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**THE INFLUENCE OF WORK STRESS, FINANCIAL  
PPROBLEM AND FAMILY-WORK CONFLICT TOWARD JOB  
PERFORMANCE AMONG MALAYSIAN ARMY PERSONNEL**



**NOR AZIZI BIN MOHD ADAM**

**MASTER OF SCIENCE (OCCUPATIONAL SAFETY  
AND HEALTH MANAGEMENT)  
UNIVERSITI UTARA MALAYSIA  
2024**

**THE INFLUENCE OF WORK STRESS, FINANCIAL PPROBLEM AND  
FAMILY-WORK CONFLICT TOWARD JOB PERFORMANCE AMONG  
MALAYSIAN ARMY PERSONNEL**



**BY  
NOR AZIZI BIN MOHD ADAM**

**Thesis Submitted to  
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**Pusat Pengajian Pengurusan  
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## Abstract

The increasing demands and challenges faced by military personnel globally highlight the need to understand factors influencing their job performance, particularly in high-stress environments. This study examines the impact of work stress, financial problems, and family-work conflict on the job performance of Malaysian Army personnel. Data were collected from 204 personnel of the 73rd Battalion Royal Service Corps in Terendak Camp, Melaka, using structured questionnaires, and analyzed through descriptive statistics and normality using SPSS version 30 and Partial Least Squares Structural Equation Modeling (PLS-SEM) SmartPLS 4.0 to assess the measurement and structural models. The result show that financial problem significantly influenced the Malaysian Army personal job performance, whereas, the work stress and family-work conflict proven insignificant. The study underscores the complexity of stress-performance dynamics within military contexts and highlights the importance of exploring additional underlying mechanisms in future research to enhance the well-being and operational readiness of army personnel.

**Keywords:** Job Performance, Work Stress, Financial Problem, Family-Work Conflict, Malaysian Army Personnel

## Abstrak

Permintaan dan cabaran yang semakin meningkat yang dihadapi oleh anggota tentera secara global menyerlahkan keperluan untuk memahami faktor yang mempengaruhi prestasi kerja mereka, terutamanya dalam persekitaran tekanan tinggi. Kajian ini mengkaji kesan tekanan kerja, masalah kewangan, dan konflik kerja keluarga terhadap prestasi kerja anggota Tentera Darat Malaysia. Data dikumpul daripada 204 pegawai dan anggota 73 Batalion Kor Perkhidmatan Diraja di Kem Terendak, Melaka, menggunakan soal selidik berstruktur, dan dianalisis melalui statistik deskriptif dan kenormalan menggunakan SPSS versi 30 dan Pemodelan Persamaan Struktur Separa Kuasa Dua (PLS-SEM) SmartPLS 4.0 untuk menilai ukuran dan model struktur. Hasil kajian menunjukkan bahawa masalah kewangan secara signifikan mempengaruhi prestasi kerja peribadi Tentera Darat Malaysia, manakala tekanan kerja dan konflik kerja keluarga terbukti tidak ketara. Kajian itu menggariskan kerumitan dinamik prestasi tekanan dalam konteks ketenteraan dan menyerlahkan kepentingan meneroka mekanisme asas tambahan dalam penyelidikan masa depan untuk meningkatkan kesejahteraan dan kesediaan operasi anggota tentera.

**Kata kunci:** Prestasi Kerja, Tekanan Kerja, Masalah Kewangan, Konflik Keluarga-Kerja, Anggota Tentera Malaysia

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## **List of Abbreviations**

|         |                                                     |
|---------|-----------------------------------------------------|
| AVE     | Average Variance Extracted                          |
| CR      | Composite Reliability                               |
| DV      | Dependent Variable                                  |
| EFA     | Exploratory Factor Analysis                         |
| HTMT    | Heterotrait-Monotrait Ratio                         |
| IV      | Independent Variable                                |
| JD-R    | Job Demands-Resources                               |
| MINDEF  | Ministry of Defence                                 |
| SEM     | Structural Equation Modelling                       |
| SPSS    | Statistical Package for Social Sciences             |
| PLS-SEM | Partial Least Squares Structural Equation Modelling |
| VIR     | Variance Inflation Factor                           |
| WHO     | World Health Organization                           |

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Job performance in high-stress job sectors such as military required much attention. Job performance is a good way to see how effective an organization is because it affects business success, employee engagement, and the organization's overall purpose. Global study shows that extreme worry can make people perform much worse, especially in situations that need quick decisions and a lot of physical and mental stamina, like the military (Flood & Keegan, 2022). The World Health Organization said that workplace stress results in several issues for organizations, including diminished job satisfaction, reduced productivity, and increased absenteeism (World Health Organization, 2024). To make sure army personnel stay ready for action, it is important to find out why some of them are not doing their jobs well. When it comes to the military, how well army personnel can do their jobs is very important, and if they do not, it can lead to security breaches and mission fails.

Globally, army personnel face unique challenges that significantly impact job performance, including work stress, financial problem, and family-work conflict. Obrenovic et al. (2020) demonstrate that work-family conflict negatively impacts psychological safety and well-being, resulting in decreased job performance among workers. In the military context, frequent relocations, deployments, and demanding work schedules exacerbate these conflicts, further straining service members' ability to balance professional and family responsibilities. Financial problem, often stemming from low wages and resultant debt, is identified as a primary stressor for military families, with significant implications for mental health and job performance (Holl,

2022). Addressing these interconnected issues is crucial for enhancing the well-being and operational effectiveness of army personnel worldwide.

In Malaysia, army personnel encounter distinct stressors that significantly impact their job performance. Research indicates that Malaysian army personnel often encounter job-related stress due to prolonged deployments, financial issues, and difficulties in managing professional and personal life, which diminishes their overall performance (Ahmad et al., 2022). Malaysian Army personnel have trouble focusing and performing their duties due to stress and family concerns (Hashim et al., 2021). A study by Mohamed et al. (2023) indicates that Malaysian Armed Forces personnel are experiencing decreased job satisfaction due to stress-related issues. The research highlights that inadequate career planning and development contribute significantly to this dissatisfaction, emphasizing the need for improved career management strategies within the military to enhance overall job satisfaction. This is a big concern for military readiness. The Malaysian Ministry of Defence's (2020) data backs up the claim that stress-related absences and bad performance are becoming more common.

Work stress is one of the problems faced by the army personnel. Work stress is the physical and mental reactions that happen when the demands of the job are too much for a person to handle. A study by Adler & Gutierrez (2022) highlights that combat-related acute stress reactions (ASRs) can impair functioning, particularly in high-risk occupations like the military. The research emphasizes the need for effective prevention and management strategies to address these stress reactions. Stress that is not dealt with can lead to burnout, mental health problems, and, in the end, bad job performance in high-risk settings like the military. Lim and Tan (2021) found that military members who were under a lot of stress were 40 percent more likely to say they did a bad job at

work. Work stress makes it harder to concentrate, make decisions, and keep up your physical strength, all of which are important for military missions to go smoothly. Therefore, reducing work stress through the right kind of help can greatly enhance army personnel general job performance.

Financial problem is another important factor that could make people less effective at their jobs. People have financial problems when they cannot keep up with their bills, which can make them anxious and less able to focus at work. Poor performance in the military has been linked to unstable finances, since army personnel who are worried about their own money are less likely to finish their work (Buddin & Do, 2002). Mansor et al. (2023) found that financial problems are a big reason why Malaysian military members are unhappy at work. About 35 percent of those surveyed said that stress over money made it harder for them to do their jobs well. As a possible way to help lessen these effects, financial awareness classes have been suggested.

Moreover, there is stress when family duties and work duties clash, which is known as family-work tension. Family separation, long missions, and not spending enough time with family all make it hard to do your job and stay stressed in the military. According to Greenhaus and Allen (2020), there is a high correlation between family-work conflicts and worse job performance. This is particularly true in industries where juggling work and home responsibilities is challenging, such as the military. Family and work conflicts are happening more often in Malaysia. Karim et al. (2022) found that soldiers who were under a lot of stress at home reported a 25 percent drop in performance at work.

In conclusion, the objective of this investigation is to determine the extent to which the job performance of Malaysian Army personnel is influenced by work stress, financial

problem, family-work conflict, thereby contributing valuable insights to improve their overall job satisfaction and operational readiness.

## **1.2 Problem Statement**

Military personnel frequently experience unique job-related constraints that are inherent to their responsibilities, such as unpredictable working hours, deployments, and physical demands. Financial constraints and challenges in reconciling family obligations with employment obligations exacerbate these tensions. The well-being and job performance of army personnel in Malaysia have become a developing concern due to the increasing demands on their personal and professional lives.

Work stress has been found to be a strong indicator of how well someone will do their job. When employees are under a lot of stress, they may get burned out, which makes them less productive and effective (Nurhafizah et al., 2020). Persistent anxiety may adversely affect military personnel's mental and physical well-being, diminishing their combat readiness and work satisfaction. Financial problem exacerbate stress, particularly when individuals struggle to manage their income or obligations. Studies have shown that unstable finances can hurt workers' mental health, which can make them less motivated and less good at their jobs (Nurhafizah et al., 2020; Tran, 2023).

Family-work conflict is another important thing to think about. This happens when military duties get in the way of personal and family duties. This kind of tension often makes people emotionally tired, which makes it hard for them to meet the needs of both their family and their job. According to previous study in Malaysian settings, unresolved family-work conflict directly harms job performance by stopping people from giving adequate time and mental resources to their job tasks (Zainal et al., 2020;

Tran, 2023). Because of their strict work plans and the problems that come with deployments and moves, military people may be more likely to be involved in an accident.

Even though a lot of study has been done on work-family conflict in many fields, a lot of it still does not tell us how these problems affect military people in Malaysia. Previous studies have mostly looked at workers in the service industry and stressed how important social and organizational support is for keeping these disagreements from ruining job performance (Nurhafizah et al., 2020). But not much study has been done on the specific issues that army personnel face or on how work stress, financial problem, and family-work conflict affect their performance.

This study tries to fill that gap by looking into how three things of work stress, financial problem and family-work conflict affect how well Malaysian army personnel do their jobs. It is very important to understand these connections to help military figure out how to improve the health and success of work stress is one of the problems faced by the army personnel. The results will help shape military policy by giving useful tips on how to reduce stress and improve work-life balance.

Miles (2017) says that one of the research holes that this study fills is the population gap, which is about areas that are not well handled or studied enough. Extensive study has been conducted on work-family conflict and occupational stress among civilians and military personnel. Second, a generational gap was identified in a 2023 study by Nguyen et al., which found that age groups within the military experience family-work conflict differently. Younger personnel, for example, often struggle more with balancing family expectations and career ambitions, while older personnel may find it challenging to adapt to new stressors, including technological changes.

Finally, a cultural gap is evident in how family-work conflict is influenced by collectivist values in Malaysia. Tan et al. (2021) observed that cultural expectations, particularly in a collectivist society, may intensify family obligations and further impact job performance among Malaysian military personnel. These findings suggest that culturally tailored support and interventions could enhance the work-life balance and job performance of army personnel. Addressing these diverse influences provides a more comprehensive approach to studying family-work conflict and its effects on job performance in the military. The U.S. military's focus on self-sufficiency, task orientation, and personal accomplishment often conflicts with the collectivist principles of family dependency and communal solidarity. Cultural gaps engender family-work conflict, as individuals endeavour to fulfil organizational requirements while conforming to familial expectations. Van Den Broeck et al. (2016) found that military personnel from collectivist cultures had increased role conflict and stress stemming from a perceived deficiency in organizational support for familial obligations.

In summary there is limited research being undertaken on the work stress, financial problem, and family-work conflicts affect military job performance when they are all added together. Previous study has only looked at these factors separately, which makes it harder for us to figure out how they work together to affect the result of job performance (Park et al., 2023). This thesis fills in that gap by giving data-driven views into how these factors affect each other.

This study provides top military management with valuable insights into the sources and impacts of these pressures. It highlights the importance of support systems in mitigating the adverse effects of work-related challenges. The primary goal of this research is to assess whether military personnel are emotionally and physically prepared

to fulfill their job responsibilities while maintaining a healthy personal life (Nurhafizah et al., 2020; Tran, 2023).

### **1.3 Research Questions**

Specifically, the aim of this research was to provide answers to all the research questions:

1. Does work stress significantly influence job performance among Malaysian army personnel?
2. Does financial problem significantly influence job performance among Malaysian army personnel?
3. Does family-work conflict significantly influence job performance among Malaysian army personnel?

### **1.4 Research Objectives**

The primary goal of this study is to investigate and identify the elements that influence the job performance of Malaysian Army personnel. Specifically, the study seeks to:

1. To investigate whether work stress significantly influence job performance among Malaysian army personnel.
2. To investigate whether financial problems significantly influence job performance among Malaysian army personnel.
3. To investigate whether family-work conflict significantly influence job performance among Malaysian army personnel.

## **1.5 Significance of the Study**

### **1.5.1 Practical Contribution**

The findings of this research have important implications for several fields. Regarding the welfare and management of the Malaysian army, these findings are of the utmost practical importance to the government of Malaysia. The research identified work stress, financial problem, and family-work conflicts that impede job performance, providing valuable insights for policymakers to devise tailored interventions aimed at improving soldiers' well-being and productivity. The Ministry of Defence (MINDEF) can use these findings to develop policies that promote work-life balance, establish financial assistance programs, and implement mental health support initiatives. Addressing these issues has the potential to enhance military personnel performance and ensure the sustainability of national security operations by fostering a healthier and more motivated workforce.

### **1.5.2 Empirical Contribution**

This research contributes to the existing literature by providing empirical evidence of the military setting in Malaysia and the ways in which a variety of stresses combine to affect job performance. Research on the relationship between stress at work and productivity has been extensive in other sectors, but military personnel, especially in Malaysia, have received surprisingly little attention. By conducting an empirical analysis of the overlap between personal and professional difficulties in the military setting, this study fills a significant knowledge vacuum and offers fresh insights that might inform future studies on occupational stress and job performance in high-stakes occupations.

### **1.5.3 Theoretical Contribution**

On a theoretical level, this study makes a substantial addition by applying and expanding on recognized theories that is Job Demands-Resources (JD-R) model. The study examines the relevance and applicability of these frameworks in a military setting, with the potential to find novel factors or interactions that have not before been investigated. This can lead to a better understanding of how stress and conflict affect performance in situations requiring physical, emotional, and mental resilience. The findings may indicate theoretical changes or the necessity for military-specific models that better describe the dynamic interplay between personal challenges and professional commitments, so contributing to the evolution of existing ideas.

### **1.6 Scope of the Study**

The primary goal of this research is to investigate the relationship of work stress, financial problems, and family-work conflict on the job performance of Malaysian Army personnel. The study's specific goals are to evaluate how work stress affects job performance, to determine the extent to which financial instability influences performance, and to analysed how family-work conflict affects their capacity to complete job tasks. This investigation aims to explore the issues that military people confront and provide practical ideas to improve their well-being and performance.

In this study, the selection of work stress, financial problems, and family-work conflict as independent variables is strategically rooted in the unique challenges faced by Malaysian Army personnel. Each of these factors plays a significant role in influencing job performance, particularly in a military setting where personnel are regularly exposed to high-stakes, high-stress environments. Work stress is an essential variable

because the physical, psychological, and emotional demands of military service are intense, often surpassing what is experienced in many other professions. Chronic stress can reduce soldiers' focus, decision-making capabilities, and overall effectiveness, ultimately impacting their performance on duty.

Financial problems are chosen as another independent variable because financial stability is closely tied to an individual's well-being and mental focus. Military personnel, like civilians, may face financial challenges that lead to anxiety, impacting their morale and job performance. Financial problem can distract individuals from their tasks, reduce motivation, and contribute to stress, creating a cumulative negative effect on job performance. By exploring the extent to which financial instability affects performance, this research seeks to uncover an often-overlooked aspect of military personnel's lives.

Family-work conflict is included as a third independent variable due to the significant impact that family responsibilities and relationships can have on job performance. The demands of family or a spouse/partner often encroach upon work responsibilities, creating a challenging dynamic where personal and professional roles intersect, leading to strain and conflict. When the obligations of family life interfere with work-related activities, individuals may find themselves unable to fully commit to their tasks or goals within the workplace. For instance, when demands at home require additional time and attention, employees may have to delay or forgo work tasks, impacting productivity and job performance. This constant push and pull can create a sense of frustration as personal responsibilities compete with the desire or need to achieve professional objectives.

Furthermore, when home life interferes with basic work responsibilities such as punctuality, meeting daily objectives, and the ability to work overtime—it exacerbates the strain, as individuals feel they are falling short in both domains. This family-related strain extends beyond just logistics; it can wear on an individual's mental and emotional well-being, reducing their overall effectiveness and satisfaction at work. For military personnel, this conflict is particularly poignant, as the nature of their work often requires intense focus and resilience. When the strain from family-related demands is not addressed, it can impact their capacity to perform job-related duties effectively, leading to a decrease in overall job performance and creating a cyclical pattern of stress and dissatisfaction.

This tension can negatively impact their focus and emotional resilience, thereby affecting their ability to perform optimally. Analysing the impact of family-work conflict on job performance will provide insights into the struggles faced by soldiers in balancing personal life and demanding work responsibilities, aiming to suggest practical measures to enhance their well-being and job efficacy.

This study was conducted among army personnel from the 73rd Battalion Royal Service Corps (73 Batalion Kor Perkhidmatan Diraja) in Terendak Camp, Melaka, with 204 participants. Data has been collected using a standardized questionnaire administered using Google Forms for ease of access and completion. The questionnaire has five sections: Section A (Demographic Data), Section B (Job Performance), Section C (Work Stress), Section D (Financial Problems), and Section E (Family-Work Conflict). The questionnaire questions derive from validated instruments used in prior studies, guaranteeing that the tools used are trustworthy and suitable for the study context.

The Statistical Package for Social Sciences (SPSS) version 30 was utilized for preliminary statistical analysis in this study, focusing on normality testing and descriptive statistics to provide an initial understanding of the data distribution and demographic characteristics. The primary statistical analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4.0. This approach was employed to evaluate the significant influence between the independent variables (IVs)—work stress, financial problems, and family-work conflict—and the dependent variable (DV), job performance. PLS-SEM was chosen for its ability to handle complex models and its robustness in situations where data distribution deviates from normality. This combination of SPSS and PLS-SEM ensured a comprehensive analysis, leveraging descriptive insights and advanced modeling techniques to address the research objectives effectively.

The findings of this research provided valuable insights to military leadership, facilitating the creation of targeted solutions to mitigate work-related stress, financial insecurity, and family-work conflict. While the research concentrates on the 73rd Battalion Royal Service Corps in Terendak Camp, the results may provide a valuable reference for other military contexts. This research has enhanced the knowledge on occupational stress and performance, offering ideas for optimizing organizational results and reconciling professional and personal demands among army personnel.

## **1.7 Definition of Key Terms**

### **1.7.1 Job Performance**

Job performance refers to the degree to which a person meets their work obligations and advances the organization's goals. Current research delineates it across three

dimensions: task performance, emphasizing essential tasks; contextual performance, including acts that enhance the work environment; and adaptive performance, integrating the capacity to adjust to changes. These dimensions provide a thorough evaluation of performance, emphasizing both results and activities (Alqarni et al., 2023).

### **1.7.2 Work Stress**

Work stress is described as the psychological, emotional, and physiological responses that people experience when the demands of their jobs exceed their ability to cope efficiently. It is the result of a multitude of factors, such as severe burdens, role uncertainty, organizational changes, and interpersonal challenges in the workplace. Persistent work stress can have a severe impact on employees' well-being, resulting in burnout, lower job satisfaction, and poor mental health (Goetsch, 2019). A recent study by Gaspar et al. (2024) examines how various dimensions of a healthy workplace, including leadership engagement and psychosocial work environment, are related to burnout. The research underscores the importance of occupational health policies and human resource management in addressing workplace stress to enhance both individual and organizational productivity.

### **1.7.3 Financial Problem**

Financial problem arises when individuals or families are unable to fulfil their financial responsibilities, including bill payments, debt management, or meeting essential necessities.

These issues may emerge because of low income, unemployment, or unanticipated expenses. Persistent financial troubles frequently cause stress, affecting well-being and academic or professional performance by impairing ability to focus or heed to duties (Cayetano et al., 2019). Addressing financial challenges through improved budgeting, financial education, and resource access is crucial to reducing their negative impact on individuals and families.

#### **1.7.4 Family-Work Conflict**

The term "family-work conflict" describes the kind of friction that develops when a person's professional and personal lives start to collide, making it hard to fully commit to either. This conflict manifests in two forms: work-to-family conflict, where workplace demands disrupt family obligations, and family-to-work conflict, when familial requirements hinder professional performance (Dodanwala et al., 2022). These conflicts are associated with adverse outcomes like stress, burnout, and diminished work satisfaction, as well as an impact on mental health shown via worry and despair. Managing such conflicts necessitates a balance of professional and personal responsibilities, which is frequently supported by workplace rules and family support networks. The research highlights the importance of workplace policies and family support networks in managing conflicts between professional and personal responsibilities (Medina-Garrido et al., 2023).

## **1.8 The Organisation of the Study**

### **1.8.1 Chapter 1: Introduction**

This chapter offers an overview of the research, concentrating on how work stress, financial problem, and family-work conflict affect job performance among Malaysian Army personnel. It begins with an overview of the study's context, emphasizing the growing difficulties that military personnel experience in reconciling personal, familial, and financial responsibilities with professional tasks. The problem statement indicates gaps in current research on how these characteristics interact to effect job performance in high-pressure environments such as the military. The research questions and objectives guide the investigation of the correlations between the independent factors (work stress, financial concerns, and family-work conflict) and the dependent variable (job performance). The significance of the research is that it contributes to the improvement of personnel well-being and performance in the Malaysian Army, while the scope delineates the population examined and the study's boundaries. Additionally, the study's progress is comprehended by readers through the provision of chapter structure and the specification of key words that correspond to the context of the study.

### **1.8.2 Chapter 2: Literature Review and Research Framework**

The chapter also reviews the literature pertinent to four overriding mechanisms: work stress, financial problem, family-work conflict and job performance. That the mounting bodies of research gives us glimpses to how these variables interplay. This study has tested the relationship of all independent variables (work stress, financial problem and family-work conflict) with job performance as dependent variable. Hypotheses are then proposed to test these associations: for example, the hypothesis that work stress is

related (negatively) to job performance. This results in the development of a conceptual research framework that graphically depicts relationships hypothesized to exist among variables from which empirical tests could ensue.

### **1.8.3 Chapter 3: Research Methodology**

This chapter describes the research methodology, which includes the study design and sampling techniques. The population for this study is composed of Malaysian army personnel and suitable sampling techniques are used to assure representation. The questionnaire's design and structure, including variable operationalization, are outlined to ensure that the study's measures are valid and reliable. The pilot test, data gathering methodologies, and analytical techniques (such as reliability tests and regression analysis) are all explained in detail. The chapter ends with a summary that prepares for additional data analysis.

### **1.8.4 Chapter 4: Data Analysis and Results**

This chapter employs Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the measurement and structural models. The assessment of the reflective measurement model ensures reliability and convergent validity, verifying that the constructs are both consistent and appropriately measure their intended concepts. Discriminant validity is evaluated to confirm that each construct is distinct from others within the model. In the structural model assessment, the significantly influence between independent variables (work stress, financial problems, and family-work conflict) and the dependent variable (job performance) are examined. The analysis includes lateral collinearity assessment to check for multicollinearity among the constructs, ensuring the reliability of the path coefficients. PLS-SEM provides an

integrated approach to evaluate the strength, direction, and predictive power of the relationships, aligning the findings with the research objectives.

#### **1.8.5 Chapter 5: Conclusions and Recommendations**

The final chapter presents a thorough assessment of the findings considering the literature studied. The main findings are summarized, with a focus on the considerable effects of work stress, financial problem, and family-work conflict on job performance among Malaysian Army personnel. The chapter contains solutions for military organizations to address these difficulties through supporting policies and activities. Furthermore, the study's limitations are identified, and suggestions for future research are offered to encourage further work in this area.



## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter offers a thorough examination of the literature regarding the correlations between job performance (dependent variable) and work stress, financial problem, and family-work conflict (independent variables) among Malaysian Army personnel. It commences by defining job performance and synthesizing recent studies conducted both domestically and internationally to emphasize its significance. Each independent variable is thoroughly examined, with definitions and insights from both global and local perspectives, with an emphasis on their prospective influence on job performance. The chapter evaluates the significance of prior research findings regarding job performance for each independent variable and proposes hypotheses that reflect these connections. Furthermore, the research framework is supported by Job Demands-Resources (JD-R) model which provide a theoretical foundation for comprehending the dynamics between the variables. The chapter concludes by synthesizing these findings, emphasizing the critical interplay between job performance, financial problems, family-work conflict, and work stress. This provides a solid foundation for the study's hypotheses and future analysis.

#### **2.2 Job Performance**

Job performance refers to the effectiveness and efficiency with which employees execute their roles to meet organizational objectives. It encompasses not only task performance completing duties accurately and efficiently but also contextual performance, such as teamwork, adaptability, and organizational citizenship behaviours

(Pandey, 2019). Particularly in demanding environments like the military, job performance reflects physical, mental, and interpersonal skills needed to function under high pressure.

The comprehension of job performance has been broadened to encompass the impact of both intrinsic and extrinsic factors in recent research. Job performance in the military has been heavily influenced by work stress, financial problem, and family-work conflict, as these factors uniquely impact service members' capacity to perform effectively. Additionally, financial problems are increasingly recognized as stressors that compound performance issues, as financial instability can increase stress levels and distract from work responsibilities (Lee & Smith, 2021). Research by Brown et al. (2022) found that military personnel facing financial hardships were more likely to experience decreased productivity and job satisfaction, as financial concerns affected their mental well-being and focus on the job. Family-work conflict is another critical factor affecting military job performance globally. According to Kim and Johnson (2023), military members often struggle to balance demanding military obligations with family roles, resulting in reduced job performance due to heightened stress and guilt from unfulfilled family commitments. These challenges highlight the importance of supportive measures such as financial counselling, stress management programs, and family-support policies in military organizations to improve job performance. Together, these studies suggest that addressing work stress, financial issues, and family-work conflict is essential for optimizing job performance among military personnel.

A study by Yusoff et al. (2022) emphasized that unresolved family-work conflict can diminish military personnel's job effectiveness, indicating the importance of personal well-being in maintaining high levels of performance. Moreover, Zakaria et al. (2020)

highlighted that financial stability and support systems play essential roles in sustaining productivity, particularly within the military sector. These findings align with global research, suggesting that employee well-being is critical to performance in high-pressure jobs.

The job performance of military personnel in Malaysia is significantly influenced by issues like work stress, financial problem, and family-work conflict. These factors directly influence the efficiency and efficacy of individuals in fulfilling their responsibilities, which are crucial for achieving the stringent goals of military organizations. Work stress, often intensified by the high-pressure milieu and the physical and psychological requirements of military responsibilities, considerably diminishes concentration and general efficiency. Likewise, financial problem, such instability or debt, exacerbate these concerns, providing other pressures that deflect from employment obligations. Family-work conflict, characterized by service members' difficulty in reconciling professional responsibilities with domestic duties, is especially prevalent in the military setting, resulting in increased stress and shame that negatively affect job performance.

### **2.3 Work Stress**

Work stress is the psychological, emotional, and physical distress that an individual experiences when the demands of their job surpass their capacity to manage them effectively (Centre for Disease Control and Prevention, 2024). In the military, work stress is characterized by a distinctive dimension, as army personnel are confronted with high-stakes responsibilities that necessitate mental resilience, emotional regulation, and physical endurance. The demands of maintaining high discipline under duress, frequent relocations, family separations, exposure to peril, and lengthy working

hours are frequently included in military stressors (Shahzad et al., 2023). Furthermore, military personnel may experience combat-related stress, role ambiguity during deployments, and the cumulative effects of protracted exposure to high-stress situations (Mansfield et al., 2020).

Research conducted in various countries has consistently demonstrated that military personnel are more susceptible to stress-related challenges than their civilian counterparts. Soldiers in the United States frequently experience operational stress because of their exposure to life-threatening events, deployment cycles, and demanding work schedules (Perkins et al., 2021). Furthermore, post-deployment stress, also referred to as reintegration stress, has been identified as a substantial concern, as soldiers encounter challenges in readjusting to their regular routines and reestablishing relationships with their families (Mishra et al., 2022). Studies conducted in other high-risk military environments have shown that emotional exhaustion can be the consequence of operational stress, which can contribute to impaired mental health and decreased motivation. For instance, Shahzad et al. (2023) discovered that soldiers who were stationed in conflict zones experienced elevated stress levels, which were characterized by sleep disturbances and anxiety. Organizational factors, including inadequate mental health resources and a lack of leadership support, also exacerbate stress among military personnel (Karatepe et al., 2022). To mitigate the detrimental consequences of stress on personnel, military organizations worldwide have prioritized stress management initiatives, such as resilience training and mental health remedies.

The stress experienced by military personnel in Malaysia reflects global trends, but it is also influenced by local cultural and economic factors. Yusoff et al. (2022) investigated the stress experienced by Malaysian military personnel and discovered that

extensive family separation and frequent deployments were substantial stressors. In particular, the inability to reconcile professional obligations with familial obligations was a significant obstacle, as numerous soldiers experienced anxiety and remorse because of their absence from home. Furthermore, inadequate mental health services in military environments have been identified as an obstacle to effectively managing work-related stress.

The impact of work stress on Malaysian Army personnel can be profound, influencing both their mental and physical well-being. When individuals perceive that their job directly affects their health, it suggests a significant level of occupational strain that may lead to chronic health issues over time. High levels of stress, as reported by personnel, can lead to irritability, which not only affects their interpersonal relationships but also hinders their capacity to perform tasks with patience and clarity. The perception that health might improve in a different role indicates that the current job environment is seen as a primary contributor to their stress levels, potentially impacting long-term job satisfaction and retention. Additionally, the presence of sleep disturbances due to work-related problems points to a cycle of stress and fatigue, as insufficient sleep can diminish cognitive functioning, impair decision-making, and reduce resilience in high-stakes situations. The nervousness felt before meetings within the unit highlights anticipatory anxiety, which can impact concentration and reduce effectiveness during critical discussions and planning. Furthermore, an inability to mentally disconnect from work while at home suggests that the stress extends beyond work hours, infringing upon personal time, which is essential for recovery and mental health. Collectively, these stress indicators reveal how work stress adversely impacts the overall health, job performance, and quality of life of Malaysian Army personnel, underscoring the need for targeted interventions to alleviate these stressors.

In the military context, work stress is a multifaceted challenge that encompasses personal, psychological, and operational stressors. Across the globe, research underscores the significance of leadership support, resilience training, and access to mental health resources in the reduction of stress (Mansfield et al., 2020). Stress management becomes even more imperative in Malaysia due to the interaction between military obligations and cultural expectations. Both global and local research underscore the need for comprehensive interventions that address not only the operational demands but also the emotional and financial challenges faced by military personnel. The findings of current research emphasize how crucial it is to provide family services, financial planning help, and mental health support to lessen the effects of stress and protect troops' wellbeing.

#### **2.4 The Significant Influenced between Work Stress and Job Performance**

Recent research has demonstrated a generally negative correlation between work stress and job performance. A study by Chen et al. (2022) found that work stress negatively influences employee performance, with mental health fully mediating this relationship. Work stress, which is defined by high job demands, a lack of control, and insufficient resources, results in emotional and mental strain, which frequently impedes an employee's capacity to perform at their best (Shahzad et al., 2023). Burnout, diminished productivity, and errors are potential consequences of this strain, particularly in high-pressure environments like the military. Job satisfaction and engagement, which are essential components of job performance, are diminished by work tension, as evidenced by research conducted in a variety of sectors (Pandey, 2019).

The correlation between job performance and stress has been demonstrated in a variety of industries. Diamantidis and Chatzoglou (2019) discovered that employees cognitive

functioning and overall productivity are adversely affected by chronic exposure to work stress, which significantly reduces their ability to concentrate on tasks. In the same vein, Atatsi et al. (2019) reported that stress not only diminishes task performance but also impairs organizational citizenship and collaboration behaviours, both of which are critical for sustaining high levels of performance in group settings. Furthermore, Siswanto et al. (2019) observed that stress exacerbates absenteeism and attrition rates, which further undermines organizational efficiency.

In high-stress industries, such as healthcare and logistics, stress-induced burnout has been linked to lower job performance, reflecting a broader trend across different contexts (Shahzad et al., 2023).

Similar trends have been observed in Malaysian research regarding the adverse effects of work stress on job performance. Yusoff et al. (2022) emphasized that military personnel who were under high stress exhibited a significant decrease in task performance and an increase in interpersonal conflicts, which further eroded operational efficiency and cooperation. The study underscored the direct negative impact of stress on productivity and decision-making capabilities, which was caused by extended working hours, family separation, and deployment challenges.

Overall, the correlation between work stress and job performance is predominantly negative, as reported by multiple studies (Pandey, 2019; Shahzad et al., 2023). Both global and Malaysian research indicate that stress impairs employees' cognitive, emotional, and physical capacities, leading to reduced job performance. This relationship is especially significant in high-demand environments, such as the military, where individuals must maintain focus and productivity under extreme conditions.

However, not all studies report a uniformly negative impact. In some contexts, moderate levels of stress have been shown to enhance performance by motivating employees to meet challenges (Diamantidis & Chatzoglou, 2019). This phenomenon, known as eustress, occurs when stressors are perceived as manageable and lead to increased engagement and motivation. Nonetheless, the consensus across recent studies emphasizes that chronic or excessive stress is detrimental to both individual and organizational outcomes.

The evidence from both global and Malaysian studies demonstrates a strong, generally negative relationship between work stress and job performance, especially when stressors are prolonged or overwhelming. Military personnel are particularly vulnerable to the effects of stress due to the nature of their duties, which require constant vigilance, endurance, and mental resilience. As such, organizations need to implement effective stress management strategies to mitigate these negative impacts and sustain high levels of job performance.

## **2.5 Financial Problem**

Financial problems can be defined as any challenges that people face in budgeting their expenses, dealing with day-to-day expenses, or even settling debts (Jamil et al., 2021). These problems can cause emotional suffering and strain (Sherraden et al., 2019). Zakaria et al. (2020) investigated the compounded effects of financial stress and occupational stress on Malaysian military personnel. They discovered that individuals who were subjected to dual stressors were more susceptible to errors and were less able to concentrate on their tasks. In sectors where both personal and professional demands are high, the necessity of stress management interventions was emphasized by this study. Army personnel frequently encounter distinctive financial obligations, such as

the expense of supporting dependents during deployment or sustaining two households. The overall well-being can be influenced by financial instability, which can lead to anxiety, depression, and difficulty concentrating on professional responsibilities (Scandlyn et al., 2019).

Financial problem among military personnel has become a growing global concern, particularly in terms of its impact on mental health and readiness. In the United States, research conducted by Perkins et al. (2021) demonstrates that military families frequently experience financial instability, despite receiving allowances and benefits. This is a result of the high cost of living near bases and the challenges posed by abrupt deployments. Mishra et al. (2022) have established a correlation between financial difficulties and elevated rates of anxiety, substance addiction, and melancholy among military personnel.

Additionally, Mansfield et al. (2020) conducted a study that demonstrated that financial duress not only impacts army personnel but also has a cascading effect on family stability. Military spouses frequently report experiencing challenges in securing consistent employment because of relocations, resulting in a substantial decrease in household income. The study underscored the significance of financial literacy and support programs to address these challenges, as financial stress is a contributing factor to marital strain and a decrease in life satisfaction among military families.

Studies indicate that financial difficulties among army personnel in Malaysia are a result of inadequate salaries and insufficient post-retirement assistance (Zakaria et al., 2020). Given their modest salaries and the necessity of providing for extended families, army personnel frequently encounter challenges in building reserves. Furthermore, Malaysian military families report experiencing financial difficulties during

deployments, as the burden of household expenditures is transferred to non-earning spouses, resulting in stress and tension (Yusoff et al., 2022).

Hamid et al. (2021) conducted an additional investigation into the obstacles encountered by retired army personnel in Malaysia, observing that a significant number of them experience financial insecurity because of the restricted pension plans available to them. This financial instability can impede veterans from completely appreciating their retirement by increasing tension and reliance on part-time jobs. Additionally, Malaysian military families have been associated with elevated levels of indebtedness, which frequently leads to emotional distress and disrupted relationships (Zakaria et al., 2020).

Financial problem is a substantial stressor for army personnel, as evidenced by both global and Malaysian research, which has far-reaching implications for the well-being of individuals and their families. Financial instability is linked to increased stress, mental health challenges, and relationship difficulties in various contexts (Mansfield et al., 2020; Perkins et al., 2021). Although military personnel are granted provisions and benefits, the distinctive characteristics of military life including frequent relocations, deployment-related expenses, and restricted employment opportunities for spouses exacerbate financial difficulties.

Hamid et al. (2021) further complicates the situation in Malaysia by cultural expectations to support extended families and the absence of comprehensive financial planning services for army personnel. The necessity of improved financial literacy programs and support systems to confront these obstacles is underscored in both global and Malaysian research. Not only is it essential to address financial tension in military

families to enhance personal well-being, but it also ensures that soldiers remain focused and effective in their responsibilities.

## **2.6 The Significant Influenced between Financial Problem and Job Performance**

Financial problems are a significant stressor for military personnel, affecting not only personal well-being but also job performance. Financial problem is a major source of stress for military personnel, impacting both their personal lives and professional performance. Sherraden et al. (2019) defined financial stress as the struggle to fulfil financial obligations, such as managing loans, covering daily expenses, or handling unexpected costs. For military members, these financial challenges are often compounded by unique occupational factors, including extended family separation, frequent relocations, and limited employment opportunities for spouses during deployments (Perkins et al., 2021). This financial strain is evident in various aspects of daily life, with personnel reporting issues such as low satisfaction with their current financial state, insecurity regarding retirement finances, dependence on family support, and even health concerns tied to financial stress. Many indicate that financial worries also seep into their work life, impairing focus, increasing stress, and ultimately reducing job performance. Thus, financial instability is not only a personal burden but also a factor that disrupts professional efficacy in military roles. The relationship between financial problem and job performance in the military context are however not new, and were conducted in various nations which reported different effects on job outcomes, with overall job outcomes being negative.

Many researchers have pinpointed financial stress as a critical factor that hinders a military individual's performance. Perkins et al. (2021) gave a finding that, rather than

performance or productivity on the job, social stresses, and more specifically financial social stress, reduce concentration levels due to the individual being more focused on personal financial problems. This kind of distraction would affect a soldier's decision-making ability during operations and the possible errors that might result from this is increased. Likewise, Mishra et al. (2022) reported that in soldiers the debt load calibrated in terms of financial stress leads to anxiety and depression, which in turn reduces ability to be operationally ready and efficiency in execution of tasks.

Financial insecurity has been associated with absenteeism and decreased engagement in the U.S. military (Mansfield et al., 2020). Personnel who were financially burdened were more susceptible to burnout, as financial concerns exacerbated the emotional exhaustion that was already present because of their demanding responsibilities. This corpus of research underscores the necessity of mental health interventions and targeted financial planning, as unresolved financial stress has a detrimental effect on both individual performance and team outcomes.

In Malaysia, the performance of military personnel is similarly impacted by financial difficulties. Yusoff et al. (2022) discovered that personnel who were experiencing financial duress were more likely to report reduced task completion rates and decreased focus during operations. Zakaria et al. (2020) noted that financial insecurity results in elevated emotional distress, which, in the absence of appropriate coping mechanisms, adversely affects operational efficacy and morale.

Additionally, Malaysian research has highlighted the intensified effect of financial stress when combined with other sources of strain. For military personnel, financial insecurity can manifest in feelings of dissatisfaction with their financial status, lack of confidence in their future financial security, and a perceived need for ongoing support

from family or external sources. Many personnel express that financial stress, often linked to their ability to afford day-to-day expenses and save for retirement, not only impacts their health but also interferes with their job performance. When financial pressures encroach upon personal well-being, they often spill over into the workplace, affecting focus, productivity, and resilience. The acknowledgment of financial challenges as a core contributor to stress underscores its role in shaping the overall experience of military personnel in Malaysia, where financial issues, compounded by occupational and personal pressures, demand attention to safeguard both individual and organizational performance (Nawi & Hussin, 2021).

The findings of numerous studies Mishra et al., (2022) and Perkins et al., (2021) indicate that the relationship between financial problems and job performance in the military is primarily negative. Financial support systems and allowances are available; however, they are frequently inadequate to alleviate the financial burdens that personnel encounter. Financial duress not only compromises the cohesion and efficacy of military units but also effects individual performance, according to both global and local research.

Nevertheless, not all studies consistently report adverse results. According to certain studies, soldiers may be motivated to pursue additional skills or participate in financial planning because of moderate financial challenges, which could potentially improve their long-term resilience (Mansfield et al., 2020). However, the consensus is that chronic financial stress, particularly when combined with other operational demands, impedes job performance and necessitates immediate action.

Financial stress has a substantial impact on the military's job performance, as evidenced by both global and Malaysian studies. This stress undermines the ability of army

personnel to maintain interpersonal harmony within their divisions, complete tasks, and concentrate. It is imperative to address financial duress through targeted interventions, such as financial literacy programs, counselling, and enhanced support for military families, to maintain operational readiness and ensure that personnel can perform their duties effectively.

## **2.7 Family-Work Conflict**

Family-work conflict can be defined the tension that arises when responsibilities from one's personal life interfere with work commitments is referred to as family-work conflict (Weer & Greenhaus, 2014). Recent studies have shed light on this phenomenon from global perspectives. A global study by Chen et al. (2020) examined the effects of family-work conflict on job performance across multiple industries, indicating that high levels of conflict negatively impact employee well-being and performance outcomes, particularly in high-stress professions like the military. This conflict is particularly difficult in the military because of the frequent relocations, extended deployments, and unconventional work hours (Mills & Torte, 2018). Soldiers frequently encounter the challenge of reconciling their familial obligations with their operational obligations, which renders it challenging to preserve equilibrium between these domains.

Various studies have confirmed the significant impact of family-work conflict on mental health and well-being in military environments worldwide. Dodanwala et al. (2022) conducted a study that emphasizes the emotional exhaustion that military personnel experience because of stress resulting from work-family conflict, which in turn affects their capacity to maintain personal relationships. Furthermore, the family structure is disrupted by frequent deployments, which results in emotional challenges for both soldiers and their families, such as role conflicts and separation anxiety.

Research has shown that family-work conflict is a substantial stressor in a variety of professions, with the military being a high-demand sector. Numerous studies suggest these are the type of stress factors which can lead to mental health issues, poor well-being and damage relationships. A solid body of research highlights how conflicting family and work demands can influence soldiers' "reintegration" into their civilian life after coming back from deployment. The absence and poor communication result in disassociation as a product that causes conflict among marriages, child to parent relationship (Mills & Torte, 2018). This experience is also dual sided with cultural expectation as service members are expected to perform well in both professional and familial roles even under the most difficult of circumstances.

Family-work conflict is also prevalent in Malaysia, particularly because of the strong cultural norms that emphasize family responsibilities. Yusoff et al. (2022) discovered that Malaysian military personnel experience elevated levels of tension when their operational responsibilities conflict with their family obligations. Balancing deployments and family expectations is a common challenge that soldiers frequently report, which can result in emotional tension and a deterioration of familial connections over time.

This conflict is further exacerbated that the family-work conflict usually arises due to the frequent relocation requirements that are a defining feature of military life, which necessitates family members to repeatedly adapt to new environments. This presents obstacles for the combatants, as well as their spouses and children, who may experience emotional distress and disrupted social connections. Zakaria et al. (2020) noted that the family-work conflict experienced by military personnel in Malaysia is further exacerbated by the additional strain of supporting extended families. Consequently, it

is imperative for military organizations to establish support systems that comprehensively address these challenges.

The intricacy of family-work conflict in the military is emphasized by research conducted both globally and in Malaysia. The challenge of balancing work and family life is further complicated by the unpredictable schedules, emotional demands, and societal expectations of military service. One of the effects of family-work conflict is that it can generate conflicts between family members but also negatively affect individual well-being. The findings highlight the importance of enabling policies, such as time off and counselling services to diminish collateral damage associated with these conflicts. Another idea is the emotional costs of soldiers and sailors being permanently separated from their families for long periods could be reduced by improving communication channels between deployed personnel and their loved ones.

## **2.8 The Significant Influenced between Family-Work Conflict and Job Performance**

Given the rigorous nature of military duties and the potential for conflict between work responsibilities and family demands, it is essential to comprehend the relationship between family-work conflict and job performance in the military context. Family-work conflict arises when personal obligations conflict with professional obligations, resulting in emotional duress, absenteeism, and tension that can impact job performance. The impact of family-work conflict on job performance has been the subject of recent research, which has yielded conflicting results. These findings are contingent upon the cultural differences, individual coping mechanisms, and organizational settings.

Research conducted in the military and public service sectors suggests that job performance is frequently adversely affected by family-work conflict. For example, Karakaş and Tezcan (2019) discovered a negative correlation between job performance and family-work conflict, indicating that heightened family-related demands and strains result in decreased productivity, efficiency, and focus at work. Their research, which was conducted in a high-pressure work environment, is comparable to the military's requirements, in which personal life distractions impede the ability to meet job expectations. The optimal performance of military personnel is frequently compromised by the intrusion of family-related issues, as they are frequently expected to always be physically and mentally prepared.

In the same vein, Rahim et al. (2021) determined that task performance negatively impacted by family-work conflict among military and security personnel in Southeast Asia. The research emphasized that protracted conflicts between work obligations and family obligations can result in exhaustion and decreased productivity by eroding emotional well-being. Performance metrics, including task completion, timely response, and protocol adherence, can be disrupted by even moderate interference from personal life, particularly in military positions that are highly structured and task-oriented.

Conversely, not all investigations identified a substantial adverse correlation between job performance and family-work conflict. Smith and Lee (2020) proposed that the impact of family-work conflict on job performance can be mitigated by personal resilience and institutional support systems, such as family assistance programs. The research, which concentrated on military personnel, revealed that personnel who possessed strong coping skills and had access to support networks reported minimal

negative effects of familial demands on their performance. This implies that the relationship between job performance and family-work conflict can be moderated by the availability of resources and proactive organizational policies.

The notion that family-work conflict has a detrimental impact on job performance, particularly in high-stress environments such as the military, is generally supported by previous research. To alleviate the adverse effects of family-work conflict, military organizations that are striving to enhance personnel performance should contemplate the implementation of comprehensive support programs, including stress management seminars and family counselling.

## **2.9 Underpinning Theory**

The Job Demands-Resources (JD-R) Theory as proposed Bakker and Demerouti (2017), as derived from the broader job demands-resources theory that has been applied in a work context. It provides insights into how these things impact both health and performance at work. According to the JD-R model, job demands (work stress, financial problem or family-work conflict) may contribute to burnout if balance with available resources is lost and counter disturbed while job resources (e.g., organizational support, peer support, financial assistance) are decisive factor in preventing/minimizing impact of rises by buffering against strain reactions as well boosting engagement. The model is highly relevant to military settings, as servicemembers commonly face a range of stressors and demands (e.g., operational tempo/workload, financial strain/home troubles) that may functionally impair their job performance.

For military organization, operational requirements such as long deployments and irregular shifts or being exposed to a dangerous situation can result in job stress. These

stressors may eventually lead to emotional exhaustion and cognitive overload which contribute to poor job performance (Chen et al., 2022). The JD-R model suggests that military personnel are frequently forced to perform in high-stress conditions, which can reduce emotional and psychological resources for proper task performance. According to Bakker and Demerouti (2017), when you subjected employees to on-going stress eventually it drains their resources, and now keeping them engaged is like getting water out of stone. An example would be that military organizations could implement stress management programs, psychological counselling and decompression time as job resources to address the stressors with increases in (the number of demands soldiers are faced) resilience which enhances performance.

Another huge job demand that is faced by army personnel are financial problems. Army personnel under financial problems results to higher stress that can be a distraction from their tasks, with an adverse effect on the level of efficiency or competence (Rahim et al., 2021). The JD-R model posits that the emotional resources of an employee are a finite resource, so if personal stressors deplete said emotion-based resources job performance will fall as well. These problems in the productivity of work, which lead to decay and burnout. Military organizations can help to take the pressure off here by providing financial counselling, salary management workshops as well as other programs designed for personnel support with their personal finances. Financial help reduces soldiers' focus on work so that they can save their mental resources for greater occupational demands (Smith & Lee, 2020).

Another such demand of military life is that it creates family-work conflict. The difficulties of mission requirements along with the personal expectations people must meet which can result in psychological distress and reduced occupational performance

(Karakaş & Tezcan, 2019). When work tasks clash with personal responsibilities, a battle ensues between heart over brain leading to less focus at job, more absenteeism and in turn low productivity. The JD-R model maintains that family-work conflict depletes resources, reducing the ability of army personnel to perform activities at work adequately. Still, resources at work such as flexible hours; services for families and a culture supportive of family life in the workplace; extended leave policies can ameliorate these conflicts. Smith and Lee (2020) discovered that job-involved military personnel reported higher levels of work satisfaction when there was support for balancing competing demands of workforce participation with those more typical in family life.

The JD-R theory is likely to give insight into the mechanisms underlying stress of work and economic stresses, along with family-work conflict significantly influencing job performance in militarized settings. It suggests that overworking can diminish physical and emotional resources, ultimately contributing to burnout and decreased performance. On the contrary, sufficient job resources are important factor in promoting resilience, engagement and productivity. For military organizations, the development of longitudinal resource-building strategies (e.g., mental health services, financial assistance programs and family support initiatives) is vital for fostering sustainable performance levels considering demands experienced by personnel. Additional research is needed to examine how specific resources interact with the stressors, and over time within military environments to further inform interventions aimed at improving performance.

## **2.10 Summary**

The study has five chapters in which chapter two on literature review explored the relationship between work stress, financial problems and family-work conflict (independent variables) with job performance as dependent variable among Malaysian army personnel. It started with transitioning into defining job performance, and using a literature review which extended to the global level as well Malaysian context that stressed on how intrinsic aspects played an equally important part in comparison to extrinsic factors. The authors also unpacked each IV stress, followed by financial strain and family demands was associated with decreases in performance through emotional exhaustion and work life engagement. The chapter also explored the underlying theories, especially with a reference to Job Demands-Resources (JD-R) theory which provides an overarching framework explaining how job demands reduce performance and resources buffer these effects. This aligns with findings about balancing personal and professional life which may be important to optimize productivity in high stress environments along the synthesis of research results. The chapter ended by laying the groundwork for our study hypotheses, underscoring a call to action towards more concerted approaches targeting both mental health and mission-related performance among military personnel in the context of operational adversities.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This section presents a comprehensive outline of the methodology employed in this study. It includes research design which explains the complete perspective of how you manage your questions by different strategies and techniques. The chapter provides a detailed presentation of the theoretical perspective underlying their investigation and, where applicable, outlines hypotheses that were formulated. It discusses the population of interest, sampling methods and how sample size is arrived at. It also covers the procedures followed to obtain data, outlining how instruments for research were designed and validated (validity tests) with supplementary information regarding its reliability. The chapter ends with a detailed discussion of data analysis methods used to interpret the results and come up with meaningful conclusions.

#### **3.2 Research Conceptual Framework**

The objective of this study is to investigate the impact of work stress, financial problems and family-work conflict (independent variables) on job performance (dependent variables) among Malaysian Army personnel. Military service encompasses many stressors that may compromise work performance, including unsatisfied with job or economic instability and the conflict between family time conflicts. The conceptual framework underpinning this study is based on the Job Demand-Resource (JD-R) model, in which demands are those factors that deplete an individual's mental and physical resources. Job performance, the dependent variable in this contextual model is seen as an outcome that results from a balance of those demands and available

resources. It argues that work stress, financial hardship and family-work conflicts can limit the ability to perform an optimum job. The conceptual relationship between these variables is illustrated in Figure 3.2.

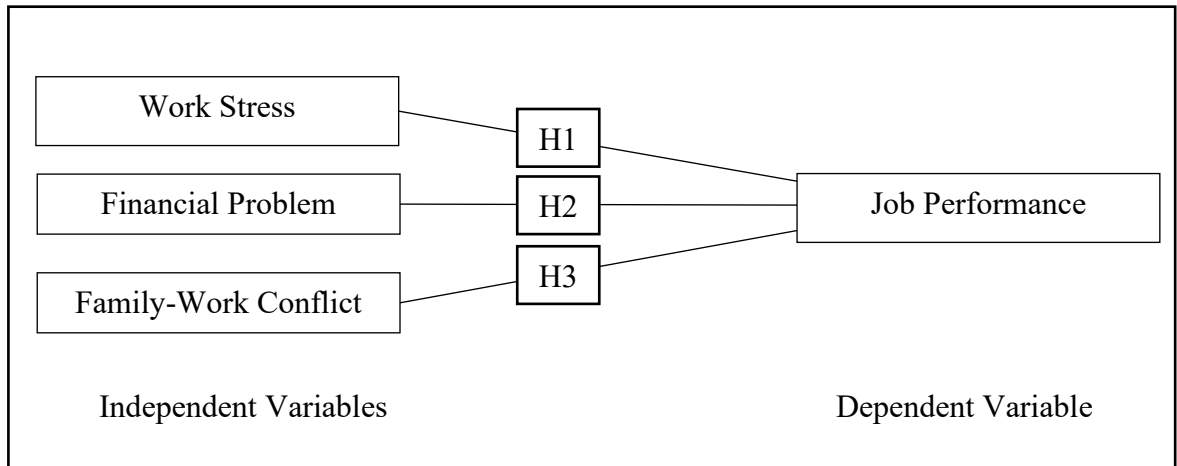


**Figure 3.1**  
**Conceptual Framework**

### 3.3 Hypothesis Development

Hypothesis development is essential for testing the relationships between variables and assessing their significance. A well-structured hypothesis helps determine whether specific independent variables significantly influence the dependent variable (Newman & Gough, 2020). In this study, work stress, financial problems, and family-work conflict are hypothesized to negatively impact job performance among Malaysian army personnel. Recent studies confirm that stress-related challenges and family conflicts disrupt productivity, while financial instability exacerbates these effects, leading to decreased job performance (Obrenovic et al., 2020; Liu et al., 2019). Hypothesis testing has validated these relationships and provide insights into their significance.

### **3.3.1 The Significant Influenced between Work Stress and Job Performance.**

The significant influenced between work stress and job performance has been widely studied, with recent research confirming a predominantly negative association (Shahzad et al., 2023; Yusoff et al., 2022). While moderate stress (eustress) can enhance motivation and focus, chronic stress remains detrimental, especially in high-pressure roles like the military (Diamantidis & Chatzoglou, 2019). The first hypothesis was developed.

*H1: Work stress significantly influence job performance among Malaysian Army personnel.*

### **3.3.2 The Significant Influenced between Financial Problem and Job Performance**

Financial problems are a significant stressor for military personnel, impacting their ability to perform effectively by causing emotional strain and impairing concentration. Studies from show that financial problem negatively affects task performance and readiness (Sherraden et al., 2019; Yusoff et al., 2022). The second hypothesis was developed.

*H2: Financial problem significantly influence job performance among Malaysian Army personnel.*

### 3.3.3 The Significant Influenced between Family-Work Conflict and Job Performance

Family-work conflict arises when personal responsibilities interfere with professional duties, leading to stress, emotional exhaustion, and compromised performance. In high-pressure environments like the military, the impact of family-work conflict on job performance is particularly significant. The inability to balance work and family obligations can impair army personnel job performance through poor decision-making abilities and disrupt teamwork, compromising mission success and operational readiness. The third hypothesis was developed.

*H3: Family-work conflict significantly influence job performance among Malaysian Army personnel.*

### 3.3.4 Summary of Hypothesis

Based on the prior studies and the above conceptual framework, the below hypothesis has been developed.

**Table 3.1**  
***Summary of Hypothesis Development***

| Hypothesis | Description                                                                         |
|------------|-------------------------------------------------------------------------------------|
| H1         | Work stress significantly influence job performance among Malaysian army personnel. |

- H2** Financial problem significantly influence job performance among Malaysian army personnel.
- H3** Family-work conflict significantly influence job performance among Malaysian army personnel.
- 

### **3.4 Research Design**

This research used a quantitative approach to investigate the impact of work stress, financial problem, and family-work conflict on job performance among Malaysian army personnel. The research has use structured surveys as the primary data collection tool to gather evidence directly from respondents within the military. Surveys has been distributed over a period of two weeks to ensure sufficient participation. A five-point Likert scale has been employed, allowing participants to indicate their level of agreement with each item. This study adopted a cross-sectional design, as data were collected at a single point in time during the two-week survey period. This design was chosen to provide a snapshot of the current relationships among work stress, financial problems, family-work conflict, and job performance among Malaysian army personnel. While cross-sectional studies are effective for identifying correlations and providing timely insights, it is acknowledged that they do not allow for the analysis of causal relationships or changes over time.

### **3.5 Operational Definition**

#### **3.5.1 Job Performance**

Job performance refers to an individual's capacity to consistently and successfully execute their designated tasks and obligations as specified in their job description. This includes adhering to established performance standards, doing assigned duties without missing any responsibilities, and exhibiting behaviours that favourably impact their performance assessments. High-performing military soldiers significantly boost their unit's effectiveness by offering constructive recommendations, motivating colleagues to use more efficient work practices, and sustaining an educated viewpoint to improve collective decision-making. Moreover, they exhibit a dedication to ongoing improvement by pursuing creative methods to increase their work's efficacy, assuring congruence with the organization's goals and operational excellence.

#### **3.5.2 Work Stress**

Work stress among Malaysian Army personnel refer to the psychological, emotional, and physical strain that personnel experience due to job-related pressures. Work stress will be assessed based on participants' responses to statements that capture the impact of job demands on their health, mood, sleep patterns, and thoughts outside of work hours.

#### **3.5.3 Financial Problem**

Financial problem refers to the degree of financial strain and insecurity that individuals perceive in their personal financial situation. This construct is assessed through

statements addressing satisfaction with current financial status, stress due to finances, security of finances for retirement, perceived financial well-being, dependence on financial assistance in the past 12 months, and the impact of financial issues on health and work performance.

#### **3.5.4 Family-Work Conflict**

Family-work conflict refer to the degree to which family obligations and responsibilities interfere with their work duties. Family-work conflict is assessed based on personnel's self-reported experiences with family demands that affect their ability to engage in work activities. Key indicators include the extent to which family or spouse/partner demands interfere with work tasks, require them to postpone or forgo work-related activities, and prevent them from fulfilling work responsibilities, such as timely arrival, completing daily tasks, and being available for overtime. Additionally, family-related strain that impacts their capacity to perform job duties effectively will be measured.

#### **3.6 Instrument Development**

The research questionnaire for this study, titled "Work Stress, Financial Problem, and Family-Work Conflict toward Job Performance among Malaysian army personnel," is designed to comprehensively gather relevant data. The survey consists of five sections: Section A captures demographic information (e.g., gender, age, marital status, and rank). Section B focuses on the dependent variable (job performance), while Sections C, D, and E address the independent variables that is work stress, financial problems, and family-work conflict, respectively.

The questionnaire items are adapted from validated instruments used in previous studies, ensuring reliability and relevance (Perkins et al., 2021; Shahzad et al., 2023). This instrument contains 36 questions distributed across the five sections, with section B, C, D and E responses measured using a five-point Likert scale. The data collected has been analysed quantitatively using PLS-SEM SmartPLS 4.0, with analyses employed to evaluate the significant influence between the independent variables and job performance. This structured approach ensures consistency in data collection and supports the study's objective of identifying key factors affecting job performance in a military context.

### **3.6.1 Job Performance**

This section of Part B covers 'Job Performance', which serves as the dependent variable. The questionnaire related to this construct comprises 10 items derived from Talukder et al. (2018). These items assess various dimensions of an individual's effectiveness in fulfilling their assigned roles, such as meeting job expectations, maintaining responsibility, and contributing positively to their work environment. The questions are presented in both English and Bahasa Melayu, utilizing a five-point Likert scale, that is 1 (strongly disagree), 2 (Disagree), 3 (Unsure), 4 (Agree) and 5 (Strongly Agree). The scale evaluates the extent to which respondents feel they complete their tasks, meet formal job requirements, offer constructive suggestions, and continuously seek ways to enhance performance. This section consists of ten items formatted as a survey, detailed as follows:

**Table 3.2**  
**Questionnaire Item for Job Performance**

| Dependent Variable | Items                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Source                            |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Job Performance    | <p>1. I adequately complete assigned duties.</p> <p>2. I meet formal performance requirements of the job.</p> <p>3. I don't neglect aspects of the job that I am obligated to perform.</p> <p>4. I fulfil responsibilities specified in the job description.</p> <p>5. I engage in activities that can positively affect my performance evaluation.</p> <p>6. I perform tasks that are expected of me.</p> <p>7. I can make constructive suggestions to the overall functioning of my work group.</p> <p>8. I encourage others to try new and more effective ways of doing their jobs.</p> | <p>Talukder et al.<br/>(2018)</p> |

|  |                                                                                                                                                        |  |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  | <p>9. I am well informed where opinion might benefit the unit.</p> <p>10. I continue to look for new ways to improve the effectiveness of my work.</p> |  |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------|--|

### 3.6.2 Work Stress

Part C of the questionnaire includes seven items addressing the independent variable ‘Work Stress’ as an independent variable, is measured adapted from Karakaş and Tezcan (2019). These items assess various dimensions of stress related to occupational demands. Participants evaluate how their job impacts their well-being, including direct effects on health, feelings of irritability, and sleep disturbances. Other aspects include stress experienced during meetings, nervousness, and the difficulty of detaching from work-related thoughts while at home. The responses, rated on a five-point Likert scale, provide insights into how persistent work-related stress influences personal health and cognitive engagement, potentially affecting overall job performance. This section consists of seven items formatted as a survey, detailed as follows:

**Table 3.3**  
**Questionnaire Item for Work Stress**

| Independent<br>Variable | Items                                                                                                                                                                                                                                                                                                                                                                                                                                       | Source                    |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Work Stress             | 1. My job is prone to affect health directly.<br><br>2. I 'm working under quite a stress.<br><br>3. I feel irritable because of my work.<br><br>4. My health is probably better if I'm working in a different job.<br><br>5. Problems with my work cause me to have sleep problems.<br><br>6. I feel nervous before the meetings held in my unit.<br><br>7. Although I'm doing other things when I'm at home, I often think about my work. | Karakaş and Tezcan (2019) |

### 3.6.3 Financial Problem

Part D of the questionnaire includes seven items addressing the independent variable, "Financial Problem," adapted from Abd. Hamid and Abdullah (2009). The items assess

the respondents' satisfaction with their financial status, stress associated with finances, financial security for retirement, and the extent to which financial assistance and challenges impact their well-being. Additionally, the questions explore how financial stress interferes with work performance, reflecting the importance of financial stability in managing both personal and professional life. Each statement is rated on a five-point Likert scale to capture the degree of agreement or satisfaction with the financial aspects of the participants' lives. This section consists of seven items formatted as a survey, detailed as follows:

**Table 3.4**  
***Questionnaire Item for Financial Problem***

| Independent<br>Variable | Items                                                                                                                                                                                                                                              | Source                         |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| Financial Problem       | 1. I'm very satisfied with my present financial situation.<br><br>2. My financial situation does not make me feel stressed at all.<br><br>3. I feel very secure with my personal finances for retirement.<br><br>4. I'm very well off financially. | Abd. Hamid and Abdullah (2009) |

|  |                                                                                                                                                                                                                                                                       |  |
|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  | <p>5. I've always been receiving financial assistance from my family or others during the past 12 months.</p> <p>6. I feel that my health has been affected by my financial problems.</p> <p>7. The stress from my money problems always interfered with my work.</p> |  |
|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

#### 3.6.4 Family-Work Conflict

This section of Part E covers the independent variable, family-work conflict, which consists of five items adapted from the research by Karakaş and Tezcan (2019). It explores how family demands and responsibilities interfere with employees' ability to perform their work duties effectively. The questions measure various dimensions of this conflict, such as delays in work activities due to family obligations, disruptions in task completion, and challenges in meeting job responsibilities caused by domestic pressures. Additionally, it examines how family-related stress impacts work performance, including issues like punctuality, overtime, and daily task management. Responses are rated on a 5-point Likert scale to assess the degree of interference between family and work domains. This section consists of five items formatted as a survey, detailed as follows:

**Table 3.5**  
**Questionnaire Item for Family-Work Conflict**

| Independent<br>Variable | Items                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Source                    |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Family-Work<br>Conflict | <p>1. The demands of my family or spouse/partner interfere with work-related activities.</p> <p>2. I have to put off doing things at work because of demands on my time at home.</p> <p>3. Things I want to do at work don't get done because of the demands of my family or spouse/partner.</p> <p>4. My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.</p> <p>5. Family-related strain interferes with my ability to perform job-related duties.</p> | Karakas and Tezcan (2019) |

### **3.7 Pilot Study**

Before commencing full-scale data collection, a pilot study has conducted to test the survey's reliability and validity. Any necessary adjustments have made to improve clarity and consistency based on feedback. After obtaining approval from relevant military authorities, the final version of the questionnaire has distributed to participants. Data collection within the military context requires careful coordination to ensure confidentiality and adherence to ethical protocols (Rahim et al., 2021).

The pilot study was conducted to evaluate the reliability and feasibility of the questionnaire before proceeding with the full-scale data collection. Pilot testing ensures that the instrument is free from bias and functions consistently, as recommended by Ng (2020). Scholars such as Connelly (2020) and Van Teijlingen and Hundley (2019) have stressed the importance of pilot studies, suggesting that a sample size between 10 and 30 participants is appropriate to identify potential issues in instruments and study protocols. Similarly, Johanson and Brooks (2020) emphasize that pilot studies help refine data collection procedures and ensure smooth execution during the primary research phase.

In this study, 31 respondents were recruited from the 3rd Division Infantry Headquarters, Kem Terendak, Melaka, to complete the pilot test. This sample size aligns with recommendations for pilot studies to represent the target population adequately (Isaac & Michael, 2020). The respondents share similar characteristics with the intended participants of the main study, ensuring that the findings from this pilot test are relevant to the larger sample. The pilot test was conducted with a sample of 31 participants, to assess the clarity, reliability, and validity of the scales used in this study.

The pilot study aimed to evaluate the internal consistency of the scales and detect any potential issues with item wording, including negatively phrased items.

The SPSS Version 30 software was employed for data analysis. Cronbach's Alpha was calculated to assess the reliability of the instrument. According to George and Mallery (2019), Cronbach's Alpha values ranging from 0.70 to 0.80 indicate good reliability, while values between 0.60 and 0.70 are considered acceptable. A Cronbach's Alpha below 0.60 suggests low reliability, indicating the need for revisions (Sekaran & Bougie, 2020).

The questionnaire used in this pilot study aims to measure work stress, financial problems, family-work conflict, and job performance among Malaysian Army personnel. Table 3.6 presents the results of the reliability analysis using Cronbach's Alpha.

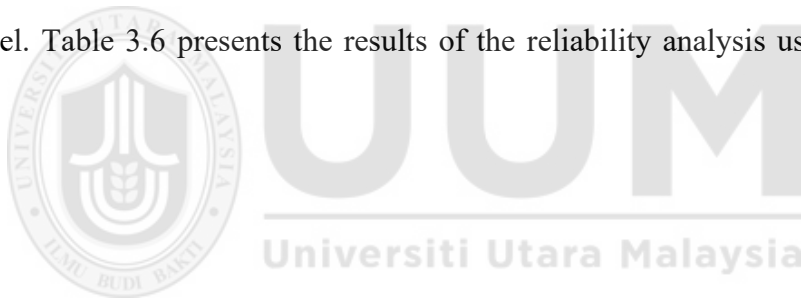


**Table 3.6**  
***Pilot Study Reliability Test Findings***

| <b>Variables</b>        | <b>N</b> | <b>Item</b> | <b>Cronbach Alpha</b> |
|-------------------------|----------|-------------|-----------------------|
| Job Performance         | 31       | 10          | 0.983                 |
| Work Stress             | 31       | 7           | 0.884                 |
| Financial Problem       | 31       | 7           | 0.445                 |
| Family-Work<br>Conflict | 31       | 5           | 0.963                 |

The results indicate that the reliability values for most constructs fall within the acceptable range, with Cronbach's Alpha values above 0.70. These findings confirm the reliability and consistency of the instrument, making it suitable for use in the main study. The construct measuring 'Financial Problem' has a slightly lower value (0.445), suggests low reliability, indicating the need for revisions (Sekaran & Bougie, 2020).

### **3.7.1 Reliability Analysis**

Cronbach's alpha was computed to assess the internal consistency of each subscale. According to current psychometric standards, a Cronbach's alpha value of 0.70 or higher indicates acceptable reliability (Taber, 2018). During the pilot test, the following subscales were identified as having alpha coefficients below this threshold:

- **Subscale ‘Financial Problem’:** Cronbach’s  $\alpha = 0.445$ , indicating poor internal consistency.

A review of the items in these subscales indicated that negatively worded items might be contributing to the lower reliability scores (Jachimowicz & McNerney, 2022). Reverse coding was employed to address this issue, which is a common practice when handling negatively worded items to ensure consistency across the scale and to avoid response bias (Carpenter, 2021).

### 3.7.2 Reverse Coding Process

To improve the reliability of the affected scales, the negatively worded items were reverse coded. This procedure involved adjusting the response values on a 5-point Likert scale so that the direction of responses was aligned with positively worded items. The responses were transformed as follows:

- **1 (Strongly Disagree)** became **5 (Strongly Agree)**.
- **2 (Disagree)** became **4 (Agree)**.
- **3 (Unsure)** remained the same.
- **4 (Agree)** became **2 (Disagree)**.
- **5 (Strongly Agree)** became **1 (Strongly Disagree)**.

The following negatively worded items were reverse coded:

- **Item 5 (Financial Problem):** "I've always been receiving financial assistance from my family or others during the past 12 months."

- **Item 6 (Financial Problem):** " I feel that my health has been affected by my financial problems."
- **Item 7 (Financial Problem):** " The stress from my money problems always interfered with my work."

After reverse coding, Cronbach's alpha values were recalculated. The results indicated an improvement in internal consistency across the subscales:

- **Subscale 'Financial Problem':** Cronbach's alpha improved from 0.445 to 0.724.

These improvements suggest that reverse coding negatively worded items led to a more reliable measurement of the constructs being assessed. Similar findings have been documented in recent psychometric studies, emphasizing the importance of handling negatively worded items through reverse coding to enhance scale reliability (Miller, 2020).

The pilot test demonstrated that reverse coding negatively worded items was necessary to improve the reliability of the scales. After reverse coding, the subscales reached acceptable levels of internal consistency ( $\alpha > 0.70$ ), confirming their suitability for use in the main study. These findings are consistent with contemporary research emphasizing the value of reverse coding to mitigate the impact of negatively worded items on scale reliability (Carpenter, 2021; Jachimowicz & McNerney, 2022).

The successful completion of the pilot study ensures that the questionnaire can effectively capture the intended data from the primary participants. This process reduces the likelihood of measurement errors and strengthens the reliability of the findings.

### 3.8 Population and Sample

#### 3.8.1 Population

A population refers to the entire group of individuals or units that meet specific criteria relevant to a study (Creswell & Creswell, 2018). In this research, the population consists of 327 army personnel from the 73rd Battalion Royal Service Corps, stationed in Terendak Camp, Melaka, Malaysia. According to Taherdoost (2020), defining the target population ensures that the study captures relevant data, enabling findings to be generalizable to the broader group. The personnel in the 73rd Battalion Royal Service Corps are involved in both logistical and operational tasks, making them subject to the effects of work stress, financial problems, and family-work conflict, which may influence their job performance.

This population was chosen due to the battalion's unique role in supporting military operations through supply chain management, transportation, and general logistics. The personnel include officers and non-officers, all of whom face stress-inducing work conditions such as deployment schedules, financial challenges, and work-life balance issues. The operational demands of this unit make it a relevant sample for examining the impact of stressors on job performance within the context of military service.

**Table 3.7**

*Total Number of Army Personnel in the 73<sup>rd</sup> Battalion Royal Service Corps*

| Rank         | Total Army Personnel |
|--------------|----------------------|
| Officer      | 14                   |
| Other Rank   | 313                  |
| <b>Total</b> | <b>327</b>           |

This breakdown highlights the diverse composition of the battalion, reflecting varying ranks and responsibilities. Officers often handle planning and decision-making tasks, while other ranks execute operational activities. These differences in roles may influence the intensity of stress and work-life conflict experienced by personnel, providing valuable insights into the research problem. Studying this population offers an opportunity to understand the relationship between stress factors and job performance in a military setting.

### **3.8.2 Sample and Sampling Technique**

The sample size for this study was determined using the method proposed by Krejcie and Morgan (1970). According to their sample size table, for a population of 327 personnel from the 73rd Battalion Royal Service Corps, a minimum of 175 respondents is required. This ensures valid, reliable results with a 95% confidence level and 5% margin of error, providing adequate statistical power to generalize the findings to the entire population (Krejcie & Morgan, 1970). The unit of analysis for this study is the individual personnel from the 73rd Battalion Royal Service Corps. Each respondent represents a unique data point, as the study focuses on individual-level factors such as work stress, financial problems, family-work conflict, and their perceived job performance. By analysing responses at the individual level, the research aims to capture personal attitudes and experiences that influence job performance within the organizational context.

The sampling technique employed in this study is a non-probability sampling method, specifically convenience sampling.

Convenience sampling was chosen as the sampling technique for this study due to its practicality and alignment with the study's constraints, particularly the limited time available for data collection. This method involves selecting participants who are readily accessible and willing to participate, allowing for the efficient collection of data within a short timeframe. While convenience sampling is acknowledged to have limitations, such as weaker statistical generalizability and potential bias, it is suitable for exploratory research or studies conducted under tight schedules. In this case, the decision to use convenience sampling ensures that the study can be completed within the required timeframe without compromising its feasibility. This approach enables the researcher to gather preliminary insights, particularly when the primary goal is to identify trends or patterns rather than to generalize findings to a broader population. Moreover, the method aligns with the practical constraints often encountered in military settings, where logistical challenges and operational duties can restrict the availability of personnel for participation. By prioritizing accessibility, the study ensures adequate sample representation while adhering to the time limitations, making convenience sampling a justified and pragmatic choice.

The survey was distributed to all 327 personnel of the 73rd Battalion Royal Service Corps via online questionnaire of Google Form. The respondents were randomly selected at the researcher's convenience and reflects those individuals who were willing to complete and return the questionnaire. This method, while pragmatic and efficient, carries the potential for selection bias, as the sample may not fully represent the broader population of the battalion. Nevertheless, due to the time constrain, it facilitated the collection of relevant data from a readily available group, offering valuable insights within the context of the military setting.

**Table 3.8**  
*Krejcie and Morgan Table (1970)*

| Table 3.1                                               |    |     |     |     |                                |      |     |        |     |
|---------------------------------------------------------|----|-----|-----|-----|--------------------------------|------|-----|--------|-----|
| Table for Determining Sample Size of a Known Population |    |     |     |     |                                |      |     |        |     |
| N                                                       | S  | N   | S   | N   | S                              | N    | S   | N      | S   |
| 10                                                      | 10 | 100 | 80  | 280 | 162                            | 800  | 260 | 2800   | 338 |
| 15                                                      | 14 | 110 | 86  | 290 | 163                            | 850  | 263 | 3000   | 341 |
| 20                                                      | 19 | 120 | 92  | 300 | 169                            | 900  | 269 | 3500   | 346 |
| 25                                                      | 24 | 130 | 97  | 320 | 173                            | 950  | 274 | 4000   | 351 |
| 30                                                      | 28 | 140 | 103 | 340 | 181                            | 1000 | 278 | 4500   | 354 |
| 35                                                      | 32 | 150 | 108 | 360 | 186                            | 1100 | 285 | 5000   | 357 |
| 40                                                      | 36 | 160 | 113 | 380 | 191                            | 1200 | 291 | 6000   | 361 |
| 45                                                      | 40 | 170 | 118 | 400 | 196                            | 1300 | 297 | 7000   | 364 |
| 50                                                      | 44 | 180 | 123 | 420 | 201                            | 1400 | 302 | 8000   | 367 |
| 55                                                      | 48 | 190 | 127 | 440 | 205                            | 1500 | 306 | 9000   | 368 |
| 60                                                      | 52 | 200 | 132 | 460 | 210                            | 1600 | 310 | 10000  | 370 |
| 65                                                      | 56 | 210 | 136 | 480 | 214                            | 1700 | 313 | 15000  | 375 |
| 70                                                      | 59 | 220 | 140 | 500 | 217                            | 1800 | 317 | 20000  | 377 |
| 75                                                      | 63 | 230 | 144 | 550 | 226                            | 1900 | 320 | 30000  | 379 |
| 80                                                      | 66 | 240 | 148 | 600 | 234                            | 2000 | 322 | 40000  | 380 |
| 85                                                      | 70 | 250 | 152 | 650 | 242                            | 2200 | 327 | 50000  | 381 |
| 90                                                      | 73 | 260 | 155 | 700 | 248                            | 2400 | 331 | 75000  | 382 |
| 95                                                      | 76 | 270 | 159 | 750 | 254                            | 2600 | 335 | 100000 | 384 |
| Note: N is Population Size; S is Sample Size            |    |     |     |     | Source: Krejcie & Morgan, 1970 |      |     |        |     |

(Source: Krejcie and Morgan, 1970)

### 3.9 Data Collection Procedures

This study was conducted among army personnel from the 73rd Battalion Royal Service Corps (73 Batalion Kor Perkhidmatan Diraja) at Terendak Camp, Melaka, with 204 respondents participating. The data collection process spanned two weeks, during which structured questionnaires were distributed via Google Forms to provide participants with convenient access and to streamline completion. The use of an online questionnaire also ensured efficient data management and collection.

The questionnaire used in this study consisted of 36 items, divided into five sections:

- Section A: Demographic Data (7 Item)
- Section B: Job Performance (10 Item)
- Section C: Work Stress (7 Item)

- Section D: Financial Problems (7 Item)
- Section E: Family-Work Conflict (5 Item)

The questionnaire items were adapted from validated instruments used in previous research to ensure reliability and relevance within the context of the current study. This careful adaptation of existing scales guarantees that the questions are suitable for measuring the targeted variables among military personnel.

To maintain confidentiality and encourage honest responses, participants were not required to disclose any identifying information. The respondents were informed that their data would be used solely for research purposes. Access to the questionnaire was provided through secure online channels, such as WhatsApp, and Telegram, commonly used within the military setting.

Participants were given two weeks to complete the questionnaire, ensuring they had sufficient time to respond thoroughly without interfering with their duties. The structured questionnaire facilitated the collection of primary data relevant to the research objectives, providing insights into the impact of work stress, financial problems, and family-work conflict on job performance among army personnel.

### **3.10 Data Analysis Method**

The quantitative data obtained for this study has been analysed using SPSS Version 30 and PLS-SEM SmartPLS 4.0. SPSS and PLS-SEM SmartPLS 4.0 is a widely used statistical tool that enables the systematic organization, interpretation, and evaluation of data. The software assists in identifying appropriate statistical methods to test hypotheses and derive meaningful conclusions (Pallant, 2020). This software enables comprehensive statistical analysis, including descriptive statistics, reliability tests, and

regression analysis, ensuring the results are accurate and relevant. This study employed the key analyses: descriptive analysis, reliability analysis, normality test, assessment of reflective measurement model and assessment of structural model. These methods were selected to evaluate the impact of work stress, financial problems, and family-work conflict on job performance among Malaysian Army personnel. Partial Least Squares Structural Equation Modeling (PLS-SEM) is utilized to evaluate both the measurement and structural models in this study. The reflective measurement model is assessed to ensure reliability and convergent validity, confirming that the constructs are consistent and accurately represent their intended dimensions. Discriminant validity is also examined to verify that each construct is unique and distinct from others within the model. The structural model analysis focuses on exploring the relationships between the independent variables—work stress, financial problems, and family-work conflict—and the dependent variable, job performance. Additionally, lateral collinearity assessment is conducted to identify and address potential multicollinearity issues among the constructs, thereby strengthening the reliability of the path coefficients. PLS-SEM offers a comprehensive approach to analyze the strength, direction, and predictive capacity of these relationships, ensuring alignment with the study's research framework and objectives. The focus of the analysis was on assessing the relationships between the independent variables work stress, financial problems and work-family conflict and the dependent variable, work performance.

### **3.10.1 Descriptive Analysis**

Descriptive statistics were used to summarize and describe the characteristics of the respondents and the key variables of interest. This analysis provides an overview of the data by reporting frequencies, means, and standard deviations. Key demographic

variables such as rank, gender, marital status, age, race, and years of service were analysed to understand the background of the respondents. Descriptive statistics also helped in identifying trends and patterns within the data, which offer valuable insights into the overall sample (Pallant, 2020).

Coakes and Steed (2019) argue that descriptive analysis is essential for understanding how the data are distributed. The mean provides the average value of the data, while the standard deviation indicates how much the data deviates from the mean. Frequency distributions were also analysed to determine how often each value appeared, helping identify any outliers or unusual trends in the dataset.

### **3.10.2 Reliability Analysis**

Reliability analysis was conducted to measure the internal consistency of the questionnaire. This study utilized Cronbach's Alpha to determine the reliability of each construct, with a focus on work stress, financial problems, family-work conflict, and job performance. According to George and Mallery (2019), a Cronbach's Alpha value above 0.70 is considered acceptable, indicating that the items measuring a particular construct are reliable. Values between 0.60 and 0.70 are still acceptable for exploratory research, although they may suggest the need for improvement.

### **3.10.3 Normality Test**

Before conducting advanced statistical analyses, a normality test was performed to determine whether the data followed a normal distribution. This study employed skewness and kurtosis statistics, with acceptable values ranging between -1.96 and +1.96 (Ghasemi & Zahediasl, 2012). Additionally, Kolmogorov-Smirnov and Shapiro-

Wilk tests were used to confirm the normality of the data. Normality is essential because it determines whether parametric or non-parametric tests should be applied in subsequent analyses (Field, 2020).

### 3.10.4 Correlation Analysis

Pearson's correlation analysis was used to assess the strength and direction of the relationship between the independent variables (work stress, financial problems, and family-work conflict) and the dependent variable (job performance). Pearson's correlation coefficient ( $r$ ) ranges from -1 to +1, where values closer to +1 or -1 indicate stronger relationships. As suggested by Davies (2019), the strength of the correlation can be interpreted as follows:

**Table 3.9**  
***Interpretation of Strength of Correlation***

| Correlation Value ( $r$ ) | Strength of Relationship |
|---------------------------|--------------------------|
| 0.70 and above            | Very strong              |
| 0.50 to 0.69              | Strong                   |
| 0.30 to 0.49              | Moderate                 |
| 0.10 to 0.29              | Low/Weak                 |

Correlation analysis provided insights into how the independent variables interact with job performance and whether significant associations exist. This analysis offers a foundation for further exploration using regression techniques.

### **3.10.5 Regression Analysis**

Multiple regression analysis was conducted to determine the combined effect of work stress, financial problems, and family-work conflict on job performance. This technique identifies which independent variables are significant predictors of job performance among Malaysian Army personnel (Field, 2020). The regression model provides information about the strength and direction of these relationships, helping to understand the extent to which each factor contributes to performance outcomes. The regression results are particularly important for military leadership and policymakers, as they offer actionable insights into areas that need attention to enhance personnel well-being and productivity.

### **3.10.6 Convergent Validity**

Convergent validity is a fundamental component of construct validity in Partial Least Squares Structural Equation Modeling (PLS-SEM), ensuring that the indicators of a construct are indeed measuring the same underlying concept. According to Hair et al. (2022), convergent validity assesses the extent to which a set of indicators represents one and the same underlying latent variable, which can be confirmed through specific statistical measures such as Average Variance Extracted (AVE) and indicator loadings.

In PLS-SEM, AVE is a crucial metric for evaluating convergent validity. An AVE value of 0.50 or higher is considered acceptable, indicating that the construct explains at least 50% of the variance of its indicators (Hair et al., 2022). This threshold suggests that the indicators share a substantial amount of variance with the construct they are intended to measure, which supports the notion that they are indeed converging on the same underlying concept. Additionally, indicator (outer) loadings are examined, where

loadings above 0.708 are desirable because they indicate that the construct explains more than 50% of the indicator's variance (Hair et al., 2022). However, indicators with loadings between 0.40 and 0.70 may be retained if the overall construct reliability is acceptable, and if their removal does not significantly increase the AVE or Composite Reliability (CR).

Ensuring convergent validity strengthens the measurement model by confirming that the indicators reliably and accurately reflect their intended constructs. This, in turn, enhances the credibility of the structural model's findings. Hair et al. (2022) emphasize that a rigorous assessment of convergent validity is essential for validating the results of PLS-SEM analyses, as it underpins the reliability and validity of the entire research model. By adhering to these methodological standards, the study ensures that its conclusions about the relationships between work stress, financial problems, family-work conflict, and job performance are well-founded and scientifically robust.

### **3.10.7 Discriminant Validity**

Discriminant validity is an essential criterion in structural equation modeling (SEM), including Partial Least Squares Structural Equation Modeling (PLS-SEM), to ensure that constructs are distinct from one another. This study assessed discriminant validity using three methods: the Fornell-Larcker criterion, cross-loading analysis, and the Heterotrait-Monotrait Ratio (HTMT). The Fornell-Larcker criterion requires that the square root of the Average Variance Extracted (AVE) of each construct be greater than its correlations with other constructs, confirming that the construct shares more variance with its indicators than with other constructs (Hair et al., 2022). The results of

this analysis demonstrated that all constructs satisfied the Fornell-Larcker criterion, indicating acceptable discriminant validity.

Cross-loading analysis further supported discriminant validity by showing that each indicator loaded higher on its assigned construct than on any other construct. This indicates that the indicators are specific to their respective constructs and do not overlap significantly with others. Lastly, the HTMT ratio, a more stringent criterion for discriminant validity, was calculated. Hair et al. (2022) suggests that HTMT values should be below 0.90 to confirm that constructs are not overly correlated. In this study, all constructs demonstrated HTMT values below this threshold, providing additional evidence of adequate discriminant validity.

These findings confirm that the constructs in this study work stress, financial problems, family-work conflict, and job performance are distinct from each other and reliably measured. Ensuring discriminant validity enhances the robustness of the measurement model and the credibility of the structural relationships, aligning with best practices in PLS-SEM as outlined by Hair et al. (2022).

#### **3.10.8 Variance Inflation Factor (VIF)**

The Variance Inflation Factor (VIF) is a key statistical tool used to detect and assess multicollinearity among predictor variables in regression-based models, including Partial Least Squares Structural Equation Modeling (PLS-SEM). Multicollinearity occurs when two or more predictor variables are highly correlated, potentially leading to inflated standard errors, unreliable path coefficients, and distorted interpretation of the structural model. Hair et al. (2022) emphasizes the importance of evaluating multicollinearity as part of the model validation process. A commonly accepted

threshold for VIF is 5.0, beyond which multicollinearity may present a concern. In PLS-SEM, VIF values are used to assess lateral collinearity among predictor constructs, ensuring that each variable contributes uniquely to the explanation of the dependent construct. If the VIF values are below the threshold, the model can be deemed free from significant collinearity issues, supporting the validity and reliability of the results. Hair et al. (2022) suggests that careful attention to lateral collinearity ensures accurate estimation of path coefficients and provides confidence in the interpretability of the structural model. Evaluating and addressing multicollinearity is a vital step in ensuring that the model produces robust and meaningful outcomes, contributing to the credibility of the research findings. This process reinforces the importance of systematic model diagnostics in SEM research to maintain the integrity of the analysis.

### **3.11 Summary**

This chapter presents the research methodology employed in the study, focusing on the investigation of the effects of work stress, financial problems, and family-work conflict on job performance among Malaysian Army personnel. It provides a detailed overview of the conceptual framework, research design, and hypothesis development. The study employs a quantitative approach, with structured surveys as the primary data collection method, and utilizes PLS-SEM SmartPLS 4.0 for data analysis.

The chapter discusses the target population, which includes army personnel from the 73rd Battalion Royal Service Corps, and outlines the sampling strategy based on Krejcie and Morgan's (1970) method. Data collection procedures, including the use of online questionnaires, are described in detail, ensuring ethical considerations and confidentiality.

The pilot study findings confirm the reliability of the survey instrument, with some modifications made through reverse coding to enhance internal consistency. The methodology ensures a robust analysis through various statistical methods such as descriptive, correlation, and regression analysis. The insights from this chapter set the stage for the analysis and presentation of the research findings in the subsequent chapter.



## **CHAPTER FOUR**

### **RESULTS**

#### **4.1 Introduction**

This chapter presents the results and findings of the study, gathered through data collection methods as outlined in the previous chapters. It provides a detailed analysis of the response rate and demographic characteristics of the respondents to give context to the sample. This chapter also includes a descriptive analysis of the key variables to outline the trends and distributions observed in the data. Furthermore, reliability testing was conducted to ensure the consistency of the measures used, and the results are reported here. Finally, Pearson's correlation analysis was employed to examine the relationships among variables, allowing for hypothesis testing and insights into the study's research questions.

#### **4.2 Response Rate**

This study targeted a sample size of 175 personnel from the 73rd Battalion Royal Service Corps, determined using the Krejcie and Morgan (1970) sample size table to achieve a 95% confidence level and a 5% margin of error. A total of 307 questionnaires were distributed among officers and other ranks. Out of these, 204 completed questionnaires were returned, yielding a response rate of 62.38%. However, 123 questionnaires, accounting for 37.62% of the total, were not returned. The substantial response rate also ensures that the results are a comprehensive reflection of the perspectives and experiences of personnel within the battalion, thus supporting the generalizability of the study's findings. A summary of the response rate is shown in Table 4.1 below.

**Table 4.1**  
*Summary of Response Rate*

| <b>Description</b>         | <b>Total</b> | <b>Percentage (%)</b> |
|----------------------------|--------------|-----------------------|
| Distributed Questionnaires | 327          | 100                   |
| Collected Questionnaires   | 204          | 62.38                 |
| Unreturned questionnaires  | 123          | 37.62                 |

### **4.3 Demographic Analysis**

The demographic profile of the respondents in this study provides essential insights into their background characteristics, such as rank, gender, marital status, age, race, length of service, and monthly salary. This demographic information helps establish an accurate representation of the population under study and enables a better understanding of the context in which these respondents operate. The total number of respondents for this study was 204. Among them, the majority hold lower ranks, with ‘Prebet’ accounting for 32.4%, followed by ‘Koperai’ at 27.9% and Sarjan at 13.2%. The gender distribution shows a significant majority of female respondents at 79.9%, while male respondents make up only 20.1%. In terms of marital status, a majority, 62.3%, are married, while 37.2% are single. Age-wise, most respondents (65.7%) fall within the age range of 26 to 40, with only 5.9% being in the 41–50 age bracket. In a study sample, most participants were of Malay descent, representing 85.3% of the group, totalling 174 individuals. Following this, Iban participants comprised 9.8% with 20 individuals, and Bidayuh participants made up 4.4%, represented by 9 individuals. There was also a small representation from the Indian community, accounting for 0.5%

with just one individual. This distribution highlights a predominantly Malay demographic within the sample, with smaller representations from other ethnic groups.

Analysing respondents' length of service reveals that most have been in service between 2 and 5 years (27.9%), followed by those with 11 to 15 years (21.1%) and 6 to 10 years (17.2%). Monthly salary levels indicate that 60.3% of respondents earn between RM2001 and RM3000, while 27% earn between RM3001 and RM4000. These demographic patterns align with findings from similar studies, such as the research by Ahmad and Muhammad (2020), who noted that rank, tenure, and monthly income significantly impact employees' job satisfaction and work-life balance. Understanding these demographic distributions allows for a nuanced analysis of factors affecting employees' perspectives and experiences within the workplace (Ahmad & Muhammad, 2020).

**Table 4.2**  
*Demographic of Respondents*

| Background of Respondent | Item             | Frequency (N) | Percentage (%) |
|--------------------------|------------------|---------------|----------------|
| Rank                     | Mejar            | 2             | 1              |
|                          | Kapten           | 1             | 0.5            |
|                          | Leftenan         | 2             | 1              |
|                          | Leftenan Muda    | 1             | 0.5            |
|                          | Pegawai Waren I  | 4             | 2              |
|                          | Pegawai Waren II | 5             | 2.5            |
|                          | Staf Sarjan      | 10            | 4.9            |
|                          | Sarjan           | 27            | 13.2           |
|                          | Koperal          | 57            | 27.9           |
|                          | Lans Koperal     | 29            | 14.2           |
|                          | Prebet           | 66            | 32.4           |
| Gender                   | Female           | 41            | 20.1           |
|                          | Male             | 163           | 79.9           |
| Marital Status           | Single           | 76            | 37.2           |
|                          | Married          | 127           | 62.3           |

|                           |               |     |      |
|---------------------------|---------------|-----|------|
|                           | Other         | 1   | 0.5  |
| Age                       | Below 25      | 58  | 28.4 |
|                           | 26 - 40       | 134 | 65.7 |
|                           | 41 - 50       | 12  | 5.9  |
| Race                      | Malay         | 174 | 85.3 |
|                           | Iban          | 20  | 9.8  |
|                           | India         | 1   | 0.5  |
|                           | Bidayuh       | 9   | 4.4  |
| Length of Services        | Below 2 Year  | 14  | 6.9  |
|                           | 2 – 5 Year    | 57  | 27.9 |
|                           | 6 – 10 Year   | 35  | 17.2 |
|                           | 11 – 15 Year  | 43  | 21.1 |
|                           | 16 – 20 Year  | 34  | 16.7 |
|                           | 21 Year Above | 21  | 10.3 |
| My Current Monthly Salary | RM2001-RM3000 | 123 | 60.3 |
|                           | RM3001-RM4000 | 55  | 27   |
|                           | RM4001-RM5000 | 20  | 9.8  |
|                           | RM5000 Above  | 6   | 2.9  |

#### 4.4 Normality Test

Usually in data analysis, it is rather difficult to get a data with normal distribution that is precisely ideal. There are variants suggesting that sometimes it might be above or below the diagonal lines but the observed values could not reflect any significant change.

**Table 4.3**  
*Descriptive Statistics*

| Construct            | N         | Mean      | Std.<br>Deviation | Skewness  |               | Kurtosis  |               |
|----------------------|-----------|-----------|-------------------|-----------|---------------|-----------|---------------|
|                      | Statistic | Statistic | Statistic         | Statistic | Std.<br>Error | Statistic | Std.<br>Error |
| Job Performance      | 204       | 4.0971    | .63050            | -1.756    | .170          | 7.259     | .339          |
| Work Stress          | 204       | 2.6569    | .84277            | .337      | .170          | -.030     | .339          |
| Financial Problem    | 204       | 3.3144    | .56030            | .103      | .170          | -.107     | .339          |
| Family-Work Conflict | 204       | 2.4382    | .93740            | .517      | .170          | -.257     | .339          |
| Valid N (listwise)   | 204       |           |                   |           |               |           |               |

Based on Table 4.3 above, to analysed the normality of the data, we can calculate the z-scores for skewness and kurtosis by dividing each statistic by its standard error. If the resulting values fall outside the specified thresholds, it indicates non-normality. There are the steps for the calculation and interpretation based on the guidelines provided that is calculate z-scores for skewness and kurtosis by dividing the skewness and kurtosis statistics by their respective standard errors.

In assessing normality within data distributions, several standards are widely recognized based on skewness and kurtosis values. A conservative range of normality, suggested by Hair et al. (2014), defines normal data as having skewness and kurtosis values within -1 to +1. This standard provides a strict criterion for normality, suitable

when precise normality is critical. A more acceptable range is offered by George and Mallery (2010), who propose that values within -2 to +2 indicate data normality, allowing for moderate asymmetry or peaked Ness in the distribution. This range is commonly used in social sciences as it balances rigor with practical flexibility. For a liberal interpretation of normality, Hashim (2012) suggests a range of -3 to +3, permitting greater deviation and accommodating datasets with more noticeable skewness or kurtosis. This liberal threshold is often applied in exploratory research or when strict normality is less crucial, providing a broader margin for normal distribution assumptions. Together, these guidelines help researchers assess normality based on study requirements and data characteristics.

If the z-scores exceed  $\pm 1$ ,  $\pm 2$ , or  $\pm 3$ , it suggests deviations from normality under these respective criteria. Additionally, a significant result at 0.05 would imply the data may not be normal.

**Table 4.4**  
*Normality Finding Test*

| <b>Descriptive Statistics</b> | <b>N</b> | <b>Skewness<br/>(z-score)</b> | <b>Kurtosis<br/>(z-score)</b> | <b>Interpretation</b>                                      |
|-------------------------------|----------|-------------------------------|-------------------------------|------------------------------------------------------------|
| Job Performance               | 204      | -10.33                        | 21.41                         | Not normal under all<br>criteria (significant)             |
| Work Stress                   | 204      | 1.98                          | -0.09                         | Normal within $\pm 2$<br>(acceptable, George &<br>Mallery) |

|                      |     |      |       |                                               |
|----------------------|-----|------|-------|-----------------------------------------------|
| Financial Problem    | 204 | 0.61 | -0.32 | Normal within $\pm 1$<br>(conservative, Hair) |
| Family-Work Conflict | 204 | 3.04 | -0.76 | Normal within $\pm 3$<br>(liberal, Hashim)    |

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Table 4.4 shown that Job Performance variable has a skewness z-score of -10.33 and a kurtosis z-score of 21.41, indicating significant deviations from normality across all criteria. Such extreme values suggest a non-normal distribution, potentially requiring data transformation or alternative statistical approaches. Work Stress variable, with a skewness z-score of 1.98 and kurtosis z-score of -0.09, falls within the acceptable range of  $\pm 2$ , as per George and Mallery (2010). This indicates a reasonably normal distribution, allowing for the use of parametric tests without transformations. Financial Problem variable has a skewness z-score of 0.61 and kurtosis z-score of -0.32, placing it within the conservative range of  $\pm 1$  suggested by Hair et al. (2014). This close alignment with normality implies high data symmetry and normal distribution characteristics. Lastly, the Family-Work Conflict variable, with a skewness z-score of 3.04 and kurtosis z-score of -0.76, meets the liberal threshold of  $\pm 3$  from Hashim (2012). This suggests that while the data slightly deviates from normality, it is within an acceptable range for less rigorous applications.

In summary, Job Performance deviates significantly from normality, while Work Stress, Financial Problem, and Family-Work Conflict display varying levels of alignment with normal distribution assumptions. This interpretation helps determine

the data's normality, guiding decisions on statistical tests or transformations needed for further analysis.

#### **4.5 Assessment of Reflective Measurement Model**

##### **4.5.1 Reliability and Convergent Validity**

Reliability and convergent validity are essential for ensuring the consistency and accuracy of reflective measurement models in structural equation modeling (SEM). Composite Reliability (CR) is used to assess internal consistency, with values greater than 0.70 indicating strong reliability, while Average Variance Extracted (AVE) measures the proportion of variance explained by a construct's indicators, with a threshold of 0.50 or higher confirming convergent validity (Hair et al., 2022; Chua, 2023). These criteria provide the foundation for validating measurement models.

Table 4.5 shows the results for the reflective measurement model in term of the indicator loadings, AVE and CR. In the assessment of Work Stress, a CR of 0.908 and an AVE of 0.593 met the required thresholds. For Financial Problems, the initial CR was 0.777 and AVE was 0.596. To improve these metrics, three items (FP4, FP5, FP6) were excluded due to low or problematic loadings. This adjustment enhanced the construct's reliability while preserving the theoretical framework (Chua, 2023). Family-Work Conflict demonstrated strong reliability, with a CR of 0.964 and an AVE of 0.842, while Job Performance showed excellent consistency, with a CR of 0.969 and an AVE of 0.761.

Indicator removal in reflective measurement models must be carefully managed to ensure the structural integrity of the model. Limiting the removal of indicators to less

than 20% of total items ensures that the model retains its confirmatory structure, avoiding the shift to Exploratory Factor Analysis (EFA), which could compromise the theoretical foundation (Kline, 2020; Ramayah et al., 2018). In this study, the removal of three items from an initial pool of 29 constituted 10.3%, within the recommended threshold.

Items with loadings below 0.70 may occasionally be retained if CR and AVE values remain satisfactory. However, problematic indicators those with significantly low loadings or redundancy are typically excluded to improve the overall fit and reliability of the model (Henseler et al., 2020). Following these refinements, the constructs met the necessary thresholds for reliability and validity, confirming the robustness of the reflective measurement model (Hair et al., 2022).

**Table 4.5**  
*Result of Reflective Measurement Model*

| Construct            | Items | Outer loadings | Average variance extracted (AVE) | Composite reliability |
|----------------------|-------|----------------|----------------------------------|-----------------------|
| Work Stress          | WS1   | 0.626          | 0.593                            | 0.908                 |
|                      | WS2   | 0.777          |                                  |                       |
|                      | WS3   | 0.91           |                                  |                       |
|                      | WS4   | 0.783          |                                  |                       |
|                      | WS5   | 0.885          |                                  |                       |
|                      | WS6   | 0.836          |                                  |                       |
|                      | WS7   | 0.485          |                                  |                       |
| Financial Problem    | FP1   | 0.888          | 0.596                            | 0.777                 |
|                      | FP2   | 0.854          |                                  |                       |
|                      | FP3   | 0.83           |                                  |                       |
|                      | FP7   | -0.264         |                                  |                       |
| Family-Work Conflict | FWC1  | 0.85           | 0.842                            | 0.964                 |
|                      | FWC2  | 0.925          |                                  |                       |
|                      | FWC3  | 0.943          |                                  |                       |
|                      | FWC4  | 0.936          |                                  |                       |
|                      | FWC5  | 0.931          |                                  |                       |

|                 |      |       |       |       |
|-----------------|------|-------|-------|-------|
| Job Performance | JP1  | 0.863 | 0.761 | 0.969 |
|                 | JP2  | 0.892 |       |       |
|                 | JP3  | 0.925 |       |       |
|                 | JP4  | 0.918 |       |       |
|                 | JP5  | 0.742 |       |       |
|                 | JP6  | 0.875 |       |       |
|                 | JP7  | 0.841 |       |       |
|                 | JP8  | 0.853 |       |       |
|                 | JP9  | 0.897 |       |       |
|                 | JP10 | 0.905 |       |       |

#### 4.5.2 Discriminant Validity

Discriminant Validity refers to the extent to which a construct is distinct from other constructs within a model. It ensures that a construct does not correlate highly with other constructs that it should not theoretically be associated with. High discriminant validity is achieved when the square root of the Average Variance Extracted (AVE) for each construct is greater than its correlations with other constructs. Ensuring discriminant validity is crucial for maintaining the integrity of the measurement model and helps accurately distinguish between distinct constructs.

##### (i) *Fornell & Lacker Criterion*

The Fornell-Larcker Criterion is a widely used method for assessing discriminant validity in structural equation modelling (SEM). According to Fornell and Larcker (1981), this criterion highlights that indicators within their respective constructs should load higher compared to other constructs, ensuring that the average variance extracted (AVE) within the same construct is greater than the variance extracted from other constructs. Table 4.6 illustrates the results of discriminant validity using the Fornell-Larcker Criterion. The tabulated results reveal that the AVE for each construct is

consistently higher than those of other constructs, confirming strong discriminant validity within the model. This suggests that the constructs are distinct and not overly correlated, thereby maintaining the integrity of the model.

**Table 4.6**

*Discriminant Validity using Fornell & Lacker Criterion*

| <b>Construct</b>            | <b>Work Stress</b> | <b>Financial Problem</b> | <b>Family-Work Conflict</b> | <b>Job Performance</b> |
|-----------------------------|--------------------|--------------------------|-----------------------------|------------------------|
| <b>Work Stress</b>          | 0.770              |                          |                             |                        |
| <b>Financial Problem</b>    | -0.191             | 0.772                    |                             |                        |
| <b>Family-Work Conflict</b> | 0.646              | -0.191                   | 0.917                       |                        |
| <b>Job Performance</b>      | -0.253             | 0.217                    | -0.197                      | 0.872                  |

(ii) *Cross Loading*

Discriminant validity can be assessed through cross-loading values, where each indicator should load higher within its own designated construct compared to other constructs. Ramayah et al. (2018) emphasizes that high cross-loadings within their own constructs are critical for ensuring distinctiveness. Table 4.7 presents the results of cross-loading analysis, revealing that indicators consistently have higher loadings within their respective constructs compared to other constructs. This indicates that certain constructs may lack discriminant validity, as the values of cross-loadings across different constructs are comparable or higher, undermining the distinctiveness of the constructs. Ensuring proper discriminant validity is essential for maintaining the reliability and validity of the measurement model.

The analysis of FP7 with a cross-loading value of -0.264 indicates a lower level of association compared to other constructs. Typically, indicators with lower cross-

loadings may signal potential issues with discriminant validity, as they do not sufficiently differentiate from other constructs. According to Hair et al. (2022) and Ramayah et al. (2018), maintaining appropriate cross-loading values is crucial for establishing distinctiveness between constructs. Lower values like -0.264 suggest a need for further scrutiny, as they may indicate redundancy or a weak relationship between FP7 and the associated construct. Ensuring high cross-loadings within their designated constructs helps preserve the structural integrity of the model and ensures that each construct is distinct and accurately measured.

**Table 4.7**  
*Discriminant Validity using Cross Loading*

| Items | Work Stress  | Financial Problem | Family-Work Conflict | Job Performance |
|-------|--------------|-------------------|----------------------|-----------------|
| WS1   | <b>0.626</b> | -0.066            | 0.468                | 0.006           |
| WS2   | <b>0.777</b> | -0.222            | 0.533                | -0.05           |
| WS3   | <b>0.910</b> | -0.165            | 0.61                 | -0.249          |
| WS4   | <b>0.783</b> | -0.127            | 0.493                | -0.151          |
| WS5   | <b>0.885</b> | -0.195            | 0.523                | -0.192          |
| WS6   | <b>0.836</b> | -0.147            | 0.580                | -0.218          |
| WS7   | <b>0.485</b> | -0.102            | 0.376                | 0.070           |
| FP1   | -0.163       | <b>0.888</b>      | -0.133               | 0.197           |
| FP2   | -0.173       | <b>0.854</b>      | -0.221               | 0.182           |
| FP3   | -0.149       | <b>0.892</b>      | -0.133               | 0.195           |
| FP7   | 0.474        | <b>-0.264</b>     | 0.541                | -0.009          |
| FWC1  | 0.557        | -0.176            | <b>0.850</b>         | -0.101          |
| FWC2  | 0.582        | -0.186            | <b>0.925</b>         | -0.190          |
| FWC3  | 0.615        | -0.112            | <b>0.943</b>         | -0.162          |
| FWC4  | 0.578        | -0.195            | <b>0.936</b>         | -0.188          |
| FWC5  | 0.627        | -0.201            | <b>0.931</b>         | -0.222          |
| JP1   | -0.228       | 0.184             | -0.117               | <b>0.863</b>    |
| JP2   | -0.237       | 0.201             | -0.152               | <b>0.892</b>    |
| JP3   | -0.259       | 0.163             | -0.249               | <b>0.925</b>    |
| JP4   | -0.221       | 0.142             | -0.183               | <b>0.918</b>    |
| JP5   | -0.177       | 0.124             | -0.245               | <b>0.742</b>    |
| JP6   | -0.201       | 0.187             | -0.159               | <b>0.875</b>    |
| JP7   | -0.211       | 0.255             | -0.107               | <b>0.841</b>    |

|             |        |       |        |              |
|-------------|--------|-------|--------|--------------|
| <b>JP8</b>  | -0.184 | 0.177 | -0.132 | <b>0.853</b> |
| <b>JP9</b>  | -0.240 | 0.215 | -0.185 | <b>0.897</b> |
| <b>JP10</b> | -0.235 | 0.221 | -0.201 | <b>0.905</b> |

(iii) *Heterotrait-Monotrait Ratio (HTMT)*

The Heterotrait-Monotrait Ratio (HTMT) is a measure used to assess discriminant validity in structural equation modelling. It compares the correlations between different constructs (heterotrait) with the correlations of the same construct (monotrait). For high discriminant validity, Heterotrait-Monotrait Ratio (HTMT) values should be less than 0.90, as recommended by Hair et al. (2022). Values above this threshold indicate potential issues with discriminant validity, as they suggest high cross-construct correlations that could indicate overlapping constructs. Table 4.8 presents the results of Heterotrait-Monotrait Ratio (HTMT) analysis.

**Table 4.8**  
*Discriminant Validity using Heterotrait-Monotrait Ratio (HTMT)*

| <b>Construct</b>            | <b>Work Stress</b> | <b>Financial Problem</b> | <b>Family-Work Conflict</b> | <b>Job Performance</b> |
|-----------------------------|--------------------|--------------------------|-----------------------------|------------------------|
| <b>Work Stress</b>          |                    |                          |                             |                        |
| <b>Financial Problem</b>    | 0.363              |                          |                             |                        |
| <b>Family-Work Conflict</b> | 0.687              | 0.397                    |                             |                        |
| <b>Job Performance</b>      | 0.181              | 0.231                    | 0.197                       |                        |

## 4.6 Assessment of Structural Model

### 4.6.1 Lateral Collinearity Assessment

Lateral collinearity analysis is conducted to assess the presence of multicollinearity between two variables, particularly exogenous and endogenous variables, that are

causally related and might measure the same constructs. This analysis is important as multicollinearity can distort regression results and affect the reliability of the estimates (Kline, 2020). The cut-off value for the Variance Inflation Factor (VIF) is generally set at 5.0, beyond which multicollinearity concerns may arise (Hair et al., 2022). In this study, the VIF values were calculated for all the exogenous variables in the model, and Table 4.9 presents the results of the lateral collinearity assessment. Upon review, it was found that all the inner VIF values for the exogenous variables were below the threshold of 5.0, indicating that multicollinearity is not a significant issue in this model. This suggests that the relationships between the exogenous variables do not overlap to an extent that would compromise the validity of the results.

**Table 4.9**  
*Lateral Collinearity Assessment Result*

| <b>Constructs</b>           | <b>Job Performance (VIF)</b> |
|-----------------------------|------------------------------|
| <b>Work Stress</b>          | 1.729                        |
| <b>Financial Problem</b>    | 1.047                        |
| <b>Family-Work Conflict</b> | 1.729                        |

#### **4.6.2 Hypothesis Testing between Independent and Dependent Variables**

In this study, three direct hypotheses were developed to assess the significantly influence between the independent variables of work stress, financial problem, and family-work conflict with the dependent variable of job performance. To confirm these significantly influence, the significant levels and t-statistics for all paths were analyzed using the bootstrapping function in SmartPLS 4.0. Table 4.10 summarizes the results of the path coefficient assessment between the independent and dependent variables.

From the findings, it can be observed that only one hypothesis (H2) is supported at the 0.05 significance level, while the other two (H1 and H3) are not supported due to their t-values being below the threshold of  $\pm 1.96$  and p-values exceeding 0.05. Specifically, the relationship between financial problems and job performance (H2) yielded a t-value of 1.968 ( $p = 0.05$ ), indicating a significant positive influence. Meanwhile, the relationships between work stress and job performance (H1) and family-work conflict and job performance (H3) are insignificant, with t-values of 1.096 ( $p = 0.274$ ) and 0.311 ( $p = 0.756$ ), respectively.

The  $R^2$  value for this model is 0.095, which can be categorized as low according to Cohen (1988). This indicates that the independent variables explain only 9.5% of the variance in job performance. The effect sizes ( $f^2$ ) were also evaluated to determine the contribution of each independent variable to the  $R^2$  value. The effect sizes are small, with work stress (0.024), financial problems (0.032), and family-work conflict (0.001) showing limited explanatory power. Finally, the predictive relevance ( $Q^2$ ) of the model was assessed using the blindfolding procedure, resulting in a  $Q^2$  value of 0.067, which exceeds the cut-off value of 0, demonstrating the model's predictive relevance (Hair et al., 2022).

Thus, it can be concluded that only H2 is supported, while H1 and H3 are not supported. This aligns with prior research indicating that financial problems may significantly influence job performance, whereas work stress and family-work conflict have inconsistent effects across different studies (Ramayah et al., 2018).

**Table 4.10***Hypothesis Testing between Independent and Dependent Variables*

| Hypothesis | Relationship                            | Std. Beta | t-value | P Value | Decision      | R-square | f-square | Q-square |
|------------|-----------------------------------------|-----------|---------|---------|---------------|----------|----------|----------|
| H1         | Work Stress -> Job Performance          | 0.179     | 1.096   | 0.274   | Not Supported | 0.095    | 0.024    | 0.067    |
| H2         | Financial Problem -> Job Performance    | 0.088     | 1.968   | 0.05    | Supported     |          | 0.032    |          |
| H3         | Family-Work Conflict -> Job Performance | 0.122     | 0.311   | 0.756   | Not Supported |          | 0.001    |          |

#### 4.7 Summary of Hypotheses Findings

This study aimed to examine the impact of three factors—work stress, financial problems, and family-work conflict—on job performance among Malaysian Army personnel. Table 4.11 show the summary of hypothesis finding. Hypothesis 1 (H1) proposed a significant influence between work stress and job performance. However, the findings revealed no significant relationship ( $\beta=0.179$ ,  $t=1.096$ ,  $p=0.274$ ), resulting in the rejection of this hypothesis. The effect size ( $f\text{-square}=0.024$ ) was also small, indicating that work stress does not play a significant role in influencing job performance in this sample.

Hypothesis 2 (H2) suggested a significant influence between financial problems and job performance. This hypothesis was supported by the results ( $\beta=0.088$ ,  $t=1.968$ ,  $p=0.05$ ), indicating that financial difficulties have a statistically significant influenced impact on job performance. The  $f\text{-square}$  value of 0.032 suggests a small effect size, and the  $R\text{-square}$  value of 0.095 indicates that financial problems explain 9.5% of the variance in job performance.

Lastly, Hypothesis 3 (H3) proposed a significant influence-relationship between family-work conflict and job performance. The findings, however, did not support this hypothesis ( $\beta=0.122$ ,  $t=0.311$ ,  $p=0.756$ ). The effect size was negligible ( $f\text{-square}=0.001$ ), signifying that family-work conflict does not significantly impact job performance in this context.

These findings highlight the critical role of financial problems in influencing job performance among Malaysian Army personnel, while work stress and family-work conflict showed limited or no impact. Further studies may explore additional factors or mediating variables to understand job performance dynamics better.

**Table 4.11**  
*Summary of Hypothesis Finding*

| Hypothesis | Description                                                                                  | Result        |
|------------|----------------------------------------------------------------------------------------------|---------------|
| H1         | Work stress significantly influence job performance among Malaysian army personnel.          | Not Supported |
| H2         | Financial problem significantly influence job performance among Malaysian army personnel.    | Supported     |
| H3         | Family-work conflict significantly influence job performance among Malaysian army personnel. | Not Supported |

#### 4.8 Summary

This chapter details the findings of the study, starting with the response rate, which recorded a 62.38% return from the 327 distributed questionnaires, ensuring a reliable sample size for analysis. A comprehensive demographic analysis revealed that the majority of respondents were lower-ranking personnel, predominantly male (79.9%), and Malay (85.3%), with most aged between 26 and 40 years. This demographic information contextualizes the sample and provides a foundation for interpreting the results.

Key analyses included normality testing and the evaluation of the reflective measurement model. Normality tests revealed that while most variables adhered to acceptable skewness and kurtosis thresholds, job performance data exhibited significant deviations, indicating a non-normal distribution. Reliability and validity checks confirmed the robustness of the measurement model, with constructs meeting composite reliability (CR) and average variance extracted (AVE) thresholds. Adjustments, such as the removal of problematic indicators, further enhanced the model's reliability and validity.

Hypothesis testing explored the relationships between work stress, financial problems, family-work conflict, and job performance. Of the three hypotheses, only H2, which posited a significant influenced relationship between financial problems and job performance, was supported ( $\beta=0.088$ ,  $t=1.968$ ,  $p=0.05$ ). H1 (work stress) and H3 (family-work conflict) were not supported, indicating no significant relationships in this context. The  $R^2$  value of 0.095 suggests that these variables collectively explained only 9.5% of the variance in job performance, with small effect sizes further highlighting limited explanatory power.

Overall, financial problems emerged as the primary factor influencing job performance, underscoring the need for targeted interventions. Work stress and family-work conflict showed minimal or no impact, suggesting the importance of exploring additional variables or mediators in future studies to better understand the dynamics of job performance among Malaysian Army personnel.



## **CHAPTER FIVE**

### **DISCUSSION**

#### **5.1 Introduction**

This chapter presents a discussion of the findings derived from the data analysis conducted in Chapter 4, focusing on the relationships among work stress, financial problems, and family-work conflict and their effects on job performance among Malaysian Army personnel. The initial section provides an interpretation of the outcomes of the hypothesis testing in accordance with the research objectives and examines the implications of these findings in the context of previous literature. Following this analysis, the limitations encountered in this study are critically assessed, offering a reflective view on areas that may have impacted the results. Additionally, recommendations for future research are proposed, highlighting directions for further exploration to deepen the understanding of these relationships.

The chapter concludes with a synthesis of the study's key findings, contributing to a broader understanding of factors influencing job performance in the military context. As outlined in Chapter 1, the primary research questions guiding this study are as follows:

1. Does work stress significantly influence job performance among Malaysian army personnel?
2. Does financial problem significantly influence job performance among Malaysian army personnel?

3. Does family-work conflict significantly influence job performance among Malaysian army personnel?

These questions form the foundation for this chapter's discussions, as this study aims to address the interconnected challenges faced by army personnel in Malaysia. This analysis seeks to provide valuable insights into organizational behaviour, particularly in high-stress, disciplined environments, and to contribute to practical strategies for enhancing job performance in military settings.

## **5.2 Discussion**

### **5.2.1 Significant Influenced between Work Stress and Job Performance**

The significant influenced between work stress and job performance is a significant area of research, particularly in high-stress professions like the military. Work stress, characterized by excessive job demands and emotional strain, is often associated with decreased job performance. However, this study found no statistically significant relationship between work stress and job performance ( $\beta=0.179$ ,  $t=1.096$ ,  $p=0.274$ ). These results indicate that, in this context, work stress does not directly impair job performance. This outcome may be influenced by contextual factors such as organizational support, structured roles, or effective stress management practices within the workplace.

Recent research provides mixed evidence on the relationship between work stress and job performance. Studies such as Shahzad et al. (2023) emphasize that excessive stress often leads to reduced performance, particularly when support mechanisms are lacking.

Conversely, Adler & Gutierrez (2022) found that individuals in structured and supportive environments may perform consistently even under significant stress. This could explain why stress levels among personnel in this study did not significantly affect their performance outcomes.

In high-pressure environments, particularly in culturally specific contexts like the Malaysian military, factors such as strong leadership, institutional support, and adaptive coping strategies can buffer the effects of stress on performance. Yusoff et al. (2022) highlighted that Malaysian military personnel often rely on these factors to maintain productivity despite experiencing high levels of work stress. These findings underline the importance of understanding contextual and individual factors that influence the stress-performance relationship, particularly in specialized work environments.

### **5.2.2 Significant Influenced between Financial Problem and Job Performance**

The significant influenced between financial problems and job performance is a critical area of investigation, particularly for military personnel who often face unique occupational and financial challenges. Financial problems, defined as the inability to meet financial obligations such as debt payments, daily expenses, or emergency costs, are significant stressors that can impact an individual's mental well-being and ability to focus on job responsibilities. For military personnel, these challenges are often exacerbated by frequent relocations, limited spousal employment opportunities, and the demands of extended deployments (Perkins et al., 2021). This study highlighted a statistically significant negative relationship between financial problems and job

performance, underscoring the critical role that financial stability plays in maintaining operational effectiveness and personal well-being.

Research indicates that financial stress affects job performance in various ways. Sherraden et al. (2019) found that financial difficulties directly impair cognitive functioning, decision-making abilities, and overall task performance. Similarly, Mansfield et al. (2020) reported that financial insecurity among military personnel contributes to absenteeism and burnout, both of which undermine team cohesion and operational readiness. This is consistent with the findings in this study, where financial instability was identified as a significant barrier to optimal job performance. The emotional toll of financial stress often leads to anxiety, depression, and decreased motivation, further exacerbating performance issues (Yusoff et al., 2022).

In the Malaysian military context, financial challenges are often rooted in systemic issues such as inadequate salaries and insufficient post-retirement financial planning. Zakaria et al. (2020) observed that many military personnel face financial stress due to cultural expectations of supporting extended families, which compounds their financial burden. These pressures not only affect their ability to focus on job tasks but also strain interpersonal relationships within their units, reducing morale and effectiveness. Financial stress also extends beyond immediate challenges, with personnel frequently expressing concerns about their financial security post-retirement, which impacts their mental well-being and long-term engagement with their roles.

Globally, studies such as those by Mishra et al. (2022) emphasize that financial problems are a pervasive issue for military families, often resulting in reduced

productivity and job satisfaction. The cyclical nature of financial stress, where immediate financial struggles lead to long-term career dissatisfaction, highlights the need for proactive financial education and support programs. These findings align with the recommendations of this study, which suggest that targeted financial literacy programs and access to financial counseling can mitigate the adverse effects of financial problems on job performance.

Despite the predominantly negative impact of financial problems, some studies have suggested that moderate financial challenges can motivate individuals to seek additional skills or adopt better financial management practices (Mansfield et al., 2020). However, the consensus remains that chronic financial stress is detrimental, particularly in high-pressure environments like the military, where focus and resilience are critical to success.

In conclusion, the significant influence between financial problems and job performance is both complex and significant. Financial challenges disrupt mental focus, reduce task efficiency, and diminish morale, particularly in the demanding context of military service. Addressing these challenges requires a multifaceted approach, including improved salary structures, financial planning workshops, and accessible support systems. By mitigating the impact of financial stress, military organizations can enhance the well-being and performance of their personnel, ensuring both individual and organizational success.

### **5.2.3 Significant Influenced between Family-Work Conflict and Job Performance**

The significant influenced between family-work conflict and job performance is a critical area of focus, particularly for military personnel who often face unique challenges in balancing professional duties and family responsibilities. Family-work conflict arises when demands from the family interfere with work responsibilities, leading to stress, emotional exhaustion, and reduced effectiveness in professional roles (Greenhaus & Allen, 2020). This study highlights that family-work conflict does not significantly affect job performance, as evidenced by the hypothesis testing results ( $\beta=0.122$ ,  $t=0.311$ ,  $p=0.756$ ). However, previous literature and empirical studies provide valuable insights into the nuanced ways this conflict can manifest and affect outcomes.

Globally, family-work conflict is recognized as a significant stressor for employees in high-pressure environments, including the military. Research by Dodanwala et al. (2022) emphasizes the detrimental effects of family-work conflict on job performance, noting that individuals experiencing such conflict often struggle with emotional regulation, focus, and task completion. Similarly, Smith and Lee (2020) found that in military contexts, prolonged deployments and frequent relocations exacerbate family-work tensions, leading to diminished morale and productivity. These findings suggest that while family-work conflict may not directly correlate with reduced job performance in all cases, it contributes to psychological stress that can indirectly impair work outcomes over time.

In Malaysia, cultural expectations play a significant role in shaping family dynamics and obligations, which can intensify family-work conflict for military personnel. Yusoff et al. (2022) noted that the collectivist culture prevalent in Malaysia often places high demands on individuals to fulfill extended family responsibilities, even when these conflict with professional duties. This dual burden can create stress, particularly for those deployed away from their families for extended periods. However, support systems such as strong organizational policies, flexible work arrangements, and accessible counseling services have been shown to mitigate these conflicts, thereby preserving job performance.

Despite the apparent absence of a significant direct relationship in this study, the broader literature underscores the importance of addressing family-work conflict through proactive interventions. Research by Zakaria et al. (2020) advocates for military organizations to implement family support programs, such as facilitated communication during deployments and family counseling services, to reduce the strain on personnel. Such initiatives are critical in ensuring that employees can effectively manage their family and work roles without compromising their professional responsibilities.

Moreover, studies suggest that the presence of resilience and coping mechanisms can moderate the impact of family-work conflict on job performance. For instance, Greenhaus and Allen (2023) observed that individuals with strong problem-solving skills and supportive work environments are better equipped to navigate family-work tensions, maintaining their productivity and effectiveness despite personal challenges.

This highlights the need for targeted training and development programs aimed at enhancing the resilience of military personnel.

In conclusion, while the results of this study indicate no significant influenced direct impact of family-work conflict on job performance, the broader evidence suggests that this relationship is complex and influenced by multiple contextual factors, including cultural expectations, organizational support, and individual resilience. Addressing family-work conflict through comprehensive strategies is essential for fostering a healthy and productive workforce in high-stress environments like the military.

### **5.3 Implications of Study**

#### **5.3.1 Theoretical Implications**

The theoretical implications of this study provide valuable insights into the relationship between work stress, financial problems, family-work conflict, and job performance within the Malaysian Army. However, several limitations must be acknowledged. First, while the study is grounded in the Job Demands-Resources (JD-R) model, the complexity of military environments may necessitate adaptations or extensions of the model to fully capture the unique stressors and demands faced by personnel. For instance, variables such as cultural expectations, collectivist values, and organizational support were not directly incorporated into the framework, potentially limiting the model's explanatory power (Bakker & Demerouti, 2017).

Second, the study's cross-sectional design restricts the ability to establish causality between the variables. While relationships were identified, the dynamic and evolving nature of stressors and resources in military settings suggests the need for longitudinal studies to validate the findings over time (Obrenovic et al., 2020). This limitation affects the generalizability of the theoretical contributions, as temporal changes in stress levels and job performance were not accounted for.

Additionally, the study did not examine the potential moderating or mediating roles of job resources such as peer support, financial literacy programs, or resilience training. These factors could provide critical insights into how resources buffer the impact of demands on job performance, aligning with the JD-R model's dual pathways of health impairment and motivation (Chen et al., 2022). Future research could address this gap by integrating such variables to enhance the model's applicability to high-stress occupations like the military.

Lastly, the study's focus on Malaysian Army personnel may limit its relevance to other cultural or organizational contexts. Military structures, societal norms, and resource availability vary globally, and these differences could influence the applicability of the findings to other populations (Karim et al., 2022). Thus, while the study contributes to the theoretical understanding of job performance in military settings, these limitations underscore the need for further research to refine and expand the theoretical framework.

### 5.3.2 Practical Implications

The practical implications of this study provide valuable insights for addressing job performance challenges among Malaysian Army personnel, particularly concerning work stress, financial problems, and family-work conflict. However, several limitations must be acknowledged. First, the study's findings are based on data collected from a specific cohort within the 73rd Battalion Royal Service Corps, which may limit the generalizability of the results to other military units or personnel with different organizational contexts. Variations in resources, policies, and leadership practices across units could influence the applicability of the recommended interventions (Obrenovic et al., 2020).

Second, while the study highlights the need for targeted interventions, such as stress management programs, financial assistance, and family support initiatives, it does not delve into the cost-effectiveness or feasibility of implementing these solutions. Military organizations operate under strict budget constraints, and without detailed feasibility studies, the practical utility of these recommendations may remain uncertain (Chen et al., 2022).

Third, the study's reliance on self-reported data introduces the possibility of response bias, where participants may underreport or overreport the extent of their challenges or job performance levels due to social desirability or fear of repercussions (Rahim et al., 2021). This limitation affects the precision of practical recommendations, as they are based on subjective data rather than direct performance metrics or observational findings.

Finally, the dynamic and multifaceted nature of military roles, coupled with the interplay of cultural expectations, societal norms, and organizational policies, presents challenges in standardizing practical interventions. For instance, recommendations for balancing family-work conflict may require cultural tailoring to align with collectivist values prevalent in Malaysia, which may not apply universally to other military settings (Karim et al., 2022). Future research should consider longitudinal designs and expanded populations to provide a more comprehensive understanding of these challenges and refine practical interventions accordingly.

## **5.4 Limitations and Recommendations**

### **5.4.1 Limitations**

Despite the contributions of this study, several limitations must be acknowledged. Firstly, the data collection was limited to self-reported questionnaires, which may be influenced by response biases, such as social desirability or the participants' willingness to disclose personal challenges. Self-reported data can lead to inconsistency, as respondents might not accurately represent their true experiences due to privacy concerns or perceived repercussions (Smith & Lee, 2020). Future studies should consider incorporating qualitative methods, such as interviews or focus groups, to obtain deeper insights and cross-validate the findings.

Secondly, the study's sample was drawn exclusively from the Malaysian Army, which limits the generalizability of the findings to broader military or civilian populations. The unique stressors and work environment of military personnel may differ

significantly from those in other occupations, thus affecting the transferability of the results (Ahmad et al., 2022). Expanding the sample to include personnel from other branches of the military or civilian high-stress occupations could provide a more comprehensive understanding of how work stress, financial problems, and family-work conflict affect job performance.

Thirdly, the cross-sectional design of this study limits its ability to draw causal inferences between work stress, financial problems, family-work conflict, and job performance. As the data was collected at a single point in time, it cannot capture the dynamic nature of stress and performance, which may fluctuate over time (Yusoff et al., 2022). Longitudinal studies are recommended to examine changes in stress levels and job performance over an extended period, providing a clearer picture of the causal relationships among these variables.

#### **5.4.2 Recommendations**

To address these limitations, future research could consider the following recommendations:

1. **Incorporate Mixed-Methods Approaches:** Combining quantitative and qualitative approaches, such as interviews or focus groups, could provide a more nuanced understanding of the impact of work stress, financial issues, and family-work conflict on job performance. This would allow researchers to capture a broader range of experiences and validate quantitative findings with in-depth qualitative insights (Dodanwala et al., 2022).

2. **Expand the Sample Population:** Including a more diverse sample across various military branches or comparable civilian high-stress occupations would enhance the generalizability of the findings. By understanding how these stressors affect different populations, the results can guide targeted interventions for both military and civilian personnel facing similar challenges (Zakaria et al., 2020).
3. **Adopt a Longitudinal Design:** Future studies should consider longitudinal designs to observe the long-term effects of work stress, financial difficulties, and family-work conflict on job performance. Such an approach would allow researchers to capture trends, patterns, and causality, providing a more comprehensive understanding of the dynamic relationship between these variables (Mansfield et al., 2020).
4. **Explore Additional Independent Variables (IVs):** Future studies should explore additional independent variables that may significantly influence the job performance of army personnel. Leadership styles, such as transformational or transactional leadership, could play a critical role in motivating soldiers and enhancing their performance through effective guidance and inspiration. Emotional intelligence is another crucial factor, as the ability to manage emotions effectively can positively impact decision-making, teamwork, and interpersonal relationships within the military. Additionally, the work environment, including organizational culture, infrastructure, and support systems, may profoundly affect personnel's productivity and morale. Resilience and coping mechanisms should also be examined, as psychological resilience

and effective stress management strategies can help personnel maintain high performance under pressure. Finally, the impact of training and skill development on job efficiency and adaptability deserves attention, as continuous professional development equips personnel with the competencies needed to meet evolving operational demands. Together, these variables can provide a more comprehensive understanding of the factors driving performance in military settings.

By addressing these limitations and implementing these recommendations, future research can build upon this study's findings to improve the well-being and job performance of military personnel facing complex work and family demands. These insights contribute to a deeper understanding of occupational stressors in high-pressure environments, informing policies and interventions that promote a supportive work culture.

## **5.5 Conclusion**

This study investigated the impact of work stress, financial problems, and family-work conflict on the job performance of Malaysian Army personnel, guided by the Job Demands-Resources (JD-R) model. The results of the hypothesis testing revealed mixed outcomes. While H1 (work stress significantly influence job performance) and H3 (family-work conflict significantly influence job performance) were not supported, H2 (financial problem significantly influence job performance) was supported. This indicates that financial problems have a significant negative impact on job performance among Malaysian Army personnel. These findings highlight the unique stressors and

coping mechanisms in the military context, emphasizing the significant role of financial stability in sustaining optimal performance levels. Similar research has consistently shown the detrimental effects of financial stress on productivity, morale, and overall well-being in high-stress professions (Karim et al., 2022; Obrenovic et al., 2020).

The lack of significant relationships for H1 and H3 suggests the presence of mitigating factors, such as resilience, organizational support, and the structured environment within the military, which may buffer the impact of work stress and family-work conflict on job performance. This aligns with findings from Bakker and Demerouti (2017), who argued that resources can moderate the effects of job demands, helping employees maintain performance under pressure. On the other hand, the significant support for H2 underscores the pressing need for financial management programs and support systems to alleviate financial stress, which remains a critical barrier to job performance.

These results contribute to the growing understanding of stress-performance dynamics, highlighting the complexity of these relationships within high-stress environments like the military. They also underscore the importance of targeted interventions to address specific stressors, particularly financial problems, to enhance personnel well-being and operational readiness.

In conclusion, this study offers valuable insights into the factors influencing job performance in the Malaysian Army. While resilience and organizational structures may buffer the effects of work stress and family-work conflict, financial problems remain a critical area of concern. Future research should focus on exploring the

mediating or moderating variables that enhance resilience and the long-term effects of these stressors. For military leadership, these findings emphasize the importance of implementing comprehensive financial support systems and reinforcing resources to sustain personnel performance in the face of challenges.



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## APPENDIX A: QUESTIONNAIRE



Universiti Utara Malaysia College of Business

### *WORK STRESS, FINANCIAL PROBLEM AND FAMILY-WORK CONFLICT TOWARD JOB PERFORMANCE AMONG MALAYSIAN ARMY PERSONNEL*

Dear Sir/Madam,

I am inviting you to participate in my research project entitled “Work Stress, Financial Problem and Family-Work Conflict Toward Job Performance among Malaysian Army Personnel. The study aims to identify the factor that influence on job performance.

I hope you will be able to assist by answering all the enclosed questionnaire. This research shall be completed through your cooperation by providing your valuable time and honest reply. This questionnaire is divided into five (5) sections: Section A (Demographic Information of the respondent), Section B (Job Performance), Section C (Work Stress), Section D (Financial Problem) and Section E (Family-Work Conflict).

Your answers will be treated strictly confidential and will be used for academic purposes and it will be used only for my project paper only.

Please answer ALL questions by fulfilling the appropriate boxes. Your cooperation and contribution for this survey is highly appreciated. Please do not hesitate to contact me at +60124761498 if you need further clarification. Please return the completed questionnaire at your earliest convenience.

Thank you for spending your time and cooperation. Yours sincerely,

NOR AZIZI BIN MOHD ADAM

Master of Science Occupational Safety and Health Management

College of Business

Universiti Utara Malaysia

Matric No.: 829939

## SECTION A : DEMOGRAPHIC DATA

### BAHAGIAN A : DATA DEMOGRAFI

This section is aimed to briefly identify the details of each worker in 73 Battalion Royal Service Corps.

INSTRUCTIONS: Please Circle your answer in one of the indicators in scale

Bahagian ini bertujuan untuk mengetahui butir-butir diri secara ringkas setiap warga yang bertugas di 73 Batalion Kor Perkhidmatan Diraja.

**ARAHAN :** Sila **BULATKAN** jawapan anda dalam salah satu petunjuk dalam skala

|    |                                                                                                                                                                                                                                                                                         |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1) | <u>Rank/Pangkat:</u><br>[ 1 ] Kolonel [ 2 ] Leftenan Kolonel [ 3 ] Leftenan Kolonel [ 4 ] Mejar<br>[ 5 ] Kapten [ 6 ] Leftenan [ 7 ] Leftenan Muda [ 8 ] Pegawai Waren I<br>[ 9 ] Pegawai Waren II [ 10 ] Staf Sarjan [ 11 ] Sarjan [ 12 ] Koperal<br>[ 13 ] Lans Koperal [ 14 ] Prebet |
| 2) | <u>Gender/Jantina:</u><br>[ 1 ] Male/Lelaki [ 2 ] Female/Perempuan                                                                                                                                                                                                                      |
| 3) | <u>Marital Status / Status Perkahwinan:</u><br>[ 1 ] Single/Bujang [ 2 ] Married/Berkahwi [ 3 ] Others.Lain-lain                                                                                                                                                                        |
| 4) | <u>Age/Umur:</u><br>[ 1 ] Below/Kurang 25 years/tahun [ 2 ] 26 – 40 [ 3 ] 41 – 50<br>[ 4 ] above/Melebihi 51 tahun                                                                                                                                                                      |

|    |                                                                                                                                                                                        |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5) | <u>Race/Bangsa:</u><br>[ 1 ] Malay/Melayu   [ 2 ] Chinese / Cina   [ 3 ] Indians/India<br>[ 4 ] Others/Lain-lain                                                                       |
| 6) | <u>Length Of Service / Tempoh Perkhidmatan:</u><br>[ 1 ] Below/Kurang 2 tahun   [ 2 ] 2 – 5 tahun   [ 3 ] 6 – 10 tahun<br>[ 4 ] 11 – 15 tahun   [ 5 ] 16 – 20 tahun   [ 6 ] > 21 tahun |
| 7) | <u>My current monthly salary / Gaji bulanan saya sekarang:</u><br>[ 1 ] RM 2001 – RM 3000   [ 2 ] RM 3001 – RM 4000<br>[ 3 ] RM 4001 – RM 5000   [ 4 ] Above RM 5000                   |

## SECTION B : JOB PERFORMANCE

### BAHAGIAN B : PRESTASI KERJA

Using the scale 1 to 5 as below, please read all the questions carefully and mark your answer (✓) in the box provided for each question.

Dengan menggunakan skala 1 hingga 5 seperti dibawah, sila baca kesemua soalan dengan teliti dan tandakan jawapan anda (✓) pada kotak yang disediakan bagi setiap soalan.

| Scale/Skala          | 1                              | 2                             | 3                    | 4                                | 5                        |
|----------------------|--------------------------------|-------------------------------|----------------------|----------------------------------|--------------------------|
|                      |                                |                               |                      |                                  |                          |
| <b>Answer Option</b> | Extremely Poor<br>Sangat Teruk | Below Average<br>Bawah purata | Average<br>Sama rata | Above Average<br>Melebihi purata | Excellent<br>Sangat baik |

| Bil | Kenyataan                                                                                                                                                                              | Tahap Persetujuan |   |   |   |   |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---|---|---|---|
|     |                                                                                                                                                                                        | 1                 | 2 | 3 | 4 | 5 |
| 1   | I adequately complete assigned duties.<br><i>Saya melaksanakan tugas yang diberikan dengan secukupnya.</i>                                                                             |                   |   |   |   |   |
| 2   | I meet formal performance requirements of the job.<br><i>Saya memenuhi syarat prestasi formal bagi pekerjaan tersebut.</i>                                                             |                   |   |   |   |   |
| 3   | I don't neglect aspects of the job that I am obligated to perform.<br><i>Saya tidak mengabaikan aspek-aspek pekerjaan yang saya wajib lakukan.</i>                                     |                   |   |   |   |   |
| 4   | I fulfil responsibilities specified in the job description.<br><i>Saya memenuhi tanggungjawab yang dinyatakan dalam deskripsi pekerjaan.</i>                                           |                   |   |   |   |   |
| 5   | I engage in activities that can positively affect my performance evaluation.<br><i>Saya terlibat dalam aktiviti yang boleh memberi kesan positif terhadap penilaian prestasi saya.</i> |                   |   |   |   |   |

|    |                                                                                                                                                                                                          |  |  |  |  |  |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 6  | <p>I perform tasks that are expected of me.</p> <p><i>Saya melaksanakan tugas yang diharapkan daripada saya.</i></p>                                                                                     |  |  |  |  |  |
| 7  | <p>I can make constructive suggestions to the overall functioning of my work group.</p> <p><i>Saya boleh memberikan cadangan yang membina untuk fungsi keseluruhan kumpulan kerja saya.</i></p>          |  |  |  |  |  |
| 8  | <p>I encourage others to try new and more effective ways of doing their jobs.</p> <p><i>Saya menggalakkan orang lain untuk mencuba cara baru dan lebih berkesan dalam melaksanakan tugas mereka.</i></p> |  |  |  |  |  |
| 9  | <p>I am well informed where opinion might benefit the unit.</p> <p><i>Saya dimaklumkan dengan baik di mana pendapat/cadangan mungkin memberi manfaat kepada pasukan.</i></p>                             |  |  |  |  |  |
| 10 | <p>I continue to look for new ways to improve the effectiveness of my work.</p> <p><i>Saya terus mencari cara baru untuk meningkatkan keberkesanan kerja saya.</i></p>                                   |  |  |  |  |  |

## SECTION C : WORK STRESS

### BAHAGIAN C : TEKANAN KERJA

Using the scale 1 to 5 as below, please read all the questions carefully and mark your answer (✓) in the box provided for each question.

Dengan menggunakan skala 1 hingga 5 seperti dibawah, sila baca kesemua soalan dengan teliti dan tandakan jawapan anda (✓) pada kotak yang disediakan bagi setiap soalan.

| Scale/Skala          | 1                              | 2                             | 3                    | 4                                | 5                        |
|----------------------|--------------------------------|-------------------------------|----------------------|----------------------------------|--------------------------|
| <b>Answer Option</b> | Extremely Poor<br>Sangat Teruk | Below Average<br>Bawah purata | Average<br>Sama rata | Above Average<br>Melebihi purata | Excellent<br>Sangat baik |

| No | Question                                                                                                        | Satisfying Level |   |   |   |   |
|----|-----------------------------------------------------------------------------------------------------------------|------------------|---|---|---|---|
|    |                                                                                                                 | 1                | 2 | 3 | 4 | 5 |
| 1  | My job is prone to affect health directly.<br><i>Pekerjaan saya mudah menjejaskan Kesihatan secara langsung</i> |                  |   |   |   |   |
| 2  | I'm working under quite a stress.<br><i>Saya bekerja dalam keadaan tertekan.</i>                                |                  |   |   |   |   |

|   |                                                                                                                                                                                                      |  |  |  |  |  |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 3 | <p>I feel irritable because of my work.</p> <p><i>Saya berasa jengkel kerana kerja saya.</i></p>                                                                                                     |  |  |  |  |  |
| 4 | <p>My health is probably better if I'm working in a different job.</p> <p><i>Kesihatan saya mungkin lebih baik jika saya bekerja dalam pekerjaan yang berbeza.</i></p>                               |  |  |  |  |  |
| 5 | <p>Problems with my work cause me to have sleep problems.</p> <p><i>Masalah dengan kerja saya menyebabkan saya mengalami masalah tidur.</i></p>                                                      |  |  |  |  |  |
| 6 | <p>I feel nervous before the meetings held in my unit.</p> <p><i>Saya merasa gugup sebelum mesyuarat yang diadakan di pasukan saya.</i></p>                                                          |  |  |  |  |  |
| 7 | <p>Although I'm doing other things when I'm at home, I often think about my work.</p> <p><i>Walaupun saya melakukan perkara lain ketika di rumah, saya sering memikirkan tentang kerja saya.</i></p> |  |  |  |  |  |

**SECTION D : FINANCIAL PROBLEM****BAHAGIAN D : MASALAH KEWANGAN**

Using the scale 1 to 5 as below, please read all the questions carefully and mark your answer (✓) in the box provided for each question.

Dengan menggunakan skala 1 hingga 5 seperti dibawah, sila baca kesemua soalan dengan teliti dan tandakan jawapan anda (✓) pada kotak yang disediakan bagi setiap soalan.

| Scale/Skala          | 1                              | 2                             | 3                    | 4                                | 5                        |
|----------------------|--------------------------------|-------------------------------|----------------------|----------------------------------|--------------------------|
| <b>Answer Option</b> | Extremely Poor<br>Sangat Teruk | Below Average<br>Bawah purata | Average<br>Sama rata | Above Average<br>Melebihi purata | Excellent<br>Sangat baik |

| No | Question                                                                                                                          | Satisfying Level |   |   |   |   |
|----|-----------------------------------------------------------------------------------------------------------------------------------|------------------|---|---|---|---|
|    |                                                                                                                                   | 1                | 2 | 3 | 4 | 5 |
| 1  | I'm very satisfied with my present financial situation.<br><i>Saya sangat berpuas hati dengan keadaan kewangan saya sekarang.</i> |                  |   |   |   |   |

|   |                                                                                                                                                                                                                                  |  |  |  |  |  |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 2 | <p>My financial situation does not make me feel stressed at all.</p> <p><i>Situasi kewangan saya tidak membuatkan saya merasa tertekan sama sekali.</i></p>                                                                      |  |  |  |  |  |
| 3 | <p>I feel very secure with my personal finances for retirement.</p> <p><i>Saya merasa sangat selamat dengan kewangan peribadi saya untuk persaraan.</i></p>                                                                      |  |  |  |  |  |
| 4 | <p>I'm very well off financially.</p> <p><i>Saya sangat berada/kaya dari segi kewangan.</i></p>                                                                                                                                  |  |  |  |  |  |
| 5 | <p>I've always been receiving financial assistance from my family or others during the past 12 months.</p> <p><i>Saya sentiasa menerima bantuan kewangan daripada keluarga atau orang lain sepanjang 12 bulan yang lalu.</i></p> |  |  |  |  |  |
| 6 | <p>I feel that my health has been affected by my financial problems.</p> <p><i>Saya merasakan bahawa kesihatan saya terjejas oleh masalah kewangan yang saya hadapi.</i></p>                                                     |  |  |  |  |  |
| 7 | <p>The stress from my money problems always interfered with my work.</p> <p><i>Tekanan daripada masalah kewangan saya sentiasa mengganggu kerja saya.</i></p>                                                                    |  |  |  |  |  |

## SECTION E : FAMILY-WORK CONFLICT

### BAHAGIAN E : KONFLIK KELUARGA-KERJA

Using the scale 1 to 5 as below, please read all the questions carefully and mark your answer (✓) in the box provided for each question.

Dengan menggunakan skala 1 hingga 5 seperti dibawah, sila baca kesemua soalan dengan teliti dan tandakan jawapan anda (✓) pada kotak yang disediakan bagi setiap soalan.

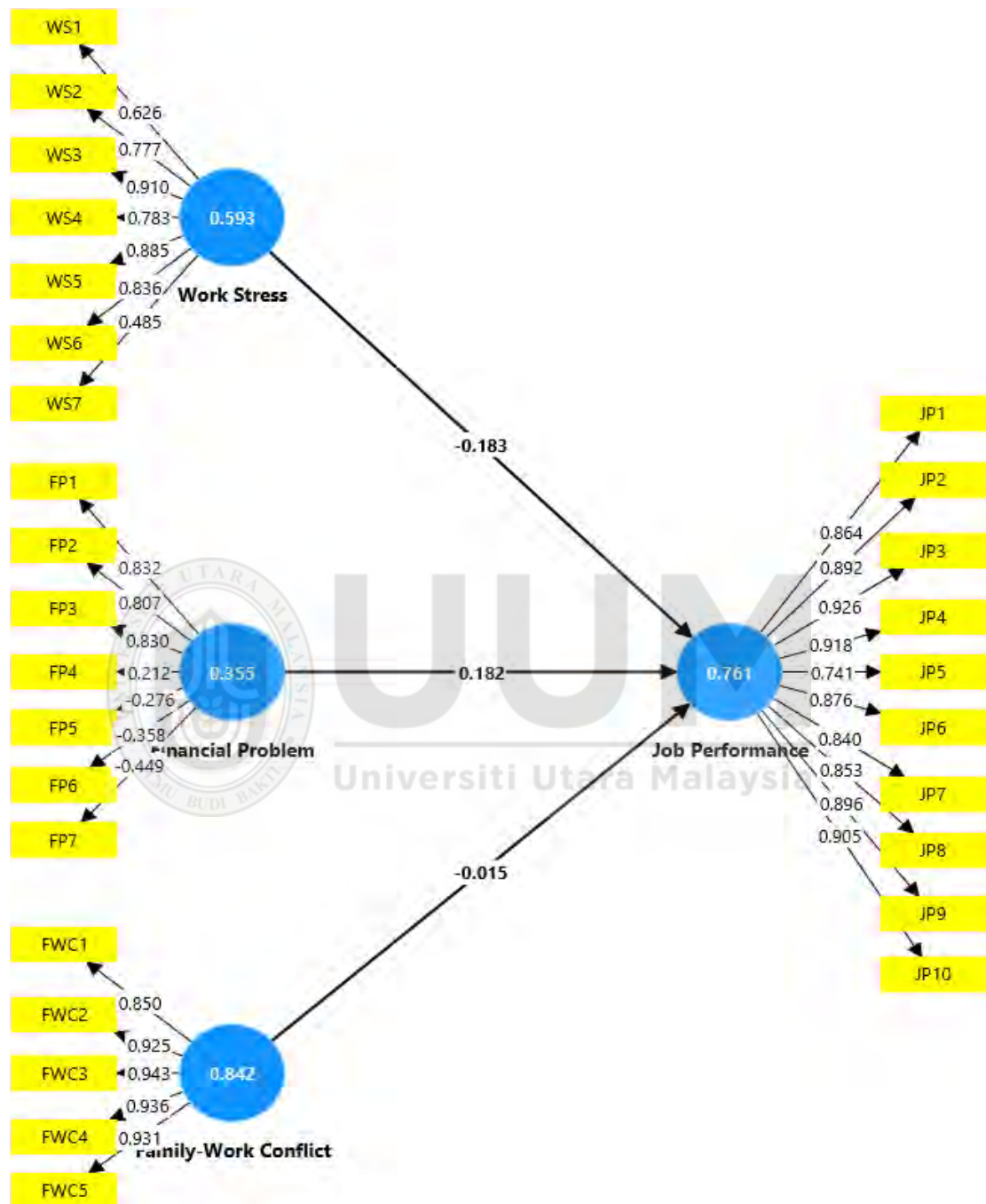
| Scale/Skala          | 1                              | 2                             | 3                    | 4                                | 5                        |
|----------------------|--------------------------------|-------------------------------|----------------------|----------------------------------|--------------------------|
| <b>Answer Option</b> | Extremely Poor<br>Sangat Teruk | Below Average<br>Bawah purata | Average<br>Sama rata | Above Average<br>Melebihi purata | Excellent<br>Sangat baik |

| Bil | Kenyataan                                                                                                                                                                | Tahap Persetujuan |   |   |   |   |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---|---|---|---|
|     |                                                                                                                                                                          | 1                 | 2 | 3 | 4 | 5 |
| 1   | The demands of my family or spouse/partner interfere with work-related activities.<br><i>Tuntutan keluarga atau pasangan saya mengganggu aktiviti berkaitan kerja.</i>   |                   |   |   |   |   |
| 2   | I have to put off doing things at work because of demands on my time at home.<br><i>Saya terpaksa menangguhkan kerja-kerja di pejabat kerana tuntutan masa di rumah.</i> |                   |   |   |   |   |

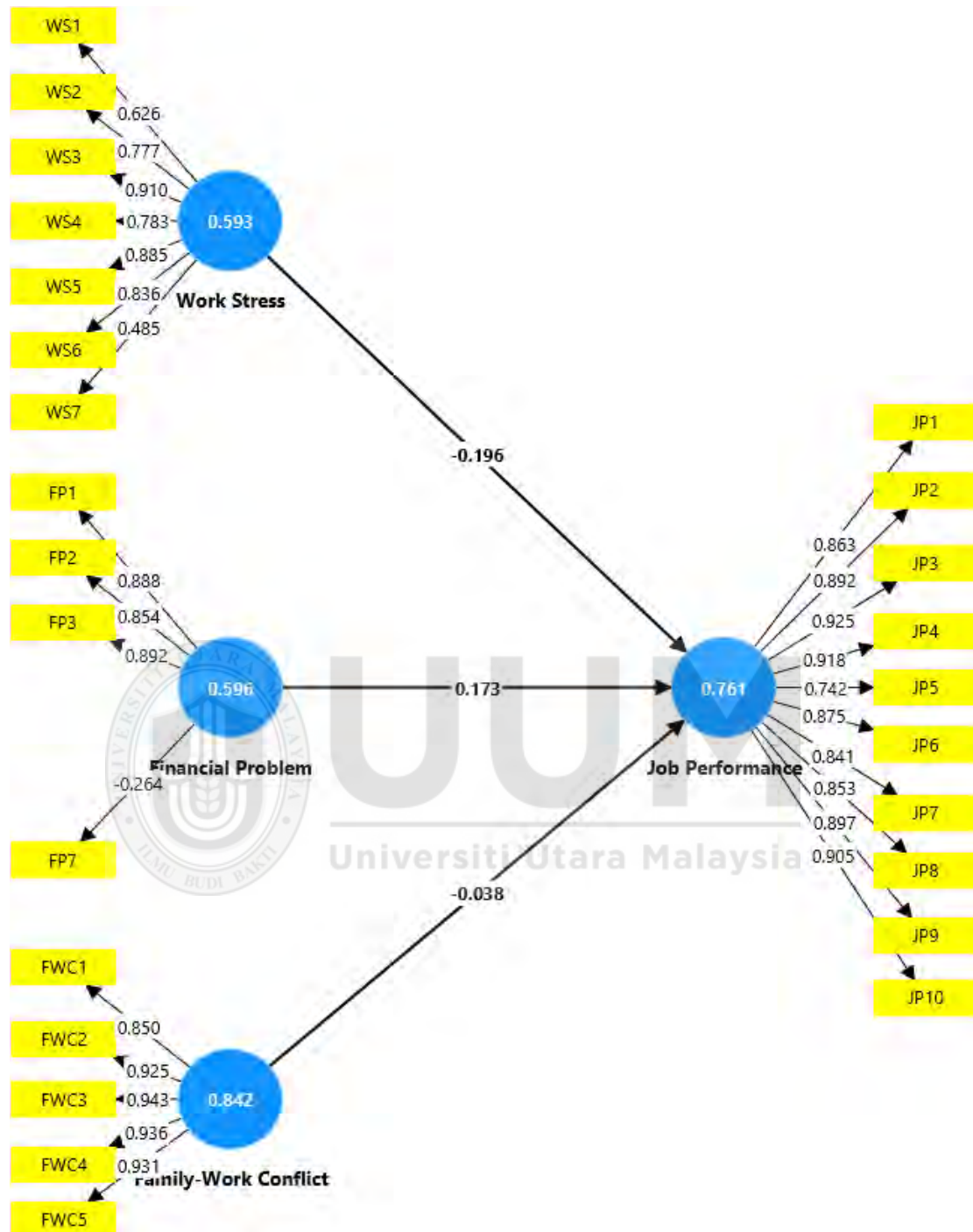
|   |                                                                                                                                                                                                                                                                                                                                            |  |  |  |  |  |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 3 | <p>Things I want to do at work don't get done because of the demands of my family or spouse/partner.</p> <p><i>Perkara yang saya ingin lakukan di tempat kerja tidak dapat diselesaikan kerana tuntutan keluarga atau pasangan.</i></p>                                                                                                    |  |  |  |  |  |
| 4 | <p>My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.</p> <p><i>Kehidupan di rumah saya mengganggu tanggungjawab saya di tempat kerja seperti tiba di tempat kerja tepat pada masanya, menyelesaikan tugas harian, dan bekerja lebih masa.</i></p> |  |  |  |  |  |
| 5 | <p>Family-related strain interferes with my ability to perform job-related duties.</p> <p><i>Tekanan yang berkaitan dengan keluarga mengganggu kemampuan saya untuk melaksanakan tugas-tugas berkaitan kerja.</i></p>                                                                                                                      |  |  |  |  |  |

## APPENDIX B: PLS-SEM OUTPUT

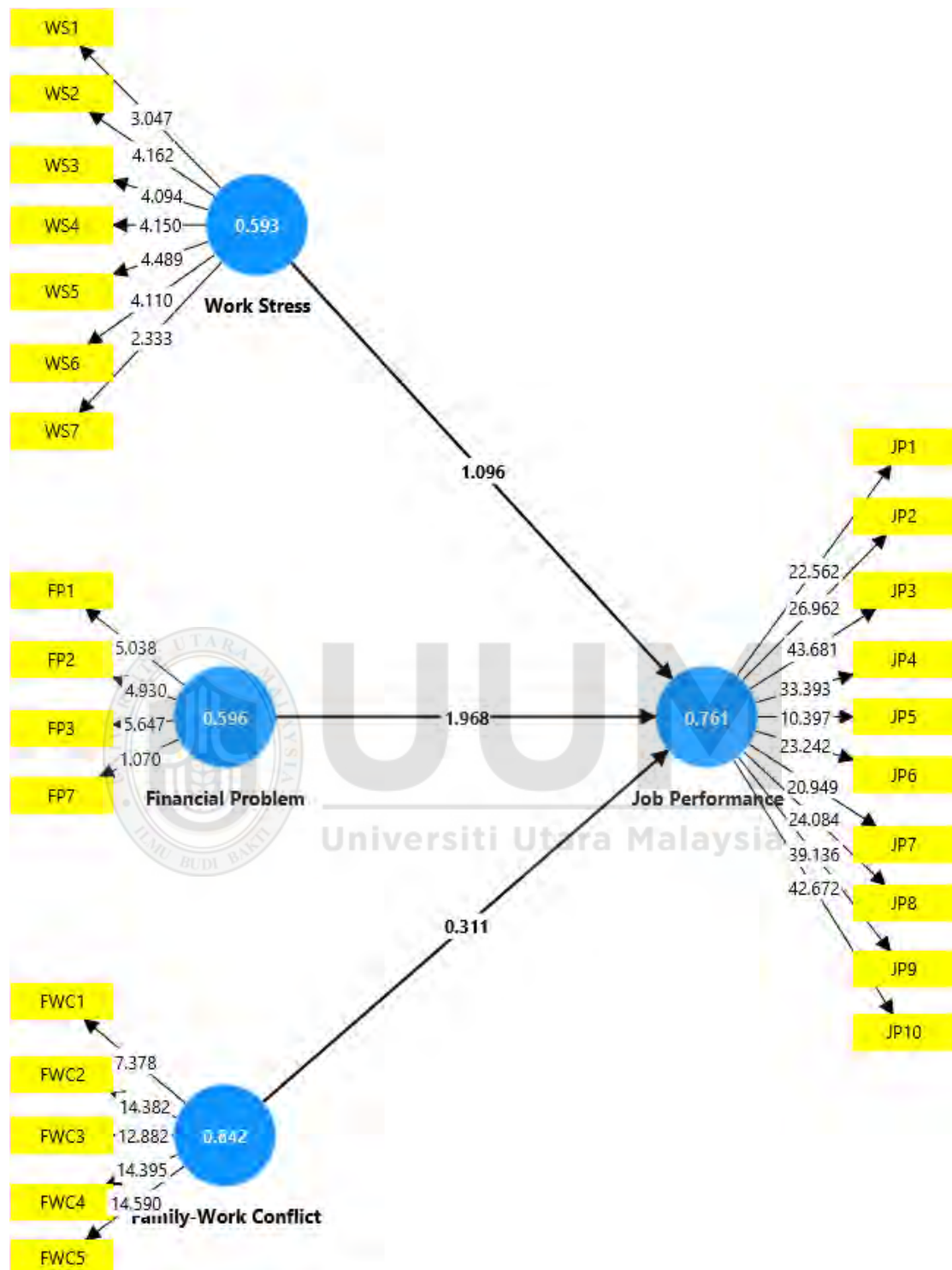
### Average Variance Extracted (AVE)



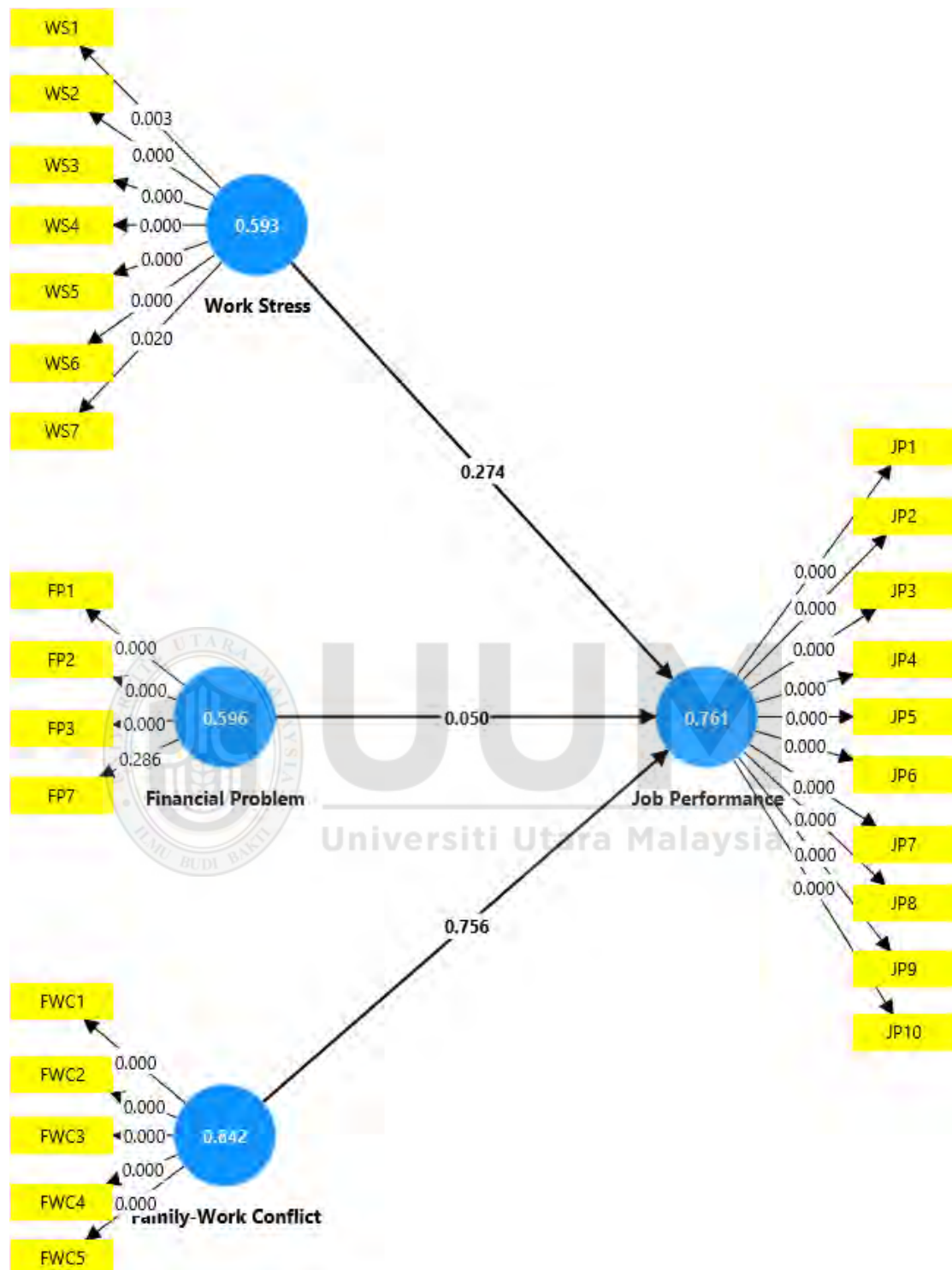
### Average Variance Extracted (AVE) After Item Deleted



## T values



## P values



### Path Coefficients – Mean, STDEV, T values, p values

|                                                   | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values |
|---------------------------------------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| <b>Family-Work Conflict -&gt; Job Performance</b> | -0.038              | -0.032          | 0.122                      | 0.311                    | 0.756    |
| <b>Financial Problem -&gt; Job Performance</b>    | 0.173               | 0.181           | 0.088                      | 1.968                    | 0.050    |
| <b>Work Stress -&gt; Job Performance</b>          | -0.196              | -0.214          | 0.179                      | 1.096                    | 0.274    |

### Outer Loadings

|                                        | Outer loadings |
|----------------------------------------|----------------|
| <b>FP1 &lt;- Financial Problem</b>     | 0.888          |
| <b>FP2 &lt;- Financial Problem</b>     | 0.854          |
| <b>FP3 &lt;- Financial Problem</b>     | 0.892          |
| <b>FP7 &lt;- Financial Problem</b>     | -0.264         |
| <b>FWC1 &lt;- Family-Work Conflict</b> | 0.850          |
| <b>FWC2 &lt;- Family-Work Conflict</b> | 0.925          |
| <b>FWC3 &lt;- Family-Work Conflict</b> | 0.943          |
| <b>FWC4 &lt;- Family-Work Conflict</b> | 0.936          |
| <b>FWC5 &lt;- Family-Work Conflict</b> | 0.931          |
| <b>JP1 &lt;- Job Performance</b>       | 0.863          |
| <b>JP2 &lt;- Job Performance</b>       | 0.892          |
| <b>JP3 &lt;- Job Performance</b>       | 0.925          |
| <b>JP4 &lt;- Job Performance</b>       | 0.918          |
| <b>JP5 &lt;- Job Performance</b>       | 0.742          |
| <b>JP6 &lt;- Job Performance</b>       | 0.875          |
| <b>JP7 &lt;- Job Performance</b>       | 0.841          |
| <b>JP8 &lt;- Job Performance</b>       | 0.853          |
| <b>JP9 &lt;- Job Performance</b>       | 0.897          |
| <b>JP10 &lt;- Job Performance</b>      | 0.905          |
| <b>WS1 &lt;- Work Stress</b>           | 0.626          |
| <b>WS2 &lt;- Work Stress</b>           | 0.777          |
| <b>WS3 &lt;- Work Stress</b>           | 0.910          |
| <b>WS4 &lt;- Work Stress</b>           | 0.783          |
| <b>WS5 &lt;- Work Stress</b>           | 0.885          |
| <b>WS6 &lt;- Work Stress</b>           | 0.836          |
| <b>WS7 &lt;- Work Stress</b>           | 0.485          |

### Construct Reliability and Validity

| Construct            | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability | Average variance extracted (AVE) |
|----------------------|------------------|-------------------------------|-----------------------|----------------------------------|
| Work Stress          | 0.908            | 0.857                         | 0.908                 | 0.593                            |
| Family-Work Conflict | 0.954            | 0.982                         | 0.964                 | 0.842                            |
| Financial Problem    | 0.529            | 0.858                         | 0.777                 | 0.596                            |
| Job Performance      | 0.965            | 0.969                         | 0.969                 | 0.761                            |

### Construct Cross-Validated Communality

|                      | SSO      | SSE      | Q <sup>2</sup> (=1-SSE/SSO) |
|----------------------|----------|----------|-----------------------------|
| Family-Work Conflict | 1020.000 | 1020.000 | 0.000                       |
| Financial Problem    | 816.000  | 816.000  | 0.000                       |
| Job Performance      | 2040.000 | 1902.305 | 0.067                       |
| Work Stress          | 1428.000 | 1428.000 | 0.000                       |