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FACTORS INFLUENCING WOMEN'S JOB PERFORMANCE IN LIFE
INSURANCE INDUSTRY

By

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MASTER OF HUMAN RESOURCE MANAGEMENT

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ABSTRACT

The purpose of this study is to identify factors influencing employee job performance in Life Insurance Industry. The employee job performance can be measured in the aspect of work family conflict, job stress and supervisor support. The survey method was used to collect data through the use of questionnaire to the employees at Life Insurance Industry specifically at MCIS Life insurance, AmMetLife, Manulife, Tokio Marine Life and Prudential. 330 questionnaires were distributed and all was successfully collected from the respondents. All the data was gathered and analysed using Statistical Package for Social Science (SPSS) 23.0 version using descriptive and inferential statistical analyses. Multiple regression analysis was used to examine the relationship between work family conflict, job stress, supervisor support and employee job performance at Life Insurance Industry. The result of this study shows that only two independent variables have significant relationship with employee job performance, which are job stress and supervisor support. This study has played an important role in identifying the potential factors that could influence employee job performance at Life Insurance Industry and propose several alternatives to enhance employee job performance.

Keywords: *work family conflict, job stress, supervisor support, employee job performance, life insurance industry*

ABSTRAK

Tujuan kajian ini adalah untuk mengenal pasti faktor-faktor yang mempengaruhi prestasi kerja pekerja dalam Industri Insurans Hayat. Prestasi kerja pekerja boleh diukur dalam aspek konflik kerja – keluarga, tekanan kerja dan sokongan penyelia. Kaedah tinjauan digunakan untuk mengumpul data melalui penggunaan soal selidik kepada pekerja di Industri Insurans Hayat khususnya di MCIS Life insurance, AmMetLife, Manulife, Tokio Marine Life dan Prudential. 330 borang soal selidik telah diedarkan dan kesemuanya berjaya dikumpul daripada responden. Semua data dikumpul dan dianalisis menggunakan perisian Statistical Package for Social Science (SPSS) versi 23.0 menggunakan analisis statistik deskriptif dan inferensi. Analisis regresi berganda digunakan untuk mengkaji hubungan antara konflik keluarga kerja, tekanan kerja, sokongan penyelia dan prestasi kerja pekerja di Industri Insurans Hayat. Hasil kajian menunjukkan hanya dua pembolehubah tidak bersandar yang mempunyai hubungan yang signifikan dengan prestasi kerja pekerja iaitu tekanan kerja dan sokongan penyelia. Kajian ini telah memainkan peranan penting dalam mengenal pasti faktor-faktor yang berpotensi yang boleh mempengaruhi prestasi kerja pekerja di Industri Insurans Hayat dan mencadangkan beberapa alternatif untuk meningkatkan prestasi kerja pekerja.

Kata kunci: *konflik kerja- keluarga, tekanan kerja , sokongan penyelia dan prestasi kerja pekerja, industri insurans hayat*



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CHAPTER 1

INTRODUCTION

1.0 Introduction

The research project overview is given in this chapter. The study's background tends to describe the factors influencing women's job performance at Life Insurance Industry. The study's opening chapter establishes the study's setting, talks about the issue statement, which explains why the topic was chosen, and discusses the research objective and research question. In this chapter discussed the scope of study and study's limitation are analysed in detail.

1.1 Background of Study

As per stated by Shenthna 2022 the knowledge workers and their output will be the most important resource in the twenty-first century. Peter Drucker (1999) stated the 20th century most valuable assets are production equipment. However, because the insurance industry is made up of complex organizations, it is difficult to fully evaluate employee performance (Tang et al., 2020).

Researchers have paid a lot of attention to employee job performance, which is known as a global problem that has the potential to affect the success and performance of every business (Jerome, 2013). Organizational psychology, occupational health, and management research has grown rapidly as a result of businesses' interest in individual job performance. This is due to the fact that it directly affects the organizations (Koopmans et al., 2011). In this context, service organizations such as tourism, insurance, and hospitality are spending more in their personnel in order to maintain long-term relationships with clients and improve employee job performance as well as job happiness (Shariff et al., 2010).

Most organizations' primary focus is employee job performance. Its given a impact directly the organization's performance, project duration, job quality, and, ultimately, the firm's profitability. Controlling worker work execution is especially one of the most principal issues in numerous organization (Platis et al., 2015). Notably, debates over the elements that influence employee job performance are diverse and inconclusive.

Women, on the other hand, encountered greater conflicts as a result of the roles they play, whether at work or at home (Carnicer et al., 2004), and family responsibilities continue to be a major barrier to women's career advancement. Inter-role or work-family conflict with incompatible demands is more common among female employees (Aminah and Maznah, 2003). Working women experience more problems than males since they continue to be primary caretakers for their kids, and ageing parents (Higgins et., 1992).

One difficulty that women confront across organizations, including the insurance industry, is the amount of women in both entry-level and C-suite roles," and another challenge that the insurance industry has is the junction of stereotypes about age and gender," according to Violet Chung, partner of Mc Kinsey (Olano, 2022). Women find it challenging to advance up the corporate ladder due to the perception that managerial roles are not fit for them (Mokhtar, 2020). Women on boards are considered to be underrepresented in Malaysia when compared to other developed country such as Norway (42%), France (40.8%), and Finland (33.7%) (Catalyst, 2018).

Malaysia insurance industry has risen considerably in recent decades, resulting in economic growth and increased national income. The Malaysia insurance business has made tremendous growth since 1988, when the Bank Negara Malaysia (BNM) began to regulate and supervise the industry. Prior to this, Malaysia's insurance

industry has been undergoing structural changes in an unregulated environment, and is now transitioning to a substantial regulated sector akin to the banking industry as governed by the central bank.

There are a lot of big players in insurance sector at Malaysia such as Ammetlife, MCIS, Tokio Marine Life , Great Eastern , AIA along with 25 general insurance companies registered with Persatuan Insurance Am Malaysia (PIAM) and 16 Life Insurance companies registered with Life Insurance Association of Malaysia (LIAM). Indirect employees are a part of insurance industry such as, agents, consultants as well as information technology companies and auditing firms (Mahmood, 2017).

The researchers had made a decision for this study have chosen the married women's in Life Insurance Industry as targeted research. The reason of researcher chosen this industry as the company to improve and focus more on women wellbeing and career development. If there are no female employees, the organization will not succeed since they are the most important factor in determining how well a business operates. Even while female employees in Malaysians are regarded as significant contributors to their businesses' and the nation's success, they continue to confront the unfavourable notion that their several responsibilities as mothers to care for their children prevent them from doing better in the workplace. Therefore, it is beneficial if female employees are treated fairly and equally in the workplace to reassure them and improve their performance. These issues had inspired to conduct research on the factors influencing women's employment success in Life Insurance sector.

According to the population statistics in Malaysia the estimated population for the year 2021 are 32.7 million as compared to 2020 whereby the estimated population is 32.6 millions (Delecta, 2021). As per stated by chief executives officer Mark O'

Dell from Life Insurance Association of Malaysia (LIAM) new business in the Life Insurance sector recorded a healthy growth of 12.9 per cent from January to September 2021 (Abu, 2021). In 2021, the number of new individual policies has significantly grown (Abu, 2021). Life Insurance companies face issues as a result of competition from other insurance industries. Malaysian Board of Directors (IRBM) must perform their separate duties more efficiently and effectively to ensure that owned companies may work together through more inventive advertising tactics and supplying competitive products to improve sales, which will benefit everyone.

As a result, the study tends to investigate the connection between the performance of female employees in the Malaysia Life Insurance Industry and a number of independent variables, including work-family conflict, job stress, and supervisor support.

1.2 Problem Statement

Current employees, particularly those from the current generation, frequently switch careers in the Malaysian workplace. There is a widespread perception that workers are not loyal to their companies, and there are few alluring incentives. According to the survey by Hirschmann (2022) the labour force for participation rate for married women made up 57% of the labour force while the highest rate of labour force participation was 73.5 percent among divorced women. As women employee getting married and start a family the female participation in the labour force start to reduce (Gammarano, 2020). It is because having children further lowers a woman's rate of engagement in the labour force. Children in the home appear to prevent women from entering the labour force.

Employees who struggle to balance their personal and professional lives perform at a lower level, have less discontent among their families, and experience

health issues (Delecta, 2021). Employee job performance suffers when there is an excessive workload in the Life Insurance Industry. Married women working under Life Insurance Industry leads to worked during weekend whereby it gave a negative effect to health, relationship between family, caused pressure to employee and affect employee health. Many women feel exhausted and conflicted as a result of managing both a family and a work (Mohammed Abdulqader, 2005). Although many spouses are willing to support their wives' careers and domestic duties, the majority of women actually spend more time each week taking care of the house and children than their husbands do (Mohammed Abdulqader, 2005).

According to a study by Wilhelmina (2014), the insurance company's claims department employee is overly stressed and unable to perform their jobs effectively, which results in unhappiness and employee burnout. When workers experience stress, burnout, and low morale, they start spending less time at work and the absenteeism rate rises, which has an impact on both overall productivity and worker satisfaction.

Employee underperformance can be a huge issue for the entire organization. An organizational culture comprised of beliefs, behaviors, and a common vision will contribute to an organization's environment (Sundararajan et al., 2020). According to Heilman (2015), women are more likely to struggle to advance in their careers since supervisor and higher management judge employees based on their personal traits during progression assessments. It is critical for supervisor to pay attention to employee complaints because failing to do so will cause employees to become dissatisfied and to consider leaving, both of which would negatively impact their performance on the job (Tao et al., 2015). According to Bhatti et al., (2013), if the supervisor does not assist the subordinates, the job performance by women

employee may fail. Organizations must evaluate how supervisor influence employee workload, work-family conflict, and overall well-being.

Due to recent changes in societal demands and economic constraints, working women's roles have changed. Many married women now support their families financially (Anita et al., 2020). However, they encounter difficulties managing the demands of their careers and upholding family values. Due to their dual responsibilities at home and at work, this issue poses a challenge for many married female employees (Anita et al., 2020). Especially for married female employees, a work-life imbalance is a major factor in why employees quit their jobs (Kossek et al., 2014).

The primary driving forces behind this study were the contradictory findings and scant information in Life Insurance Industry. Earlier research was based on employee job satisfaction rather than employee job performance. According to Sri Mariatini et al., (2020) stated work family conflict and job stress has a negative and significant effect on job satisfaction. Furthermore, there are researcher focus the variable under work family conflicts and work stress through job satisfaction and find the impacts on employee performance by Riana et al., (2018). Nagib Gharib et al., (2016) found that while job performance was somewhat high, academic staff job stress levels were generally medium to low. A prior study by Ismail et al., (2009) found a positive and substantial correlation between supervisor support and work performance, with the finding that supervisor support can boost performance while supervisor communication cannot.

As a result, the study's goal was to fill in the gaps and find solutions within the Life Insurance Industry. There are no scientific studies that directly link women's employment success with qualities, particularly in the insurance industry.

1.3 Research Questions

The aim of the research is to examine the factor influencing women employee job performance in Life Insurance Industry. The following questions will be addressed by the study:

RQ1 What is the relationship between work – family conflicts and women employee job performance?

RQ2 What is the relationship between job stress and women employee job performance?

RQ3 What is the relationship between supervisor support and women employee job performance?

1.4 Research Objectives

As a feature of this review, the accompanying examination goals were discuss. In the research, the study's objectives will attempt to:

RO1 To examine the relationship between work-family conflict and women employee job performance.

RO2 To determine the relationship between job stress and women employee job performance.

RO3 To identify the relationship between supervisor support and women employee job performance.

1.5 Significance of Research

This study aims to discover what factors influence the job performance of female Life Insurance Industry employees.

Based on the title of the study which is factor influencing women employee job performance in Life Insurance Industry, the research has analyzed the reaction of the dependent variables which is employee job performance in Life Insurance Industry

by the changes on independent variables which are the determinants consisting of work-family conflicts, job stress and supervisor support. The finding of this research has provided a clear picture to researcher, the Life Insurance Industry and women employees.

In this research, it helped the researcher to explore how work- family conflicts, job stress and supervisor support influencing employee's job performance in Life Insurance Industry among women employees. Besides, this research allowed researcher to discover critical aspects that contribute to employee's job performance in Life Insurance Industry that many researchers have not explore. By referencing the topic of this research study, future researchers may gain insight.

This research is crucial to Life Insurance Industry also since it provided insights to the employee's job performance. By realizing the employee's job performance, the managers and Human Resource Departments of Life Insurance Industry able to support their employees to improve their job performance. The most crucial thing any manager can do to support employee's job performance is to break down stigmas.

The employees may gain benefits through the research paper since the paper provided guidance to understand thoroughly on employee's job performance in Life Insurance Industry. Additionally, it offers guidance for managers and top management to enhance organizational performance by comprehending the requirements of the employees. Employee job performance has an impact on many things, including performance, incidence of illness, and employee's retention.

1.6 Scope and Limitation of the study

The primary objective of the study is to investigate the factors that influence the job performance of female employees in the Life Insurance Industry. The researcher also

studies about the relationship between work-family conflict, job stress and supervisor support of employees in Life Insurance Industry. A survey will be conducted in the Life Insurance Industry that is primarily concerned with defending people and organizations against potential loss and risk in exchange for monetary compensation known as premium (Aziz, 2021). The target population's Malay, Chinese, and Indian respondents may make up the sample of respondents. The respondents covered for the research was employees from different department working under Life Insurance Industry. The researcher chose Life Insurance Industry in order to improve and put greater emphasis on the advancement of women's careers.

Despite the fact that this research revealed some important discoveries, there are still some limitations that need to be clarified. The first limitation of our research is that it is only focused on the Life Insurance Industry specifically under MCIS Life insurance, Ammet Life, Manulife, Tokio Marine Life and Prudential. This is because the organization provided approval to conduct the survey under respective organizations.

Since only permanent workers of the Life Insurance Industry were studied, the findings are only broadly applicable to the Life Insurance Industry. The study should be expanded to compare the Life Insurance Industry and the General Insurance Industry in order to gain a deeper comprehension of employee job performance. To enlarge the scope of their research, future researchers can work with staff members and agents from the Life Insurance and general insurance industries.

This study's data was acquired via a questionnaire. Therefore, both quantitative and qualitative research methodologies to study the problems women employees in the insurance industry encountered in order to consistently, accurately, and properly measure employees' job performance is important to apply.

Finally, the limitation relates to respondent issues of privacy and confidentiality. Some of the responders are disclosing their private information in order to discuss issues they have with the Life Insurance Industry. This can lead to some of the questions being answered incorrectly.

1.7 Definition of Key Terms

This section will go through about a few major terms that were utilized in this study by providing definition for each terms.

1.7.1 Employee Job Performance

Jalagat (2017) stated person's "employee job performance" as the amount of output they have contributed to the company as a result of employee behavior that the company deems productive.

1.7.2 Work -family conflicts

Greenhaus and Buetell (1985) stated work-family conflicts can be defined as situations where the responsibilities of job and family life aren't entirely compatible with one another.

1.7.3 Job stress

Job stress is defined as unhealthy physical and emotional behaviour toward one's current job (Awang et al., 2013).

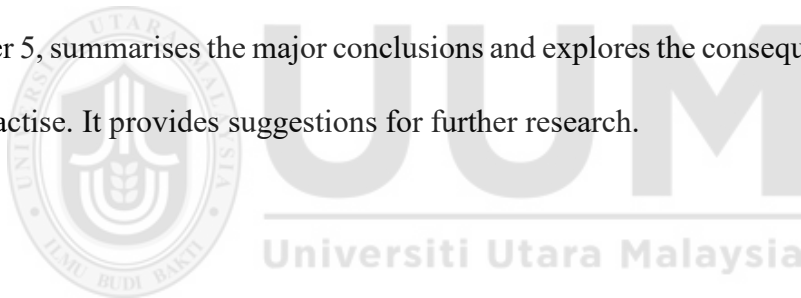
1.7.4 Supervisor support

Kilminster (2007) stated supervisor support provide advice and feedback on concerns of professional, personal, and academic growth in the context of a trainee's experience of providing safe and suitable care for an employee.

1.8 Organization of thesis

This research study is divided into five chapters. Chapter one consists of background of the study, problem statement, research questions and objectives, the significance of

the study, scope and limitation as well as definition of key terms. The notions of employee job performance, work-family conflict, job stress, and supervisor support is the main topics of Chapter 2's literature review. The study framework, creation of the hypotheses, and supporting theory came next. The third chapter of the paper provides a description of its research methods. The framework and the creation of hypotheses is described in this chapter. The chapter also covers the study design, research population, sample size, sampling technique, and data collection instrument, as well as the operationalization of variables and instrument measurement, which have been modified from earlier studies. The study's statistical software and data analysis approach are discussed in this chapter. The findings are interpreted in relation to the research questions are all covered in the fourth chapter. The study's conclusion, Chapter 5, summarises the major conclusions and explores the consequences for theory and practise. It provides suggestions for further research.



CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter will provide discussion based on review of literature related to problem affecting women employee job performance in Life Insurance Industry. The first parts explained the ideologies and terms regarding the study. This section of the chapter discusses the variables used to explain job performance. This section also includes a discussion of the underlying theory that served as the study's theoretical framework. Finally, it talked about the development of hypotheses and the conceptual framework.

2.1 Employee Job Performance

Job performance is defined as an employee's contribution to the achievement of organizational goals (Ghani, Yunus, and Bahry, 2015). Employee job performance is characterised as the capacity of employees to utilise their knowledge and experience to create goods and services, and the results of their work strengthen the foundation of the company (Evangeline & Thavakumar, 2015). In 2014, Jex and Britt defined job performance as the attitude that employees have toward their work. This is because employee job performance is the primary metric used to determine an organization's performance (Preko & Adjetey, 2013). In 2008, Pretorius recognized that success at work requires more than just doing the right thing. In the study of industrial and organizational psychology job performance is a vital factor that can be considered when it comes to assessing the effectiveness of an organization (Borman, 2004).

Hassan (2016) supports the assertion by stating that job performance is tied to an employee's behaviour and dedication to their job. In 2014, Tahir, Yousafzai, and Jan defined it as the ability of employees to complete their tasks. According to Ameerq and Hanif (2013), work performance among employees fluctuates on a regular basis because performance deals with employee behaviour.

According to experts, definition of performance, it is the outcome of one's labour or the accomplishment of one's labour in fulfilling one's duties and commitments. (Rusmiati & Fitriani, 2021). To meet company vision and goals, every employee must work hard (Bakar, 2018). Employee work performance, according to Jalagat (2017), refers to a person's behaviour output to the organization, which the organization may perceive to be either beneficial or detrimental. Swanson (1999) stated a system's valued productive output in the form of goods or services.

Behaviors that are connected to the objectives of the company are referred to as employee job performance (Akter & Husain, 2016). According to Ajila and Abiola (2004), the objective of a job performance evaluation is to provide an accurate measurement of an employee's performance. The information gathered guides decision-making, which ultimately determines the employee's future performance.

Task performance and contextual performance are the two dimensions that Kiker and Motowidlo (1999) identify as part of job performance. Contextual performance is more reliant on personality traits than task performance, which is more reliant on an employee's experience (Motowidlo & Van Scotter, 1994). Task performance refers to the information, abilities, and talents that are used for technical performance and which fluctuate more with task performance than with contextual performance (Borman & Motowidlo, 1993). Koopmans et al., (2011) claim that the term "contextual performance" refers to actions that go beyond the explicitly stated

objectives of the job, such as taking on more work, showing initiative, or assisting a new employee.

This study includes factors influencing women's job performance in Life Insurance Industry such as work-family conflicts, job stress and supervisor support. Women's work performance can be both positive and negative. Positive performance is desirable and so leads to goal attainment, whereas bad performance is undesirable and prevents workers from becoming effective in pursuing corporate goals. Women employees confront a negative impression about their ability to perform better in the workplace due to their several duties as mothers to care for their children although female workers in Malaysia are recognised as important contributors to organizational and national success. As a result, it is worthwhile if female employees in the organization are treated fairly and equally in order to comfort them and help them perform better in the organization.

2.2 Work -Family Conflict

Modern industrial cultures struggle to preserve work-family balance because of the growing number of obligations at both work and home. People are expected to manage multiple responsibilities at once, splitting their time between work and family (Fotiadis et al., 2019). Studies show that working too much can hurt a person's mental and physical health (Baeriswyl et al., 2016).

Some studies also suggest that it can negatively affect the balance between work and family. For instance, it is difficult to balance between your family and work (Li et al., 2021). Some of the findings indicate that work-flexibility practices can negatively affect the relationship between the work family conflict and work flexibility practises (Byron, 2005; Gajendran and Harrison, 2007; Shockley and Allen, 2007). According to Netemeyer et al., (1996) WFC is more strongly linked to occupational

burnout and strain. According to the previous researcher, the link between work-family conflict and various outcomes such as job burnout and dissatisfaction is also significant.

Cooper, Russell, and Frone (1994) defined work-family conflict as a situation where employees had to finish their work while also taking care of their loved ones. It was not possible to tell if the relationship between work and family was interfering with their personal lives. According to Frone, Greenhaus, and Parasuraman (1992), work-family conflicts arise when workers try to balance the demands and burdens that arise from family or work. Work-Family Conflict (WFC), as pointed out by Greenhaus and Beutell (1985), is a type of inter-role conflict in which work and family role constraints are somewhat incompatible.

Work-family conflict is indicated by three factors: time-based conflict, strain-based conflict, and behavior-based conflict (Chen & Slan-Jerusalim, 2009). Conflict that is time-based is defined as one brought on by long workdays and overtime (Greenhaus & Beutell, 1985; Ling Xu, 2009). Conflict that is strained-based results from physical tiredness, melancholy, and irritation (Greenhouse et al., 1989 ; Ling Xu, 2009). When two positions have conflicting behavioural requirements, such as being a mother and employee working under Life Insurance Industry, this is referred to as behavior-based conflict (Greenhaus et al., 1989 ; Ling Xu, 2009).

Despite the fact that work-family conflict is a common problem for the majority of workers (Aslam et al., 2011), employees in the Life Insurance Industry proclaimed that work-family conflict negatively impacted their performance. (Sultan & Akhtar, 2019 ; Weerasinghe & Batagoda, 2015). Work-family conflicts cut down job comfort and gain absenteeism, burnout, employee complaint, and poor organizational performance (Ojha, 2011; Dwijayanti & Riana, 2018). According to

Akkas et al., (2015) workplace discrimination, long working hours, job rigidity, job overload, and poverty of authority support are related factors to work-family conflict. These unfavourable effects on families can lead to divorce and child misconduct (Adisa et al., 2016).

2.3 Job Stress

Numerous essential aspects, including the work environment, management's support, workload, and others, are mentioned in a vast and multidisciplinary body of literature that highlights how stressful the workplace can be and how it affects workers' physical and mental health (Ganster & Loghan, 2005). This negative family impact can lead to child delinquency and broken marriages (R. Anderson, 2003).

Williams and Anderson (1991) defined that when a worker's skills, resources, or needs do not meet the demands of the job, an unpleasant physiological and psychological response known as job stress occurs. Parker and DeCotiis (1983) describe an individual's perception of dysfunction resulting from perceived workplace situations and events. The complexity of today's workplaces and organizations puts stress on all businesses, no matter how big or little.

There are several factors associated with work stress that can be categorized as either internal or external in character, according to Cooper and Payne (1988) and Lazarus and Folkman (1984). External variables, which include things like a worker's job, organization, and surroundings, are of particular concern. Internal variables, however, are those that relate to the employees themselves and are typically referred to as influences at the person level (Hsieh, 2004).

According to Kahn et al., (2014) an uncomfortable job situation or position can be viewed as work-related stress because it affects an employee's overall performance within an organization. Furthermore, Beehr (1976) defined stress as an instance in

which a shift in a person's mental and physical state necessitates deviation from normal behaviour. The goal of deviating from normal functioning is what causes an individual to become stressed.

According to Riana et al., (2018) an employee's failure to control their level of work stress frequently leads to discontent at work. High levels of employee work stress can also lead to a loss of job performance. Additionally, Ali, Ewan, and Duska (2016) noticed that communication between an individual and his working environment results in a bad mental state when under workplace stress. Stress is a result of strain, according to Cote and Morgan (2002), and it might aggravate employee turnover.

According to Mostafai et al., (2012) and women experience higher stress than males do. Stress is frequently experienced by people who are intrinsically tied to their jobs, such as through work overload, long hours, complex or challenging tasks, a poor physical work environment, such as a lack of variety, light, temperature, and space, and limited time (Miehe, 2002). Stress is one of the elements that is commonly linked to the desire to give up.

Singh (2017) investigated job stress among employees working in the insurance business within the limits of Haryana's Rohtak District. Research has found that employees in the insurance industry suffer from work-related stress on a daily basis, regardless of the employee's gender. Mohanaselvi and Manimaran (2016) investigated the various components of stress management among personnel in the public and private insurance industry in Dindigul. The study discovered that role conflict, top management pressure, and lengthy working hours are the reasons generating a high level of job stress among insurance industry. The organization's personnel are experiencing a lot of stress, which can raise turnover, decrease

commitment, and cause absenteeism (Nahar et al., 2013). One of the elements usually linked to the desire to stop is stress.

Job stress and intention to leave are strongly correlated, claim Hasin and Omar (2007). Additionally, they said that a rise in workplace stress may affect workers' intentions to leave their organization. As a result, one of the key factors affecting an individual's performance is job stress. In addition, Baker et al., (2007) claimed that female employees experience greater job stress than male employees because they must priorities their dual commitment to their families and careers.

2.4 Supervisor Support

Supervisor support reported by Seyler et al., (1998) is the degree to which supervisors provide support and emphasize transmission of learning. Manager support has also been described as the degree to which employees see their manager as support and encouragement for job performance and employee problems (Burke, Borucki, & Hurley, 1992). Direct managers can influence employee interests and outcomes, including role conflicts and employee retention. There are many potential sources of support in the workplace but supervisors who are responsible for employee performance and evaluation, are widely recognized as the most powerful support bodies (Beehr et al., 1990 ; Ng and Sorensen, 2008 ; Russell et al., 1987).

Scadoot et al., (2008) stating that employees who have a positive relationship with their boss communicate more effectively at work. This idea correlates supervisor support with a variety of outcomes, including employee welfare (Charoensukmongkol et al., 2016), out-of-role behavior (Knies & Leisink, 2014), and increased organizational engagement supported by empirical studies showing that, and employee retention (Arici, 2018 ; Eisenberger et al., 2002 ; Maertz et al., 2007). Supervisory support means that all leaders and managers provide appropriate emotional support

and resources for employees to cope with work and family commitments (Qureshi, 2017). It is not as simple as ABC to engage supervisors to ensure performance effectiveness (Burke and Saks, 2009).

Baloyi et al., (2014) argue that managerial support “enables relationships with others that facilitate learning”. According to this idea, supervisor support is seen as facilitating the learning and growth of employees. Employees may experience stress at work without the support of their managers, which may lead them to become dissatisfied with their positions. Surface actors can re-evaluate difficult experiences and direct them to perform better with less false emotion when their superiors are supporting and caring for them. Nijman et al., (2006) define supervisor support is the extent to which managers improve employee knowledge transfer.

Employees describe poor manager-employee interactions and a lack of line manager assistance as a prevalent source of stress and low well-being (Munir et al., 2012). Most supervisors only see the negative aspects of their employees, failing to notice that their employees have done an excellent job in executing their tasks, duties, and responsibilities. As a result, employees are dissatisfied, stressed, and eager to leave the firm (Madi, 2013). Supervisors are hesitant to provide help to their staff because, they only provide negative criticism rather than good input (Nijman, 2006). The employee cannot succeed without the supervisor's support. Negative rather than positive feedback is typically given to employees by supervisors is another worrying characteristic that contributes to the supervisor's reluctance to offer support to their employees at times.

Non-supportive managers may also struggle to communicate effectively with their subordinates (Burke et al., 1992), reducing employees' commitment to the organization. According to Garavan (2009) one of the reasons why some supervisors

fail to help their staff is a lack of information about the necessity of sending people for training, job overload, and the fact that they are not compensated for supporting their employees.

Negative management behaviours have also been linked to an increase in long-term sick leave. Organizational supervisors or managers have a great deal of interest in employee retention (Fatima, 2011). Employees take pride in their work when bosses are friendly and encouraging and allow employees to learn from their mistakes (Fatima, 2011). However, little emphasis has been placed on determining how supervisor support effects attitudinal and behavioural outcomes in the Life Insurance Industry Supervisor support drives organizational effectiveness by positively impacting employee job satisfaction, job performance, and organizational engagement, while negatively impacting turnover and absenteeism (Hutchison & Garstka, 1996; Allen & Meyer, 1990).

2.5 Work Family Conflict And Employee Job Performance

When women working in the Life Insurance Industry are able to prioritize one thing, conflicts between work and family lead to an imbalance between home and work. The work-life conflict and the overwork have a significant impact on employee performance generally in developing nations (Ashfaq et al., 2013).

Work-family conflict may influence work behaviour, which may ultimately have a detrimental impact on employees' performance according to Riana et al., (2018). Factors that contribute to work-family conflict also include number of children, time spent balancing work and home chores, and lack of support from spouse and family. Work-family conflict may lead to the fulfilment of one job but will disrupt the other function. As a result, this will have an impact on how they behave at work, among other things.

According to Ajala (2017), a number of factors, including job dissatisfaction, low earnings, job security, job satisfaction, and job dedication, have been considered as influencing how well employees perform at work. Work performance is seen as one of the direct effects of family-work conflict (Ajala, 2017). They found a significant inverse relationship between work-family conflict and job performance.

The connection between work-family tensions and productivity at work can be explained using role theory and the resource scarcity hypothesis. In addition, workers who work long hours and cannot balance work and family are mentally exhausted.

At the point when an individual invests more energy at work, it very well might be emphatically connected with family clashes with partners when at home, prompting more significant levels of unrest that can influence family circumstances (Soomro, Breiteneker, & Shah, 2018). There have been a number of studies looking into the connection between work-family conflict and job performance, with varying degrees of success. Using a self-rating scale of job performance, Frone et al., (1997) found a significant correlation. Buihan et al., (2005) find no association between work-family conflict and job performance.

H1: There is a significant relationship between work family conflict and women employee job performance.

2.3 Job Stress and Employee Job Performance

The connection between job performance and stress has been the subject of numerous studies. According to a number of these studies, employees who experience too much stress at work perform less well at work. Workplace stress can be caused by a large number of managers within a company (Antoniou et al., 2003). Work consists of duties, responsibilities, burdensome workloads, and a variety of workloads, all of which stress employees (Michie & Williams, 2003). Employee experience stress as a

result of the work assigned by their employers (Kahn and Quinn, 1979). Family and financial responsibilities can contribute to employee stress. Additionally, some studies have shown that high loads or overwork have a negative effect.

According to research by Motahari and Esfahani (2015), employees who work lengthy, irregular, and rigid hours are far more likely to experience family strain. This is a common situation for working women who work in unsafe, conflictual, or boring workplaces. They also have higher levels of stress related to their jobs, which can make them unhappy with how well they do their jobs. This could have an impact on marriage and family life, as well as general job performance.

Extreme stress impairs performance, however there is a significant link between job stress and performance, according to Yilmaz (2006). Jamal (2011) and Muse et al., (2003) note that proponents of a linear positive link between job stress and job performance typically refer to tough jobs as jobs with high job stress (Arsenault & Dolan, 1983). According to Knoop (1994), a person will put out more mental and physical effort to achieve a value if they value it more and find it appealing.

H2: There is a significant relationship between job stress and women employee job performance

2.4 Supervisor Support and Employee Job Performance

Mills (1997) claims that there is a significant link between supervision and employee job performance. Employees are expected to accurately and punctually complete tasks that supervisors have given them with clear instructions. Among the various potential sources of support in the workplace, managers responsible for evaluating employee performance are considered the most important source of support (Beehr et al., 1990; Ng and Sorensen, 2008; Russell et al., 1987).

There aren't many examinations in the writing looking at the association between boss help and occupation execution, as per Uzun and Ozdem (2017). As per study conducted by Uzun and Ozdem (2017) job performance and supervisor support are positively correlated. Positive job performance is influenced by supervisor support. Supervisor support has no impact on job performance when job happiness is taken into consideration in the model. It is essential for supervisors to treat their employees with respect and amity, to take a personal interest in them, to value them, to relate to them, to hear them, and to assist them because supervisor support is linked to job performance.

Previous research has shown that employees' attitudes and actions are positively influenced by supportive supervisors (Hee Jung Kang et al., 2015). However, low employee engagement can result from managers' and the organization's insufficient support.

Supervisors need to be responsive and take initiative to develop exceptional employees who will work hard and enhance job performance. Giving feedback is another example of supervisor support (Van der Klink et al., 2001). Supervisors should constantly be ready to provide coaching and feedback so that the employee is aware of what has to be done.

Petrescu and Simmons (2008), claim that workers enjoy having their bosses watch over them attentively. This will allow for some visual evaluation of the performance of their employees, and it can therefore be concluded that on-the-job observation is required. This study also shown that job performance and supervision had a beneficial relationship. In the insurance industry, supervisor support is crucial for female employees since it fosters positive relationships between them and their managers.

H3: There is a significant relationship between supervisor support and women employee job performance.

2.5 Underpinning Theories

2.5.1 Social Exchange Theory

According to the social exchange theory, supporting employees has a favourable impact on their attitudes and behaviours (Hee Jung Kang et al., 2015). Employees will feel supported by their employers if the organization exhibits supportive conduct through human resource policies, recognition and rewards, and procedural justice. When an organization appreciates an employee's contributions the employee work will increased and the organization growth will expand. The three dimensions of emotional support, instrumental support, and feedback were examined in this study in accordance with Blau's (1964) Social Exchange Theory.

The core element of the social exchange theory is that when one person provides another with valuable services, they obligate them. The second person must give the first person some sort of reward in order to release them from this responsibility. If their employer gives them rewards and recognition for enhancing their job performance, employees may create exchange connections with them for socioemotional as well as economic reasons (Shore et al., 2001).

The SET models lay the groundwork in several respects. The employees in the Life Insurance Industry must deal with a wide range of documents that customers either mail in or personally deliver. Because of this interchange, employee morale can decline, affecting their capacity for performance. Communication between management and staff takes place as they share and use protective techniques. Employees are more likely to continue with a job and deliver better work results when they feel safe doing so. This pertains to not only doing their work but also creating a

great work environment, creating different safety measures, and being reliable in their employment.

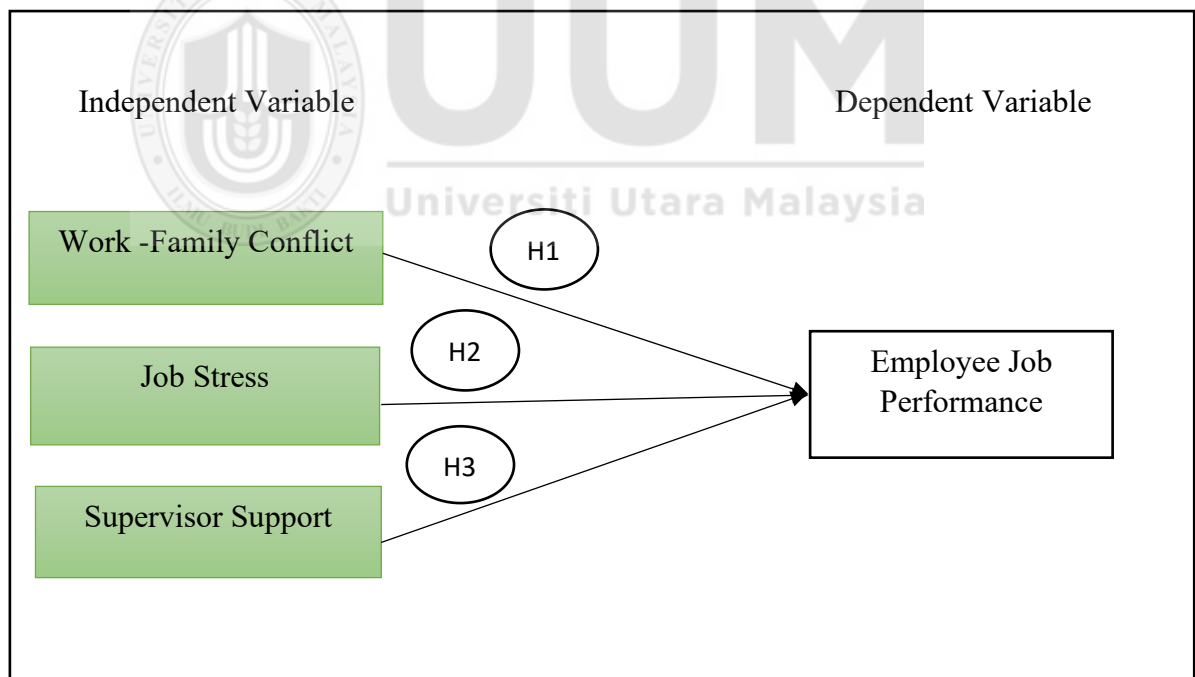
2.6 Conceptual Framework

Figure 2.1 shows the framework in action. This study's conceptual framework demonstrates the link between work-family conflict, job stress, and supervisor support. Throughout the course of this investigation, the dependent variable will be the employee job performance variable.

According to a review of the literature, most studies used additional factors such as organizational structure, work environment, non-material motivation, knowledge, skills, attitude, and reward by Sokoro J.M., (2012).

Figure 2.1

Conceptual framework



2.7 Summary

This chapter extensively covered a variety of topics, including the discussion of the previous literature on three independent variables such as work-family conflict, job stress, supervisors support, and one dependant variable, employee job performance. In addition to the comprehensive review of a wide range of previous literatures, the conceptual research framework was also provided in this chapter. The underpinning theory for the study and hypotheses incorporated.



CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction

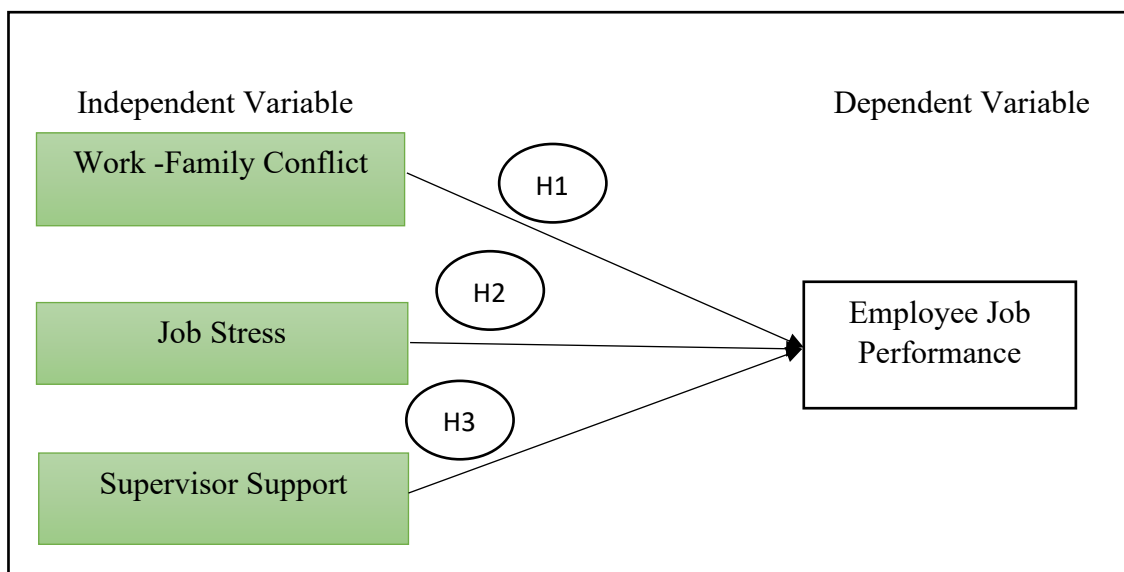
This paper highlights a range of topics including research design, theoretical framework, developing hypotheses, and operationalizing variables. This chapter then discusses the study's unit of analysis, demographics, sample size, and sampling techniques. In-depth descriptions of the procedures for developing questionnaires, collecting data, and analysing that data are provided in the last section.

3.1 Research Framework

A research framework establishes the foundation for every investigation by giving readers a clear grasp of the topic (Sekaran, 2000). A framework aids in the creation of hypotheses by outlining the connections between the concepts that make up the study problem. Numerous significant and related variables have been found in this investigation. The relationships between the factors under study are depicted in Figure 3.1.

3.1.

Figure 3.1 :
Research framework



This study used three independent variables named as work-family conflict, job stress, and supervisor support, with one dependent variable, employee job performance.

3.2 Research Hypotheses

H1: There is a significant relationship between work family conflict and women employee job performance.

H2: There is a significant relationship between job stress and women employee job performance.

H3: There is a significant relationship between supervisor support and women employee job performance.

3.3 Research Design

The research design, according to Cooper and Schindler (2001) and Hartel and Russell-Bennett (2010), is the broad strategy that specifies how the data will be gathered, assessed, and analysed. Research design provide the investigation's information and create hypotheses in a precise and explicit manner (Hair et al., 2010).

Three kinds of exploration configuration is subjective, quantitative, and blended (Creswell, 2014). Brian asserts that the overarching strategy for connecting the conceptual research questions is the research design (2014). The three determinants of employee job performance in the Life Insurance Industry, work-family conflict, job stress, and supervisor support are all investigated using the quantitative research approach throughout this study. During the data gathering procedure, the focus of this study is on examining variables at a certain point in time.

The researcher's determination of the survey methodology's applicability in this study need to collect participant opinions while also utilising the inherited benefits of this type of approach as a quick, cheap, efficient, and accurate method of evaluating population data. This was the main element that determined whether the survey

approach was appropriate (Zikmund et al., 2010). A questionnaire is a set of thoughtful questions that allows respondents to share their thoughts and feelings about a number of predetermined factors (Hair et al., 2007).

This study aims to investigate the relationship between work family conflict, job stress , supervisor support and the job performance of married women employees at Life Insurance Industry.

3.4 Population

The study's participants are women employee at Life Insurance Industry. A population, according to Creswell (2012), is a group of people who have similar traits and other traits in common, which a researcher might identify and use as the foundation for a study. In this study, it was more suitable to choose a sample from the target population. This resulted from the number of married women employees from Life Insurance Industry.

Women employees who are married made up the population of this study. Non-managerial and managerial women workers who worked in both the front and back ends were the subject of the study. Therefore, only five Life Insurance companies granted permission to the researcher to carry out this study. The researcher received permission from the head of each insurance company.

Table 3.1
Number of married women employees as of June 2022

No	Name of the Life Insurance Company	Married Women Employees

1	MCIS Life Insurance	375
2	Ammet Life	515
3	Manulife	435
4	Tokio Marine Life	395
5	Prudential	630
Total		2350

3.5 Sampling Technique

Because it is made up of specific individuals who were selected at random from the population, a sample is a subject that reflects entire populations (Sekaran & Bougie, 2013). The results will be sufficient, accurate, and trustworthy if the samples are chosen properly. Based on the population that is easily available, the sample size will produce a result.

The stratified simple random sample method was used for this investigation since it was deemed to be the most suitable and applicable strategy. This method of sampling eliminates the possibility of researcher bias and ensures that each respondent has an equal chance of being selected for the sample (Salkind, 2012). The effectiveness of this approach is seen as being higher than that of all the other probability designs.

Stratified random sampling is a method of sampling that is utilized in the process of creating strata of sample items by randomly selecting elements from each stratum (Sekaran, 2013). It was done to reduce costs involved with collecting data from a single or several strata in contrast to other strata (Sekaran, 2003).

3.6 Sample Size

A specified number of individuals or respondents who are chosen from a broader population in order to conduct an investigation is referred to as the "sample size" (Sekaran, 2013). A sampling method was used to determine the size of the sampling population because it would be impractical to collect data from the entire population. In general, the number of people in the sample should be between 30 to 500 as recommended by Krejcie and Morgan (1970).

The sample size for this investigation is decided using the chance offered by Krejcie and Morgan (1970). Krejcie and Morgan in 1970 described a simpler method for determining the sample size for any given population. A by-product of the sample length estimation indicated is shown in Table 3.2 below (Morgan & Krejcie, 1970).

Table 3.2
Table of determining sample size from a given population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Source: Krejcie & Morgan (1970)

According to the information provided by Krejcie and Morgan (1970), the researcher used a 330 sample to achieve a respectable result because the population for this study is 2350.

Sample size determination based on five company listed:

Company	Population	Sample size
1. MCIS Life Insurance	375	$375/2350*330= 53$
2. Ammet Life	515	$515/2350*330= 72$
3. Manulife	435	$435/2350*330= 61$
4. Tokio Marine Life	395	$395/2350*330= 55$
5. Prudential	630	$630/2350*330= 89$
	2350	330

3.7 Data collection Procedure

Based on the hypothesis and goals of the current study, the questionnaire was chosen as the instrument for data collection because it was found to be the best way to collect responses and information (Kumar et al., 2013). Investigators called the head office to seek permission before distributing the questionnaires, and the investigators contacted the human resources department of the Life Insurance Industry. Five Life Insurance companies agreed to share information regarding married working women data with the researcher and help the researcher to blast emailed to their employees about the study. It took about two weeks to get a response from the HR department. After the survey questions have been approved by the supervisor, the researcher sends the Google Form link to the in-charge person under human resources department, which agrees to email the respondents. The researcher then sends the Google Form links to selected respondents who worked for reputable businesses. Approximately one week

was needed to complete the data collection. The participant or respondent is invited to participate and response to the Google form link sending to them by the researcher.

The researcher's primary motivation for using a survey questionnaire is an attempt to prevent interview bias. Additionally, it takes a little bit of time and is reasonably inexpensive when the responders are anonymous to the researcher (Snow, 2013). The entire survey questionnaire can be completed in 10-15 minutes. Once the respondents have finished the online survey, Google Form Survey will automatically process and tally the results.

3.8 Research Instrument (Questionnaire)

The face validity and content of the instrument will be assessed first. Content and face validity are crucial in ensuring that the questionnaire is appropriate for the respondent.

The study question will first be created by the researcher. The researcher will transmit the prepared query to the supervisor for review. The researcher will select a practitioner and academician once the supervisor has approved the question. Since just two people were chosen for the current study, Dr. Bidayatul Akmal (Lecturer of UUM KL) and Madam Lalitha a/p Santhirasegaran (Manager of operational department in MCIS Life Insurance), it was necessary to make sure they understood the questions before the research question were given to the respondents. Dr. Bidayatul Akmal's comments are connected to the questionnaire's cover page, which she requested should include about MHRM UUM KL Campus. She added that if the question was adapted and adopted based on the amount of analysis, the researcher was already on the right course. According to Madam Lalitha's review, the questionnaire was straightforward and simple for the respondent to grasp and complete. In this study, the survey approach, which is the most popular in quantitative research, was used. There were three sections to the questionnaire session. The first page of the surveys contains

a summary and its goals. The background data in Section A covers the respondent's age, education, marital status, length of working experiences, and name of Life Insurance company.

In section B, the questionnaire discussed regarding work-family conflict, job stress supervisor support items. According to Johns (2010), the Likert scale was employed to assess people's values and attitudes in general. A 5-point scale is provided for sections B and C. The scale has five points, 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree. Section C discussed regarding the employee job performance in Life Insurance Industry.

3.9 Measurement of Variables

3.9.1 Demographic Profile

A questionnaire was used as the tool for this investigation, as the researcher said in the section above. It was divided into various pieces. The first part of the report is devoted to gathering demographic information and contains inquiries about the age, education, marital status, length of working experiences and name of Life Insurance organization.

3.9.2 Measurement of Independent Variable and Dependent Variable.

The questionnaires were divided into three sections namely demographic data section, independent variables (work-family conflict, job stress, supervisor support) and dependent variable (employee job performance). The independent variables and dependent variable were measured on a 5-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree).

The work-family conflict is the first independent variable in this study. According to Netemeyer et al., (1996), the operational definition of work-family conflict is an inter-role conflict that develops when the general need for, time devoted to, and stress generated by clashes with job performance while carrying out family-

related duties. Five separate inquiries, which were all completely embraced from Netemeyer et al., (1996) were utilized to survey the apparent work-family conflict.

The second independent variable is job stress. A person's awareness or experience of personal dysfunction as a result of situations or events they perceive to be occurring at work is referred to as job stress (Parker and DeCotiis, 1983). Twelve of the thirteen questions on the job stress instrument were adopted from Parker and DeCotiis (1983), while one question was adapted.

The support of the supervisor is the third independent variable. According to Simon Baloyi et al., (2014), supervisor support fosters "enabling relationships with others that facilitate the employee's learning." Giuseppe Nespoli's definition of operations (2017), the strength of the relationship between a supervisor and their subordinate has been examined, and it has been found that when a supervisor fails to assist a worker, the worker feels more pressured and performs poorly. Twelve different questions were performed to measure the supervisor support instrument, one of which was adapted and eleven of which were adopted from Simon Baloyi et al., (2014).

The study's dependent variable is the job performance of employees. In general, the term "job performance" refers to a worker's contribution to the business in terms of actions that the business may consider productive (Jalagat, 2017). In other words, job performance is crucial for both work and administrative purposes (Rizwan et al., 2014). Jalagat's (2017) four questions were used by the researcher as the instrument for evaluating employee job performance, with two questions being adapted and two questions being adopted.

Table 3.3

Elements of Work- Family conflict, Job stress, Supervisor support and employee job performance

Element	Items	Source
Work Family Conflict (IV1)	<ol style="list-style-type: none"> <li data-bbox="724 304 1126 483">1. The demands of my work interfere with my home and family life. <li data-bbox="724 577 1126 831">2. The amount of time my job takes up makes it difficult to fulfill family responsibilities. <li data-bbox="724 909 1126 1162">3. Things I want to do at home do not get done because of the demand on my job puts at me. <li data-bbox="724 1200 1126 1379">4. My job produces strain that makes it difficult to fulfill family duties. <li data-bbox="724 1424 1126 1671">5. Due to work-related duties, I have to make changes to my plans for family activities. 	(Netemeyer et al., 1996)



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Job Stress (IV2)

1. I have felt fidgety or nervous as a result of my job. (Parker and DeCotiis, 1983)
2. Working here makes it hard to spend enough time with my family.
3. My job gets to me more than it should.
4. I spend so much time at work, I can't see the forest for the trees.
5. There are several instances when I am completely exhausted by my job
6. Working here leaves little time for other activities.
7. Sometimes when I think about my job I get a tight feeling in my chest.
8. I frequently get the feeling I am married to the company.
9. I have too much work and too little time to do it in.
10. I feel guilty when I take time off from job.



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11. I sometimes dread the telephone ringing at home because the call might be job-related.
12. I feel like I never have a day off.
13. Too many people at my level in the company get burned out by job demands.

Supervisor Support
(IV3)

1. My immediate supervisor trust me. (Simon Baloyi et al., 2014)
 2. My immediate supervisor helps me to improve myself.
 3. My immediate supervisor takes prompt and fair corrective action on employees who fail to perform their work effectively.
 4. My immediate supervisor establishes plans and work objectives with me.
 5. My immediate supervisor gives me clear instructions.
-



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6. My immediate supervisor

is available when I need
advice.

7. I feel free to talk openly

and honestly to my
manager.

8. My immediate supervisor

praises me when I do a
good job.

9. My immediate supervisor

holds regular meetings
with my work groups.

10. My immediate supervisor

is effective in making
decisions.

11. My immediate supervisor

knows what is going on in
my work group.

12. My immediate supervisor

is doing a good job.

Employee Job
Performance (DV)

1. My performance reduced (Jalagat, 2017)

because there were unfair
criteria in distributing of
task and performance.

-
2. Unclear organizational planning and control attempts have had an impact on my performance.
 3. I can always talk with someone at work if I have a work – related problem.
 4. I make some errors unintentionally when I am under pressure.
-

3.10 Summary of questionnaire

Table 3.4

Summary of the questionnaire

Part A	Variables	No of Items	Items
Part A	Demographic Data	5	Part A: Item 1-5
Part B	Work – family Conflict	5	Part B : Item 1-5
	Job Stress	13	Part B : Item 6-18
	Supervisor support	12	Part B : Item 19-30
Part C	Employee Job Performance	4	Part C : Item 1-4

3.11 Data Analysis Technique

The goals of data analysis are to interpret the gathered information and support the developed hypothesis. Using SPSS, it was possible to code the received surveys, record them on a spreadsheet, and then check them for errors. Data obtained from questionnaires can be handled in three distinct ways preparing, tabulating, and integrating the data with the study strategy. Researcher gathered and double-checked the survey replies as part of the preparation process, as well as the survey responses themselves. The results of the questionnaire were collated, and scores were given based on the previously developed scoring scheme. Descriptive analysis, internal consistency reliability, Pearson correlation analysis, and multiple regression analysis are a few of the significant data analysis techniques used in this study. Details of each analysis technique utilised in this study are provided below.

3.11.1 Descriptive Statistic Analysis

Descriptive analysis would be used to determine the characteristics of the study population, and hypothesis testing would be used to investigate the nature of correlations between variables by revealing their variance. The selection of an appropriate method for the analysis and testing of the hypothesis is made easier by descriptive statistics, which reflect the nature and characteristics of this research project.

The mean, standard deviation, range deviation, and sample variance were all taken into account for the normality test, data preparation, testing for outliers, and general data transformation. In this study, descriptive analysis was utilised to examine the respondent's demographic data, marital status, age, education qualification, working experiences and employee name currently working. Although this research just gives respondent details, it is unable to make any conclusions from the sample.

3.11.2 Internal Consistent Reliability

The phrase reliability research is used to describe the process of evaluating reliability. Reliability is measured by the proportion of the consistent version that may be found by calculating the correlation between the results from various scale administrations. Therefore, the measurements will produce consistent results and so be valid if the consistency analysis' correlation is strong. The closer Cronbach's Alpha is to 1.0, the better the internal consistent dependability in a reliability study Cronbach (1946). The reliability below than 0.6 consider poor, if the reliability range 0.7 considered to be acceptable and reliability more than 0.8 its consider good.

3.11.3 Pearson Correlation Analysis

Additionally, the strength of relationships between activities and outcomes can be evaluated using inference analysis (Taylor, 2018). The objective of this study is “to examine the relationship between work-family conflict and women employee job performance”, “to determine the relationship between job stress and women employee job performance”, and “to identify the relationship between supervisor support and women employee job performance” respectively were utilized by the researchers. In its simplest form, correlation analysis tracks changes in one variable and forecasts the value of another.

When two variables are correlated, a relationship between them is present. To ascertain if the associations found in the sample data hold true over the full population, this method employs hypothesis testing. The values range from one to one, including zero. A correlation analysis result of one indicates that two variables are positively correlated. However, Julie Pallant (2011) claims that coefficient -1 demonstrates that the independent and dependent variables in this study have a perfect negative correlation.

3.11.4 Multiple regression analysis

Regression analysis can be divided into two categories: univariate analysis and bivariate analysis. In this study, data were analysed using a bivariate regression model. In other words, bivariate analysis is the application of multiple regressions to examine the relationship between a single dependent variable and other independent variables. The multiple regression method was used in this study because the researcher used two or more independent variables to predict the results of the dependent variables. To see if the independent variables had any effect on the dependent variable, a multiple regression analysis was carried out. Three hypotheses are tested in this analysis to see if the independent factors can have an effect on the dependent variable that is in line with the goal of the study.

3.12 Pilot test

Prior to beginning the core empirical study's data collecting, the researcher conducted a pilot study survey of people who work in the Life Insurance Industry using a predetermined sample size. This was done to determine the accuracy of the measurement tools that were finally selected. A pilot study was conducted to verify the validity and dependability of the adapted scales used in this investigation prior to data collection for the main study. This was done so that the main study could utilise the pilot study's findings.

A pilot test was conducted in order to conduct this examination. For the pilot study, thirty (30) married women employees from the Melaka under MCIS Life Insurance, Manulife, Tokiomarine Life, Prudential and AmMet Life were chosen. Using random sampling, the sample for the pilot project was selected, and its characteristics are similar to those of the sample selected for the main study. Each and every respondent who took part in the pre-test was rejected from taking part in the

main study. Due to the fact that they were adapted and adopted from earlier studies, as was mentioned, the methodologies and tools used were also standardised.

Participants in the pre-test got data on the objective of the test along with rules on the best way to finish up the instrument (questionnaires). There were 30 surveys distributed in all, and each one has received a response. The following table provides a summary of the Pilot test results:

Table 3.5
Summary of Reliability test for Pilot Test

No	Section	No of Item	Cronbach's Alpha
1.	Section B		
	Work – Family conflict	5	0.907
	Job Stress	13	0.943
	Supervisor Support	12	0.976
2.	Section C		
	Employee Job Performance	4	0.721

3.13 Reliability and Validity Analysis

To make sure that the measures that are made are of a high enough standard. It must meet the validity and reliability requirements, which are the two main requirements. Reliability instruments are those that consistently produce results, while validity refers to an instrument's ability to accurately measure what it was designed to measure (Sekaran & Bougie, 2010). The analysis will focus on assessing the material's validity and dependability after the pilot test is finished. To test the survey, instrument the Reliability and validity analysis are implemented (Cresswell, 2008; Sekaran, 2003; Zickmund, 2003).

3.14 Summary

The research framework is discussed in this chapter as a factor influencing women employee job performance. Include a description of the methodology, which should cover the research plan, the formulation of hypotheses, the design of the study, operational definitions of variables, measurement, population sampling, data collection methods, and data analysis strategies.



CHAPTER 4

RESULT AND DISCUSSION

4.0 Introduction

This chapter's goal is to analyse, interpret, and summarise the research's findings after the data have been gathered. The statistical programme for social science (SPSS), which was already described, is used to assess the analytical tool and interpret the research findings. The objective of this study was to determine the relationship women employees' job performance in the Life Insurance Industry. The presentation of the findings in the sequence dictated by the objectives and hypotheses of the study, as well as the confirmation of each put out hypothesis. Total respondents were 330, including Prudential, MCIS Life Insurance, AmMet Life, and Manulife employees. Enough information regarding the demographic makeup of the research sample is provided in this section. Age, education, marital status, number of years of work experience, and the name of the Life Insurance company were the respondents' details. The already-gathered questionnaire will be examined and explained using multiple regression analysis, descriptive analysis, and Pearson correlation analysis.

4.1 Description of Completed Questionnaire

The survey was carried out online using a survey tool. Online platforms make it possible to create and distribute surveys via a number of channels, such as social media, email, etc. There are many benefits to using online surveys, according to Marra and Bogue's (2006) study on the critical evaluation of these surveys. First, only reliable and trustworthy sources are used to give developed goods online. Second, internet surveys are a practical method for effectively contacting lots of respondents. Additionally, Yun and Trumbo (2000) noted that there are many advantages to doing surveys online. It can be a cost-effective method for acquiring data and provides an

advantageous environment for instrument development. Therefore in this study, the survey that distribute via email by using google form links to selected respondents who worked for reputable businesses and via WhatsApp's to collect data from respondents.

These academics have emphasised that online surveys can yield greater response rates. Three hundred and thirty responders were chosen from MCIS Life Insurance, AmMet Life, Manulife, TokioMarine Life, and Prudential. The researcher sent 330 questionnaires to the designated person in the human resources department via email to help with the email distribution of the questionnaires to the employees who were participating in the survey. The researcher also collected data from respondents by WhatsApp. It was straightforward for the personnel to simply open the link and answer the questions by opening the document to which the questionnaires were provided as links. The researcher then had access to the results when they had selected the submit option. The researcher needed assistance from one in charge person under HR department of the five company to remind the personnel to complete the online questionnaires.

4.2 Demographic Analysis

Table 4.1
Statistic for Demographic Analysis

Demographic	Characteristic	Frequency	Percentage
Marital status	Single	0	0
	Married	330	100
	Total	330	100
Age	21-30 years	136	41.2
	31-40 years	89	27.0

	41-50 years	74	22.4
	51 and above	31	9.4
	Total	330	100
Education Background	Diploma	75	22.7
	Degree	211	63.9
	PHD/ Doctorate	0	0
	Total	330	330
Period of service	Less than 5 years	131	39.7
	5-10 years	80	24.2
	11-15 years	27	8.2
	16-20 years	46	13.9
	21-25 years	20	6.1
	26 years and above	26	7.9
	Total	330	100
Organization currently employee working	MCIS Life Insurance	53	16.1
	AmMetlife	72	21.8
	Manulife	61	18.5
	Tokio Marine Life	55	16.7
	Prudential	89	27
	Total	330	100

Table 4.1 shows the number of marital statuses for female employee. Based on the samples collected the number of married respondents was 100%.

Table 4.1 displays the age-based breakdown of the number of respondents. The highest number of respondents falls under category between 21-30 years old with total of age group which is 136 from 330 respondents with the highest percentage which is 41.2%. The second highest age category is between the age of 31-40 years old with a total of 89 respondents which is 27%, followed by the age of 41-50 years old with 74 respondents carried 22.4%. The least number of respondents falls under category between 51 and above years old with total age group of 31 from 330 respondent with the lowest percentage 9.4%.

Table above has shown that the percentage education level of respondents of the research study. From the table above, education level for Degree is the highest respondents which is are 211 respondents out of 330 respondents carries 63.9%. Followed by the education level for Diploma are 75 respondents (22.7%). 44 (13.3%) respondents had Master while the is no respondent from PHD/ Doctorate education level.

The percentage period of service or work level of respondents of the research study were shown in the table. From the table above, period of working experience from less than 5 years, 131 respondents (39.7%) were recorded which were the highest percentages. Followed by 5-10 years' experience are 80 respondents (24.2%). 46 respondents have 16 – 20 years of period of working experience (13.9 %), and the least of 20 respondents have 21 - 25 years' experience (6.1 %).

Table 4.1 shows the organization currently respondents working. In this study, respondents from Prudential company shows the majority of 89 respondents (27 %). Followed by 72 respondents from AmMetlife (21.8 %) while 61 respondent from

Manulife Insurance(18.5 %). 55 respondents are from Tokio Marine Life (16.7%) and the least of 53 respondents from MCIS Life Insurance (16.1%).

4.3 Descriptive Analysis

A set of succinct descriptive coefficients known as descriptive statistics is used to summarise information about data, whether it is a model of the data or a representative for the whole. There are three variables in this study such as employee job performance, a separate variable, and three distinct factors (work-family conflict, job stress and supervisor support). The range of mean value is examined by the researcher. The table below lists each variable's mean range for that variable.

Table 4.2
Guideline between mean value and level of response

Mean Score	Interpretation
1.00 - 1.80	Very Low
1.81 - 2.60	Low
2.61 - 3.20	Medium
3.21 - 4.20	High
4.21 - 5.00	Very High

Source: Moidunny (2009).

Source: Moidunny (2009)

Table 4.2 displays the mean range for each statement relevant to each model variable. The range of the mean degree is from 5.00 to 1.00. In the range of 4.21 to 5.00, the mean, the respondents are most likely to strongly agree with the statement. However, the respondents strongly disagree with the assertion if the mean falls between the ranges of 1.00 and 1.80.

Table 4.3

Reported mean for work family conflict

Elements for Work family conflict	Mean
The demands of my work interfere with my home and family life.	3.54
The amount of time my job takes up makes it difficult to fulfill family responsibilities.	3.44
Things I want to do at home do not get done because of the demand on my job puts at me.	3.40
My job produces strain that makes it difficult to fulfill family duties.	3.38
Due to work-related duties, I have to make changes to my plans for family activities.	3.29
Total Average Mean	3.41

Work-family conflict toward employees is depicted in Table 4.3 for MCIS Life Insurance, Manulife, TokioMarine Life, Prudential, and AmMet Life. The evaluation of employee work-family conflict was based on five factors. The analysis's highest mean, 3.54 indicates that there is a greater likelihood of workplace interference with personal and family obligations. The overall mean is 3.41, which falls under the range of high which is that respondents are more strongly in agreement with the statements.

Table 4.4

Reported mean for job stress

Elements for Job stress	Mean
I have felt fidgety or nervous as a result of my job.	3.45

Working here makes it hard to spend enough time with my family.	3.45
My job gets to me more than it should.	3.49
I spend so much time at work, I can't see the forest for the trees.	3.53
There are several instances when I am completely exhausted by my job	3.54
Working here leaves little time for other activities.	3.51
Sometimes when I think about my job I get a tight feeling in my chest.	3.54
I frequently get the feeling I am married to the company.	3.5
I have too much work and too little time to do it in.	3.54
I feel guilty when I take time off from job.	3.54
I sometimes dread the telephone ringing at home because the call might be job-related.	3.55
I feel like I never have a day off.	3.48
Too many people at my level in the company get burned out by job demands.	3.67
Total Average Mean	3.52

Table 4.4 indicates the descriptive analysis of job stress toward employees in five Life Insurance company. Thirteen factors were used to assess the level of job stress experienced by employees in the Life Insurance Industry, as shown in the table above. According to the analysis, the highest mean is 3.67, indicating that respondents believe that job demands are causing some employees at their level to burn out. The fact that the overall mean is 3.52 indicates that respondents agree with the statements more strongly

Table 4.5
Reported mean for supervisor support

Element of Supervisor support	Mean
My immediate supervisor trust me .	3.33
My immediate supervisor helps me to improve myself.	3.37
My immediate supervisor takes prompt and fair corrective action on employees who fail to perform their work effectively.	3.36
My immediate supervisor establishes plans and work objectives with me.	3.38
My immediate supervisor gives me clear instructions.	3.4
My immediate supervisor is available when I need advice.	3.46
I feel free to talk openly and honestly to my manager.	3.44
My immediate supervisor praises me when I do a good job.	3.53
My immediate supervisor holds regular meetings with my work groups.	3.58
My immediate supervisor is effective in making decisions.	3.51
My immediate supervisor knows what is going on in my work group.	3.47

My immediate supervisor is doing a good job.	3.4
Total Average Mean	3.44

Table 4.5 indicates the descriptive analysis of toward employees in Life Insurance. Twelve factors were used to evaluate supervisor support among employees at MCIS Life Insurance, Manulife, TokioMarine Life, Prudential, and AmMet Life, as shown in the preceding table. The highest mean from the analysis is 3.58, indicating that employees' immediate supervisors hold regular meetings with working employees. The overall mean is 3.44 falls under range of medium which is indicates that respondents are strongly in agreement with the statements.

Table 4.6
Reported mean for employee job performance

Element of Employee Job Performance	Mean
My performance reduced because there were unfair criteria in distributing of task and performance.	3.75
Unclear organizational planning and control attempts have had an impact on my performance.	3.43
I can always talk with someone at work if I have a work – related problem.	3.98
I make some errors unintentionally when I am under pressure.	3.55
Total Average Mean	3.68

Table 4.6 indicates the descriptive analysis of toward employees in Life Insurance. Four questions were used to evaluate employee job performance at MCIS Life Insurance, Manulife, TokioMarine Life, Prudential, and AmMet Life, as shown in the preceding table. The highest mean from the analysis is 3.98, indicating that employees' can always talk with someone at work if they had a work related problem. The overall

mean is 3.68 falls under range of high which indicates that respondents are more strongly agree with the statements.

4.4 Reliability Statistics

Internal consistency of scale items in a test is evaluated for reliability. One is led to question whether the same concept is being evaluated by each scale. We can be more certain that the score we receive from administering the scale is substantially the same as the score we would receive if we retok the exam the more reliable a set of scale items or a scale is. The observations were recorded and fixed. An intensive literature search helped to increase the content validity. Cronbach's Alpha was used to gauge the reliability of the instruments.

Table 4.7
Rules of thumb about correlation coefficient size

Cronbach's alpha	Internal consistency
0.8 to 1.0	Very Strong
0.6 to 0.8	Strong
0.4 to 0.6	Moderate
0.2 to 0.4	Weak
0.0 to 0.2	Very Weak

Source: Salkind (2004)

Table 4.8
Result of Independent and Dependent Reliability Coefficient Test

Section	No of Item	Cronbach's Alpha
Section B:		
Work family conflict	5	0.79

Job stress	13	0.94
Supervisor support	12	0.92
Section C:		
Employee Job Performance	4	0.75

No of Respondents (n): 330 respondents

The reliability analysis in Table 4.7 shows that the first independent variable, work-family conflict, has a reliability test score of 0.79, demonstrating a substantial degree of correlation by Cronbach's alpha coefficient size. It demonstrates that job work family conflict is consistently stable, which makes it reliable to continue using in the subsequent analysis and ensures that the items in the section relating to this independent variable won't be removed. It is possible to draw the conclusion that all of the components of the first independent variable are highly stable and consistent.

According to the reliability analysis in Table 4.7, the job stress reliability test, which is the second independent variable, scored 0.94, demonstrating that it has a very strong strength of association using Cronbach's alpha rules of thumb. It demonstrates that job stress is strong in terms of consistency and stability, making it reliable to continue using in the following analysis and keeping the items in the section for this independent variable.

According to the general guidelines for Cronbach's Alpha Coefficient size, the third independent variable, supervisor support, has a reliability test score of 0.92, demonstrating a good degree of correlation. It demonstrates that supervisor support is good in terms of consistency and stability, making it reliable to continue using in the following analysis and ensuring that the items in the section relating to this independent variable won't be deleted.

Four (4) questions are utilised to assess the employee job performance, which serves as the dependent variable. Every question used the Likert-scale format. This variable's Cronbach's Alpha result is 0.75, which is a strong value. Thus, a reliable Likert-scale correlation was found for the questions

4.5 Pearson Correlation Coefficient

Pearson's correlation coefficient (r) is a measure of how strong the correlation between the two factors is. A measurement of a linear relationship between two things is known as correlation (Schober, Boer & Schwarte, 2018). A consistent relationship between two variables is one in which (1) the estimation of one variable grows together with the estimation of the other variable, or (2) the estimation of one variable rises along with the value of the other variable.

Work-family conflict, job stress, and supervisor support are the independent variables in this study, while employee job performance is the dependent variable. This study aims to determine whether the correlation coefficient is statistically significant. Additionally, this study was utilized in the process of determining which of its hypotheses ought to be accepted or rejected. The significance level of the correlation coefficient and the strength of the connection between each independent variable and dependent variable are shown in the analysis.

Table 4.9

The correlation coefficient size and the strength of the relationship

Correlation Coefficient Size	The Strength Of The Relationship
(.91 to 1.00) or (-.91 to -1.00)	Very strong
(.71 to .90) or (-.71 to -.90)	Strong
(.51 to .70) or (-.51 to -.70)	Moderate
(.31 to .50) or (-.31 to -.50)	Weak
(.01 to .30) or (-.01 to -.30)	Very weak
.00	No correlation

Source: Chua Yan Pian (2006)

To demonstrate how closely two variables are associated, as determined by the correlation coefficient's total magnitude, Table 4.8 provides rules of thumb concerning correlation coefficient size. From -1 to +1, the Pearson connection coefficient, also known as r , can be calculated. In a growing relationship, a value of +1 indicates that the variables are perfectly linearly coupled, while a value of -1 indicates that they are linearly related in a declining relationship. A value of 0 indicates that the variables are unrelated to one another directly.

Table 4.10
Correlation Analysis

		EJP	WFC	JS	SS
EPJ	Pearson Correlation	1	.747**	.925**	.827**
	Sig. (2-tailed)		.000	.000	.000
	N	330	330	330	330
WFC	Pearson Correlation	.747**	1	.776**	.692**
	Sig. (2-tailed)	.000		.000	.000

	N	330	330	330	330
JS	Pearson Correlation	.925**	.776**	1	.809**
	Sig. (2-tailed)	.000	.000		.000
	N	330	330	330	330
SS	Pearson Correlation	.827**	.692**	.809**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	330	330	330	330

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

WFC : Work Family Conflict

JS : Job stress

SS : Supervisor Support

According to Table 4.9, there is a substantial positive and statistically significant link between work-family conflict and employee job performance ($r = .747$, $p < 0.001$). This demonstrates how work family conflict is closely linked to worker productivity. As a result, there is a significant relationship between work family conflict and employee job performance.

There is a statistically significant correlation between employee job performance and job stress ($r = .925$, $p < .001$), as shown in Table 4.9. This demonstrates how closely employee job performance and job stress are related. As a result, there is a strong link between employee job performance and job stress.

According to Table 4.9, there is a substantial positive and statistically significant Pearson correlation between supervisor support and employee job performance ($r = .827, p < .001$). This demonstrates how closely linked employee job success is to supervisor support. As a result, there is a strong connection between employee job performance and supervisor support.

4.6 Multiple regression analysis

A single continuous dependent variable and a number of independent variables can be examined with multiple regressions. Multiple regressions enable a more intricate analysis of how various variables interact with one another, despite being based on correlation (Pallant, J., 2015).

The multiple regression method was used in this study because the researcher used two or more independent variables to predict the results of the dependent variables. In order to determine whether the independent variable affected the dependent variables, multiple regression analysis was developed. The test's findings employed by the researcher to determine the extent to which she was influenced between the factors to determine which is most important. For this analysis, three hypotheses are evaluated to see if the independent factors can influence the dependent variable in a way that is consistent with the study's objective.

Table 4.11
Result of Multiple Regression Analysis

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.115	.085		-1.339	.181
	IV1	.046	.037	.040	1.252	.211
	IV2	.786	.043	.715	18.380	.000

IV3	.253	.039	.221	6.483	.000
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R Square = .873

R = .935

F = 750.150

a. Dependent Variable: Employee Job Performance

IV1 = Work family conflict

IV2 = Job Stress

IV3 = Supervisor support

87.3% of employee job performance is only impacted by work-family conflict, job stress, and supervisor support relationships, according to the test results of multiple regression analysis in Table 4.10 above. The variance of R Square (0.873) points to this value as a factor influencing the independent variables on employee job performance. All independent variables have a link with the dependent variable, as demonstrated by the overall findings of multiple regression analysis, which are $F = 750.150$, ($p = 0.000$). According to the analysis's findings, each of the three independent variables work-family conflict, job stress, and supervisor support had a positive beta coefficient value of 0.04, 0.71, and 0.22, respectively. The independent variables of job stress ($p = 0.000$) and supervisor support ($p = 0.000$) revealed a significant relationship with the dependent variable from the findings of multiple regression analysis because these two variables have a value of ($P \leq 0.05$). However, according to the value of $p > 0.05$, work-family conflict did not demonstrate any linkages or influence on employee job performance.

Relationship between work family conflict with employee job performance in Life Insurance Industry:

H1 There is a significant relationship between work family conflict and women employee job performance.

According to Table 4.11, there is no significant relationship between work family conflict and employee job performance. H1 was not supported. This demonstrates how closely it is not linked between employee job success to work family conflict. As a result, there is no influence between employee job performance and work family conflict.

Relationship between job stress with employee job performance in Life Insurance Industry:

H2 There is a significant relationship between job stress and women employee job performance.

There is a significant relationship between employee job performance and job stress as shown in Table 4.11. H2 was therefore supported. This demonstrates how closely employee job performance and job stress are related. As a result, there is a strong link between employee job performance and job stress.

Relationship between supervisor support with employee job performance in Life Insurance Industry:

H3 There is a significant relationship between supervisor support and women employee job performance.

According to Table 4.11, there is a significant relationship between supervisor support and employee job performance. H3 was therefore supported. This demonstrates how closely linked employee job success is to supervisor support. As a result, there is a strong connection between employee job performance and supervisor support

4.7 Summary of the Chapter

In this chapter, the researcher discusses the results of a study that looked at the connections between work-family conflict, job stress, supervisor support, and employee job performance among women working in the Life Insurance Industry.

Multiple regression analysis was used to evaluate H1, H2, and H3. The results showed that only two hypotheses were supported and one not supported.



CHAPTER 5

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

In accordance with the study's objectives, the information concerning data was analysed, and hypotheses were developed in the prior chapter. The results of the study. This part included a discussion and recommendations.

5.1 Research Summary

This study looked at the influence between work-family conflict, job stress, and supervisor support, as well as employee job performance in the Life Insurance Industry. Three hypotheses and three research questions were developed for this study. The research study employed a descriptive research methodology to identify the factors that the employees experienced. Descriptive statistics were employed to profile the individuals and describe the "nature" of the main variables. A regression study was conducted to investigate any potential influence between work-family conflict, job stress, supervisor support, and employee job performance through the significant value was conducted to ensure the validity and reliability of the instruments. Additional regression analyses that were done to check the initial hypotheses are included in the research study. The current study used a survey to gather data from selected Life Insurance Industry in order to meet the study's objectives. As the secondary method for gathering data were employed. The information below has been revealed by the study's findings.

5.2 Discussion

5.2.1 To examine the relationship between work-family conflict and women employee job performance.

To begin, the study's objective was to examine the relationship between work – family conflict and women employee job performance. The result from the analysis has indicated that the work-family conflict statistically shown non-significant influence between work family conflict and women employee job performance ($\beta = -0.040$, $t = 1.252$, $p > 0.05$).

Regardless of whether an employee's demand of work that interfere with home and family life its influences the employee job performance. This conclusion, along with one from a prior study by Majekodunmi (2017), indicated that work-family conflict had a significant detrimental impact on an employee's ability to perform their job. High work-family conflict leaves employees feeling weary with little time or energy left over, making it difficult for them to focus on their work. The results show that social support considerably mitigated the association between work-family conflict and employee performance, according to Zainal et al., (2020).

5.2.2 To determine the relationship between job stress and women employee job performance.

The objective of the study was to determine the relationship between job stress and women employee job performance. The findings discussed earlier show that there is a significant influence between both job stress and employee job performance. The result from the analysis has indicated that the job stress has statistically shown significant influence between job stress and women employee job performance ($\beta = -0.715$, $t = 18.380$, $p < 0.05$).

A prior study by Revenio Jalagat (2017) found a significant impact of job stress on employee performance. This result is consistent with the research findings of

Vijayan (2017), who showed that the most significant causes of labour stress are job insecurity, role conflict, and poor pay, and that job stress has a negative impact on employee performance. Employment stress, according to Warraich et al., (2014), is a significant predictor of employee performance. Job stress impairs employees' performance, particularly through hurting their mental health, according to Chen, B. et al., (2022).

5.2.3 To identify the relationship between supervisor support and women employee job performance.

The objective of the study was to identify the relationship between supervisor support and women employee job performance. According to the earlier findings, there is a significant influence between employee job performance and supervisor support. The result from the analysis has indicated that the supervisor support has statistically shown significant influence between supervisor support and women employee job performance ($\beta=0.221$, $t=6.483$, $p< 0.05$).

A prior study by Mill et al., (2014) found supervisor's support of an employee and that employee performance. Previous research has revealed a connection between supervisor support and a variety of favourable work-related outcomes, including employee performance (Carlson et al., 2014). Talukder and Carmen Galang, (2020) found a positive regression between supervisor support and organizational commitment. Additionally, according to this study, organizational commitment considerably mediated the link between employee performance and supervisor support.

5.3 Research Implication

The study is able to bring to light a number of important problems that some parties need to resolve. This section will show how research implications can be divided into two categories: academic applications and practical implications.

5.3.1 Practical Implication

There are numerous important practical applications for this research. Recognizing potential effects on worker performance is a key concern for organization and manager in the Life Insurance Industry. Organizations and managers can use this study as a guide to learn more about employee perspectives on work-family conflict and stress. Work output and support from the supervisor. According to this study, organizations and managers should put more of an emphasis on these factors to improve workers' job performance. In order to improve the job performance of employees, this study suggests that managers and organizations ought to place a greater emphasis on these aspects. Organization and manager need to be aware of the difficult conditions that exist for workers in the Life Insurance sector. Employee performance can become even worse as a result of workers' stress levels. Employees' personal and professional lives are being significantly impacted by the employee, which is leading to anxiety, frustration, and burnout. This adds to the health problems that affect employees' capacity to do their duties.

If the organization and managers are unable to address the effects of worry, it may lead to employees' job performance getting worse, poor productivity, and errors, threatening the company's capacity to survive in these challenging times. A sense of security and safety in the workplace, as well as continual support from the business, are two strategies that may be able to help organization and supervisor overcome these difficulties. In order to keep employees engaged, organizations need explicitly make

work more enjoyable. Organizations are encouraged to foster a culture where employees see the company as a family and their work as a hobby. The management must focus on finding effective ways to reward it. As a result, those individuals and groups who quickly adopt preventative measures will experience less stress and continuous performance.

Encouragement of employees is a further means of enhancing their effectiveness at work participate in the events that the organization holds. Thus, enabling employees should experience a sense of family at work. Additionally, it will be beneficial. Employees grow to love the company, which increases their motivation to work and increases satisfying and accountable, which encourages individuals to put in more effort and their attitudes regarding work can be improved.

Regarding job performance, women employees in the Life Insurance Industry must be given the chance to take part in the planning and organization of their own work, as well as the redesign of job duties. The management can conduct job redesign while reviewing work duties and tasks in an effective manner. Increases in productivity and job performance may result from job redesign. The management of the Life Insurance Industry might employ the work simplification strategy as an appropriate job redesign method. In accordance with the work simplification method, managers can streamline an existing task by breaking it into more manageable components. The employee is subsequently given responsibility for each component of the job, which helps the Life Insurance employee become more adept at performing the task. These methods raise productivity in the Life Insurance sector, decrease workload concerns, and enhance organizational performance.

5.3.2 Theoretical Implication

The dependent variable has been used and tested in previous studies in a range of occupational fields, including banking, education, hospitality, and industry occupations. Employee job performance was positively and significantly correlated with work-family conflict, job stress, and ties with supervisors, according to the findings. Work-family conflict is not a significant factor affecting employee job performance, despite the fact that job stress and supervisor support are identified as the primary contributing factors that have positive and significant influence with employee job performance in the Life Insurance Industry.

In this instance, the model or framework itself did not impact the outcomes; instead, the conclusions were influenced by the organizational traits. Additionally, this study suggests that additional research be conducted to investigate the influence between employee job performance and conflict between work and family.

In conclusion, this research has the potential to significantly advance existing knowledge, particularly in relation to the problem of employee job performance. The results of this study's analysis into employees' job performance helped to validate and support the research's usage of certain elements and the literature on employee job performance.

5.4 Recommendation for future study

In the Life Insurance Industry, employees' job performance may be affected by additional variables not included in this study. We must explicitly determine how to reduce factors that affect how well employees perform on the job. The findings of this study shed light on how job performance is affected by employees' working conditions in the Life Insurance Industry. Agents from the Life Insurance sector may participate in a future study to conduct research. It is also advised that further research be done in

other industries, like tourism, general Life Insurance, banking, and manufacturing in Malaysia, in order to get more conclusive and anonymous results.

This study has examined the population of only five Life Insurance Industry which is MCIS Life insurance, AmMetlife, Manulife, Tokio Marine Life and Prudential. Alternately, it is suggested that future research in the same field look into changing the population to include employees from the eleven other Life Insurance companies that were never covered in order to examine the factor that influences employee job performance.

There is also another recommendation for future study on the responders' participation. There are many benefits to using questionnaires for research, including the capacity to swiftly and affordably collect data from respondents. The accuracy of the data acquired by the questionnaire depends on how honestly the respondents answered the questions. It is thought that qualitative study will help us better understand the variables affecting employee job performance in the Life Insurance Industry. Researchers can better observe employee behaviour by interviewing employees, which gives them access to information that is typically difficult to obtain through quantitative analysis (Russell et al., 2016). This is mostly done to make sure that the employees have the self-control to give the right answer, which would be better than having everyone check the same box on the scale (Creswell, 2013).

5.5 Conclusion

In conclusion, this study provided empirical evidence for the influence between work-family conflict, job stress, supervisor support, and employee job performance. It became abundantly clear that the factors of work-family conflict is not a significant factor affecting employee job performance, despite the fact that job stress and supervisor support are identified as the primary contributing factors that have positive

and significant influence with employee job performance, particularly in the Life Insurance Industry. As a result, our research helped us comprehend the literal and practical aspects of employee work performance in the Life Insurance market.



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APPENDIX A – QUESTIONNAIRE



Questionnaire

Factor influencing women's employee job performance in Life Insurance Industry

Dear Respondent,

I am student from Master of Human Resource Management

This questionnaire will take no longer than 10 minutes to complete. All responses are anonymous. This study will be carried out for permanent employees and married women. The data collected will be treated with strictly confidential and will be used for the purpose of this study only. Hence, I will appreciate it very much if you answer the questions as honestly as possible because the success of my research depends heavily on the accuracy of my results. I am student MHRM from UUM KL Campus. As a part of our curriculum required to conduct an online survey on Factor influencing women's employee job performance in Life Insurance Industry.

Please read each question carefully and choose one answer that represent your opinion on the given scale. I sincerely thank you for the valuable time you took to fill out for this questionnaire.

Part A: Demography

Part A devoted to gathering demographic information and contains inquiries about the marital status age, educational background, period of service and organization currently employee working. There are five questions to be answer.

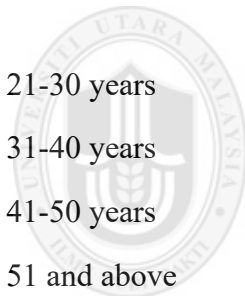
Please choose one appropriate answer.

Marital status

- Single
- Married

Age

- 21-30 years
- 31-40 years
- 41-50 years
- 51 and above



Education background

- SPM
- Diploma
- Degree
- Master
- PHD/ Doctorate

Period of service/ work

- Less than 5 years
- 5-10 years
- 11-15 years

- 16-20 years
- 21-25 years
- 26 years and above

Organization currently employee working

- MCIS Life Insurance
- Ammet Life
- Manulife
- Tokio Marine Life
- Prudential



Part B : Factors influencing employee job performance in Life Insurance Industry

Please tick only one appropriate answer .

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

Part B1: Work family conflict

The operational definition, according to Netemeyer et al., (1996) work-family conflict is an inter-role conflict that arises when the general demand of, time devoted to, and stress caused from conflicts with job performance while carrying out family-related responsibilities. The perceived work family conflict was measured using five different questions.

No	Work -family conflict	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The demands of my work interfere with my home and family life.	1	2	3	4	5
2	The amount of time my job takes up makes it difficult to fulfill family responsibilities.	1	2	3	4	5
3	Things I want to do at home do not get done because of the demand on my job puts at me.	1	2	3	4	5
4	My job produces strain that makes it	1	2	3	4	5

	difficult to fulfill family duties.					
5	Due to work-related duties, I have to make changes to my plans for family activities.	1	2	3	4	5

Part B2: Job Stress

The operational definition according Parker & DeCotiis (1983) job stress is a person's awareness or experience of personal dysfunction as a result of situations or events they perceive to be occurring at work. The job stress was measured using thirteen questions.

No	Job stress	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I have felt fidgety or nervous as a result of my job.	1	2	3	4	5
2	Working here makes it hard to spend enough time with my family.	1	2	3	4	5
3	My job gets to me more than it should.	1	2	3	4	5
4	I spend so much time at work, I can't see the forest for the trees.	1	2	3	4	5
5	There are several instances when I am completely exhausted by my job	1	2	3	4	5

6	Working here leaves little time for other activities.	1	2	3	4	5
7	Sometimes when I think about my job I get a tight feeling in my chest.	1	2	3	4	5
8	I frequently get the feeling I am married to the company.	1	2	3	4	5
9	I have too much work and too little time to do it in.	1	2	3	4	5
10	I feel guilty when I take time off from job.	1	2	3	4	5
11	I sometimes dread the telephone ringing at home because the call might be job-related.	1	2	3	4	5
12	I feel like I never have a day off.	1	2	3	4	5
13	Too many people at my level in the company get burned out by job demands.	1	2	3	4	5

Part B3 : Supervisory support

According to Simon Baloyi et al., (2014) operational defined, supervisor support fosters "enabling relationships with others that facilitate the employee's learning. Twelve separate questions were used to measure the supervisor support instrument.

No	Supervisor support	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My immediate supervisor trust me .	1	2	3	4	5
2	My immediate supervisor helps me to improve myself.	1	2	3	4	5
3	My immediate supervisor takes prompt and fair corrective action on employees who fail to perform their work effectively.	1	2	3	4	5
4	My immediate supervisor establishes plans and work objectives with me.	1	2	3	4	5
5	My immediate supervisor gives me clear instructions.	1	2	3	4	5
6	My immediate supervisor is available when I need advice.	1	2	3	4	5
7	I feel free to talk openly and honestly to my manager.	1	2	3	4	5

8	My immediate supervisor praises me when I do a good job.	1	2	3	4	5
9	My immediate supervisor holds regular meetings with my work groups.	1	2	3	4	5
10	My immediate supervisor is effective in making decisions.	1	2	3	4	5
11	My immediate supervisor knows what is going on in my work group.	1	2	3	4	5
12	My immediate supervisor is doing a good job.	1	2	3	4	5

Part C : Employee Job Performance in Life Insurance Industry

The operational definition for employee job performance refers to the output that an employee has provided to the organization in terms of employee behavior that the organization may see as productive (Jalagat, 2017). The employee job performance measures four questions.

Please tick only one appropriate answer .

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

No	Employee Job Performance	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My performance reduced because there were unfair criteria in distributing of task and performance.	1	2	3	4	5
2	Unclear organizational planning and control attempts have had an impact on my performance	1	2	3	4	5
3	I can always talk with someone at work if I have a work – related problem.	1	2	3	4	5
4	I make some errors unintentionally	1	2	3	4	5

	when I am under pressure.					
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THE END !



APPENDIX B: STATISTICAL ANALYSIS OUTPUT

A) Mean for work family conflict

		WF1	WF2	WF3	WF4	WF5
N	Valid	330	330	330	330	330
	Missing	0	0	0	0	0
Mean		3.5424	3.4394	3.4030	3.3818	3.2879

B) Mean for job stress

		JS1	JS2	JS3	JS4	JS5	JS6	JS7	JS8	JS9	JS10	JS11	JS12	JS13
N	Valid	330	330	330	330	330	330	330	330	330	330	330	330	330
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		3.4545	3.4455	3.4879	3.5273	3.5424	3.5121	3.5364	3.5000	3.5455	3.5364	3.5545	3.4788	3.6697

C) Mean for supervisor support

		SS1	SS2	SS3	SS4	SS5	SS6	SS7	SS8	SS9	SS10	SS11	SS12
N	Valid	330	330	330	330	330	330	330	330	330	330	330	330
	Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean		3.3273	3.3727	3.3667	3.3788	3.4000	3.4606	3.4394	3.5273	3.5758	3.5121	3.4667	3.4000

D) Reliability result for Dependent variable (Employee Job Performance)

Cronbach's Alpha	N of Items
.749	4

E) Reliability result for IV 1 (Work family conflict)

Reliability Statistics

Cronbach's Alpha	N of Items
.794	5

F) Reliability result for IV 2 (Job stress)

Reliability Statistics

Cronbach's Alpha	N of Items
.936	13

G) Reliability result for IV 3 (Supervisor support)

Reliability Statistics

Cronbach's Alpha	N of Items
.918	12

H) Correlation for IV 1 (Work family conflict), IV 2 (Job stress) and IV 3 (Supervisor support)

Correlations

		DV	IV1	IV2	IV3
DV	Pearson Correlation	1	.747**	.925**	.827**
	Sig. (2-tailed)		.000	.000	.000
	N	330	330	330	330
IV1	Pearson Correlation	.747**	1	.776**	.692**
	Sig. (2-tailed)	.000		.000	.000
	N	330	330	330	330
IV2	Pearson Correlation	.925**	.776**	1	.809**
	Sig. (2-tailed)	.000	.000		.000
	N	330	330	330	330
IV3	Pearson Correlation	.827**	.692**	.809**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	330	330	330	330

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

I) Multiple regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.935 ^a	.873	.872	.21288

a. Predictors: (Constant), IV3, IV1, IV2

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.982	3	33.994	750.150	.000 ^b
	Residual	14.773	326	.045		
	Total	116.755	329			

a. Dependent Variable: DV

b. Predictors: (Constant), IV3, IV1, IV2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.115	.085		-1.339	.181
	IV1	.046	.037	.040	1.252	.211
	IV2	.786	.043	.715	18.380	.000
	IV3	.253	.039	.221	6.483	.000

a. Dependent Variable: DV

