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**DRIVERS OF KEY PERFORMANCE INDICATORS
ACHIEVEMENT AND ITS MEDIATING EFFECT ON
SALESFORCE INTENTION TO RETAIN IN THE BANKING
INDUSTRY**



DOCTOR OF PHILOSOPHY
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**DRIVERS OF KEY PERFORMANCE INDICATORS ACHIEVEMENT AND ITS
MEDIATING EFFECT ON SALESFORCE INTENTION TO RETAIN IN THE
BANKING INDUSTRY**



BY
ZUNARNI BINTI KOSIM

UUM
Universiti Utara Malaysia

**Thesis Submitted to
School of Economics, Finance and Banking
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in Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



Kolej Perniagaan
(College of Business)
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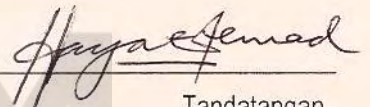
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ABSTRACT

Personal selling has become a core strategy of banks' competitiveness. The key success of personal selling is the imperative role of the salesforce in delivering quality sales of banking products and services and achieving individual Key Performance Indicator (KPI). KPI is a new performance measurement adopted in modern banking. Hence, this was a maiden study to identify the drivers for KPI achievement in Malaysian banks, namely individual competencies (performance orientation, affiliate interest, job quality, commitment to work, agility, adaptive selling, planning, communication and learning) and perceived organizational factors (articulate visionary leader, high performance culture and teamwork). Malaysian banks face great challenges to retain the salesforce in sales job. Hence, this study also examined the impact of individual competencies and the organizational factors to retain the salesforce. The novelty of this study was the investigation of the mediating effects of KPI achievement on the relationship between individual competencies, organizational factors, and salesforce retention. Data was obtained through questionnaires to 190 members of the salesforce who were attached to eight domestic banks in three regions. Multiple regression results show performance orientation, agility flexibility and teamwork have significant impacts on KPI achievement. Meanwhile, performance orientation, affiliate interest, commitment to work and all organizational factors significantly influenced the salesforce's intention to retain. The results support the Herzberg Motivation Theory that the ability to perform well and the synergy of teamwork in banks increase the salesforce's KPI achievement and the intention to retain. The result of the hierarchical regression analysis shows that KPI achievement fully mediates the relationship between performance orientation, teamwork and intention to retain, which supports the Expectancy Theory. The findings of this study provide statistical evidence of KPI drivers and the important role of KPI and the intention to retain. The findings also indicate practical, theoretical and policy implications to relevant parties.

Keywords: salesforce, banking, key performance indicator (KPI), individual competencies, organizational factors

ABSTRAK

Jualan secara peribadi adalah salah satu strategi utama institusi perbankan untuk berdaya saing. Kunci kejayaan jualan secara peribadi bergantung kepada peranan imperatif tenaga jualan dalam menjual produk dan perkhidmatan perbankan yang berkualiti, dan sekali gus membantu mencapai Indikator Prestasi Utama (KPI) mereka. KPI adalah penilaian prestasi baharu diguna dalam perbankan moden. Justeru, kajian ini adalah kajian julung yang mengkaji kompetensi individu (orientasi prestasi, faedah gabungan, kualiti kerja, komitmen untuk bekerja, ketangkasan, jualan penyesuaian, perancangan, komunikasi dan pembelajaran) dan faktor organisasi (pemimpin yang mengartikulasikan wawasan, budaya kerja berprestasi tinggi dan kerja berpasukan) sebagai pemacu KPI dalam institusi perbankan di Malaysia. Institusi perbankan di Malaysia juga berhadapan cabaran besar dalam mengekalkan tenaga jualan. Kajian ini juga mengkaji kesan kecekapan individu dan faktor organisasi terhadap hasrat untuk mengekalkan tenaga jualan. Sumbangan baharu kajian ialah kesan perantaraan pencapaian KPI dalam hubungan antara kecekapan individu, faktor organisasi, serta pengekal kerjaya. Data diperolehi melalui kaedah soal selidik yang dijalankan ke atas 190 orang tenaga jualan yang bertugas di lapan buah bank domestik di tiga wilayah. Keputusan regresi berganda menunjukkan bahawa orientasi prestasi, ketangkasan fleksibel dan kerja berpasukan mempunyai kesan yang ketara kepada pencapaian KPI. Sementara, orientasi prestasi, faedah gabungan, komitmen untuk bekerja dan semua faktor organisasi mempengaruhi secara ketara dalam mengekalkan tenaga jualan. Keputusan ini mendokong Teori Motivasi Herzberg iaitu keupayaan untuk prestasi yang baik dan sinergi kerja berpasukan di institusi perbankan mampu meningkatkan pencapaian KPI di kalangan tenaga jualan serta hasrat untuk mengekalkan mereka dalam kerjaya. Hasil daripada analisis regresi hierarki menunjukkan pencapaian KPI sebagai pengantara penuh dalam hubungan antara prestasi orientasi, kerja berpasukan dan hasrat untuk mengekalkan; serta menyokong Teori Jangkaan. Hasil kajian membuktikan secara statistik pemacu kepada KPI dan peranan penting KPI dalam hasrat mengekalkan kerjaya di kalangan tenaga jualan. Dapatan kajian juga menjelaskan implikasi praktikal, teori dan dasar kepada pihak yang berkenaan.

Kata kunci: tenaga jualan, perbankan, indikator prestasi utama (KPI), kecekapan individu, faktor organisasi

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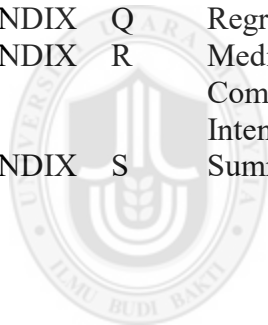
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LIST OF ABBREVIATIONS

ABM	Associations of Bank Malaysia
ADPTS	Adaptive Selling
ANOVA	Analysis of Variance
BNM	Bank Negara Malaysia
GDP	Gross Domestic Product
IBBM	Institute Bank-Bank Malaysia
KPI	Key Performance Indicator
SPSS	Statistical Package for the Social Sciences
UEM	United Engineers Malaysia
VIF	Variance Inflation Factor



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CHAPTER ONE

INTRODUCTION

1.1 Global Banking Landscape

Banking sector forms a significant component of the financial sector. In the 21st era, banking sector had experienced a lot of changes. These changes are the result of globalization, deregulation, and sophisticated needs of customers, competitive pressures and technology. On the other hand, the global financial crisis such as sub-prime turmoil in the United States in 2008 and the preceding Asian financial crisis in 1997 have resulted in new transformation in banking landscape (Munir, Perera, & Baird, 2011). All these changes do not only influence the operation but also the performance of banks worldwide.

Globalization primarily refers to the removal of geographic barriers for trade and financial market activities. Consequently, globalization has allowed gradual intensification and integration between financial market and financial institutions throughout the world (Casu, Girardone, & Molyneux, 2006).

Deregulation on the other hand, has resulted in the removal of some controls and rules governing the activities of banks and other financial institutions (Harrison, 2000). With deregulation, banks are permitted to offer broader financial services and involved in various financial activities that were previously handled by investment bank, insurance company, merchant bank and others. The new activities involved 3Cs that is cross-selling, cost saving and capital sharing (Shen & Chang, 2012).

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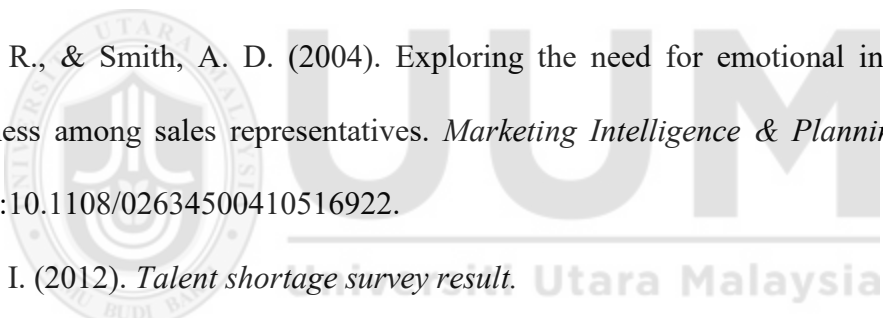
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APPENDIX A
Questionnaire

Ref: COB/SEFB/93129

1st October 2014

To whom it may concern

MRS ZUNARNI KOSIM (93129)

This is to certify and confirm that Mrs Zunarni Kosim is a Ph.D student at the School of Economic, Finance and Banking, College of Business, Universiti Utara Malaysia. She is under my supervision and is currently required to conduct a PhD study aims at examining how an individual and organizational competencies might affect the employee KPI and retention in banking sector.

There is no right or wrong answer to the questions and all responses given will be treated as strictly confidential and will be used solely for academic purposes. I have every confidence that she will benefit tremendously from your participation, which will assist her to complete her study within stipulated time.

Your participation is very much appreciated. Thank you for your cooperation.

Yours sincerely,

Nor Hayati Ahmad

Prof. Dr Nor Hayati Binti Ahmad

Supervisor of : Zunarni Kosim (93129)

1st October 2014

Dear Participant,

My name is Zunarni Kosim and I am a PhD student at Universiti Utara Malaysia, Kedah. Not just as a requirement for the PhD degree, I embark into this research for the sheer intention of obtaining new knowledge, hoping that it would contribute significantly to the future of business conduct. Hence it is my greatest wish that you would agree to be part of this discovery.

We noticed that, banks are relying on their salesforce to sell the products/services in competitive business environments nowadays, which in turn will help the banks to increase their asset growth. In order to undertake this selling activities, salesforce need to have certain abilities. Though lots of studies have been conducted to examine the necessary criterias, surprisingly, very little has focused on the competencies aspect. Hence, this study seeks to identify individual's competencies and organizational competencies dominated by salesforce in achieving KPI and retaining in the bank. By participating in this survey, you will contribute to the identification of such competencies which may be helpful in explaining the success of a salesforce.

You have been randomly chosen to participate in this study which is strictly voluntary. You may choose not to participate without any negative consequences. However, your participation is very crucial to the success of this study which would significantly contribute to a new knowledge. More importantly, the completion of my study will also substantially depend on your participation. Hence, I am most grateful if you could complete and return the questionnaire.

Should you have any queries, please do not hesitate to contact me at your convenience at zunarni@uum.edu.my or at 019-5586916.

I look forward to your participation. Your cooperation is greatly appreciated that words are just insufficient to express my gratitude.

Sincerely yours,

Zunarni

Zunarni Kosim

PhD Candidate
School of Economic, Finance and Banking
Universiti Utara Malaysia

Section I

Sila nyatakan sejauhmana tahap kepentingan setiap pernyataan di bawah. Bulatkan hanya satu jawapan bagi setiap pernyataan. <i>Please indicate how important each of the following statement to you. Please circle one answer only for each statement.</i>		<i>Not important</i>				<i>Very important</i>
1.	I have the ability to spend a lot of time, thinking about how my performance is compared to another salesforce.	1	2	3	4	5
2.	I evaluate myself using my manager's criteria.	1	2	3	4	5
3.	I always try to communicate my achievements to my manager.	1	2	3	4	5
4.	I feel very good when I know I have outperformed other salesforce in my bank.	1	2	3	4	5
5.	It is very important that my manager sees me as a good salesperson.	1	2	3	4	5
6.	I have the ability to allocate and utilize my significant resources efficiently.	1	2	3	4	5
7.	The ability to commit my time for uncertainty (meeting prospects/sell new products) to improve my sales performance.	1	2	3	4	5
8.	I have the ability to achieve the target and results in the timely manner.	1	2	3	4	5
9.	The ability to set and act for achieving unrealistic or impossible sales targets for myself and for my team/branch.	1	2	3	4	5

Sila nyatakan sejauhmana tahap persetujuan anda terhadap setiap pernyataan di bawah. <i>Please indicate to what extent you agree or disagree with the following statements.</i>		<i>Strongly disagree</i>				<i>Strongly agree</i>
1.	Having friends is very important to me.	1	2	3	4	5
2.	I prefer a leader who is friendly and easy to talk to over one who is more aloof and respected by his followers.	1	2	3	4	5
3.	I would rather express open appreciation to others most of the time than reserve such feelings for special occasions.	1	2	3	4	5

Sila nyatakan sejauhmana tahap persetujuan anda terhadap setiap pernyataan di bawah. <i>Please circle any one indicate to what extent you agree or disagree with the following statements.</i>		Strongly disagree					Strongly agree
1.	I make personal scarifies to complete a job.	1	2	3	4	5	

Sila nyatakan berapa cepat atau perlahan anda untuk menyesuaikan diri dengan keadaan tersebut di bawah. <i>Please indicate how quickly or slowly do you adjust to following situations.</i>		Very slowly					Very quickly
2.	I make spend extraordinary efforts to complete a job.	1	2	3	4	5	
3.	I accept full responsibility for any problems incurred in completing a job for customers.	1	2	3	4	5	
4.	I express a concern for satisfying the customers.	1	2	3	4	5	

Sila nyatakan sejauhmana tahap kepentingan setiap pernyataan di bawah. Bulatkan hanya satu jawapan bagi setiap pernyataan. <i>Please indicate how important each of the following statement. Please circle one answer only for each statement.</i>		Not important					Very important
1.	The ability to meet and exceed customers" needs and preferences.	1	2	3	4	5	
2.	The ability to provide the high quality and reliable products/services to customers.	1	2	3	4	5	
3.	The ability to make design changes in product/services as desired by customers.	1	2	3	4	5	
4.	The ability to ensure consistency in providing products/services to customers.	1	2	3	4	5	
5.	The ability to ensure conformance of services to bank"s/industry"s standards.	1	2	3	4	5	
6.	The ability to ensure accuracy in providing products /services" information to customers.	1	2	3	4	5	
7.	State a desire to produce or sell a better quality products or services as a motivating factor.	1	2	3	4	5	
8.	Favor own work as compared to that of others.	1	2	3	4	5	

1.	My ability to respond to any changes of a customer's needs.	1	2	3	4	5
2.	My ability to respond to any changes in market conditions.	1	2	3	4	5
3.	My ability to develop new skills particularly in selling.	1	2	3	4	5
4.	My ability to acquire the necessary skills for business process change.	1	2	3	4	5
5.	My ability to acquire new selling, information technology (IT) knowledge and software skills.	1	2	3	4	5
	Sila nyatakan sejauhmana tahap persetujuan anda terhadap setiap pernyataan di bawah. <i>Please circle any one indicate to what extent you agree or disagree with the following statements.</i>					
6.	I have the ability to cooperate effectively across functional and bank's boundaries.	1	2	3	4	5
7.	I can easily move between projects.	1	2	3	4	5
8.	I have the ability to capitalize another employee's empowerment which has been authorized by my bank.	1	2	3	4	5
9.	I have the ability to deploy a flexible information technology (IT) infrastructure due to rapid introduction of new information support (IS).	1	2	3	4	5

	Sila nyatakan sejauhmana tahap persetujuan anda terhadap setiap pernyataan di bawah. <i>Please circle any one indicate to what extent you agree or disagree with the following statements.</i>	<i>Strongly disagree</i>				<i>Strongly agree</i>
1.	I am very flexible in the selling approach I used.	1	2	3	4	5
2.	I can easily use a wide variety of selling approaches.	1	2	3	4	5

3.	I do not use a set of sales approaches.	1	2	3	4	5
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	Sila nyatakan sejauhmana tahap persetujuan anda pada setiap pernyataan di bawah. <i>Please indicate to what extend you agree or disagree with the following statements.</i>	<i>Strongly Disagree</i>		<i>Strongly Agree</i>
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4.	I vary my sales styles from situation to situation.	1	2	3	4	5
5.	I treat all of my buyers pretty much differently.	1	2	3	4	5
6.	I like to experiment with different sales approaches.	1	2	3	4	5
7.	I change my approach from one customer to another.	1	2	3	4	5

	Sila nyatakan sejauhmana tahap kepentingan setiap pernyataan di bawah. Bulatkan hanya satu jawapan bagi setiap pernyataan. <i>Please indicate how important each of the following statement. Please circle one answer only for each statement.</i>	<i>Not important</i>		<i>Very important</i>		
1.	The ability to plan activities by breaking a large task down into subtasks.	1	2	3	4	5
2.	The ability to develop plans for anticipating obstacles.	1	2	3	4	5
3.	The ability to evaluate any alternatives given.	1	2	3	4	5
4.	The ability to take a logical and systematic approach for any activities.	1	2	3	4	5

1.	It is worth spending a lot of time learning new approaches for dealing with customers.	1	2	3	4	5
2.	An important part of being a salesperson is continually improving your sales skills.	1	2	3	4	5
3.	I put in a great deal of efforts in order to learn something new about selling.	1	2	3	4	5
4.	It is important for me to learn from my selling experience.	1	2	3	4	5
5.	Learning how to be a better salesperson is of fundamental importance to me.	1	2	3	4	5
	Sila nyatakan sejauhmana tahap kepentingan setiap pernyataan di bawah. Bulatkan hanya satu jawapan bagi setiap pernyataan. Please indicate how important each of the following statement. Please circle one answer only for each statement.	Not im por tant				V er y im po rta nt
1.	I have a good command of the language.	1	2	3	4	5
2.	I must typically get right to the point.	1	2	3	4	5
3.	I can deal with others effectively.	1	2	3	4	5
4.	My writing is difficult to understand.	1	2	3	4	5
5.	I have the ability to express my ideas clearly.	1	2	3	4	5
6.	Customers are easily understood when I speak.	1	2	3	4	5
7.	The ability to generally says the right thing at the right time.	1	2	3	4	5
8.	I am a good listener.	1	2	3	4	5
9.	I am keeping customers aware of the status of the products/services offered.	1	2	3	4	5
10.	I am the person who is easy to talk to.	1	2	3	4	5
11.	I usually respond to messages (memos, phone calls, reports, etc.) quickly.	1	2	3	4	5
12.	I always pay attention to what other people say to me.	1	2	3	4	5

13.	I am sensitive to customers' needs of the moment.	1	2	3	4	5
14.	I am answering customers' questions in an understandable manner.	1	2	3	4	5
15.	I must provide advice to customers when necessary.	1	2	3	4	5
16.	I shall keep customers aware of the status of their transactions or applications.	1	2	3	4	5
17.	I have the ability to solicit customers' inputs.	1	2	3	4	5

	Sila nyatakan sejauhmana tahap persetujuan anda pada setiap pernyataan di bawah. <i>Please indicate to what extent you agree or disagree with the following statements.</i>	Strongly Disagree					Strongly Agree
1.	My leader has a clear understanding of where we are going.	1	2	3	4	5	
2.	My leader paints an interesting picture of the future for our group.	1	2	3	4	5	
3.	My leader is always seeking new opportunities for the bank.	1	2	3	4	5	
4.	My leader inspires others with his or her plans for the future.	1	2	3	4	5	
5.	My leader is able to get others committed to his or her dream.	1	2	3	4	5	

	Sila bulatkan hanya satu nombor yang terbaik menerangkan pandangan anda terhadap organisasi anda. <i>Please circle only one number that best describes your perception towards your organization.</i>	Never	Seldom		Often	Always
1.	This bank motivates me to contribute more than what is normally required to complete my work.	1	2	3	4	5
2.	My work challenges me to use my knowledge and skills fully.	1	2	3	4	5
3.	My bank has great opportunities for personal and professional growth.	1	2	3	4	5

4.	My bank is attracting people required to achieve its goals.	1	2	3	4	5
5.	In my bank, exceptional performance is recognized, reinforced and appropriately rewarded.	1	2	3	4	5
6.	When this bank does well, it will appropriately share its financial success with the employees.	1	2	3	4	5
7.	The bank is concerned with the future and external world.	1	2	3	4	5
8.	Manager and employees in this bank accept and support changes.	1	2	3	4	5
9.	This bank encourages any experimentation, inquiry and risk taking task.	1	2	3	4	5
10.	My bank emphasizes on mutual trust, frankness and openness among individuals.	1	2	3	4	5
11.	My bank is treating everyone with care, respect and dignity.	1	2	3	4	5

	Sila nyatakan sejauhmana tahap persetujuan anda pada setiap pernyataan di bawah. <i>Please indicate to what extent you agree or disagree with the following statements.</i>	<i>Strongly Disagree</i>				<i>Strongly Agree</i>
1.	Superior managers and employees exchange the inputs for proper solutions on any issues in the bank i.e customer's problem.	1	2	3	4	5
2.	Superior managers and employees jointly and actively involved in events, property launching and road shows.	1	2	3	4	5
3.	Superior managers and employees use the phrase "we in the bank" as a part of our talk to customers.	1	2	3	4	5
4.	Superior managers and employees have a sense of ownership and proud towards the bank's achievement of the common goal.	1	2	3	4	5
5.	Superior managers and employees protect and promote group reputation with outsiders.	1	2	3	4	5
	Sila bulatkan tahap pencapaian anda berdasarkan skala pencapaian seperti berikut. <i>Please indicate your level of achievement according to the following rating scale.</i>					
	<input type="checkbox"/> 1 Far Below Expectation ($\geq 80\%$ - $< 90\%$ of the set target)					
	<input type="checkbox"/> 2					

	<p>Below Expectation ($\geq 90\%$ - $< 100\%$ of the set target)</p> <p><input type="checkbox"/> 3 Meets Expectation ($\geq 100\%$ - $< 110\%$ of the set target)</p> <p><input type="checkbox"/> 4 Exceeds Expectation ($\geq 110\%$ - $< 120\%$ of the set target)</p> <p><input type="checkbox"/> 5 Far Exceeds Expectation ($\geq 120\%$ of the set target)</p>	
1.	Sales target set by your bank.	1 2 3 4 5
2.	Acquire new customers.	1 2 3 4 5
3.	Retain existing customers.	1 2 3 4 5
4.	Improve turnaround time in accordance to Standard Operating Procedure (SOP) or deadline fixed.	1 2 3 4 5
5.	Improve Service Index in accordance to Standard Operating Procedure (SOP).	1 2 3 4 5
6.	Maintain/improve yearly audit rating.	1 2 3 4 5
7.	Attend courses and training for period under review (i.e CPD)	1 2 3 4 5

	Sila nyatakan sejauhmana tahap persetujuan anda pada setiap pernyataan di bawah. <i>Please indicate to what extend you agree or disagree with the following statements.</i>	Strongly Disagree	Strongly Agree
1.	If it was me, I definitely be working in the sales line for this bank for next five years.	1 2 3 4 5	
2.	It does not matter if I am working in the sales line for this bank or another, as long as I have work.	1 2 3 4 5	
3.	Working within this sales line, gives me satisfaction.	1 2 3 4 5	
4.	The work I am doing is very important to me.	1 2 3 4 5	
5.	I see a future for myself within this sales line.	1 2 3 4 5	
6.	I love working in sales line.	1 2 3 4 5	

Section II : Background and Demographic Information of Respondents

I. This is the final section that seeks to elicit your demographic information.

I am a

Male		Female	
------	--	--------	--

Please tick your age range:

25 – 29		30 - 34	
35 – 39		40 - 44	
45 – 49		50 - 54	
55 – 59		and above	

Please tick your highest academic qualification:

PhD or equivalent		Master degree	
Bachelor degree		Diploma	
Professional qualifications		Others, please specify	

Please tick your **race AND religion**:

Religion	<i>Please tick</i>	Race	<i>Please tick</i>
Islam		Malay	
Buddha		Chinese	
Hindu		Indian	
Christian		Others: (Please specify)	
Others: (Please specify)			

How long have you been working with the same bank?

Working tenure	<i>Please tick</i>
Less than 1 year	
More than 1 year to 5 years	
More than 5 years to 10 years	
More than 10 years to 15 years	
More than 15 years	

How long have you been in the sales position?

Working tenure	<i>Please tick</i>
Less than 1 year	
More than 1 year to 5 years	
More than 5 years to 10 years	

More than 10 years to 15 years	
More than 15 years	

My annual income is within the range of:

Annual income	<i>Please tick</i>
Less than RM50,000	
RM50,001 – RM75,000	
RM75,001 – RM100,000	
RM100,001 and above	

My "competencies" performance as measured by immediate manager.

Competencies performance	<i>Please tick</i>
Far below expectations	
Below expectations	
Meets expectations	
Exceed expectations	
Far exceed expectations	

I am currently attached at this bank:

Name of the Banks	<i>Please tick</i>
Maybank	
CIMB Bank	
Public Bank	
RHB Bank	
Hong Leong Bank	
Affin Bank	
AmBank	
Alliance Bank	

9. Job status:

Permanent		Contract	
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My branch is located in the :

Urban area		Non-urban area	
-------------------	--	-----------------------	--

12. Region

Region	<i>Please tick</i>
Northern	
Central	
Southern	

 Thank you for your kind co-operation which makes this study possible.

APPENDIX B

Independent Sample T-Test of Study Variables

Group Statistics

	Response Bias	N	Mean	Std. Deviation	Std. Error Mean
RDT	Early Response	164	34.3110	4.83288	.37738
	Late Response	33	32.9394	4.59578	.80002
AFFT	Early Response	164	12.2256	1.82460	.14248
	Late Response	33	12.0606	1.95159	.33973
COMMITT	Early Response	164	19.9146	2.73447	.21353
	Late Response	33	19.0606	3.32546	.57889
HJQT	Early Response	164	24.5793	3.66208	.28596
	Late Response	33	23.4545	3.56275	.62020
AGILET	Early Response	164	34.0976	4.65526	.36351
	Late Response	33	34.5758	4.19844	.73085
VERT	Early Response	164	25.6402	3.44436	.26896
	Late Response	33	25.7879	3.29543	.57366
PLANT	Early Response	164	15.2134	2.38030	.18587
	Late Response	33	15.0606	2.43592	.42404
LEARNT	Early Response	164	22.8720	3.59474	.28070
	Late Response	33	22.9394	3.30662	.57561
COMMUTT	Early Response	164	65.8598	8.09521	.63213
	Late Response	33	64.7879	9.11303	1.58638
LEADERT	Early Response	164	18.6890	3.81243	.29770
	Late Response	33	19.0909	3.55636	.61908
HPCT	Early Response	164	41.4268	6.86331	.53593
	Late Response	33	40.0000	6.62854	1.15388
TWT	Early Response	164	18.4146	3.65188	.28516
	Late Response	33	17.8485	4.20655	.73227
KPIT	Early Response	164	25.3841	4.53128	.35383
	Late Response	33	24.3636	4.43578	.77217
RETAINT	Early Response	164	21.1280	4.34714	.33945
	Late Response	33	20.9394	4.54106	.79050

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
RDT	Equal variances assumed	.308	.580	1.499	195	.135	1.37158	.91479	-.43257	3.17574
	Equal variances not assumed			1.551	47.365	.128	1.37158	.88457	-.40757	3.15074
AFFT	Equal variances assumed	.239	.626	.468	195	.640	.16500	.35220	-.52961	.85962
	Equal variances not assumed			.448	43.979	.656	.16500	.36840	-.57746	.90747
COMMITT	Equal variances assumed	3.508	.063	1.576	195	.117	.85403	.54182	-.21456	1.92261
	Equal variances not assumed			1.384	41.150	.174	.85403	.61701	-.39192	2.09997
HIQT	Equal variances assumed	.123	.726	1.617	195	.108	1.12472	.69561	-.24717	2.49661
	Equal variances not assumed			1.647	46.639	.106	1.12472	.68295	-.24947	2.49891
AGILET	Equal variances assumed	1.465	.228	-.547	195	.585	-.47820	.87447	-2.20282	1.24643
	Equal variances not assumed			-.586	49.200	.561	-.47820	.81627	-2.11838	1.16198
VERT	Equal variances assumed	.977	.324	-.226	195	.821	-.14763	.65257	-1.43464	1.13937
	Equal variances not assumed			-.233	47.167	.817	-.14763	.63358	-1.42212	1.12685
PLANT	Equal variances assumed	.005	.944	.335	195	.738	.15281	.45589	-.74631	1.05193
	Equal variances not assumed			.330	45.151	.743	.15281	.46299	-.77961	1.08523
LEARNT	Equal variances assumed	.528	.468	-.100	195	.921	-.06744	.67712	-1.40287	1.26798
	Equal variances not assumed			-.105	48.491	.917	-.06744	.64040	-1.35473	1.21984

COMMUTT	Equal variances assumed	.886	.348	.679	195	.498	1.07188	1.57799	-2.04023	4.18399
	Equal variances not assumed			.628	42.757	.534	1.07188	1.70768	-2.37256	4.51631
LEADERT	Equal variances assumed	.321	.571	-.558	195	.577	-.40188	.71958	-1.82105	1.01728
	Equal variances not assumed			-.585	48.006	.561	-.40188	.68694	-1.78307	.97930
HPCT	Equal variances assumed	.084	.772	1.096	195	.275	1.42683	1.30220	-1.14138	3.99504
	Equal variances not assumed			1.121	46.867	.268	1.42683	1.27227	-1.13283	3.98649
TWT	Equal variances assumed	1.297	.256	.792	195	.430	.56615	.71518	-.84433	1.97663
	Equal variances not assumed			.720	42.251	.475	.56615	.78583	-1.01945	2.15174
KPIT	Equal variances assumed	.218	.641	1.184	195	.238	1.02051	.86156	-.67866	2.71968
	Equal variances not assumed			1.201	46.447	.236	1.02051	.84938	-.68876	2.72978
RETAINT	Equal variances assumed	.152	.697	.226	195	.822	.18865	.83557	-1.45926	1.83657
	Equal variances not assumed			.219	44.592	.827	.18865	.86030	-1.54451	1.92182

APPENDIX C
 Profile Respondents
 a) Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	76	40.0	40.0	40.0
	Female	114	60.0	60.0	100.0
	Total	190	100.0	100.0	

b) Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-29	101	53.2	53.2	53.2
	30-34	40	21.1	21.1	74.2
	35-39	16	8.4	8.4	82.6
	40-44	19	10.0	10.0	92.6
	45-49	6	3.2	3.2	95.8
	50-54	6	3.2	3.2	98.9
	55-59	1	.5	.5	99.5
	60 and above	1	.5	.5	100.0
	Total	190	100.0	100.0	

c) Academic Qualification

Academic Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Master Degree	19	10.0	10.0	10.0
	Bachelor Degree	114	60.0	60.0	70.0
	Diploma	44	23.2	23.2	93.2
	Professional Qualification	3	1.6	1.6	94.7
	Others	10	5.3	5.3	100.0
	Total	190	100.0	100.0	

d) Race

		Race			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	135	71.1	71.1	71.1
	Chinese	41	21.6	21.6	92.6
	Indian	13	6.8	6.8	99.5
	Others	1	.5	.5	100.0
	Total	190	100.0	100.0	

e) Religion

		Religion			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	135	71.1	71.1	71.1
	Buddha	41	21.6	21.6	92.6
	Hindu	12	6.3	6.3	98.9
	Christian	2	1.1	1.1	100.0
	Total	190	100.0	100.0	

f) Working Tenure With Same Banks

		Working Tenure with same banks			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	6	3.2	3.2	3.2
	More than 1 years to 5 years	103	54.2	54.2	57.4
	More than 5 years to 10 years	36	18.9	18.9	76.3
	More than 10 years to 15 years	14	7.4	7.4	83.7
	More than 15 years	31	16.3	16.3	100.0
	Total	190	100.0	100.0	

g) Working Tenure in sales positions

Working tenure in sales positions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	4	2.1	2.1	2.1
	More than 1 year to 5 years	102	53.7	53.7	55.8
	More than 5 years to 10 years	59	31.1	31.1	86.8
	More than 10 years to 15 years	11	5.8	5.8	92.6
	More than 15 years	14	7.4	7.4	100.0
	Total	190	100.0	100.0	

h) Competencies Performance

Competencies performance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Far Below Expectation	1	.5	.5	.5
	Below Expectation	15	7.9	7.9	8.4
	Meets Expectation	104	54.7	54.7	63.2
	Exceed Expectation	50	26.3	26.3	89.5
	Far Exceed Expectation	20	10.5	10.5	100.0
	Total	190	100.0	100.0	

i) Name of The Banks

		Name of the Banks			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Maybank	53	27.9	27.9	27.9
	CIMB	47	24.7	24.7	52.6
	Public Bank	14	7.4	7.4	60.0
	RHB Bank	25	13.2	13.2	73.2
	Hong Leong Bank	13	6.8	6.8	80.0
	Affin Bank	11	5.8	5.8	85.8
	AmBank	26	13.7	13.7	99.5
	Alliance Bank	1	.5	.5	100.0
	Total	190	100.0	100.0	

j) Job Status

		Job Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Permanent	152	80.0	80.0	80.0
	Contract	38	20.0	20.0	100.0
	Total	190	100.0	100.0	

k) Location of Branch

		Location of Branch			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban Area	153	80.5	80.5	80.5
	Non-Urban Area	37	19.5	19.5	100.0
	Total	190	100.0	100.0	

m) Region

		Region			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Northern	93	48.9	48.9	48.9
	Central	66	34.7	34.7	83.7
	Southern	31	16.3	16.3	100.0
	Total	190	100.0	100.0	

n) Annual Income

		Annual Income			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM50,000	110	57.9	57.9	57.9
	RM50,001 to RM75,000	54	28.4	28.4	86.3
	RM75,001 to RM100,000	17	8.9	8.9	95.3
	RM100,001 and above	9	4.7	4.7	100.0
	Total	190	100.0	100.0	

APPENDIX D
Factor Analysis on Dependent Variables (Intention to Retain)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.816
Bartlett's Test of Sphericity	Approx. Chi-Square	353.516
	Df	6
	Sig.	.000

Communalities

	Initial	Extraction
Work in sales line for this bank next 5 years	1.000	.653
Work in sales gives me satisfaction	1.000	.754
See future in sales line	1.000	.734
Love work in sales line	1.000	.713

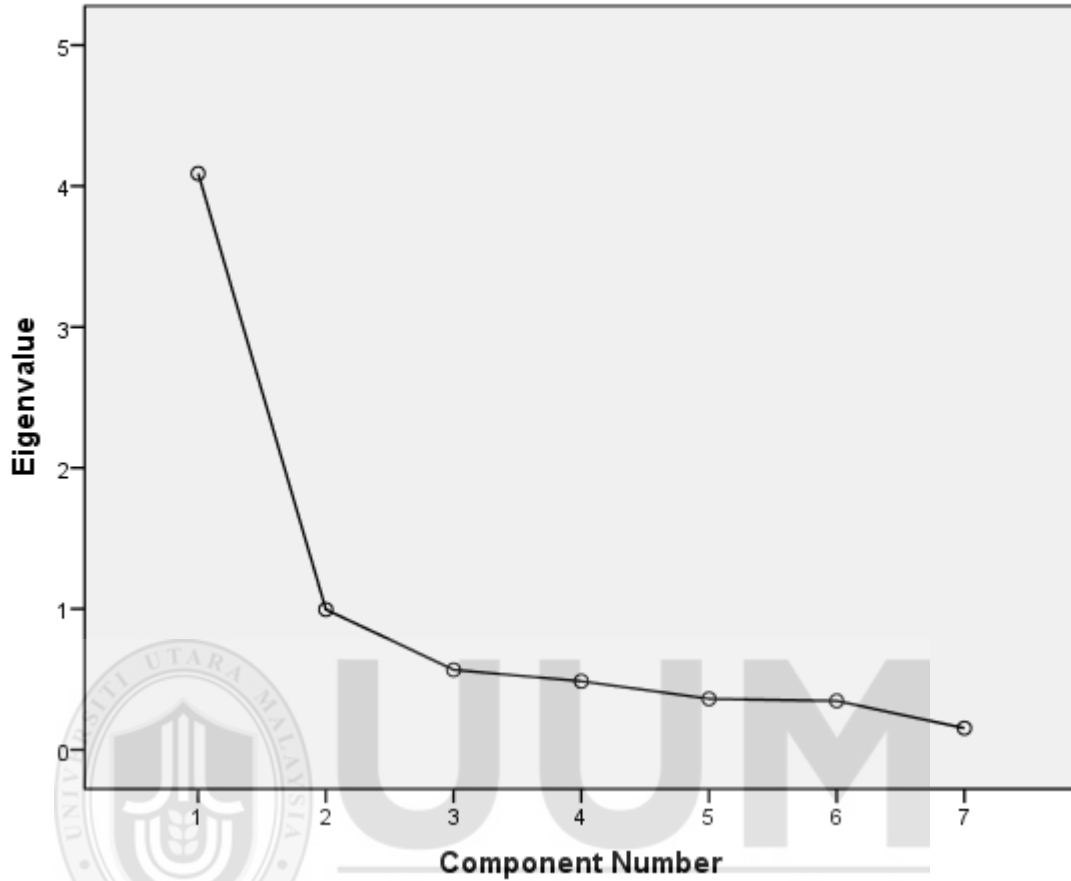
Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.854	71.347	71.347	2.854	71.347	71.347
2	.483	12.068	83.415			
3	.356	8.904	92.319			
4	.307	7.681	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix^a

	Component
	1
Work in sales gives me satisfaction	.868
See future in sales line	.857
Love work in sales line	.844
Work in sales line for this bank next 5 years	.808

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

APPENDIX E
Factor Analysis on Mediating Factor (Kpi Achievement)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.842
Bartlett's Test of Sphericity	Approx. Chi-Square	712.712
	Df	21
	Sig.	.000

Communalities

	Initial	Extraction
Sales target set by bank	1.000	.369
Acquire new customers	1.000	.514
Retain existing customers	1.000	.605
Turnaround time according to SOP	1.000	.642
Service index according to SOP	1.000	.728
Yearly audit rating	1.000	.611
Attend course and training	1.000	.620

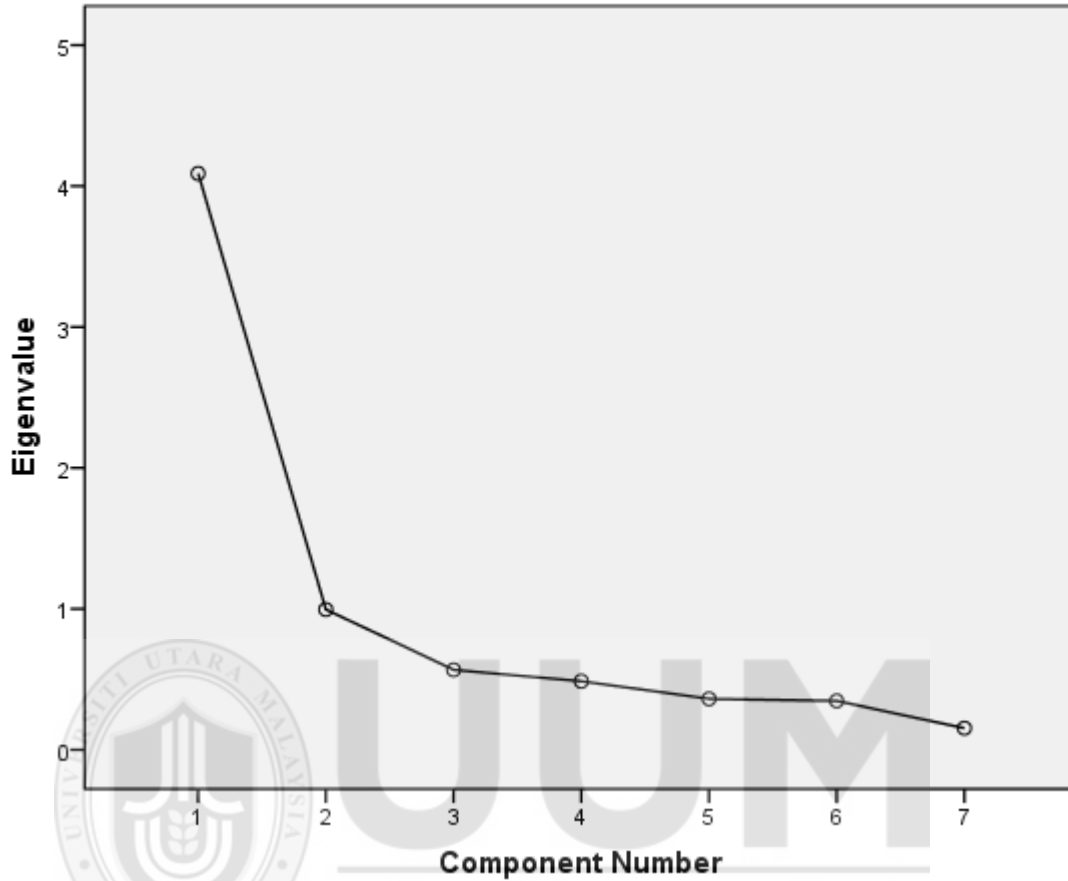
Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.089	58.420	58.420	4.089	58.420	58.420
2	.996	14.222	72.642			
3	.567	8.101	80.743			
4	.486	6.949	87.691			
5	.361	5.164	92.855			
6	.347	4.952	97.807			
7	.153	2.193	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix^a

	Component
	1
Service index according to SOP	.853
Turnaround time according to SOP	.801
Attend course and training	.787
Yearly audit rating	.781
Retain existing customers	.778
Acquire new customers	.717
Sales target set by bank	.608

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

APPENDIX F
Factor Analysis on IV

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.889
Bartlett's Test of Sphericity	Approx. Chi-Square	12254.261
	Df	3741
	Sig.	.000

Communalities

	Initial	Extraction
Think my performance	1.000	.652
Manager criteria	1.000	.674
Communicate achievement	1.000	.792
Know Outperformed	1.000	.695
See me as a good salesperson	1.000	.729
Utilize significant resources	1.000	.716
Time for uncertainty	1.000	.714
Achieve target timely manner	1.000	.689
Achieving unrealistic sales target	1.000	.703
Having friend	1.000	.633
Prefer a friendly and easy leader	1.000	.713
Express open appreciation	1.000	.755
Make personal sacrifices	1.000	.725
Spend extra efforts	1.000	.763
Accept full responsible for any problems	1.000	.800
Concern for satisfying customer	1.000	.673
Meet and exceed customer's needs and preference	1.000	.703
Provide high quality and reliable product\service	1.000	.743
Make design changes in product\service	1.000	.667
Ensure consistency in providing product\service	1.000	.737

Ensure conformance of service to standard	1.000	.765
Ensure accuracy in providing information	1.000	.744
Produce quality product as motivation factor	1.000	.703
Favor own works than others	1.000	.665
Respond to customers' need changes	1.000	.697
Respond to market condition's changes	1.000	.728
Developing new selling skill	1.000	.768
Acquiring necessary skill for business process change	1.000	.743
Acquiring new selling and software skill, IT knowledge	1.000	.698
Cooperate effectively	1.000	.674
easily move	1.000	.746
Capitalize another employee employment	1.000	.722
Deploy flexible IT	1.000	.630
Flexible in selling approach	1.000	.697
Easily use variety selling approach	1.000	.734
Do not use a set of sales approach	1.000	.728
Vary sales styles from situation	1.000	.703
Treat buyers differently	1.000	.663
Experiment with different sales approaches	1.000	.729
Change approach from customer to customer	1.000	.714
Breaking large task to subtasks	1.000	.774
Develop plans for anticipate obstacle	1.000	.703
Evaluate alternatives given	1.000	.778
Logical and systematic approach	1.000	.667

learn new approaches for dealing	1.000	.649
Continous improve sales skills	1.000	.658
Put great efforts to learn something new	1.000	.693
Important to learn from selling experience	1.000	.795
Learning to be better salesperson important to me	1.000	.749
Good command of language	1.000	.780
Get right to the point	1.000	.707
Deal with others effectively	1.000	.595
Writting difficult to understand	1.000	.635
Able to express idea clearly	1.000	.610
Customer easily understood when speak	1.000	.659
Able to say right thing at right time	1.000	.750
I am a good listener	1.000	.732
Keep customer aware the status of product/service	1.000	.651
Easy to talk to	1.000	.745
Respond to message quickly	1.000	.693
Pay attention to what people say	1.000	.684
Sensitive to current customers' need	1.000	.638
Answer question in understandable's manner	1.000	.748
Provide advice to customer when necessary	1.000	.694
Keep customer aware the status of application	1.000	.710
Able to solicit customers' input	1.000	.583
My leader has clear understanding where we are going	1.000	.717

My Leader paints interesting picture for group's future	1.000	.796
My leader always seek new opportunity	1.000	.841
My leader inspire others	1.000	.804
My leader get others committed	1.000	.790
Contribute more than normally required	1.000	.657
Work challenge me to use full knowledge and skill	1.000	.663
Great opportunities for personal and professional growth	1.000	.760
Attract people required to achieve goals	1.000	.668
Exceptional performance is recognized and appropriately rewarded	1.000	.742
Bank will share its financial success with employees	1.000	.735
Concerned with future and external world	1.000	.809
Manager and employees accept and support changes	1.000	.688
Bank encourages any experimentation, inquiry and risk taking	1.000	.735
Emphasis on mutual trust, frankness and openness	1.000	.696
Treat everyone with care, respect and dignity	1.000	.641
Manager and employees exchange input for proper solutions	1.000	.771
Manager and employees jointly and actively involved in events	1.000	.703

Manager and employees use phrase "we in the bank" when talk to customer	1.000	.745
Manager and employees have sense of ownership and proud on achievement	1.000	.800
Manager and employees protect and promote group reputation	1.000	.831

Extraction Method: Principal Component Analysis.

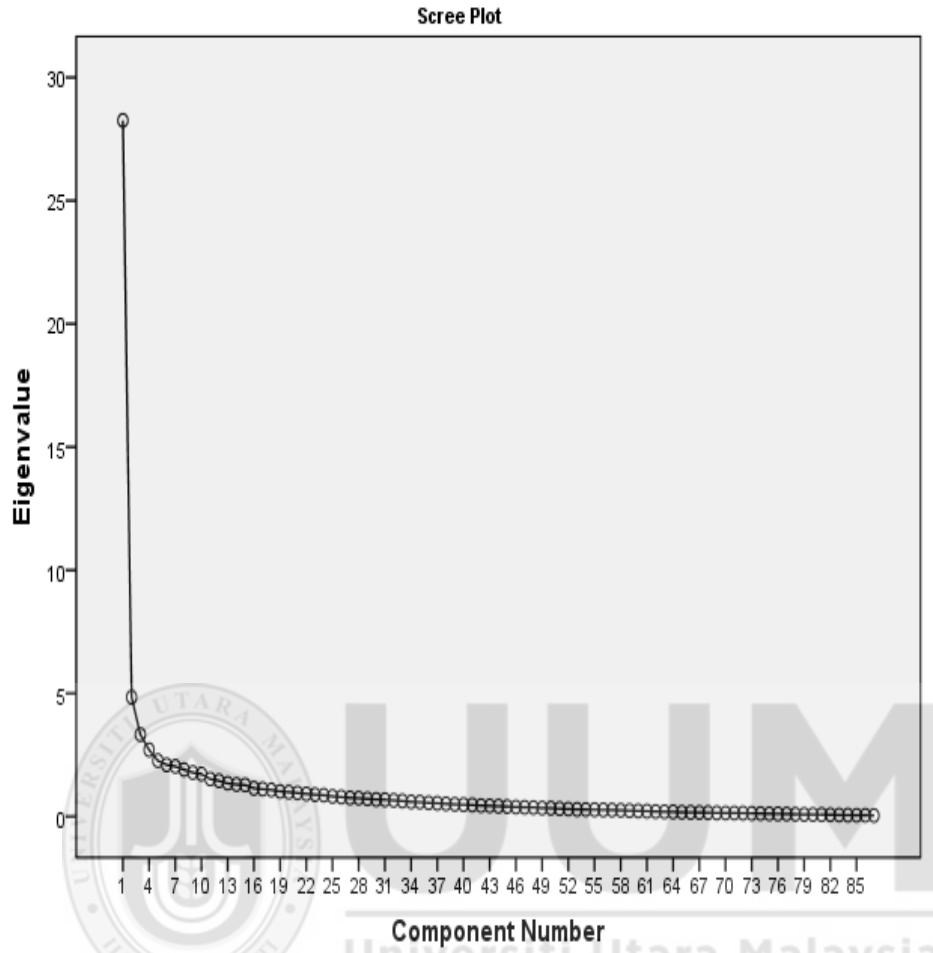
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	1	28.258	32.480	32.480	28.258	32.480	32.480	7.325	8.419
2	4.842	5.566	38.046	4.842	5.566	38.046	7.225	8.304	16.723
3	3.327	3.825	41.871	3.327	3.825	41.871	6.735	7.741	24.465
4	2.706	3.111	44.981	2.706	3.111	44.981	4.036	4.639	29.103
5	2.266	2.604	47.585	2.266	2.604	47.585	3.860	4.437	33.540
6	2.100	2.414	49.999	2.100	2.414	49.999	3.515	4.041	37.581
7	2.034	2.338	52.337	2.034	2.338	52.337	3.413	3.923	41.504
8	1.905	2.189	54.526	1.905	2.189	54.526	3.284	3.775	45.279
9	1.783	2.050	56.576	1.783	2.050	56.576	2.911	3.346	48.625
10	1.725	1.983	58.558	1.725	1.983	58.558	2.899	3.332	51.957
11	1.522	1.750	60.308	1.522	1.750	60.308	2.815	3.236	55.193
12	1.449	1.666	61.974	1.449	1.666	61.974	2.669	3.067	58.260
13	1.348	1.549	63.523	1.348	1.549	63.523	1.905	2.190	60.450
14	1.298	1.492	65.015	1.298	1.492	65.015	1.873	2.153	62.603
15	1.278	1.469	66.484	1.278	1.469	66.484	1.759	2.022	64.625
16	1.144	1.315	67.799	1.144	1.315	67.799	1.635	1.879	66.504
17	1.114	1.281	69.080	1.114	1.281	69.080	1.613	1.854	68.358
18	1.080	1.241	70.321	1.080	1.241	70.321	1.396	1.605	69.963
19	1.019	1.171	71.492	1.019	1.171	71.492	1.330	1.528	71.492
20	.990	1.138	72.629						
21	.960	1.104	73.733						
22	.917	1.054	74.787						
23	.890	1.023	75.810						

24	.869	.999	76.809				
25	.818	.940	77.749				
26	.793	.911	78.660				
27	.758	.872	79.532				
28	.743	.854	80.387				
29	.715	.822	81.208				
30	.689	.793	82.001				
31	.680	.782	82.783				
32	.656	.755	83.537				
33	.630	.724	84.261				
34	.595	.684	84.945				
35	.582	.669	85.614				
36	.555	.638	86.252				
37	.539	.620	86.872				
38	.516	.594	87.466				
39	.497	.571	88.037				
40	.480	.552	88.589				
41	.469	.539	89.128				
42	.441	.507	89.636				
43	.432	.496	90.132				
44	.421	.483	90.615				
45	.405	.466	91.081				
46	.384	.441	91.523				
47	.374	.430	91.952				
48	.367	.422	92.374				
49	.343	.395	92.769				
50	.337	.388	93.156				
51	.319	.366	93.523				
52	.302	.347	93.870				
53	.286	.329	94.199				
54	.282	.324	94.523				
55	.278	.320	94.843				
56	.267	.307	95.150				
57	.260	.299	95.449				
58	.252	.290	95.739				
59	.237	.272	96.010				
60	.226	.260	96.270				
61	.216	.249	96.519				
62	.200	.230	96.749				
63	.193	.222	96.971				

64	.186	.214	97.185				
65	.175	.201	97.386				
66	.167	.192	97.579				
67	.165	.189	97.768				
68	.156	.179	97.946				
69	.148	.170	98.117				
70	.142	.164	98.280				
71	.139	.159	98.440				
72	.136	.156	98.596				
73	.127	.146	98.742				
74	.123	.141	98.884				
75	.109	.126	99.009				
76	.106	.121	99.130				
77	.099	.114	99.244				
78	.091	.104	99.348				
79	.082	.095	99.443				
80	.079	.090	99.534				
81	.076	.087	99.621				
82	.074	.085	99.706				
83	.058	.067	99.773				
84	.055	.063	99.837				
85	.052	.060	99.897				
86	.049	.057	99.953				
87	.040	.047	100.000				

Extraction Method: Principal Component Analysis.



Rotated Component Matrix^a

	Component																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Easy to talk to	.671																		
I am a good listener	.665																		
Able to say right thing at right time	.659																		
Respond to message quickly	.656																		
Customer easily understood when speak	.633																		
Answer question in understandable's manner	.618																		.462
Keep customer aware the status of application	.616																		
Provide advice to customer when necessary	.606																		
Sensitive to current customers' need	.600																		
Keep customer aware the status of product/service	.591																		
Pay attention to what people say	.533																		.302
Able to express idea clearly	.492																		
Able to solicit customers' input	.366						.303												
Ensure accuracy in providing information		.723																	
Ensure conformance of service to standard		.697																	

Manager and employees use phrase "we in the bank" when talk to customer	.402	.606																		
Treat buyers differently			.759																	
Change approach from customer to customer			.740																	
Experiment with different sales approaches			.608																	
Vary sales styles from situation	.311		.512																	
learn new approaches for dealing			.465							.340										
Developing new selling skill				.652																
Acquiring necessary skill for business process change	.322		.650																	
Respond to market condition's changes			.601																	.347
Acquiring new selling and software skill, IT knowledge			.594																	
Respond to customers' need changes	.326		.564																	
Breaking large task to subtasks					.723															
Evaluate alternatives given					.711															
Develop plans for anticipate obstacle					.653															
Logical and systematic approach	.313				.551															
Accept full responsible for any problems						.710														
Spend extra efforts						.660														

Make personal sacrifices						.629													
Communicate achievement								.799											
Manager criteria								.711											
Think my performance								.506											
Achieving unrealistic sales target								.489											
Achieve target timely manner					.309			.423		.416									
easily move										.705									
Capitalize another employee employment										.605									
Deploy flexible IT										.585									
Cooperate effectively		.381								.511									
Time for uncertainty												.742							
Utilize significant resources						.306						.650							
Know Outperformed								.333				.461						.361	
See me as a good salesperson		.390										.458							.414
Important to learn from selling experience	.335	.364											.557						
Put great efforts to learn something new													.474						
Learning to be better salesperson important to me		.417				.363							.454						
Express open appreciation														.738					
Prefer a friendly and easy leader														.600					
Writing difficult to understand														.492		.404			
Easily use variety selling approach															.528				
Flexible in selling approach															.496				

APPENDIX G
Reliability Test for Study Variables

Performance Orientation

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.731	.731	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Think my performance Manager criteria	10.95	4.014	.479	.266	.697
Communicate achievement	10.96	3.829	.612	.409	.617
Achieving unrealistic sales target	10.84	3.830	.594	.382	.627
	10.93	4.450	.411	.191	.731

Responsiveness

Reliability Statistics

Cronbach's Alpha	N of Items
.693	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Utilize significant resources	3.88	.541	.531	.
Time for uncertainty	3.86	.472	.531	.

Affiliate Interest

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.618	.620	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Prefer a friendly and easy leader	3.78	.596	.449	.202	.
Express open appreciation	4.11	.740	.449	.202	.

Commitment to Work

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.801	.803	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Make personal sacrifices	7.98	1.513	.665	.449	.714
Spend extra efforts	7.95	1.738	.676	.459	.698
Accept full responsible for any problems	7.81	1.883	.608	.371	.767

Job Quality

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.902	.903	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Having friend	32.06	20.827	.539	.342	.902
Meet and exceed customer's needs and preference	32.26	20.142	.736	.636	.887
Provide high quality and reliable product\service	32.24	20.203	.717	.642	.888
Make design changes in product\service	32.43	20.172	.694	.513	.890
Ensure consistency in providing product\service	32.33	19.808	.749	.609	.886
Ensure conformance of service to standard	32.32	19.775	.769	.636	.884
Ensure accuracy in providing information	32.25	19.700	.757	.608	.885
Produce quality product as motivation factor	32.39	20.018	.709	.520	.889
Favor own works than others	32.67	21.861	.413	.222	.911

Agility Speed

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.856	.858	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Respond to customers' need changes	15.44	5.390	.621	.435	.839
Respond to market condition's changes	15.47	5.182	.644	.441	.834
Developing new selling skill	15.45	5.116	.750	.573	.806
Acquiring necessary skill for business process change	15.42	5.346	.717	.528	.816
Acquiring new selling and software skill, IT knowledge	15.44	5.211	.634	.492	.837

vii) Agility Flexibility

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.766	.767	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
easily move	7.27	1.531	.611	.374	.672
Capitalize another employee employment	7.39	1.468	.611	.374	.673
Deploy flexible IT	7.42	1.663	.577	.333	.711

Adaptive Selling Behaviour

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.822	.822	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Flexible in selling approach	3.88	.498	.698	.487	.
Easily use variety selling approach	3.93	.492	.698	.487	.

Planning

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.833	.834	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Breaking large task to subtasks	11.45	3.085	.702	.494	.772
Develop plans for anticipate obstacle	11.41	3.099	.633	.417	.803
Evaluate alternatives given Logical and systematic approach	11.41	3.005	.688	.476	.778
	11.38	3.252	.630	.412	.804

Adaptive Selling Beliefs

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.816	.820	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Vary sales styles from situation	14.94	6.150	.621	.390	.776
Treat buyers differently	15.24	6.044	.585	.377	.787
Experiment with different sales approaches	15.01	6.206	.659	.442	.766
Change approach from customer to customer	15.05	6.198	.672	.473	.763
learn new approaches for dealing	15.13	6.274	.515	.292	.809

Communication

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.905	.906	11

Item-Total Statistics

	Scale Mean if Deleted	Scale Variance if Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Able to express idea clearly	39.74	27.571	.584	.396	.900
Customer easily understood when speak	39.64	26.963	.654	.504	.897
Able to say right thing at right time	39.64	26.783	.717	.575	.893
I am a good listener	39.56	26.269	.686	.548	.895
Keep customer aware the status of product/service	39.63	26.690	.605	.423	.900
Easy to talk to	39.54	26.620	.692	.563	.894
Respond to message quickly	39.66	26.872	.630	.419	.898
Pay attention to what people say	39.60	27.151	.605	.434	.899
Sensitive to current customers' need	39.65	27.328	.614	.440	.899
Provide advice to customer when necessary	39.55	27.191	.658	.469	.896
Keep customer aware the status of application	39.65	26.947	.680	.524	.895

Articulate Visionary Leader

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.894	.895	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
My Leader paints interesting picture for group's future	11.28	5.334	.729	.544	.877
My leader always seek new opportunity	11.20	5.187	.795	.660	.853
My leader inspire others	11.23	5.174	.810	.679	.848
My leader get others committed	11.32	5.108	.735	.559	.877

Universiti Utara Malaysia

High Performance Culture

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.918	.919	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Contribute more than normally required	33.83	30.776	.576	.424	.917
Great opportunities for personal and professional growth	33.62	30.397	.665	.534	.911
Attract people required to achieve goals	33.67	30.106	.710	.520	.909
Exceptional performance is recognized and appropriately rewarded	33.72	29.440	.771	.618	.905
Bank will share its financial success with employees	33.88	30.367	.684	.533	.910
Concerned with future and external world	33.67	30.159	.734	.632	.908
Manager and employees accept and support changes	33.73	30.155	.736	.613	.908
Bank encourages any experimentation, inquiry and risk taking	33.90	30.133	.683	.538	.910
Emphasis on mutual trust, frankness and openness	33.86	29.897	.712	.583	.909
Treat everyone with care, respect and dignity	33.81	30.062	.679	.498	.911

Teamwork

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.879	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Manager and employees exchange input for proper solutions	7.45	2.175	.746	.557	.846
Manager and employees have sense of ownership and proud on achievement	7.42	2.350	.772	.600	.821
Manager and employees protect and promote group reputation	7.36	2.254	.777	.607	.815

KPI Achievement

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.876	.879	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Sales target set by bank	21.82	15.047	.509	.327	.880
Acquire new customers	21.71	14.992	.628	.471	.862
Retain existing customers	21.71	14.291	.693	.540	.854
Turnaround time according to SOP	21.78	14.689	.687	.689	.855
Service index according to SOP	21.71	14.588	.757	.763	.847
Yearly audit rating	21.69	14.869	.674	.548	.857
Attend course and training	21.66	14.311	.687	.510	.855

Intention to Retain

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.865	.866	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Work in sales line for this bank next 5 years	10.60	5.670	.664	.458	.849
Work in sales gives me satisfaction	10.37	5.674	.751	.566	.813
See future in sales line	10.38	5.561	.733	.543	.820
Love work in sales line	10.45	5.604	.712	.533	.828

APPENDIX H
Means and Standard Deviations of Study Variables

Descriptive Statistics

	N	Mini	Max	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
	F10POM	190	2.00	5.00	3.6395	.64109	.018	.176	-.016
F14AFFM	190	1.50	5.00	3.9421	.69527	-.304	.176	-.150	.351
F9CTWM	190	2.33	5.00	3.9561	.62371	-.071	.176	-.568	.351
F2HJQM	190	3.00	5.00	4.0409	.55949	.030	.176	-.788	.351
F7AGILE1M	190	2.80	5.00	3.8611	.56274	.178	.176	-.463	.351
F11AGILE2M	190	2.33	5.00	3.6807	.58977	.364	.176	-.363	.351
RD2N	190	2.00	5.00	3.8684	.62238	-.020	.176	-.028	.351
F6ASTS1N	190	2.20	5.00	3.7684	.60741	.143	.176	-.406	.351
F15ADTS2N	190	2.00	5.00	3.9026	.64835	.088	.176	-.397	.351
F8PLANM	190	2.50	5.00	3.8039	.57222	.382	.176	-.198	.351
F1COMMUNI	190	2.73	5.00	3.9622	.51664	-.010	.176	-.270	.351
F4LEADERM	190	1.00	5.00	3.7526	.74712	-.550	.176	1.158	.351
F3HPCM	190	1.90	5.00	3.7521	.60734	.007	.176	-.254	.351
F5TWCM	190	1.33	5.00	3.7053	.72959	-.094	.176	-.168	.351
ACKPIM	190	1.71	5.00	3.6211	.63217	.044	.176	-.170	.351
Retain4N	190	1.00	5.00	3.4842	.77349	-.497	.176	.918	.351
Valid N (listwise)	190								

APPENDIX I

Pearson Correlation

Correlations

		F10P O	F14AF F	F9CT W	F2HJ Q	F7AG I	F11A G	F8PL AN	FICO	F4LE ADER M	F3HP C	F5TW D	F12R D	F6AS T	F15A D	ACK	Retain 4
F10POM	Pearson Correlati on Sig. (1- tailed) N	1 190	.291** .000 190	.358** .000 190	.421** .000 190	.361** .000 190	.412** .000 190	.359** .000 190	.384** .000 190	.449** .000 190	.458** .000 190	.359** .000 190	.429** .000 190	.352** .000 190	.400** .000 190	.373** .000 190	.322** .000 190
F14AFFM	Pearson Correlati on Sig. (1- tailed) N	.291** .000 190	1 190	.348** .000 190	.429** .000 190	.424** .000 190	.157* .015 190	.325** .000 190	.372** .000 190	.254** .000 190	.305** .000 190	.194** .004 190	.221** .001 190	.374** .000 190	.375** .000 190	.146* .022 190	-.110 .066 190
F9CTWM	Pearson Correlati on Sig. (1- tailed) N	.358** .000 190	.348** .000 190	1 190	.514** .000 190	.524** .000 190	.309** .000 190	.490** .000 190	.562** .000 190	.325** .000 190	.391** .000 190	.434** .000 190	.401** .000 190	.434** .000 190	.569** .000 190	.271** .000 190	.065 .185 190
F2HJQM	Pearson Correlati on Sig. (1- tailed) N	.421** .000 190	.429** .000 190	.514** .000 190	1 190	.639** .000 190	.450** .000 190	.535** .000 190	.581** .000 190	.498** .000 190	.510** .000 190	.534** .000 190	.458** .000 190	.493** .000 190	.499** .000 190	.268** .000 190	.149* .020 190
F7AGILEIM	Pearson Correlati on Sig. (1- tailed) N	.361** .000 190	.424** .000 190	.524** .000 190	.639** .000 190	1 190	.535** .000 190	.515** .000 190	.594** .000 190	.433** .000 190	.532** .000 190	.425** .000 190	.392** .000 190	.531** .000 190	.554** .000 190	.319** .000 190	.143* .024 190

F11AGILE2M	Pearson Correlati on Sig. (1- tailed) N	.412** .000 190	.157* .015 190	.309** .000 190	.450** .000 190	.535** .000 190	1 .000 190	.439** .000 190	.480** .000 190	.385** .000 190	.429** .000 190	.336** .000 190	.380** .000 190	.449** .000 190	.465** .000 190	.372** .000 190	.219** .001 190
F8PLANM	Pearson Correlati on Sig. (1- tailed) N	.359** .000 190	.325** .000 190	.490** .000 190	.535** .000 190	.515** .000 190	.439** .000 190	1 .000 190	.547** .000 190	.420** .000 190	.490** .000 190	.433** .000 190	.471** .000 190	.459** .000 190	.488** .000 190	.269** .000 190	.192** .004 190
F1COMMUNI CATEM	Pearson Correlati on Sig. (1- tailed) N	.384** .000 190	.372** .000 190	.562** .000 190	.581** .000 190	.594** .000 190	.480** .000 190	.547** .000 190	1 .000 190	.411** .000 190	.493** .000 190	.459** .000 190	.402** .000 190	.576** .000 190	.595** .000 190	.265** .000 190	.189** .005 190
F4LEADERM	Pearson Correlati on Sig. (1- tailed) N	.449** .000 190	.254** .000 190	.325** .000 190	.498** .000 190	.433** .000 190	.385** .000 190	.420** .000 190	.411** .000 190	1 .000 190	.642** .000 190	.554** .000 190	.324** .000 190	.400** .000 190	.425** .000 190	.303** .000 190	.442** .000 190
F3HPCM	Pearson Correlati on Sig. (1- tailed) N	.458** .000 190	.305** .000 190	.391** .000 190	.510** .000 190	.532** .000 190	.429** .000 190	.490** .000 190	.493** .000 190	.642** .000 190	1 .000 190	.665** .000 190	.364** .000 190	.502** .000 190	.501** .000 190	.397** .000 190	.444** .000 190
F5TWCN	Pearson Correlati on Sig. (1- tailed) N	.359** .000 190	.194** .004 190	.434** .000 190	.534** .000 190	.425** .000 190	.336** .000 190	.433** .000 190	.459** .000 190	.554** .000 190	.665** .000 190	1 .000 190	.378** .000 190	.418** .000 190	.480** .000 190	.395** .000 190	.420** .000 190
F12RD2N	Pearson Correlati on	.429** .000 190	.221** .000 190	.401** .000 190	.458** .000 190	.392** .000 190	.380** .000 190	.471** .000 190	.402** .000 190	.324** .000 190	.364** .000 190	.378** .000 190	1 .000 190	.287** .000 190	.420** .000 190	.273** .000 190	.220** .000 190

	Sig. (1-tailed)	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001	
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	
F6ASTS1N	Pearson Correlation	.352**	.374**	.434**	.493**	.531**	.449**	.459**	.576**	.400**	.502**	.418**	.287**	1	.587**	.218**	.197**
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.001	.003
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F15ADTS2N	Pearson Correlation	.400**	.375**	.569**	.499**	.554**	.465**	.488**	.595**	.425**	.501**	.480**	.420**	.587**	1	.286**	.230**
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.001
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
ACKPIM	Pearson Correlation	.373**	.146*	.271**	.268**	.319**	.372**	.269**	.265**	.303**	.397**	.395**	.273**	.218**	.286**	1	.327**
	Sig. (1-tailed)	.000	.022	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001	.000		.000
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
Retain4N	Pearson Correlation	.322**	-.110	.065	.149*	.143*	.219**	.192**	.189**	.442**	.444**	.420**	.220**	.197**	.230**	.327**	1
	Sig. (1-tailed)	.000	.066	.185	.020	.024	.001	.004	.005	.000	.000	.000	.001	.003	.001	.000	
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190

** . Correlation is significant at the 0.01 level (1-tailed).

* . Correlation is significant at the 0.05 level (1-tailed).

APPENDIX J
Multicollinearity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.715	.447		3.842	.000		
	F1COMMUNICAT	.063	.133	.042	.471	.638	.440	2.270
	F2HJQM	-.171	.127	-.124	-1.352	.178	.416	2.405
	F3HPCM	.262	.122	.206	2.146	.033	.378	2.644
	F4LEADERM	.256	.085	.247	2.997	.003	.513	1.949
	F5TWCM	.183	.094	.172	1.941	.054	.442	2.265
	F6ASTS1N	.047	.105	.037	.445	.657	.513	1.950
	F7AGILE1M	-.060	.126	-.043	-.473	.637	.413	2.419
	F8PLANM	.000	.109	.000	.003	.997	.536	1.865
	F9CTWM	-.216	.101	-.174	-2.135	.034	.523	1.912
	F10POM	.175	.091	.145	1.933	.055	.616	1.623
	F11AGILE2M	-.077	.105	-.059	-.735	.463	.546	1.831
	RD2N	.076	.092	.061	.827	.409	.639	1.564
	F14AFFM	-.293	.079	-.263	-3.717	.000	.695	1.438
	F15ADTS2N	.094	.105	.079	.897	.371	.450	2.222
	ACKPIM	.176	.085	.144	2.077	.039	.727	1.375

a. Dependent Variable: Retain4N

APPENDIX K

Normality Testing – Skewness and Kurtosis

Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation	Skewness		Kurtosis	
							Std.	Statisti	Std.
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Error	c	Error
F10POM	190	2.00	5.00	3.6395	.64109	.018	.176	-.016	.351
RD2N	190	2.00	5.00	3.8684	.62238	-.020	.176	-.028	.351
F14AFFM	190	1.50	5.00	3.9421	.69527	-.304	.176	-.150	.351
F9CTWM	190	2.33	5.00	3.9561	.62371	-.071	.176	-.568	.351
F2HJQM	190	3.00	5.00	4.0409	.55949	.030	.176	-.788	.351
F7AGILE1M	190	2.80	5.00	3.8611	.56274	.178	.176	-.463	.351
F11AGILE2M	190	2.33	5.00	3.6807	.58977	.364	.176	-.363	.351
F6ASTS1N	190	2.20	5.00	3.7684	.60741	.143	.176	-.406	.351
F15ADTS2N	190	2.00	5.00	3.9026	.64835	.088	.176	-.397	.351
F8PLANM	190	2.50	5.00	3.8039	.57222	.382	.176	-.198	.351
F1COMMUNI	190	2.73	5.00	3.9622	.51664	-.010	.176	-.270	.351
F4LEADERM	190	1.00	5.00	3.7526	.74712	-.550	.176	1.158	.351
F3HPCM	190	1.90	5.00	3.7521	.60734	.007	.176	-.254	.351
F5TWCM	190	1.33	5.00	3.7053	.72959	-.094	.176	-.168	.351
ACKPIM	190	1.71	5.00	3.6211	.63217	.044	.176	-.170	.351
Retain4N	190	1.00	5.00	3.4842	.77349	-.497	.176	.918	.351
Valid N (listwise)	190								

APPENDIX L
Correlations

Correlations

		F10P O	F14AF F	F9CT W	F2HJ Q	F7A GI	F11A G	F8PL AN	F1C O	F4LE RM	F3HP C	F5T W	F12R D	F6AS T	F15A D	ACK	Retain n4
F10POM	Pearson Correlation Sig. (1-tailed) N	1 190	.291** .000 190	.358** .000 190	.421** .000 190	.361** .000 190	.412** .000 190	.359** .000 190	.384** .000 190	.449** .000 190	.458** .000 190	.359** .000 190	.429** .000 190	.352** .000 190	.400** .000 190	.373** .000 190	.322** .000 190
F14AFFM	Pearson Correlation Sig. (1-tailed) N	.291** .000 190	1 190	.348** .000 190	.429** .000 190	.424** .000 190	.157* .015 190	.325** .000 190	.372** .000 190	.254** .000 190	.305** .000 190	.194** .004 190	.221** .001 190	.374** .000 190	.375** .000 190	.146* .022 190	-.110 .066 190
F9CTWM	Pearson Correlation Sig. (1-tailed) N	.358** .000 190	.348** .000 190	1 190	.514** .000 190	.524** .000 190	.309** .000 190	.490** .000 190	.562** .000 190	.325** .000 190	.391** .000 190	.434** .000 190	.401** .000 190	.434** .000 190	.569** .000 190	.271** .000 190	.065 .185 190
F2HJQM	Pearson Correlation Sig. (1-tailed) N	.421** .000 190	.429** .000 190	.514** .000 190	1 190	.639** .000 190	.450** .000 190	.535** .000 190	.581** .000 190	.498** .000 190	.510** .000 190	.534** .000 190	.458** .000 190	.493** .000 190	.499** .000 190	.268** .000 190	.149* .020 190
F7AGILE1M	Pearson Correlation Sig. (1-tailed) N	.361** .000 190	.424** .000 190	.524** .000 190	.639** .000 190	1 190	.535** .000 190	.515** .000 190	.594** .000 190	.433** .000 190	.532** .000 190	.425** .000 190	.392** .000 190	.531** .000 190	.554** .000 190	.319** .000 190	.143* .024 190
F11AGILE2M	Pearson Correlation	.412** 190	.157* .000 190	.309** .000 190	.450** .000 190	.535** .000 190	1 190	.439** .000 190	.480** .000 190	.385** .000 190	.429** .000 190	.336** .000 190	.380** .000 190	.449** .000 190	.465** .000 190	.372** .000 190	.219* .000 190

	Sig. (1-tailed)	.000	.015	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F8PLANM	Pearson Correlation	.359*	.325**	.490**	.535**	.515**	.439**	1	.547**	.420**	.490**	.433**	.471**	.459**	.488**	.269**	.192*
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.004
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F1COMMUNICATEM	Pearson Correlation	.384*	.372**	.562**	.581**	.594**	.480**	.547**	1	.411**	.493**	.459**	.402**	.576**	.595**	.265**	.189*
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.005
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F4LEADERM	Pearson Correlation	.449*	.254**	.325**	.498**	.433**	.385**	.420**	.411**	1	.642**	.554**	.324**	.400**	.425**	.303**	.442*
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F3HPCM	Pearson Correlation	.458*	.305**	.391**	.510**	.532**	.429**	.490**	.493**	.642**	1	.665**	.364**	.502**	.501**	.397**	.444*
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F5TWCM	Pearson Correlation	.359*	.194**	.434**	.534**	.425**	.336**	.433**	.459**	.554**	.665**	1	.378**	.418**	.480**	.395**	.420*
	Sig. (1-tailed)	.000	.004	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F12RD2N	Pearson Correlation	.429*	.221**	.401**	.458**	.392**	.380**	.471**	.402**	.324**	.364**	.378**	1	.287**	.420**	.273**	.220*
	Sig. (1-tailed)	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.001
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190

F6ASTS1N	Pearson Correlation	.352*	.374**	.434**	.493**	.531**	.449**	.459**	.576**	.400**	.502**	.418**	.287**	1	.587**	.218**	.197*
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.001	.003
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
F15ADTS2N	Pearson Correlation	.400*	.375**	.569**	.499**	.554**	.465**	.488**	.595**	.425**	.501**	.480**	.420**	.587**	1	.286**	.230*
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.001
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
ACKPIM	Pearson Correlation	.373*	.146*	.271**	.268**	.319**	.372**	.269**	.265**	.303**	.397**	.395**	.273**	.218**	.286**	1	.327*
	Sig. (1-tailed)	.000	.022	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001	.000		.000
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
Retain4N	Pearson Correlation	.322*	-.110	.065	.149*	.143*	.219**	.192**	.189**	.442**	.444**	.420**	.220**	.197**	.230**	.327**	1
	Sig. (1-tailed)	.000	.066	.185	.020	.024	.001	.004	.005	.000	.000	.000	.001	.003	.001	.000	
	N	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190

** . Correlation is significant at the 0.01 level (1-tailed).

* . Correlation is significant at the 0.05 level (1-tailed).

APPENDIX M

Regression Analysis of Individual Elements of Competencies and Perceived Organization Factors on KPI Achievement

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	F15ADTS2N, F14AFFM, F10POM, F5TWCM, F11AGILE2M, F12RDM, F8PLANM, F4LEADERM, F9CTWM, F6ASTS1N, F7AGILE1M, F1COMMUNIC ATEM, F2HJQM, F3HPCM	.	Enter

a. All requested variables entered.

b. Dependent Variable: ACKPIM

Model Summary^b

Mo del	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin- Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.523 ^a	.273	.215	.55997	.273	4.706	14	175	.000	2.095

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F10POM, F5TWCM, F11AGILE2M, F12RDM, F8PLANM, F4LEADERM, F9CTWM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Dependent Variable: ACKPIM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.657	14	1.476	4.706	.000 ^a
	Residual	54.875	175	.314		
	Total	75.532	189			

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F10POM, F5TWCM, F11AGILE2M, F12RDM, F8PLANM, F4LEADERM, F9CTWM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Dependent Variable: ACKPIM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	1.339	.384		3.483	.001	.580	2.097						
	F1COMMU	-.053	.119	-.043	-.448	.655	-.288	.181	.265	-.034	-.029	.441	2.270	
	F2HJQM	-.112	.113	-.099	-.988	.325	-.336	.112	.268	-.074	-.064	.412	2.429	
	F3HPCM	.138	.109	.133	1.271	.205	-.076	.352	.397	.096	.082	.382	2.618	
	F4LEADE	-.030	.076	-.035	-.388	.698	-.181	.121	.303	-.029	-.025	.509	1.965	
	F5TWCM	.208	.083	.240	2.520	.013	.045	.371	.395	.187	.162	.458	2.184	
	F6ASTS1N	-.107	.094	-.103	-1.137	.257	-.293	.079	.218	-.086	-.073	.505	1.979	
	F7AGILE1	.096	.112	.086	.856	.393	-.126	.318	.319	.065	.055	.415	2.410	
	F8PLANM	.008	.097	.007	.083	.934	-.184	.200	.269	.006	.005	.536	1.866	
	F9CTWM	.075	.090	.074	.832	.406	-.103	.253	.271	.063	.054	.523	1.913	
	F10POM	.200	.081	.203	2.457	.015	.039	.360	.373	.183	.158	.610	1.640	
	F11AGILE	.239	.092	.223	2.610	.010	.058	.420	.372	.194	.168	.567	1.764	
	F12RDM	-.042	.090	-.041	-.473	.637	-.219	.134	.255	-.036	-.030	.555	1.800	
	F14AFFM	.020	.070	.022	.281	.779	-.119	.158	.146	.021	.018	.696	1.437	
	F15ADTS2N	-.012	.094	-.013	-.130	.897	-.198	.173	.286	-.010	-.008	.446	2.243	

Variables Entered/Removed^b

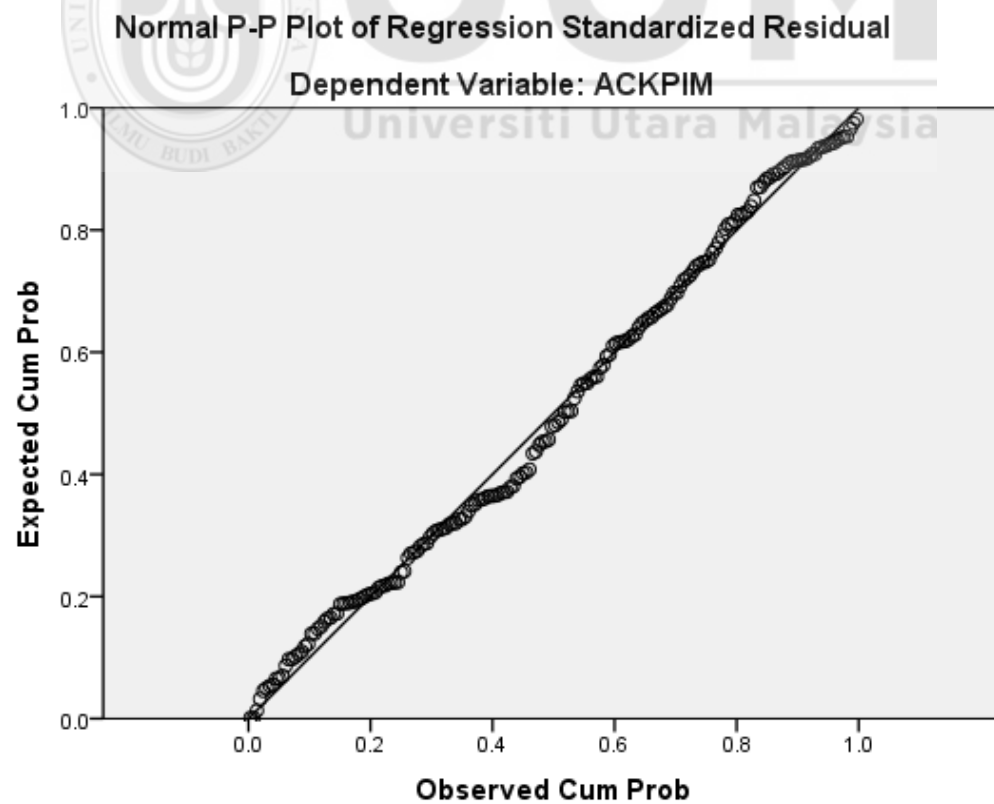
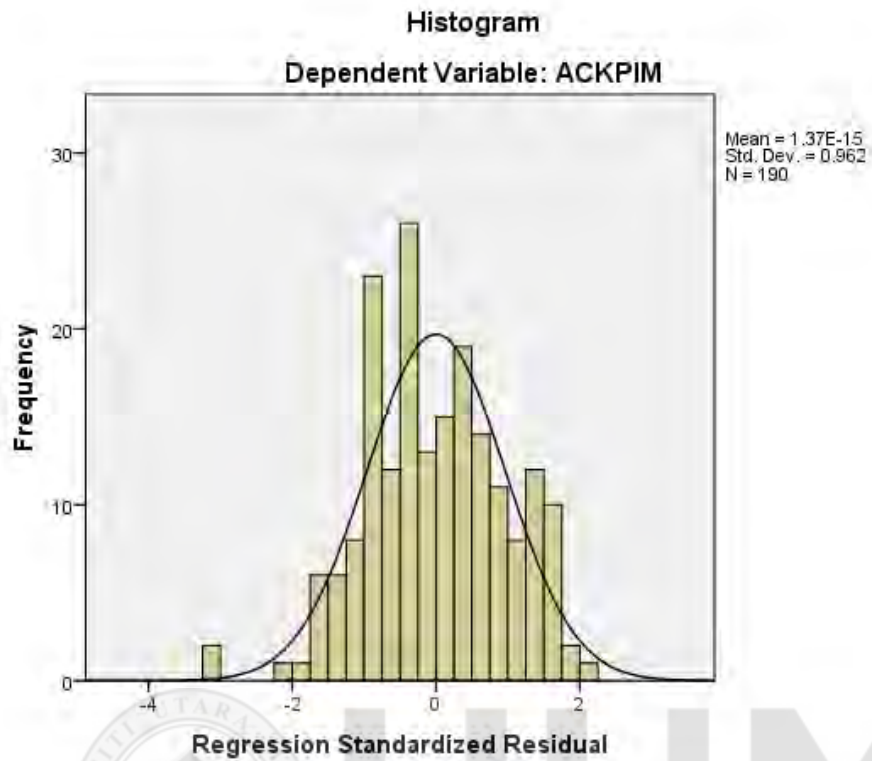
Model	Variables Entered	Variables Removed	Method
1	F15ADTS2N, F14AFFM, F10POM, F5TWCM, F11AGILE2M, F12RDM, F8PLANM, F4LEADERM, F9CTWM, F6ASTS1N, F7AGILE1M, F1COMMUNIC ATEM, F2HJQM, F3HPCM	.	Enter

a. Dependent Variable: ACKPIM

Residuals Statistics^a

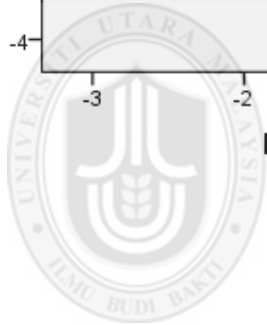
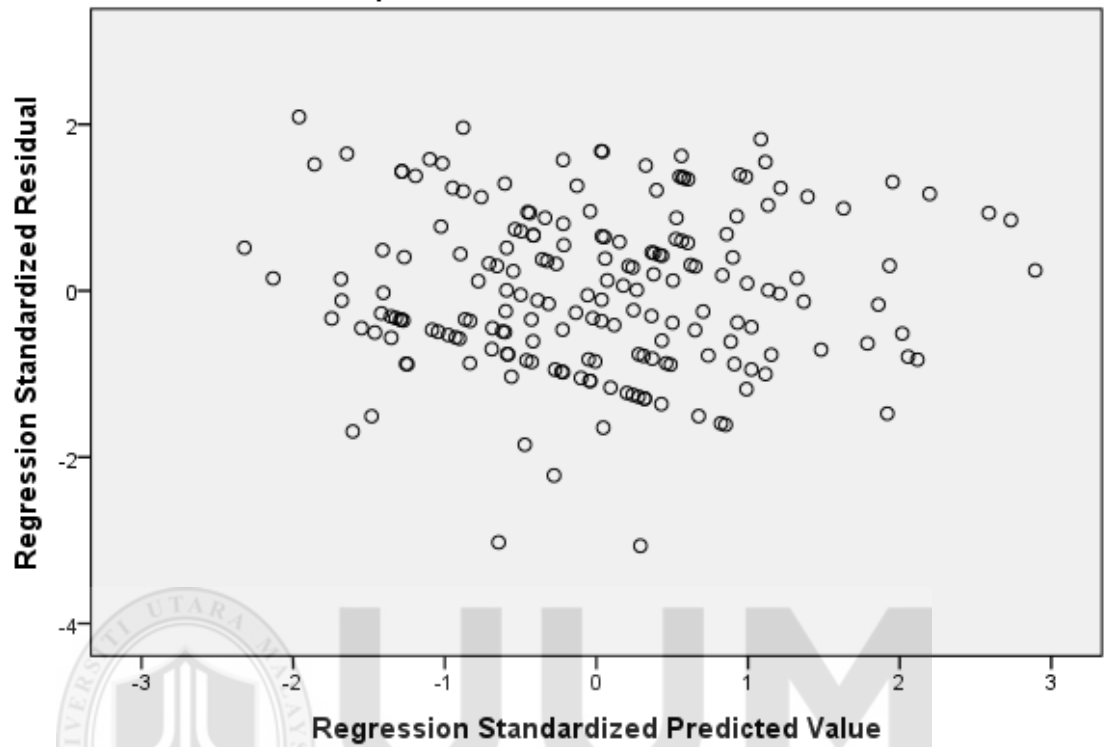
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8536	4.5777	3.6211	.33060	190
Std. Predicted Value	-2.321	2.894	.000	1.000	190
Standard Error of Predicted Value	.054	.286	.151	.044	190
Adjusted Predicted Value	2.7331	4.5451	3.6204	.33782	190
Residual	-1.71689	1.17019	.00000	.53883	190
Std. Residual	-3.066	2.090	.000	.962	190
Stud. Residual	-3.179	2.294	.001	1.004	190
Deleted Residual	-1.84521	1.40978	.00064	.58796	190
Stud. Deleted Residual	-3.265	2.322	.000	1.010	190
Mahal. Distance	.789	48.239	13.926	8.795	190
Cook's Distance	.000	.072	.006	.011	190
Centered Leverage Value	.004	.255	.074	.047	190

a. Dependent Variable: ACKPIM



Scatterplot

Dependent Variable: ACKPIM



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APPENDIX N

Regression Analysis of KPI achievement on Intention to Retain

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	ACKPIM ^a		Enter

a. All requested variables entered.

b. Dependent Variable: Retain4N

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.327 ^a	.107	.102	.73302	.107	22.450	1	188	.000	1.829

a. Predictors: (Constant), ACKPIM

b. Dependent Variable: Retain4N

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.063	1	12.063	22.450	.000 ^a
	Residual	101.015	188	.537		
	Total	113.078	189			

a. Predictors: (Constant), ACKPIM

b. Dependent Variable: Retain4N

Coefficients^a

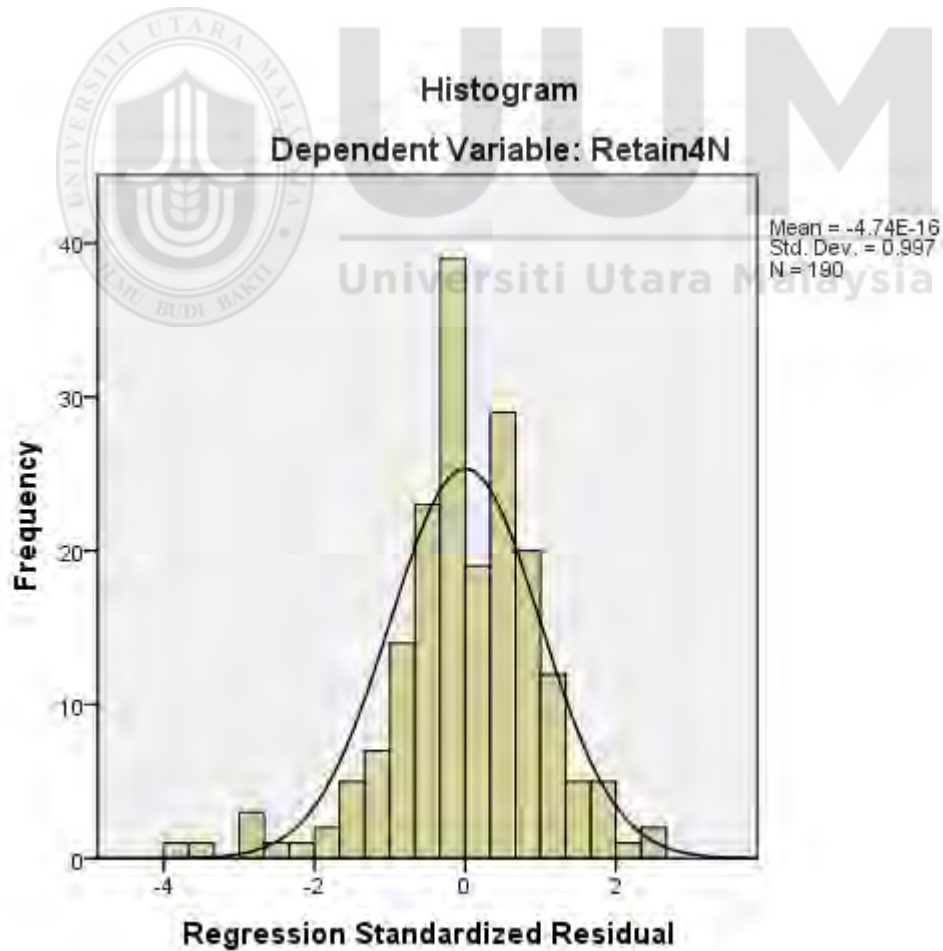
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
		1	(Constant)	2.037	.310		6.571	.000	1.426	2.649				
	ACKPI	.400	.084	.327	4.738	.000	.233	.566	.327	.327	.327	1.000	1.000	

a. Dependent Variable: Retain4N

Residuals Statistics^a

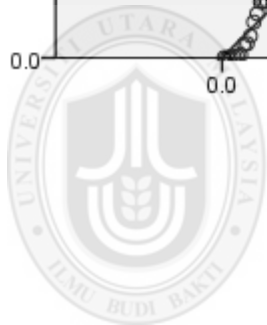
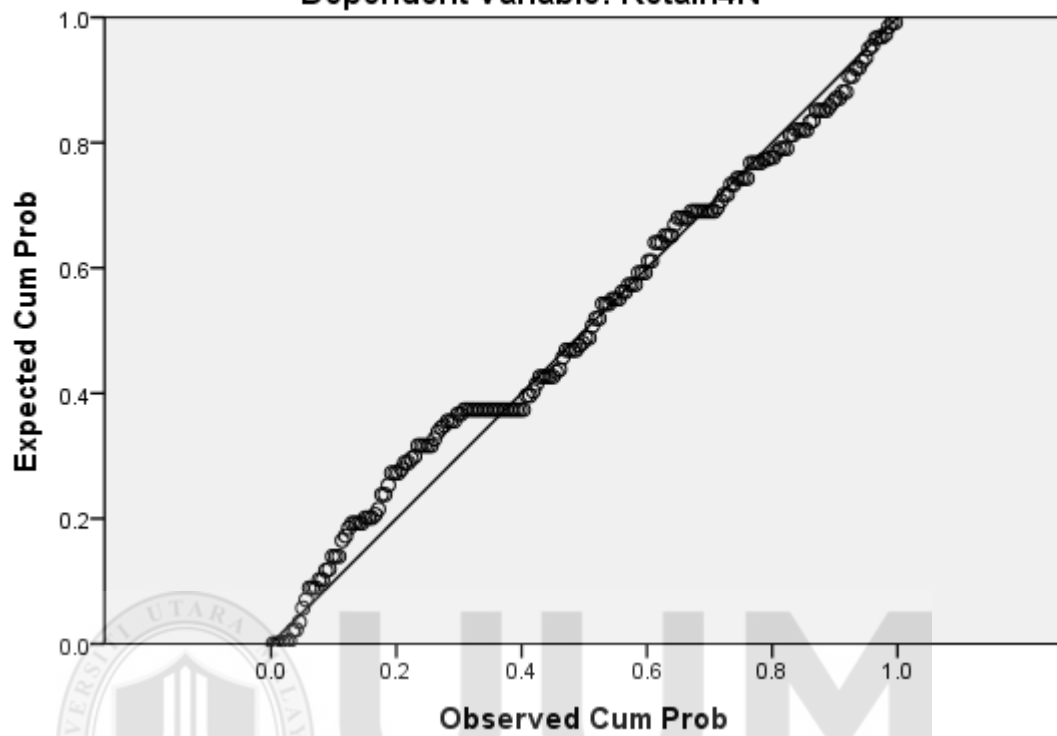
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7222	4.0353	3.4842	.25263	190
Std. Predicted Value	-3.016	2.181	.000	1.000	190
Standard Error of Predicted Value	.053	.169	.072	.021	190
Adjusted Predicted Value	2.6642	4.0442	3.4833	.25342	190
Residual	-2.69274	1.76398	.00000	.73108	190
Std. Residual	-3.673	2.406	.000	.997	190
Stud. Residual	-3.690	2.419	.001	1.003	190
Deleted Residual	-2.71683	1.78246	.00090	.73934	190
Stud. Deleted Residual	-3.821	2.451	-.001	1.013	190
Mahal. Distance	.006	9.098	.995	1.339	190
Cook's Distance	.000	.081	.006	.012	190
Centered Leverage Value	.000	.048	.005	.007	190

a. Dependent Variable: Retain4N



Normal P-P Plot of Regression Standardized Residual

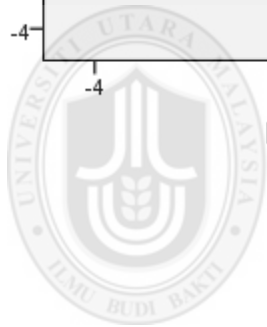
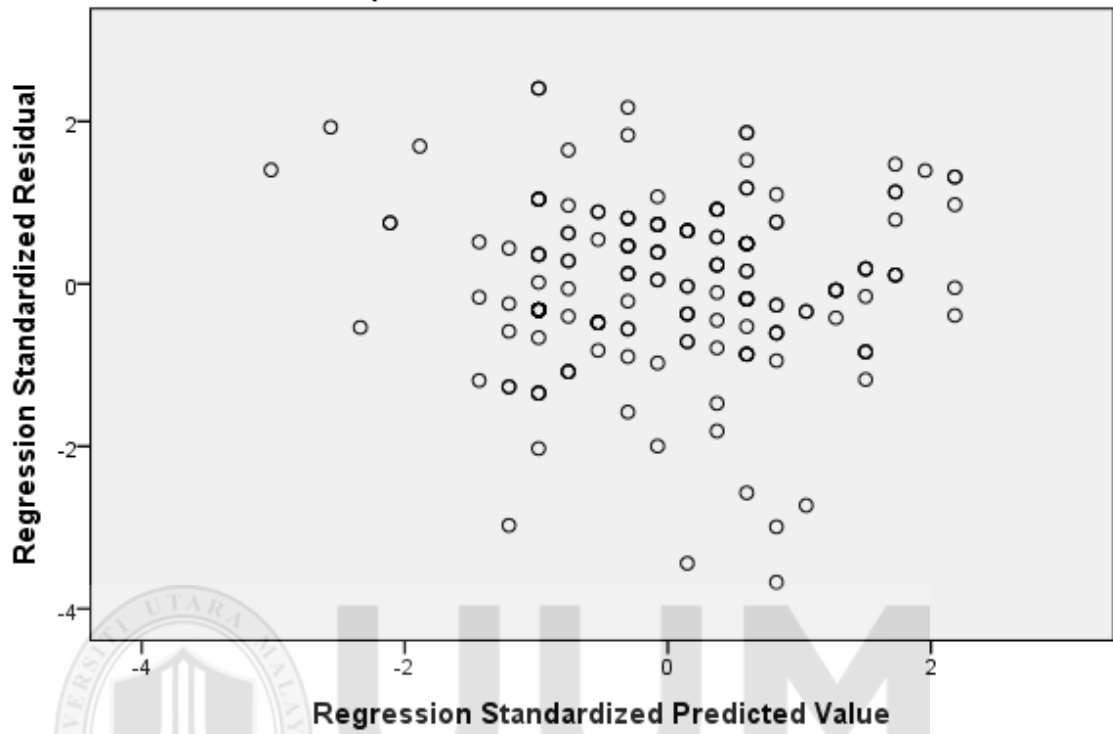
Dependent Variable: Retain4N



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Scatterplot

Dependent Variable: Retain4N



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APPENDIX O

Regression Analysis of Individual Elements of Competencies and Perceived Organizational Factors on Intention to Retain

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNIC ATEM, F2HJQM, F3HPCM	.	Enter

a. All requested variables entered.

b. Dependent Variable: Retain4N

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.615 ^a	.379	.329	.63363	.379	7.618	14	175	.000	1.962

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Dependent Variable: Retain4N

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.817	14	3.058	7.618	.000 ^a
	Residual	70.261	175	.401		
	Total	113.078	189			

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Dependent Variable: Retain4N

Coefficients^a

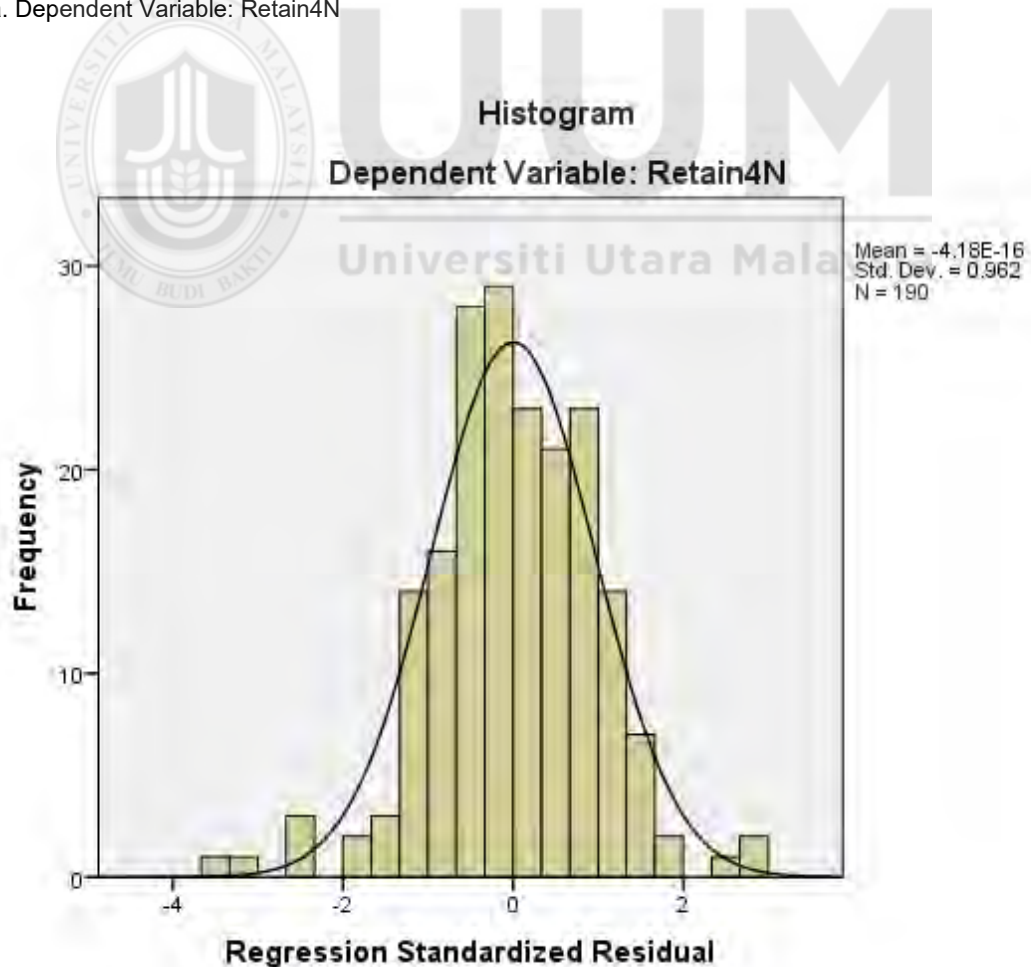
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
		1	(Constant)	1.943	.437		4.446	.000	1.080	2.805				
	F1COMMUNIC	.053	.134	.035	.394	.694	-.212	.318	.189	.030	.023	.441	2.267	
	F2HJQM	-.193	.127	-.140	-1.519	.131	-.445	.058	.149	-.114	-.091	.419	2.388	
	F3HPCM	.287	.123	.225	2.335	.021	.044	.529	.444	.174	.139	.382	2.619	
	F4LEADERM	.251	.086	.243	2.919	.004	.081	.421	.442	.215	.174	.513	1.948	
	F5TWCM	.219	.093	.206	2.339	.020	.034	.403	.420	.174	.139	.457	2.189	
	F6ASTS1N	.030	.106	.023	.282	.779	-.179	.238	.197	.021	.017	.516	1.938	
	F7AGILE1M	-.043	.127	-.031	-.337	.737	-.294	.208	.143	-.025	-.020	.415	2.409	
	F8PLANM	-.001	.110	-.001	-.009	.993	-.218	.216	.192	-.001	-.001	.536	1.865	
	F9CTWM	-.204	.102	-.164	-1.999	.047	-.405	-.003	.065	-.149	-.119	.525	1.905	
	F10POM	.208	.090	.172	2.302	.023	.030	.386	.322	.171	.137	.635	1.575	
	F11AGILE2M	-.036	.104	-.027	-.346	.730	-.241	.169	.219	-.026	-.021	.566	1.765	
	F12RD2N	.080	.093	.065	.868	.386	-.102	.263	.220	.065	.052	.640	1.563	
	F14AFFM	-.289	.079	-.260	-3.637	.000	-.446	-.132	-.110	-.265	-.217	.696	1.438	
	F15ADTS2N	.090	.106	.076	.853	.395	-.119	.299	.230	.064	.051	.450	2.221	

a. Dependent Variable: Retain4N

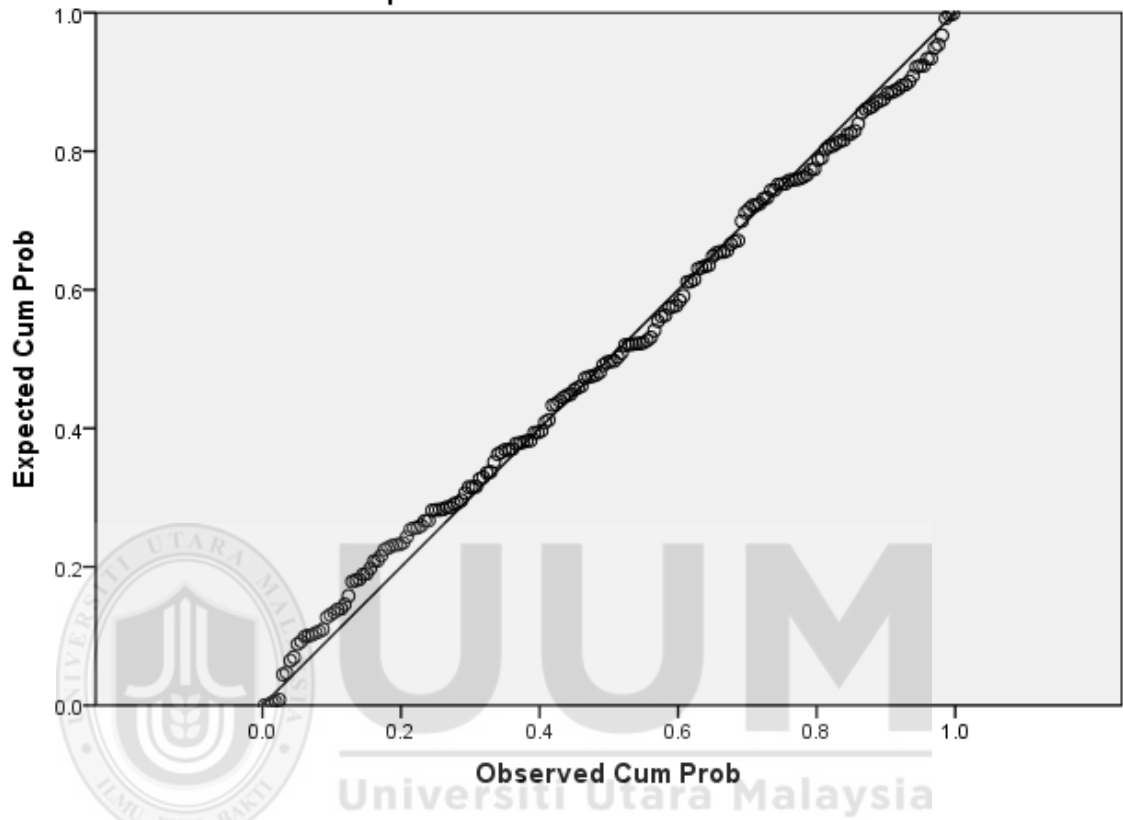
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.3952	4.5588	3.4842	.47597	190
Std. Predicted Value	-4.389	2.258	.000	1.000	190
Standard Error of Predicted Value	.061	.324	.171	.049	190
Adjusted Predicted Value	1.4769	4.6914	3.4901	.48167	190
Residual	-2.12987	1.83361	.00000	.60971	190
Std. Residual	-3.361	2.894	.000	.962	190
Stud. Residual	-3.640	2.981	-.004	1.008	190
Deleted Residual	-2.49767	1.94605	-.00588	.66972	190
Stud. Deleted Residual	-3.775	3.051	-.005	1.018	190
Mahal. Distance	.783	48.415	13.926	8.650	190
Cook's Distance	.000	.153	.007	.017	190
Centered Leverage Value	.004	.256	.074	.046	190

a. Dependent Variable: Retain4N

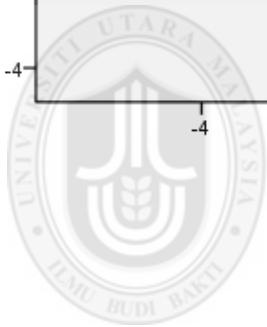
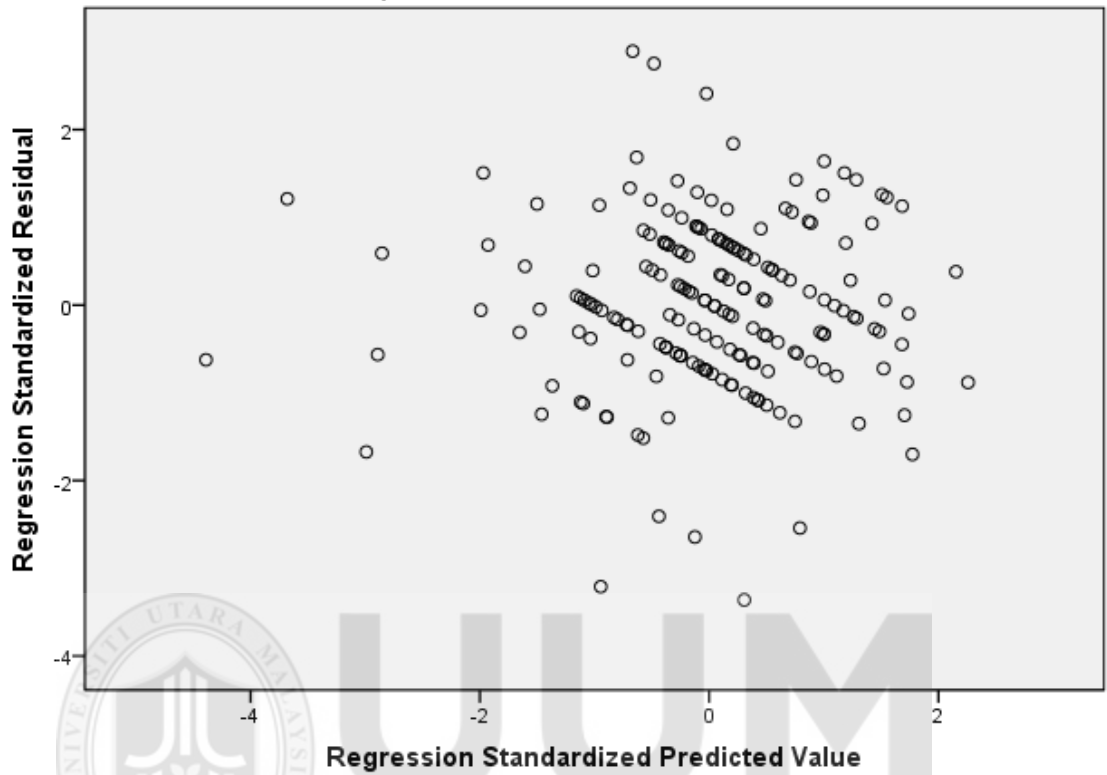


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Retain4N



Scatterplot

Dependent Variable: Retain4N



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APPENDIX P

Regression Analysis of Individual Elements of Competencies and Perceived Organization Factors on KPI Achievement

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	F15ADTS2N, F14AFFM, F10POM, F5TWCM, F11AGILE2M, F12RDM, F8PLANM, F4LEADERM, F9CTWM, F6ASTS1N, F7AGILE1M, F1COMMUNIC ATEM, F2HJQM, F3HPCM	.	Enter

a. All requested variables entered.

b. Dependent Variable: ACKPIM

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.523 ^a	.273	.215	.55997	.273	4.706	14	175	.000	2.095

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F10POM, F5TWCM, F11AGILE2M, F12RDM, F8PLANM, F4LEADERM, F9CTWM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Dependent Variable: ACKPIM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.657	14	1.476	4.706	.000 ^a
	Residual	54.875	175	.314		
	Total	75.532	189			

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F10POM, F5TWCM, F11AGILE2M, F12RDM, F8PLANM, F4LEADERM, F9CTWM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Dependent Variable: ACKPIM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
		1	(Constant)	1.339	.384		3.483	.001	.580	2.097				
	F1COMMU	-.053	.119	-.043	-.448	.655	-.288	.181	.265	-.034	-.029	.441	2.270	
	F2HJQM	-.112	.113	-.099	-.988	.325	-.336	.112	.268	-.074	-.064	.412	2.429	
	F3HPCM	.138	.109	.133	1.271	.205	-.076	.352	.397	.096	.082	.382	2.618	
	F4LEADE	-.030	.076	-.035	-.388	.698	-.181	.121	.303	-.029	-.025	.509	1.965	
	F5TWCM	.208	.083	.240	2.520	.013	.045	.371	.395	.187	.162	.458	2.184	
	F6ASTS1N	-.107	.094	-.103	-1.137	.257	-.293	.079	.218	-.086	-.073	.505	1.979	
	F7AGILE1	.096	.112	.086	.856	.393	-.126	.318	.319	.065	.055	.415	2.410	

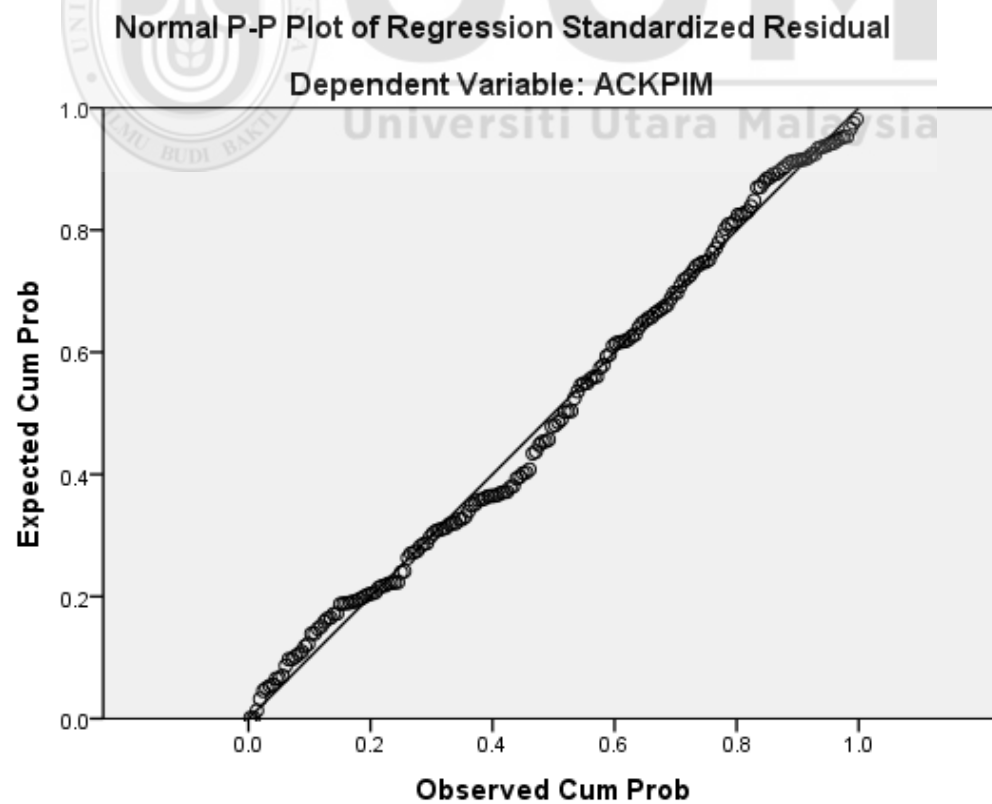
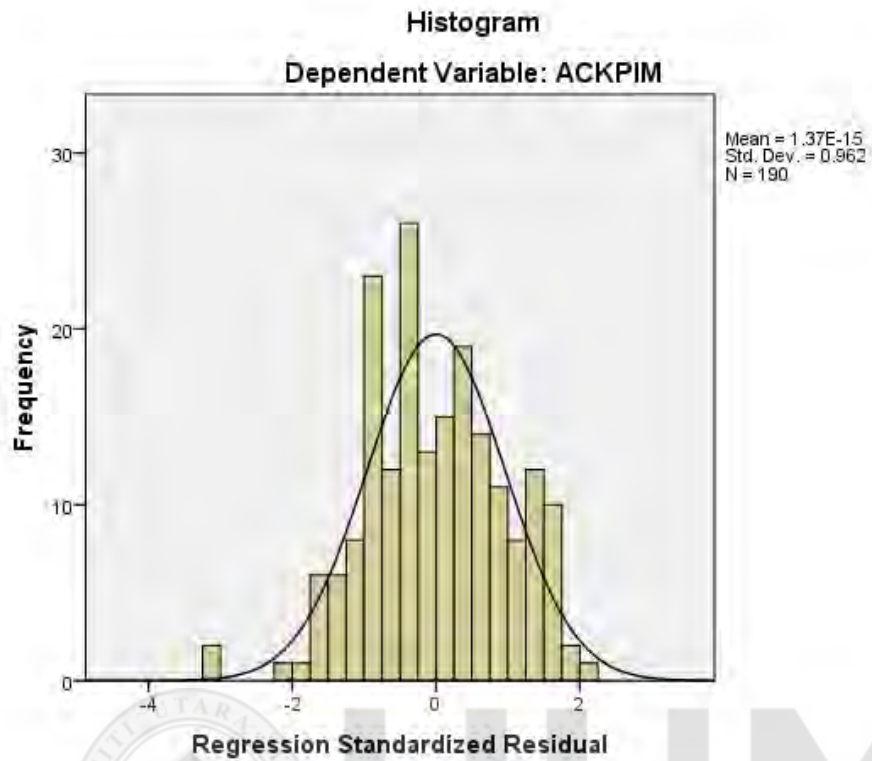
F8PLANM	.008	.097	.007	.083	.934	-.184	.200	.269	.006	.005	.536	1.866
F9CTWM	.075	.090	.074	.832	.406	-.103	.253	.271	.063	.054	.523	1.913
F10POM	.200	.081	.203	2.457	.015	.039	.360	.373	.183	.158	.610	1.640
F11AGILE	.239	.092	.223	2.610	.010	.058	.420	.372	.194	.168	.567	1.764
F12RDM	-.042	.090	-.041	-.473	.637	-.219	.134	.255	-.036	-.030	.555	1.800
F14AFFM	.020	.070	.022	.281	.779	-.119	.158	.146	.021	.018	.696	1.437
F15ADTS2	-.012	.094	-.013	-.130	.897	-.198	.173	.286	-.010	-.008	.446	2.243
N												

a. Dependent Variable: ACKPIM

Residuals Statistics^a

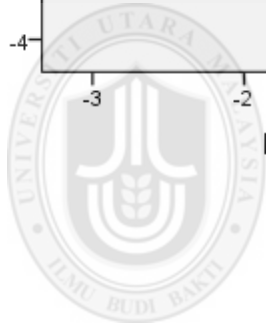
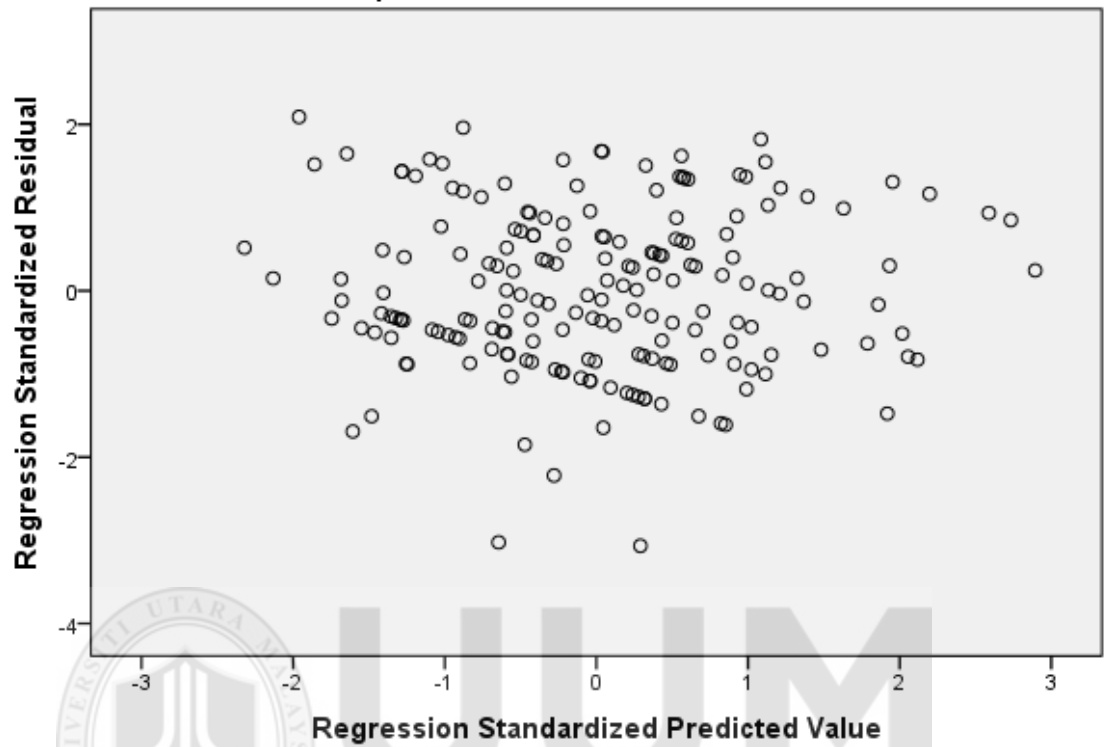
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8536	4.5777	3.6211	.33060	190
Std. Predicted Value	-2.321	2.894	.000	1.000	190
Standard Error of Predicted Value	.054	.286	.151	.044	190
Adjusted Predicted Value	2.7331	4.5451	3.6204	.33782	190
Residual	-1.71689	1.17019	.00000	.53883	190
Std. Residual	-3.066	2.090	.000	.962	190
Stud. Residual	-3.179	2.294	.001	1.004	190
Deleted Residual	-1.84521	1.40978	.00064	.58796	190
Stud. Deleted Residual	-3.265	2.322	.000	1.010	190
Mahal. Distance	.789	48.239	13.926	8.795	190
Cook's Distance	.000	.072	.006	.011	190
Centered Leverage Value	.004	.255	.074	.047	190

a. Dependent Variable: ACKPIM



Scatterplot

Dependent Variable: ACKPIM



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APPENDIX Q

Regression Analysis of KPI Achievement on Intention to Retain

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	ACKPIM ^a		Enter

a. All requested variables entered.

b. Dependent Variable: Retain4N

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.327 ^a	.107	.102	.73302	.107	22.450	1	188	.000	1.829

a. Predictors: (Constant), ACKPIM

b. Dependent Variable: Retain4N

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.063	1	12.063	22.450	.000 ^a
	Residual	101.015	188	.537		
	Total	113.078	189			

a. Predictors: (Constant), ACKPIM

b. Dependent Variable: Retain4N

Coefficients^a

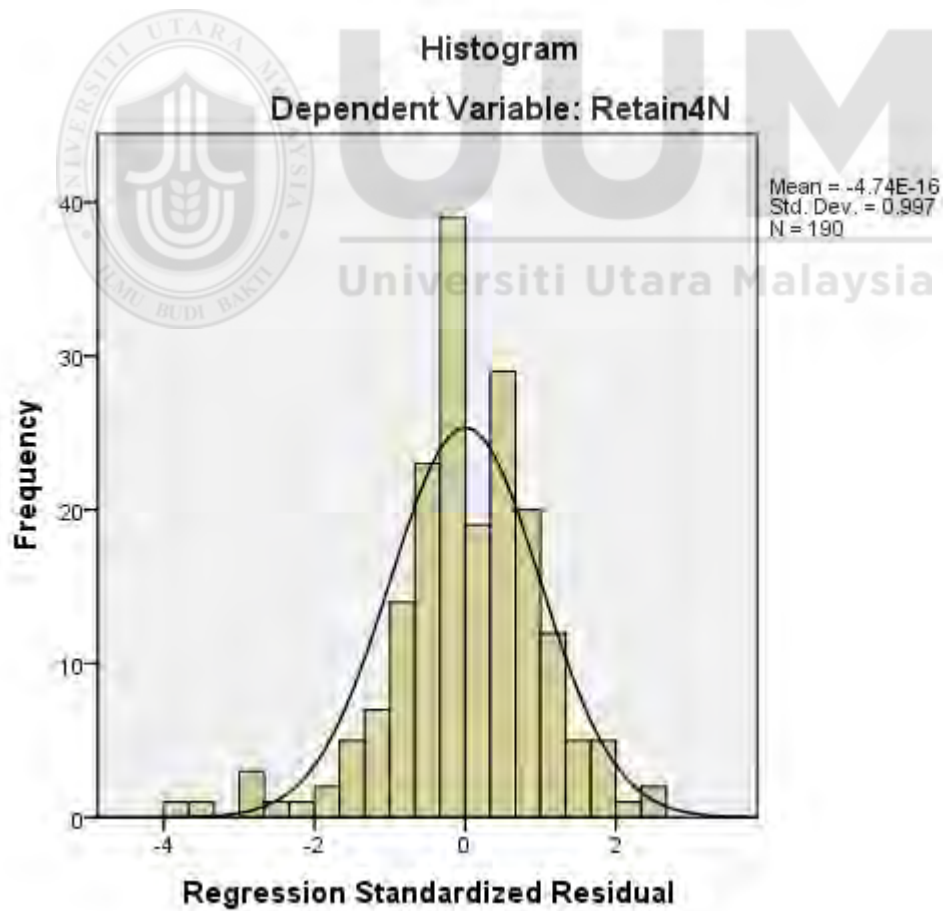
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
		1	(Constant)	2.037	.310		6.571	.000	1.426	2.649				
	ACKPI	.400	.084	.327	4.738	.000	.233	.566	.327	.327	.327	1.000	1.000	

a. Dependent Variable: Retain4N

Residuals Statistics^a

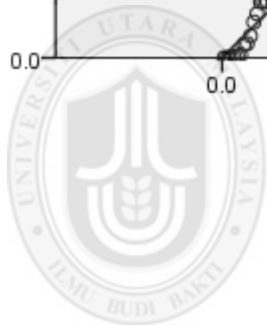
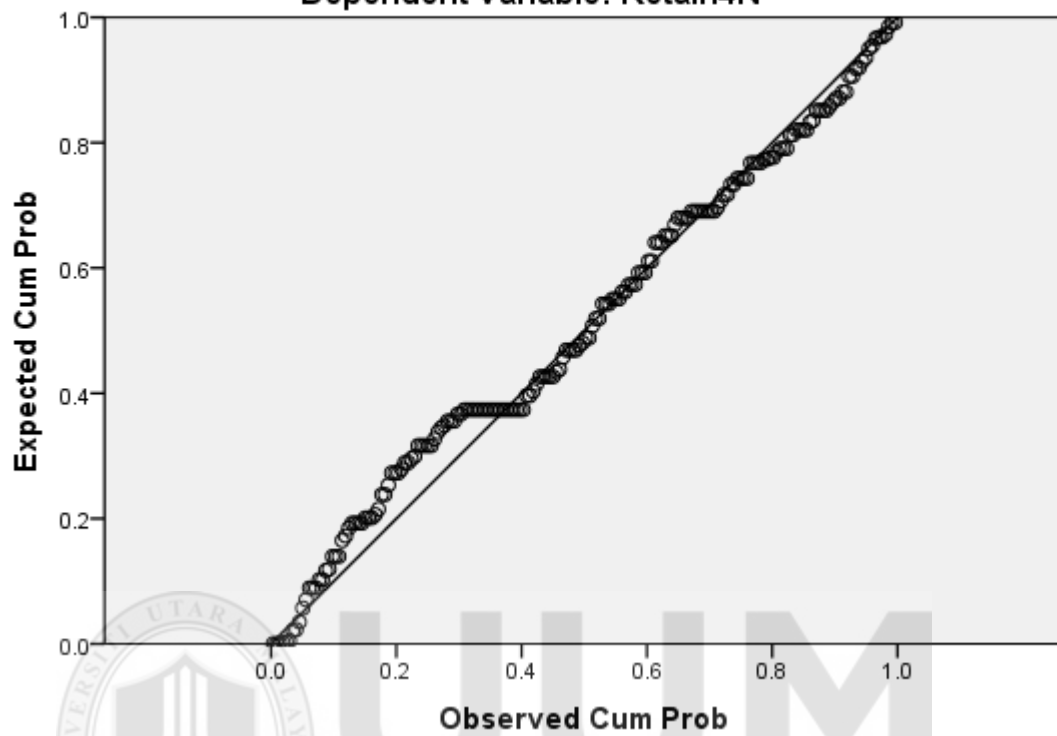
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7222	4.0353	3.4842	.25263	190
Std. Predicted Value	-3.016	2.181	.000	1.000	190
Standard Error of Predicted Value	.053	.169	.072	.021	190
Adjusted Predicted Value	2.6642	4.0442	3.4833	.25342	190
Residual	-2.69274	1.76398	.00000	.73108	190
Std. Residual	-3.673	2.406	.000	.997	190
Stud. Residual	-3.690	2.419	.001	1.003	190
Deleted Residual	-2.71683	1.78246	.00090	.73934	190
Stud. Deleted Residual	-3.821	2.451	-.001	1.013	190
Mahal. Distance	.006	9.098	.995	1.339	190
Cook's Distance	.000	.081	.006	.012	190
Centered Leverage Value	.000	.048	.005	.007	190

a. Dependent Variable: Retain4N



Normal P-P Plot of Regression Standardized Residual

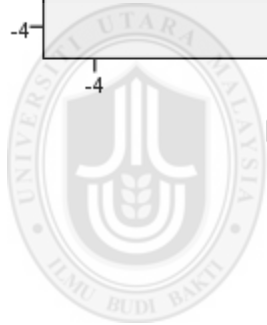
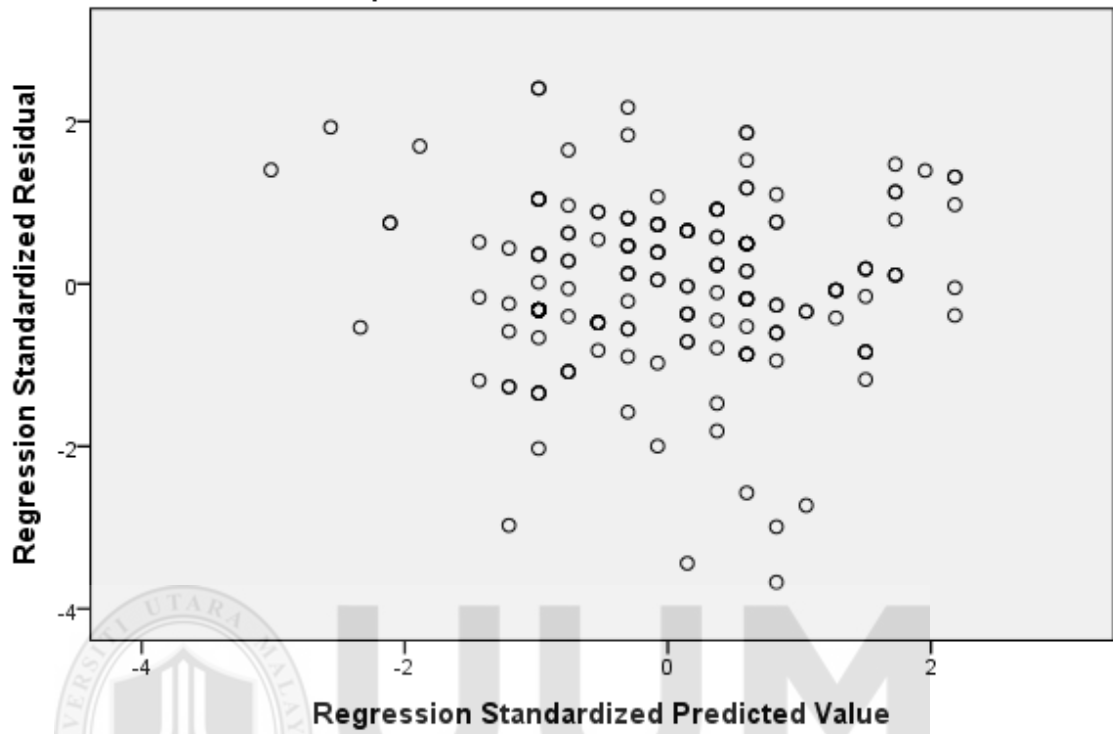
Dependent Variable: Retain4N



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Scatterplot

Dependent Variable: Retain4N



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APPENDIX R

The Mediation Effect of KPI Achievement on Individual Competencies and Organizational Factors

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNIC ATEM, F2HJQM, F3HPCM	.	Enter
2	ACKPIM ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Retain4N

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.615 ^a	.379	.329	.63363	.379	7.618	14	175	.000	
2	.627 ^b	.394	.341	.62772	.015	4.313	1	174	.039	1.952

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Predictors: (Constant), F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM, ACKPIM

c. Dependent Variable: Retain4N

ANOVA^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.817	14	3.058	7.618	.000 ^a
	Residual	70.261	175	.401		
	Total	113.078	189			
2	Regression	44.516	15	2.968	7.532	.000 ^b
	Residual	68.561	174	.394		
	Total	113.078	189			

a. Predictors: (Constant), F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Predictors: (Constant), F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM, ACKPIM

c. Dependent Variable: Retain4N

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
	1 (Constant)	1.943	.437		4.446	.000	1.080	2.805				
F1COMM	.053	.134	.035	.394	.694	-.212	.318	.189	.030	.023	.441	2.267
F2HJQM	-.193	.127	-.140	-1.519	.131	-.445	.058	.149	-.114	-.091	.419	2.388
F3HPCM	.287	.123	.225	2.335	.021	.044	.529	.444	.174	.139	.382	2.619
F4LEADE	.251	.086	.243	2.919	.004	.081	.421	.442	.215	.174	.513	1.948
F5TWCM	.219	.093	.206	2.339	.020	.034	.403	.420	.174	.139	.457	2.189
F6ASTS1	.030	.106	.023	.282	.779	-.179	.238	.197	.021	.017	.516	1.938
F7AGILE1	-.043	.127	-.031	-.337	.737	-.294	.208	.143	-.025	-.020	.415	2.409
F8PLANM	-.001	.110	-.001	-.009	.993	-.218	.216	.192	-.001	-.001	.536	1.865
F9CTWM	-.204	.102	-.164	-1.999	.047	-.405	-.003	.065	-.149	-.119	.525	1.905
F10POM	.208	.090	.172	2.302	.023	.030	.386	.322	.171	.137	.635	1.575
F11AGILE	-.036	.104	-.027	-.346	.730	-.241	.169	.219	-.026	-.021	.566	1.765

	F12RD2N	.080	.093	.065	.868	.386	-.102	.263	.220	.065	.052	.640	1.563
	F14AFFM	-.289	.079	-.260	-3.637	.000	-.446	-.132	-.110	-.265	-.217	.696	1.438
	F15ADTS	.090	.106	.076	.853	.395	-.119	.299	.230	.064	.051	.450	2.221
2	(Constant)	1.715	.447		3.842	.000	.834	2.597					
	F1COMM	.063	.133	.042	.471	.638	-.200	.325	.189	.036	.028	.440	2.270
	F2HJQM	-.171	.127	-.124	-1.352	.178	-.421	.079	.149	-.102	-.080	.416	2.405
	F3HPCM	.262	.122	.206	2.146	.033	.021	.504	.444	.161	.127	.378	2.644
	F4LEADE	.256	.085	.247	2.997	.003	.087	.424	.442	.222	.177	.513	1.949
	F5TWCM	.183	.094	.172	1.941	.054	-.003	.369	.420	.146	.115	.442	2.265
	F6ASTS1	.047	.105	.037	.445	.657	-.161	.254	.197	.034	.026	.513	1.950
	F7AGILE1	-.060	.126	-.043	-.473	.637	-.309	.189	.143	-.036	-.028	.413	2.419
	F8PLANM	.000	.109	.000	.003	.997	-.215	.215	.192	.000	.000	.536	1.865
	F9CTWM	-.216	.101	-.174	-2.135	.034	-.416	-.016	.065	-.160	-.126	.523	1.912
	F10POM	.175	.091	.145	1.933	.055	-.004	.354	.322	.145	.114	.616	1.623
	F11AGILE	-.077	.105	-.059	-.735	.463	-.284	.130	.219	-.056	-.043	.546	1.831
	F12RD2N	.076	.092	.061	.827	.409	-.105	.257	.220	.063	.049	.639	1.564
	F14AFFM	-.293	.079	-.263	-3.717	.000	-.448	-.137	-.110	-.271	-.219	.695	1.438
	F15ADTS	.094	.105	.079	.897	.371	-.113	.301	.230	.068	.053	.450	2.222
	ACKPIM	.176	.085	.144	2.077	.039	.009	.343	.327	.156	.123	.727	1.375

a. Dependent Variable: Retain4N

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Excluded Variables^b

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
					Toleranc e	VIF	Minimum Tolerance
1 ACKPI M	.144 ^a	2.077	.039	.156	.727	1.375	.378

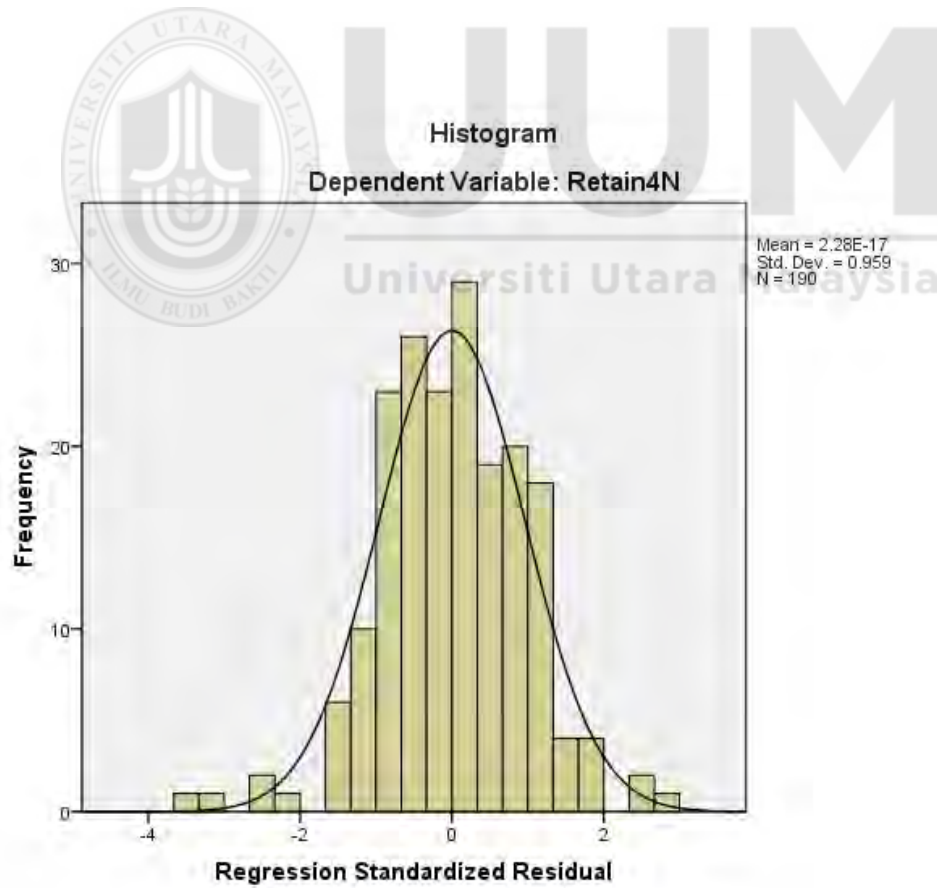
a. Predictors in the Model: (Constant), F15ADTS2N, F14AFFM, F12RD2N, F4LEADERM, F11AGILE2M, F10POM, F9CTWM, F5TWCM, F8PLANM, F6ASTS1N, F7AGILE1M, F1COMMUNICATEM, F2HJQM, F3HPCM

b. Dependent Variable: Retain4N

Residuals Statistics^a

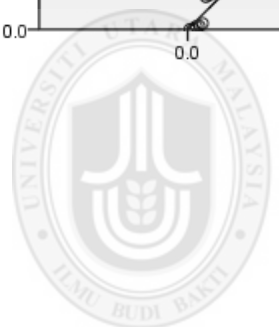
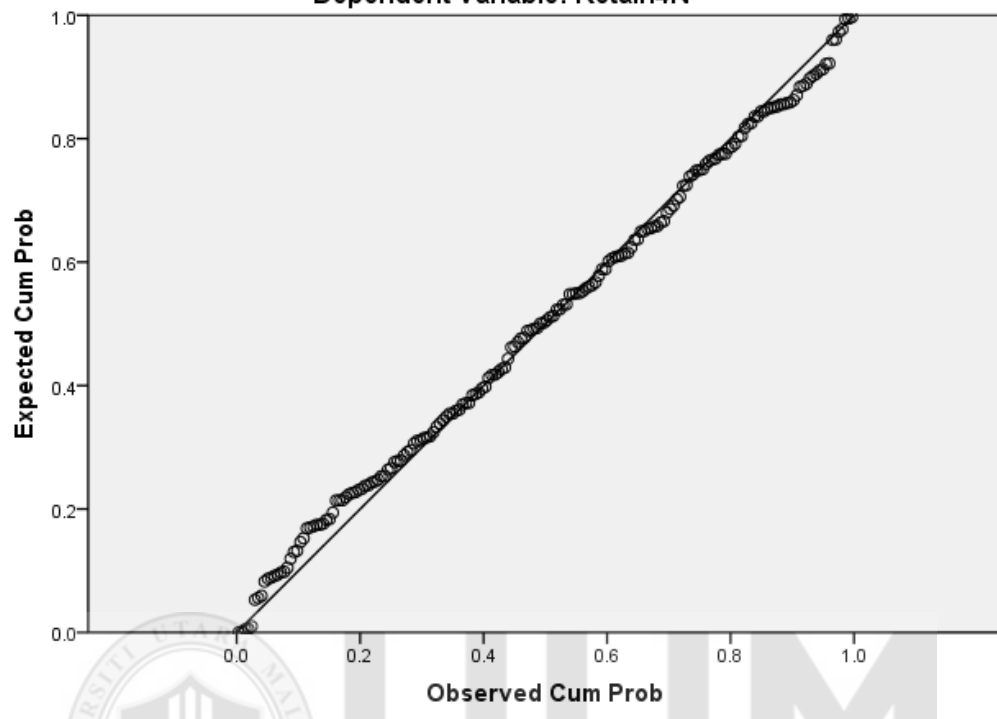
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.5982	4.5879	3.4842	.48532	190
Std. Predicted Value	-3.886	2.274	.000	1.000	190
Standard Error of Predicted Value	.062	.327	.176	.048	190
Adjusted Predicted Value	1.7436	4.7279	3.4895	.49193	190
Residual	-2.17967	1.71798	.00000	.60229	190
Std. Residual	-3.472	2.737	.000	.959	190
Stud. Residual	-3.763	2.831	-.004	1.009	190
Deleted Residual	-2.56045	1.83868	-.00528	.66766	190
Stud. Deleted Residual	-3.915	2.891	-.005	1.020	190
Mahal. Distance	.878	50.422	14.921	8.792	190
Cook's Distance	.000	.155	.007	.018	190
Centered Leverage Value	.005	.267	.079	.047	190

a. Dependent Variable: Retain4N



Normal P-P Plot of Regression Standardized Residual

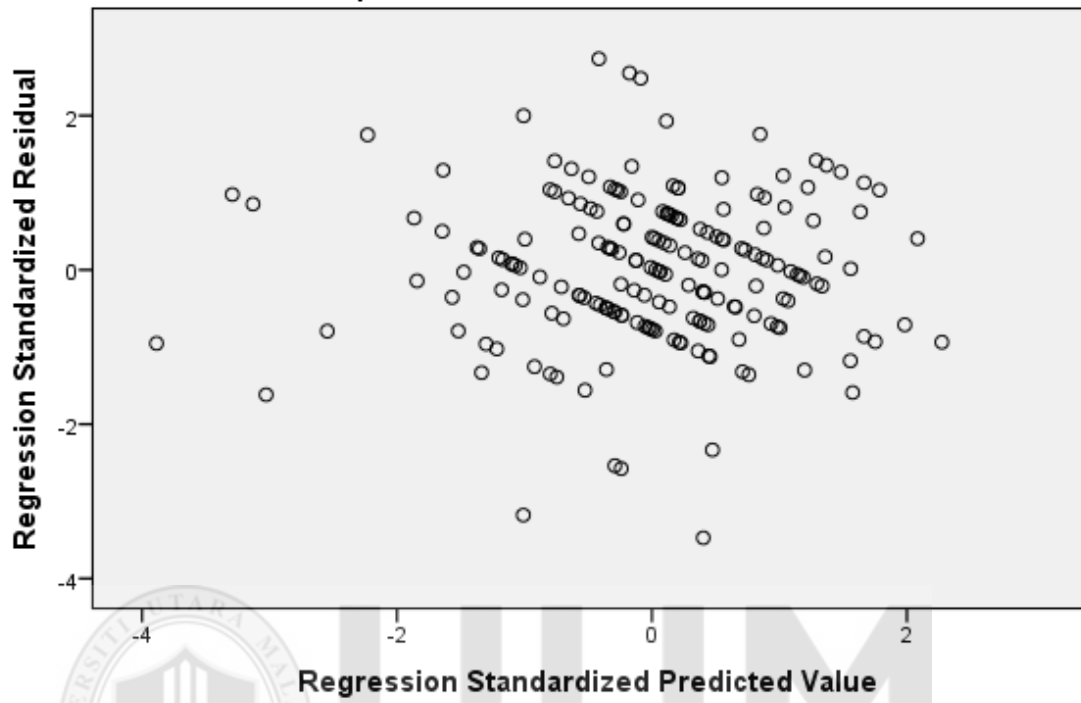
Dependent Variable: Retain4N



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Scatterplot

Dependent Variable: Retain4N



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APPENDIX S

Summary of Hypotheses Result

H1 There is a positive and significant relationship between individual competencies, and perceived organizational factors on KPI achievement (to answer research question 1)	Partially Supported
H1a There is positive and significant relationship between performance orientation and KPI achievement.	Supported
H1b There is positive and significant relationship between responsiveness and KPI achievement.	Not Supported
H1c There is significant relationship between affiliate interest and KPI achievement .	Not Supported
H1d There is significant relationship between commitment to work and KPI achievement.	Not Supported
H1e There is significant relationship between high job quality and KPI achievement.	Not Supported
H1f There is significant relationship between agility speed and KPI achievement.	Not Supported
H1g There is significant relationship between agility flexibility and KPI achievement .	Supported
H1h There is significant relationship between adaptive selling belief and KPI achievement .	Not Supported
H1i There is significant relationship between adaptive selling behavior and KPI achievement .	Not Supported
H1j There is significant relationship between planning and KPI achievement .	Not Supported
H1k There is significant relationship between communication and KPI achievement .	Not Supported
H1l There is significant relationship between articulate visionary leadership and KPI achievement .	Not Supported
H1m There is significant relationship between high performance culture and KPI achievement .	Not Supported

H1n There is significant relationship between teamwork and KPI achievement .	Supported
H2 There is a positive and significant relationship between KPI achievement and intention to retain in sales job. (to answer to research question 2)	Fully Supported
H3 There is positive and significant relationship between individual competencies and intention to retain in sales job. (to respond to research question 3)	Partially supported
H3a There is positive and significant relationship between performance orientation and intention to retain sales job.	Supported
H3b There is positive and significant relationship between performance orientation and intention to retain in sales job.	Not Supported
H3c There is significant relationship between affiliate interest and intention to retain in sales job.	Not Supported but Significant
H3d There is significant relationship between commitment to work contract and intention to retain in sales job.	Not Supported but Significant
H3e There is significant relationship between high job quality and intention to retain in sales job .	Not Supported
H3f There is significant relationship between agility and intention to retain in sales job .	Not Supported
H3g There is significant relationship between agility and intention to retain in sales job .	Not Supported
H3h There is significant relationship between adaptive selling belief and intention to retain in sales job	Not Supported
H3i There is significant relationship between adaptive selling behavior and intention to retain in sales job	Not Supported
H3j There is significant relationship between planning and intention to retain in sales job.	Not Supported
H3k There is significant relationship between effective communication and intention to retain in sales job.	Not Supported

H4 Salesforces' perceptions on organizational's factors will have significant effect on intention to retain in sales job. (to answer research question 4).	Fully Supported
H4a There is significant relationship between articulate visionary leadership and intention to retain in sales job .	Supported
H4b There is significant relationship between high performance culture and intention to retain in sales job.	Supported
H4c There is significant relationship between teamwork intention to retain in sales job.	Supported
H5 KPI achievement mediates the relationship between individual competencies, perceived organizational factors and intention to retain in sales job.(to respond to research question 5).	Partially Supported
H5a KPI achievement mediates the relationship between performance orientation and intention to retain in sales job.	Supported (Fully mediated)
H5b KPI achievement mediates the relationship between result driven and intention to retain in sales job.	Not Supported
H5c KPI achievement mediates the relationship between affiliate interest and intention to retain in sales job.	Not Supported
H5d KPI achievement mediate the relationship between commitment to work and intention to retain in sales job .	Not Supported
H5e KPI achievement mediates the relationship between high job quality and intention to retain in sales job.	Not Supported
H5f KPI achievement mediate the relationship between agility speed and intention to retain in sales job .	Not Supported
H5g KPI achievement mediate the relationship between agility flexibility and intention to retain in sales job .	Not Supported
H5h KPI achievement mediates the relationship between adaptive selling belief and intention to retain in sales job .	Not Supported
H5i KPI achievement mediates the relationship between adaptive selling behaviour and intention to retain in sales job .	Not Supported

H5j KPI achievement mediates the relationship between planning and intention to retain in sales job.	Not Supported
H5k KPI achievement mediate the relationship between communication and intention to retain in sales job.	Not Supported
H5l KPI achievement mediate relationship between articulate visionary leadership and intention to retain in sales job .	Not Supported
H5m KPI achievement mediate relationship between high performance culture and intention to retain in sales job .	Not Supported
H5n KPI achievement mediate relationship between teamwork and intention to retain in sales job.	Supported (Fully mediated)

