was used to determine the reliability of the instrument. Frequency distribution and Pearson Product Moment Correlation Coefficient were used to conduct the analysis. The results of the study revealed that aggression management has positive significant relationship with organisational commitment. On the other hand, manager's social influence positively and significantly moderates the relationship between aggression management and organisational commitment. The study concludes that aggression management measured in terms of self-control and punishment enhances organisational commitment. The implication of this study is that managers, policy makers and human resource professionals

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should use their social influence in handling aggressive behaviour in the workplace so as to increase the commitment of their subordinates which will in turn increase profitability, growth and expansion of the organisation.

Keywords: manager's social influence, aggression, aggression management, organisational commitment, social influence theory.

INTRODUCTION

Organisational commitment has been a major discourse amongst organisational behaviourists, human resource management researchers as well as other social science scholars (Robbins & Judge, 2018; McShane & Von Glinow, 2018). It has been shown that organisational commitment is a predictor of organisational performance, effectiveness, sustainability as well as organisational resilience (Ramli & Mariam, 2020; Amangala, 2013). Yousef (2000) contended that organisational commitment is what engenders team cohesiveness and organisational harmony. Meanwhile, organisational commitment is stimulated by employees that serves vehicles that drives every objective of the organisation (Joiner & Bakalis, 2006). What this implies is that without employees, there will be no organisational commitment because the employees are the ones that identifies and attach themselves with the organisation in order to achieve its goals. However, irrespective of employees' attachment and identification, if aggression arises between one individual and another in the workplace, production will suffer a lot of setback. It is against this backdrop that organisational behaviourists contended that to identify negative work attitudes or counterproductive behaviour, managers must embrace the epistemology of aggression management strategies which shall serve as instruments for correcting or modifying employees' negative behaviour so as to attain organisational goals (McShane & Von Glinow, 2018; Robbins & Judge, 2018; Kinicki & Fugate, 2016; Ivancevich, Konopaske & Matteson, 2014).

Aggression is usually not noticed during talent attraction, but it manifests gradually as time goes on in the workplace hence managers that are proactive in terms of its identification will arrest it before it gets out of hand. Aggressive behaviours that are not properly handled will produce workplace violence and this will not augur well with management

reputation especially as they deal with outside personalities called customers (Ivancevich, Konopaske & Matteson, 2014; Tesser & Bau, 2002). It has been shown that aggressive behaviour of employees has the capacity of destroying company's image, relationship with host communities and alliances (Weihrich, Cannice & Koontz, 2008; Hsieh & Chen, 2017).Most workers that exhibit aggressive behaviour in the workplace do so as a result of frustration from their homes or family lineage which is hereditary (Abdulmalik, Ani, Ajuwon & Omigbodun, 2016). Some employees that display aggressive behaviour caused by frustration when traced to their families revealed that either the father, mother or grandparents were in one way or the other exhibited the same behaviour which confirms its transferability to one of their children (Ria & May, 2018; Nwachukwu, 2000). It has also been confirmed that frustrated employees are usually angry with anyone that they see especially when the frustration is intense (Colquitt, Lepine & Wesson, 2017). Such workers are also said to hate their colleagues without anyone hurting them but due to the frustration they will exhibit hatred without any course.

Aggression is also triggered by verbal provocation from another person who is in competition with another in the workplace (Estefania, Sergio, Gonzalo & David, 2008). Provocation occurs when one tries to tease another individual during personal discussion (Satnam & Kiranjot, 2015). Such individuals that tease their fellow workers are either trying to gain advantage by self-presentation either to become the group leader or for promotion (Robins, Judge & Sanghi, 2009). Another factor that can trigger frustration in the workplace is injustice (Hogg & Vaughan, 2010). When an employee perceives that he/she is not treated fairly in terms of distributive justice, procedural justice or informational justice (Sinding & Waldstrom, 2014); such employee will feel frustrated and believed to have been betrayed by the manager or the management in general (McShan e& Von Glinow, 2018; Smith, Bond & Kagitçibasi, 2006). When employees are frustrated, their reactions manifest in the form of despair, sadness and depression which results to withdrawal of their commitment to organisational objectives (Simone, Dimitrij, Katharina, Schmalen, Charlotte & Jürgen, 2019).

However, managers can mediate between aggressive employees and their commitment through social influence theory (Jones & George, 2017; Kelman, 1958).Social influence was found to have moderated

previous studies (e.g. Le, 2021; Yazdanmehr, Wang & Yang, 2020).We employed social influence to our study as a controlling factor for aggression management and organisational commitment with emphasis on manager as the role model through which counterproductive behaviour would be modified into functional behaviour. Social influence theory is the view that leaders or managers have the ability and capacity to influence workers through their behaviour, attitudes, or feelings any direction they want (Langton, Robbins & Judge, 2016; Hogg & Vaughan, 2008). Therefore, managers' effort to handle aggressive behaviour is dependent on their social influence which serves as a tool to retain the workers with such counterproductive behaviour instead of laying them off completely from the organisation (Griffin & Moorhead, 2014). In line with the above affirmation, managers' social influence gives the employees opportunity to adjust their behaviour by conforming to the new order that will gradually eliminates frustration from their emotions (Luthans, 2011; Dutton, Boyanowsky & Bond, 2005).

Managers' social influence is associated with obedience, cohesiveness, social norms and organisational citizenship behaviour (Kelman, 1958; Colquitt, Lepine & Wesson, 2017). Baron and Branscombe (2012) added that the application of social influence in settling conflicts, negative work attitude has increased the commitment of many employees through compliance in the workplace. This implies that affective commitment, continuance, and normative commitment can be sustained through manager's social influence even if one of the employees displays aggressive behaviour (Hogg & Vaughan, 2010). Social influence theory also begat normative social influence between the influencer and the employee been influenced (Hogg & Vaughan, 2010; Cialdini & Goldstein, 2004; Kinicki & Kreitner, 2003). Social influence has also revealed its effectiveness on ingratiatory attitudes on the part of the influenced (target) whose motives is to be like the influencer (Kinicki & Fugate, 2016; Robbins & Judge, 2018).

Nonetheless, apart from frustration and provocation, other factors that are responsible for aggression are when employee is socially excluded from their families; love ones or partner (Langton, Robbins & Judge, 2016). Other factors that can trigger aggressive behaviour in the workplace are sexual jealousy amongst employees, lack of money; excess intake of alcohol and death of loved ones (Baron & Branscombe, 2012; Hogg & Vaughan,

2010). Previous studies revealed that aggressive behaviour management had been investigated (Margaret, 2019; Ria & May, 2018; Abin & George, 2017; Hsieh & Chen, 2017; Abdulmalik, Ani, Ajuwon & Omigbodun, 2016; Satnam & Kiranjot, 2015; Aya, 2015; Herrmann & McWhirter, 2003; Shlomo, Ramon (Rom), Joel & Philip, 2011); but none was linked with members of organisation especially in manufacturing companies. The geographical scope covers manufacturing companies operating in Enugu metropolis, southern part of Nigeria. Enugu is the capital of old eastern Nigeria with many industrial clusters. The unit of analysis of this study is individual (employees) as well as organisational level (organisation).

LITERATURE REVIEW

Aggression Management (AM)

Aggression usually comes in the form of direct or indirect (Chernyak-Haia, Se-Kang & Aharon, 2018). Direct aggression includes physical or verbal confrontation such as yelling and hitting and individual (Richardson, 2014; Warren, Richardson & McQuillin, 2011). Marshall, Arnold, Rolon Arroyo and Griffith (2015) added that indirect aggression can also be known as harmful behaviours such as rejection or exclusion. On another hand, indirect aggression includes spreading rumours in the workplace and damaging organisational property (Chernyak-Haia, Se-Kang & Aharon, 2018). Some of the factors that engender aggression in the workplace are; hot temper, anger, high intake of alcohol, sexual jealousy and social exclusion (Baron & Branscombe, 2012), provocation, frustration, locus of control, pay cut and withheld employee remunerations. In order to influence employees to be committed to organisational goals, manager who is the agent is saddled with the responsibility of ensuring that aggressive behaviour is either reduced or eliminated in the workplace (Andrzej, Robin & Mandy, 2003).

However, some managers that do not understand how to handle aggressive behaviours in the workplace wrongly employ manipulation and intimidation approaches which later triggers subordinate aggressive behaviour that if not controlled produces other counterproductive work behaviours (Hogg & Vaughan, 2010). Drawing from several literatures on

aggression management it was discovered that self-control and punishment are instruments for aggression management (Baron & Branscombe, 2012; Luthans, 2011; Smith, Bond & Kagitçibasi, 2006; Tesser & Bau, 2002).

Self-control or self-regulation is concerned with the ability and capacity to regulate one own behaviour (Baron & Branscombe, 2012). Those that exhibit aggressive behaviour in the workplace can as a matter of fact regulate their anger or temper when the overt tend to be triggered. The holy bible stated this position in 2 Peter 1:5-7 as thus, 'For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge, and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness; and to godliness, mutual affection; and to mutual affection, love' (PC Study Bible, 2007). The above scriptural reference admonishes anyone that is associated with aggression on how best to deal with it by restraining oneself whenever the symptoms such as anger, temper arise. Self-restrain has improved aggressive behaviour amongst individuals associated with it in many workplaces (Baron & Branscombe, 2012; Luthans, 2011). An empirical examination on the relationship between self-control and employee initiative behaviour by Liu, Wang, Dou and Zhang (2015) showed that self-control has strong positive association with employees' initiative behaviour. Another investigation on the role of self-control and self-adjustment on academic achievement among junior high school students by Judistira and Wijaya (2017) revealed self-control has positive relationship with student academic achievement. In addition, another empirical examination carried out by Stavrova, Pronk and Kokkoris (2020) on the effects of self-control on perception of meaning in life revealed that self-control has positive relationship with the perception of one's personal life. Based on the above review of literature on self-control, the first hypothesis is hereby formulated.

HA1: Self-control has significant relationship with organisational commitment

In the workplace, if self-control fails, managers usually employ punishment as a deterrence to curtail aggressive behaviours in the workplace. Punishment that managers employ in the workplace is quite different from the societal correctional punishment. Some of the punishments managers used in the organisation include suspension, query, pay cut and dismissal

(McShane & Von Glinow, 2018). Query is usually the first warning letter that manager's use to correct negative behaviour of employees (Mullins, 2011). Suspension of workers occurs when an employee refuses to adhere to disciplinary rules in the workplace (Ivancevich, Konopaske & Matteson, 2014). An employee who is found wanting will be suspended for about three weeks or a month especially in the Nigerian work environment (Robbins & Judge, 2018). Apart from suspension, managers can influence behaviour by cutting an employee's salary either -75 percent or -60 percent. Investigations by Iheanacho, Edema and Ekpe (2017) on perceived discipline, punishment and organisational performance revealed that punishment has strong positive relationship with organisational performance. Another investigation on the effects of punishment certainty and punishment severity on organisational deviance by Kura, Shamsudin and Chauhan (2015) indicated that punishment has negative significant association with organisational deviance. In line with the above literature review on punishment, the second hypothesis is hereby formulated.

HA2: Punishment has significant relationship with organisational commitment

Manager's Social Influence

Manager's social influence is drawn from Kelman (1958) social influence theory which affirm that in order to for a leader to persuade his/her follower to carry out an assignment, the leader need to use his/her attitude, beliefs and actions to influence the follower. However, aligning this theory to this study, the manager is the influencer (actor) while the subordinate is the influenced. Thus, for aggression to be effectively managed, the actor must try as much as possible to influence the aggressor with his/her own positive behaviour both in dressing and in communication. The essence of this influence is to cause the follower to assimilate the leader's behavioural acumen which he/she is expected to exhibit in course of doing the job. Thus, manager's social influence behaviour rests on three fundamental processes which are compliance, identification and internalisation (Kelman, 1958).

In line with the above, subordinates are expected to comply with organisational rules by accepting and displaying the virtues of the manager that they acquired from him/her. The essence of complying with

organisational policies is to avoid punishment and also to receive reward from the manager. On another perspective, identification occurs when the subordinate accepts the influencer's own attitude in order to sustain cordial relationship with the manager. Lastly, internalisation takes place when the subordinates adopt manager's actions and beliefs because of the rewards in the future that will be administered by the manager. Drawing from the above, the third hypothesis is formulated.

HA3: Manager's social influence moderates the relationship between aggression management and organisational commitment

Organisational Commitment (OC)

Organisational commitment (OC) assumes that employees and other stakeholders contribute with their skills, experience, and abilities to the goals of the organisation (Osibanjo, Oyewunmi, Abiodun, & Oyewunmi, 2019). The proponents of organisational commitment argued that is the employee identification the firm or company (Meyer & Allen, 1997). Organisational commitment is a bond that connects stakeholders that contribute to organisational objectives (Meyer, Becker & Vandenberghe, 2004). On another hand, organisational commitment is perceived as an employee desire to be part of an enterprise or a company (Kossivi, Ming & Kalgora, 2019; Sani, 2013).Thus, in this study organisational commitment is the extent to which an employee is submissive, loyal, and obedient to organisational philosophy. Meyer and Allen (1991) conceptualised organisational commitment into three dimensionality; affective, continuance and normative commitment. Affective commitment is concerned with emotional connection or feeling an employee has towards his/her company as a result of the membership he/she enjoys (Cho & Huang, 2012).

It has been shown that an organisation that wants to promote affective commitment, will give more room for open communication and participation in decision making (Rosemary, Kofi & Frank, 2018; Suma & Lesha, 2013). Continuance commitment is calculative type of commitment which assumes that employee is only committed to his/her organisation as a result of an alternative employment elsewhere (Kinicki & Fugate, 2016; Ivancevich, Konopaske & Matteson, 2014). This type of commitment is known as 'one leg here; the other leg there' which translate that because of

an opportunity an employee has elsewhere he/she may not put much effort in the present organisation. On the other hand, normative commitment is a situation whereby an employee put to consideration the investment his/her current organisation has made on him/her over the years such as scholarship, training and as a result decides to remain with the organisation instead of leaving (McShane &Von Glinow, 2018; Langton, Robbins & Judge, 2016). In line with review of literature on aggression management and organisational commitment, we came up with conceptual framework showing their relationships as shown in Figure 1 below.
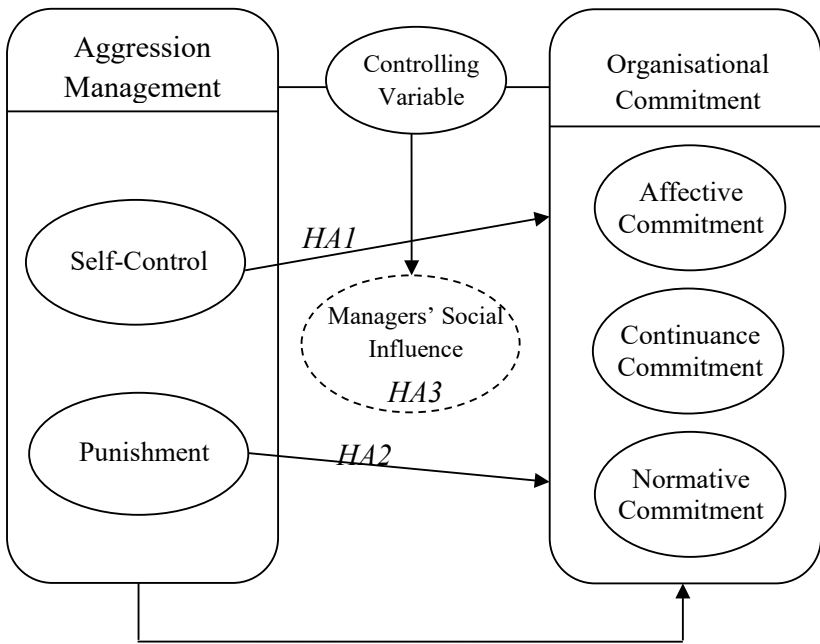
Figure 1: Researchers' Hypothesised Model

RESEARCH METHODOLOGY

A cross-sectional research survey was adopted in this study due to its affirmation on the use of questionnaire to collect (responses) data from participants within a particular geographical location at the same time (Ahiauzu & Asawo, 2016).The reason for adopting cross-sectional survey

is because it helps researchers to collect data that is pertinent to finding the answer to participants' research questions (Sekaran & Bougie, 2016).

Population and Sampling

The target population for this study covered 25 manufacturing companies that are registered with Enugu State Ministry of Commerce and Industry. However, 20 manufacturing firms were selected using simple random sampling. From 20 companies, 400 middle line managers and supervisors were surveyed. To determine the sample size, Krejcie and Morgan (1970) sample size determination table was used, and the results yielded 196. 196copies of questionnaire were distributed to the participants' but only-182copieswere returned and found valid for analysis.

Measure

3-items validated Self-Control Scale (SCC)adapted from Tangney, Baumeister and Boone (2004) were used while Grasmick and Bursik's (1990) validated 3-items Punishment Certainty Scale (PCS) were adapted and modified while 12-items Meyer, Allen and Smith (1993) and Tadesse (2019) Organisational Commitment (OC) validated and modified questionnaire was used. On the other hand, 4-items Manager's Social Influence (MSI) was also used. Aggression management (AM) dimensions, Organisational Commitment (OC) dimensions and Manager's Social Influence (MSI) were all measured on five-point Likert scale which ranges from 5=strongly agree to 1=neither agree nor disagree. The instrument was given to experts in organisational behaviour disciplines to determine the validity of the instrument and it was found valid. Cronbach α was used to determine the reliability of the instrument. Reliability of instrument results revealed that self-control has .78, punishment .81 and manager's social influence has .73α coefficients.

Data Analysis Technique

Participants' demographic profiles were analysed with frequency distribution. On the other hand, hypotheses one and two were analysed with Pearson Product Moment Correlation Coefficient while hypothesis three was analysed with Pearson Partial Correlation. Partial correlation is used to adjust a correlation between two variables to take into account the

possible influence of a controlling variable (Howitt & Cramer, 2017). Partial correlation coefficient is useful when trying to make causal statements from field survey research (Howitt & Cramer, 2017).

ANALYSIS AND RESULTS

Table 1: Demographic Characteristics of Participants

	Frequency	**Percentage (%)**
Gender		
Male	131	72.0
Female	51	28.0
Age Bracket		
46 years old and above	72	39.6
36-45 years old	83	45.6
26-35 years old	15	8.2
18-25 years old	12	6.6
Education		
PhD degree	9	4.9
Master degree	31	17.0
Diploma	35	19.2
Bachelor degree	107	58.8

Source: Field survey (2020)

The results of participant demographic profiles revealed that 131 participants representing 72.0% are males while 51 participants representing 28.0% are females. 72 participants representing 39.6% fall within 46 years and above, 83 participants representing 45.6% are between 36-45 years, 15 participants representing 8.2% fall within 26-35 years, 12 participants representing 6.6% fall within 18-25 years. Nine participants representing 4.9% hold PhD degrees, 31 participants representing 17.0% hold master degree, 35 participants representing 19.2% hold Diploma certificates, and 107 participants representing 58.8% hold Bachelor degrees.

Table 2: Hypotheses Analysis of Aggression Management and Organisational Commitment

Correlations

Independent variables		Dependent Variables		
		Affective commitment	Continuance commitment	Normative commitment
Self Control	Pearson Correlation	.710**	.732**	.862**
	Sig. (2-tailed)	001	.000	.000
	N	182	182	182
Punishment	Pearson Correlation	.702**	.766**	.807**
	Sig. (2-tailed)	.000	.000	.000
	N	182	182	182

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

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

The above table shows the correlation analysis between aggression management dimensions and measures of organisational commitment. The result above shows that self-control has positive significant relationship with affective commitment (.710**, .001<0.05), continuance commitment (.732**, .000<0.05), and normative commitment (.862**, .000<0.05). On other hand, punishment also has positive significant relationship with affective commitment (.702**, .000<0.05), continuance commitment (.766**, .000<0.05), normative commitment (.807**, .000<0.05).Based on the above results, alternate hypotheses are accepted while null hypotheses are rejected. The outcome of the analysis revealed that aggression management has significant positive relationship with organisational commitment.

Table 3: Moderating Role of Manager's Social Influence on Aggression Management and Organisational Commitment

Correlations

Control Variables			Aggression management	Organisational commitment	Manager's social influence
-none-[a]	Aggression management	Correlation	1.000	.821**	.856**
		Significance (2-tailed)	.	.000	.000
		Df	0	180	180
	Organisational commitment	Correlation	.828**	1.000	.872**
		Significance (2-tailed)	.000	.	.000
		Df	180	0	180
	Manager's social influence	Correlation	.856**	.872**	1.000
		Significance (2-tailed)	.000	.000	.
		Df	180	180	0
Manager's social influence	Aggression management	Correlation	1.000	.871**	
		Significance (2-tailed)	.	.000	
		df	0	179	
	Organisational commitment	Correlation	.828**	1.000	
		Significance (2-tailed)	.000	.	
		df	179	0	

a. Cells contain zero-order (Pearson) correlations

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

Table 3 above shows the result of moderating influence of manager's social influence on the relationship between aggression management and organisational commitment. The outcome of the above result revealed that manager's social influence positively and significantly moderate the relationship between aggression management and organisational commitment [(.856**, .000<0.05); .872**, .000<0.05)].The null hypothesis is rejected and alternate hypothesis accepted.

DISCUSSION

Based on the results above, this study found that aggression management has positive significant relationship with organisational commitment. Secondly, manager's social influence positively and significantly moderates the relationship between aggression management and organisational commitment. The findings of this study are in line with prior investigations such as Iheanacho, Edema and Ekpe (2017);Kura, Shamsudin and Chauhan (2015); Liu, Wang, Dou and Zhang (2015); Judistira and Wijaya (2017); and Stavrova, Pronk and Kokkoris (2020). Iheanacho, Edema and Ekpe (2017) results on perceived discipline, punishment and organisational performance revealed that punishment has positive association with organisational performance. Kura, Shamsudin and Chauhan (2015) findings on the effects of punishment certainty and punishment severity on organisational deviance showed that punishment has negative relationship with organisational deviance. Liu, Wang, Dou and Zhang (2015) empirical result on the association between self-control and employee initiative behaviour revealed that self-control has strong positive relationship with employees' initiative behaviour. Judistira and Wijaya (2017) results on the role of self-control and self-adjustment on academic achievement among junior high school students showed self-control has positive association with student academic achievement. Lastly, Stavrova, Pronk and Kokkoris' (2020) findings on the effects of self-control on perception of meaning in life indicated that self-control has positive relationship with perception of one's life.

The moderating results are in line with previous studies (e.g. S*edera et al*., 2017; Lee, Chung & Koo, 2015). Sedera *et al.*'s (2017) results revealed that social influence moderated the association between expectation and confirmation. On another perspectives, Lee, Chung and Koo (2015) findings on the moderating role of social influence on self-efficacy and aesthetic experience showed that social influence does not moderate the association between self-efficacy and aesthetic experience. From the foregoing, results of this study correspond with the findings of prior aggressive behaviour management studies (Albeit, Margaret, 2019; Ria & May, 2018; Hsieh & Chen, 2017).Albeit most of the findings of prior studies did not investigate the moderating influence of manager's social influence on the relationship between aggression management and organisational commitment in Sub-Saharan Africa work environment. Therefore, finding of this study has

filled the lacuna of prior studies. On another hand, the finding of this study implies that manager's social influence on aggression management enhances organisational commitment.

CONCLUSION AND IMPLICATION

This study concludes that manager's social influence positively and significantly moderates the relationship between aggression management and organisational commitment. Secondly, aggression management measured in terms of self-control and punishment enhances organisational commitment. The implication of this study is that scholars can now explore the measures of aggression management which are self-control and punishment while managers, policymakers and human resource professionals should use their social influence in handling aggressive behaviour in the workplace so as to increase the commitment of their subordinates which will in turn increase profitability, growth, and expansion of the organisation.

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CONSUMERS' AWARENESS AND KNOWLEDGE OF NANOFOOD IN MALAYSIA

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ABSTRACT

The integration of engineered nanomaterials (ENMs) in the food and agriculture industry is now common and rampant among giant food manufacturers to enhance the quality, functionality, and physicality of food products. However, consumers have not been consulted and informed on the use of ENMs in food despite various potential safety and health risks associated with oral exposure of ENMs illustrated from scientific studies. In the European Union, the food law was amended to include provisions on nanotechnology after conducting a public consultation to explore public awareness and perception of nanotechnology. In the absence of a specific regulatory framework for nanofood in Malaysia, this study aims to analyse consumers' awareness and knowledge of nanofood. The result from the study serves as an invaluable input to the regulatory authority in framing any regulatory reform to regulate nanofood. A survey was conducted using a closed-ended questionnaire distributed online. The result indicates that the awareness and understanding of nanofood are still lacking and not satisfactory.

Keywords: nanofood and nanotechnology, nanofood labelling, public understanding and knowledge

INTRODUCTION

Nanotechnology is a molecular technology implemented at the nanoscale with a size range between 1 to 10 nanometres. A nanometre is one-billionth of a meter, and for comparison, the diameter of human hair is approximately between 80,000- 100,000 nanometres (National Nanotechnology Initiative, n.d). The existence of materials and particles in nanometre size is not new, as humans have been using nanoparticles dates back to the time of the ancient Greeks around the 5th century B.C. in the glass and poetry manufacturing industry (Bayda *et al.*, 2020). In the 21ˢᵗ century, nanotechnology is one of the most promising technologies. The size and shape of nanometre materials with smaller dimensions, higher surface areas, and high reactivities offer novel applications with solid commercial exploitations in various industries, which could not be performed by conventional bulk materials (McClements, 2020).

Currently, nanodevices and engineered nanomaterials (ENMs) have been exploited and applied in the food and agriculture industry. The benefits of ENMs to the food and agriculture industry have been widely acknowledged either by abundant scientific studies or through practical commercial applications by giant food manufacturers such as Kraft, Heinz, Nestle, McCormick, Unilever, Mars, Mars, and Ajinomoto (Kumari & Yadav, 2014). ENMs such as titanium dioxide nanoparticles, silver nanoparticles, zinc oxide, and silica amorphous nanoparticles have been successfully utilised as food additives, preservatives, emulsion, flavouring agents, nutrition enhancement, and food packaging substances (Shafiq *et al.*, 2020). The utilisation of ENMs has enhanced the physical appearance, taste, durability, function, and quality of food products (Sahoo *et al.*, 2021). However, the volume of nanofood in the domestic market is uncertain. There are two possible contributing factors namely, the domestic food industry treated ENMs equal as materials in the conventional bulk size, and food manufacturers are not under legal obligation to label the presence of ENMs in their products.

Despite the acclaimed benefits, there are emerging concerns arising from the application of ENMs. The oral exposure of ENMs in food products has been associated with various potential safety and health risks, as demonstrated by various scientific studies, either in vivo, in vitro, or in

silico. Scientific studies indicate that the oral exposure of ENMs from food products may, among others, lead to damage to intestinal glands, which reduce the absorptive capacity (Shahare *et al.*, 2013), liver inflammation, organ toxicity, and inflammatory responses (Gaillet & Rouanet, 2015), increase gene expression, changes in tissue and structure cell (Drew & Tagen, 2016), enhance tumour formation (Urrutia-Ortega *et al*., 2016) and possible genetic damage (Dussert *et al.*, 2020). No actual cases of injury or death caused by oral exposure to ENMs have ever been reported yet. There is a scientific uncertainty on the nature and extent of safety and health risks of ENMs to human's gastrointestinal tract. Due to the uncertainty, public perception becomes more critical to the regulatory authority because the law must be aligned with public perception, opinion and avoids criticism stemming from reactive legislation or loss of trust in the government (Capon *et al*., 2015).

In the European Union, the scientific uncertainty on the safety and health risks of nanofood is regulated using a specific regulatory framework. According to the European Commission (E.C.) (2008), products derived from nanotechnology or containing nanomaterials must comply with the European Union law on product labelling. The function of labelling is to ensure consumers have better access to information on nanotechnology products in the European market and enable them to make an informed choice. The European Union law on consumers' food information, i.e., Article 18 of the Regulation (E.U.) 1169/201 required food products contain ENMs must be labelled. The E.C. had conducted an online public consultation for its Strategic Nanotechnology Action Plan 2010-2015 from December 2009 to February 2010 to invite views on the needs in nanotechnology in the European Union. The result from the consultation shows that 90 per cent of the respondents strongly support the policies that establishing inventories on nanomaterials and demand for adequate information on consumers product such as claims verification, labelling of nano-content of consumer products (European Commission, 2010). The public consultation offered European consumers the opportunity to involve in the decision-making process on regulating the risks of nanotechnology and the regulatory authority with crucial information on the current state of public understanding of nanotechnology products.

On the contrary, the food regulatory framework in Malaysia, i.e., the Food Act 1983 (Act 281) and Food Regulations 1985 is silent on nanotechnology and ENMs. Nanofood and conventional food is regulated using the same regulatory framework. Besides that, public awareness and understanding regarding the presence of nanofood are also uncertain. It is essential to examine consumers' collective awareness and knowledge of nanofood in Malaysia. The findings from this study will give insight into the possible need for regulatory reform. The public may demand legal reform as a result of collective knowledge and awareness of new technology. This paper proceeds in four sections. Following the introduction, the first section draws upon the literature review on consumers' awareness and knowledge of nanofood. The second section presents the methodology adopted by this paper, then followed by the findings of the survey. The third part is the discussion and recommendation. This paper ends with a conclusion.

LITERATURE REVIEW

According to Burri and Bellucci (2008), two crucial points must be analysed when regulating technologies that imply scientific uncertainties on safety and health risks; first, the public must know the technology. If the public is not aware or has no knowledge of the technology and risks, the regulation cannot properly work and not significant to society (Mandel, 2018). Second, the public should be allowed to participate in the deliberative discussion on technology applications. It is known as upstream engagement, where the regulatory bodies initiate a discussion or consultation to identify their understanding and perception of the technology. It is the public that will experience the benefits or endure the negative consequences of the technology. Macnagthen *et al*. (2005) contended that the discussion with the public might change the course of national policy and regulation on nanotechnology because the contour of public concern on nanotechnology R&D involves safety and health risks. For instance, the regulatory history of contentious genetically modified organisms (GMOs). The controversies on the potential safety and health risks of GMO products have led to various debates and discussions, including on the role of government regulators and the need for a regulatory framework to manage the risks (Erdam, 2018).

There are two approaches available in regulating the technological risks, namely, technological approach and socio-cultural/political approach (Choi, 2013). The first approach requires mathematical calculation in accessing the probability and consequences of technological risks. For the second approach, technological risks are accessed based on public acceptability and the perception of a layman, which is connected to public knowledge on the regulated issue. There is also concern that public involvement in framing a regulatory framework for nanotechnology could be problematic. It occurs when the perception of the public does not correspond with the findings of scientific studies, the need of the industries, and politicians (Macnaghten *et al.*, 2005). On the contrary, according to Fuchs and Gazsó (2015), the regulatory authority must recognise the social acceptability and public understanding of risk and not solely rely on science or opinions of experts, which is insufficient. Public awareness and knowledge of the disputed issues play a critical task that could not be performed or accessed using the traditional risk analysis approach. It indicates the values, experiences, fears, and preferences of the public.

Other than previously discussed public consultation on nanotechnology conducted by the European Commission, Switzerland and Germany also had conducted a public discussion and survey on nanotechnology. In 2006, the Swiss focus group on nanotechnology had formed a publifocus to facilitate a discussion with the public on emerging technologies, including nanotechnology. The objective of the study is inter alia, to discover the public reactions to nanotechnology in Switzerland. According to the TA-SWISS Centre for Technology Assessment (2006) report, the publifocus has provided valuable input on the acceptance and rejection of nanotechnology, public demand for nanotechnology product declaration, need for further information, and clarification on nanotechnology, and request for regulation on nanotechnology products, including nanofood. The participants not only concern about the non-existence of domestic law but also the international regulatory aspect. In 2008, Federal Institute for Risk Assessment in Germany had surveyed the public understanding and perception of nanotechnology. The survey indicates that the acceptance of nanotechnology for food is the lowest compared to the acceptance of nanotechnology in other products such as food packaging and cosmetic products. Participants are concern about the safety and health status of oral exposure to nanomaterials. The findings from the public perception studies provide valuable insight into the framework to regulate the risks of nanotechnology.

In Malaysia, there are four studies conducted on to identify awareness, understanding, and perception of nanotechnology. The first study by Suhaimee *et al.* (2014), evaluate the level of awareness and knowledge (including risks and benefits) about nanotechnology in Malaysia. It is found that the level of awareness regarding nanotechnology is low in Malaysia relative to the developed countries. Most participants agreed that the perceived benefits exceed the risks, and they were willing to buy nanotechnology-based products. The second study by Rahim *et al.* (2015) aims to establish nanotechnology awareness and acceptance from society. The result shows the majority (74%) of the students know the term nanotechnology but unfamiliar with the risks and benefits. The majority of the students also feel that nanotechnology has issues on their risks, such as side effects and safety.

In 2019, there were two studies conducted. The first study is by Kamarulzaman *et al.* (2019), which is to determine the effects of moderators' influence on public perception of nanotechnology in Malaysia. The result indicates that Malaysians find that nanotechnology applications are beneficial, and the public's attitude towards nanotechnology is also positive. Consequently, the public has a low-risk perception of nanotechnology. The second study is by Karim *et al.* (2019) design to understand the perception of nanotechnology among students in private higher education institutes of Malaysia. The result showed that students have heard of nanotechnology, 80% have a good impression of the technology, and more than 72% are in favour of its application in a different sector.

It is important to note that the four previous studies are on nanotechnology in general and not specifically focus on nanofood. The systematic literature search on Scopus using the search string TITLE-ABS-KEY ((nanotechnology) AND (food) AND (consumers) AND (understanding) OR (knowledge) AND (Malaysia)) only yielded one article, which is by Suhaimee *et al.* (2014), discussed in the previous paragraph. There is an article by Hasim *et. al.* (2019) on nanofood in Malaysia. However, the focus of the study is to identify factors that influence the purchase intention towards nanofood, i.e., P3 Sweetener Liquid Drop. The study concludes that elevating consumers' acceptance of P3 Sweetener can be achieved by increasing consumers' knowledge, awareness, and product benefits. Therefore, there is no completed study on awareness and

understanding of nanofood in Malaysia from the literature reviewed. This paper believes that the findings from the previous studies are insufficient to represent the awareness and understanding of nanofood.

In other countries, research has been conducted to assess public awareness, knowledge, and perception of nanofood, as shared in Table 2. The result in all studies demonstrates that respondents viewed ENMs in a food product as unpleasant, associated with risks, and raised societal concern. Besides that, respondents would pay less for oil products manufactured using nanotechnology due to the negative influence on nanotechnology attributes such as risk perception. These studies also show that consumers' perception and acceptance of nanofood are directly connected with their awareness and knowledge about nanofood. Increased knowledge of potential safety and health risks will reduce consumers' acceptance of nanofood and vice versa. Therefore, a specific study focusing on nanofood is needed to identify the extent consumers' awareness and knowledge of the existence of nanofood and its benefits and risks.

METHODOLOGY

The study is designed as a descriptive study that employs a quantitative research method involving a survey. A self-developed survey questionnaire was used as an instrument for data collection. The survey questionnaire was designed to meet the objective of the paper. The questions were formulated by the researchers based on the information obtained from several sources, including the literature review and personal experiences. A small-scale pilot study involving 20 respondents was conducted to ensure the validity and reliability of the survey instruments. The data for the pilot study was collected face-to-face among law lecturers in Pusat Asasi, Universiti Teknologi MARA. The selection of 20 respondents for pilot study is based on 10% from the targeted sample size as suggested by Treece and Treece (1977). The survey questionnaire was distributed nationwide via Google form using non-probability sampling which is convenience sampling technique. The data is collected on November 2020 until March 2021 with a total of 231 responses.

RESULT

Respondents' Demography

Table 1: Respondents' Demography

Respondent demography	Total
Age:	
17-20	138
21-25	41
26-30	6
31-35	7
36-40	11
41-45	11
46-50	10
51 and above	6
Education Qualification	
SPM	117
Degree	47
STPM/Diploma	33
Master	24
PhD	8

Table 1 reports the respondents' demography. A total of 231 responses collected from the distributed questionnaire. The majority group of respondents came from the young generation with age group between 17-20 and 21-25 years old (179 respondents). These young generations possessed the minimum education qualification of Malaysian Certificate of Education as shown in Table 1 (117 respondents), 33 respondents hold either a Malaysian Higher School Certificate or a diploma and 47 respondents were degree holders. The rest of the respondents were Master and PhD holders.

Awareness and Knowledge of Nanofood

To investigate the awareness, and knowledge of nanofood, the respondents were asked nine questions with a 5-point Likert scale used to measure their awareness and knowledge. The five points consist of five answer options:

1- Strongly Disagree
2- Disagree
3- Neutral
4- Agree
5- Strongly Agree

Since it cannot be sure that the intervals between each of these five values are the same, the data collected below are ordinal data.

Question 1: I know that one nanometer is equal to billionth of a meter

B1. I know that one nanometer is equal to billionth of a meter.

231 responses
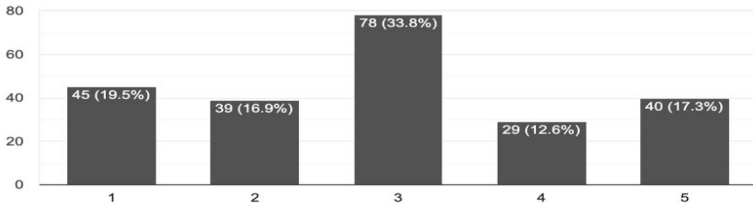
Figure 1: Size of Nanomaterials

Figure 1 depicts only 17.3% of the respondents (40) were confident that one nanometer is equal to a billionth of a meter, while 12.6% of the respondents (29) knew of this fact. The results also informed that from 231 respondents surveyed, 162 respondents (70.2%) were unknowledgeable, oblivious, and unable to decide whether they knew the said fact.

Question 2: I know nanotechnology has been integrated into the food processing industry

B2. I know nanotechnology has been integrated in food processing industry.

231 responses
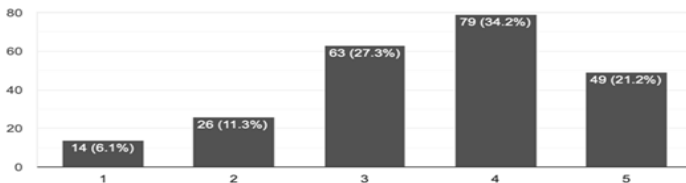
Figure 2: Nanotechnology in the Food Processing Industry

Figure 2 shows that 55.4% of the respondents knew and aware that nanotechnology has been integrated into the food processing industry, while only 17.4% of the respondents did not have such knowledge. However, 63 respondents (27.3%) showed neither positive nor negative knowledge on the said matter.

Question 3: I know nanotechnology in food involves particles that could not be identified by using naked eyes or through taste buds

B3. I know nanotechnology in food involves particles that could not be identified by using naked eyes or through taste buds.

231 responses
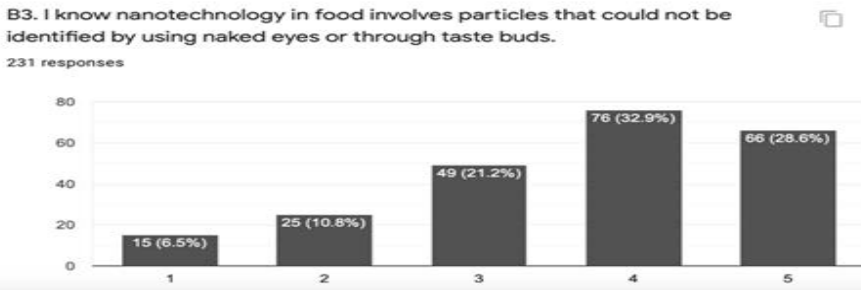
Figure 3: Identification of Nanoparticles

Question 4:   I know about the existence of nanofood

B4. I know about the existence of nanofoods.

231 responses
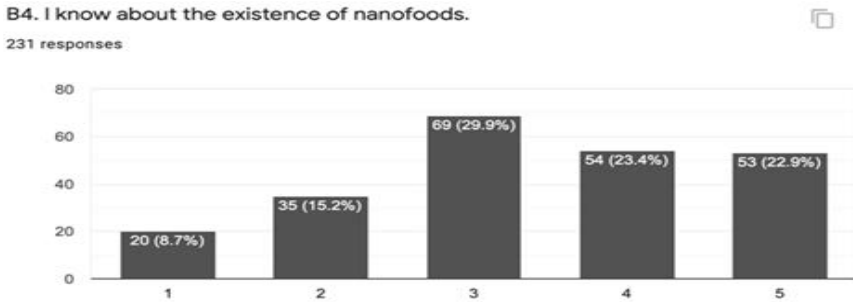
Figure 4: Existence of Nanofood

Figure 3 reports that more than half of the respondents (61.5%) with 76 respondents (32.9%) knew that nanotechnology in food involves particles that cannot be seen or identified by naked eyes or through taste buds and 66 respondents (28.6%) showed strong awareness for this fact. Only 17.3% (40) of the respondents indicated no or little knowledge, and 21.2% (49) of the respondents indicated indecisiveness.

However, though 61.5% admitted that they knew nanotechnology in food involves particles that are not visible either through eyes or taste, Figure 4 shows that only 46.3% (109) of the respondents stated they knew about the existence of nanofood. Majority of the respondents either unsure, lack or no awareness of the existence of nanofood.

Question 5: I know that nanofood is available in the Malaysia market

B5. I know that nanofoods is available in Malaysia market.

231 responses

Figure 5: Nanofood in the Market

Figure 5 evident only 35.9% (83) of the respondents had good knowledge of the existence and availability of nanofood in the Malaysian market. While 12.1% (28) of the respondents admitted they did not seem aware at all, 16.9% (39) of the respondents might have poor awareness of the existence of nanofood in Malaysia, and 81 respondents (35.1%) were uncertain in their answers.

Question 6: I know the functions of nanomaterials in food products

B6. I know the functions of nanomaterials in food product.

231 responses
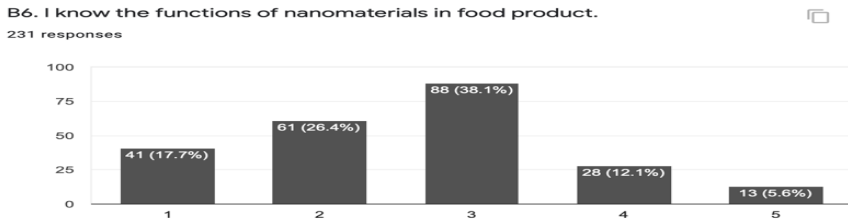
Figure 6: Functions of Nanomaterials in Food Products

In reply to the statement that they know the functions of nanomaterials in a food product, Figure 6 discloses only 13 respondents

showed strong agreement, and 28 respondents agreed. 102 of the respondents opposed the statement, which indicates that they did not have knowledge of the functions of nanomaterials in food. Meanwhile, 88 respondents showed indecisiveness or uncertain whether they knew or not.

Question 7: I know the benefits of nanofood

B7. I know the benefits of nanofoods.

231 responses
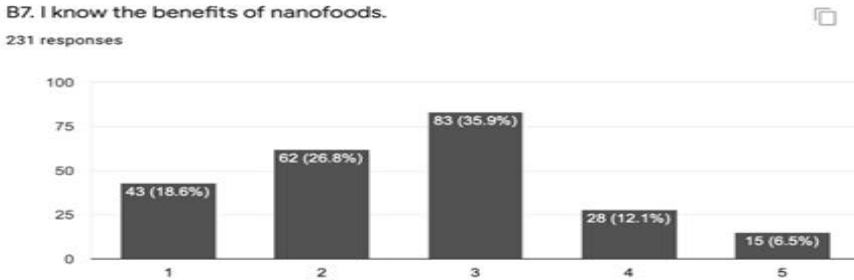
Figure 7: Benefits of Nanofood

Question 8: I know the safety and health risks associated with nanofood

B8. I know the safety and health risks associated with nanofoods.

231 responses
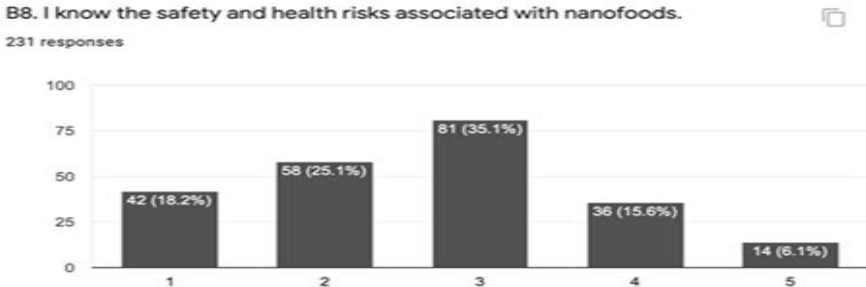
Figure 8: Safety and Health Risks of Nanofood

Figure 7 and 8 report consumers' knowledge of the benefit, safety, and health risks associated with nanofood. Both figures evident that only a quarter of the respondents were acquainted with knowledge on benefits and risks from the consumption of nanofood (43 and 50 respondents, respectively). This indicates that the majority of the respondents either were not aware, had no or little knowledge, or were unsure of the benefits and risks posed by nanofood consumption. While 188 respondents answered negatively on the benefits of nanofood (Figure 7), 181 respondents stated

that they did not know and also unsure of the safety and health risks from nanofood consumption (Figure 8).

Question 9: I know that I am a user of nanofood

B9. I know that I am a user of nanofoods.

231 responses
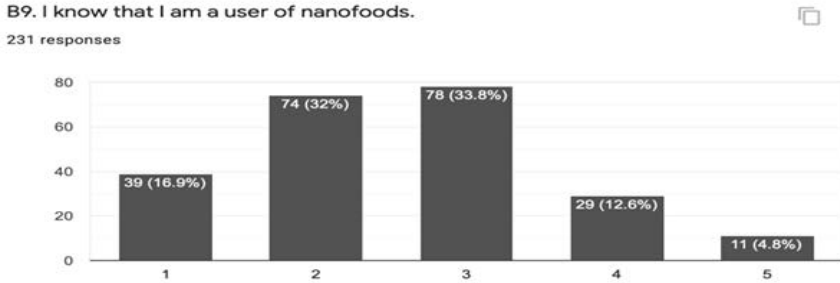
Figure 9: User of Nanofood

Lastly, on the question of whether the respondent knows that he is a nanofood user, Figure 9 reports only 11 respondents (4.8%) answered in affirmative and supported with another 29 respondents (12.6%) who also stated they aware that they consumed nanofood. In contrast, 113 respondents (48%) showed no or lack of knowledge on whether they were nanofood users, and 78 respondents (22.8%) were doubtful.

DISCUSSION AND RECOMMENDATION

With the growing applications of nanotechnology in the food industry and the rapid influx of nanofood in the marketplace, a survey was conducted nationwide and resulted in 231 respondents. The survey is aimed to analyse consumers' awareness and knowledge of nanofood. Knowledge of nanotechnology is the vital element directly connected to the awareness and understanding of the risks and benefits of nanotechnology (Siegrist *et al.*, 2007). The result has shown that 70.2% do not have knowledge of the basic characteristic of nanotechnology, i.e., the size of tiny nanoparticles. On the contrary, 61.5% knew that existence of ENMs in food products could not be seen using naked eyes.

Previous studies have shown a lack of comprehensive knowledge on the integration of nanotechnology in the food processing industry (Karim

et al., 2019; Hasim *et al.*, 2019). Similarly, this study also demonstrates that knowledge about nanotechnology in the food processing industry is still lacking with 55.4%, although nanotechnology has been used in the food industry since the last decade (He *et al.*, 2019). Besides that, 82.2% are not informed on the functions of nanomaterials in the food processing industry, and 81.3% have little knowledge or unsure about the benefits of ENMs for the food processing industry. Factors that contribute to the lack of knowledge is probably because of the limited research done by consumers on nanofood, difficulty to identify the availability of nanofood in the marketplace (Van Giesen *et al.*, 2018), and no actual injury or incident associated with nanotechnology that can trigger public concern or backlash (Siegrist, 2010). This article argues that another contributing factor is the absence of nano information affix to a food product. For some consumers, they read product labels because they are concern about the ingredients, and the presence of information on nanotechnology can enhance consumers' knowledge and understanding.

The consequence from the lack of knowledge is a lack of awareness (Hasim *et al.*, 2019). It is not surprising that 53.8% are not aware of nanofood, and 64.1% are unaware of the presence of nanofood in Malaysia's market. The public should be familiar with the integration of nanotechnology in the food processing industry because the volume of nanofood is steadily growing across the globe due to the increased investment in nanotechnology research and development by giant food manufacturers (Handford *et al.,* 2015). Furthermore, awareness about nanofood should be higher because oral exposure of ENMs from food matrices and food packaging is associated with numerous potential safety and health risks, as illustrated by scientific studies (Hasmin *et al.*, 2021). Unfortunately, only 21.6% are aware of the potential safety and health risks of ENMs. This study believes that consumers should be well-informed about the potential risks of ENMs so that they can take necessary precautions to avoid serious and irreversible injury from oral exposure to ENMs.

It is also important to note that 82.7% do not know that they are nanofood consumers. There is a possibility that consumers are being exposed orally exposed to ENMs without realising it. According to Marchant *et. al.* (2012), one of the problems with the integration of nanotechnology in consumer products is the difficulty identifying products containing

ENMs due to the tiny size of nanoparticles. The identification of nanofood can be made using food labelling. The fixation of nano labels will enable consumers to distinguish between nanofood and food free from ENMs. However, the current regulatory framework does not require the labelling of nanotechnology products, where the labelling requirement does not include the scale of materials (Karim, 2015). Based on a study by Burri and Belluci (2008) in Switzerland, the majority of the respondents demanded more information and more explicit information on the application of nanotechnology in consumer products.

The results demonstrate the lack of awareness and poor understanding of the integration of nanotechnology in the food processing industry, especially the safety and health risks of ENMs and lack of information on the availability of nanofood in the domestic marketplace. Therefore, the effort is needed to strengthen consumers' understanding of nanofood and increase the visibility of nanofood in the marketplace. This study recommends a nano labelling mechanism. Labelling may enhance consumers' awareness and knowledge about the product ingredients. In certain situations, the presence of a label is perceived as an indication of issues and leads consumers to figure out whether the label is the signal of warning or otherwise (Feindt & Poortvliet, 2020). Nano label allows consumers to become aware and informed about the availability of nanofood in the market. According to the International Organisation for Standardisation (2013), nano labels can improve communication and create understanding about nanotechnology products. For instance, the labelling requirement has been adopted for the controversial genetically modified (G.M.) food products. Food products derived or contained genetically modified organisms must be labelled as required under Regulation 7 of the Food Regulations 1985. The labelling requirement inter alia has been used as a tool to increase awareness about G.M. products and to regulate the potential safety and health risks.

CONCLUSION

As the volume of nanofood in the market is steadily growing, the present study provides valuable input on the consumers' awareness and knowledge about nanofood. This study found that consumers' awareness and knowledge of nanotechnology and ENMs in the food processing industry are still not

satisfactory, particularly on the existence of risks associated with nanofood is still low. They are also unaware that they have consumed ENMs, as they cannot identify the presence of ENMs in food products or distinguish between nanofood and conventional food. The awareness and understanding can be enhanced by providing consumers with information on the integration of nanotechnology in the food processing industry, i.e., nano labelling. This study believes that the lack of awareness and understanding of the risks of nanofood requires the reform of the food regulatory framework. The formulation of a regulatory framework to regulate the potential safety and health risks must include labelling requirements as the efforts and mechanism to enhance consumer awareness and understanding of nanofood.

Table 2: Study on Public Perception of Nanofood

Author	Country	No of respondent and methodology	Objective	Findings
Vandermoere *et al.* (2011)	France	752 respondents Questionnaire	To examine which factors, determine if people are pessimistic, ambiguous, or optimistic about nanofood and food packaging nanotechnology	44.1% of the respondents are ambiguous about nanofood packaging, and 42.8% on nanofood. Only a minor percentage of the respondents reported low scores on risks and benefits or high scores on risks and benefits. The data gives an indication that there will be strong opposition to nanofood by the French in the future.
Roosen *et al.* (2015).	Canada and Germany	Questionnaire 615 Canada 750 German	To analyse the role of trust in the evaluation of new food technology, namely nanotechnology.	The use of nanotechnology in the food and food packaging industry raises concerns in consumers' minds. However, it is uncertain whether these concerns are related to the lack of awareness of nanotechnology among the general public, or lack of awareness of nanotechnology uses in the food industry
Sodano *et al.*(2016).	Italy	300 respondents Questionnaire	To investigate attitudes of Italian consumers towards a set of applications of nanotechnology in the food domain.	Data shows that there is a reluctance among the respondents to buy foods produced using nanotechnology due to high-risk perception, low level of trust in nanotechnology, and food technophobia.

Steenis *et al.* (2016).	Netherland	141 respondents Questionnaire	To investigate to what extent consumers' attitudes towards existing food products are influenced by introducing a novel nanotechnology-based attribute to that product.	Nanotechnology applications more proximate to consumers (i.e., in the food itself) are deemed riskier yet not necessarily more beneficial compared to more psychologically distal nanotechnology applications. Adding nanotechnology attributes contributes to consumer attitudes towards food products but are not likely to lead to a categorical rejection of such products, although the likelihood of rejection seems to increase when technology applications become highly proximate to the consumer.
Zhou and Hu (2018).	United States	1131 respondents Questionnaire	To examines consumers' valuations for nano-attributes via a nationwide online survey in the United States.	The results suggest that consumers would pay less for canola oil if it were produced from nanoscale-modified seeds or is packed with nanotechnology-enhanced techniques. No significant difference is found for canola oil with health-enhancing nano-engineered oil drops.

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A CONCEPTUAL FRAMEWORK FOR CUSTOMERS' LOYALTY IN MOBILE LOYALTY PROGRAMMES

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ABSTRACT

The increasing number of academic studies on customer loyalty shows the evolution of customer behaviour and the diversity of business offerings. The main purpose of this study is to examine existing academic pieces of literature. The articles discovered are from the last ten years and elaborate on the importance of customer loyalty within the established mobile loyalty programmes. As businesses evolve, the importance of developing long-term relationships with customers becomes increasingly important. This explains the recent trend of loyalty programmes in other industries. This paper aims to establish a conceptual framework that focuses on customer loyalty. Furthermore, the Theory of Planned Behaviour is used as a core element to better understand customers' intentions to accomplish a certain behaviour in the hope that the actions favour businesses. Customer attitude, subjective norms, and customer satisfaction were identified as common antecedents in the literature. The recommended framework in this study may serve as a reference point for practitioners looking to improve current marketing strategies, particularly those focusing on mobile loyalty programmes. This is done to keep businesses up to date on current needs and trends.

Keywords: customer loyalty, loyalty programmes, mobile applications, brand loyalty

INTRODUCTION

Marketing is more important than ever before, with businesses recognising the importance of marketing not only as a business function but also as a means of maintaining long-term relationships with customers (Belch & Belch, 2018). Especially in today's competitive business environment, businesses strive to build long-term relationships with customers and spend their marketing budget wisely. Besides, the cost of customer acquisition is not getting any cheaper, so businesses are focusing more on existing customers and maintaining good relationships. Loyalty programmes are a popular customer relationship management (CRM) tool for developing and maintaining customer relationships (Alshurideh, Gasaymeh, Ahmed, Alzoubi & Kurd, 2020). In fact, within the scope of loyalty programmes, one can see massive improvements, mainly from physical cards to mobile loyalty programmes applications in which customers can purchase and track their transactions, updates, and earned incentives. For instance, AirAsia's global loyalty programme, the Big Membership programme, allows all customers to save money, manage flight bookings, and earn points toward free flights with the airline. Indeed, Petronas Malaysia has also launched its direct pump fuel payment mobile application that allows customers to earn points for purchases and redeem fuel (Ker, 2020). More businesses believe that loyalty programmes are valuable to them and that they can generate additional revenue (Kihlstrom, 2018).

According to recent research, customers are loyal to a brand when 86 per cent recommend a company to friends and family, 66 per cent write positive feedback and 46 per cent decide to remain loyal despite a bad experience (KPMG, 2019). One of the main advantages of a loyalty programme is that it allows customers to share their experiences or feedback, and this data is used by brands to tweak marketing strategies based on current relevancy (Yuen, 2019). In Malaysia, customer loyalty is surely an important element on which brands should focus, as a study revealed that 47 per cent of Malaysians switch brands when offered price reductions (Warc, 2019). Because alternatives are readily available, 49 per cent claimed that they will switch if they see better value for money (Warc, 2019). With such alarming data, customer loyalty is an important element for brands to focus on to improve customer retention rates. Loyalty programmes and their advantages include the ability of marketers to keep customers loyal and encourage more spending in the long run.

Current technological advancements have not only improved customer lifestyles but have also made it difficult for businesses to remain relevant and provide appropriate value that will ensure customers remain loyal to the loyalty programme. Because of technological advancements, loyalty programmes have become far more sophisticated and engaging than in the past (Mulqueen, 2018). For instance, according to a study conducted by Burnett (2019), 77 per cent of Americans own smartphones and the same percentage are online daily. More than 90 per cent of customers who use digital wallets say they are likely to keep personalised rewards in their mobile applications (Burnett, 2019b). The data shows that American customers are increasingly looking for better mobile application (mobile app) functionalities that are useful for them. Furthermore, approximately 80 per cent of millennials and two-thirds of baby boomers have stated their interest in receiving incentives for purchases (Burnett, 2019a). Some even suggested that games be integrated into mobile loyalty programmes (Burnett, 2019a). The term 'gamification' is applied when the activities provided to customers include game elements that allow them to earn rewards through loyalty programmes (Business News Daily, 2020). According to research published by P & S Market Research, the global gamification market is expected to touch USD 22,913.00 by 2022, owing to the growing involvement of customers on social sites, the adoption of gamification, and the penetration of gadgets and display devices (Global News Wire, 2017).

According to a study, the number of internet users in Malaysia increased to 26.69 million in January 2020, with 61 per cent using shopping applications, 98 per cent using social networking sites, and 97 per cent using chat applications (Kemp, 2020). Furthermore, according to the study, 91 per cent of customers search online for a product or service to buy, 90 per cent visit an online retail store (any device), and 82 per cent purchase a product online (any device) (Kemp, 2020). This data demonstrates that Malaysian customers have the ability and knowledge to conduct online activities, particularly online purchases, with ease. This proves that technology self-efficacy in Malaysian customers is improving in tandem with the business ecosystem. For instance, mobile commerce (m-commerce) in Malaysia is growing, and it is predicted that mobile wallets will be the next thing to trend, according to Chan Kok Long, co-founder of Ipay88 (the Malaysian payment gateway leader) (Retail News Asia, 2017). It is true, as the rise of ride-hailing applications in Malaysia seems to be very popular, with the

country ranking third in the world (Bernama, 2019). Businesses must keep up with the trend and capitalise on advancing technology and demand to provide better services that are relevant to our current lifestyle.

Therefore, customer loyalty is a crucial element that businesses consider when evaluating and justifying marketing costs. Loyalty is an attitude that customers have toward a brand that leads to repeat purchase behaviour, which is often measured using either attitudinal or behavioural aspects (Boateng, 2019). The theory of customer loyalty lacks a definite scale to measure because some studies claim that customer engagement improves customer loyalty, whereas others claim that satisfaction creates a stronger emotional attachment to the brand (Kandampully, Zhang, & Bilgihan, 2015). Therefore, there are no specific factors that strongly influence customer loyalty, including a lack of knowledge about mobile loyalty programmes. The majority of available studies have focused on loyalty programmes. However, it is now more crucial than ever to identify practical solutions to fill the gap for mobile loyalty programmes. The objective of this paper is to identify the variables associated with customer loyalty, with a focus on mobile loyalty programmes.

Research Questions and Objectives

The research question that will be investigated is 'what happens to customers' loyalty after the implementation of a mobile loyalty programme'. The objective of this paper is to develop a research framework for mobile loyalty programmes that focuses on customer loyalty after the adoption of mobile loyalty programmes. Based on the data discussed, it is evident that businesses in Malaysia are already implementing mobile advertising, and therefore, it is important for businesses to consider their relevance to customers. Businesses must ensure that their mobile loyalty programmes can add value to their customers' daily lives.

LITERATURE REVIEW

For a long time, the theoretical foundation of the use and adoption of new technologies has been in the spotlight. The determinants of user acceptance of new technologies are investigated commonly with theoretical models such

as the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975), the Theory of Planned Behaviour (TPB) by Ajzen (1985) and the Technology Acceptance Model (TAM) by Davis (1989) (Law & Ng, 2016). Following the adoption of technology and understanding customers' behaviour, models such as TPB, TAM, and TRA continue to be an important foundation. For instance, the TAM model is a hybrid of the TRA and TPB models that are effective in elaborating customers' technological adoption behaviours (Law & Ng, 2016). The TPB model is an extension of the TRA model, and it is limited in its ability to deal with behaviours over which people have only limited volitional control (Ajzen, 1985). As shown in Figure 1, the TPB model explains that an individual's behavioural intention is a function of attitude toward the behaviour, subjective norm, and perceived behavioural control (Fishbein & Ajzen, 1975). The TPB model focuses on an individual's intention to perform a given behaviour, which can be defined as the willingness to perform the outcome (Ajzen, 1991).
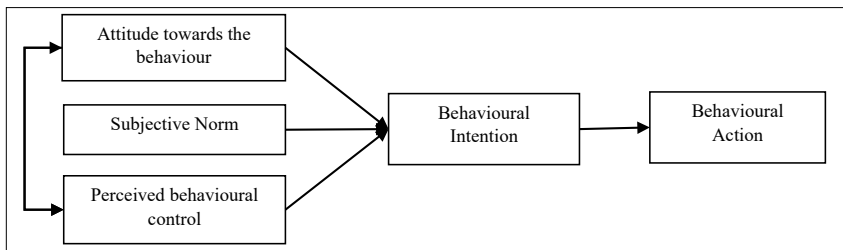
Figure 1: The Theory of Planned Behaviour

The interesting aspect of this model is that intentions are not always determined by the three main determinants, but also other possible variables that can be identified and assessed to determine intentions and behaviour (Ajzen, 2011). Moreover, the TPB model served as the foundation for many other new models, including the TAM and the Technology-organisation-environment (TOE) model (Chau & Hu, 2002). One of the TPB model's strengths is that it has served as a foundation for many researchers to understand customer behaviour, especially in the use of information systems. This could range from mobile applications to financial banking tools. Understanding the shift in customer behaviour from various perspectives is important for businesses to remain competitive.

Attitude towards the Behaviour

The TPB model defines attitude toward behaviour as 'the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question.' (Ajzen, 1991) Attitudes develop reasonably from people's beliefs about the object of the attitude (Mohd Noor, Sreenivasan, & Ismail, 2013). Overall, it means that the more an individual has a positive attitude toward a behaviour, the more likely he or she is to perform it. It is believed that attitudes are restricted to those individuals who are prominent and, as a result, customers are easily reminded of them (Hegner, Fenko, & Teravest, 2017). Customers are often compelled to use mobile loyalty programmes because of their positive experiences with the services, functions, and outcomes. In Malaysia, for instance, 92 per cent of respondents in a recent study said they had signed up for loyalty or rewards programmes and were actively using them because of the free rewards and that the brand provided a valuable shopping experience (Aun Qi, 2019). Therefore, the strength of an attitude leads to more frequent consideration and experience with the brand (Hegner *et al*., 2017).

Subjective Norm

Subjective norm refers to the individual's perceptions of general social pressure to perform or not perform a behaviour (Ajzen, 1991). For instance, if a person perceives that significant others recommend (or disagree) with the behaviour, he or she is more likely (or less likely) to plan to exhibit the behaviour (Hegner *et al*., 2017). Individuals define other people's opinions or influences as psychological motives for their behaviour, so subjective norms are seen as equivalent to social influences (Taylor & Todd, 1995). Social influence or pressure can be exerted by family members, friends, colleagues, celebrities, and social media influencers. According to the loyalty programme study, 61 per cent of respondents said they learned most about loyalty programmes through social media, including social media advertisements (Aun Qi, 2019). This demonstrates the importance of social media, especially social media influencers. The findings of Ajzen (1991) are even more relevant because an individual's behaviour is influenced by subjective norms, and the stronger the influence, the more likely the individual will perform the behaviour. In terms of mobile loyalty programmes, the more people who promote them (family,

friends, influencers), the more customers who are willing to join the loyalty programme.

Perceived Behavioural Control

The third determinant of the TPB model is perceived behavioural control that refers to people's perceptions of the ease of performing a behaviour, which is frequently influenced by the individual's past experiences (Ajzen, 1991). This determinant is added to the TRA model as an extension to ensure that the behaviour is controlled. Aside from perceived behavioural control factors, there is concern about the perceived influence of certain factors on behaviour facilitation (Ajzen, 1991). For instance, if an individual has a positive attitude towards social pressure, he or she will not have behavioural intention in the absence of knowledge or money (Kim & Lee, 2019). Perceived behavioural control is influenced by both internal control factors (e.g., skills, abilities, and information) and external difficulty factors (e.g., income, reliance on others, and facilitating conditions) (Belkhamza & Niasin, 2017). Facilitating conditions are defined as the extent to which people believe an organisational and technical infrastructure exists to support the use of innovation (Venkatesh, Morris, Davis, & Davis, 2003). Therefore, businesses must ensure that mobile loyalty programmes can fulfil both internal and external control factors.

RESEARCH METHODOLOGY

This study used a systematic approach to content search, as well as extensive research on loyalty programmes in Malaysia. The search was conducted on Google search, with content selected from reliable sources, such as news. A total of 62,500 results were returned, all of which contained content about brands from various industries as well as general information about loyalty programmes. Because this study focuses specifically on the Food and Beverage (F&B) industry, the search was limited to content related to the F&B industry. The results revealed data from mobile loyalty programmes both locally and internationally, allowing researchers to understand the topic's market environment, challenges, and the development of customer loyalty as the dependent variable in this study. It was further investigated to determine loyalty status following the implementation of mobile loyalty

programmes. The search began with Google Scholar and progressed to e-resources such as EBSCO, Science Direct and Emerald. Based on the research, there were only a few results for articles about mobile loyalty programmes. Loyalty programmes, mobile loyalty programmes, and customer loyalty are examples of keywords that must be varied. It was crucial to identify articles from other industries that support mobile application adoption and customer loyalty status. The search was primarily limited to academic publications written in English. The articles had to be chosen within the last ten years, from 2011 to the current year, 2021. The search yielded 3,024 articles for keyword loyalty programmes, 608 articles for mobile loyalty programmes, and 3,272 articles for customer loyalty. This study was successful in locating articles from reputable index journals such as Scopus, ISI (International Scientific Indexing) and ERA (Excellence in Research for Australia). A screening process was conducted to evaluate the articles' relevance to the Theory of Planned Behaviour. A total of 32 articles from scientific journals were selected because they meet the objective of this study on mobile loyalty programmes. Figure 2 displays the methods for conducting a literature search.
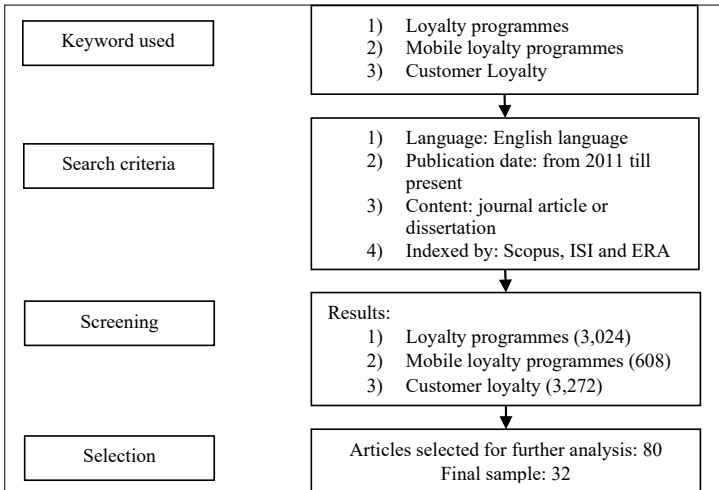

Figure 2: Methods to Search for Literature

FINDINGS

Asia is one of the world's leading regions for mobile applications, whether

for information search, social networking, gaming, or purchasing, and mobile applications are regarded as an integral part of customers' lifestyle (Marketing Magazine, 2017; Tiongson, 2015). Most businesses consider loyalty programme applications to be the best channel of communication for driving business and collecting personal data from customers (Comarch, 2019). Based on this, brands can create personalised customer journeys and product offers that seem to encourage customer loyalty more effectively (Comarch, 2019). Therefore, in addition to contributing to the literature on the post-use of mobile loyalty programmes, this study conducts a review of other findings related to loyalty programmes and the application of various theories and models to better comprehend the study's outcomes. The majority of the articles found on mobile loyalty programmes did not focus on a specific industry. The results varied depending on the research objectives and nature. The majority of the studies were conducted in the education, travel, fashion, health and apparel industries (Carter & Yeo, 2016; Dale, White, Mitchell, & Faulkner, 2019; Thakur, 2019). However, in some articles, researchers chose a broad evaluation rather than focusing on a specific industry to evaluate customers' attitudes toward mobile commerce and mobile loyalty programmes (Singh, Zolkepli, & Kit, 2018; Yang, 2013). The research method used is also a crucial element that can contribute to deeper insights on the subject. For instance, some researchers used a qualitative and mixed-mode (Carter & Yeo, 2016; Kim, Wang, & Malthouse, 2015). Baek and Yoo (2018) used a focus group interview, expert review, and an online survey focused on undergraduate students to develop a reliable measure for branded application usability. Furthermore, some studies have used various theories such as TAM, Unified Theory of Acceptance and Use of Technology (UTAUT), Service-Dominant Logic (SDL), and the Value-In-Use (VIU) model to evaluate and analyse customer intentions with the use of mobile loyalty programmes (Carter & Yeo, 2016; Fang, 2019; Jeon, Ali, & Lee, 2019; Thakur, 2019). To strategize on relevant content, it is important to analyse customer behaviour during the pre- and post-adoption stages of the mobile loyalty programmes. Yang's (2013) study was based on mobile application adoption, whereas Kim et al. (2015) focused on a coalition of loyalty programmes that compared the spending levels of application adapters and non-application users. Based on previous research, some of the most commonly used antecedents and their findings are discussed further.

Customer Attitude

Attitude is often viewed as a behavioural intention of customers' feelings about the performance of a particular behaviour (Fishbein & Ajzen, 1975). According to a study, customers who have used the services of premium airline passengers have a more positive attitude and are more likely to repurchase (Kim & Lee, 2019). This study utilised the TPB model to examine the relationship between psychological factors such as attitude, perceived service quality, and the results showed that attitude, in particular, has a positive effect on repurchase intention (Kim & Lee, 2019).

Furthermore, another study looked at customer attitudes toward application usage behaviour based on moral, ethical, frequency, clear vision, data entry proficiency, and stable connectivity, and the results showed a strong influence on application usage behaviour (Carter & Yeo, 2016). The attitude was also used as the mediating variable in a few studies where the results indicated a positive or strong influence on customers' behaviour toward the mobile applications. According to Singh et al. (2018), all four independent variables (perceived ease of use, perceived usefulness, perceived trust, and self-efficacy) positively influence mobile adoption.

Subjective Norm

Subjective norm refers to the concept of referring to someone else's behaviour or expecting validation of certain behavioural patterns (Ajzen, 1991). It is also known as peer pressure, social norm, or social influence, and it occurs when an individual goes through the process of self-regulation (Bandura, 1991; Hamilton & White, 2008). Carter and Yeo (2016) conducted a study with business undergraduate and postgraduate students to examine consumers' application usage behaviour, and the findings revealed that undergraduates are more influenced by friends and family on their attitudes. People's perception and opinions are influenced by the rise in social media usage and the influences that comes with it. Jalilvand and Samiei (2012) conducted a study on the tourism industry, where electronic word of mouth had a significant impact on customers' attitudes. In this study, the researcher used the TPB model to evaluate customers' intent to travel about Isfahan, and 296 samples were collected as a result (Jalilvand & Samiei, 2012). People trust information spread through word of mouth sources more than

traditional advertisements, so social media influences are common (Sa'ait, Kanyan, & Nazrin, 2016). This proves to show that customers who obtain information from family and friends have nothing to gain personally from promoting the businesses or brands (Kozinets, 2002). Cheung and To (2017) investigated in-app advertisements to find the propensity to trust, which leads to favourable attitudes toward in-app advertisements. According to the findings of the study, customers' intention to watch in-app advertisements was positive and significant to their attitudes, subjective norm, and perceived behavioural control (Cheung & To, 2017).

Customer Satisfaction

Customer satisfaction is often used as a post-evaluation judgement to evaluate customer experience with brands. According to Tripathi (2018), customer satisfaction reflects customer experience and serves as the foundation for strengthening customer relationships with the brand to improve long-term loyalty and profitability. Furthermore, customer satisfaction contributes to the development of customer loyalty and is a crucial variable that influences the quality of businesses (Fu, Zhang, & Chan, 2018). Because of the increased emphasis on customer loyalty, marketers are almost obligated to analyse the challenges that stand in the way of fulfilling customer satisfaction through mobile applications among customers (Thakur, 2018). The study looked at the relationship between post-adoption, satisfaction, and loyalty in the use of mobile shopping applications. According to the study's findings, self-efficacy and satisfaction have a strong and positive impact on usage intention (Thakur, 2018). Another study, which was conducted to analyse customer value, satisfaction and loyalty in mobile application recommendations, also resulted in positive results, lending credence to this study. According to the findings, the intention to continue to use applications, satisfaction with applications, and hedonic benefits obtained from using the applications all have a direct influence on the customer's intention to recommend the applications to others (Xu, Peak, & Prybutok, 2015). Based on an analysis of previous literature reviews, this study aims to propose two independent variables (customer attitude and subjective norm) and one mediating variable (customer satisfaction) within the setting of customer loyalty for Malaysia-based mobile loyalty programmes.
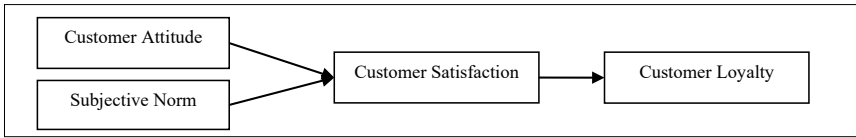
Figure 3: Proposed Conceptual Framework

CONCLUSION

This study aims to provide an overview of customer loyalty in the context of mobile loyalty programmes in Malaysia, with a focus on the F&B industry. This review is sought to identify a research framework that can help brands to increase customer loyalty. In this study, the Theory of Planned Behaviour was used to understand customers' intentions to perform favourable behaviour toward the brand concerning mobile loyalty programmes. The research method used will highlight potential keywords associated with mobile loyalty programmes. The methods for selecting relevant articles about the research topic were identified. This literature review may provide a starting point for discussion among marketing practitioners evaluating the relevance of mobile loyalty programmes. For instance, understanding customer behaviour and their post-adoption attitude toward mobile loyalty programmes may shed light on appropriate strategies for F&B industries to implement their loyalty programmes. According to the literature review, customer attitude, subjective norms, and satisfaction are among the variables most commonly studied by researchers in developed countries. The paper's contribution can be seen in its systematic literature review, which highlights the factors that can be tested in the context of a developing country such as Malaysia. This may contribute to the scarcity of literature on customer loyalty in the F&B industry.

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THE DEVELOPMENT OF A RESEARCH FRAMEWORK FOR DECISIONS TO PARTICIPATE IN THE STOCK MARKET: A SYSTEMATIC REVIEW OF LITERATURES FROM 2011-2021

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ABSTRACT

The purpose of this paper was to understand stock market participation among individual investors. This paper involved a descriptive systematic-analysis of the empirical literature from journal indexed by Scopus, ISI and ERA with emphasis on understanding the concepts and background underlying stock market participation. Based on the review of past literature, this paper suggested that social alignment, fundamental stock literacy, and trust in institutions and stock value expectation as key concepts to understand stock market participation. The recommended framework may serve as a practical guide for stock broking firms to understand the behaviour of individual investors, encourage participation in the stock market and aid in the development of competitive marketing strategies.

Keywords: individual investors, behavioural finance, traditional finance, stock market

INTRODUCTION

In the world of finance, the two distinct ideologies are traditional finance and behavioural finance theory (Ahmad *et al.*, 2017a; Jaiyeoba & Haron, 2016; Raut, 2020). In traditional finance, researchers believe that investors are rational and include all relevant information into their decision-making and on that basis, financial markets are efficient because the information available are expressed in security prices (Degutis & Novickytė, 2014; Peón *et al.*, 2019). Traditional finance theories include the likes of efficient market theory, capital asset pricing theory, capital structure policy and dividend policy (Ackert, 2014; Al-Shattarat et al., 2018; Prorokowski, 2011; Soon & Abdul-Rahim, 2017). Meanwhile, behavioural finance combines two disciplines, psychology and economics, that aims to understand investors' psychology in relation to financial decisions (Coleman, 2016; Pompian, 2017; Tuyon & Ahmad, 2016; Zhu, 2018). This combination explains how, as people save, spend and borrow money they tend to make irrational financial decisions (Cohen & Kudryavtsev, 2012; Kumar & Goyal, 2016). Several behavioural finance theories for example are overconfidence, disposition effect, herding bias and self-attribution bias (Baker *et al.*, 2019; Barber & Odean, 2013; Khan *et al.*, 2019).

Stock market participation refers to trading in the stock market by buying companies' shares in order to increase wealth (Arrondel *et al.*, 2014; Calvet *et al.*, 2017; Cardak *et al.*, 2019). Individuals also participate in the stock market to save for retirement (Chen *et al*, 2020; Eugster, 2019; Fong *et al.*, 2021). Besides that, stock market is highly significant since it allows accumulation of cash, welfare and customer smoothing (Chatterjee, 2015; Jappelli & Padula, 2015; Tekçe & Yilmaz, 2015). The lack of participation in the stock market may contribute to socioeconomic losses for an economy (Khan *et al.*, 2019).

Although stock market participation had increased sharply worldwide, participation in the stock market among individual investors have remain stagnant over the past few years (Briggs *et al.*, 2021; Cadena Silva *et al.*, 2020; Khan *et al.*, 2017). Past studies have tried to understand stock market participation and the factors influencing individual decisions whether or not to participate in the stock market (Akhtar & Das, 2019; Eugster, 2019; Forbes, 2015; Sivaramakrishnan *et al.*, 2017). Thus, the objective of this

paper is to determine constructs and identify the major factors related to individual investors' stock market participation.

METHODOLOGY

This research adopted a systematic approach to obtain literatures related to stock market participation. The first stage of the literature search entailed using Google Scholar search to find all relevant papers and publications containing certain 'keywords' fitting to the research criteria. The search in Google Scholar generated a total of 440,000 articles. The 'keywords' used in this research refers to stock market participation, investor's attitude, social networks, financial literacy and trust.

Table 1: The List of Inclusion and Exclusion Criteria

Criterion	Eligibility	Exclusion
Literature type	Journal (research articles)	Journals (systematic review), book, abstract
Language	English	Non-English
Timeline	Between 2011 and 2021	Before 2011
Industry	Finance	Non-finance

In order to find the most relevant research publications in the area, the researcher extended the keywords search to include the Emerald Insight, Proquest and Ebsco databases. This was done to obtain more articles on stock market participation. The next move was to pick the journal papers most appropriate for the research, evaluate the title of the papers and their abstracts.

The search protocol focused on scholarly publications written in English published from 2011 to 2021 in order to review more recent literature on the framework. Journals in the areas of finance have been included in the review. Once the articles' search is completed, the inclusion and exclusion criteria were applied. Finally, 20 research papers were taken for the sample.
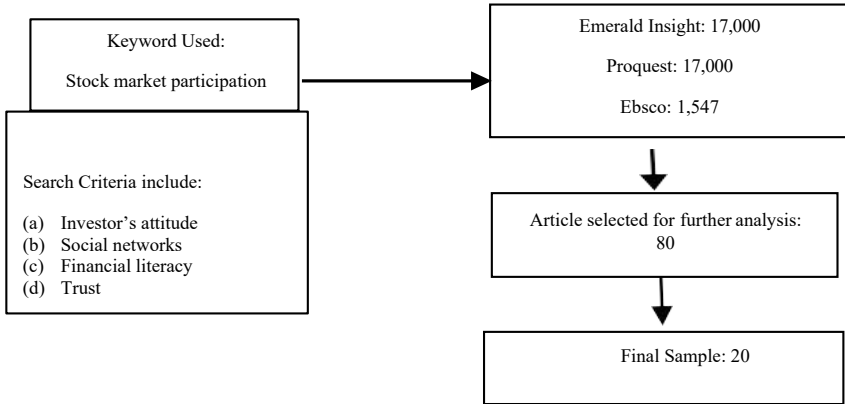
Figure 1: Process of Searching Literature Related to Stock Market Participation

FINDINGS AND DISCUSSION

This study found there are various publications that explicitly addressed the connection between perceived value and stock market participation. Samudro *et al*. (2020) described perceived value as a consumer's overall assessment of a product or service's usefulness based on expectations of what is obtained from an exchange. Perceived value can also reflect the understanding of the usefulness of a certain relationship (Demirgüneş, 2015). Improving investors' interactions may increase their satisfaction, such as their intentions to participate more actively in the stock market (Puustinen *et al.*, 2013).

From previous literature, this study argues that financial literacy tends to influence individual investors to participate in the stock market (Ismanto *et al*, 2019; van Rooij *et al*., 2011). Other major variables that influences stock market participation are herding, investors sentiment, social word of mouth, peer, internet and family effects (Argan *et al*., 2014; Lima *et al.*, 2020; Sharma & Kumar, 2020). Meanwhile, Mauricas *et al.* (2017) showed that stock market participation display investors' lack of financial literacy, low risk tolerance and lack of trust. Table 2 shows some features that describes stock market participation.

Table 2: The List of Outcomes of Stock Market Participation

Attitude towards behaviour	(Raut *et al.*, 2018)
Subjective norms	(Raut *et al.*, 2018)
Perceived behavioural control	(Raut *et al.*, 2018)
Past behavioural bias	(Raut *et al.*, 2018)
Financial literacy	(Kadoya *et al.*, 2017)
Herd behaviour	(Kanojia *et al*, 2020)
Peer performance	(Kaustia & Knüpfer, 2012)
Social influence	(Kaustia & Knüpfer, 2012)
Word of mouth	(Al-Samydai *et al.*, 2020)
Trust	(Georgarakos & Pasini, 2011)
Sociability	(Georgarakos & Pasini, 2011)
Perceived past portfolio returns	(Khan *et al.*, 2019)
Firms' characteristics	(Khan *et al.*, 2019)
Optimism	(Khan *et al.*, 2019)
Corporate scandals	(Giannetti & Wang, 2016)
Overconfidence	(Khan *et al.*, 2019)
Expected investment value	(Njuguna *et al.*, 2016)
Expected sacrifices	(Njuguna *et al.*, 2016)
Subjective investment knowledge	(Njuguna *et al.*, 2016)

The table above shows various features of stock market participation and from the literature review, this study suggests that stock market participation is characterised by four associated main constructs. Several components of individual investors behaviour serve to explain stock market participation such as gender, risk sharing and windfall gain (Arora & Kumari, 2015; Briggs *et al.*, 2021; Niu *et al.*, 2020). This study contends that all these different constructs may be classified into four dominant concepts in the context of stock market participation literature.

Social Alignment

This research proposed that herding, investors' sentiment, social word of mouth, peer, internet and family effects be grouped under social alignment. Social alignment refers to how one or more individuals share current realities based on mutual understanding. The idea of alignment

explains the multi-layered, complex social interactions and collaborations between individuals in various types of social experiences (Liu *et al.*, 2019). In the context of investing, investors may be irrationally guided by social influence and contact with other individuals. They may make basic errors in a herd like manner due to external pressures and the influence of news media. The media has two functions, first it sets the stage for market movements and second, it initiates them (Ruan *et al.*, 2018). Moreover, the advent of the internet has also influenced investors' trading patterns and this is demonstrated by the growth in individual investors' trading volume (Gopi & Ramayah, 2007; Ramayah *et al*., 2014).

Fundamental Stock Literacy

In academic literature, poor financial literacy may explain biases or irrational behaviour as illustrated by behavioural finance (Adetunji & David-West, 2019; Baker *et al.*, 2019). Investors' behaviour have been assumed to be fully rational in terms of their decision-making by maximising utility and as economic agents' that take into account potential uncertainties depending on all available information (Ahmad *et al*., 2017a; Kumar & Goyal, 2015).

In this regard, most investors endorse the fundamental 'intrinsic value' inferred by assessing current and future earnings, cash flows, interest and risk factors in assessing particular stocks and industries (Lalwani & Chakraborty, 2018; Nti *et al*., 2020). As a result, the intrinsic value of a company's stock may differ from its stock price (Lalwani & Chakraborty, 2018; Ma *et al.*, 2018). If the intrinsic value is higher than the stock price, the stock is considered as undervalued (Bihari, 2014; Putra *et al*., 2018). Thus, it will attract investors to purchase the stock (Bihari, 2014; Ma *et al.*, 2018). Hence, individual investors need to embed financial expertise and skills into real life processes that contribute to better financial decisions.

Trust in Institutions

Based on the literature, trust refers to an individual acknowledgement pertaining to the reliability and integrity of another party (Burke & Hung, 2021; Ruan *et al*., 2018; van Esterik-Plasmeijer & van Raaij, 2017). Trust is an integral component of every relationship be it institutional arrangements or interpersonal relationships (Giannetti & Wang, 2016).

In most social and economic relationships, trust plays an important part, such as stock market which is full of uncertainties. It is because investors have insufficient knowledge and resources and are therefore seeking to minimise uncertainties and ambiguities by adding mental shortcuts (Ricci & Caratelli, 2017; Tho *et al.*, 2018). Therefore, understanding how trust is created and maintained can lead to stock market development (Christensen *et al.*, 2019; Ng *et al.*, 2016).

Engelhardt *et al.* (2021) observed that stock markets benefit when individuals trust each other. Without trust, stock markets appear to be weaker with lower participants (Asgharian *et al.*, 2013; Balloch *et al.*, 2015). Investors seldom place their trust in financial institutions and the stock market if there was insufficient degree of integrity between potential investors and the people managing their funds (Christensen *et al.*, 2019; Devlin *et al.*, 2015).

Stock Value Expectation

The efficient market hypothesis states that stock market prices reflect all freely available information, and there are large number of investors aggressively competing in order to forecast individual stock prices (Kapoor & Prosad, 2017; Peón *et al.*, 2019; Soon & Abdul-Rahim, 2017). Investors favour higher expected returns with lower risk hence owning efficient portfolios (Bolton *et al.*, 2013; Merkle, 2017). In traditional finance, it is assumed that investment decisions will be made based on the relationship between expected returns and risks in relation to different investment options (Ahmad *et al.*, 2017b; Devadas & Vijayakumar, 2019; Jaiyeoba & Haron, 2016).

From a marketing perspective, value refers to product or service offerings that satisfy consumers' needs and marketing aims to provide greater value to consumers (Kim & Tang, 2020; Yeh, 2013). Marketing managers are advised to use consumer-oriented strategies to support and maximise long-term performance (Chaudhry *et al.*, 2019; Lin *et al.*, 2016). This is because companies operate in a competitive environment and more consumers are looking for value (Costa Climent & Haftor, 2021; Dyer *et al.*, 2018; Freudenreich *et al.*, 2020). Hence, stock prices before actual purchase may reflect investors' expectations, belief and confidence in what

they are acquiring, compared to what needs to be given up (Khan *et al.*, 2019; Merkle, 2017; Xia *et al.*, 2014).

Past studies observed that stock market expectations are influenced by past experiences, sentiments and word of mouth communication (Al-Samydai *et al.*, 2020; Cassella & Gulen, 2018; Hurd *et al.*, 2011; Lee *et al.*, 2015). Here, investors seek monetary gains through investing to maximise their capital. Furthermore, if an individual investor assumes that investing in a particular way demonstrates benevolence, the stock's value is expected to be higher. Hence, based on the review of past literature, this paper suggests four important constructs that influence stock market participation.
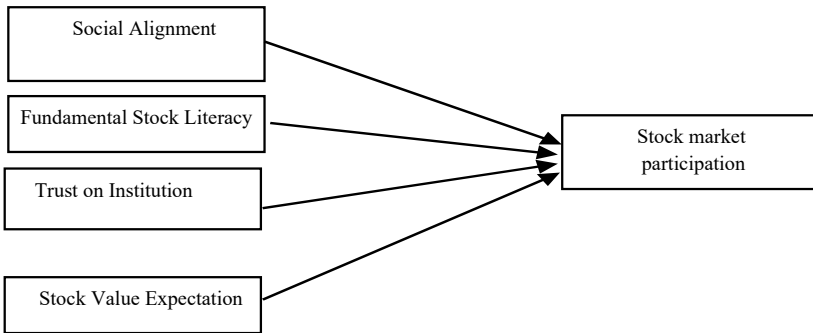
Figure 2: Proposed Conceptual Framework of Stock Market Participation

CONCLUSION

This study provided an overview of individual investors' participation in the stock market. This study also helps to recognise a number of common features that affect individual investors' participation in the stock market. The outcomes of the research are valuable for stock broking firms in developing innovative investment products and successful business plans in the current competitive investing environments.

From an academic point of view, the current systematic review can contribute to the understanding behind individuals' stock market participation by incorporating certain marketing oriented constructs into a new conceptual framework. The study also shows that personal bias and

incorrect evaluation of past performances can limit individual investors' participation in the stock market. In short, it is critical that individual investors' develop fundamental stock literacy to assist with their knowledge and understanding of expected stock values. Then, investors may gauge whether they are rational or biased in their investing decisions and improve accordingly.

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SOCIAL SUSTAINABILITY PRACTICES IN MALAYSIAN RURAL LIBRARIES

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ABSTRACT

The main purpose of this study was to investigate the practices of social sustainability in selected Malaysian rural libraries. A qualitative approach was employed through the observations, interviews and reviews of documents related to the selected six rural libraries involved in this study. This study concluded that all of the rural libraries involved in this study successfully implemented the social sustainability elements in their libraries.

Keywords: rural libraries, social sustainability, qualitative method

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INTRODUCTION

Recently, in the 11th Malaysia Plan the 'sustainability' has been widely debated and highlighted. The plan aims for building the future that centres on the comprehensive macroeconomic policy in improving the people's wellbeing, human capital development, green and sustainable growth, infrastructure that supports economic expansion, and a citizen-centric public service with high productivity so that no Malaysian is left behind. In hope that every Malaysian will have equal access to quality living, public spaces which is safer and achieve to greater social integration leading to a more united and cohesive Malaysian community. To support the delivery of plan, the Government is obligated to transforming the public service by becoming more citizen-centric and enhancing the productivity, efficiency, and effectiveness of service delivery. Therefore, it is great for library to follow this trend specially to sustain the existence of the current local rural libraries by just not focus only to the urban area so that everyone is inclusive in the Malaysia Plan. Furthermore, according to specific objective of this study was to identify the social sustainability practices in rural libraries and to explore the social sustainability characters of rural libraries. In addition, this study also explored the awareness of social sustainability among rural library staff, users, and non-users. Hopefully, the findings might help the National Library of Malaysia (NLM) to fully understand their key roles in contributing to social sustainability practices. As accordingly, the researcher intended to focus on the rural libraries managed by NLM due to its uniformity of policies and procedures.

LITERATURE REVIEW

The World Economic Forum (WEF) which is based in Geneva defined social sustainability as the organisations, procedures and factors that enable community to experience the best security, participation and health and that make the most of their potential to contribute to and get benefits from the economic wealth of the country which they live in (Ratiu & Anderson, 2015). Corporate Social Responsibility (CSR) is another method for organisation to ensure social sustainability is practiced (Kocmanová & Dočekalová, 2011). Social sustainability of library refers to the community engagement by the library to ensure its sustainability (Ananda, 2015). Rural libraries

provide social engagement to their patrons. People from all walks of life can connect and engage through activities such as book discussion groups, gaming competition, and candidate forums (Real & Rose, 2017). It is the medium for the community to empower their social, environment and economic (Mansour, 2020; Ariyani, Wayan & Nengah, 2017). Some studies for social sustainability in libraries measured the different aspects of library being the place of socialising, engaging and leisure (Omeluzor *et al*., 2017). Rural libraries act as an information and community centre for providing adequate information related to rural community such as childbirth, birth control, juvenile issues, illiteracy and government information. Besides that, social sustainability of library refers to the community engagement by the library to ensure its sustainability (Ananda, 2015). Thus, the library should be an essential community space which more citizen-centric, enables their patrons to access all the collections, and enjoying the recreational sources provided. As explained by Real and Rose (2017) rural libraries provide social engagement to their patrons. People from all walks of life can connect and engage through activities such as book discussion groups, gaming competition, and candidate forums. In relate that, rural libraries also played roles in the community to socialise thus developing knowledge-based society. It is the medium for the community to empower their social, environment and economic (Ariyani, Wayan & Nengah, 2017).

There are few studies exploring the interaction between rural libraries and the users regarding the lending and returning of library materials as well as being the community centre for the users to socialise (Ariyani, Wayan & Nengah, 2017; Siti Zobidah Omar *et. al.*, 2016). From these studies, it can be concluded that the social issues might be different between countries and business involved. The social sustainability focused on this study is about the roles of rural libraries as a medium for the rural community to engage, provided healthy lifestyle and ensure that they are informed citizenship (Chowdhury, 2013). Rural libraries in Malaysia are mainly established to fulfil the social, recreational, and political purposes (Omar *et al*., 2014).

RESEARCH METHODOLOGY

To delve into the social sustainability practices in Malaysia rural libraries, a qualitative approach was used in this study through semi- structured

interviews for data collection. This study adopted a whole qualitative research approach. Qualitative methodology approach allows the researcher to explain in detail the case study of the rural libraries involved in the study. There are six rural libraries that has been approved by National Library Malaysia (NLM) in the attempt to answer all the established research questions. The six rural libraries are consisting of two most active rural libraries were labelled as RL1 and RL2, two average performing rural libraries were labelled as RL3 and RL4, and two least active rural libraries were labelled as RL5 and RL6.

The researcher chooses the qualitative approach to seek deep understanding on the sustainability elements of rural libraries in Malaysia. In addition, qualitative methodology is the best methodology for this study in seeking deep and detailed understanding on the rural libraries' sustainability. The interview sessions were conducted with the rural libraries' staffs, users, and non-users of the rural libraries. All the interview questions were are also open-ended, which allowed the participants to express their opinions and ideas regarding the study (Roziya, Grace, & Carroll, 2011). The respondents that involved in this study comprised the local library staff and volunteer participants from the local community. Approximately 10-40 minutes were allocated for each respondent depending on their responses during interview session. The researcher used an electronic device (voice recorder) to record the interview sessions and to gather relevant information. The interview questions were related to their awareness on social sustainability and the practices in rural libraries. As for this research, the researchers used ATLAS. ti version 7 to examine data in this study. The researcher separated the data through coding after compiling and organising the data. Coding is a term used and understood by the researcher for the researcher to define and explain the phenomenon in a meaningful way. Coding is thus a method that enables similarly coded data to be organised and grouped into categories or 'families' because they share some characteristics (Saldana & Omasta, 2016). In the context of this study, hundreds of coding were produced through and those coding led the researcher towards conducting thematic analysis involving all six case studies.

Table 1: Interview Questions

Respondents	Interview Questions
Rural Library Staff (Assistant Librarian and Library Assistant)	Could you please tell me about yourself? (name, age, qualification, experience, job scope, library policy)
	Are there any programmes/ activities for the community to engage with each other socially?
	If no, do you have initiative to do so?
Rural Library Users	Could you please tell me about yourself? (name, age, qualification, belongingness to the community, occupation, family income)
	Do you think rural library helps community to engage with each other socially?
	How do you think library could play roles for the community to engage with each other?
Rural Library Non-Users	Could you please tell me about yourself? (name, age, qualification, belongingness to the community, occupation, family income)
	How do you think library could play roles for the community to engage with each other socially?

FINDINGS AND DISCUSSION

Based on the study, all six rural libraries have shown excellent effort in implementing social sustainability in their respective libraries. Most of the activities and programs that have been organised by the libraries have found to inspire further engagement from the community. There were 65 respondents involved in this study where 12 of the respondents were the rural library staff and 26 were the rural library users. Meanwhile, the other 27 were the non-users. All the respondents (staffs, user, and non-user) agreed that rural libraries should adopt social sustainability in their programmes. Below is the summary of social sustainability practices in six rural libraries involved in the study.

Table 2: Summary of Social Sustainability Implementation in Rural Libraries

Library	Staffs	Users	Non-Users
RL1	1. Colouring Contest	1. Independence Day programme	1. Colouring Contest
	2. Sports event	2. Sports event	2. Organise more programmes
	3. Religious talk	3. Religious talk	
	4. Health check-up	4. Health check-up	
	5. Reading campaign	5. Reading campaign	
RL2	1. Sports event	1. Sports event	1. Sports event
	2. Cooking competition	2. Cooking competition	2. Cooking competition
	3. Quiz	3. Story telling competition	3. Organise more programmes
	4. Exam workshop	4. Flower arrangement competition	4. Library open day
	5. Drone workshop	5. Outreach programme	
RL3	1. Colouring contest	1. Colouring contest/ Drawing contest	1. Colouring contest
	2. Sports event	2. Sports event	2. Sports event
	3. Crossword puzzle contest	3. Crossword puzzle contest	3. Organise more programmes
	4. Reading campaign	4. Cooking competition	4. Reading campaign
	5. Independence Day celebration	5. Find hidden picture contest	5. Independence Day celebration
	6. Cooperate with other agencies	6. Watermelon carving competition	
	7. Quran hour	7. Computer contest	
	8. Yasin reciting event	8. Bikedecoration contest RL4	
	9. Story telling competition		

RL4	1. Sports events	1. Sports events	1. Sports events
	2. Colouring contest	2. Colouring contest	2. Organise lot of programmes
	3. Yasin reciting	3. Yasin reciting	
	4. Reading campaign	4. Cooking contest	
	5. Khat writing competition	5. Khat writing competition	
		6. Open day	
		7. Flower arrangement competition	
RL5	1. Quran hour	1. Sports event	1. Sports event
	2. Handicraft competition	2. Quiz	2. Quran hour
	3. Colouring contest	3. Colouring contest	3. Library open day
	4. Library campaign	4. Finding words contest	4. Yasin reciting event
	5. Storytelling competition		5. Religious fest
	6. Poem contest		6. Colouring contest
	7. Yasin reciting event		7. Organise more programmes
	8. Reading contest/ Reading campaign		
	9. Crossword puzzle contest		
RL6	1. Aerobics class	1. Sports event	1. Sports event
	2. Collaborate with schools	2. Reading campaign	2. Reading campaign
	3. Collaborate with other local agencies	3. Reading contest	3. Library open day
		4. Colouring contest	4. Organise more programmes
		5. Drawing contest	
		6. Cooking competition	
		7. Quiz	

93

As shown in Table 2 above, all the rural libraries in the studies have adopted the social sustainability concept through various library activities and programmes. For example, colouring contest was one of the most common social sustainability in rural libraries. Besides, other activities such as collaboration with schools and local agencies to promote social sustainability between library and community, religious event to attract both youngsters and elders, sports event, handicraft competition, and many more. These are among the activities that have been organised to encourage engagement among users which are essential for the social sustainability of the rural library.

To nurture the social sustainability between rural libraries and students, librarians from both rural and school libraries should cooperate in developing programs which can attract school students such as providing reading list or tutoring services to students who are having deficiencies to improve their reading skills which will eventually help the students in their learning process (Smith, 2014). Rural libraries should corporate with the school libraries for the purpose of educating the students and helping them to gain information literacy skills and also providing them access to information.

All the rural libraries in this study have organised multiple programmes to ensure that engagement exists in the community they serve. The activities held such as cooking competition, drawing contest, flower arrangement competition, grooming workshop, khat writing competition, health check-up, Quran hour, bike decorating contest, aerobics class, open day and many more. An empirical study reported that rural librarians should collaborated with school librarians to organise programmes and help students in their studies and such activities were being practised by three rural libraries in this study.

It is believed that library play their roles in providing information and knowledge to the users. Karioja (2013) shown that libraries, especially public libraries contribute significantly to the social and cultural values within the community. As rural libraries have a huge role in implementing environmental sustainability in which the social sustainability is of the element for it, this study attempted to review the social sustainability practices in Malaysian rural libraries.

By conducting interview among the participants which consists of rural library staff, users and non-users, the study discovered the social sustainability practises being implemented in the rural libraries. In general, the responses from the participants were acceptable and appropriate in answering the research questions. The rural library staff in this study acknowledged the importance of social sustainability elements; hence they already had several plans and programmess for future events that will increase the social awareness among users. In addition, all the users of the rural libraries were also aware the importance of social sustainability in the libraries and have agreed to continuing the practices.

CONCLUSION

This study successfully recognised two themes of social sustainability to be included in the rural libraries' sustainability framework namely, 1) religious and social activities, and 2) enhancement of activities. All respondents (staffs, users, and non-users) acknowledged that their rural libraries are the medium for them to socialise. The findings of this study are approximating to a study by Swan, Grimes, and Owens (2013) that highlighted small and rural libraries are the important medium for rural community to socialise and engage with each other. The religious programs such as Quran hour, Yasin recitation and religious fest are categorised as the religious and social activities, while other activities such as handicraft competition, open day, colouring contest, cooking competition, cooperate with other agencies, flower arrangement competition, Independence Day celebration, sports event, bowling competition and many more are classified as enhancement of activities. The rural libraries' users and non-users also added that the library should improve on the target audience. They highlighted that most of the programmes held at the library are more for the children, therefore it is hoped that more programmes for the teenagers, adults and senior citizen will be organised.

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A CONTENT ANALYSIS ON DIVERSITY AND PERSONS WITH DISABILITIES IN CSR-AWARDED COMPANIES IN MALAYSIA

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ABSTRACT

Diversity is a concept that includes individuals from different categories and centrally aims at creating an inclusive community that values and utilises all members' talents. Diversity in the workplace has long been recognised as beneficial to the organisation's whole performance. Apart from creating an inclusive environment, having a diverse workforce means having a different set of skills, ideas, attitudes, knowledge, and thus giving a higher chance for an organisation to be in a competitive advantage. Despite all the advantages, persons with disabilities (PWD) as one of the diversity categories have always been excluded from entering the labour market. Therefore, the aim of this study is to do a systematic empirical investigation on PWD's employment within the organisations by examining the annual report of the CSR-awarded organisations in Malaysia to evaluate how far these organisations are reporting their diverse workforce and accepting the inclusion of PWD in the companies. The quantitative content analysis method was used in this study. 14 published annual reports of CSR-awarded companies from the year 2019 were selected as a sample. Employees with PWD were recorded by two companies, with percentages of 0.18 percent and 0.05 percent, respectively. The result shows the employment data on disability among companies that have won CSR awards in Malaysia are scarce. The companies tend to place more emphasis on other diversity categories, especially on gender and age group. It is suggested for future research to explore the employment of PWD from the perspective of corporate social responsibility since anything related to PWD should be addressed through social imperatives.

INTRODUCTION

Hundreds of studies have been published in the last ten years demonstrating the importance of creating and having diverse members in organisations. It is important to define the term diversity in the workplace as it has been reflected in the multiplicity of meanings in the literature (Herring, 2009). According to Wentling and Palma-Rivas (2000), diversity refers to the co-existence of employees with a broad range of socio-cultural, socio-economic, and demographic characteristics. Dike (2013) asserted that diversity in the workplace could be described as recognising, understanding, accepting, and valuing differences among people with respect to age, class, race, ethnicity, gender, disabilities, etc. Similarly, Roberson, Ryan, and Ragins (2017) refer to diversity as any compositional differences among people within a working unit. Above all, one of the best definitions of diversity given by Esty et al. (1995) that concentrated on ten dimensions of diversity that believed is the most important in the workplace, namely age, race, hierarchy/status, gender, and religion, physical ability/disability, family situation, sexual orientation, class, and ethnicity. Generally, we can conclude that workplace diversity is a concept that includes individuals in different categories and centrally aims at creating an inclusive group that accepts, values and utilises all members' talents.

It is important to note that diversity in the workplace has long been recognised as beneficial to the organisation's performance. Apart from creating an inclusive environment, having a diverse workforce means having a different set of skills, ideas, attitudes, and knowledge, thus giving the organisation a higher chance of competitive advantage (Awalluddin & Maznorbalia, 2020). Tamunomiebi and John-Eke (2020) said that workplace diversity has intrinsic benefits which allow people to work in synergy. It also brings about higher productivity in the business performance as diverse employees' skills and competencies are synergistically brought together for optimal performance. Furthermore, companies must promote diversity and seek ways to become more inclusive organisations because diversity has the potential to increase work efficiency and competitiveness

(Farnsworth *et al.*, 2019). Existing empirical evidence has confirmed that in today's globalised world, workforce diversity and inclusive work practices are becoming critical for organisational sustainability, development, and success (Cletus *et al.*, 2018; Foma, 2014; Kaur & Arora, 2020; Patrick & Kumar, 2012; Tamunomiebi & Dienye, 2019).

Despite all the advantages, there is particularly one vulnerable diverse group who has always been excluded from entering the labour market, which is persons with disabilities (PWD). Disability is seldom considered a diversity dimension in the organisations' diversity and inclusion strategies (Miethlich & Oldenburg, 2019). It is also one of the areas in diversity management that organisations still struggle to learn (Waxman, 2017). Basically, PWD can be defined as a person who has long-term physical, mental, intellectual, or sensory impairments which, in interaction with various barriers, may hinder their full effective participation in society (Person with Disabilities Act, 2008). According to the World Health Organisation (2020), over one billion people are estimated to live with some form of disability, which corresponds to about 15% of the world's population.

PWD are a vulnerable group of people because majority of them live an unsustainable life due to poverty. Many past researchers have confirmed the percentage of PWD living in poverty is much higher than persons without disabilities (Agyei-Okyere *et al.*, 2019; Markel & Barclay, 2009; Opoku e*t al.*, 2017; Pinilla-Roncancio & Alkire, 2020; Abdul Wahab & Ayub, 2016; World Health Organization, 2011). And one of the critical reasons that cause them to live such a life is unemployment or low payment/income even when employed.

Since PWD are pronounced as equal members of society by international institutions and are recognised as an important group of human diversity who have equal rights, including the right to employment, their integration into employment becomes part of the corporate social responsibility (CSR) initiatives (Kuznetsova, 2012; Kuznetsova & Yalcin, 2017; Miethlich, 2019; Vashishth *et al.*, 2019). Employing PWD is a real chance for taking CSR seriously within and out of the organisations. However, the issue of PWD's employment is still underexplored (Csillag, Gyori, & Mataloy, 2018; Diaz-Carrion, Lopez-Fernandez, & Romero-Fernandez, 2018), and the literature on disability and CSR are still sparse (Khan *et al.*, 2018). Therefore, this

study paves the way for a more systematic empirical investigation on PWD's employment within the organisations by examining the annual report of the CSR-awarded organisations in Malaysia to evaluate how far these organisations are reporting their diverse workforce, especially PWD in their companies' report. The study chooses CSR-awarded companies in Malaysia because these companies have received national recognition with the most social responsibility in the country, and they are expected to carry out social responsibilities fairly to all, especially to the vulnerable group.

Objective of the Study

The aim of this study is to analyse the statistics reporting of diverse workers and the inclusion of persons with disabilities (PWD) in employment in the organisations that have won the CSR award in Malaysia.

METHOD

In this study, the content analysis approach was applied. Basically, there are two types of content analysis, namely, qualitative content analysis and quantitative content analysis. Qualitative content analysis is a research method for the subjective interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns (Hsieh & Shannon, 2005). Conversely, quantitative content analysis is a research method in which textual, visual, or aural material features are systematically categorised and recorded so that they can be easily analysed (Coe & Scacco, 2017). Therefore, to meet the objectives of this study that is to analyse the statistics reporting of companies on diverse workers and the inclusion of persons with disabilities (PWD) in employment, this research will employ a quantitative content analysis. The quantitative content analysis is more suitable because the target population in this study is annual reports of the companies, and these annual reports are in the text form and already systematically categorised and recorded. The total population in this study are 24 published annual reports of CSR-awarded companies in the year 2019; however, only 14 reports can be used as a sample as the rest cannot be accessed due to companies' restrictions.

Data Analysis

In quantitative content analysis, coding the content is very important. According to Coe and Scacco (2017), coding is the systematic observation and quantification of trends in texts. Whether performed by a computer machine or human, coding means following a set of instructions on what features to search for in a text and then making the designated notation when those features appear. In this study, coding was developed by the researchers (human). Coding was determined by examining the content of the annual reports on the diversity and inclusion of employees.

Then, to help standardise the decisions taken during the coding process, the researchers developed a codebook to use as a coding instrument. This codebook specifies the textual features that a coder would look for, as well as a description that is descriptive enough to enable the coder (and future researchers who may want to reproduce the study or use the same coding scheme) to understand the construct (Coe & Scacco, 2017; Uysal & Madenoğlu, 2015). Neuendorf (2002, 2017) explained the codebook as an instrument that includes all the operational definitions of variables used in the study. The codebook developed in this study is presented as follows:
i.   Diversity
ii.   Gender
iii.   Age group
iv.   Persons with disabilities

Validity

Validity refers to the degree to which a measuring procedure reflects the intended and only the intended concept (Neuendorf, 2002). In addition, Coe and Scacco (2017) defined validity as to whether a study's measures are assessing the correct phenomena. In this study, the researchers validated the data using external validity, face validity, and content validity.

First, external validity is whether the sample of the study represents the population or not (Neuendorf, 2002). This study included 14 samples out of 24 total populations, which is more than half; thus, external validity is guaranteed. The second is face validity, which is related to whether the instrument appears to be capable of measuring what is intended (Neuendorf,

2002). According to Krippendorff (2004), we request face validity when we agree with the study findings because they seem reasonable. In this study, the codebook was checked by all the researchers to ensure it measured the intended data; hence, the face validity is checked. Lastly, content validity is the extent to which the measure reflects the full domain of the concept or phenomena under study (Neuendorf, 2002). Hence, an instrument has content validity if it covers all the subjects that it intended to measure. In this study, the coding and codebook, which act as the instrument developed by the researchers, was checked by an academician from the business and management field. Therefore, the content validity in this study is controlled. Due to the small number of samples used in this study, the descriptive statistics of the data were all analysed by the researchers themselves.

FINDINGS

In the findings section, the descriptive statistics, total and percentages of the results based on each category are presented in Table 1 below.

Table 1: List of Diverse Workforces in the Companies

Companies	Diverse Workforces According to the Different Categories			
	Gender (%)	Age Group (%)	Race (%)	Persons with Disabilities (No. & %)
Tenaga Nasional Berhad (TNB)	Male = 79.5 Female=20.5	Below 35 = 48.4 35–50 = 37.2 Above 50= 14.4	Nil	65 persons 0.18%
Top Glove	Male = 75 Female = 25	Below 30 =60 30–50 = 38 Above 50 = 2	Malay= 62 Chinese= 22 India= 14 Others= 2	10 persons 0.05%
DIGI Telecommunications	Male = 51 Female = 49	Nil	Nil	Nil
Exim Bank	Nil	Nil	Nil	Nil
Hong Leong Bank Berhad	Male = 45 Female = 55	Below 3= 40 30–50 = 56 Above 50= 4	Nil	Nil

Kenanga Investment	Male = 48 Female = 52	Below 30= 19 30–50 = 62 Above 50= 19	Malay= 41 Chinese=51 India= 4.6 Others= 3.4	Nil
Panasonic	Male = 74 Female = 26	Below 30= 36 30–50 = 56 Above 50= 8	Nil	Nil
Poh Kong Holdings Berhad	Male = 34 Female = 66	Below 40= 58 40–59 = 36 Above 60 = 6	Malay= 7 Chinese= 89 India=1	Nil
RHB Bank	Male = 40.8 Female=59.2	Below 30= 24.7 30–50 = 64.1 Above 50 =11.2	Malay= 53.4 Chinese= 33.8 India= 5.5 Others= 7.2	Nil
Sunway Berhad	Male = 56.5 Female = 43.5	Below 30 = 40.5 30–50 = 49 Above 50 = 10.5	Malay= 41 Chinese= 27.5 India= 14.5 Others= 17	Nil
Pharmaniaga	Male = 60.05 Female = 39.95	Below 25 = 9.54 25–55 = 87.11 Above 55 = 3.35	Nil	Nil
Titijaya Land Berhad	Male = 61.86 Female = 38.14	Below 30 = 20.62 30–50 = 77.68 Above 50 = 1.7	Nil	Nil
7-Eleven	Male = 30.5 Female = 69.5	Below 30 = 76.2 30–50 = 22 Above 50 = 1.8	Nil	Nil
Bank Rakyat	Male = 57 Female = 43	Below 30 = 26.7 30–50 = 65.9 Above 50 = 7.4	Nil	Nil

A total of 14 annual reports from CSR-awarded companies in the year 2019 were analysed in this study. The results show that all the companies reported their diverse group of employees based on 'gender' and 'age' categories. While for the 'race' category, five companies stated it in their annual reports. However, for the 'persons with disabilities' category, only two companies reported it, and the total number of employees with disabilities employed in those companies is very little (Tenaga Nasional Berhad 65 persons or 0.18% and Top Glove 10 persons or 0.05%) compared to the total employees.

From the findings, it can be concluded that employment data on the persons with disabilities among companies that have won CSR awards in Malaysia is at an unsatisfactory level. They prefer to put a greater emphasis on other types of diversity, especially on gender and age group, as well as general workers, compared to PWD employees.

DISCUSSION AND CONCLUSION

This study's findings uniquely contribute to the very scarce research on the topic of corporate social responsibility and employment of PWD, and it was supported by other researchers, Nazli and Mutlu (2018) and Zijlstra *et al.* (2017) where they affirmed that both CSR and employment of PWD topics are very limited to our understanding in the aspect of both inclusive diversity and sustainability. The results indicate that companies that have received CSR awards in Malaysia are not doing enough to support persons with disabilities in terms of employment. It is crucial to note that even though they have received national recognition on social responsibility works, they still lack knowledge and awareness pertaining to PWD employment issues. They emphasise more on CSR agendas (Hussain, Rigoni, & Orij, 2018; Ioannou & Serafeim, 2017), as they tend to retain a rather 'corporate image' on disability by doing more works on charitable contributions related to PWD, while what PWD wants is to focus on social factors such as quality of life, access and opportunities for growth, or wellbeing as human resource considerations in corporate performance judgements (Cavanagh *et al.*, 2017; Khan *et al.*, 2018; Procknow & Rocco, 2016).

Furthermore, most companies clearly stated that they practice diversity and equal employment regardless of race, gender, age, and disabilities. However, there are discrepancies between their statement and the actual action from the companies since what they stated in the annual report is basically just following the scope stated in Global Reporting Initiative (GRI) standards. This draws attention to the effectiveness of GRI standards in protecting the PWD as a diverse category. Miethlich (2019) stated in his study that disability continues to be a blind spot in sustainability frameworks and standards. Khan e*t al.* (2018) also published similar concerns specifying although diversity tends to be pinpointed as an important strategy in organisational culture, recruitment of PWD is seldom recognised as a critical parameter and sustaining social inclusion.

And to date, PWD continue facing huge discrimination in the inclusion of the labour market, and it was supported by many past researchers that show high unemployment of PWD due to employers discrimination, prejudice, and stereotype (Gould *et al.*, 2020; Kim *et al.*, 2020; Luo & Wang, 2017; Patrick & Kumar, 2012). It is important to note that, to successfully integrate PWD in the labour market, it is critical for companies, especially upper-level management, to remove the barriers (physical or mental), inside and outside the organisations. And it is also important for the organisations to know and play their roles as the change agent for the sake of PWD to have a quality life.

LIMITATION AND FUTURE RESEARCH

Our study is limited by using samples within the Malaysian context only. Other country environments may differ, for instance, cultural norms, demographics, laws, and policies. Therefore, other researchers could explore other national contexts as this would allow comparative studies, which is best in looking for the best practices in helping out PWD to get social inclusion. Another limitation is that our study used secondary published data only. While publicly published data is historical, policy and management practices must be implemented as constructive, forward-looking improvements (Khan *et al.*, 2018). Other researchers may use a more recent qualitative interview approach to represent different perspectives and viewpoints of employers and managers, which provides richer explanations on the phenomena under

study. It is suggested that future research explores the employment of PWD from the perspective of corporate social responsibility since anything related to PWD should be addressed through social imperatives.

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The Development of a Conceptual Framework for Mobile Social Commerce and Purchasing Decisions: A Systematic Literature Review from 2010 – 2020

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ABSTRACT

This paper aims to develop a framework for mobile social commerce purchase decisions based on the existing literature. Social media and mobile technology advancement has shifted the way contemporary selling is conducted online. This new business model has revolutionised the relationship between consumers and businesses. Mobile social commerce integrates the features of social media, which enables the interactions between users during their mobile shopping experience. Users' creativities provide innovative solutions in user generated content (UGC) that not only solves their own problems, but also provides possible improvements to products and services. Even so, the authenticity of UGC and the possibility of fabrication remains a challenge that needs to be resolved. Previous studies have shown that user engagement in UGC has a significant effect on enhancing the efficiency of social interaction between businesses and consumers. The corresponding purchasing decisions depend on the degree of consumer involvement in UGC. Based on a review of the literature from 2010 – 2020, the positive attitudes towards online community knowledge sharing will positively influence consumers' purchasing decisions. A favourable review about the products or services that generate strong positive attitudes is more likely to be considered by consumers. Thus, their purchasing decisions are determined by their commitment to an attitude.

The risk perception of consumers differs from various dimensions and capacities. The risk tolerance of each purchasing goal will have an effect on their purchasing decisions. The framework proposed in this study can be further tested in the context of Malaysian consumers.

Keywords: mobile social commerce; mobile commerce; social commerce; users' engagement; attitude; perceived risk; purchase decision

INTRODUCTION

Social media has had a massive impact on the globalisation of online shopping. Social commerce has improved conventional e-commerce by integrating the influence of social networking with online shopping, and introducing products across social media. Taking advantage of the immense social media capital and users' engagement, social commerce is able to customise products and services based on consumers' interests and preferences. The wide acceptance of mobile commerce is largely due to the ubiquity of smartphones enabled with real-time internet access. Consumers can communicate among themselves and with the sellers about goods and services before making a purchase. This represents one of the appealing aspects of social commerce and mobile commerce. Based on the purchasing trends, each mobile commerce site can undergo customisation to suit each customer's shopping habits by offering similar products and services from a range of brands and prices (Turban, King, Lee, Liang, & Turban, 2012).

Companies use social media to keep their customers' informed of their current business activities, new products, exclusive deals and the new ways to use their products. According to Li, Dong and Chen (2012), perhaps the most important success determinant of mobile commerce is the versatility of technology where consumers adapt to their individual and community needs in different social and business contexts. Instead of technological innovation, users' innovativeness drives mobile commerce to greater heights (Chao, Reid, & Mavondo, 2013). Thus, it can be deduced that the incorporation of social media and mobile commerce, also known as mobile social commerce, is the result of that innovativeness.

The advancement of technology provides convenience of accessing online communities mediated by an online environment that created social media. The computer-mediated social environment (Yadav, de Valck, Hennig-Thurau, Hoffman, & Spann, 2013) has aided the exponential growth of online shopping over the last decade. However, Ward, Schlechter and Boshoff (2011) emphasised the reality that the growth is in fact much more sluggish than anticipated. According to their study, the majority of internet users utilised the internet for the search of pre-purchase information rather than actual purchasing. In the fourth quarter of 2018, the growth of e-commerce in the United States was less than projected (Ali, 2019) while China's online retail market grew at a slower pace in the first quarter of 2019 (Lam & Li, 2019). Although the perceived risk is an important predictor for explaining the behaviour, consumers prefer to mitigate possible failures rather than solidify desired buying activities (Pappas, 2016).

Users' engagement in social commerce is expected to enhance business operations by increasing traffic to social commerce platforms, identifying potential business opportunities and optimising the efficacy of marketing campaigns. On the other hand, users' engagement can also improve social interaction reliability between businesses and consumers (Shen, Li, Sun, Chen, Zhang, & Zhao, 2017). However, users' engagement has not been evenly distributed, with only a small portion of users commenting and participating in the discussion (Khan, 2017).

As user-generated content and information sharing become more widely available, the level of perceived risks rises even further. Hence, there are questions in regards to whether user-generated content reviews or comments are real or merely fabrications done by paid reviewers to increase the appeal of websites (Filieri, Alguezaui, & McLeay, 2015). Debates about fake online reviews have raised consumers' awareness and called the credibility of reviews into question (Munzel, 2016). Online reviews are frequently criticised because the information posted on the website often lack identity, comes from unreliable sources and does not usually go through a verification process to ensure authenticity (Kusumasondjaja, Shanka, & Marchegiani, 2012).

The current approaches towards consumer purchasing decisions due to the influence of mobile social commerce in Malaysia needs to be

comprehensively explored. Although perceived risks have been identified as a significant determinant of consumers' purchasing decisions in the online environment, it has not been thoroughly investigated in the context of user-generated content.

Research Objectives

The objectives of this research are as follows:

RO1: To review accessible literature from 2010 to 2020 associated with mobile social commerce purchasing decisions.

RO2: To develop a research framework for the mobile social commerce and consumers' purchasing decisions based on the existing literature.

LITERATURE REVIEW

Mobile social commerce is a relatively new concept that has emerged in the world of digital marketing. The widespread acceptance of smartphones and the advancement of technology has elevated the role of a phone to more than just a communication device. It is because of the popularity of social networking that businesses have begun to use it in conjunction with mobile phone technology to advertise and conduct business. The term 'mobile social commerce' refers to the combination of social commerce and mobile commerce.

Social Commerce

Social commerce is a subset of e-commerce that makes use of social media platforms in enabling consumers to actively participate in knowledge sharing and products and services reviews. It is a combination of social networking and shopping. However, the definition of social commerce varies. Stephen and Toubia (2010) sees it as a form of internet-based social media that allows people to sell and promote goods in online communities and marketplaces. According to Marsden and Chaney (2012), it is a selling channel on a social media website that promotes user-generated content and social interaction. Yadav *et al.* (2013) underlined social commerce as exchange-related activities of consumers at various stages of decision-making in the computer-mediated social environment.

According to Hajli, Sims, Zadeh, and Richard (2017), social commerce is based on three concepts. Firstly, ratings and reviews that provide comprehensive product information to potential customers. Engagement in co-creating content can empower and inform consumers in regards to product experiences of other users and promotes a higher level of trust. The identity of reviewers, on the other hand, has an effect on community members' views. Secondly, in the absence of sales representatives, recommendations and referrals enable consumers to rely on experiences of other users in making purchasing decisions. Finally, through exchanging experiences and knowledge, forums and communities provide social support and promote social interaction.

Connections, communication, and relationship building should be established prior to any actual purchase transactions. Unlike social media marketing, which redirects users to online stores, products are sold within the network at the time of use. Traditional e-commerce websites that host social tools limit consumer interactions to commenting on reviews and are unable to expand further in adding new customers, sending private messages, or creating communities (Hajli *et al.*, 2017). Transactions may occur differently from the original site, which has the same features as traditional e-commerce. Both e-retailers and customers can collaborate on co-creation of content through social commerce platforms. While engaging with customers, e-retailers can create and co-create their page, upload pictures, videos, news and promotions. In addition, the consumer can respond to, comment on, post and rate products and services, as well as engage with e-retailers and other consumers.

Mobile Commerce

The introduction of mobile devices, especially smartphones, has changed the way businesses conduct themselves over the internet and has gone beyond being merely a communication tool for utility (Chong, Chan, & Ooi, 2012). Kevin Duffey coined the word 'mobile commerce' in 1997 when he created the first mobile commerce server, which won the award for 'the most creative mobile product' (Shaik & Gupta, 2014). It was described as the use of wireless technology in offering direct electronic commerce capabilities to consumers anywhere (Madan & Yadav, 2016). Mobile commerce refers to all activities (direct or indirect) involving monetary

consumption or exhaustion of data services provided by a private or public network through telecommunication wireless services using handheld electronic devices (Chhonker, Verma, & Kar, 2017).

Due to a number of underlying principles, mobile commerce has developed at a ground-breaking rate. Ubiquity is viewed as the primary advantage of mobile commerce (Al-Adwan, Alrousan, Al-Soud, & Al-Yaseen, 2019) as it provides seamless connectivity regardless of users' locations. Ubiquity has eliminated spatial and temporal constraints, allowing continuous interaction between businesses and consumers (Prodanova, Martin, & Jiménez, 2017). Mobile commerce is closely linked to mobile apps, which provides consumers the ease of functionality and usability. Apps serve as bridges between operators and customers (Ye & Liu, 2017) that reduces search time and allows for purchase task completion, payment processing as well as product delivery (Ahuja & Khazanchi, 2016). Interactivity is the result of technology-enabled user interactions (Yim, Chu, & Sauer, 2017), enabling peer-to peer discussion on purchasing decisions (Ahuja & Khazanchi, 2016). When accessing the internet through a mobile device, users provide network operators with their location, enabling personalised services and the promotion of goods and services in the local area (Singha & Shukla, 2012; Taleb, Mada, Corici, Nakao, & Flinck, 2017).

Mobile Social Commerce

Academic interest in mobile commerce with social media or social commerce in the mobile sense is growing, resulting in a new research area called mobile social commerce (Sun & Xu, 2019). Kucukcay and Benyoucef (2014) defined mobile social commerce by examining three layers of its components and discussing its technical and functionality in depth. The key factors that affect consumers' intention in utilising mobile social commerce were identified by Liébana-cabanillas, Villarejo-ramos, and Manuel Franco (2014), who suggested the Mobile Social Commerce Acceptance Model as an extension of the TAM model. Sun and Xu (2019) examined 27 papers on terms applicable to the model of social commerce in order to identify some consumer behaviour themes and research studies.

The development of information and communications technologies (ICT) has largely driven the transformation of economic activity in recent

decades, with the internet becoming the most important tool for businesses (Liébana-cabanillas *et al*., 2014). Mobile social commerce involves the purchase and sale of products and services via mobile phones that is connected to social media and enables users to interact in a mobile shopping experience (Zhang, 2016).

Mobile social commerce is reinforced by the features of mobile phone apps and has the add-on social media functions in mobile commerce, all of which emphasises users' generated content. This exclusive characteristic has enabled the sharing and distribution of similar products and services information across social applications, giving mobile social commerce an edge over both social commerce and mobile commerce (Sun & Xu, 2019). An increasing rate of access to social networks through mobile phones, on the other hand, indicates that advertisements on social networks are rejected less frequently and that online purchases are more successful (Liébana-cabanillas *et al*., 2014).

According to statistics, e-commerce in Malaysia generated US$3,681 million in revenue in 2019, a 27.5% increase over the previous year (E-Commerce Malaysia, 2019), and 58% of e-commerce users made an online purchase via a mobile device (Kemp & Moey, 2019). 44.1% respondents from the MCMC e-commerce consumer survey reported that they used social media to conduct product research to validate product quality through reviews, comments and feedback as well as discover promotions and discounts and learn about new and current trends. 24 million of Malaysian consumers use social media and access it through mobile devices (Kemp & Moey, 2019). Malaysia is also ranked fifth among the top ten fastest-growing e-commerce countries in 2019 (Lipsman, 2019) and has the highest mobile social media penetration in Southeast Asia (Bernama, 2019).

Research Framework

OUM-MyVLE has been used to perform the systematic literature review of this article. A total of 48 journals/articles from year 2010 to 2020 related to mobile commerce, social commerce and mobile social commerce were identified and reviewed for the proposed development of this research framework. Only English language journal articles were taken

from educational journal publishers such as Emerald, Ebsco, and ProQuest.

Table: Number of Articles Reviewed

Variables	No. of articles
Users' Engagement	17
User's Attitude	15
Perceived Risk	16

Users' Engagement on Mobile Social Commerce and Purchasing Decisions

According to Brodie, Ilic, Junic and Hollebeek (2013), consumer engagement implies certain interactive experiences between consumers and brands and/or members of the community, whereas transient engagement implies that the motivational nature creates relational (dependency) among members in the virtual community. A multidimensional concept of cognitive, emotional and behavioural dimensions is also taken into consideration. Mobile technology's popularity is driven not only by its usability, but also by its ability to engage users (Kim, Kim, & Wachter, 2013). The higher the degree of UGC engagement, the higher level of purchasing behaviours (Malthouse, Calder, Kim, & Vandenbosch, 2016). However, consumers must build a sense of passion before they engage; the majority of consumers prefer to associate with brands they are familiar with.

Users' engagement optimises online interactions and increases awareness. The engagement creates a kind of emotional connection between users and businesses, leading to brand loyalty and creating competitive advantages. Businesses are able to establish effective communication with users and overcome the limitations of the traditional advertising model. Since communication is direct, businesses will be able to respond quickly to fundamental changes in users' behaviour on the internet. In this way, businesses will have the advantage of controlling operating costs and generating sales (Turban et al., 2012). Users' engagement has been applied to literature as independent variables in 17 of the journals reviewed. Zheng, Cheung, Lee and Liang (2015) demonstrated that users' engagement is essential in fostering brand loyalty in online brand communities on Facebook. This was based on 185 responses collected during a Facebook event in Hong Kong. According to So, King, Sparks and Wang (2016), 496

hotel and airline customers in Australia suggested that engagement enhances customers' service brand evaluation, brand trust and brand loyalty. Survey responses from 408 of the undergraduate student population in south-eastern U.S. by Di Gangi and Wasko (2016) implied that social and technical factors impact users' engagement and subsequent usage.

Users' Attitude towards Mobile Social Commerce and Purchasing Decisions

Attitude is the tendency to respond to an object with some degree of favourableness or unfavourableness (Ajzen & Fishbien, 1975). Attitude comprises of three aspects: affect, behaviour and cognition, all of which influence how consumers feel about products or services (Kapoor & Madichie, 2012). When consumers develop feelings toward an object (affect), the desire to act (behaviour) develops, shaping the trust in the object's reality (cognition). Consumers are more likely to consider products or services that elicit strong positive attitudes. As a result, purchase intention is determined by the commitment to an attitude.

Ajzen and Fishbein (1975) disclosed that an individual's attitude towards a particular behaviour is based on a judgement of positive or negative feelings. Hence, positive attitudes towards information sharing in online communities would promote such practices. Individuals do not generally share their expertise in all situations, but the versatility of processing and presenting information in a technology-mediated environment allows the intention to share (Yu, Lu, & Liu, 2010). Cho and Son (2019) found that social connectedness positively influences social media attitudes and intentions towards adopting social commerce in apparel shopping. The study involved 445 respondents from a U.S. university. Akman and Mishra (2017) in their study on 142 information technology professionals who were attending a conference in Turkey found that behavioural factors such as trust, enjoyment, social pressure and satisfaction had a positive influence on the consumers' attitude towards usage of social media for commercial purposes. Hajli, Shanmugam, Powell and Love (2015) in their investigation involving 200 respondents from online communities in Malaysia has proved that social support and perceived value construct significantly influences attitude in the continuance of participation in online communities.

Perceived Risks and Mobile Social Commerce Purchasing Decisions

The amount of risks that a consumer perceives when making a purchasing decision or the possible effects of making a bad decision is referred to as perceived risks (Parumasur & Roberts-Lombard, 2012). Purchase activity is discouraged by the uncertainty of the severity of the result and the probability of losses associated with a purchasing decision (Thakur & Srivastava, 2015). Maziriri and Chuchu (2017) posited that any action by consumers will produce several consequences such as the inability to be anticipated and some may likely be unpleasant. Several studies have underscored that consumers continue to believe that online shopping is risky (Bianchi & Andrews, 2012; McCole, Ramsey, & Williams 2010). When faced with doubt on whether purchases would enable them to achieve their purchasing intentions, consumers prefer to prevent losses and take defensive measures.

When negative outcomes are likely to happen or positive outcomes are unlikely to occur, perceived risks will be high. In this situation, consumers tend to pay attention and carefully process information communicated through marketing efforts by collecting more data and evaluating them cautiously (Hoyer, Maclnnis, & Pieters, 2016). The mediating effect of perceived risks can be traced to Hanafizadeh and Khedmatgozar (2012) in the adoption of internet banking services in Iran. 414 completed questionnaires were obtained through a self-administered survey and an internet survey. The results indicated that apart from social risks, other dimensions such as time, financial, performance, security and privacy were found to have significant negative effects on the intention of internet banking adoption while at the same time increases customers' awareness and internet banking adoption. In Benedict and Raju (2019), subjects of the study were the young working professionals of India from the age group 18-35 who shopped for luxury goods online from online shopping sites, social media groups and used courier services for delivery. The results showed that perceived risks partially mediated the relationship between luxury online shopping perception, online purchasing intentions and the fact that precautions were necessary as huge sums were invested in buying luxury goods. Sözer (2019) tested the effect of the mediator role of perceived risks on consumers' purchasing intentions for a winter holiday in Istanbul

City, Turkey. A total of 675 questionnaires were collected. It was found that the effect of discount offers on purchasing intentions was mediated by the perceived risks level of consumers.

Based on the past literature, the research framework for mobile social commerce can be developed and tested in the context of Malaysian consumers as follows:
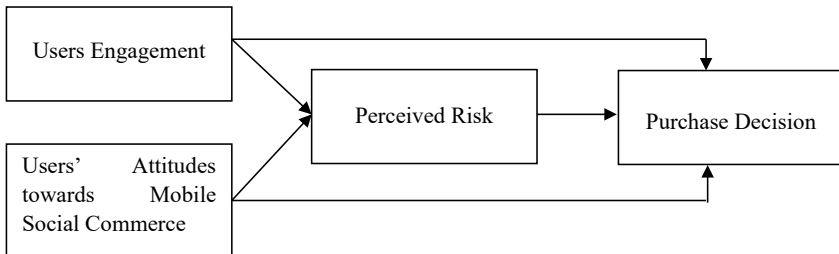
Figure 1: The Proposed Research Framework

CONCLUSION

The adoption of mobile social commerce has changed the way consumers' decisions are made and what influences those decisions. The nature of mobile social commerce engagement formed the initial stage of decision making by diminishing geographical limitations and allowing interactions among users and companies. With the mass penetration of mobile phones, socialising and technology has emerged hence making the presence of users more obvious and increasing the control over their purchasing decisions. Although online businesses have flourished in the past decade and become more popular during the COVID-19 pandemic, there are still consumers with lower risk tolerance who are sceptical with the idea and reluctant to perform online purchases. The unique characteristics of mobile social networks provide the ease and flexibility for the users to engage with the user generated content and knowledge sharing. This has resulted in the reinforcement of positive attitudes towards mobile social commerce. The examination of consumer purchasing decisions through users' engagement, attitudes towards mobile social commerce and the mediating effects of perceived risks provide new insights on how consumers manage risks before arriving at a purchasing decision. The research is expected to collect data from

respondents from Sabah, Sarawak and Wilayah Persekutuan Labuan, and that users' engagement and user's attitude towards mobile social commerce will display significant influence on consumers' purchasing decisions. For future studies, the research may include the mediating effect of trust and involvement of more independent variables to form a more comprehensive and multidimensional model of consumer purchasing decisions in mobile social commerce.

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A Preliminary Study of Job Stress Factors on Job Satisfaction among Government Employees in Malaysia's Southern Region

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ABSTRACT

Job stress has become a global problem in recent years, and it is rising year after year. The purpose of this research was to identify influential factors of job stress that affect job satisfaction among the employees in the government sector in the southern region of Malaysia. This research is important because it will help the company determine the best way to assist their workers in improving their job satisfaction. Job stress consists of three elements, namely workload, role conflict, and interpersonal relationships. The questionnaires were distributed to 108 respondents who were employees at Lembaga Kemajuan Johor Tenggara (KEJORA). Descriptive statistics, Cronbach alpha, and regression analysis were employed to analyse the result using the SPSS analysis. The findings revealed that a significant positive relationship exists between interpersonal relationship and job satisfaction whereas role conflict and workload does not influence job satisfaction. Finally, limitations and suggestions for this study are also highlighted.

Keywords: interpersonal relationship, job satisfaction, role conflict, workload

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INTRODUCTION

Background of the study

In the 20th century, job stress has become an alarming issue that leads to serious problems, either to the individual or the organisation itself. According to AIA Vitality's 2019 Malaysia's Healthiest Workplace Survey, 51 percent of the 17,595 employees suffer from work-related stress, and one out of every ten Malaysian employees is anxious or depressed, with most of them being millennials born between 1981 and 1996 and aged 24 to 39 in 2020.

In the existence of other factors that aid in the organisation's success, the employee's performance is considered one of the factors that have an effect and play a role in its performance. It directly contributes to the organisation's success through the actions of the person (Saleh *et al*., 2020).

Employees face job stress from workload, role conflict, and interpersonal relationships (Md Razak *et al.*, 2014). Based on Maslach and Jackson's theory (1986), individual workers who are exposed to a high level of stress will experience emotional exhaustion, depersonalisation, and reduced professional efficacy. The organisation also will suffer higher absenteeism rates, increasing turnover, loss in productivity, and financial losses or damage (Lu, 1999; Karasek & Theorell, 1990). Stress has always been associated with negativity. Nevertheless, it also brings positive outcomes.

Employees nowadays spend much of their time at work. Malaysian workers work more than 11 hours per day. Therefore, the workers' psychology is an important key construct leading to organisational goal achievement. A report from a survey done in 2020 by Vase, a market research firm, revealed the current issue of job satisfaction. Being able to balance work with life and having flexible working hours are key factors for Malaysian employees to be happy at work, while demand for a higher salary, better training, and development are among the highest contributors to job dissatisfaction (Lim, 2020).

The success of an organisation is greatly influenced by its employees' performance. The organisation is required to improve its human resource through the creation of the employee's job satisfaction (Hutagalung *et al*., 2020). Job satisfaction is an emotional condition that positively resulted from someone's judgement towards a job or experience (Baluyos *et al*., 2019; Qureshi *et al*., 2019; Cranny *et al*., 1992; L*u et al.,* 2012). Job satisfaction and dissatisfaction depend on the nature of the job and the expectation from their job (Singh & Onahring, 2019). The association between job stress and job satisfaction is notable. Job satisfaction which is currently referred to as happiness at work shows great demand as the satisfaction of workers is indicative of the quality of work, productivity, less inclined to quit, and more willing to accept low pay (Fisher, 2003). Job satisfaction may also be considered in the sense of a wider set of problems that influence an employee's job experience or quality of life.

Management needs to handle the issue of job stress and job satisfaction wisely. Apart from the loss of productivity, an employer may lose great talent, and dissatisfied workers tend to leave the organisation. Therefore, this research intends to examine the factors influencing job stress that affect job satisfaction among the employees in the government sector in the southern region of Malaysia.

LITERATURE REVIEW

Job Satisfaction

Job satisfaction refers to employees' positive or negative feelings towards their job (Dinc *et al*., 2018). Job satisfaction, according to Bettencourt and Sheldon (2001), is described as employees' overall affective assessment of the intrinsic and extrinsic aspects of their work. Research done in the healthcare industry found an interrelation between job satisfaction and employee performance (Nagy, 2002), employees' growth (Al-Ahmadi, 2009), and care quality (Makunyane, 2012).

Job satisfaction is vital for an organisation to be successful. It has been studied widely and plays a remarkable role in employee productivity

and retention rate (Kurdi *et al.*, 2020). Promotions, pay, benefits, working environments, leadership, social relationships, and the work itself may all affect job satisfaction (Parvin & Kabir, 2011; Alzoubi *et al.*, 2020). Organisational shifts, according to Akhtar and Rong (2015), influence work satisfaction. Interpersonal relationships at work, such as tension with co-workers, bosses, or organisational practices, are all affected by job stressors (Hoboubi *et al.*, 2017).

A pleasurable emotional state resulting from an evaluation of one's work as achieving or facilitating one's values has been characterised as job satisfaction (Locke, 1969). It is a positive or negative emotion that arises from a worker's assessment of their level of job satisfaction. As a result, work satisfaction has become one of the most evaluated and observed workplace variables in organisational behaviour. It is a key indicator of how a worker feels about their job and predictors of work behaviour such as motivation, attendance, and efficiency (Bogler, 2001; Onyemah *et al.*, 2018).

Role Conflict

As cited by (Soelton *et al*., 2020), role conflict is a conflict that occurs because there is a conflict when we are carrying out certain roles. In addition, role conflict can make individuals unable to make better decisions between the roles they perform and a form of dispute between expectations related to a role. The role conflict is likely to occur when the job to be done, the task to be accomplished, and the duty to be assigned to the employees are not clearly defined, described, and specified (Javed *et al.*, 2014). Work uncertainty and dispute, according to Tarrant and Sabo (2010), have a direct and negative impact on job satisfaction among nurse executives. The authors discovered that a decrease in position conflict could be linked to nurses' ability to balance diverse standards, among other things. However, Conant (2017) discovered no substantial differences in position conflict or job satisfaction among athletic directors employed at boarding schools versus day schools, or co-ed schools versus single-sex institutions, in a study she conducted.

Other studies also found that the role conflict experienced by employees could lead to job dissatisfaction (Conant, 2017; Malik *et al.,* 2010; Almutairi, 2013; Belias *et al.*, 2014; Ling *et al.*, 2014). According

to Belias *et al.* (2014), job dissatisfaction can be caused by a lack of influence over a work situation and the failure to enforce a 'rightful place' in the bank due to different roles held by the employee. In their research, Ling *et al.* (2014) discovered that when a bank employee experiences position stress, they are more likely to exhibit unfavorable behaviors such as poor performance and resignation from the company and they are more likely to experience work dissatisfaction. These results support the notion that position conflicts are commonly associated with negative outcomes. Furthermore, according to Malik *et al.* (2010), allowing bank managers some control in determining what procedures to follow to complete a mission would possibly reduce their sense of role conflict and role stress, allowing them to become more successful and efficient as well as experience higher levels of job satisfaction. Based on the above evidence, it could be concluded that role conflict is shown to be negatively associated with job satisfaction. Therefore, the hypothesis is formulated as follows:

H1: There is a significant negative relationship between role conflict and job satisfaction.

Workload

The workload is the amount of work an individual must do (Aoru, 2014). He also adds that there is a distinction between the actual amount of work and the individual's perception of the workload. Merve *et al.* (2014) state that workload can also be classified as quantitative (the amount of work to be done) or qualitative (the difficulty of the work). Employee job satisfaction can be a determinant factor of the employee's success in completing the workload given (Sobia & Yasir 2014). The formation of job satisfaction may be harmed by a perceived workload that is too high. Workloads that are too light, on the other hand, may affect employee satisfaction at work. Furthermore, some employees seek out career assignments, and their ability to complete these challenges is one of the determining factors in their job satisfaction.

According to Kyndt *et al.* (2010), workload experience is dictated by the task load and subsequent variables such as expended effort, task demands, and level of success. Shah *et al.* (2011) found that excessively high workloads and extremely low workloads correlate to low performance.

Likewise, a study conducted Tarrant and Sabo (2010) among the community of nurses found that work overloads and time constraints are significant contributors to work stress.

Other studies also found that higher workload experienced by employees could lead to job dissatisfaction (Shahzad *et al.*, 2010; Muhamad *et al.*, 2011; Altaf & Awan, 2011; Awang et al., 2010; Sobia & Yasir, 2014; Ahsan, 2009; Merve *et al.*, 2014). Sobia *et al.* (2014) discovered that job satisfaction is negatively associated with workplace stress caused by factors such as work overload, job insecurity, and interpersonal relationships at work. Therefore, the study supports that work overload can lead to poor performance of the employees, which has ultimately led to employee job dissatisfaction. Consistent with Ahsan *et al.* (2009) findings which indicated that most of the workers were unhappy with the current culture where they were required to work extended hours and cope with large workloads while simultaneously meeting production targets and deadlines. Similarly, Merve *et al.* (2014) state that increasing workload may cause a decrease in job satisfaction and excessive workloads have considerable negative effects on job satisfaction. Besides that, Merve *et al.* (2014) found that there is a clear connection between workload and job satisfaction. The increased workload can result in a decline in job satisfaction. Muhamad *et al.* (2011) support this finding, having found that organisational variables such as workload and working conditions are negatively linked to job satisfaction. Hence, based on the above evidence, it could be concluded that work overload is shown to be negatively associated with job satisfaction. Therefore, the hypothesis is formulated as follows:

H2: There is a significant negative relationship between workload and job satisfaction.

Interpersonal Relationship

Interpersonal relationships can be described as connections between an individual and others in work situations and within the organisation as a motivation to collaborate efficiently (Stephen & Timothy, 2013). Juneja (2020) also mentions that interpersonal relationships may define as a strong association between persons working together in the same organisation. Meanwhile, good interpersonal relationships at work, according to Marisson

(2008), can boost individual employee attitudes, including job satisfaction, job commitment, engagement, and perceived organisational support.

Nowadays, most of the employees who have good interpersonal relationships in the organisation will give a good impact on the organisation. It is proven by Lodisso (2019) who identified that interpersonal relationships has a significant impact on the job satisfaction of both co-workers and supervisors, regardless of their position in the organisation. He also states that interpersonal relationships have a strong and positive direct effect on job satisfaction.

Stoetzer *et al.* (2009) conducted another study that found interpersonal relationships to be a major factor in the psychosocial work environment that can affect well-being, job satisfaction, success, and productivity. It is also supported by a study by Mustapha (2013), who found a strong significant link between interpersonal relationships and satisfaction in academicians in Malaysian public universities. Based on the listed evidence, it could be concluded that interpersonal relationships are shown to be positively associated with job satisfaction. Therefore, the hypothesis is formulated as follows:

H3: There is a significant positive relationship between interpersonal relationship and job satisfaction

Research Framework

Figure 1 illustrates the research framework of this study. It is about the relationship between job stress factors and job satisfaction.
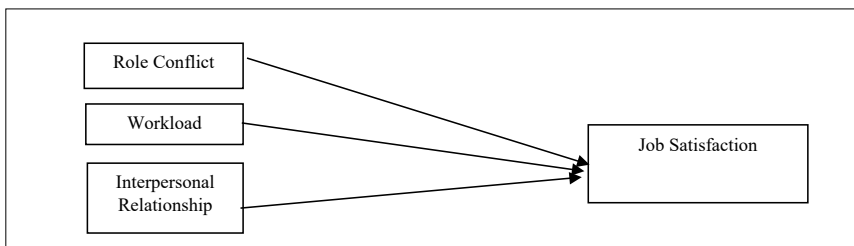
Figure 1: Research Framework (Md Razak *et al.*, 2014)

RESEARCH METHODOLOGY

A descriptive research design method was used in this study. The sample targeted was the employees at Lembaga Kemajuan Johor Tenggara (KEJORA). The sample size that was determined for this study was 108 employees. According to Sekaran (2009), most study needs a sample size of greater than 30 but less than 500. The researcher used a non-probability sampling technique which was convenience sampling based on the convenient accessibility and proximity to the research (Explorable.com, 2009). Data collected were analysed using Statistical Packages for Social Sciences (SPSS version 24). A 5-point Likert-scale format ranging from 1 (strongly disagree) to 5(strongly agree) was used. Three variables were measured in this research: role conflict, workload, and interpersonal relationship. The questionnaires were adopted and adapted from Md Razak *et al.* (2014). This study conducted a reliability test to determine the internal consistency of the measures used and regression analysis to test the relationship between role conflict, workload and interpersonal relationship, and job satisfaction.

RESULTS

Table 1: Demographic Profile (Gender)

	Frequency	**Percent**	**Valid Percent**
Male	43	39.8	39.8
Female	65	60.2	60.2
Total	108	100.0	100.0

Table 1 shows the percentage of respondents based on gender. 39.8% were male respondents while female respondents represented 60.2% of the total. This shows that female respondents made up the majority of the respondents.

Table 2: Demographic Profile (Working Experience)

Working Experience	Frequency	Percentage%
Below one year	12	11.1
One to five years	25	23.1
Six to ten years	41	38.0
11-15 years	13	12.0
16 years and above	17	15.7
Total	108	100.0

Based on Table 2, employees with six to ten years of experience had the largest percentage of working experience (38.0%). It shows that majority of respondents were experienced employees. Then it was followed by employees who had working experience for one to five years, contributing 23.1% of the total. Respondents who had worked for more than 16 years contributed 15.7 %, followed by employees with 11-15 years (12.0%), and employees with below 1-year experience contributed the smallest percentage of 11.1%.

Table 3: Cronbach's Alpha Statistics

Variables	Cronbach's Alpha	No of items
Workload	0.795	5
Role conflict	0.808	5
Interpersonal relationship	0.882	5
Job Satisfaction	0.835	5

Table 3 shows that all the variables (workload, role conflict, interpersonal relationship, and job satisfaction) had Cronbach alpha values of more than 0.7, which was higher than that recommended by Salkind (2014). Therefore, the results showed that the indicator was strong and considered acceptable.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715a	.511	.496	.35521

Table 4 shows the R² value is 0. 511. It was found that 51.1 percent of the variance in the dependent variable was explained by the independent variables. Meanwhile, 48.9% of the dependent variable was explained by other factors.

Table 5: Summary Result of Regression

Variables	Beta	t-values	Sig	Result
Workload	.095	1.233	.220	Not Significant
Role conflict	.068	.781	.437	Not Significant
Interpersonal relationship	.503	5.723	.000	Significant

*Sig $p < 0.001$

The summary result of regression analysis is shown in Table 5. It indicates that interpersonal relationship ($\beta = 0.503$, $p < 0.01$) was significantly related to job satisfaction. Meanwhile, workload ($\beta = 0.095$, $p > 0.01$) and role conflict ($\beta = 0.068$, $p > 0.01$) were not significantly related to job satisfaction.

Table 6 represents the hypothesis results of this study. Out of the three hypotheses derived for this study, only H3 was supported.

Table 6: Hypothesis Results

Hypothesis - Statement	Significance	Results
H1: There is a significant negative relationship between role conflict and job satisfaction	0.220	Not supported
H2: There is a significant negative relationship between workload and job satisfaction.	0.437	Not supported
H3 – There is a significant positive relationship between interpersonal relationship and job satisfaction	0.000	Supported

DISCUSSION

This research was to identify influential factors of job stress that affect job satisfaction among the employees in the government sector in the southern region of Malaysia. It was hypothesized that workload, role conflict and

interpersonal relationship impact job satisfaction through job stress. The first finding showed that workload is not significantly related to job satisfaction. Research conducted by Fako and Forchen (2000) among nurses in Botswana exposed similar findings. The workload is not found to be an important determinant of job satisfaction among nurses. Workload is not significantly linked to academic staff job satisfaction, according to a correlational study conducted by Aoru (2014) at Makerere University, while both incentives and working environment are significantly positively related to academic staff job satisfaction.

The second finding revealed that role conflict also does not significantly influence job satisfaction. A study administered by Conant (2017) also found no significant differences existed between athletic directors working at boarding schools versus day schools, or co-ed schools versus single-sex institutions, on either role conflict or job satisfaction.

The third finding showed that there is a significant relationship between interpersonal relationship and job satisfaction. There is empirical evidence which proves the effect of interpersonal relationship on job satisfaction. According to Morrison (2008), there is a positive relationship and a clear effect of interpersonal relationships on job satisfaction. Workers should be given time to socialise with their colleagues and avoid unnecessary behaviour at work, according to Dungguh and Dennis (2014), to improve teamwork. It also supports the findings of (Lin & Lin, 2011, as cited in Lodisso, 2019; Awang *et al*., 2010; Danish & Usman,2010), who found that co-workers relationships improve job satisfaction. Job satisfaction will increase as the leader-member relationship and co-workers experiences improve. Employee involvement is one of the keys leads to organisational success that a leader should encourage.

CONCLUSION

This research concludes that interpersonal relationships have an important impact on job satisfaction. It can also be further noted that role conflict and workload do not significantly influence job satisfaction. More than that, the findings cannot be generalised extensively in Malaysia as the scope of the study is only limited to Lembaga Kemajuan Johor Tenggara (KEJORA). The

expansion to various organisations in Malaysia could have provided better results. Furthermore, samples were limited. It will require additional samples for future study. Additionally, future researchers should also consider using Structural Equation Modelling analysis to examine the research framework.

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IDENTIFICATION FACTORS INFLUENCING E-LEARNING SATISFACTION DURING COVID-19 PANDEMIC PERIOD AMONG STUDENTS AT A MALAYSIA PRIVATE INSTITUTION

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ABSTRACT

The rapid occurrences of Corona Virus Disease (Covid-19) have posed various challenges to our society, including the quality of education system in Malaysia. The current study aims to first measure the impact of demographic variables (gender, age and education level) and non-demographic variables (perceived usefulness, perceived ease of use and technological factor) on e-learning satisfaction among students from a higher education institution in Malaysia, and to construct a student satisfaction prediction model subsequently. A structured questionnaire survey was administered to a total of 344 respondents and the statistical analysis of Chi-Square test and Multiple Regressions was performed. The result of the study reveals that satisfaction of students on e-learning experience during the pandemic is significantly corelated to gender. The study further shows that three dominant variables, namely perceived usefulness, perceived ease of use and technological factor are significant factors that influence the satisfaction level of students' learning in the e-learning environment. The findings of the study will be beneficial to policy makers to identify the level of student satisfaction on e-learning education during the COVID-19 pandemic and may provide evidence-based data to improve the learning performance of students.

Keywords: e-learning satisfaction, COVID-19, Malaysia

INTRODUCTION

The COVID-19 pandemic has brought a lot of changes in human life including our whole learning process especially in higher learning institutions. The proliferation of information and communication technology such as the internet, online meeting software and social media allows educators and students to manage daily teaching and learning activities continuously via virtual classroom. Online learning, which is also known as e-learning (Khogali, Davies, Donnan, Gray, Harden & McDonald, 2011; Wheeler, 2012), provides affordances for the learning process to take place synchronously and asynchronously across time and space, as long as both learners and education providers have stable internet connection (Al-Samarraie, Selim, & Zaqout, 2016).

The World Health Organisation (WHO) officially declared the outbreak as a pandemic on 11 March 2020, and the government of Malaysia had started to impose the Movement Control Order (MCO) on 18 March 2020 subsequently. Traditional educational activities which involve face to face interactions were suspended at all levels to control the spread of COVID-19. The only choice to make sure the continuity in acquiring knowledge and skills is through the adoption of e-learning to replace traditional teaching and learning methods. With the integration of communication and information technology, the e-learning process should become more interesting.

In Malaysia, education is one of the most important contributing factors towards nation building, development and progress. Amid the global pandemic, there is a pressing need to investigate student experience in online learning. The effectiveness of online education can be gauged by analysing the strength of satisfaction by its most crucial stakeholders – the students. Thus, this study intends to identify the demographic characteristics and other essential factors that may influence the satisfaction level of students on e-learning in Malaysia during the pandemic period. It is hoped that the study may provide evidence-based data which would be helpful in conducting online education with more efficiency and to enhance the learning satisfaction of students.

LITERATURE REVIEW

Gender

The current study adopts Davis's (1989) Technology Acceptance Model (TAM) as the theoretical framework, and recognises that gender is an important component to understand user perceptions of usefulness and ease of use as determining factors for technology adoption. This proposition is based on the suggestions made by previous studies that gender plays an important role in predicting usage behaviour (He & Freeman, 2010). In another study examining the relationship between gender and e-learning satisfaction, Gomez, Guardiola, Rodriguez and Alonso (2011) found that there was significant different effect experienced by both male and female students with regards to their e-subject satisfaction. Meanwhile, findings by research from the same field of other study concluded that female students were reportedly more satisfied than male students about their e-learning experience (Manuel, Maria & Juan, 2010; Al-Azawei, Parslow & Lundquist, 2017; Cai, Fan & Du, 2017; Shahzad, Hassan & Aremu, 2020). Beqiri (2010) and Boyte-Eckis (2018) stated that gender is a significant variable affecting students' satisfaction on online education. The study reported a higher satisfaction level among the male students as they had a higher mean score of satisfaction. However, there were other findings where no significant relationship between gender and e-learning satisfaction was observed among the students (Cole, Shelly & Swartz, 2014; Chen, Peng, Yin, Rong & Cong, 2020).

H1: There is a significant relationship between gender of student and e-learning satisfaction during the COVID-19 MCO period.

Age Group

Prior studies suggested that age is a crucial personal factor that has direct and moderating effects on the adoption and acceptance of technology and behavioural intention (Venkatesh, Morris & Davis, 2003; Chung, Park, Wong, Fulk & Mclaughlin, 2010). Age is the key in understanding the reasons why individuals from different age groups are different when it comes to making choices concerning technology adoption especially in

education. For example, older folks are normally less experienced in using new technologies for learning. Thus, it is vital for them to be exposed to the current technologies.

Jennings and Onwuegbuzie (2001) conducted a study to investigate how age is significantly connected to the four dimensions of computer attitude: anxiety, confidence, satisfaction, liking, and usefulness. They discovered that the level of computer confidence can be influenced by age, and the level of satisfaction in using computers was reported to be lower among younger students. This is in contrast with another group of older students, which reported the highest level for computer liking and perceived usefulness of using computers in their study.

Lee, Yeung and Ip (2016) analysed the relationships between three key items of Self-Directed Learning (SDL), such as self-management, desire for learning, and self-control, computer technology use and personal factors such as age to investigate student readiness for the use of computer for SDL in English language learning in a university. Based on the research, they discovered that age differences did not account significantly with satisfaction for the use of computers for SDL, even though the older students scored higher for anxiety and learning.

H2: There is a significant relationship between age of student and e-learning satisfaction during the COVID-19 MCO period.

Level of Education

For the purpose of this research, the level of education only considers educational stages in higher institution of learning which include certificate, foundation, diploma and undergraduate (bachelor's degree). Previously, education level was found to be an external variable that affects the Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) on e-learning (Agarwal & Prasad, 1999; Burton-Jones & Hubona, 2006). It was employed as a moderator that influences the relationships between the proposed factors (Sun & Zhang, 2006; Abu-Shanab, 2011; Tarhini, Hone & Liu, 2014). Additionally, past studies have highlighted the existence of a positive relationship between the level of education and individuals' use of technologies in education to achieve self-satisfaction (Lymperopoulos & Chaniotakis, 2005; Burton-Jones & Hubona , 2006; Abu-Shanab, 2011).

H3: There is a significant relationship between education level of student and e-learning satisfaction during the COVID-19 MCO period.

Perceived Ease of Use

According to Davis (1989), the original definition of perceived ease of use is 'the degree to which a person believes that using a technology will be free from effort'.This means if students perceive that the online learning system can help improve their performance, they are more likely to adopt online learning in their learning process (Yee, Luan, Ayub & Mahmud, 2009).

There is an abundance of studies on a variety of issues related to the perceived ease of use of technology in e-learning. In fact, prior studies have also determined the positive relationship between perceived ease of use and favourable attitude or satisfaction (Chang & Wang, 2008; Stoel & Lee, 2003). Furthermore, research on the positive relationship between perceived ease of use and intentions in the context of e-learning has also been done (Arbaugh & Duray, 2002; Pituch & Lee, 2006). Individuals have favourable feeling of satisfaction with online experiences when it is perceived to be useful and easy to use (Devaraj, Fan, & Kohli, 2002; Pavlou, 2003).

In sum, perceived ease of use can be understood as user perception of the amount of effort required to utilise technology or computer system or the extent to which a user believes that using a particular technology will be effortless (Alrafi, 2009). Prior studies have shown that perceived ease of use has a significant impact on consumer satisfaction (Lin, 2008).

H4: Perceived ease of use significantly influences students' e-learning satisfaction during the COVID-19 MCO period.

Perceived Usefulness

According to Davis (1989), the original definition of perceived usefulness is 'the extent to which a person believes that using a particular technology will enhance her/his job performance.' Specifically, consumers are more likely to develop satisfaction and have favourable intentions toward online experiences if they perceive the experience to be useful to them (Bhattacherjee, 2001).

There have been many studies conducted on perceived usefulness and its relationship with user satisfaction. For instance, Arbaugh and Duray (2002) and Chiu, Chang, Cheng and Fang (2009) documented a significant positive impact of perceived usefulness on satisfaction. Also, a study which focused on parents' attitudes toward online parenting resources also showed that positive consideration about the usefulness of online parenting resources was related to willingness to adopt online technology (Chang & Chen, 2020).

Apparently, perceived usefulness of technology involves users' judgement on the extent to which whether using an information system can improve their job performance. Also, prior studies have verified that perceived usefulness has a significant impact on satisfaction of consumers (Lin, 2008).

H5: Perceived usefulness significantly influences students' e-learning satisfaction during the COVID-19 MCO period.

Technological Factor

To reduce the spread of COVID-19 in the country, the government of Malaysia has decided to close down all educational institutions as a temporary measure. Teachers are being mobilised to keep the teaching and learning process going during this difficult period. Wisanti, Ambawati, Putri, Rahayu and Khaleyla (2020) mentioned that online class involves all kinds of educational situations where information and communication equipment and technology are deployed significantly. The main factors that support online learning are internet connection and computer or cellular media. The transition from traditional face to face teaching and learning to virtual classroom is not without its challenges as both educators and students are required to adjust quickly for the new norm in teaching and learning. Educators are prompted to reconsider factors to promote effective learning, such as active learning, motivation, and making use of feedback on the efficiency of technology (Wisanti *et al*., 2020) when conducting online learning. These are important factors to enhance students' self-confidence and satisfaction throughout the e-learning process.

Many research studies have addressed factors influencing the satisfaction on e-learning. The COVID-19 pandemic has obliged most

education systems in the global world to shift to e-learning which has become a primary teaching and learning approach during the lock-down periods. Consequently, this gives rise to the increase of studies from both practitioners and academic researchers to measure the effectiveness of e-learning and the application of new tools or methods in online platforms for e-learning. A number of studies found that the factors contributing to the acceptance of e-learning are the infrastructure of technology and technical support in e-learning system. Furthermore, to increase e-learning acceptance and satisfaction level, the technology and the e-learning system must be well maintained and up to date (Folorunso, Ogunseye & Sharma, 2006; Poon, Low & Yong, 2004; Selim, 2005). Rafaeli and Sudweeks (1997) argued that if the information and communication technology used was reliable, students would be able to study better and more satisfied with their e-learning environment, and would have higher e-learning acceptance eventually.

Studies showed that facilitation of technical matters, attitude of student and instructor, computer efficacy, teacher response during e-learning process, and interface of e-learning environment were the core factors that influence students' satisfaction towards e-learning. According to Ahmed (2010), the acceptance and satisfaction of e-learning could be determined through three variables, i.e., information technology infrastructure, instructor characteristics and organisational and technical support. Furthermore, there have been studies evaluating the adoption of advanced technologies for e-learning, such as the use of smartphones and tablets, which is also known as mobile learning (Chanchary & Islam, 2011; Nassuora, 2013; Seliaman & Al-Turki, 2012). These studies have proven that technology is positively related to the acceptance and adoption level of e-learning in the educational context. In sum, technological factor is a critical determinant of students' behavioural intention to adopt e-learning.

H6: Technological factor significantly influences students' E-learning satisfaction during the COVID-19 MCO period .

DATA AND METHODOLOGY

Conceptual Framework

The rationale for choosing the sampling frame for this study was to analyse the factors that affected students' satisfaction on e-learning during the COVID-19 pandemic in Malaysia. The study adapted Davis's (1989) Technology Adoption Model (TAM) to measure the variables using a Likert scale of 1 – 5 with end points of 'strongly disagree' and 'strongly agree'. This instrument is also widely used by researchers for similar study in other contexts (DeLone & McLean, 2003; Pilli, Fanaeian & Al-Momani, 2014; Mohammadi, 2015).
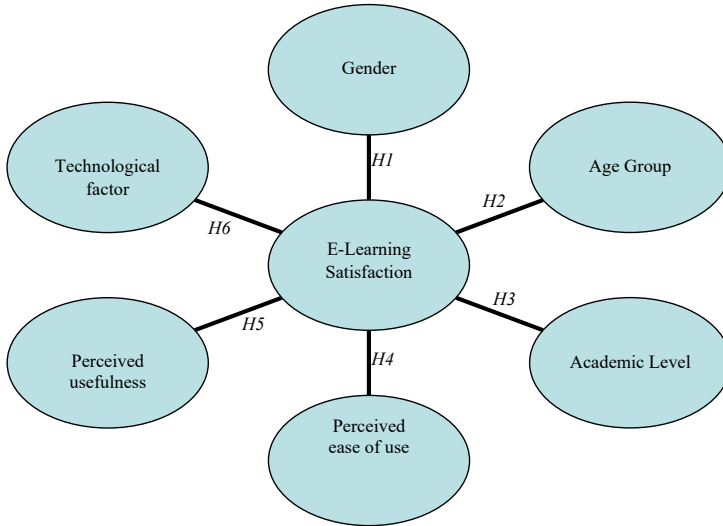
Figure 1: Path Model for Current e-Learning Satisfaction

Research Method

In this study, the target samples were students from a private higher education institution in Malaysia. The study employed convenience sampling and a cross-sectional survey questionnaire was administered from September 2020 to January 2021 to collect the required data. The questionnaire covered different aspects: socio-demographic characteristics, perceived

usefulness, perceived ease of use, technological factor and satisfaction of the respondents towards e-learning during the MCO period. The dependent variable in this study referred to the satisfaction of the university students, where a low scoring of satisfaction of respondents indicates the tendency of being averse to e-learning, while a high scoring of satisfaction suggests the tendency of being e-learning taker. On the other hand, the independent variables in this study were gender (male and female), age (ratio), level of study, perceived usefulness, perceived ease of use and technological factor. All variables were measured by using a Likert scale of 1 – 5 from 'strongly disagree' to 'strongly agree'. A total of 344 university students responded to the questionnaire survey. The descriptive analysis of the respondents' demographic profile is shown in Table 1.

Table 1: Demographic Characteristic of Respondents (n=344)

Category	Total (%)
Gender	
Male	49.1
Female	50.9
Academic Level	
Pre-U/ Foundation	8.5
Diploma	73.5
Bachelor	18.0
Programme Enrolled (Major)	
Business Studies	29.9
Accounting and Finance	7.9
Information Computing Technology (ICT)	33.7
Chinese Language & Literature	4.9
Education	2.9
Guidance & Counselling psychology	1.5
Media Studies	4.4
Drama & Visual	1.7
Art & Design	13.1
Age Group	
15-19	60.8
20-24	37.5
25 and above	1.7

Table 1 displays the respondents' socio demographic profile. Out of the 344 respondents, 169 were males and 175 were females. Most of the respondents were diploma students (73.5%), and 60.8% of them were below 20 years old. Close to one third of the respondents were students majoring in Information Computing Technology (33.7%) and business studies (29.9%).

RESULTS AND DISCUSSION

The findings of the study showed that there are three core demographic and three non-demographic factors that are related to e-learning satisfaction among the target respondents. The demographic factors that were included in this study are gender, age and level of education registered by students, while the non-demographic factors are perceived ease of use (PEU), perceived usefulness (PU) and technological factor (TF). The dependent variable is students' satisfaction with e-learning. In this study, the questionnaires were distributed to students whom had taken the subjects during the semester of lockdown periods. The questionnaire was tested by reliability analysis which measures the item correlation and internal consistency. Questions 1 to Question 5 focused on student perception or perceived ease of use for e-learning. Question 2 was removed from the scale, yielding the Cronbach's Alpha value for this factor to 0.78.

Questions 6 to Question 13 focused on perceived usefulness but question 11 was eliminated from the scale eventually. The overall Cronbach's Alpha value for this factor was 0.83. The technological factor had four questions to measure the construct and its overall Cronbach's Alpha value was 0.738. Furthermore, there were six questions (Question 19 to Question 24) constructed to measure the dependent variable – e-learning satisfaction. Since there was no question being removed from this part, the overall Cronbach's Alpha value was 0.822. All the Cronbach's Alpha values of the variables were greater than 0.7, showing that the internal reliability of questionnaire of this research was high.

Table 2: Reliability Analysis

Construct	Cronbach's Alpha
Perceived ease of use	0.781
Perceived usefulness	0.830
Technological factor	0.738
E-learning satisfaction	0.822

Validity Test

The validity test was performed to ensure that the research questionnaire has high validity of content. Generally, when Kaiser–Meyer–Olkin's (KMO) value is greater than 0.5, and the significance level of the Bartlett's test meets the significance of confidence level of the test, it is considered that the questionnaire meets the sampling adequacy. The results of the validity test are presented in Table 3 below. It can be seen that the test values of the KMO and Bartlett's test of the indicators in the questionnaire met the requirements.

Table 3: KMO and Bartlett's Test-Meyer-Olkin Measure

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.909
Bartlett's Test of Sphericity	Approx. Chi-Square	6938.602
	df	780
	Sig	.000

The Results of Chi-Square Test

Results from further analysis by using Chi-Square test showed that there is significant relationship (df=2, P = .027 and significant at 5% level) between the dependent variable (satisfaction level on e-learning) and the gender of students. The result is similar to another study reported by Manuel *et al.* (2010). However, the test indicated that students' age and education level did not have any significant relationship with the level of e-learning satisfaction they had experienced. The result is consistent with the research findings reported by Kuo and Belland (2016) and Morin et al. (2019). Results from this study revealed that age (df=4, P = .22) and education level (df=4,

P = .13) can be considered as non-effective factors in predicting variance in e-learning satisfaction level. It is because the significant p-value for both demographic factors failed to meet the selection criteria with a non-significant value greater than .05.

The Results of Multiple Regression Analysis

In Table 4, three variables, namely perceived ease of use, perceived usefulness and technological factor were included into the regression equation:

$$y = 0.397 + 0.126x_1 + 0.442x_2 + 0.318x_a \qquad (1)$$

where y is e-learning satisfaction and x_1, x_2, x_3 are factors of perceived ease of use, perceived usefulness and technological factor respectively. Regression analysis showed that the model was significant (F = 153.9507, p-value < 0.000) and there was a positive relationship (r = 0.759) between e-learning satisfaction with the other three different important variables. The regression equation indicated that 57.6% of variability in students' satisfaction is strongly affected by the variation of the three non-demographic factors in the regression equation.

Table 4: The Significant of Coefficients

Variable	Unstandardised coefficients		Standardised coefficients	t	sig. p-value
	B	Std error	Beta		
Constant	0.397	0.165		2.414	0.016
Perceived ease of use	0.126	0.040	0.142	3.170	0.002***
Perceived Usefulness	0.442	0.050	0.424	8.772	0.000***
Technological Factor	0.318	0.045	0.322	7.116	0.000***
R square			57.6%		
Adjusted R square			57.2%		
F-test (p-value)			153.9507 (<0.01)		

CONCLUSION AND RECOMMENDATION

This paper attempted to analyse the relationship between gender, age, academic level, and some non-demographic factors which might influence online learning satisfaction of university students in a private university. Several conclusions are being drawn based on the hypotheses of the study. Firstly, the findings of this study showed that there is significant influence of the gender factor on e-learning satisfaction of students. The study also revealed that perceived ease of use, perceived usefulness and technological factor are the factors that affect satisfaction on e-learning. This means students' characteristics and perception of e-learning may increase the level of satisfaction among the students when they are engaged in e-learning in the university. Students who have a higher level of understanding about the application of e-learning courses tend to demonstrate a higher satisfaction level during the learning stage. The questionnaire is well developed and reliable to explore the use of e-learning among university students and their satisfaction level. Furthermore, an equation model was constructed in this study for quantitative analysis to predict the relationship between various potential indicators. This model can be used to predict student satisfaction of learning in various e-learning platforms, and the accuracy of reliability is 57.6%. The model is considered as highly reliable.

To improve students' satisfaction towards e-learning in the future, there is a pressing need to increase awareness about the importance of e-learning across all levels of education in Malaysia. Educators must be actively involved in motivating students to adapt to the e-learning process, and students need to be guided closely to experience the full benefits of e-learning while adjusting to the new normal. Currently, there is a lack of effective platforms to provide seamless interaction close to the traditional classroom setting. Therefore, the current e-learning platform and infrastructure providers must improve the interactive elements to enhance the quality and efficiency of e-learning education in Malaysia.

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MAQASID AL-SHARIAH IN ISLAMIC BANKS BEFORE VALUE-BASED INTERMEDIATION IMPLEMENTATION

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ABSTRACT

Bank Negara Malaysia (BNM) had introduced Value-Based Intermediation (VBI) initiatives to help Islamic banks implement a structuralised form of maqasid al-shariah (objectives of shariah (Islamic law)) in their banking operations. Thus, questions were raised by the public on whether or not Islamic banking institutions in Malaysia had been achieving maqasid al-shariah in their banking operations prior to VBI. This paper aims to discuss the real concept of maqasid al-shariah that should be realised in Islamic banks and investigate whether Islamic banks had truly been achieving maqasid al-shariah in their banking operations before the introduction of VBI. Library research is conducted to obtain information on maqasid al-shariah and the qualitative methodology is adopted to gain information from three bankers representing three Islamic banks in Malaysia via semi-structured interviews. The researchers found that the fundamental concept of maqasid al-shariah in Islamic banks includes the protection of religion, life, intellect, progeny and wealth in human life through the products and services offered by the banks. The Islamic banks were found to have developed their products and services to achieve maqasid al-shariah even before VBI was introduced by BNM. However, with VBI, a proper framework in achieving maqasid al-shariah has been developed.

INTRODUCTION

The first modern Islamic Bank, the MitGhamr Bank, was established in Egypt in 1963 having operated for four years until 1967 (Alharbi, 2015). Eight years later, the Dubai Islamic Bank was established in 1975 and had continued to operate for 43 years (until 2018). The establishment of the Dubai Islamic bank was considered 'new' in the industry as opposed to conventional banking, which had been around for over 900 years. The Islamic banking and finance industry in Malaysia, however, started in the year 1983 with the establishment of the first Islamic bank in Malaysia, namely Bank Islam Malaysia Berhad, followed by the establishment of the first takaful operator in the year 1984, namely Syarikat Takaful Malaysia Berhad (Muhammad & Ahmed, 2016). The Malaysian government had expanded and promoted the Islamic banking industry by allowing conventional banks to offer Islamic banking products through 'Islamic windows' in 1993 to enhance and reinforce a dual banking system (Lo & Leow, 2014). Since then, the Islamic banking and finance industry has shown a rapid and robust growth in Malaysia until the industry has now become a core element of Malaysia's status as a worldwide Islamic finance 'hub'. Interestingly, the Islamic banking and finance industry successfully endured in a competitive environment alongside its conventional counterparts in Malaysia.

Furthermore, all countries participating as members of the Organization of Islamic Cooperation (OIC) including Malaysia agreed to establish Islamic banks in their respective countries to practice Islamic values within their financial system by avoiding *riba* (interest), *gharar* (uncertainty) and *maysir* (gambling) in order to provide justice, fairness and equitable distributions of income and wealth, in line with *maqasid al-shariah* (objectives of *shariah*) (Mohammed, Tarique & Islam, 2015). The Islamic banking institution has the responsibility to uphold its vision and mission in reflecting the realisation of *maqasid al-shariah* in its products and services offering. However, the most popular question raised by the public is that though the objectives of Islamic banks are to avoid *riba, gharar* and *maysir*, are they the only reasons for Islamic banks to achieve *maqasid al-shariah*? (Dusuki & Bouheraoua, 2011).

The limitations of a careful study on the objectives of the establishment of Islamic banking has resulted in misinformation and misgivings about the main reasons for the existence of Islamic banks. According to Mohammed *et. al.* (2015), despite the tremendous growth and achievements, Islamic banks are seen as shying away from the objective of shariah since their establishments. He also stated that Islamic banking products are seen by critics to be replicating their conventional counterparts in which their pricing is unfair, and largely operating on debt structure. It is argued that this convergence goes against the objective of the establishment of Islamic banks, which is *maqasid al-shariah*.

On top of that, Mohamad, Lehner and Khorshid (2016) mentioned that Islamic finance is frequently criticised for its lack of obligation to make a real difference towards the welfare of the poor and needy. For the past 30 years, the global finance industry leaned towards benefitting the rich people and the corporate players, with limited participation and benefits to the public. The main concern is whether Islamic bankers properly understand the concept of *maqasid al-shariah* and the goals to achieve from the establishment of Islamic banks other than avoiding *riba, gharar* and *maysir* in banking operations.

BNM (2018a) in collaboration with the Islamic finance industry had released a Strategy Paper on Value-based Intermediation (VBI) which articulates strategies to strengthen the roles and impacts of Islamic banking institutions towards a sustainable financial ecosystem. The strategies promote the practices of VBI application which will lead to an improved suite of products and services offered by Islamic banking institutions for a better facilitation of entrepreneurship, community well-being, sustainable environment and economic growth, without compromising the shareholders' returns. Since its implementation was not made compulsory, only a few Islamic banks took part in the VBI implementation when it was first introduced by BNM, while the remaining number of banks did not find it necessary to implement VBI in their banking system. Currently, only nine out of the total of 27 Islamic finance bodies in Malaysia have adopted the system. The banks that have agreed to adopt VBI include Bank Islam, Bank Muamalat, Agrobank, Maybank Islamic, CIMB Islamic, Ambank Islamic, Alliance Islamic, HSBC Amanah and Standard Chartered Saadiq (Surendran, 2018). In this case, VBI will be utilised as a form of guideline

for Islamic banks to execute more operations and function as a finance institution far exceeding the initial objective of avoiding *riba, gharar, maysir* and other harmful activities.

Even though BNM has come up with VBI as a tool for Islamic banks to achieve *maqasid al-shariah,* there is still a need to discuss the concept of *maqasid al-shariah* and the expectations laid upon Islamic banks in achieving *maqasid al-shariah*. Furthermore, before VBI was introduced by BNM, Islamic banks in Malaysia were claimed to had only focused on avoiding *riba, gharar* and *maysir* when developing their products and services. Hence, it is imperative to examine *maqasid al-shariah* from the Islamic bankers' perspectives and how it is being achieved through the operations of Islamic banks in order to ensure that their overview is in tandem with the intended outcome of shariah itself. This fact is very crucial in defending Islamic banks from the accusation that they are only focusing on profit-making and avoiding *riba, gharar* and *maysir* in their banking operations. Thus, this paper intends to discuss and clarify the real concept of *maqasid al-shariah* that should be realised in Islamic banks. This paper also aims to investigate whether the Islamic banks are truly achieving *maqasid al-shariah* in their banking operation even before VBI was introduced by BNM.

METHODOLOGY

Based on the first objective of the study, the researchers conducted a library research where resources via books and journals are used to collect and analyse the information on *maqasid al-shariah*. There were many sources from books and journals which thoroughly discussed the concept of *maqasid al-shariah* in Islam and how it correlated to Islamic banking and finance industry. As for the second objective of the study, the qualitative methodology is deemed the most suitable method for interpreting the array of views from Islamic bank practitioners on *maqasid al-shariah* and how it has been realised in their banking operation before VBI was introduced by BNM. A qualitative research methodology, including a review of the currently available literature and qualitative content analysis, has been applied. For this study, the researchers conducted face-to-face semi-structured interviews with bankers from three Islamic banks in Malaysia,

namely Bank Pertanian Malaysia Berhad (Agrobank), Maybank Islamic Berhad and Bank Islam Malaysia Berhad (BIMB). These Islamic bankers consisted of one Head of Shariah and two other Shariah Officers who were directly involved with the VBI implementation in their respective banks. The three informants also had extensive shariah backgrounds enabling them to relate Islamic banking operations with *maqasid al-shariah*. However, the three informants favored to remain unidentified and anonymous for personal purposes Thus, they will be marked as R1 to R3. These three banks each represent a full-fledged Islamic bank, an Islamic subsidiary bank and one bank under the development financial institutions in Malaysia. This study is exploratory in nature; thus, the analysis of this study is solely based on the data gained from library research as well as the opinions and evidences given by the three said informants. The limitation faced by the researchers is the difficulty in obtaining the consent from Islamic banks to participate in this study.

RESULT AND DISCUSSION

The discussion on the objectives of this study is divided into two. The first part of the discussion will be focused on the real concept of *maqasid al-shariah* that should be realised by Islamic banks, while the next discussion will be focused on the Islamic banks' operation in achieving *maqasid al-shariah* through their products and services before VBI implementation.

The Concept of *Maqasid Al-Shariah* in Islamic Bank

The concept of *maqasid al-shariah* should be upheld as the vision and mission of Islamic banking institutions. Thus, it is very crucial to understand the literal and technical meanings of *maqasid al-shariah*. The literal meaning of *maqasid* is objectives (Lahsasna, 2013). The word Shariah literally refers to the road to the watering place; the straight path to be followed (Shinkafi & Ali, 2017). Therefore, *maqasid al-shariah* as a concept refers to the objectives of Shariah.

The technical meaning of *maqasid al-shariah* according to Al-Ghazali (1997) is the *shariah* component of the term in safeguarding five objectives of *shariah* related to the well-being of people, namely their *din* (faith),

nafs (lives), *aql* (intellect), *nasl* (posterity), and *mal* (wealth). However, Al-Ghazali only focused on the preservation of the five important aspects in human life, while a generally comprehensive definition of *maqasid al-shariah* was not provided (Lahsasna, 2013). In contrast, Ibnu Ashur (2006) had defined *maqasid al-shariah* in a more universal and broader sense where the preservation of the community was also included in the scope of *maqasid*. Thus, the uppermost *maqasid al-shariah* rests within the concept of compassion and guidance that seeks to establish justice, eliminate prejudice and alleviate hardship to all (Ishak & Asni, 2020).

The products and services offered by Islamic banks should be developed in a way to achieve *maqasid al-shariah*. Thus, Islamic banks should understand more particularly on how the products and services work to determine whether these products and services offered would fulfill the requirements of the objectives of Shariah. Figure 1 below shows the relationship between the objectives of Islamic banks with m*aqasid al-shariah.* The fundamentals of *maqasid al-shariah* include protection of religion, life, intellect, progeny and wealth (Dusuki & Bouheraoua, 2011). The human life would be in chaos if all of these fundamentals are not met. This can be understood that when *maqasid al-shariah* is applied in Islamic banks, the society will prosper as a whole, depending on the intention of the Islamic banks themselves.

Besides that, undertaking a business with the thought of the name of Allah the Almighty in mind will make it possible for Islamic banks to meet their needs, support their employees, fulfill the stakeholders' expectations and pay *zakat* (alms giving). By doing so, the Islamic banks' objectives to achieve *maqasid al-shariah* would be eased and protected because when an institution is established with the intention to please Allah in whatever the company does, then the company would abide by the right practices laid down by Islam; thus, the business activities would then be Shariah-compliant (Shehu, Ahmad & Al-Aidaros, 2015). Furthermore, Sulaiman (2011) mentioned that a Muslim has to strengthen his faith in Allah by observing different kinds of needs in ibadah (the act of worshipping) to increase his *iman* (faith and belief). Protection of religion in Islamic banking has been achieved by the existence of the Islamic banking system itself as an alternative to the conventional banking system which is exposed to *riba.*

Furthermore, it is also highlighted in Figure 1 that to further strengthen a good relationship between Islamic banks with their stakeholders, both parties should avoid the production of prohibited products and services such as pork, intoxicants, clubs and casinos that could affect people's lives in negative ways especially in causing deaths or diseases. In doing so, many lives would be protected, which is a very significant aspect in the establishment of *maqasid al-shariah* (Shehu *et. al*., 2015). Bancatakaful which refers to the sale of certificates in Islamic banks can additionally be considered as a means to foster a strong relationship in the path of achieving *maqasid al-shariah* (Abdullah, 2015). The objective of Takaful implementation is also to realise the spirit of cooperation among the Takaful participants.
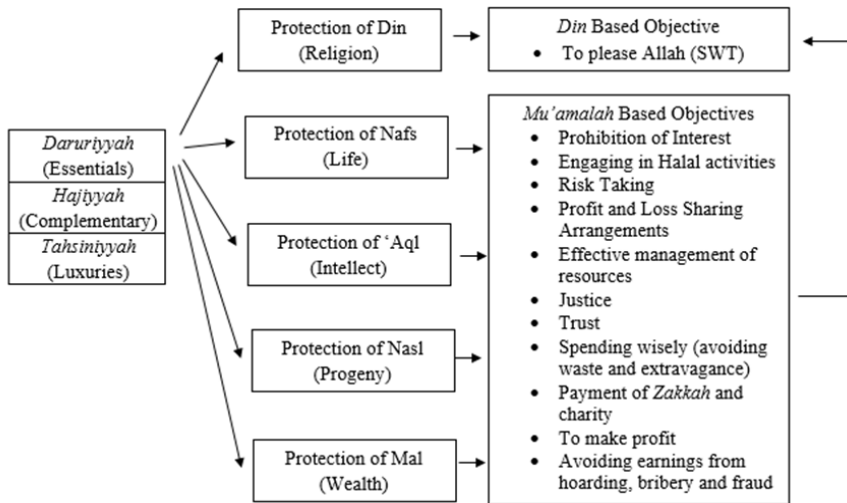
Figure 1: Relationship between *Maqasid Al-Shariah* Framework and Objectives of Islamic Banks. Source: Islamic Entrepreneurship in the Light of *Maqasid Al-Shariah* (Shehu *et.al*., 2015)

On top of that, in terms of intellectual protection, the lives of people should be taken into heavy consideration in relation to the prohibition of intoxicants. Therefore, Islamic banks cannot be involved with the production of intoxicant drinks as these substances would cause the deterioration of the human intellect (Mohammed *et. al*., 2015). At the same time, Islamic banks should provide financing for education as the success of the future generation depends on the provision of a good education for the youth and younger

children. For the protection of posterity, it is important that Islamic banks' business activities should create balance and ensure effective management of resources. For instances, Islamic banks should not be involved in any investments involving imbalance between production and resources like excessive oil production or deforestation. The creation of products and services that are hazardous to the environment is not accepted in the *maqasid al-shariah* framework. Otherwise, the future generation would not have the opportunity to utilise all the natural resources provided on Earth. Therefore, all creations, even the trees, lands and animals must be protected (Dusuki & Bouheraoua, 2011).

Lastly, the objective of *maqasid al-shariah* is the protection of wealth, one of the most important objectives among the five components in *maqasid al-shariah* which relates significantly to Islamic banks. Islamic banks should ensure that the products and services provided are in legitimate trade, profit and loss sharing, righteous corporation fostering justice and trust. Such services will prevent exploitation, injustice and unequal distribution of wealth, simultaneously ensuring that the objective of Islamic banks is not just to achieve profit maximisation but also to ensure that the products and services provided are void of any *riba, gharar,* and *maysir* elements for a just and equal distribution of wealth among the stakeholders (Shehu *et. al*., 2015). Islamic banks should ban the monopoly of trade activities by encouraging the participation of the entire business community in trade activities including small businessmen so that they may have the opportunity to engage in trade and further develop their businesses (Lahsasna, 2013). Furthermore, Lahsasna also stressed on *maqasid al-shariah* to be culminated by directing wealth via the financial system to flourish the financial institutions, preserving the wealth of the public through the deposit schemes in insurance offered by the regulators, converting savings into investments to overcome the decline in wealth due to zakat and inflation and ensure savings for the people, and channeling them into productive business activities and investments.

Besides that, it is important for Islamic banks to understand and implement the concept of *maqasid al-shariah* in its entirety. Even so, previous studies have been found stating that *maqasid al-shariah* is not being fully implemented by Islamic banks (Hassan & Nor, 2019). According to Asutay and Harningtyas (2015), there is a lack of performance in

achieving *maqasid al-shariah* from Islamic banks. The overall industry concentrates mainly on self, faith and rights and stake-holding rather than wealth orientation, despite the fewer contributions in social entity, intellect, posterity and ecology. The respondents from the research of Asmadi (2015) opined that some banks did not uphold the value above in their products and operations with regards to the current Islamic finance practices. This is the main reason that led BNM to introduce VBI as a tool for Islamic banks to achieve *maqasid al-shariah* in a more structured framework. However, the question that was raised by the public is whether or not all Islamic banks are achieving *maqasid al-shariah* in their banking operations.

Islamic Bank and Maqasid Al-Shariah before VBI Implementation

R1 (personal communication, 7 February, 2020) from BIMB stated that BIMB is the first full-fledged Islamic bank in Malaysia (Muhammad & Ahmed, 2016). Before the establishment of BIMB, the conventional banking system was the only option for customers in Malaysia to do their banking activities. As majority of the citizens in Malaysia are Muslims, it was inevitable to do their banking activities even though they were aware that conventional banking systems did not comply with Shariah. When BIMB opened up their business, Muslims in Malaysia could perform banking transactions aligned with fulfilling the five protections of *maqasid al-shariah* especially in protection of wealth as the elements of riba were eliminated.

R1 emphasized that BIMB had already achieved *maqasid al-shariah* but it was not as structured as compare to before the VBI implementation. The products and services provided fulfill the five protections of *maqasid al-shariah,* for example, in protection of dignity, the bank offers a product on wasiat or will-writing services in collaboration with Amanah Raya Berhad. By making a will in BIMB, the bank will appoint an executor or administrator to ease the administration of the customer's estate upon their death. The estate will be distributed for the benefit of charity and the customer's loved ones according to the customer's wishes as well as to safeguard the future of the beneficiary.

R1 further clarified that another product that fulfills *maqasid al-shariah* before the implementation of VBI is the personal financing whereby

customers can receive benefits from quick cash money without involving riba, thus fulfilling the protection of wealth. The facilities provided by the bank are a secured form of financing to meet personal financial needs which is calculated based on either a fixed rate or variable/floating rate. Examples of the products are Personal Financing-i and Personal Cash Line-i.

On top of that, BIMB also offered products and services on Bancatakaful, offering protection on both life and intellect as mentioned in *maqasid al-shariah*. The examples of the products and services are *Takaful Azam* and *Takaful Aman.* Both products and services are underwritten by Prudential BSN, one of the Takaful operators in Malaysia regulated by BNM. *Takaful Azam* provides protection to intellect as it is an investment-linked plan that matures when the child reaches 25 years old and offers different sets of options for the applicant to plan at age 80 or 100. The plan provides protection for the child's education, fund and well-being; thus, protection of intellect can be achieved. Besides that, *Takaful Aman* is an investment-linked plan that matures at age 80 or 100. It simultaneously provides both protection and savings. In the event of a death or accident causing total or permanent disability, *Takaful Aman* would be able to provide protection to the applicant, while also giving providing savings and returns in the event of retirement.

The establishment of the first Islamic financial institution, known as Muslims Pilgrim Board or *Tabung Haji* in 1963 which served to assist Malaysia's Muslim community in performing their hajj which is the last pillar of Islam, providing savings and investment services based on shariah principles, is seen to be in line with *maqasid al-shariah* (Muhammad & Ahmed, 2016). Bank Islam Malaysia Berhad offers Auto-Teller Machine (ATM) and Cash Deposit Machine (CDM) services for Tabung Haji customers to assist in their transactions. With these services, Tabung Haji account holders can gain access to their accounts through Bank Islam savings or current accounts to check their balance enquiry, perform cash withdrawal and cash deposit.

Therefore, *maqasid al-shariah* was achieved before VBI was introduced by BNM. From the interview with R1, BIMB already had the products and services to achieve *maqasid al-shariah* and the activities or programmes that resembles to what VBI have done but the activities were not

highlighted. When VBI was introduced by BNM, it made the implementation of *maqasid al-shariah* more structured and transparent.

R2 (personal communication, 14 February, 2020) from Maybank Islamic Berhad stated that the life or fundamental of Islamic banks are based on the pure intention to implement Islam in its operation. The elements of *maqasid al-shariah* can be fulfilled in Islamic banks by following the belief on Allah the Almighty and also by fulfilling the five protections in *maqasid al-shariah.* Maybank Islamic Berhad tries to fulfil each level of *maqasid al-shariah (dharuriyyat* (the essential), *hajiyyat* (the complementary), and *tahsiniyyat* (the embellishment)) based on the priority of each level. R2 stated that from Maybank's perspective, *maqasid al-shariah* is for real economy. All products that Maybank Islamic Berhad promotes and offers to the customers comply with *shariah* requirements. In certain circumstances, the bank faces some difficulties to get in line with *maqasid al-shariah* in the real world when it concerns regulatory requirement, market competitiveness and limitation on awareness since Maybank Islamic Berhad is the subsidiary of Maybank Group which possesses a dual-banking system in the group company.

R2 stated that Maybank Islamic Berhad will look towards accounting and financing with generic real economic benefits to the people, for example, when the bank does business, the bank does not just focus on financial profit but also focuses on the Triple Bottom Line which are planet, people, and plant. Therefore, this corresponds to the principles in *maqasid al-shariah,* especially in terms of regulatory and guidance as Maybank Islamic Berhad is the subsidiary of a conventional bank, which primarily focuses on the financial goal. It also shifts in terms of direction and commitment towards bringing back *maqasid al-shariah.*

R2 claimed that the *maqasid al-shariah* was already realised in Maybank Islamic Berhad by means of offering in its products and services that are more humane and caring. For example, the bank may face situations whereby some customers who are in dire need of financial assistance may not gain access to it due to their job and economical condition, hence, the bank tries to look into their credit standing and determine some ways to help ease these customers by offering the products and services which can help in their financial problems.

R2 also stated the fact that Maybank Islamic Berhad does screening on the companies showing interest in doing financing with the bank, whereby the screening will determine whether the company has any issues with the environment. For example, if the company is found to be facing pollution issues, the bank tries to avoid involving itself with this kind of company. The bank also has negative screening list which consists of a list of companies that the bank is unable to finance and receive deposit from. The bank will forsake profit in order to prioritise the good cause in which the bank upholds and believes in by preserving *maqasid al-shariah* which is to protect human's life.

In terms of protection of life, R2 mentioned that Etiqa Takaful Berhad by Maybank under the implementation of Bancatakaful offers family Takaful plans through their agent forces, bank partners and online channels. This type of product assists customers to get Shariah-compliant insurance products for life and general protection. Maybank Trustees Berhad offers will and wasiat products under its investment products. *Wasiat* is a declaration of a person made during his lifetime with respect to his property or benefit thereof, to be carried out for the purpose of charity or for any other purposes permissible by Shariah law, after his death (Rahman & Mohammad Monawer, 2020). In other words, it is one of the ways to manage wealth distribution upon someone's death for lineage protection.

Maybank Islamic Berhad also promotes *halal* (permissible) trading by encouraging *halal* company growth. The bank will consider the *halal* aspect as one of its criteria and finance them to ensure that the company has better chances for their business to expand and grow. Thus, the bank will not finance any business sectors that are involved in casino operations, liquor productions, and tobacco products as the bank aims to aid *halal* companies to grow and at the same time, fulfil the requirements of *maqasid al-shariah*.

R2 mentioned that Maybank Islamic Berhad has achieved *maqasid al-shariah* before the VBI implementation but the *maqasid al-shariah* was not well structured. Furthermore, R2 also asserted that, other than fulfilling the five protections of *maqasid al-shariah*, the bank should do more to improve themselves rather than staying stagnant and assuming that all steps to comply with Shariah has been completed. *Maqasid al-shariah* is a long progressive journey and the bank has consulted with BNM that at

least, the bank has moved at a distance rather than just merely fulfilling the five protections of *maqasid al-shariah*. It is also mentioned that BNM's decision to introduce VBI is a good step as VBI is an excellent opportunity for banks to outgrow conventional banks because it will lead the banking industry into a new trend by being an exemplary institution. Thus, the bank wants to present better ways for all banks, regardless of being an Islamic or conventional bank, to be more sustainable.

R3 (personal communication, 6 January 2020) from Agrobank explained that Agrobank was converted to a full-fledged Islamic bank on the 1st of July 2015. The transition of Agrobank into a fully Islamic banking system was seen as a positive development, based on the rapid growth of the Islamic banking sector in the country. Before the conversion of the bank, Agrobank had offered a tobacco financing scheme for tobacco plantation industries. As one of the Development Financial Institution in Malaysia with a mandate to develop Malaysia's agriculture industry, there may not have been any issues in providing financial assistance to the tobacco plantation as it is an agriculture industry. However, looking from the Shariah perspective, as an Islamic bank, Agrobank should not be financing such business activities as it does not safeguard the *maslahah* (interest) of the society. Upon the conversion, Agrobank had stopped the financing scheme for tobacco-related business as it was against the Shariah principle. R3 stressed that no matter how different scholars defined *maqasid al-shariah*, it cannot be deviated from its true meaning which is to protect the maslahah of the society in protecting the five elements of *maqasid* which are protection of religion, protection of life, protection of intellect, protection of lineage and protection of wealth.

R3 emphasized that before the implementation of VBI in 2017, Agrobank had already applied *maqasid al-shariah* into their products and services by providing comprehensive financial solutions across the agriculture chain. For example, Agrobank had launched one product under Agro Entrepreneur project that applied *maqasid al-shariah* namely Fund for Food (3F) (Aziz, 2011). The objective of this financing product is to increase the production of food in the country and reduce food imports into Malaysia. 3F also provides funding for projects in food sectors at a reasonable cost, in addition to promoting primary food production and efficient distribution of food and food products. By providing this financing facility, Agrobank had

successfully applied *maqasid al-shariah* as an alternative to conventional loan in protecting public *maslahah.* This facility further reflects *maqasid al-shariah* for protection of life as it is only eligible for the halal food industry.

R3 stated that Agrobank had also offered a Bumiputera Industrial and Business Community Scheme (MPPB) financing to promote and develop Bumiputera entrepreneurs in the agriculture sector, particularly in the production of food crop, processing and marketing of agriculture products except for rubber, palm oil, tobacco, cocoa, pepper, forestry, drinks and vegetable oil. With that effort, the *halal* food industry was supported strongly by Agrobank and hence, gained confidence from investors and customers towards Malaysia as the hub for *halal* goods industry.

R3 agreed that before the launching of the strategy paper for VBI by BNM in March 2018, there was no proper framework at Agrobank in implementing value creation beyond banking. With guidance by BNM, Agrobank had successfully governed and implemented value-based intermediation in their business operations and further continued their efforts in achieving *maqasid al-shariah* in their banking operations.

CONCLUSION

This paper discussed the concept of *maqasid al-shariah* in Islamic banks and how it should be realised. The analysis on whether Islamic banks achieved *maqasid al-shariah* in their products and services before the implementation of VBI were also thoroughly discussed. The actualisation of *maqasid al-shariah* in Islamic banks is an indication that the banks' products and services provide benefit and impact that may protect the religion, life, intellect, wealth and lineage of human beings and the society as a whole. It can be concluded that *maqasid al-shariah* has been realised in Islamic banks even before the implementation of Value-based Intermediation by BNM. This can be proven based on the products and services offered by the three Islamic banks involved in this research which exceedingly fulfils the concept of *maqasid al-shariah.* However, before the implementation of VBI, Islamic banks were at a disadvantage as there were no proper framework or guidelines in the implementation of *maqasid al-shariah* into their banking operations other than their understanding on *maqasid al-shariah.*

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JOB SATISFACTION AND INDIVIDUAL HAPPINESS AMONG EMPLOYEES AT A PUBLIC HIGHER EDUCATION INSTITUTION

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ABSTRACT

Employees are the most important asset of organisations. Making them happy with their workplace and the work itself will benefit not only the employees but also the organisations. Employee satisfaction is also based on their awareness of future development. Hence, this paper aims to determine the relationship between job satisfaction and five variables of pay, colleagues, management, nature of work and promotion toward individual happiness. Data were collected from 126 respondents from Universiti Teknikal Malaysia Melaka (UTeM), a public higher education institution in Malaysia using simple random sampling. Subsequently, the data were derived using SPSS Version 22.0. The findings indicated that there is a positive relationship between pay, colleague, management, nature of work, and promotion. Based on the results, the nature of work and promotion are the most important factors that influence employee happiness, thus leading to job satisfaction. Moreover, the result from the hypothesis test revealed that there is a significant relationship between pay, colleagues, management, nature of work, and promotion. These findings may guide the implementation of policies by human resources or other organisation management in a higher education institution. For instance, they may use job happiness (mental well-being) as a predictor of employee behaviours

and then formulate recruitment policies that will help maintain employee happiness and satisfaction, thereby helping in employee retention.

Keywords: job satisfaction, job performance, individual happiness

INTRODUCTION

Background of the Study

Life satisfaction refers to a judgemental and cognitive process (Diener, Emmons, & Larsan, 1985) in which people evaluate the quality of their lives based on a series of criteria, as the relationship between these two elements has been statistically proven in many significant ways (Abuhashesh, Al-Dmour, & Ed Masa'deh, 2019). Consequently, it is yet to be affirmed when it comes to the association between the happiness of workers and productivity in the workplace. The common consensus is that a happy employee will become a productive employee (Joo & Lee, 2017, Abualoush, Khaled, & Aladwan, 2017). Moreover, Maryam, Fathola, Mozhgan, and Ashraf (2017) mention that happiness and exhilaration are the most essential demands of human innate psychological needs that affect both physical and mental health.

Happiness is an inner state that is derived from human judgement and experience (Uchida & Oishi, 2016). The scholars believed that happiness is a collection of fun, a combination of maximum positive effects and the least negative emotion without pain. Happiness and vitality are the most essential human innate desires and psychological needs. So, happiness and its determinants have been considered as an important subject (Mehrdadi, Sadeghian, Direkvadmohgadam, & Hashemian, 2016).

This owes to the fact that engaged workers appear to have a greater level of motivation and demonstrate a greater level of involvement in their jobs and organisations (Shaffer, Reiche, Dimitroya, Lazarova, Chen, Westman, & Wurtz, 2016). These employees are also more productive and have a greater level of readiness in giving more than what they are supposed to in contributing to the survival and success of their organisations (Shaffer

et al., 2016; Obeidat, Abualoush, Irtaimeh, Khaddam, & Bataineh, 2018). Job satisfaction is a key factor in employee engagement and will help in achieving small businesses' organisational objectives. Antecedents of work satisfaction and rewards influence the level of employee engagement (Sugandini, El Qadri, Kustyadji, & Muafi, 2018). Factors such as good pay, colleagues, management, nature of work, and promotions have been identified (Fogaca & Antonio, 2016). Few studies investigated the association between employee happiness and performance through a rationale of the individual's level of income, job satisfaction, workplace, and environment. The premise upon which the research was built suggests that a high level of employee satisfaction at a workplace leads to improved performance (Bakan, Buyukbese, Ersahan, & Sezer, 2014). High levels of happiness and satisfaction among employees indicate high returns for the organisation (Adel Haddad, Ali Ameen, & Muaadh Mukred, 2018). Employee happiness and job satisfaction are important to any organisation and numerous studies have been conducted by several scholars, academicians, and management leaders.

In contrast, job and life dissatisfaction will influence individual happiness. Recent literature review of organisation behaviours revealed that the turnover rate of employees within organisations rose day by day. This trend may be attributed to organisations that focus more on profit and return rather than on the satisfaction amongst employees (Abdulbaqi Ameen & Ahmad, 2011). Malaysians ranked 4th in SEEK Asia research on employee job happiness that covers seven countries: Hong Kong, Indonesia, Malaysia, Philippines, Singapore, Thailand, and Vietnam (Jobstreet, 2017). According to the World Happiness Report (2019), Malaysia was ranked the 80th happiest nation in 2019, a massive drop of 45 places compared to 2018 when Malaysia was ranked 35th place (Helliwell, Layard, & Sachs, 2019). Employee happiness in public organisations has not received much attention compared with studies of satisfaction, motivation, and organisational commitment. Moreover, Randstad Employer Brand Research Report (2017) also showed that Malaysian employees were planning to leave their companies in the coming six months, with around 35% looking for new career opportunities. The reasons why employees were planning to leave, with the third-largest factor in Malaysia was due to lack of appreciation from management. Indeed, management needs to be wary of the high risk of losing their staff by ensuring their employees get desired appreciation

and happiness at work. Nesreen, Siti, and Fadillah (2019) state that since the 2000s, special attention has been devoted to the study of employee happiness, such as its causes and relationship with other factors. A study by Judge, Weiss, Kammeyer, and Hulin (2017) proved that dissatisfied employees willingly try to escape duty, have a high level of absenteeism, and even when they are in the job, they try to hide away from it and do not think about organisational issues which negatively affect organisational productivity. Prior research in human resource and organisation behaviours endeavoured to test direct relationships between job satisfaction and employee performance and turnover intention (Fatah, Kamal Abdel, & Kamal Abdel Fatah, 2017). They found evidence of a positive relationship between job satisfaction and employee performance. Meanwhile, this study focuses on five factors that contribute to employee satisfaction in an organisation, namely, pay, colleagues, management, nature of work, and promotion as the independent variables and employee happiness as the dependent variable. Studies have also discussed the theories that underpinned job satisfaction. Considering Herzberg's inspiration hygiene theory on 1964, Mehrad (2020) highlighted about the theory, in which, satisfaction and dissatisfaction are two separate points in the working environment that relies on various factors. Maslow's (1943) Need Hierarchy Theory discusses the level of the human need that relates and reflects on satisfaction. These theories will support and strengthen the findings on the job satisfaction of staff. Mohamad Hasmi, Nasina, and Loganathan (2019) emphasize that although numerous studies have been carried out primarily in the West, rewards and work motivation among Western workers may be different from Eastern countries such as Malaysia. This is because there are differences in management patterns, organisational culture, technology development, economic status, and extensive political patterns as well as social and religious factors. Thus, this study aims to identify the relationship between job satisfaction and pay, colleagues, management, nature of work, and promotion toward individual happiness among employees at Universiti Teknikal Melaka Malaysia (UTEM).

LITERATURE REVIEW

Individual Happiness

Happiness has become one of the most talk subjects among academicians, practitioners, and even policymakers. Some may focus on happiness in terms of psychological and subjective well-being. Happiness at work is when a person enjoys what he or she is doing (Pangarso, 2019). Happiness frequently brings positive effects as well as an entire sense of whole life satisfaction (Rogala & Cieslak, 2019). Businesses need to employ workers who please their customers by using various methods, then reward and acknowledge their appropriate behaviour. A high level of happiness has also extended to workplace experience among employees (Mohammed & Mohammad, 2019). Over a decade, the concept of happiness and positivity at workplaces has gained significant importance, including job satisfaction, work engagement, work enjoyment, and positive emotions at work. Moreover, Alaarj and Mohamed (2017) highlight that employee happiness is achieved when there is a trusting culture, pride, and enjoyment in doing the work with other co-workers. It is supported by Abid and Barech (2017) who emphasize that the source of a trusting relationship between the employees and employers comes from respect, fair treatment, and credibility. According to Khosrojerdi, Tagharrobi, and Sharif (2018), happiness has different meanings, including momentary joy, long-term joy, and joy at total life. Happiness is perceived as among the most basic human needs, the most central motives for human efforts, and the most important strengths of human beings. It promotes creativity, helps individuals more easily attain their goals, improves decision-making ability, life satisfaction, and quality of life, alleviates negative emotions, promotes physical and mental health, and enables individuals to enjoy their lives. It also helps them achieve success in different aspects of life, such as working life and reduces job burnout, absence from work, and intention to leave their job.

Job Satisfaction

Job satisfaction is defined as a sense of fulfilment, gratification, or contentment that develops because of working in a specific job (Flora, Glascock, & Knight, 2017). It is an extent to which one feels positively

or negatively about the intrinsic and/or extrinsic aspects of one's job. The researchers claimed that job satisfaction is perceived as an emotional response to all the factors that the individual experiences in the place of employment. How satisfied an employee is with his or her job depends on their values and motives (Abdulwahab, 2016). Moreover, a study by Waleed, Ali, Osama, Gamal, and Ahmed (2019) found that job satisfaction has a significant positive effect on job performance, indicating that a higher salary is reasonable for the amount of work in the organisation, the supervisor praises people who do good work, relationships with other workers in this company are very good, and current job offers the right professional development opportunities to be effective in the job tasks, more employees perform well because they receive the recognition for their efforts and always reach the targets at work. The idea that job satisfaction and job performance are positively associated with each other is supported by several previous studies. For instance, Vroom (1964), Opkara (2002), Guest (2004), Silla *et al*. (2005), Schermerhorn *et al.* (2005), Spector, (2008), and Davar and RanjuBala (2011) investigated the relationship between job satisfaction and job performance and found that there is a direct association between the two. Researchers of these studies suggest that organisations should focus on keeping their employees satisfied and happy to increase productivity. Existing literature also confirmed that satisfied employees have improved performance, and they greatly contribute to the overall achievement of the organisation (Davar & RanjuBala, 2011). The humanitarian viewpoint postulates that employee satisfaction level is linked to the degree to which employees are receiving fair and appropriate treatment in the organisation (Abdallah, Obeidat, Aqqad, Al Janini & Dahiyat, 2017), whereas the utilitarian viewpoint indicates that employee satisfaction contributes to behaviours impacting the operation of the organisation (Yucel, 2012). Job satisfaction expresses how employees feel about their job and its related aspects (Cook, 2015) and the extent to which employees like or dislike their job. Therefore, job dissatisfaction and job satisfaction can arise in any given work situation. Job satisfaction represents a combination of positive and negative feelings shown in the workplace, and it is highly associated with the behaviour of an employee at the workplace. Various determinants of job satisfaction, such as pay and level income, promotion opportunities, co-workers, job conditions, communications, personal growth, security, and working environment, are rising in number (Wu, 2012; Cook, 2015).

Pay

Pay is defined as the total amount of monetary and non-monetary pay provided to an employee by an employer in return for work performed (Hee, Yan, Rizal, Kowang, & Fei, 2018). According to Mohamad Hasmi *et al.* (2019), reward is very indispensable to direct the staff towards achieving the goals of the organisation. In an organisation, there will be employees working at different levels. Rewarding and motivating efficient employees will boost their productivity. This will indirectly contribute to providing the highest quality services to customers through an organisation. In addition, motivation and rewards can also enable employees to accept any change or development in the organisation. In accordance with Maslow's hierarchy of needs, safety requirements are a requirement to protect against environmental hazard threats. Salary is a benchmark often used by employees as a means of their contribution to the organisation they are working for, and they regard it as their value to the organisation. A study conducted by Fatma and Firdouse (2017) revealed that the employees of Shinas College of Technology at Oman are motivated by salary and on-duty allowance rather than the other monetary incentives or benefits. The monetary incentive in its various forms encourages employees to be more productive and self-motivating towards the welfare of the organisation to which they belong. Hence, it is posited that:

H1 - Pay positively influences individual happiness.

Colleague

Interpersonal relationships at work are important, especially for the well-being of employees (Haar, Schmitz, Fabio, & Daelenbach, 2019). A study conducted by the researchers which examines positive relationships in the workplace focus on relational management, including the self. It is suggested that employees can build their individual competencies that enable them to accomplish and succeed when facing workplace challenges. Specifically, these competencies are built around skills relating to socialisation, relationships, and social support (Haar *et al*., 2019). Further research has supported early conclusions, suggesting workplace friendship to impact job performance, job involvement, job satisfaction, as well as organisational commitment and identification (Ting & Ho, 2017;

Akila & Priyadarshini, 2018). A qualitative research conducted by Pignata, Boyd, Winefield, and Provis (2017) revealed that supportive colleague friendships act as a buffer from stressful work tasks and situations. Aalto, Heponiemi, Josefsson, Arffman, and Elovainio (2018) found that physician's wellbeing factors, such as sleep quality, workability, and distress, to be positively impacted by collegial support and a good team climate. Persson, Lindstrom, Pettersson, Nilsson, and Blomqvist (2018) further suggested healthcare employee's workplace relationships to be strongly linked to health promotion efforts. Such findings further highlight the importance of a need for greater understanding of the relationship colleague friendships hold with wellbeing. Co-worker support has a stronger impact on job performance (Yang, Shen, Zhu, Liu, Deng, Chen, & See, 2016). On the other hand, poor relationship with a co-worker and lack of motivation reduces job satisfaction, and thereby, the low job satisfaction eventually influences employees' integrity and increases the potential of a criminal act (Mun, Ying, Lew, Wei, & Ning, 2017). Accordingly, it is hypothesized:

H2 - Colleague positively influences individual happiness.

Management

A study by Vallina, Alegre, and Cabrales (2020) examined that there is a positive link between well-being-oriented human resource management and employees. Management can show support for their employees or staff by considering their viewpoints and communicate effectively. Management has to do with directing resources and efforts of the business toward opportunities for economically significant results. Management also helps organisations achieve their tasks by taking actions, motivating, and training employees, and providing information that guides employees to help them take more effective actions. Baro, Bosah, and Obi (2017) stress that organisational leaders must understand the importance of making the necessary changes from the current lifestyle to a potential culture that promotes productivity, performance, and increases job satisfaction. Flexibility to change, openness to technology, motivating, and promoting trust among team members are among the vital leadership tasks and skills needed for leaders to build a healthy and sustainable corporate culture (Belias & Koustelios, 2015). Thus, it is posited that:

H3 - Management positively influences individual happiness.

Nature of Work

The physical work environment is a primary factor in increasing employees' job satisfaction as employees spend so much of their time in the office, the physical work environment can make a difference in job satisfaction. For example, a good desk, a little privacy, and separating the social and quiet areas, good lighting, and some plants are among the factors that increase job satisfaction (Malik, Javed, & Hassan, 2017). Wnuk (2017) stresses that employees want to maintain status, high ranks, and authority in exchange for their capabilities, such as knowledge, ability, education, and skills. The employees who cannot meet their expectations in their jobs become dissatisfied. Thus, dissatisfaction affects the organisation for which individuals work. Job satisfaction is vital for a person's motivation and contribution to production. Hence, leadership skills that increase job satisfaction are essential to promote the sense of belongings and to motivate employees and reduce replacement costs. Workers' job satisfaction is quite sensitive to daily hassles, such as unnecessary busy work, or senseless administrative tasks (Akwuole, 2017). According to Akwuole (2017), an employee may accept to do a job for a specific motive, but that does not mean he or she gains satisfaction. Job satisfaction occurs when the nature of work and the rewards derived from the work match the motivational needs of the employee. Accordingly, if leaders create work environments that attract, motivate, and retain hardworking employees, individuals will be better positioned to succeed in a competitive environment that demands quality and cost-efficiency (Malik *et al*., 2017). Thus, it is posited that:

H4 - Nature of work positively influences individual happiness.

Promotion

Promotion is said to happen when an employee makes a shift in the upward direction in the organisational hierarchy and moves to a place of greater responsibility (Mohammed & Mohammad, 2019). The tedious work in the same position for many years and perform the same daily activities may create boredom, but with new responsibilities and tasks, this can be overcome. According to Abdelmoula and Boudabbous (2019), employees who are dissatisfied with the opportunity available for promotion show a greater intention to leave the organisation. Employees who get a fair

promotion, reward, and recognition from their superiors are more motivated and perform well in their job (Sun & Bunchapattanasakda, 2019). When employees perceived that there are golden chances for promotion, they feel satisfied with their respective place in the organisation (Zewdu, 2019). Hence, it is posited that:

H5 - Promotion positively influences individual happiness

Research Framework

The preceding literature review supports the following research framework that effectively describes the relationship between variables in this study. Meanwhile, the framework of this study is adapted from Spector (1985) and Hills and Argyle (2002), as shown in Figure 1.
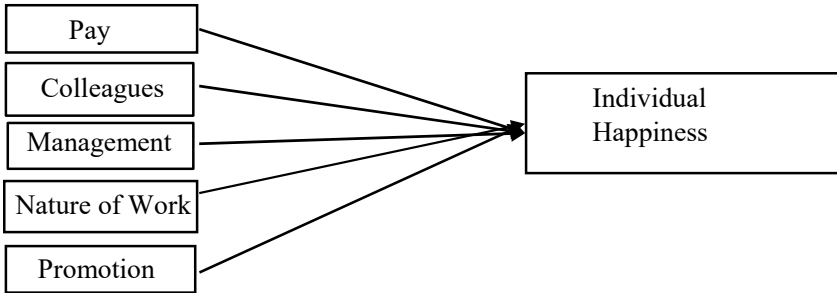
Figure 1: Research Framework. Source: Spector (1985) and Hills & Argyle (2002)

RESEARCH METHODOLOGY

The process of analysing the result from this study stemmed from the 5-points Likert scale measurement in the questionnaire. It was designed purposely to test the relationship between job satisfaction and individual happiness among employees. Five variables of pay, colleague, management, nature of work, and promotion were identified as factors, following the Spector (1985) and Hills and Argyle (2002) model. The instrument used in this study was a questionnaire. The questionnaire was converted into an electronic form due to the COVID 19 pandemic and distributed to the targeted respondents. A total of 126 e-questionnaires were distributed using Google Form. The online questionnaires were distributed to respondents at Universiti Teknikal

Malaysia Melaka (UTeM), a public higher education institution in Melaka, Malaysia. The sample size of the population was identified using a simple random sampling method. The target population of the study was employees who had worked at UTeM for at least a year which then were considered to having working experience. The returned questionnaires were initially screened for usability and reliability, and 126 responses were found to be complete and valid for data analysis using Statistical Programme for Social Science (SPSS) 22.0 software. Five variables were measured in this research, namely pay, colleagues, management, nature of work, and promotion, which were adopted from different sources to meet the purpose of the study. They were adapted from Spector (1985) and Hills and Argyle (2002). All items were measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

RESULTS

The demographic makeup of the sample was composed of 37 (29.4%) men and 89 (70.6%) women. 39.7% of the sample were from 36 to 45 years old, 33.3% were at the age of 46 until 55 years old, 15.9% were at the age of 56 until 60 years old, and 11.1% were at the age of 26 years old to 35 years old. All of them (100%) were full-time workers of the institution. 14.3% of the respondents possessed a master's level and most of them held a bachelor's degree. 96.8% of the sample had an income level more than RM4000 and 3.2% had an income level from RM3000 to RM3999. Out of 126 respondents, 110 (87.3%) had worked above ten years, 11 (8.7%) had worked between six to ten years, and only five (4%) had worked between three to five years in the institution.

Table 1: Cronbach's Alpha Statistics

Variables	Cronbach's Alpha	No of items
Pay	0.962	3
Colleague	0.911	3
Management	0.878	3
Nature of Work	0.847	3
Promotion	0.883	3
Individual Happiness	0.938	13

A reliability test was carried out to ensure that the items used in this study were reliable and valid, as shown in Table 2 below, with the acceptable cut-off Cronbach's alpha values at a level of 0.70 (Sekaran & Bougie, 2016). As this study aimed to identify the relationship between five factors of job satisfaction with employee happiness, correlation analysis was carried out to find these answers. Table 2 below indicates the sources of strength of correlation used and interpreted in this study by using strong or positive relationships between variables as suggested by Salkind (2012).

Table 2: Strength of Correlation

Correlation	Range
0.80 to 1.00	Very Strong
0.60 to 0.79	Strong
0.40 to 0.59	Strong enough
0.20 to 0.39	Weak
0.00 to 0.19	Very Weak

Source: Salkind (2012)

Table 3 below shows the result of correlational findings that revealed the significant relationship between pay, colleagues, management, nature of work, and promotion as elements towards individual happiness.

Table 3: Results of Correlation Test

Relationship	*r* Value	Result
Pay and individual happiness	0.397	Weak and positive relationship
Colleague and Individual Happiness	0.493	Strong and positive relationship
Management and Individual Happiness	0.430	Strong and positive relationship
Nature of Work and Individual Happiness	0.527	Strong and positive relationship
Promotion and Individual Happiness	0.524	Strong and positive relationship

It was revealed that a weak relationship between pay and individual happiness at a value of ($r=0.397$, $p<0.05$). Pay seems to have only a minimal relationship with employees' happiness at this institution. The correlation of colleague and individual happiness in this study showed a

strong relationship with individual happiness at a value of (r=0.493, p<0.05). Similarly, the result of correlation for this study revealed that there was a strong relationship between management and individual happiness at a value of (r=0.430, p<0.05). Moreover, the result of correlation for nature of work and individual happiness in this study showed that there was a strong relationship between the nature of work and individual happiness at a value of (r=0.527, p<0.05). Finally, the result of correlation for promotion and individual happiness in this study also indicated a strong relationship between promotion and individual happiness at a value of (r=0.524, p<0.05). The result suggested that the nature of work and promotion have a strong relationship to increase employees' happiness like other factors (management, pay, and colleagues). Hence, this study answered all five hypotheses of H1 until H5; and the results are shown in Table 4 below.

Table 4: Hypothesis Results

Hypothesis - Statement	Significance	Results
H1 - Pay positively influences individual happiness	0.397	Supported
H2 - Colleague positively influences individual happiness	0.497	Supported
H3 - Management positively influences individual happiness	0.430	Supported
H4 - Nature of work positively influences individual happiness	0.527	Supported
H5 - Promotion positively influences individual happiness	0.524	Supported

DISCUSSION

The objective of this research was to examine the relationship between pay, colleagues, management, nature of work, and promotion, and individual happiness among employees. From the results, the nature of work and promotion are the most important factors that influence employee happiness, thus leading to job satisfaction. However, further study needs to be carried out since Akwuole (2017) has revealed that just because an employee accepts a job for a specific reason does not imply, he or she is satisfied. Job satisfaction happens when the nature of the task and the benefits obtained from it are aligned with the employee's motivating needs. The remaining

three independent variables, which are pay, colleagues, and management also influence employee happiness and lead to job satisfaction with a strong relationship. As mentioned by Mohamad Hasmi *et al.* (2019), rewards are critical in motivating employees to achieve the organisation's goals. It is proven that rewarding and promoting staff can increase their output. However, this study revealed that pay has a weak relationship with individual happiness, thus, other potential elements need to be further investigated.

CONCLUSION

All independent variables significantly influence job satisfaction and individual happiness among employees of this institution. This study was established based on relevant past studies. Further study needs to be carried out since current literature suggests that there has been a lack of studies on the subject in the context of other industries/fields. Hence, aside from being an expansion to theoretical development, this study is of value to the management of higher education institutions in the development and implementation of practices for the improvement of employee performance. However, it is recommended that future studies should involve a larger sample size to increase generalisability. Since the central point of this study was the education field, other organisations were neglected. Hence, future studies could be conducted in other types of organisations to enrich the body of knowledge. A quantitative technique as the primary method of data gathering and analysis used in this study may limit the outcomes, in terms of accuracy. Hence, future work could employ other techniques, such as case studies, to increase the accuracy of the outcomes, particularly for the conjectured relationships. Finally, this study only involved a public higher education institution as the study population. Hence, it is suggested that future work should look at other types of organisations or industries in exploring organisational commitment to improve the generalisability of the study.

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THE ASSOCIATION OF ORGANISATIONAL CULTURE AND ORGANISATIONAL COMMITMENT WITH JOB SATISFACTION: PERSPECTIVE OF THE MALAYSIAN VEGETABLE OIL PROCESSING SECTOR

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ABSTRACT

The present study has sought to contribute to the growing knowledge base pertaining to the increasing trend in high employee turnover rate in Malaysia's manufacturing industry and challenges faced by organisations in retaining talented workforce arising from the job satisfaction issue. In such a perspective, this study examines the association of organisational culture and organisational commitment with job satisfaction. Insufficient research is available on these associations within the context of the Malaysian vegetable oil processing sector; thus, this study has aimed to add new knowledge to the existing literature. A quantitative research approach, namely cross-sectional survey, was utilised to gather data from the sample population who were employed in vegetable oil processing factories in Pasir Gudang, Johor. The participants were chosen via the simple random sampling approach. Pearson correlation and linear regression analysis method were utilised to analyse the associations among the variables. Highest correlation revealed between adhocracy culture and normative commitment. Regression analysis findings demonstrated positive significant association between all dimension's variable of organisational culture and organisational commitment on job satisfaction. Overall, the study has provided comprehensive insights for the vegetable oil processing organisations to review the culture in their company that could enhance organisational members' commitment and job satisfaction.

INTRODUCTION

The manufacturing sector is Malaysia's second key driver of economic growth that has contributed 22.4% to the gross domestic product (GDP) in 2018 among various other economic sectors (Mohd, 2019). Malaysia's manufacturing sector had significantly contributed in terms of gross output value from RM 1,142 billion in 2015 to RM 1,275.8 billion in 2017, which was equivalent to 5.7% growth per annum (Ho, 2019). The food processing subsector within the manufacturing sector accounted for approximately 10% of Malaysia's manufacturing production, which equalled to RM 19.4 billion of export value in 2018. Specifically, the production of vegetable oils and fats within the food processing subsector achieved a gross output value of RM 214.0 billion in 2017 (Ho, 2019) and this sector was registered as the nation's major GDP contributor (37.9%) in 2018 (Mohd, 2019). Furthermore, in 2018, Malaysia's highest export earnings (RM 65.4 billion) was from the palm oil sector (MIDA, 2019).

Vegetable oils and fats serve as a basic resource for numerous applications such as food, fuel, pharmaceuticals, and oleochemicals production and the global market value of vegetable oils was 86.5 million USD in 2015 (Statista, 2016). Ministry of International Trade and Industry (MITI) under the Malaysia's third Industrial Master Plan (IMP) 2006–2020 has identified the vegetable oil sector as a targeted industry in terms of the nation's investment sector with a 7.6% average annual growth (MITI, 2006). The rationale for the development of this industry is to ensure the national food security is preserved. Besides, the high growth potential of premium-processed vegetable oils arising from the shift in consumer preference and regulations towards healthier food products has spurred the vegetable oil global market demand and supply. In addition of being a value-added sector for agricultural products and escalating the export market, the food processing industry also serves as a source of employment with a 5.7% average annual growth from 1996–2005 (MITI, 2006). In view of the significant roles of the vegetable oil industry in enhancing both the domestic and foreign investments and boosting the economic growth and the labour market, the sustainability of this industry has paramount importance.

An organisation's key for excellence is a productive human asset. Many companies' success story of achieving high organisational performance is associated with employees' organisational commitment (Zulfiqar & Wasim, 2011). The salient task of enhancing employees' job satisfaction has been emphasised as a precursor for nurturing organisational commitment as a satisfied workforce is highly motivated and committed to pursuing organisational goals (Qionglei, Dorothy, Bradley & Yu-An, 2019; Veronica & Dorothea, 2015). In this context, according to Pakyasri, Rajendran and Teoh (2018) and Korner, Wirtz, Bengel and Goritz (2015), the culture of an organisation lays a framework for employee attitude and behaviour as this influences the contentment of employees, which manifest the workers' attachment to the organisation. Considering the importance of job satisfaction, this study has investigated the influence of organisational culture and organisational commitment towards employees' job satisfaction.

According to Department of Statistics Malaysia (DOSM), although the vegetable oil sector is one of the nation's largest economic contributor, the employment rate in this sector has fell by 1.3% in 2020 compared to 2019 (DOSM, 2021) and is relatively low (12.6%) compared to other subsectors within the manufacturing industry with a slow performance (DOSM, 2016). Job satisfaction level among Malaysian's exposed a worrying condition. Hay's Asia salary guide survey findings revealed an increasing trend on employee job dissatisfaction, from 52% in 2020 to 80% in 2021 (Hays, 2020; Hays 2021). Equally, Jobstreet's employee job satisfaction survey in Malaysia also highlights majority (74%) of the respondents were not satisfied with their current role. According to Michael Pages' talent trend report, two out of three employees (66%) are actively looking for new job opportunities (Michael Page, 2021), an increase by 9% from 2015 which 57% expressed intention to resign from their present job within a year (Jobstreet.com, 2015). Moreover, employee turnover in the manufacturing sector was ranked the highest (24%) based on Tower Watson total rewards survey (Collin, 2018; myStarjob, 2013). Such a staggering percentage is a pressing matter for businesses in retaining talents and reinforce the core importance of employee satisfaction. Therefore, identifying effective management tools to improve employee contentment at the workplace is critical within the context of this study.

Company culture remains among the top reason for employees to leave their current employment. Based on salary guide survey findings, company culture listed as top fourth reason (36%) to source for new job opportunity (Hays, 2020). Similarly, job retention survey report for Malaysia by Cooper (2015), also revealed unsatisfactory office culture as the top fifth cause (21%) workers resign from their present organisation. Perpetually, the same reason reported in Robert Walters' global salary survey whereby poor organisational culture as the third highest motive (25%) for Malaysians to resign from their job, which also led to lower employee engagement (Robert Walters, 2016; Swift, 2017). Consequently, the Malaysian manufacturing sector experienced a significant reduction (4.7%) in the employment growth (MPC, 2011; MPC, 2018) of the high skilled workforce due to polarisation in the labour market. Changing the organisational culture in a short period into the desired direction to produce satisfied workers is difficult. However, with the right analysis and emphasis by the management in understanding how the organisational culture influences employee job satisfaction, firms can retain their workers. As such, it is imperative to examine the effect of organisational culture components on employee satisfaction.

Nourishing employees' organisational commitment remains a key challenge of business leaders as the level of commitment is linked to the level of contentment a worker has towards his or her job and satisfied workers bind themselves to the organisational values, vision, and mission (Firend & Pamella, 2015). Employees working in labour-intensive industries such as manufacturing have a lower degree of importance in stating their feedback, which then leads to lower levels of overall employee happiness (Brockmann & Birkholz, 2014; Emmanuel & Ward, 2017). Furthermore, employees become more susceptible to anxiety, depression, and destructive attitudes that cause stressful situations and they become less dedicated to their job (Belias & Koustelios, 2014). Thus, increasing employees' organisational commitment to advance the organisation's interests is a more difficult hurdle to clear.

Although organisational culture, job satisfaction, and organisational commitment have been the focus of research in the organisational behaviour field across different sectors such as service and construction that showed a positive association, studies in the food manufacturing field are still lacking. Existing studies on job satisfaction, organisational culture, and

organisational commitment by Ramesh, Charles and Peter (2012), Hee and Ann (2019), Raza, Maria, Nousheen and Mohsin (2013), and Okta, Umar, Musadiq and Hamidah (2015) within the Malaysian food processing sector have merely emphasised either one or two of the said dimensions. Thus, limited studies are available that investigate the entire dimensions within the context of this study. Consequently, it is important to assess the organisational culture, job satisfaction, and organisational commitment in the context of Malaysia's vegetable oil market in view of the importance of this sector in different perspectives and to meet the rising demand for a skilled workforce. Specifically, this research aimed to answer the following research questions:

RQ1: What is the level of organisational culture and organisational commitment of employees in the vegetable oil processing sector?

RQ2: What is the status of job satisfaction of employees in the vegetable oil processing sector?

RQ3: What is the relationship between organisational culture and organisational commitment of employees in the vegetable oil processing sector?

RQ4: What are the association of organisational culture and organisational commitment with job satisfaction of employees in the vegetable oil processing sector?

The conceptual framework presented in this study designed to examine the association of organisational culture, organisational commitment and employee job satisfaction within Malaysia vegetable oil processing sector (Figure 1).
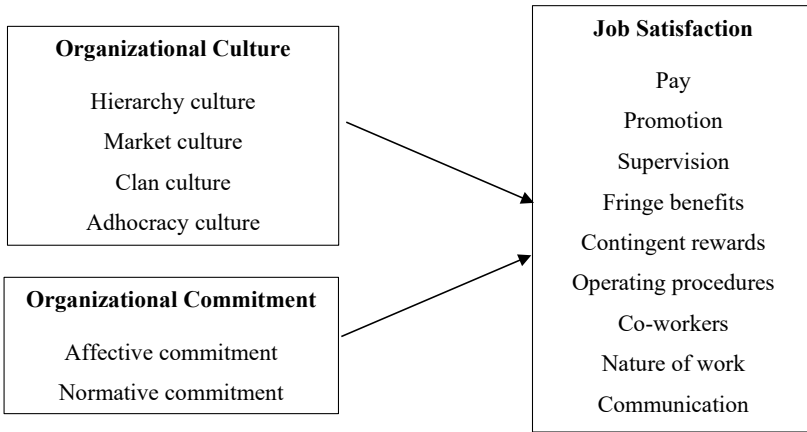
Figure 1: Conceptual Framework

This study's results offer a few contributions. Primarily, by associating organisational culture and organisational commitment, this research has holistically tried to demonstrate the linkage of these two variables with job satisfaction via its effect on employees' attitudes and behaviour. Secondly, this research offers new information and adds to the existing literature on the variables being studied in the context of Malaysia's vegetable oil processing sector. Understanding the effect of job satisfaction will help organisations maintain their core competencies by enabling employer-employee relations with dedicated and faithful workers. Thirdly, these insights function to empower managers, HR professionals and workers to demand investment in cultural initiatives. Fourthly, the management can effectively distribute resources to factors with the highest impact and endorse the organisation as a virtuous place to work, whereby a 'happy workplace creates contented employee'.

LITERATURE REVIEW

Organisational Culture

Organisational culture concerns a coherent set of norms, values, beliefs, attitudes, shared meanings, and principles held by the organisational members, which determines what is imperative and frames the decision-

making process (Daniels, Radebaugh & Sullivan, 2015). Meanwhile, organisational culture is also described as the outcome of attitudes and insights due to the interaction of an individual with his or her work, colleagues, and workplace environment, which enables the employee to comprehend every aspect concerning the workplace (Suharningsih & Murtedjo, 2017). Organisational cultures have in common the way they are constituted that is shaped by the elements of culture (Gerald, 2019). Organisational culture has been extensively researched in the organisational behaviour context as it determines the values perceived by the organisational member and the stimuli for employee job satisfaction.

An organisation's culture serves as a means that enhances organisational performance and is not limited to organising and monitoring a group of people. Though making a change to the culture and the process of adopting it could take a long time, an active organisational culture quickens an organisation's evolution from a 'good' to 'great' status (Daniels *et al.,* 2015). Firms that have a strong culture enjoy a higher productivity rate, content employees, enhanced job performance, and negative association with turnover intention (Joiceswarnalatha & Muralikrishna, 2017; Salman, Saira, Amjad, Sana & Muhammad, 2014). Moreover, an agile organisational culture creates a real competitive advantage in attracting and maintaining talents (Gulua & Kharadze, 2018). However, when a firm resists transforming and has obstacles to achieve diversity that organisation's culture becomes a liability. The stronger effect of organisational culture further signifies job satisfaction as the culture has become an integral component of the organisation (Meng & Berger, 2019).

There are numerous methods for assessing organisational culture. One of the approaches is Competing Value Framework (CVF), a cultural model by Cameron and Quinn (2006) that is highly adopted and one of the most comprehensively used in many empirical studies (Mojca, Brina, Ljubica & Jan, 2018; Seyed, Yashar, Mohammadreza & Jamshid, 2012). This cultural model is four-dimensional, where each quadrant relates to two general criteria, namely, internal focus versus external focus and flexibility versus stability (Figure 2). These values as evaluated using the Organisational Culture Assessment Instrument (OCAI) that corresponds to four different types of organisational cultures, namely hierarchy, market, clan, and adhocracy.
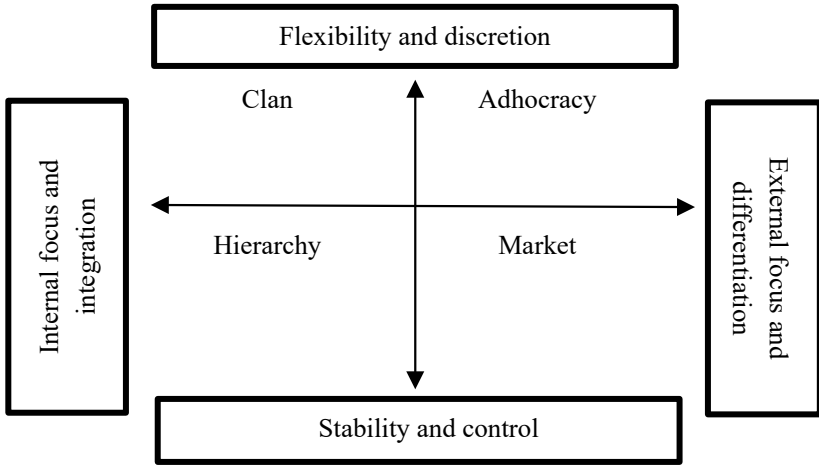
Figure 2: CVF and Organisational Culture Components

Hierarchy culture is based on multiple hierarchical levels, emphasises the internal environment, and is characterised by a work environment that is formal and controlled, which govern people's activities (Caroline, Miguel, Lindomar & Leonardo, 2018). On the other hand, market culture is practised in result-oriented firms and emphasises on competitive actions and target achievement, which is organisational success based on market share and penetration. Next, clan culture is characterised by a pleasant work environment that encourages employees' evolvement and empowerment, while the members have an extended family feeling. Meanwhile, adhocracy culture is revolution-oriented, whereby leaders are innovators and risk-takers. Although the CVF framework has been utilised as a measurement tool in many organisational culture studies, limited investigations exist in the Malaysian food manufacturing context. In view of the resilient culture's benefits of higher productivity rate and satisfied employees, it is crucial to scrutinise the level of organisational culture perceived by the employees based on the CVF.

Organisational Commitment

According to Silva, Castro, Santos and Neto (2017), organisational commitment is a psychological approach of sentiment, which influences

employees' attachment or their identification to be part of an organisation to attain its goals. On the other hand, Dhaifallah (2016) described employee commitment as an attitude portraying workers' allegiance to their company. Meanwhile, employee commitment is also explained as a display of attitude and as a psychological and practical connection to certain matters (Homayoun *et al*., 2013). Hence, organisational commitment arises when employees sense a worthwhile feeling of their contribution and they exert readiness to pursue the best for their organisation, whereby they work towards accomplishing the organisation's goals.

Organisational commitment is an indispensable component that determines business performance in the long-term. Behaviour wise, highly committed employees have better propensity to remain with an organisation due to loyalty, achieve lower turnover rate, perform information sharing, and spread positive word-of-mouth about the organisation (Desselle, Raja, Andrews & Lui, 2018). Despite the importance of commitment in terms of organisational goal congruence, previous investigations have identified organisational commitment as associated with numerous desired outcomes such as high job satisfaction (Sungu, Weng, Hu, Kitule & Fang, 2019; Singh & Onahring, 2019; Muhamad, Muhammad, Yokananthini, Amalina & Safrena, 2019) arising from cognitive and affective reactions to the differential perceptions.

Meyer and Allen's (1991) tri-dimensional organisational commitment model is generally acknowledged by researchers and is emphasised in this study (Firend & Pamella, 2015). This three themes model is generally projected based on employees' emotional attachment to their company, the commitment to remain with the company, and the costs associated with exiting the company. Affective commitment (AC) based on the psychological approach is mostly concerning the emotional connection and involvement with the organisation that is considered beneficial for the organisation. Meanwhile, normative commitment (NC) signifies a worker's obligatory psychological contract to endure the organisation. Lastly, continuance commitment (CC) is anchored by cost implication due to leaving the organisation. Previous studies in various organization evidenced individuals with continuance profile offers little benefits to the organisation merely to retain their positions (Meyer & Allen, 2004) apart from weak association with employee productivity (Tutei, Geoffrey &

Jared, 2018; Mayer & Schoorman, 2017) and job satisfaction (Manilall, Jhalukpreya & Danny, 2016). In view of passive outcome of CC, therefore AC and NC were relevant to the context of this study.

Although organisations provide similar resources, AC and NC type employees may not exert similar considerable efforts for their organisation. Ahmady, Nikooravesh and Mehrpour (2016) and Hogan and Coote (2014) have pointed out the influence of organisational culture on commitment as it guides people's behaviour and employee's common perception of a firm. The business environment influences the level of commitment as there is no one single dimension employees are bound with. While much is known about organisational commitment and its connection with organisational culture, often the commitment and culture dimensions are investigated in isolation. Therefore, it is essential to determine the connection between both variables within the context of this research. Thus, the following hypothesis was proposed:

H1: There is a significant relationship between organisational culture and organisational commitment of employees in the vegetable oil processing sector.

Job Satisfaction

Job satisfaction has become an intensive interest for many researchers and is a key concern for management globally due to its influence on individuals' behaviour and impact on organisational success (Al-Shammari & Al-Am, 2018). Even though various investigations on job satisfaction exist, a general agreement regarding a fixed meaning for job satisfaction is lacking (Aziri, 2011). Multifaceted approaches have explained job satisfaction. For example, job satisfaction can be referred to as a set of favourable or unfavourable feelings and emotions about work (Neeraj, 2011), an evaluation of an individual's condition in the existing job due to being employed (Pirzada, Muhammad & Zahra, 2011), workers' perceptions of their job based on needs, values, and expectations (Jorge, 2018), and many others. In the simplest term, job satisfaction reflects the contentment level of individuals based on the different elements of their jobs.

The value of investigating job satisfaction is seemingly related to a person's level of motivation, organisational efficiency, business productivity, and personal well-being due to the worker's sense of accomplishment in his or her job (Edward, 2015; Saimir & Jonida, 2013; Emmanuel & Ward, 2017). Employees with an elevated job satisfaction level enjoy the job, have positive feelings regarding the tasks undertaken, demonstrate a higher level of commitment, show an increased level of loyalty, and improved job performance (Singhai, Dani, Hyde, & Patel, 2016). In return, this positively promotes an organisation and enhances customer satisfaction (Qionglei, Dorothy, Bradley & Yu-An, 2019) as the employees view the job as a meaningful outcome. Previous research has demonstrated that the performance of satisfied and happy employees correlates with increased productivity and sales by more than 30% compared to dissatisfied employees (Emmanuel & Ward, 2017). Therefore, workplace satisfaction is a crucial factor to emphasise in organisational behaviour due to its simplicity and directness.

Numerous instruments are available to assess the components of job satisfaction and the common tools are the Job Descriptive Index (JDI) and the Job Satisfaction Survey (JSS). Although past research on job satisfaction in the Malaysian context has used different job satisfaction tools, Spector's JSS is the most popular model employed worldwide to determine employees' attitudes and perspectives based on the cognitive process (Zirwatul, Keis, Mazidah & Azlina, 2014). The focus of this present research has been the JSS model that measures nine facets of job satisfaction i.e. pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-workers, nature of work, and communication.

Despite the positive benefits of job satisfaction, there is a growing concern on the job dissatisfaction issue as revealed in employee satisfaction surveys. The job engagement and satisfaction at the workplace survey by the Society of Human Resource and Management (SHRM) has shown that one out of two]employees (51%) were satisfied with their job and organisation to a lesser degree (Christina, 2017). In another survey by SHRM, the majority of the employees were revealed to likely find employment outside their present company within 12 months (Christina, 2016). Negative consequences of job satisfaction lead to a higher turnover rate, absenteeism, reduced organisational performance, decreased productivity, and increased cost of recruitment and training (Cibele *et al.*, 2018; Ludmila *et al.,* 2018).

Nevertheless, various factors affect job satisfaction and the effect of organisational culture and organisational commitment has twofold importance to a certain extent under some conditions (Ozpehlivan & Acar, 2015). The prevailing culture in an organisation acts as a social glue that holds its members together and stimulates enthusiasm among employees to foster better performance. Thus, positive work behaviour results in enhancing employees' satisfaction (Muhamad *et al*., 2019; Patrick & Sonia, 2012; Dhaifallah, 2016). However, Janicijevic, Nikcevic and Vasic (2018) pointed out that the job satisfaction degree varies based on the type of organisational culture. In addition, Jung, Moon and Hahm (2007) have discovered that job satisfaction could vary across the various economic sectors, and within the Malaysian context, limited research is available that have investigated the entire job satisfaction components based on the JSS model. Hence, the following hypothesis was proposed:

Hypothesis 2: There is a significant association between organisational culture and organisational commitment with job satisfaction of employees in the vegetable oil processing sector.

Therefore, this investigation intended to discover the level of organisational culture and employee commitment, determine the status of job satisfaction, determine the connection between organisational culture and organisational commitment, and the association of organisational culture and organisational commitment with job satisfaction in the context of the vegetable oil processing sector.

Theoretical Background

Job satisfaction in the organisational behaviour context provides a mechanism for further facilitating the contentment features among organisational members. On this basis, Herzberg's two-factor theory provides the groundwork for the elements that influence employees' job satisfaction. Herzberg's model focuses on two separate sets of conditions, which are responsible for the motivation and dissatisfaction of employees. The intrinsic factor, also known as the motivator factor, accentuates job content, like the degree of responsibility, self-esteem, autonomy, growth, achievement, and recognition, in which this factor nurtures workers' inner growth and progress leading to improved productivity and performance (Bateman, Snell

& Konopaske, 2017). Increasing these motivators eventually increases job satisfaction although this factor's absence does not dissatisfy the workers. Meanwhile, the extrinsic factor, also known as the hygiene factor, is a feature of the work perspective that comprises organisation policies, salaries, work settings, and interpersonal relationship with supervisors, peers, and subordinates. The theory states that if the hygiene factor is enhanced, then, workers' discontent with their job decreases, hence, they are more accepting of motivating features (Shweta & Sushil, 2017).

In this theory, scholars have identified that motivators are generally characterised by activities that lead individuals to feel extreme satisfaction, while activities that direct individuals to feel extreme dissatisfaction are characterised by hygiene factors. When organisations emphasise on improving the business environment and its culture, the effort aligns with the motivator and hygiene factors and companies are seen as being very committed to their organisational members' wellbeing (Safdar, Gulap & Shuaib, 2013; Dugguh & Dennis, 2014). The positive perception of organisational culture increases the employees' commitment because of their improved feeling of satisfaction towards their work. In this event, employees are inclined to possess more favourable attitudes and behaviour toward their organisation. As such, the emotions attained by employees from the business culture causes an attachment or detachment towards the organisation. Therefore, the present research has examined the connection between the different components of organisational culture and organisational commitment with job satisfaction.

METHODOLOGY

This investigation was a non-experimental cross-sectional quantitative study. A self-report survey questionnaire was employed to find out the level of organisational culture and organisational commitment, the status of job satisfaction, the association between organisational culture and organisational commitment, and the association of organisational culture and organisational commitment with job satisfaction. A pilot study was performed to ascertain the questionnaire's reliability before the actual data collection. It was conducted in July 2019 with 20 participants and the feedbacks were gathered within a week. The actual study was carried

out from August to October 2019. This section elaborates further on the population and samples, variables, instrumentation, and data analysis procedures.

Population and Samples

Workers employed in vegetable oil refineries were this study's target population. Malaysia has a total of 62 vegetable oil refineries and Johor has the greatest number of refineries, namely 17 (MPOB, 2017). Samples in this study were selected through simple random sampling from refineries in Pasir Gudang, Johor. In simple random sampling procedure, each element in the population has non-zero probability of selection (Nazatul, 2016). Pasir Gudang was chosen because this area has the highest number of refineries in Johor, i.e. 14. Moreover, the respondents were more accessible here. The total population in this study was estimated to be 3,800 (DOSM, 2019). This study's sample size was set to a minimum of 349 respondents, based on Krejcie and Morgan (1970). The human resource (HR) staff of the edible oil refineries were sought to gain permission to carry out the research. Respondents were requested to answer an online questionnaire through the companies' HR staff, who were contacted through email. Besides, those the researcher had professional contact with were directly contacted through WhatsApp. Participation was strictly voluntary and was made anonymous. The online survey encompassed three constructs including organisational commitment, job satisfaction, and organisational culture in addition to several demographic questions (respondent's gender, age group, education level, and number of years with the present organisation). Table 1 lists the demographic profile of the respondents.

Table 1: Demographic Profile of Respondents

Category	Item	Frequency	Percentage (%)
Gender	Male	48	48
	Female	52	52
Age (years)	18–30	32	32
	31–40	43	43
	41–50	17	17
	> 50	8	8

Education Level	SPM	23	23
	STPM/ Matriculation/ Diploma	42	42
	Bachelor's Degree	13	13
	Master's Degree	22	22
Number of Years with Current Company (years)	1–5	43	43
	6 –10	24	24
	11–15	16	16
	16–20	8	8
	> 20	9	9

Instrumentation

The research instrument in this study was based on the Three Component Model of Employee Commitment (TCMEM) to measure organisational commitment, JSS to measure employee satisfaction, and OCAI to measure organisational culture. Meyer and Allen's (2004) revised version of TCMEM measures the tri-dimensional construct of the level of employee commitment to an organisation i.e. AC, NC, and CC. Nonetheless, this research focused on AC and NC only, as described earlier, because employees with the CC profile has little contribution to organisational goals (Meyer & Allen, 2004) and previous research has pointed out that CC has a weaker relationship with job involvement (Kamila, Mashael, Sara & Muayyad, 2016). TCMEM consisted of 12 items in total, whereby there were six statements in each scale (AC and NC) that measured employees' perception of their relationship with the organisation and their reasons for staying.

Next, the JSS survey questionnaire adapted from Spector (1997) consisted of nine facet scales, i.e. pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-workers, nature of work, and communication that assessed workers' attitudes about the job. Each scale in the JSS model consisted of four questions, thus, there was a total of 36 items. The overall job satisfaction status was classified into three categories based on interval scale as follows: (1) low: 1-2.33, (2) moderate: 2.34-3.66, (3) high: 3.67-5.00 (Rula, 2017). As for OCAI, the instrument

was adapted from Cameron and Quin (2006) and measured four types of organisational culture, which were market, clan, adhocracy, and hierarchy. The four-culture quadrant was measured based on dominant characteristics, organisational leadership, management of employees, organisation glue, strategic emphasis, and criteria for success in which every dimension had four questions, whereby the total number of items was 24.

The original items in TCMEM contain reversed keyed items in which items marked with a stronger agreement implied a lower level of commitment. Similarly, some JSS questionnaire items are written in a negative direction. However, in this study, to avoid confusing the respondents, the reversed items were reworded in a positive direction. All the items were rated based on a 5-point Likert scale (1 = 'strongly disagree' and 5 = 'strongly agree'). The survey questionnaire was prepared in both Malay and English languages to help respondents understand the questions better. For JSS, the Malay version was adopted from Tan (2010), whereas for TCMEM and OCAI, a professional translator did the translation.

The survey questionnaire was validated through a pilot study with 20 respondents from the vegetable oil refineries. For pilot studies, Hill (1998) explained that a sample size of 10–30 is adequate. The questionnaire's reliability was determined based on Cronbach's alpha value, i.e. to test if the scales of this research instrument were acceptable for the intended purpose; the demographic information was not included in the reliability analysis. The research instrument's internal consistency ranged from 0.524 to 0.940 (Table 2), which was within the acceptable range as proposed by Taber (2016). Moreover, a Cronbach's alpha of 0.50 to 0.70 is stated to be moderately reliable according to Hinton, Brownlow, McMurray and Cozens (2004). This supported the reliability of the survey questionnaire utilised in this study.

Table 2: Results of the Internal Consistency of the Research Instrument

Variable	Scale	Cronbach's α
Job Satisfaction	Pay	0.893
	Promotion	0.743
	Supervision	0.821
	Fringe benefits	0.830
	Contingent rewards	0.940
	Operating conditions	0.656
	Co-workers	0.524
	Nature of work	0.861
	Communication	0.776
Organisational Culture	Clan culture	0.806
	Adhocracy culture	0.716
	Market culture	0.801
	Hierarchy culture	0.732
Employee Commitment	Affective commitment	0.780
	Normative commitment	0.784

Data Analysis

To analyse the data, Statistical Package for Social Sciences (SPSS) version 23 was utilised. The data set was first screened for missing values and outliers. Normality test was conducted to ensure the dataset was in a normal distribution. Further analysis of the dataset was done using the descriptive and inferential statistical approach. In the descriptive analysis, mean and standard deviation were computed for every variable in this research. Meanwhile, frequency and percentage were computed to determine job satisfaction status. Next, correlation analysis was performed to scrutinise the connection between organisational culture and organisational commitment of the workers employed in the vegetable oil refineries. The correlation of the variables was significant when $p < 0.05$ with a confidence level of 95%. On the other hand, linear regression was applied to find out the association of each dimension of organisational culture and organisational commitment with employee job satisfaction according to the context of this study.

RESULTS AND DISCUSSION

Overall, 100 replies were received out of 349 questionnaires distributed. Prior to the main analysis, the normality test returned an absolute Z-score that was lower than 3.29, which depicted a normal distribution of the dataset (Kim, 2013). Firstly, the outcome of descriptive analysis for organisational culture and organisational commitment (Table 3) exemplified the hierarchy culture (mean = 3.44) as the dominant culture in vegetable oil refineries in Johor, Malaysia. Meanwhile, AC (mean = 3.32) was rated as the dominant type of commitment among the employees within the context of this study. Next, the data for job satisfaction facets illustrated that the employees in the vegetable oil refineries were mostly satisfied with the nature of work (mean score = 3.69; Table 4). However, based on the overall analysis of the satisfaction status (Table 5), majority of respondents' (61%) feedback showed a moderate level of satisfaction only. 35 percent of respondents possessed a high satisfaction status, while four percent had a lower satisfaction status.

Table 3: Mean and Standard Deviation of the Variables

Variable	Scale	Mean	SD
Organisational Culture	Clan culture	3.35	0.78
	Adhocracy culture	3.25	0.76
	Market culture	3.41	0.75
	Hierarchy culture	3.44	0.74
Organisational Commitment	Normative commitment	3.20	0.93
	Affective commitment	3.32	0.73

Table 4: Mean and Standard Deviation of Job Satisfaction Facets

Variable	Scale	Mean	SD
Job Satisfaction	Pay	3.37	0.88
	Promotion	3.32	0.82
	Supervision	3.49	0.82
	Fringe benefits	3.32	0.78
	Contingent rewards	3.34	0.81
	Operating conditions	3.15	0.83
	Co-workers	3.39	0.68
	Nature of work	3.69	0.81
	Communication	3.57	0.76

Table 5: Job Satisfaction Status

Status	Frequency	Percentage (%)
Low	4	4
Moderate	61	61
High	35	35

Statistically, a significant positive relationship (p < 0.01) between organisational culture and organisational commitment was apparent amongst all the scales of both variables (Table 6). The highest correlation was noted between adhocracy culture and NC (r = 0.788). On the contrary, the connection between market culture and AC had the lowest correlation (*r* = 0.591). These results affirmed the significant association between organisational culture and organisational commitment amongst workers in the vegetable oil refineries in Johor, Malaysia; therefore, the alternative hypotheses were accepted.

Table 6: Pearson Correlation Results for Organisational Culture and Organisational Commitment Scales

		Normative Commitment	Affective Commitment
Clan Culture	Pearson Correlation	.720**	.598**
	Sig. (2-tailed)	.000	.000
	N	100	100
Adhocracy Culture	Pearson Correlation	.788**	.631**
	Sig. (2-tailed)	.000	.000
	N	100	100
Market Culture	Pearson Correlation	.726**	.591**
	Sig. (2-tailed)	.000	.000
	N	100	100
Hierarchy Culture	Pearson Correlation	.755**	.604**
	Sig. (2-tailed)	.000	.000
	N	100	100

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

A further multiple regression analysis was done to examine the association of organisational culture and organisational commitment with job satisfaction based on the perspective of this research. Four models were tested that analysed (1) dimensions of organisational culture with job satisfaction, (2) dimensions of organisational commitment with job satisfaction, (3) organisational culture and organisational commitment with job satisfaction, and (4) an adjusted regression analysis based on the demographic profile. A summary of the analysis is provided in Table 7 to Table 9. The linear regression attested the significant association ($p <$ 0.001) of organisational culture and organisational commitment with job satisfaction in overall. Model 1, a simple linear regression, showed that only clan culture is significant with job satisfaction among the organisational culture dimensions and increased employees' job satisfaction by 39.2% (β = 0.392, 95% CI = 0.12- 0.54). Similarly, Model 2 illustrated that normative commitment greatly increased job satisfaction by 60.7% (β = 0.607, 95% CI = 0.30-0.57) followed by affective commitment by 27.0% (β = 0.270, 95% CI = 0.07-0.41). Meanwhile, Model 3 explained that organisational culture and organisational commitment independently increased job satisfaction by 47.4% (β = 0.474, 95% CI = 0.31–0.56) and 48.0% (β = 0.480, 95% CI = 0.29–0.52), respectively. Additionally, Model 4, an adjusted linear regression for gender, age, education level, and number of years with the company, confirmed that organisational culture and organisational commitment were independent and significantly associated with employee job satisfaction.

Table 7: Regression Result of Organisational Culture with Job Satisfaction

Model	Variable	Dimension	Unstandardised Coefficients		Standardised Coefficients	95.0% Confidence Interval		Sig.
			B	Std. Error	Beta[a]	Lower Bound	Upper Bound	
1	OC	Clan Culture	.332	.104	.392	.124	.539	.002
		Adhocracy Culture	.176	.140	.201	-.101	.454	.210
		Market Culture	.176	.133	.200	-.088	.441	.189
		Hierarchy Culture	.083	.136	.092	-.186	.352	.542

OC = organisational culture; a = dependent variable: job satisfaction

Table 8: Regression Result of Organisational Commitment with Job Satisfaction

Model	Variable	Dimension	Unstandardised Coefficients		Standardised Coefficients	95.0% Confidence Interval		Sig.
			B	Std. Error	Beta[a]	Lower Bound	Upper Bound	
2	EOC	Normative Commitment	.435	.068	.607	.300	.569	.000
		Affective Commitment	.244	.086	.270	.074	.414	.005

EOC = employee organisational commitment; a = dependent variable: job satisfaction

Table 9: Regression Analysis Result of Organisational Culture and Organisational Commitment with Job Satisfaction

Model	Variable	Unstandardised Coefficients		Standardised Coefficients	95.0% Confidence Interval		Sig.
		B	Std. Error	Beta[a]	Lower Bound	Upper Bound	
3	OC	.437	.064	.474	.31	.56	.000
	EOC	.403	.058	.480	.29	.52	.000
4	OC	.438	.066	.475	.31	.57	.000
	EOC	.400	.060	.477	.28	.52	.000
	Gender	.036	−.066	.027	−.09	.17	.586
	Age	.037	.046	.050	−.05	.13	.427
	EL	.004	.031	.007	−.06	.07	.889
	NOY	−.015	.031	−.029	−.08	.05	.635

OC = organisational culture; EOC = employee organisational commitment; EL = education level; NOY = number of years with company; a = dependent variable: job satisfaction

The Level of Organisational Culture and Organisational Commitment

This study has demonstrated that the hierarchy culture was the leading organisational culture in the vegetable oil refineries, as also reported in Shurbagi and Zahari (2014). Twati and Gammack (2006) has explained that most organisations practise different cultures in succession. For example, a firm begins with clan culture, then moves to adhocracy culture, followed by

market culture, and lastly practises the hierarchy culture when the firm has been around for some time. The investigated vegetable oil refineries were mostly established in the early 1990s, whereby at the current point of time, the firms fit into the hierarchy culture. Other than that, AC as the dominant employee commitment type demonstrated that workers in the vegetable oil processing industry have emotional attachment and involvement with their company and this revealed they had satisfied their needs and feel they belong in the company. Past investigations by Shurbagi and Zahari (2014), Dhaifallah (2016), and Carmeli and Freund (2004) reported similar results.

The Status of Employee Job Satisfaction

In terms of job satisfaction analysis, workers in the vegetable oil refineries described themselves as mostly satisfied with the nature of work. In the job satisfaction context, nature of work means the gratification of the job tasks itself. Commonly, workers are satisfied when they carry out tasks that interest them besides having a job that meets their skills and knowledge. An exciting and attractive job will encourage workers to learn and improve themselves, whereby the motivation will further boost the degree of satisfaction towards the job (Haluk, 2008). Meanwhile, the moderate satisfaction status reasonably supported the findings of previous surveys of Christina (2017) and Jobstreet.com (2015) that observed an employee satisfaction level at a lesser degree. This is explainable in terms of the workplace nature of the vegetable oil manufacturing sector itself. According to Brockmann and Birkholz (2014), vegetable oil processing is characterised by mass production with a flat organisational hierarchy, high span control, high formalisation, and employees have less opportunity to voice out their concerns. Thus, the nature of work in labour-intensive industries creates a professional culture amongst the workers in the same manner as an organisational culture based on external and internal pressures. This condition can result in depression among employees that affects their job satisfaction.

The Relationship between Organisational Culture and Organisational Commitment of Employees

The positive and significant relationships among every dimension of organisational culture and employee commitment concur with past

studies (Acar, 2012; Brewer & Clippard, 2002; Messner, 2013; Shim, Jo & Hoover, 2015) that have shown organisational culture as a key means to improve employee commitment. Besides, the highest correlation was determined to be between adhocracy culture and NC. Caroline *et al.* (2018) have reported the significant and positive correlation between these two variables in Brazil's banking sector even though the results did not state the degree of correlation. In contrast, Selden (2014) reported only a moderate correlation between adhocracy culture and NC among college and university counsellors and advisors. An adhocracy culture type organisation stresses on flexibility, encourages extensive participation by workers, teamwork, and empowerment in achieving organisational goals. Workers will then feel they owe the organisation and thus would feel obliged to continue working there due to internalisation of a loyalty norm (Acar, 2012). As such, the highest correlation between adhocracy culture and NC is rationalised. On the other hand, market culture focuses on a solid presence in a competitive setting with the aim of profiting, hence, the capability of a market culture type organisation in gaining an emotional commitment from their members is much weaker.

The Association of Organisational Culture and Organisational Commitment with Employee Job Satisfaction

Model 1 of the regression analysis evidenced the significant connection between clan culture and employee job satisfaction. This is explicated by the clan-oriented culture that emphasize on open communication, human work environment, collaboration, cohesion, empowerment and people development (Homayoun *et al.*, 2013). This result corroborated that of past investigations (Al-Shammari & Al-Am, 2018; Batugal, 2019; Fikry, Adi & Arie, 2020; Tran, 2021) that reported a positive and significant connection between the two variables. Moreover, this outcome implies that when organisations focus importance on employee's value, it enhances the degree of job satisfaction which determines the decision to tolerate the firm, and hence, the culture of a firm is a satisfaction predictor (Chan, Wong & Saodah, 2017). Although the positive connection between these two variables has been confirmed by previous studies in various industry settings such as banking, construction, academic (Salman *et al.*, 2014; Maryam, Bader & Mohd, 2017), and others, this result additionally supports that, regardless of the industry's nature, organisations that value flexibility over stability and

control as well fulfil employees needs than shareholder's desire eventually improve job satisfaction (Fleury, Grenier, Bamvita & Farand, 2018).

Next, Model 2 of the regression analysis demonstrated the significant association between every dimension of organisational commitment and job satisfaction, whereby the results aligned with past research (Garima & Megha, 2013; Gunlu, Aksarayli & Percin, 2010; Saimir & Jonida, 2013), which established the association between the two variables in other fields of study. In addition, this also aligned with the results of Bateman and Strasser (1984), who viewed that the cognitive view of organisational commitment was rationalised by ensuing attitudes, i.e. job satisfaction. Highly committed employees possess a strong belief in achieving organisational goals as they gain the happiness and positive experiences that drive performance (Rashmi, Meghna & Goodman, 2017). Saridakis, Rebeca, Torres and Gourlay (2018) have substantiated that a greater organisational commitment leads to an increased job satisfaction level.

On the other hand, Veronica and Dorothea (2015) have explained organisational culture and organisational commitment as significant predictors in producing a contented workforce. The analysis outcome of Model 3 evidenced the significant independent association between organisational culture and organisational commitment with job satisfaction. This result supports previous studies that confirm the same (Shurbagi & Zahari, 2014; Raed, 2016). Although the association of both the variables with job satisfaction was significant, organisational commitment had a substantially more unique contribution than organisational culture. Meanwhile, model 4, an adjusted regression analysis for demographic profile, attested that the effect of organisational culture and organisational commitment as confounders of job satisfaction remained the same.

CONCLUSION

Since job dissatisfaction negatively affects business performance, the results of this research can greatly benefit organisations. From a practical viewpoint, this study has essentially provided employers with key information to assess the culture in their company to form committed organisational members and simultaneously enhance factors which influence workers' job satisfaction.

Furthermore, the management can make cognizant decisions to attain an increased job satisfaction level. Concerning the business environment, the insights of this study are anticipated to aid companies in developing new policies and practices valued by employees that influence commitment and job satisfaction, which will yield improved business results and create a competitive advantage. Each organisational member's perception of their company could differ, even though the company is seeking to develop culture and instil commitment to have productive employees.

This study has several limitations that must be considered when interpreting the results. Firstly, since the respondents were workers from Pasir Gudang only, further investigations on oil refineries in the other Malaysian states could be considered before firmly reasoning the findings. Other than sample-associated limitations, within the scope of this research, the impact of demographic variables like gender and age on job satisfaction was not specifically examined, even though past studies have highlighted the significance of perceived job satisfaction according to the demographic factor (Gjuraj, 2013; Bellou, 2010). Besides, this study's response rate was only 28.7% and thus could limit the operationalisation of the results. Hence, further research is necessary to adapt these limitations within the context of Malaysia's vegetable oil processing sector.

In consideration of these findings, future research may consider analysing the organisational culture, organisational commitment, and job satisfaction of employees in the vegetable oil processing industry from different theoretical perspectives, as different theories possess its own purposes and implications. Besides that, exploring the three variables in a bigger population in the vegetable oil processing sector will provide a comprehensive understanding of managing employees' job satisfaction. Future studies in these aspects will be vital for both scholars and industry practitioners.

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