THE IMPACT OF PERCEIVED ORGANIZATIONAL SUPPORT,
WORKING ENVIRONMENT, AND ORGANIZATIONAL COMMITMENT
AFFECTING EMPLOYEES' PERFORMANCE UNDER COVID 19 IN THE
BANKING INDUSTRY OF MYANMAR

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ABSTRACT

The aim of this research study was to investigate the impact of perceived organizational support, working environment and organizational commitment on employee performance under Covid 19 in banking sector of Myanmar. The population of this study focuses on the employees who are working in Myanmar's banking industry. The research questionnaires were spread out to the 400 respondents from selected five banks by using convenience sampling method. To analysis of the data, frequency, percentage, mean, standard deviation and multiple linear regression were used.

The results of the study showed that three of the hypotheses factors of perceived organizational support, working environment, and organizational commitment influenced on the employee performance Under Covid 19 in the banking industry of Myanmar at the statistical significant level of 0.05.

Keywords: Perceived Organizational Support, Working Environment, Organizational Commitment, Employee Performance

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CHAPTER 1
INTRODUCTION

This chapter introduces the research proposal for this study, outlining its significance and problems, objectives, background data on all variables, and scope of the study, as well as its benefits, dependent variable/population and sample), limitations, and definitions of key terms.

1.1 The Importance and Problem of the Study

The world has faced many challenges since Covid 19 pandemic and that has also dramatic impact on the economy. Not only affects organizations but also employee's private and work life due to the radically disrupted of Covid pandemic. The covid pandemic suffers not only in the economy of the world but also affects the personal life of each and individual of the people around the world. Additionally, some companies cannot run their business well because of the financial losses and disruptions caused by the pandemic. Employee health may suffer as a result of a crisis, and burnout may result from a demanding work schedule or dealing with a crisis. (Maslach & Leiter, 2008). As a result, employees are afflicted with greater fear, worry, anxiety and depression which can affect their performance in the workplace. Moreover, some employees and their families themselves suffer covid and their physical and mental health illness and that will affect employee performance. Cascio, (2006) defines employee performance is defined as the degree to which an employee achieves the organizational mission at work. The working environment, according to Salau (2017), is the process of assuring quality of life, increasing job happiness, offering possibilities for progress, establishing safe and healthy workplaces, and supporting innovative and required work system initiatives that demonstrate worker efficacy. When covid pandemic impacts employee performance and professional lives of employees, it certainly affects the quality of work. That's why it is so important to increase employee performance and identify the appropriate strategies for the organization to enhance their employee's performance in Covid pandemic.

Employees are the most valuable assets of a modern business, and motivated, professional, and loyal employees are critical to a company's market competitiveness.

(Gabčanová, 2011; Imamoglu et al., 2019). Therefore, the organizations have to see employees as assets (Miao, & Kim, 2010) especially in the crisis times like COVID-19. Organizations need to understand that the support of organization is one of the factors that enhance the employees' performance. Perceived organizational support provides employee attitudes that contribute to a positive relationship between employees and the organization. (Chun-Fang Chiang, 2012). That is why it is necessary for the organizations to provide proper support to employees especially during in the hard time of Covid 19. Employees have suffered emotional breakdown due to the Covid crisis and it is also essential that organization consider their employees to motivate and create the working environment which can increase employees' wellbeing and boost their working capacities and enhance positive thoughts in the organizations.

COVID-19-initiated interventions such as social distancing, travel restrictions, virtual or remote work, and skeleton crews have limited the continuation of previous processes, thereby changing how employees work. (Guilherme Tortorella, 2020). Therefore, organizations need to consider these situations to create better working environment to prevent poor physical stimuli, stress and encourage employees to put their best efforts and productivity in the workplace. Most people spend half of their lives indoors, which has a significant impact on their mental health, actions, abilities, and performance. (Dorgan, 1994). That's why it is so important to create a favorable work environment to develop a high-performance culture.

As a banking industry is growing with more competition, it is importance to maintain their committed workforce with high performance. Job insecurity, a lack of trust, high levels of stress and uncertainty will increase in the organization if the workforce is not committed in the organization. It will ultimately negative effect on the performance of the organization. (Panayiotis et al, 2011). Employees who were committed to the company gave better performances, were more productive, and were more likely to want to stay with the company. (Scholl, 1981). In such a way, well committing workforce is also significant and showed that it is the requirement for productivity of performance.

Banking and financial services in Myanmar are still in the early stages and run into pressure to get satisfaction by their customers. Having quickly become a global

scale outbreak of Covid 19, it shook the cores of the banking industry as follows:

Figure 1.1: Myanmar Economic will be affected by the crisis.
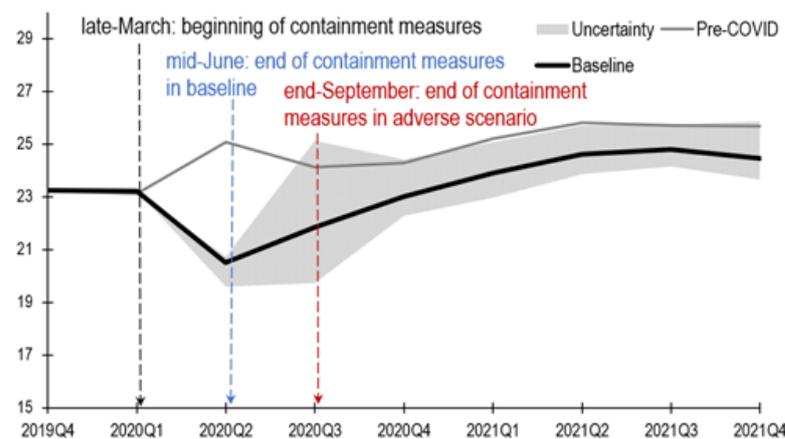
Source: Nadeem, J. D. (2020, June 7). *International Monetary Fund*. Retrieved from

Six Charts on Myanmar's Economy in the Time of COVID-19:

https://www.imf.org/en/News/Articles/2020/07/07/na70720-

myanmars-economy-in-the-time-of-covid19-six-charts

The graph above demonstrates the impact of the Covid pandemic on Myanmar's primary economic development engines. Myanmar's exports, remittances, and tourist arrivals have all declined dramatically, according to the research. Simultaneously, initiatives to halt the virus's spread have compelled domestic economic activity. (Nadeem, COVID-19, Myanmar's Economy in 2020, Six Charts). However, because the industry of banking is highly competitive and bank employees, particularly those in the Covid, are under pressure, this study is confined to Myanmar's banking sector. Furthermore, due to COVID19, banks experienced a triple initial shock: worries about the health and safety of their employees, significant changes in demand, and quick, and total lockdowns across their entire global operating and technological footprints.(Indy Banerjee, 2020). As a service provider, they need to be patient when dealing with customers and important to generate their abilities to retain and attract the customers. In this situation, the role of the management is vital to find a way to develop employee

productivity and performance.

Since 2011's political reforms in Myanmar, there have been a number of reforms aimed at liberalization in which banking sector is included. (Schellhase, The Banking Sector in Myanmar: An Assessment of Recent Progress, 2017). The Government adopted several mass changes which contributed to the country's development. The improvement of banking sector is one of the major changes. Together with changes, major steps forward in November 2019, central bank announced secure license for foreign banks. With these changes, there are a lot of challenges increasing traditional practice, local professionals trained to globally banking standards. The development is considered a driving force for economic growth in Myanmar. Furthermore, as reform continues, unforeseen globally pandemic Covid 19 infected the working environment as well as employee daily life and working style. These are the major reasons to study banking sectors in Myanmar.

Currently, there are 4 state owned banks, 27 domestics private banks, and 13 foreign bank branches doing banking business in Myanmar according to the reports published by the Central Bank of Myanmar (Central bank of myanmar, 2022). Needless to say, the failure of one of these banks effect on the financial system. For the employees, it is also hard to survive with their pressures and psychological insecurity due to Covid 19 changes. To maintain winning and survive in this situation, management need to clarify about which factors can increase their employee's performance and maintain qualified employees who can help to grow the business in a competitive banking industry. This research contributes significantly to the improvement of the quality of human resources of the banking industry in Myanmar and, especially in enhancing the employee performance in the workplace. That will also help to set up the organizational strategies.

The intention of the study is to investigate how perceived organizational support, working environment, and organizational commitment have affected the performance of employees during Covid. This study main goal is to develop the most effective strategies and practices aiming at increasing the individual employees' performance outcomes in a period of Covid. Therefore, this study could help to give beneficial knowledge and can bring better consequences for the banking industry in Myanmar.

1.2 Research Problems

      1.2.1 Does perceived organizational support have an influence on employee performance in Covid?

      1.2.2 Does working environment affect employee performance in Covid?

      1.2.3 Does organizational commitment enhance employee performance in Covid?

1.3 Objectives of the Study

      1.3.1   To study the impact of the perceived organizational support factors (fairness, supervisor Support, Organizational Rewards and Job Conditions) on employees' performance under Covid 19.

      1.3.2 To study the impact of the working environment factors (physical working environment, relationship with coworkers and salary) on employees' performance under Covid 19.

      1.3.3 To study the impact of the organizational commitment (affective commitment, continuance commitment and normative commitment) on employees' performance under Covid 19.

1.4 Method of Study

      There are 31 local banks in Myanmar and 13 international banks. (Sande, 2012). This study, in particular, is based on primary data acquired through a questionnaire survey of around 400 workers from Myanmar's five largest financial institutions. Data from KBZ, AYA, Yoma, CB, and UAB banks were gathered since they are the most successful, well-known, and have the most branches of any other bank. Bank employees in this study refer to different levels of employees, such as Management level, Branch level Managers, Operational Managers, supervisors, senior officers and officers etc. to get accurate and reliable data. The process of distributing questionnaires was carried out via online (Google form is best suited at this time, as there are several as there are several restrictions currently in Myanmar due to the on-going pandemic of COVID-19. Secondary data are obtained from previous studies, reports, journals, literature review, and internet websites. Data were analyzed by using the help of computerize software.

1.5 Tools and Statistics Used

A closed-ended questionnaire was employed in this online research study to obtain demographic data as well as information regarding Perceived Organizational Support, Working Environment, and Organizational Commitment. Descriptive statistics and multiple linear regression were used in the statistical investigation.

1.6 Scope of the Study

    1.6.1   Variables

Independent Variables:

    1. **Perceived Organizational Support**

        1.1   Fairness

        1.2   Supervisor Support

        1.3   Organizational Rewards and Job Conditions

    2. **Working Environment**

        2.1   Physical Working Environment

        2.2   Relationship with Coworkers

        2.3   Salary & Wages

    3. **Organizational Commitment**

        3.1   Affective Commitment

        3.2   Continuance Commitment

        3.3   Normative Commitment

Dependent Variables: Employees' Performance during Covid

    1.6.2   Population and Sample:

The intended audience for the study was the employees who are working in Myanmar's banking industry. In order to obtain the needed sample size, data will be collected from selected 5 banks using the convenience sampling technique. In Myanmar, the total number of staff at five selected banks is around 45,500. According to the graph, 400 samples with an accuracy level of +-5% will be collected from a population of over 45,500 people. The sample consists of management and non-management individuals who supplied information on the research issue.

Figure 1.2: Yamane's Table for Sample Size

Size of Population (N)	Sample Size (n) for Precision (E) of:			
	±3%	±5%	±7%	±10%
500	A	222	145	83
600	A	240	152	86
700	A	255	158	88
800	A	267	163	89
900	A	277	166	90
1,000	A	286	169	91
2,000	714	333	185	95
3,000	811	353	191	97
4,000	870	364	194	98
5,000	909	370	196	98
6,000	938	375	197	98
7,000	959	378	198	99
8,000	976	381	199	99
9,000	989	383	200	99
10,000	1,000	385	200	99
15,000	1,034	390	201	99
20,000	1,053	392	204	100
25,000	1,064	394	204	100
50,000	1,087	397	204	100
100,000	1,099	398	204	100
>100,000	1,111	400	204	100

A = Assumption of normal population is poor (Yamane, 1967). The en

Source: Yamane, T. (1967). *Statistics: An introductory analysis*. New York: Harper and Row.

1.7 Benefits of the Research

Given the current Covid 19 outbreak, the current study, which investigates perceived organizational support, working environment, and organizational commitment, may boost employee performance in the banking industry. This is because of the banking industry's prominence in the country's economy and its responsibility for the stability of the financial system.

1.7.1 Researchers and Academicians

This study can be used this research as a reference material for further research on related topics and helpful for educational purposes. The researcher will get deeply

understanding which key factors can drive to increase employee performance by reading this research.

1.7.2 Companies and Organizations

This study provides a significant contribution for the Management and Employers to maintain the committed workforce for success, sustainability and get qualified employees to perform the jobs and accomplish the bank's objectives. Moreover, the challenges that the employees face during Covid and helps to develop the better human resource management strategies for the banking industries in Myanmar. Management can aware how quickly need to react advancing HR-related matters if the crisis like Covid 19 happens and organization support is one of the reasons for the develop in order to achieve organizations 'mission. They will get a head start on implementing best practices to create a positive working culture and useful in improving the policy and strategies to get a high performing workforce.

1.7.3 Supervisors and Line Managers

Supervisors will also obtain knowledge about treating appropriate support to their subordinates that enhance employee performance and the necessary improvement in this Covid pandemic. To achieve long term goals, a better comprehension of the topic is beneficial for the Supervisors and Line Managers to generate their subordinates to put their best performance in the organization.

1.7.4 Employees

From this study, employees can also express their feelings that they have been going through in these tough times and highlight what they want from the organization.

1.8   Limitations of the Research

Survey questionaires were conducted by online. As a result of this misunderstanding, dishonesty and rash behavior are on the rise. Respondents who participate in improper behavior may find it difficult and upsetting to answer questions about themselves. Because this study will only include five Myanmar banks, the findings' generalizability may be limited. The key constraints in the Covid 19 situation are resources and time, and it takes time to receive the questionnaire back. Because the survey forms were written in English, some employees may have been hesitant to respond.

1.9 Definition of Terms

Perceived Organizational Support: The degree to which employees feel that their employer values their efforts and cares about their well-being is referred to as perceived organizational support (Eisenberger, Huntington, Hutchison, & Sowa, 1986; Stamper & Johlke, 2003). In this study on perceived organizational support, fairness, supervisor support, organizational incentives, and employment circumstances were all explored.

Working Environment: It refers to the physical and non-physical work environments that are inextricably linked to the employee and inextricably linked to the company's growth and employee performance. (Bushiri, 2014). A good working environment was influenced by physical surroundings, colleague ties, and pay and salaries.

Organizational Commitment: Employees who see themselves as belonging to the organization (or components of it) and who feel connected to it are said to have organizational commitment (Meyer, Kam, Goldenberg, & Bremner, 2013). In addition to organizational commitment, affective commitment, continuity commitment, and normative commitment are crucial.

Employee Performance: Employee performance is frequently characterized as an employee's behavior while carrying out a certain task set by the business. It can also refer to the output of a certain employment inside a firm. (Kalogiannidis, 2020)

CHAPTER 2
LITERATURE REVIEW

This chapter will look at the relevant literature for the study subject, identify gaps in the literature, and explain how the research contributes to filling one or more of these gaps. The study, "The Impact of Perceived Organizational Support, Working Environment, and Organizational Commitment on Employees' Performance During Covid in Myanmar's Banking Industry," is divided into eight sections. They are thoroughly described further below:

2.1 The Background of Business Industry

2.2 Theories/Academic Concepts and Other Relevant Research Articles of **Employee Performance during Covid**

2.3 Theories/ Academic Concepts and Other Relevant Research Articles of **Perceived Organizational Support**

2.4 Theories Academic Concepts and Other Relevant Research Articles of **Working Environment**

2.5 Theories Academic Concepts and Other Relevant Research Articles of **Organizational Commitment**

2.6 Previous Researches

2.7 Hypotheses

2.8 Conceptual Framework

2.1 The Background of Business Industry

The top five Myanmar banks selected for this survey are shown below, along with some background information on each. KBZ Bank, YOMA Bank, AYA Bank, CB Bank, and UAB Bank are among the banks chosen. The background material describes each selected bank's history, characteristics, and significant components.

2.1.1   KBZ Bank

In 1994, U Aung Ko Win created the KBZ bank in Taunggyi (Shan territory). The current management has guided the firm to become one of Myanmar's major private commercial banks since taking control in November 1999. In April 2020, the KBZ offices will be relocated to Yangon, Myanmar's industrial heartland. With 500

branches, over 18,000 staff, and 1260 ATM machines, KBZ Bank is the country's largest private bank, accounting for more than 40% of both retail and commercial banking in the country. As the first step in establishing foreign banking services, the Central Bank of Myanmar granted KBZ bank an Authorized Dealer License (ADL) in November 2011. The region's first Myanmar bank, KBZ Bank, is now operational in Bangkok and Singapore. In October 2018, KBZ Bank launched KBZ Pay, a mobile wallet platform that provides citizens, merchants, and companies with access to Myanmar's financial system and developing digital economy. Customers may use the KBZ Pay app to perform cashless transactions, send and receive money, and withdraw real cash for free or at a low cost from approved agents, companies, and ATMs around the nation, all without the need for a card. This app has been downloaded across the country, with 6 million downloads expected by 2020. KBZ bank is driving the success of Myanmar's banks. KBZ is a financial organization. (KBZ Bank, 2022)

2.1.2 YOMA BANK

Serge Pun, the founder of the First Myanmar Investment Company, established YOMA Bank in 1993. (FMI). There are presently roughly 3000 people and 75 locations spread around the country. Yoma was the first bank in Myanmar to use a computerized accounting system in 1999, and in 2000, it began employing wireless connectivity to connect all of its branches via satellite. In 2003, Myanmar had a financial crisis, and Yoma Bank's license was restricted, preventing the bank from issuing loans. When YOMA Bank acquires its complete banking license in 2012, it will be ready to begin operations. PUN founded his firm in line with worldwide standards for local banks, recruiting excellent personnel and focused on SME. Yoma Bank became the first worldwide financial company and lending SME in 2014, with a loan of over $ 30 million. In November 2014, Yoma Bank and Telenor Myanmar struck a collaboration to deliver mobile banking in Myanmar. The collaboration's goal is to give non-banked people access to financial services. GIZ, a German development agency, appointed Yoma Bank as a partner in their campaign to encourage SMEs in Myanmar in May 2015. In 2018, YOMA bank launched JZu, a new bank account service designed to encourage people to deposit money into bank accounts. Yoma Bank's mission is to "Build a Better Myanmar for its People" by meeting the financial requirements of Myanmar households and businesses.

(Personal Banking in Myanmar-Yoma Bank, 2022)

2.1.3 AYA BANK

AYA Bank began operations in 2010, with its headquarters in Yangon's Kyauktada Township. U Zaw Zaw is a key player in AYA Bank (Founder and Chairman). Ayeyarwady Bank provides both retail and commercial banking services. AYA Bank is the nation's second-largest bank, with over 3.2 million clients, 265 branches, and over 6500 employees. As a UN Global Compact signatory, AYA Bank is committed to using best compliance practices and global corporate governance standards in its management and operations (UNGC). A major four multinational organization conducted an IFRS-compliant audit of AYA Bank in 2014–15 in accordance with International Standards of Auditing (ISA). Furthermore, the bank has been effective in acquiring and retaining top talent with domestic and international expertise. By promoting cashless transactions and payments, AYA Bank has successfully converted 52% of its active clients to Digital Banking. AYA Bank aspires to be the bank of choice for anybody seeking rapid, trustworthy, and honest financial connections at an affordable price. (AYA Bank, 2022).

2.1.4 CB Bank

CB Bank, one of Myanmar's oldest and largest banks, was formed in 1992. The bank is led by U Khin Maung Aye and U Kyaw Lynn. CB Bank employs around 9000 employees and operates in over 230 locations. Bank was the first bank in Myanmar to issue a debit card and conduct the country's first card-related financial transaction in 2013. CB Bank has already started providing mobile banking services to consumers and companies through the app, including basic financial operations, remote banking services, and mobile airtime top-ups. In conjunction with the Japanese government and state-owned Myanmar Insurance, CB Bank and many other banks began funding SMEs in 2016. In January 2017, CB Bank established a partnership with Diebold Nixdorf to expand its cardless cash withdrawal services and P2P capabilities to self-service banking in Myanmar. CB Bank implemented the contactless payment system in September 2017 in partnership with payment service providers Visa and Mastercard. Customers may use the service to make payments utilizing contactless POS terminals for Visa and Mastercard. CB Bank aims to help SMEs secure vital financing. In April 2018, CB Bank and KfW Development Bank (KfW) agreed to

give loans worth $13.22 million to Myanmar's small and medium-sized enterprises. In May 2019, CB Bank and Telenor Myanmar partnered with Visa to launch the CB-Telenor co-branded Visa credit card, and in September 2019, CB Bank partnered with Manchester United, an English professional football club, to become their official financial services partner for Myanmar. In March 2020, CB Bank will be the first bank in Myanmar to provide the MSME portal, in collaboration with MasterCard and the Myanmar Government, to allow digital and cashless payments. It will collaborate with Infobip and Viber in September 2020 to create Myanmar's first financial solution on the Viber community platform. This contributed to the bank's decision to replace traditional contact center staff with virtual personal assistants. (C B Bank, 2022)

2.1.5   UAB BANK

UAB Bank, founded in 2010, is owned by the IGE Group of Companies. U NAY AUNG, the son of U AUNG THAUNG, is the bank's largest shareholder. UAB has 78 offices and over 5000 employees scattered over 47 Myanmar townships. Consumer banking, premier banking, SME banking, corporate banking, trade financing, and treasury services are all available, as well as brokerage services, corporate and financial counseling, investment banking, and capital market operations. In December 2017, UAB launched the "Be the Change Myanmar" project, showcasing our commitment to pushing change for a better Myanmar, with a focus on empowering women and children. Their purpose is to humanize banking by bringing people together, creating opportunities, and improving people's lives in order to pave the road for a better Myanmar. (United Amara Bank, 2022)

2.2 Theories / Academic Concepts and Other Relevant Research Articles of Employee Performance

The performance of an employee is judged by how successfully he or she meets the company's objectives, according to Rothmann and Coetzer (2003). According to Pradhan et al., (2017), three behavioral factors influence employee performance and employers may decide to evaluate performance based on work attitude and behavior. Employee performance is influenced by the Triarchy Model of Employee Performance, Task Performance, Contextual Performance, and Adaptive Performance, according to Pradhan and Jena (2017). The graph below depicts an employee performance model:

Figure 2.1: The Triarchy Model of Employee Performance
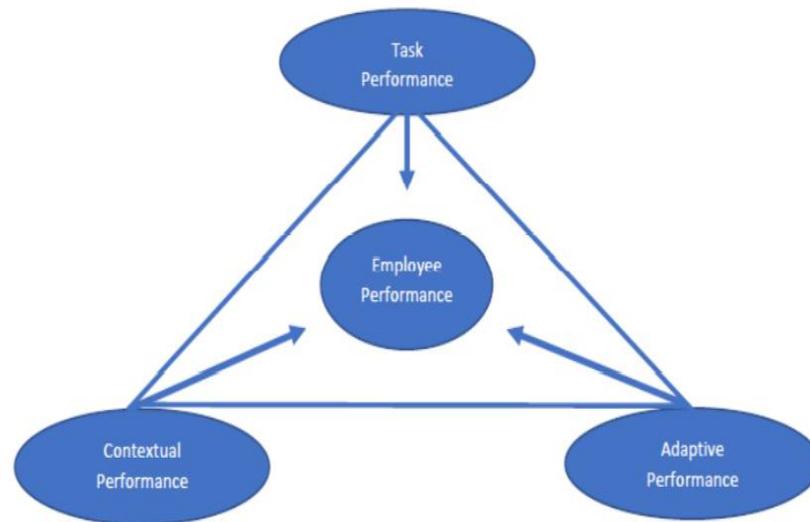
Source: (Pradhan & Jena, 2017)

2.2.1 Task Performance

Task performance entails job-specific duties that may contain critical job criteria agreed upon by the employee and employer in the job description. (Jena and Pradhan ,2017). Task performance necessitates higher cognitive ability, which is aided primarily by task knowledge (the technical knowledge or principles required for job performance and the ability to handle multiple assignments), task skill (the application of technical knowledge to successfully complete tasks without much supervision), and task habits. (an innate ability to respond assigned jobs that either facilitate or impede the performance). (Conway,1999).

2.2.2 Contextual Performance

According to Motowildo and Schmit (1999), contextual performance is simply an employee's or a team's willingness to cooperate, help others, perform voluntarily, and have the power to change an organization's performance. Thomas S. Bateman, (1983) mentioned that Contextual performance benefits are intangible, and there are non-job components in the organization that are not included in the job description.

2.2.3 Adaptive performance

Samantha K. Baard (2014) disclosed that employees practice Adaptive performance when dealing with the unexpected work situations such as transformations in the market, technology, changes in job etc. For example, working under the new

normal during Covid-19 pandemic. It shows the employee's capacity to respond to the workplace and adjust to any changes in the new situation. (Sohee Park, 2019).

2.3   Theories / Academic Concepts and Other Relevant Research Articles of Perceived Organizational Support

The organizational support theory (OST) underlies perceived organizational support (POS), which shows employee views of how organizations value and care for their employees. Eisenberger et al., 2001. When an employee is seen as truly caring, supportive, compassionate, helpful, and concerned about the well-being of their firm, they will reciprocate by aiding the organization in accomplishing its goals and objectives by being productive, committed, and efficient. (Cotterell, Eisenberger & Speicher, 1992).

According to organizational support theory, employees pay attention to how their organizations treat them in order to determine how supportive and valued their contributions are. (Eisenberger et al., 1986).

Organizational support theory (Eisenberger et al., 1986) states that three major aspects of perceived exceptional corporate treatment (fairness, supervisor support, and organizational rewards and job conditions) should result in increased POS. As a consequence, among the determinants of Perceived Organizational Support include fairness, supervisor support, organizational rewards, and employment conditions.

2.3.1 Fairness

Employee resource distribution that is equitable is crucial to procedural fairness. Greenberg (1990). In the case of procedural justice, the manner in which outcomes are defined might be more significant than the outcomes themselves since it speaks to the fairness of the decision-making process around organizational results. (DeConinck and Stilwell,2004).When employees perceive that organizational triumphs have been gained unfairly, they first question the systems that generate these outcomes, and then they endeavor to improve their performance in order to restore justice in the firm, according to Cohen-Charash and Spector (2001). As a result, raising employees' commitment to the company and their manager can result in procedural justice and positive organizational outcomes. (Greenberg, 1990; Suliman and Kathairi, 2013).

2.3.2 Supervisor Support

Supervisor assistance is vital in every business, and several studies have shown that workers who get supervisor support perform better on the job. Supervisor support, according to Florence Stinglhamber (2003), indicates workers' impressions of the quality of their connection with supervisors. Supervisor assistance is essential for psychological safety (May et al., 2004). Pleasant, and encouraging managers outperform their peers, are more committed to the business, and help people advance in their careers. Employee attitudes and behavior improve when employers treat them favorably. (Meyer and Allen 1991).

2.3.3 Organizational Rewards and Job Conditions

Recognition, remuneration, promotions, job security, autonomy, role expectations, and training are among the POS-related motivations and work conditions investigated. (Rhoades and Eisenberger ,2002). Extrinsic rewards and intrinsic rewards are the two types of rewards. Employee skills, recognition, acknowledgement, challenges, and accomplishment, as well as conduct that demonstrates understanding and concern in order to strengthen the person being mentor's awareness, ability, and confidence, are examples of intrinsic benefits, according to Richard, Ryan, and Deci (2010). Extrinsic incentives are defined by Farooqui and Nagendra (2014) as employee fringe and salary advantages provided by their organization. This gives opportunities for progress as well as a pleasant working environment. Employment security may be considered as the "comparative assertion possessed by a worker, that he/she is secured against troubles that would be the consequence of the loss of his/her employment". Genelas (2005). Employees who have autonomy feel in charge of how they carry out their obligations, such as scheduling, weekly routines, and employment diversity Rhoades and Eisenberger (2002). According to Eisenberger, Rhoades, and Cameron (1999), giving employees autonomy and trusting them to make sound decisions about how to carry out their duties increases perceived company support. (Sandy J. Wayne, 2017) describes job training as a discretionary activity that expresses an interest in the employee, resulting in better perceived organizational support. According to Lazarus and Folkman (1984), stressors are situational pressures that people struggle to deal with. Eisenberger et al. (1999) discovered that stresses linked with features of employees' employment in the company have been explored as predictors of lower felt

organizational support: (1) labor overload, which is defined as demands that exceed what an employee can fairly perform in a given period; and (2) role ambiguity, which is defined as the absence of clarity about one's function.

2.4 Theories / Academic Concepts and Other Relevant Research Articles of Working Environment

The factor of working environment can impact on Employee performance. Bambang (1991). Herzberg described two groups of variables Motivation & Hygiene factors as influencing employees' working attitudes and levels of performance. (Wan Fauziah Wan Yusoff, 2013). He identified intrinsic motivators; (e.g., achievement, recognition, responsibility, work itself, achievement and personal growth), and the external hygiene factors; (e.g., Working conditions, coworkers' relations, policy and rules, supervisor quality, wages and salary). (Herzberg et al. 1959). These factors are denoted for any work place environment and organization. The absence of these extrinsic elements at work tends to reduce employee motivation, which might lead to negative effect on their performance. However, where these factors are given greater attention, firms can expand quickly and increase level of employee performance. Motivators and hygiene factors create the positive and significant relation with employee motivation. (Bahrulmazi Bin Edrak et al 2013). According to the theory, physical working environment, relationship with Coworkers and salary & wages lies under working environment.

2.4.1 Physical Working Environment

Dematria Pringgabayu (2021) thinks that human existence is intrinsically related to a range of environmental elements; humans and the environment interact in a very tight relationship. Humans would continually strive to adjust to the multiplicity of environmental variables that surround them in this scenario. It's common to encounter poorly constructed workstations, inadequate furniture, inadequate ventilation, inadequate lighting, excessive noise, insufficient fire safety precautions, and a lack of protective gear. (Ushie E. M., 2015). Chandrasekar (2011) stated that Workers in such environments are thought to be more vulnerable to occupational illness and its repercussions for performance. The organization ensures to have the good machines and office design that the employees can apply their skills and boost the employee's performance. Employees may have a bad view of a toxic workplace,

according to Anugwom (2004), an unfavorable work environment causes a sense of unfulfillment, inhuman treatment, and scorn for workers, who are thus unable to provide their best. The most significant aspect of today's corporate organization is the working environment. The organization must provide a pleasant working atmosphere in order for workers to concentrate on their jobs and become productive. Workplace environment is an essential aspect of people's work lives since they spend a large amount of time there and it impacts them in some manner. Employees that are happy with their working environment, according to the study, may result to superior work results. (Kamarulzaman, Saleh, Hashim, Hashim, & Abdul-Ghani, 2011).

2.4.2 Relationship with Coworkers

Relationships with coworkers are defined by group members' friendships, acceptance, and loyalty by Lin and Lin (2011). Employees will be encouraged to do activities outside of their job description and to feel at comfortable in the workplace if their coworkers and peers support them. Coworker relationships that are supportive and helpful in overcoming day-to-day challenges and professional constraints. Positive relationships can boost job satisfaction, motivation, and organizational loyalty (Deery, Iverson, & Walsh, 2010). According to Awan and Tahir (2015), colleague interactions have a strong positive impact on employee performance. Good working connections contributed in the formation of an atmosphere that boosted staff productivity. According to Bindu Anto Ollukkaran (2012), healthy relationships with coworker's influence employee performance.

2.4.3 Salary and Wages

A salary is a regular payment made to an employee by their employer. (Sharma and Bajpai, 2011). Bello Olaide Wasiu,2014 stated that when employers pay low salaries and payment methods are not consistent, it will impact on the performance of employees. Therefore, it can be said that the more employees satisfy with their salary, the better their performance.

2.5 Theories / Academic Concepts and Other Relevant Research Articles of Organizational Commitment

Organizational commitment is defined as a psychological link that connects an individual to a supervisor, work, or firm. Meyer and Allen (1997). Meyer and Allen

(1997) define a committed employee as someone who stays with the company through good and bad times, shows up to work on a regular basis and works a full day (or more), defends corporate assets, and supports company goals. As a result, it is clear that employee loyalty is an important factor in long-term productivity. (Meyer and Allen ,1991). Meyer and Allen (1991) distinguished three fundamental commitment theories. Consider affective commitment (the emotional and mental connection), the cost of leaving a firm (continuance commitment), and the employee's organizational value or sense of duty (normative commitment).

2.5.1 Affective Commitment

An employee's personal decision to continue being committed to the organization through emotional identification with it determines their level of affective commitment. (Singh & Gupta, 2015). Employees form a psychological attachment to their employer in such a way that those who are devoted to it emotionally as well as physically identify with it. (Sayani Ghosh D.S.,2014). Therefore, how individuals identify and involve themselves within an organization exemplifies the relative strength of affective commitment. (Faloye, 2014).

2.5.2 Continuance Commitment

A continuation commitment is a legal obligation to the organization. (Karen Beck, 2000). Employees decide to stay committed because they believe they would lose too much by quitting, which may be influenced by tenure, positional authority, or length of service. (Singh & Gupta, 2015).

2.5.3 Normative Commitment

Individuals' work behavior guided by a sense of duty, obligation, and loyalty to the organization is defined as normative commitment. (Meyer & Allen, 1991). When employees receive rewards from the company, they feel morally obligated to give back with commitment, which develops the principle of exchange. (Scholl, 1981). As a result, if an employee perceives the organization to be more supportive, the employee will be more committed, and the direct effort to induce commitment can result in long-term benefits for the organization. (Steers ,1997)

2.6 Previous Researches

Rizqi Nur Hafidhah S.M. (2019) investigated the impact of perceived organizational support, job stress, and organizational culture on employee performance using a partially and simultaneously tested model. This study's population consists of all 482 employees of PDAM Tirta Moedal Semarang City. A proportional random selection strategy was used to recruit 83 workers for this experiment. Interviews and surveys are two approaches for gathering data. The SPSS application is used to perform data analysis techniques such as instrument feasibility testing, descriptive analysis, classic assumption testing, multiple regression testing, partial significance testing (t-test), simultaneous significance testing (f test), and coefficient of determination testing. According to the study's findings, perceived organizational support and organizational culture have a positive and significant impact on performance.

H_1: Perceived Organizational Support affect to employee's performance Under Covid 19 in banking industry of Myanmar.

Nur Shifaa Athirah Saidi et al. (2019) used simple random sampling, Pearson Correlation Analysis, and Multiple Regression Analysis to investigate the link between Working Environment and Employee Performance. Administrators from many departments of the Kuching city administration participated in this study. According to Krejcie and Morgan, 159 questionnaires were distributed to North Kuching city council respondents (1970). Only 100 of the 110 questionnaires received after two (2) weeks were determined to be genuine. A healthy work atmosphere is essential for guaranteeing employee productivity and eliminating unnecessary stress, which hinders job performance. A multitude of workplace characteristics contribute to job happiness. There is a considerable association between the working environment and employee performance, according to the research.

H_2: Working Environment affect to employee's performance under Covid 19 in banking industry of Myanmar.

Salim Musabah Bakhit Al Zefeiti (2017) investigated the connection between

organizational commitment and job performance in Omani government institutions. Through emotional commitment, normative commitment, and continuity commitment, employees are urged to work for the good of the organization. A questionnaire was used to gauge organizational commitment. Contextual and task performance were used to assess work performance. The quantitative survey technique was utilized, and the instrument was completed by 335 middle-level managers from Omani public civil service organizations. The acquired data was explored using moment structure analysis, and the study questions and hypotheses were evaluated. Confirmatory factor analysis and structural equation modeling were used to analyze the data. All organizational commitment subscales (affective, normative, and continuity) had a substantial influence on job performance dimensions, contextual and task performance, according to the research findings.

H_3: Organizational Commitment affect to employee's performance under Covid 19 in banking industry of Myanmar.

2.7 Hypotheses

The researcher conducts research and generates hypotheses to evaluate if perceived organizational support, working environment, and organizational commitment influence employee performance in Myanmar's banking industry.

Hypothesis 1: Perceived Organizational Support affect to employee's performance under Covid 19 in banking industry of Myanmar.

Hypothesis 2: Working Environment affect to employee's performance under Covid 19 in banking industry of Myanmar.

Hypothesis 3: Organizational Commitment affect to employee's performance under Covid 19 in banking industry of Myanmar.

2.8 Conceptual Framework

The following theoretical framework was established based on previous research articles to demonstrate a relationship between perceived organizational

support, working environment, and organizational commitment on employee performance in the face of intervening factors.

Figure 2.2: Conceptual Framework

| **Perceived Organizational Support** |
| 1.1 Fairness |
| 1.2 Supervisor Support |
| 1.3 Organizational Reward and job condition |

| **Working Environment** |
| 2.1 Physical Working Environment |
| 2.2 Relationship with Coworkers |
| 2.3 Salary & Wages |

| **Organizational Commitment** |
| 3.1 Affective Commitment |
| 3.2 Continuance Commitment |
| 3.3 Normative Commitment |

| **Employee Performance Under Covid 19** |
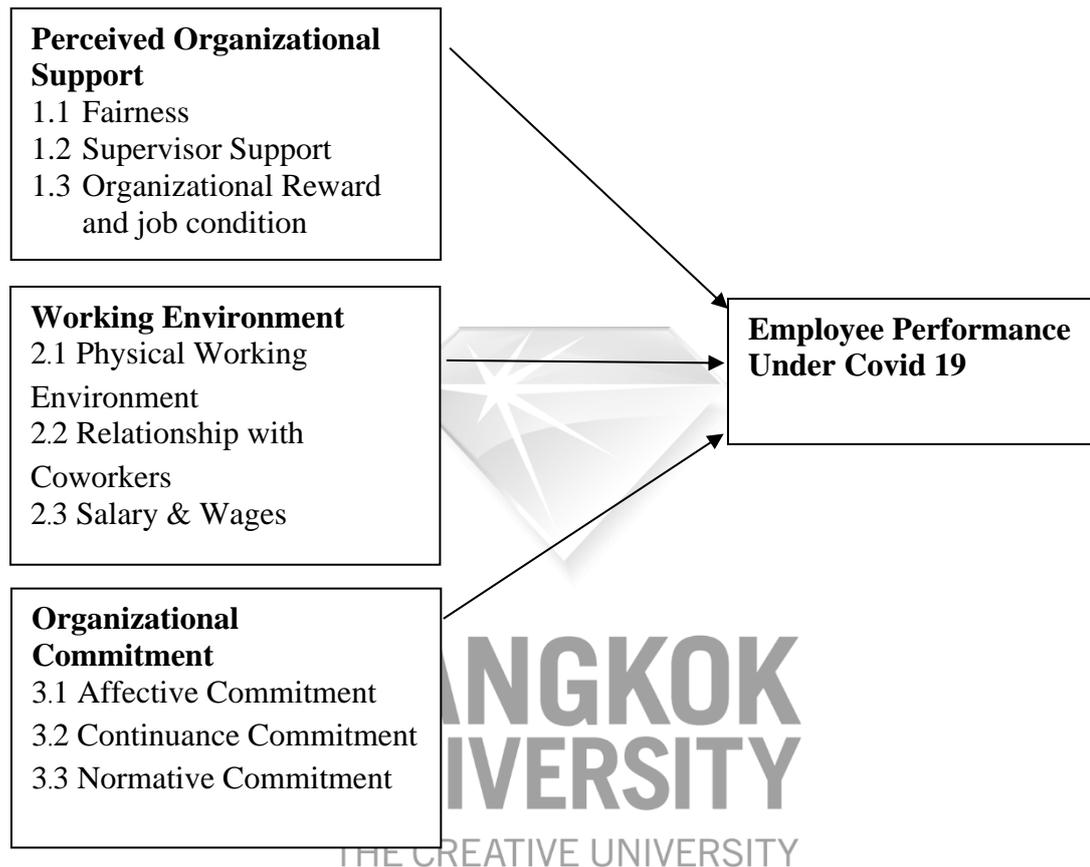
CHAPTER 3
METHODOLOGY

This chapter's key components will include descriptions of the research design and motivation for the research, as well as the technique that will be employed in the study. Threats to the content validity and reliability testing of the project will also be evaluated. As a result, this section has been divided into eight sections. They are described in full below.**:**

3.1 The Type of Research and Tool

3.2 The Research Design

3.3 The Quality of the Research Tool

3.4 The Data Collection

3.5 The Population and Sample

3.6 The Sampling Technique

3.7 The Research Procedure and Timeline

3.8 The Hypotheses Test and Data Analysis

3.1 The Type of Research and Tool

This study is the survey research, which uses the closed-ended questionnaire to be a tool to collect the data. This questionnaire has 5 parts: the demographic data question (10 questions), Perceived Organizational Support (12 questions), Working Environment (12 questions), Organizational Commitment (12 questions), and Employee Performance (12 questions). The total question is 58 questions. This survey has Likert scale of 5 constructs (1-5) that included 5 level scale such as Scale 5- Completely Agree, Scale 4- Mostly Agree, Scale 3 – Moderate Agree, Scale2 – Slightly Agree, Scale 1 – Least Agree therefore respondents have to mark according to their attitudes and opinions.

Part 1:   Demographic Data (10 questions)

This section includes demographic questions for the respondents and general information, such as gender, age, marital status, education background, name of bank, current job position, monthly income, and length of employment with the current bank. How long have you been associated with the present leader? Which is the most

significant method for increasing organizational productivity?

Part 2: Perceived Organizational Support (12 Questions)

        This section includes questions about the respondents' analysis of perceived organizational support. There are 3 sub variables in this part fairness, supervisor support, organizational rewards and job conditions. Each sub -variable consists of 4 questions. The questions are as below.

Table 3.1: The questions of Perceived Organizational Support

No	Variable	Item	Reference
1	Fairness	1. I think our organization give equal responsibility to employees. 2. Our managers or supervisors behave sensible to all subordinates needs at company. 3. Our management strives to consider all employee ideas without bias on related issues. 4. Our management applies all laws, rules, notices, and etc.to employees in a fair and consistent manner.	(Theint Theint Oo, 2019)
2	Supervisor Support	1. My supervisor respects the co-worker's opinions. 2. I can rely on my supervisor to help me out with a work-related issue. 3. My supervisor encourages me to do my best. 4. I receive fair treatment from my supervisor.	(Mya Thet Hmu Paing, 2020)

(Continued)

Table 3.1 (Continued): The questions of Perceived Organizational Support

No	Variable	Item	Reference
3	Organization Reward and job Condition	1. Our organization has a good performance-based reward system. 2. I feel satisfied my superior's acknowledgement for my efforts. 3. I am allowed by my superiors to perform my job independently. 4. The way my job provides guarantee for my stable future.	(Zaw Phyo Oo, 2019) (Su Mon Aung, 2019)

Part 3:   Working Environment (12 questions)

This part consists of questions about the analysis of the respondents relating with Working environment. There are 3 sub variables in this part. Physical Environment, relationship with Co-workers and Salary & wages. Each sub -variable consists of 4 questions.

Table 3.2: The questions of Working Environment

No	Variable	Items	Reference
1.	Physical Working Environment	1. The furniture in the work place is comfortable enough for me to do my job without becoming tired. 2. The working space area is sufficient and spacious. 3. My current work place is safe and healthy. 4. The room or office I operate from being well illuminated.	(Mya Thet Hmu Paing, 2020)

(Continued)

Table 3.2 (Continued): The questions of Working Environment

No	Variable	Items	Reference
2.	Relationship with coworkers	1. My coworkers are helpful to one another. 2. My coworkers get along well with one another at work. 3. I have the good working relationship with my coworkers. 4. I enjoy working with my coworkers.	(Thuzar Nyein, 2019)
3.	Salary & Wages	1. My salary is reasonable in relation to the tasks, duties, and responsibilities of my job. 2. Compared to similar organizations, my salary is fair and reasonable for those in similar positions. 3. I have enough salary from this job. 4. I like this Company's pay structure.	(Khine Kyaw, 2022)

Part 4: Organizational Commitment (12 questions)

This section includes questions about the respondents' analysis of Organizational Commitment. There are 3 sub variables in this part, affective commitment, continuance commitment and normative commitment. Each sub - variable consists of 4 questions.

Table 3.3: The questions of Organizational Commitment

No	Variable	Item	Reference
1.	Affective Commitment	1. I would be delighted to spend the rest of my career with this organization. 2. I feel emotionally attached to this organization. 3. This organization has a lot of personal meaning for me. 4. I feel a strong sense that I belong to this group.	(Esmael M. A. Tabouli, 2016)
2.	Continuance Commitment	1. I am deeply concerned about the future of the organization where I work. 2. I want to remain/ stay in my organization regardless of what other opportunities are available to me. 3. I belong to the place where I work and I have no desire to leave it. 4. Leaving my work in this organization causes problems in my life.	
3.	Normative Commitment	1. This organization deserves my loyalty. 2. I become a loyal employee in this organization. 3. There is no reason to leave a job at the organization even if I get a better job offer. 4. Things are better when people stayed with one organization for most of their career.	

Part 5: Employee Performance (12 questions)

This part consists of respondents' performance outcomes. The questions included are Task performance, Contextual performance, and Adaptive performance.

Table 3.4: The questions of Employee Performance

No	Variable	Item	Reference
1.	Task Performance	1. I use to maintain high standard in work. 2. I am capable of handling my job responsibilities to achieve the organizational goals without much supervision. 3. I am very passionate about my work. 4. My coworkers regard me as a high performer in my organization.	(Mousa, 2020)
2.	Contextual Performance	1. I help to my co-workers when asked or needed. 2. I participate actively in group discussion and work meetings. 3. I praise my co- workers for their good work. 4. I share my knowledge and ideas with my team members.	
3.	Adaptative Performance	1. I am able to handle change in my job very well whenever the situation demands. 2. I cope well with organizational change from time to time. 3. I am very comfortable with job flexibility. 4. I can manage my teamwork well in the face of change.	

The objective of this research studies factors of employee performance in the banking industry of Myanmar. The questionnaires were distributed through google form online survey to participants therefore respondents can fill out the survey conveniently.

3.2   The Research Design

The online questionnaire will be measured as the following:

1. Part 1: the fact: nominal and ordinal scales

2. Part 2 -4: interval scale (the least agree (1) to the completely agree

(5))

3. Part 5: interval scale (the least agree (1) to the completely agree (5)

Scale 5 – Completely Agree

Scale 4 – Mostly Agree

Scale 3 – Moderate Agree

Scale 2 - Slightly Agree

Scale 1 - Least Agree

The statistics will be used 2 types:

1. Descriptive Statistics: which is included of frequency, mean and standard deviation.

2. Inferential Statistics: which is included of the multiple regression analysis.

For part 2-5 of the questionnaire is made up with five-point Likert scale and the statistical mean range for the interpretation of the mean are calculated below:

Range = (Maximum - Minimum) / Scale Level

Range =5- 1/5 =0.80

The class interval scale was used to analyzed the mean score from five to one. (Best, John W, 1983: 181-184)

Table 3.5: The Range of Mean Interpretation

Range	Interpretation
1.00 - 1.80	Least Agree
1.81 - 2.60	Slightly Agree
2.61 - 3.40	Moderate Agree

(Continued)

Table 3.5 (Continued) :   The Range of Mean Interpretation

Range	Interpretation
3.41 - 4.20	Mostly Agree
4.21 - 5.00	Completely Agree

3.3   The Quality of the Research Tool

The online questionnaire was checked for validity and approved by the advisor Dr. Chutimavadee Thongjeen. The reliability test was conducted with a volunteer sample group of 40 respondents. The data from questionnaires were analyzed by using Cornbrash's Alpha. The questionnaire would be approved when the alpha value must be 0.7-1.00 (Cronbach, 1951). Therefore, the required value has to equal to greater than 0.70. After analyzed by using Cronbach's Alpha in the statistical software, the Perceived Organizational Support scale is .966, Working Environment Scale is .928, Organizational Commitment Scale is .949, Employee Performance Scale is .971, with total reliability of .974. According to the result, the questionnaires have accomplished with benchmark and acceptable.

Table 3.6: The Reliability Test Results

Variable	N of Items	Cronbach's Alpha
Perceived Organizational Support	12	.966
Working Environment	12	.928
Organizational Commitment	12	.949
Employee Performance	12	.971
Total	48	.974

3.4 The Data Collection

As previously stated, the research applied online questionnaire with quantitative method. The data collected through Google Form link to respondents who work for the five selected banks in Myanmar. During the COVID-19 outbreak, the questionnaires were sent to the participants by online as a way of protecting from virus. Moreover, an online survey has several benefits such as cost saving, easy to reach people quickly, no time limits for the respondents to respond to questionnaires. Due to these reasons, online questionnaires were the most appropriate way to collect the data in this study.

3.5 The Population and Sample

The population of this study emphasizes on the employees who are working in the banking industry of Myanmar. Among them, the sample scope selected from the five banks such as KBZ, AYA, CB, YOMA and UAB in Myanmar. The questionnaires were distributed to employees of selected Myanmar banks. and the sample size are 400 respondents from Yamane that has 95 percent of confidence level and deviation is equal to 5 percent (Yamane, 1967).

3.6 The Sampling Technique

In this study Convenience sampling method was used in collecting data because this method is also most suitable for this study in order to find the answers of employees in this research to get the correct answer and cover the whole banking industry.

3.7 The Research Procedure and Timeline

This research study started throughout the secondary data such as reports, internet websites and previous relevant researchers. After finished collecting and reviewing information, research questionnaires were generated. The questionnaire was structured with three influencing factors of perceived organizational support, working environment and organizational commitment impact on employee performance. To measure the internal consistencies and stability of the constructs, Cronbach's Alpha coefficient is used. After finished testing the reliability with sample

group of 40 people, the result of Alpha was .974. Therefore, the supervisor approved to start a survey to 400 employees from selected banks and distributed online questionnaire started in December 2022. All the questionnaires were organized and completed at the beginning of January 2022 in order for the data to be further processed.

3.8 The Hypotheses Test and Data Analysis Hypotheses:

H_1: Perceived Organizational Support factors (Fairness, Supervisor Support, Organizational Rewards and job conditions) have a significant impact on Employee Performance under Covid 19

H_2: Working Environment factors (Consisting of Physical Environment, Relationship with Coworkers and Salary) have a significant impact on Employee Performance under Covid 19

H_3: Organizational Commitment (Consisting of Affective Commitment, Normative Commitment and Continuance Commitment) have a significant impact on Employee Performance under Covid 19

The questionnaires were distributed online to respondents. After respondents returned their survey questionnaire, collected data were encoded in the computerized software.

The followings are the statistical tools used for data analysis:

3.8.1 Descriptive Statistics

Part 1: Demographic Data including gender, age, marital status, education background, name of bank, current job position, monthly income, how long have you been working for the present bank? How long have you been working with the current leader? Which is the most important way to increase your productivity in an organization? These questions would be measured by using percentage ratio and frequency counting.

Part 2: The questionnaire is about perceived organizational support which affect to employee performance under Covid 19 in the banking industry of Myanmar. The interval scale was used to measure the mean and standard deviation.

Part 3: The questionnaire is about working environment affect to employee performance under Covid 19 in the banking industry of Myanmar. The interval scale

was used to measure the mean and standard deviation.

Part 4: The questionnaire is about organizational commitment affect to employee performance under Covid 19 in the banking industry of Myanmar. The interval scale was used to measure the mean and standard deviation.

Part 5: The questionnaire is about performance affect to employee under Covid 19 in the banking industry of Myanmar. The interval scale was used to measure the mean and standard deviation.

The survey of part 2 to part 5, which included of Likert's five-point scale, the statistical mean range for the interpretation of the mean are calculated below:

The class interval scale was used to analyzed the mean score from five to one. (Best, John W, 1983: 181-184)

$$\text{Class Interval} = \frac{\text{Maximum} - \text{Minimum}}{\text{Class Number}}$$

$$= \frac{5-1}{5} = 0.8$$

Then, the analyze of rating scale can interpret as following:

1 = 1.00 – 1.80 means Least Agree

2 = 1.81 – 2.60 means Slightly Agree

3 = 2.61 – 3.40 means Moderate Agree

4 = 3.41 -4.20 means Mostly Agree

5 = 4.21 -5.00 means Completely Agree

3.8.2 Inferential Statistics

These statistics are used to interpret the meaning of the data, and the relationship between the variables. Multiple Regression Analysis was used to test the hypotheses and to study the relationship between independent variables (perceived organizational support, working environment and organizational commitment) and dependent variable (Employee Performance under Covid 19).

CHAPTER 4
ANALYSIS AND FINDINGS

The data analysis and research findings are presented in this chapter using statistical methods. Based on the conceptual framework, 400 participants participated in the data analysis. The data analysis findings are displayed below:

4.1: Analysis of Demographic data

4.2: Analysis of Perceived Organizational Support Factors

4.3: Analysis of Working Environment Factors

4.4: Analysis of Organizational Commitment factors

4.5: Analysis of Employee Performance

4.6: Analysis of the relationship between perceived organizational support, working environment, organizational commitment and employee performance

4.7: Results of the Hypothesis testing

4.1 Analysis of Demographic Data

The below table represents the 400 participants' personal information such as gender, age, marital status, education background, name of bank, current job position, monthly income, how long have you been working for the present bank? How long have you been working with the current leader? Which is the most important way to increase your productivity in an organization? These data were analyzed and presented by frequency and percentage.

Table 4.1: Demographics Data of 400 respondents

Demographic Data	Frequency	Percentage (%)
Gender:		
Male	120	30
Female	280	70
Total	400	100.0

(Continued)

Table 4.1(Continued): Demographics Data of 400 respondents

Demographic Data	Frequency	Percentage (%)
Age:		
Under 25 years old	101	25.3
26-35 years old	165	41.3
36-45 years old	38	9.5
46-55 years old	91	22.8
Above 55 years old	5	1.3
Total	400	100.0
Marital Status:		
Single	206	51.5
Married	150	37.5
Separated	3	0.8
Divorced	35	8.8
Widow	6	1.5
Total	400	100.0
Educational background:		
Below Bachelor Degree	52	13.0
Bachelor Degree	202	50.5
Master's Degree	142	35.5
Doctoral Degree	4	1.0
Total	400	100.0
What is the name of bank you are employed or working for?		
KBZ Bank Ltd	108	27.0
AYA Bank Ltd	76	19.0
CB Bank Ltd	74	18.5
YOMA Bank Ltd	63	15.8
UAB Bank Ltd	79	19.8
Total	400	100.0

(Continued)

Table 4.1(Continued): Demographics Data of 400 respondents

Demographic Data	Frequency	Percentage (%)
Job Position:		
Top (Directors, General Manager)	8	2.0
Middle (Deputy General Manager, Manager, Assistant Manager and Supervisors)	255	63.7
Lower (Assistant Supervisors, Senior staff, Junior staff, Assistant)	137	34.3
Total	400	100.0
Salary (MMK Currency) :		
Less than 200,000	68	17.0
200,001 to 500,000	103	25.8
500,001 to 1,000,000	151	37.8
Above 1,000,000	78	19.5
Total	400	100.0
How long have you been working for this bank?		
Under 1 year	78	19.5
1 to 2 years	56	14.0
3 to 5 years	60	15.0
Above 5 years	206	51.5
Total	400	100.0
How long have you been working with this current Leader?		
Under 1 year	92	23.0
1 to 2 years	119	29.8
3 to 5 years	123	30.8
Above 5 years	66	16.5
Total	400	100.0

(Continued)

Table 4.1(Continued): Demographics Data of 400 respondents

Demographic Data	Frequency	Percentage (%)
Which is the most important to increase your productivity in an organization?		
Fairness	58	14.5
Supervisor Support	47	11.8
Organizational Rewards	83	20.8
Physical Working Environment	36	9.0
Relationship with Coworkers	94	23.5
Organizational Commitment	57	14.2
Others	25	6.3
Total	400	100.0

According to the table 4.1, the respondents of 120 are male which represents 30 % and 280 are female representing 70% among the 400 respondents. The age of respondents indicates that Under 25 years old by 25.3% (N=101), the age of 26-35 years old by 41.3% (N=165), the age of 36-45 years old by 9.5% (N=38), the age of 46-55 years old by 22.8% (N=91) and above 55 years old are 1.3% (N=5). Therefore, between 26-35 years old are the highest.

For the marital status, most of the respondents are single that consist of 206 representing 51.5% while married status are 150 which is equal 37.5%, separated are 3 respondents accounted for 0.8%, divorced are 35 respondents accounted for 8.8% and widow are 6 respondents that amounts to 1.5%.

For the educational background, below bachelor degree is 52 respondents which is 13%. The largest group of respondents 202 which is 50.5% and 142 respondents are Master's degree which is 35.5 %. Doctoral degree by 4 respondents which is 1% of the respondents as a whole.

The vast majority of the respondents are working at KBZ bank, with total of 108 indicate that 27%. 76 respondents which is equal to 19% are working at AYA bank and the respondents from CB bank is 74 which takes 18.5%. Followed by the group of 63 respondents are working at YOMA bank which is 15.8%. The final group of 79 respondents are working at UAB bank, which is 19.8% of the total.

For the Job position, 8 respondents are working as Top level (Directors and General Manager) which is 2%. Majority of 255 respondents at the number of 63.7% are working at Middle level ((Deputy General Manager, Manager, Assistant Manager and Supervisors). 137 respondents are working at Lower Level (Assistant Supervisors, Senior staff, Junior staff, Assistant) which take 34.3%.

When it comes to monthly salary income (MMK), 68 respondents representing 17% whose monthly income exists less than 200000. The monthly income between 200,001 to 500,000 is 103 respondents representing 25.8%, followed by 151 respondents representing 37.8% whose monthly incomes lies between 500,001 to 1,000,000. Finally, 78 respondents which accounting for 19.5% receive above 1,000,000.

Regarding with the working experience of the organization, the 78 respondents have Under 1 year working experience which has 19.5%. Between 1 to 2 years working experience respondents are 56 which is 14%. 60 respondents which represented 15% have working experience between 3 to 5 years and the remaining 206 respondents are above 5 years working experience accounting for 51.5%.

The questions of how long have they been working with the present leader, under 1 year is 92 respondents accounting for 23%, 1 to 2 year is 119 respondents which take 29.8%. Most of the respondents are between 3 to 5 years amount to 30.8 % (N= 123). The last is Above 5 years by 16.5 % (N=66).

In this study, the questions for the most important to increase your productivity in an organization? classified into 7 groups. According to the result, it represents that fairness is 58 representing 14.5 %, Supervisor support is 47 respondents which equals to 11.8%. 83 respondents answered Organizational rewards by 20.8%. 36 respondents of 9% would like to Physical working environment. The majority of 94 respondents want relationship with coworkers by percentage of 23.5%. Organizational Commitment got 57 respondents which take 14.2% and 25 respondents representing 6.3% chose "others''.

4.2 Analysis of Perceived Organizational Support Factors

The below table describes the analysis of perceived organizational support factors. The mean, standard deviation and the mean interpretation are presented in

following table 4.2.

Table 4.2: Perceived Organizational Support

Perceived Organizational Support	Mean	Std Deviation	Interpretation
I think our organization give equal responsibility to employees.	2.97	1.103	Moderate Agree
Our managers or supervisors behave sensible to all subordinates needs at company.	2.95	0.923	Moderate Agree
Our management strives to consider all employee ideas without bias on related issues.	3.08	1.092	Moderate Agree
Our management applies all laws, rules, notices, and etc.to employees in a fair and consistent manner.	3.17	0.958	Moderate Agree
My supervisor respects the co-worker's opinions.	3.08	0.967	Moderate Agree
I can rely on my supervisor to help me out with a work-related issue.	3.11	0.949	Moderate Agree
My supervisor encourages me to do my best.	3.13	0.920	Moderate Agree
I receive fair treatment from my supervisor.	3.03	0.898	Moderate Agree
Our organization has a good performance-based reward system.	2.95	1.084	Moderate Agree
I feel satisfied my superior's acknowledgement for my efforts.	3.02	1.039	Moderate Agree

(Continued)

Table 4.2 (Continued): Perceived Organizational Support

Perceived Organizational Support	Mean	Std Deviation	Interpretation
I am allowed by my superiors to perform my job independently.	3.12	0.917	Moderate Agree
The way my job provides guarantee for my stable future.	3.12	0.990	Moderate Agree
Total	3.06	0.987	Moderate Agree

Table 4.2, Perceived Organizational Support mean total is 3.06 and standard deviation is 0.987. The highest mean value is Our management applies all laws, rules, notices, and etc. to employees in a fair and consistent manner (Mean = 3.17, SD = 0.958). However, it is also found that bank employees moderately agree about I think our organization give equal responsibility to employees (Mean = 2.97, SD = 1.103), Our management strives to consider all employee ideas without bias on related issues. (Mean= 3.08, SD= 1.092), my supervisor respects the co-worker's opinions (Mean =3.08, SD=0.967), I can rely on my supervisor to help me out with a work-related issue (Mean=3.11, SD=0.949), my supervisor encourages me to do my best (Mean=3.13, SD= 0.920), I receive fair treatment from my supervisor. (Mean=3.03, SD=0.898), I feel satisfied my superior's acknowledgement for my efforts (Mean=3.02, SD= 1.039), I am allowed by my superiors to perform my job independently (Mean = 3.12, SD=0.917), the way my job provides guarantee for my stable future (Mean=3.12, SD=0.990) respectively. The lowest mean score is Our managers or supervisors behave sensible to all subordinates needs at company (Mean = 2.95, SD = 0.923) and Our organization has a good performance-based reward system. (Mean=2.95, SD=1.084).

4.3 Analysis of Working Environment Factors

The below table describes the analysis of Working Environment factors. The mean, standard deviation and the mean interpretation are presented in following table 4.3.

Table 4.3: Working Environment

Working Environment	Mean	Std Deviation	Interpretation
The furniture in the work place is comfortable enough for me to do my job without becoming tired.	3.22	0.990	Moderate Agree
The working space area is sufficient and spacious.	3.41	1.105	Mostly Agree
My current work place is safe and healthy.	3.48	0.993	Mostly Agree
The room or office I operate from being well illuminated.	3.18	0.966	Moderate Agree
My coworkers are helpful to one another.	3.43	0.940	Mostly Agree
My coworkers get along well with one another at work.	3.29	0.935	Moderate Agree
I have the good working relationship with my coworkers.	3.76	0.991	Mostly Agree
I enjoy working with my coworkers.	3.59	1.056	Mostly Agree
My salary is reasonable in relation to the tasks, duties, and responsibilities of my job.	2.71	1.196	Moderate Agree
Compared to similar organizations, my salary is fair and reasonable for those in similar positions.	2.57	0.989	Slightly Agree
I have enough salary from this job.	2.59	1.129	Slightly Agree
I like this Company's pay structure.	2.88	1.151	Moderate Agree
Total	3.18	1.037	Moderate Agree

Regarding the data presented in the Table 4.3, The overall mean of Working Environment is 3.18 and standard deviation is 1. 037.The most respondents give high

score in the I have the good working relationship with my coworkers (Mean = 3.76, SD=0.991). Moreover, the furniture in the work place is comfortable enough for me to do my job without becoming tired (Mean= 3.22, SD=0.990), the working space area is sufficient and spacious (Mean=3.41, SD=1.105), my current work place is safe and healthy (Mean=3.48, SD=0.993), the room or office I operate from being well illuminated (Mean=3.18, SD=0.966), my coworkers are helpful to one another (Mean=3.43, SD=0.940), my coworkers get along well with one another at work. (Mean=3.29, SD=0.935), I enjoy working with my coworkers.(Mean=3.59, SD=1.056), My salary is reasonable in relation to the tasks, duties, and responsibilities of my job (Mean=2.71, SD=1.196), Compared to similar organizations, my salary is fair and reasonable for those in similar positions (Mean=2.57, SD=0.989), I like this Company's pay structure (Mean=2.88, SD=1.151). The lowest mean score from the respondent is I have enough salary from this job (Mean=2.59, SD=1.129).

4.4 Analysis of Organizational Commitment Factors

The below table describes the analysis of Organizational Commitment factors. The mean, standard deviation and the mean interpretation are presented in following table 4.4.

Table 4.4: Organizational Commitment

Organizational Commitment	Mean	Std Deviation	Interpretation
I would be delighted to spend the rest of my career with this organization.	4.21	0.769	Completely Agree
I feel emotionally attached to this organization.	4.12	0.708	Mostly Agree

(Continued)

Table 4.4 (Continued): Organizational Commitment

Organizational Commitment	Mean	Std Deviation	Interpretation
This organization has a lot of personal meaning for me.	4.07	0.699	Mostly Agree
I feel a strong sense that I belong to this group.	4.02	0.675	Mostly Agree
I am deeply concerned about the future of the organization where I work.	4.07	0.580	Mostly Agree
I want to remain/ stay in my organization regardless of what other opportunities are available to me.	3.95	0.785	Mostly Agree
I belong to the place where I work and I have no desire to leave it.	4.05	0.741	Mostly Agree
Leaving my work in this organization causes problems in my life.	4.01	0.656	Mostly Agree
This organization deserves my loyalty.	4.06	0.762	Mostly Agree
I become a loyal employee in this organization.	4.08	0.773	Mostly Agree
There is no reason to leave a job at the organization even if I get a better job offer.	4.03	0.808	Mostly Agree
Things are better when people stayed with one organization for most of their career.	3.99	0.807	Mostly Agree
Total	4.06	0.730	Mostly Agree

The total mean of organizational commitment is 4.06, with a standard deviation of 0.730, according to Table 4.4. The highest mean value is that I would be thrilled to spend the remainder of my career with this organization, which receives the highest mean score (SD = 0.769, mean = 4.21). As a result, it became clear that I had an emotional attached to this organization (Mean=4.12, SD=0.708). This organization

has a lot of personal value for me (Mean=4.12, SD=0.708). I have a strong sense that I belong to this group (Mean=4.07, SD=0.699). I am deeply concerned about the future of the organization where I work. (Mean=4.07, SD=0.580), I belong to the place where I work and I have no desire to leave it (Mean=4.05, SD=0.741), leaving my work in this organization causes problems in my life (Mean=4.01, 0.656), this organization deserves my loyalty (Mean=4.06, SD=0.762), I become a loyal employee in this organization (Mean=4.08, SD=0.773), there is no reason to leave a job at the organization even if I get a better job offer (Mean=4.03, SD=0.808), things are better when people stayed with one organization for most of their career (Mean=3.99, SD=0.807). The lowest mean score is I want to remain/ stay in my organization regardless of what other opportunities are available to me. (Mean=3.95, SD=0.785)

4.5 Analysis of Employee Performance Factors

The below table describes the analysis of Employee Performance factors. The mean, standard deviation and the mean interpretation are presented in following table 4.5.

Table 4.5: Employee Performance

Employee Performance	Mean	Std Deviation	Interpretation
I use to maintain high standard in work.	3.51	0.855	Mostly Agree
I am capable of handling my job responsibilities to achieve the organizational goals without much supervision.	3.61	0.869	Mostly Agree
I am very passionate about my work.	3.68	0.925	Mostly Agree
My coworkers regard me as a high performer in my organization.	3.55	0.854	Mostly Agree

(Continued)

Table 4.5 (Continued): Employee Performance

Employee Performance	Mean	Std Deviation	Interpretation
I help to my co-workers when asked or needed.	3.73	1.020	Mostly Agree
I participate actively in group discussion and work meetings.	3.70	0.934	Mostly Agree
I praise my co-workers for their good work.	3.68	0.952	Mostly Agree
I share my knowledge and ideas with my team members.	3.94	0.966	Mostly Agree
I am able to handle change in my job very well whenever the situation demands.	3.66	0.878	Mostly Agree
I cope well with organizational change from time to time.	3.53	0.875	Mostly Agree
I am very comfortable with job flexibility.	3.41	0.946	Mostly Agree
I can manage my teamwork well in the face of change.	3.68	0.896	Mostly Agree
Total	3.64	0.914	Mostly Agree

Based on the result above, the overall mean of Employee Performance is 3.64 and standard deviation is 0.914. The maximum mean is the statement of I share my knowledge and ideas with my team members. (Mean=3.94, SD=0.966).Thus, other statements that I use to maintain high standard in work. (Mean = 3.51, SD=0.855).I am capable of handling my job responsibilities to achieve the organizational goals without much supervision.(Mean=3.61,SD=0.869), I am very passionate about my work.(Mean=3.68,SD=0.925).My coworkers regard me as a high performer in my organization.(Mean=3.55,0.854), I help to my co-workers when asked or needed.(Mean=3.73,SD=1.020), I participate actively in group discussion and work meetings.(Mean=3.70,SD=0.934)I praise my co-workers for their good work.(Mean=3.68,SD=0.952), I share my knowledge and ideas with my team

members.(Mean=3.94,SD=0.966), I am able to handle change in my job very well whenever the situation demands. (Mean=3.66,SD=0.878), I cope well with organizational change from time to time.(Mean=3.53, SD=0.875), I can manage my teamwork well in the face of change. (Mean=3.68, SD=0.896). The minimum mean score is I am very comfortable with job flexibility. (Mean=3.41, SD=0.946)

4.6 Analysis of the relationship between Perceived organizational support, Working Environment, Organizational Commitment factors and Employee Performance

This part analysis the relationship between the independent variables which are perceived organizational support, working environment and organizational commitment and the dependent variable, employee performance. In this part, multiple linear regression was used for analyzing for such relationships. The findings were presented as below:

Table 4.6: Model Summary

Model	R	R square	Adjust R square	Std error of the Estimate
1	.691	.477	.473	.581

a. Predictors: (Constant), Perceived Organizational Support, Working Environment, Organizational Commitment

b. Dependent Variable: Employee Performance

Table 4.7: Anova

Model	Sum of Squares	df	Mean square	F	Sig
Regression	121.852	3	40.617	120.386	.000b
Residual	133.607	396	.337		
Total	255.459	399			

a: Dependent Variable: Employee Performance

b: Predictors:(Constant), Perceived Organizational Support, Working Environment, Organizational Commitment

Table 4.8: Correlation

		Employee Performance
Perceived Organizational Support	Pearson Correlation	.624
	Sig (1- tailed)	.000
Working Environment	Pearson Correlation	.647
	Sig (1- tailed)	.000
Organizational Commitment	Pearson Correlation	.130
	Sig (1- tailed)	.005

Table 4.9: Coefficients

Model	Unstandardized B	Coefficient Std Error	Standardized Coefficients Beta	t	Sig
(Constant)	.897	.272		3.296	.001 *
Perceived Organizational Support	.310	.049	.328	6.305	.000 *
Working Environment	.403	.052	.406	7.793	.000 *
Organizational Commitment	.125	.062	.073	2.013	.045 *

a: Dependent Variable: Employee Performance

Based on the above results, the R square value is .477 which means that the three independent variables can explain 47 percent of the variation in dependent variable.

According to the Anova test, F value equal to 120.836 and P value is 0.000 which is less than ($P < 0.05$). Therefore, the independent variables and dependent

variable are statistically associated.

Table 4.8 demonstrates the correlation coefficient between perceived organizational support, working environment, organizational commitment and employee performance. Correlation between perceived organizational support and employee performance r= .624; P <0.05. This implies that significant and positive moderate correlation between perceived organizational support and employee performance. The correlation between Working Environment and employee performance r= .647, P <0.05. This means that positive moderate correlation and significant between working environment and employee performance. The correlation between organizational commitment and employee performance r=.130, P<0.05. Organizational commitment and employee performance is significant but weak positive relationship.

Table 4.9 of Coefficient table displays about the relationship between independent and dependent variables.

The first hypothesis factor of Perceived Organizational Support and Employee performance, it is also found that the value of coefficient B between independent variable (Perceived Organizational Support) and the dependent variable (Employee Performance is .310 and significant level is 0.000 at the 0.05 significant level. It means that an increase in perceived organizational support by one unit will rise the employee performance by .310 units. Therefore, it has been denoted that employee performance during Covid is influenced by perceived organizational support.

The second hypothesis the factor of Working Environment and Employee performance, it can be seen that the value of coefficient B between independent variable (Working Environment) and the dependent variable (Employee Performance) is 0.403 and significant level is 0.000 at the 0.05 significant level. It means that if the working environment is increased by one unit, the value of employee performance will be increase by .403. Therefore, it can be showed that the Working Environment effect on employee performance during Covid.

Lastly, the hypothesis factor of Organizational Commitment and Employee Performance, it is found that the value of coefficient B between independent variable (Organizational Commitment) and the dependent variable (Employee Performance) is 0.125 and significant level is 0.045 at the 0.05 significant level. It means that if there

is increase Organizational Commitment by one unit, it will raise the employee performance by .125. Therefore, it can be showed that the Organizational Commitment effect on employee performance during Covid.

The outcomes of the analysis discussed above use the following model for the regression equation:

$y = a + b1x1 + b2x2 + b3x3$

Where: y = Employee performance

a = Constant

b = Coefficient

x1 = Perceived Organizational Support

x2 = Working Environment

x3 = Organizational Commitment

Employee Performance= .897 + .310 Perceived Organizational Support+ .403 Working Environment + .125 Organizational Commitment

To sum up, analyzing the employee performance on the relationship between the perceived organizational support, working environment and organizational commitment, all the explanatory variables are positively influence. Among them, working environment is the most influence factor among other two variables.

4.7 Results of Hypothesis testing

Therefore, it can be concluded that all three hypotheses for this study were accepted as below Table 4.10:

Table 4.10: Result of Hypothesis Testing

H$_1$: Perceived Organizational Support affecting Employee performance under Covid 19 in the Banking industry of Myanmar	Accepted
H$_2$: Working Environment affecting Employee performance under Covid 19 in the Banking industry of Myanmar	Accepted
H$_3$: Organizational Commitment affecting Employee Performance under Covid19in the Banking industry of Myanmar	Accepted

CHAPTER 5
SUMMARY, CONCLUSION AND DISSCUSION

This research investigated the impact and association between independent variables of perceived organizational support, working environment, organizational commitment and dependent variables of employee performance during Covid in the banking industry of Myanmar. The principles of the research are as below:

1. To identify the factor influencing perceived organizational support on the performance of employee in crisis situation as Covid Pandemic

2. To access whether working environment has effectively influence on employee performance under the Covid 19 pandemic or not

3. To explore which predictive factors of commitment can affect on the performance of employees in the outbreak of the Covid 19.

This present study used the quantitative methods and questionnaires included close ended and five-point Likert scale. The collected respondents were 400 bank officers from selected five banks and distributed by online because of the outbreak of Covid 19.

5.1 Summary and Conclusion

5.1.1 Demographic Data

Among the total 400 respondents, the majority were female, the age of between 26 to 35 years old, single. Most of the respondents 'educational background was Bachelor degree and working for KBZ bank. The job positions were come from Middle level and most of the participants got 500,001 to 1,000,000 MMK. The length of the service years in the bank were above 5 years and the majority have been working together with their leader between 3 to 5 years. For the majority of the respondents, the most important to increase their productivity is relationship with coworkers.

5.1.2 Perceived Organizational Support

According to the result, the respondents were moderately agree for perceived organizational support variable.

5.1.3 Working Environment

Based on the result of working environment variable, the respondents were moderate agree for that variable.

5.1.4 Organizational Commitment

Organizational Commitment variables was mostly agreed according to the result.

5.1.5 Employee Performance

The result also showed that the respondents were mostly agree with employee performance variables.

5.1.6 Results of Hypotheses

H_1: Perceived organizational support has a positive and significant effect on employee performance under Covid 19 in the banking industry of Myanmar. Based on the result, the employees increase their performance because they believe that their organization is fair, get support from their supervisors, have a good reward system from their organization, allow to do their job independently and the job can give them guarantee for their future.

H_2: Working Environment has a positive and significant effect on employee performance under Covid 19 in the banking industry of Myanmar. From the survey resulted, bank employees increase their performance because of their working environment safe, secure and healthy. On the other hand, having good relationship with coworkers and the salary are fair and reasonable that their organization provide are increase their productivity as well.

H_3: Organizational Commitment has a positive and significant effect on employee performance under Covid 19 in the banking industry of Myanmar. Employees who are emotional attached and a strong sense of organization enhance performance of the employees in the bank.

5.2 Discussion

This research is mainly investigated on the factors impacts on the employee performance under Covid 19 in the banking industry of Myanmar. According to the research's result,

(1) Perceived organizational support have an influence on employee performance in Covid 19

(2) Working environment affect employee performance in Covid 19

(3) Organizational commitment enhances employee performance in Covid 19

The research finding has been explained by concept and theories as follow:

Hypothesis 1 that Perceived organizational support impact on employee performance under Covid 19 in the banking industry of Myanmar was accepted. Eisenberger et al 1986 stated that fairness, supervisor support, and organizational rewards and job conditions effect on perceived organizational support. According to Cohen-Charash and Spector (2001), when employees perceive that organizational triumphs have been gained unfairly, they first question the systems that generate these outcomes, and then they endeavor to improve their performance in order to restore justice in the firm. This study also concluded that fairness has an impact on employee performance and bank officers in Myanmar accept the fairness is important for their organization. Meyer and Allen 1991 denoted that when employees are treated well by their employers, they respond with improved attitudes and behavior. This study also supported as, it has a positive relationship between supervisor support and productivity of the employees. Rhoades and Eisenberger ,2002 found that recognition, remuneration, promotions, job security, autonomy, role expectations, and training are among the POS-related motivations and work conditions investigated. It was proven by this study that organizational rewards and job conditions has also effect on performance of employees.Rizqi Nur Hafidhah S.M. (2019) did research on the perceived organizational support and employee performance of PDAM Tirta Moedal Semarang City. It results showed that perceived organizational support was positive and significant effect on employee performance. This present study also showed that there is a significant relationship between perceived organizational support on employee performance.

The present study of Hypothesis 2 that Working Environment impact on employee performance under Covid 19 in the banking industry of Myanmar. According to the Herzberg theory, the external hygiene factors of working condition, relationship with coworkers, salary and wages influence on the level of employee performance. (Herzberg et al. 1959). Kamarulzaman, Saleh, Hashim, Hashim, & Abdul-Ghani,

(2011) showed that employees that are happy with their working environment may result to superior work results. This study proved that physical working environment has a positive effect on performance. According to Awan and Tahir (2015), colleague interactions have a strong positive impact on employee performance. This study also accepted that coworker's relationship has a relationship with productivity of banking officers. Bello Olaide Wasiu,2014 stated that when employers pay low salaries and payment methods are not consistent, it will impact on the performance of employees. The result of this paper also concluded that salary and wages payment can improve the banking officers' performance.Nur Shifaa Athirah Saidi et al (2019) studied that Administrators from various departments in Kuching report that their work environments have an impact on their performance. Their study also revealed that working environment and employee performance have an impact and significant each other. This present study also showed that Working Environment and employee performance have a positive and significant effect on employee performance.

The third hypothesis of Organizational Commitment impact on employee performance under Covid 19 in the banking industry of Myanmar was accepted. Meyer & Allen, 1991 stated that organizational commitment is the key factor to enhance the productivity and there are affective commitment, normative commitment and continuance commitment. Singh & Gupta, 2015 stated that an employee's personal decision to continue being committed to the organization through emotional identification with it determines their level of affective commitment. According to this research study, affective commitment impacted on the performance. Employees decide to stay committed because they believe they would lose too much by quitting, which may be influenced by tenure, positional authority, or length of service. (Singh & Gupta, 2015). As this study proved that bank employees in myanmar want to remain/ stay in the organization regardless of what other opportunities are available to them and it also impact on their performance. If an employee perceives the organization to be more supportive, the employee will be more committed, and the direct effort to induce commitment can result in long-term benefits for the organization. (Steers ,1997).Salim Musabah Bakhit Al Zefeiti, 2017 also researched the influence of organizational commitment on employee performance of middle-level managers of Omani public civil

service organizations. The result of their study showed that organizational commitment has a significant impact on employee performance. This present study also found that organizational commitment has a positive and significant on employee performance.

Overall finding, the three independent variables impact on employee performance. This research could help to provide a guideline for the banking industry to emphasis on support the employees, make sure to provide the positive and healthy working environment and organization should seek different commitment ways to stick with the organization and increase their employee performance. During the outbreak of the Covid, people are struggling with their mental and physical stress. The nature of the banking sector, bank officers need to connect with the customers and give the best service therefore banking organization should focus on these three independent variables of perceived organizational support, working environment and organizational commitment to generate the performance of the employees during the pandemic.

5.3 Recommendation for Implications

The following suggestions are intended to enhance human resource practices and the overall performance of the banking sector in COVID 19 according to the results of the current research investigation.

Regarding perceived organizational support, top management in the banking sector should pay more attention to treating all employees fairly and entrusting them with equal responsibility without discrimination. The bank management team also have to ensure that the decision has to be made by applying the related laws, regulations and polices. Secondly, in supervisor support, Line manager or supervisors should be more respect, reliable, helpful, inspiring to their subordinates during Covid pandemic. Finally, according to reward and job conditions, the organizations must offer good reward system according to the contribution and should start to reinforce the employees to do their job independently to gain variety of experience and knowledge therefore they will work harder to generate their performance. At the same time, it will also reduce job repetition. The company also ensures that employees have a job security that guarantees their future, giving their employees more confidence and allowing them to concentrate better on their work during the Covid outbreak.

Regarding to the Working Environment, the work place of the bank should have good lighting, safe, secure, healthy, well enough space to do their job conveniently. Especially during in this pandemic period, the top management need to more careful on employees' health safety to prevent the spreading Covid 19. Second, companies should promote strong relationships among employees in order to foster the concepts of teamwork and synergy. Therefore, employees will happier to come to their work place this will also in turn to reduce the absenteeism. Thirdly, wages and salaries are the main concerns for workers. Bank industry need to review regularly of the pay structure of their employees and ensure to get the reasonable amount according to their job responsibilities. Salary should be attractive compared to other similar organization sectors. Therefore, employees can drive their productivity to make the organization move forward.

When it comes to organizational commitment, management should put an emphasis on affective commitment, which creates a sense of emotional attachment and belonging among employees. The organization always have to care about their employee's wellbeing and feel them to want to spend with the organization for the life time. Secondly, the organization have to make sure that the employees will not leave what other better options are invited to them. The management needs to encourage the staff to stick with the company over the long term in order to maintain the commitment. The management of the company must also take into account how the employees' performance during Covid is impacted by their perceptions of organizational support, working condition and organizational commitment.

5.4 Recommendations for Future Research

1. The research present study is only focus on the five selected banks in Myanmar. Therefore, further research should be explored on other banks, other sectors or expand sample size.

2. This present study investigated on perceived organizational support, working environment and organizational commitment on employee performance. The future researcher should explore on other variables to get clear and extend their view.

3. This research used quantitative method. Next researcher can be using qualitative methodology to in-depth understanding on their behaviors and open-ended process.

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APPENDIX

ONLINE QUESTIONNAIRE:

The Impact of Perceived Organizational Support, Working Environment, and Organizational Commitment Affecting Employees' Performance During Covid in the Banking Industry of Myanmar

This survey questionnaire is conducted for academic purpose for partial fulfillment of the requirements of Master of Business Administration. The purpose of this survey questionnaire is to analyze the perceived organizational support, working environment and organizational commitment affecting employee performance during Covid in the banking industry of Myanmar. To achieve this, you are requested to answer below questions by marking the box that best represents your opinion. Your answers will be handled strictly confidential and will exclusively be used for the purpose of this research. Thank you so much for your time and kind support.

Section (1)

Instructions: Please choose the (✔) the answer that matches your information.

1. Gender:

   ❏ Male   ❏ Female

2. Age:

   ❏ Under 25 years old   ❏ 26 -35 years old   ❏ 36 -45 years old

   ❏ 46 – 55 years old   ❏ Above 55 years old

3. Marital Status:

   ❏Single   ❏ Married   ❏Separated

   ❏Divorced   ❏Widow

4. Educational background:

   ❏Below Bachelor degree   ❏ Bachelor degree   ❏ Master's degree

   ❏ Doctoral degree

5. What is the name of bank you are employed or working for:

   ❏ KBZ Bank Ltd   ❏ AYA Bank Ltd   ❏ CB Bank Ltd

❏ YOMA Bank Ltd   ❏ UAB Bank Ltd

6. Job Position:

❏ Top (Directors, General Manager)

❏ Middle (Deputy General Manager, Manager, Assistant Manager and Supervisors)

❏ Lower (Assistant Supervisors, Senior staff, Junior staff, Assistant)

7. Salary (MMK Currency)

❏ Less than 200,000   ❏ 200,001 to 500,000

❏ 500,001 to 1,000,000   ❏ Above 1,000,000

8. How long have you been working for this bank?

❏ Under 1 year   ❏ 1 to 2 years

❏ 3 to 5 years   ❏ Above 5 years

9. How long have you been working with this current leader?

❏ Under 1 year   ❏ 1 to 2 years

❏ 3 to 5 years   ❏ Above 5 years

10. Which is the most important to increase your productivity in an organization?

❏ Fairness   ❏ Supervisor Support

❏ Organizational Rewards   ❏ Physical Working Environment

❏ Relationship with Coworkers   ❏ Organizational Commitment

❏ Others _____

Section 2:

Instructions: Please rate the following statements by ticking (✓) only to represent your opinion.

(1 = Least Agree, 2 = Slightly Agree, 3 = Moderate Agree, 4 = Mostly Agree, 5 = Completely Agree)

Perceived Organizational Support						
1	I think our organization give equal responsibility to employees.	1	2	3	4	5
2	Our managers or supervisors behave sensible to all subordinates needs at company.	1	2	3	4	5
3	Our management strives to consider all employee ideas without bias on related issues.	1	2	3	4	5
4	Our management applies all laws, rules, notices, and etc.to employees in a fair and consistent manner.	1	2	3	4	5
5	My supervisor respects the co-worker's opinions.	1	2	3	4	5
6	I can rely on my supervisor to help me out with a work-related issue.	1	2	3	4	5
7	My supervisor encourages me to do my best.	1	2	3	4	5
8	I receive fair treatment from my supervisor.	1	2	3	4	5
9	Our organization has a good performance-based reward system.	1	2	3	4	5
10	I feel satisfied my superior's acknowledgement for my efforts.	1	2	3	4	5
11	I am allowed by my superiors to perform my job independently.	1	2	3	4	5
12	The way my job provides guarantee for my stable future.	1	2	3	4	5

Section 3:

Instructions: Please rate the following statements by ticking (✓) only to represent your opinion.

(1 = Least Agree, 2 = Slightly Agree, 3 = Moderate Agree, 4 = Mostly Agree, 5 = Completely Agree)

Working Environment						
1	The furniture in the work place is comfortable enough for me to do my job without becoming tired.	1	2	3	4	5
2	The working space area is sufficient and spacious.	1	2	3	4	5
3	My current work place is safe and healthy.	1	2	3	4	5
4	The room or office I operate from being well illuminated.	1	2	3	4	5
5	My coworkers are helpful to one another.	1	2	3	4	5
6	My coworkers get along well with one another at work.	1	2	3	4	5
7	I have the good working relationship with my coworkers.	1	2	3	4	5
8	I enjoy working with my coworkers.	1	2	3	4	5
9	My salary is reasonable in relation to the tasks, duties, and responsibilities of my job.	1	2	3	4	5
10	Compared to similar organizations, my salary is fair and reasonable for those in similar positions.	1	2	3	4	5
11	I have enough salary from this job.	1	2	3	4	5
12	I like this Company's pay structure.	1	2	3	4	5

Section 4:

Instructions: Please rate the following statements by ticking (✓) only to represent your opinion.

(1 = Least Agree, 2 = Slightly Agree, 3 = Moderate Agree, 4 = Mostly Agree, 5 = Completely Agree)

Organizational Commitment						
1	I would be delighted to spend the rest of my career with this organization.	1	2	3	4	5
2	I feel emotionally attached to this organization.	1	2	3	4	5
3	This organization has a lot of personal meaning for me.	1	2	3	4	5
4	I feel a strong sense that I belong to this group.	1	2	3	4	5
5	I am deeply concerned about the future of the organization where I work.	1	2	3	4	5

|	**Organizational Commitment**					
6	I want to remain/ stay in my organization regardless of what other opportunities are available to me.	1	2	3	4	5
7	I belong to the place where I work and I have no desire to leave it.	1	2	3	4	5
8	Leaving my work in this organization causes problems in my life.	1	2	3	4	5
9	This organization deserves my loyalty.	1	2	3	4	5
10	I become a loyal employee in this organization.	1	2	3	4	5
11	There is no reason to leave a job at the organization even if I get a better job offer.	1	2	3	4	5
12	Things are better when people stayed with one organization for most of their career.	1	2	3	4	5

Section 5:

Instructions: Please rate the following statements by ticking (✓) only to represent your opinion.

(1 = Least Agree, 2 = Slightly Agree, 3 = Moderate Agree, 4 = Mostly Agree, 5 = Completely Agree)

	Employee Performance					
1	I use to maintain high standard in work.	1	2	3	4	5
2	I am capable of handling my job responsibilities to achieve the organizational goals without much supervision.	1	2	3	4	5
3	I am very passionate about my work.	1	2	3	4	5
4	My coworkers regard me as a high performer in my organization.	1	2	3	4	5
5	I help to my co-workers when asked or needed.	1	2	3	4	5

	Employee Performance					
6	I participate actively in group discussion and work meetings.	1	2	3	4	5
7	I praise my co-workers for their good work.	1	2	3	4	5
8	I share my knowledge and ideas with my team members.	1	2	3	4	5
9	I am able to handle change in my job very well whenever the situation demands.	1	2	3	4	5
10	I cope well with organizational change from time to time.	1	2	3	4	5
11	I am very comfortable with job flexibility.	1	2	3	4	5
12	I can manage my teamwork well in the face of change.	1	2	3	4	5

Other comments:

_____

_____
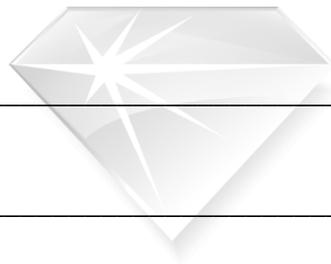
End of Questionnaires

Thank you very much for your participation.

STATISYICAL OUTPUT

Regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.691[a]	.477	.473	.581	.477	120.386	3	396	<.001	2.086

a. Predictors: (Constant), OC Mean, POS Mean, WE Mean

b. Dependent Variable: EP Mean

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121.852	3	40.617	120.386	<.001[b]
	Residual	133.607	396	.337		

Correlations

		EP Mean	POS Mean	WE Mean	OC Mean
Pearson Correlation	EP Mean	1.000	.624	.647	.130
	POS Mean	.624	1.000	.716	.073
	WE Mean	.647	.716	1.000	.079
	OC Mean	.130	.073	.079	1.000
Sig. (1-tailed)	EP Mean	.	<.001	<.001	.005
	POS Mean	.000	.	.000	.073
	WE Mean	.000	.000	.	.056
	OC Mean	.005	.073	.056	.
N	EP Mean	400	400	400	400
	POS Mean	400	400	400	400
	WE Mean	400	400	400	400
	OC Mean	400	400	400	400
Total		255.459	399		

a. Dependent Variable: EP Mean

b. Predictors: (Constant), OC Mean, POS Mean, WE Mean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients			Correlations		
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part
1	(Constant)	.897	.272		3.296	.001			
	POS Mean	.310	.049	.328	6.305	<.001	.624	.302	.229
	WE Mean	.403	.052	.406	7.793	<.001	.647	.365	.283
	OC Mean	.125	.062	.073	2.013	.045	.130	.101	.073

a. Dependent Variable: EP Mean

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