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**THE EFFECTS OF STRATEGIC ATTRIBUTES ON
ORGANIZATIONAL PERFORMANCE IN THE
BANKING SECTOR OF PAKISTAN**



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UUM
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
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PERFORMANCE IN THE BANKING SECTOR OF PAKISTAN**

By

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ABSTRACT

In recent times, there has been an increasing interest in the strategic attributes which aims to achieve the superior organizational performance that allows organizations, including the banks, to be competitive with time. Therefore, to achieve superior organizational performance and successful bank growth, the banks need to focus on their strategic attributes. The key strategic attributes include strategic orientation, organizational culture, organizational IMO, and organizational commitment. Drawing upon the resource-based view theory (RBV) and the social exchange theory (SET), this study examined the influence of these strategic attributes on organizational performance. Moreover, this study also examined the mediating effect of organizational commitment on the relationship between strategic orientation, organizational culture, organizational IMO and organizational performance. The data was collected from the 260 bank managers working in the branches of six-large banks of Pakistan. The results of PLS path modeling revealed the significant positive direct relationships between strategic orientation, organizational culture, organizational IMO and organizational commitment, and organizational performance. Similarly, the study also found significant positive direct relationships between strategic orientation and organizational culture, and organizational commitment. However, no significant relationship existed between organizational IMO and organizational commitment. Furthermore, the bootstrapping results revealed that organizational commitment mediated the relationships between strategic orientation, organizational culture, and organizational performance. In contrast, the study did not find any mediation of organizational commitment between organizational IMO and organizational performance relationship. In general, the findings showcased that organizational performance can be enhanced through the examined key strategic attributes of the study. Accordingly, the study has forwarded noteworthy claims regarding the mediating effect of organizational commitment on these variables. The study offers theoretical and practical contributions. This study also highlights the crucial role of these strategic attributes for performance improvement in the banking sector. Lastly, limitations and scope of further studies are also provided.

Keywords: strategic orientation, organizational culture, organizational IMO, organizational commitment, organizational performance.

ABSTRAK

Semenjak kebelakangan ini, terdapat peningkatan minat dalam kalangan organisasi terhadap atribut strategi yang bermatlamat untuk melonjakkan prestasi organisasi ke tahap yang lebih tinggi. Peningkatan prestasi yang lebih tinggi membolehkan pihak organisasi, termasuklah bank, untuk bersaing dengan masa. Bank perlu memberikan perhatian terhadap atribut strategi mereka sekiranya mereka inginkan meningkatkan prestasi organisasi dan merencanakan pertumbuhan bank. Atribut strategi yang utama ialah orientasi strategi, budaya organisasi, IMO organisasi, dan komitmen organisasi. Kajian ini yang berlandaskan teori pandangan yang berteraskan sumber (RBV) dan teori pertukaran sosial (SET) menyelidik pengaruh atribut strategi terhadap prestasi organisasi. Selain itu, kajian juga meneliti kesan perantara komitmen organisasi terhadap hubungan antara orientasi strategi, budaya organisasi, IMO organisasi, dengan prestasi organisasi. Data dikutip daripada 260 orang pengurus bank yang berkhidmat di tiga cawangan bank yang besar di Pakistan. Hasil daripada model laluan PLS memperlihatkan terdapat hubungan langsung yang positif lagi signifikan antara orientasi strategi, budaya organisasi, IMO organisasi, serta komitmen organisasi dengan prestasi organisasi. Hubungan langsung yang positif lagi signifikan turut dilihat antara orientasi strategi dan budaya organisasi dengan komitmen organisasi. Walau bagaimanapun, tidak terdapat hubungan yang signifikan antara IMO organisasi dengan komitmen organisasi. Selain itu, hasil *bootstrapping* menunjukkan bahawa komitmen organisasi bertindak sebagai perantara hubungan antara orientasi strategi, budaya organisasi dengan prestasi organisasi. Sebaliknya, kajian tidak menemukan sebarang perantara hubungan komitmen organisasi antara IMO organisasi dengan prestasi organisasi. Umumnya, dapatan memaparkan bahawa prestasi organisasi boleh diperkukuh dengan meneliti atribut strategi utama dalam kajian. Kajian juga mengetengahkan kepentingan kesan perantara komitmen organisasi terhadap pemboleh ubah yang diselidiki. Kajian ini memberikan sumbangan dalam aspek teori dan amali. Kajian juga turut mendedahkan peranan penting atribut strategi dalam meningkatkan prestasi untuk sektor perbankan. Batasan dan skop untuk kajian masa akan datang turut dikemukakan dalam kajian ini.

Kata kunci: orientasi strategi, budaya organisasi, IMO organisasi, komitmen organisasi, prestasi organisasi.

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LIST OF ABBREVIATIONS

OP	Organizational Performance
OC	Organizational Commitment
SO	Strategic Orientation
OC	Organizational Culture
OCT	Organizational Commitment
OIMO	Organizational Internal Market Orientation
IMO	Internal Market Orientation
IM	Internal Marketing
RBV	Resource Base View
SET	Social Exchange Theory
PLS	Partial Least Square
SBP	State Bank of Pakistan
PES	Pakistan Economic Survey
GDP	Gross Domestic Product
IMF	International Monetary Fund
FDI	Foreign Direct Investment
SPSS	Statistical Package for Social Sciences
PLS-SEM	Partial Least Square Structural Equation Modeling
HR	Human Resource
HRM	Human Resource Management
EO	Entrepreneurial Orientation
MO	Market Orientation
LO	Learning Orientation
TO	Technology Orientation
EO	Employee Orientation
CO	Competitor Orientation
PO	Product Orientation
IO	Innovation Orientation
NO	Networking Orientation
CO	Customer Orientation
AVE	Average Variance Extracted

SEM	Structural Equation Modeling
CMV	Common Method Variance
D ²	Mahalanobis Distance
HTMT	Heterotrait-Monotrait Ratio
R ² Value	Coefficient of Determination
F ²	Denotes Effect Size
Q ²	Predictive Relevance



CHAPTER ONE

INTRODUCTION

1.0 Introduction

In this modern era, the strong financial sector functions as a base for the economic development of any country. On the other hand, financial sector of a specific country requires some special efforts and strategic tools to achieve strategic competitiveness to meet the complex and uncertain requirements of the global market (Acar *et al.*, 2013). As an output within the financial sector, an efficient banking system has become one of the prime components throughout the world. Particularly, in developing countries like Pakistan, the focus on the banking sector has tremendously increased due to the globalization of banking operations and economic development (Shahid *et al.*, 2015). The high competition and technological advancements are transfiguring bank roles from intermediaries (between the saver and the borrower) to more customer-centered organizations (Auerbach *et al.*, 2012). Therefore, banks may employ more strategic alternative tools to increase their organizational performance through their employees by focusing on such tools as strategic orientations, corporate entrepreneurship, organizational culture, organizational internal market orientation, learning capability as well as organizational commitment (Pinho, Rodrigues & Dibb, 2014; Weinzimmer, Robin & Michel, 2012; Kaur, Sharma & Seli, 2008).

Generally, banks perform a very dynamic role in the development and growth of the economy of any country. The economic conditions of any country rely upon the prosperity of the banking sector as the banking sector provides the resources that lead to the development and growth of both the developing as well as the developed countries (George *et al.*, 2013; Otto *et al.*, 2012; Rotheli, 2010). Similarly, working strategies of banks concerning the economic development have a lot of implications for

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Appendix A

Research Questionnaire



SURVEY ON BIG BANKS OF PAKISTAN

Dear Sir/Madam,

My name is Ammar Ahmed, a PhD candidate of College of Business, Universiti Utara Malaysia. My research interest is related to the banking industry of Pakistan. This study is aimed at how strategic attributes can help to contribute to enhance the bank performance. Specifically, this study is interested to find out the middle management perceptions about these attributes in their own organizations. I would be very grateful if you could take some minutes of your time to complete the following questionnaire.

The Questionnaire contains 6 sections A, B, C, D, E and F. It will take about 15-20 minutes to complete the survey. The information provided by you will only be used for Academic Purpose and will be kept completely confidential.

I highly appreciate your participation in this research.

Thank you

Sincerely yours,

Ammar Ahmed,

College of Business

University Utara Malaysia

ammar_malik419@yahoo.com

SECTION A: DEMOGRAPHIC INFORMATION

In this section, following 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.

1. Gender Male Female

2. Age group do you belong?

21-30 Years 31-40 Years

41-50 Years 51-60 Years

3. Educational Level

Bachelor Banking Diploma

Masters Other

4. What is your job position?

General Manager Branch Manager

Operations Manager

5. How long have you been serving in a Managerial Position for this branch?

1 to 3 Years 4 to 5 Years More than 5 years

6. What is the approximate age of your branch?

1 to 5 Years 6 to 10 Years More than 10 years

7. How many permanent employees working in your branch?

10 to 20 21 to 30 More than 30

<i>Please indicate (✓) how much you Agree or Disagree with the following statements about your experience with this Commercial Bank.</i>		Strongly Disagree	-----			Strongly Agree
SECTION B:						
This section consists of statements on Organizational Culture . It represents the prevailing bank culture that you have experience in your bank.						
OC1	In our bank (branch) most employees remain highly engaged in their work.	1	2	3	4	5
OC2	Information in our bank (branch) is widely shared so that everyone can get the information he or she needs.	1	2	3	4	5
OC3	Teams are the primary building blocks in our bank (branch).	1	2	3	4	5
OC4	Work is organized so that every employee can see the relationship between his/her job and the overall bank goals.	1	2	3	4	5
OC5	Our bank (branch) continuously invests in the skills of employees.	1	2	3	4	5
OC6	Our bank (branch) views the capabilities of people as an important source of competitive advantage.	1	2	3	4	5
OC7	Our bank (branch) has a clear and consistent set of values that govern the way we do business.	1	2	3	4	5
OC8	Our bank (branch) sets a clear agreement about the right way and the wrong way to do things.	1	2	3	4	5
OC9	In our bank (branch), there is a good alignment of goals across levels.	1	2	3	4	5
OC10	In our bank (branch), we respond well to competitors and the day to day changes in the business environment.	1	2	3	4	5
OC11	Different departments of our bank (branch) often cooperate to create change.	1	2	3	4	5
OC12	In our bank (branch), customers' input directly influences our decisions.	1	2	3	4	5
OC13	In our bank (branch), we encourage direct contact with customers by our employees.	1	2	3	4	5
OC14	In our bank (branch), we view complaints as an opportunity for learning and improvement.	1	2	3	4	5
OC15	In our bank (branch), innovation is encouraged and rewarded.	1	2	3	4	5

OC16	In our bank (branch), there is a clear mission that gives meaning and direction to our work.	1	2	3	4	5
OC17	In our bank (branch), employees understand what needs to be done for us to succeed in the long run.	1	2	3	4	5
OC18	Bank vision creates excitement and motivation for our employees.	1	2	3	4	5
<u>SECTION C:</u>						
This section consists of statements on Organizational Commitment . It represents the bank commitment with their employees and vice-versa.						
OCT1	Employees feel as though their future is intimately linked to that of this bank.	1	2	3	4	5
OCT2	Employees are happy to make personal sacrifices if it is important for the well-being of the bank (branch).	1	2	3	4	5
OCT3	The bonds between this bank (branch) and its employees are weak.	1	2	3	4	5
OCT4	In general, employees are proud to work for this bank (branch).	1	2	3	4	5
OCT5	Employees often go above and beyond the call of duty to ensure the well-being of the bank (branch).	1	2	3	4	5
OCT6	Our employees have little or no commitment to this bank (branch).	1	2	3	4	5
OCT7	It is clear that our employees are fond of this bank (branch).	1	2	3	4	5
<u>SECTION D:</u>						
This section consists of statements on Strategic Orientation . It represents the strategic positioning that you have experience in your bank.						
SO1	There is a shared vision of what the bank will be in the future.	1	2	3	4	5
SO2	Our strategic direction is clear.	1	2	3	4	5
SO3	The bank goals and objectives are linked to our mission, vision, and strategy.	1	2	3	4	5
SO4	Short-term thinking does not compromise our long-range vision.	1	2	3	4	5
SO5	We have effective strategic plans.	1	2	3	4	5
SO6	The bank has regular and effective planning processes at all levels.	1	2	3	4	5

SECTION E: This section consists of statements on **Organizational Internal Market Orientation**. It represents the organizational behavior regarding the internal market orientation that you have experience in your bank.

IMO1	The bank for which I work is genuinely concerned with the welfare of all its employees.	1	2	3	4	5
IMO2	The bank for which I work tries to accommodate different personal needs of all its employees.	1	2	3	4	5
IMO3	The bank for which I work does not recognize the importance of its employees.	1	2	3	4	5
IMO4	My bank values its employees.	1	2	3	4	5

SECTION F: This section consists of statements on **Bank Performance**. It represents the Increase/Decrease in the bank performance in terms of Financially and non-Financially that you have experience in your bank.

<i>Please rate your Bank Performance over the last 3 years (2013 to 2015), indicating the extent of your perception regarding performance, across 20 items.</i>		Decrease		Increase		
		Greatly		Greatly		
OP1	The level of our customer satisfaction with our bank services.	1	2	3	4	5
OP2	The reactivation of inactive (dormant) bank accounts.	1	2	3	4	5
OP3	The customer service delivery in our bank (branch).	1	2	3	4	5
OP4	The customer relationship management in our bank (branch).	1	2	3	4	5
OP5	The branch reputation of our bank in the business environment.	1	2	3	4	5
OP6	The rate of speed of services in our bank (branch).	1	2	3	4	5
OP7	The operating cost of providing services to customers in our bank (branch).	1	2	3	4	5
OP8	The error of operational processes in our bank (branch).	1	2	3	4	5
OP9	The new services / products introduced in our bank (branch).	1	2	3	4	5
OP10	The market share in public and private banking sector business.	1	2	3	4	5
OP11	The number of our bank (branch) performing loans.	1	2	3	4	5
OP12	The yearly profit performance of our bank (branch).	1	2	3	4	5
OP13	The number of non-performing loans of our bank (branch).	1	2	3	4	5
OP14	The bank deposit liability growth.	1	2	3	4	5
OP15	The number of recovered bad loans of our bank (branch).	1	2	3	4	5

OP16	The fee-based income on transaction services of our bank (branch).	1	2	3	4	5
OP17	The volume of current and saving accounts of our bank (branch).	1	2	3	4	5
OP18	The volume of a fixed deposits of our bank (branch).	1	2	3	4	5
OP19	The financial performance targets achievement by our bank (branch).	1	2	3	4	5
OP20	The operating expenses of our bank (branch).	1	2	3	4	5

YOUR PARTICIPATION IN THIS SURVEY IS HIGHLY APPRECIATED



Appendix B

SPSS Statistical Output

Results of Outliers Detection ($n = 260$)

Chi-square (χ^2) = 93.17 @ (df = 55)

Deleted Extreme Cases

No	Cases	Mahalanobis Distance
1	32	136.3125
2	266	135.5834
3	31	117.9363
4	174	117.6555
5	239	115.9789
6	35	109.7788
7	241	107.8659
8	36	107.3477
9	267	105.1026
10	262	105.0155
11	237	104.7536
12	167	103.3975
13	204	103.2864
14	38	102.2961
15	33	101.5782
16	69	98.44491
17	65	97.48482
18	242	97.15224
19	183	96.3943
20	203	95.55588
21	202	93.46648

Common Method Variance Test

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	19.475	35.409	35.409	19.475	35.409	35.409
2	4.265	7.755	43.164			
3	3.624	6.589	49.753			
4	2.569	4.670	54.423			
5	1.795	3.263	57.686			
6	1.619	2.944	60.630			
7	1.417	2.577	63.207			
8	1.304	2.372	65.579			
9	1.132	2.057	67.636			
10	1.061	1.929	69.565			
11	.977	1.777	71.342			
12	.910	1.654	72.996			
13	.854	1.553	74.549			
14	.837	1.522	76.071			
15	.814	1.480	77.551			
16	.731	1.330	78.881			
17	.713	1.297	80.178			
18	.685	1.246	81.423			
19	.621	1.129	82.553			
20	.594	1.080	83.633			
21	.559	1.016	84.649			
22	.541	.984	85.634			
23	.509	.925	86.558			
24	.467	.850	87.408			
25	.452	.821	88.229			
26	.444	.808	89.037			
27	.421	.765	89.802			
28	.390	.709	90.512			
29	.371	.675	91.187			
30	.329	.598	91.786			
31	.326	.593	92.379			
32	.303	.552	92.930			
33	.301	.547	93.477			
34	.275	.500	93.977			
35	.263	.478	94.455			
36	.247	.449	94.904			
37	.240	.436	95.340			
38	.234	.425	95.765			
39	.209	.379	96.144			
40	.204	.371	96.515			
41	.193	.351	96.866			

42	.188	.342	97.208		
43	.171	.310	97.518		
44	.166	.302	97.820		
45	.158	.288	98.108		
46	.148	.269	98.377		
47	.131	.238	98.616		
48	.118	.214	98.830		
49	.112	.204	99.034		
50	.111	.202	99.236		
51	.097	.177	99.413		
52	.091	.165	99.579		
53	.082	.149	99.727		
54	.079	.144	99.872		
55	.071	.128	100.000		

Extraction Method: Principal Component Analysis.



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