

PSYCHOLOGY HARDINESS AND PSYCHOLOGY WELL-BEING OF BANKING SECTOR EMPLOYEES AND MODERATING ROLE OF COPING STRATEGY

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ABSTRACT

Employees are one of the most important assets for country where its organization's structure determines the way these employees are interrelated and their teamwork in achieving the mission and the goal of the company which leads the employees to deal with stress in their personal life most likely in workplace. Stress can be accumulative over a period of time resulting in a "burnout experience" and it leads to physical and psychological ill-health adversely affecting work and social functioning. The objective of this study is to explore and investigate the coping strategy as a moderating effect in predicting psychology hardiness and psychology well-being among employees from Malaysian banking sector. This study also intended to determine correlation and the statistic significant differences in the respondents' psychology hardiness by demographic factors such as gender. The survey was executed at 11 Banks and 141 respondents were participated in Kuala Lumpur which includes both Malaysian and the international banks as well. Psychology hardiness was measured using the dispositional Resilience [DRS-15 (v3.2)] scale, Coping strategy was measured using the Problem Oriented Brief Coping Experienced (BRIEF COPE) scale while Psychology well-being was measured using Well-being Manifestation Measure scale (WBMMS) scale. In the study, all three variables are score variable therefore the hypotheses were tested by using hierarchical multiple regression, Correlation and T-Test in SPSS version 20. The results of the study revealed that coping strategy enhances the effect of psychology hardiness on wellbeing. And, as a moderator coping strategy would increase the effect of psychological hardiness on employees' well-being in the banking sector.

Keywords: psychology hardiness, psychology well-being, banking sector employees, moderating role, coping strategy

INTRODUCTION

Employees are one of the most important assets for a country and also the organization. The organisation's structure will determine how these employees are brought together and how they relate to one another. The success of the organisation depends on each individual working together to achieve the mission and goals of the company. Employees have to deal or face with stress in their personal life most likely in a workplace. A job creates many opportunities rather than income. Loss of a job affects our lives in various ways. Nowadays, Stress has become a part of life for every individual including the employee. Therefore it has become a matter concern for the employees and organization. Because life today has become so complex due to the modern lifestyle at home, workplace and social activities thus stress is unavoidable. The employees' potential in an organization can be affected by the failure to address organizational stress. This has negative effects on the output, quality, psychology well-being, health, and motivation. Among the reasons for an increase in stress are industrialization, effects of living in urban areas, population increase and the myriad of issues in everyday life. Due to globalization and liberalisation, competition among banks, downsizing and technological

advancement over the past decades had caused many changes in the banking sector some of which are very striking such as policy changes. According to Blonna (2012) has defined Stress as in terms of the stimuli, constraints, situation or outside forces that places extreme demands on them, making them feel as if they cannot manage. Another author Rice (1992) has defined stress as something that is similar to a state of anxiety, fear, worry, or agitation. The core of the psychological experience is negative, painful, something to be avoided and Stress has at least three distinct definitions. Therefore, high levels of stress are experienced by employees in the banking sector. It has clearly mentioned in our local star newspaper that a research conducted by Regus (2013) stated that nearly 70% of Malaysian workers were experiencing stress-related illness since the global economic downturn. High level of hardiness is important because it will increase the individual's commitment to the job (Brannon & Feist, 2010). Kobasa claims as cited in (Brannon & Feist, 2010) hardy subject has to get more in order to survive merely the daily pressure of the corporate life that they were engaged to.

In this juncture, the present study places more emphasis on how an individual manage stress that has a stress-resistant personality which is characterized by commitment, control and challenge. Therefore, in order to handle stress in their life, the individual should have a control in life, be responsible for the actions being done and deal with changes in life are able to ensure their well-being. With the right coping strategy and stress-resistant personality an individual can well manage stress level which in turn has more positive effects on their well-being. Stress has become a major concern in the workplace. Stress is a global issue and affects all categories of employees in all countries including Malaysia. Work pressure and demands are common factors which make employees more or less stressed depending on individual's coping strategy and psychology hardiness. Researchers also take the initiative to focus on stress and argue the stress factors are caused many variables.

This research will explore and investigate the extent of coping strategy as a moderating effect in forecasting psychology hardiness and the outcome of psychology well-being among employees from Malaysian banking sector. As a whole this research will attempt to address the research questions as per below:

- i. Does coping strategy moderate psychology hardiness and psychology well-being among bank employees?
- ii. Does gender differences influence the coping strategy, psychology hardiness, and psychology hardiness?
- iii. Does coping strategy contribute to a healthier lifestyle (psychology well-being)?
- iv. To what extent does coping strategy can be predicted on employee's Psychology wellbeing and Psychology hardiness?

The purpose of the study is to explore and investigate the coping strategy as a moderating effect in predicting psychology hardiness and psychology well-being among employees from Malaysian banking sector. As a starting point in understanding the relationship of personality hardiness, coping strategies and psychological well-being among employees by employment status, gender, and age.

The specific objectives of the study are:

- i. To measure psychology hardiness and well-being of employees from the banking sector.
- ii. To examine the relationship between coping strategy, psychology hardiness and psychology well-being.
- iii. To analyse the coping strategy's moderating effects on psychological hardiness and well-being in the banking sector.

- iv. To explore the role of gender's relationship between coping strategy and psychology hardiness.

In this research there are five alternative hypotheses which are tested. In this research, there are four objectives and five alternative hypotheses were suggested based on the mentioned objective.

- H_{A1} There is a correlation between Psychology hardiness and psychology well-being.
- H_{A2} There is a correlation between coping strategy and psychology well-being.
- H_{A3} There is a difference between Psychology Hardiness and gender.
- H_{A4} There is a difference between Coping strategy and gender.
- H_{A5} that Coping strategy is a moderator that would increase the effect of psychological hardiness on employees' well-being in the banking sector

The conceptual framework explains the moderator variable which is coping strategy that increases the effect of the psychology hardiness on the outcome of psychology wellbeing. The effect of coping strategy and the assessment of the interaction effect between psychology hardiness and coping strategy in predicting an outcome of psychology well-being is tested using hierarchical multiple regression.

Figure 1: Interaction Effect between Psychology Hardiness and Coping Strategy in Predicting Psychology Wellbeing

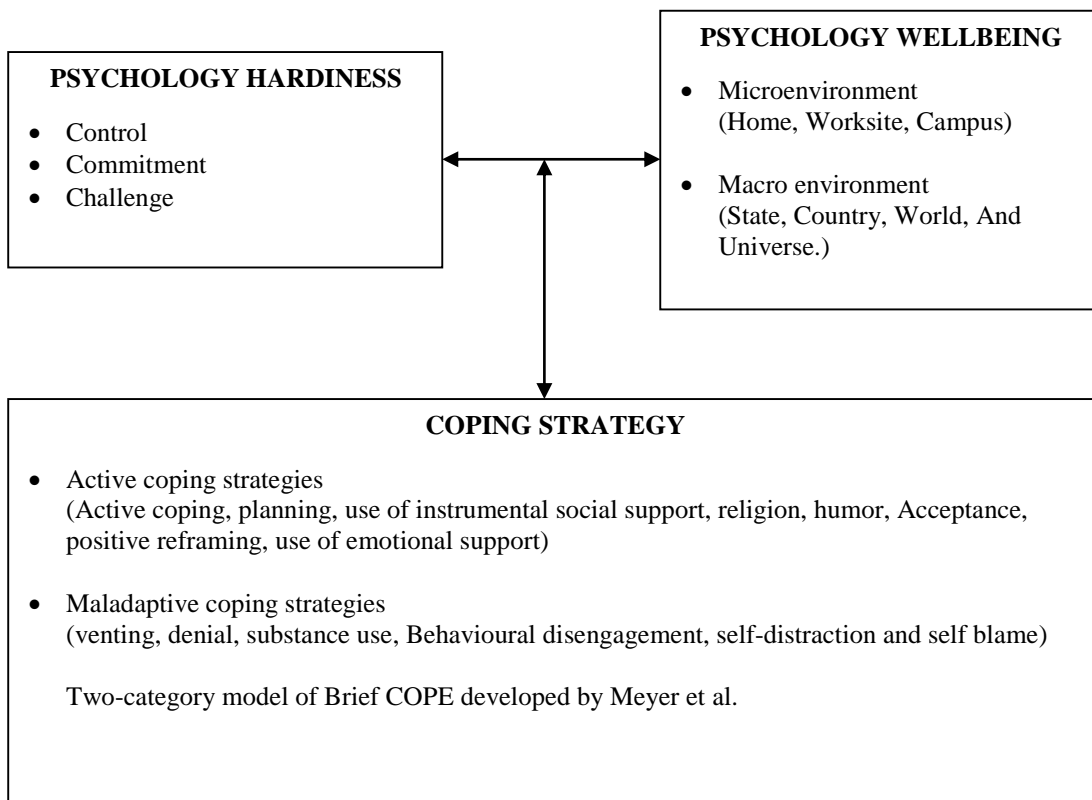


Figure 1 presents an overview of the conceptual framework of the study which outlines psychology hardiness and psychology well-being and the moderating role of coping strategy.

This conceptual framework explains the moderator variable in which the coping strategy enhances the effect of the psychology hardiness on the outcome of psychology wellbeing. This conceptual framework attempt to assess whether high psychology hardiness increase psychology well-being and whether an enhanced coping strategy also leads to an increase in Psychology wellbeing.

This research plays an important role in identifying the hardy individuals and the way they cope with the problem which arises, apart from that this research also clearly highlighting the types of coping strategies and also the way they moderate themselves in handling the problem faced. This research also highlights the psychology wellbeing of the hardy people in coping with stress. The importance of this research is to convey the intention of the researcher who conducts a study and it is a significant aspect of the study. In addition, an organization can refer to this research while seeking to the address problems regarding stress management with effective coping strategy to improve the wellbeing of individuals or employees.

RESEARCH METHODOLOGY

The design of this study is descriptive research design. This is clearly demonstrated by the use of questionnaires as instruments for the purpose of collecting data about psychology hardiness, coping strategy and psychology well-being among bank employees. At the same time, the design review is a good method for obtaining information on the situation of bank employees who can influence the level of stress and psychology well-being. Indirectly, it can help generate a clear picture of the phenomenon of stress and coping strategy among bank employees. In particular, this type of survey uses a cross-sectional design. This is because the data collected from this study reflect the psychology wellbeing of the bank employees in different age group and psychology hardiness and how they cope with stress. This study uses descriptive research method structured in design so that the information collected can be statistically inferred on a population. Questionnaire Design that involves analysis of data obtained from a population. The questionnaire provides an excellent source of the data to assessing hypotheses and deciding real-world policy (Glynis, Sean, Chris, & Jonathan, 2006).

The demographic questions are aimed at collecting the demographic characteristic of the respondents. The demographic questions contain details such as gender, age, race, and position. The psychometric test has been used to measure a broad range of Psychology hardiness, Coping strategy and Psychology well-being in this research. There are three scales which are used. The first one is Dispositional Resilience, the second is Problem Oriented Brief Coping Experienced (BRIEF COPE) and lastly Well-being Manifestation Measure scale (WBMMS). Based on the study variables, the instruments are used for this research is explained in more details as following.

The first tool of study is dispositional Resilience [DRS-15 (v3.2)] which is the most recent and up-to-date version of the 15-item Dispositional Resilience Scale. Secondly, Problem Oriented Brief Coping Experienced (BRIEF COPE) were created by Carver, C. S., Scheier, M. F., & Weintraub, J. K. (1989) to measure coping strategies concerned. in this research were used updated version of BRIEF COPE inventory This Inventory is a multidimensional coping inventory to measure the different ways in which people respond to stress conditions. The instrument consists of 60 items and 15 scales. Five scales of four items each measure conceptually distinct aspects of problem-focused coping such as active coping, planning, suppression of competing activities, restraint coping, seeking of instrumental social support. Lastly, Well-being Manifestation Measure scale (WBMMS) instrument has been developed by Masse et.al in 1998 cited in De Lazzari (2000). The scale contains 25 items with six factors measured on 5 continuum scale from never (1) to almost always (5). The six subscales are control of self/event, happiness, social involvement, self-esteem, mental balance and

sociability. In this part of the questionnaire was measured by questions listed below: This instrument of the WBMMS has demonstrated the high internal consistency of Cronbach alpha of .93 in the original study.

Population means an entire group or set of scores that is of interest to do research, while a sample is a subset or subgroup of the population (Goodwin, 2010). The population for this particular study refers to the banking sector employees around Kuala Lumpur, Malaysia. In the random sample, every person in the population has an equal chance of being chosen for the study and allows for the highest level of generality from research to real life (Bordens & Abbott, 2014). The sample consist of 141 employees by using Random sampling to obtain a sample of 141 employees involved in this present study. A random sample was obtained from a population is known as sampling distribution. Sampling distribution means the distribution of possible values of the statistic in a population (Glynis, Sean, Chris, & Jonathan, 2006). Each respondent was given a questionnaire consisting of three parts, Part A which contains demographic information. Part B is Psychology Hardiness; Part C is a coping strategy while Part D is the Welfare Psychology. Respondents are required to answer the questionnaire according to a specified time truthfully. There are three parts involved in the analysis of this study, part B, Part C and Part D. The questionnaire is to be recovered and the data filled by the subject will be included in the program Statistical Package for Social Sciences (SPSS) for Windows Version 20 for analysis of the data.

Johnston & Pennypacker (2009) defined pilot study as methodological shortcuts which involve Pilot research and in-house research styles. Pilot research is done as an initial effort to learn things that will lead to a more significant experiment project. When conducting a pilot work a smaller group of participants who have similar characteristic to those of the participants who will be used in the main study itself are selected.

Table 1: Reliability of scales

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

The table 3-3 explains the reliability scores (Alpha value) for three instruments. Previous studies demonstrated the reliability of DRS-15 (v3.2) scale were .83. The participants in pilot study consist of 30 people while in the present study there are 141 people. The instrument of DRS-15 (v3.2) has demonstrated the internal consistency of Cronbach alpha is .70 in the pilot study. In the present study recorded an internal consistency of Cronbach alpha is .74. The next instrument which is BRIEF COPE demonstrated the internal consistency of Cronbach alpha of .79 in the original study however in the pilot study demonstrated a high internal consistency of Cronbach alpha is .91. While in the present study it has recorded an internal consistency of Cronbach alpha is .88 only. Lastly, the instrument of WBMMS demonstrated a high internal consistency of Cronbach alpha of .93 in the original study. In the pilot study, the internal consistency of Cronbach alpha is .84 while in the present study it is .93 which is the same as the original study.

The data were analyzed using the program Statistical Package for Social Science (SPSS) version 20. The descriptive and inferential statistics were used for this study. Coping strategy was measured using the Pearson correlation to determine the strength of the relationship between psychology hardiness and psychology wellbeing. Descriptive statistic was used to describe the demographic profiles of sample and Inferential Statistic were used to

analyze data and test such as Pearson Correlation Analysis, Independent Sample T-Test, hierarchical multiple regressions were used to test the moderation effect. Moderation effect was tested using PROCESS developed by Andrew F. Hayes (2013) which does the centring and interaction terms automatically in SPSS.

RESULTS

The demographic analyses of the respondents demographic background such as gender, age race and position presented in table 4.1. This table shows the frequency and percentages of respondent's demographic background.

Table 2: Frequency and Percentages of Respondents Demographic Background

Variables	Frequency (N=141)	Percentage (%)
Gender		
Male	52	36.9
Female	89	63.1
Race		
Malay	71	50.4
Chinese	31	22.0
Indian	39	27.7
Age Group		
20-30	109	77.3
31-40	29	20.6
41-50	3	2.1
Organization		
CITI	24	17.0
SME	19	13.5
HSBC	17	12.1
MAYBANK	11	7.8
OCBC	27	19.1
HONG LEONG	11	7.8
AFFIN	8	5.7
CIMB	4	2.8
UOB	6	4.3
PUBLIC BANK	5	3.5
AMBANK	9	6.4

In the data analysis, a total of 141 respondents took part in the survey. The demographic breakdowns of the respondents in terms of the racial background are 71 Malays representing 50.4%, 31 Chinese representing 22%, and 39 Indians representing 27.7%. The majority of participants in this study are females with 89 employees out of 141 employees. Malays form the largest group of 71 employees while Chinese form the smallest group with 31 employees. The breakdown according to the age group shows that represent the age group of 20-30 make up the majority in the survey of 77.3% or 109 employees while respondents between the age group of 31-40 make up the second largest group of 26.6% or 29 employees followed by respondents between the age group of 41-50 of 2.1% or 3 employees. The number of participants from CITI bank is 24 or 17.% while participants from SME bank is 19 or 13.5%. The number of participants from HSBC is 17 or 21.1%. The number of participants from Maybank numbered at 11 employees or 7.8% and from OCBC is 27 employees or 19.1%. The number of participants from Hong Leong bank is 11 employees or 7.8% while from AFFIN

bank is 8 employees or 5.7%. The number of participants from Ambank is 9 employees or 6.4% while from public bank is 5 employees or 3.5% and from UOB bank is 6 employees or 4.3%. The number of participants from CIMB formed the smallest group out of the total 141 participants at 4 employees or 2.8%. Participants from OCBC form the largest group while participants from Citi Bank form the second largest group.

Table 3: Correlation between Psychology Hardiness and Psychology Well-being

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

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

As expected, psychology hardiness was positively correlated with psychology well-being (see Table 1). The results of correlation analysis showed a correlation between Psychology hardiness of employees and their psychology well-being is significant ($r = .316$, $n = 141$, $p < .001$). The result explains that the high level of employees' psychology hardiness increases their well-being. The hypothesis I is accepted which stated earlier that there is a correlation between Psychology hardiness and psychology well-being.

Table 4: Correlation between Coping strategy and Psychology well-being

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

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

* . Correlation is significant at the 0.05 level (2-tailed).

The result of the table shows that correlation between Adaptive coping strategies and psychology well-being are positive. The results of correlation analysis showed a correlation

between Psychology hardiness and coping strategy are significant at the 0.01 level accordingly Active coping ($r = .456$, $n = 141$, $p < .001$), Planning ($r = .535$, $n = 141$, $p < .001$), Suppression of competing activities ($r = .302$, $n = 141$, $p < .001$), seeking of instrumental social support ($r = .271$, $n = 141$, $p < .001$), Emotional ($r = .224$, $n = 141$, $p < .001$), Positive ($r = .444$, $n = 141$, $p < .001$), Acceptance ($r = .289$, $n = 141$, $p < .001$), and Religion ($r = .326$, $n = 141$, $p < .001$). However, correlation between Psychology hardiness and humour scale is significant at the 0.05 level (two-tailed) as ($r = .210$, $n = 141$, $p < .005$). The results of correlation analysis show that Maladaptive coping strategies which are denial, venting, behaviour, mental and substance are not correlated with psychology well-being.

Table 5: T-Test Results Comparing Males and Females on Psychology Hardiness .

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

An independent-samples t-test was conducted to compare gender in Psychology Hardiness. There was a not a significant difference in the scores for Psychology Hardiness between Male ($M=29.06$, $SD=6.415$) and female ($M=29.90$, $SD=5.444$) conditions; $t(139) = -0.828$, $p = .409$. There is an estimated change of $-.828\%$ ($SE = 1.016\%$). However, there is insufficient evidence ($P=.409$) to suggest that there is a difference between Psychology hardiness and gender. The Hypothesis III (there is a difference between Psychology hardiness and gender) is rejected.

Table 6: t-test Results in Comparing Males and Females on Coping Strategy.

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

An independent-samples t-test was conducted to compare gender in Coping Strategy. There was a not a significant difference in the scores for Coping Strategy between Male ($M=161.31$, $SD=21.710$) and female ($M=162.37$, $SD=19.097$) conditions; $t(139) = -0.303$, $p = .762$. There is an estimated change of -1.063% ($SE = 3.508\%$). However, there is insufficient evidence ($P=0.762$) to suggest that there is a difference between Coping Strategy and gender. The Hypothesis IV also (there is a difference between Coping Strategy and gender) is rejected.

Table 7: The Interaction between Coping Strategy and Psychology

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

a. Predictors: (Constant), PH

b. Predictors: (Constant), PH, Interaction Cope&PH

Table 8: ANOVA Test

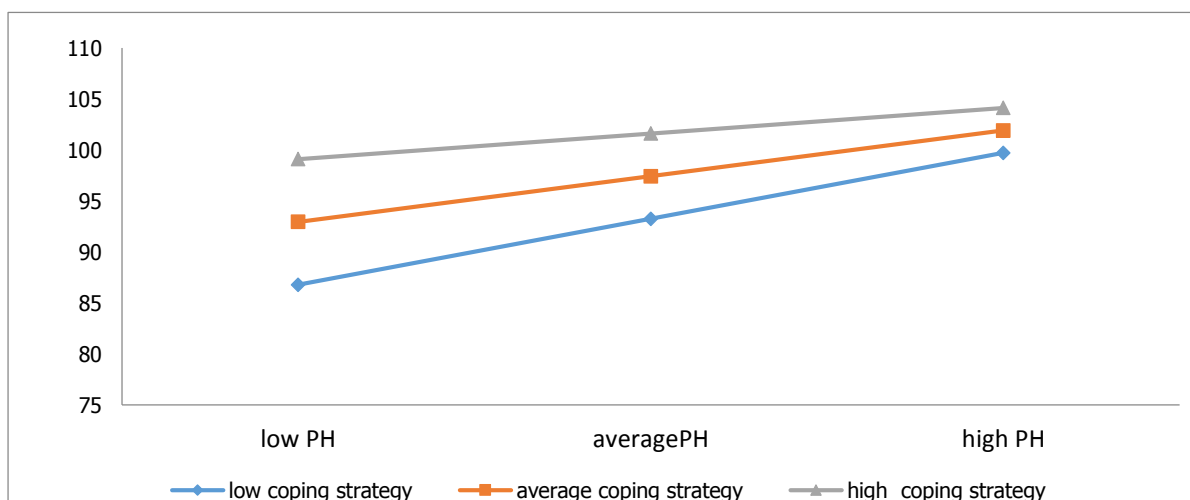
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2822.195	1	2822.195	15.449	.000 ^b
	Residual	25392.273	139	182.678		
	Total	28214.468	140			
2	Regression	4180.084	2	2090.042	12.001	.000 ^c
	Residual	24034.384	138	174.162		
	Total	28214.468	140			

a. Dependent Variable: PWB

b. Predictors: (Constant), PH

c. Predictors: (Constant), PH, Interaction Cope&PH

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



Overall the results show that the interaction plot showed an enhancing effect that as coping strategy (Adaptive coping strategies only) and psychology hardiness increased, employees'

wellbeing also increased. At low psychology hardiness, employees' psychology wellbeing was similar for ineffective coping strategy. Employees from high psychology hardiness, they had high coping strategy that had the good outcome on their wellbeing. This research is heading in the right direction based on the previous studies which show the same result.

DISCUSSION

The hypothesis was tested as a correlation between Psychology hardiness and psychology well-being. The Pearson correlation results showed a correlation between Psychology hardiness of employees and their psychology well-being is significant. The result explains that the high level of employees' psychology hardiness increasing their well-being such as control of self/event, happiness, social involvement, self-esteem, mental balance and sociability. Based on this current research finding, the hypothesis I is accepted which shows significant value as $r = .316$, $n = 141$, $p < .001$). Based on Malek, Fahrudin and Shafinaz (2009), occupational stress had significant reverse correlations with job satisfaction and well-being. While, coping strategies and work motivation are shown to be one of the potential moderating variables which is supported by the findings of this research. Another research by Soderstrom, Dolbier, Leiferman, & Steinhardt (2000), shows that higher level of hardiness in corporate and university sample have a lower level of stress and fewer symptoms of illness.

These findings are similar to the findings in this research. The result of this study also supports the finding by Pengilly and Dowd (2000), which indicates that stress was significantly correlated with the hardiness scale of commitment and control. It is also stated that individuals with high stress, the low commitment had higher scores on the BDI while the low stress has the opposite score. Results in this study is also supported by the findings from previous studies conducted by Seok, Hashmi, and Chiew (2012), which indicates that an individual who is competent in managing their internal states, impulses, and resources, have less mental health problems. Besides that, this research shows that Psychological hardiness and high social support directly have an impact on measures of psychological and somatic distress which is similar to the findings in a study done by Kanika Kindal (2013). In addition, results from this are supported by the findings of Paul, Robert, James, and Thomas. (2008), which found that Psychological hardiness appears to be a key individual characteristic related to stress tolerance and successful performance in a very demanding occupation.

Hypothesis II which is There is a correlation between Coping strategy and psychology well-being was tested by using Pearson Correlation test. The result indicates a correlation between Psychology hardiness and coping strategy which is Adaptive coping strategies only are significant. However, there is no correlation between Maladaptive coping strategies and Psychology well-being. Aniza Ismail, Sana Taher Ashur, etc. (2016) claims the adaptive coping scale tended to be correlated with the desirable outcome and would have lower levels of psychological distress. Maladaptive coping strategy (Self-distraction, Self-blame and Denial) had proven an important association to stress. However, the present study shows that there is no significant with the maladaptive coping strategy. Mohd Zukri & Noor Hassim (2010), Positive reframing and emotional support are the coping strategies that have a significant effect in reducing stress symptoms.

There is a difference between Psychology Hardiness and gender. T-test analyzes the differences in gender and Psychology hardiness. The results showed that there were significant differences between Psychology Hardiness and gender have not a significant relationship. There is an estimated change of -1.063% ($SE = 3.508\%$). However, there is insufficient evidence ($P=0.762$) to suggest that there is a difference between Coping Strategy and gender. The Hypothesis IV which is there is a difference between Coping Strategy and gender is rejected.

The hypothesis IV which there is a difference between Coping strategy and gender was tested by using an independent-samples t-test and the finding clearly shows that there is no impact on coping strategy contributed to gender. There was a not a significant difference in the scores for Coping Strategy between Male ($M=161.31$, $SD=21.710$) and female ($M=162.37$, $SD=19.097$) conditions; $t(139)=-0.303$, $p = .762$. The result of this study does support the finding of previous studies conducted by Aniza Ismail, Sana Taher, etc. (2016), which found out that no impact on the coping strategies can be contributed to gender. There are few studies supports finding for the present study. According to Soderstrom, Dolbier, Leiferman, & Steinhardt (2000), By examining gender differences for both sample using the multiple-group model shows there is no significant in the relationship of hardiness, coping strategies, and perceived stress to symptoms of illness. While, Bhagat, Krishnan, Nelson, Leonard, Leonard, Ford, et al. (2010), found that male and female bankers do not vary significantly in their stress management technique and that stress management is not gender sensitive or gender- centric.

To test the hypothesis that Coping strategy is a moderator would increase the effect of psychological hardiness on employees' well-being in the banking sector, a hierarchical multiple regression analysis was conducted. Examination of the interaction plot showed an enhancing effect that as coping strategy (Adaptive coping strategies only) and psychology hardiness increased, employees' wellbeing also increased. At low psychology hardiness, employees' psychology wellbeing was similar for ineffective coping strategy. Employees from high psychology hardiness, they had effective coping strategy that had the good outcome on their wellbeing. Syed Mohammad Azeem (2010) shows that correlation analyses indicated significant relationships between hardiness dimensions and job involvement. Hardiness has beneficial main effects in reducing burnout. It can be said that these teachers have lower burnout because of their ability to deal with the multifarious problems of students and another type of problems effectively and efficiently. The conclusion was university teachers have lower burnout due to the high level of hardiness and job involvement. This finding is similar to findings in the present study. While another study conducted by Soderstrom, Dolbier, Leiferman, & Steinhardt (2000), found that personality trait of hardiness and coping strategies impact the stress–illness relationship due to the negative impact of avoidance coping. From studies conducted by Mohd Dahlan A. Malek & Ida Shafinaz Mohd Kamil (2013), significant influence the moderating variable that is of coping behaviour on job satisfaction. There is a significant influence of coping behaviour as a moderating variable on job satisfaction as the result indicated that overall coping behaviour has a significant influence on overall job satisfaction. Lastly, Bhagat, Krishnan, Nelson, Leonard, Leonard, Ford, et al. (2010) argues that problem-focused coping is a better moderator in the individualistic countries and that emotion-focused coping is a better moderator in the collectivistic contexts.

CONCLUSION

The present study proposed to investigate the relationship between psychology hardiness, psychology well-being and the moderating effect of coping strategy. It also intended to identify significant predicting variable of psychology well-being. This research was done based on four fundamental objectives and research questions. There are five alternative hypotheses which were tested in this study. The reviewed literature is also supported by empirical research and relevant theories and models on these areas in order to determine the nature of the relationship between psychology hardiness, psychology well-being and coping strategy.

The result of this study indicated that there was significant relationship between psychology hardiness, coping strategy (Adaptive coping strategies only) and psychology well-being. However, there was a not a significant difference in the scores for Coping Strategy between Male and female. The result of this study does support the finding of previous studies

conducted by Aniza Ismail, Sana Taher, etc. (2016), which found out that no impact on the coping strategies can be contributed to gender. In addition, T test analyzes the differences in gender and Psychology hardiness and the results showed that there were significant differences between Psychology Hardiness and gender have not a significant relationship.

The Pearson correlation results showed a correlation between Psychology hardiness of employees and their psychology well-being is significant. The result explains that the high level of employees' psychology hardiness increasing their well-being such as control of self/event, happiness, social involvement, self-esteem, mental balance and sociability. Moreover, The result indicates a correlation between Psychology hardiness and coping strategy which is Adaptive coping strategies only are significant. However, there is no correlation between Maladaptive coping strategies and Psychology well-being in the present study.

A hierarchical multiple regression analysis was conducted. Examination of the interaction plot showed an enhancing effect that as coping strategy (Adaptive coping strategies only) and psychology hardiness increased, employees' wellbeing also increased. At low psychology hardiness, employees' psychology wellbeing was similar for ineffective coping strategy. Employees from high psychology hardiness, they had effective coping strategy that had the good outcome on their wellbeing. This research concludes that coping strategy (Active coping strategy only) enhances the effect of psychology hardiness on wellbeing. When psychology hardiness is high but coping strategy is low then the wellbeing of an individual is low. However when both psychology hardiness and coping strategy is high then the wellbeing will also be high due to the enhancing effect of coping strategy.

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