

**INTENTION TO MARRY AMONG SINGLE FEMALE
EMPLOYEES IN MALAYSIA'S FINANCIAL SECTOR**

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**FACULTY OF ECONOMICS & ADMINISTRATION
UNIVERSITY OF MALAYA
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**DISSERTATION SUBMITTED IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE
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ORIGINAL LITERARY WORK DECLARATION

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Intention to marry among single female employees in Malaysia's financial sector ("this Work"):

Field of Study: Women Development

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INTENTION TO MARRY AMONG SINGLE FEMALE EMPLOYEES IN MALAYSIA'S FINANCIAL SECTOR

ABSTRACT

Malaysia has achieved remarkable socio-economic progress over the years and women play an important role in this progress. However, there are issues and concerns in Malaysia regarding the further integration of women in the economy through paid work. The rise in labor force participation has led to a possible shift in attitude towards marriage, including changes in intention to marry and preference among career women toward delayed marriage. These changes are also likely to affect female employees in the financial sector who are career driven and highly educated. Therefore, this dissertation focuses on the single female bank employees and their intention to marry. The results are based on descriptive quantitative and qualitative analysis. The sample comprises 153 respondents who are unmarried female employees, data on whom was collected through a purposefully designed survey of employees of Headquarters (HQ) branches of 12 financial organizations. In addition, this study used in-depth interviews of 20 female bankers to understand employees' perspectives on marriage. Besides that, this study used a descriptive quantitative analysis based on bi-variate associations, graphical analysis, and cross – tabulations. The analysis of this study shows that workplace demographics play vital role in explaining the intention to stay single among single employees. Female employees that intend to stay single are mostly those who have majority female co-workers, single co-workers, co-workers with Master Degree or co-workers who are divorced and separated mothers and have low work life balance. The quantitative findings are consistent with our qualitative results where respondents highlighted the role of peer factors and bank policies to support work-life balance.

Keywords: Marriage, Financial Sector, Single, Female Employees, Malaysia

**KAJIAN TENTANG KEINGINAN UNTUK BERKAHWIN DI KALANGAN
WANITA BUJANG DALAM SEKTOR KEWANGAN DI MALAYSIA**

ABSTRAK

Dewasa ini, Malaysia telah mengalami pelbagai perubahan dan pencapaian dalam bidang sosio ekonomi. Kita dapat lihat peranan besar yang dimainkan oleh kaum wanita untuk mencapai perubahan ini terutama penglibatan yang besar dalam sektor tenaga kerja. Walaubagaimanapun, terdapat isu-isu yang melibat penglibatan kaum wanita dalam bidang pekerjaan. Peningkatan penglibatan wanita dalam alam pekerjaan telah menyumbang kepada perubahan tingkah laku mereka terhadap isu perkahwinan, termasuklah perubahan niat untuk berkahwin dan pemilihan wanita yang berkerjaya untuk menunda perkahwinan. Perubahan ini turut memberi impak kepada wanita yang bekerja di dalam sektor kewangan dimana kebanyakan mereka berpandukan kerjaya dan mempunyai taraf pendidikan yang tinggi. Disertasi ini fokus kepada pekerja wanita dalam sektor perbankan yang masih bujang dan niat mereka untuk berkahwin. Keputusan ini berdasarkan analisa kuantitatif dan kualitatif. Sample merangkumi sebanyak 153 responden pekerja wanita yang masih bujang, data yang dikumpul berdasarkan kajian untuk para pekerja di 12 ibu pejabat dalam sector perbankan. Selain itu, kajian ini menggunakan wawancara bersama 20 pekerja perbankan bagi memahami dengan lebih mendalam berkaitan perspektif mereka berkaitan dengan perkahwinan. Selain itu, kami menggunakan analisa kualitatif deskriptif berdasarkan korelasi bivariat, analisis grafik, dan taburan silang. Analisa kami mendapati bahawa persekitaran tempat kerjamemainkan peranan yang penting dalam mempengaruhi keinginan untuk berstatus bujang. Pekerja wanita yang berhasrat untuk kekal bujang kebanyakannya mereka yang mempunyai majoriti kawan sekerja mereka adalah perempuan, kawan sekerja mereka adalah bujang, mereka yang mempunyai Ijazah Sarjana, dan mereka yang mempunyai ibu bapa yang telah bercerai. Hasil analisa kualitatif ini adalah konsisten dengan hasil

kuatitatif kami yang menekankan peranan rakan sekerja dan polisi dalam sektor perbankan untuk mendukung keseimbangan kerja dan gaya hidup.

Keywords: Perkahwinan, Sektor Kewangan, Bujang, Pekerja Wanita, Malaysia

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LIST OF SYMBOLS AND ABBREVIATIONS

| | | |
|-------|---|-------------------------------|
| ALL | : | Alliance Bank Malaysia Berhad |
| CIMB | : | CIMB Bank Berhad |
| HLBB | : | Hong Leong Berhad |
| MBB | : | Malayan Banking Berhad |
| MBBi | : | Maybank Islamic Berhad |
| PBB | : | Public Bank Berhad |
| RHB | : | RHB Bank Berhad |
| BIMB | : | Bank Islam Malaysia Berhad |
| BMB | : | Bank Muamalat Malaysia Berhad |
| AFFIN | : | Affin Bank |
| AGRO | : | Agrobank |
| AEON | : | Credit Services |
| CTB | : | Citibank Berhad |

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CHAPTER 1: INTRODUCTION

This chapter covers the background of the study, study context in Malaysia, trends in marriage, trends in female employment in financial sector, women's role in Malaysia plan (2016 – 2020) document and an overview of the research study.

1.1 Background of Study

Malaysia has achieved remarkable socio-economic progress over the years. One of the most important recent changes in the country's financial sector is the increasing number of women entering the profession in that sector. In the past, men have typically dominated in positions such as bank managers throughout the country (Mahari, 2011). However, this is changing as more women enter the labor force. In Malaysia, for instance, overall women's labor force participation rose from 45.8% in 2006 to 49.5% in 2012 while the participation of single women who never married in the labor force was 47.3% in 2012 (Ministry of Women, Family and Community Development, 2013). At the same time, 32.4% of female employees have to quit their job because of difficulties with child care. Overall, 51.9% of Malaysian women face problems in balancing work and family (Ministry of Women, Family and Community Development, 2013).

According to the Department of Statistics (2011), marriage patterns are changing rapidly in the last few decades. Furthermore, United Nation (UN) also has predicted that Malaysia's fertility rate will fall to 1.91% children per household by 2020 from 2.1% in 2012). These changes could be interlinked with women's social rules and economic development. Indeed, there are concerns regarding the integration of women in the economy through paid work participation. The conflicting roles of women in the society and labor market may hold women back to combine their duties at home and workplace

responsibilities. This is most likely to be the case in the financial sector that demands full commitment and extra working hours although pay and benefits are significantly attractive compared to other professions. To help these career women, policy provisions such as maternity leaves, tax reliefs and access to childcare center at the workplace are necessary. However, not every bank offers such provisions, which in turn may have affected the demand for marriage and children among unmarried employees.

In this backdrop, we need to understand how women's decision to pursue a career in the financial sector affect larger life choices such as the timing of marriage and size and composition of the family. This is a very important topic for Malaysia given recent trends and changes in the marriage market. As the country's economy grows, more women will be expected to be absorbed in the labor market including the financial sector. In similar context, Williams et al. (2006) observed that in many parts of the world, there have been important changes in marriage behavior, as entry into marriage is being delayed and increasing proportions will never marry, increasing delay and foregone marriage among other things reflect or contribute to increasing individualism and evolving gender roles and statuses. For example, in Thailand, there are also changes in marriage behavior issues, which indicate that women have concern about their income and career compared to their late age to getting marry.

To conclude, (1) work – related factor like high pay, demographic background of co-worker and supervisor, (2) work-life balance like maternity leave, fixed-work schedule and family medical benefits and (3) socio-demographics like age, ethnicity, and education level is important in influencing intention to marry among single female employees in Malaysia's financial sector. By understanding the characteristic and work environment of singles, it can improve and help policy makers to improve work-life balance and promote marriage among single female employees. Therefore, a study on

the intention to marry among female employees in Malaysia's financial sector will be illuminating and informative for development and population policy planning purposes.

1.2 Study Context in Malaysia

1.2.1 Trends in Marriage in Malaysia

There is a growing trend of delayed marriages around the world for over the past decades. Many Asian countries have followed this pattern as they head towards high-income status. This is also true for Latin America and the Caribbean, Africa and the Middle East. Malaysia is facing a similar falling trend which in age at first marriage. There is evidence of marriage postponements among Malaysian specifically by ethnicity, urban-rural location and education attainment. Peng (2007) in his analysis of delayed and non-marriage in Peninsular Malaysia found that Chinese women married later compared to the Malays and Indians, and the differentials narrowed to about two years since then. Table 1.1 below shows trends of Malaysian women by marital status (1970-2000). It shows a steady increase in the percentage of women that never married.

Table 1.1: Distribution of Female Population by Marital Status, 1970-2000 (Malaysia). Source: Population and Housing Census, 1970-2000

| Marital Status | 1970 (%) | 1980 (%) | 1991 (%) | 2000 (%) |
|-----------------------------------|----------|----------|----------|----------|
| Never Married | 26.0 | 30.5 | 30.2 | 30.9 |
| Currently Married | 61.0 | 58.2 | 60.1 | 60.6 |
| Widowed | 11.5 | 9.2 | 8.2 | 7.2 |
| Divorced or Permanently Separated | 1.5 | 2.1 | 1.5 | 1.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

The table shows the distribution of female population aged 15 years and over by marital status for the years 1970 to 2000 in Malaysia. It clearly can be seen that there has been a slight increase in the “never married status” population over the years. This can be determined by age pattern of marriage in Malaysia that has shifted from predominantly early age to get married for females to much later marriage and the age of gap between spouses tend to narrow respectively (Jones, 2009). Adversely, widowed percentage decreased from 11.5% to 7.2 %. Divorced and permanently separated status also tends to decline slowly after a slight rise in the 1980s. Therefore, never married status will slowly affect the other status as it increases slowly over these 30 years. Overall, it can be predicted that the percentage of never-married women will increase considerably based on the current trends and female labor rate participation in Malaysia.

Table 1.2: Women in Administrative and Management Positions in Malaysia: 1988 - 2002. Source: Labor Force Survey, Department of Statistics, Malaysia. Ministry of Women, Family & Community Development Malaysia.

| | Total (000) in Management Post | No. of Women (000) | % |
|------|---------------------------------------|---------------------------|----------|
| 1988 | 128.0 | 14.7 | 11 |
| 1992 | 187.9 | 28.2 | 15 |
| 1995 | 247.7 | 46.6 | 18.8 |
| 1997 | 329.5 | 63.4 | 19.2 |
| 2002 | 786.3 | 181.7 | 23.1 |

Table 1.2 shows the number of women in administrative and management position in Malaysia from 1988 to 2002. The total in management positions showed the greatest increase throughout most of this time period, possibly caused by the economic development and job opportunities, especially in urban area. The number of management post kept increasing from 128,000 to 7,863,000. It also should be noted

that the total number of management positions in the financial sector is also included under the administrative and management positions available. This indicates that over the years, the number of women have risen considerably in management positions.

These trends while good for the economy in the short run can be costly in the long run. Women's active involvement in labor force participation help economy growth but at the same time, they face conflicts with roles in family as mothers, daughters, and wives. The proportion of women single at ages 30-34 in 1970 increased from 6.4% to 13.95% in 2000 (Jones, 2007). In addition, Jones reported that the median age at marriage rose from 1.6% in 1947 to 21.4% in 1974. This implies that more women will be available for employment purposes. However, this can negatively affect the economy by reducing labor supply in the very long-run. Marriage delay is likely to slow down population growth and risks below replacement level fertility and even negative population growth rate.

An analysis of data from 2004 Malaysian Population and Family Survey states that 8.6% of females that are married in Malaysia do not have children and 16.1 % of married women only have one child. This percentage is increasing over the years. 40.9% of married women in Malaysia still want children. However, the percentage of single employees in Malaysia is 25.3% at the age of 35-49 (Ministry of Women, Family and Community Development, 2013). In addition, trends of later age at first marriage influence fertility rates in Malaysia. Delayed age of marriage can affect fertility rate by reducing of the number of years available for childbearing. Even though, the trend of non-marriage and late age at first marriage is increasing in Malaysia, women in Malaysia is appeared to deal with social pressures to marry compared to males although this is not the case for males (Blakemore et al, 2005).

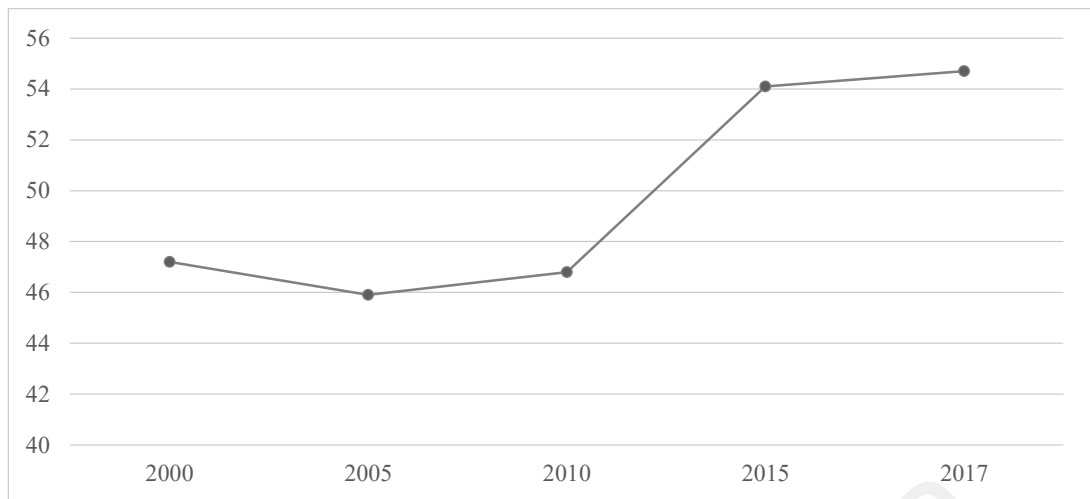


Figure 1.1: Female Labor Force Participation Rates in Malaysia. Source: Labor Force Survey Report

All in all, Figure 1.1 shows that female labor force participation rates in Malaysia was increasing slowly by 2010 with 46.8. Since the 1990s, the gender gap in labor force participation rate in Malaysia has decreased from 27.9% to 26.1% and the gap remained constant between 2002 and 2012 with both men's and women's participation rate falling equally (ILO, 2012). The increase in women's labor force participation is influenced by the effects of economic development, increasing education, declining fertility and changes in technology. Consequently, this affects marriage as a key social institution in Asian societies for demographic and social security reasons.

1.2.2 Trends in Female Employment in Financial sector

There is a rising female employment rate in financial sector around the world. (Seltzer, 2013). In addition, in other developing countries the female employment in financial sector is also increasing. For example, according to Ramya and Raghurama (2014) the number of women entering into the banking sector in India has increased significantly, from 1, 30, 489 (0.1%) in 2005, to 2, 77,792 (0.2%) in the year 2014. In other developing countries, female employment in the financial sector also increases

steadily. Seltzer (2013) reported that female employment in English banking industry to 11.1% in 1901 and 44.88% by 1921.

There is also a significant increase in female employment in Malaysia's financial sector. Female employments share in banks rose from 4.2% in 1990 to 5.6% in 1995 (7th Malaysian Plan, 1996). Ahmad (1998) also reported that there is rapid growth in the service sector especially the financial sector in Malaysia. The financial sector is becoming a major industry for career opportunities, especially for fresh graduates in Malaysia because of the massive development of the service industry. There are eight local commercial banks and nineteen foreign-owned listed under Bank Negara. At the end of 2017, 164,884 were employed by the financial sector in Malaysia, which shows majority local employees compared to international in financial sector.

Table 1.3: Percentage Distribution of Women Labor Force by Sector (1970-2000). Source: Sixth Malaysia Plan, 1991 and Eight Malaysia Plan, 2001

| Sector | 1970 | 1980 | 1990 | 2000 |
|-----------------------------------------------------------------------------------|------|------|------|------|
| Agriculture, Forestry, Livestock and Fishing | 38.0 | 39.0 | 28.6 | 26.8 |
| Mining and Quarrying | 12.6 | 10.3 | 12.9 | 13.0 |
| Manufacturing | 28.1 | 40.1 | 46.4 | 41.1 |
| Construction | 5.3 | 7.5 | 6.9 | 6.0 |
| Electricity, Gas and Water | 6.7 | 7.1 | 4.3 | 9.5 |
| Transport, Storage and Communication | 18.2 | 29.3 | 38.6 | 13.1 |
| Wholesale and Retail Trade, Hotels and Restaurants | 4.3 | 6.3 | 11.1 | 39.3 |
| Finance, Insurance, Real Estate and Business services | - | 29.5 | 34.2 | 39.9 |
| Community, Social and Personal Services; Public Administration and Other Services | - | 29.4 | 37.9 | 45.3 |

Table 1.3 above shows percentage distribution of the women labor force (over total labor force) by sector (1970-2000). The latest figures are not available from latest five

years plan based on the sector. Finance, insurance, real estate and business services show increment of women labor force for the year 1970-2000, and the percentage distribution of women labor force in finance, insurance, real estate and business services is increasing from is 29.5% to 39.9% in 2000s. Indeed, other sectors besides financial also show increasing percentage of women labor force in Malaysia. There is also evidence of increasing number for female employment in finance sector across developing countries. This is supported by Goldin (1990), who concluded that the increasement in human capital in both education and work experience also generally makes women more attractive employees and raises their potential wage rate, which pulls more women into the labor market.

1.2.3 Women's Role in Eleventh Malaysia Plan (2016-2020) Document

Women in Malaysia are expected to play important roles in order to achieve the vision of 2020. This vision encompasses all aspects of life from social wellbeing, economic prosperity, world-class education and political stability. In order to achieve a status of a developed country by 2020, women have to participate in the labor force and at the same time contribute to family institution. The target in the 11th Malaysian Plan is to achieve the female labor participation rate to 59% by 2020 as women current population is 48.7% of the total population in Malaysia (Eleventh Malaysia Plan). There are two strategies discussed to empower women, which are Strategy B3 called “enhancing the role of women in development by creating a more conducive working environment and increasing the number of women in decision-making positions” and strategy C2 called “flexible work arrangements to maximize productivity”.

Under these two strategies, there are a number of incentives considered by the government in addressing the talent gap issues and to increase female labor

participation. One of it is by providing a conducive working environment such as promoting work-life balance, flexible working arrangements and work from home concept in both the public and the private sector. Moreover, the government intends to improve the accessibility to quality early childcare and childhood education (ECCE) for childcare services. This effort is important to ensure women in decision-making positions believe in child care service provisions by both the public and private.

Other incentives included “Back to work” programs to encourage qualified women who have been out of the workforce due to family or other commitments to come back to work will also be expanded through collaborations with the private sectors. The government is also improving efforts in retaining talents and provide work-life balance with flexible work arrangement schemes, which will allow working from home, flexible working time and compressed working hours and for part-time worker scheme that will retain expertise and minimize new recruitment. This scheme is intended for public service employees who wish to work for shorter time periods and be paid proportionately. In sum, this will eventually affect the policies in the financial sector especially towards women employees and promote work-life balance.

1.3 Problem Statement

It may be recalled that women’s labor force participation rose from 45.8% in 2006 to 49.5% in 2012 while the participation of single women who were never married in the labor force was 47.7% in 2006 to 47.3% in 2012 (Ministry of Women, Family and Community Development, 2013). Even though the percentage of single women who never married declined a bit from 2006 to 2012, the proportion of single women aged 35 to 39 within the country’s population has risen from 7.8% in 2000 and to 10.8% in

2010. This suggests that the trend of marriage at a late age and non-marriage is increasing over time among working women in Malaysia.

One of the reasons for the falling birth rate in Malaysia is that most women choose to pursue their career and education, thus making it a norm for them to get married at a late age or stay single. This is a more likely situation for those in the financial sector. Even though this sector requires a labor force with high educational attainment, it is one of the most attractive sectors in the service sector. In addition, it also requires long working hours and commitment to its employees (Peng, 2007). Employees also must follow guidelines and binds to follow rules that have been fixed for them. In Malaysia, the financial sector is one of the attractive sectors for Malaysian women because of high salary and job security. In fact, female employees in the finance sector increased from 29.5% in 1980 to 40.3% in 1995.

There are several case studies and research papers related to marriage intention in Malaysia. For example, Trends in Delayed and Non – Marriage in Peninsular Malaysia (Peng, 2007), Changing Pattern of Marriage and Household Formation in Peninsular Malaysia (Chang et al, 1990) and many more. However, there is a lack of research related to marriage pattern among women employed in certain industries. Sector-specific research attitude topic is important because the findings may lead to some useful change in best practice, policies and create a healthy working environment for women in the financial sector.

While the financial sector is an important career destination for many women, there are issues and concerns in Malaysia regarding the integration of women in the economy through paid work. The conflicting gender roles of women in the society and labor market may hold them back to combine caregiving duties and workplace responsibilities (Galinsky, Bond, and Friedman, 1996; Krishna Reddy et al. 2010). Therefore, women

employed in the financial sector may choose not to get married and focus on career. Intention to marry can be also influenced by the working environment and socialization among colleagues. Above all, women empowerment is a good development for labor for participation but not for fertility rate in future development among working women in Malaysia.

For many years, scholars have debated about marriage and women involvement in the labor force. The past researches have shown that there is conflict among working women and their commitments at home. The conflict can be greater for certain ethnic groups (such as Malays) because of religion-specific norms of marriage and family responsibilities. Besides, balancing the high demand for work, a family can be a challenge for women working in the financial sector. This is because women spend almost twice as much time on housework, almost 5 times as much on child care, and about half on market work as men do (Beniell and Sanchez, 2011). Again, this is most likely to be the case in financial institutions that demand full commitment and extra working hours although the pay is significantly higher compared to another profession.

On the other hand, for aspiring female employees, work-life can affect their involvement in domestic and major family functions (Pitterman, 2008). Consequently, many professional women end up postponing marriage or choose to remain single due to their responsibilities at work, especially in the financial sector. It is also crucial to understand that flexibilities and supports at place working environment may help to minimize the problem faced by working women. This is necessary in order to improve the working environment for women in Malaysia. Furthermore, workplace socialization and policies can influence the intention to marry among female employees in Malaysia financial sector. All of these, in turn, can improve the influence of marriage intentions among single employees.

Other than that, according to Jones (2007), the reason of delayed marriage in Malaysia is because of (1) high educated women and less educated men face difficulties finding suitable partners in the marriage market; (2) the opportunity cost of marriage and family formation is greater for educated women. Indeed, other researchers confirm some of these barriers for singles to get married and increasing age at marriage is positively correlated with educational attainment and female labor force participation in Malaysia (Lee 1981; Tan 1983; Tan & Jones 1981, 1994,1997,2005; Von Elm & Hirschman 1979; Leete 1993, 1996; Hamid et al. 1988; Khalifah 1992; Tey 2002, 2004, 2006b). All in all, it is important to extend the existing knowledge in this field. Existing policies documents also support the need for this dissertation for future development. In fact, there are many public policy initiatives like “Back to work” and “Flexible Work Arrangements to Maximize Productivity” are designed to influence marriage and childbearing that require comparative assessment among female employees in Malaysia.

1.4 Research Questions

Given the problem statement discussed in the earlier section, this dissertation focuses on two research questions:

- i. How does the proportion of single female employees vary by workplace characteristics?
- ii. How do work-related factors and work-life balance factors correlate with intention to marry among single female employees in Malaysia’s financial sector?

1.5 Research Objectives

In order to answer the two research questions outlined in section 1.4, specific objectives of the study are as follows:

- i. To examine the proportion of single women in Malaysia's financial sector by workplace characteristics
- ii. To examine the influence of work-related factors and work-life balance in influencing intention to marry among single female employees in Malaysia's financial sector.

1.6 Scope and Limitations of the Study

The study focus on the intention to marry among female single female employees in Malaysia's financial sector. The financial organization will comprise conventional and Islamic banks specifically in 12 HQ branch located in the Klang Valley area. The questionnaire will be distributed among bankers and specifically accessing the factor that influence intention to marry among single female bankers related to work-related, work-life balance and socio-demographics.

In completing this study, I have faced several challenges which were out of the researcher's control. First, it was very difficult to access foreign bank and senior management employees. While we have adequate representation of local banks, we do not have a good representation foreign bank.

Second, different banks have different organizational structure and designations in which women are employed. Each bank also has different benefits associated with a different level of designations. This affects comparability across sample banks.

Third, the respondent may answer in a biased manner and the questions about marriage timing and intention might be sensitive. In order to minimize the possibilities of bias, research questionnaires has been translated and tested several times in pilot studies to produce a better version before field visit. Beforehand, we also conducted formative interviews before designing the questionnaire to make it suitable for local issues and context. Nonetheless, we cannot rule out the possibilities of remaining bias in survey responses.

1.7 Significance of the study

The main significance of the study is this study is the first comprehensive survey of female single bankers in Malaysia with a focus on their marriage intentions. Even though it is small as a proportion of the total number of female employees in Malaysia, it is drawn based on the random sampling technique whereby for respondents were selected from two departments of each sample bank. The technique was chosen because the sample represents the target population and eliminate the sampling bias.

This study also recognizes that the previous data from the 2004 Malaysian Population and family Survey also did show employment delays marriage among women in Malaysia. Specific studies in finance industries may help to understand the current nature as this sector is one of the popular destinations for Malaysian women in the labor force. This study will be beneficial for the policymakers to change and improve policy to benefits women and minimize current issues of conflicting roles of women in the society and labor market. Besides, the percentage of marriage is closely related to fertility rate and population growth in Malaysia. In several Southeast Asian countries, evidence indicates an erosion of arranged marriage and a decline in the proportion of married females at a young age which in turn increased the mean age

among Muslim in Indonesia and Malaysia (Leete, 1994; Jones, 1995; Hull, 2012; Jones and Gubhaju, 2012).

Furthermore, women's development in Malaysia is driven by Government policy like the 10th Malaysia plan to empower women to become skilled human capital. This research would expectedly heighten the awareness of the policymaker in Malaysia. To future researchers, this study can provide a baseline for follow-up studies related to marriage.

1.7 Outline of the Study

This dissertation comprises five chapters. This study formally begins with the introductory chapter where background, problem statement, research questions, and objectives are described along with the scope and significance. Then, it is followed by a literature review in chapter two, where for past studies on intention to marry are reviewed comprehensively. This part covers the theoretical framework for analyzing the factors that influence the intention to marry which is the work-related factor, work-life balance factor, and socio-demographics. In the third chapter, the research methodology is described in detail. For example like the pilot survey, the sampling procedures, the data collection procedures, and data analysis are discussed in vivid details. The fourth chapter presents findings and analysis where results obtained from the data collection with specific analysis. The fifth chapter concludes the overall study with the summary of the overall findings in chapter four and discussion and recommends further research potentials as well as policy outlines. Furthermore, there is a list of references and appendices at the last section are given that are cited within the main body text.

CHAPTER 2: LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

This chapter provides a review of the literature on intention to marry among female employees with respect to (a) work-related factors, (b) work-life balance and (c) socio-economic factors. First, the relevant literature for Malaysia is reviewed. Then, the international literature is discussed. This literature review is based on Table 2.1 which is the full list of summary of past literature studies on marriage in Malaysia. Table 2.2 consists the list of relevant past studies on marriage – International and Table 2.3 consists the list of relevant past studies on the financial sector. Meanwhile, section 2.2 provides the conceptual framework and explanations.

2.1 Review of Studies Related to Marriage Decision and Intention

Section 2.1 presents a review of studies related to marriage decision-making and intention. There are three factors stated in this study that can influence the intention to marry among female employees in Malaysia's financial sector. In fact, females have intention on getting married at a particular time compared to male (Goslin, 2014).

Under the section of work-related factors, it explains how work-related factors influence the intention to marry, such as workload, income and the marital status of co-workers. Meanwhile, under the section of work-life balance factors, it discusses how work-life balance factors can influence the intention to marry. These factors include maternity leave, family medical benefits, family insurance and fixed-work schedule. Lastly, under the section of socio-demographic factors, it highlights the socio-demographic factors influencing intention to marry among female employee in the financial sector. Jones (1980) states that the increase in age in marriage is related to education, westernization and other aspects of economic and social change. Socio-

demographic factors include age, ethnicity and parental marriage status. All these factors discussed may contribute positive impacts as well as negative influences towards the intention to marry among female employees in Malaysia financial sector.

Work - related Factors

There are several studies in Malaysia that highlighted how important work-related factors are in influencing the decision and intention to marry among women in Malaysia. Eric et al (2002) highlighted in his finding that higher income inequality could cause women to invest more in their careers in order to exploit higher returns to skill, thus causing delays in marriage. Therefore, women may increasingly invest in education and work experience in order to exploit the higher returns to these activities, and therefore, delay marriage. Jones (1980) also pointed out the rise in age at marriage is because of westernization and other aspects of economic and social change, which includes high pay and demographic background of co-workers and supervisors.

According to Amin (1995), women that have career interests may change their perspectives toward marriage and motivate them to limit family size and widen the spacing of their children. Working women are often actively involved in the process of searching for a spouse, and they exercise some control over the decision in direct and indirect ways (Sajeda and Nagah, 2004).

The amount of workload plays vital roles in employees' daily life as they spend five days a week to complete their task. Brewster (1996) observed that developed countries with higher level of fertility tend to have higher rates of female employment despite an inverse association between the two rates within each country over time. However, Imoukhuede (2005) reported that research conducted by Catalyst USA found out that women in Nigeria have embraced the financial sector with such vitality despite the

conflicts they face concerning their roles as daughters, wives and ultimately mother and who cannot cope tend to choose to give up on their marriage. Interestingly, Kajsa et al (2009) reported in her studies that hundreds of women abstained from or postponed marriage in order to retain their positions in the banks, though they would have been able to combine work and married life in other workplaces. (Kajsa et al 2009).

Besides that, income is one of the main factors that influence the intention to marry as it can be received as having a negative impact. Women with higher income tend to spend more time working long hours and this holds them back from socializing. The study by Sajeda et al (2004) also found out that women that focus on career tend to save intensively before marriage and ensure substantial monetary support from their families. In another study, Singerman and Ibrahim (2001) suggested that the rising age at marriage is a consequence of declining economic opportunities for men and because of the increasing costs of marriage. Malaysian Population and Family Survey (2004) shows that financial consideration is the most important reason for men to postpone marriage instead of being picky in finding a suitable partner.

Environment support plays a vital role in many situations. In this case, marital status of the coworkers can influence the working environment for married women. Rindfuss and Brewster (1996) stated that married women have higher tendencies to continue employment when their workplace is supportive towards the employment of married women with children. This shows that the relationship at work also plays roles in influencing the intention of women to marry. This statement is also partially supported by Clegg and Kono (2002) who concluded that support from co-workers is important to survive in the corporate world and people tend to get influenced by the co-workers because of fear of weakening bonds between themselves.

The relationship at work is also important as Social cognitive theory (SCT) posits that human behavior is primarily explained through self-efficacy beliefs, outcome expectations, and goal representations. Self-efficacy beliefs refer to “people’s judgment of their capabilities to organize and execute courses of action required to attain designated types of performances” (Bandura, 1986, p. 391). Self-efficacy beliefs, therefore, define a person’s choice of activities, including educational choices, as well as one’s effort expenditure, persistence, thought patterns, and reactions when confronted by obstacles (Bandura, 1978, 1986; Hackett & Betz, 1981; Hackett & Lent, 1992; Lent, Brown, & Hackett, 1994; Multon, Brown, & Lent, 1991; Pajares, 2005; Sadri & Robertson, 1993; Schunk & Pajares, 2010). This explains that strong relationship at work may influence the intention to get married and why career driven women choose to focus on their careers. Indeed, women feel their lives would be easier if their husbands are willing to share responsibilities at home (Azmawati, 2015). Again, women can still find work-life balance an occupational pressure, which differentiates them from their male colleagues (Granleese, 2004).

In sum, work-related factors make women leave the banks upon marriage, and if not then, they leave when they have children (Kajsa et al, 2009). In addition, Yu (2005) has identified in his studies that job-related measure like occupation, firm size and employment sector support that argument that unfriendly work environments may hold back women to continue working after giving birth.

Work-life Balance Factors

Work-life balance also plays an important role in influencing intention to marry among single female employees in Malaysia’s financial sector. Fixed working hours in office may cause marriage as unfavorable for female employees in the financial sector. This is because the community is interrelated, tied to education, and social change that

influences intention to marry among single female employees (Jones, 1980). The importance of maternity leave, fixed-work schedule and family medical benefits may encourage the intention to marry.

In Malaysia, as the percentage of the women labor force is increasing, the demand for work-life balance becomes more significant as women need to balance the workload in the office with responsibilities at home. Indeed, lack of appropriate policies to support childbearing and financial costs of childbearing affect desired childbearing among married couples in Pacific Asia (Jones, 2007). There is a significant relationship between role stress and job satisfaction among bank employees (Ling et al, 2014)

Rigid policies and practices also affect the working environment towards employees. Fixed work schedule and lots of rules and regulations make employees afraid to increase commitment in their family life. This can be the reason female employees tend to marry at the late age or have a small family size because declining family size means that there are fewer children on the street to play with, resulting in the most one-on-one time expected from parents (Lareau, 2002). In another study, Chavan (2008) stated that the increase in the spread of finance services to women has not made women be treated equally especially related to bank practices in India.

Maternity leaves given to female employees are different between banks. Three months is the standard amount of leaves given by employers in Malaysia. However, it also depends on the medical conditions of employees. Other than that, gender stereotyping in household chores would probably have influenced women's decision not to marry to avoid multiple roles as a worker, wife, mother and daughter-in-law. Women are less likely to continue employment with marriage and childbearing if the characteristic of their workplace makes it difficult to combine their jobs with family

responsibilities (Desai and Waite, 1991; Glass and Camarigg, 1992; Glass and Riley, 1998).

A work environment that provides social support for women roles as wives and mothers were proven to enhance women's continued employment. In fact, research job contexts have shown that workplace that grant schedule flexibility and reasonable work hours encourage women to continue employment with marriage and childbirth (Glass and Estes, 1997). Greenhaus and Beutell (1985) believe that work-family conflict results from the competition between families and employers for the time and energy of individuals; it is a form of conflict that emerges whenever the demands of one role make it difficult to fulfill the requirements of another. To conclude, Hochschild (1997) reported that both men and women in time-consuming jobs may perceive greater relationship demands than relationship benefits in their limited non-work time.

Socio - demographics Factors

There are several debates related to socio-demographic factors influencing the intention to marry. Yet, most of past researchers agree that socio-demographic factors are most likely to influence the trends of delayed marriage. The group norms, ideals, and beliefs have been used widely in another social study to explain ethnic variation in the timing of marriage and childbearing (Goldscheider, 1971; Addai and Trovato, 1999; Arnaldo, 2004). In Malaysia, socio-demographic factors like ethnicity, education attainment, urbanization, and parental marital status are the most likely the factors that influence the intention to marry among single female employees.

Malaysia is a multiracial country consisting of Malays, Chinese, Indians and several ethnics in Sabah and Sarawak. There are changes in the pattern of marriage and household formation among ethnics as they differ in religion and customs. Barbara et al

(1979) found out that in her studies related to marriage in Malaysia that variables that are associated with age at first marriage are ethnicity is by far the strongest compare the others. She also reported that there was a modest trend towards later age at marriage among Malays and Indians and a significant change of 1.6 years among young Chinese women. Besides, Chinese females were much more likely to have chosen their own marriage partners followed by Malays and Indian (Chang and Jones, 1990). This was also supported by Tsuya (2001) and Caldwell (2005) that reported marriage age is influenced by social norms and expectation of young people, who may respond differently to the influence of urbanization, modernization, and globalization, with regard to family formation. This finding was also supported by Tey (2010) who focused on marriage postponements in Asian countries.

It can be said that the Chinese tend to get married at a late age compared to the other ethnics in Malaysia. This statement is also supported by Peng (2007) who concluded that since 1970, Chinese women married 3-4 years later than the Malays and Indians, but the differentials narrowed to about two years since then. It was also pointed out that Malays are much more likely to marry at a younger age as compared to other ethnicities. Indeed, evidence shows that Islam encourages its followers to marry and raise a family. Almost 90 percent of Malay singles expressed attention to marrying compared to Chinese with 63 percent and about 80 percent of the Indians (Malaysian Population and Family Survey, 2004).

Next is education attainment among women that influence the intention to marry. Gavin, in a paper published in 1980, examined the trends in marriage and divorced in Malaysia changing because of education policy by the government that has change education system also resulted in much higher proportions of young people staying on through high school and into institutions of higher learning have played an important

impact affect trends in marriage. It was also supported by other researchers that state increases in age at marriage are associated with major social structural changes such as increases in educational attainment, urbanization, and the emergence of new roles for single women (United Nations, 1987, 1988; Lesthaeghe et al., 1989, Singh and Samara, 1996; Kaufman and Meekers, 1998).

Westoff (1992) has demonstrated with the data from the recent Demographic and Health Survey (DHS) that higher education delays marriage and postpones childbearing among women in the region. Similarly, Peng (2007) reported that the reluctance of men to marry women who are better qualified than themselves partly explain the higher proportion of non-marriage among Malaysian especially Chinese female graduates. Other than that, urbanization is one of the contributory factors of marriage trends. Yu (2005) reported that women living in the urban area tend to leave employment after marriage compared to women living in a rural area. It is highlighted that urbanization and employment have been particularly important for Malay women, partly because of opportunities opened up for Malays through the government's New Economic Policy (Gavin, 1980). However, finding data suggest there is not a strong inverse relationship between socio-economic origins and age at first marriage in Peninsular Malaysia. Even though, it is important to a modest extent among Malays women. (Barbara et al, 1979).

Crittenden (1997) highlighted in her study finding that the family is the starting point where individuals learn about the importance of marriage in terms of aspect such as love, honesty, respect, and communication. Consequently, Strauss (1946) emphasize that parental marriage status is important to determine the intention to marry or not. In Malaysia, all ethnicity in Peninsular Malaysia gave top priority to the good family background to choose their partner (Chang and Jones, 1990). Parental marriage status is important as Kulka et al (1979) found that adult women from divorced families of origin

viewed the marriage role as having less importance than did women from intact families. Other than that, Barbara et al (1979) said that even though work provides psychological and financial alternatives to early marriage, but parents are less willing to marry their daughter at an early age. It can be seen that parents play big roles in shaping children's perspective. In fact, social origin, father's occupation, place of longest residence before marriage have fairly modest effects on delaying the age at first marriage (Hirschman, 1979). This is supported by Jones (2008) that concluded it is a trend over time shows that more changes towards urban area compared rural area.

The factors that influence the intention to marry among single female employees in Malaysia financial sector based in this study is the work-related factor, work-life balance factor, and socio-demographic factor. Other than past literature review, the theories also can be used to explain how the factors may influence the intention of marrying among single female employees. One of them is Social cognitive theory (SCT) that explained through self-efficacy beliefs, outcome expectations and goal representations. The employees are influenced by the role model in their environment and believe that their actions can lead to the outcome that they want for example like career expectations and high income. Self-efficiency beliefs define a personal choice of activities including educational choice, persistence, thought patterns and reactions when confronted by obstacles (Bandura, 1978, 1986; Hackett & Lent, 1992). This dissertation also uses Becker's theory of marriage and theories of marriage timing (Becker-Keeley; Bergstrom-Bagnoli) as references to understand the marriage market among female employees in the financial sector. Furthermore, Williams et al (2006) highlighted the importance of individual perspectives towards marriage over time. Then, results indicate that 90% of respondents will view marriage as a lifelong commitment (Martin, 1982). Moreover, Abid et al (2013) found that most of the women in the banking sector

because of their personal interest and this indicate that they will focus on their personal goals than getting married.

University of Malaya

Table 2.1: List of Relevant Past Studies on Marriage

| Study | Aims | Methods | Indicators | Results | Discussion |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Azmawati et al (2015) Don't Marry, Be Happy!" – How Single Women In Malaysia View Marriage. | To explore how single women in Malaysia who have never been married view marriage and related issues. | 200 single women throughout the nation with the exception of Sabah and Sarawak A structured interview schedule was used to collect data | 1. Single women's perceptions on gender issues and their conviction on marriage institution 2. Specific experiences and self-definition of single women in view of marriage plans. 3. Experiences related to social expectations | 1. The highest mean reported was on the first that is has not found a suitable partner. The lowest mean reported was sexually I am not into men. 2. Respondents mostly reported that their lives will be easier as there is another person to share their lives with, happier and more responsibilities to be expected. 3. This is in accordance with the religion and tradition believes on the importance of marriage. The lowest means reported by the respondents are my family pressure me to get married soonest and my family won't be able to function without me. | As much as single women believe in the sacredness of a marriage, single women also on the other hand demonstrated their level of independence by not believing in a divorcee must quickly find a partner |
| Peng (2007) Trends in Delayed and Non- Marriage in Peninsular Malaysia | To examines the trends and correlates of Marriage (Delayed and Non-Marriage) for three main ethnic groups in Peninsular Malaysia | The data from various population censuses The 2 per cent sample data from the 2000 population consensus | 1. Trends towards non marriage (gender, ethnic group, education level, and age). 2. Probability of Single People Remaining Permanently | 1. In 2000, about 86 per cent of the Chinese and 80 per cent of the Indians were living in urban areas as compared little more than half of the Malays. 2. In 2000, the proportion of never married among females aged 30-34 ranged from 10 per cent among the Malays to 15 percent among the Indians and 18 per cent among the | 1. Almost 90 per cent of Malay singles aged 25-49 expressed an intention to marry as compared to just 63 per cent of Chinese and about 80 per cent of the Indians. |

Table 2.1 Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | detailed examination of ethnic differentials in age at marriage and non-marriage according to selected socio-economic variables. | Unmarried. 3. Spousal Differentials in Age and Educational Attainment. | Chinese. 3. The 2000 population consensus shows that about 13 per cent of the males and females aged 20-24 were still in education and of these only 1 per cent of the males and 2.4 per cent of females were married. 4. Within each education level and urban-rural location, Malays are much more likely to marry at younger age. | 2. Gender stereotyping in household chores would influence women's decision not to marry assuming onerous roles as worker, wife, mother and daughter in law. |
| Chang et al (1990) Changing Pattern of Marriage and Household Formation in Peninsular Malaysia | To analyze changes in patterns of marriage and household formation among Malays, Chinese, and Indians | The sample included ever-married women in the age group 15-59 years, out of which a total of 2,310 were currently married The questionnaire | Household composition, respondent's background information, marital history of respondent, social mixing and mate selection, courtship, background information on spouse, marriage ceremonies, life as a couple, attitude towards marriage and divorce, work history, | Chinese women have enjoyed more freedom to mix with males, from teenage year's right up to marriage, than the other ethnic groups. Malay women had the least freedom to mix while Indian women were in an intermediate position. Most respondents had limited freedom of choice of marriage partner; they chose their own partner with parental approval, or they were consulted on the choice of a partner in an arranged marriage. However, both Malays and Chinese have experienced a massive inter-generational shift away from arranged marriage, which has become very uncommon among young Chinese | This paper has been able to examine many previously unexplored areas, such as social interaction, choice of spouse, and place of residence after marriage, it has in turn raised many additional questions |

Table 2.1 Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|-----------------------------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| | | open- and close-ended questions | and economic situation. | | |
| | | The study use 1981 Malaysian Marriage Survey (MMS) | | | |
| Jones (1980) Trends in Marriage and Divorce in Peninsular Malaysia | To analyze the trends in Marriage and Divorce in Peninsular Malaysia | Using 1947,1957 and 1970 Population Censuses; 1974 Malaysian Fertility and Family Survey | 1. Marriage Squeeze 2. Social & Economic Change 3. Trends in divorce amongst Malays 4. Causes of Trends and Differentials in Divorce Rates | The rise in age at marriage, the trend away from parent-arranged marriage and sharp declined in divorce rates in Malay community are interrelated, tied to education, westernization and other aspect of economic and social change. | There are likely to be some important demographic consequences of the changing marriage and divorce pattern. |

Table 2.1 Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hirschman et al (1979) Age at First Marriage in Peninsular Malaysia | To examines the socio-economic determinants of the average age at first marriage among women age 25-44 in 1966-1967 | Using statistics by Department of Statistics, Federation of Malaya The 1966-1967 West Malaysian Family Survey | 1. Father's Occupation 2. Longest place of residence before marriage 3. Years of schooling 4. Premarital work experience | Social origin, as measured by father's occupation, and place of longest residence before marriage, have real, but fairly modest effects on delaying age at first marriage, and most of these effects are indirect through educational attainment | It possible that further refinement of the control variables, such as land tenure or land holdings of farmers, and types of work experience of young women would reduce the Malay-Chinese-Indian differentials. |

Source: Authors based on the discussion on literature Review (Section 2.1)

Table 2.2: List of Relevant Past Studies on Marriage – International

| Study | Aims | Methods | Indicators | Results | Discussion |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Goslin (2014) Gender Differences in Attitudes Towards Marriage among Young Adults | 1. To examine differences between genders regarding their attitudes & respects towards | 200 respondents were obtained within the premises of a third level college in Dublin | 1.The General Attitudes towards Marriage Scale (Park & Rosén, 2013) 2.The Aspects of Marriage Scale (Park & Rosén, 2013) | (3%) of males wanting to marry in the next 1-2 year compared to (4%) of females, in the next 3-4 years (6%) males compared to (21%) females, in the next 5-6 years (17%) of males compared to (34%) females, in the next 7-9 years (34%) of males compared to (24%) of females, in the next 10+ years (29%) of males compared to (11%) of females and finally, (11%) of males indicated they would never | Findings from this present research did not correspond with other researches within the area of marital attitudes |

Table 2.2: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| | marriage of young adults 2. To investigate if there is gender differences towards intent to marry 3. To examine if young adults from divorced or separated parents have a negative view of marriage | Data collection through a questionnaire booklet This study use Park & Rosen, 2013 questionnaire | 3.The Intent to Marry Scale (Park & Rosén, 2013) | like to marry compared to (6%) of females. In summary, (26%) of males compared to (59%) of females intend to marry within the next 6 years. The results indicate that more females compared to males intend on getting married at a particular time. | |
| Williams and Arguillas, (2010) | 1.To assess current correlates of marriage and non-marriage in Vietnam, 2. To examine attitudes about | The data come from two sources: the three percent microdata sample of the 1999 Vietnam Census of Population and | 1.Education 2. Occupation 3. Location of residence 4. Gender | 1. Men marry at slightly older ages than women across education categories. 2. Age at marriage increases with education. 3. Average age at first marriage is higher in urban than rural areas, but this is particularly true at upper levels of educational attainment. | 1. The study is limited by the small number of focus groups conducted. 2. The urban middle class tends to be ahead of rural communities in the |

Table 2.2: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | the value of marriage and marriage alternatives. | Housing, and 16 focus group interviews, eight of which were conducted in Hanoi and eight of which took place in rural communities in surrounding districts. | 5. Age 6. Rural versus urban residence. | | shift toward later marriage, greater rates of non-marriage, & more individualistic behavior throughout the process |
| Jones & Gubhaju (2008) Trends in Age at Marriage in Provinces Indonesia | 1. To analyze the inter-provincial differences in age at marriage in Indonesia | 2005 Inter-Censal Survey | 1. Age at marriage 2. Urban and Rural area 3. Education Attainment | 1. Indonesia substantial number of delaying marriage is at the age 30s. 2. There are variation between provinces, urban and rural areas and different education attainment in the extent early marriage or delayed marriage. 3. Urbanization and education attainment are factors associated with a raising age at marriage. | 1. It can be argued that there are problems associated with both early and delayed marriage. 2. Trend over time show more changes towards urban area. |

Table 2.2: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Williams, Kabamalan & Ogena, (2006) Attitudes towards marriage in the Philippines | To examine attitudes towards marriage and cohabitation among 15-27 years old | Examine data on formal and informal unions Examine transcripts from focus group data Exploratory analysis | 1. Status of first union by sex and age group. 2. Age of marriage 3. Family background 4. Education level 5. Perspectives towards marriage 6. Current attitudes by sex | 1. About 15 percent had been married, with just over half of those having cohabited for some time before marriage. 2. Women are expected to marry earlier than men. 3. Those with the least education were most apt to have cohabited only. 4. Respondents viewed married people as happier than others. 5. There is still mixed acceptance of the idea that one should separate if the marriage is networking out. | The data do not provide much evidence for a normative shift in that direction of large scale permanent non-marriage at this point, or of a replacement for formal legal marriage with cohabitation, even among young middleclass men and women. |
| Yu Wi-Hsin (2005) Changes in Women's Post marital Employment in Japan and Taiwan | To examine the divergence in women's patterns of labor-force exit in these two countries during the postwar period | 1. Used life-history data from nationally representative samples of women in Japan and Taiwan | 1. Marriage and child rearing affect women's likelihood of participating in the labor force. 2. Women's employment exit rates vary with their job | 1. A higher percentage of women participated in the labor force continuously throughout their childbearing and early child-rearing years in Taiwan than in Japan. 2. The lower percentage of women who left the labor force around the time of first childbirth in Japan 3. Gap in female labor-force exit rates between | The effects of family demands, occupation, firm size, and employment sector on women's exit rates differed substantially between Japan and Taiwan |

Table 2.2: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| | | 2. Part A of the 1995 Social Stratification and Social Mobility (SSM) survey in Japan 3. Part B of the 1996 Social Change (SC) survey in Taiwan | characteristics 3. Public sector is more likely to implement workplace policies that are compatible with women's family obligations. | the two countries | |
| Martin (1982) Selected Attitudes towards Marriage and Family Life among College Students | To analyze the attitude of college students in several universities in the United States | 5,237 students in four universities Data collection took place via structured questionnaires (five point Likert type scale) The study use | 1. Cohabitation & Premarital Sexual Relations. 2. Marriage & Divorce 3. Childhood & Child Rearing 4. Division of Household Labor & | 1. A majority indicated they have sexual intercourse before marriage 2. Over 90% saw marriage as a lifelong commitment 3. The majority respondents would leave their children with a relative or in a day care center if they worked 4. The majority indicated that household chores should be divided equally but with sex | Professional counseling services needed to improve relationships. |

Table 2.2: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|--------------|-------------|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| | | of The Marriage and Family Life Attitude Survey (Martin, 1982) | Professional employment 5. Marital & Extramarital Sexual Relations 6. Privacy Rights & Social Needs 7. Religious Needs 8. Communications Expectations 9. Parental Relationship 10. Professional Counseling Services | specific 5. Sexual relations were important in a marriage and sexual advances should initiated by partner 6. Over 70% believed that arguments should not be voiced in the company of other people 7. Approximately 75% would marry a person of a different religious background 8. Over 60% would not withdraw from their partner when they argued but over 75% would like to learn better ways to communicate 9. 60% indicated that parents were not to intervene in matters pertaining to the couple's marriage 10. 75% of respondents would like more knowledge about parenting skills and professional help to be available for child and marriage difficulties | |

Source: Authors based on the discussion on literature Review (Section 2.1)

Table 2.3: List of Relevant Past Studies on Financial Sector

| Study | Aims | Methods | Indicators | Results | Discussion |
|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ling et al (2014) A Study on Role Stress and Job Satisfaction among Bank Employees in Kota Kinabalu, Sabah. | To investigate: 1. The relationship between role stress and job satisfaction. 2. The moderating effect of gender on the relationship between role stress and job satisfaction. 3. The moderating effect of position level on the relationship between role stress and job satisfaction. | This study was conducted in 14 commercial banks located in Kota Kinabalu, Sabah with total population of 383. Purposive sampling was used, specifically judgment sampling in distributing 210 Questionnaires. | 1. Role Conflict 2. Role Ambiguity 3. Gender 4. Position Level 5. Job Satisfaction | 1. There is a significant relationship between role stress and job satisfaction among the bank employees. 2. Gender has significant moderating effect on the relationship between role stress and job satisfaction. 3. Hierarchical regression has revealed the relationship between role stress and job satisfaction at insignificantly moderated by position level. 4. Position level has no significant moderating effect on the relationship between role stresses, working condition and job satisfaction. | It found that the effect of role stress for female employees is significantly stronger than male employees on job satisfaction in Banking sector. Management of banking industry should establish a communication system for the employees with their leader or supervisor |

Table 2.3: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Abid et al (2013) Problems faced by Working Women in Banking Sector of Bahawalpur | To investigate problems faced by working women in the Banking Sector of Bahawalpur | 300 female majority of respondent are between the age of 18 to 25 and majority of the total respondent having 3 to 10 years of professional experience in banking field Data collection via questionnaires. | 1. Problems in banking sector 2. Supportive parents 3. Problems caused by relatives 4. Reason of joining bank 5. Perspective towards marry and problems | 1. 46% replied that they have some problem while working in banking sector while 36% response that there are a lot of problem for women in banking sector 2. 73% of respondent says that parents are supportive, and 27% claim that parent's attitude are not supportive toward sending the daughters in banking sector 3. 46% working women in banking sector of Bahawalpur facing problem from the relatives in family while remaining 56% having no problem caused by relatives in family 4. 91% women joining the bank because of their personal interest while 9% having financial problems due to which they are working in banking sector of Bahawalpur 5. 45% of women are married from which 50% thinks that married women facing more problem than unmarried women. | Working women having a few problems and facing supportive attitude from their parents who encourage their daughter to join banking sector. However, Problems are created by relative in the family instead of parents. |

Table 2.3: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Sundar et al (2012) A Study on women employees in banks in Pondicherry Union Territory India | To explore aspects like factors preventing women employees from aspiring for higher post in banks, impact of family responsibilities of women employees on their career decisions, organizational support for women employees. | Questionnaires were distributed to a sample of 120 women executives (36 Public Sector Bank Executives, 52 Private Sector Bank executives and 32 New Generation Private Sector Bank executives) Data were collected using the personal contact approach | 1. Performance level 2. Family Structure 3. Marital Status | 1. Eighty percent of the respondents have affirmed the statement that the demands of work interfere with family life. 2. Seventy percent of the respondents felt that banking job is stress borne involving mental work 3. Almost eighty three percent of the respondents held that they have to alter their plans to accommodate work related responsibilities. 4.71 percent of women executives have expressed that there is no work home facility in banks. | There is a significant variation in the impact of the marital status of the women on the performance level of women executives. |

Table 2.3: Continued

| Study | Aims | Methods | Indicators | Results | Discussion |
|------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Granleese (2004) Occupational pressures in banking: gender differences | To analyze the levels of occupational pressure in banking management | A total of 220 managers from a banking organization were surveyed A self-administered questionnaire in the bank's internal mail. | 1. Work environment 2. Relationships at work 3. Gender equity issues 4. Work-life balance issues 5. Demographic data. | 1. Women bank managers were significantly less stressed by work environment pressures 2. Women were significantly less likely to be married, to have children 3. Women still find work-life balance an occupational pressure, which differentiates them from their male colleagues. | The Employment Act 2003 might help address some of the work-life balance issues that arise for women |
| Isabel Metz, (2003) Individual, interpersonal, and organizational links to women's advancement in management in banks | To examined the relative importance of individual, interpersonal, and organizational variables for women's advancement in management in banking | A survey of 848 women in banking were used in the analyses | 1) Family variable 2) Personality Traits 3) Human Capital 4) Interpersonal factors 5) Organizational Factors | Training and development and years of work experience were most important to advancement, followed by work hours, occupation type, company changes, education, and career opportunities. In addition, although marital status and children were unrelated to women's managerial advancement, the help they had with dependents and house responsibilities was related | The overall finding indicate that overall women advancement is chiefly related to their knowledge and skills. Indeed, women with children need domestic help with dependents. |

Source: Authors based on the discussion on literature Review (Section 2.1)

2.2 Conceptual Framework

Based on the literature study reviewed earlier, this section develops a conceptual framework to guide the later empirical analysis. In order to investigate and understand better the intention to marry or not among female employees in Malaysia financial sector, the conceptual framework summarizes how different independent variables are associated with marriage intentions. This is important in order to answer all the objectives in this dissertation. This study focuses on two dimensions of marriage related attitude. First, to examine the influence of work-related factors and work-life balance factors, we use a direct stated measure of intention to marry among single female employees. The conceptual framework for this study is shown in Figure 2.1. Second is an indirect one, the proportion of single women, which is examined by work-place characteristics. This serves as a bank level indicator of an absence of revealed preference of marriage.

As mentioned earlier, there are three factors that influence the intention to marry among single female worker in the financial sector which are (1) work related factor, (2) work-life balance factor and (3) socio-demographics. Intention to marry can be determined based on the choice of respondents whether they want to get married or not. Meanwhile, the factors under work related are workload of the respondent that affect their daily routine, the salary that respondents gain after time and effort contributed to work, their relationship with colleagues that make them feel attached to each other, and their marital status of coworkers that might influence their intention to marry.

Under work-life balance factors there are maternity leave period that is appropriate for the respondents after delivering a baby and start working, family medical coverage and insurance that provided by institutions to family, and the fixed work schedule that has been fixed by the banks.

Lastly, under socio-demographic factor are ethnicity and race that influence perception of respondents towards marriage and parental marriage status that may influence the perception towards marriage among single female employees. These three factors may contribute to the intention to marry among single female employees in Malaysia financial sector.

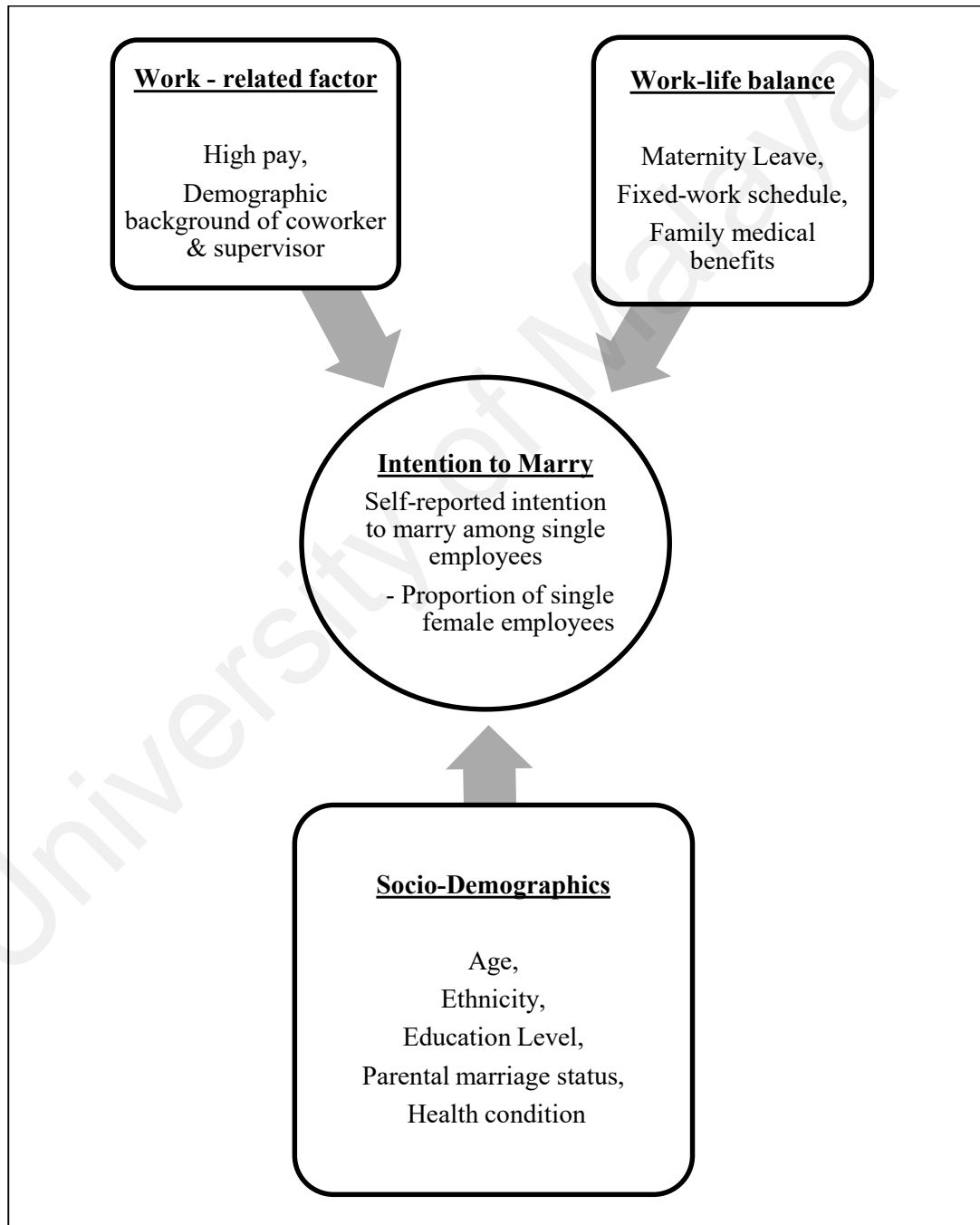


Figure 2.1: Work-related Factors, Work-life balance and Socio-demographic Factors Affecting Intention to Marry

There are studies that support and argue about positive and negative impacts of factors that influence intention to marry among female employees in Malaysia's financial sector. Based on the conceptual framework for this research, there are three factors that contribute to intention to marry or not. First is work-related factors that consist of workload, high pay, relationship at work and marital status of coworkers [Amin (1995); Brewster (1996); Imokhuede (2005); Kajsa et al (2005)]. These factors influence employee's perspectives related to marriage, specifically their choice to get married. Workload, high pay, the relationship at work and the marital status of coworkers are negative factors that influence the intention to marry or not among female employees. These factors explain the conflict among working women as a daughter, mother, and wife in balancing work and family.

Secondly, work-life balance factors that consist of maternity leave, family medical benefits, and fixed-work schedule [Hoschild (1997); Lareau (2002); Jones (2007); Chavan (2008)] are also some factors that influence working women in the financial sector to marry. These factors give both positive and negative influence. Maternity leave and family medical benefits give positive influence on the intention to marry or not. Meanwhile, fixed work schedule give negative influence towards the intention to marry or not.

Lastly, the socio-demographic factors that consist of ethnicity, marital status, and parental marriage status also influence the decision on whether to be married or not. [United Nations, 1987, (1988); Lesthaeghe et al., (1989), Singh and Samara, (1996); Kaufman and Meekers, (1998)]. These factors vary from every female employee as it depends on the social background of every person. These factors may give positive and negative impacts towards the intention to marry. There are several studies that are closely related to this dissertation and were discussed as main factors that influence

intention to marry in Malaysia. In addition, these factors are broadly discussed in past studies as it gives large impacts towards the proportion of single female employees in the financial sector and their intention either to marry or not to marry.

University of Malaya

CHAPTER 3: RESEARCH METHODOLOGY

This chapter covers the research methodology in this study in order to answer questions of do single women differ from married women by work-place characteristics (including institution types). Then, to understand what is the intention towards marriage among single female employees in Malaysia's finance sector. And how do work-related factors and work-life balance factors influence intention to marry among single female employees in Malaysia? Thus, this chapter attempts to answer the above question.

The first part of this chapter is the research design of the study that includes a pilot survey, sampling procedures that consist of the list of sample financial organizations, data procedures that include two tables which intention to stay single, as well as measures and correlates of the intention to stay single. Also, this chapter includes the sample of descriptions for the respondents in this study. The sample of descriptions includes sample descriptions of respondents and the proportion of single employees by age, by the years of employment in the organization and by type of organizations. To complement the survey data, I have also analysed findings from formative in-depth interviews with 20 bankers.

3.1 Research Design

In the research design section, we will discuss the pilot survey, sampling procedures and data collection procedures that are used in this dissertation from Sections 3.1.1 to 3.1.3.

3.1.1 Pilot Survey

During the process of designing the questionnaire, we conducted the pilot survey after the 9th version of the questionnaire. It is crucial to conduct a pilot survey to test our approach and identify any details that need to be addressed before the main data collection goes ahead. 20 respondents who are not working in the banking sector were chosen to answer the questionnaire. The result of the pilot survey conducted helped to verify each section in the questionnaire so it is clear and easy to understand during the actual fieldwork.

In addition, the time taken for respondents to answer the questionnaire becomes shorter after the editing the format in each section in the questionnaire. The changes are made to simplify and make respondents answer easily without any supervision of the researcher. In order to do that, there were three phases of the pilot survey conducted during this process. The pilot survey ended at 11th version of the questionnaire. Based on the result of the pilot survey, several changes were made to the format of the questions, type of font, font size, instructions, and selection of words from English to Malay. Some questions were removed due to sensitivity issues

After the last editing in the 12th version of the questionnaire, the questionnaire became simpler and easier to understand. Once distributed, the time taken for respondents to answer the 12th version of questionnaire become shorter for main data collection. In sum, the pilot survey conducted achieved its purpose in this research.

3.1.2 Sampling Procedures

This study focuses on female employees in the finance sector. This dissertation uses primary survey data for data collection 50 employees from entry and middle level were chosen as respondents. In each organization, two units of the department were chosen

and employees were randomly selected as respondents by a contact person in the bank. Each contact person randomly chooses 30 female employees to answer the questionnaire from one department. Besides that, 549 respondents answered the structured questionnaires. This is necessary because of two units of the department has equal chances for female employees of being selected as respondents.

In this study, the individual respondent forms the unit of analysis, as I am interested to explore the individual subjectivities and personal circumstances of the respondents. This means that the data collected are each individual and treating each of their response as an individual data source (Sekaran, 2003). This is important to collect information related to intention to marry among single respondents, their personal background and marital status including parents, work-related factors and bank policies supporting work-life balance.

The organization that was chosen for this study comprised of the conventional and Islamic banks, which Headquarter (HQ) branches are located in the Klang Valley area. 12 Headquarters were targeted for this dissertation based on accessibility of financial organization in Malaysia. The choice of organization sampled in the study were based on convenience of access for single female respondents and the number of percentage of female employees in the compared HQ branches. It is also important to compromise the conventional and Islamic banks as it allows to determine the differences between the type of banks in the Klang Valley. The questionnaires were collected through the contact person from two departments in each HQ. The data were collected from July to August 2016 before the findings were analyzed. After that, the answered questionnaires were collected and analyzed in chapter 4.

Table 3.1: List of Financial Organizations

| No | Name of Bank | Year of establishment | Total number of employees | Total number of branches | Total number of Female Board of Directors (BODs) |
|----|-------------------------------------------------|-----------------------|---------------------------|--------------------------|--------------------------------------------------|
| 1 | Alliance Bank Malaysia Berhad | 1958 | 3,700 | 88 | 1 |
| 2 | CIMB Bank Berhad | 1924 | 40,000 | 1000 | 5 |
| 3 | Hong Leong Berhad | 1994 | 10,000 | 300 | 2 |
| 4 | Malayan Banking Berhad & Maybank Islamic Berhad | 1960 | 47,000 | 2,400 | 1 |
| 5 | Public Bank Berhad | 1966 | 18,373 | 259 | 3 |
| 6 | RHB Bank Berhad | 1997 | 15,348 | 194 | 1 |
| 7 | Bank Islam Malaysia Berhad | 1983 | 4,000 | 145 | 2 |
| 8 | Bank Muamalat Malaysia Berhad | 1999 | 1,216 | 47 | 1 |
| 9 | Affin Bank | 2005 | 3,620 | 106 | 0 |
| 10 | Agrobank | 1969 | 3,400 | 190 | 2 |
| 11 | AEON Credit Services | 1981 | 3,000 | 60 | 1 |
| 12 | Citibank Berhad | 1994 | 6,400 | 11 | 1 |

Source: Author, based on own data

Table 3.1 shows the list of 12 sample organizations for this study. It also reflects the year of establishment, total employees, total branches and total females board of directors.

3.1.3 Data Collection Procedures

This dissertation study used a structured questionnaire as the main research instrument. The researchers divided the questionnaires into 4 sections. The first section of the questions is related to the socio-demographic background of the respondents. The second section provides questions related to their job background, and the third section is related to work factors. Meanwhile, the last section provides questions related to family and social life. In order to get the finding of this dissertation, it is important for the questions to be related to Work-related factor (workload, salary, and marital status of co-workers), Work-life balance factor (maternity leave, family medical benefits and fixed work schedule) and Socio-demographics factors (age, ethnicity, and parental marital status). In the past studies related to marriage, most of the researcher did the data collection via structured questionnaires.

One of the researches in Malaysia actually used open-ended questions and the 1981 Malaysian Marriage Survey (MMS). Other researchers in Malaysia used a structured in-depth interview to collect data. There is also a research that used the 1966-1967 West Malaysian Family Survey. Interestingly, in Japan and Taiwan, a study used life-history data from nationality representative sample of women. In order to collect the data in this study, we used the formative in-depth interviews to understand the employees' working environment and their perception towards marriage. After that, we developed the questionnaire and did pilot studies to test the questionnaires. After a few corrections we finalized the questionnaires and distributed them to 600 employees, and 549 questionnaires were collected and analyzed. Lastly, formative in-depth interviews with 20 bankers supported the quantitative analysis in this study.

Table 3.1.3.1 shows the measure of intention to marry and table 3.1.3.2 shows the measures and correlates of intention to marry.

Table 3.1.3.1: Measure of Intention to Marry

| No | Domain | Factors | Measures |
|----|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| 1 | Intention to marry among single employees and intention to stay single | Work-related factors, work-life balance factor, and socio-demographics influence intention to marry or not | Assessed via choice intent to marry or not with work-related factor, work-life balance factor, and socio-demographics. |

Table 3.1.3.2: Measures of Correlates of Intention to Marry

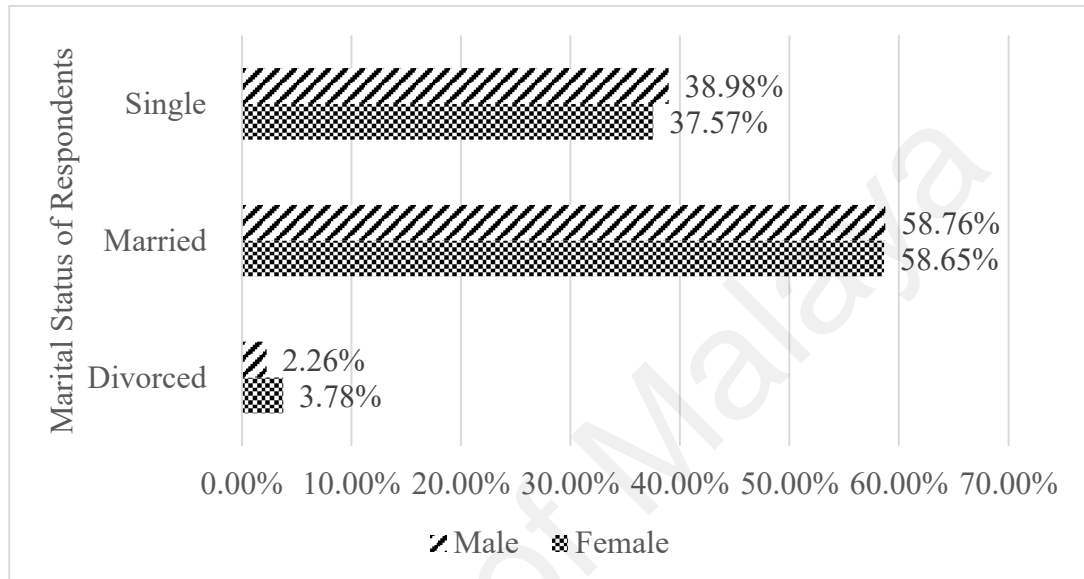
| No | Domain | Factors | Concepts | Measures |
|----|---------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Work-related factors | High pay | High salary influence intention to marry | Assessed via scores on a 2-item scale developed for the study. Items were measured using a 5-point Likert response format (1="strongly disagree" to 5="strongly agree"), with higher scores indicating high level of salary |
| | | Demographic background of coworker and supervisors | Relationship influence intention to marry and Marital status of co-worker influence intention to marry | Assessed via scores on a 2-item scale developed for the study. Items were measured using a 5-point Likert response format (1="strongly disagree" to 5="strongly agree"), with higher scores indicating high support at work Assessed via interview with head of department for the study |
| 2 | Work-life Balance factors | Fixed-work schedule | Fixed work schedule influence intention to marry | Measures: Assessed via scores on a 1-item scale developed for the study. Items were measured using a 5-point Likert response format (1="strongly disagree" to 5="strongly agree"), with higher scores indicating ability to balance demand of work and family. |

Table 3.1.3.2: Continued

| No | Domain | Factors | Concepts | Measures |
|----|--------------------|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Socio-Demographics | Age | Age influence intention to marry (George et al, 1985) | Measures: Assessed via choice on a 1-item scale developed for the study. Items were measured using 7 choice response format (a="20-25" to g="51-and above). |
| | | Ethnicity | Ethnicity influence perception towards marriage | Measures: Assessed via choice on a 1-item scale developed for the study: Items were measured using 4 choice response format (a="malay" to g="others). |
| | | Education level | Educated person spend time to focus on career (United Nations, 1987, 1988; Lesthaeghe et al., 1989, Singh and Samara, 1996; Kaufman and Meekers, 1998) | Measures: Assessed via choice on a 1-item scale developed for the study: Items were measured using 5 choice response format (a="SPM/Certificate" to e="others). |
| | | Parental marriage status | Parental marriage status affect children perception of marriage (Kulka & hellen, 1979) | Assessed via choice on a 1-item scale developed for the study. Items were measured using 5 choice response format (a="married" to e="not applicable- mother passed away"). |
| | | Health condition | Health condition influence intention to stay single | Measures: Assessed via 10 choices based on health problem which was approved by a recognized medical expert. Each item can be chosen based on heath problem faced by each individual and it can choose more than one option. |

3.2 Sample Description

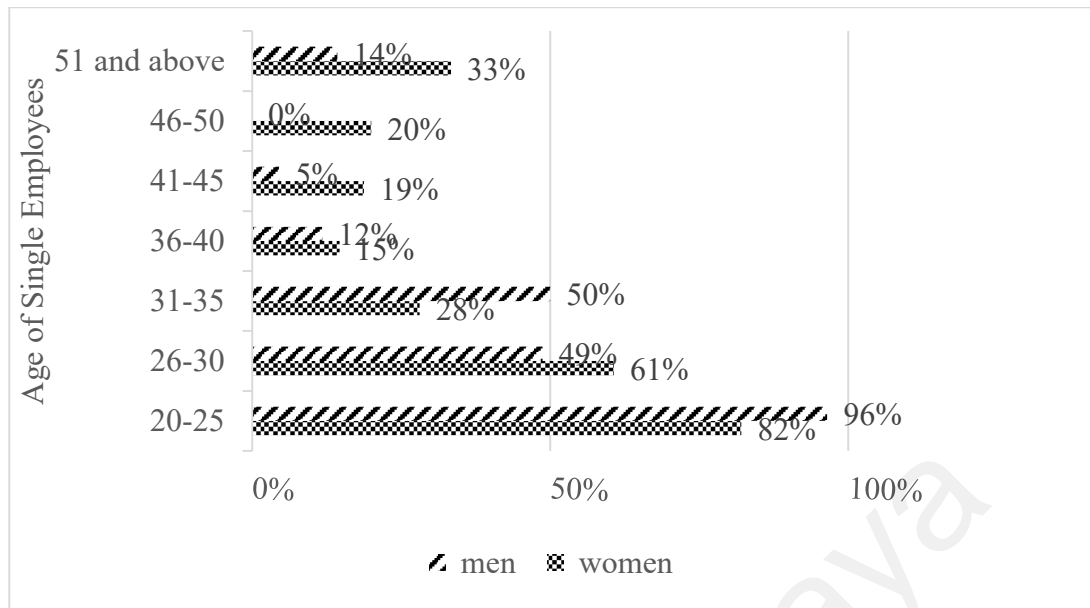
In order to understand the finding of this research, figure 3.2.1 until figure 3.2.5 shows the sample of specific description for respondents in this study. This is crucial to answer the research questions in this study.



Source: Author, based on own data

Figure 3.2.1: Distribution of Respondents by Marital Status

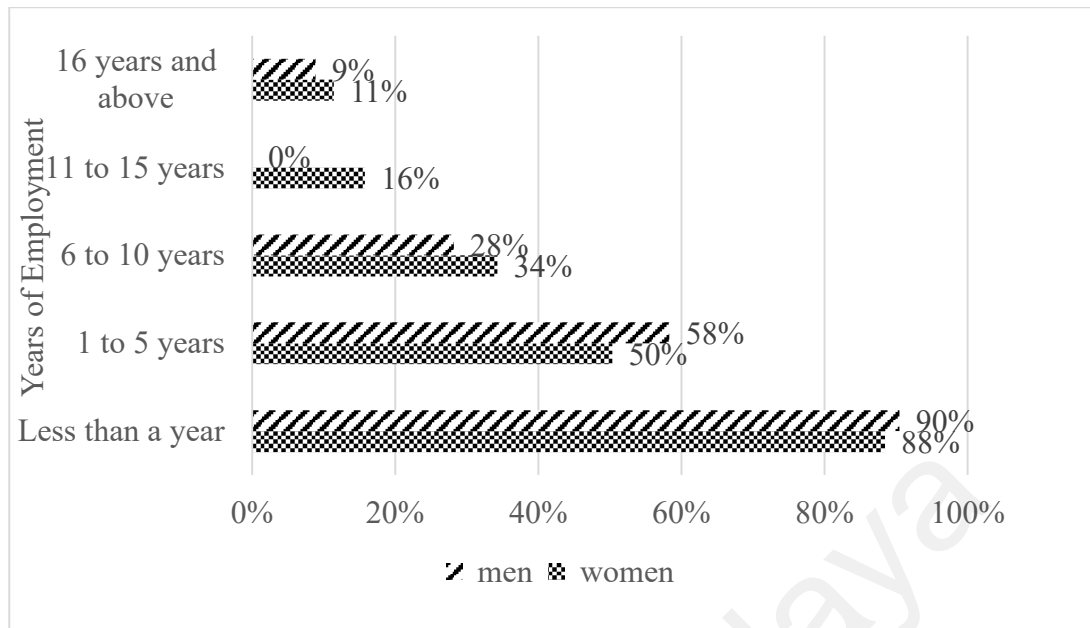
Figure 3.2.1 shows the percentage of respondents by gender and marital status. The total number of respondents in this survey were 549, consisting of female and male bankers. The total number of respondents for female employees was 370, which was as twice as many as the total number of male respondents, which was 177. The percentage of single female employees was 37.57 percent and 38.98 percent for single male employees. On the other hand, the percentage of married female employees was 58.65 percent and 58.76 percent for married male employees. Other than that, the percentage of divorced female employees was 3.78 percent and divorced male employees were 2.26 percent. In short, the focus respondents in this dissertation were the total of unmarried female employees which was 41.35 percent.



Source: Author, based on own data

Figure 3.2.2: Proportion of Single Employees by Age Category

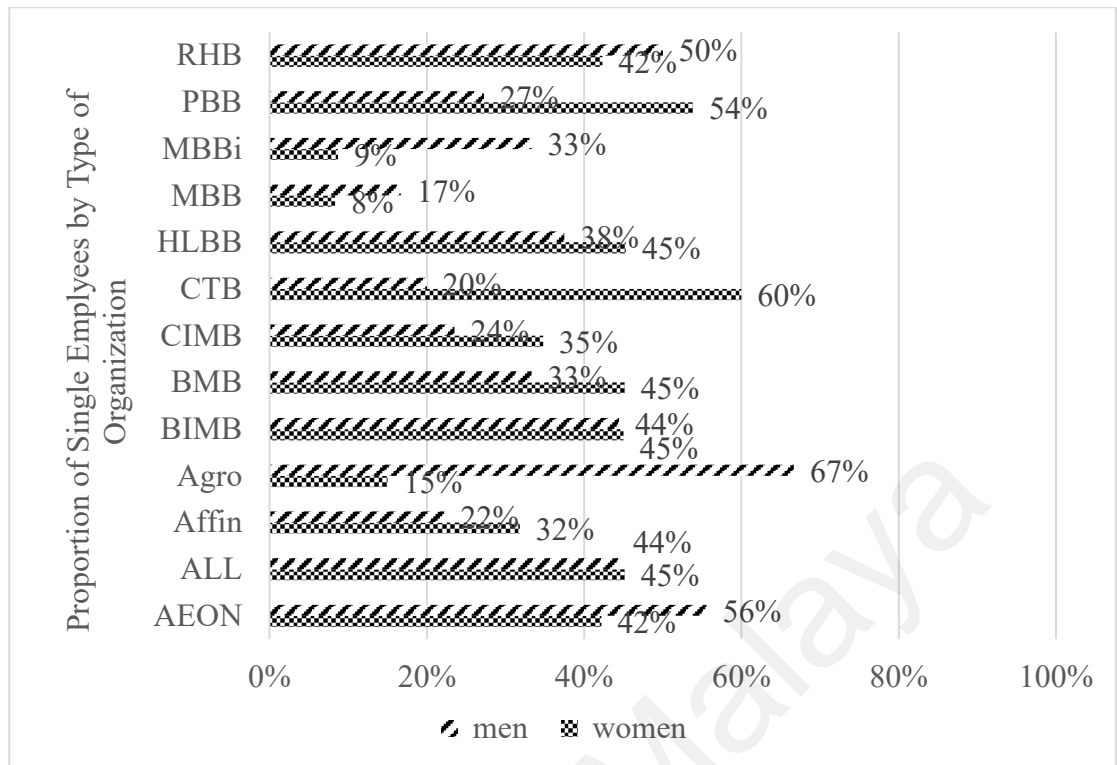
Figure 3.2.2 shows the proportion of single employees (female and male) by age. It can be seen from the above figure that the employees at the age of 20 years old to 25 years old have the highest percentage compared to the other range of age. As you can see, single female employees have the highest percentage compared to men except at the age of 31 years old to 35 years old. The single male employees have the highest percentage of single compared to female at the age of 31 years old to 35 years old with 50 percent compared to 28 percent. However, the single female employee's percentage is still the highest compared to single male employees at the age of 36 years old to 51 years old and above. Based on this figure, single female employees have a higher percentage at a late age compared to men.



Source: Author, based on own data

Figure 3.2.3: Proportion of Single Employees by Tenure Years of Employment Experience in the Organization

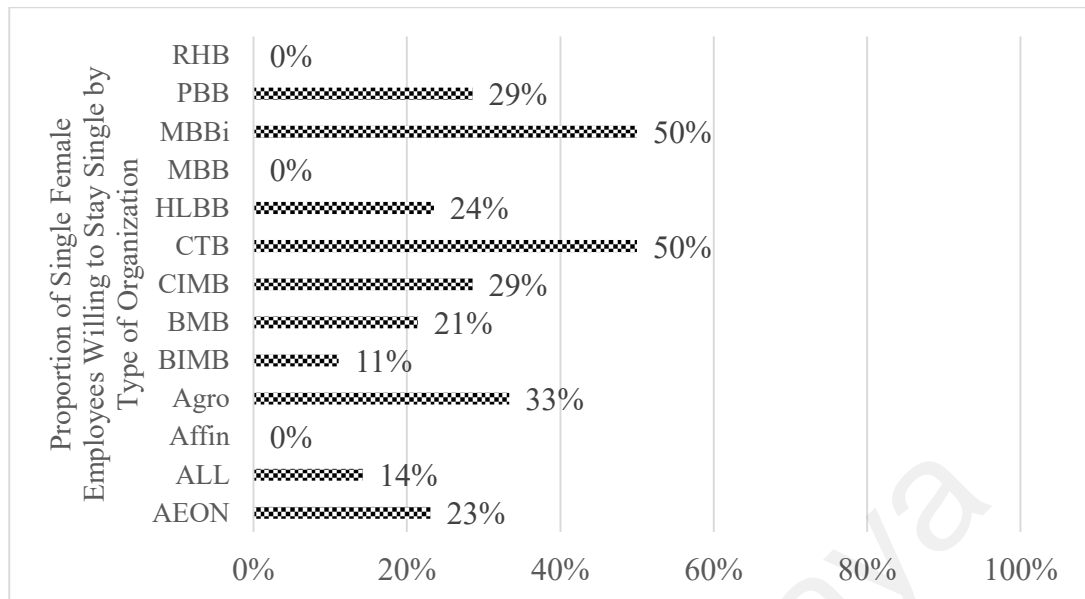
Figure 3.2.3 shows the proportion of single employees by the years of employment in the bank. The total of the proportion of single female employees is 38 percent. On the other hand, the total of the proportion of male single is 39 percent. A significant percentage of the proportion of single women is 88 percent with less than a year of employment in bank. The same goes for single male employees with 90 percent. Single male employees have the highest percentage at one to five years of employment in the bank with 58 percent compared to single female at 50 percent. The percentage of single women is declining from 34 percent to 11 percent from 6 years of employment in the bank to 16 years of employment and above. To sum up, the highest differences between the proportion of single women and single men are when the years of employment in the bank is between 11 years and 15 years.



Source: Author, based on own data

Figure 3.2.4: Proportion of Single Employees by Type of Organizations

Figure 3.2.4 shows the proportion of single employees by the types of banks. Among the banks, Citibank has the highest percentage of single women with 60 percent compared to other banks. Agrobank has the highest percentage of the proportion of single male employees with 67 percent. On the other hand, Maybank has the smallest percentage of single women and single male employees with 8 percent and 17 percent respectively compared to the other banks. The list of a higher percentage of single women compares to single male are Alliance, Affin, Bank Islam, Bank Muamalat, CIMB, Citibank, Hong Leong Bank, and Public Bank. Similarly, the organizations that have a higher percentage of single male compared to single male are AEON, Agrobank, Maybank, Maybank Islamic, and RHB.



Source: Author, based on own data

Figure 3.2.5: Proportion of Single Female Employees Willing to Stay Single by Type of Organization

Figure 3.2.5 shows the proportion of single female employees willing to stay single by types of organizations. It can be clearly seen that the highest percentage of the proportion of single female employees willing to stay single is from Citibank and Maybank Islamic with 50 percent. This is followed by Agrobank, Public Bank and CIMB. Other than that, there are banks that have zero percent of single female willing to stay single like Affin Bank, Maybank, and RHB. To conclude, the intention to marry not only depends on factors like work-related factors and work-life balance factor, but also socio-demographic factors that are uniquely different between individual. This also can be driven by educational attainment, ethnicity, and mother marital status, which differ across female employees.

3.3 Methodology for Data Analysis

In order to examine the intention to marry among female employees in Malaysia's financial sector, this study used a mixed methods approach. The first analysis was a quantitative analysis and followed by a qualitative analysis to support the quantitative findings. The descriptive analysis of the quantitative data was produced using SPSS and MS Excel. There are three factors that were analyzed in this section: (1) work-related factors, (2) work-life balance and (3) socio-demographics factors that influence the intention to marry among single female employees in Malaysia's financial sector.

3.3.1 Quantitative Analysis

For the quantitative analysis, SPSS and MS Excel were used to analyze the data. The quantitative analysis is descriptive based on bi-variate correlations, graphical analysis, and cross-tabulations. The analysis is also designed based on the relevant past studies that are related to this research. Overall, the past researches have used questionnaires and surveys to help them capture the results in their studies. In this study, the questionnaire was used as the first analysis followed by formative in-depth pilot interviews to support the data based on the current situations faced by employees in financial sectors, especially those related to the intention of female employees to marry. For example, a study by Sundar et al (2012) used data that were collected using the personal contact approach and distributed the questionnaire to 120 women executives and was able to produce the result which highlighted the significant variation in the impact status of women on the performance level of women executives.

This dissertation followed the same method and analyzed the data using bi-variate analysis of the association between intention to marry among single female employees and selected socio-demographic, for example like age, ethnicity, family background

and much more to examine the influence of socio-demographics towards the intention to marry or not among single female employees in Malaysia.

This dissertation also used bi-variate analysis of the association between intention to marry among single female employees and work-related factors, particularly marital status of female colleagues and bank policies like maternity leave & benefits, flexible hours and many more in order to examine the effect of work-place peers, work-life balance factor in influencing intention to marry among single female employees. During the interviews session, we also discussed on how to improve the existing policies and how the right policy may influence employees' life towards work-life balance.

In a nutshell, other studies have helped this study to design an analysis by providing proof based on current situation in the financial sector. The analysis of the quantitative analysis and the qualitative analysis make the finding useful in order to make better policy for the future especially for employees and employers in the financial sector in Malaysia.

3.3.2 Qualitative Analysis (In-depth Interviews)

For this study, the last process was the qualitative data. This data is important in order to understand the nature of problems, especially those related to marriage and bank practices. The qualitative data from the formative in-depth interview was collected and used to support the quantitative analysis. There were 20 bankers chosen for these interviews, which consisted of 2 male bankers and 18 female bankers. The interviewees have different designation background and marital status. This indicates that they have different experiences and needs on a daily basis. During the session, questions related to marriage, work-related factors, work-life balance factors and socio-demographics factors were discussed. Further discussion for qualitative evidence will be in Chapter 4 for finding analysis.

CHAPTER 4: FINDINGS

This chapter analyses the findings from the surveys. The first section of this chapter discusses the background of the respondents. This chapter also includes data representation, analysis, discussion, and conclusions on the outcome. Last but not least, this chapter also emphasizes on the outcome based on two objectives of this study.

The objectives of this study are two-fold. First, it seeks to examine the proportion of single women by work-place characteristics in Malaysia's financial sector. Second, it hopes to examine the influence of work-related factors and work-life balance in influencing intention to marry among single female employees in Malaysia's financial sector. The results can be seen based on the graphs and tables provided in this chapter. There are 13 graphs and 3 tables that show the finding of the intention to marry among single female employees in Malaysia financial sector. To conclude, this chapter answers all the research questions and proves that this dissertation has successfully achieve all the research objectives.

Table 4.1: Profile of Female Employees by Marital Status

| Variable | Single | | Married | |
|----------------------------------------------------|-------------|-----------|---------|-----------|
| | Mean | Std. Dev. | Mean | Std. Dev. |
| Work-related factors | | | | |
| Salary (RM2500-RM4000) | 0.49 | 0.30 | 0.30 | 0.35 |
| Salary (RM4001-RM6000) | 0.19 | 0.40 | 0.21 | 0.49 |
| Salary (RM6001-RM8000) | 0.10 | 0.30 | 0.17 | 0.38 |
| Salary (RM80001-RM10,000) | 0.22 | 0.42 | 0.34 | 0.50 |
| Designation – Clerk | 0.07 | 0.26 | 0.17 | 0.37 |
| Designation – Officer | 0.14 | 0.34 | 0.12 | 0.33 |
| Designation – Executive | 0.52 | 0.50 | 0.45 | 0.50 |
| Supervisor same gender | 0.62 | 0.49 | 0.59 | 0.49 |
| Supervisor same race | 0.42 | 0.49 | 0.50 | 0.50 |
| Supervisor Single | 0.32 | 0.47 | 0.25 | 0.43 |
| Majority co-worker is female | 0.83 | 0.37 | 0.84 | 0.37 |
| Majority co-worker is single | 0.29 | 0.45 | 0.18 | 0.38 |
| Work-life balance factor | | | | |
| I am able to balance demand of work and family | 0.07 | 1.13 | 0.25 | 0.92 |
| Socio-Demographics factors | | | | |
| Age (20-25) | 0.24 | 0.34 | 0.02 | 0.30 |
| Age (26-30) | 0.39 | 0.49 | 0.15 | 0.36 |
| Age (31-35) | 0.19 | 0.40 | 0.30 | 0.46 |
| Age (36-40) | 0.08 | 0.27 | 0.28 | 0.45 |
| Age (41-45) | 0.06 | 0.25 | 0.17 | 0.37 |
| Age (46-50) | 0.02 | 0.15 | 0.05 | 0.22 |
| Age (51 and above) | 0.02 | 0.15 | 0.03 | 0.16 |
| Race (Malay) | 0.65 | 0.48 | 0.74 | 0.44 |
| Health Problems (recognized by the medical expert) | 0.61 | 0.49 | 0.66 | 0.47 |
| Smoker (currently smoking) | 0.19 | 0.39 | 0.11 | 0.32 |
| Education (SPM) | 0.07 | 0.34 | 0.16 | 0.30 |
| Education (Diploma) | 0.14 | 0.35 | 0.32 | 0.47 |
| Education (Bachelor's) | 0.75 | 0.44 | 0.47 | 0.50 |
| Education (Master) | 0.02 | 0.15 | 0.03 | 0.18 |
| Raised neighborhood- Rural (area) | 0.27 | 0.44 | 0.24 | 0.43 |
| Live alone | 0.12 | 0.32 | 0.06 | 0.23 |
| Mother marital status is divorce or separated | 0.05 | 0.22 | 0.06 | 0.24 |

Table 4.1 shows the profile of female employees based on marital status which are single and married. Based on the table, the variance of profile between single women and married women can be seen. The number of single female respondents is 139 and married employees are 410.

Table 4.2: Profile of Single Female Employees by Intention to Stay Single

| Variable | Who intend to stay single | | Who intend to marry | |
|----------------------------------------------------|---------------------------|-----------|---------------------|-----------|
| | Mean | Std. Dev. | Mean | Std. Dev. |
| Work- related factors | | | | |
| Salary (RM2500-RM4000) | 0.14 | 0.35 | 0.57 | 0.44 |
| Salary (RM4001-RM6000) | 0.28 | 0.45 | 0.16 | 0.37 |
| Salary (RM6001-RM8000) | 0.17 | 0.38 | 0.11 | 0.31 |
| Salary (RM80001-RM10,000) | 0.41 | 0.50 | 0.16 | 0.37 |
| Designation – Clerk | 0.17 | 0.38 | 0.06 | 0.23 |
| Designation – Officer | 0.07 | 0.26 | 0.15 | 0.36 |
| Designation - Executive | 0.31 | 0.47 | 0.56 | 0.50 |
| Supervisor same gender | 0.55 | 0.51 | 0.63 | 0.48 |
| Supervisor same race | 0.41 | 0.50 | 0.46 | 0.50 |
| Supervisor Single | 0.28 | 0.45 | 0.34 | 0.47 |
| Majority co-worker is female | 0.97 | 0.19 | 0.82 | 0.39 |
| Majority co-worker is single | 0.31 | 0.47 | 0.28 | 0.45 |
| Work-life balance factors | | | | |
| I am able to balance demand of work & family | 0.07 | 1.13 | 0.25 | 0.92 |
| Socio-Demographics Factors | | | | |
| Age (20-25) | 0.07 | 0.35 | 0.26 | 0.41 |
| Age (26-30) | 0.17 | 0.38 | 0.45 | 0.50 |
| Age (31-35) | 0.21 | 0.41 | 0.16 | 0.37 |
| Age (36-40) | 0.14 | 0.35 | 0.07 | 0.25 |
| Age (41-45) | 0.17 | 0.38 | 0.05 | 0.21 |
| Age (46-50) | 0.14 | 0.35 | 0.01 | 0.10 |
| Age (51 and above) | 0.10 | 0.31 | 0.00 | 0.00 |
| Race (Malay) | 0.66 | 0.48 | 0.68 | 0.47 |
| Health Problems (recognized by the medical expert) | 0.45 | 0.51 | 0.66 | 0.47 |
| Smoker (currently smoking) | 0.24 | 0.44 | 0.18 | 0.39 |
| Education (Diploma) | 0.14 | 0.35 | 0.16 | 0.37 |
| Education (Bachelor's) | 0.62 | 0.49 | 0.75 | 0.44 |
| Education (Master) | 0.03 | 0.19 | 0.02 | 0.14 |
| Raised neighborhood- Rural (area) | 0.21 | 0.41 | 0.31 | 0.46 |
| Mother marital status is divorce or separate | 0.07 | 0.26 | 0.05 | 0.21 |

Table 4.2 shows the profile of single female employees who intend to stay single and get married. The number of single female respondents who intend to stay single is 29 and single female respondents who intend to marry is 104. This indicates that 78% of female employees intend to marry and 21% intend to stay single.

Table 4.3: Profile of Employees by Work-related Factors and Gender

| | Female (%) | Male (%) |
|-------------------------------------------------|-------------------|-----------------|
| Female and single supervisor | 32.0 | 18.0 |
| Single supervisor | 28.0 | 23.0 |
| Majority female co-worker | 84.0 | 73.0 |
| Single supervisor and majority single co-worker | 44.0 | 35.0 |
| Female supervisor and majority single co-worker | 39.0 | 36.0 |

Table 4.3 shows further confirmation that female employees compared with the male employee has a greater presence in the workplace with certain characteristics, which make the workplace pro-female.

4.1 Quantitative Analysis

Based on Table 4.1 until Table 4.3, two sections of quantitative analysis are divided to capture the intention to marry among single female employees in Malaysia's financial sector. The first analysis is the analysis of the association between factors and marital status. The second is the analysis of the association between factors and intention to marry. These two analyses are crucial in order to analyse the intention to marry among single female employees in Malaysia's financial sector.

4.1.1 Analysis of Association between Work-related and Marital Status

In this sub-section, some of the factors between work-related and marital status of female employees will be discussed. This section is crucial to examine the proportion of single women in Malaysia's financial sector by work-place characteristics and to answer the research question of whether or not single women differ from married women by work-place characteristics. To be specific, these analyses are presented in the figure 4.1.1.1 until figure 4.1.1.3.



Figure 4.1.1.1: Proportion of Female Employees by Salary Range and Marital Status

Figure 4.1.1.1 shows the proportion of female employees by salary range and marital status. The proportion of sub-sample for single female employees is the highest percentage of salary RM2500-RM4000 which is 40 percent compared to sub-sample proportion for married women which are 8 percent only. In addition, married female employees have the highest percentage with salary RM8001 to RM10, 000 with 44 percent compared 22 percent to single female employees. Indeed, married women also have a higher percentage of salary RM4001 to RM8000 with 41 percent and 17 percent. Overall, the graph shows that married female employees tend to earn more compared to single female employees. However, this is likely to be influenced by a large number of single employees at the age of 20 years old to 25 years old. In addition, the lower salary indicates minimum experiences compared to those who gain more and served the organization longer and with more experience.

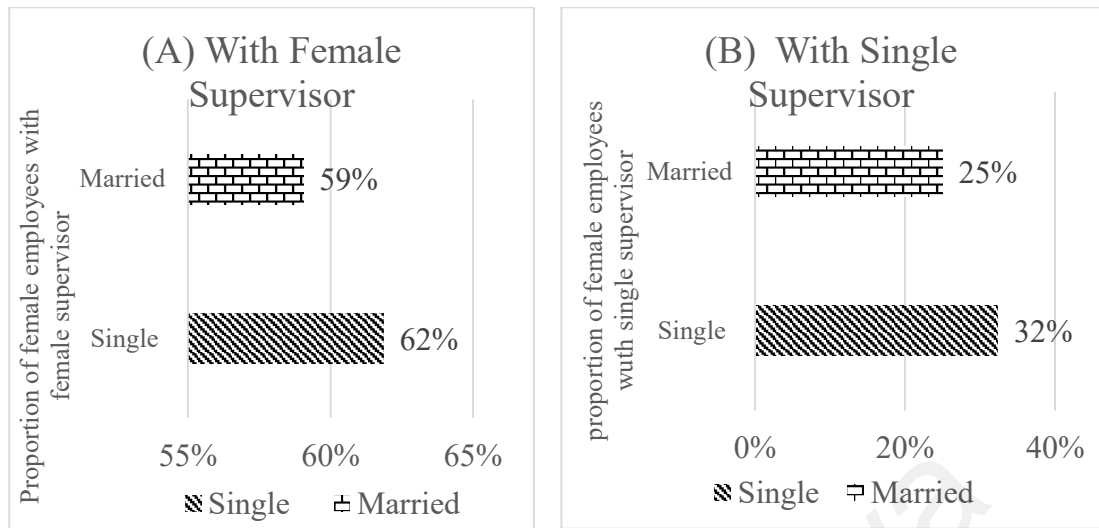


Figure 4.1.1.2: (A) Proportion of Female Employees with Female Supervisor by Marital Status and (B) Proportion of Female Employees with Single Supervisor by Marital Status

Figure 4.1.1.2 (A) shows the proportion of female employees with a female supervisor by marital status and figure 4.1.1.2 (B) shows the proportion of female employees with a single supervisor by marital status. The proportion of single female employees with the female supervisor is 62 percent and 59 percent for sub-sample proportion of married female employees with the female supervisor. The percentage of single female employees with the single supervisor sub-sample proportion is 32 percent compared to married female employees which is 25 percent. It can be argued that single female employees have tendencies to have female and single supervisors compared to married employees. This is because a supervisor can become their role model and influence their marriage decision. The office will be less pressured and enjoyable for single women who want to focus on their career development. This is consistent with the Social Cognitive Theory (SCT) theory which states that employees will have a tendency to follow in the footsteps of the supervisor because of outcome expectation and goal representation will execute of courses of action required to attain designated types of performance (Bandura, 1986).

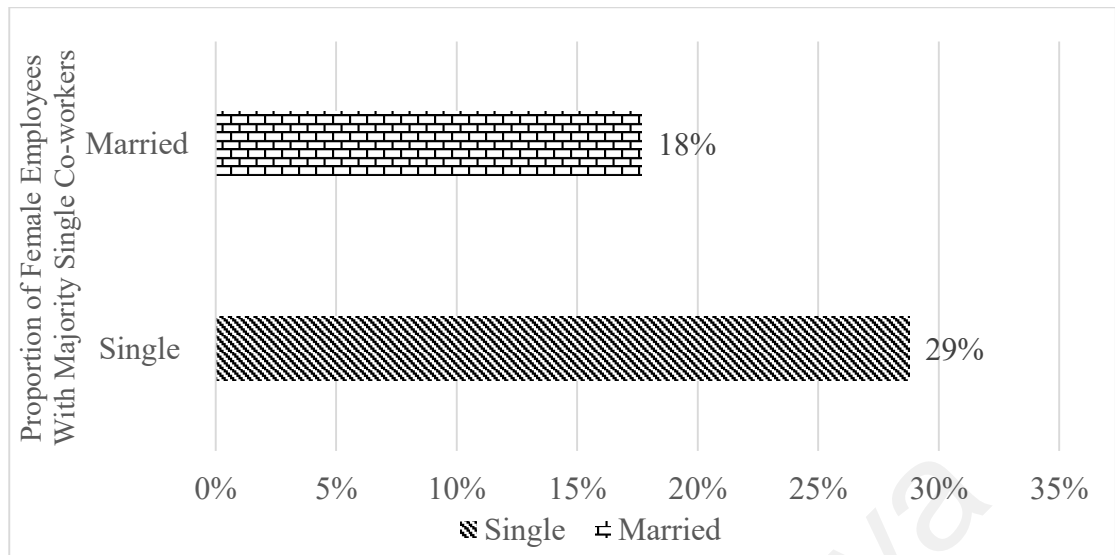


Figure 4.1.1.3: Proportion of Female Employees with Majority of Single Co-workers by Marital Status

Figure 4.1.1.3 shows the proportion of female employees with the majority of single co-workers by marital status. The percentage of single female employees with a majority single co-worker is 29 percent and married female employees with majority single co-worker are 18 percent.

Based on the analysis above, it shows that single female employees tend to have majority single co-workers. This may show a strong relationship at work may influence the intention to marry, allowing career-oriented women to focus on their career and it will be easier with single colleagues. This is consistent with the finding of figure 4.1.2 (B), which indicates that single employees also have a high tendency to have a single supervisor compared to married employees. Indeed, Kono (2002) concludes that co-worker support is important to survive the corporate world and people tend to get influenced by the co-worker because of fear of weakening bonds between workers. Overall, single female employees have a higher percentage of majority single co-workers compared to married female employees.

There are differences between single female employees by work-place characteristics in Malaysia's financial sector. Married female employees have the highest percentage of salary between RM 8000 until RM 10,000. However, this is likely to be influenced by a large number of single female employees at the age of 20's years old. On the other hand, single female employees have the highest percentage of female employees with a female supervisor and a single supervisor. In addition, single female employees also have the highest percentage of female employees with the majority of single co-workers. This indicates that work-place characteristics are different by marital status. To summarize, married female employees tend to have high pay compared single employees and there are significant differences between the demographic background of co-worker and supervisor by marital status.

Analysis of Association between Socio-demographics Factors and Marital Status

In this section, factors related to socio-demographics and marital status are discussed. This section contains three figures, including the proportion of female employees who are Malays, proportion of female smoker employees and the proportion of female employees with a Bachelor's Degree. This section is important to distinguish the characteristics of single female employees and married female employees in the financial sector. This is because the single female employees may have the same characteristics as the married female employees in work-related factors since they are working in the same sector or bank. However, every single female employee will have differences in socio-demographic factors like ethnicity, education level, and health.

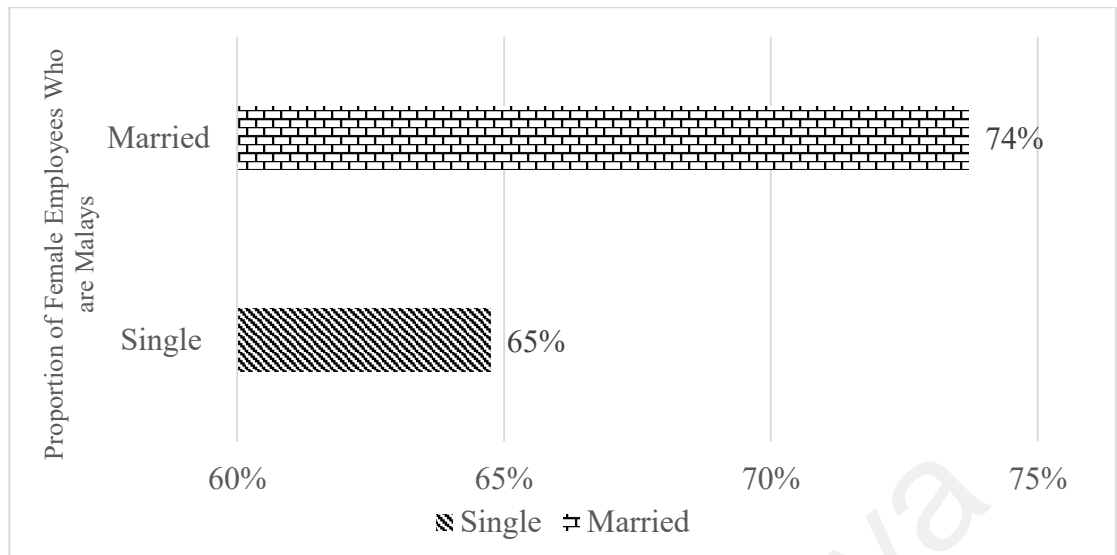


Figure 4.1.1.4: Proportion of Female Employees Who are Malays by Marital Status

Figure 4.1.1.4 shows the proportion of Malay female employees by marital status. The proportion of married female employees who are Malays is higher compared to non-Malays. Based on the figure, we can also see that single female employees in the financial sector also indicate that Malays have a higher percentage from non-Malays. Married female employees in the financial sector who are Malays are 74 percent. On the other hand, the proportion of single female employees who are Malays is 65 percent. This could be attributed to the differences in cultural norms and religious beliefs between Malays and non-Malays. In Islam, young people deemed to be of marriageable age are encouraged to settle down. This also may influence Malays who is Islam as the religion in Malaysia. This creates differences between Malays and non-Malays like Chinese and Indian. Indeed, this result is also supported by the Caldwell (2005), who reported that marriage age is influenced by social norms and expectation of young people. To sum up, the proportion of married women who are Malay is higher compared to single employees who are Malay.

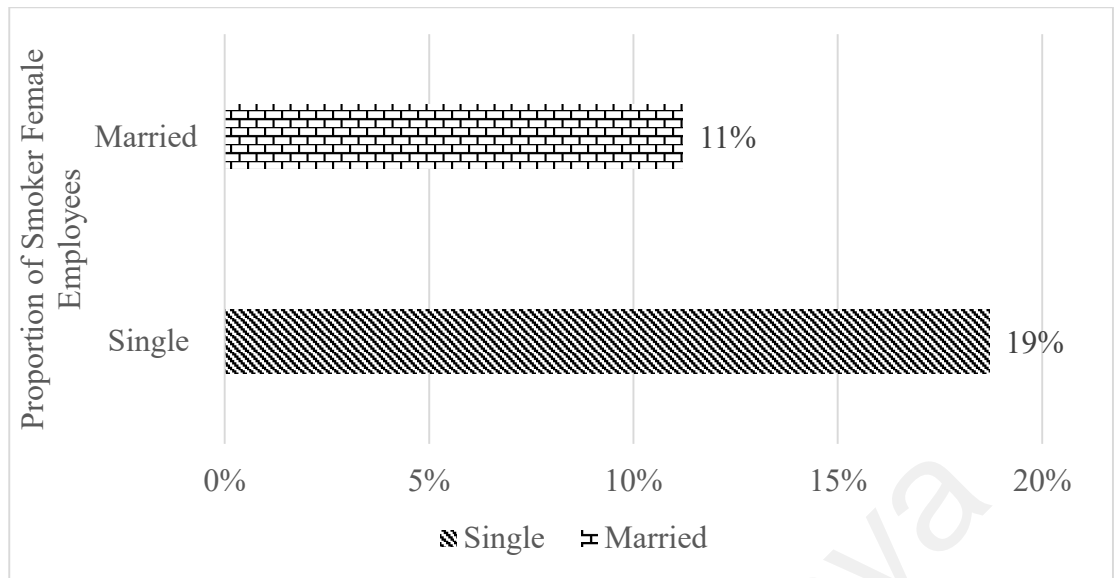


Figure 4.1.1.5: Proportion of Smoker Female Employees by Marital Status

Figure 4.1.1.5 shows the proportion of single and married female employees who are smokers. The proportion of single female employees who are smokers is 19 percent compared to the sub-sample of married female employees who are smokers, which is 11 percent. On the contrary, 81 percent of single female employees are non-smokers compared to 89 percent of married female employees who are non-smokers. In short, single female women tend to be smokers compared to married female employees.

This result can be explained by the possibility that smoking is a form of mechanism to relieve stress and this is how single women handle pressure with the marriage pressure. The situation can be seen closely related with married female employees that have heavy workloads in the banking sector and also responsibility as the mother. On the other hand, high smoking prevalence among single women can also reflect these preferences for the future outcome (Janis et al, 1965) including having children and getting married.

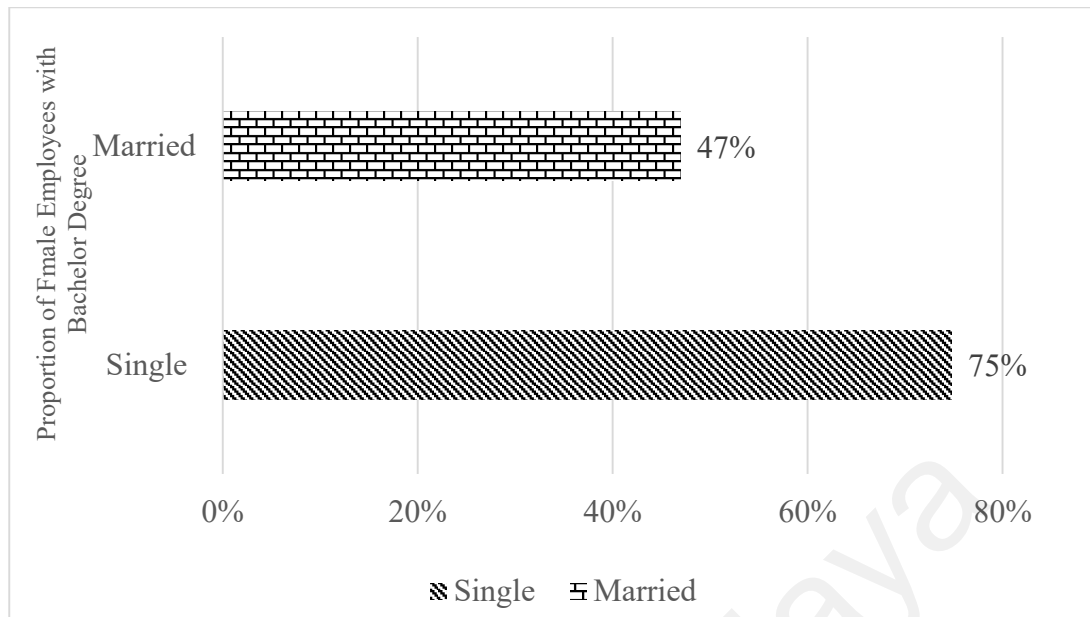


Figure 4.1.1.6: Proportion of Female Employees with Bachelor’s Degree by Marital Status

Figure 4.1.1.6 shows the proportion of female employees with bachelor’s degree by marital status. The percentage of single female employees with a bachelor’s degree is 75 compared to 25 of proportion for single female employees without a bachelor’s degree. Moreover, this figure shows that married female employees with bachelor’s degree are only 47 percent.

This indicates that the female employees who have bachelor’s degree tend to be single compared to be married. This can also happen because of single female employees with bachelor’s degree value opportunities in career development. This is supported by one of the respondents from the informative in-depth interviews who mentioned that she did not have time to date someone due to her heavy workload and long working hours (Female, Age 48, Senior Manager, and Single). This is supported by the fact that recent changes in Malaysian education policy resulted in a high proportion of young women staying on through high school and into institutions of higher learning. This may have played an important role in affecting women’s marriage intentions in

Malaysia as a whole. Based on the analysis, it can be deduced that single female employees have a higher percentage of having a female supervisor, a single supervisor, majority single co-workers, smokers and a bachelor's degree. It can be said that female employees have the intention to stay single if their environment is supporting their decision and less pressure for them to focus on career especially those who are career oriented and high achievers. Meanwhile, married female employees get a higher percentage in salary range because of a single female employee is under 30 years old and female employees who are Malays. This is because race and religion give different social effects on the individual that differentiate Malays with non-Malays. This shows that single and married female employees have different characteristics based on workplace factors, work-life-balance factors, and socio-demographics.

Analysis of Association between Work-related Factors and Gender

This sub-section is based on the data in table 4.3. This comparison is between female and male employees in Malaysia financial sector with work-related factors.

The proportion of employees that have female and single supervisor by gender. The percentage of female employees that has a female and single supervisor is 32 percent. Meanwhile, male employees that have female and single supervisor are 18 percent only. This indicates that female employees have a higher percentage of a female and single supervisor compared to male employees.

Based on the figure, we can conclude that gender segregation may happen in the financial sector. Indeed, women tend to segregate in the workplace with female and single employees. This finding is also supported by the analysis by marital status, which indicates single female employees tend to have a higher percentage of single female

supervisor compared to married female employees. In addition, single female employees also have the majority of the single co-worker by marital status. In summary, the immediate supervisor and colleagues can be one of the factors that influence the tendencies to stay single or not. On the other hand, the work environment does not affect male employees as much as female employees.

Table 4.3 also shows the proportion of employees with a single supervisor by gender. The percentage of female employees with a single supervisor is 28 percent. On the other hand, the percentage of male employees with a single supervisor is only 23 percent. In short, female employees have a higher percentage of a single supervisor compared to male employees.

This is consistent with the result from the previous analysis, which indicates that a single female has a higher percentage of single female supervisors. This shows that women tend to follow the people close to them in order for them to make decisions either related to work or not. Besides that, Kajsa et al (2009) reported in her studies that hundreds of women abstained from or postponed marriage in order to retain their position in banks, though they would have been able to combine work and married life in other workplaces. This data proves that female employees have a higher percentage of single supervisor compare to male employees. One of the respondents from a formative discussion said that most of the bankers got married late or never married and no pressure (Female, Age 41, Assistant Manager and Single).

Next, Table 4.3 shows the proportion of employees with the majority of female co-worker by gender. The percentage of male employees with the majority of the female co-worker is 73 percent. Meanwhile, the percentage of female employees with the majority of the female co-worker is 84 percent. This shows that female employees have a majority of female co-workers. This finding is also supported by the finding that most

employees in the financial sector have female and single supervisors. Indeed, single female employees also have a majority of single co-workers. This is supported by the fact that female are dominating the financial industry in Malaysia as this sector provide high salary and attractive benefits. Moreover, Eric et al (2002) also highlighted in his finding that higher inequality could also cause women to invest more in their careers in order to exploit higher returns to skills, thus causing delays in marriage. This makes women work hard and delay their marriage by being persistence and willing to sacrifice the delay in having babies. This is especially true in the financial sector that is very challenging and competitive.

Moreover, Table 4.3 shows the proportion of employees with a single supervisor and majority single co-workers by gender. The male employees with a single supervisor and majority single co-workers are 35 percent. Meanwhile, female employees with a single supervisor and single co-workers are 44 percent. This shows that female employees have a higher percentage of the single supervisor and the majority of the single co-worker by gender.

Based on the figure, it is proven that gender segregation in financial sector influences female to be career oriented and face less pressure to get married at an early age. This also creates competition among single female employees to focus on a career in the pursuit of faster promotion. This is also consistent with the fact that female is dominating the financial sector in Malaysia and earlier analysis that shows female have a higher percentage with a female and single supervisor and majority single co-worker. In short, female employees with a single supervisor and single co-worker is higher than male employees.

Lastly, Table 4.3 shows the proportion of employees with female supervisor and majority single co-worker by gender. The male employees with female supervisors and

with majority the single co-workers are 36 percent. On the other hand, the female employees with female supervisor and the majority single co-workers are 39 percent.

Because most women working in the financial sector, there is less pressure to get married in an early career. Female employees tend to stay single and focus on career development because of training and development and years of work experience were most important advancement, followed by working hours, occupation type, company charges, education, and career opportunities. In addition, although marital status and children were unrelated to women's managerial advancement, the help they had with dependents and house responsibilities was related. To sum up, female employees have a higher percentage of female supervisors and majority single co-workers.

Based on the analysis of gendered factors in this section, it is safe to conclude that the financial sector is dominated by female employees. Based on the five figures in the analysis, we can see that female employee have a higher percentage in having the female supervisor, and majority co-worker is single, single supervisor and majority female co-worker. Goslin (2014) highlighted in his study that more female compared to male intend on getting married at a particular time. If exceed that particular time, women focus on their career and do not put pressure to get married compared to male.

4.1.2 Analysis of Association between Work-related factors and Intention to Marry

In this section, the association between work-related factors and intention to marry are discussed. To be specific, how the majority of female co-worker and majority single co-worker may influence intention to marry among female employees. This factor is important as employees spend most of the time in the office, especially female

employees in the banking sector as it is a part of their working nature to work overtime. It is crucial to feel connected with co-workers and have the same background to share issues that they are facing outside of the office.

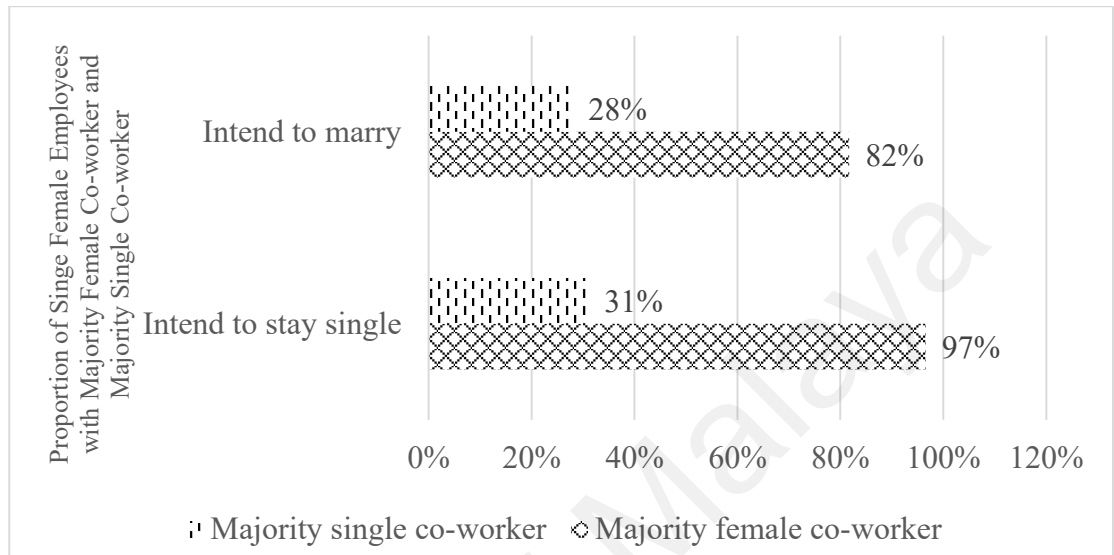


Figure 4.1.2.1: Proportion of Single Female Employees with Majority Female Co-worker and Majority Single Co-worker by Intention to Marry

Figure 4.1.2.1 shows the proportion of single female employees with the majority of female co-workers and majority single co-workers by intention to stay single. Single female employees who intend to stay single and have the majority of female co-workers are 97 percent compared to 82 percent who intend to marry. Moreover, single female employees who have majority single co-worker and intend to marry is 31 percent compared to those intend to marry with 28 percent.

Single female employees who have a majority female co-workers and majority single co-workers tend to stay single can be because of peer-pressure. This effect may influence individual intention to marry and called social norms. With the favorable environment, female employees concern less and have less stress to get married as their surrounding become more open-minded and accepted their choice. To conclude, single

female employees who intend to stay single have the higher percentage of majority female co-workers and majority single co-workers compared to single female employees who intend to marry.

Analysis of Association between Socio-demographics and Intention to Marry

In this section, I will discuss some socio-demographic factors vis-à-vis the intention to marry. Socio-demographics factors are an important part of the analysis that may explain what factors may influence female employee's intention to marry. These factors can be part of the external factor as family background and education may influence the opinion and perspective to think in a certain way. It also can be explained through lifestyle and how the upbringing influences the intention to marry.

These factors are different between the other two factors that have been discussed in the analysis family background and education is different between individual even though they working in the financial sector that has the same workflow or nature.

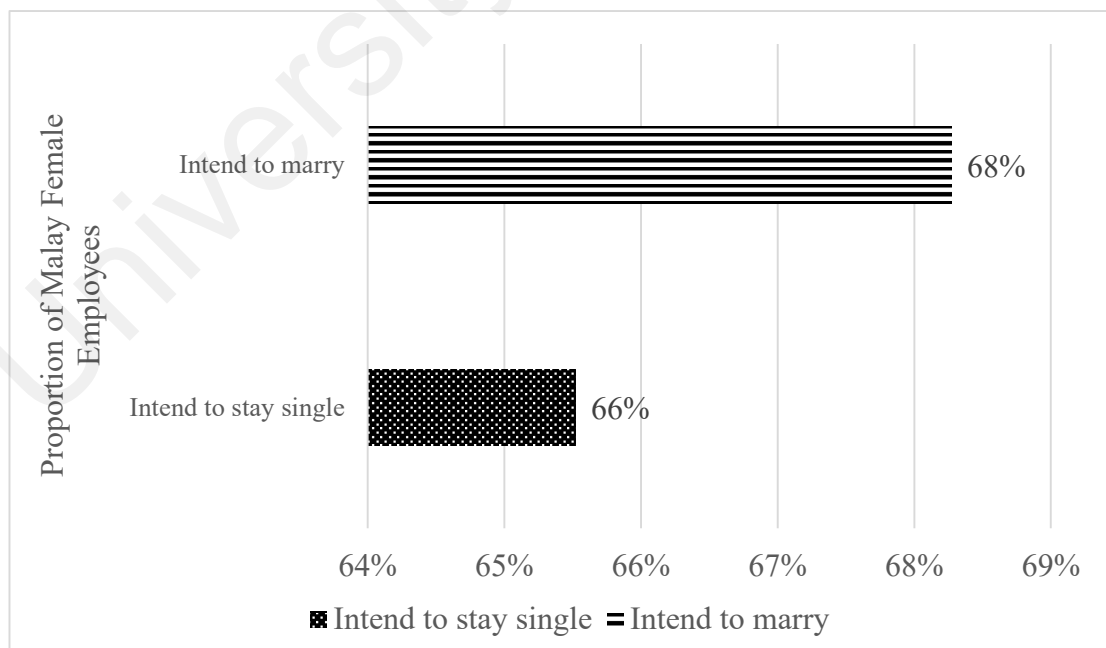


Figure 4.1.2.2: Proportion of Malay Female Employees by Intention to Marry

Figure 4.1.2.2 shows the proportion of single female employees who are Malay by intention to stay single or to marry. The percentage of single female employees who are Malay that intends to stay single is 66 percent compared to those who intend to marry which is 68 percent. This is consistent with earlier findings that show the proportion of Malay female employees getting married being higher than single female employees.

Ethnicity and norms of the family can be the main drive to influence intention to marry among single female employees. Barbara et al (1979) found in her studies related to marriage in Malaysia that variables that are associated with age at first marriage are ethnicity is by far the strongest compared to others. Malays are much more likely to marry at a young age as compared to other ethnicities. This is in accordance with the religion and tradition believes in the importance of marriage. In summary, single female employees who are Malay have a higher intention to marry compared to staying single. This is also because most of the single female employees at the age of 20 years old to 30 years old answered the questionnaires.

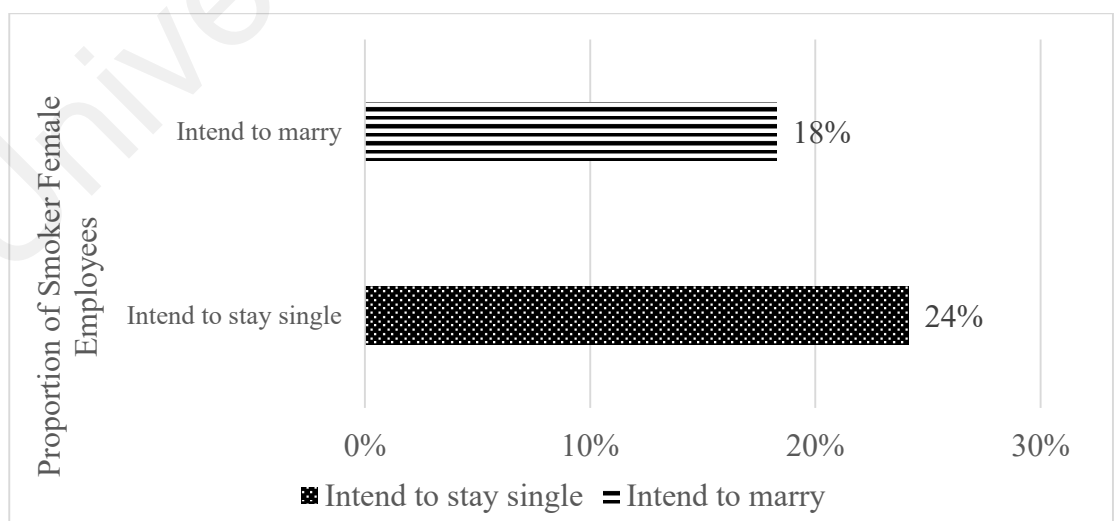


Figure 4.1.2.3: Proportion of Smoker Female Employees by Intention to Marry

Figure 4.1.2.3 shows the proportion of female employees who smoke with intention to stay single or to marry. The percentage of smokers among single female employees who intend to marry is 18 percent. Meanwhile, the percentage of smokers among single employees who intend to stay single is 24. As discussed in figure 4.1.2.3, single female employees tend to be a smoker compared to married ones.

The evidence shows that smoking female employees tend to care less about finding a future spouse and to be a mother in the future. This is because smoking is one of the stress relievers for female employees that focus on career development. Smoking is also an activity that allows employees to mingle around with others and can be seen as the opportunity to bond with each other in the workplace. Although smoking is considered as a bad habit, people believe it is a stress reliever in coping with heavy workloads. In fact, most of the smokers tend to quit smoking after marriage because of health factors. Some of the smokers also start smoking because their superiors are also smokers. To sum, the percentage of smokers that intend to stay single is higher compared to the percentage of smokers that intend to marry.

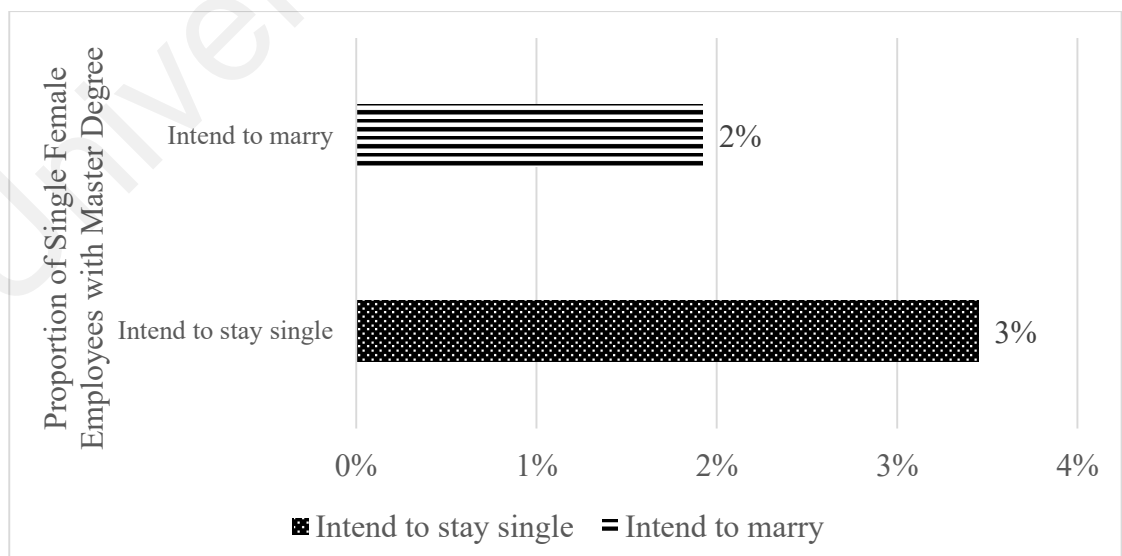


Figure 4.1.2.4: Proportion of Single Female Employees with Master’s Degree by Intention to Marry

Figure 4.1.2.4 shows the proportion of single female employees with master's degree by intention to stay single or to marry. The percentage of single female employees with a Master's Degree who intend to marry is 3 percent compared to single employees who intend to marry which is 2 percent. Although, it is statically insignificant, but it shows differences and consistent with earlier analysis.

In addition, some of the students' who finished the master's degree at a later age may cause them to start their career at a late age and delay their intention to marry. This is consistent with findings in figure 4.1.6 that shows single female employees with a bachelor's degree is higher compared to married female employees. Furthermore, educated women prefer to marry up compared to marrying down. William and Arguillas (2010) stated that the average age at first marriage is higher in the urban area because the career aspiration is high and competitiveness in education attainment. To sum up, single female employees with a master's degree that intend to stay single is higher compared to those who intend to marry.

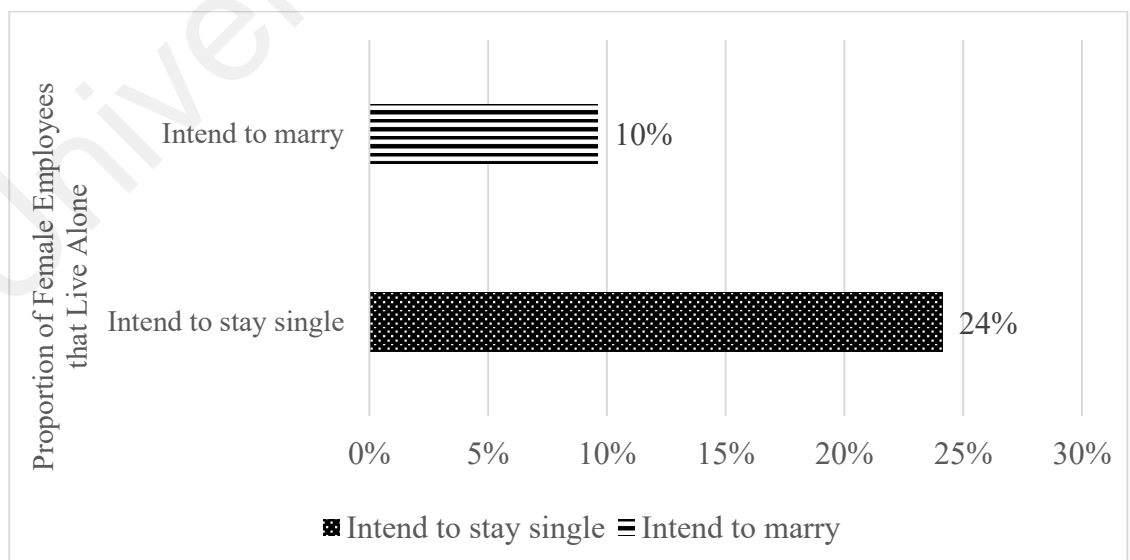


Figure 4.1.2.5: Proportion of Female Employees that Live Alone by Intention to Marry

Figure 4.1.2.5 shows the sub-sample proportion of female employees that live alone with intention to stay single or to marry. The percentage of single employees that live alone and intend to stay single is 24 percent. On the other hand, the percentage of single employees that live alone and intend to marry is 10 percent.

Female employees that live alone are financially doing well and able to live alone, so they prefer to stay single and focus on their career because there is less pressure. At a certain level of age, women become more independent and prefer to be independent as they can manage their career and personal life well. They prefer to become independent rather need to depend on other people. For example, childcare needs both the father and mother contribution to ensure children get enough attention and necessity. This is supported by the fact that children are unrelated to women managerial advancement, the help they had with dependents and house responsibilities related. In short, this shows the single female employees that live alone that intend to stay single is higher compared to female employees that live alone and intend to marry.

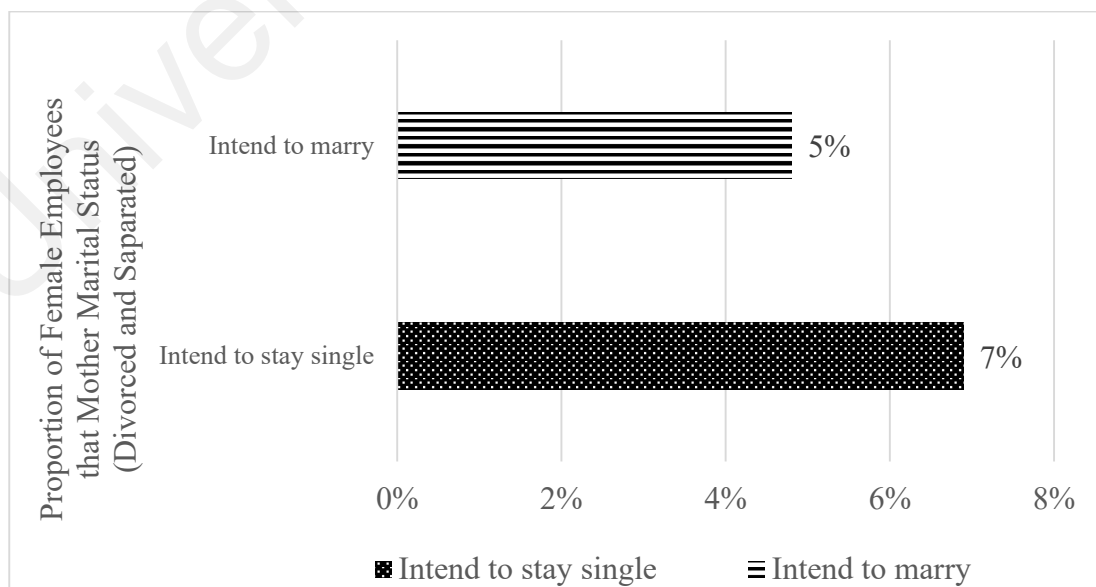


Figure 4.1.2.6: Proportion of Female Employees that Mother Marital Status (Divorced and Separated) by Intention to Marry

Figure 4.1.2.6 shows the proportion of female employees that mother marital status (divorced and separated) with intention to stay single or to marry. The percentage of female employees that have divorced mother is 7 percent compared to 5 percent that intends to marry.

Crittenden (1997) highlighted that the family is the starting point where individuals learn about the importance of relationship aspects such as love, honesty, respect, and communication. Mothers with a bad experience in marriage will prefer to support their children to focus on their careers compared to getting married as they believe marriage may not give satisfaction in life. Indeed, Strauss (1946) emphasized that parental marriage status is important to determine the intention to marry or not. Indeed, Kulka et al (1979) found that adult women from divorced families of origin viewed the marriage role as having less importance than did women from intact families. To sum up, the female employees that have divorced mother is higher compare female employees that intend to marry.

Based on the 5 figures in this section, we can conclude that most of the female Malay employees in financial sector intend to marry compared to the non-Malay. Indeed, it is surprising that among female smoker that they prefer to stay single. Based on the literature, it is important to mingle and be accepted in the working place community. Moreover, single female employees with Master Degree also intend to stay single as have a higher level of education make it hard for them to find their perfect match as most of them reluctant to married down. It is important to have the other half with the same level of education. This is also influenced by the family that only accept a couple that has the same level of education. Other than that, female employees that live alone among bankers intend to stay single compare to marry as they prefer to keep their lifestyle and want to have less burden in relationship or outside office. For female

employees that mother marital status (divorce and separated), they also intend to stay single compare to marry as their parents being supportive for being single and prefer to focus on their job compare to pay lots of attention in a relationship.

Analysis of Association between Work-life balance and Intention to Marry

Based on the conceptual framework, work-life balance is one of the important factors to determine the intention to marry among single employees in Malaysia’s financial sector. This factor consists element like flexibility in the workplace such as having extra maternity leave, flexible working hours, work from home, family medical benefits and many more that help employees in leading better lifestyle.

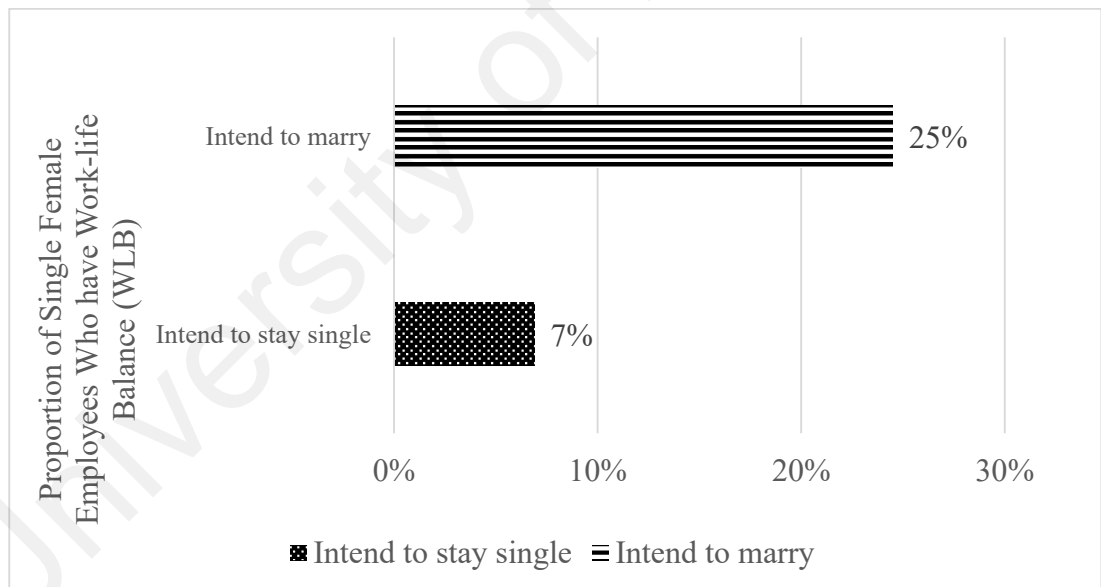


Figure 4.1.2.7: Proportion of Single Female Employees Who have Work-life Balance (WLB) by Intention to Marry

Figure 4.1.2.7 shows the proportion of single female employees who have work-life balance by intention to marry. The percentage of single female employees that intend to marry and have a work-life balance and demand is 25 percent compare 7 percent who

intend to stay single. Single female employees who have work-life balance and family is likely intent to marry compare to stay single.

Based on the finding, it shows that female employees who experience work-life balance will most probably want to have a family. This is because supporting environment may help them to balance their workload and family matters. Time management is important for married women as they need to balance their commitment to employees, wives, and mother. Indeed, supportive environment from the workplace is important in order to add a commitment to marriage. Colleagues and supervisors that are career-oriented may put pressure for married female employees that cannot put enough effort and time focusing on the career. In the formative discussion, it was highlighted how important understanding supervisor and colleagues are to the employees in making the decision to marry. One of the respondents said that her boss is understanding as sometimes she needs to fetch her children from school by 7 pm from the daycare (Female, Age 46, Vice President, and Married with 2 children).

One of the respondents was also hoping that her organization provides the day care for children. This allows her to go back late without any worries (Female, Age 40, Officer, Married with 2 children). This shows how important policy in influencing intention to marry. Supporting environment and attractive policies may encourage married women to have a career and also be committed to their roles outside the organization. In addition, Ling et al (2014) found out that there is a significant relationship between role stress and job satisfaction among the bank employees. Indeed, employees that spend less time in the office are able to focus on personal life and be able to manage their time better. In short, the single female employees who have balance demand for work and family intend to marry rather than stay single.

Based on the overall analysis, we can see that external factors like pressure from colleagues, policies, and supervisor may influence individual intention to marry. Furthermore, a mother also plays an important role in influencing their children perspective towards marriage. Women that have financial independence that afford to live alone and higher education like having a Masters Degree tend to focus on their career and refuse to marry down. However, it is proven that social norms and culture play an important part for someone's intention to marry. However, smokers and women that live alone intend to be single if they are Malays. There is a probability that they intend to get married. Adding the work-life balance factor, it can be said that the external factor is only a minor factor that influences female employee's intention to marry.

4.2 Qualitative Analysis

In this section, we present supplementary evidence on the importance of work-life balance factors for marital status or intentions based on in-depth qualitative interviews.

One of the respondents answered some questions related to marriage and the feedback was "I do not have time to date someone" (Female, Age 48, Senior Manager, and Single). Then, she mentions that "Yeah, I work hard. I finish work late every day but my bonus... the sky is the limit". Indeed, she said that "I stay back every day. What to do? My meetings are back to back. I can only do my work after office hour and I have to approve or declare all loan application within turnaround time". This indicates that the respondent focuses on the job, prefers to pay her full attention on her tasks every day in the office and cares less about her intention on marriage although at the age of 48.

One of the respondents also said that “See our banker friend – most of us got married late or never married, No pressure” (Female, Age 41, Assistant Manager, and Single). Indeed, (Female, Age 35, Manager, and Single) also said: “I do not have time to find someone suitable to be my other half”. Meanwhile, other respondent mention that “At least, my boss is understanding that I need to fetch my children by 7 pm from the day care” and also mention “I wish I can work from home but our work requires us to be in the office” (Female, Age 55, Assistant Vice President and Married) that shows positive perspective towards marriage in the banking sector and hoping to have policy that allow her to work remotely from the office. However, in another statement, she said that “Pity my kids, I’m not sure how to apply for leave on her exam day. I have important meetings during that week!”. This shows that even though her boss is understanding but her workload at the banking sector make her have to choose between her meetings or supporting her children on examination day.

Another view will be “How I wish our bank provides the daycare for our children so we can go back late without any worries” (Female, Age 40, Officer and Married). Indeed, other respondents were also thankful and she said, “Thank god that I work in the bank. The medical expenses are fully covered by the bank compared to other company” (Female, Age 35, Clerk and married). This indicates how important the policies in the banking sector to help women that are working in the banking sector. The policies in the banking sector also make employees, especially female, to have work-life balance.

Every individual has different needs. It is helpful for the financial sector to provide certain policies to cater certain problems faced by the employees. However, it is well said that the company has tried to improve the benefits and provide a certain system to lift up burden among the employees to produce results and improve efficiency and

effectiveness in the company. It is also important for superior to provide support and attention for the team members to ensure they feel a part of important people that contribute to the company and they need to be heard and their suggestion is crucial. In a certain perspective, the banking sector provides a lot of benefits that are not provided by another sector such as government sector. For example, high salary, increment, and bonus are enjoyed by the employees in the financial sector more than the government sector. It also confirmed by the employees from one of the respondents. This is an element that has become an indicator for some employees to stay single as they are able to enjoy the financial benefits. However, for married employees, the banking company may help to provide other benefits, such as special leave and childcare benefits in the branch. This is helpful if the employees need to work overtime and place more focus on their task as their children are well taken care of in the nursery. In the end, companies play a crucial role in catering to the needs of their employees.

It is important to see the differences and perspectives of single female bankers toward certain issues. The results of this formative in-depth interviews come with two perspectives which can be positive and negative. To summarize, these in-depth interviews help to analyse the current situation faced by employees in the banking sector. This is important in order to analyze the problems faced by them on a daily basis. This backs up the analysis in chapter 4 that shows evidence in the banking sector. Indeed, the interviews conclude that policies in the banking sector are helpful in balancing the demand for workload and family needs.

Table 4.4 In-depth Discussion with 20 Bankers

| No | Gender | Age | Designation | Name | Status | Quotes |
|----|--------|-----|-------------------|--------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | M | 40 | Assistant Manager | Roslan | Married (3 children) | <p>1. My target is high and tough; it increases every month!</p> <p>2. I need at least a pat on my shoulder from boss that I've done a good job.</p> <p>3. My boss is so bias. Just because she is the only girl, she has the good treatment from her</p> |
| 2 | F | 45 | Manager | Azita | Single | <p>1. See! I received a text from boss congratulate me on my good job last month! I achieved the target</p> <p>2. I need to stay back to help my team mate. They haven't achieved the target. I can only entitle for my incentive if our team achieve the target</p> <p>3. Oh, I bought breakfast for my staff last weekend. Pity them, came back to office to work and no café was opened</p> |
| 3 | F | 41 | Senior Manager | Azreen | Married (1 child) | <p>1. I stay back every day to please my boss. Or else she will make noise</p> <p>2. You know, they just change the policy. The clerical staff will have 90 days of maternity leave but we, as management staff maintain at 60 days.</p> <p>3. The job is challenging. Boss gives me short dateline to submit the proposal paper</p> |
| 4 | F | 38 | Manager | Zureen | Married (No child) | <p>1. Yeay! My staff housing loan has been approved. I will start to pay next month and I will pay lower than the market rate. How to resign?</p> <p>2. My staff is giving me problem, refuse to take my instruction & influence other staff as well.</p> <p>3. You know that bank provides the lifestyle allowance. I wished our office have the same allowance as well.</p> <p>4. The boss uses me to get the good name. He didn't t do the work. I did!</p> |

Table 4.4 Continued

| No | Gender | Age | Designation | Name | Status | Quotes |
|----|--------|-----|--------------------------|----------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5 | F | 48 | Senior Manager | Kak Sha | Single | <p>1. Sigh. The bank is so high compliance. The audit will come and audit us twice in one year! I hate the job, as though I don't have other things to do</p> <p>2. Yeah. I work hard. I finish work late every day, but my bonus... sky is the limit</p> <p>3. I stay back every day. What to do? My meetings are back to back. I can only do my work after office hour. And I have to approve or decline all loan applications within the turnaround time</p> <p>4. I don't have time to date someone</p> |
| 6 | F | 41 | Assistant Manager | Wani | Single | <p>1. I hate my job but I don't have time to find another job. Any vacancy in your business place?</p> <p>2. I'm exhausted. I look forward for my overseas trip next month</p> <p>3. See, our group chat - most of us got married late or never been married! No pressure</p> |
| 7 | F | 55 | Assistant Vice President | Kak Mimi | Married (4 Children) | <p>1. My lady boss is a micro manager. I need to be meticulous</p> <p>2. My lady boss is so mean! She shouted and reprimanded me in public. I should ask for transfer. I hate her</p> <p>3. I'm too busy to take any annual leave. But the bank allows us to carry forward 6 days</p> |
| 8 | F | 46 | Vice President | Sharon | Married (2 Children) | <p>1. At least, my boss is understanding. I need to go back to fetch my children by 7 pm from the day care</p> <p>2. I wish I can work from home but our work requires us to be in office.</p> <p>3. Pity my kids, I'm not sure how to apply leave on her exam days. I have important meetings during that week!</p> |

Table 4.4 Continued

| No | Gender | Age | Designation | Name | Status | Quotes |
|----|--------|-----|----------------------|-----------|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9 | F | 36 | Executive | Jaja | Married (2 Children) | 1. I don't like lady bosses. They are so emotionally unstable 2. My superior is such a diva. I hate her 3. I bought the expensive bag to un-wind my pressure 4. I think I need to quit my job. I have a son at home but my works requires me to stay back. I think I will quit for few years |
| 10 | F | 40 | Executive | Lala | Single | 1. The bonus is good although last financial year was bad year. 2. Hey, they got married within their fellow bankers! |
| 11 | F | 38 | Executive | Suriati | Married (2 Children) | 1. I bet this year our increment not good, but looking at our economic outlook, we should stay. 2. I'm a multi-tasker. My boss loads me with many datelines! |
| 12 | F | 40 | Officer | Jun | Married (2 Children) | 1. My training is good, the boss knows that I need to brush up my soft skills and suggested me to go for the training 2. How I wish our bank provides the day care for our children. We can go back late without any worries |
| 13 | F | 35 | Clerk | Laily | Married (3 Children) | 1. My boss is so stingy, not even once buy us lunch or breakfast. 2. Thank god I work in the bank. The medical expenses are fully covered by the bank compare to my husband's company |
| 14 | M | 39 | Assistant Manager | Azril | Married (4 Children) | 1. I love this bank. Unlike my previous bank, this bank provides the external trainer. High quality training and very pro! |
| 15 | F | 35 | Officer | Rain Chan | Single | 1. I love working with her, her job is fantastic. I can learn a lot from her. 2. The bank offers me to further study in professional certificate. But they will bond me for 2 years |

Table 4.4 Continued

| No | Gender | Age | Designation | Name | Status | Quotes |
|----|--------|-----|-------------------|--------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 16 | F | 33 | Assistant Manager | Phoebe | Single | 1. I go work almost every weekend to achieve the target but my boss does not bother to come and support us. All he just asks us to do is achieve the target. 2. I'm sick. But boss asked me to come to work. I hate him |
| 17 | F | 36 | Executive | Suraya | Married (1 Children) | 1. Let's spend our bonus money. It worth our one-year effort 2. My job requires me to travel a lot. I love my job |
| 18 | F | 52 | Assistant Manager | Dana | Married (3 Children) | 1. I don't need to have promotion. My husband can pay for everything. I go to work because I don't have things to do at home 2. I'm waiting for the bank shares. I heard they will offer the good price to staff |
| 19 | F | 39 | Officer | Azleen | Married (2 Children) | 1. My office mate met an accident last night, the bank covers his hospitalization in the private hospital 2. The bank offers me to further study in professional certificate. But they will bond me for 2 years 3. All the bankers are the same, all governed by BNM. Therefore, the compliance is the same |
| 20 | F | 35 | Manager | Azeera | Single | 1. My boss loves to delegate his work to me. I'm sure he doesn't know how to complete the job. I think I'll take it positive. At least I know better than him 2. What is our salary compare to the foreign bank? I'm sure they earn more than us 3. Anyone to introduce? I don't have time to find someone suitable to be my other half 4. I will apply for the marriage leave before I resign. My new bank's marriage leave is lesser than the current bank |

4.3 Summary of Findings

Based on the overall analysis, it can be seen that female employees are affected by the work-related factor, work-life balance factor, and socio-demographics that influence single female employees' intention to marry or intend to stay single. The results show that differences in factors that influence the attention of single employees to stay single or intend to marry. It clearly can be seen that single employees who are Malay have a higher intention to marry. Other than that, single employees who have the same race supervisor and single supervisor also intend to marry compare to stay single. In fact, single employees that have balance demand for work and family also tend to have the intention to marry as opposed to staying single.

In addition, it also can be clearly seen that there are different factors that influence the intention of female employees to stay single. Based on the specific analysis, it can be clearly seen that single employees with the majority of the female co-worker and single co-worker are tended to stay single compare to single employees intend to marry. Other than that, it also is proven that single employees with higher educational attainment tend to want to stay single. This shows that human capital plays big roles in influencing their intention to marry or not. Indeed, it can also be seen that single female smoker tend to have the intention to stay single compare to marry. To support the attributes of career women, those who are living alone also tend to stay single. Furthermore, female single employees whose mothers are divorced or widowed also have a tendency to stay single. In conclusion, women's marital choices are influenced by different factors.

CHAPTER 5: CONCLUSION

In this chapter, the discussion and conclusion on the overall findings are summarized based on the study objectives, implications and recommendations of the research. This chapter also contains the recommendations on how policy makers may tackle the work-life balance among single female employees and provide positive environment for women in the work place towards marriage among single female bankers. This chapter also includes recommendations suggested for future study in the same field. It also concludes the study with the review findings and role of management.

5.1 Review of Main Findings

In this study, the overall objective is to determine the intention to marry among single female employees in Malaysia's Financial Sector by work-place characteristics. Other sub-objectives are to examine whether work-related factors and work-life balance factors influence the intention to marry among single female employees in Malaysia's financial sector. This dissertation has successfully answered the research objectives and research questions with supporting findings at the end of the study. The outcome of the research findings based on table 4.2 reveals that the number of single female respondents who intend to stay single is 29 and single female respondents intend to marry is 104. This indicates that 78% of female employees intend to marry and 21% intend to stay single.

i. Work-related Factors Influence Intention to Marry among Single Female Employees in Malaysia's Financial Sector

From the findings, we found that work-related factors influence intention to marry as workplace surrounding determine the pressure for single employees to get married. In the three analyses, demographics background of co-workers and supervisor plays vital roles and become one of the main factors that influence individual intention to marry. Majority female co-workers who are single have higher percentage for having majority female co-workers, majority single co-workers, female and single supervisor. This indicates how important surrounding environment impacts an individual. This is also supported by formative discussions that state that there is less pressure working with colleagues that have same marital status. This is important, especially for high performing employees to focus on their career.

ii. Work-life Balance Factor Influence Intention to Marry Among Single Female Employees in Malaysia's Financial Sector

In the analysis of profile of single female employees by intention to marry, we found that work-life balance influences the intention to marry among single female employees. Besides that, support from supervisors and colleagues and having a balanced work-life encourage employees to play other roles outside of the office and spend time to socialize. In addition, having work-life balance ensures employees to care about their health and commitment toward their family. Based on the analysis, work-life balance cannot be achieved without supporting policies, supervisors, colleagues and the organization. Indeed, having childcare in the office also helps married female employees to concentrate doing their tasks without having to worry about their children.

They can also monitor their children closely and take more time finishing their tasks in the office.

iii. Socio-demographics Factors Influence Intention to Marry Among Single Female Employees in Malaysia's Financial Sector

Based on the analysis, we can see that the socio-demographic factor also have an influence on single female employee's intention to marry. Socio-demographics employees are the difference between each other. For example, the percentage of smokers is higher among single female employees and supported by the finding that the percentage of smokers that intends to stay single is higher. The reason for this could be supported by the fact that for a career-oriented individual, smoking is one of the stress relievers and perhaps reflect their less intention to have children and get married. Smoking can also be the result of peer pressure having to mingle around with colleagues in the workplace. It can become stronger as a trend if the supervisor also smokes. For the high achievers, smoking can be seen as an opportunity to socialize with supervisors and colleagues in order to be likable in the workplace.

Besides that, parental marriage status also can be one of the pressures for female employees to marry. Despite the free pressure in the workplace, parents also may put high pressure for their children to get married. This is because of their social norms and preference for their children to marry. This is supported by the analysis in chapter four. As we can see, Malays receive the same support at the workplace, but they tend to get married compared to stay single. Indeed, the percentage of married is higher compared to single Malays female employees. The percentage of Malay singles that intend to get married is also higher than those who intend to stay single. To sum, ethnicity can be

considered as one of the main factors to determine the intention to marry among single female employees. This is also supported by a formative in-depth discussion and interlinked with parental marriage status even though they have obtained a high education.

5.2 Policies Implications and Recommendations

This dissertation helps to give a deeper understanding of women development in the financial sector. This is important as stated in the women's role in the Eleventh Malaysia plan (2016-2020). As women play a big role in contributing to the financial sector, banks need to understand the needs and factors that may empower women in the workplace even though they have responsibilities as employees, mother, daughter, and wife. This also helps to highlight the issues and concerns related to female employees in Malaysia.

Several recommendations are made to improve the policies implemented in the bank based on the findings in this study. Work-life factor has an influence on single female employee's intention to marry. Thus, it is important for the financial organization to provide policies like maternity leave, fixed-work schedule, family medical card and many more in order to help bankers balancing responsibility between work and personal matters. Indeed, this help to increase the intention to marry to add more responsibilities outside of the office among single female bankers. It is proven in this study that if the bank provides child care for banker kids, they are willing to work extra hours without worry and medical expenses that fully covered by the bank can boost the motivation among bankers to stay working in the financial sector. This is crucial as it contributes to labor productivity and women development in Malaysia.

Flexible work arrangements should be considered in order to maximize women productivity and nation building. Career break that provides leave of absence with no pay may be granted for personal development of family needs with no disrupt business operations with clear intent to return to work. This helps to improve the labor productivity. Besides that, there should be flexible working hour arrangements that can lead to a productive result and not lead to reduce working hours. Part-time work also seeks to provide employment opportunities for employees who are not able to work on a full-time basis. Working outside of the office gives employees freedom to request from the company to work at a preferred location, for example, at home. This encourages single female employees to see marriage as favorable despite workload at the office. This also encourages women to participate in the labor market, especially in the financial sector and encourage single women to get marry. This is also supported by the Malaysian government as they have also launched policies like “Flexible work arrangements to maximize productivity” in public sectors. Based on Figure 4.1.2.7, single female employees who have work-life balance intend to get married compared to staying single. This proves that certain polices are needed to improve work-life balance among bankers in order to increase labor productivity and women development. This is also applicable to every organization in Malaysia in order to improve nation building as a whole.

Besides that, the Malaysian government also launched a policy such as “Back to work” in order to encourage work-life balance. For an organization, creating a more conducive working environment that provides support and comfort to women will help make them feel more comfortable at the workplace. For example, a designated car park for pregnant women can provide comfort as parking location given to pregnant women and those with a medical condition. This will help lift a burden for employees with medical condition to perform daily tasks in the office. In line with that, companies

should provide a fully equipped private room for nursing mothers. This is crucial as this will show that the company encourages a supportive working environment and value talents even though they are pregnant and need extra assistance. This initiative may cater to single female employees concern related to marriage and working in the financial sector as they need to work long hour compare employees in other sectors. Based on the findings, additional work-life benefit provided by the financial sector may also help promotes the sector among female employees. The employees should have the freedom to extend maternity leave and have childcare support subsidy for those working in the city. Furthermore, companies should allow half pay leave and unpaid leave for employees. These incentives may influence single female employees with high pay in considering marriage and have work-life balance. The main point is providing better work-life balance for better time management and setting the right priorities on work.

All in all, future research needs to measure more comprehensive nationally spread out analysis that covers all branches of banks. This is crucial to understand and capture the main problems regarding women development, especially in the financial sector. Future research may include other factors like marrying down and physical features as they also may influence the marriage decisions.

5.3 Conclusion

The present study was conducted to develop an understanding of the intention to marry among single female employees in Malaysia's financial sector. Based on the results of the study, we are able to provide insights into the current state of women in Malaysia's financial sector. We have conceptualized that there are three main factors that influence the intention to marry which are (1) Work-related factor, (2) Work-life balance factor and (3) Socio-demographics. These three factors can be interlinked and

interconnected with each other and influence the intention to marry among female employees in Malaysia's financial sector. The characteristics differences are documented between single and married women based on the qualitative research that also may help to develop potential policy solutions for family working.

As per data collected, the number of single female respondent's intend to stay single is 29 and single female respondents intend to marry is 104. This indicates that 78% of female employees intend to marry and 21% intend to stay single based on 133 sample female employees.

The findings suggest that workplace must be supportive towards work-life balance. This is because there are several factors that highly influence intention to marry among female employees. Significantly, high percentage of single employees is among those with higher salary range. Female smoker employees and those who live alone also prefer to stay single as they are committed and career-oriented as they do not want to feel burden with additional responsibilities at home. Female employees that intend to stay single in the financial sector are mainly those who have majority female co-workers and close relationship with single co-workers and divorced and separated mother marital status. Single female employees with high education background also tend to stay single compared to getting married. It can be said that the socio-demographic factors also give bigger impact towards an intention to marry. On the other hand, those that intend to get married are mostly Malay female employees, who have the balance of demand between work and family and who have the same race supervisor.

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