

THE MEDIATING EFFECT OF INNOVATIVE BEHAVIOR AND  
ENTREPRENEURIAL PASSION ON THE RELATIONSHIP BETWEEN  
TRANSFORMATIONAL LEADERSHIP AND ORGANIZATIONAL  
EFFECTIVENESS IN ISLAMIC BANKS

HAMED TAHSILDARI

A thesis submitted in fulfilment of the  
requirements for the award of degree of  
Doctor of Philosophy

International Business School  
Universiti Teknologi Malaysia

DECEMBER 2015

## **DEDICATION**

By the grace of almighty Allah (SWT)

The great soul of my father, to my beloved mother, and my brother (Amin)

## ACKNOWLEDGEMENT

I would like to express my immense gratitude and thanks to Almighty Allah SWT who bestowed upon me this opportunity to pursue and succeed in the completion of my PhD study. This achievement could not have been possible without the support from various individuals. First and foremost, I wish to thank my pillars of strength, my loving mother and brother who dream and pray the best for me. Second, I extend my sincere and deepest thanks to my supervisors, Professor Dato' Dr. Mohd Taib Hashim and Dr. Wan Normeza Wan Zakaria for their valuable guidance, support and encouragement. I have profound appreciation for the considerable time and efforts invested by them on reviewing and commenting on the drafts of this thesis. Finally, I would like to appreciate my brother Amin Tahsildari who has been always listening to me and supporting me in my whole life.

## ABSTRACT

In recent years, there has been growing body of knowledge on the aspect of Islamic banking effectiveness worldwide. Nevertheless, there are a limited number of studies on the efficiency and effectiveness of Islamic banking in Malaysia. Accordingly, this study attempts to fill the gap in the current analysis on the effectiveness of Islamic banking in Malaysia. If Islamic banks measure their effectiveness based on their customers' perception, they can achieve superior results. Transformational leadership motivates staffs who work with customers which can lead to the improvement of organizational effectiveness. In this regard, this thesis develops a model in order to investigate the impact of transformational leadership on organizational effectiveness of Islamic banking through the mediating effects of innovative behaviour and entrepreneurial passion. A quantitative research approach was used to conduct this study in which 418 customers of Malaysian Islamic banks were surveyed through purposive sampling procedure. Structural Equation Modelling was used to analyse the data. The structural model demonstrated satisfactory reliability and validity measures. The measurement model also showed satisfactory convergent and discriminant validity. Furthermore, all paths in the research model were found to be significant. Particularly, the results revealed that transformational leadership strongly affects the organizational effectiveness. This study contributes to theoretical and practical knowledge by providing the evidence on the relationship between transformational leadership and organizational effectiveness. In general, findings of the study respond to the needs of the transformational leadership to consider innovative behaviour of employees and to bring about entrepreneurial passion which subsequently can result in increased effectiveness of Malaysian Islamic banks. This study is based on cross-sectional research design and future research is recommended to undertake longitudinal analysis in order to explore changes over time as changes unfold.

## ABSTRAK

Akhir-akhir ini, terdapat perkembangan pengetahuan di dalam aspek keberkesanan perbankan Islam di seluruh dunia. Walaubagaimanapun, kajian mengenai kecekapan dan keberkesanan perbankan Islam di Malaysia adalah terhad. Sehubungan itu, kajian ini mencuba untuk mengisi lompong di dalam analisis semasa ke atas keberkesanan perbankan Islam di Malaysia. Sekiranya bank-bank Islam mengukur keberkesanan mereka berdasarkan persepsi pelanggan, mereka mampu mencapai keputusan yang lebih baik. Kepemimpinan transformasi mampu memotivasikan staf yang berkerja dengan pelanggan yang boleh membawa kepada peningkatan keberkesanan sebuah organisasi. Dalam hal ini, tesis ini membangunkan satu model yang menyiasat impak kepemimpinan transformasional ke atas keberkesanan bank-bank Islam melalui kesan pengantaraan (*mediating effects*) sikap inovatif dan semangat keusahawanan. Pendekatan penyelidikan kuantitatif telah digunakan bagi menjalankan penyelidikan ini dimana seramai 418 orang pelanggan bank-bank Islam di Malaysia telah dikajiselidik melalui persampelan purposif. Permodelan Persamaan Struktur telah digunakan untuk menganalisis data kajian ini. Model berstruktur ini menunjukkan pengukuran kebolehpercayaan dan kesahan yang memuaskan, Model yang diukur juga menunjukkan kesahan memusat dan kesahan diskriminan yang juga memuaskan. Di samping itu juga, keputusan kajian ini menunjukkan semua laluan (*paths*) dalam model penyelidikan juga didapati signifikan. Keputusan ini menunjukkan yang kepimpinan transformasi memberi kesan yang besar ke atas keberkesanan organisasi. Kajian ini menyumbang kepada pengetahuan teoretikal dan praktikal dengan memberi bukti kepada perhubungan di antara kepemimpinan transformasi dan keberkesanan organisasi. Secara umumnya, dapatan kajian ini memberi respons kepada keperluan kepemimpinan transformasi dengan mengambilkira sikap inovatif pekerja dan mengenengahkan semangat keusahawanan yang seterusnya boleh menghasilkan peningkatan kepada keberkesanan bank Islam di Malaysia. Kajian ini adalah berdasarkan rekabentuk penyelidikan rentas (*cross-sectional*) dan penyelidikan yang menggunakan analisis membujur (*longitudinal*) adalah disyorkan di masa hadapan untuk meneroka perubahan-perubahan dari masa ke semasa menurut perubahan-perubahan yang berlaku.

## TABLE OF CONTENTS

<b>CHAPTER</b>	<b>TITLE</b>	<b>PAGE</b>
	<b>DECLARATION</b>	ii
	<b>DEDICATION</b>	iii
	<b>ACKNOWLEDGEMENT</b>	iv
	<b>ABSTRACT</b>	v
	<b>ABSTRAK</b>	vi
	<b>TABLE OF CONTENTS</b>	vii
	<b>LIST OF TABLES</b>	xii
	<b>LIST OF FIGURES</b>	xiv
	<b>LIST OF ABBREVIATIONS</b>	xv
	<b>LIST OF APPENDICES</b>	xvi
<b>1</b>	<b>INTRODUCTION</b>	<b>1</b>
	1.1 Introduction	1
	1.2 Background of the Study	2
	1.3 Scope of the Study	4
	1.4 Research Gap	5
	1.5 Problem Statement	6
	1.6 Research Objectives	8
	1.7 Research Questions	9
	1.8 Contribution of the Study	9
	1.8.1 Theoretical Contribution	10
	1.8.2 Practical Contribution	11
	1.9 Operational Definitions	11
	1.10 Research Methodology	12
	1.11 Limitation of the Study	12
	1.12 Chapter Summary	13

<b>2</b>	<b>LITERATURE REVIEW</b>	<b>15</b>
2.1	Introduction	15
2.2	Islamic Banking Concept	15
2.2.1	Development of Islamic Banking	20
2.2.2	Islamic Banking Principles	23
2.2.3	Development of Islamic Banking in Malaysia	29
2.2.4	The Distinction between Islamic and Conventional Banking	32
2.3	Research in Islamic Banking in Malaysia	37
2.4	Organizational Effectiveness	42
2.4.1	Goal Approach	43
2.4.2	Systems Approach	44
2.4.3	Process Approach	45
2.4.4	Multiple-Constituency Approach	46
2.5	Early Theories of Leadership	52
2.5.1	Transactional versus Transformational Leadership	54
2.5.1.1	Transactional Leadership	54
2.5.1.2	Transformational Leadership	55
2.5.1.3	Transactional/Transformational Leadership Paradigm	59
2.6	Theoretical Background of Transformational Leadership	66
2.6.1	Transformational Leadership	68
2.7	Innovative Behaviour	74
2.7.1	Multi-Stage Process of Innovative Behaviour	75
2.8	Entrepreneurial Passion	79
2.8.1	Theoretical Background of Entrepreneurial Passion	80
2.8.2	Sub Dimensions of Entrepreneurial Passion	81
2.9	The Relationship between Employees and Customers	85
2.10	The Relationship between Transformational Leadership and Customers	87
2.11	Conceptual Framework Umbrella Theories	92
2.12	Development of Hypotheses	94
2.12.1	Transformational Leadership and Organizational Effectiveness	94

2.12.2	Transformational Leadership and Employees’ Innovative Behaviour	97
2.12.3	Employees’ Innovative Behaviour and Organizational Effectiveness	99
2.12.4	Transformational Leadership and Employees’ Entrepreneurial Passion	101
2.12.5	Employees’ Entrepreneurial Passion and Organizational Effectiveness	103
2.13	Conceptual Framework	106
2.14	Chapter Summary	108
<b>3</b>	<b>RESEARCH METHODOLOGY</b>	<b>109</b>
3.1	Introduction	109
3.2	Research Design	109
3.3	Sampling Size and Technique	110
3.4	Population and Respondents	112
3.5	Data Collection	114
3.6	Instrument Development	116
3.7	Reliability and Validity	119
3.7.1	Reliability	119
3.7.2	Validity	122
3.7.2.1	Content Validity	122
3.7.3	Construct Validity	123
3.8	Data Collection Process	124
3.8.1	Pilot Test	124
3.8.2	Findings from Pilot Study	125
3.8.3	Enhancing the Survey Instrument	125
3.8.4	Face Validity Testing	126
3.8.5	Reliability Testing	126
3.9	Data Analysis: Introduction to Structural Equation Modelling (SEM)	127
3.9.1	CB-SEM and PLS-SEM	128
3.9.2	Partial Least Square (PLS)	130
3.9.3	Reflective and Formative Constructs	130



3.10 Chapter Summary	132
<b>4 DATA ANALYSIS</b>	<b>133</b>
4.1 Introduction	133
4.2 Data Collection Process	133
4.3 Respondent Demographics	134
4.3.1 Descriptive Statistics	136
4.4 Preliminary Data Analysis	137
4.4.1 Missing Data Analysis	137
4.4.2 Outlier	138
4.4.3 Normality Test	138
4.4.4 Multi Collinearity Test	139
4.4.5 Common Method Variance	140
4.4.6 Non-Response Bias	142
4.5 PLS Based Structural Equation Modelling (SEM) Approach	142
4.5.1 Method of Measurement and Structural Model Analysis	143
4.5.1.1 Composite Reliability	143
4.5.1.2 Item/Indicator Reliability	144
4.5.1.3 Average Variance Extracted	146
4.5.1.4 Discriminant Validity	147
4.5.2 Assessing Structural Model (Inner Model)	151
4.5.2.1 Assessing Collinearity among the Predictor Construct	151
4.5.2.2 Evaluating Significance and Relevance of the Structural Model	152
4.5.2.3 Coefficient of Determination (R <sup>2</sup> )	153
4.5.2.4 Predictive Relevance (Q <sup>2</sup> )	154
4.5.2.5 Effect Size (f <sup>2</sup> )	155
4.6 Hypotheses Testing	156
4.7 Analysis Mediation	159
4.8 Summary	164

<b>5</b>	<b>DISCUSSION AND CONCLUSION</b>	<b>165</b>
5.1	Introduction	165
5.2	Overview of the study	165
5.3	Research Objectives and Findings	168
5.3.1	The Relationship between Transformational Leadership and Organizational Effectiveness	169
5.3.2	The Relationship between Transformational Leadership and Employees' Innovative Behaviour	170
5.3.3	The Relationship between Transformational Leadership and Entrepreneurial Passion	172
5.3.4	The Relationship between Employees' Innovative Behaviour and Organizational Effectiveness	174
5.3.5	The Relationship between Entrepreneurial Passion and Organizational Effectiveness	175
5.3.6	Mediating Effect of Employees' Innovative Behaviour and Entrepreneurial Passion on the Relationship between Transformational Leadership and Organizational Effectiveness	176
5.4	Theoretical Contribution	177
5.5	Practical Contribution	181
5.6	Future Research Recommendation	183
5.7	Concluding Remarks	184
	<b>REFERENCES</b>	<b>188</b>
	Appendices A-F	230-251

## LIST OF TABLES

<b>TABLE NO.</b>	<b>TITLE</b>	<b>PAGE</b>
2.1	Islamic banking definition	16
2.2	A summary of Islamic banking concept	17
2.3	A summary of the development of Islamic banking	21
2.4	Shariah Concepts in Islamic Banking	24
2.5	A summary of Islamic banking principles	26
2.6	A summary of development of Islamic banking in Malaysia	30
2.7	Distinctions Between Islamic Banking And Conventional Banking	32
2.8	A summary from researcher of distinction between Islamic banking and conventional banks	35
2.9	A summary of research in Islamic banking in Malaysia	39
2.10	A summary of organizational effectiveness	48
2.11	A summary of leadership	60
2.12	A summary of transformational leadership	70
2.13	A summary of innovative behavior	76
2.14	A summary of entrepreneurial passion	83
2.15	A summary of the relationship among leaders, employees, customers, and organizational effectiveness	89
3.1	Sample Size Recommendation a in PLS-SEM for a Statistical Power of 80%o	111
3.2	A Summary of the Population, Samples and Respondents	113
3.3	Respondents Criteria	114
3.4	Proposed Questionnaire	116
3.5	Ranges and meanings of Cronbach's alpha	121
3.6	Result of the Reliability	127
4.1	Respondents Demographic Explanation	135

4.2	Descriptive Statistics	136
4.3	Normality Test	139
4.4	VIF Values	140
4.5	Total Variance Explained	141
4.6	PLS-SEM Process	142
4.7	Composite Reliability	144
4.8	Item/Indicator Reliability	145
4.9	Average Variance Extracted	147
4.10	Cross Loading	148
4.11	Fornell-Larcker	149
4.12	VIF	152
4.13	Path Coefficients, Observed T- Statistics, Significant Level for All Hypothesised Paths	152
4.14	R <sup>2</sup> Values	154
4.15	Q <sup>2</sup> Values	154
4.16	EffectSizes (f <sup>2</sup> )	155
4.17	Path Coefficients, Observed T- Statistics, Significant Level for All Hypothesised Paths	156
4.18	Summary of Hypothesis Testing based on Research Questions	156
5.1	Hypotheses Summaries	167
5.2	A Summary of Hypothesis Testing	168

**LIST OF FIGURES**

<b>FIGURE NO.</b>	<b>TITLE</b>	<b>PAGE</b>
2.1	Conceptual Framework - (Kang, 2013)	104
2.2	Conceptual Framework - Adapted From (Kang, 2013)	106
3.1	The Diagrams of Reflective and Formative Constructs	132
4.1	After Deleting Low Loading Factors	150
4.2	Bootstrapping Analysis	158
4.3	TL to OE	159
4.4	Mediating Effect of Innovative Behaviour	160
4.5	Mediating Effect of Entrepreneurial Passion	161
4.6	Post-Hoc Analysis	162

## LIST OF ABBREVIATIONS

AOIFI	-	Auditing Organization for Islamic Financial Institutions
BIMB	-	Bank Islam Malaysia Berhad
BNM	-	Bank Negara Malaysia
CIMB	-	Commerce International Merchant Bankers
EP	-	Entrepreneurial Passion
HSBC	-	Hongkong and Shanghai Banking Corporation
IB	-	Innovative Behaviour
IAS	-	International Accounting Standards
IAIB	-	International Association of Islamic Banks
IIRA	-	International Islamic Rating Agency
IDB	-	Islamic Development Bank
KFH	-	Kuwait Finance House
OCB	-	Organizational Citizenship Behaviour
PLS	-	Partial Least Square
OE	-	Organizational Effectiveness
OIC	-	Organization of Islamic Conference
RBV	-	Resource Based View
RHS	-	Rashid Hussain Bank
SEM	-	Structural Equation Modelling
SPSS	-	Statistical Package for Social Sciences
TL	-	Transformational Leadership

**LIST OF APPENDICES**

<b>APPENDIX</b>	<b>TITLE</b>	<b>PAGE</b>
A	Respondents Demographic Profile	230
B	Before Delimiting Low Loading Factors	231
C	Questionnaire	232
D	Missing Data before Replacement	238
E	Analysis	240
F	Result of Q-Q Plot	250

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 Introduction**

Today, through the great competitiveness environment, organizations are expected to be more effective for the purpose of securing their financial circumstances and their positions in the market. Many organizations struggle to meet the challenges of optimizing effectiveness. Organizations that successfully manage their effectiveness measures achieve superior results. Effectiveness reveals itself as crucial to organization development and to the fulfilment and viability of modern society. In this regard, organizations have to care that the degree to which a product or service meets customer requirements and expectations. Undeniably, the effectiveness of organizations has to be based on customer requirements.

According to Muijs (2011), leadership has a vital indirect impact on efficiency. Transformational leaders have significant effects on employees which can lead to increasing the effectiveness of organizations. Transformational leadership has been described to influence on employees that accept responsibility for their movements, achieve rewards through self-reinforcement, and are capable of leading themselves (Kuhnert and Lewis, 1987; Bass and Avolio 1990b). A transactional leader assists workers to experience out of their particular self-interests and has the capacity to move them to work for the benefit of the association. In fact, transformational leaders could persuade followers to create more remarkable innovativeness in their working environment.



Unfortunately, numerous organizations that made efforts to bring about innovation found their attempts largely unsuccessful. Among the companies which were considered as the Fortune 500 in 1955, only 71 still have been able to remain on the list today (Collins, 2008). However, regardless of these disappointing results, companies do not have any choice but to pursue innovation in order to survive the economic downturn and attaining the quick speed of production life cycles.

Islamic vision about the socio-economic considerations emphasizes on abolishment of any interest. Individuals can lend and borrow money and invest on a risk sharing project through Islamic banking system. The Islamic banking system ensures the optimal rate and its effective usage which leads to a sustainable economic development.

Reviewing South Asia, Pakistan has recently revived its Islamic banking approach under the dual banking system. Bangladesh is considered as a follower for more solid Islamic banking policies under the increasing market and public demands. Islamic banking operations are being adopted in India and Afghanistan. Malaysia as a Southeast Asian country is considered for promoting the extensive and developed version of Islamic banking. In addition, Sudan as a country in Africa that has also adopted more pragmatic approaches to develop its Islamic banking. Islamic banking has been able to gain momentum in the United States of America and European countries as well. These countries are now challenging for more changes to their banking system so as to apply the Islamic banking approaches in their markets in order to increase their effectiveness.

## **1.2 Background of the Study**

The purpose of this study is to concentrate on enhancing organizational effectiveness through transformational leadership. According to Bass and Avolio (1990a) a transformational leader is expected to "raise the objectives of subordinates for accomplishment and personal development, while likewise improving the organization. Beekun and Badawi (2006) describe leadership from an Islamic

perspective as having two primary roles: the servant-guardian leader; and the charismatic, strong role model leader. Servant leaders serve their followers, seek their welfare, and guide them toward what is good. Concurrently, the focus of a transformative guardian leader is on the achievement of organizational objectives as followers' outcomes (Abed, 2006; Beekun and Badawi, 2006; Kuhn, 2007; Ramadan, 2007).

Until the late 1990s, most of the research on transformational leadership had been conducted in the United States (Bass, 1999). More recently, research has started to examine leadership across national borders and among various cultures. However, many researches have been done in the field of transformational leadership; there is a need for more attention to the subordinates of transformational leadership and to the transformational leaders" (Bass and Riggio, 2006).

In numerous organizational behaviour studies, various factors have been found to affect innovation at different levels (Eisenbeiss et al., 2008; Jung et al., 2003; Scott and Bruce, 1994). However, even though extensive scholarly papers have been published on the subject of innovation, the field still remains theoretically and empirically fragmented. Specially, organizational behaviour researchers have encountered inevitable challenges or criticisms while studying innovation. This is because there are various endogenous variables (i.e., within an organization) and exogenous variables (i.e., outside of an organization) influencing the innovation. Since organizational behaviour researchers exclusively focus on psychological and behavioural aspects within organizations, they tend to ignore the external factors (i.e., exogenous variables), such as an organization's position in a network of other companies (Westphal et al., 1997), information asymmetries (Jensen and Meckling, 1976), and societal impacts (Thornton and Ocasio, 2008). As a result, it is almost impossible for organizational behaviour researchers to confirm the antecedents of innovation, which involve complicated factors within and outside an organization. Given this limitation in the organizational behaviour discipline, it might be relevant to investigate psychological and/or behavioural factors that potentially affect innovation.

As the main structure of innovation is concluded in new ideas and accordingly the individuals developing and implementing them (Van de Ven, 1986), the study of what motivates individual innovative behaviour is important (Scott and Bruce, 1994). In addition, Lee (2007) argued that individual innovative behaviours in the workplace bring about an important impact on organizational innovation and effectiveness. In this study, therefore, employees' innovative behaviour is viewed as a critical proxy variable that potentially influences organizational effectiveness.

### **1.3 Scope of the Study**

This research focused on the effectiveness of Malaysian Islamic banking industry which includes Malaysian Islamic banks. Partial least square (PLS-SEM) is used in order to analyze the data; in this regard, the maximum number of arrows which are pointed to organizational effectiveness in the conceptual framework of the study is three. Therefore, the minimum required sample size was 124. Accordingly, Kuala Lumpur was chosen to distribute the questionnaire among the costumers of Malaysian Islamic banks; however, the respondents could also be from other states.

Kuala Lumpur is the national capital and most populous city in Malaysia. The city covers an area of 243 km<sup>2</sup> and has an estimated population of 1.6 million. It is among the fastest growing metropolitan regions in South-East Asia, in terms of population and economy. The first Islamic bank in Malaysia, Bank Islam Malaysia Berhad (BIMB) was founded and commenced operation in Kuala Lumpur in 1983. Kuala Lumpur is one of the most appropriate places in Malaysia in terms of having customers for Islamic banks operation. Currently, besides BIMB there are other Malaysian Islamic banks such as Maybank Islamic, CIMB Islamic, and RHB Islamic.

The sampling method which was utilized in this research is purposive sampling in which a complete range of customers of Malaysian Islamic banks were surveyed. Purposive sampling is randomly selecting units from the segment of the population with the most information on the characteristic of interest (Guarte and

Barrious, 2006). Through the purposive sampling technique, the researchers take the samples that fulfill their specific purpose (Zikmund et al., 2010).

#### **1.4 Research Gap**

The constructs of transformational leadership, organizational effectiveness, employee innovative behaviour, and entrepreneurial passion have been studied by quite a number of organizational researchers in contemporary literature. These constructs have been studied in separately in relation with other variables and constructs, and in other environments and different contexts. Yet, the interrelationships between these constructs, highlighting the impact of transformational leadership on organizational effectiveness via the mediator effects of employee innovative behaviour and entrepreneurial passion have not been much explored in extant literature.

This study focuses on enhancing the effectiveness of Islamic banks in Malaysia; in this regard, in relation to increasing organizational effectiveness, this study presents employees innovative behaviour with four elements as to realize problems, create ideas, provide support for the ideas, and implement the ideas. Additionally, this study introduces entrepreneurial passion as an important factor for employees which need to be improved by managers for the purpose of enhancing organizational effectiveness. The government of Malaysia subscribes to the idea that efficient banking system is the key to stimulate savings, investments and economic growth. In Malaysia, Islamic banking system is reviewed as developed and innovative and also following standardization and the true success of the Malaysian Islamic banking system comes from serving individuals at the grassroots (Khan and Bhatti, 2008).

The orderly enhancement of the banking system is very necessary for the sustainable economic growth (Schoon, 2008). The banking approach system has significantly grown in proportion and contribution towards the world financial system and has several financial instruments which are relatively direct alternatives

to the conventional financial instruments (Ali, 2008). Islamic banking is considered as a fast developing division of the financial market which is available in both the Muslim and also non-Muslim (Van Greuning and Iqbal, 2008).

Finally, the research gap of this study is also in relation with the Tenth Malaysia Plan (2011- 2015). In the light of the fact of the Tenth Malaysia Plan, there is an emphasis on both human capital development and improvements in innovation capacity (Economic Planning, 2010). Accordingly, this study attempts to improve the innovation capacity of human capital behaviour involving in Islamic banks by transformational leadership which eventually enhances the effectiveness of Malaysian Islamic banks.

## **1.5 Problem Statement**

The Islamic banking industry in Malaysia has come a long way over the last few decades to become what it is today. For example, the early history of Islamic banking within Malaysia began with the establishment of the Pilgrims Management and Fund Board (PMFB) which represents the pioneer interest-free financial institution in the country (Ariff, 1989). The PMFB was set up in August 1969 with the main role of collecting and mobilizing saving from those who intend to go for the hajj (pilgrim) in Mecca. This request was well received by the government by establishing a steering committee to study its possibility in 1982. Consequently, the new Islamic Banking Act (IBA) was enacted in 1983. Subsequently, the first Islamic bank in Malaysia, as Bank Islam Malaysia Berhad (BIMB) was founded and commenced operation on July 1, 1983. The initial capital of BIMB was contributed by the Malaysian government, PFMB, and various religious councils and agencies (Ariff, 1989). They offer interest free banking system and ten years later in 1993 the dual banking scheme was established (Marimuthu et al., 2010). In 2001, Sukuk and capital market were founded in Malaysia and so far it has attained a notable development. Malaysia is known as the first global Sukuk centre (Khan and Bhatti, 2008b).

In Malaysia, banking industry plays a very important role in the economy of the country. For example, the importance of capital regarding economic sectors activity is still supported through banking industry in Malaysia as a developing country. Additionally regarding the importance of banking industry in Malaysia, the credit from banking sectors from 2002 to 2010 contributed in average of 90 % to economic activity (Fidlizan et al, 2014). Therefore, banks and policy makers need to investigate the efficiency of the banking industry in order to enhance the economic growth of country.

Even though, Malaysia is considered as one of the most successful countries in Islamic banking, Malaysia continues to undertake necessary changes in line with global changes especially through the provision of capital economic development of the country. Research on Islamic banking efficiencies have begun to grow all around the world recently (Darrat et al., 2002; Yudistira, 2003; Hassan, 2006; Mohamad et al., 2008; Moin, 2008; Shahid et al., 2010; Ismail et al, 2013). However, there have been just a limited number of studies on the efficiency and effectiveness of Islamic banks in Malaysia (Sufian, 2006a, b; Mohd Zamil, 2007; Ahmad Mokhtar et al., 2007; Kamaruddin et al., 2008; Mohamad Noor and Ahmad, 2011; Ismail et al, 2013). In this regard, this study attempts to fill the gap in the current analysis about the effectiveness of Islamic banking in Malaysia.

There has to be greater efforts and considerations to deal with the leadership within banking industry. For instance, banking industry is highly regulated by the Government and the Central Bank of Malaysia (Wasiuzzaman and Gunasegavan, 2013). There has been a statement coming from Governor of Bank Negara Malaysia (BNM) indicating that the failure of banking system supervision had contributed to myriad of economic problem today (Fidlizan et al, 2014). Regulations and strict controlling of banking operation and higher supervisory power of the authorities are some of the measures that should be seriously undertaken by authorities' concern. The negative effect is seen in the case of risk-taking behaviour of Islamic banks, through higher restrictions resulting in a reduction in risk taking of Islamic banks (Alam, 2013).

Furthermore, one of the most important issues within the literature about the challenges faced by Islamic banking is about the leadership framework (Nasser and Muhammed, 2013). A large number of leadership studies are highly connected to organizational studies. Accordingly, this study examines how transformational leadership is related to organizational effectiveness so that it can be managed in order to positively influence Malaysian Islamic banks.

## **1.6 Research Objectives**

The primary purpose of this study is to evaluate the impact of transformational leadership on organizational effectiveness through some important organizational factors. Therefore, the objectives of this study are as follow:

- 1) To determine the contribution of transformational leadership on organizational effectiveness in Malaysian Islamic banks.
- 2) To explore the contribution of transformational leadership on employees' innovative behavior in Malaysian Islamic banks.
- 3) To evaluate the impact of transformational leadership on employees' entrepreneurial passion in Malaysian Islamic banks.
- 4) To study the influence of employees' innovative behaviour on organizational effectiveness in Malaysian Islamic banks.
- 5) To explore the impact of employees' entrepreneurial passion on organizational effectiveness in Malaysian Islamic banks.
- 6) To determine the mediating impact of innovative behavior and entrepreneurial passion on the relationship between transformational leadership and organizational effectiveness in Malaysian Islamic banks.

## **1.7 Research Questions**

This research specifically focuses on the relationship between transformational leadership, organizational effectiveness, entrepreneurial passion, and innovative behavior with respect to the Malaysian Islamic banks. Therefore, the research questions of this study are as follows:

- 1) Does transformational leadership have a positive contribution on organizational effectiveness in Malaysian Islamic banks?
- 2) Does transformational leadership positively contribute to employees' innovative behavior in Malaysian Islamic banks?
- 3) Does transformational leadership have a positive impact on employees' entrepreneurial passion in Malaysian Islamic banks?
- 4) Does employees' innovative behaviour positively influence on organizational effectiveness in Malaysian Islamic banks?
- 5) Does employees' entrepreneurial passion have an impact on organizational effectiveness in Malaysian Islamic banks?
- 6) Do employees' innovative behaviour and entrepreneurial passion mediate the relationship between transformational leadership and organizational effectiveness in Malaysian Islamic banks?

## **1.8 Contribution of the Study**

Kang (2013) focused on the role of transformational leadership influencing the innovative behaviour through two mediating variables namely entrepreneurial climate and entrepreneurial passion. He attempted to identify the intervening



mechanisms between transformational leadership and innovative behaviour in an entrepreneurial context. In his findings, transformational leadership had direct impact on innovative behaviour and transformational leadership was shown to affect both firm climate and followers' passion. However, Kang failed to find the mediating effect of entrepreneurial climate, but only found the upward influence of transformational leadership towards entrepreneurial climate. Finally, entrepreneurial passion partially mediated the relationship between transformational leadership and innovative behaviour.

The current study is an extension of Kang's study investigating the influence of employees' innovative behaviour on organizational effectiveness. The three factors within the investigation of organizational effectiveness are the goal approach, the systems resource approach, and the process approach. A newer approach has also emerged called the multiple constituency approach, which is a mixture of the initial three. In this study, it was investigated if transformational leadership influences on organizational effectiveness. In this regard, there would be two types of contributions namely theoretical and practical.

### **1.8.1 Theoretical Contribution**

The current study will contribute to literature in different dimensions. For instance this study will bring about more literature between the relationships of following variables namely transformational leadership and organizational effectiveness, the relationship between transformational leadership and entrepreneurial passion, the relationship between entrepreneurial passion and organizational effectiveness, and the relationship between innovative behaviour and organizational effectiveness.

### **1.8.2 Practical Contribution**

The outcome of this study will possess significant practical implications to Islamic banks to increase their efficiency in terms of goal approach, system approach and process approach. In this regard, it is expected that the results of this study will contribute to Islamic banks in the capability to attain their desired objectives and ability to acquire scarce resources. In fact, Islamic banks would be considered effective for customers if the processes are smooth, efficient, and goal directed.

Furthermore, the results of this study will provide Islamic banking managers effective insight in order to realize the impact of innovative behavior among employees on the effectiveness of the banks for customers. Actually, innovative behavior helps employees to recognize the problems through the operations, generate ideas for the problems, build support for in relation to their ideas, and implement their ideas accordingly.

## **1.9 Operational Definitions**

**Islamic bank-** A financial institution that deals with the purpose to implement the economic and financial principles of Islam through a banking system (Haque, 2010b).

**Transformational Leadership-** According to Burns (1978), transformational leadership is about a process that leaders and subordinates are cooperating with each other for higher levels of morale and motivation. This form of leadership, as suggested by Burns (1978), inspires followers to transform their self-interest toward the greater interests of the organization (Bass, 1985; Elenkov and Manev, 2009; Howell & Higgins, 1990).

**Organizational Effectiveness-** Considering the internal process of an organization in terms of being smoothly and efficiently, and goal directed (Chelladurai and Haggerty, 1991).

Innovative Behaviour – A multi-stage process of individuals in terms of recognizing the issues, making suggestions, bringing support for suggestions, and implementing the suggestions (Janssen, 2000; Kanter, 1988; Pieterse et al., 2010; Scott & Bruce, 1994).

Entrepreneurial Passion- “A great interest for an activity which becomes important for individuals in which they invest time and energy for it” (Vallerand et al., 2003).

### **1.10 Research Methodology**

This study evaluated the relationship between transformational leadership and organizational effectiveness through innovative behaviour and entrepreneurial passion in Malaysian Islamic banks. This research created a theoretical model to test the hypotheses of the research. A quantitative research was completed in this study in order to test the theories and attain the objectives of the research. Therefore, this study adopted a quantitative method.

A pilot test was conducted to examine the questionnaire’s length, format, clarity, scale reliability and content validity. Collected data from pilot test was analysed and questionnaire’s was revised. Eventually, standardized questionnaire was used as a study instrument to collect the data for the current study. Purposive sampling technique was used to collect the data among the respondents of the study. Structural equation modelling (smart PLS) was applied to analyse data. Furthermore, all paths in the research model were tested to determine if they are significant.

### **1.11 Limitation of the Study**

There are three limitations faced by the study; firstly, this study is based on cross-sectional research design. Cross-sectional studies are simple in design and are

aimed at determining the prevalence of a phenomenon, problem, attitude or issue by taking a snap-shot or cross-section of the population. These studies usually involve one contact with the study population and are relatively inexpensive to undertake.

Secondly, the respondents of this study were selected based on purposive sampling technique. It was not possible for this study to reach respondents through other sampling techniques. Thirdly, this research focused on the Malaysian Islamic banks in Kuala Lumpur state only. Along with the purpose of this study, a survey was distributed among the customers of Malaysian Islamic banks in the area that are operating in the Federal Territory of Kuala Lumpur only. Unfortunately, coverage of Islamic banks outside Kuala Lumpur would be more robust due to time constraints and other constraints faced by researcher. Nevertheless, the selection of Kuala Lumpur area could fulfil the research requirement.

## **1.12 Chapter Summary**

This study aims at investigating the appropriate relationship among transformational leadership as the independent variable, employees' innovative behavior and entrepreneurial passion as the mediator variables, and organizational effectiveness as the dependent variable. This study consists of five chapters; in this regard, chapter one comes up with the primary research elements such as problem statement, research objectives, and questions. Chapter two provides the literature about Islamic banking, its background and principles, what makes it distinct from conventional banking system, and Islamic banking system in Malaysia. However, chapter two brings as well. Chapter three highlights the need for quantitative analysis to cover the questions of the research, the population for research, sampling technique, and presents the principles and procedures of structural equation modelling (SEM) by Smart PLS 3 to evaluate the collected data. Chapter four discusses the data collection process, demographics and data analysis, testing the hypotheses, and eventually shows the results. Finally, chapter five brings about the findings from testing the hypotheses, the contribution of the research in theoretical

and practical terms, future research, and some concluding remarks.

## REFERENCES

- Aabed, A. (2006). A study of Islamic leadership theory and practice in K-12 Islamic schools in Michigan. *ProQuest Digital Dissertations*.(AAT 3206991).
- Abdullah, H. (2009). Disposition of human resource development structure in manufacturing firms in Malaysia. *Journal of Social Sciences*, 5(1), 52.
- Abbey, A., and Dickson, J. (1983). R&D work climate and innovation in semiconductors. *Academy of Management Journal*, 26, 362-368.
- Abdullah, A. A., Sidek, R., and Adnan, A. A. (2012). Perception of Non-Muslims Customers towards Islamic Banks in Malaysia. *International Journal of Business and Social Science*, 3(11), 151-163.
- Aaby, N.E. & Slater, S. F. 1989. Management influences on export performance: a review of the empirical literature 1978---1988. *International Marketing Review*, 6.
- Ahmad, A. U. F. and Hassan, M. K. 2007.Riba and Islamic banking. *Journal of Islamic Economics, Banking and Finance* 3(1).
- Ahmad, A., ur Rehman, K., and Saif, M. I. (2010). Islamic Banking Experience of Pakistan: Comparison between Islamic and Conventional Banks. *International Journal of Business and Management*, 5(2), P137.
- Ahmad, K. (2000). Islamic finance and banking: the challenge and prospects. *Review of Islamic Economics*, 57-82.
- Ahmad Mokhtar, H.S., Abdullah, N. and Al-Habshi, S.M. (2007), "Technical and cost efficiency of Islamic banking in Malaysia", *Review of Islamic Economics*, Vol. 11 No. 1, pp. 5-40.
- Ahmad, W. M. W., Rahman, A. A., Ali, N. A., and Seman, A. C. (2008). Religiosity and banking selection criteria among Malays in Lembah Klang. *Shariah Journal*, 16(2), 279-304.
- Ahmed, I., and Parasuraman, A. (1994). Environmental and positional antecedents of management commitment to service quality: *A conceptual framework*. In

- Advances in services marketing and management*, 3, Shwartz, T. A., Bowen, D. E. and Brown, S. W. (Eds.), Greenwich, CT: Jai Press, 69-93.
- Aktan, B. and Bulut, C. (2008), "Financial performance impacts of corporate entrepreneurship in emerging markets: a case of turkey", *European Journal of Economics, Finance and Administrative Sciences*, Vol. 12, pp. 69-79.
- Alam, M. (2006), "Islamic finance: going strong", *Oman Economic Review*, 21 June, p. 8.
- Alam, N. (2013). Impact of banking regulation on risk and efficiency in Islamic banking. *Journal of Financial Reporting and Accounting*, 11(1), 29-50.
- Ali, S. S. (2008). Islamic Capital Markets: Current State and Developmental Challenges. *Islamic Capital Markets: Products, Regulation and Development*, 1-19.
- Allio, R. J. (2013). Leaders and leadership—many theories, but what advice is reliable? *Strategy and Leadership*, 41(1), 4-14.
- Aloulou, W., and Fayolle, A. (2005). A conceptual approach of entrepreneurial orientation within small business context. *Journal of Enterprising Culture*, 13( 1), 21—45.
- Amabile, T. M. (1996). Creativity in context. Boulder: *Westview Press*.
- Amabile, T. M., Conti, R., Coon, H., Lazenby, J., and Herron, M. (1996). Assessing the work environment for creativity. *Academy of Management Journal*, 39(5),1154-1184.
- Amabile, Teresa M. (1983). The social psychology of creativity: A componential conceptualization. *Journal of personality and social psychology*, 45(2), 357.
- Amaratunga, D., Baldry, D., Sashar, M., and Newton, R. (2002). Quantitative and qualitative research in the built environment: application of mixed research approach. *WorkStudy*. 51(1), 17-31.
- Amin, H. (2008). Choice criteria for Islamic home financing: empirical investigation among Malaysian bank customers. *International Journal of Housing Markets and Analysis*, 1(3), 256-274.
- Amin, H. (2010). Al-Ijarah Thumma Al-Bay Facility In Labuan Car Markets: An Application Of Structural Equation Model.
- Amin, H., Ghazali, M. F., and Supinah, R. (2010). Determinants of Qardhul Hassan financing acceptance among Malaysian Bank customers: an empirical analysis. *International Journal Business and Society*, 11(1), 1-16.

- Ancona, D., and Caidwell, D. (1987). Management issues facing new product teams in high technology companies. In D. Lewin, D. Lipsky, and D. Sokel (Eds.), *Advances in industrial and labor relations* (Vol. 4, pp. 191-221). Greenwich, CT: JAI Press.
- Anderson, J. C., and Gerbing, D. W. (1988). Structural equation modeling in practice: a review and recommended two-step approach. *Psychological Bulletin*, 103, 411-423.
- Ansari, M. A., Baumgartel, H., and Sullivan, G. (1982). The Personal Orientation-Organizational Climate Fit and Managerial Success.
- Antonicic, B. and Hisrich, R.D. (2003), "Clarifying the entrepreneurship concept", *Journal of Small Business and Enterprise Development*, Vol. 10 No. 1, pp. 7-24.
- Anuar, A., and Yusuff, R. M. (2011). Manufacturing best practices in Malaysian small and medium enterprises. *Benchmarking: An International Journal*, 18(3), 324-341.
- Applebaum, M. B. (2004). Caring enough about loyalty. *Academic Search Primer*, 45(29).
- Arekat, Z. (2006), "Islamic finance forum", *Islamic Finance News*, Vol. 3 No. 3, 6 February, p. 19.
- Ariff, M. (1989), "Islamic banking in Malaysia: framework, performance, and lessons", *Journal of Islamic Economics*, Vol. 2 No. 2, pp. 67-78.
- Armstrong, J. S., & Overton, T. S. (1977). Estimating nonresponse bias in mail surveys. *Journal of marketing research*, 396-402.
- Ashforth, B. E. (1985). Climate Formation: Issues and Extensions. *Academy of Management Review*, 10(4), 837-847.
- Avolio, B.J., Bass, B.M., & Jung, D.I. (1999). Re-examining the components of transformational and transactional leadership using the multifactor leadership questionnaire. *Journal of Occupational and Organizational Psychology*, 72 (4), 441-462.
- Avlonitis, G.J. and Salavou, H.E. (2007), "Entrepreneurial orientation, product innovativeness, and performance", *Journal of Business Research*, Vol. 60, pp. 566-575.



- Baba, R., and Amin, H. (2009). Offshore bankers' perception on Islamic banking niche for Labuan: an analysis. *International Journal of Commerce and Management*, 19(4), 293-308.
- Babbie, E. (1990). Survey research methods. (2 ed.). Belmont: Wadsworth.
- Baer, M., and Frese, M. (2003). Innovation is not enough: Climates for initiative and psychological safety, process innovations and firm performance.
- Bagozzi, R. P., and Yi, Y. (1988). On the evaluation of structural equation models. *Journal of The Academy of Marketing Science*. 16(1), 74-94.
- Bailey, K. D. (1994). *Methods of social research*. (4 ed.). New York: The Free Press.
- Baker, T.L. (1994), *Doing Social Research* (2<sup>nd</sup> Edn.). New York: McGraw- Hill Inc.
- Bamber, D., Owens, J., Davies, J, and Suleman, A. (2002). Enabling the emergent entrepreneurial organization to develop new products. *International Journal of Entrepreneurial Behaviour and Research*, 5(4), 203-221.
- Bandura, A. (1998) *Self-Efficacy: The Exercise of Control*. Freeman and Company, New York.
- Bank Negara Malaysia Official Portal ( Accessed on 04/09/2014).
- Barclay, D., Higgins, C., & Thompson, R. (1995). The partial least square (PLS) approach to causal modelling: Personal computer adoption and use as an illustration. *Technology Studies*, 2, 285-309.
- Barker, P. B. and Grandey, A. A. (2006). Service with a Smile and Encounter Satisfaction: Emotional Contagion and Appraisal Mechanisms. *Academy of Management Journal*, 49(6), 1229-1238.
- Barney, J. B. (1995). Looking inside for competitive advantage. *The Academy of Management Executive*, 9(4), 49-61.
- Barringer, R. B., and Bluedom, A. C. (1999). The relationship between corporate entrepreneurship and strategic management. *Strategic Management Journal*, 20(5),421—444.
- Bashir, A., Sajid, M. R., and Iqbal, S. (2011). Barriers to Islamic Banking Growth-Bank Employees' Perspective from Pakistan. *Asian Journal of Finance and Accounting*, 3(1).
- Bass, B. M. (1981). *StogdilVs handbook o f leadership*. New York: *The Free Press*.

- Bass, B. M. (1985). *Leadership and performance beyond expectations*. New York: Free Press.
- Bass, B. M. (1990). From Transactional to Transformational Leadership: Learning to Share the Vision. *Organizational Dynamics*, 18(3),19-32.
- Bass, B.M., & Avolio, B. (1994). *Improving organizational effectiveness through transformational leadership*. Sage Thousand Oaks. CA.
- Bass, B. M. (1995). Theory of transformational leadership redux. *The Leadership Quarterly*, 6,463-478.
- Bass, B. M. (1997). Does the transactional transformational leadership paradigm transcend organizational and national boundaries. *The American Psychologists*, 52 (2), 130-139.
- Bass, B. M. (1999). Two decades of research and development in transformational leadership.
- Bass, B. M., and Avolio, B. J. (1990a). Developing transformational leadership: 1992 and beyond. *Journal of European Industrial Training*, 4, 21-37.
- Bass, B. M., and Avolio, B. J (1990b). The implications of transactional and transformational leadership for individual, team, and organizational development. *Research in Organizational Change and Development*, 4, 231-272.
- Bass, B. M., and Avolio, B. J. (1994). *Improving organizational effectiveness through transformational leadership*. Binghamton: Sage Publications.
- Bass, B. M., and Avolio, B. J. (2000). *MLQ Multifactor Leadership Questionnaire Technical Report*. Thousand Oaks, CA: Sage.
- Bass, B. M., Avolio, B. J., and Goodheim, L. (1987). Biography and the assessment of transformational leadership at the world-class level. *Journal of Management*, 13 (I), 7-19.
- Bass, B. M., Avolio, B. J., Jung, D. and Berson, Y. (2003). Predicting unit performance by assessing transformational and transactional leadership.
- Bass, B. M., and Riggio, R. E. (2006). *Transformational leadership*. Mahwah, NJ: Erlbaum.
- Baum, J. R., Locke, E. A., and Smith, K. G. (2001). A multidimensional model of venture growth. *Academy of Management Journal*, 44, 292-303.
- Baum, T. (1995), *Managing Human Resources in the European Tourism and Hospitality Industry: A Strategic Approach*, Chapman and Hall, London.

- Beekun, R. I., and Badawi, J. (2006). *Leadership: An Islamic perspective*. Beltsville, MD:Amana.
- Bennis, W., & Goldsmith, J. (2003). *Learning to lead: A workbook on becoming a leader*. Boston: HarperCollins.
- Bertels, T. (2003). *Rath and Strong's six sigma leadership handbook*. Hoboken, NJ: Wiley.
- Bird, B. (1988). Implementing entrepreneurial ideas: The case for intention. *Academy of Management Review*, 13(3), 442–453.
- Blumentritt, T., Kickul, J., and Gundry, L.K. (2005). Building an inclusive entrepreneurial culture: Effects of employee involvement on venture performance and innovation. *International Journal of Entrepreneurship and Innovation*, 6(2), 77-87.
- Boerner, S., Eisenbeiss, S. A., Griesser, D. (2007). Follower Behaviour and Organizational Performance: The Impact of Transformational Leaders. *Journal of Leadership and Organizational Studies*, 13(3), 15-26.
- Bolien, K. A. (1989). *Structural equations with latent variables*. New York: Wiley.
- Bolton, R. N., and Drew, J. H. (1991). A longitudinal analysis of the impact of service changes on customer attitudes. *Journal of Marketing*, 55(1), 1-9.
- Bono, J. E. and Ilies, R. (2006). Charisma, positive emotions and mood contagion. *The Leadership Quarterly*, 17(4), 317-334.
- Bowen, F.E., Rostami, M. and Steel, P. (2010), "Timing is everything: a meta-analysis of the relationships between organisational performance and innovation", *Journal of Business Research*, Vol. 63 No. 11, pp. 1179-1185.
- Bourque, L. B., and Fielder, E. P. (2003). How to conduct self-administered and mail survey. In A. Fink (Ed.), *The Survey Kit*. Thousand Oaks: Sage Publications.
- Branch, D. (1990). Athletic director leader behaviour as a predictor of intercollegiate athletic organizational effectiveness. *Journal of Sport Management*, 4 (2), 161-173.
- Branch, D. W., Dudley, D. J., Mitchell, M. D., Creighton, K. A., Abbott, T. M., Hammond, E. H., & Daynes, R. A. (1990). Immunoglobulin G fractions from patients with antiphospholipid antibodies cause fetal death in BALB/c mice: a model for autoimmune fetal loss. *American journal of obstetrics and gynecology*, 163(1), 210-216.

- Brannback, M., Carsrud, A., Elfving, J., and Krueger, N. K. (2006). Sex, [drugs], and entrepreneurial passion? An exploratory study. *Paper presented at the Babson College Entrepreneurship Research Conference*, Bloomington, IN.
- Brown, T., Davidsson, P., and Wiklund, J. (2001). An operationalization of Stevenson's conceptualization of entrepreneurship as opportunity-based firm behaviour. *Strategic Management Journal*, 22(10), 953-968.
- Burns, J. (1978). *Leadership*. New York : Harper and Row, Publishers, Inc.
- Burns, A. C., and Bush, R. F. (2000). *Marketing research*. (3 ed.). New Jersey: Prentice Hall.
- Bush, R. P., Bush, D. J., Ortinau, D. J., and Hair, J. F. (1990). Developing a behavior-based scale to assess retail salesperson's performance. *Journal of Retailing*, 66(2), 119- 136.
- Butt, I., Saleem, N., Ahmed, H., Altaf, M., Jaffer, K., and Mahmood, J. (2011). Barriers to adoption of Islamic banking in Pakistan. *Journal of Islamic Marketing*, 2(3), 259-273.
- Byrne, B. M. (2010). *Structural equation modeling with amos basic concepts, applications, and programming* (2ed.). New York: Taylor and Francis Group.
- Cakar, N. D., and Erturk, A. (2010). Comparing innovation capability of small and medium-sized enterprises: Examining the effects of organizational culture and empowerment. *Journal of Small Business Management*, 48(3), 325–359.
- Cainelli, G., Evangelista, R. and Savona, M. (2004), "The impact of innovation on economic performance in services", *Service Industries Journal*, Vol. 24 No. 1, pp. 116-130.
- Callaghan, C.W. (2009), "Entrepreneurial orientation and entrepreneurial performance of central Johannesburg informal sector street traders", Master of Commerce dissertation, University of the Witwatersrand, Johannesburg.
- Cameron, K. S. (1986 (a)). A study of organizational effectiveness and its predictors. *Management Science*, 32(1), 87-112.
- Cameron, K. S. (1986 (b)). Effectiveness as paradox: Consensus and conflict in conceptions of organizational effectiveness. *Management Science*, 32(5), 539-553.

- Cameron, K. S., and Whetton, D. A. (1983). *Organizational effectiveness: A comparison of multiple models*. San Diego: Academic Press, Inc.
- Campbell, J. (1982). Editorial: some remarks from the outgoing editor. *Journal of Applied Psychology*, 67, 691-700.
- Carbonneau, N., Vallerand, R.J., Fernet, C. and Guay, F. (2008), "The role of passion for teaching in intra and interpersonal outcomes", *Journal of Educational Psychology*, Vol. 100 No. 4, pp. 977-987.
- Cardon, M.S., Zietsma, C., Saporito, P., Matherne, B. and Davis, C. (2005), "A tale of passion: new insights into entrepreneurship from a parenthood metaphor", *Journal of Business Venturing*, Vol. 23 No. 1, pp. 23-45.
- Cardon, M. S. (2008). Is passion contagious? The transference of entrepreneurial passion to employees. *Human Resource Management Review*, 18, 77-86.
- Cardon, M. S., Gregoire, D. A., Stevens, C. E., and Patel, P. C. (2013). Measuring entrepreneurial passion: Conceptual foundations and scale validation. *Journal of Business Venturing*, 28(3), 373-396.
- Cardon, M. S., and Stevens, C. (2004). Managing human resources in small organizations: What do we know? *Human Resource Management Review*, 14(3), 295-323.
- Cardon, M. S., Wincent, J., Singh, J., and Drnovsek, M. (2009). The Nature and Experience of Entrepreneurial Passion. *Academy of Management Review*, 34(3), 511-532.
- Cardon, M. S., Zietsma, C., Saporito, P., Matherne, B., and Davis, C. (2005). A tale of passion: New insights into entrepreneurship from a parenthood metaphor. *Journal of Business Venturing*, 20, 23-45.
- Cavana, R. Y., Delahaye, B. L., and Sekaran, U. (2001). *Applied business research: qualitative and quantitative methods*. (3 ed.). Milton: John Wiley.
- Cavusgil, S. T. & Zou, S. 1994. Marketing strategy---performance relationship: an investigation of the empirical link in export market ventures. *The Journal of Marketing*, 1---21.
- Chakravarty, B. S. (1986). Measuring strategic performance. *Strategic Management Journal*, 7(5), 437-458.
- Chang, S.C., Lin, R.-J., Chang, F.-J. and Chen, R.-H. (2007), "Achieving manufacturing flexibility through entrepreneurial orientation", *Industrial Management and Data Systems*, Vol. 107 No. 7, pp. 997-1017.

- Charbonnier-Voirin, A., Akreimi, A. E. and Vandenberghe, C. (2010). A Multilevel Model of Transformational Leadership and Adaptive Performance and the Moderating Role of Climate for Innovation. *Group and Organization Management*,
- Chelladurai, P., and Haggery, T. R. (1991). Measures of organizational effectiveness of Canadian national sport organizations. *Canadian Journal of Sport Sciences*. 16(2), 126-133.
- Chen, X.-P., Yao, X., and Kotha, S. (2009). Passion and preparedness in entrepreneurs' business plan presentations: A persuasion analysis of venture capitalists' funding decisions. *Academy of Management Journal*, 52(1), 199-214.
- Chin, W.W. (1998a). Issues and opinion on structural equation modeling. *MIS Quarterly, March*, vii-xvi.
- Chin, W.W. (1998b). The partial least squares approach to structural equation modelling. In Marcoulides (Ed.), *Modern Methods for Business Research*.
- Chisnall, P. M. (1992). *Marketing research*. (4 ed.). Singapore: McGraw-Hill.
- Chong, B. S., and Liu, M.-H. (2009). Islamic banking: interest-free or interest-based? *Pacific-Basin Finance Journal*, 17(1), 125-144.
- Cho, H. and Pucik, V. (2005). Relationship between Innovativeness, Quality, Growth, Profitability, and Market Value. *Strategic Management Journal*, 26, 555-575.
- Chor-fait, A. (1996). Rethinking organizational effectiveness: Theoretical and methodological issues in the study of organizational effectiveness for social welfare organizations. *Administration in Social Work*, 20 (4), 1-21.
- Chuang, A., Judge, T. A., & Liaw, Y. J. (2012). Transformational leadership and customer service: A moderated mediation model of negative affectivity and emotion regulation. *European Journal of Work and Organizational Psychology*, 21(1), 28-56.
- Churchill Jr, G. A. (1979). A paradigm for developing better measures of marketing constructs. *Journal of marketing research*, 64-73.
- Churchill, G. A. (1995). *Marketing research methodological foundation*. (6 ed.). Florida: The Dryden Press.
- Clarke, A. (1999). *Evaluation research: An introduction to principles, methods and practice*. Thousand Oaks: Sage Publication.

- Claycomb, C., Lengpack-Hall, C. A., & Inks, L. W. (2001). The customer as a productive resource: A pilot study and strategic implications. *Journal of Business Strategies*, 18, 47–53.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). Hillsdale, NJ: Erlbaum.
- Cohen, A. R. (2004). Building a company of leaders. *Leader to Leader*, 34, 16-20.
- Collins, J. (2008). The Secret of Enduring Greatness. Fortune online, [http://www.jimcollins.com/article\\_topics/articles/secret-of-enduring-greatness.html](http://www.jimcollins.com/article_topics/articles/secret-of-enduring-greatness.html)
- Conger, J. A., and Kanungo, R. N. (1987). Toward a behavioural theory of charismatic leadership in organizational settings. *Academy of Management Review*, 12, 637- 647
- Connolly, T., Conlon, E. J., and Deutsch, S. J. (1980). Organizational effectiveness: A multiple constituency approach. *Academy of Management Review*, 5 (2), 211-217.
- Cooley, W. W. (1978). Explanatory observation studies. *Educational Researcher*, 9-15.
- Cooper, D. R., and Schindler, P. S. (2008). *Business research methods*. New York: McGraw Hill.
- Corbin, C. (2000). *Great leaders see the future first*. New York: Dearborn.
- Covin, J. G., and Lumpkin, G. T. (2011). Entrepreneurial Orientation Theory and Research: Reflections on a Needed Construct. *Entrepreneurship Theory and Practice*, 35(5), 855-872.
- Covin, J. G., and Slevin, D. P. (1991). A conceptual model of entrepreneurship as firm behaviour. *Entrepreneurship Theory and Practice*, 16(1), 7-25.
- Covin, J. G., and Slevin, D. P. (1989). Strategic management of small firms in hostile and benign environments. *Strategic Management Journal*, 10, 75-87.
- Creswell, J. W. (1994). *Research design: Qualitative and quantitative approaches*. Thousand Oaks: Sage.
- Creswell, J. W. 2002. *Educational research: Planning, conducting, and evaluating quantitative and*
- Cronbach, L. J. (1951). Coefficient alpha and the internal structural of tests. *Psychometrika*. 16(3), 297-334.

- Cronbach, L.J. (1971). Test validation. *Educational measurement, issues and practice*, 2, 443-507.
- Cross, B., and Travaglione, A. (2003). The untold story: Is the entrepreneur of the 21st century defined by emotional intelligence? *The International Journal of Organizational Analysis*, 11(3), 221–228.
- Crossan, M. M., and Apaydin, M. (2010). A Multi-Dimensional Framework of Organizational Innovation: A Systematic Review of the Literature. *Journal of Management Studies*, 47(6), 1154-1191.
- Dabholkar, P. A., Shepherd, C. D., and Thorpe, D. I. (2000). A comprehensive framework for service quality: An investigation of critical conceptual and measurement issues through a longitudinal study. *Journal of Retailing*, 76(2). 139-173.
- Darrat, A.F., Topuz, C. and Yousef, T. (2002), “Assessing cost and technical efficiency of banks in Kuwait”, paper presented at the ERF’s 8th Annual Conference 2002, Cairo, Egypt.
- Das, S.R. and Joshi, M.P. (2007), “Process innovativeness in technology services organizations: roles of differentiation strategy, operational autonomy and risk-taking propensity”, *Journal of Operations Management*, Vol. 25, pp. 643-660.
- Dasborough, M. T., and Ashkanasy, N. M. (2002). Emotion and attribution of intentionality in leader–member relationships. *The Leadership Quarterly*, 13, 615- 634.
- Davidson, P. L., Azziz, R. R., Morrison, J. J., Rocha, J. J., & Braun, J. J. (2012). Identifying and developing leadership competencies in health research organizations: A pilot study. *The Journal of Health Administration Education*, 29 (2).
- De Hoogh, A.H.B., Den Hartog, D.N. & Koopman, P.L. *Linking the Big Five-Factors of personality to charismatic and transactional leadership: Perceived dynamic work environment as a moderator*. *Journal of Organizational Behavior*, 2005, 26, 839–65.
- De Jong, J., and Den Hartog, D. (2010), ‘Measuring Innovative Work Behaviour,’ *Creativity and Innovation Management*, 19, 23–36.



- Descartes, R. (1972). Les passions de l'a<sup>^</sup>me [The passions of the soul]. In E. S. Haldane and G. Ross (Trans.), *The philosophical works of Descartes*. Cambridge, MA: *Cambridge University Press*. (Original work published 1649)
- Dess, G. G., and Lumpkin, G. T. (2005). The role of entrepreneurial orientation in stimulating effective corporate entrepreneurship. *Academy of Management Executive*, 79(1), 147-157.
- Dess, G., Lumpkin, G., and Covin, J. (1997). Entrepreneurial strategy making and firm performance: Tests of contingency and configurational models. *Strategic Management Journal*, 18(9), 677-695.
- Dickson, P. H., and Weaver, K. M. (1997). Environmental determinants and individual-level moderators of alliance use. *Academy of Management Journal*, 20(2), 404-425.
- Dillon, W.R., Madden, T.J., and Firtle, N.H. (1993). *Essential of Marketing Research*. (1 ed.). Illinois: Irwin, Homewood.
- Dorenbosch, L., van Engen, M., and Verhagen, M. (2005). On-the-Job Innovation: The Impact of Job Design and Human Resource Management through Production Ownership. *Creativity and Innovation Management*, 14, 129-141.
- Dougherty, D. (2006). Organizing for innovation in the 21st century. In Clegg, S., Hardy, C., Lawrence, T. and Nord, W.R. (eds.), *The Sage Handbook of Organization Studies*. Sage Publications, London.
- Drucker, P. F. (1985). *Innovation and entrepreneurship: Practice and principles*. London: Heinemann.
- Dubinsky, A. J., Yammarino, F. J., Jolson, M. A., and Spangler, W. D. (1995). Transformational leadership: An initial investigation in sales management. *Journal of Personal Selling and Sales Management*, 15, 17-29.
- Dubrin, A. J. (2000). *The active manager: How to plan, organize, lead and control your way to success*. Madison, WI: CWL.
- Dunham-Taylor, J. (2000). Nurse executive transformational leadership found in participative organizations. *Journal of Nursing Administration*, 30 (5), 241-250.
- Dunn, J. R., and Schweitzer, M. E. (2005). Feeling and believing: The influence of emotions on trust. *Journal of Personality and Social Psychology*. 88(5), 736-748.

- Dusuki, A. W., and Abdullah, N. I. (2007). Why do Malaysian customers patronise Islamic banks? *International Journal of Bank Marketing*, 25(3), 142-160.
- Dvir, T., Eden, D. Avolio, B. J., and Shamir, B. (2002). Impact of transformational leadership on follower development and performance: A field experiment. *Academy of Management Journal*, 45, 735-744.
- Echchabi, A., and Aziz, H. A. (2012). The Relationship between Religiosity and Customers' Adoption of Islamic Banking Services In Morocco. *Contemporary Business Studies*, 25.
- Echchabi, A., and Olaniyi, O. N. (2012). Malaysian consumers' preferences for Islamic banking attributes. *International Journal of Social Economics*, 39(11), 859-874.
- Economic Planning, Unit. (2010). Tenth Malaysia Plan 2011-2015. *Putrajaya, Malaysia: Economic Planning Unit*.
- Edmonson, A. C., Bohmer, R. M. and Pisano, G. P. (2001). Disrupted Routines: Team Learning and New Technology Implementation in Hospitals. *Administrative Science Quarterly*, 46, 685-716.
- Eisenbeiss, S. A., and Boerner, S. (2010). Transformational Leadership and RandD Innovation: Taking a Curvilinear Approach. *Creative and Innovation Management*, 1-9.
- Eisenbeiss, S. A., van Knippenberg, D., and Boerner, S. (2008). Transformational Leadership and Team Innovation: Integrating Team Climate Principles. *Journal of Applied Psychology*, 93(6), 1438-1446.
- Ekvall, G. (1996). Organizational Climate for Creativity and Innovation. *European Journal of Work and Organizational Psychology*, 5(1), 105-123.
- El-Gamal, M. A. (1997). Can Islamic Banking Survive?: A Micro-evolutionary Perspective: *Social Systems Research Institute*, University of Wisconsin.
- Elenkov, D. S., and Manev, I. M. (2009). Senior expatriate leadership's effects on innovation and the role of cultural intelligence. *Journal of World Business*, 44(4), 357-369.
- Elsbach, K. D., and Kramer, R. M. (2003). Assessing creativity in Hollywood pitch meetings: Evidence for a dual-process model of creativity judgements. *Academy of Management Journal*, 46(3), 283-301.

- Ensley, M. D., Hmieleski, K. M., Pearce, C. L. (2006). The importance of vertical and shared leadership within new venture top management teams: Implications for the performance of startups. *The Leadership Quarterly*, 17, 217-131.
- Ercan, E., Bulut, C. ., Alpkan, L. and Yilmaz, C. (2004), "Connecting the link between corporate entrepreneurship and innovative performance", *Global Business and Technology Association Annual Conference Proceedings Book*, Cape Town, July, pp. 259-265.
- Erez, M., and Arad, R. (1986). Participative goal-setting: Social, motivational, and cognitive factors. *Journal of Applied Psychology*, 71, 591-597.
- Esra, M., Eddleston, K.A., Kellermanns, F.W., Zellweger, T.M. and Barnett, T. (2010), "The critical path to family firm success through entrepreneurial risk taking and image", *Journal of Family Business Strategy*, Vol. 1, pp. 200-209.
- Ettlie, J. E., and O'keefe, R. D. (1982). Innovative attitudes, Values, and Intentions in Organizations. *Journal of Management Studies*, 19(2), 163-182.
- Farr, J. and Ford, C. (1990) Individual Innovation. In West, M. and Farr, J. (eds.), *Managing Innovation*. Sage, London.
- Fay, D. Luhrmann, H. and Kohl, C. (2004). Proactive climate in a post-reorganization setting: When staff compensate managers' weakness. *European Journal of Work and Organizational Psychology*, 13(2), 241-267.
- Fayolle, A., Basso, O., and Bouchard, V. (2010). Three levels of culture and firms' entrepreneurial orientation: A research agenda. *Entrepreneurship and Regional Development*, 22(7-8), 707-730.
- Femald, Jr., L. W., Solomon, G. T., and Tarabishy, A. (2005). A new paradigm: Entrepreneurial leadership. *Southern Business Review*, 30(2), 1-10.
- Fiedler, F. E. (1967). A theory of leadership effectiveness. New York: McGraw-Hill.
- Fidlizan Muhammad, Ahmad Azam Sulaiman@Mohamad, Asmak Ab Rahman, (2014) "The roles of domestic and foreign Islamic bank in Malaysia monetary transmission", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 7 Iss: 2.
- Forbes, D. P. (1998). Measuring the unmeasurable: empirical studies of nonprofit organization effectiveness from 1977 to 1997. *Nonprofit and Voluntary Sector Quarterly*, 27(2), 183-202. doi: 10.1177/0899764098272005

- Forlani, D. and Mullins, J.W. (2000), "Perceived risks and choices in entrepreneurs' new venture decisions", *Journal of Business Venturing*, Vol. 15, pp. 305-322.
- Fornell, C., and Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*. 18(1), 39-50.
- Fornell, C., & Bookstein, F.L. (1982). two structural equation models: LISREL and PLS applied to consumer exit-voice theory. *Journal of Marketing Research*, 19(4), 440-452.
- Fowler, F. (1992). How unclear terms affect survey data. *Public Opinion Quarterly*. 56(2), 218-231.
- Frankfort-Nachmias, C. & Nachmias, D. (2008). *Research methods in the social sciences* (7th Ed). New York: Macmillan Higher Education.
- Frazer, L., and Lawley, M. (2000). *Questionnaire design and administration: A practical Guide*. Milton: Wiley.
- Frey, Lawrence R., Carl H. Botan, and Gary L. Kreps. (2000) *Investigating Communication: An Introduction to Research Methods*. 2nd ed. Boston: Allyn and Bacon.
- Frisby, W. (1986). Measuring the organizational effectiveness of national sport governing bodies. *Canadian Journal of Applied Sport Sciences*, 11(2), 94-99.
- Gefen, D., Straub, D.W., & Boudreau, M.C. (2000). Structural equation modelling and regression: Guidelines for research practice. *Communication of the Association for Information Systems*, 4(7), 2-77.
- Gopal, A. (2004, June 10). *Customer Satisfaction isn't good enough: How to build emotional connections that will keep your customers coming back*. Retrieved July 8, 2004 from <http://gmj.gallup.com>.
- García-Morales, V. J., Llorens-Montes, F. J., and Verdu-Jover, A. J. (2008a). The Effects of Transformational Leadership on Organizational Performance through Knowledge and Innovation. *British Journal of Management*, 19, 299-319.
- Gartner, W. B., Starr, J. A., and Bhat, S. (1999). Predicting new venture survival: An analysis of "anatomy of a startup" cases from Inc. magazine. *Journal of Business Venturing*, 14, 215-232.

- Gebert, D., Boerner, S., and Kearney, E. (2010). Fostering Team Innovation: Why Is It Important to Combine Opposing Action Strategies? *Organization Science*, 21(3), 593–608.
- Geisser, S. (1974). A predictive approach to the random effect model. *Biometrika*, 61(1), 101-107.
- Geyer, A. L. Z., and Steyrer, J. M. (1998). Transformational leadership and objective performance in banks. *Applied Psychology*, 47 (3), 397-420.
- Gholipour, A. and Sadat, S.A. (2008), “The relationship of organizational climate and job stress and its impacts on teachers of high schools”, *Commercial Strategies*, Vol. 1 No. 8, pp. 55-64.
- Ghorpade, J. (1970). Study of organizational effectiveness: Two prevailing viewpoints. *Pacific Sociological Review*, 13, 31-40.
- Gong, Y., Huang, J.-C., and Farh, J. L. (2009). Employee learning orientation, transformational leadership, and employee creativity: The mediating role of employee creative self-efficacy. *Academy of Management Journal*, 52(4), 765-778.
- Gravetter, F. & Forzano, L. 2006. Research methods for the behavioural sciences. *South African Journal Of Psychology*, 36, 450.
- Guarte, J. M., and Barrios, E.B (2006). Estimation under purposive sampling. *Communication in Statistics- Simulation and Computation*. 35(2), 277- 284.
- Guiliani, R. W. (2002). *Leadership*. New York: Miramax Books.
- Gumusluoglu, L., and Ilsev, A. (2009b). Transformational leadership, creativity, and organizational innovation. *Journal of Business Research*, 62, 461-473.
- Gumusluoglu, L., and Ilsev, A. (2009a). Transformational Leadership and Organizational Innovation: The Roles of Internal and External Support for Innovation. *The Journal of Product Innovation Management*, 26, 264-277.
- Gunday, G., Ulusoy, G., Kilic, K. and Alpkan, L. (2011), “Effects of innovation types on firm performance”, *International Journal of Production Economics*, Vol. 133 No. 2, pp. 662-676.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis* (Vol. 6). Upper Saddle River, NJ: Pearson Prentice Hall.
- Hair, J. F., Bush, R. B., and Ortinau, D. I. (2010). *Marketing research within a i changing information environment*. New York: McGraw-Hill.

- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *The Journal of Marketing Theory and Practice*, 19(2), 139-152.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2013). Editorial-partial least squares structural equation modeling: Rigorous applications, better results and higher acceptance. *Long Range Planning*, 46(1-2), 1-12.
- Hair Jr, J. F., & Lukas, B. (2014). *Marketing research*. McGraw-Hill Education Australia.
- Hallowell, R., Schlesinger, L. A. and Zornitsky, J., (1996). Internal service quality, customer and job satisfaction: Linkages and implications for management. *HumanResource Planning*, 19(2), 20-31.
- Hamburg, C., & Furst, A. (2005). How organizational complaint handling drives customer loyalty: An analysis of the mechanistic and organic approach. *Journal of Marketing*, 69(3), 95–114.
- Hamid, A., and Azmin, N. (2001). A study on Islamic banking education and strategy for the new millennium: Malaysian experience. *International Journal of Islamic Financial Services*, 2(4), 3-11.
- Hamid, A., and Masood, O. (2011). Selection criteria for Islamic home financing: a case study of Pakistan. *Qualitative Research in Financial Markets*, 3(2), 117-130.
- Hammer, M. (2001). The agenda: What every business must do to dominate the decade. *Journal of Business Review*, 21, 6–13.
- Hannan, M. T., and Freeman, J. (1977). Obstacles to comparative studies. In P. S. Goodman and J. M. Pennings (Eds.), *New perspectives on organizational effectiveness* (pp. 106-131). San Francisco, CA: Jossey-Bass.
- Hansen, S. O., and Wakonen, J. (1997). Innovation, a winning solution? *International Journal of Technology Management*, 13, 345-358.
- Haque, M. S. 2010. Islamic banking opportunities in Asia: focus-Bangladesh. In: *Asia Islamic Banking Conference 2010*. Kuala Lumpur, 5-7th July 2010.
- Haron, S. (1997). *Islamic Banking: Rules and Regulations*: Pelanduk Publications Petaling Jaya, Malaysia.
- Harris, E. K. (1996). *Customer Service: A practical approach*. Upper Saddle River, New Jersey: Prentice Hall.
- Hassan, M.K. (2006), “The X-efficiency in Islamic banks”, *Islamic Economic Studies*, Vol. 13 No. 2, pp. 49-77.

- Hater, J. J., and Bass, B. M. (1988). Superiors' evaluations and subordinates' perceptions of transformational and transactional leadership. *Journal of Applied Psychology*, 73 (4), 695-702.
- Henseler, J., Ringle, C.M., & Sinkovics, R. (2009). The use of Partial Least Squares path modeling in International Marketing. *International Marketing*, 20, 277-319.
- Hersey, P., Blanchard, K., & Johnson, D. E. (2000). *Management of organizational behavior: Leading human resources* (8th ed.). Upper Saddle River, NJ: Prentice Hall.
- Herzberg, F., Mausner, B., and Snyderman, B. (1959). *The Motivation to Work*. New York: Wiley.
- Herzberg, F. (1989), Where is the Passion...And The Other Elements of Innovation? B. G. Whiting and G. T. Solomon (Eds.), *Key Issues in Creativity, Innovation, and Entrepreneur*, Bearly Limited.
- Hill, N. S., Seo, M., Kang, J. H., and Taylor, S. (2011). Building Employee Commitment to Change Across Organizational Levels: The Influence of Hierarchical Distance and Direct Managers' Transformational Leadership. *Organization Science*, Advance online publication: 1-21.
- Hinkin, T. R. (1995). A review of scale development practices in the study of organizations. *Journal of Management Development*. 21(5), 967-988.
- Hitt, M. A. (1988). The measuring of organizational effectiveness: Multiple domains and constituencies. *Management International Review*, 28(2), 28-40.
- Hitt, M. A., Clifford, P. G., Nixon, R. D., and Coyne, K. P. (1999). The development and use of strategic resources. In M. A. Clifford, P. G. Clifford, R. D. Nixon, and K. P. Coyne (Eds.), *Dynamic strategic resources: Development, diffusion, and integration* (pp. 1-14). Chichester: John Wiley and Sons, LTD.
- Holmes-Smith, P., Coote, L., and Cunningham, E. (2006). *Structural equation modelling: From the fundamentals to advanced topics*. Melbourne: SREAMS.
- Hornsby, J. S., Kuratko, D. F., and Zahra, S. A. (2002). Middle managers' perception of the internal environment for corporate entrepreneurship: Assessing a measurement scale. *Journal of Business Venturing*, 17(3), 253-273.

- Hossain, M. Z. (2009). Why is interest prohibited in Islam? A statistical justification. *Humanomics*, 25(4), 241-253.
- House, R. J., and Howell, J. M. (1992). Personality and Charismatic Leadership. *Leadership Quarterly*, 3(2), 81-108.
- Howell, J. M., and Avolio, B. J. (1993). Transformational leadership, transactional leadership, locus of control, and support for innovation: Key predictor of consolidated-business-unit performance. *Journal of Applied Psychology*, 78(6), 891-902.
- Howell, J. M., and Higgins, C. A. (1990). Champions of change: Identifying, understanding, and supporting champions of technological innovations. *Organizational Dynamics*, 19, 40-55.
- Hsieh, Y., and Hiang, S. (2004). A study of the impacts of service quality on T relationship quality in search-experience-credence service. *Total Quality Management* 15(1), 43-58.
- Hsu, C. H. (2002). A Structural Equation Modeling Analysis of Transformational Leadership, Organizational Culture and Organizational Effectiveness in Taiwanese Sport/Fitness Organizations. *Dissertation Abstracts International*, 63(10).
- Hughes, M. and Morgan, R.E. (2007), "Deconstructing the relationship between entrepreneurial orientation and business performance at the embryonic stage of firm growth", *Industrial Marketing Management*, Vol. 36, pp. 651-661.
- Hulland, J. (1999). Use of partial least squares (PLS) in strategic management research: A review of four recent studies. *Strategic management journal*, 20(2), 195-204.
- Hult, G.T.M., Snow, C.C. and Kandemir, D. (2003), "The role of entrepreneurship in building cultural competitiveness in different organizational types", *Journal of Management*, Vol. 29 No. 3, pp. 401-426.
- Hult, G.T.M., Hurley, R.F. and Knight, G.A. (2004), "Innovativeness: its antecedents and impact on business performance", *Industrial Marketing Management*, Vol. 33 No. 5, pp. 429-438.
- Hurley, R.F. and Hult, T.M. (1998), "Innovation, market orientation, and organizational learning: an integration and empirical examination", *Journal of Marketing*, Vol. 62 No. 3, pp. 42-54.
- Iqbal, Z. (1997). Islamic financial systems. *Finance and Development*, 34, 42-45.



- Iqbal, Z. and Mirakhor, A. 2011. *An introduction to Islamic finance: theory and practice*. Wiley. com.
- Iqbal, M., Ahmed, A. and Khan, T. (1998), *Challenges Facing Islamic Banking*, 1st ed., IDB *Journal Islamic Research and Training Instiute*, Jeddah.
- Ireland, R.D., Hitt, M.A., Camp, S.M. and Sexton, D.L. (2001), “Integrating entrepreneurship and strategic management actions to create firm wealth”, *Academy of Management Executive*, Vol. 15 No. 1, pp. 49-63.
- Ismail, F., Majid, M. S. A., and Rahim, R. A. (2013). Efficiency of Islamic and conventional banks in Malaysia. *Journal of Financial Reporting and Accounting*, 11(1), 92-107.
- J. L. Pierce and A. L. Delbecq, “Organization structure, individual attitudes and innovation,” *Academy of Man- agement Review*, Vol. 2, pp. 27-37, 1977.
- Jabnoun, N., & AL Rasasi, A.J. (2005). Transformational leadership and service quality in UAE hospitals. *Managing Service Quality*, 15 (1), 70-81.
- Jafri, M. H. (2010). Organizational Commitment and Employee’s Innovative Behaviour. *Journal of Management Research*, 10(1), 62-68.
- Jahangir, N. and Hag, M. (2004), “Organizational citizenship behaviour: its nature and antecedent”, *Brac University Journal*, Vol. 1 No. 2, pp. 75-85.
- Janes, J. (1999). Survey construction. *Library Hi Tech*. 17(3), 321-325.
- Jansen, J. J. P, George, G., Van den Bosch, F. A. J., and Volberda, H. W. (2008). Senior Team Attributes and Organizational Ambidexterity: The Moderating Role of Transformational Leadership. *Journal of Management Studies*, 45(5), 982-1007.
- Janssen, O. (2000). Job demands, perceptions of effort—reward fairness and innovative work behaviour. *Journal of Occupational and Organizational Psychology*, 73, 287- 302.
- Januri, S. S., Ismail, N., and Idris, A. R. (2011). Clustering the customers on the selection of Islamic banking in East Coast Malaysia. *Paper presented at the Data Mining and Optimization (DMO)*, 2011 3rd Conference on, 259-265.
- Jarvis, C.B., Mackenzie, S.B., & Podsakoff, P.M. (2003). A critical review of construct indicators and measurement model misspecification in Marketing and Consumer research *Journal of Consumer Research*, 30, 199-218.
- Jayakody, J. A. S. K., & Sanjeevani, W. M. A. (2006). The impact of salesperson transformational leadership behavior on customer relationship marketing

- behavior: A study of the Sri Lankan corporate banking sector. *International Journal of Bank Marketing*, 24, 461–474.
- Jensen, M. and Meckling, W. (1976). Theory of the firm: Managerial behaviour, agency costs, and ownership structure, *Journal of Financial Economics*, 3(4), 305-360.
- Joby, J. (2003). *Fundamentals of customer-focused management through service*. Westport, CT: Praeger Books.
- Joreskog, K., and Sorbom, D. (1981). *Lisrel V: Analysis of linear structural relationships by the method of maximum likelihood*. Chicago: National Education Resources.
- Judge, T. A., and Bono, J. E. (2000). Five-factor model of personality and transformational leadership. *Journal of Applied Psychology*, 85, 751-765.
- Jung, D. I., Chow, C., and Wu, A. (2003). The role of transformational leadership in enhancing organizational innovation: hypotheses and some preliminary findings, *The Leadership Quarterly*, 14(4), 525-544.
- Jung, D. I., Wu, A., and Chow, C. (2008). Towards understanding the direct and indirect effects of CEOs' transformational leadership on firm innovation. *The Leadership Quarterly*, 19, 582-594.
- Kamaruddin, B.H., Safa, M.S. and Mohd, R. (2008), “Assessing production efficiency of Islamic banks and conventional bank Islamic windows in Malaysia”, Working Paper (10670), MPRA.
- Kamil, S. (2007), “Islamic rival for World Bank to open in 2008”, Arabianbusiness.com, 3 May, available at: [www.arabianbusiness.com/index.php?option¼com\\_contentandview¼articleandid¼12008](http://www.arabianbusiness.com/index.php?option¼com_contentandview¼articleandid¼12008) (accessed 21 June 2007).
- Kang, J. H. (2013). CEOs' Transformational Leadership and Managers' Innovative Behavior: *The Investigation of Intervening Effects in an Entrepreneurial Context*.
- Kanter, R. M. (2004). The middle manager as innovator. *Harvard Business Review*, 82, 150–161.
- Kark, R., Shamir, B., and Chen, G. (2003). The Two Faces of Transformational Leadership: Empowerment and Dependency. *Journal of Applied Psychology*, 88, 246-55.

- Karake-Shalhoub, Z. (2002). *Trust and loyalty in electronic commerce: An agency theory perspective*. Westport, CT: Quorum Books.
- Kavanagh, M. H., and Ashkanasy, N. M. (2006). The impact of leadership and change management strategy on organizational culture and individual acceptance of change during a merger, *British Journal of Management*, 17, 81-103.
- Keeley, M. (1984). Impartiality and participant interest theories of organizational effectiveness. *Administrative Science Quarterly*, 29, (1), 1-25.
- Keiningham, T., and Vavra, T. (2001). The customer delight principle: Exceeding customers' expectations for bottom-line success. New York, NY: McGraw-Hill.
- Keller, R. T. (1992). Transformational Leadership and the Performance of Research and Development Project Groups. *Journal of Management*, 18(3), 489-501.
- Keong, L. L. et al. 2012. *Awareness of Islamic banking products and services among non-muslims in Malaysia*. UTAR.
- Kerr, G. (1991). Improving organizational effectiveness in sport organizations. *Canadian Journal of Sport Sciences*, 16 (2), 84-85.
- Khandwalla, P. N. (1977). Some top management styles, their context and performance. *Organization and Administrative Sciences*, 7(4), 21-51.
- Khan, F. 2010. How 'Islamic' is Islamic banking? *Journal of Economic Behavior & Organization* 76, pp. 805-820.
- Khan, H. N., and Asghar, N. (2012). Customer awareness and adoption of Islamic Banking in Pakistan.
- Khan, M. M., and Bhatti, M. I. (2008a). Development in Islamic banking: a financial risk-allocation approach. *Journal of Risk Finance, The*, 9(1), 40-51.
- Khan, M. M., and Bhatti, M. I. (2008b). Islamic banking and finance: on its way to globalization. *Managerial Finance*, 34(10), 708-725.
- Khan, M. S. N., Hassan, M. K., and Shahid, A. I. (2007). Banking behaviour of Islamic bank customers in Bangladesh. *Journal of Islamic Economics, Banking and Finance*, 3(2), 159-194.
- Khan, S. A., Shafer, R. A., Serjeant, S., Willner, S. P., Pearson, C. P., Benford, D. J., ... & Silverberg, R. F. (2007). First Constraints on Source Counts at 350  $\mu\text{m}$ . *The Astrophysical Journal*, 665(2), 973.
- Kilgour, F.G. (1992), "Entrepreneurial leadership", *Library Trends*, Vol. 40 No. 3, pp. 457-474.

- King, E. B., DeChermont, K., West, M., Dawson, J. F., and Hebl, M. R. (2007). How innovation can alleviate negative consequences of demanding work contexts: The influence of climate for innovation on organizational outcomes. *Journal of Occupational and Organizational Psychology*, 80, 631–645.
- Kinney, T. a., and Talyor, J. (1996). *Marketing research :An applied approach*. NEW YORK: McGraw Hill.
- Klein, K. J., and Kozlowski, S. W. J. (2000). From micro to meso: Critical steps in conceptualizing multilevel research. *Organizational Research Methods*, 3(3), 211-236.
- Klein, K. J., and Sorra, J. S. (1996). The challenge of innovation implementation. *Academy of Management Review*, 21(4), 1055-1080.
- Kline, R.B. (2005), *Principles and Practice of Structural Equation Modeling* (2nd Edition ed.). New York: The Guilford Press.
- Kleinschmidt, E.J. and Cooper, R.G. (1991), “The impact of product innovativeness on performance”, *Journal of Product Innovation Management*, Vol. 8 No. 4, pp. 240-251.
- Kline, R. B. (1998) *Principle and Practice of Structure Equation Modelling*. (1<sup>st</sup> ed.). New York: The Guildford Press.
- Krauss, S. I., Frese, M., Friedrich, C., and Unger, J. M. (2005). Entrepreneurial orientation: A psychological model of success among southern African small business owners. *European Journal o f Work and Organizational Psychology*, 14(3), 315-344.
- Kreiser, P. M., Marino, L. D., and Weaver, K. M. (2002). Assessing the Psychometric Properties of the Entrepreneurial Orientation Scale: A Multi-Country Analysis. *Entrepreneurship Theory and Practice*, 26(4), 71-94.
- Krejcie, R. V., and Morgan, D. W. (1970). *Determining sample size for research activities*. *Educational and Psychological Measurement*. 30, 607-610.
- Kuhn, H. (2007). *Islam: Past, present and future*. (J. Bowden, Trans.). Munich: Oneworld. (Original work published 2003)
- Kuhnert, K. W., and Lewis, P. (1987). Transactional and transformational leadership: A constructive/developmental analysis. *Academy of Management Review*, 12 (4), 648-657.

- Kumar, V., Choisine, F., de Grosbois, D., & Kumar, U. (2009). Impact of TQM on company's performance. *The International Journal of Quality & Reliability Management*, 26 (1), 23-37.
- Laldin, M. A. (2008). Islamic financial system: the Malaysian experience and the way forward. *Humanomics*, 24(3), 217-238.
- Lages, L. F. 2000. A conceptual framework of the determinants of export performance: reorganizing key variables and shifting contingencies in export marketing. *Journal of Global Marketing*, 13, 29--51.
- Lane, P. (2004, April). Trust me, I'm a banker. *Economist*, 371, 3.
- Lee, J. (2007). Effects of leadership and leader-member exchange on innovativeness. *Journal of Managerial Psychology*, 23(6), 670-687.
- Lee, S. and Lim, S. (2008), "Entrepreneurial orientation and performance of service business", *Service Business International Journal* (Toronto, Ont.), Vol. 3 No. 1, pp. 1-13.
- Liu, D., Chen, X-P. and Yao, X. (2011), "From autonomy to creativity: a multilevel investigation of the mediating role of harmonious passion", *Journal of Applied Psychology*, Vol. 96 No. 2, pp. 294-309.
- Llore´ns Montes, F.J., Ruiz-Moreno, A. and Garcı´a Morales, V. (2005), "Influence of support leadership and teamwork cohesion on organisational learning, innovation and performance: an empirical examination", *Technovation*, Vol. 25 No. 10, pp. 1159-1172.
- L. H. Nishii, D. P. Lepak, and B. Schneider, "Employee attributions of the 'why' of HR practices: Their effects on employee attitudes and behaviours, and customer satisfaction," *Personnel Psychology*, Vol. 61, pp. 503-545, 2008.
- Locke, E. A., and Baum, J. R. (2007). Entrepreneurial motivation. In J. R. Baum, M. Frese, and R. A. Baron (Eds.), *The psychology of entrepreneurship* (pp. 93-112). Mahwah, NJ: Erlbaum.
- Lohmöller, Jan-Bernd (1989), *Latent Variable Path Modeling with Partial Least Squares*, Heidelberg: Physica.
- Lombardi, V. (2001). *Vince Lombardi on leadership. What it takes to be # 1* (1st ed.). New York: McGraw-Hill.
- Lukas, B., Hair, J., and Ortinau, D. (2004). *Marketing research*. North Ryde: McGraw- Hill.

- Lumpkin, G.T. and Erdogan, B. (2000), "If not entrepreneurship, can psychological characteristics predict entrepreneurial orientation? A pilot study", *The ICFAI Journal of Entrepreneurship Development*, Vol. 1 No. 1, pp. 21-33.
- Lumpkin, G.T. and Dess, G.G. (1996), "Clarifying the entrepreneurial orientation construct and linking it to performance", *Academy of Management Review*, Vol. 21, pp. 135-172.
- Lumpkin, G.T. and Dess, G.G. (2001), "Linking two dimensions of entrepreneurial orientation to firm performance: the moderating role of environment and industry life cycle", *Journal of Business Venturing*, Vol. 16, pp. 429-451.
- Lyon, D. W., Lumpkin, G. T., and Dess, G. G. (2000). Enhancing entrepreneurial orientation research: Operationalizing and measuring a key strategic decision making process. *Journal of Management*, 26(5), 1055-1085.
- MacNealy, Mary Sue. (1999.) *Strategies for Empirical Research in Writing*. New York: Longman.
- MacKenzie, S. B., Podsakoff, N. P., and Rich, G. A. (2001). *Transformational and transactional leadership and salesperson performance*. *Journal of Academy of Marketing Science*, 29(2), 115-134.
- Malhotra, N. K. (2003). *Marketing research: An applied orientation*. (3 ed.). New Jersey: Pearson Education Inc.
- Malhotra, N. K., Agarwal, J., and Peterson, M. (1996). Methodological issues in cross-culture marketing research: A state-of-the-art review. *International Marketing Review* 13(5), 7-43.
- Manage, A. J. B. (2011). Comparative study of Islamic and conventional banking in Pakistan based on customer satisfaction. *African Journal of Business Management*, 5(5), 1768-1773.
- Marcoulides, G.A., Chin, W.W., & Saunders, C. (2009). A critical look at Partial Least Square Modeling. *MIS Quarterly*, 33(1), 171-175.
- Marimuthu, M., Wai Jing, C., Phei Gie, L., Pey Mun, L., and Yew Ping, T. (2010). Islamic Banking: Selection Criteria and Implications. *Global Journal of Human-Social Science Research*, 10(4).
- Martins, E.C. and Terblanche, F. (2003), "Building organisational culture that stimulates creativity and innovation", *European Journal of Innovation Management*, Vol. 6, pp. 64-74.

- Maxwell, J. C. (2002). *Leadership 101: What every leader needs to know*. Nashville, TN: Thomas Nelson.
- Mavrogiannis, M., Bourlakis, M. A., Dawson, P. J. & Ness, M. R. 2008. Assessing export performance in the Greek food and beverage industry: An integrated structural equation model approach. *British food journal*, 110, 638--654.
- Mazzanti, M., Pini, P. and Tortia, E. (2006), "Organisational innovations, human resources and firm performance: the Emilia-Romagna food sector", *Journal of Socio-Economics*, Vol. 35.No. 1, pp. 123-141
- McCelland, S. (1994). Training needs assessment data-gathering methods: Part 4, survey questionnaire. *Journal of European Industrial Training*. 18(5), 22-26.
- Merriam-Webster Dictionary. (2013). *Effectiveness*. Retrieved from: <http://www.merriamwebster.com/dictionary/effectiveness>
- Michaelis, B., Stegmaier, R., and Sonntag, K. (2010). Shedding light on follower's innovation implementation behaviour: The role of transformational leadership, commitment to change, and climate for initiative. *Journal of Managerial Psychology*, 25(4), 408-429.
- Miles, M.P., Paul, C.W. and Wilhite, A. (2003), "Modeling corporate entrepreneurship as rent-seeking competition", *Technovation*, Vol. 23, pp. 393-400.
- Miller, D. (2011). Miller (1983) Revisited: A Reflection on EO Research and Some Suggestions for the Future. *Entrepreneurship Theory and Practice*, 35(5), 873-894.
- Miller, D. (1983). The correlates of entrepreneurship in three types of firms. *Management Science*, 29(7), 770-791.
- Miller, D. and Friesen, P. H. (1982). Innovation in conservative and entrepreneurial firms: Two models of strategic momentum. *Strategic Management Journal*, 3, 1-25.
- Miller, K. D., and Bromiley, P. (1990). Strategic risk and corporate performance: An analysis of alternative risk measures. *Academy of Management Journal*, 33(4), 756-779.
- Miller, J. A. (1976). Exploring some alternative measures of consumer satisfaction. Pp. 661-664 in Kenneth. L. Bernhardt (Ed.), *Marketing: 1776-1976 and Beyond*. Chicago, IL: American Marketing Association.

- Mohamad, A.M.N., Sufian, F. and Muhamed-Zulhibri, A.M. (2008), "The efficiency of Islamic Banks: empirical evidence from the MENA and Asian countries Islamic banking sectors", *The Middle East Business & Economic Review*, Vol. 20 No. 1, pp. 1-19.
- Mohamad Noor, M.A.N. and Ahmad, N.H. (2011), "The determinants of world Islamic banks' efficiency and the impact of 1998 and 2008 financial crisis", *Bangladesh Development Studies*, Vol. XXXIV No. 1, pp. 1-22.
- Mohd Dali, N., and Abdul Hamid, H. (2007). A study on Islamic credit cards holders. *Paper presented at the Proceedings of National Conference of Islamic Finance (NCIF)*.
- Mohd Zamil, N.A. (2007), "Efficiency of Islamic and conventional commercial banks in Malaysia (2000-2004): a data envelopment analysis (DEA) study", Master thesis, International Islamic University Malaysia, Selayang.
- Mokhtar, H. S. A., Abdullah, N., and Alhabshi, S. M. (2008). Efficiency and competition of Islamic banking in Malaysia. *Humanomics*, 24(1), 28-48.
- Moolenaar, N. M., Daly, A. J., and Slegers, P. J. C. (2010). Occupying the Principal Position: Examining Relationships Between Transformational Leadership, Social Network Position, and Schools Innovative Climate, *Educational Administration Quarterly*, 46(5), 623-670.
- Morgan, R., & Hunt, S.D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20-38.
- Morris, M.H., Lewis, P.S. and Sexton, D.L. (1994), "Re-conceptualizing entrepreneurship: an input-output perspective", *SAM Advanced Management Journal*, Vol. 59 No. 1, pp. 21-31.
- Naman, J. L. and Slevin, D. P. (1993). Entrepreneurship and the concept of fit: A model and empirical tests. *Strategic Management Journal*, 14, 137-153.
- Naser, K., Jamal, A., and Al-Khatib, K. (1999). Islamic banking: a study of customer satisfaction and preferences in Jordan. *International Journal of Bank Marketing*, 17(3), 135-151.
- Nasser, S. A. S. A., and Muhammed, D. D. J. (2013). Introduction to history of Islamic banking in Malaysia. *Humanomics*, 29(2), 80-87.
- NekKamal, Y. Y. (2009). Justice oriented recovery strategies and customer retention in the retail banking industry in Malaysia. *International Review of Business Research Papers*. 5(5), 212-228.



- Neuman, W. L. (1997). *Social research methods: Qualitative and quantitative approaches*. Boston: Allyn and Bacon.
- Ng, T.W.H., Sorensen, K.L. and Feldman, D.C. (2007), "Dimensions, antecedents, and consequences of workaholism: a conceptual integration and extension", *Journal of Organizational Behavior*, Vol. 28 No. 1, pp. 111-136.
- Ng, T. W. H., Feldman, D. C., and Lam, S. S. K., (2010). Psychological Contract Breaches, Organizational Commitment, and Innovation-Related Behaviours: A Latent Growth Modeling Approach. *Journal of Applied Psychology*, 95(4), 744-751.
- Nieto, M. and Quevedo, P. (2005), "Absorptive capacity, technological opportunity, knowledge spillovers, and innovative effort", *Technovation*, Vol. 25, pp. 1141-1157.
- Noble, C.H., Sinha, R.K. and Kumar, A. (2002), "Market orientation and alternative strategic orientations: a longitudinal assessment of performance implications", *Journal of Marketing*, Vol. 66, pp. 25-39.
- Norusis, M. J. (1992). *SPSS for Windows: Advanced statistics release 5*. SPSS Incorporated.
- Nunnally, J. C. (1967). *Psychometric Theory*. New York: McGraw-Hill.
- Nunnally, J. C. (1978). *Psychometric Theory (2ed.)*. New York: McGraw-Hill.
- Nunnally, J.C., & Bernstein, I.H. (1994). *psychometric Theory*. New York: McGraw-Hill.
- Oliver, R.L. (1980). A cognitive model for the antecedents and consequences of satisfaction. *Journal of Marketing Research*, 17, 460-469.
- O. Janssen, "Job demands, perceptions of effort-reward fairness and innovative work behaviour," *Journal of Occupational and Organizational Psychology*, Vol. 73, pp. 287-302, 2000.
- Ohman, K. A. (2000). The transformational leadership of critical care nurse-managers. *Dimensions of Critical Care Nursing*, 19 (I), 46-53.
- Oldham, Greg R, and Cummings, Anne. (1997). Enhancing creativity: Managing work for the high potential employee. *California Management Review*, 40(1), 22-38.
- Olsen, N.V. and Sallis, J. (2006), "Market scanning for new service development", *European Journal of Marketing*, Vol. 40 Nos 5/6, pp. 466-484.

- Olson, E., Slater, S.F. and Hult, T.M. (2005), "The importance of structure and process to strategy implementation", *Business Horizons*, Vol. 48, pp. 47-54.
- Olson, E.M., Walker, O.C. and Ruekert, R.W. (1995), "Organizing for effective new product development: the moderating role of product innovativeness", *Journal of Marketing*, Vol. 59, pp. 48-62.
- Pallant, J. (2007). *SPSS survival manual: A step-by-step guide to data analysis using SPSS version 15. Maidenhead, Berkshire, England: McGraw-Hill Education.*
- Parasuraman, A., Zeithaml, V. A., and Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49, 51-50.
- Parker, S. K. (1998). Enhancing role breadth self-efficacy: the role of job enrichment and other organizational interventions. *Journal of Applied Psychology*, 83, 835-852.
- Parsons, T. (1960). *Structure and processes in modern societies*. Glencoe, IL: Free Press.
- Pennings, J. M., and Goodman, P. S. (1977). Toward a workable framework. P. S. Goodman and J. M. Pennings (Eds.), *New perspectives on organizational effectiveness*. San Francisco: Jossey-Bass. 146-184.
- Peppers, C., and Briskin, A. (2000). *Bringing your soul to work: An everyday practice*. San Francisco: Berrett-Koehler.
- Petter, S., Straub, D., & Rai, A. (2007). Specifying formative constructs in information systems research. *MIS Quarterly*, 31(4), 623-656.
- Philippe, F.L., Vallerand, R.J., Houliort, N., Lavigne, G. and Donahue, E.G. (2010), "Passion for an activity and quality of interpersonal relationships: the mediating role of emotions", *Journal of Personality and Social Psychology*, Vol. 98 No. 6, pp. 917-932.
- Pieterse, A. N., van Knippenberg, D., Schippers, M., and Stam, D., (2010). Transformational and transactional leadership and innovative behaviour: The moderating role of psychological empowerment. *Journal of Organizational Behaviour*, 31(4), 609-623.
- Pillai, R., Schriesheim, C., Williams, E. (1999). Fairness perceptions and trust as mediators for transformational and transactional leadership: a two-sample study. *Journal of Management*, Vol. 25 No 6.

- Podsakoff, P. M., MacKenzie, S. B., and Fetter, R. (1990). Transformational leader behaviours and their effects on followers' trust in leader, satisfaction, and organizational citizenship behaviours, *The Leadership Quarterly*, 1, 107-142.
- Podsakoff, P.M., MacKenzie, S.B., Jeong-Yeon, L., Podsakoff, N.P., 2003. Common method biases in behavioral research: a critical review of the literature and recommended remedies. *J. Appl. Psychol.* 88 (5), 879.
- Pollard, J., and Samers, M. (2007). Islamic banking and finance: postcolonial political economy and the decentring of economic geography. *Transactions of the Institute of British Geographers*, 32(3), 313-330.
- Polit, D.R., Beck, C.T.1 and Hungler., B.P.(2001). *Essentials of nursing research: Methods, appraisal, and utilization* (5<sup>th</sup> ed.). Philadelphia: Lippincott.
- Pounder, J. S. (2002). Employing transformational leadership to enhance the quality of management development instruction. *Journal of Management Development*, 22 (1), 6-13.
- Pratt, S. R., and Eitzen, D. S. (1989). Contrasting leadership styles and organizational effectiveness: The case of athletic teams. *Social Science Quarterly*, 70 (2), 311-322.
- Prekert, F., and Ehnfors, M. (1997). A measure of organizational effectiveness in nursing management in relation to transactional and transformational leadership: A study in a Swedish county hospital.. *Journal of Nursing Management*, 5, 279-287.
- Price, J. L. (1972). The study of organizational effectiveness. *The Sociological Quarterly*, 13, 3-15.
- Punch, K. F. (1998). *Introduction to social research: Quantitative and qualitative approaches*. London: Sage.
- Quinn, R. W., Spreitzer, G. M., and Lam, C. F. (2012). Building a sustainable model of human energy in organizations: Exploring the critical role of resources. *Academy of Management Annals*, 6(1), 337\_396.
- Rafaeli, A. (1993). Dress and behavior of customer contact employees: A framework for analysis. *In Advances in Services marketing and Management*, Vol. 2, Shwartz, T/. A., Bowen, D.E. and Brown, S. W. (eds.), Greenwich, CT: Jai Press, 175-211.
- Ramadan, T. (2007). *Western Muslims and the future of Islam*. Oxford: University Press.

- Ramamoorthy, N., Flood, P. C., Slattery, T., and Sardesai, R. (2005). Determinants of Innovative Work Behaviour: Development and Test of an Integrated Model. *Creativity and Innovation Management*, 14(2), 142-150.
- Rank, J., Nelson, N. E., Allen, T. D., and Xu, X. (2009). Leadership predictors of innovation and task performance: Subordinates' self-esteem and self-presentation as moderators. *Journal of Occupational and Organizational Psychology*, 82, 465-489.
- Rauch, A., Wiklund, J., Lumpkin, G.T., and Frese M. (2009). Entrepreneurial Orientation and Business Performance: An Assessment of Past Research and Suggestions for the Future. *Entrepreneurship Theory and Practice*, 33(3), 761-787.
- Rauch, A. and Frese, M. (2000), "Psychological approaches to entrepreneurial success: a general model and an overview of findings", in Cooper, C.L. and Robertson, I.T. (Eds), *International Review of Industrial and Organisational Psychology*, Wiley, Chichester, pp. 101-142.
- Rauch, D. F., and Behling, O. (1984). Functionalism: Basis for an alternate approach to the study of leadership. Elmsford, NY: Pergamon Press.
- Raza, A., Saddique, U., Farooq, U., Awan, S., and Amin, A. (2012). Customers' satisfaction towards Islamic banking: Pakistan's perspective.
- Razak, D. A., and Taib, F. M. (2011). Consumers' perception on Islamic home financing: Empirical evidences on< IT> Bai Bithaman Ajil</IT>(BBA) and diminishing partnership (DP) modes of financing in Malaysia. *Journal of Islamic Marketing*, 2(2), 165-176.
- Reicheld, F. F., and Sasser, W. E. (1990). Zero defections: Quality comes to services. *Harvard Business Review*, 68(5) 105-111.
- Reinartz, Werner J., Michael Haenlein, and Jörg Henseler (2009), "An Empirical Comparison of the Efficacy of Covariance- Based and Variance-Based SEM," *International Journal of Market Research*, 26 (4), 332-344.
- Richer, S. F. and Vallerand, R. J. (1995). Supervisors' interactional styles and subordinates' intrinsic and extrinsic motivation. *Journal of Social Psychology*, 135, 707-721.
- Rieley, J. B. (1993). The circular organization: how leadership can optimize organizational effectiveness. *National Productivity Review*, 13 (I), 11-20.

- Rieley, G., Collister, J. W., Stern, B., & Eglinton, G. (1993). Gas chromatography/isotope ratio mass spectrometry of leaf wax n-alkalines from plants of differing carbon dioxide metabolisms. *Rapid Communications in Mass Spectrometry*, 7(6), 488-491.
- Ringle, C., Wende, S., & Will, A. (2004). SmartPLS 2.0.M3 [Retrieved from <http://www.smartpls.de>]
- Ringle, Christian M., and Rainer Schlittgen (2007), "A Genetic Segmentation Approach for Uncovering and Separating Groups of Data in PLS Path Modeling," in *Causalities Explored by Indirect Observation: Proceedings of the 5th International Symposium on PLS and Related Methods (PLS'07)*, Harald Martens, Tormod Næs, and Magni Martens, eds., Åas, Norway: MATFORSK, 75–78.
- Robbins, S. P., and Judge, T. A. (2009). *Essentials of Organizational Behaviour* (13<sup>th</sup> Edition). Prentice-Hall Inc.
- Robertson, M. T., and Sundstrom, E. (1990). Questionnaire design, return rates, and response favorableness in an employee attitude questionnaire. *Journal of Applied Psychology*. 3(75), 354-357.
- Roehrich, G. (2004), "Consumer innovativeness: concepts and measurements", *Journal of Business Research*, Vol. 52, pp. 621-677.
- Robbins, S. P., and Judge, T. A. (2009). *Essentials of Organizational Behaviour* (13<sup>th</sup> Edition). Prentice-Hall Inc.
- Ron Hyland and Elizabeth Johnston (2013). *Leadership, Engagement, and Customer Satisfaction*. Concept Paper, School of Advanced Studies, University of Phoenix.
- Rosly, S. A., and Bakar, M. A. A. (2003). Performance of Islamic and mainstream banks in Malaysia. *International Journal of Social Economics*, 30(12), 1249-1265.
- Rubin, R. S., Munz, D. C. and Bommer, W. H. (2005). Leading from within: The effect of emotion recognition and personality on transformational leadership behaviour. *Academy of Management Journal*, 48(5), 845-858.
- Rust, R.T., & Oliver, R.L. (1994). *Service quality: New directions in theory and practice*. Sage: London.

- Rustam, S., Bibi, S., Zaman, K., Rustam, A., and Haq, Z. (2011). Perceptions of Corporate Customers Towards Islamic Banking Products and Services in Pakistan. *The Romanian Economic Journal*, 41, 107-123.
- Saini, Y., Bick, G., and Abdulla, L. (2011). Consumer awareness and usage of islamic banking products in South Africa. *South African Journal of Economic and Management Sciences*, 14(3), 298-313.
- Sanchez, M. E. (1992). Effects of questionnaire design on the quality of survey data. *The Public Opinion Quarterly*, 56(2), 206-217.
- Sanders, K., Moorkamp, M., Torka, N., Groeneveld, S., and Groeneveld, C. (2009). How to Support Innovative Behaviour? The Role of LMX and Satisfaction with HR Practices. *Technology and Investment*, 1(1).
- Saunders, M., Lewis, P., and Thornhill, A. (2009). *Research methods for business students*. New York: Prentice Hall.
- Schein, E. H. (1992). *Organizational culture and leadership* (1st ed). San Francisco: Jossey-Bass.
- Schneider, B. (1990). *Organizational climate and culture*. San Francisco: Jossey-Bass.
- Schneider, B., Gunnarson, S. K., and Niles-Jolly, K. (1994). Creating the climate and culture of success. *Organizational Dynamics*, 23, 17-29.
- Schneider, B., White, S. S., and Paul, M. C. (1998). Linking Service Climate and Customer Perceptions of Service Quality: Test of a Causal Model. *Journal of Applied Psychology*, 83(2), 150-163.
- Schoon, N. (2008). Islamic Finance, a History. *Financial Services Review*, 1, 10-12.
- Schumpeter, J. A., (1934). *Theory of economic development*. Cambridge, MA: Harvard University Press.
- Scott, S. G., and Bruce, R. A. (1994). Determinants of innovative behaviour: A path model of individual innovation in the workplace. *Academy of Management Journal* 37, 580-607.
- Sebora, T. C., and Theerapatvong, T. (2010). Corporate entrepreneurship: a test of external and internal influences on managers' idea generation, risk taking, and proactiveness, *International Entrepreneurship Management Journal*, 6, 331-350.
- Sekaran, U. (2003). *Research methods for business: A skill building approach*. (4 ed.). New York: John Wiley.

- Seltzer, J., and Bass, B. M. (1990). Transformational leadership: Beyond initiation and consideration. *Journal of management*, 16(4), 693-703.
- Senge, P. (1990), *The Fifth Discipline*, Doubleday, New York, NY.
- Shalley, C. E., and Gilson, L. L. (2004). What leaders need to know: A review of social and contextual factors that can foster or hinder creativity. *The Leadership Quarterly*, 15, 33–53
- Seo, M., Barrett, L. F., and Bartunek, J. M. (2004). The role of affective experience in work motivation. *Academy of Management Review*, 29(3), 423-439.
- Seo, M., Barrett, L. F., and Bartunek, J. M. (2004). The role of affective experience in work motivation. *Academy of Management Review*, 29(3), 423-439.
- Shahid, H., Rehman, R.U., Khan Niazi, G.S. and Raoof, A. (2010), “Efficiencies comparison of Islamic and conventional banks of Pakistan”, *International Research Journal of Finance and Economics*, Vol. 49, pp. 24-42.
- Shane, S. Locke, E.A., and Collins, C.J. (2003). Entrepreneurial motivation. *Human Resource Management Review*, 13, 257-279.
- Shaughnessy, J., and Zechmeister, E. B. (1997). *Research methods in psychology*. (4 ed.). New York: McGraw-Hill.
- Scheatsley, Paul. 1983. " *Questionnaire Construction and Item Writing*." In *Handbook of Survey Research*, ed. Peter Rossi, James Wright, and Andy Anderson, pp. 195-230. New York: Academic Press.
- Siddiqi, M.N. (2000), “Evolution of Islamic banking and insurance as system rooted in ethics”, *Proceedings of the Takaful Forum* (April), New York, NY.
- Smart, D. T., and Conant, J. S. (1994). Entrepreneurial orientation, distinctive marketing competencies and organizational performance. *Journal of Applied Business Research*, 10(3), 28-38.
- Smilor, R. W. (1997). Entrepreneurship: Reflections on a subversive activity. *Journal of Business Venturing*, 12, 341-346.
- Solomon, G. T., Winslow, E. K., and Tarabishy, A. (1998). The role of climate in fostering innovative behaviour in entrepreneurs. *Paper presented at the United States Association for Small Business and Entrepreneurship conference*.
- Sosik, J. J., Avolio, B. J., and Kahai, S. S. (1997). Effects of leadership style and anonymity on group potency and effectiveness in a group decision support system environment. *Journal of Applied Psychology*, 82, 89-103.

- Sosik, J.J., Kahai, S.S., and Avolio, B.J. (1998). Transformational Leadership and Dimensions of Creativity: Motivating Idea Generation in Computer-Mediated Groups. *Creativity Research Journal*, 11(2), 111-121.
- Sosik, J.J., Kahai, S.S., & Piovosio, M.J. (2009). Silver bullet or voodoo statistic? A premier for using the Partial Least Squares data analytic techniques in group and organization research. *Group & Organization Management*, 34(1), 5-36.
- Soucie, D. (1994). Effective managerial leadership in sport organizations. *Journal of Sport Management*, 5(1), I-I3.
- Sousa, C. M. 2004. Export performance measurement: an evaluation of the empirical research in the literature. *Academy of Marketing Science Review*, 9, 1--23.
- Spector, P. E. (1992). Summated rating scale construction: An introduction. Newbury Park: Sage Publications.
- Spreng, R.A., MacKenzie S.B. & Olshavasky R.W. (1996). A re-examination of the determinants of consumer satisfaction. *Journal of Marketing*, 60, 15-32.
- Steenkamp, J. E. M., and Van Trijp, H. C. M. (1991). The use of LISREL in validating marketing constructs. *International Journal of Research in Marketing* 8(4), 283-299.
- Stone, M. (1977). An asymptotic equivalence of choice of model by cross-validation and Akaike's criterion. *Journal of the Royal Statistical Society. Series B (Methodological)*, 44-47.
- Stogdill, R. M. (1974). *Handbook of leadership: A survey of the literature*. New York: Free Press.
- Subramony, M., Krause, N., Norton, J., and Burns, G. N. (2008). The relationship between human resource investments and organizational performance: a firm-level examination of equilibrium theory. *Journal of Applied Psychology*, 93(4), 778.
- Sufian, F. (2006a), "The efficiency of Islamic banking industry: a non-parametric analysis with non-discretionary input variable", *Islamic Economic Studies*, Vol. 14 Nos 1/2, pp. 53-87.
- Sukmana, R., and Kassim, S. H. (2010). Roles of the Islamic banks in the monetary transmission process in Malaysia. *International Journal of Islamic and Middle Eastern Finance and Management*, 3(1), 7-19.



- Suliman, A. and Al Obaidli, M. (2011), "Leadership and organizational citizenship behavior in Islamic banks: the case of the UAE", *paper presented at The International Islamic Banking, Finance and Investment Conference*, Kuala Lumpur.
- Sullins, E. S. (1991). Emotional contagion revisited: Effects of social comparison and expressive style on mood convergence. *Personality and Social Psychology Bulletin*, 17(2), 166–174.
- Swanson, J. W. (2000). Zen leadership: Balancing energy for mind, body, and spirit harmony. *Nursing Administration Quarterly*, 24 (2), 29-33.
- Sy, T., Cote, S., and Saavedra, R. (2005). The contagious leader: Impact of the leader's mood on the mood of group members, group affective tone, and group processes. *Journal of Applied Psychology*, 90(2), 295-305.
- Tabachnick, B. G., and Fidell, L. S. (2001). *Using multivariate statistics*. Boston: Allyn and Bacon.
- Tabachnick, B. G., & Fidell, L. S. (2007). *Experimental designs using ANOVA*. Thomson/Brooks/Cole.
- Taib, F. M., Ramayah, T., and Razak, D. A. (2008). Factors influencing intention to use diminishing partnership home financing. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3), 235-248.
- Tajeddini, K. and Trueman, M. (2008), "Effect of customer orientation and innovativeness on business performance: a study of small-sized service retailers", *International Journal of Entrepreneurship and Small Business*, Vol. 6 No. 2, pp. 280-295.
- Tajeddini, K., Trueman, M. and Larsen, G. (2006), "Examining the effect of market orientation on innovativeness", *Journal of Marketing Management*, Vol. 22 Nos 5/6, pp. 529-551.
- Tajeddini, K. (2010), "Effect of customer orientation and entrepreneurial orientation on innovativeness: evidence from the hotel industry in Switzerland", *Tourism Management*, Vol. 31, pp. 221-231.
- Tarabishy, A., Solomon, G. Fernald, L. W. and Sashkin, M. (2005). The Entrepreneurial Leader's Impact on the Organization's Performance in Dynamic Markets. *Journal of Private Equity*, 8(4), 20-29.
- Tead, O. (1935). *The art of leadership*. New York: McGraw-Hill.

- Thambiah, S., Eze, U. C., Santhapparaj, A. J., and Arumugam, K. (2010). Customers' Perception on Islamic Retail Banking: A Comparative Analysis between the Urban and Rural Regions of Malaysia. *International Journal of Business and Management*, 6(1), p187.
- Thambiah, S., Ismail, H., and Malarvizhi, C. (2011). Islamic Retail Banking Adoption: A Conceptual Framework. *Australian Journal of Basic and Applied Sciences*, 5(12).
- Thomberry, N. (2006). Lead like an entrepreneur. Blacklick, OH: McGraw-Hill.
- Thomke, S. (1998). Managing experimentation in the design of new products. *Management Science*, 44, 743-762.
- Thompson, B. (1997). The importance of structure coefficient in structural equation modeling confirmatory factor analysis. *Educational and Psychological Measurement*. 57(1), 5-19.
- Thornton, P. and Ocasio, W. (2008). Institutional logics. In R. Greenwood, C. Oliver, R. Suddaby, and K. Sahlin-Andersson (Ed.), *The SAGE handbook of organizational institutionalism* (pp. 99–129). Los Angeles, CA: Sage Publications.
- Tsui, A. S. (1990). A multiple-constituency model of effectiveness: an empirical examination at the human resource subunit level. *Administrative Science Quarterly*, 35 (3), 458-478.
- Tull, D. S., and Hawkins, D. I. (1990). Marketing research: Meaning, measurement, and method: A text with cases. (5 ed.). New York: Macmillan.
- Tushman, M. L., and Nadler, D.A. (1986). Organizing for innovation. *California Management Review*, 28(3), 74-92.
- Utsch, A. and Rauch, A. (2000), "Innovativeness and initiative as mediators between achievement orientation and venture performance", *European Journal of Work and Organizational Psychology*, Vol. 9 No. 1, pp. 45-62.
- Urbach, N., and Ahlemann, F. (2010). Structural equation modeling in information systems research using Partial Least Square. *Journal of Information Technology Theory and Application* 11(2), 5-40.
- Vallerand, R.J. and Houliort, N. (2003), "Passion at work: toward a new conceptualization", in Gilliland, S.W., Steiner, D.D. and Skarlicki, D.P.

- (Eds), *Emerging Perspectives on Values in Organizations*, Information Age Publishing, Greenwich, CT, pp. 175-204.
- Vallerand, R.J., Paquet, Y., Philippe, F.L. and Charest, J. (2010), "On the role of passion in burnout: a process model", *Journal of Personality*, Vol. 78 No. 1, pp. 289-312.
- Vallerand, R. J., Blanchard, C., Mageau, G. A., Koestner, R., Ratelle, C., Léonard, M., Gagné, M., and Marsolais, J. (2003). Les passions de l'ame: On Obsessive and Harmonious Passion. *Journal of Personality and Social Psychology*, 85(4), 756-767.
- Van der Vegt, G. S., Van de Vliert, E., and Huang, X. (2005). Location-level links between diversity and innovative climate depend on national power distance. *Academy of Management Journal*, 48, 1171-1182.
- Van de Ven. A. (1986). Central problems in the management of innovation. *Management Science*, 32, 590-607.
- Van Greuning, H., and Iqbal, Z. (2008). Risk analysis for Islamic banks: World Bank Publications.
- Wah, S. S. (2004). Entrepreneurial leaders in family business organizations. *Journal of Enterprising Culture*, 12(1), 1-34.
- Wakelyn, J. L. (2002). *Confederates against the confederacy: Essays on leadership and loyalty*. Westport, CT: Praeger Books.
- Waldman, D. A. and Yammarino, F. J. (1999). CEO Charismatic Leadership: Level-of- management and Levels-of-analysis effects. *Academy of Management Review*, 24(2), 266-285.
- Wallace, J. C., Johnson, P. D., Mathe, K., and Paul, J. (2011). Structural and Psychological Empowerment Climates, Performance, and the Moderating Role of Shared Felt Accountability: A Managerial Perspective. *Journal of Applied Psychology*, Advance online publication: 1-11.
- Walter, A., Auer, M. and Ritter, T. (2006), "The impact of network capabilities and entrepreneurial orientation on university spin-off performance", *Journal of Business Venturing*, Vol. 21, pp. 541-567.
- Wang, P. and Rode, J. C. (2010). Transformational leadership and follower creativity: The moderating effects of identification with leader and organizational climate. *Human Relations*, 63(8) 1105-1128.

- Wang, Z. M., and Satow, T. (1994). Leadership styles and organizational effectiveness in Chinese Japanese joint ventures. *Journal of Managerial Psychology*, 9 (4), 31-36.
- Warner, R. (2008). Applied statistics. Thousand Oaks, CA: Sage Publications
- Wasiuzzaman, S., and Gunasegavan, U. N. (2013). Comparative study of the performance of Islamic and conventional banks: The case of Malaysia. *Humanomics*, 29(1), 43-60.
- Weber, M. (1947). The theory of social and economic organizations. Translated by T. Parsons. New York: Free Press.
- Weese, W. J. (1996). Do leadership and organizational culture really matter? *Journal of Sport Management*, 70(2), 197-206.
- Werts, C.E., Linn, R.L., & Joreskog, K.G. (1974). Intraclass reliability estimates: Testing structural assumptions. *Educational and Psychological Measurement*, 34, 25-33.
- Westphal, J.D., Gulati, R., and Shortell, S.M. (1997). Customization or conformity? An institutional and network perspective on the content and consequences of TQM adoption. *Administrative Science Quarterly*, 42(2), 366–394.
- Wetzels, M., Odekerken-Schroder, G., & van Oppen, C. (2009). Using PLS path modeling for assessing hierarchical construct models: Guidelines and empirical illustration. *MIS Quarterly*, 33(1), 177-195.
- Wiklund, J. (1999). The sustainability of the entrepreneurial orientation—performance relationship. *Entrepreneurship Theory and Practice*, 24(1), 37^8.
- Wiklund, J., and Shepherd, D. (2003). Knowledge-based resources, entrepreneurial orientation, and the performance of small and medium-sized businesses. *Strategic Management Journal*, 24(13), 1307-1314.
- Wiklund, J., and Shepherd, D. (2005). Entrepreneurial orientation and small business performance: A configurational approach. *Journal of Business Venturing*, 20(1), 71-91.
- Williams, P., & Naumann, E. (2011). Customer satisfaction and business performance: A firm-level analysis. *The Journal of Services Marketing*, 25(1), 20-32.
- Wilson, R. (2007). Islamic investment in the UK. *Business Islamica*, 1(12), 68-72.

- Wilson, R. (2009). The development of Islamic finance in the GCC. Governance and Globalization in the Gulf States. London: *Kuwait Programme on Development*.
- Winslow, E. K. (1989). Productivity and Innovation: The Human Side. B. G. Whiting and G. T. Solomon (Eds.), *Key Issues in Creativity, Innovation, and Entrepreneur*, Bearly Limited.
- Winslow, E. K. (1991), Development of entrepreneurial behaviour and small business stimulation. *Paper presented at the Academy of Management Conference on Stimulating Business Development*.
- Winslow, E. K., and Solomon, G. T. (1993) Entrepreneurs: Architects of Innovation, Paradigm Pioneers and Change. *The Journal of Creative Behaviour*, 27(2), 75-88.
- Wold, H. (1982). Soft modeling: The basic design and some extensions. In K. G. Joreskog & H. Wold (Eds.), *Systems under indirect observations: Part II* (pp. 1-54). Amsterdam: North-Holland.
- Woodman, Richard W, Sawyer, John E, and Griffin, Ricky W. (1993). Toward a theory of organizational creativity. *Academy of management review*, 293-321.
- Woodsmall, R. S., & Thomas, C. (2012). Transformational leadership and organizational effectiveness: A case study of a rural Indiana community action agency (Doctoral dissertation, Doctoral dissertation). Retrieved from ProQuest Dissertations and Theses database.(UMI No. 3542694)).
- Yin, R. K. (1994). *Case study research: Design and methods*. (2 ed.). Beverly Hills: Sage Publications.
- Yuchtman, E., and Seashore, S. E. (1967). A system resource approach to organizational effectiveness. *American Sociological Review*, 32, 891-903.
- Yudistira, D. (2003), "Efficiency of Islamic banks: an empirical analysis of 18 banks", Working Paper (0406007), Econ WPA.
- Yukl, G. (2010). *Leadership in organizations* (6<sup>th</sup> edition). New York: Prentice-Hall.
- Yusuf, A. (2002). Environmental uncertainty, the entrepreneurial orientation of business ventures and performance. *International Journal of Commerce and Management*, 72(3/4), 83-103.

- Zahra, S. A. (1991). Predictors and financial outcomes of corporate entrepreneurship: An explorative study. *Journal of Business Venturing*, 6(4), 259-285.
- Zahra, S.A. (1993), "Environment, corporate entrepreneurship, and financial performance: a taxonomic approach", *Journal of Business Venturing*, Vol. 8, pp. 319-340.
- Zahra, S., and Covin, J. G. (1995). Contextual influence on the corporate entrepreneurship-performance relationship: A longitudinal analysis. *Journal of Business Venturing*, 70(1), 43-58.
- Zahra, S. A., and Garvis, D. M. (2000). International corporate entrepreneurship and firm performance: The moderating effects of international environmental hostility. *Journal of Business Venturing*, 75(5/6), 469-492.
- Zahra, S. A., and Neubaum, D. O. (1998). Environmental adversity and the entrepreneurial activities of new ventures. *Journal of Developmental Entrepreneurship*, 3(2), 123-140.
- Zainol, Z., Shaari, R., and Ali, H. M. (2008). A Comparative Analysis on Bankers' Perceptions on Islamic Banking. *International Journal of Business and Management*, 3(4), P157.
- Zaltman, G., Duncan, R. and Holbek, H. (1973), *Innovations and Organizations*, Wiley, New York, NY.
- Zammuto, R. F. (1982). *Assessing organizational effectiveness: Systems change, adaptation, and strategy*. Albany: State University of New York Press.
- Zammuto, R. F. (1984). A comparison of multiple constituency models of organizational effectiveness. *Academy of Management Review*, 9, 606-616.
- Zareimatin, H., Alvani, S.M., Jandaghi, G. and Ahmadi, F. (2010), "Introducing a comprehensive model of factors impacting on developing organizational citizenship behaviour; case study: employees of National Oil Industry of Iran", *Public Management*, Vol. 2 No. 5, pp. 39-56.
- Zeithaml, V. A., and Berry, L. L. (1988). Communication and control processes in the delivery of service quality. *Journal of Marketing*, 52(4), 35-48.
- Zikmund, W. G., Babin, B. J., Carr, J. C., and Griffin, M. (2010). *Business research methods. (8 ed.): South-Western*.

Zwingman-Bagley, C. (1999). Transformational management style positively affects financial outcomes. *Nursing Administration Quarterly*, 23 (4), 29-34.