### **CHAPTER 4**

### ANALYSIS

### **4.1 Introduction**

This chapter discusses the result of data analysis. The chapter begin with the explanation of respondents' background, including their gender, age, education level, marital status, race, work experience, number of children, income and occupation sector. Following this, the chapter explains about the factors of indebtedness. Finally, the chapter explains about the relationship between the factors of indebtedness and work attitude and behavior (i.e job satisfaction, retention, work-life balance).

# 4.2 Respondents' Background

Below is the information about the respondents' background including their gender, age, education level, marital status, race, work experience, number of children, income and occupation sector.

### 4.2.1 Gender



Gender	Frequency (N)	Percentage (%)
Male	34	32.4%
Female	71	67.6%

Table 4.1: Respondents' Gender

Table 4.1 show the number of female respondents is more than male respondents. In specific, 71 (67.6%) of respondents are female, while 34 (32.4%) of them are male.

### 4.2.2 Age

		2
Age	Frequency (N)	Percentage (%)
18-25	22	21.0%
26-35	58	55.2%
36-40	25	23.8%

Table 4.2: Respondents' Age

Table 4.2 shows the range of respondents' age. They are divided into three categories. The highest percentage of age is 55.2% (N=58), which are the range of age from 26 to 35 years old. The range age from 36-40 years old showed only 23.8% (N=25) of respondents and the next category ranged age from 18 to 25 years old only 21.0% (N=22).

### 4.2.3 Education level

		5
Education Level	Frequency (N)	Percentage (%)
SPM	62	59.0%
Foundation	31	29.5%
Degree	10	9.5%
UPSR	2	1.9%

Table 4.3: Respondents' Education Level

Based on Table 4.3, more than half of respondents (59%. N=62) already passed the Malaysian Education Certificate (SPM). The second highest is respondents who are in foundation level. The percentage is 29.5% (N=31). In addition, 9.5% (N=10) of respondents hold a Degree. Only 1.9% (N=2) of respondents hold a primary school assessment test (UPSR).

4.2.4 Marital status

 Table 4.4: Respondents' Marital Status

	Marital Status	Frequency (N)	Percentage (%)
-	Single	42	40.0%
	Married	60	57.1%
	Widow/Widower	3	2.9%

Total	105	100.0%

Table 4.4 shows the distribution of the respondents based on the marital status. 40.0% (N=42) of respondents are still single and 57.1% (N=60) of respondents are already married. Only 2.9% (N=3) are widow/widower.

4.2.5 Race

Table 4.5: Respondents' Race
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		2 2
Race	Frequency (N)	Percentage (%)
Malay	66	62.9
Chinese	A9	8.6
Indian	28	26.7
Others S		1.9
	C C	

Table 4.5 shows the distribution of respondents based on race. 62.9% (N=66) of them are Malaya, 26.7 (N=28) of them are Indian, 8.6% of them (N=9) are Chinese, and only 19% (N=2) of them are from other races.

### 4.2.6 Work experience

Work Experience	Frequency (N)	Percentage (%)
1-5 Years	51	48.5%
6-10 Years	23	22.0%
More Than 10 Years	16	15.2%

Table 4.6: Respondents' Work Experience

Table 4.6 shows the distribution of respondents based on work experience. 48.5% (N=51) of them have work experience between 1 to 5 years. Another 22% (N=23) of them have work experience between 6 to 10 years. Meanwhile, only 15.2% (N=16) of them have work experience more than 10 years.

# 4.2.7 Number of children

	3.5	
Number of Children	Frequency (N)	Percentage (%)
	3 3 4	
1-3	50	47.6%
4-5	18	17.1%
5.7	8.5	
6-10		0.9%
	1	
Table 17. De	an andanta' Number of C	hildran

 Table 4.7: Respondents' Number of Children

Based on Table 4.7, 47.6% (N=50) of respondents have 1 to 3 children. 17.1% (N=18) respondents have 4 to 5 children. While only 0.9% (N=1) respondent has more than 6 children.

### **4.2.8 Income**

Income	Frequency (N)	Percentage (%)
RM1,500 And Below	27	25.7%
Rm1,501-Rm3,000	51	48.5%
Rm3,001-Rm5,000	14	13.3%
RM5,001 And Above	4	3.8%

Table 4.8: Respondents' Income

Based on Table 4.8, half of respondents (48.5%, N=51) have income between RM1,501 until RM3,000. Another 25.7% (N=27) of respondents have income RM1,500 and below. In addition, 13.3% (N=14) of respondents have income between RM3,001 until RM5,000 per month. Only 3.8% (N=4) of respondents have large income monthly, which is above RM5,001.

9

4.2.9 Occupation sector

Occupation Sector Fr	requency	Percentage%
Government Sector	6	5.7%
Private Sector	72	68.6%
Self-Employed	15	14.3%

Table 4.9: Respondents' Occupation Sector

Based on Table 4.9 more than half of respondents (68.6%, N=72) are working in private sector. Another 14.3% (N=15) respondents are self-employed. Finally, 5.7% (N=6) of respondents are working in the government sector.

### 4.2.10 Location of study

Location of Study	Frequency	Percentage%
Ppr Seri Sabah	8	7.6%
Ppr Setapak Jaya	14	13.3%
Ppr Wangsa Maju R10	5 9	4.8%
Perumahan Awam Seri Perak	28	26.7%
Ppr Pekan Batu	5 14	13.3%
Ppr Loke Yew		11.4%
Ppr Intan Baiduri	24	22.9%

Table 4.10: Location of Study

Based on Table 4.10, there are several locations in doing this study. 26.7% (N=28) of the respondents are stayed at Perumahan Awam Seri Perak. Another 22.9% (N=24) of respondents are stayed at Ppr Intan Baiduri. In addition, 13.3% (N=14) of respondents are stayed at Ppr Setapak Jaya. Similarly, 13.3% (N=14) of respondents are stayed at Ppr Pekan Batu. Moreover, they are respondents in this study who stayed Ppr Loke Yew (11.4%, N=12), Ppr Seri Sabah (7.6%, N=8) and Ppr Wangsa Maju (4.8%, N=5).

### 4.3 Factor of Indebtedness

### 4.3.1 Credit card loan

		V.
Characteristics	Frequency (N)	Percentage (%)
Credit Card Loan	A	2.3
Yes	8	7.6%
No	97	92.4%
Credit Card Value	5	9 %
RM3,000	2	1.9%
RM4,000		1.9%
RM5,000	アンジ	1.0%
RM8,000	13.5	1.9%
RM10,000	A B	1.0%

Table 4.11: Credit Card Loan

Table 4.11 shows the information about credit card loan among the respondents of this study. The data indicates that only 7.6 % (N=8) of respondents have commitment on credit card loan. Majority of respondents (92.4%, N=97) do not involve in credit card loan.

In term of credit card value, there are 1.9% (N=2) of respondents make credit card loan with maximum RM 3,000. Another 1.9% (N=2) of respondents make credit card loan with maximum RM 4,000. Only 1% (N=1) of respondent make credit card loan with maximum RM 5,000. In addition, there are 1.9% (N=2) of respondents make credit card loan with maximum RM 8,000. Moreover, there is 1% (N=1) of respondents make credit card loan with maximum RM 10,000.

### 4.3.2 Financial loan

	N° -	S ANRY
Characteristic	Frequency (N)	Percentage (%)
Loans	5 28	び
Housing Loan	<b>A</b> 1 <b>3</b> 4 4	10.5%
Vehicle Loan		7.6%
Education Debt	15	1.9%
Personal Loan	15	14.3%

Table 4.12: Financial Loan

Table 4.12 shows the respondents commitment toward the financial loan. Based on this data, there are 34.3% (N=36) of respondents involve in financial loan, which consist of housing, vehicle, education, and personal loan. In specific, 14.3% (N=15) of respondents involve in personal loan. Another 10.5% (N=11) involve in housing loan.

In addition, 7.6% (N=8) of respondents involve in vehicle loan. While only 1.9% (N=2) involve in education loan.

### 4.4 Exploratory Factor Analysis (EFA)

### 4.4.1 Job satisfaction

Exploratory Factor Analysis was applied to determine the factor structure among 3 items related to Job Satisfaction. Table 4.13 shows that the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy value was .600, which is below suggested value of .6 and the Bartlett's test of sphericity was significant (X2 (91) = 69.893, p < .05). These results show that the data of this study is appropriate for factor analysis.

# Kaiser-Meyer-Olkin Measure of Sampling Adequacy. .600 Approx. Chi-Square 69.893 Bartlett's Test of Sphericity Df 3 Sig. .000

Table 4.13: Kaiser-Meyer-Olkin and Bartlett's Test

The results in Table 4.14 show there is one component emerged from EFA procedure based on the computed eigenvalue greater than 1.0. The eigenvalues ranged is 1.820, with variance 60.668%.

Table	e 4.14: Total Va	riance Explained for Job	Satisfaction	
Component	Initial Eigenvalues			
	Total	% of Variance	Cumulative %	
1	1.820	60.668	60.668	
2	.867	28.887	89.556	
3	.313	10.444	100.000	
			125	

Table 4.15 shows that communalities value for 3 items related to job satisfaction. Communalities are estimates of the variance in each variable accounted for by all components and small values (<0.3) indicate variables that do not fit well with the factor solution. In the current study, only one item (item 2) has a low communalities value (<.03) which is .258 and the rest of items (item 1, item 3) have communalities values (>0.3) which are .768 and .795 and the values are fit well with the factor solution.

2	Table 4.15: Communalitie	s of 3 items related to Job Satisfaction
X	Items	Communalities
11		.768
7	2	.258
5	3	.795

Extraction Method: Principal Component Analysis

According to component matrix (Table 4.16), item 1 and item 3 have positive values which are .876 and .891 respectively meanwhile item 2 has negative value which is - .507.

Component	Value
1	.876
2	-507 SIST
3	.891

Table 4.16: Component matrix of 3 items related to Job Satisfaction

Extraction Method: Principal Component Analysis

Based on the previous analysis, item 2 has been deleted for further analysis due to has a low communalities value (<.03) and shows negative loading value (-.507).

Exploratory Factor Analysis was applied to determine the factor structure among 2 items related to Job Satisfaction. Table 4.17 shows that the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy value was .600, and the Bartlett's test of sphericity was significant (X2 (91) = 63.025, p < .05). These results show that the data of this study is appropriate for factor analysis.

Table 4.17: Kaiser-Meyer-Olkin and Bartlett's Test



Table 4.19: Communalities of 2 items related to Job Satisfaction

	Items	Communalities
	1	.842
	2	.842
-	Extraction Method: Principal Component Analysis	N. N.
	According to Table 4.20, item 1 and item 3 have same p	ositive values which are .918.
	Both of items are accepted in factor solution.	3155
	Table 4.20: Component matrix of 3 items relat	ed to Job Satisfaction
	al ·	2 Ar
	Component	Loading Value
	Job satisfaction	A.918
	Like job	.918
-	5 55	
	Based on the previous analysis, both items (item 1 and i	tem 3) have been remained as
	an indicator for job satisfaction for further analysis.	Both items show accepted
	communalities value (>.03) and have a positive loading	value.
	4.4.2 Retention	
-	Exploratory Factor Analysis was applied to determine	the factor structure among 3
~	items related to Retention. Table 4.21 shows that the	Kaiser-Meyer-Olkin (KMO)
	measure of sampling adequacy value was .614, which i	s above suggested value of .6

and the Bartlett's test of sphericity was significant (X2 (91) = 113.450, p < .05) which is the suggested value should be .05 or smaller. These results show that the data of this study is appropriate for factor analysis.



85

.251

100.000

Table 4.23 shows that communalities value for 3 items related to retention. Communalities are estimates of the variance in each variable accounted for by all components and small values (<0.3) indicate variables that do not fit well with the factor solution. In the current study, all items have communalities values above 0.3 which are .651, .848 and .655. It fit well with the factor solution.

Table 4.23: Communalities of 3 items related to Retention

	7. 1
Items	Communalities
1	.65)
2	.848
3	.655
Extraction Method: Principal Componen	t Analysis
S	J.S.
According to Table 4.24, all items have	positive values which are .807, .921 and .809.
	19 AN
therefore, the three items are accepted fo	r further analysis.
Table 4.24: Component m	natrix of 3 items related to Retention
A Shi	
Component	1
Item 1	.807

## Item 2

Item 3

### 4.4.3 Work-Life Balance

Exploratory Factor Analysis was applied to determine the factor structure among 3 items related to Work-Life Balance. Table 4.25 shows that the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy value was .774, which is above suggested value of .6 and the Bartlett's test of sphericity was significant (X2 (91) = 361.909, p < .05) which is the suggested value should be .05 or smaller. These results show that the data of this study is appropriate for factor analysis.

.921

.809

Table 4.25: Kaiser-Meyer-Olkin and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.774
Approx. Chi-Square	361.909
51:3:5	
Bartlett's Test of Sphericity Df	3
N	
Sig.	.000
7.	
5	

The results in Table 4.25 show there is one component emerged from EFA procedure based on the computed eigenvalue greater than 1.0. The eigenvalues ranged is 2.799. The total variance explained for measuring work-life balance construct is 93.303%.

Table 4.25: Total Variance Explained for Work-Life Balance

Component	Initial Eigenvalues		
	<b>T</b> - 4 - 1 0		Council Since 0/
	i otai 9	% of variance	Cumulative %
		1 9	, U
1	2.799 🜔	93.303	93.303
		1 1 2	
2	.122	4.060	97.363
		N SV	
3	.079	2.637	100.000

Table 4.26 shows the communalities value for 3 items related to Work-life Balance. Communalities are estimates of the variance in each variable accounted for by all components and small values (<0.3) indicate variables that do not fit well with the factor solution. In the current study, all items have communalities values above 0.3 which are .925, .948 and .926. It means all items are fit well with the factor solution.

Table 4.26: Communalities of 3 items related to Work-Life Balance

Items

Communalities

1	.925
2	.948
3	.926

Extraction Method: Principal Component Analysis

According to Table 4.27, the three items have positive loading values which are .962, .973 and .962. Therefore, the three items are accepted in factor solution, and consider as a good item for work-life balance construct.

Table 4.27: Component matrix of 3 items related to Work-Life Balance



Correlation analysis is used to describe the direction and significant of the linear relationship between two variables (Pallant, J. 2007). Below are the correlation results between the factors of indebtedness (personal loan, housing loan, vehicle loan,



			card loan
Superman's		Correlation	1.000041
rho		coefficient	7.
	Credit	Sig. (2-tailed)	.684
	card loan		
		Ν	105 105

Table 4.29 above explained the relationship between credit card loan and retention. The relationship is negative with the value -.041. In addition, the relationship between credit card loan and retention is not significant (.684, p>0.05). Therefore, retention is not influenced by credit card loan.

# 4.5.3 Credit card loan with work-life balance

		13 23	Credit	Work life
C	21	5.5	card loan	balance
Superman's		Correlation	1.000	052
rho	8-	coefficient		
mo	0	coentcient		
1	Credit	Sig. (2-tailed)		.604
×	card loa	n		
		Ν	105	105

Table 4.30: The Correlation between Credit Card Loan with Work-life Balance

Table 4.30 above explained the relationship between credit card loan and work-life balance. The relationship is negative with the value -.052. In addition, the relationship between credit card loan and work-life balance is not significant (.604, p>0.05). Therefore, work-life balance is not influenced by credit card loan.

### 4.5.4 Vehicle loan with job satisfaction

		17	V
	Vehic	le Loan	💙 Job
	5133	4×	satisfaction
Superman's	Correlation	1.000	195*
rho	coefficient	-	
	Vehicle Loan Sig. (2-tailed)		.049
		105	105

Table 4.31: The Correlation between Vehicle Loan and Job Satisfaction

Table 4.31 above explained the relationship between vehicle loan and job satisfaction. The relationship is negative with the value  $\cdot$ .195. However, the relationship between vehicle loan and job satisfaction is significant (.049, p<0.05). Therefore, job satisfaction is influenced by vehicle loan.

4.5.5 Vehicle loan with retention

Table 4.32: The Correlation between Vehicle Loan and Retention

			Vehicle Loan	Retention
Superman's		Correlation	1.000	<b>C11</b> 7
rho		coefficient		
	Vehicle Loan	Sig. (2-tailed)	V.	.240
	<u> </u>	N	105	105

Table 4.32 above explained the relationship between vehicle loan and retention. The relationship is negative with the value -.117. In addition, the relationship between vehicle loan and retention is not significant (.240, p>0.05). Therefore, retention is not influenced by vehicle loan.

4.5.6 Vehicle loan with work-life balance

Table 4.33: The Correlation between Vehicle Lo	an and Work-life	Balance
6115	Vehicle Loan	Work_life
	Venicle Loan	WOR-Inc
		balance
Superman's Correlation	1.000	134
rho		
Vehicle Loan Sig. (2-tailed)		.176
	105	103

 Table 4.33 above explained the relationship between vehicle loan and work-life balance. The relationship is negative with the value -.134. In addition, the relationship

Therefore, work-life balance is not influenced by vehicle loan. 4.5.7 Personal loan with job satisfaction Table 4.34: The Correlation between Personal Loan and Job Satisfaction Personal loan Job satisfaction Superman's 1.000 034 Correlation rho coefficient Personal loan Sig. (2-tailed) .730 105 105 Table 4.34 above explained the relationship between personal loan and job satisfaction. The relationship is positive with the value .034. However, the relationship between personal loan and job satisfaction is not significant (.730, p>0.05). Therefore, job satisfaction is not influenced by personal loan. 4.5.8 Personal loan with retention Table 4.35: The Correlation between Personal Loan and Retention

between vehicle loan and work-life balance is not significant (.176, p>0.05).

Personal loan Retention

Superman's		Correlation	1.000 .014
rho		coefficient	5
	Personal loan	Sig. (2-tailed)	.890
		Ν	105 105

Table 4.35 above explained the relationship between personal loan and retention. The relationship is positive with the value .014. However, the relationship between personal loan and retention is not significant (.890, p>0.05). Therefore, retention is not influenced by personal loan.

### 4.5.9 Personal loan with work-life balance

Table 4.36: The Correlation between Personal Loan and Work-life Balance

	Personal loan	Work-life
S S S		balance
Correlation	1.000	042
coefficient		
Personal loan Sig. (2-tailed)		.674
	105	105
2		

 Table 4.36 above explained the relationship between personal loan and work-life

 balance. The relationship is negative with the value -.042. In addition, the relationship

between personal loan and work-life balance is not significant (.674, p>0.05). Therefore, work-life balance is not influenced by personal loan.

### 4.6 Chapter Summary

This chapter has described the result of data analysis. In specific, the chapter has explained about the respondents' background, including their gender, age, education level, marital status, race, work experience, number of children, income and occupation sector. Following this, the chapter has explained about the factors of indebtedness. Finally, the chapter explains about the relationship between the factors of indebtedness (credit card loan, personal loan, vehicle loan) and work attitude and behavior (i.e job satisfaction, retention, work-life balance). The next chapter 5 will provide a discussion about the analysis result.