Acknowledgement

I am heartily thankful to my supervisor, Encik Mohd Said Othman, whose encouragement, supervision and support from the initial to the final level has enabled me to develop an understanding of the subject. Not to forget, a very warm regards to Dr. Choong Kwai Fatt, who has assisted me in the statistical analysis and with his overwhelmed knowledge has co-supervised my thesis.

I am indebted to many of my colleagues in GEMS SBU to support me and their willingness to answers questionnaires. Without them, this thesis would not have been possible.

I would like to show my gratitude to my family, friends and fellow course mates for their supports and prayers.

Lastly, I offer my regards and blessings to all of those who supported me in any respect during the completion of this research project.

Noor Hazera Sohri