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Factors Influencing Psychological Well-Being and Gender among Private Financial Sector Employees in Malaysia

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Abstract

This study examined the effect of coping strategy towards the relationship of psychology hardiness, well-being and gender among private financial institution sector employees in Malaysia. Correlations and differences pertaining to gender were also determined. A total of 141 employess from eleven private financial institutions in Malaysia participated in this study. A cross-sectional and correlational research design was employed. Psychology hardiness was measured using the dispositional Resilience [DRS-15 (v3.2)] scale, Coping strategy was measured using the Problem Oriented Brief Coping Experienced (BRIEF COPE) scale while Psychology well-being was measured using Well-being Manifestation Measure scale (WBMMS) scale. All hypotheses were tested and the results revealed that Coping Strategy had a significant role as a moderating variable. Further research is suggested to explore other possible moderating effects on psychology hardiness and well-being of banking employees in other domains of psychological attributes.

Keywords: Psychological Well Being, Private Sector Employees, Moderating Effects, Psychology Hardiness, Banking Employees.

Introduction

Current health pandemic distress, globalization and liberalisation, existing competition among financial institutions, downsizing and technological advancement over the past decades had caused many changes in the private financial sector, some of which are very damaging such as policy changes due the impacts of the recent and ongoing corornavirus pandemic. Employees of private financial institutions are considered to be amongst the most vulnerable to stress and burn out syndrome (Amigo et al., 2014). The National Health and Morbidity Survey in 2017 as cited by the Institute for Public Health (2017), indicated that nearly 70% of Malaysian workers were experiencing stress-related illness since the global economic downturn. Dalgaard et al. (2020) examined stress using the transactional

perspectives of Lazarus and Folkman (1984) appraisals and defined “stress” as the experience of external demands exceeding personal coping resources. Prior to this, Blonna (2012) had defined stress in terms of the stimuli, constraints, situation or outside forces that places extreme demands on peopls, making individuals feel as if they cannot manage. Hence, pyschological hardiness is imperative. High level of psychological hardiness is important because it may increase the individual's commitment to their job (Maryam et al., 2014; Brannon & Feist, 2010; Beasly et al., 2003; Mehdi and Aubi, 2011; Bartone, et al. 2008).

Stress and employee well-being are related to health and wellness of employee (Khan and Khurshid, 2017). Biggio and Cortese (2013) studied the significant factors attributed to the concept of well-being in the workplace by employees, the influencing factors, and the role of individual psychological characteristics. The results highlight that well-being in the workplace does not depend exclusively on external conditions in terms of the working and organizational environment within which the individual operates. Munusamy and Assim (2019) assert that psychological well-being is as an important personal resource in relation to choosing adaptive coping strategies for stress, particularly academic related stress. Freire’s (2016) study focused on transactional model of stress, and stated that coping responses are the key to prevent stress response. In his study, the possible role of psychological well-being as a personal determinant of coping strategies in the academic context was analysed. The findings indicate that the higher the profile of psychological well-being was, the higher the use of the coping strategies. Gender differences in coping strategies were also observed, however no interaction effects with psychological well-being was found.

Literature Review

Pinquart (2009) analysed whether perceived work-related demands associated with social change. Questions to whether work-related demands were related to psychological well-being and regional economic conditions were examined. Higher levels of work-related demands were associated with lower psychological well-being, whereas higher levels of goal engagement in coping with these demands related to higher well-being (Pinquart, 2009). These arguments were further explored by researchers from Malaysia. Ismail et al. (2016) conducted a study on stress level and the common coping strategies and investigated the stress level, and the common coping strategies used by individuals. Coping strategies we found to be not associated to gender, although frequencies on the handling of different copings varied between male and female individuals, with no significant differences in the use of broad coping categories. Ismail et al.’s (2016) study was in line with many other researches that highlight the influence of maladaptive strategies on stress. Nonetheless, other studies indicate that coping strategies did not differ across gender but variation in coping was evident across various groups (Munusamy and Assim, 2019; Dalgaard et al, 2016; Butt, et al., 2018).

Studies on moderating roles of coping strategies upon the relationships between psychological constructs are recently being highlighted by orgaizatiional psychologist reseachers (Dalgaard, 2016). Bhagat et al (2010) examined the organizational stress, psychological strain, and work outcomes and the relationship of the moderating roles between factors upon the cultural dimension of individualism-collectivism. The results indicate that problem-focused coping is a better moderator among the individualistic individuals compared to emotion-focused coping is a better moderator among the groups of individuals within collectivistic contexts. The importance of cultural variations and coping with work stress in predicting psychological strain or distress on the job was also highlighted.

Moreover, Bashir and Ramay (2010) study had focused on the effects of job stress on employees job performance among employees in Pakistan. Interestingly, a negative correlation between job stress and job performances was found where job stress was found to significantly reduce the performance of an individual. A healthy, cooperative and friendly environment within the organization was found to be related to better performances by these financial sector employees.
Oreoluwa and Oludele (2010) researched on the gender factors of stress management techniques among Nigerian financial sectors employees. Male and female employees do not vary significantly in their stress management technique and the authors assert that stress management is not gender sensitive or gender-centric. This is in line with studies from similar work of Bhagat et al. (2010); Dalgaard et al. (2016); Assim et al. (2020); and Munusamy and Assim (2019). However, some recent studies also suggest that both men and women responded differently to an identical achievement related stressor under controlled laboratory conditions. Women reported seeking social support and using emotion concentrated coping method better than men, whereas men were reported using relatively more of problem concentrated coping method than women (Perez-Garin et al., 2017; Owens, et al., 2016; Munusamy and Assim, 2019; Paul and Garg, 2013).

Another study on gender differences in stress and coping indicates that women scored significantly higher than the men in chronic stress and minor daily stressors (Pilar and Matud, 2014). Moreover, women scored significantly higher than men on the emotional and avoidance coping method compared to the lower scores on rational and detachment coping. Men were found to have more emotional inhibition than women, whereas women scored significantly higher than men on somatic symptoms and psychological distress (Matud, et al., 2015; Perez-Garin, 2017; Dalgaard et al., 2014).

Despite the increasing awareness among employers, stress is still a major concern in the workplace. Stress is a global issue and affects all categories of employees in all countries including Malaysia. Coping strategy and psychology hardiness are known factors relating to stress management (Perez-Garin, 2017). Hence, the current study investigated the factor of coping strategy as a moderating effect in predicting psychology hardiness and the outcome of psychology well-being among employees from Malaysian private financial sector. The conceptual framework in Figure 1.0 below displays the interaction effect between psychology hardiness and coping strategy in predicting psychology wellbeing of individuals from various settings.

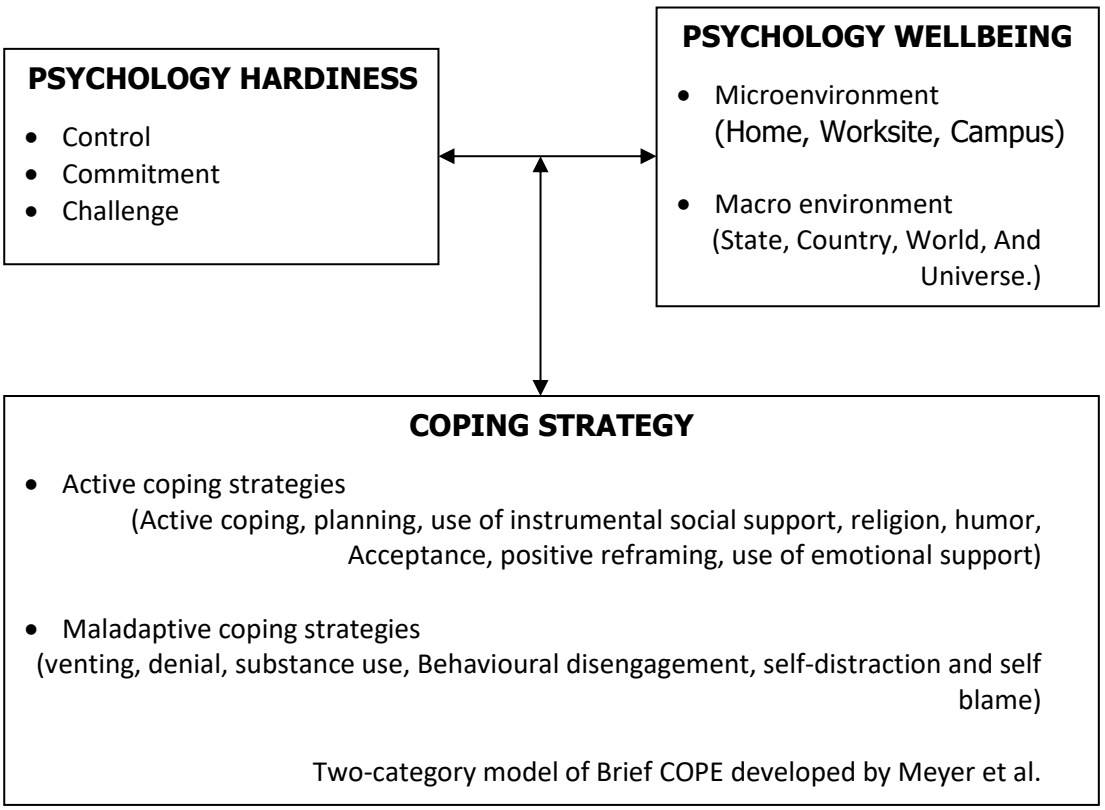

Figure 1.0: Interaction effect between psychology hardiness and coping strategy in predicting psychology wellbeing.

The current study attempts to identify the hardiness factors of individuals from the private financial sector in Malaysia and how they cope with the problem of stress. The types of coping strategies and the moderating effects upon other significant variables. Pertinent issues regarding stress management with effective coping strategy and how to improve the wellbeing of individuals or employees were also discussed.

Methodology

The current study employed a descriptive and cross-sectional research design. A set of self-administered questionnaire was developed as the measuring instruments for the purpose of collecting data on psychology hardiness, coping strategy and psychology well-being among private financial institution employees in Malaysia. The demographic questions are aimed at collecting the demographic characteristic of the respondents such as gender, age, race, and their job positions in their workplace. Factor pertaining to psychology hardiness, coping strategy and psychology well-being were measured by the Dispositional Resilience scale, Problem Oriented Brief Coping Experienced (BRIEF COPE) and Well-being Manifestation Measure scale (WBMMS).

In the current study, the conceptual framework as depicted in Figure 2.0 was designed based on the variables psychological hardiness, psychological well-being and the moderating role of coping strategy. This conceptual framework was developed by employing the models from the hardiness theory, holistic health model, and Maddi's hardiness model, and the two-category model of Brief COPE developed by Meyer et al. which were used in previous studies by Garcia et al. (2018) and Su et al. (2015).

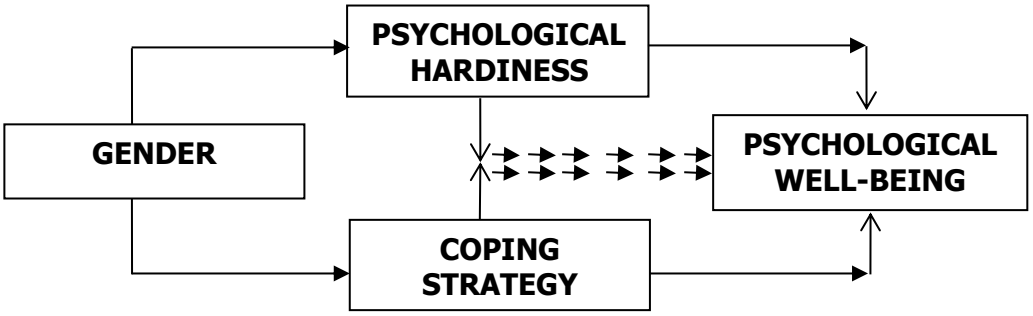

Figure 2.0 Research Framework

Measurement Instruments

The Dispositional Resilience [DRS-15 (v3.2)] scale refers to the most recent and up-to-date version of the 15-item Dispositional Resilience Scale (Munusamy and Assim, 2019). The Problem Oriented Brief Coping Experienced (BRIEF COPE) which were proposed by Carver, et al. (1989) was used to measure the the cosntructs coping strategies amog the sampled respondents. The updated version of BRIEF COPE inventory used in the current study refers to the multidimensional coping inventory to measure the different ways in which people respond to stress conditions. The instrument consists of 60 items and 15 scales. Five scales of four items each measure conceptually distinct aspects of problem-focused coping such as active coping, planning, suppression of competing activities, restraint coping, seeking of instrumental social support.

De Lazzari (2000) asserted that the Well-being Manifestation Measure Scale (WBMMS) instrument was first developed by Masse et al. in 1998. The scale contains 25 items with six factors measured on 5 continuum scale from never (1) to almost always (5). The six subscales are control of self/event, happiness, social involvement, self-esteem, mental balance and sociability. WBMMS has demonstrated the high internal consistency of Cronbach alpha of .93 in the pilot stage of the current study, as per depicted in Table 1,0 below.

Table 1.0
Reliability of Scales

Instrument	Alpha Value (α)		
	Previous studies	Pilot study (N=30)	Present study (N=141)
DRS-15 (v3.2)	.83	.70	.74
BRIEF COPE	.79	.91	.88
WBMMS	.93	.84	.93

Source: Data from the original study

Table 1.0 displays the reliability scores (of alpha value) for three research instruments. Previous studies demonstrated the reliability of DRS-15 (v3.2) scale was at the alpha vslues of .83. The instrument of DRS-15 (v3.2) had demonstrated the internal consistency of Cronbach alpha of .70 in the pilot study, .74 for the present study. The BRIEF COPE instrument revealed the internal consistency of Cronbach alpha of .79 in previous studies, while the present study had recorded an internal consistency of Cronbach alpha of .88 The instrument of WBMMS displayed a high internal consistency of Cronbach alpha value of .93 which is identical to the current study.

Samples of the Study

A sample frame of 141 employees from various private financial institution in a pre-determined location in Klang Valley, Malaysia and was obtained by employing a random sampling technique to ensure a sampling distribution which would contribute to the distribution of possible values of the statistic in a population (Glynis et al., 2006). Each respondent was given a questionnaire consisting of three parts, which is Part A, contains demographic information, Part B, consists of Psychology Hardiness, Part C, refers to items measuring coping strategy while Part D refers to the items on Well-Being Psychology. Respondents were required to answer the questionnaire according to a specified time.

The self-administered questionnaires were returned and the data were complied and analysed using the Statistical Package for Social Sciences (SPSS) program for Windows Version 20. Coping strategy was measured using the Pearson correlation to determine the strength of the relationship between psychology hardiness and psychology wellbeing. Descriptive statistic was used to describe the demographic profiles of sample and Inferential Statistics were used to analyze data and test such as Pearson Correlation Analysis, Independent Sample T-Test, and hierarchical multiple regressions were used to test the moderation effect. Moderation effect was also tested using PROCESS developed by Hayes (2013).

Results

The demographic analyses of the respondents demographic background such as gender, age race and position in ther workplaces is presented in Table 2.0. This table shows the frequency and percentages of respondent's demographic background.

Table 2.0
Frequency and Percentages of Respondents Demographic Background

Variables	Frequency (N=141)	Percentage (%)
Gender		
Male	52	36.9
Female	89	63.1
Race		
Malay	71	50.4
Chinese	31	22.0
Indian	39	27.7
Age Group		
20-30	109	77.3
31-40	29	20.6
41-50	3	2.1
Organization*		
PFI_01	24	17.0
PFI_02	19	13.5
PFI_03	17	12.1
PFI_04	11	7.8
PFI_05	27	19.1
PFI_06	11	7.8
PFI_07	8	5.7
PFI_08	4	2.8
PFI_09	6	4.3
PFI_010	5	3.5
PFI_011	9	6.4

*PFI – Private Financial Institution
Source: Data from the original study

Within the total of 141 respondents who took part in the survey, 71 are from ethnic Malays, representing 50.4%, 31 from the ethnic Malaysian Chinese representing 22%, and 39 of them are Malaysian Indians representing 27.7%. The majority of participants in this study are females with 89 employees out of 141 employees. Ethnic Malays form the largest group of 71 employees while Chinese Malaysian form the smallest group with 31 employees. The age categorisation displays the age group of 20-30 year-olds make up the majority of the samples, with 77.3% or 109 employees while respondents between the age group of 31-40 year-olds comprise of the second largest group of 26.6% or 29 employees followed by respondents between the age group of 41-50 year-olds, with 2.1% or 3 employees only. The number of participants from PFI_01 is 24 or 17.% while participants from PFI_02 is 19 or 13.5%. The number of participants from PFI_03 is 17 or 21.1%. The number of participants from PFI_04 numbered at 11 employees or 7.8% and from PFI_05 is 27 employees or 19.1%. The number of participants from PFI_06 is 11 employees or 7.8% while from PFI_07 is 8 employees or 5.7%. The number of participants from PFI_08 is 9 employees or 6.4% while from PFI_09 is 5 employees or 3.5%, and from PFI_010 is 6 employees or 4.3%. The number of participants from PFI_011 formed the smallest group out of the total 141 participants at 4 employees or 2.8%. Participants from PFI_01 form the largest group while participants from PFI_02 form the second largest group.

Table 3.0
Correlation between Psychology Hardiness and Psychology well-being

Psychology Hardiness	**Pearson correlation**	**Sig . (2 tailed)**
Psychology Wellbeing	.316	.000**

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

Source: Data from the original study

Analyses on the correlation between variable yielded that the construct of psychology hardiness was positively correlated with psychology well-being (see Table 3.0). The results of correlation analysis showed a correlation between psychology hardiness of employees and their psychology well-being is significant ($r = .316$, $n = 141$, $p < .001$). The result indicates that the high level of employees' psychology hardiness increases their well-being.

Table 4.0
Correlation between Coping strategy and Psychology well-being

Wellbeing	Pearson correlation	Sig . (2 tailed)
Adaptive coping strategies		
Active	.456	.000**
Planning	.535	.000**
Suppression	.302	.000**
Instrumental	.271	.001**
Emotional	.224	.008**
Positive	.444	.000**
Acceptance	.289	.001**
Religion	.326	.000**
Humour	.210	.013*
Maladaptive coping strategies		
Denial	.053	.532
Venting	.013	.875
Behaviour	-.013	.882
Mental	.077	.364
Substance	.142	.094

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).
Source: Data from the original study

The results as diplayed in Table 4.0 above shows that correlation between adaptive coping strategies and psychology well-being are positive. The results of correlation analysis showed a correlation between psychology hardiness and coping strategy are significant at the 0.01 level, accordingly with active coping (r = .456, n = 141, p <.001), planning (r = .535, n = 141, p <.001), suppression of competing activities (r = .302, n = 141, p <.001), seeking of instrumental social support (r = .271, n = 141, p <.001), emotional (r = .224, n = 141, p <.001), positive (r = .444, n = 141, p <.001), acceptance (r = .289, n = 141, p <.001), and religion (r = .326, n = 141, p <.001). However, the correlation between psychology hardiness and humour scale indicate a significant relationship, at the 0.05 level (two-tailed) as (r = .210, n = 141, p <.005). The results of correlation analysis show that maladaptive coping strategies which are denial, venting, behaviour, mental and substance are not correlated with psychology well-being.

Table 5.0
t-test Results Comparing Males and Females on Psychology Hardiness

P.H	n	Mean	SD	T-cal	T-crit	df	p	Decision
Male	52	29.06	6.415	-.828		139	.409	Reject
Female	89	29.90	5.444					

Source: Data from the original study

An independent-samples t-test was conducted to compare gender within the relationship with psychology hardiness variable. There was no significant difference in the scores for

psychology hardiness variables between male (M=29.06, SD=6.415) and female (M=29.90, SD=5.444) conditions; t(139)= -0.828, p =.409. There is an estimated change of -.828 % (SE =1.016%). However, no sufficient evidence was found to (P=.409) to suggest that there is a difference between psychology hardiness and gender variables.

Table 6.0
t-test Results in Comparing Males and Females on Coping Strateg

P.H	n	Mean	SD	T-cal	T-crit	df	P	Decision
Male	52	161.31	21.710	-.303		139	.762	Reject
Female	89	162.37	19.097					

Source: Data from the original study

An independent-samples t-test was conducted to compare gender in the relationships of coping strategy variable. There was no significant difference in the scores for coping strategy between male (M=161.31, SD=21.710) and female (M=162.37, SD=19.097) conditions; t(139)=-0.303, p = .762". There is an estimated change of -1.063% (SE =3.508%). However, there is no sufficient evidence (P=0.762) to suggest that there is a difference between coping strategy and gender.

Table 7.0
Interaction between Coping strategy and psychology

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.316[a]	.100	.094	13.516	.100	15.449	1	139	.000
2	.385[b]	.148	.136	13.197	.048	7.797	1	138	.006

a. Predictors: (Constant), PH
b. Predictors: (Constant), PH, Interaction Cope&PH
Source: Data from the original study

Table 8.0
ANOVA Tests

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2822.195	1	2822.195	15.449	.000[b]
	Residual	25392.273	139	182.678		
	Total	28214.468	140			
2	Regression	4180.084	2	2090.042	12.001	.000[c]
	Residual	24034.384	138	174.162		
	Total	28214.468	140			

a. Dependent Variable: PWB
b. Predictors: (Constant), PH
c. Predictors: (Constant), PH, Interaction Cope&PH

Source: Data from the original study

Model 2 with the interaction between Coping strategy and psychology hardiness accounted for significantly more variance, compared to coping strategy and psychology hardiness, R2 change = .048, p = .006, indicating that there is potentially significant moderation between coping strategy and hardiness on psychology wellbeing. These variables accounted for a significant amount of variance in psychology well-being, R2 = .100, F(1, 139) = 15.45, p < .001. The means of the two predictors wee adjusted to zero value by the predictors being centred or standardised. The two predictors has been entered in the first step (block 1) of the hierarchical multiple regressions while the interaction in the second step (block 2). According to Howitt & Cramer (2011), there is a moderating effect if the interaction explains a significant amount of the variance in the criterion. Furthering the analyses, the interaction term between coping strategy (adaptive coping strategies only) and psychology hardiness was added to the regression model, which accounted for a significant proportion of the variance in employees' well-being, ΔR2 = .100, ΔF(1, 138) = 7.797, p = .001, b = -.007, t(137) = -1.326, p < .01. Examination of the interaction plot showed an enhancing effect that as coping strategy (adaptive coping strategies only) and psychology hardiness increased, employees' wellbeing also increased. To interpret the significant interaction three separate unstandardized regression lines were plotted between standardized psychology hardiness, standardized coping strategy and the standardized level of psychology well-being at the mean and at one standard deviation above and below and well-being strongest at a high level of coping strategy.

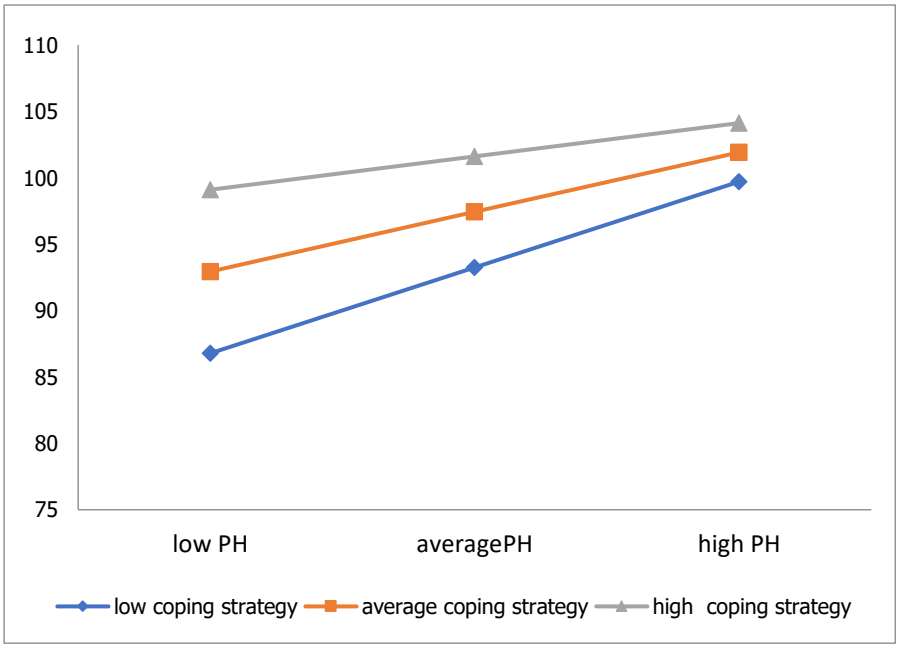

Chart 1.0 Chart plot of the interaction of the unstandardized regression lines
Source: Data from the original study

Overall the results show that the interaction plot showed in Chart 1.0 displays an enhancing effect that as coping strategy (adaptive coping strategies only) and psychology hardiness increased, employees' wellbeing also increased. At low effect of psychology hardiness, employees' psychology wellbeing was similar for ineffective coping strategy. As for employees from high psychology hardiness effect, they display a high coping strategy that is in line with their high values on wellbeing. This result indicate that the findings of the current study is supportive of previous studies with similar constructs and variables (Dalgaard, 2017; Perez-Garin 2016).

Discussions

A correlation between psychology hardiness and psychology well-being was hypothesised in the current study. The Pearson correlation results showed a correlation between psychology hardiness of employees and their psychology well-being is significant. The result indicatess that the high level of employees' psychology hardiness increased their well-being such as control of self/event, happiness, social involvement, self-esteem, mental balance and sociability. Based on this current research finding, the hypothesis is accepted which shows significant value as r = .316, n = 141, p <.001). Based on Malek et al. (2009), occupational stress had significant reverse correlations with job satisfaction and well-being. While, coping strategies and work motivation are shown to be one of the potential moderating variables which is supported by the findings of this research. Another study by Soderstrom et al (2000), shows that higher level of hardiness in corporate and university samples have a lower level of stress and fewer symptoms of illness. The current findings also supports the findings by Azeem (2010); Butt el al. (2020); Pengilly and Dowd (2000), which indicates that stress was significantly correlated with the hardiness scale of commitment and control. It was also stated that individuals with high stress, the low commitment had higher scores on the Beck Depression Inventory (BDI) while the low stress has the opposite score. Results in this study is also supported by Seok, Hashmi, and Chiew (2012), which indicates that an individual who is competent in managing their internal states, impulses, and resources, have less mental health problems. Moreover, the current study reveals that psychological hardiness and high social support directly have an impact on the measures of psychological and somatic distress which is similar to the findings done by Kanika Kindal (2013). In addition, the results from the current study are in line with the findings of Paul, Robert, James, and Thomas (2008), which found that psychological hardiness appears to be a key individual characteristic related to stress tolerance and successful performance in a very demanding occupation.

Another assumption and hypothesis in the current study was that there is a correlation between Coping strategy and psychology well-being. The result of the current study indicates a correlation with a significant relationship between psychology hardiness and coping strategy, with adaptive coping strategies was the only one to be significant. However, there is no correlation between maladaptive coping strategies and psychology well-being. Aniza Ismail, Sana Taher Ashur, etc. (2016) claims the adaptive coping scale tended to be correlated with the desirable outcome and would have lower levels of psychological distress. Maladaptive coping strategy (self-distraction, self-blame and denial) had been proven to be an important association to stress. However, the present study shows that there is no significant relationship with the maladaptive coping strategy. Mohd Zukri & Noor Hassim (2010) and other authors (Aldwin, 2007; Aniza et al, 2016; Bhagat et al., 2010; Blona, 2012)

stress that positive reframing and emotional support are the coping strategies that have a significant effect in reducing stress symptoms.

As gender was one of the main variables under study, the results indicate that there was no significant differences between psychology hardiness and gender, even there is an estimated change of -1.063% (SE =3.508%). However, there is insufficient evidence (P=0.762) to suggest that there is a significant difference between coping strategy and gender. Furthermore, an independent-samples t-test and the overall findings clearly shows that there is no impact on coping strategy contributed to gender. There was no significant difference in the scores for coping strategy between male (M=161.31, SD=21.710) and female (F=162.37, SD=19.097) conditions; t(139)=-0.303, p = .762. The result of this study does support the finding of previous studies conducted by Aniza Ismail, Sana Taher, etc. (2016), which asserts that no impact on the coping strategies can be contributed to gender. Nonetheless, there are few studies that supports finding for the present study. According to Soderstrom, Dolbier, Leiferman, & Steinhardt (2000), their results on examining gender differences for both sample using the multiple-group model shows that there is no significant difference in the relationship of hardiness, coping strategies, and perceived stress to symptoms of illness. While, Bhagat, Krishnan, Nelson, Leonard, Leonard, Ford, et al. (2010), also found that male and female employees do not vary significantly in their stress management technique and that stress management is not gender sensitive or gender- centric.
As for another assumption of whether coping strategy as a moderator would increase the effect of psychological hardiness on employees' well-being in the financial sector, a hierarchical multiple regression analysis was conducted. Examination of the interaction plot showed an enhancing effect that as coping strategy (adaptive coping strategies only) and psychology hardiness increased, employees' wellbeing also increased. At low psychology hardiness, employees' psychology wellbeing was similar for ineffective coping strategy. Employees from high psychology hardiness, displayed effective coping strategy that had the good outcome on their wellbeing. Azeem (2010) stressed that the correlation analyses of his study indicated significant relationships between hardiness dimensions and job involvement. Studies had found that hardiness has beneficial main effects in reducing burnout (Butt, 2018). It can be postulated that that employees have lower burnout because of their ability to deal with the multifarious problems of their job requirements and other types of problems effectively and efficiently. Conclusively Norris et al. (2017) and Azeem's (2010) and Butt's (2018) with other authors (Bashir e al., 2010; Van de Voorde e al., 2012; Carlos, et al., 2016; Carver et al., 1989; ; Carver et al., 1990; Folkman et al, 1986) findings are similar to findings in the current study (as detailed in Munusamy and Assim, 2019 and supported by the studies of Soderstrom, Dolbier, Leiferman, & Steinhardt, 2000) and Malek et al., 2013). The current study also found a significant influence of coping behaviour as a moderating variable on job satisfaction as the result indicated that overall coping behaviour has a significant influence on overall job satisfaction. This is suooirted by Bhagat, Krishnan, Nelson, Leonard, Leonard, Ford, et al. (2010) who argues that problem-focused coping is a better moderator in the individualistic countries and that emotion-focused coping is a better moderator in the collectivistic contexts.

Conclusion

This study concluded that there is a relationship between psychology hardiness, psychology well-being, gender and the moderating effect of coping strategy. It had identified significant

predicting variable of psychology well-being. The reviewed literature was also supported by empirical research and relevant theories and models on these areas in order to determine the nature of the relationship between psychology hardiness, psychology well-being, gender and coping strategy. The survey was conducted at 11 private financial institutions in Klang Valley, Malaysia from 141 respondent which includes both local and the international financial institutions.

The result of the current study indicated that there was significant relationship between psychology hardiness, coping strategy (adaptive coping strategies only) and psychology well-being. However, there is no significant difference in the scores for coping strategy between male and female. The result of this study does support the finding of previous studies conducted by Aniza Ismail, Ismail e al. (2016), which found out that no impact on the coping strategies can be contributed to gender. In addition, T test analyzes the differences in gender and Psychology hardiness and the results showed that there were significant differences between psychology hardiness and gender have not a significant relationship. The Pearson correlation results showed a correlation between psychology hardiness of employees and their psychology well-being is significant. The result explains that the high level of employees' psychology hardiness increases their well-being such as control of self/event, happiness, social involvement, self-esteem, mental balance and sociability. Moreover, the result indicates a correlation between psychology hardiness and coping strategy which is adaptive coping strategies, which is the only one which is proven to be significant. However, there is no correlation between maladaptive coping strategies and psychology well-being in the current study.
A hierarchical multiple regression analysis was also conducted. Examination of the interaction plot showed an enhancing effect that as coping strategy (adaptive coping strategies only) and as psychology hardiness increased, employees' wellbeing would also increased. At low psychology hardiness, employees' psychology wellbeing was similar for ineffective coping strategy. As for employees with high psychology hardiness, they had effective coping strategy which contributed to the good outcome on their wellbeing. This study concludes that coping strategy (active coping strategy only) enhances the effect of psychology hardiness on wellbeing. When psychology hardiness is high, but the coping strategy is low, it is proposed that the wellbeing of an individual is assumed to be low. However when both psychology hardiness and coping strategy is high, then is is proposed that the wellbeing will also be high due to the enhancing effect of coping strategy within the individual.

Limitation and Suggestions for Future Research

The current study had focused on the employee's personality, coping strategy, gender and wellbeing, which relate to stress, rather than the stressor itself. The limitation of the current study is that it does not measure what factors that causes stress among employees in the private financial institution sector. Furthermore, only active coping strategies were included in the moderation test. The maladaptive coping strategies were not included in the hierarchical multiple regressions test. According to Live Events Theory which emphasized on stressful experience, stress level and available resources of stressors, studies on stress and its contributing factors are are feasible to aby level of reseaches. However, due to limitations of funding, time and logistic reasons, the emphasis on how hardy the person is, coping strategy and their wellbeing or stressful experiences were not measured. Therefore, for future studies, the severity of stress level and the number of stressful events and the experiences of stress

of the individuals should be taken into consideration. In addition, further studies may focus on more employment sectors and should also include a wide range of sampling backgrounds.

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