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Implications of Employees Workload in the Banking Industry: A Case of BIMB Branches in the Central 3 Region

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ABSTRACT

The purpose of this study was to examine the implications of employees' workload in the banking industry: A case of BIMB branches in Central 3 regions. The ultimate aim of this study was to examine if employees' workload in BIMB branches in the Central 3 region are influenced by the attributes of stress, job performance and attitudes that has been encountered previously. The outcome suggests that only two attributes significantly give a positive outcome which are attitudes and job performance arising from the implications of workload. A SWOT analysis was used to evaluate internal and external forces and evaluate the benchmark BIMB with industry players such AmBank Islamic, Maybank Islamic and BIMB Branches. The results from the CPM findings indicate that Maybank Islamic had higher scores and were contributed by the reward system and employment loyalty compared to BIMB and AmBank Islamic. Furthermore, it was supported by the Adam's Equity of Motivation theory to assist Regional Managers of BIMB Branches in the Central 3 region to improvise and enhance the employees-employers exchange to change the employees' attitudes and improve employee's performances. The Regional Manager appoints employees who exceed performance from their previous evaluation by giving them a role of authority such As coaching new employees on work processes and schedules, inviting them for making decision in managerial roles and organizational conference meetings.

Keywords: workload, stress, job performance, attitude, BIMB, Central 3 Regions

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INTRODUCTION

An individual in his or her job in a bank faces stress as Jamshed et al. (2011) suggested “The workplace is potentially an important source of stress for bankers because of the amount of time they spend in their respective banks.” The stressor–strain relationship is one that is often referred to in the occupational stress literature. In this context, strain refers to psychological symptoms, such as stress, that are associated with work and the work setting (Searle et al. 2001), while a stressor is a predictor of strain. Perhaps one of the most researched stressors in the field is that of job demands. Generally conceptualized as workload, according to Karasek (as cited in Van Der Doef and Maes 1999), job demands are most often expressed as time pressure and role conflict.

A better understanding of the nature of the workload-stress association, as well as the factors that affect it, is important in order for researchers to determine how to remedy the negative effects of stressors on individuals across organizations. For example, Kirmeyer and Dougherty (1988) found the perceived workload of dispatch operators to be positively associated with a measure of tension-anxiety and Brotheridge (2001) concluded that emotional exhaustion, a type of stress, was significantly related to workload in a study of Canadian government employees. Additionally, the stress construct itself has been positively related to high levels of workload by many researchers. Tyler and Cushway (1995) established a significant and positive link between workload level and stress levels in nurses. In this instance, workload was more predictive of stress than any of the other six factors examined. Well-controlled laboratory studies have examined the relationship between workload and stress as well. Perhaps one of the most clear-cut examples is Searle et al. (2001) replication of their 1999 study investigating Karasek’s (1979) Job-Strain Model. Increasing or decreasing the rate at which participants were instructed to “sort the mail” manipulated using a computerized mail sorting task, the level of demand, or workload. Participants were administered a stress measure immediately prior to and after completing the task. Results indicated, as in the 1999 study, that the level of stress for the high workload condition was significantly greater than the level of stress reported in the low workload condition.

A study investigating the job stressors of door-to-door booksellers revealed that not only does role overload affect psychological strains (frustration and depression), but so does workload variability, for example, "I had many quiet periods between heavy work periods" (Beehr et al. 2000). The variability in the workload of this sample of booksellers was found to be especially predictive of depressive symptoms.

Pooja (2013) stated that each organization should know the concept of workload in order to ensure them able to operate efficiently and effectively. The inconsistent setting of workload may affect the overall performance. A similar study on job performance has been conducted by Dr Sarah et al. (2011) on their study of workload in the Pharmaceutical industry where they stated that high workload is associated with performance, perceived contribute high errors and may affect patient safety.

Hauck et al. (2008) investigated a study to examine the relationship between workload inconsistency and job performance and found that organizations may benefit from noting and intervening in an attempt to prevent negative impacts. Next, according to Babak et al., (2010) when employees have much work in a short span of time with excessive pressure, the job demands are not completed, tend to be exhausted, experience stress, have low motivation and their job performance shows a negative trend.

Work job performance is a greatly critical measure that identifies with hierarchical results and achievement. Job performance has been depicted as something a solitary individual does, and it is the understanding of the yield and nature of employment (Campbell, 1990), adjustment between all elements of generation that gives the more noteworthy returns for the littlest exertion (Wickens & Hollands, 2000), and as the way representatives perform their work (Boles, 2001). Besides that, job performance also manages the working environment where it most ordinarily refers to the standard of work that compares to good quality. Job performance must be coordinated to authoritative objectives that are applicable to the work.

Moreover, job performance does exclude exercises where exertion is exhausted to accomplishing fringe objectives. For instance, exertion put towards the objective of getting to work in the most limited measure of time is not job performance. The components of employee job performance

comprise of information, careful quality, responsiveness, inspiration and backing. To set destinations for employees job performance involves characterizing the components of the job performance, and making objectives that speak to this definition and work to attain these objectives (Omolayo, 2013).

Previous research has identified six variables that affect the performance of employees and one of them is workload (Yang et al., 2004). Based on the hypothesis made by Yang et al. (2004), workload has a significant impact on the performance of employees. Other than that, according to Rubiah (2012), ia higher turnover rate is recorded by financial institutions (18.3%) and the IT industry (20%). The chemicals business with a 6.3% turnover rate is the most reduced rate among the commercial ventures. According to her, it is a troublesome errand to hold workers because of the interest and open door element, which sway representatives to leave an association. The main three explanations for the representatives to leave an association are better outer open door (67.3%), restricted development open doors (46%) and further studies (38%).

The high turnover rate in monetary administrations especially in business banks has enormously affected profit, quality and gainfulness because of the misfortune of learning and specialized aptitudes. All things considered, because of deficient expertise and learning of new substitution worker, it is likewise affected the perspective of client relationship and fulfillment for not having the capacity to meet or surpass the client's desire. Turnover proposition is a well-known subject to the association in any business society and industry.

Moreover, as indicated by Rubiah (2012), turnover plan happens when workers are eager to switch their current occupation to others, taking into account their individual longing. Regardless of how huge or little the association, turnover proposition among the representatives are 19 exist and dependably be a fundamental sympathy toward association to diminish or dispense with it. Nonetheless, in certain associations with a concentrating on low maintenance workers, lodging and quick sustenance industry, the turnover aim is not a worry or issue (Cascio, 2006; Johnston, 1992; & O'malley, 2000).

These days, the turnover and turnover aim are two genuine issues in Asia (Rubiah, 2012). The turnover and turnover plan happen without a reason or objective (Percy and Kostere, 2006). In any case, the turnover and turnover aim scarcely influences those occupations that are obliged to high individual abilities, for example, account, data innovation, electronic and electrical building (Keni et al. 2013).

Workload is regularly depicted in quantitative terms and might be recognized to be unnecessary when the volume of work surpasses the capacity of a laborer to meet the requests over a specified period of time (French and Caplan, 1973). In qualitative terms, unnecessary workload might imply that the necessities of the work surpass the abilities, capabilities and information of a laborer (Sauter and Murphy, 1995; French and Caplan, 1973). A few studies have highlighted the malicious results of high workloads or work over-burden. A case in point, a late study created that work over-burden and time obligations were notable donors to work stress around group medical caretakers (Usman et al., 2011).

Furthermore, an investigation of work anxiety around experts found that educators and medical caretakers were well on the way to encounter work over-burden and that this variable, accompanied by different interferences to work, can possibly bring about excruciating work requests (Chan, Lai,ko and Boey, 2000).

In relation to the statement made by Andrew and Kishokumar (2014) the attitudes and behavior of employees will impact the working condition negatively if the same pressure is repeated and increased accordingly. For example, William et al. (2007) found that malpractice among physicians occurs when the workload is less and when the situation is left unmanaged. In some cases, there is direct impact on heavy workloads on attitudes of employees that lead to job dissatisfaction, poor job performance, and low quality of work, absenteeism and turnover intention among employees.

Jaramillo et al. (2011) found that emotional exhaustion is the mediating effect of stress on job attitudes and job behaviors. Stressors on individuals affect physical and mental health as well as performance and will contribute to the intention of leaving employment. However, according to Saad et al. (2011), workloads give an opportunity for the employees to learn and

prosper more quickly because they are able to gain more work experience as well as enrich their exposure. They also added that workload pressure tends to be positive leading in order to increase productivity as many organizations nowadays face a number of challenges like embracing technology, managing change, keeping the customer satisfaction and containing costs which require efficient and high performance employees to compete in the global environment.

Moreover, Timpe (1986) also supported that giving employees new work will make them become creative and skilled in new areas. It is a good opportunity for them to increase their knowledge and become a more valuable asset to the company. The research done by the American Occupational Therapy Association (2010), the American Physical Therapy Association (2011) and the American Speech-Language-Hearing Association (2010) regarding the Workload Approach among therapists and students, shows a positive student outcome, improved services and increased job satisfaction. The Workload Approach allows students to participate in multiple learning environments that provide maximum benefits to students such as improved ability to improve the quality of service, increased opportunities for collaboration and provide more appropriate service recommendations.

Theoretically, the positive relationship between positive influence and compensating social conduct is a key component in the Behavioral Facilitation System (BFS; Depue & Iacono, 1989; Watson, 2000). The BFS proposes that people take part in appetitive practices that are vital. Without a doubt, experimental proof from trial examinations back the controversy that positive influence rouses people to take part in social conduct. Cunningham (1988) demonstrated that people who have a constructive state of mind showed fundamentally more prominent enthusiasm toward social exercises, as contrasted with an impartial disposition control bunch.

METHODOLOGY

This was a cross-sectional study also known as a cross-sectional analysis. Cross-sectional study is a research study for which data are gathered just once, perhaps over a period of days or weeks or months in order to answer the research question (Sekaran and Bougie, 2013). This study, cross sectional

study take place at one shot in time which the limitation here are to reach out the questionnaire among respondent who are in branches since most of branches are not within the same state. Some of the branches such as in Negeri Sembilan are difficult to distribute the questionnaire to them. There was little statistical evidence available on employee workload in the banking sector. Besides that, this study is also a descriptive study which was designed to collect data that described the characteristics of workload.

The study was carried out with a close collaboration with the Assistant Regional Operations Manager of Bank Islam Malaysia Berhad (BIMB) in the Central 3 Region. The company is structured and committed to a human resource plan besides being concerned about the challenges of workload among employees. For the purpose of this study, BIMB was classified into five (5) regions. The Region are the Northern Region, Southern Region, Central Region, East coast Region and Eastern Region. The Central Regions were sub-divided into smaller regions such as Central 1, Central 2 and Central 3. However, for this study the population of employees in the Central 3 Region of BIMB branches was used with 16 branches that consisted of 272 employees and located between three states which are Negeri Sembilan, Selangor and Kuala Lumpur due to accessibility. A sample is a subset of the population (Sekaran and Bougie, 2013). The table of sample size for a given population size provides the generalized scientific guideline for sample size decisions.

Sampling is important for self-evident rather than collecting data. This study aimed to identify the implications of employee workload in the Central 3 region of BIMB. Hence the population should involve the sales department as well as the operations department. However, due to being a cross sectional study, only the operations employees were used as the population due to the limitations that we identified. In this study, the researchers distributed a set of questionnaires to the BIMB employees in the Central 3 region as well as the structured and unstructured questions in interviews with representatives from Bank Islam, Maybank Islamic and AmBank Islamic for a SWOT analysis and Competitive Profile Matrix (CPM) analysis. We conducted interviews with Madam Habibah Moidu and Miss Karthinee Omar Thellagar in Shah Alam. We prepared structured questions for Mr Muaszam Ahmad from BIMB in order to identify the internal and external factors as well as close competitor strengths. A list of

employees in the operations departments located in the Central 3 Region and 16 BIMB Branches were the sampling frame. The sample size involved 272 of employees in the Central 3 Region of BIMB. According to Sekaran and Bougie (2013), the acceptable sample size of 270 populations as stated in Krejcie and Morgan (1970) table at page 268 is 159 of respondents. Therefore, a sample size of 200, involved in this study is acceptable. We focussed on the operations department in the Central 3 Region of BIMB due to the responsibility by task given to the employees caused of workload and insufficient workforce.

Moreover, other than questionnaires, the researchers conducted interviews with representatives from BIMB, AmBank Islamic and Maybank Islamic through structured questions for SWOT and CPM Analysis. A questionnaire was developed based on past literature to get a 100% response rate and establish the rapport and also motivate the employees. The questionnaires were distributing to all employees in the operations department from the 16 branches of the Central 3 Region through the Assistant Regional Operations Manager. Thereafter, the questionnaires were distributed to each branch in the Central 3 regions via courier after communicating with all the managers of the branches. The variables, implications of workload, stress, job performance and attitudes were measured by using the interval scale 1 to 5 where 1 indicated strongly disagree with the statement whilst 5 indicated strongly agree to the statement. 200 sets of questionnaires that consisted of structured and unstructured questions were given to them in order to study the relationship between the dependent variable and independent variables. Respondents were given two weeks to answer the questionnaires starting from October 20, 2014 to October 31, 2014. Besides, previous data from others researcher's information are gather from journals, articles, books and company website as well as the annual report of the BIMB in 2013.

200 questionnaires were distributed to all Regions in Central 3. From the 200 questionnaires distributed, only 183 or 91.5% respondents responded. Table 1 showing how the percentage of respondents were derived.

Table 1: Number of respondents

	Quantity	Response Rate (%)
Total Questionnaire Distributed	200	
Total Questionnaire Response	183	$(183/200) \times 100 = 91.5\%$

The data was evaluated and processed by using the Statistical Package for Social Sciences (SPSS) program version 22. It was used to help researcher to prepare the analysis of the study after data was collected. The data acquired was then analyzed using the SPSS to obtain results through frequency distribution, mean, Pearson correlation, multiple regression analysis and reliability testing was done to examine the dependent variable and independent variables.

RESULTS AND DISCUSSION

The survey was conducted on BIMB employees in Central 3 Regions which included respondents in Kuala Lumpur, Selangor and Negeri Sembilan. As shown in Table 2, there are six (6) variables such as gender, age, marital status, employment status, years of service and designation. In this study, most of the respondents are female which contributed 58.5% while males contributed 41.5%. A majority of respondents 63.4% were aged from 20 to 35 years old while the minority age ranged from 51 – 65 years old or 4.4%. Moreover, most of the respondents (54.6%) were married while 43.7% were single and 1.6% were divorced. Next, most respondents were working with BIMB from 3 to 5 years and the remaining 9.8% had worked for less than 1 year. Finally, most respondents were non-executives contributing 54.6%, the executive level with 44.3% and 1.1% are other positions.

Table 2: Respondents Profile

DEMOGRAPHIC VARIABLES	FREQUENCY	ACCUMULATIVE (%)
1. GENDER	76	41.5
*MALE	107	58.5
*FEMALE		
2. AGE		0.5
* UNDER 20 YEARS	1	63.4
* 20 - 35 YEARS	116	31.7
* 36 - 50 YEARS	58	4.4
* 51 - 65 YEARS	8	
3. MARITAL STATUS	80	43.7
*SINGLE	100	54.6
* MARRIED	3	1.6
* DIVORCE		
4. EMPLOYMENT STATUS	146	79.8
* PERMANENT	33	18.0
* CONTRACT	4	2.2
* TEMPORARY		
5. YEAR OF SERVICE	18	9.8
* LESS THAN 1 YEAR	28	15.3
* 1 - 2 YEARS	55	30.1
* 3 - 5 YEARS	52	28.4
* 6 - 10 YEARS	30	16.4
* 11 YEARS AND ABOVE		
6. DESIGNATION	81	44.3
* EXECUTIVE AND ABOVE	100	54.6
* NON-EXECUTIVE	2	1.1
* OTHERS		

According to Santos (1994), reliability comes to the forefront when the variables developed from the total sum scales are used as a predictor in objective models. The total sum scales are an assembly of the interrelated items designed to measure the underlying construct where it is important to understand whether the same set of items would obtain the same responses

if the same questions are repeated.. Alpha coefficient ranges in value from 0 to 1 and may be used to explain the reliability of factors extracted from the Likert scales. The scales 1 to 5 represent strongly disagree to strongly agree where the higher the score, the more reliable the generated scale. The value of Cronbach’s Alpha at 0.86 was obtained for the implications of workloads that was conducted by the researchers. The result of reliability testing helps researchers to measure the “goodness” of a concept. As shown Table 3, the dependent variable was accepted due to the entire reliability coefficient being above 0.6 and less than 0.80 (Sekaran and Bougie, 2013).

Table 3: Reliability Analysis

	Reliability Coefficient Cronbach’s Alpha (α)	Consistency Reliability (Sekaran and Bougie, 2013)	Goodness of Measures (Sekaran and Bougie, 2013)
Dependent Variable			
* Implications of Workload	0.86	0.86 > 0.60 > 0.80	Good
Independent Variable			
* Stress	0.60	0.60 = 0.60 < 0.80	Acceptable
* Job Performance	0.60	0.60 = 0.60 < 0.80	Acceptable
* Attitudes	0.62	0.62 > 0.60 < 0.80	Acceptable
Overall	0.47	0.47 < 0.60 < 0.80	Poor

N = 183

Using Five Point Likert Scale Item

(1 - Strongly Disagree (Minimum), 2 - Disagree, 3 - Neutral, 4 - Agree, 5 - Strongly Agree (Maximum))

According to Kendall et.al (2000), the need to manage excessive workloads and simultaneously meet unrealistic targets and deadlines lead to other stress implications like fatigue. In this study, the independent variables were divided into three sections such as stress, job performance and attitudes. Each section consisted of 6, 7 and 6 questions respectively. The researchers conducted reliability testing on the stress item which resulted in a Cronbach’s alpha of 0.6 indicating that stress is a goodness of variable. (Sekaran and Bougie, 2013). Furthermore, the remaining two variables namely job performance and attitudes indicated a Cronbach’s alpha of 0.60 and 0.62 respectively. Thus, the values are acceptable due to being above 0.60 and less than 0.80 (Sekaran and Bougie, 2013). This result is supported by Tyler and Cushway (1995) who stated that there are significant and positive links between workload level and stress level in a workplace.

Furthermore, Yang et al. (2004) added that workload has a significant impact on the performance of employees. William et al. (2007) showed that there is a direct impact between workload and attitudes of employees that drive to job dissatisfaction, job performance, poor quality of work, absenteeism, as well as turnover intention among employees.

Table 4: Descriptive Analysis Results

	N	Minimum	Maximum	Mean	Standard Deviation
Dependent Variable: Implications of workload					
Workload – Stressor	183	1	5	3.66	.894
Workload - Job Performance	183	1	5	3.53	.876
Workload - Turnover Intention	183	1	5	3.51	.876
Workload – Fatigue	183	1	5	3.82	.849
Workload – Heavy	183	1	5	3.39	.901
Workload - Insufficient Time	183	1	5	3.37	.866
Independent Variable: Stress					
Satisfied Management Practice	183	1	5	3.30	.897
Working Environment Reduce Stress	183	1	5	4.13	.778
Satisfied Management’s Target	183	1	5	3.33	.865
Time Constraint	183	1	5	3.40	.839
Bring Work at Home	183	1	5	2.36	1.139
Understand Job Scope	183	1	5	3.74	.775
Guided by Superior	183	1	5	3.56	.917
Independent Variable: Job Performance					
Meet All Performance Criteria	183	1	5	3.57	.722
Poor Performance contribute errors	183	1	5	3.77	.774
Job Performance affect KPI	183	1	5	3.88	.810
Given Extra Job	183	1	5	3.64	.838
Satisfied with KPI	183	1	5	3.26	.987
Received Warning Letter	183	1	5	2.10	1.110

	N	Minimum	Maximum	Mean	Standard Deviation
Independent Variable: Attitudes					
Taking MC Monthly Basis	183	1	5	2.24	1.036
On Time to Office	183	1	5	3.78	.893
Looking for Better Job	183	1	5	3.52	1.042
Plan to Leave	183	1	5	3.17	.999
My Job caused physical disorder	183	1	5	3.49	.937
Work Pressure Caused to Leave Job	183	1	5	3.42	.951
Workload caused absenteeism	183	1	5	3.15	1.021
Workload caused Lateness	183	1	5	3.17	1.032
Good Relationship with Colleague	183	2	5	4.02	.703
Workload opportunity to gain knowledge	183	2	5	3.83	.793
Take over colleague's task	183	1	5	3.99	.719

N = 183

Using Five Point Likert Scale Item

(1- Stronglyisagree (Minimum), 2 - Disagree, 3 - Neutral, 4 - Agree, 5 - Strongly Agree (Maximum))

From this study towards the implications of workload in Central 3 Regions shown the highest mean of dependent variable is workloads caused fatigue by 3.82 and standard deviation is 0.849, while the lowest mean is workloads due to insufficient time by 3.37 and standard deviation is 0.866. Humphrey (1998) and Sauter and Hurrell (1999) summarized that there is a strong relationship between workload and insufficient time and inability to complete the required tasks within normal working hours.

Next, the highest scores for the mean for the independent variable stress stated that a good environment reduces stress by 4.13 with a standard deviation 0.778. In contrast, the lowest mean was bringing work home at 2.36 with a standard deviation of 1.139. Moreover, the second independent variable of job performance indicates that this variable affect KPI is the highest mean score by 3.88 and standard deviation is 0.810 while received warning letter is the lowest mean score by 2.10 and standard deviation is 1.110.

Sarah et al. (2011) stated that a high workload is associated with job performance and contributes to high errors. Lastly, the highest mean score

for the independent variable attitude is good relationship with colleagues at 4.02 with a standard deviation of 0.703. In contrast, taking medical leave had the lowest mean of 2.24 with a standard deviation of 1.036.

Refer Table 5, the Pearson correlation range from -1 to 1 measured the relationship between two variables and indicates the strength and direction between two variables (Sekaran and Bougie, 2013). Table 5 shows that there is a weak relationship between implications workload and attitudes 0.46. While other variables indicate there is no relationship from one to another when there is no positive direction between implications of workload with stress and job performance when the Pearson correlation value is 0.12 and -0.06 respectively. The weak relationship results when the value ranges between value 0 to 5 (Sekaran and Bougie, 2013).

Table 5: Correlation

		Implication of Workload	Stress	Poor Performance	Attitudes
Implication of Workload	Pearson Correlation	1	0.123	-0.006	.457**
	Sig. (2-tailed)		0.098	0.937	0.000
	N	183	183	183	183
Stress	Pearson Correlation	0.123	1	.347**	0.063
	Sig. (2-tailed)	0.098		0.000	0.394
	N	183	183	183	183
Poor Performance	Pearson Correlation	-0.006	.347**	1	0.102
	Sig. (2-tailed)	0.937	0.000		0.170
	N	183	183	183	183
Attitudes	Pearson Correlation	.457**	0.063	0.102	1
	Sig. (2-tailed)	0	0.394	0.170	
	N	183	183	183	183

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

A simple linear regression was performed on the data to determine whether there was a significant relationship between implication of workloads and independent variables such as stress, job performance and attitudes. Thus, this study shows a positive significant relationship between the dependent variable and independent variables shown in Table 6 which shows the 22.6% the implications of employee’s workload in banking industry a case of BIMB branches in Central 3 Regions is explained by stress, job performance and attitudes. Another 77.4 % can be explained by other factors.

Table 6: Regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.475 ^a	.226	.213	3.55260

a. Predictors: (Constant), Attitudes, Stress, Job Performance

The ANOVA results depicted in Table 7 indicate the model as a whole is significant $F(3,179) = 17.42, p < 0.0005$. According to Sekaran and Bougie (2013), the results of ANOVA indicate whether the mean of various groups are significantly different from one to another shown by F statistics. The F statistics is 17.42 shows three samples of variances differ from each other or are from the same population.

Table 7: ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	659.628	3	219.876	17.421	.000 ^b
Residual	2259.159	179	12.621		
Total	2918.787	182			

Dependent Variable: Implications of Workload
 Predictors: (Constant), Attitudes, Stress, Job Performance

At 95 % confidence level is significant in influencing the implications of employee’s workload in the banking industry, a case of BIMB branches in Central 3 Regions but not stress and job performance. By ignoring the negative sign of Beta value, the highest contribution is provided by attitudes valued at 0.46 and significant at 0.00 as shown in Table 8. Therefore, attitudes are strongest unique (significant) contribution in explaining the study. Furthermore, Jaramillo et al. (2011) found the emotional exhaustion is the mediating effect of stress on job attitudes and job behaviors, while the variance explained by all other variables is controlled. According to Sekaran and Bougie (2013), if the Sig. value is less than 0.05 the variable has a unique contribution in predicting the dependent variable.

Table 8: Coefficients

Term	Standard Coefficient	T	Sig (P)
Constant		1.809	0.72
Stress	0.127	1.813	0.071
Job Performance	-0.097	-1.375	0.131
Attitudes	0.459	6.940	0.000

Dependent Variable: Implications of Workload

In this study, we used the SWOT analysis to achieve our research objective to identify and examine the key internal and external factors of BIMB on workload among employees in Central 3 Regions. It shows the majority by 74.9% of respondent has been working with BIMB for more than 3 years. It indicates that most of them able to understand the process in operation and back-end office which may also reduce the costs incurred such as hiring new staff or sending staff for training. Moreover, having experienced staff helps the organization to grow in the market tremendously where it's become threats for the rivals. Based on company's aims where they want to play a meaningful role in fostering economic development and social progress in Malaysia, hence, BIMB is concerned on the need to have talented and professional teams to join with them in order to achieve their mission.

Therefore, BIMB is committed to looking the right person and the recruitment process requires candidates to sit for a written test such as psychometric tests and essay writing before they are invited for the interview session. These recruitment processes are needed to ensure that employees are fully equipped with the right knowledge, capability and skills to excel and steer the bank. Bank Islam Malaysia has been recognized by Malaysia's 100 Leading Graduate Employers which are the largest graduate careers survey in Malaysia. The survey was conducted for students to choose the 100 most popular employers among the major career sectors in Malaysia. The result of the surveys will be representing which career sector and employers make them interest most and want to work after graduate. In 2014, Bank Islam's rank changed from rank 51 to rank 16 of 100. It shows that Bank Islam has become the most popular employer in the Banking and Financial Services Sector and it is a privilege for their staff to be loyal to BIMB. Moreover, Bank Islam believes that the banking industry is not only just for profit but to be able to serve their customers as best as they can.

As a pioneer in Islamic Banking in Malaysia, Bank Islam is committed to be involved in Corporate Responsibility (CR) which give a positive impact for their customers, communities, the environment and also for their employees. Organizing CR activities will encourage their employees to join community projects and give lot of advantages for them to build solidarity and team spirit among staff as well as having a work life balance. Besides the CR program, Bank Islam recognizes the importance for its employee to find the right balance between work, family and other interests because they believe that having an engaged workforce is one form of competitive advantage. Therefore, they have formed the Bank Islam Welfare Club which plays the role of creating a work environment that contributes to the welfare of Bank Islam's workforce. The club has organized lot of programmes with the purpose of improving employee interaction and build a closer relationship between the Bank's staff from all the states in Malaysia. (Bank Islam Annual Report 2013)

In Bank Islam Malaysia Berhad, the branch performance is measured by the target given by the management or the internal audit which will evaluate the employees' performance in operations and back-end offices yearly. The internal audit may determine the position for each branch to see if they are practicing company policies and procedures. Audit ratings indicate either whether they need process improvement in future or if it was good. According to Mr Muaszam, basically the number of workforces required in each branch is different based on location and customers. However, from the sources that we received, each branch has an insufficient workforce which required employees to perform multiple tasks and they also need to assist their colleague's tasks when they are on leave. This may result in errors as well as contributing to employee job performance.

According to Chaminade (2007), retention is a voluntary move by an organization to create an environment that encourages employees to stay in the organization for a long term. It was supported by Freyermuth (2004) that stated that retention begins with choosing the right person and continues with practicing a program in order to keep employees engaged and give their commitment to the organization. In contrast, in Bank Islam, they are not paying serious attention towards retention programs which contributes to staff moving to other companies and resulted in negative attitudes in the organization. Retention Programmes are an important element for each

organization because having good employees will make them become greater and successful within the same industry.

Based on the Bank Islam Annual Report 2013, their talents are created simultaneously with front line improvements to guarantee that requests of refined clients who are sharp and mindful of their purchaser rights are generally met. The Human Resources division has figured particular procedures and executed key activities to address these current needs and enable the Bank's workers to convey ideal results. Bank Islam grooms its workers in physical appearance and behavior, for them to exhibit their more noteworthy potential in order to furnish the Bank with ideal chances to understand its vision of becoming 'A Global Leader in Islamic Banking. They will build good public relations with their employees in order to boost quality in an employee's service to their customers.

According to Stacks (2010) the major outcome derives from the public relations efforts that in the future will return as profits for the organizations. Based on interviews with the representatives of BIMB, it was seen that BIMB always give opportunities to their employees to make sure of their career development in the banking industry. In concentrating on enhancing human assets to increase Bank Islam's business execution, the Human Resources division's ability improvement projects include each representative of the Bank, from administrative to managerial positions. The projects are organized to improve each worker's authority, specialized and useful aptitudes and competency levels to guarantee that they are fitted with proper learning and abilities to help the Bank's key objectives. Programs such as 'Developing Our Own Timber' keeps on being the plan as the Bank concentrates on augmenting its human capital and making an overseeing toward oneself asset of pioneers that have the capacity drive the Islamic business forward. This prompted the Succession Planning exertion that prioritizes the manageability of Bank Islam's line of administration accordingly guaranteeing the progression of viable choice making. Bank Islam has developed several programs in order to make sure their employees career development as well as a powerful administration to the clients to start with.

Besides that, the Human Resources division has likewise preceded with the quick followed Young Leaders Program ("YLP") and Financial

Sector Talent Enrichment Program (“FSTEP”) where graduates have been coordinated into the Bank’s workforce. Moreover, the ‘Upward Mobility Scheme’ is an activity that creates the capability of the administrative and non-administrative staff to upgrade their chances and create their potential for their professional development with the Bank. The fancied result is that they are stimulated and can anticipate advancements and profession movement.

According to Mr. Muaszam from BIMB, workload gives a high impact since there are many job openings that are attractive from close competitors especially from the other local Islamic banks or foreign banks. Normally the working environments of other Islamic banks are same, but they always attract existing staff with other benefits and perks. Employees tend to find out better job offers from other companies if they feel dissatisfied with their former company. Usually, competitors will attract better pay and remuneration from their company especially for those who have ore working experiences in the banking sector. Dissatisfaction usually will arise if employees experience workload in their working place. However as mentioned by Mr. Muaszam, the workload issue arises in any workplace especially in the banking sector. Employees should know how to handle it in order to create a harmonious working environment and good performance.

Table 9: SWOT Analysis of BIMB

<p style="text-align: center;">STRENGTHS</p> <p>BIMB having lot of experienced staff Have an excellent recruitment process Recognized by Malaysia's 100th Leading Graduate Employers Have a Work life Balance Club</p>	<p style="text-align: center;">OPPORTUNITIES</p> <p>Have potential to grow within Malaysia's Financial Institution Provide career development Built up networking As a guide to strategic workforce planning Provide Learning and Development Programed</p>
<p style="text-align: center;">WEAKNESSES</p> <p>The performance of employees athebranches solelycomes from audit findings. Insufficient workforce at the branches Less retention programs in BIMB</p>	<p style="text-align: center;">THREATS</p> <p>Have close competitor from local and foreign Islamic banks A lot of job vacancies offered by other banks</p>

In order to achieve our objective which to examine the strength and weaknesses between BIMB and other competitors on workloads among employees in Central 3 Regions, we used the Competitor profile Matrix (CPM). CPM is a fundamental key administration instrument to contrast the firm and the significant players of the business. CPM demonstrates the agreeable picture to the firm about their solid focuses and feeble focuses with respect to their rivals. The CPM score is measured on premise of basic achievement considers; each one element is measured in same scale mean the weight stay same for each firm just evaluating fluctuates. The CPM incorporates both interior and outside elements to assess the general position of the firm particularly to their significant rivals which the Internal Factor Evaluation Matrix (IFEM) and External Factor Evaluation Matrix (EFEM) do independently. According to Bygrave and Zacharakis (2011), CPM not only creates a powerful visual catchpoint but also expresses information about business competitive advantage and is the basis for the company’s strategy.

Table 10: Competitive Profile Matrix of Bank Islam Malaysia Berhad (BIMB)

Key Success Factors	Weight	BIMB		Maybank Islamic		Ambank Islamic	
		Score	Weighted Score	Score	Weighted Score	Score	Weighted Score
Technology (Existing System)	0.10	2	0.20	3	0.30	3	0.30
Reward System	0.20	2	0.40	4	0.80	1	0.20
Employment Loyalty	0.15	2	0.30	4	0.60	3	0.45
Working Environment	0.25	2	0.50	3	0.75	3	0.75
Number of Workforce	0.30	1	0.30	3	0.90	4	1.20
Total	1.00		1.70		3.35		2.90

Weight are given to those factors which have greater influence on the organizational performance. (Source: Sohel et al 2014)

Table 10 demonstrates the Competitive Profile Matrix as whole scores, and BIMB’s total score is 1.70, while Maybank Islamic and Ambank Islamic total scores are 3.35 and 2.90 respectively. From the CPM table, the total weighted score of Maybank Islamic is higher than AmBank Islamic and BIMB. It indicates that Maybank Islamic enjoyed competitive advantage

follows by AmBank Islamic and BIMB. The results were collected through structured questions and interview sessions with Madam Habibah Moidu (Manager of AmBank Islamic), Mr. Muaszam Bin Ahmad (Asst. Manager of BIMB Selayang Branch) and Ms Karthinee Omar Thellagar (Executive Business Development of Maybank Islamic). The results yielded from the CPM findings indicates that Maybank Islamic had higher scores contributed by the Number of Workforce and the Reward System compared to BIMB and AmBank Islamic. In contrast, the higher scores in AmBank Islamic is the number of workforces, according to Mrs. Habibah, Manager of AmBank Islamic, they experience surplus of employees since their existing system has been upgraded from a manual system to an automatic system. This indicates that Ambank Islamic does not face the problem of insufficient employees as BIMB. Sohel et al. (2014) have indicated that the CPM Tool indicates that the typical weighted score for the CPM system is 2.5 and any associated total weighted score which falls under 2.5 is considered as powerless. An association total weighted score higher than 2.5 is considered as a strong position. BIMB's CPM Scores, shows that they are measured as being in a weak position among their competitors and the major weaknesses is the number of workforces followed by the working environment.

From the research objectives, we conclude that there is less affect between implications of workloads and stress among employees in Central 3 Regions as shown in the correlations table and valued at 0.123. In contrast, the relationship between implications of workloads and attitudes represent greater impact among employees in Central 3 Regions as explained by the correlations table shown at 0.457. The standard coefficient also shows that these relationships are the unique contribution in predicting the dependent variable valued at 0.459. However, job performance has no relationship with the implications of workloads where the correlations value shows -0.06. According to Sekaran and Bougie (2013), the weak relationship result is when the value ranges between 0 – 5. Next, from the structured interviews with the representatives from the BIMB Selayang Branch, Mr Muaszam Ahmad, we had successfully identified the key internal and external factors in BIMB branches.

The results yielded from the findings shows that there is a significant relationship between the implications of employee's workload among employees in the Central 3 Regions due to employee's attitudes and job

performance among employees. Even though BIMB is having a good strength and opportunities the attitudes and job performance among employees still gives an impact to them since the respondents consistently agreed on the implications of the workload among them. The repetition and occurrence of the activity among employees in BIMB Branches will negatively reflect to them when the behavior of them change from original when they are frequently absence from workplace, taking medical leave on monthly basis and coming late into workplace. For instance, the insufficient number of workforces is forcing them to do multiple tasks and causes them not to manage it well. Ultimately it will create job dissatisfaction and provide room for them in planning to leave the organization if the employer does not retain employers through retention activities or programs.

On the other hand, the employee looks forward to substitute employment opportunities providing same or even more benefits with minimal work activities if the workload is continually left unmanageable. Additionally, job performance is another attribute resulting from the implications of workload since the inconsistent setting of workload in BIMB branches affects the overall performance of employees. As a result, the employees perceived of contributing high error and affecting his or her performance evaluation and warning letter given by employers if such activity is riskier to the Bank. The performance BIMB branches is also measured by audit rating assessing by BIMB internal auditors and ultimately reflect each employee's performance if the rating is below the standard setting by BIMB management. Finally, from the research objective on the BIMB position in the market compared to their close competitors, we had conducted the structured questions and open interviews with the representative from BIMB, AmBank Islamic and Maybank Islamic.

From the interviews with them, they identified five key success factors namely technology, reward system, employment loyalty, working environment and number of workforces. The result from BIMB's CPM Scores, shows that BIMB is measured as being in a weak position compared to their competitors such as Ambank Islamic and Maybank Islamic. The result shows that BIMB is its competitors. Thus, BIMB should implement other competitors' practices in order to overcome the major weaknesses in BIMB like number of workforce and working environment. Moreover, we suggest few strategies to the management of BIMB in order to solve

employees' workload by using a SWOT analysis and the Competitive Profile Matrix (CPM). The SWOT Analysis tool helps us to identify the actual contribution from both internal and external factors at the branches in Central 3 Regions. The CPM analysis will help the company to identify their strength against their close competitors by using critical success factors to the industry (Zimmerer et al., 2008). In addition, The Adam's equity theory of motivation is significantly reflected in the employees of BIMB branches in Central 3 Regions because this study shows attitudes and job performance attributes arise from workload occurrence at BIMB Branches in the Central 3 Regions. As in figure 2, the Equity theory explains that each effort named inputs that given by employees should be equally returned by the output received by employees. Its supported by Madam Habibah from Ambank Islamic respective, Ambank Islamic system has been upgraded and they didn't face any problem related to workload. However, with the new system in Ambank Islamic resulting in surplus employees in their branches as compared to BIMB where the employees are required to stay longer in the bank in order to complete the tasks given by management due to insufficient number of workforces.

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