

The Impact Of Workplace Environment On Employee Productivity At Islamic Cooperative Bank: A Case Study At BKRM Berhad

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Abstract

Today in the 21st century, it is impossible to adequately emphasize how vitally important a pleasant and favorable working environment is to employees' health, productivity, and well-being. As a growing issue for banking sectors, ensuring the staff members are being productive in the performance of their assigned responsibilities that may contribute to the success of the business, is becoming more important. Many variables may affect an employee's productivity, but the working environment of the workplace is by far the most prominent aspect that may either inhibit or enhance an employee's productivity. As this research focuses on businesses and workers, the outcome will benefit both. Using a dataset of 144 employees from BKRM Berhad in Wilayah Persekutuan Kuala Lumpur branches, this study sought to determine the relationship between workplace environment on employee productivity, particularly at Islamic Cooperative Bank in Malaysia. The workplace environment is divided into two parts; physical and behavioral. According to the study's findings, the researcher discovered that the behavioral workplace environment had a far more significant influence on employee productivity than the physical office environment.

Keywords: physical, behavioral workplace environment, employee productivity, Islamic banking

1. Introduction

The term "workplace environment" refers to the physical site at which someone works and the most significant social space other than one's home (Al-Shammari, 2013). It is the environment in which an employee is expected to perform the tasks assigned to him by his employer (Massoudi & Hamdi, 2017). The workplace environment plays an important role in employee productivity (Leblebici, 2012). Employees desire a working environment that enables them to work comfortably, safely and free from distractions or physical barriers. Non-conducive work environment may prevent them from functioning up to the level of their greatest ability for their business organization to meet their profit targets.

A healthy work environment that exudes good workers' health and well-being also directly influences other living qualities such as workers' happiness and work productivity (Voordt & Jensen, 2021). Lankeshwara (2016) also highlighted that proper workplace environment helped to reduce the number of absenteeism as well helped to increase employee performance in terms of increased productivity at the workplace. A favourable workplace environment is a crucial factor in ensuring that employees are able to carry out their assigned tasks fruitfully. It has been observed that people who work in poor work environments are more likely to suffer from job-related susceptibilities causing detrimental influences on their productivity (Ali Yolah, Hyginus & Eke, 2021).

Rorong (2016) stresses that the banking sector can be categorized to be among the services sector whose business depends mainly on their employees especially to generate efficiency, effectiveness, attractiveness and customers loyalty. Hence, direct and indirect aspects associated with work satisfaction should be given a considerable amount of attention by the banking management to ensure that employees can put out their best efforts and provide the best possible results for their banks.

Most of the tasks done by the bank employees involve them sitting in front of a computer. As a result, the majority of banking businesses have begun to replace their outdated computer screens with more up-to-date technologies such as LCD screens, as well as installing ergonomic equipment, to provide a more pleasant working gadget for their employees. This facilitates them to do their work more efficiently and promptly. The fact that new financial products are constantly being distributed makes the banking industry face an ever-increasing number of task difficulties. Working in the financial business comes with many risks and is a challenging profession. It has been recognized that it is stressful and requires a great deal of mental toughness simultaneously (Awan & Tahir, 2015).

However, minimal study has been done on the influence of the office environment on employee productivity. Al-Shammari (2013), Massoudi and Hamdi (2017) assert that the quality of the working environment may influence employee performance, motivation, and productivity. Therefore, it is necessary to investigate this subject matter. Hence, this research aims to determine the relationship between workplace environments and employee productivity, making the Islamic Cooperative Bank in Malaysia or the BKRM Berhad as its case study.

1.1 Research Questions

- (i) Does physical workplace environment impact employee productivity at the Islamic Cooperative Bank?
- (ii) Does behavioural workplace environment impact employee productivity at the Islamic Cooperative Bank?
- (iii) Which of the working environment factor has the biggest influence on employee productivity at the Islamic Cooperative Bank?

1.2 Research Objectives

- (i) To ascertain the influence of physical workplace environment on employee productivity at the Islamic Cooperative Bank.
- (ii) To determine the influence of behavioural workplace environment on employee productivity at the Islamic Cooperative Bank.
- (iii) To identify which of the working environment factor has the biggest influence on employee productivity at the Islamic Cooperative Bank.

2. Literature Review and Hypotheses Development

Because employees spend much time at work, the workplace environment significantly impacts their well-being and productivity (Hafee et al., 2019). Workplace environment can be explained in terms of physical and behavioural components. Those two components should be categorized as independent variables. While, employee productivity is the dependent variable.

2.1 Physical Workplace Environment

Physical environment refers to the components linked to an employee's ability to physically connect with the workplace setting (Hafee et al., 2019). The physical workplace environment includes the internal and external office layout, room temperature, comfort zone and office work setting or arrangement (Ismail & Amin, 2010). The conditions of physical workplace environment will influence employee functions and will determine the well-being of organizations. Rorong (2016) states that the physical workplace environment can make the employee feel either a fit or a misfit. Furthermore, Lankeshwara (2016) emphasizes that the physical environment of the workplace can increase employee productivity and at the same time maximize employee level of performance.

2.1.1 Lighting in the workplace environment

Whether in an industrial or in office setting, lighting is needed to ensure that the working place is bright enough and able to facilitate tasks to be completed on time. In other words, lighting provides employees to perform work effectively and efficiently (Ali, Chua & Lim, 2015). Also, Sarode and Shirsath (2014) reveal that employees who work in better-quality

lighting environments are likely to create faster work with minimum errors, compared to employees who work in poor lighting environments. However, lighting levels at the workplace depends on their particular lighting requirement. Detailed works need good lighting for scrutiny purposes therefore visually demanding for its precision and productivity (Roelofsen, 2002). Hence, Ajala (2012) agrees that the lighting quality will result in increased productivity and performance while reducing fatigue and eyestrains. Good lighting could contribute to good employee health and eventually improve organizational productivity. Therefore, this leads to the first hypothesis (**H₁**) of this study that is:

H₁: There is a relationship between lighting and employee productivity.

2.1.2 Room Temperature in the Workplace Environment

According to the Department of Occupational Safety and Health, Ministry of Human Resources Malaysia, unacceptable internal air quality will contribute to discomfort, health effects, job absenteeism and finally cause low productivity among employees. On the other hand, good indoor air quality positively impacts employee health, thus contributing towards comfort and well-being and high employee work performance and productivity.

Meegahapola and Prabodanie (2018) caution that high room temperature (hot and stuffy) not only reduces productivity but also contributes to illnesses or heat-stress symptoms such as headaches. Thus, the ability of the management to control the room temperature at the workplace affects worker productivity (Roelofsen, 2002). Moloney (2012) also reveals that controllability of the room temperature system provides thermal comfort and therefore improves employees' productivity by 0.2 to 3 per cent. This then relates to the second hypothesis (**H₂**) of the study as below:

H₂: There is a relationship between room temperature and employee productivity.

2.1.3 Ergonomic in the Workplace Environment

As defined by Fernandez (1995), ergonomic is the design of employee workplace, involving equipments, machines, tools, products, environments and systems that optimize the effectiveness and productivity of work processes. At the same time, ergonomic also ensures employees' safety, health, and well-being. Saklani and Jha (2011) in their study disclosed that ergonomic modification resulted in bringing improvement on job accuracy to more than 25 per cent. In addition, Sarode and Shirsath (2014) highlight that applying ergonomic principles in the maintenance, modification and designs of workplace environment positively affected employee performance. This is because of the short and long-term health and safety elements generated by the ergonomic designs. This is supported by Pickson et al. (2017), whose study confirms that ergonomic have significant positive correlations with employee productivity. Thus, **H₃** becomes the third hypothesis of this study:

H₃: There is a relationship between ergonomic and employee productivity.

2.2 Behavioural Workplace Environment

In a behavioural workplace, employees are encouraged to do their excellent work and be focused entirely on their work for the whole day (Massoudi and Hamdi, 2017).

2.2.1 Work-Life Balance in the Workplace Environment

A healthy work-life balance is essential for every employee. In general, achieving this balance will increase employee job satisfaction. This is because employees will expect not to compromise other aspects of their life, some of which may even be more important to them than their jobs. An increase in productivity and creativity may be facilitated by a healthy work-life balance that encourages employees to think beyond boundaries (Duru and Shinmawa, 2017). Further evidence suggests that the quality of work-life balance influences employee output (Ansari et al., 2015). Hence, a hypothesis is formed as **H₄** below:

H₄: There is a relationship between work-life balance and employee productivity.

2.2.2 Incentive and Recognition Plan in the Workplace Environment

When the hard work done by employees is rewarded and accordingly recognized by the management, employees will naturally feel appreciated by the organization for what they have done towards their tasks. Incentive and recognition plan can be monetary or non-monetary rewards that are awarded by employers as the result of employee achievements (Awan & Tahir,

2015). Rewards also help boost employees' morale, which will generate positive impacts on employee productivity (Awan & Tahir, 2015). It is agreed that a well-designed incentive program could substantially increase an organization's overall productivity and the employees' output (Mamdani & Minhaj, 2016). Hypothesis **H₅** therefore recognizes the role of the reward system towards employee productivity.

H₅: There is a relationship between incentive and recognition plan and employee productivity.

2.2.3 Training and Development in the Workplace Environment

Employees who receive continuous training and development are more likely to be on top of their jobs and, consequently, become highly productive. According to Singh and Mohanty (2012), training plays a crucial part in productivity and substantially influences employee performance. In addition, Awan and Tahir (2015) also agree that training and development are beneficial in developing a working environment that will increase employees' productivity. This leads **H₆** to become the following hypothesis of this study.

H₆: There is a relationship between training and development and employee productivity.

2.2.4 Transparent or Open Communication in the Workplace Environment

Employers and workers may share their thoughts and ideas openly about the best ways to accomplish the organisational objectives. There is mutual respect amongst all employees, regardless of their level. When everyone's perception of the organizational goals improves, it will create a greater sense of unity among them. When employees feel free to suggest ways to make their workplaces run more smoothly, everyone in the company will benefit from their ideas and input. According to Femi (2014), effective communication between the employer and employees is very important especially for the success of an organization. Remarkably, the researcher of this study also found that there is a relationship between effective communication and employee productivity, performance and commitment. Thus, the following hypothesis is formed.

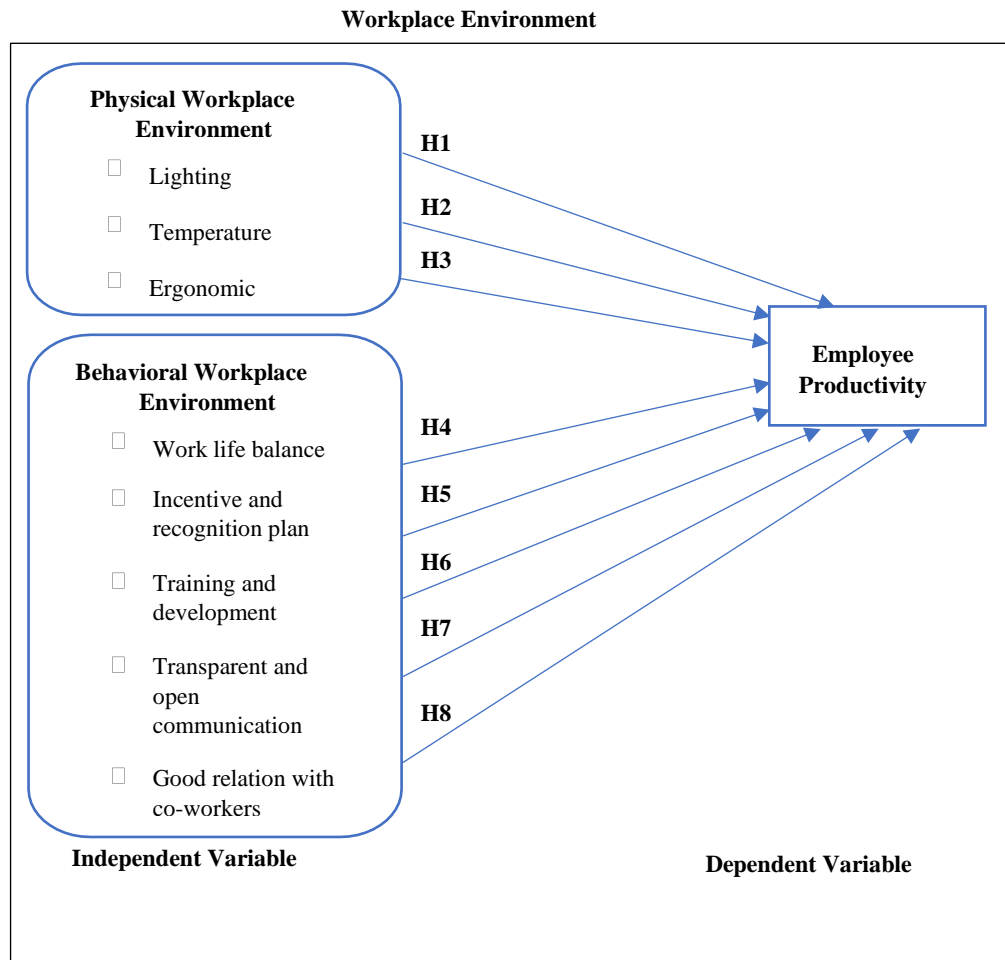
H₇: There is a relationship between transparent and open communication and employee productivity.

2.2.5 Good Relation with Co-Workers in the Workplace Environment

Employees, being social beings, have a natural need for the support of their colleagues and a need to feel a sense of belonging to a group. When issues arise in the workplace, the team must stick together to fix them. Maintaining healthy relationships with colleagues may be characterized as building rapport with the employer and other employees on the same level in the organizational hierarchy (Awan and Tahir, 2015). The authors of that study concluded that maintaining good relationships with other co-workers is an important feature in fostering an environment that stimulates the highest possible level of productivity within an organization. **H₈** is now recognized as the last hypothesis of this study.

H₈: There is a relationship between good relation with co-workers and employee productivity.

3. Conceptual Framework



4. Methodology

This study applies the quantitative approach to determine the impact of the workplace environment on employee productivity at the Islamic Cooperative Bank (BKRM Berhad) of Malaysia. This research's sampling frame comprises all BKRM Berhad employees at its 12 branches in the Federal Territory (Kuala Lumpur). The sample for the study is 159 employees. Selected respondents are chosen by the simple Random Sampling Technique. The data collection of this research is via Questionnaires which are thought to provide first-hand variables of interest suitable for the study.

The data analysis involves reducing the raw data to a controlled size upon which a summary is drawn. Finally, quantitative statistical analyses are undertaken to arrive at the study's findings and conclusions. The Statistical Package for the Social Science Version 23 (SPSS 23) software was used to analyse the data due to its comprehensive functions in tabulating academic research specifically in quantitative research (Rowley, 2014). The research tests the hypotheses through Multiple Regression Analysis. Summary of the data analysis for each research question is described in Table 1.

Table 1: Summary of Data Analysis

RESEARCH QUESTION	PART FROM QUESTIONNAIRE	DATA ANALYSIS
RQ1: Does physical workplace environment impact employee productivity at the Islamic Cooperative Bank?	Part B: Physical workplace environment Part D: Employee productivity	<ul style="list-style-type: none"> ● Descriptive Analysis ● Pearson Correlation Analysis
RQ2: Does behavioural workplace environment impact employee productivity at the Islamic Cooperative Bank?	Part C: Behavioural workplace environment Part D: Employee productivity	<ul style="list-style-type: none"> ● Descriptive Analysis ● Pearson Correlation Analysis
RQ3: Which working environment factor has the biggest influence on employee productivity at the Islamic Cooperative Bank?	Part B: Physical workplace environment Part C: Behavioural workplace environment Part D: Employee Productivity	<ul style="list-style-type: none"> ● Descriptive Analysis ● Multiple Regression Analysis

5. Pilot Study

The researcher of this study conducted a pilot study to test the face and content validity of the questionnaire before the final questionnaire was distributed. A pilot study can be defined as a “small test to study the research protocol, the instruments of data collection, strategy to recruit the sample and use of other research techniques to prepare for a more extensive study (Hassan, Schattner & Mazza, 2006). A researcher may identify and modify a research question while piloting a study, figure out the best method for pursuing it and determine how much time and resources are needed to complete the study’s larger final version (Ismail, Kinchin & Edwards, 2018). 45 questionnaires were handed out among bank employees located in Shah Alam. Convenience sampling techniques was used to determine the sample of respondents for the pilot study, due to this technique is easiest way for the researcher to access to the respondent availability (Etikan, 2016). The sample used in this pilot study were excluded from the actual research. The researcher was able to gather back 30 Questionnaires. The result of the reliability test demonstrated acceptable level of cronbach alpha ranging from 0.70 to 0.95.

6. Results and Discussions

For the actual study, a total of 159 Questionnaires were sent out. The overall response rate for this survey was 90.57 %, with 144 respondents providing feedback. The response rate is excellent, the results are expected to be reliable, and the findings are consistent.

6.1 Means and Standard Deviations after Factor Analysis

Table 2 shows the Means and Standard Deviations for independent and dependent variables. The independent physical workplace environment variables are lighting, room temperature, noise level and ergonomic. The independent behavioural workplace environment variable includes work-life balance, incentive and recognition plan, training and development, transparent or open communication, and good relation with co-workers. While employee productivity is the determining dependent variable.

Table 2: The Means and Standard Deviations after Factor Analysis

No	Variables	N	Mean	Standard Deviation
Independent Variable				
	Physical Workplace Environment	141	3.9381	.54359
1	Lighting	141	3.8865	.65838
2	Room Temperature	141	4.0024	.57528
3	Ergonomic	141	3.9255	.68514
	Behavioral Workplace Environment	141	4.0056	.50319
1	Work-life balance	141	3.9610	.60377
2	Incentive and recognition plan	141	3.9054	.60465
3	Training and development	141	4.0674	.63025
4	Transparent or open communication	141	4.0603	.55089
5	Good relation with co-workers	141	4.0337	.65888
Dependent Variable				
	Employee Productivity	141	3.9184	.49225

As seen in Table 2, training and development recorded the highest mean and standard deviation scores ($M = 4.0674$, $SD = .632025$), indicating that this was a valid score even after the Factor Analysis was completed. Whereas, even at the lowest mean and standard deviation scores, which are 3.8865 and .65838 respectively, lighting still indicates an effective score. Additionally, the most crucial dependent variable, employee productivity, scored a mean and standard deviation of 3.9184 and .49225, respectively. These are considered effective scores.

6.2 Normality after Factor Analysis

Table 3 summarizes the results of the Factor Analysis. It provides the normality score for each variable. The findings indicate that all variables followed a normal distribution, with the skewness ranging between the scale of -2 to +2, and the kurtosis between -7 to +7.

Table 3: Normality score for all variables after Factor Analysis

No	Variables	Skewness	Kurtosis
Independent Variable			
	Physical Workplace Environment	-.138	-.280
1	Lighting	-.238	.324
2	Room Temperature	-.045	-.375
3	Ergonomic	-.088	-.662
	Behavioural Workplace Environment	-.197	-.391
1	Work-life balance	.349	.597
2	Incentive and recognition plan	-.392	.250
3	Training and development	-.128	-.644
4	Transparent or open communication	-.250	-.165
5	Good relation with co-workers	-.094	-1.029

Dependent Variable			
	Employee Productivity	-.089	-.527
	Standard Error	.204	.406

6.3 Reliability after Factor Analysis

Hair, Black, Babin and Anderson (2010), state that Reliability indicates the degree of measurements of a set of indicators that a latent construct is internally consistent. For Cronbach’s alpha value, the acceptable alpha value is 0.6 until 0.7; in the range of 0.8 or greater, this alpha value is considered good (Ursachi et al., 2013).

Table 4: Summary of Reliability Analysis after Factor Analysis (n=141)

No	Variables	Number of Items	Cronbach’s Alpha from actual study (n=141)
Independent Variable			
Physical Workplace Environment		9	.903
1	Lighting	2	.765
2	Room Temperature	3	.820
3	Ergonomic	4	.894
Behavioural Workplace Environment		15	.945
1	Work-life balance	2	.760
2	Incentive and recognition plan	3	.876
3	Training and development	2	.764
4	Transparent or open communication	4	.884
5	Good relation with co-workers	4	.930
Dependent Variable			
	Employee Productivity	6	.850

The results in Table 4 show that the independent and the dependent variables had a score of at least 0.760. This suggests that the measurements are deemed reliable. The ergonomic variable of the physical workplace environment received the highest score on Cronbach's Alpha ($\alpha = .894$), confirming that it is at a very excellent level. Meanwhile, the behavioural workplace environment variable that received the highest score on Cronbach's Alpha is good relation with co-workers ($\alpha = .930$). According to Ursachi, Horodnic and Zait (2013), all the independent variables tested and found to have Cronbach's Alpha values more than 0.6 can be considered valid.

6.4 Pearson Correlation Analysis

Table 5 below shows the Correlation Analysis between the components of the physical workplace environment (lighting, room temperature and ergonomic), the components of behavioural workplace environment (work-life balance, incentive and recognition plan, training and development, transparent or open communication and good relation with co- workers) against the dependent variable of the study which is employee productivity.

Table 5: Correlation Analysis

No	1	2	3	4	5	6	7	8	9
1	1								
2	.494**	1							
3	.634**	.608**	1						
4	.496**	.466**	.533**	1					
5	.550**	.610**	.545**	.609**	1				
6	.462**	.581**	.444**	.439**	.464**	1			
7	.487**	.612**	.548**	.557**	.603**	.683**	1		
8	.449**	.630**	.640**	.560**	.600**	.698**	.804**	1	
9	.092	.110	.202*	.258**	.259**	.296**	.338**	.359**	1

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

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

Results confirm that ergonomic is the most influential factor of physical workplace environment component on employee productivity. However, ergonomic has a weak positive linear relationship with employee productivity ($r = .202$, $p < 0.05$), which indicates a significant correlation between ergonomic and employee productivity. Pickson et al. (2017), maintain that ergonomic has a significant positive correlation with employee productivity. Room temperature has a weak positive linear relationship with employee productivity ($r = .110$) which is not a considerable correlation. According to Federspiel (2001), the complaint rate was very low when the room temperature ranged between 22.2 and 23.9°C and employees' productivity levels were unaffected.

Lighting is seen to have a weak positive linear relationship with employee productivity ($r = .092$) since the correlation result is not significant. This is supported by Akbari et al. (2013), who found that lighting did not significantly influence work productivity. Lighting levels at the workplace have a minor effect on employee productivity unless the task is visually demanding. This is maintained by Roelofsen (2002). Nevertheless, based on the findings of this study, it is concluded that ergonomic, the component of the physical workplace environment has substantial impact on employee productivity.

For behavioural workplace environment component, good relation with co-workers, shows a moderate positive linear relationship with employee productivity ($r = .359$, $p < 0.01$). This has been indicated by the significant correlation result. Awan and Tahir (2015) think that good relation with co-workers helps develop a working environment that generates maximum productivity in an organization. This study found that the second component that has the most influence is transparent or open communication as evidenced by the moderate positive linear relationship with employee productivity ($r = .338$, $p < 0.01$). In fact, transparent or open communication allows employees to express their needs and voice out ideas for improvements to the management. This is supported by Massoudi and Hamdi (2017). They emphasize that employees need to be heard by the organization.

Next, training and development is found by this study to have a weak positive linear relationship with employee productivity ($r = .296$, $p < 0.01$). However, based on Singh and Mohanty (2012), training has an important role in productivity as it significantly impacts employee performance. Training is an important way to improve employee productivity that ultimately helps towards organizational productivity and effectiveness.

Incentive and recognition plan also has a weak positive linear relationship with employee productivity ($r = .259$, $p < 0.01$). Incentive and recognition plan can be in monetary or non-monetary forms of the management reward system (Awan & Tahir, 2015). Lastly, work-life balance too has been found to have a weak positive linear relationship with employee productivity ($r = .258$, $p < 0.01$). Nevertheless, another study found that work-life balance can help employees be more creative and practice "out of the box thinking". It has been recognized that work-life balance could increase employee productivity (Duru and Shinmawa, 2017). The emphasis on work-life balance has also been supported by another previous study by Ansari et al. (2015).

6.5 Multiple Regression Analysis

Table 7 below shows the Multiple Regression Analysis between physical workplace environment and behavioural workplace environment on employee productivity.

Table 7: Multiple Regression Analysis

No	Independent variables	Standard Coefficient Beta	t	Sig.	Collinearity Statistics	
					Tolerance	VIF
1	Physical Workplace Environment	-.285	-2.369	.019	.417	2.397
2	Behavioural Workplace Environment	.584	4.855	.000	.417	2.397
R Square				.168		
F				13.928		
Sig. of F Value				.000		
Durbin Watson				2.233		

Table 7 depicts that, in comparison to the physical workplace environment, the behavioural workplace environment has the highest influence on employee productivity (p .05, =.584). For the physical workplace environment, the analysis of p-value shows less than 0.05 and $\beta = -.285$. This is corroborated by Massoudi and Hamdi (2017), who stipulate that the behavioural workplace environment has a more significant influence on productivity compared to the physical office environment.

It was also found by this study that the R² value is .168 whereby the independent variables such as physical workplace environment and behavioural workplace environment scored 16.8% of the variance (R square) on employee productivity, with Sig. of F value of .000. Thus, it is possible to conclude that the behavioural workplace environment has a far more significant influence on employee productivity than the physical workplace of the environment.

6.6 Summary of Hypotheses

This study started with an initial development of 8 hypothesized theories. However, due to the elimination of a component during the Factor Analysis, the researcher reviewed the hypotheses to be consistent with the study’s conceptual framework (as illustrated in Figure 2). Consequently, two Hypotheses have been rejected i.e. H1 and H2 as shown in Table 6 below.

Table 6: Summary of Hypotheses

No	Hypotheses	Result
H1	There is a relationship between lighting and employee productivity.	Rejected
H2	There is a relationship between room temperature and employee productivity.	Rejected
H3	There is a relationship between ergonomic and employee productivity.	Accepted
H4	There is a relationship between work-life balance and employee productivity.	Accepted
H5	There is a relationship between incentive and recognition plan and employee productivity.	Accepted

H6	There is a relationship between training and development and employee productivity.	Accepted
H7	There is a relationship between transparent or open communication and employee productivity.	Accepted
H8	There is a relationship between good relation with co-workers and employee productivity.	Accepted

7. Conclusion

Based on the quantitative analyses of this study, it is found that the most influential physical factor of workplace environment on employee productivity is ergonomic. This is supported by Pickson et al. (2017) who maintain that ergonomic has a significant positive correlation with employee productivity. Meanwhile, other components of behavioural workplace environment like work-life balance, incentive and recognition plan, training and development, transparent or open communication and good relation with co-workers, all play significant and positive linear relationships on employee productivity levels.

Outstandingly, Ollukkaran and Gunaseelan (2012) observed that one's level of productivity is very much influenced by the quality of their relationships with their co-workers. Likewise, this study also discovered that the behavioural workplace environment influences employee productivity more than the physical office environment. This addresses the Research Question 3 of the study i.e. which of the working environment factor has the biggest influence on employee productivity at the Islamic Cooperative Bank. Meanwhile, another survey by Leblebici (2012), also confirmed that employees were dissatisfied with the physical working environment and the facilities offered by the company not so much with fellow employees. In other words, the physical workplace environment was found by that study to be the main negative factor that caused their low productivity.

8. Future researches

This study can be further extended by involving respondents from various organizations, and not confined to Islamic Financial Institutions only. Performing a further analysis of the levels of productivity attained by one's employees is another approach that public and private organizations should pursue. In terms of methodology enhancement, this research suggests that future researchers could perform other instruments in collecting data such as Observation and In-Depth Interview Sessions. This Mixed-Method methodology guarantees a more credible and balanced approach.

At the same time, organizations should engage in new strategies and reward systems to increase employee output and productivity. BKRM Berhad should strategize to modernize the infrastructure at each branch and upgrade their respective Internet Technologies (IT). These measures would improve employee productivity, benefitting the organization in the long run. Lankeshwara (2016) reiterates that improved physical facilities of the office environment are necessary to enhance employee productivity and maximize performance. Lastly, future research should undertake longitudinal studies to render it a comprehensive cross-sectional approach and that it could be applicable for implementation in other service sectors.

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