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**JOB RESOURCES, JOB DEMANDS AND  
DEVELOPMENTAL HR IN RELATION WITH WORK  
ENGAGEMENT: THE MODERATING ROLE OF SERVICE  
CLIMATE**

**UMAIR AHMED**



**DOCTOR OF PHILOSOPHY  
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CLIMATE**

**By  
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**UUM**  
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**Thesis Submitted to  
School of Business Management, College of Business  
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Degree of Doctor of Philosophy**

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## ABSTRACT

Enterprises globally are facing the issue of work engagement whereby, dearth of research exists on how it could be addressed particularly in an emerging economy like Pakistan. Upon the explanations of Conservation of Resources (COR) theory; studies have indicated job demands and resources model (JD-R) as the most promising theoretical framework for understanding work engagement. Therein, the study investigated how job resources such as supervisor support, co-worker support and meaningful work, and job demands such as workload and emotional demands can influence work engagement. The study also tested developmental HR resources such as employee training opportunities, career development opportunities and developmental performance appraisal. Additionally, service climate was also empirically tested for potential moderating effect on these relationships. Results of the PLS path modelling of 277 employees from the banking sector of Pakistan, found significant direct relationships of co-worker support, meaningful work and developmental HR resources with work engagement. Meanwhile, job demands including such as workload and emotional demands resulted in negative relationships with work engagement. However, supervisor support was not significantly influences on work engagement. Furthermore, the bootstrapping results found significant moderation of service climate upon employee training opportunities and career development opportunities relationships with work engagement. On the flipside, the study did not find any moderation of service climate on job resources and job demands in their relationships with work engagement. The results show that work engagement can be enhanced through job and developmental HR resources whereas; job demands can potentially deplete it. Alongside, service climate can be of prominence for service sector to strengthen the developmental HR resources and work engagement relationships.

**Keywords:** job resources, job demands, developmental HR resources, service climate, work engagement.

## ABSTRAK

Industri perusahaan secara globalnya sedang berhadapan dengan isu keterlibatan kerja, namun penyelidikan tentang cara menangani isu ini tidak banyak dilakukan terutamanya dalam negara sedang membangun seperti Pakistan. Berdasarkan penjelasan teori Pemuliharaan Sumber (Conservation of Resources), kajian menunjukkan bahawa model permintaan pekerjaan dan sumber (Job Demand-Resources) adalah kerangka teori yang paling sesuai untuk memahami keterlibatan kerja. Oleh itu, kajian ini mengenal pasti bagaimana sumber pekerjaan seperti sokongan penyelia, sokongan rakan sekerja dan nilai kerja, dan permintaan pekerjaan seperti beban kerja dan tuntutan emosi boleh mempengaruhi keterlibatan kerja. Kajian itu juga menguji faktor pembangunan sumber manusia termasuklah peluang latihan pekerja, peluang pembangunan kerjaya dan pembangunan penilaian prestasi. Tambahan daripada itu, iklim perkhidmatan juga diuji secara empirical untuk menentukan potensi kesan penyederhana dalam hubungan ini. Keputusan pemodelan laluan PLS terhadap 277 pekerja daripada sektor perbankan di Pakistan menunjukkan bahawa hubungan langsung yang signifikan dalam hubungan antara sokongan rakan sekerja, nilai kerja dan pembangunan sumber manusia dengan keterlibatan kerja. Manakala, permintaan pekerjaan seperti beban kerja dan tuntutan emosi menghasilkan hubungan negatif dengan keterlibatan kerja. Walau bagaimanapun, sokongan penyelia tidak menunjukkan hubungan yang signifikan dengan keterlibatan kerja. Tambahan daripada itu, keputusan *bootstrapping* mendapati peranan iklim perkhidmatan sebagai penyederhana dalam hubungan antara peluang latihan kerja dan peluang pembangunan dengan keterlibatan kerja. Sebaliknya, kajian ini tidak menemui sebarang peranan iklim perkhidmatan sebagai penyederhana dalam hubungan antara sumber pekerjaan dan permintaan pekerjaan dengan penglibatan kerja. Dapatan kajian menunjukkan bahawa penglibatan kerja dapat dipertingkatkan melalui sumber pekerjaan dan pembangunan sumber manusia sedangkan permintaan pekerjaan berpotensi mengurangkan keterlibatan pekerja. Di samping itu, iklim perkhidmatan boleh diketengahkan dalam sektor perkhidmatan bagi mengukuhkan sumber pembangunan manusia dan hubungannya dengan keterlibatan kerja.

Kata kunci: sumber pekerjaan, permintaan pekerjaan, pembangunan sumber manusia, iklim perkhidmatan, keterlibatan kerja

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## TABLE OF CONTENTS

TABLE OF CONTENTS	v
LIST OF TABLES .	x
LIST OF FIGURES .	xi
LIST OF APPENDICES	xii
LIST OF ABBREVIATIONS	xiii
<b>CHAPTER ONE INTRODUCTION</b>	<b>1</b>
1.1 Background of the Study	1
1.2 Statement of the Problem	5
1.3 Research Objectives	17
1.4 Research Questions	18
1.5 Scope of Research	18
1.6 Significance of the Study	20
1.7 Organization of the Thesis	23
<b>CHAPTER TWO LITERATURE REVIEW</b>	<b>24</b>
2.1 Introduction	24
2.2 Definition and Conceptualization of Work Engagement	24
2.3 Theories Explaining Work Engagement	27
2.3.1 Conservation of Resources Theory	28
2.4 Drivers of Work Engagement	30
2.4.1 Job Resources	30
2.4.2 Individual Personal Factors	33
2.4.3 Organizational Components	34
2.5 JD-R Model of Work Engagement	36
2.6 Attempts towards Extending JD-R model of Work Engagement	38
2.7 Variables of the Present Study	43
2.7.1 Job Resources	44
2.7.1.1 Supervisor Support	46
2.7.1.2 Coworker Support	49
2.7.1.3 Meaningful Work	55



2.7.2 Job Demands	58
2.7.2.1 Workload	59
2.7.2.2 Emotional Demands	60
2.7.3 Developmental HR Resources	64
2.7.3.1 Employee Training Opportunities	65
2.7.3.2 Career Development Opportunities	68
2.7.3.3 Developmental Performance Appraisal	71
2.8 Service Climate and its Moderation.	76
2.8.1 Explaining Moderation through Underpinning Theory	82
2.9 Research on Work Engagement in Pakistan	83
2.10 Gaps in the Literature	86
2.11 Conceptual Framework	95
2.12 Hypothesis Development	95
2.13 Summary of the Chapter	109
<b>CHAPTER THREE METHODOLOGY</b>	<b>110</b>
3.1 Introduction	110
3.2 Research Paradigm	110
3.3 Research Design	112
3.4 Population	114
3.5 Sampling and Power Analysis	116
3.5.1 Sampling Technique	118
3.6 Operationalization and Measurement of Constructs	119
3.6.1 Work Engagement	119
3.6.2 Supervisor Support	120
3.6.3 Coworker Support	120
3.6.4 Meaningful Work	121
3.6.5 Emotional Demands	121
3.6.6 Workload	122
3.6.7 Employee Training Opportunities	122
3.6.8 Career Development Opportunities	123
3.6.9 Developmental Performance Appraisal	124

3.6.10 Service Climate	124
3.7 Questionnaire	125
3.8 Validity	127
3.8.1 Pre-test Results	130
3.9 Reliability	131
3.9.1 Pilot Test Results	131
3.10 Data Collection Method	132
3.11 Data Analysis	134
3.12 Summary of the Chapter	136
<b>CHAPTER FOUR RESULTS</b>	<b>137</b>
4.1 Introduction	137
4.2 Response Rate	137
4.3 Data Screening and Preliminary Analysis	138
4.4 Missing Value Analysis	139
4.5 Assessment of Outliers	139
4.6 Test of Normality of the Data	140
4.7 Test of Multicollinearity	143
4.8 Non-Response Bias	145
4.9 Test of Common Method Variance.	147
4.10 Respondents` Demographic Profile	148
4.11 Descriptive Analysis of the Latent Constructs.	150
4.12 Confirmatory Factor Analysis (CFA)	151
4.12.1 Assessment of PLS Path Models	151
4.12.2 Assessment of Measurement Model	151
4.13 Factor Loadings.	152
4.14 Internal Consistency Reliability.	153
4.15 Convergent Validity	154
4.16 Discriminant Validity.	157
4.17 Assessment of the Significance of Structural Model	160
4.18 Hypothesis Testing	160
4.18.1 Test of Direct Effects	160

4.18.2 Test of Moderating Effects	163
4.19 Assessment of Variance Explained in the Endogenous Latent Variable .	165
4.20 Assessment of Predictive Capability	166
4.20.1 Effect Size ( $f^2$ ).	166
4.20.2 Predictive Relevance ( $Q^2$ ).	168
4.21 Strength of the Moderating Effect.	169
4.22 Interaction Plot.	171
4.23 Summary of the Hypotheses	174
4.24 Summary of the Chapter	175
<b>CHAPTER FIVE DISCUSSION AND CONCLUSION</b>	<b>176</b>
5.1 Introduction .	176
5.2 Recapitulation and Summary of Findings.	176
5.3 Discussion of Findings .	179
5.3.1 Job resources and Work engagement	179
5.3.1.1 The influence of Supervisor Support on Work Engagement.	179
5.3.1.2 The influence of Coworker Support on Work Engagement .	182
5.3.1.3 The influence of Meaningful Work on Work Wngagement.	184
5.3.2 Job demands including Workload and Emotional Demands and Work Engagement	186
5.3.2.1 The influence of Workload on Work Engagement	186
5.3.2.2 The influence of Emotional Demands on Work Engagement	187
5.3.3 The influence of Developmental HR Resources on Work Engagement	188
5.3.3.1 The Influence of Employee Training Opportunities on Work Engagement	189
5.3.3.2 The Influence of Career Development Opportunities on Work Engagement	191
5.3.3.3 The Influence of Developmental Performance Appraisal on Work Engagement	192
5.3.4 The direct influence of Service Climate on Work Engagement	196
5.3.5 Moderating effect of Service Climate on the relationship between Job Resources and Work Engagement	198

5.3.5.1 Service Climate on Supervisor Support and Work Engagement relationship	198
5.3.5.2 Service Climate on Coworker Support and Work Engagement relationship	199
5.3.5.3 Service Climate on Meaningful Work and Work Engagement relationship	201
5.3.6 Moderating effect of Service Climate on the relationship between Job Demands and Work Engagement	202
5.3.6.1 Service Climate on Workload and Work Engagement relationship	202
5.3.6.2 Service Climate on Emotional Demands and Work Engagement relationship	204
5.3.7 Moderating effect of Service Climate on the relationship between Developmental HR Resources and Work Engagement	206
5.3.7.1 Service Climate on Employee Training Opportunities and Work Engagement relationship	206
5.3.7.2 Service Climate on Career Development Opportunities and Work Engagement relationship	207
5.3.7.3 Service Climate on Developmental Performance Appraisal and Work Engagement relationship	209
5.4 Theoretical Implications	211
5.5 Practical Implications	215
5.6 Limitations and Future Research Directions	218
5.7 Conclusion	220
<b>REFERENCES</b>	<b>222</b>
<b>APPENDICES</b>	<b>257</b>

## LIST OF TABLES

Table 3.1 Large Six Banks of Pakistan	115
Table 3.2 Sample Size and No of Respondents from each Bank	118
Table 3.3 Pilot Test Reliability Results	132
Table 4.1 Response Rate Statistics	138
Table 4.2 Correlation Matrix, Tolerance and VIF Index of the Latent constructs	144
Table 4.3 Results of Independent Samples t-test	146
Table 4.4 Demographic Profile of the Respondents	149
Table 4.4 Descriptive Statistics for Latent Variables.	150
Table 4.5 Loadings, Composite Reliability and Average Variance Extracted.	155
Table 4.6 Discriminant Validity	157
Table 4.7 Cross Loadings	158
Table 4.8 Results of Direct Hypotheses	163
Table 4.9 Results of Moderation Hypotheses	164
Table 4.10 Variance Explained in the Endogenous Latent Variable	165
Table 4.11 Effect Size of Latent Constructs	168
Table 4.12 Construct Cross Validated Redundancy	169
Table 4.13 Strength of the Moderating Effect	170
Table 4.14 Summary of the Hypothesis	174

## LIST OF FIGURES

Figure 2.1 JD-R Model of Work Engagement	38
Figure 2.2 Conceptual Framework.	95
Figure 3.1 Priori Power Analysis Results	117
Figure 4.1 Histogram and Normal Probability Plots	142
Figure 4.2 P-P (Percent Plots)	142
Figure 4.3 Measurement Model	152
Figure 4.4 Structural Model of Direct Relationships	162
Figure 4.6 Interaction effect of Service Climate on Employee Training Opportunities and Work Engagement Relationship	172
Figure 4.7 Interaction effect of Service Climate on Career Development Opportunities and Work Engagement Relationship	173



## LIST OF APPENDICES

Appendix A Research Questionnaire	257
Appendix B Data Codes	263
Appendix C Missing Values	264
Appendix D Multicollinearity Results	265
Appendix E Mahanalobis Distance	268
Appendix F Cross Validated Redundancy	278
Appendix G Bank Endorsement Letters	280



## LIST OF ABBREVIATIONS

COR	Conservation of Resources
JD-R	Job Demands and Resources
WE	Work Engagement
SS	Supervisor Support
CS	Coworker Support
MW	Meaningful Work
WL	Workload
ED	Emotional Demands
ETO	Employee Training Opportunities
CDO	Career Development Opportunities
DPA	Developmental Performance Appraisal
SC	Service Climate



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# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Organizations globally, invest millions towards harnessing employee behaviors so that they are capable of dedicatedly working and willing to go an extra mile (Chughtai, 2013; Schaufeli & Salanova, 2008). Markedly, business prosperity is only possible through effective human capital in place (Fairlie, 2011; Sims, 2002), and has therefore been noted as the key success prospect in the history of management and business (Wren, 1994). Importantly, for service sector, human capital is even more crucial due to which, workforce with right work behaviors is a must to ensure competitive performance (Kinley & Ben-Hur, 2015; Phillips & Gully, 2013).

Similarly, competition in the business world has intensified (Held, McGrew, Goldblatt, & Perraton, 2000; Rupert & Smith, 2016), hence making enterprises realize and appreciate the strategic importance of human resource (Hanushek, 2013). In parallel, organizations have also understood that in the current evolving work circumstances, there is a need for going beyond conventional prospects of focusing on employee commitment and/or satisfaction (Geldenhuis, Laba & Venter, 2014; Kuvaas, 2008) in order to achieve promising results. Hence, organizations currently require employees who are full of energy and passionate about their job roles thus, expressing holistic involvement. In other words, the global economy requires

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## Appendix A Research Questionnaire



### **SURVEY OF LARGE SIX BANKS**

Dear Sir/Madam,

My name is Umair Ahmed, a PhD candidate of College of Business, Universiti Utara Malaysia. My research interest is related to the banking industry in Pakistan. This study is aimed at job resources, job demands and developmental HR resources can

influence work engagement and the moderating role of service climate amongst them in the banking sector of Pakistan.

Specifically this study is interested to find out perceptions of employees working on non-managerial positions on the topic. It will take 10-15 minutes to complete this questionnaire. There are four sections (Section A, B, C, & D) to be filled in.

The information provided by you will only be used for Academic Purpose ONLY and will be kept completely confidential. I highly appreciate your participation in this research.

Thank you

Sincerely,

**Umair Ahmed,**

School of Business Management,  
College of Business, Universiti Utara Malaysia

#### **SECTION A: DEMOGRAPHIC INFORMATION:**

These items ask for some personal and organizational information. Please be assured that your responses to these questions are confidential. Please fill in or put a tick (✓) in the appropriate box

##### **I. What is your Gender?**

Male

Female

##### **II. To which of the following age groups do you belong?**

Below 30 years

30-40

41-50

51-60

**III. What is your highest educational qualification?**

- Masters
- Bachelors
- Diploma or Any Associate Degree in Banking
- High School

**IV. How many years of experience do you have?**

- 0-5 years
- 6-10 years
- 11-15 years
- 16 and above

**SECTION B:** We are interested in learning about how you perceive your bank. Please read the following items. Using the scale below please indicate how much you agree or disagree with each of the statements.

**1= Strongly Disagree**

**2= Disagree**

**3= Neutral**

**4= Agree**

**5= Strongly Agree**

All responses will be kept strictly confidential. Thank you for your cooperation!

SNO	Statement	Strongly Disagree	1	2	3	4	Strongly Agree	5
<b>Factor 1: Work Engagement</b>								
1.	At my work, I feel bursting with energy	1	2	3	4	5		
2.	At my job, I feel strong and vigorous (Energetic)	1	2	3	4	5		
3.	I am enthusiastic about my job	1	2	3	4	5		
4.	My job inspires me	1	2	3	4	5		
5.	When I get up in the morning, I really wish to go to work	1	2	3	4	5		
6.	I feel happy when I am working intensely	1	2	3	4	5		
7.	I am proud on the work that I do	1	2	3	4	5		
8.	I am immersed in my work (Fully involved)	1	2	3	4	5		



9.	I get carried-away when I'm working (Emotional)	1	2	3	4	5
<b>Factor 2: Supervisor Support</b>						
1.	I can rely on my supervisor when I come across difficulties in my work	1	2	3	4	5
2.	If necessary, I can ask my supervisor for help	1	2	3	4	5
3.	I'm in good relations with my supervisor	1	2	3	4	5
4.	I have conflicts with my supervisor	1	2	3	4	5
5.	In my work, I feel appreciated by my supervisor	1	2	3	4	5
6.	I feel aggressiveness from my supervisor	1	2	3	4	5
7.	My supervisor is friendly towards me	1	2	3	4	5
8.	There is a good working atmosphere between me and my supervisor	1	2	3	4	5
9.	There have been unpleasant incidents between me and my supervisor	1	2	3	4	5
<b>Factor 3: Coworker Support</b>						
1.	I can rely on my colleagues when I come across difficulties in my work	1	2	3	4	5
2.	If necessary, I can ask my coworkers for help	1	2	3	4	5
3.	I'm in good relations with my coworkers	1	2	3	4	5
4.	I have conflicts with my coworkers	1	2	3	4	5
5.	In my work, I feel appreciated by my coworkers	1	2	3	4	5
6.	I experience aggressiveness from my coworkers	1	2	3	4	5
7.	My coworkers are friendly towards me	1	2	3	4	5
8.	There is a good working atmosphere between me and my coworkers	1	2	3	4	5
9.	There have been unpleasant incidents between me and my coworkers	1	2	3	4	5
<b>Factor 4: Meaningful Work</b>						
1.	I experience joy in my work.	1	2	3	4	5
2.	I look forward to coming to work most days	1	2	3	4	5
3.	I believe others experience joy as a result of my work	1	2	3	4	5
4.	My spirit is energized by my work	1	2	3	4	5
5.	I see a connection between my work and the larger social good of my community	1	2	3	4	5
6.	I understand what gives my work, a personal meaning	1	2	3	4	5
7.	The work I do is connected to what I think is important in my life	1	2	3	4	5
<b>Factor 5: Workload</b>						
1.	At work, I have to work fast	1	2	3	4	5
2.	At work, I have too much to do	1	2	3	4	5
3.	At work, I have to work extra hard to finish a	1	2	3	4	5

	task					
4.	I work under time pressure	1	2	3	4	5
5.	I have to hurry up at work	1	2	3	4	5
6.	I can work in my comfort at work	1	2	3	4	5
7.	I have to deal with backlog at work	1	2	3	4	5
8.	I have very little work to do	1	2	3	4	5
9.	I have problems with the pace of my work	1	2	3	4	5
10.	I have problems with the workload	1	2	3	4	5
11.	I wish I could work at an easier pace	1	2	3	4	5
<b>Factor 6: Emotional Demands</b>						
1.	My work is emotionally demanding	1	2	3	4	5
2.	In my work, I am faced with things that personally touch me	1	2	3	4	5
3.	I face emotionally charged situations in my bank	1	2	3	4	5
4.	In my work, I have clients who constantly complain, although I always do everything to help them	1	2	3	4	5
5.	In my work, I have to deal with demanding clients	1	2	3	4	5
6.	In my work, I have to deal with clients who do not treat me with appropriate respect and politeness	1	2	3	4	5

**SECTION C:** In this section, we are interested in learning about the HR resources in your bank. Please circle one best response for each statement below on the scale of **1 (strongly Agree) to 5 (Strongly Disagree)**.

<b>Factor 7: Employee Training Opportunities</b>						
1.	My bank invests extensively in improving the levels of competency among the employees	1	2	3	4	5
2.	I believe my bank is better than its competitors in providing training and development opportunities	1	2	3	4	5
3.	I believe that it's important for my bank that its employees have received necessary training and development	1	2	3	4	5
4.	I feel confident that I will get necessary training and development to solve any new tasks that I may be given in the future	1	2	3	4	5
5.	I have not received enough training to solve my work tasks	1	2	3	4	5
6.	My training and development is not individually adjusted to my personal needs	1	2	3	4	5
7.	I have received better training and development opportunities in my previous job	1	2	3	4	5
8.	I am satisfied with the training and development I	1	2	3	4	5

	have received					
<b>Factor 8 Career Development Opportunities</b>						
1.	My bank really cares about my career opportunities	1	2	3	4	5
2.	My bank puts a great deal of effort in organizing for internal career development	1	2	3	4	5
3.	My bank is engaged in creating lifelong career opportunities	1	2	3	4	5
4.	I believe, staying in this bank is good for my career	1	2	3	4	5
5.	I believe, this bank is NOT interested in my promotional opportunities	1	2	3	4	5
6.	I hardly see individuals getting best career opportunities in this bank	1	2	3	4	5
<b>Factor 9 Developmental Performance Appraisal</b>						
1.	I am satisfied with the way my bank reviews my performance	1	2	3	4	5
2.	The feedback I receive on how I do my job is highly relevant	1	2	3	4	5
3.	My bank is good at providing recognition for good performance	1	2	3	4	5
4.	The feedback I receive agrees with what I have actually achieved	1	2	3	4	5
5.	I believe that my bank attempts to conduct performance appraisal in the best possible way	1	2	3	4	5
6.	I believe that my bank is more engaged in providing positive feedback for good performance than criticizing poor performance	1	2	3	4	5
7.	My performance appraisal is valuable to myself as well as to my bank	1	2	3	4	5
<b>SECTION D:</b> In this section, we are interested in learning about the service climate of your bank. Please circle one best response for each statement below on the scale of <b>1 (strongly Agree) to 5 (Strongly Disagree)</b> .						
<b>Factor 10 Service Climate</b>						
1.	Employees in my bank have knowledge of the job and the skills to deliver superior quality work and service.	1	2	3	4	5
2.	The quality of support I get from other employees and management allows to excel in superior quality service	1	2	3	4	5
3.	In my Bank, there are clear performance standards for service	1	2	3	4	5
4.	Effectiveness in communication is emphasized in my bank	1	2	3	4	5
5.	My bank environment encourages employees to	1	2	3	4	5

	provide excellent work and service					
6.	Employees are provided with tools, technology, and other resources to support quality work and service.	1	2	3	4	5
7.	In my Bank, employees receive recognition and rewards for superior work and service.	1	2	3	4	5
<b>Thank you For your Participation</b>						



## Appendix B

### Data Codes

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Codes were assigned to each construct of the framework for convenient identification and appropriate data analysis.

<b>Construct</b>	<b>Nature</b>	<b>Code</b>
Work Engagement	DV/Outcome	WE
Supervisor Support	IV/Predictor	SS
Coworker Support	IV/Predictor	CS
Meaningful Work	IV/Predictor	MW
Workload	IV/Predictor	WL

Emotional Demands	IV/Predictor	EL
Employee Training Opp	IV/Predictor	ET
Career Development Opp	IV/Predictor	CD
Dev Performance Appraisal	IV/Predictor	DP
Service Climate	Moderator	SC

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## Appendix C

### Missing Values

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	Result Variable	N of Replaced Missing Values	Case Number of Non-Missing Values		N of Valid Cases	Creating Function
			First	Last		
1	SS03_1	3	1	277	277	SMEAN(SS03)
2	CS08_1	1	1	277	277	SMEAN(CS08)
3	MW01_1	1	1	277	277	SMEAN(MW01)
4	MW03_1	1	1	277	277	SMEAN(MW03)
5	WL07_1	1	1	277	277	SMEAN(WL07)
6	WL08_1	2	1	277	277	SMEAN(WL08)
7	WL09_1	2	1	277	277	SMEAN(WL09)

8	WL10_1	2	1	277	277	SMEAN(WL10)
9	WL11_1	1	1	277	277	SMEAN(WL11)
10	ED01_1	1	1	277	277	SMEAN(ED01)
11	ED02_1	1	1	277	277	SMEAN(ED02)
12	ED03_1	1	1	277	277	SMEAN(ED03)
13	ED05_1	1	1	277	277	SMEAN(ED05)
14	CD06_1	1	1	277	277	SMEAN(CD06)
15	SC03_1	1	1	277	277	SMEAN(SC03)
16	SC06_1	1	1	277	277	SMEAN(SC06)
17	SC07_1	1	1	277	277	SMEAN(SC07)
18	DP02_1	1	1	277	277	SMEAN(DP02)
19	DP03_1	1	1	277	277	SMEAN(DP03)
20	DP04_1	1	1	277	277	SMEAN(DP04)
21	DP05_1	1	1	277	277	SMEAN(DP05)
22	DP07_1	1	1	277	277	SMEAN(DP07)
23	ET04_1	1	1	277	277	SMEAN(ET04)
24	ET06_1	1	1	277	277	SMEAN(ET06)
25	ET06_2	1	1	277	277	SMEAN(ET06)
26	ET05_1	1	1	277	277	SMEAN(ET05)
27	ET07_1	1	1	277	277	SMEAN(ET07)

## Appendix D

### Multicollinearity Results

#### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	32.425	41.045	41.045	32.425	41.045	41.045
2	4.282	5.421	46.465	4.282	5.421	46.465
3	3.038	3.846	50.311	3.038	3.846	50.311
4	2.592	3.281	53.593	2.592	3.281	53.593
5	2.025	2.563	56.156	2.025	2.563	56.156
6	1.660	2.101	58.257	1.660	2.101	58.257
7	1.403	1.776	60.032	1.403	1.776	60.032
8	1.266	1.603	61.636	1.266	1.603	61.636
9	1.225	1.550	63.186	1.225	1.550	63.186

10	1.130	1.430	64.616	1.130	1.430	64.616
11	1.088	1.377	65.993	1.088	1.377	65.993
12	1.022	1.294	67.287	1.022	1.294	67.287
13	.989	1.251	68.538			
14	.935	1.183	69.722			
15	.888	1.124	70.846			
16	.826	1.045	71.891			
17	.804	1.018	72.909			
18	.792	1.002	73.911			
19	.759	.961	74.873			
20	.719	.910	75.783			
21	.702	.889	76.671			
22	.678	.859	77.530			
23	.666	.843	78.373			
24	.632	.800	79.173			
25	.613	.776	79.948			
26	.610	.772	80.721			
27	.597	.755	81.476			
28	.570	.721	82.197			
29	.558	.706	82.903			
30	.543	.688	83.591			
31	.520	.658	84.249			
32	.508	.643	84.892			
33	.498	.630	85.522			
34	.478	.604	86.127			
35	.459	.581	86.707			
36	.454	.574	87.282			
37	.431	.546	87.827			
38	.420	.531	88.359			
39	.406	.514	88.873			
40	.391	.495	89.367			
41	.379	.480	89.847			
42	.364	.460	90.307			
43	.347	.439	90.747			
44	.343	.434	91.180			
45	.332	.421	91.601			
46	.325	.411	92.012			
47	.309	.391	92.403			
48	.303	.384	92.787			
49	.301	.381	93.169			

50	.292	.370	93.538
51	.285	.361	93.899
52	.278	.351	94.251
53	.262	.332	94.582
54	.261	.330	94.913
55	.251	.318	95.231
56	.242	.306	95.537
57	.231	.292	95.829
58	.224	.283	96.112
59	.221	.279	96.392
60	.201	.254	96.645
61	.199	.251	96.897
62	.190	.240	97.137
63	.183	.232	97.369
64	.180	.228	97.596
65	.171	.216	97.812
66	.162	.205	98.018
67	.160	.203	98.220
68	.151	.192	98.412
69	.145	.184	98.596
70	.143	.180	98.776
71	.139	.176	98.953
72	.130	.164	99.117
73	.123	.156	99.273
74	.113	.143	99.416
75	.103	.130	99.547
76	.100	.127	99.674
77	.094	.119	99.793
78	.089	.112	99.905
79	.075	.095	100.000

Extraction Method: Principal Component Analysis.





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## **Appendix E**

### **Mahanalobis Distance**

<b>ID</b>	<b>Mahanabolis Distance</b>
148	120.20061
89	117.80043
30	117.34697
63	115.10795
22	112.48943

12	107.82049
50	106.05861
43	105.11894
18	104.83218
152	103.36174
90	102.65093
143	101.64055
49	101.48589
86	101.16809
10	100.80302
202	100.46572
157	100.17046
151	99.91477
53	99.70272
137	99.29972
160	99.13530
20	99.09121
17	98.24779
31	97.38034
163	97.33127
106	97.06327
21	96.71050
25	96.49975
41	96.28812
141	96.13933
133	95.87831
13	95.43072
40	95.42186
35	95.40253
215	95.39539
195	95.39359
3	94.66926
186	94.53390



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24	94.25934
191	94.04495
147	93.87857
260	93.79443
39	93.71699
8	93.63942
44	93.60580
161	93.43345
38	93.30394
125	93.22035
222	92.77717
46	92.62246
15	92.60401
121	92.11651
85	91.96823
67	91.61649
83	91.61510
159	91.42596
47	91.26250
5	90.97794
276	90.89440
136	90.63603
54	90.32385
238	90.06585
77	89.88641
261	89.84015
73	89.73839
92	89.42212
11	89.22563
68	89.18783
116	88.74018
118	88.71728
168	88.62338



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262	88.59464
144	88.40231
42	88.37619
7	88.37604
203	88.01110
88	87.88679
156	87.83348
62	87.57234
180	87.55509
23	87.53534
257	87.45893
4	87.41276
14	87.14389
114	87.00294
1	86.93139
32	86.70695
36	86.64242
37	86.39075
266	86.37695
16	86.20221
29	86.19509
162	86.08522
264	86.06329
185	85.94547
100	85.74285
103	85.55927
79	85.53356
230	85.24880
169	84.88901
198	84.87691
188	84.75504
155	84.64040
27	84.35416

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9	83.94080
99	83.30688
84	83.29512
19	83.29459
201	83.11077
109	83.05488
259	82.78052
26	82.65863
219	82.47598
164	82.36026
61	82.11668
217	82.05177
48	81.75941
246	81.62347
252	81.52622
237	81.43255
72	81.41999
192	81.35593
253	81.04086
209	80.89578
193	80.88765
142	80.24167
234	80.08184
146	80.06167
199	79.96952
216	79.52671
82	79.47375
95	79.36024
6	79.30519
182	79.18313
214	79.12304
174	79.07145
2	79.05222



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205	78.98097
154	78.97922
223	78.72835
76	78.60594
225	78.59218
187	78.45389
165	78.12531
28	77.99202
80	77.95643
190	77.41520
271	77.37620
93	77.30378
231	77.25074
145	77.23839
132	77.22276
178	76.92841
87	76.87213
74	76.69429
213	76.15819
173	75.87863
243	75.71942
208	75.63160
263	75.23477
111	75.17268
251	75.09828
138	74.98456
228	74.93246
184	74.36456
140	74.34090
75	74.05693
239	73.99206
51	73.82915
112	73.80283



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235	73.49155
126	73.36231
183	73.34419
123	73.27162
131	73.04050
189	72.99438
66	72.92841
275	72.89071
45	72.81343
34	72.60585
254	72.48433
91	72.41753
119	72.20429
127	71.99904
134	71.91819
81	71.82458
94	71.68683
236	71.48794
115	71.45614
149	71.45053
124	71.22388
130	70.71968
108	70.62992
194	70.61796
171	70.47434
244	70.44917
120	70.17950
139	70.06652
270	69.89537
265	69.70685
226	69.61065
104	68.68434
249	68.60653



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227	68.55116
221	68.55004
220	68.47882
110	68.41479
153	68.38427
170	68.38295
33	68.24811
181	68.11405
175	68.08823
56	68.03967
102	67.97653
78	67.59577
128	67.09502
158	66.91757
247	66.41537
179	66.35427
167	65.97431
98	65.95949
150	65.87683
64	65.81643
107	65.72534
207	65.72395
57	65.62024
52	65.19068
101	64.97272
177	64.89020
258	64.65248
105	64.62407
113	64.57677
129	64.32507
269	63.85741
96	63.51745
122	63.35670



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232	63.24081
65	62.97802
241	62.95795
273	62.93317
117	62.41846
166	62.32346
224	61.62264
60	61.45206
233	61.25017
200	61.03930
196	61.01243
245	60.98826
212	60.70044
274	60.60986
211	59.99701
255	59.83256
97	59.66324
71	59.05832
176	58.92108
210	58.90813
248	58.88872
172	58.46869
277	58.33994
204	57.00683
58	56.65837
206	56.65670
135	56.14321
55	55.75138
250	55.28457
70	53.81131
59	53.44445
272	51.90741
197	51.79653



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218	49.67504
267	47.62811
69	47.60778
229	47.24337
256	46.76729
242	45.80961
240	44.49467
268	40.21412

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## Appendix F Cross Validated Redundancy

### Direct Relationships

Case 1	SSO	SSE	1-SSE/SSO
WE	176.8219	109.1825	0.3825
Case 2	SSO	SSE	1-SSE/SSO
WE	173.4958	102.3473	0.4101
Case 3	SSO	SSE	1-SSE/SSO
WE	147.3095	94.0406	0.3616
Case 4	SSO	SSE	1-SSE/SSO
WE	173.8378	111.5559	0.3583
Case 5	SSO	SSE	1-SSE/SSO
WE	175.4131	100.8371	0.4251
Case 6	SSO	SSE	1-SSE/SSO
WE	192.3983	111.4332	0.4208
Case 7	SSO	SSE	1-SSE/SSO
WE	166.91	112.8948	0.3236
Case 8	SSO	SSE	1-SSE/SSO
WE	178.8136	116.5791	0.348



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## Moderated Relationships

Case 1	SSO	SSE	1-SSE/SSO
WE	147.3095	84.7525	0.4247
Case 2	SSO	SSE	1-SSE/SSO
WE	173.8378	108.3145	0.3769
Case 3	SSO	SSE	1-SSE/SSO
WE	175.4131	89.0633	0.4923
Case 4	SSO	SSE	1-SSE/SSO
WE	192.3983	101.1781	0.4741
Case 5	SSO	SSE	1-SSE/SSO
WE	166.91	104.8494	0.3718
Case 6	SSO	SSE	1-SSE/SSO
WE	178.8136	104.9444	0.4131
Case 7	SSO	SSE	1-SSE/SSO
WE	176.8219	104.938	0.4065
Case 8	SSO	SSE	1-SSE/SSO
WE	173.4958	95.1883	0.4514





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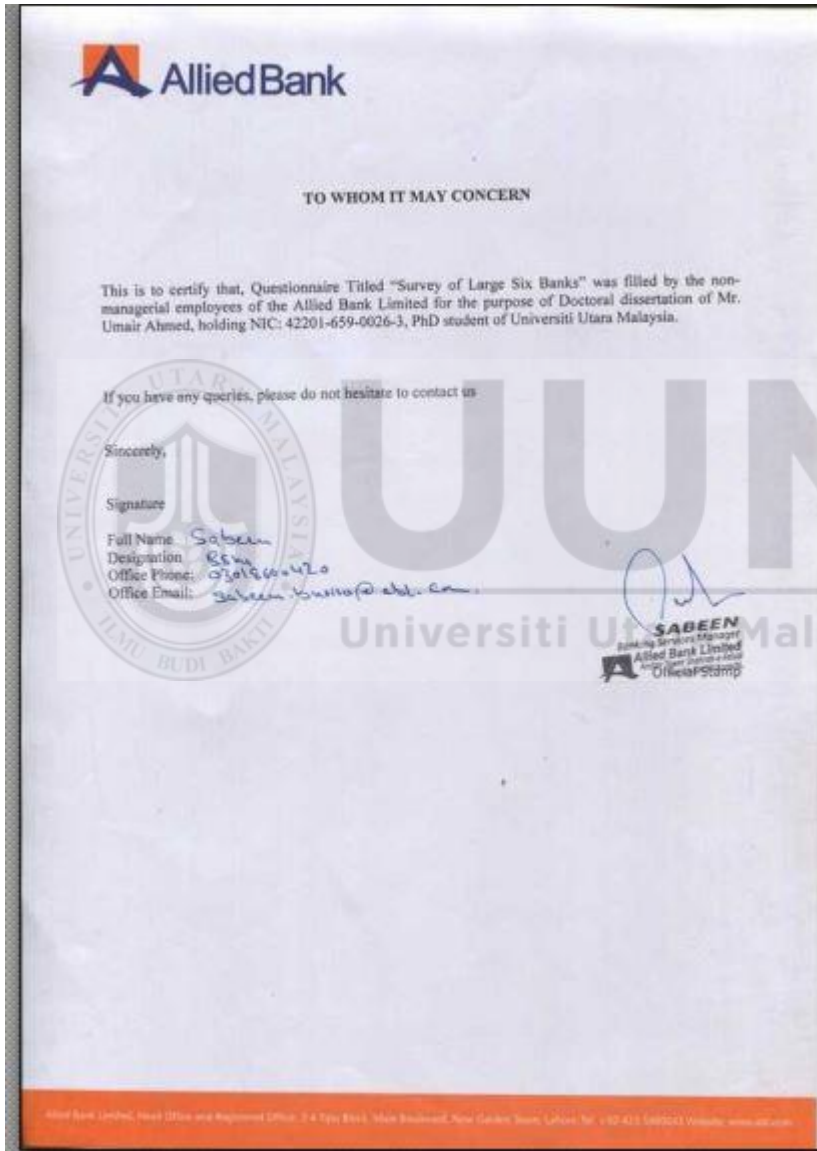
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## Appendix G Bank Endorsement Letters




### Muslim Commercial Bank Limited

 MCB Bank Ltd.	Area Head Operation Office - South & Karachi
TO WHOM IT MAY CONCERN	
This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Muslim Commercial Bank Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.	
If you have any queries, please do not hesitate to contact us.	
Sincerely,	
Signature	
Full Name: Syed Hassan Tahir Naqvi Designation: Unit Head Operations Office Phone: 021-32641814 Office Email: tahir.naqvi@mscb.com.pk	
 Official Stamp	
PAGE 1 OF 1	
<small>MCB Tower, Retail Banking Group (South) 8<sup>th</sup> Floor, L1, Chaudhry Road, Karachi QAN: 111-600-111 Fax: 2270110</small>	

**Allied Bank Limited**



## National Bank Limited

 <b>NBP</b> National Bank of Pakistan	<b>اعتماد</b> Aitemaad ISLAMIC BANKING
<b>TO WHOM IT MAY CONCERN</b>	
<p>This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the National Bank for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.</p>	
<p>If you have any queries, please do not hesitate to contact us</p>	
<p>Sincerely,</p>	
	 Official Stamp
Signature	
Full Name: ASIF IQBAL SHAIKH	
Designation: CREDIT MANAGER	
Office Phone: +92 99203323 Office Email: asifiqbal@nbp.com.pk	
<p>National Bank of Pakistan Islamic Banking Group, 7<sup>th</sup> Floor, Tower-B, Finance &amp; Trade Centre, Shikhray-e-Pakistan, Karachi, Pakistan. Telephone: (92-21) 9920 3323, Fax: (92-21) 99202515 Email: aitemaad.info@nbp.com.pk</p>	

## United Bank Limited

**TO WHOM IT MAY CONCERN**

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the United Bank Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us

Sincerely,

  
Signature

Full Name: Ali Ahsan  
Designation: Senior Product Manager  
Office Phone: 021-111-825-123  
Office Email: [ali.ahsan@sbl.com.pk](mailto:ali.ahsan@sbl.com.pk)

  
Official Stamp

**Universiti Utara Malaysia**



**Bank Al-Falah Limited**



TO WHOM IT MAY CONCERN

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Bank Al-Falah Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us.

Sincerely,

  
Signature

Full Name: *SYED FARUKH RALA ABIDI*  
Designation: *UNIT HEAD - BACH HIRING*  
Office Phone: *021-35147674-75*  
Office Email: *syed.farukh@bankalfalah.com*



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TO WHOM IT MAY CONCERN

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Bank Al-Falah Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC : 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us.

Sincerely,

Signature

Full Name : Syed Farrukh Raza Abidi  
Designation : Unit Head - Batch Hiring  
Office Phone : 021-35147674-75  
Office Email : syed.farrukh@bankalfalah.com



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Learning & Development Centre South, Office No. 1300 - 1304, on Plot No. G-19, Situated at 13th Floor, Emerald Tower, Citicon, Karachi, Pakistan.  
P. +92 (21) 264 7671-74-75 bankalfalah.com

**Habib Bank Limited**

TO WHOM IT MAY CONCERN

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Habib Bank Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PHD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us

Sincerely,

Signature



Full Name: MOHAMMAD HASHIM  
Designation: MANAGER  
Office Phone: 021-32418000 - Ext 3557  
Office Email: mohammed.hashim@hbl.com

Official Stamp

Muhammad Hashim  
Manager  
Data Processing & Support  
IT Operations Systems Support  
Habib Bank Limited  
99-Habib Bank Plaza, Karachi.



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