

THE IMPACT OF INDIVIDUALISM-COLLECTIVISM ORIENTATION ON JOB SATISFACTION: A CASE STUDY ON ACADEMIC STAFF IN A PRIVATE UNIVERSITY COLLEGE AT KUALA LUMPUR, MALAYSIA

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ABSTRACT

In general, Hofstede's (1980) cultural dimensions comprise an instrument used to describe national norms or values and to understand the national culture of a nation. Collectivism is a condition where society sense they belong to larger collectives that care for them in exchange for their trustworthiness, and in return those same people remain faithful to the group. Individualistic cultures include those people who "are concerned with themselves and close family members only." Job satisfaction refers to the attitudes and feelings people have about their work. The objective of the study is to investigate the impact of horizontal and vertical-collectivism/individualism on job satisfaction. Data collected from academic lecturers from a private university college located at Kuala Lumpur, Malaysia, using questionnaires. PLS-SEM was employed for this study using SmartPLS 3 software. Under the measurement model, composite reliability (CR) for all constructs achieved > 0.70 and the average variance extracts (AVE) for all constructs achieved >0.50. Through the analysis four latent variables (HC, HI, VC and VI) explain 23.9% of the variance in JC. H1 and H2 are supported and influence job satisfaction at academic setting. Although the present study shows a moderate relationship between horizontal and vertical-collectivism/individualism on job satisfaction, there are opportunities to conduct more research in the subject. Given the insignificant path coefficient (β) of the measurement used to determine collectivism and individualism, it would be possible to use other scales developed for a similar purpose.

Keywords: OC, HC, HI, VC, VI

1.0 Introduction

Research on organizational culture in Malaysia by (Asma, 1996; Jaina, Md. Zabid, Anantharaman, & Raveendran, 1997; Kamal, 1988) centred more on different ethnic backgrounds (Malays, Chinese, and Indians) and used Hofstede's (1980) model of organizational culture. Md. Zabid, Anantharaman and Raveendran (2007) studied the relationship between organizational culture and work values in Malaysian organizations. These authors assessed the characteristics of corporate culture among the dominant ethnic groups, which are Malays, Chinese, and Indians. These researchers examined corporate culture and work values by using Hofstede's (1980) four dimensions and work values proposed by Asma, (2006) & Md. Zabid, Anantharaman & Raveendran (2007). The findings of their research indicated that Malays, Chinese, and Indians are more associated with the masculinity dimension, collectivism, high uncertainty avoidance, and low power distance (Asma, 2006 & Md. Zabid et al., 2007). Besides that, findings by Zahari (2013) show significant differences between dominant ethnic organizations in their work values in terms of work commitment, loyalty, respect for hierarchy, harmony, preserving face, and spirituality. It can be concluded at this point that organizational culture is comprised of some unique quality or character of a company, while managers are challenged to search for a "strong" culture that might improve organizational effectiveness, because it is strongly believed that there are causes and effects associated with each cultural dimension.

In general, Hofstede's (1980) cultural dimensions comprise an instrument used to describe national norms or values and to understand the national culture of a nation. Hofstede (1980) used IBM employees to test the dimensions of power distance, uncertainty avoidance, individualism, and masculinity in an organization. Zahari (2013) used Matsushita employees comprising ethnic Malays, Chinese, and Indians to examine whether the initial findings by Hofstede (1980) held true for companies operating under different organizational settings. Therefore, Hofstede's framework was used to test the research hypotheses among Malays, Chinese, and Indians in the Matsushita organization in Malaysia (Zahari, 2013). Hofstede's (1980) model was used to examine the Malaysian organizational culture by Zahari (2013) at Matsushita Malaysia Sdn. Bhd. Zahari (2013), in his study, "Cross Cultural Management" concluded that results partially supported the first proposition of his study, where the Malaysian ethnic cultures were represented with high power distance, high uncertainty avoidance, low individualism, and medium masculinity in the organization.

1.1 Research Problem

Many organizations especially private universities in Malaysia are undergoing the cultural syndromes of individualism and collectivism and job satisfaction. Society in collectivist cultures, compared to individuals in individualist cultures, are probably to express themselves as aspects of groups, to give priority to in-group goals, to focus on context more than the content in making attributions and in communicating. In this situation, when staffs experience low job satisfaction at the working place, it can be very harmful to the organization. Additionally, the researcher is also very interested in studying whether job satisfaction would lead to organizational commitment. In fact, employees' productivity is largely related to their level of job satisfaction. No matter where they work, the employees shoulder heavy responsibilities toward ensuring the growth in their organization.

1.2 Objectives of the study

1. To investigate the impact of Horizontal Individualism on Job Satisfaction
2. To investigate the impact of Vertical Individualism on Job Satisfaction
3. To investigate the impact of Horizontal Collectivism on Job Satisfaction
4. To investigate the impact of Vertical Collectivism on Job Satisfaction

2. Individualism-Collectivism Dimension

According to Hofstede & Bond (1984), collectivism is a condition where society sense they belong to larger collectives that care for them in exchange for their trustworthiness, and in return those same people remain faithful to the group. Darwish and Huber (2003), on the other hand, best describe collectivism as societies that (i) emphasize loyalty to the group (while the group in turn cares for the well-being of the individual), (ii) exhibit emotional dependence on groups and organizations, (iii) have less personal privacy, (iv) believe that the group decisions are superior to individual decisions, (v) show Interdependence, (vi) have an understanding of personal identity as knowing one's place within the group, and (vii) have great concern about the needs and interests of others (Amant, 2007). According to Amant, (2007) collectivist cultures embrace those people who demonstrate few individual characteristics. The author indicated that the group's wishes are the focus of both personal and professional action. Moreover, according to Hofstede & Bond, (1984), collectivistic cultures underscore the goals, needs and observations of the group over the individual and embrace shared beliefs rather than individual beliefs. In the work environment, credit or blame is placed on the group as a whole and is deflected from any one individual.

Varner & Beamer (2005 specifically emphasized "face" which is an important value in a collectivist culture. Whereas Ting-Toomey & Kurogi (1998) in their article define face as "the claimed sense of favorable social self-worth and the estimated other-worth in an interpersonal situation. In addition, Ting-Toomey and Oetzel (2002) described face associated with "identity respect, disrespect, self-respect, integrity, dishonor, onus, prestige, and ability." It was a wrong perception that numerous collectivist cultures deliver bad news or give critique for fear of losing face, but it is not the case. One good example of losing face is when a worker unintentionally makes an error that loses money for the business. The organization loses face because the mistake is frequently credited not to the individual but to the group. The concept surrounding saving face is important for technical communicators in how they communicate with members from a collectivist culture (Ting-Toomey and Oetzel, 2002).

According to Darwish and Huber (2003), individualistic cultures include those people who "are concerned with themselves and close family members only". Additionally, Ting-Toomey & Chung (2005) seriously designate individualistic cultures as societies that (i) individualistic cultures emphasize the importance of the individual identity over group identity, (ii) individualistic cultures emphasize individual rights over group rights, (iii) individualistic cultures promote self-efficiency, individual responsibility, and personal autonomy and (iv) individualistic cultures expect the individual to look out for him or herself. Basically, individualistic cultures comprise those people who demonstrate many individual characteristics (Amant, 2007). Varner and Beamer, (2005) indicated that the individual's wishes, wants, and needs are the driving force behind any action taken at work, home, and/or school. Individualists are at ease of earning personal credit for fruitful projects as well as taking the accountability for fiasco to meet mission (Lustig & Koester, 2006). According to these authors, individualist cultures save face by directly antagonizing the person and/or situation in which a problem is obvious. The responsibility is the individuals and as such, the individual is swift to attempt to influence the situation. Lustig & Koester, (2006) said that individualists "direct the course of action, and in so doing to protect their own dignity and self-respect even at the expense of others.

Hofstede (1991) first presented the collectivism/individualism dimension as a general viewpoint of organizational culture based on a large-scale study of a multinational corporation. While his description of this dimension generalizes to the family, language, personality, the state, and school, his views on the workplace apply best to technical communicators. He charted the key differences between collectivists and individualists in relation to the workplace.

2.1 Horizontal and vertical individualism-collectivism

Researcher Triandis (1996) reacted towards the individualism-collectivism dimension saying that these dimensions are very broad and required a very careful judgement of its characteristics. Additionally, Triandis and Gelfand (1998) extended their interest on these characteristics on the horizontal-vertical dimension. In the later stage, based on Triandis et al. (1998) works, Komarraju, Dollinger & Lovell (2007) indicated that this particular characteristic signifies to the hierarchy or degree of equality/inequality amongst associates with the horizontal aspect implying that one individual is like any other individual and the vertical aspect indicating that each individual is different from others (pp. 20-35). In fact, Hofstede (1980) has identified this hierarchical dimension in the beginning by identifying them as a separate factor called power distance and also mentioned by Fiske (1992) when relating how sources are shared among the members of the group.

According to Komarraju, Dollinger & Lovell (2007) the horizontal dimension emphasize importance to equality, egalitarianism between members, freedom to be one's own self without comparison to others, and less emphasis on being different or better than others (p. 22). On the other hand, the vertical dimension focuses on status, comparison with others, competition across levels within the group, and achievement according to Komarraju, Dollinger & Lovell (2007, p.22). Thus based on the research conducted by these researchers, it can be justified that the horizontal-vertical characteristics apply to individualism as well as collectivism. However, when these two dimensions are jointed, they allow four concepts namely: horizontal individualism (HI), vertical individualism (VI), horizontal collectivism (HC), and vertical collectivism (VC).

Members of horizontal individualism prefer freedom to express themselves and try to be different from others, whereby they oppose comparing themselves to other individuals. It is opposing to the vertical individualists, where these group of people like to be independent but they prefer to compete with other individuals and go all-out to be the best. Briefly, horizontal collectivists try to identify themselves “in-group” as a whole and undergo a sense of equality with other members. On the other hand, members of the vertical collectivism are conscious of their status in the hierarchy of the “in-group” and are keen to forgo self-centeredness, if needed by the authority of the “in-group” (Komarraju, Dollinger & Lovell, 2007). Therefore, Triandis (1996), highlighted that these four concepts could be conveyed within a person (individual level) or within any culture (group level), as different settings provoke different ideas. Besides, the horizontal-vertical features of individualism-collectivism are also related to Schwartz’s conceptualization of values (Komarraju, Dollinger & Lovell, 2007).

Table 1. Key Differences between Individualist and Collectivist Societies: At Workplace

Individualism	Collectivism
Occupational mobility is higher	Occupational mobility is lower.
Employees are “economic men” who will pursue the employer’s interest if it coincides with their self-interest.	Employees are “economic men” who will pursue the employer’s interest if it coincides with their self-interest.
Hiring and promotion decisions are supposed to be based on skills and rules only.	Hiring and promotion decisions are supposed to be based on skills and rules only.
The employer-employee relationship is a contract between parties on a labor market.	The employer-employee relationship is a contract between parties on a labor market.
Management is management of individuals.	Management is management of individuals.
Management training teaches the honest sharing of feelings.	Management training teaches the honest sharing of feelings.
Every customer should get the same treatment (universalism).	Every customer should get the same treatment (universalism).
Task prevails over relationship.	Task prevails over relationship

Source: Hofstede, G & Hofstede, G (2005) *Cultures and Organizations: Software of the Mind (2nd ed.)*. New York: McGraw-Hill.

2.2. Job Satisfaction

Armstrong (2006) postulated that the term job satisfaction refers to the attitudes and feelings people have about their work. According to this author, positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction. Conversely, Glisson and Durick, (1988) and Kim, (2005) defined job satisfaction as the emotions or a general opinion of the employees in relation with their works and the job components such as the working environment, working conditions, equitable rewards, and communication with the coworkers.

There are many theories and models regarding job satisfaction. Robbins and Judge (2009) proposed that job satisfaction expresses an optimistic feeling about an occupation, stemming from an valuation of its characteristics. A person with a high level of job satisfaction holds positive thoughts about his or her job, while an unsatisfied person holds negative thoughts (Ismail, 2012). Locke (1976) explained that job satisfaction is a pleasant positive state causing from one's job and job knowledge. However, Jain, Jabeen, Mishra & Gupta (2007) illustrated that individuals show pleasant positive approaches when they are satisfied with their occupation.

Ismail (2012) in his master thesis highlighted about “theory of job satisfaction” the theory which is popularly utilized by Herzberg et al. in 1959. Herzberg et al. (1959) two-factor theory proposes that workers have mainly two kinds of needs, registered as hygiene and motivation. The first theory which is the Hygiene factors where it illustrate the needs that may be very satisfied by some certain circumstances called hygiene factors (dissatisfiers) such as supervision, interpersonal relations, physical working conditions, salary, benefits, etc. In addition, the theory advocates that job dissatisfaction is possible in the situations where hygiene factors do not exist in someone’s working situation. Furnham et al., (2002), stated that when hygiene needs are delivered, conversely, it does not automatically result in full satisfaction but only the dissatisfaction level is decreased. Though Herzberg (1959) detailed in his two factors theory that there are two groups of motives for the workers known as satisfiers and dissatisfies. He associated intrinsic factors with job satisfaction and extrinsic factors with dissatisfaction (Samad, 2007). It is true indeed that job satisfaction is an important area to any establishments. Many owners and managers would not be unwilling to know whether or not their workers are satisfied with their jobs.

Researcher such as Hui, Yee & Eastman (1995) explained the unique relationship between individualism-collectivism and job satisfaction their three studies. The first study was about ecological-level study. They found that there was a slight significant relationship between Hofstede's individualism index and unsatisfactory attitudes towards working relationships and communication, both being interpersonal aspects of work. However, in the second study, data were collected from a sample of Chinese employees in Hong Kong. Based on the study, collectivist workers registered higher satisfaction with their work, pay, promotion, supervision, and coworker than their individualist colleagues. Interestingly, study number 3 repeated findings of Study number 2 with a sample of employees at a lower ranking position. The study found to be a slight a positive impact on job satisfaction (Hui, C.H., Yee, C. & Eastman, K.L., 1995).

- H1: Horizontal Individualism has positive impact on Job Satisfaction
 H2: Vertical Individualism has positive impact on Job Satisfaction
 H3: Horizontal Collectivism has positive impact on Job Satisfaction
 H4: Vertical Collectivism has positive impact on Job Satisfaction

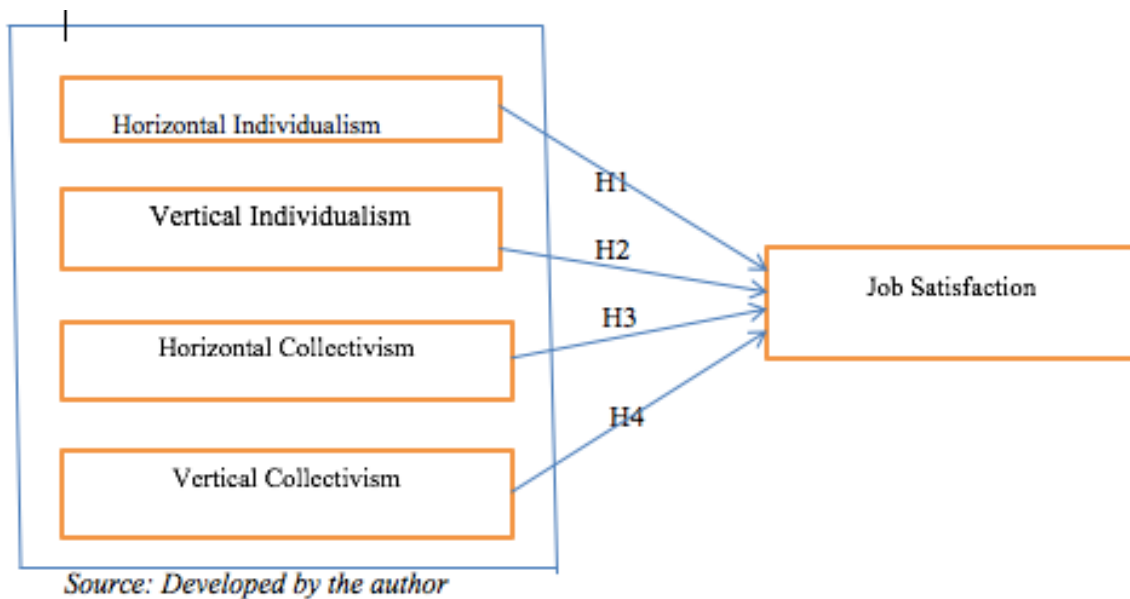


Figure1: Structural Model Proposed

4. Data and Methodology

Data collected from academic lecturers from a private university college located at Kuala Lumpur, Malaysia, using questionnaires. The study received 100 questionnaires from respondents, but only 77 were useable for this study. Questionnaires were administered in English, because this university conducts courses in English, and respondents are knowledgeable in English. In addition to gathering data on Individualism-Collectivism, the study also gathered data on respondent's age, gender, marital status, education level, income, length of service, and occupational status.

PLS-SEM was employed for this study using SmartPLS 3 software. According to (Chin & Newsted, 1999), the PLS approach is suitable with respect to the researcher's prediction-oriented objective, does not require normal data distribution and accommodates small sample sizes. PLS is best for prediction-based research and it is very flexible in its modeling properties (Hair, J.F., Hult, G.T.M., Ringle, C.M. & Sarstedt, M., 2014). Two early studies systematically assessed the performance of PLS-SEM with small sample sizes and decided it performed well (Chin & Newsted, 1999; Hui & Wold, 1982). A simulation study by Reinartz and others (2009) indicated that PLS-SEM is a good choice when the sample size is small. Likewise, compared with its covariance-based counterpart PLS-SEM has higher levels of statistical power in situations with complex model structures or smaller sample sizes (Hair, J.F., Hult, G.T.M., Ringle, C.M. & Sarstedt, M., 2014).

The study measured individualism-collectivism using 34 items that capture 4 IC dimensions. On the other hand, job satisfaction comprised of 7 items. The survey questionnaires were drawn from previous research on this subject (Triandis & Gelfand, 1998; Matsumoto, Kouznetsova, Ray, Ratzlaff, Biehl & Raroque, 1999; Singelis, Triandis, Bhawuk, & Gelfand, 1995).

5. Analysis of Data

It is a reflective model and Exploratory Factor Analysis (EFA) was used. According to Nascimento, Bernardes, Sousa, Lourenco, (2015), the use of EFA is valid for reflexive measuring models, and not for the formative model. The principal components method was applied adopting the eigenvalue criterion equal to one (1) to extract the factors was initiated. Since correlation between the constructs was expected, the author decided to use oblique rotations (oblimin direct), which extracts factors considering the covariance between the constructs (Field, 2009). The suggested Cronbach's Alpha for this study is 0.60 an acceptable level.

In the HI construct, the Kaiser-Meyer-Olkin (KMO) coefficient of 0.669, superior to the floor of 0.50, and the value of the Chi Square test statistic of Bartlett's test corresponding to 145.554, significant at 0.000, indicates the existence of good fit of the EFA. The solution with extraction of one (1) factor showed an explained variance of 65.21%, also higher than the minimum value reported in the literature, that is, 60% (Hair et al., 2009). The value of 0.741 for Cronbach's Alpha concluded the satisfactory level of internal consistency of the scale (Field, 2009). The construct VI has KMO 0.759, 173.025 significant at 0.000, average communality of 0.56525, explained variance of 56.647 with extraction of one factor, Cronbach's alpha of 0.700.

The construct HC has KMO 0.723, 235.228 significant at 0.000, average communality of 0.5253, explained variance of 52.528 with extraction of one factor, Cronbach's alpha of 0.723. The construct VC has KMO 0.667, 93.652 significant at 0.000, average communality of 0.4911, Cronbach's alpha of 0.624 and The construct JC has obtained KMO- 0.654, 137.564, significant at 0.000, average communality of 0.5871, explained variance of 58.714 with extraction of one factor, Cronbach's alpha of 0.688, these values are superior to those recommended in the literature.

Table 1: Results Summary of the Measurement Models Evaluation

Latent Variable	Indicators	Loadings	Indicator Reliability	Composite Reliability >.70	AVE >0.50	Discriminant Validity
HI	HI5	0.775	0.601	0.740	0.588	0.767
	HI6	0.758	0.575			
VI	VI1	0.771	0.594	0.821	0.605	0.778
	VI2	0.793	0.629			
	VI6	0.769	0.591			
HC	HC3	0.721	0.520	0.854	0.596	0.770
	HC6	0.849	0.721			
	HC7	0.760	0.578			
	HC8	0.751	0.564			
VC	VC6	0.838	0.702	0.801	0.514	0.758
	VC7	0.709	0.503			
	VC8	0.720	0.518			
JC	JC3	0.879	0.773	0.812	0.591	0.769
	JC4	0.858	0.736			
	JC7	0.809	0.654			

Source: developed by the authors using data from SmartPLS 3.0

5.1 Convergent Validity

The Table 1 above illustrates the result of AVE and CR. All AVE coefficients (0.588, 0.605, 0.596, 0.514 and 0.591 for HI, VI, HC, VC and JC, respectively), are superior to the acceptable limit of 0.5 (Bagozzi & Yi, 1988), and it is concluded that convergent validity exists. For this study the square root of the AVE of each latent variable is used to determine the discriminant validity. As stated in the Table 2 below, it is concluded that discriminant validity exists when this coefficient for example the square root of AVE is higher than the correlation coefficient between the latent variables according to Fornell & Larcker (1981). Table 2 presents the AVE coefficients of each construct and the correlations between the latent variables.

Table 2 Discriminant Validity

Fornell-Larcker Criterion					
	HC	HI	JC	VC	VI
HC	0.772				
HI	0.138	0.767			
JC	0.323	0.272	0.769		
VC	0.319	0.305	0.200	0.758	
VI	0.279	0.143	0.375	0.024	0.778

Source: developed by the authors using data from SmartPLS 3.0

5.2 Assessment of the Structural Model

Once the analysis confirmed with the assessment of the measurement model, the next step is to evaluate the structural model. Therefore, it is important to state and examine the determination coefficients (R^2), predictive relevance (Q^2), size and significance of the path coefficients, effect sizes (f^2) and (q^2) (Hair, Jr. et al., 2014). In Figure 4, the values inside the circle JC shows the evidence to which the latent variable is explained by the other latent variables in the structural model, while the values on the arrows, called path coefficients from HI, VI, HC and VC to JC explain the strength of one construct's effect on the others.

When assessing the degree of explanation of the variance in the endogenous target variable, in this case JC, the (R^2) corresponded to 0.239, which permits concluding that the four latent variables tested (HI, VI, HC and VC) moderately explain 23.9% of the variance in JC. Concerning the sizes and significance of the path coefficients of the inner model, the model suggests that HC presents a small inner effect on JC (0.185). The theoretical relation (path) forecasted between all constructs except HC is statistically significant (standardized path coefficients superior to 0.1).

According to Hair et al. (2014), structural model is employed to describe the linear regression outcomes of the endogenous construct upon one another. The structural model has the tendency to identify the model of the relationships between the

constructs (Hair et al., 2014). Thus, the structural model is a growing area and one of great interest to fellow researchers because of its capability to achieve direct testing of the theory of interest according to Cheng (2001).

For this study, the model was measured using three basic measures: 1) path coefficients (β), 2) path significant (p-value) and 3) variance explain (R^2). The validation of the structural model was achieved using SmartPLS 3.0. The model was designed in PLS as per the guidelines given in the SmartPLS 3.0 guide by Hair et al. (2014). Bootstrapping method was used to test the statistical significant of each path coefficient.

Table 3 Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
HC -> JC	0.185	0.197	0.158	1.170	0.243
HI -> JC	-0.175	-0.185	0.087	2.007	0.045
VC -> JC	0.095	0.117	0.113	0.840	0.402
VI -> JC	-0.300	-0.299	0.109	2.749	0.006

Source: developed by the authors using data from SmartPLS 3.0

The highest β value signifies the strongest effect of predictor (exogenous) latent variable towards the dependent (endogenous) latent variable (Aibinu & Al-Lawat, 2010). However, β value has to be tested for its significance level through t -value test. The test is achieved by performing nonparametric bootstrapping technique (Chen, 1998; Davison & Hinkley, 1997; Efron & Tibshirani, 1993). Bootstrapping technique computes t -value by creating pre-specified number of samples. Hair et al., (2011) suggested that acceptable t -values for a two-tailed test are 1.65 (significance level = 10 percent), 1.96 (significance level = 5 percent), and 2.58 (significance level = 1 percent). In this study, bootstrapping generated 500 samples and these samples were employed to compute t -values as presented in Table 3 above. There were no significant paths (β) suggested in this analysis.

Table 4 R- Square

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
JC	0.239	0.314	0.077	3.099	0.002

Source: developed by the authors using data from SmartPLS 3.0

The R-squared (R^2) value ranges from 0 to 1 with 1 define perfect predictive accuracy. Since R^2 value is adopted in various research discipline, there is no standard guideline to determine the level of predictive acceptance. Henseler et al. (2009) proposed a rule of thumb for acceptable R^2 with 0.75, 0.50, and 0.25 are described as substantial, moderate and weak respectively. This means that the four latent variables (HC, HI, VC and VI) explain 23.9% of the variance in JC.

5.3 Individual Hypotheses Testing

	Hypotheses	-t-statistic	Beta	P value	Supported
H1	Horizontal Individualism has positive impact on Job Satisfaction	2.007	-0.175	0.045	Supported
H2	Vertical Individualism has positive impact on Job Satisfaction.	2.749	-0.300	0.006	Supported
H3	Horizontal Collectivism has positive impact on Job Satisfaction.	1.170	0.185	0.243	Not Supported
H4	Vertical Collectivism has positive impact on Job Satisfaction	0.840	0.095	0.402	Not Supported

H1 and H2 are supported, whereas H3 and H4 are not supported. H1 and H2 hypotheses have positive impact on job satisfaction at academic setting.

6.0 Conclusion

Although the present study shows a moderate relationship between horizontal and vertical-individualism towards job satisfaction, there are opportunity to conduct more research in the subject. Given the insignificant path coefficient (β) of the measurement used to determine collectivism and individualism, it would be possible to use other scales developed for a similar purpose. Interestingly, Sivadas, Bruvold & Nelson (2008) had also designed an HV-IC scale that was utilized using various cultures and may be a more suitable measurement to use in the near future.

Very limited research has been conducted on the direct connection between horizontal and vertical-collectivism/individualism and job satisfaction. Lee, Aaker & Gardner, (2000) investigated cultural differences on how individuals to endorse themselves or to put the group first. Lee et al. (2000) illustrated with evidence that there are cultural variances in the way how people carry their responsibilities. Malaysia is a very good example for cultural diversity and great cultural differences. Each culture carries their task differently at the workplace (Zahari, 2013).

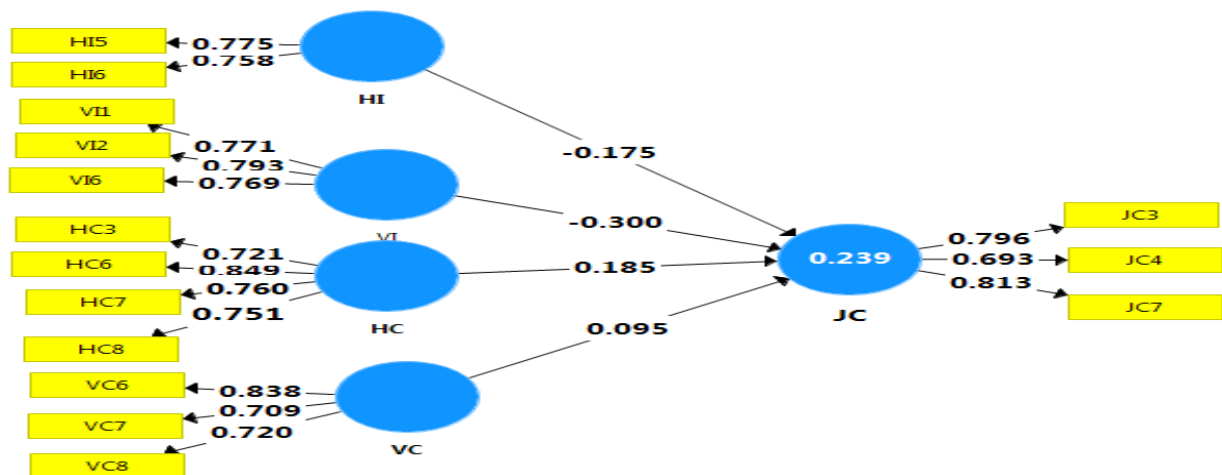


Figure 2: Path Coefficients and R Square in the Measurement Model

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