DETERMINANT FACTORS OF JOB SATISFACTION:
A CASE OF UNIT TRUST AGENTS IN JOHOR BAHRU

By

CHIN SWEE KWAN

Dissertation Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the
Doctor of Business Administration

OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS
UNIVERSITI UTARA MALAYSIA

PERAKUAN KERJA TESIS / DISERTASI
(Certification of thesis / dissertation)

Kami, yang bertandatangan, memperakukan bahawa
(We, the undersigned, certify that)

CHIN SWEE KWAN

calon untuk Ijazah   **DOCTOR OF BUSINESS ADMINISTRATION**
(candidate for the degree of)

telah mengemukakan tesis / disertasi yang bertajuk:
(has presented his/her thesis / dissertation of the following title):

DETERMINANTS FACTORS OF JOB SATISFACTION:
THE CASE OF UNIT TRUST AGENTS IN JOHOR BAHRU

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi.
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan, sebagaimana yang ditunjukkan oleh calon dalam ujian lisan yang diadakan pada:
01 November 2015.
(That the said thesis/dissertation is acceptable in form and content and displays a satisfactory knowledge of the field of study as demonstrated by the candidate through an oral examination held on:
01 November 2015*).*

Pengerusi Viva *(Chairman for Viva)*	: **Assoc. Prof. Dr. Hasnah Kamardin**	Tandatangan *(Signature)*
Pemeriksa Luar *(External Examiner)*	: **Prof. Dr. Noormala Dato' Amir Ishak**	Tandatangan *(Signature)*
Pemeriksa Dalam *(Internal Examiner)*	: **Assoc. Prof. Dr. Cheng Wei Hein**	Tandatangan *(Signature)*

Tarikh: **01 November 2015**
(Date)

iii

Nama Pelajar (Name of Student)	:	Chin Swee Kwan

Tajuk Tesis / Disertasi (Title of the Thesis / Dissertation)	:	Determinants Factors of Job Satisfaction: The Case of Unit Trust Agents in Johor Bahru

Program Pengajian (Programme of Study)	:	Doctor of Business Administration

Nama Penyelia/Penyelia-penyelia (Name of Supervisor/Supervisors)	:	Assoc. Prof. Dr. Filzah bt Md. Isa

Tandatangan
(Signature)

Universiti Utara Malaysia

iv

PERMISSION TO USE

In presenting this dissertation/project paper in partial fulfillment of the requirements for a Post Graduate degree from the University Utara Malaysia (UUM), I agree that the Library of this university may make it freely available for inspection. I further agree that permission for copying this dissertation/project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor(s) or in their absence, by the Dean of Othman YeopAbdullah Graduate School of Business where I did my dissertation/project paper. It is understood that any copying or publication or use of this dissertation/project paper parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the UUM in any scholarly use which may be made of any material in my dissertation/project paper.

Request for permission to copy or to make other use of materials in this dissertation/project paper in whole or in part should be addressed to:

Dean of Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah DarulAman

ABSTRACT

One major issue faced by the unit trust industry in Malaysia is job satisfaction among agents. This is followed by the concerns of the unit trust supervisors' preference for good leadership and the supervisor-subordinate troubled relationship. Past studies have shown that job satisfaction could be influenced by a variety of factors. Therefore, this study determines to investigate the relationship between leadership, span of control, Islamic unit product and service perception, internal service quality perception and job satisfaction, and the mediating effect of attitude towards switching to another agency. Several key instruments like job satisfaction scale were used in this study. A total of 13 hypotheses were developed, and regression analysis was performed to analyze the mediation effect. The population consisted of 303 respondents who were unit trust agents from various organizations in Johor Bahru. All 13 hypotheses were supported, and the results show that leadership, span of control, perception towards Islamic unit trust products and services, and internal service quality have a significant relationship with job satisfaction. Similarly, attitude towards switching agency has a significant relationship with job satisfaction, and it also significantly mediates the relationship between the independent variables and job satisfaction. The findings of this study may contribute important insights into several major practitioner knowledge gaps concerning attitude and job satisfaction such as the causes of employee attitudes and how to manage and measure them. Also, the findings clearly imply that good leadership, low span of control, positive perception of Islamic unit trust and services, and high internal service quality lead to favourable attitudes and higher job satisfaction. Thus, they should provide assistance to policy makers, practitioners and marketers in their sustainability and growth efforts.

Keywords: leadership, span of control, perception of internal service quality, attitude and job satisfaction

ABSTRAK

Salah satu isu utama yang dihadapi oleh industri unit amanah di Malaysia adalah kepuasan kerja dalam kalangan ejen. Ini diikuti oleh keutamaan penyelia unit amanah terhadap kepemimpinan yang baik dan hubungan bermasalah di antara penyelia-pekerja di bawah seliaannya. Kajian lepas menunjukkan bahawa kepuasan kerja boleh dipengaruhi oleh pelbagai faktor. Oleh itu, kajian ini bertujuan untuk mengkaji hubungan antara kepemimpinan, jangkauan kawalan, persepsi terhadap produk dan perkhidmatan unit Islam, persepsi kualiti dalaman perkhidmatan serta kepuasan kerja, dan kesan pengantara sikap beralih kepada agensi lain. Beberapa instrumen utama seperti skala kepuasan kerja telah digunakan dalam kajian ini. Sejumlah 13 hipotesis telah dibangunkan, dan analisis regresi dilakukan untuk menganalisis kesan pengantaraan. Populasi bagi kajian terdiri daripada 303 responden yang merupakan ejen-ejen unit amanah daripada pelbagai organisasi di Johor Baharu. Kesemua 13 hipotesis disokong, dan keputusan menunjukkan bahawa kepemimpinan, jangkauan kawalan, persepsi terhadap produk dan perkhidmatan unit amanah Islam, dan kualiti perkhidmatan dalaman mempunyai hubungan yang signifikan dengan kepuasan kerja. Begitu juga sikap beralih agensi mempunyai hubungan yang signifikan dengan kepuasan kerja, dan faktor ini juga menjadi pengantara dalam hubungan antara pemboleh ubah bersandar dan kepuasan kerja secara signifikan. Hasil kajian ini mampu menyumbang pandangan penting mengenai beberapa jurang pengetahuan di kalangan pengamal utama mengenai sikap dan kepuasan kerja, misalnya penyebab ke atas sikap pekerja dan cara bagaimana untuk mengurus dan mengukurnya. Selain itu, hasil kajian ini juga jelas menggambarkan bahawa kepimpinan yang baik, jangkauan kawalan yang rendah, persepsi positif terhadap produk dan perkhidmatan unit amanah Islam, dan kualiti perkhidmatan dalaman yang tinggi akan menjurus ke arah sikap yang baik dan kepuasan kerja yang lebih tinggi. Justeru, kajian ini seharusnya mampu menyediakan bantuan kepada pihak pembuat dasar, pengamal dan pemasar dalam usaha kemampanan dan pertumbuhan mereka.

Kata kunci: kepemimpinan, jangkauan kawalan, persepsi terhadap kualiti dalaman perkhidmatan, sikap dan kepuasan kerja

ACKNOWLEDGEMENTS

*"God so loved the world, that he gave his only Son, that whoever
believes in him should not perish but have eternal life."*
John 3:16

"I have fought the good fight, I have finished the race, I have kept the faith"
2 Timothy 4:7

I wish to thank the Almighty God for giving me the health, strength and endurance to dwell in this endeavour and finish the race to make all things possible. As an unseen hand pushing me to inch forward, He unblocked every obstacle.

I also wish to thank my mentor and supervisor, Dr. Filzah Md Isa, who has been a steadfast mentor and has given her unreserved care and personalized attention despite my shortcomings. Her willingness to give her time, so generously has been very much appreciated, and her strength and sharp criticisms of my work have been pivotal in resulting this study a success. Her valuable advice, patient guidance, and enthusiastic encouragement have made me think highly of her as an academic.

To my loving and understanding wife, Julie Lee Teng Hooi, she has been the divine shining star of David that has provided the much-needed light. Her encouragement, support and devotion to family life tremendously warrant her to have co-authorship. Without her, I would never have crossed the finishing line to complete this project. To my loving and adoring son, Joel Chin Zhi En, this project is dedicated to him for being a wonderful son, a source of inspiration, and a great partner in times of play, company and friendship. I wish to express my fatherly gratitude to thank him for his great sacrifices, support, and most of all his understanding when I was not by his side.

TABLE OF CONTENTS

Title. .... **Page**

CHAPTER ONE INTRODUCTION

CHAPTER TWO LITERATURE REVIEW

CHAPTER THREE THEORETICAL FRAMEWORK

CHAPTER FOUR RESEARCH METHODOLOGY

xiii

CHAPTER SIX   DISCUSSION AND CONCLUSION

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

A.E.C	ASEAN Economic Community
ANOVA	Analysis of variance
ASM	Amanah Saham Mara
A.S.E.A.N	Association of Southeast Asian Nations
ASN	Amanah Sham National
BNM	Bank Negara Malaysia
CARTER	Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness
CEILI	Certificate of Investment Link Insurance
CFA	Confirmatory Factor Analysis
CIC	Capital Issues Committee
CIMB	Commerce International Merchant Bankers
CMSL	Capital markets services licence
CUTE	Corporate unit trust agents
CWA	CIMB Wealth Advisors
EFA	Factor analysis using Exploratory
EPF	Employee provident fund
EVT	Expectancy-Value Theory
EVM	Expectancy-value model
FIMM	Federation of Investment Managers Malaysia
FTE	Full time equivalents
IUTA	Institutional Unit Trust Adviser
KMO	Kaiser-Meyer-Olkin
MLQ	Multi-leadership Questionnaire
NAV	Net asset value
PCA	Principal component analysis
PCELA	Pre-Contract Examination for Insurance Agents
PNB	Permodalan Nasional Berhad
PRS	Private Retirement scheme
PDUT	Persons Dealing in Unit Trusts
ROC	Registrar of Companies
SEC	Securities Commission Malaysia

SEM	Structural Equation Modeling
SPM	Sijil Perlajaran Malaysia
SPSS	Statistical Software for Social Sciences
SRO	Self-regulatory organization
TQM	Total quality management
UTC	Unit trust consultants
UTMC	Unit trust management companies
VIF	Variance inflation factor

LIST OF APPENDICES

CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter presents the basic knowledge with the introduction of the issues and challenges plaguing the sales agents' job environment with evidence to the problems existing in the industry. Job satisfaction is a significant and potent contributing factor in the sales agents' performance and service quality (Silvestro & Cross, 2000; Yoon & Suh, 2003). It will later relate back to the overall performance of the industry. Thus, based on these issues, the researcher intends to study the relationship between certain critical factors, such as leadership and job satisfaction of sales agents in Johor Bahru. Johor Bahru happens to be one of the most promising metropolitan cities that contributes a lot to the economic activity and income to the big companies.

1.2 Introduction

Job satisfaction is an issue that affects the lives of all workers (Sansgiry & Ngo, 2003; Yami, Hamza, Hassen, Jira, & Sudhakar, 2011), and unit trust agents are no exception. As salesperson turnover and job satisfaction are crucial issues, a substantial research effort to examine the sales force turnover problem is therefore needed (Wotruba, 1990). Research, according to Muchinsky (1993), Spector (1997), McCulloch (2003), and Javed, Balouch, & Hassan (2014), has clearly shown that salesperson turnover significantly correlated with job satisfaction. In the services' sector, for example in banking, efficient services rendition mainly depended on the satisfied workforce (Fitzgerald, Johnson, Brignall, Silvestro & Ross, 1994). Also, several job satisfying factors and the warranted desires of employees of leading

1

banks were found to have played significant roles in job satisfaction affecting service quality (Lew & Liew, 2006).

The pace of growth in the unit trust industry in Malaysia has been quite phenomenal since the last decade (Zumbo, 2014). Even though the Malaysian unit trust industry has grown to be the fastest sector within the finance industry in the last 20 years, it nevertheless still lacks critical attention and research (Choong, 2005). Despite this growth, it has encountered various challenges and problems, such as high growth and high turnover rate. For instance, the frequent breakdown of service quality due to trustworthiness and high service charges has affected the profession's reputation, customers' confidence level, repeat sales and referrals (Wagner, 2011).
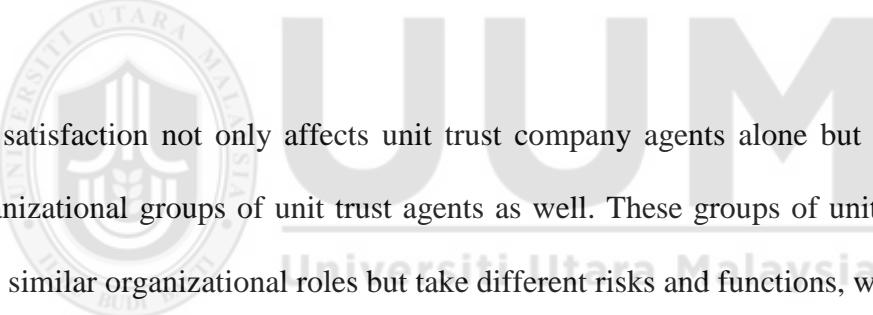
Job satisfaction not only affects unit trust company agents alone but affects other organizational groups of unit trust agents as well. These groups of unit trust agents play similar organizational roles but take different risks and functions, which are also very significant to the economy. Unit trust salespeople are agents who market unit trusts to investors in conventional and Islamic unit trusts. There exist three main groups of agents ("Corporate unit trust advisors," 2007). First, there exist the unit trust company agents. Second, there exist the corporate unit trust agents or capital markets services agents. Third, there exist the bank agents, who specialize in the various types of trusts. Thus, it has become significant to investigate these groups.

The lack of research on the job satisfaction outcome is particularly evident among salespeople in the unit trust industry as compared to other industries that were studied in Malaysia. For example, job satisfaction has been comprehensively

2

investigated in the semiconductor assembly and test organizations among employees (Ooi, Bakar, Arumugan, Vellapn & Loke, 2007). It has also been examined in the insurance service among agents (Ho, Fie, Ching, & Ooi, 2009). In the Japanese electrical and electronic manufacturing companies, Abdul, Ismail and Jaafar (2010) scrutinized the factors that caused the executives' level of job satisfaction. Similarly, in the banking sector, Mansor, Noor and Hassan (2012) looked into the various aspects of bank staff's job satisfaction. In small and middle size companies, however, Lo and Ramayah (2011) probed what made employees satisfied and compared small and middle-sized companies. In the telecommunication services, Loke, Taiwo, Salim, and Downe (2011) determined the relationship between the types and level of service quality and customer satisfaction. Yusoff and Baharun (2008), on the other hand, explored into the linkage between certain aspects of internal service quality and job satisfaction among employees. In universities/colleges, studies were also done among faculty members to study their level of job satisfaction (Wong & Teoh, 2009). Yunus and Ishak (2012) also studied on hotel employees and guests in the hotel industry. Other sectors that were researched included the public sector organizations to determine job satisfaction among executives and employees about leadership (Voon, Lo, Ngui, & Ayob, 2011). However, despite examining job satisfaction as their main concern, all these studies did not examine unit trust agents' job satisfaction in the unit trust industry (Appendix 1).

1.3 The unit trust industry of Malaysia

The Federation of Investment Managers Malaysia (FIMM) is a self-regulatory organization (SRO), which regulates the unit trust industry and is recognized by the Securities Commission of Malaysia (FIMM, 2012). Its job is to control its members

to ensure that investors are protected and at the same time public interests are served. Since its formation, the unit trust industry has seen ups and downs in its growth. The history of the growth of the unit trust industry can be seen in four stages ("Understanding Unit Trusts, FIMM", n.d). First, the formative years: 1959 -1979 are discussed. Then, the period from 1980 to 1990 is deliberated. Finally, the period from 1991 to 1999, and the period from 2000 to current are studied. The current outlook for the industry is first presented.

1.3.1 The outlook of the unit trust industry

According to the Annual Reports released by FIMM in 2013 and 2014, the prospects of the unit trust industry continues to be bright and promising. They reported that as the unit trust market continued to increase, the net asset value (NAV) for unit trust funds rose 13.8% to RM335.5 billion as at the end of December 2013. They also reported that this substantial growth in net asset value (NAV) of funds represented an average of 15.1% growth from 2004 to 2014. It had recorded RM87.4 billion in 2004 to RM358.2 billion in 2014. Table 1.1 shows there were already 423.2 billion units in circulation as at 2014, with a net asset value (NAV) of RM 358.2 billion growing at 6.8% from the previous year. The reports also said that this figure is equivalent to 20.7% of Bursa Malaysia's market capitalization, with 17.4 million account holders.

Such growths had indirectly resulted in an increase of registered unit trust management companies from 13 (thirteen) in 1992 to 36 (thirty-six) as at 2014 (Securities Commission, Malaysia, 2014). Thus, this has added extra benefits to the investors as the unit trust industry can now provide many investment options and

4

easy access. Teoh (2012) revealed that personal and external factors have now affected investors' perception of investment options. One of these is the dominant, and emerging influence of long-term unit trusts on the investors' perception. It has significantly affected the investors' choice of the type of investment instrument of what is suitable for them in the Malaysian economy (Teoh, 2012). Table 1.1 shows the growth.

Table 1.1
Unit trust industry -Its growth from 2004-2014

Year	Manage-ment Companies	Approved Funds	No of launched Funds	Circulation of Units (bil units)	No of Accounts (mil)	Total NAV Funds (RM Bil)	% of NAV to Bursa Malaysia Capitalization
2004	36	291	273	118.6	10.4	87.4	12.1
2005	36	340	323	139.4	10.9	98.5	14.2
2006	38	411	387	153.7	11.2	121.4	14.3
2007	39	506	484	206.8	12.3	168.0	15.2
2008	39	550	532	236.4	13.0	130.4	19.7
2009	39	565	541	273.9	14.1	191.7	19.2
2010	39	584	564	289.4	14.6	226.8	17.8
2011	40	604	587	316.4	15.4	249.5	19.4
2012	40	607	589	351.6	16.1	294.9	20.1
2013	40	622	601	371.9	16.6	335.5	19.7
2014	36	624	609	423.2	17.4	358.2	20.7

Source: Securities Commission Malaysia, 2014.

High capital market growth has also resulted. It was valued at US$816 billion (RM2.58 trillion) as at 2013, and it had significantly affected the bond market, mainly the Islamic bonds, resulting in a value of US$314 billion ("Malaysia's capital market worth US$816b, equivalent to 2.5 times the GDP", 2013).

Several predictable factors have attributed to these growths, such as the organizational and environmental factors. One very important and influencing

marketing factor that stands out is the sales agents' growing awareness that unit trust products, particularly Islamic products, are largely untapped ("Sharia-compliant unit trust fund is launched", 2015). For instance, the Private Retirement scheme (PRS) launched by FIMM in 2012 opens the much untapped market for private retirement unit trust investment, especially to allow those self-employed people (or employers) to voluntarily make contributions into a private fund for retirement purposes (FIMM, 2012). J. Lee (Agency Supervisor, personal communication, March 1, 2012*)* disclosed that the benefits lie in the difference between the private retirement scheme and the EPF. First, she claimed that the PRS voluntary scheme is not exposed to any legal requirements, unlike the EPF, which is a compulsory scheme required by law. Second, she added that the PRS is geared towards different groups of the population, which includes the self-employed to save more. Hence, it was reported that the unit trust funds and wholesale funds' market penetration rate had doubled from 11.2 percent in 2002 to 24 percent as at July 2013 due to more active agents' participation and interest in PRS (Wong, 2013).

In the similar vein, the increased demand for unit trusts has also been favorably affected by the constant increase in population and the changing composition of the different ethnic groups, who have differing needs and tastes. The Malaysian Population and Housing Census Report (2010) revealed that the population of Malaysia was 28.3 million as at December 2010, and among the racial composition of the population, Bumiputera came out top at 67.4%, Chinese at 24.6%, Indians at 7.3%, and the others at 0.7% ("Malaysia's Population Stood at 28.3 Million", 2011). The Report said, in terms of regional confines, the Malays were at 63.1% in the peninsula while the Ibans came behind with a 30.3% in Sarawak, and the

Kadazan/Dusun was at 24.5 % in Sabah. Thus, this clearly shows that with the increasing population, racial diversity and henceforth differing product tastes, the unit trust industry is going to become a more robust industry with an optimistic future, ever to meet the demand for unit trusts from these diverse groups.

1.3.2 The growth of the unit trust industry in Malaysia

According to Yahaya *et al*. (2009), British investors first established the Malayan Unit Trust Ltd in 1959, which saw the beginning and the birth of the unit trust industry in Malaysia. Unit trust was then not called mutual fund because the unit trust was an ownership that was divided into units of entitlement (Taib & Isa, 2007). Hence, this beginning saw the slow growth of the unit trust because of lack of public interest (Taib & Isa, 2007; Yahaya *et al*., 2009).

However, the turning point came for the industry when the Malaysian government entered the industry and launched the National Unit Trust scheme (NUT). It is also known as the Skim Amanah Saham Nasional (ASN), a government sponsored unit trust. Its initial intention was to provide support and improve the indigenous Malays' (Bumiputera's) social-economic status (Taib & Isa, 2007). From this time onwards, the unit trusts (state and private funds) grew fast, especially during 1991 to1996, but only to be impeded by the 1997 Asian Financial Crisis (PwC, 2011).

1.3.3 The development of unit trusts in the formative years: 1959-1979

Slow growth characterized the first two decades in the history of the unit trust industry. The existence of small sales of units, coupled with a lack of public interest in the new investment products, had resulted in only five (5) unit trust management

companies being established (FIMM, 2010). FIMM (2010) reported a total of eighteen (18) funds was introduced over this period. During this time, it stated that several bodies, such as Bank Negara Malaysia and the Registrar of Companies, helped to regulate the industry. Two major players, Amanah Saham Mara (ASM) Unit Trust Management and Asia Unit Trusts Berhad dominated the scene during this period (Saad, Majid, Kassim, Hamid, & Yusof, 2010). Yahaya *et al*. (2009) reported that the most significant feature of the 1970s was the rapid establishment of state government sponsored unit trusts. They found that they were predominantly established to help mobilize domestic household savings in response to the Federal Government's call for intense saving.

1.3.4   The period from 1980 to 1990

This period witnessed a remarkable transformation when the Skim National Unit Trust (ASN) was launched by Permodalan Nasional Berhad (PNB) in 1981 and saw the start of the active government participation in the unit trust industry (Yahaya *et al*., 2009). The presence of active government involvement was first seen in the formation of a Committee "Informal Committee for Unit Trust fund" to regulate the unit trust industry (Securities Commission Malaysia, 2008). The committee then consisted of prominent representatives from Bank Negara Malaysia (BNM), the Public Trustee of Malaysia, the Capital Issues Committee (CIC), and the Registrar of Companies (ROC) (Yahaya *et al.,* 2009). However, this time around, Amanah Saham National (ASN) provided the needed push and facilitated the rapid growth that was deemed very necessary for the unit trust industry to move forward (Amanah Saham National Berhad, 2011a).

As a result, the total units then subscribed by the public rose to an unprecedented amount due to the overwhelming response to ASN, despite only 11 funds being launched during this period (Yahaya *et al.,* 2009). There were also more unit trust management companies than before, which were mainly subsidiaries of financial institutions. These subsidiaries have enhanced the facilitation of marketing and distribution of unit trusts through the banks' branch networks that reached out to more investors (Yahaya *et al.,* 2009).

1.3.5   The period from 1991 to 1999

This period saw the fastest growth in the industry, which observed a record number of new management companies being established and funds being under managed (Yahaya *et al.*, 2009). Noticeably, it also saw the principal establishment of the Securities Commission in Malaysia (FIMM, 2011). In making unit trusts a household product in Malaysia, three factors had played a critical role during this period. First, it was the establishment of the Securities Commission on 1 March 1993. Second, it was the centralization of industry regulation. Third, it was the broad marketing strategies taken by the ASN and Amanah Saham Bumiputra (ASB) (Yahaya *et al.*, 2009). Consequently, the total asset value of funds under management increased more than threefold to RM59.95 billion at the end of 1996 from RM15.72 billion at the end of 1992 to RM60 billion in 1996 (FIMM, 2011).

However, the pace of growth of the local unit trust funds started to slow down at the beginning of the financial crisis of 1997-1998 (FIMM, 2011). In 1997, the NAV experienced a decline of 50%, which was attributed to the Asian financial crisis. In spite of this, PwC (2011) reported that the Malaysian unit trust industry rebounded

when it entered 2000 and the following years. This rebound was made possible, only after getting some timely help from the government, which supported around 66% of the industry's NAV (PwC, 2011).

1.3.6 The period from 2000 to current

This period signals a hugely promising start to the 21st century for the unit trust industry. For the first seven years, the industry recorded double-digit growth. It had increased from RM87.4 billion in net asset value (NAV) in 2004 to RM343.0 billion as at 30 December 2014 ("Economic Report 2014-2015", 2014). However, Brown and Davis (2008) alleged that the financial crisis in 2008, which were started because of the sub-prime loans crisis in the USA, interrupted this substantial growth. This crisis had earlier resulted in the collapse of the property market, disasters within the banking industry, and a global credit crunch (Brown & Davis, 2008).

In spite of these untimely events, the unit trust industry's Net Asset Value to Bursa Malaysia Market Capitalization was slowly able to achieve a remarkable increase from 12.1 billion in 2004 to more than 20% of the Bursa Malaysia Market Capitalization, as of April 2014 (Securities Commission Malaysia, 2004-2014). The Securities Commission data (2004-2014) also recounted the existence of 36 unit trust management companies in Malaysia, selling up to 607 funds or more, with a total net asset value of RM335.5 billion as of Dec 31, 2013. The number of management companies also rose from 13 in 1992 (the year when statistics was made available) to 36 in 2014. This figure signified the fast and vibrant growth of the unit trust industry. Thus, the 607 funds, offered in various different classes of domestic and foreign assets and in differentiation make-up, were a testimony to the rapid growth of the

unit trust industry (Securities Commission Malaysia, 2013, 2014). Presently there are about 626 funds, of which 436 are conventional and 190 Islamic.

Today, the unit trust industry is a major contributor to Malaysia's economic growth. As reported, it still continues to provide substantial employment opportunities to part-time and full-time people who excel in direct selling activities (FIMM, 2011). Table 1.2 shows the top 10 unit trust companies in terms of fund size and market share in 2012. From the table, Public Mutual is at the number one spot, followed by the CIMB group (Commerce International Merchant Bankers Berhad). Both have a combined share of 55.7% and a fund size of RM66, 269. However, Pacific Mutual is the smallest. No additional data were provided for 2013 and 2014 by The Edge.

Table 1.2

Top ten private unit trust management companies at July 31, 2012

No	Top 10 Private UTMCs	Fund Size as Jul 31, 2012 (RM million)	Market Share
1	Public Mutual	49,521	41.6
2	CIMB Group	16,748	14.1
3	Aminvestment Services	14,890	12.5
4	Hwang-DBS Investment Management	8,284	7.0
5	RHB Investment Management	5,568	4.7
6	OSK-UOB Unit Trust	5,303	4.5
7	Hong Leong Asset Management	4,799	4.0
8	MAAKL Mutual	2,056	1.7
9	Eastspring Investments	1,770	1.5
10	Pacific Mutual	1,576	1.3
	Sub-Total	110,519	100
	Total Private Net Asset Value	119,114	100

Source: Lipper Fund Table, The Edge, 20 August 2012

1.3.7 Advantages of investing in the unit trust industry

As investors look for profit maximization, they seek the benefits and disadvantages of an investment. These advantages can be found in both Islamic and conventional unit trust funds, namely:

i. Investors attain diversification benefits from a broad range of funds from monies collected from small investors (Gaspar, Massa, & Matos, 2006). These benefits include quick redemption with easy liquidity access, the existence of professional management and less capital. Gaspar *et al.* (2006) reiterated that these advantages do not exist when investors buy corporate shares, bonds or other real estate bonds.

ii. The common fund family structure is still well accepted by investors and evidence shows that most Malaysian investors put their monies in funds in one single large unit trust organization (Malhotra, Marisetty, Vijaya, & Ariff, 2001). Gaspar *et al*. (2006) observed that common fund families of unit trusts are families that contain funds that come under one or more generic brand names. They added that they have one same distributor selling and redeeming the units in the transactions with investors. They also have the same investment advisor, which is usually the distributors' related subsidiary; thus, such system ultimately provides the investors with many advantages (Gaspar *et al*., 2006).

iii. A large unit trust management or institutional organization buys shares in bulk to leverage and reduce the transaction costs for the benefits of the

investors. Consequently, economies of scale, research information, lower distribution costs, high liquidity, professional management, ease of finding agents, and agents' support will result (Malhotra *et al.,* 2001). Latzko (1999). Malhotra *et al*. (2001) have reported that substantial funds typically show much lower operating expenditure ratios compared to those of small funds because of economies of scale. Therefore, it is understandable why investors want to stick to one large management company, just for the benefits that they will get.

iv. Fund switching has also become a serious option. Some do fund switching for search costs to switch funds with minimum fees (Sirri & Tufano, 1998). Others do it at no costs at all provided the funds are within the unit trust families (Massa, 2003). Elton, Gruber, and Spitzer (2006) have reported that unit trust organizations also encourage switching with total load fees exemption within a family. They further claimed that such organizations do so in a move to persuade some investors to stay within the family rather than redeeming the units. Along these lines, investors practically do not have to do much with the help of thousands of unit trust agents around servicing them.

v. However, most investors will decrease their total portfolio risks by choosing funds from various families (Cheng, Chan, Pi, & Guin, 2003; Zhao, 2004). Guedj and Papastaikoudi (2004) reported that fund families had the ability to attract and bring in assets into the other funds even if they had one top-performing fund. They argued that fund families usually and mainly focused on their core activities, and were inclined to do much better as compared to

those which didn't. Cheng *et al.* (2003) postulated that investors, who divested in differentiated unit trust fund portfolio, found higher ex-post returns. Likewise, investors could increase investment returns only if they invested in funds that had explicit portfolio aims. Thus, it can be said that, with proper advice and guidance from professional agents, investors should be able to make real returns, which can be above the fixed deposit rates.

vi. Of late, Islamic unit trust funds have also generated much awareness and is developing to be popular among the Muslims and non-Muslims as well ("Islamic Investment Malaysia", 2010). Muslim Islamic investors can be categorized into two interesting groupings. One being the investors who are sensitive to Shariah principles, and the other being the investors who are indifferent to Shariah compliance but seek maximum performance (Abd-Karim, & Bin Rahimie 2010). Nik Mohammad and Mokhtar's (2008) reported that Islamic mutual funds had high correlations with the Syariah principles of equity. Remo-Listana (2009) reported that non-Muslims still formed the majority of the people who invested in Islamic products in Malaysia. This evidence could imply that Shariah restrictions may have some effects on how these investors choose to invest in their investment diversification in funds across various conventional and Islamic mixes. This evidence is supported by the increased net asset value of Islamic unit trusts. The net asset value of Islamic unit trusts in Malaysia rose to RM22.45 billion (USD6.54 billion), forming 11.3 percent of the total net asset value of RM198.217 billion (USD58.15 billion), as at February 2010 (Teoh, 2012). Thus, this goes to show

that investment in unit trusts, being long- term, should be a good investment avenue for everyone.

1.3.8 The challenges and opportunities of unit trusts.

Today, many organizations face various issues that become challenges from within or outside them (Wang & Ahmed, 2003). Internal environment factors within the organization affect its strategic approach, management, and success while the external environment ones affect managers controlling them (Acquaah & Chi, 2007; Pehrsson, 2008). Managing the strengths of the internal activities and identifying the potential opportunities and threats successfully are important issues to an organization's success (Pehrsson, 2004). In such similar fashion, these issues can also relate back to and affect the unit trust agents as well, for instance:
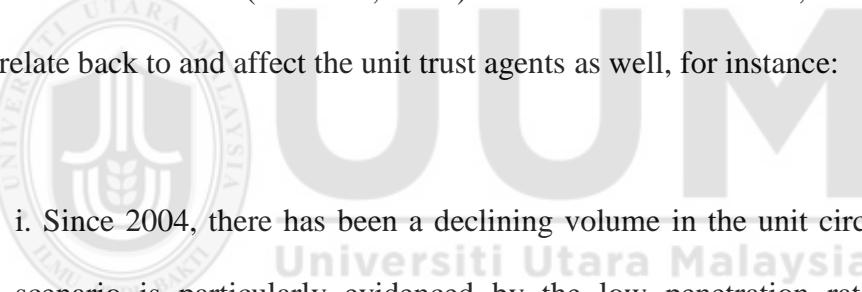
i. Since 2004, there has been a declining volume in the unit circulation. This scenario is particularly evidenced by the low penetration rate of Islamic products, which is not on par with the rates of other conventional products despite significant growth in the conventional and Islamic unit trust sectors in the last decade ("The opportunities and challenges faced", 2011). Islamic unit trusts only accounted for slightly over 10% of the total unit trust industry NAV (Teoh, 2012).

As seen in Figure 1.1, there is a general declining year-to-year sales increment (in billion units in circulation) for both funds. Compared to conventional funds, Islamic funds show more erratic demand fluctuations, especially in 2005, where Islamic funds recorded the highest demand fluctuation. It dipped

15

to almost zero percent the following year. Then subsequently, it went up drastically in 2006 and then down the next four years. In comparison, the decline in conventional funds was not that severe and was quite even and stable throughout the whole period from 2004 to 2014. Although there was a slight and gradual increase in the units of circulation for Islamic funds after 2010, Islamic funds did not perform well. Their average total units in circulation over the past eleven (11) years was only 34.4 billion. Compared to conventional funds, conventional funds was 155.5 billion on the average against the total units in circulation during that period (see Appendix 2). This means Islamic funds contributed an average of only 18.2% of total units in circulation as compared to the average of 81.8% for conventional funds.
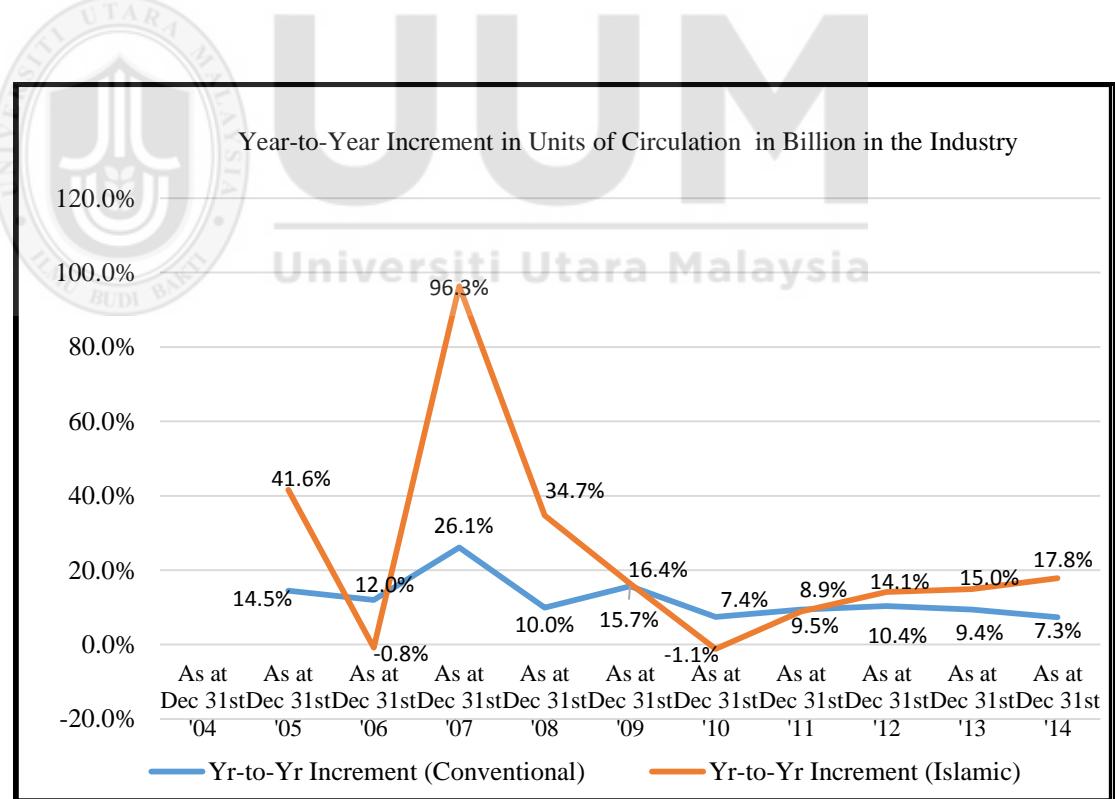
 Figure 1.1
Year to Year Amount of Increment-Units in Circulation (Billions).
Source: Securities Commission Malaysia, 2004 -2014.

The first period from 2004 to 2008 saw Islamic funds recorded only an average of 14.9% yearly incremental growth in volume of units in circulation against the total distribution of both conventional and Islamic units. They only managed to gain another average of 13.2% yearly incremental growth volume in the next six (6) years, although there was a general increase in total circulation (Figure 1.2). As compared to conventional funds, Islamic funds seemed to produce a much lower volume, and the gap between them had widened. For instance, there was a vast difference between them in 2012, 2013, and 2014 where they recorded a 211.9 billion, 227.9 billion and 236.1 billion difference in units in circulation respectively.
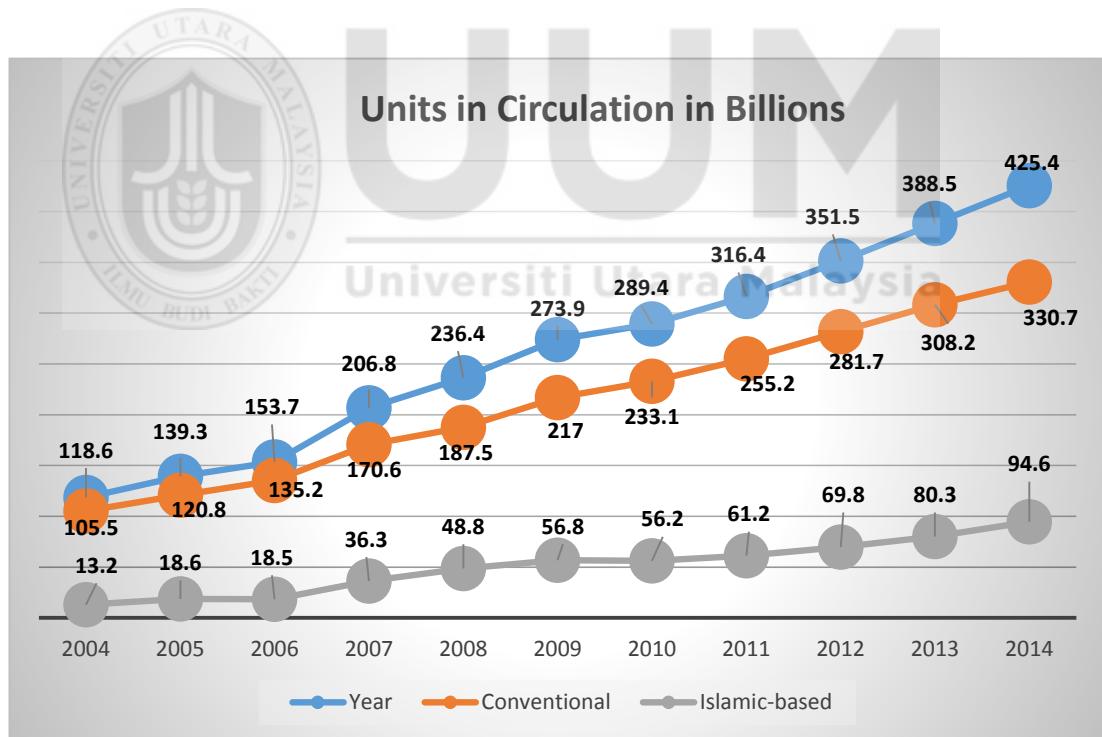
Figure 1.2
Circulation in Billions for Conventional and Islamic Funds.
Source: Securities Commission Malaysia, 2004 -2014

This evidence seems to indicate that Islamic funds must be having some problems. J. Lee (Agency Supervisor, personal communication, March 1,

17

2012*)* voiced a grave concern. The falling incremental demand from 2004 to 2010 could have signaled a negative perception towards Islamic products among the sales agents due to their insufficient skills and knowledge of Islamic principles and values. They were found not able to converse and interact well with Muslim customers. R.I Abdul Taib (Branch Manager, Phillip Capital Bhd, Investor Centre, personal communications, 1st January, 2013; April 7, 2014) argued that more investors opted for conventional investments after facing dissimilarities in various rules from the various Islamic governing jurisdictions. These dissimilarities had made the marketing of unit trust products less favorable and harder for sales agents to sell and comply.

ii. Most agents, particularly non-Muslims, show weaknesses in understanding and equipping themselves with Shariah knowledge to attain competency ("The opportunities and challenges faced", 2011). Besides not being able to communicate well, they lack the ability to explain and convince their customers about taking up the Islamic products.

Consequently, this has resulted in low sales productivity and lower motivation to be a committed and good agent. The last resort for such agents is to leave the industry. Studies by DeConinck and Johnson (2009) have determined that salesperson turnover can have far-reaching effects. Sales personnel turn-over is expensive for companies that incur high selection costs, lost revenue from maintaining high value operations, or face constraints in forming and maintaining long-term relationships with buyers (Branham, 2005).

18

iii. Other factors can similarly influence the weakness or strength of understanding Islamic principles of these agents. For instance, the stance taken in January 2010 that Allah is exclusively the Muslim's reference to God may have further deepened their belief that Islamic related activities are exclusively Muslim (Ng, 2013). Ng (2013) reiterated that as non-Muslims are given the advice not to indulge in Islamic matters, which may be sensitive to Muslims, they have, therefore, a weak understanding of Islamic issues than Muslims.

Furthermore, differences among non-Muslims are also expected, more so than the Muslims. According to Hawkins, Best, and Coney (2004), Baby boomers are people who were born between 1946 and 1964 and X-Gen, who are people born between 1965 and 1980. Loo (2010) discovered that while most baby-boomers had their education in the English medium of instruction and were taught less about Islam in school, the X-Generation began school at the time Malay became the official medium. This phenomenon later saw Islam a compulsory subject in university (Loo, 2010). Consequently, the baby boomers will perceive Islamic investments as unfavorable as compared to the X-Generation or the Y generation (born in the 1980s and 1990s) among the non-Muslims (Loo, 2010). Thus, these issues pose real challenges for the sales people.

iv. A high resignation rate among sales agents has led FIMM to conclude three (3) reasons. First, the agents' failure to comply with the continuous eligibility requirements set by the Federation. Second, the renewal requirements, such as the Continuing Professional Development (CPD) compliance requirement for

unit trust agents. Third, the Statutory Declaration (SD) for continuous eligibility requirement of unit trust agents (FIMM, 2010). Data in Figure 1.3 from the Annual Report (2010) from FIMM exhibited a significant drop of 5.7% (approximately 4,279 agents) recorded from the total of 70,361 unit trust agents as at 31 December 2010. This drop is compared against the total 74,640 unit trust agents in the previous year 2009. A. Tan (Vice-President of O.S.K, U.O.B Investment Management Berhad, personal communication, June 23, 2012) opined that this fall was due to dwindling demand for unit trusts and other sources of dissatisfaction, and not because of the reasons cited by FIMM. However, R. Tiah (Agency General Manager, personal communication, January 19, 2014) voiced concern about the yearly Continuing Professional Development (CPD) compliance requirement as one possible reason to weed out part-time agents.

Subsequent data, as at 31 December 2011 released from the Annual Report (2011) from FIMM, again revealed that the total number of unit trust agents had fallen to 60,394 as compared to 70,361 in the previous year. FIMM again attributed this 14.2 % drop (9,967 agents) to the same three reasons mentioned above (FIMM, 2011). However, A. Tan (Senior Vice-President of O.S.K, U.O.B Investment Management Berhad, personal communication, June 23, 2012) argued that there existed some serious root causes as resignations do not generally occur year after year in huge numbers. Apparently, data seemed to support this contention. As at 31 December 2012, the total figure of unit trust agents registered with FIMM once more fell to 49530 compared to 60394 as at

20

31 December 2011 (FIMM, 2012). This figure represented a very significant drop of 17.9% (10,864 agents).

Again, as at 31st December 2013, FIMM reported that the total number of unit trust agents registered with them declined to 48,821, cataloging another fall of 1.43% from the previous year. Then finally, as at 31st December 2014, FIMM announced that the registered number was slightly up by 3.2% (1569 registered agents) from the previous year. However, it said that, as of 1st January 2015 (results reported at the Annual General Meeting held on 22nd June), the renewal rate was 85.9% as a total of 8,257 UTC did not renew their registration for 2015 (FIMM, 2014). This figure appeared to signal another major drop when 2015 ends. Figure 1.3 depicts these drops.

Hence, several conclusions can be drawn from Figures 1.1, 1.2 and 1.3. One is that unit trust agents could be dissatisfied (A. Tan, Vice-President of O.S.K, U.O.B Investment Management Berhad, personal communication, June 23, 2012). This view is further supported by several unit trust agents who had participated in preliminary interviews and cited various reasons for the drop in registered agents. A. Tan cited three (3) possible reasons. First, the difficulty in achieving high sales targets. Second, the inability to meet stringent yearly maintenance sales requirements to be a registered agent of FIMM. Third, other demoralizing and dissatisfying factors, such as leaders not being concerned about them, supervision that is authoritarian and the negative perception of Islamic unit trust products and services. N. Mansor (Consumer Sales Executive of Maybank Bhd, personal communication, April 7, 2014) commented that the

increasing work pressure and demand year after year had resulted in the sales agents leaving in increasing numbers every year. Table 1.3 shows the decline in the number of registered unit trust agents. Figure 1.3 shows the trend.
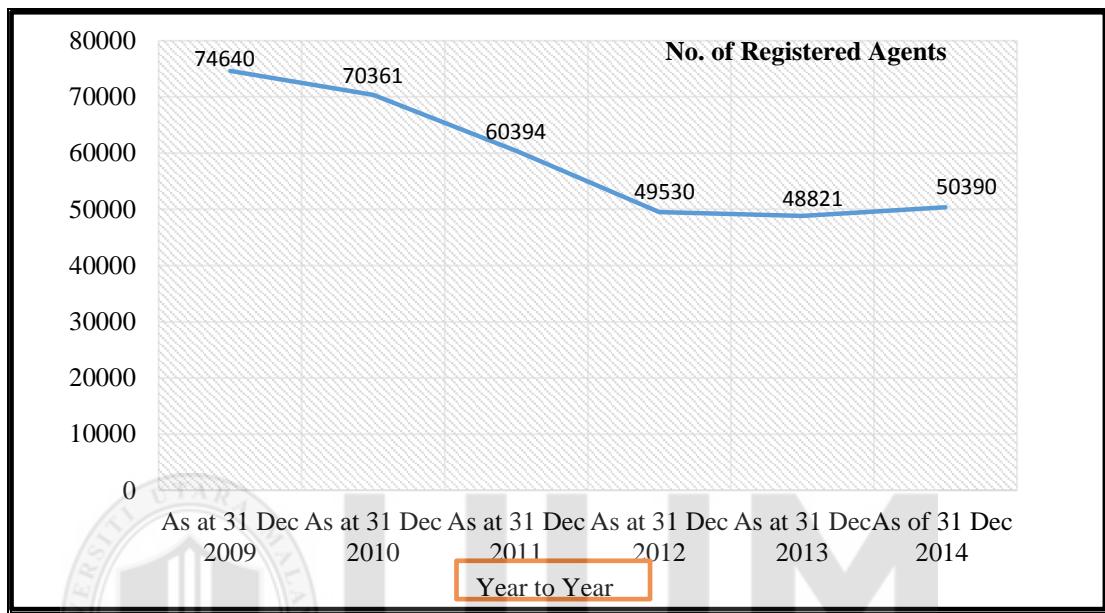
Figure 1.3
No. of Registered Unit Trust Agents.
Source: FIMM Annual Report, 2012, 2013, 2014

Table 1.3
Decline of Number of Registered agents

Date	No of registered agents	Decline in Agents	%	Unit Trust Management Companies (UTMC)	Institutional Unit Trust Advisors (IUTA) & Corporate Unit Trust Advisors (CUTA)
As at 31st December 2008	63205	-	-	85.2%	14.8%
As at 31st December 2009	74640	+11,435	+18%	84.3%	15.6%
As at 31st December 2010	70361	- 4279	-5.7%	86.2%	13.8%
As at 31st December 2011	60394	- 9967	-14.2%	84.8%	15.2%
As at 31st December 2012	49530	- 10864	-17.9%	82.6%	17.4%
As at 31st December 2013	48821	-709	-1.43%	82.4%	17.6%
As at 31st December 2014	50390	+1569	+3.2%	82.8%	17.2%
Total					

Note. As of 1st January 2015, the renewal rate was 85.9% as a total of 8257 UTC did not renew their registration for 2015. Source: FIMM Annual Reports 2008, 2009, 2010, 2011, 2012, 2013, 2014.

v. Another challenge is leading sales agents nowadays. Leading sales people necessitates special skills since customers are very diverse in age gaps, attitudes, beliefs, work habits, expectations and have different changing needs (Sherman, 2006; Wambui, Wangombe, Muthura, Kamau, & Jackson, 2013). Leaders need to blend these with the constant technology changes that affect the demand for the products and services (Lorenzi & Riley, 2000), as investors can now go on-line purchases. Leadership is, therefore, desirable where there exist customers who are different, thus affecting groups of agents who service them in various types of the span of control. Since there exist different types of leadership and different types of customers, a span of control tends be affected by the number of employees, and the amount of span of control (McCutcheon 2004). A wider span of control of salespeople often results in controlling and monitoring problems. They include difficulty in calling or having meetings, passing information to members, checking on their performances or discussing certain pertinent issues when needed.

Specifically, role ambiguity has been identified in wide spans of control that frequently leads to psychological and behavioral withdrawal symptoms from the workplace (Bettencourt & Brown, 1997). Furthermore, as salespeople have different styles of sales training nowadays, they may be stressed out and may not like working in the unit trust industry. Their leadership and attitude may suit them better in a non-financial one. A. Tan (Vice-President of O.S.K, U.O.B Investment Management Berhad, personal communication, January 15, 2013) mentioned one great weakness of using part time agents. He articulated that this weakness is that they show insufficient skills, interest, and patience to

draw on and retain their customers. Such weakness, according to him, has made the span of control more difficult in monitoring them as they are not very committed.

vi. As sales agents have a substantial effect on the financial success of a unit trust operator, managing different types of behavior and attitudes needs special skills from supervisors and managers (Hackman & Johnson, 2004). For this reason, unit trust leaders must give more attention to sustain those assertive agents with a positive attitude and performance and provide others without these qualities the appropriate leadership training. Yukl (2006) said leadership is essential and is what individuals have in traits, how their behavior influences other people and how they interact with others. These situations lead followers to interpret the outcomes and implications of their behavior to perceive only those individuals who are perceived as leaders who are permitted to lead them (Lord & Maher, 1993). Similarly, leaders need to interpret their followers' attributes and characteristics to make decisions that satisfy them. Thus, effective leaders result if followers yearn to be led, and good followers result if effective leaders yearn to be transforming and learning.

However, other factors can inhibit these outcomes. For instance, Lim (2001) emphasized that although Malays and Chinese possess differing cultural attributes, they have very similar power distance and collectivism. These can affect how they are managed. Lim (2001) and Ansari, Ahmad, & Aafaqi (2004) said the Malays will build relationships based on a sense of responsibility to help friends, relatives and neighbors using networks that are

not necessarily business related. Thus, they said the Malays are slightly more hierarchy-oriented as compared to the Chinese, who prefer to include business dealings into hierarchical relationships. Abdullah (1996) added that leadership in Malaysia has a high orientation for obedience and that younger people should obey and respect the superiors or elderly. He added that elders make the decisions and thus the subordinates are obligated to put them into action. Hence, to maintain harmonious relationships, many supervisors and managers prefer not to give negative feedback to their subordinates. Likewise, many employees are also reluctant to provide negative information (Poon, 1998). Govindan (2000), henceforth, summarized that the favored styles of Malaysians are the consultative and participative types.

vii. As Islamic unit trusts are still very new and untapped, most Malaysians seldom think about them. Furthermore, Malaysian ethnic groups have differing and sometimes biased cultural perceptions. For instance, the Chinese and Malays see future investments differently. Perceptual differences between racial groups are due to cultures and prevalence of century-old cultural sensitivities (Mutang *et al.,* 2014). Asma (2002) similarly noted there are significant differences among the Malays, Indians, and Chinese as to how to reciprocate favors, honor parents and elders, preserve their public image, and to be devout. The most significant difference among them is to be devout (Fontaine & Richardson, 2005), which is influenced by ethnicity or religiosity.

According to Lim, Gomes, and Rahman (2009), Malaysians readily classify themselves as Malay, Chinese, Indian, Iban, Kadazan, Orang Asli and other

25

ethnic and sub-ethnic groups. They added that this thinking has made the predominant Malays and non-Malays continue to practice their distinctive languages, beliefs, values and norms, which made each one of them stand out differently.

Henceforth, these inherent qualities and developments have undoubtedly and inadvertently led to the Chinese to look more at investments as something for their generation to inherit and preserve. J. Lee (Agency Supervisor, personal communication, March 1, 2012*)* mentioned that when they buy insurance, they see it more as a protection just in case anything should happen to them, and there is always an assurance of money to cover the risks.

However, she added that the Malays, however, see things differently, as everything that is provided by God and they assume that unit trusts are something that is not necessary because the risks they take are already stated and fated. To them, she observed, everything is fated but for the Chinese or Indians, they will prepare for the future for their generation to come. That is why, she argued taht the Chinese will buy insurance and unit trusts, but not all the Malays. Additionally, the Hindus and Chinese, as multi-god worshippers, tend to be more pragmatic, perceptive and receptive of other faiths; they will, therefore, perceive insurance and unit trust more positively (Loo, 2010). Ayinde and Echchabi (2012) reported that Malaysian customers were more inclined to accept Islamic insurance services, only when there existed compatibility and awareness. J. Lee (Agency Supervisor, personal communication, December 5, 2013) reported that there are some Muslim unit

26

trust leaders who would only recruit Muslim agents under their leadership and span of control because non-Muslim agents would tend to sell a mix of Islamic and conventional funds.

R. Tiah (Agency General Manager, personal communication, January 19, 2012; March 1, 2012; April 7, 2014) disclosed that conventional funds would, therefore, "bring in" the non-halal (not lawful) elements into the leaders' portfolio and commission structure. This practice is "haram" (forbidden by God) to them. Thus, perception towards Islamic unit trusts remains problematic because of these differences.

viii. As there are so many products to choose from, it is common for people to tend to compare them. Aggravating the situation, there exists the generation gap between the old and new, and there are differences in how they perceive things (Holson, 2008; Furlong, 2013). This perception could be about wanting to buy unit trusts or about how to get things done and making choices. R. Tiah (Agency General Manager, personal communication, January 19, 2012; March 1, 2012; April 7, 2014) reiterated that the young generation prefers something fast and fancy, and everything must be online, while the old generation prefers to come into contact with people and have some personal touch and seek friendliness. Hence, she added that the young generation is evidently more practical because they face the constant introduction of new technologies, which were not accessible to the older generation. Consequently, she claimed that these challenges will confront today's sales agents because they will start to create an entirely new relationship and perceptual imagination to understand

27

these young customers. Furthermore, faced with so many differentiated types of customers, it may also be difficult to train such new generation of sales agents to perceive what customers want.

Numerous engagement studies have shown that the interests shared across the generation gap by people of this progressively more multi-generational places of work can vary significantly (College, 2007; Marston. 2007). Subsequently, a leader needs to have a lot of insights like knowing what this or that generation of customers wants, as these people have different changing sets of needs. Consequently, R. Tiah (Agency General Manager, personal communication, January 19, 2012; March 1, 2012) said they need to take them out for "free café meals", hold discussions in a friendly and trendy environment, create networking, have a conducive environment and surrounding, and persuade them to save through investing in unit trusts instead of buying stylish smartphones. By doing all these, these customers will feel very comfortable talking, be comfortable with the people in the office, and consequently this is where the challenge of creating a sound perception and rapport comes in (A. Tan, Vice-President of O.S.K, U.O.B Investment Management Berhad, personal communication, January 15, 2013).

ix. In the similar fashion, commission-based driven sales approach provides another interesting issue that creates another challenge to sales people. It is quite evident that specific techniques are used to increase further commissions by using not only sales volume but also overriding group sales volume. Sales industries are very vulnerable to this, as Kurland's (1996) study of the

financial services and insurance industries had revealed. She said that they were very similar to those of the mutual fund industry and had the same highly motivated individuals earning high incomes and compensated its salespeople with straight-commission. McConnell and Brue (2008) similarly reiterated that commissions, as payments based on a percentage of the goods sold, is one method for sales organizations to deal with the principal-agent problem. However, stressing too much on sales can make agents, in general, act unethical. Kurland (1996) and Madhani (2010) argued that a straight-commission system is not always ethical as it does not support the sales agents' concerns with the customers. They added that this argument is despite of the principal-agent theory offering a clarification of the differences across the marketing organizations in the kinds of compensation plans used by them

x. Within the Islamic approach, a straight-commission system affects Muslim sales agents most because they think it is absolutely unethical. Khadra (1985) and Mostafa (1986) echoed that commission-based driven approach is not Islamic as what it should be, like showing charisma (motivated by followers' love and loyalty for their leader), vision (helping his followers obtaining it) and responsibility (dealing with followers in accordance with Prophet Mohammad guidance). They reiterated that this approach does not display fair leadership (justice among his/her people) and moderate leadership (consultation, honor, honesty, state of being humble, non-materialistic and ascetic values). These virtues are often found in leaders having transformational characteristics (Brown, 2003; Rad & Yarmohammadian, 2006). R. Tiah (Agency Group Manager of Public Mutual Bhd, personal

communication, April 7, 2014) alleged that there are sales leaders who tend to want to raise their commissions increasingly by increasing group sales. She added that this approach is progressively being used.

xi. Adding to this issue is that organizations nowadays want salespeople to achieve their sales targets while at the same time still stressing on giving better services to customers. These demands may not be easy to meet as sales people have to balance the sales-orientation as well as customer-orientation in dealing with customers and are under huge stress due to the trust on both these extremes (Mehrabi, Noorbakhash, Shoja, & Karim, 2012). Yusoff and Baharun (2008) found that interpersonal relationship was the most important facet of the internal customer service quality to maintain external customer service relationship, while rewards and recognitions were the least important. Sales agents therefore need specific knowledge and talents to balance these two orientations. Also, they need to ensure proper services are given, despite having to meet the stringent maintenance sales requirements to be a registered agent of FIMM (R. Tiah, Agency Group Manager of Public Mutual Bhd, personal communication, April 7, 2014).

xii. Another challenge is the unclear and unfamiliar information about how one's role in a job can also result in customers getting the wrong information. Customers can become disgruntled with the unclear products and services offered by the company. Ahmad and Taylor (2009) said that employees, who work in a service environment, for instance, insurance agents, sales agents, or brokers, tend to experience mixed information. Studies in other career areas

30

also supported how people who have conflicting and ambiguous roles in receiving information in their job are not happy, especially within schools (Embich, 2001; Agresta (2004). This circumstance is worsened when they are not in much contact with their supervisors and do not receive much information. Meier and Bohte (2000) reported that such factors can hinder the ability of the supervisor to communicate, coordinate, and supervise. Such problem will result in guessing, receiving and giving confusing sets of information to customers. J. M. Lew (agent, personal communication, March 1, 2012) alleged that infrequent contacts with the supervisor often lead to doubts, fear, higher grievances and less desire to see the supervisor.

xiii. How customers perceive the sales agents' company also matters. To make customers come to the office is a challenge, let alone persuading them to choose an investment. In-store bank employees' beliefs were also reflected in the customers' perceptions of their bank as merely an in-store bank providing only in-store banking services and product offerings, and not as the traditional brick-and-mortar bank (central office) (Pettijohn Charles, Pettijohn Linda, & Pettijohn James, 2004). Wang (2011) also discovered how the influence of internal service quality setting can affect the organizational performance of tourist international hotels in Taiwan. Consequently, customers will at times perceive the sales agents' company, whether it has the reputation, image or the cooperation. In addition, they may not perceive it as having the financial strength to continue for the long term, and how the sales agents handle them. Thus, to make customers come to the agents' office to discuss the product and services, sales agents not only need human relationship skills but the

31

company's internal staff's support. How customers perceive the environment, the scent and ambience of the office (Lunardo, 2012), the location, the cooperation existing among the internal staff, friendly advice, customer friendliness and support is therefore paramount (Michon, Chebat, & Turley, 2005). This requires marketing and internal staff to play a significant role together. Since there may be several different types of classes of customers, some customers may prefer to come to see the sales agents or the boss personally to create trust and rapport. The findings of Al-Nasser, Yussoff, and Islam (2013) revealed that trust was imperative to draw in customers in service quality generation to impact consumer trust in online shopping. They demonstrated that excellent e-service quality was very critical for online vendor. Hence, customers would want to come to the company and say that perhaps this is the company that they can trust, feel safe, confident, and comfortable with it (Aqilah, Krishnan, & Tan, 2015). These conditions can shape perceptions the first time the sales agents make the product and service offering, whether in a small branch office or main office. The result will be that the customers will feel comfortable and happy with the sales agents. Hence, trust is then formed.

xiv. Johnson (2002) characterized attitude as the information about the person (behavior) or something (object) that is formed as an opinion or predisposition, and it can be negative or positive. As a sales agent is young, his/her attitude is readily formed when he/she starts to learn, model others and experience things directly with people and situations around. He/she will interpret the stimuli into something that gives full meaning to him or her, based on his or her prior

experiences. Consequently, attribution of inefficiency and poor performance is sometimes revealed and hidden in the "Tidak Apa" (never mind) attitude; this condition is like the "chalega" (readily to accept the status quo) type condition in India (Kanungo, 1990). Kanungo (1990) reiterated that external forces can easily influence young sales agents. He claimed that this state makes it a challenge to supervise them as they can develop into a "Tidak Apa" attitude person. Loo (2010) established that little change has been found in the beliefs and expectations of non-Muslims towards Islamic banking as a result of years of aggressive campaigns and despite a decade of promotional efforts, nothing fundamental has changed. In his study, he found non-Muslims overwhelming responded with a "No" (92%) answer to a question on whether an attitudinal change had occurred as a result of aggressive promotions while Muslim respondents only gave less negative "No" (54%) answer. These results firmly suggest that attitude cannot quickly be changed, and people will still stick to their old beliefs and expectations if there are reasons to.

R. Tiah (Agency, Group Manager of Public Mutual Bhd, personal communication, April 7, 2014) reiterated that, not surprisingly, sales agents of today readily adopt such laid-back attitude as most are young, vulnerable and inexperienced, and come from the Generation Y, who are in their late teens or twenties. She added that, having different sets of beliefs and expectations to guide them, these agents inadvertently look for new and different challenges. Therefore, they have no fear of asking questions if they do not understand anything. They seem to possess a different attitude towards work and life (Flaherty, & Pappas, 2002), which sets them apart from their parents or

33

grandparents. Flaherty and Pappas (2002) further stated that they tend to develop their own attitude, which will eventually be revealed in their behavior such as they expect not to work hard and dare to expect a workplace that is different from their parents.

xv) Lastly, dissimilarities in the regulatory requirements and policies for the compliance of the various unit trust jurisdictions (FIMM, 2011, 2012b) continue to confuse sales, agents. Marketability of Islamic unit trusts is difficult and less attractive. Current restrictions have also made it problematic for the investing public to acquire vital information, for instance, the Shariah indices, investment details of Islamic unit trust funds and others to reach an informed decision. J. Lee (Agency Supervisor, personal communication, March 1, 2012) reiterated that sales agents often find it hard to keep up with the demands of eligibility requirements and license renewal requirements, let alone the various changes in rules.

As there exist challenges, there also exist equally many opportunities in unit trusts.

i. According to R. Tiah (Agency General Manager, personal communication, January 19, 2014), there are many untapped areas particularly among the Malays as potential customers. As the population of Malaysia increases, it is very likely that the demand for unit trusts will also increase. According to the Department of Statistics Malaysia, Official Portal (2014), the total population in Malaysia would most probably hit 30 million people at the end of February 2014 (Chi, 2014). In 2013, the population was 29.7 million. The statistics showed the Malays forms about 54.8 percent and other bumiputras about 12.9

percent as compared to other ethnic groups such as the Chinese with 23.9 percent and Indian with 7 percent in 2013.

Savings is an important part of one's future plan, and can be used for various reasons. Table 1.4 shows Malaysians are still behind in savings and investments as compared to their counterparts in other developing Asian economies. Savings still represent a sizable portion of a Malaysian's income, thus they could be targeted for conversion into unit trust investments. This represents an enormous opportunity for unit trust sales people.

Table 1.4
Savings and Investments Statistics from 2008-2013

	2008	2009	2010	2011	2012	2013
Savings and Investment (as % of GDP)						
World						
Savings	24.2	21.9	23.3	23.8	23.9	24.4
Investment	23.9	21.8	23	23.4	23.6	24.2
Advanced Economies						
Savings	19.9	17.2	18.2	18.3	18.4	18.7
Investment	21.2	17.8	18.5	18.8	18.8	19
Resource Balance	-0.8	0.1	0	-0.2	-0.2	0.1
Developing Asia						
Savings	44.6	45.7	44.8	43.6	43	43.2
Investment	38.7	41.9	42.3	41.9	41.9	42.1
Resource Balance	4.1	2.7	1.9	1	0.8	0.6
Malaysia (as % of GNI)						
Savings	39.7	34	35.4	35.8	33.1	32.7
Investment [1/]	22.1	18.2	24.1	23.9	26.8	28.7
Resource Balance	17.6	15.8	11.3	11.9	6.3	4.0

Note: [(1)]Forecast; [1/] including change in stock; GDP-Gross National product; GNI- Gross National Income. Source: Economic Planning Unit, Ministry of Finance and IMF World Economic Outlook, April 2013.

ii. Furthermore, it has been reported that, with the implementation of the Capital Market Masterplan 2 of Malaysia, the institutional funds are expected to grow more significantly. This observance is made after witnessing the EPF, the fund management industry and institutional funds grew from 60% of GDP in 2000 to 102% of GDP in 2010 and this is projected to rise further in 2020 ("Securities Comission Chairman Speech on Capital Market Masterplan 2," 2011). Hence, the future looks very promising for the unit trust agents and the unit trust industry and from a regional point of view. In addition, with the setting up of the ASEAN Economic Community (A.E.C) (i.e., a single regional common market of A.S.E.A.N (Association of Southeast Asian Nations) countries by 2015, A.E.C will provide more opportunities for many product choices for the local investors and open up a range of local fund management expertise within ASEAN (Zumbo, 2014). Also, A.E.C will provide cross-border transactions of funds between A.S.E.A.N members with particular objectives of providing A.S.E.A.N CIS (Collective Investment Scheme)-compliant funds within participating A.S.E.A.N countries, (FIMM, 2012).

Thus, based on the discussion of the above issues and challenges, several problems have therefore been determined that might have affected the performance of the industry. These issues are now discussed in the subsequent sub-topics in the problem statement.

1.4 Problem statement

Despite its positive outlook and bright future, the unit trust industry is still facing severe problems, which have affected the job satisfaction of its sales agents. One of

this is leadership. According to R. Tiah (General Manager, personal communication, March 1, 2012), leadership has become a major problem in the unit trust industry because it has affected the sales agents' job satisfaction most and also because it has been unable to manage their problems with customers who have differentiated demand requirements and needs. As job satisfaction relates significantly to the overall performance of any direct selling industry, the success of its business in sales and agent turnover greatly depend on it (Md Isa, Cheng, & Mohd Yunus, 2011). Thus, leadership should therefore change according to the current situation whereby all leaders must understand their subordinates' behavior, motivation, characteristics, skill levels, and roles (Den Hartog & Koopman, 2001; Anawalt, 2011). In many cases, salespeople have never thought that the sales job is more demanding than they imagine, resulting in high salespeople' turnover (Wotruba & Tyagi, 1991; Brodie, Stanworth, & Wotruba, 2002; Hennicks, 2014). These problems have continued to happen in the unit trust industry.
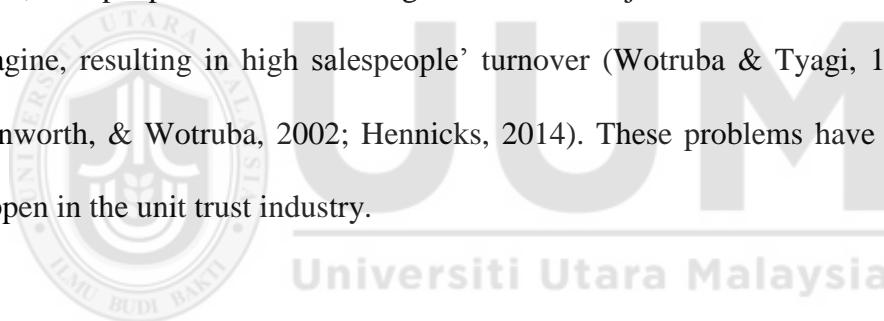
The second problem is the span of control existing between the unit trust leaders and their sales agents. As anyone can become an agent, this will create a problem of control, as new recruits are hired without a quota, and as a result, ineffective unit trust leaders will show less control, initiative and power over their followers (R. Tiah, General Manager, personal communication, March 1, 2012). R. Tiah said that too many agents or agents with different age cohorts and diverse characteristics with different personal objectives and intentions have resulted. Such weakness could result in supervisors giving little time to nurture and enhance good leader-follower relationships (Warrick, 2011; Jamal, 2014).

The third problem is the sales agents' negative perception of Islamic unit trust products and services. J. Lee (Agency Supervisor, personal communication, March 1, 2012) said that unit trust sales agents still harbor negative perception towards Islamic products and services because they lack sufficient Islamic knowledge. J. Lee gave several reasons like Islamic unit trusts are difficult to be explained, and so agents needed to explain well to Muslim and non-Muslim customers. R. Kwok (Agency Agent, personal communication, March 1, 2012) said that most people are not capable or show negative tendencies in grasping Islamic concepts, and so cannot realize their investment goals. This is supported by studies that show that if a leader showed such a characteristic, he/she would result in negative associations with the subordinates' job satisfaction (Kim & Lee, 2011; Amirul & Daud, 2012).

Next is the problem of internal service quality. M. L. Lim (Agency agent, personal communication, March 1, 2012) said that unit trust agents would often perceive the services rendered by their company to their customers and themselves as very sub-optimal. This has made the sales agents not to perform their duties well as expected. According to Lin (2003) and Sun (2008), all organizations must be supportive and conducive to both subordinates and superiors, and create job satisfaction to be successful and efficient. This requirement can be reflected and greatly energized in a good ambience, conducive working environment, good working relationship with the employees, harmonious teams of internal staff, good relationship among the employees and mutual cooperation with internal and external customers (Ciu, 2009). In this respect, a unit trust company should also provide a conducive environment to enable good working relationships among employees. However, there are many instances where unit trust organizations are rarely concerned with these issues.

The fifth problem is attitude. R. Tiah (Agency General Manager, personal communication, June 23, 2012) said that attitude of the unit trust sales agents, especially part-time ones, can be detrimental to performance as they do not care much about their part-time job since they have their main job. As a result, by not having the right attitude and wanting to earn more money, sales agents tend to switch to bigger companies that offer higher commission. They are not loyal to one company, and because they know they can do better in other places, they will leave their customers "stranded" while chasing greener pasture for their selfish gains. Consequently, there exist some customers who do not want to buy unit trusts as they could not find the right agent to service them. Thus, finding the right salespeople to guide buyers will motivate them to do more repurchase (Baldauf, Cravens, & Piercy, 2001; Basir, Ahmad, & Kitchen, 2010).

Kurland (1996) singled out that too much of a straight-commission system is unethical and will be detrimental to the customers. The system inclines to create a denial of responsibility, denial of injury, denial of the victim on the moral intentions of sales people (Kurland, 1996; Serviere-Munoz & Mallin, 2013). Similarly, this phenomenon can also inflict on sales agents' attitude in the unit trust industry, whereby the sales agents keep "chasing" for more customers rather than thinking about how to improve their service quality to each customer.

As the unit trust industry appears to be lacking research on the issues as discussed above, there is an urgent need to provide solutions to the problems. As little research has been done on the key critical factors affecting job satisfaction of the sales people in the unit trust industry in Malaysia, this feels the urgent need to fill the gap in this

current research. Based on the research background and the discussion, the research questions can now be formulated as follows.

1.5 Research Questions

The research questions are as follows:

i) Do the leadership of the supervisors, supervisor's span of control, perception of Islamic unit trust products and services, and perception of the internal service quality provided by the company have a significant influence on the agents' job satisfaction?

ii) Do the leadership of the supervisors, supervisor's span of control, perception of Islamic unit trust products and services, and perception of the internal service quality provided by the company have a significant influence on the agents' attitude towards switching?

iii) Does the agents' attitude towards switching influence have a significant influence on the agents' job satisfaction?

iv). Does the mediating effect of the attitude towards switching have any significant influence on the relationship between the leadership of supervisors and agents' job satisfaction?

v) Does the mediating effect of the attitude towards switching have any significant influence on the relationship between the supervisor's span of control and agents' job satisfaction?

vi). Does the mediating effect of the attitude towards switching have any significant influence on the relationship between the perception towards Islamic unit trust products and services and agents' job satisfaction?

vii) Does the mediating effect of the attitude towards switching have any significant influence on the relationship between the Internal Service quality and agents' job satisfaction?

1.6 Objectives of the Research

The objectives of this study are:

i) To investigate the relationships between the leadership of supervisors, supervisor's span of control, perception of Islamic unit trust products and services, and internal service quality provided by the company and agents' job satisfaction.

ii) To examine the relationships between the leadership of the supervisors, supervisor's span of control, perception of Islamic unit trust products and services, and internal service quality provided by the company and agents' attitude towards switching.

iii) To investigate the relationship between the agents' attitude towards switching and agents' job satisfaction.

iv). To examine the mediating effect of attitude towards switching on the relationship between the leadership of the supervisors and agents' job satisfaction.

v) To investigate the mediating effect of attitude towards switching on the relationship between the supervisor's span of control and agents' job satisfaction.

vi). To examine the mediating effect of attitude towards switching on the relationship between the perception of Islamic unit trust and services and agents' job satisfaction.

41

vii) To examine the mediating effect of attitude towards switching on the

relationship between the internal service quality and agents' job satisfaction.

1.7 Research Scope

This study focused on the unit trust agents from three main institutional organizations, namely the banks, unit trust management companies and wealth management agencies, which engage in the selling of unit trusts. Since the number of respondents to be sought dealing in unit trusts was limited, the researcher covered these three different sectors. The list of the names and position of the agents was derived from the section head or the person-in-charge of the department of each organization. This study was limited to Johor Bahru as there existed time constraint and monetary concerns to carry out a nationwide study. Care had been taken to ensure that the research was done by proper procedures.

1.8 Significance of study

The results from this study allow a re-examination and understanding of the use of different variables such as attitude in understanding sales people's job satisfaction in the unit trust industry. This study is important not only among sales people elsewhere but in the unit trust industry. Also, this study has a high public awareness and interest because of the importance of the product risks, public trust and the impact the unit trust job has on job satisfaction in the industry. Therefore, the question of the role of unit trust agents in the development of the attitude and behavior is fundamental to the understanding of job satisfaction. It is anticipated that this study would generate some interest, not only among practitioners but also among the academics.

1.8.1 Theoretical point of view:

Whitehead (2008) clarified that a living theory is about an individual's learning. He said that it could explain a person's educational influence in his/her learning, in the learning of others and of the social formation in which he/she lives and works. Practitioner-educators and other educational researchers will benefit concerning this theory and practice because most often the theory is derived from within practice. It influences the development of new methods to explain a phenomenon.

In working with other agents and in interviews, the researcher found that unit trust agents were not satisfied with their job. With this insight, the researcher looked for evidence of theory generation and discovered five factors had affected job satisfaction. They were perceived leadership, a span of control, perception of Islamic products and services, internal service quality, and attitude towards switching. This study is significant as it shows the variables, as presented above, could give new perspectives into the causes of job satisfaction among unit trust agents. As previous literature has focused little on job satisfaction in the unit trust industry, this study could be beneficial to academicians in understanding how they affect job satisfaction.

Unit trust agents' choice for location and perception are also important considerations, i.e., whether differences in location in term of their job satisfaction play a role or not. They are informative, because they can show whether the type of organization is important or not, even though the products are similar, or have similar characteristics, as offered to their customers. Location could play an important part, but not the organization they work in because of the facilities offered,

type of product sales, attitude formation, product awareness, enjoyment, and type of friends available.

This research is also important to academicians as the Malaysian government seeks to achieve to make unit trust industry in Malaysia a prominent industry. Presently, the penetration rate is only at 20.7% of Bursa Malaysia market capitalization as at 2014 and has been averaging at this rate for many years. Academicians can therefore be a significant factor in repeatedly testing, reviewing and coming up with revised economic theoretical models to find an equilibrium level of an equity penetration point and how best to achieve it.

1.8.2 Practical point of view

The results of this study are expected to provide valuable information to help top management and practicing managers distinguish which working HR policies are best suited for both supervisors and agents and could be fine-tuned. First, the results may suggest leadership may be a prefereable management technique, thus knowledge is gained on how to choose or potentially expand another alternative or improved approach to leadership to satisfy the agents. Equally important, while information and the study findings might reveal the presence of low or high span of control among the agents, it can guide policy makers to determine the total number of new agents that can be utilized or capitalized for the betterment of the company.

The study can also provide important insights about how agents with different age cohorts of differentiated needs be chosen for the different types of training. On Islamic rules and policies, practitioners, policy makers and government ministries

could work together to come up with the relevant and standardized policies on Islamic rules and policies and enrichment courses to increase the skills and Islamic knowledge among agents.

Lastly, the study can be beneficial to policy makers, members of the public and investors regarding the effectiveness of using the various channel of distribution of unit trusts available to them. Unlike most other countries, their funds are predominantly distributed by brokers, fund managers or banks (FIMM, 2011). Malaysia's unit trust industry is unique as the unit trust agents are the chief and most successful distribution channel and has been successful in using mainly the unit trust agents.

1.9   Definition of Terms and Concepts

i. Job Satisfaction: Spector (1997) defines job satisfaction in terms of an employee's feelings about his/her job and whether he or she shows any likes or dislikes towards the job in the different aspects.

ii. Perception: Perception is the process by which people select, organize and interpret information to create a meaningful picture of the world (Kotler & Armstrong, 2001).

iii. Perception towards Islamic unit trust products and services: Schacter (2011) defines perception as a person's organizing, identifying and interpreting of information using sensory means to make a representation of the environment and to understand it. Schneider and Bowen (1985) further define perception as what

45

customers experience in the overall external product and service quality, which can also be strongly felt by what employees perceive. Consequently, Othman and Owen (2001a) added the dimension of Compliance (to apply the principles of Shariah) to define how providing of Islamic products and services to customers can be measured.

iv. Internal Service Quality: Hallowell, Schlesinger, and Zornitsky (1996) define internal service quality as the amount of satisfaction an employee has or shows for the services he/she received from his/her internal service provider. It is also about how one relates to the attitude that employees have towards other employees, and the way they treat one another in an organization. This view is adapted from the SERVQUAL methodology to measure internal service quality as proposed by Parasuraman *et al*. (1985).

v. Internal Customer: An internal customer is defined as any member (employee) of the organization receiving products and services from other members of the organizations to carry out his or her job (Zeithaml & Bitner, 1996). Employees are internal customers of the organization, who represent the internal market within the organization.

vi. Leadership: Bass and Avolio (1992, 1997) define leadership as a continuum of transactional and transformational leadership where a person has to undergo a process to attain his/her fullest potential over a period.

vii. Supervisor's Span of Control: Rizzo, House, Lirtzman (1970) define span of control to include the amount of role conflict as a person's expectations that are incompatible and role ambiguity as insufficient clearness or clarity about several dissimilar characteristics of a job. Johnston and Marshall (2013) further define it as the closeness, which can be altered. This closeness is about how salespeople feel supervised by changing the sales manager's span of control by varying the number of workers reporting directly to the manager that can affect the role ambiguity and role conflict.

viii. Attitude towards Behavior: Ajzen and Fishbein (2005) define attitude towards the behavior as an individual's positive or negative feelings about performing the behavior. According to them, one has to investigate the individual's beliefs about how he/she feels about the result of doing the behavior and how he/she evaluates whether he/she desires the outcome. This investigation necessitates the assessment of the two sub-components of the instrumental/cognitive and the experimental/affective beliefs.

ix. Unit Trust Fund: A unit trust fund is an investment fund that is professionally managed. Its purpose is to pool the savings of investors who have the same investment objectives. It is a funding scheme that has resulted from monies collected from individuals, and the combined monies are reinvested in a diversified portfolio of securities and other assets. Such investment must, however, follow the guidelines set by the Securities Commission Malaysia (SC) about investment in unit trust funds (Crist & Yoong, 2009).

x. Unit Trust Company Agents: They are called unit trust consultants (UTC) which has been changed from the name "Persons Dealing in Unit Trusts" (PDUT) to reflect the changing role of the UTCs in order to offer advisory services on investments and not only marketing and distributing unit trust funds per se. They only distribute their own company's unit trusts.

xi. Corporate Unit Trust Agents: Corporate unit trust advisors/agents (CUTA) sell unit trusts and services of different unit trust companies to corporate customers. They also provide investment advisory services and consultancy services, and their licenses are issued by Securities Commission Malaysia. Such agents are usually salary paid. An example is the Lion Wealth Advisors Sdn. Bhd. These organizations have no obligations to or are not tied to a certain unit trust management company, unlike the unit trust company agents. However, they have to be registered with the Federation of Investment Managers Malaysia to sell unit trusts, for example, iFAST Capital.

xii. Bank Unit Trust Agents: Banks have their team of sales representatives to sell unit trusts and services of different unit trust management companies, usually to walk-in customers or existing bank customers. They are also called "Institutional Unit Trust Advisers/Agents" (IUTA), which is an institution or organization or a corporation that has been given a licence by the Securities Commission to transact in securities limited to only unit trusts. They must be registered with the FIMM to be able to sell and dispense unit trust funds. These agents have various licenses, for example the Certificate of Investment Link Insurance (CEILI) allows the bank agent to sell all types of unit trust investment-linked insurance, while Pre-Contract

Examination for Insurance Agents (PCEIA) allows him/her to sell only insurance products (for instance, mortgage based). They also hold the FIMM licence to sell unit trust products and services of other unit trust management companies. Such agents are often salary-based, and their rewards are based on a certain percentage of the sales they bring in. Thus, these agents are allowed to have multiple licenses, such as FIMM, CMSL, CUTA, PCEIA and CEILI, to serve their banks better to attain maximum profit.

xiii. **Customer Switching Behavior:** Customer switching behavior often occurs in services or products. Keaveney and Parthasarathy (2001) and Sathish, Kumar, Naveen and Jeevanantham (2011) define customer switching in services as an action of an individual, who stays loyal to one service type, and switching from one service provider to another occurs as a result of dissatisfaction.

1.10 Organization and Chapters

This study is apportioned into six (6) chapters, a reference and an appendix section. The first chapter of this study provides an introduction to the unit trust industry reviewing its growth, the advantages of investing and its current status. It then discusses the issues, challenges, and opportunities. Finally, it proposes five critical problems that plague the unit trust industry. The research questions, objectives of the study and the scope and limitations are then discussed, with the significance of the study emphasized to illustrate the importance of studying the unit trust agents in the unit trust industry. The chapter ends with the key essential terms and concepts.

Chapter two (2) presents an introduction to the empirical research literature review, which touches on the significance of using five variables affecting job satisfaction. Job satisfaction is discussed first as it is the most important reason this study has chosen it to investigate. The relationships of leadership, span of control, perception towards Islamic unit trust products, internal service quality and the agent's attitude towards switching as a mediator are then discussed to provide an understanding how they affect job dis/satisfaction. Then two pertinent underpinning theories are brought in to support this theoretical framework. Fishbein's Expectancy-Value Theory (EVT) is used to explain the theoretical framework of the study to presuppose that people have control over their choices, which they make based on information presented to them.
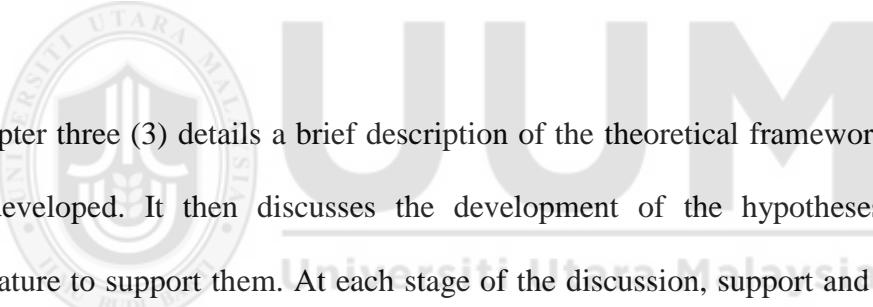
Chapter three (3) details a brief description of the theoretical framework and how it is developed. It then discusses the development of the hypotheses, with past literature to support them. At each stage of the discussion, support and rationale for the development for each hypothesis are provided.

In chapter four (4), it describes the research methodology, which includes research design, sampling design, sample and population, operationalization and measurement of variables, research instrument, data collection procedure and statistical analysis method. A pilot result is also discussed in this chapter on the reliability of the variables in studies. The chapter ends with a discussion of the steps that should be taken in the statistical data analyzes.

Chapter five (5) describes the data analysis that was used to analyze the results of the survey. This chapter describes the descriptive outcomes of the respondents, results on reliability, exploratory factor, correlation and multiple regression analysis. Hypotheses results are also discussed in this chapter.

Chapter six (6) provides the recapitulation of the study findings as summarized, followed by the discussion of findings from the results analyzed. All variable results and findings are further discussed in this chapter. This is followed by the contributions from this study of the theoretical, methodological, practical and managerial aspects. Limitations of the study and recommendation for future reserach are then put forward and subsequently discussed. Lastly, a final conclusion is stated, which summarizes the essence of the whole thesis.
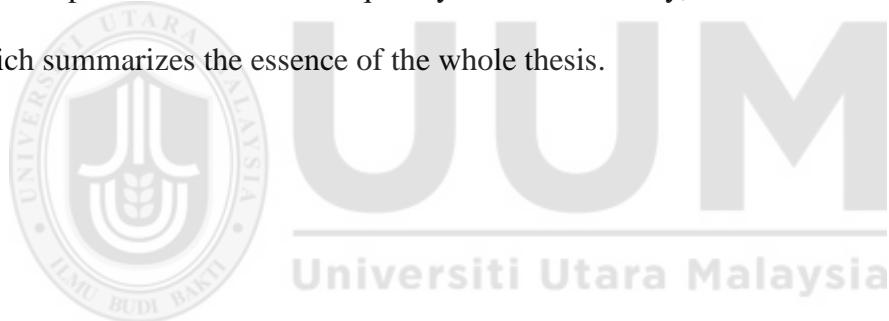
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discusses and presents an overview of the related literature. It begins with job satisfaction and then some topics. They are subsequently followed by a discussion of the reasons for selecting the five independent variables. The researcher then discusses the relationships between leadership, span of control, perception towards Islamic unit trust products and services, internal service quality, the agent's attitude towards switching as a mediator, and job satisfaction. Finally, it discusses the underpinning theories, and the chapter summary is presented.

2.2 Job satisfaction

Job satisfaction has been given various definitions, and thus conceptualized in many ways. However, these definitions depend on how one interprets it. Most researchers have given definitions concerning feelings, attitudes and beliefs. Others saw it as how workers reacted to their work environment. Thus, an employee might get dissatisfied when he/she perceived things very dissimilar of the state they should be (Carrell, Elbert, & Hatfield, 1998). Locke (1976, p.1304) defined it as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". However, Spector (1997) expressed it as merely how content an employee was towards his or her job, whether he or she liked or disliked it. Job satisfaction is, therefore, one of the most extensively researched topics in organizational psychology (Keung-Fai, 1996) and organizational behavior literature (George & Jones, 2008; Zeffane, Ibrahim, & Mehairi, 2008). Many researchers have

done such related studies, and by 1990 it was reported that over twelfth thousand studies have been in print (Ghazzawi & Smith, 2009). This vast literature has resulted in managers looking for new ways to satisfy their workers. The reason is that job satisfaction is an issue that can affect worker productivity, worker absenteeism, job effort, and many other outcomes (e.g. Wright, Cropanzano, & Bonett, 2007; Krishnan, & Singh, 2010).). Bassett (1994) remarked that, although past research has shown little evidence that a happy worker could be productive, a satisfied person nevertheless could lead to some positive consequences. However, he also suggested that being productive could lead to more satisfaction as well, implying a reversed causality

Job satisfaction is caused by numerous factors, both intrinsic and extrinsic. "Intrinsic" is the motivators that come from inside a person and the "extrinsic" is the maintenance factors that come from the outside (Herzberg, 1966). Motivators are things like intellectual self-fulfillment, love to excel or self-improvement. Maintenance factors are things like want for more money, attention or fame or a person's teeth that need to be brushed every day. Spector (1997) said job satisfaction was a result of two primary factors: organizational and personal factors. Personal factors are the intrinsic part (e.g. job tasks and work content: self-expression, skills, job autonomy, responsibility, personal growth, enrichment, and development) of the employees (Kenneth, 2000; Kabir, & Parvin, 2011). The organizational or work environment is the extrinsic part (e.g. salary, coworker relationships, working conditions) of the employees (Gawel, 2008). It is the employees who will deal with the context or work environment and are hence influenced by people or events externally. Interestingly, the extrinsic part of the job could inhibit dissatisfaction, as

compared to the intrinsic part that changes and leads to satisfaction (Herzberg, 1966).

Consequently, to achieve job satisfaction for their workers, managers and supervisors need to know and understand what causes job satisfaction. Previous literature listed various factors as causes of individual job satisfaction (Sangwan, 2013). Researchers associated job satisfaction with the type of organizational culture (Lee & Chang, 2008; Singh & Singh, 2009; Singh & Jain, 2013). In job characteristics, certain aspects of them were thought to impact job satisfaction more than others (Galup, Klein, & Jiang, 2008; Alafi, Al-Qeed, & Alkayed, 2013). In job security, it was examined with respect to the level of job satisfaction (Noble, 2008). Also, job stress levels were investigated in response to the sensitivity of a person's attitude for satisfaction (Singh & Singh, 2009; Saeed, Lodhi, & Iqbal, 2013). Similarly, in job experience (Kumar & Giri, 2009) and employee work orientation (Donovan, Brown, & Mowen, 2004), results showed they affected job satisfaction in many ways (Lane, Esser, Holte, & McCusker, 2010). Zhou and George (2001) even suggested that suppose a worker was dissatisfied, he/she might even work harder to correct this condition. In doing so, he/she might even perform better than expected. Consequently, all these could provide avenues for further investigation into employees' job satisfaction in many other areas. Thus, given such prominence in attaining job satisfaction, the researcher was motivated to study the critical factors of job satisfaction among unit trust agents in the unit trust industry.

Job satisfaction still remains an important and delicate concept. It should hence be viewed and measured correctly. Many past studies have used a unidimensional

general/global measure to examine the overall job satisfaction appropriately depending on their purpose of the research. Pangil, Yahaya, Johari, Md Isa, and Daud (2011) aptly used the general/global measure to test the relationship between elements of organizational climate and job satisfaction among government agency officers. Moyes and Tammi (2008) also correctly used it to measure work-related variables. Likewise, Suppiah and Singh (2011) aptly applied it to explore the types of organizational culture. Each of them set their purpose of their study to capture the overall measure of job satisfaction. Hence, this study also followed and used it as a unidimensional measure to measure the overall job satisfaction because the purpose of the study is also to capture the overall job satisfaction the unit trust agents.

Traditionally, researchers have tried to investigate job satisfaction only relevant to their field of interest or causes. Jaafar, Ramayah and Zainal (2006) and Sicsic, Le Vaillant, & Franc (2012) observed that the hygiene and motivator factors profoundly and significantly impacted job satisfaction of project managers and French general practitioners respectiveley. This finding was despite only organizational performance and interpersonal relationship were the most influential hygiene factors. Hygiene factors are extrinsic or independent of the work itself while motivator factors are intrinsic or dependent conditions of the job itself. Wong and Teoh (2009) also investigated and unearthed policy, supervision and pay as reasons why faculty members were satisfied with their job at two selected and major universities in Malaysia. However, they did not find any influence from individual accomplishment, individual development, interpersonal associations, acknowledgment, accountability, management, the work itself, and the general working situations. In another study, six other different variables from ten work and

55

worker-associated elements were also investiagted. Job autonomy, affective commitment, role clarity, role conflict, organizational tenure, job performance feedback were found to have significant correlations with job satisfaction (Karim, 2008). However, only affective commitment and organizational tenure had a significant predictive relationship with job satisfaction (Karim, 2008). Similar studies were conducted in two automotive industries located in Malaysia and they showed job factors and environmental factors had significant relationships with job satisfaction (Dawal & Taha, 2006). Dawal and Taha (2006) named the job factors as job experience, marital status, age and the environmental factors as the environment, job context reliance, and the building's function. Thus, it can be seen that while some particular intrinsic and extrinsic factors have major influences on job satisfaction, others do not. This information tends to inform others that examining other relevant factors that can cause job satisfaction is also very crucial.

One relevant factor is organizational culture, which is an imperative variable that can affect job satisfaction. Although organizational culture has been widely researched, Lee and Chang (2008) revealed only two aspects of it, i.e., innovative and group-oriented culture that significantly influenced workers' job satisfaction in their study. Suppiah and Singh (2011), equally, discovered four types of organizational culture had a significant influence in modifying tacit knowledge sharing behavior and overall satisfaction. However, they discovered that their positive or negative effects depended on the type of culture. They thus concluded that the four types of the organizational culture of the clan, market, hierarchy and mixed, except for the adhocracy type were potential influences.

Conversely, Schimmoeller (2010) and Dolan (2010) described organizations that had adhocracy cultures were inclined to be flexible, informal and adaptable. They added that, although these adhocracy cultures showed a lack of formal structure, they operated in an opposite style to a bureaucracy. Therefore, they believed that teams became more satisfied and motivated to have an external focus and could be quickly formed and disbanded to react to changing conditions to be friendly towards customers and employees.

Other studies, however, distinguished reward orientation, responsibility, structure, and participation of the organizational climate as potential factors influencing the overall job satisfaction of government agencies' workers (Pangil *et al.,* 2011). Md Isa *et al.* (2011), on the other hand, found out of the six variables investigated, i.e. the upline support, shared change vision, training, communication, compensation systems and feedback, only training, shared change vision and up-line support had a positive impact on job satisfaction used job satisfaction. They had used job satisfaction as a proxy for change success to explore the relationship between six variables to examine salespersons' job satisfaction in the direct selling industry in Malaysia. Hence, while these results not only confirmed several past studies' findings (Pan & Qin, 2007), they likewise showed organizational climate was a significant factor for employees' job satisfaction, although in different dimensions. Since each of these significant outcomes and the many others, as discussed above, are desirable in all organizations, this goes to show the value of studying and understanding job satisfaction as the primary focus.

Leadership is another critical influence in many organizations as it can significantly affect employees' job satisfaction (Lashbrook, 1997; Bartolo & Furlonger, 2000; Saleem, 2015). Past research has shown that leadership could be categorized into various types, which leaders used to manage organizations (Davis, 2003; Hirtz, Murray, & Riordan, 2007). Therefore, choosing a type of leadership is very important. For instance, leadership that transform individuals was reported to have a positive relationship with job satisfaction in many diverse areas of the organization, as opposed to using other leadership types, like laissez-faire or management-by-exception leadership which decreases satisfaction (Sulieman Ibraheem, Hussein, & Ayat Mohammad, 2011; Voon *et al.,* 2011). Consequently, this goes to show that there exists a value in studying and understanding job satisfaction as the primary concern, with respect to leadership.

Other influential factors can also cause job satisfaction, but in lesser desirable outcome in some studies. Lim (2008) reported a significant association between promotion opportunities (because of technical expertise) and overall job satisfaction of library IT workers. Naveed, Usman and Bushra (2011) only noticed a modest but positive association between promotion and overall job satisfaction among employees of glass industry in Lahore, Pakistan. Likewise, insufficient manpower was likely to result in low job satisfaction, mismanagement and inefficient organizational support (Zurn, Dolea & Stillwell, 2005). Hence, along these lines of thought, it can be seen that such situational factors do play a significant role in influencing job satisfaction. They not only affect the job itself, but employees' perceptions, management and leadership skills, working environment, co-workers, employee participation, and knowledge. As a result, this goes to indicate that there

exists great worth in understanding job satisfaction as the primary concern. These needs arise because differences existing between individuals and group dynamics can further complicate matters in terms of forming relationships to influence significantly job satisfaction. Also, individuals and group dynamics often lead to dysfunctional behavior.

Ensuring a fit or match between an employee and an organization can, however, reduce dysfunctional behaviou (Yen & Ok, 2011). Person-organization (P-O) fit and positive work-associated attitude/behavior relationships were confirmed to cause positive outcomes, including job satisfaction by several studies (Sekiguchi, 2004). While this may be the case, Schabracq and Cooper (2000), however, argued that when stress at work was introduced, employees tended to suffer problems being motivated. Further, they argued that employees would lack morale, perform inefficiently, resign, take sick leaves, and have lower job satisfaction, even though a fit does exist. Likewise, organizational support can be another influential maintenance factor. Galup *et al.* (2008) claimed that lack of management support, as cited by both permanent and temporary employees concerning job characteristics in their study, could also lead to employee dissatisfaction. Although the permanent employees surveyed thought it was job involvement that had affected satisfaction, the temporary employees thought it was task interdependence. Henceforth, it can be concluded that while some specific job characteristics do associate well with job satisfaction, others do not. This goes to indicate that studying and understanding job satisfaction is very pertinent to an organization's success and direction. Consequently, it is not only obligatory to draw upon the affective, cognitive, and

59

evaluative part of the employee's behavior, individual internal/dispositional factors are also needed to be thoroughly understood.

Past research has shown that several dispositional factors directly cause job satisfaction and employees' behavior (Saari & Judge, 2004; Baker, 2011). Weiss and Cropanzano (1996) stated that these factors had a more significant direct impact on situational ones. These dispositional factors could interact with situational factors, but the most prominent situational effect was the character and type of the work itself, which best forecasted overall job satisfaction (Saari & Judge, 2004). Judge and Bono (2001) uncovered the work itself was often associated with certain personality traits (attitude), which together could predict job satisfaction more accurately. While Judge, Heller and Mount (2002) and Kirkendall (2013) disputed this by pointing out there were other more appropriate significant personality traits (such as extraversion and conscientiousness), which could impact job satisfaction more, Saari and Judge (2004) and Ball *et al*. (2004) argued that people could be made satisfied of their jobs only through ensuring proper attitudinal intervention strategies that could affect some aspects of job satisfaction. This included changing attitude, perceived coworker and supervisor support, perceived control or autonomy. Thus, this goes to demonstrate that there exist significant associations between several dispositional, personality, other situational factors and job satisfaction.

One such particularly critical relationship involving dispositional factors that can affect and mediate job satisfaction is the attitude towards switching. Francis *et al.* (2004) defined attitude towards the object/behavior as a person's overall/general assessment of the object/behavior. As attitude could directly affect behavior if an

60

attitude was strong and was easily retrieved from memory (Fazio, 1995; Whan Park, MacInnis, Priester, Eisingerich, & Iacobucci, 2010), this meant that attitude is influential. Moutinho and Smith (2000) demonstrated that bank customers' attitudes towards both human tellers and automated banking significantly mediated the relationship between ease of banking and perceived bank customer overall satisfaction, switching, and loyalty behavior. Similarly, procedural justice, another attitude variable, mediated the association entirely between conscientiousness and job satisfaction (Camgoz & Karapinar, 2011). However, on the relationship between extraversion, agreeableness and neuroticism and job satisfaction, it could only partially mediate it (Camgoz & Karapinar, 2011). However, perceived organizational support was also able to mediate the relationship between distributive justice and job satisfaction, where distributive justice was also ascertained to be positively associated with job satisfaction (Ohana, 2010).

Hence, one conclusion can be drawn from the above discussion. While some factors can affect one variable less, they can also affect other variables more. For instance, personal aspirations, morale, motivation, self-actualization, interpersonal relationships, the work itself, the general working conditions and supervision can all cause employees' satisfaction to some degree. Similarly, research has also shown that interpersonal stress and psychological distress, both as role conflict and role ambiguity influences, as experienced by employees in interpersonal relationships are often linked to and produce several adverse psychological and behavioral outcomes (Kato, 2014). While salespeople offer an excellent example of the study of span of control, there exist various characteristics in the sales job that make these salespeople susceptible to role conflict, role ambiguity and hence stress (Cicala,

61

2014). They also particularly affect how spans of control are shaped. Doran *et al.* (2004) reported that when studying nurses and patients, the span of control affected the satisfaction of patients, although not nurses' job satisfaction, as span became wider. Also, managers given small spans of controls were found to have experienced higher stages of relational coordination among their workers who reported directly to them (Gittel, 2001). Consequently, it can be concluded that the way and how close in which a sales person is managed/supervised affects the suppleness and flexibility of sales behaviors (Meier & Bohte, 2000). It hinders the supervisors' ability to communicate, coordinate, and supervise (Meier & Bohte, 2000). Taken in the same light, tight company restrictions and constraints and tight supervision restrict the way sales people can deal with customers' demands (Chonko, 1982; Gittell, 2001).

In a similar approach, when studying the effects of perception of salespeople, salespeople can make informative decisions to attain job satisfaction. Often sales employees tended to acquire more perceptive attitudes concerning job facets (Moore, 2002). Such facets include pay differences, work variety, promotion chances, workplace colleagues, company regulations or supervisory personnel. Ahmad, Rehman, and Safwan (2011) reported that bank customers felt satisfied when they perceived conventional banks were able to render better service quality than Islamic banks. Likewise, Bley and Kuehn (2004) observed negativity among non-Muslim student respondents who perceived Islamic finance negatively. Islamic finance was thought to be only inherently appealing to Muslims, and thus Islamic finance was not only dissatisfying but also not a provider of superior products.

Equally important are the perceptions of the quality of internal service provided by one's organization. Farner, Luthans, and Sommer (2001) asserted that the underlying principle of internal customer service was the requirement of every department to attend to every employee. This principle underlined the concept of interdepartmental cooperation, irrespective of whether an employee was from another department or was an external customer. Hence, internal employees will always act to ensure that their needs are satisfied while carrying out their job duties (Kang, James, & Alexandris, 2002). Sun (2008) discovered that there existed a positive and significant correlation between internal service quality and a worker's job satisfaction, and when this internal service was neglected, workers became dissatisfied. Di Xie (2005) further contended that in sports organizations, service quality was always examined from the perspective of external customers, and this consequently neglected the internal service quality. Thus, this goes to indicate that internal service quality is not only necessary for the internal customers' satisfaction, it is also important for the external customers' too.

As a result of the above discussion, job satisfaction can and must be enhanced at the workplace, as dissatisfaction could lead to decreased absenteeism (Hardy, Woods, & Wall, 2003). It can also result in resignation (Moore, 2002; Tull, 2009) and reduced counterproductive work behaviors (Dalal, 2005). Thus, exploring a viable link between job satisfaction and job performance was extremely useful since a person, who was dissatisfied with his job, would perform badly (Jones, 2006). Martin and Bush (2003) supported this contention by proclaiming that sales supervisors should be more transformational and use a holistic style to investigate the performance of sales personnel instead. Bright (2008), on the other hand, proposed a possible

63

connection between overall satisfaction with life and production at work. He argued that happy workers, who were usually happy with life, were courteous, conscientious, and would make better corporate citizens. As one got more satisfied with one's life, in general, the more productive one would be in the job (Jones, 2006). Haas *et al.* (2000) added that when doctors became very satisfied with their jobs, the quality of care given to the patients also increased. Thus, all these show that job satisfaction cannot be taken for granted.

2.3 Five Critical Factors Influencing Job Satisfaction

In spite of many researchers having investigated several organizational variables that affect job satisfaction, there exist other factors that are more casual than others, and therefore, need more investigation. Five variables have been selected for further study because little research has been done on them, especially in their combination influencing the sales agents' job satisfaction in the unit trust industry in Johor Bahru. These variables would be able to shed some light to meet the objectives of this study. Hence, leadership, a span of control, internal service quality, perception towards Islamic products and services, and attitude toward switching are selected for discussion in the following sections.

2.3.1 Leadership of the Supervisors and Job Satisfaction

Transformational and transactional leadership had been shown to be related to followers' job satisfaction and work performance (Hatter & Bass, 1988; Yammarino & Bass, 1990; Belias, & Koustelios, 2014). How a leader performs his/her job effectively and attains high performance is significant. However, there are many definitions of what a suitable leadership is. It could be defined with regard to the

64

significance of a leader's abilities, his/her character qualities, authority connections, cognitive as compared to his/her affective positioning, his/herself against group positioning, or his/her attraction to oneself as compared to group goals (Grint, 2004; Bolden, 2004; Northouse, 2010).

One of the most famous definitions is that of Bass and Avolio (1997). They defined leadership as a continuous continuum of events, which leaders had to go through from a transactional process to a transformational one in order to reach their fullest potential over a period. Leaders, who are described as transformational, display more transformational than transactional behaviour. Bass and Avolio (1997) said a leader can be both transactional and transformational. Bass (1997) conceptualised the two types of leadership as separate dimensions and not as two opposites of a continuum. He argued that transformational leadership hinges on transactional leadership but not vice versa.

With this definition, Bass and Avolio (1997) expressed leadership as transformational when it was not only about providing motivation, but inspiration to subordinates to obtain unexpected outcomes like job satisfaction. It could also be transactional when it was about depending on exchanges or other forms of reward transactions between the leader and followers, or it could be a passive leadership taking a laid-back attitude until corrective actions were necessary (Bass & Avolio, 1997; Hussain Haider & Riaz, 2010). Transformational leadership can be considered as a special case of transactional leadership because both approaches are linked to the achievement of determinate goals (Den Hartog *et al*., 1997). However, Avolio and Bass (2004) acknowledged that, despite being divided into three areas of

transformational, transactional and passive leadership, distinguishing between transactional and transformational leadership did not imply that both of these types were not related. While this does not imply any relation, the impact of transactional and laissez faire leadership style on motivation could be great (Chaudhry, & Javed, 2012). As they could be looked upon as detached components, this further suggests that a leader could practice both types of transactional and transformational leadership at the same time. They then argued that transformational leaders initially began with transactional leadership and later transformational leadership was added to it, but not the other way round. This significant knowledge practice is one that most leaders do not understand or practice often.

Thus, a follower-based model would allow leaders to concentrate on matters about their followers (Den Hartog & Koopman, 2001). These include the "following" qualities, activities, attitudes or empowerment issues (Den Hartog & Koopman, 2001). On the other hand, a relationship-based model would necessitate relationship-driven leaders to empower followers in the midst of problems and decisions with empathy, patience, and tolerance, creating peace, trust and agreement to affect others (Sosik & Jung, 2010). However, a process-oriented based model, as Miller, Walker, Drummond (2002) put it, was just the arrangement of actions interacting with other actions between leaders and subordinates. Miller *et al.* (2002) saw it necessary to supplement the need to take charge, guide and employ all practices to motivate the underlings to adhere to the leader's instructions. Kavanaugh and Ninemeier (2001), reiterated that for leadership to be defined properly, three vital aspects had to be there in order to establish the kinds of leadership needed. They were the leaders'

66

characters and personalities, underlings' characters and personalities, and the surroundings of the organization to meet the desired outcomes.

Subsequently, this definition of leadership takes one step further. It has to be defined around job satisfaction that can be easily measured and concerns agents (Elizer, 2011). Bass and Avolio (1992) believed their definition of the leadership could be used to define the leadership construct as an overall general/global measure of job satisfaction. This measure was similarly used in this study to capture the agents' perception of their supervisor's leadership along a continuum using an overall leadership score. More lately, after examining three hierarchical models, Carless (1998) established that the MLQ (Form-5X) does not assess separate transformational leader behaviours, but in its place, it seems to assess a single, hierarchical construct of transformational leadership.

Discriminant validity test results of the multi-leadership questionnaire (MLQ) transformational measure further showed a single-order construct could be used after past research reported a high inter-subscale correlations of .93 on the average (Carless, 1998). Darvish and Pour (2013) also found a significant positive relationship between transformational leadership and employees' job satisfaction using the overall leadership score as a measure. Also, Den Hartog, Van Muijen, and Koopman (1997) reported finding a factor structure, which exhibited a whole transformational, transactional and laissez-faire factor, although not ascertained as separate facets of transformational and transactional leadership to measure job satisfaction. Rafferty and Griffin (2004) also reported some researchers had chosen to use a global measure of transformational and transactional leadership, instead of

individual sub-facets because the use of a global scale was easy. The present study also recorded a first order factor where all the leadership items fell under one factor during factoring analysis. It contributed to the total score, which pointed to an overall leadership characteristic. Thus, a unidimensional measure was used in line with the study purpose.

Researchers do have their differences in conceptualizing ideas, and so they tend to give different interpretations and meanings. One differing interpretation is the way followers perceive of their leaders. When leaders are perceived as effective leaders by their followers, they are only allowed to influence and lead them effectively (Lord & Maher, 1993). Effective leaders can only come about because followers are willing to be led. This happens only if the followers are satisfied with their leaders. Yukl (2006), however, argued that the essence of leadership had to contain some influence of power over subordinates and techniques that were not only influential but also proactive. Therefore, effective leadership had to be about how a leader sustained and continuously developed a relationship to effect changes (Kenneth, 2000). Ivancevich, Konopaske, and Matteson (2008), therefore, interpreted job satisfaction as a changing attitude that workers had about their jobs. Thus, they reiterated that, with decisive and appropriate attitude strategies, leaders could have the ability to impact the job satisfaction of employees through their leadership.

Furthermore, leadership could be modified constantly to predict leadership effectiveness, which in turn regulated the varying degree of dedication and responsibility of the employees in the organization (Obiwuru, Okwu, Akpa & Nwankwere, 2011). Hence, from this perspective, transformational leadership could

be used to help leaders as it had various behavioral, situational and relational characteristics (Gellis, 2001; Corrigan, Diwan, Campion, & Rashid, 2002). These characteristics are very appropriate for learning the changing influences of leadership on job satisfaction and organizational commitment (Corrigan *et al.,* 2002). By the same token, transformational leaders also worked typically well to result in a higher leader, organizational and job satisfaction (Manning, 2002). As such, transformational leaders were most likely to appear and act whenever growth, changes, and behavioral remedies were required (Avolio & Bass, 2004). They often had very appealing behaviors, such as modeling of role, quality-related charisma, and intellectual stimulation, which could foster creativeness and change in followers (Bass, 1985).

Bass reiterated that individualized consideration leaders paid great attention to each follower's needs through their mentoring, supporting, encouraging and coaching of their followers to use their skills and be committed. Walumbwa, Wang, Lawler, and Shi Kan (2004), likewise, reported that transformational leadership was positively associated with organizational commitment and job satisfaction, but negatively associated with the job and work withdrawal. Bass (1985) stated that transformational leaders also led employees by aligning employee goals with the leader's objectives. He added that transformational sales managers, when faced with uncertain situations, were best suited to solve goal dissimilarity by deciding the best ways to limit the uncertainty (from misaligned goals).

However, research continued to show that employees, who often worked for transformational leaders, were inclined to focus on the company's well-being, and

not on what was best for them as individual employees (Mohammad, Al-Zeaud, & Batayneh, 2011). Hence, the downside of employing a leadership is that those who are inefficient leaders are probably those who choose to practice laissez-faire leadership. These kinds of leaders have been shown to result in job dissatisfaction. Dowd (2007) cited business leaders, who often practiced laissez-faire leadership, would receive huge yearly bonuses and remuneration. As such, Dowd (2007) reiterated that these remunerations would cause low moral responsibility and moral hazards. Such executives would even perceive higher benefits from committing more wrongdoings as their outcomes-based total reward packages grew for them. Thus, in transactional leadership, Kurland (1996) consequently remarked that outcome-based payment structures could unintentionally result in agents dealing with conflicting interests, which could affect their job satisfaction.

Past studies not only provided accounts of the advantages, but they also discussed the undesirable effects of the disadvantages of other leadership. While one such advantage of transformational leadership is that it can provide a means to solve goal dissimilarity, past studies also revealed the extensive use of authoritarian type as compared with those studies in the literature that exhibited the use of participative type (Brunner, 1998) to improve organizational performance. It was reported that authoritarian types had often caused serious service disruptions and often job dissatisfaction. Arnold, Barling and Kelloway (2001) reported that some studies uncovered such authoritarian leadership was loathed because it significantly limited employee satisfaction, employees' performance and turnover intention.

70

Although transformational leadership has its benefits, several studies have reported otherwise. Voon *et al.* (2011) reported that although transformational leaders were ascertained to have a strong association with job satisfaction in public sector organizations, this leadership was only deemed suitable for governing government organizations. DeBlois (2000) also suggested that if transformational leadership were to be practiced, it should include persuading and helping others in the organization to take up leadership jobs only, perhaps training them first. Popper and Lipshitz (2000) contended that leadership should only be used as a key to shape organizational learning, and it should affect, establish and develop the organizational structure to impact the various components, activities, and services. Cook and Leathard (2004) agreed but argued that the leadership improvement courses introduced had been concentrating on the wrong objectives. They said they should be concentrating solely on leadership abilities, and not building supervision or management abilities. Melum (2002) also alleged that these courses should involve more of leadership improvement and learning activities based on the necessities of the workers and the organization, and not something else.

However, Bass (1990) differed and contested that for organizational learning to be more efficient, transactional leadership was also desired. This was because the overall transactional leaders act as contingent reward leaders, besides also being active and passive management-by-exception leaders (Fernandes & Awamleh, 2011). Bass (1990) reiterated that such leaders would set different objectives and learning. They would show different expectations to the subordinates by giving rewards in exchange (Dubinsky, Yammarino, Jolson, & Spangler, 1995; Zareen, Razzaq, & Mujtaba, 2014). It has been found that staff in some industries were

71

observed to be also satisfied with their job with management-by-exception leadership, as it had some relative beneficial effects (Bass & Avolio, 1990). A meta-analytic approach study also discovered a positive association between contingent reward and the subordinates' job satisfaction, which also showed no evidence that there was a negative association of management-by-exception (active), and management-by-exception (passive) with subordinates' job satisfaction (Judge & Piccolo, 2004). Thus, although transactional leaders tend to be passive mainly, they set benchmarks and conditions for rewarding subordinates and maintained the status quo to reach the required targets (Hackman, Johnston, Michael, & Craig, 2009). Recent studies had also pointed to confirm empirically that contingent reward should be regarded as a behavior for both transformational and transactional leaders, which was successful in motivating workers (Prabhakar, 2005; Kim & Lee, 2011). That was why Dunn, Wilson, and Esterman (2005) proposed that leaders utilized a mix of leadership behaviors, contingent on the type of job and the person doing the job.

Caution is, however, needed when interpreting or dealing with a laissez-faire leader. As an ineffective leader, he/she only functions as a non-leader because he/she takes preference in not getting involved in resolving conflicts, taking more responsibilities or making decisions. Such a leader would adopt a detached attitude in most situations, which permits group members to make their decisions (Bass, 1990; Lowe, Kroeck, & Sivasubramaniam, 1996). Thus, such a leader would result in negative associations with the subordinates' job satisfaction (Amirul & Daud, 2012; Kim & Lee, 2011).

Seen in this perspective, a transformational and transactional leadership combination, thus, might not be useful, especially in some situations, cultures or environments. Cultural differences could influence leadership effectiveness in different cultures because these cultures had dissimilar perspectives of what leadership was and how it was defined (Shahin & Wright, 2004; Jennewein, 2012). One reason is that, as some theories were by nature context-specific, they could be readily transferable to examine leadership in another context or country (Caesar, 2013). However, Shahin and Wright (2004) tested these theories in Egypt and discovered that transactional and transformational leadership could only succeed in non-western cultures where religions played a significant part. This finding implied that charismatic leadership could have been powerfully utilized to represent a show of one's authoritarian power, which often conflicted with submissiveness values. Casimir, Waldman, Bartram, and Yang (2006), nevertheless, revealed that these kinds of leadership were not so present and widespread in other cultures as many had presumed. Walumbwa, Lawler, and Avolio (2007) also opined that, when they contrasted data statistics, there existed only a convincing presence of transformational and/or transactional leadership from the United States, Kenya, China, and India, but not elsewhere. Consequently, this finding had urged Nahavandi (2012) to report that it was generally more probable that transactional leadership was evaluated as only more efficient in the short term as it would be for transformational leadership over an extensive time.

Thus, it can be concluded from the above discussion that the leadership of the supervisors in the unit trust industry can also affect and culminate in different levels of job satisfaction among the unit trust agents. Effective unit trust leaders can arise

73

only if their sales agents allow them to be led and whatever type a leader adopts, it would be futile unless one is permitted to lead. While a unit trust manager's leadership has a great influence on his/her organization, he/she cannot depend on one single leadership to obtain better organizational results. A unit trust transformational leader must significantly compliment transactional leadership on a continuum to achieve higher job satisfaction outcomes. Avolio and Bass (2004) had already argued that transformational leaders had to start first with transactional leadership and later add transformational leadership to it, but not the other way around. Finally, in terms of transferability of the leadership types across cultures, these types might not be useful or applicable in some Malaysian corporate cultures, perhaps more so in the unit trust industry. Thus, it is up to the unit trust leaders to choose a type that best suits his/her unit trust setting in which he/she operates.

2.3.2   Supervisor's Span of Control and Job Satisfaction

Like leadership, there are also several definitions regarding how the span of control should be defined. However, it must be defined in relation to job satisfaction and be easily measured. Meier and Bohte (2000), in their theory of span of control, specifically proposed that there existed a definite size at which span of control attained its maximum capacity to be effective. They said that going beyond this capacity would enhance no value and could even be detrimental. Subsequently, this led McCutcheon, Doran, Evans, McGillis-Hall, and Pringle (2009) to define the span of control as just the total number of workers supervised by a manager. That is to say, it is the absolute figure that represented the workers put under the supervision of a manager, and not the total of full-time equivalents (FTEs).

74

Carthcart *et al*. (2004), on the other hand, quantified it as "the number of direct reports" under the manager's care and supervision. In their research, they defined what employee engagement was in relation to the span of control. However, because Rizzo *et al.* (1970) described the span of control to include role conflict and role ambiguity, this definition was more accurate. Rizzo *et al.* (1970) defined role conflict as containing the conditions required against the expectations of the role that were incompatible. They also defined role ambiguity as providing insufficient clarity or clearness about several dissimilar characteristics of a job or when employees did not see their role expectations well defined to enable them to perform their task efficiently. Therefore, these definitions would imply that it should be the amount or degree of role conflict and role ambiguity that is the serious focus of attention, and not the number of employees, which would affect organizational outcomes.

Meyer (2010) and Johnston and Marshall (2013), nevertheless, mentioned of the closeness, which could be altered, with which salespeople felt supervised by changing the sales manager's span of control. Changing the span of control would mean varying the number of workers reporting directly to the manager that affected the role ambiguity and role conflict. Thus, it would be best and precise to assess the degree or amount of role ambiguity and role conflict first, and not the number of people per se as they directly affect organizational outcomes. Johnston and Marshall (2013) said a person's degree or the amount of role ambiguity or role conflict could be ten times that of another person. Yet this does not mean there exist ten persons in the span. Thus, a salesperson's role ambiguity and role conflict could define how big or small a span of control more accurately. Increasing the span of control would

75

increase the perceived role ambiguity generally (Johnston & Marshall, 2013). This definition is in line with Rizzo *et al.*'s (1970) definition.

Rizzo *et al.'s* (1970) definition is, therefore, the most appropriate to define the span of control construct of this study, and as an overall general/global span measure of job satisfaction. As evidenced in this present study, it also recorded a first order factor where all the span of control items fell under one factor during factoring analysis and they contributed to the total unidimensional score. This suggests an overall span of control score characteristic. Ram, Khoso, Ali Shah, Chandio, and Shaikih, (2011) also used a global scale employing an overall unidimensional span of control score to measure job satisfaction. As Field (2005) had argued, any measure could be used when individual differences in the construct were more significant than specific item's differences. Hence, a unidimensional overall construct should be taken in line with the research purpose. Thus, in line with the research purpose, this study used it as an un-dimensional measure.

The literature details how varying the span of control can affect various outcomes. Evidence in four management studies (Burke, 1996; Gittell, 2001; Hechanova-Alampay & Beerh, 2001; Meier & Bohte, 2000) discovered that span of control significantly impacted organizational outcomes and job satisfaction. Doran *et al.* (2004) found that with complete span of control, transformational and transactional leadership had less positive effects on nurses' job satisfaction. Similarly, with wide span of control, management-by-exception and laissez-faire tended to have an increasing negative impact on nurses' job satisfaction. It also decreased patient

76

satisfaction, and the positive effects of transformational and transactional leadership on job satisfaction.

Workplace conflicts would occur if there existed work overload and role ambiguity, which would worsen organizational efficiency significantly (De Dreu & Van de Veliert, 2001). Rahim (2010) reported that conflict could exist when one party, although sharing the same understanding of the nature of the circumstances, had dissimilar and incompatible solutions to a problem. Idris (2011) reiterated that role overload and role ambiguity were anticipated to increase strain among Malaysian public university academics over a period but not much so for role conflict. The span of control, in general, term, when viewed as a set of ratios, could link sets of managers and subordinates intricately (Meier & Bohte, 2000; Meyer, 2010). Agresta (2006) also said satisfaction was highest when there existed the lowest discrepancy between what were the ideal and actual professional roles in a study of school social workers. Bryant and Constantine (2006) concluded that for female school counselors, there was evidence to show that multiple role balance and job satisfaction significantly prophesied life satisfaction. Also, several studies discovered evidence that principals perceived roles differently among themselves, or misperceived roles of the school counselor (Perusse, Goodnough, Donegan, & Jones, 2004). Thus, it can be concluded that role conflict and role ambiguity can be critical influences in the span of control and organizational behavior.

Furthermore, an examination of the hierarchical structures firmly suggested that span of control varies at different levels within an organization (Mintzberg, 1979; Bandiera, Prat, Sadun, & Wulf, 2014). Rodger (2002) and Neilson and Wulf (2012)

77

suggested considering other factors that could exactly determine the size of span of control. For instance, functions that were too complex, coordination of workers that was confusing, workers' functions that were similar, workers who were in close geographic proximity, workers who required particular direction, control, organizational assistance and the unpredictable nature of a unit. More importantly, they opined that there should be research on the impact of span of control on complicated processes and their outcomes, and questioned how wide the manager's span of control could be for the manager to be still effective in different types of organizations. Henceforth, the hierarchical structures in the span of control can never be underestimated as it can vary at various levels within an organization, and influence how top managers pay specific attention to certain details (Anderson & Brown, 2010).

In a recent study, Bandiera *et al.* (2014) noticed that Chief Executive Officers (CEOs)'s spans of control had grown larger. Rajan and Wulf (2006) observed that there were significant increases in the CEO span of control during the past twenty years in US firms. One reason for this is that they liked to pay more attention to a "team" model of interaction, i.e. their time was spent more specifically in pre-planned meetings that involved more people participating from different functions (Bandiera *et al.,* 2014). Guadalupe, Li and Wulf (2013) pointed to this shift existing in the make-up of the top management group moving towards functional managers, like chief human resources officers and chief financial officers. Surprisingly, this kind of span of control has positive influences on the outcomes, even if they were wide (Guadalope *et al.,* 2013).

However, there are specific arguments for and against an individual size of the span of control. Van Fleet and Bedian (1977) reported that span of control was first theorized when the organizational structures were taken into consideration, with wider and narrower spans deemed appropriate at lower and higher organizational levels respectively. Simon (1946), Strinfellow (2010) and Rishipal (2014) even supported increasing span of control to make the hierarchical structures flatter. This was to give communication more vertical, decrease communication barriers and assign more responsibilities and duties to the lower ranked staff.

However, this increasing span of control technique may not be suitable for the agents in the unit trust industry because a flatter base increases leadership and control problems. McCutcheon *et al.* (2009) also did not agree with Simon's (1946) argument, as it could not be applied in some industries. For instance, patient-care units and nursing care teams in health care organizations depended primarily on horizontal communication. Consequently, to have the appropriate and correct span of control, sales managers had to look at factors that supported behavior-based contracts, which also required narrower span of controls (Bergen, Duta, & Walker, 1992). Similarly, to have the right sales force specialization, either by product or service type, sales managers had to examine environmental uncertainty and see how easy to observe the salesperson behavior (Bergen *et al.,* 1992). To do this, managers ought to hire more of their company salespeople as opposed to external sales agents (Burdett, 2012). This is directly based on the agency theory which says that using company sales agents when uncertainty is high or when monitoring costs are high (Eisenhardt, 1989; Hendrikse & Windsperger, 2011). This is the correct thing to do, as this would narrow the span of control whenever the managers want.

In the delivery of services, having a large work group could impede the leader's ability to give support to employees (Hechanova-Alampay & Beehr, 2001). The leader could face difficulty in increasing their employees' competencies and supporting the required safety management services. Affecting this difficulty are the complexity of functions, degree of coordination required of the workers, and the similarity of the workers' functions could affect dictability (Stieglitz, 1962; Rodger, 2002; Schein, 2010). In some cases, supervisors needed to consider the area of responsibility, which included the number of sites, the size and number of units, budgetary responsibility, and the presence of managerial assistance (Altaffer, 1998).

Urlick (1956), Davison (2003), and Gupta (2010), however, said that smaller spans of control would be beneficial because workers tended to be satisfied. As span widened, there were undoubtedly higher levels of conflict, and that role ambiguity would increase proportionately (Hechanova-Alampay & Beehr, 2001; Bettencourt & Brown, 2003). The reason is that, they argued, in some sales jobs there existed job characteristics that could result in salespeople vulnerable to role conflict and role ambiguity when the span of control expanded. Doran *et al*. (2004) then concluded that there existed no leadership type that could resolve a wide span of control. This is supported by Lian and Tui (2008) who said that employees got less satisfied with their superiors when there existed greater span of control, although some evidence pointed to a manager's satisfaction increasing as the number of subordinates supervised increased. Similarly, Gittell (2001) reported a narrow span impacted group process positively, which had fewer problems in communication in groups. With fewer difficulties in communication, managers were able to connect more with the employees as they tried to be transformational leaders.

80

A positive attitude towards the lack of time is an important issue. Doran *et*.al (2004) reported that a wide span of control could result in a person holding a positive attitude towards the lack of time, which could lead to an increased active practice of management-by-exception. Consequently, a wide span of control increases the negative effects of management-by-exception and laissez-faire, a non-leadership type.

However, not all wide spans of control result in high role conflict and role ambiguity leading to job dissatisfaction. In areas concerning sales territories, particularly relating to the electrical-machinery industry (technical sales personnel), ethical-pharmaceutical industry (missionary sales personnel), and food and beverage industry (trade sales personnel), Grant, Craven, Low, and Moncrief (2001) and Avlonitis and Panagopoulos (2007) discovered that wide spans had the reverse effect. Assigning salespeople in balanced and well-designed sales territories would match each salesperson's characteristics, skills, and abilities (Farris, Bendle, Pfeifer, & Reibstein, 2010). They observed that, as the number of salespeople increased under the care of a sales manager, the sales people felt more committed to the company. As the match became more exact, the salespeople became more satisfied with their supervisor as well as with their customers, and they tended to perform better. The reasons, Grant *et al.* (2001) and Avlonitis and Panagopoulos (2007) reported, were that since salespeople tended to perceive a narrower span of control more than other workers that could affect more their autonomy and flexibility in handling their sales tasks. They explained that, this narrower span, if resulted, was thought to lead to lower organizational commitment and satisfaction. Under these circumstances, it was, therefore, conceivable there existed little role ambiguity and

81

role conflict because the salespeople were satisfied with the allocated sales territories' layout, indicating the approval of the sales manager's assessment of the suitability of the structure (Babakus, Cravens, Grant, Ingram, & LaForge, 1996). Thus, using sales territory as a factor for improving sales performance was necessary (Zoltners & Lorimer, 2000; Churchill *et al*., 2000; Piercy, Low, & Cravens, 2004).

Thus, it can be concluded from the above discussion that the span of control of the unit trust supervisors can also affect and result in different levels of job satisfaction among the unit trust agents. To succeed, the supervisors have to think of having an optimum and a suitable span of control to permit them time to bring about intimate relationships with their underlings (Doran *et al.,* 2004). However, even if the supervisors have the required skills and leadership, their nature of span of control may impede their ability to produce better outcomes as when a work unit increases in size, low-quality leader-follower interactions increase (Schriesheim, Castro & Yammarino, 2000). On the other hand, if the employees are all doing the same task with the same characteristics, then the jobs can be routinized (Meier & Bohte, 2000).

2.3.3 Agent's Perception towards Islamic Products and Job Satisfaction

Perception is how a person would discern, realize, and become aware of a thing, feature, a situation, or person through his or her senses (Albrecht, 2003). Perception is about an individual's organizing, identifying and interpreting of information using sensory means to make a representation of the environment and to understand it (Schacter, 2011). The perception of customers for any product or service is linked to their expressed satisfaction level of that product or service, which is often assessed by the offered services of the providing organization (Ramdhani, Ramdhani, &

Kurniati, 2011). Schneider and Bowen (1985) further stated that perception is what customers experience in the overall external product and service quality, which can also be strongly felt by what employees perceive. In this study, Schacter (2011) and Schneider and Bowen's (1985) definitions are the most appropriate to define the perception towards Islamic products and services construct according to the goals of this study.

The perception towards Islamic products and services construct was measured as an overall global perception measure. Loo (2010) used the global attitude measure to assess attitudes and perceptions towards Islamic banking among Muslims and non-Muslims in Malaysia. Ahmad and Haron's (2002) study also used the global measure when assessing the perceptions of Malaysian corporate customers. Shafie, Wan Azmi and Haron (2004), on the other hand, only used the Compliance dimension of Othman and Owen's (2001a) CARTER Model (Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness) to measure the Islamic product and service quality overall total un-dimensional score. As this present study resulted in all Islamic products and service items categorizing under one factor during factor analysis, thus contributing to the total uni-dimensional score, it also used a unidimensional measure.

Some past studies first measured the perceptions of employees about the external product and service quality offered by their company. Then they measured how their customers perceived and felt about the product and service quality that the company offered to them. This was what Schneider and Bowen (1985) reported when they said that what customer experienced in the overall external product and service

83

quality was also strongly felt by what employees perceived. Similarly, Lee and Park (2008) evaluated the perception of external service quality and customer satisfaction by asking employees about their perception of the external service quality and customer satisfaction. They found employees, who perceived the external service quality, had a positive effect on customer satisfaction, and that the employees' job satisfaction had an indirect effect on external quality through their loyalty (Lee & Park, 2008). Hence, this relationship is an important one as products and services significantly relate positively to performance and satisfaction. Better product and service quality rendered by the company, whether it is perceived by the sales agent or customer, is also a crirical consuderation in getting a deal through and hence satisfaction for both of them.

The literature contains informative research on differing perceptions of various individuals such as customers, institutional players, and institutions. It also details how perception can affect satisfaction through the association of sales, profits, religion or product features. For instance, Bley and Kuehn (2004) reported that non-Muslim student respondents viewed Islamic finance as only inherently appealing to Muslims. They did not perceive Islamic finance as satisfying and a provider of superior products as they thought they would not get a fair return on their investment. Similarly, Metawa and Almossawi (1998) discovered that the main reason investors select Islamic banks in Bahrain and Jordan was that they had to obey the Islamic tenets. At times, attitude and selection criteria were also issues (Ramdhony, 2013). The studies of Othman and Owen (2001a, 2002), and Wakhid and Efrita (2007), that were carried out in Malaysia, Kuwait, and Indonesia also supported these findings. Gerrard and Cunningham (1997), on the other hand,

84

reported that if no profits were given to investors, 21% of dissatisfied Muslim and 67% of dissatisfied non-Muslim respondents would withdraw their deposits.

This is also true of the unit trust industry in Malaysia. The attitude of most investors was likely to invest more in conventional funds as opposed to Islamic funds, which would give out high dividend distribution to investors (A. Tan, Senior Vice-President of O.S.K, U.O.B Investment Management Berhad, personal communication, June 23, 2012). Compounding these issues are the religious attachments that customers have. Religious attachments significantly altered attitudes because people tended to hold false beliefs and misunderstanding that were the result of their social or religious connections that often misjudged people as one social type (Hirschman, 1983; Alwi, & Rashid, 2011). For instance, some customers believe that only Muslim unit trust agents can sell Islamic products. Non-Muslim agents are therefore perceived not to have enough religious knowledge to explain the Islamic products' features to Muslim buyers (J. M. Lew, Agency agent, personal communication, March 1, 2012). However, Bergeaud-Blackler (2004, 2006) found how such perceptions could be misconstrued. Halal meat products chosen by French Muslims were not because of religious obligation, but instead consumers also believed that halal products were observed to be tastier, healthier and that the Islamic slaughter method was less painful for the animal (Bergeaud-Blackler, 2006). Hence, unit trust sales agents can have such misconstrued perceptions as well, who tend to misunderstand customers.

Thus, any persistent negative perception of customers towards a good or service will result in lower sales performance of the sales agents, which affect their job

satisfaction. Loo (2010) demonstrated how non-Muslims continued to view Islamic banking with a disadvantage more significantly than Muslims. He found a significant relationship between religion and perception of the promotional effectiveness of Islamic banking in changing the attitude of non-Muslims to the usage of Islamic banks. The study results showed a significant difference between Muslims and non-Muslims in their view towards promotional effectiveness. Non-Muslims rated promotional effectiveness significantly higher in ineffectiveness than Muslims. Ahasanul, Jamil & Ahmad (2007) and Fazlan and Mohammad (2007) also discovered customers' perceptions toward conventional and Islamic funds varied considerably in urban and rural areas, where products offered to customers differed in taste, functions, and personal likings. Urban and rural dwellers were found to differ in their choices and non-Muslims customers in urban areas perceived Islamic products less favorably than others. Thambiah, Cyril Eze, Santhapparaj, and Arumugam (2011) also showed significant dissimilaries in how Islamic retail banking customers in the urban and rural banking areas in Malaysia perceived retail banks. Sarwar, Ferdous Azam, Haque, Sleman and Nikhashemi (2013) found that Malaysian customers were very mindful when comes to buying products. They found customers were discerned about the quality and price of Chinese's products. Thus, perception, awareness and preferences in the choice of retail banks and products, i.e., returns, service charges, overdraft amenities, and length of loan repayment, differed significantly among banking customers.

Differing consumer perceptions also exist with respect to insurance Takaful companies. For example, in Brunei Darussalam, a most common problem encountered by Takaful policyholders involved the claiming process (Bashir & Mail,

86

2011), in which policyholders had problems claiming back their money upon maturity. Bashir and Mail (2011) reported that Takaful policyholders faced serious problems redeeming their policies upon maturity and were thus dissatisfied, which had led to a lack of confidence in the product and satisfaction among customers. However, despite all the negativity reported above, Hidayat and Al-Bawardi (2012) surprisingly found non-Muslim expatriates in Saudi Arabia were very much drawn to Islamic banking products and services. Lower transaction costs and better service delivery were the reasons. Non-Muslims in Kuala Lumpur were similarly found to have made inroads concerning the consumption of Islamic banking services, despite more could be done to improve the non-Muslim customers' understanding of the Islamic banking concepts (Abdullah, Sidek, & Adnan, 2012; Fada, & Wabekwa, 2012).

While some institutional agents act as advisors to multiple customers on the choice of products and services from various unit trust companies, they sometimes do not sell many of the products from their company, or vice versa. Osman, Ali, Zainuddin, Rashid and Jusoff (2009) reported that some Islamic banks paid the least attention to ensure their customers were satisfied with certain of the products and services provided. The reason given was that the products or services were not theirs, and so they needed not pay so much attention to them. In some cases, where more attention was paid to one particular group of preferred consumers, perhaps due to personal reasons that were attributed to the salesperson's personality, race could be an issue. For instance, Ahasanul *et al.* (2007) uncovered a significant relationship between race and perception towards Islamic banking, favoring only Muslim customers.

Thus, this reinforces the need to service other groups too, and understand more of the non-Muslim ethnic groups.

However, perception needs not be always unfavorable. For example, there existed opportunities in Takaful Islamic Motor Insurance, a product based on Shariah rules for the general insurance provided by Insurance Company in Malaysia. It was well perceived among government servants who were using the motor insurance, whereby, product knowledge, awareness, advertising and benefit of the product were used to determine the level of perception of Islamic Motor insurance (Aziz, Mat, & Zin, 2011). These could have explained why attitudes and perceptions towards Islamic products and services constituted an important factor as they affect all levels of people in the unit trust industry.

Thus, the overall external product and service quality that is regularly experienced by customers can also be strongly reflected by how the unit trust agent employees perceive and feel about the products and service quality, as earlier studies have shown. A lasting relationship and trust are needed to sustain a long-standing business association with customers whereby sales agents have to be independent, highly communicative and offer not only services, but solutions as well (Joseph, Stone, & Anderson, 2003). Salespeople, therefore, need to be positively affected by the organizational commitment and intrinsic motivation to permit them to do the necessary customer-orientation behavior in their selling activities (Mohd Noor, & Muhamad, 2005).

2.3.4 Agent's Perceptions of Internal Service Quality and Job Satisfaction

Lin (2003) and Wang (2012) defined internal service quality as how employees of each departmental unit provide services to the other internal members of the organization. Di Xie (2005) termed internal service quality as that degree to which an employee was content with the services provided by fellow workers. It was about what employees felt about the quality of service they received or gave to their fellow workers, as compared to internal marketing, which was about how the organization treated its employees (Paraskevas, 2001). Zeithaml and Bitner (1996) and Heskett, Sasser, and Schlesinger (1997) defined internal service quality as one that related to the attitude that employees had towards other employees, and the way they treated one another in an organization. Hallowell *et al.* (1996) reiterated that there were eight components of internal service quality that were identified as attainment to job satisfaction. They were tools, teamwork, management, training, reward/recognition, goal alignment, policies / procedures, and communication. Internal service quality is hence linked to job satisfaction in many aspects, and these definitions seek one goal-i.e., to attain satisfaction.

Following the above discussion, it follows that Hallowell *et al*. (1996) definition is the most appropriate to define the perception of internal service quality and services construct of this study. This construct was measured as an overall global perception measure. Lee and Park (2008) also used a global scale to measure the overall internal service quality directly. Other researchers have also used the global measure. For instance, Osman, Rosnah, Ismail, Tapsir and Sarimin (2004) used the global measure to assess the internal customers' service quality through the overall mean scores to predict their satisfaction. Sun (2008) used it to determine a positive and significant

89

association between the internal service quality and the employees' job satisfaction. Similarly, Cai (2003) measured it to exhibit that the employees' job satisfaction could be assessed by a single composite measure of internal service quality. Thus, this study used it as a uni-dimensional measure.

Heskett *et al.* (1997) said that organizations must stress not only external customer satisfaction but also internal customer satisfaction as well. Van Dolen, Lemmink, De Ruyter and De Jong (2002) pointed out that whether the customer was satisfied or not at the first encounter could be affected by many other factors. They added that it was not merely caused by his or her own perceptions, but could also be caused by how the employee perceived of him/her. Thus, customers' or employee perception is paramount and needs to be looked into and measured (Hirmukhe, 2012). In the same way, whether an employee was satisfied or not depended on how the customer perceived of him/her or the customer contact centre too (Van Dun, Bloemer, & Henseler, 2011). Consequently, given an intense confrontation where the employee and customer met, there arose a need to understand better what such individual encounters could bring about (Ruyter & De Jong, 2002). In such situations, there was often insufficient understanding or guidelines as to how the underlying mechanisms worked in such an interaction (e.g. Gupta & Vajic, 2000). Gupta and Vajic (2000) said a customer's assessment of the employee's meeting performance might or might not affect his or her satisfaction and the employee's satisfaction. Van Dolen *et al.* (2002) further argued that, besides looking at how the employee performed and whether he/she was satisfied, there was a need to examine the employee's stable characteristics. Hence, it is vital for organizations to concentrate

not merely on the supervision on how customers would perceive, but also on how employees would perceive their performance and be satisfied.

Past studies have indicated the importance of internal service quality. Hallowell *et al.* (1996) and Umamaheswari (2014) reported that an organization wanting to give good-quality external services had first to offer satisfying internal services to satisfy the needs of the employees. Since internal customers worked together and interacted with external customers, service organizations had to stress not only external customer satisfaction but also internal customer satisfaction as well (Heskett *et al.,* 1997; Wang, 2012). Back, Lee and Abbott (2010) similarly argued that to attain internal service quality, employees in departmental units needed to cater services to other internal employees. Jun and Cai (2010) said such departments were linked in a service chain together to provide satisfaction to the external customers. However, Lin (2003) argued that internal service quality was all about getting the employees in each departmental unit to render services to the other internal members, without which good performance was unattainable. Hence, rendering of such services also needs transfer of training (Zumrah, 2014). Cai (2003) attributed the significance of the employees' job satisfaction to commitment to the organization, internal service quality, and behaviors towards the customers, while observing that internal service quality significantly impacted the employees' job satisfaction. Likewise, Tsai (2004) acknowledged that employees' job satisfaction could be related to only internal service quality. However, Zhang (2005) stated that other factors were also imperative, such as gender, seniority, the level of education, and type of remuneration. Another factor is how internal service quality could synergize job satisfaction for performance improvement (Pantouvakis, 2011). Pycraft *et al.* (2010),

91

however, mentioned that a total quality management (TQM) should be used to examine all the facets of an organization to determine their effectiveness in every activity that was carried out by each internal employee who affected the internal service quality of the services done by others.

In a study done in Malaysia, internal service quality had a positive, significant and direct impact on organizational performance and employee's job satisfaction, which in turn affected the organizational performance (Wang, 2011). In another Malaysian study of the hotel industry, the relationship between external factors with employee satisfaction was determined significant (Yunus & Ishak, 2012). It resulted in significant relationship between service and customer satisfaction and between facilities and customer satisfaction, although the relationship between internal factors and employee satisfaction was not. Involvement and management communication were two factors found responsible for the level of satisfaction of the internal customers (Osman *et al*., 2004).

 Similarly, reliability, accessibility, competence and tangibility provided greater impact on internal customer satisfaction (Dhurup, 2012). Furthermore, increased employee satisfaction and loyalty due to higher internal service quality could lead to the external service quality and customer satisfaction (Lee & Park, 2008). Similarly, employee satisfaction related significantly with internal customer service quality (Yusoff & Baharun, 2008). Thus, this goes to show that internal service quality is crucial to an employee's job satisfaction. This is also true of the internal service quality affecting the unit trust agents in the unit trust industry.

92

Hence, it can be concluded that from the above discussions, in order to satisfy fellow unit trust employees, internal customers/employees need to provide high-quality internal services that not only improve an agent's job satisfaction, but also improve the customer bond and loyalty. While there may exist difficulties, managers need to look into individual functional departments, with their linkages (Goel, 2007). Draft (2012) said organizing by functions is still the prevalent approach to solve problems of linkages. Goel (2007) reiterated that it may not be easy to identify the linkages between departments and to examine where the cross-functional impact is going to impact in their organizations.

Thus, identifying the linkages will result in leveraging the employees' competencies, strengths or weaknesses in one area while putting in place the requirements for another (Goel, 2007). Eventually, a more holistic workplace management style, a top-down work environment, an entrenched employee engagement at all stages of the company and a measurement of frontline employees' engagement levels with the customers may result (Kroth & Peutz, 2011). A downward workplace must exist to support the employees' working arrangements in which they are free to make inputs from across the organization (Henigan & Wright, 2013).

2.3.5 Agent's Attitude towards Switching as a Mediator

Attitude is defined as collecting and gathering useful information about a person, object, experience, or situation (Ajzen & Fishbein, 2005; Brandt & Wetherell, 2012). It is a predisposition that goes towards the acting in a positive or negative way towards some object or behavior (Littlejohn, 2002; Ajzen & Fishbein, 2005). Ajzen and Fishbein (2005) said an attitude towards the object itself is not the same as an

attitude towards the behavior. For example, an individual may have a positive attitude towards a Mercedes car (object), but his or her attitude towards the act of buying (behavior) such an expensive car may be negative. In the same fashion, a person may have a positive attitude towards an i-Pod hand phone, but his/her act of buying it may not materialize. Ajzen and Fishbein (2005) said that the attitude towards the behavior is a better predictor of a person's actual behavior than attitude towards the object. They added that the attitude towards object or behavior, as defined, should be measured by instrumental and experiential sub-components. Crites, Fabrigar, and Petty (1994), however, thought attitude towards the object should be measured by general evaluative terms such as positive/negative, good/bad, desirable/undesirable, and like/dislike.

In line with this thinking, Ajzen and Fishbein's (2005) definition is the most appropriate to define the attitude towards switching construct of this study. This construct was measured as an overall global perception measure. It had resulted in a first-order factor, where all the attitude towards switching items fell under one factor during factoring analysis. Francis *et al.* (2004) alleged that the attitude variable could be examined directly, e.g. by inquiring about the respondents' overall attitude using an overall general score. Or alternatively, the internal consistency index could be used to determine reliability, i.e. to ascertain if all the items in the scale are assessing the similar construct (Francis *et al.*, 2004). Several studies have also used attitude as the overall general attitude measure. For instance, Johnson, Bowker and Cordell (2004) used it to show environmental attitude had a positive predicted environmental behavior. Funderbuck, McCormick, and Austin (2007) used it to measure the children's attitude towards epilepsy whether it mediated on mental health outcomes.

94

Stock and Hoyer (2005) also used it to assess customer orientation, where discriminant validity had distinguished and separated the constructs of customer-oriented attitude and customer-oriented behavior. Hence, this study justified it by using a unidimensional measure.

Eagly and Chaiken (1998) said attitude was essential as it was able to influence a person's overall behavior. Attitude is a result of how judgments change following comparison of current and prior information (Albarracin, Wallace, Hart, & Brown, 2012). Palani and Sohrabi (2013) said it was important to examine consumer attitudes and behavior when selecting a holidat destination. Hence, investigating both types of attitude together, i.e. attitude towards object and behavior, to better predict behavior was the better option despite there were two broad theories of attitudes that examined them separately (Eagly & Chaiken, 1998). However, Eagly and Chaiken (1998) explained that once a person has acted on his or her attitude towards an object, for instance, he/she would most likely choose an appropriate behavior among other suitable options. Therefore, if a link between an attitude towards an object and an attitude towards the behavior has been established (as a possible behavioral choice), then once that person's attitude towards the object had been acted upon, his/her attitude towards the behavior should also have been acted upon leading to a better prediction of behavior (Eagly & Chaiken, 1998). Consequently, attitude was be used as a mediating variable to show how it impacted behavior or mediated in other relationships.

Generally a mediator that can respond well to outside influences will result in unstable changes within a person (Baron & Kenny, 1986). Thus, Baron and Kenny

95

(1986) argued that psychological constructs that look more stable such as traits of personality (e.g. extraversion, internal locus of control) or innate attributes or qualities that are inborn (e.g. demographics like age, gender, socioeconomic status or ethnicity) are less likely or just cannot be mediators but can only be moderators. They argued that moderators tend to act and behave relatively more stable. On the other hand, while it can be said that attitudes can also be stable at some times, they can also behave very unstable most of the time (Eagly & Chaiken, 1993). Consequently, this occurrence makes them better mediators because their stability or persistence is very easily affected or changed by factors, such as the attitudinal structure or the new experience that is directly or indirectly affected through constant contact with the attitude objects/behavior (Eagly & Chaiken, 1993).

Past studies have shown how attitude works as a good mediator influencing various outcomes. Bentler and Speckart (1989) observed that attitudes could have a direct impact on behavior, but not via intention. However, Kim, Chun, and Song (2009) discovered that the impacts of salient beliefs on behavioral intention could be fully mediated by attitude towards system use only when there existed a strong attitude. Harun, Adzwina, Bledram, Suki and Hussein (2012) also discovered that attitude towards counterfeit luxury brands fully mediated the association between novelty seeking and intention *not* to buy counterfeit luxury brands when attitude was strong. Novelty-seeking, however, did not have an impact on the intention to buy counterfeit luxury branded product.

In contrast, some studies become aware that there exists little or no mediation for certain variables. For example, Funderburk *et al.* (2007) looked into the more

specific dimensions of attitude mediating the association between perceived stigma and the consequences of mental health. They found the children's attitude towards epilepsy partially mediated the relationship between stigma and self-concept, but it did not find any mediation on social competence. Similarly, Zendehdel, Paim, Bojei and Osman (2011) also observed that attitude towards online shopping only partially mediated the relationship between integrity and intention and the relationship between ability and intention, but no mediation of attitude was observed on the association between benevolence and intention when investigating the three facets of trust (i.e. integrity, ability and benevolence) on purchase intention. Kim and Park (2005) similarly established that attitude towards purchase via the online store and information search intention via the online store showed some mediating effects on the relationship between the predictors and purchase intention via the online store. However, Qader and Zainuddin (2010) did not find the mediating variable, environmental attitude, mediating the relationship between the independent variables, perceived government legislation, media exposure, and health safety and the dependent variable of purchase intention.

Consequently, people will attempt to have their attitudes remain consistent either among them or between them and their behavior (Forgas, Cooper, & Crano, 2010). Forgas *et al.* (2010) opined that people will make direct inferences from their behavior to their attitude. Thus, if there exist any dissimilar attitudes, people will attempt to reconcile and align them so that they look consistent and rational (Harrison, Newman, & Roth, 2006; Gawronski, & Strack, 2012). Gawronski and Strack (2012) observed that by either simply changing attitudes or behavior to a balanced state, consistency is achieved. Supporting this contention, Barden and

97

Tormala (2014) and Fazio (1995) stated that attitudes, that are strong, tended to improve the consistency of the attitude to behavior relationship than weak attitudes. Examples of aspects of attitude strength include crystallization, affective-cognitive consistency, accessibility, certainty, direct experience, importance, intensity stability (Raden, 1985). Therefore, based on this understanding, if the attitude is strong, attitude as the mediator will first significantly affect the dependent variable as what Baron and Kenny (1986) prescribed (Kenny, Kashy, & Bolger, 1998). If it does not, then there is no mediation, and it is not a strong mediator.

Liska (1984) believed that intention is not a strong mediator because it is not strong enough to cause behavior due to its causal structure. As such, he added, this led to a person having an insufficient attitude strength that indicates not only one-directional path (eg., positive-negative, good-bad), but also shows lower strength and confidence in his/her attitudes. He discovered that, in well-formed intentions, these intentions could fully mediate the consequences of attitudes on behavior in an attitude-intention-behavior linkage (e.g. Bagozzi & Yi, 1989; Friedkin, 2010). Weakly-formed intentions could result in intentions becoming weak or insignificant mediating variables, causing attitudes to have a direct impact on behavior (e.g. Bagozzi & Yi, 1989; Friedkin, 2010). Thus, Sheeran (2002) refuted Fishbein and Ajzen's (1975) assumption that attitudes and norms could impact behavior only indirectly through behavioral intention. Furthermore, Grieve (2001) and Sheeran (2002) argued that intention-behavior gap models exhibited flaws in predicting behavior based on intentions because most people did not act on their intentions. Also, when a person intended to do something, it did not imply he/she would later act upon it, nor when he/she finally acted would imply there was a preceding

intention unless he/she was fully rational about (Grieve, 2001; Sheeran, 2002; Ki, & Hon, 2012). Hence, this finding tended to show that the logical consistency assumption between individuals' belief sets, attitude, intention and behavior did not offer any rationality to it. It can be concluded that attitude can only provide a strong mediator only when the attitudinal structure itself consists of different amounts of cognitive and affective components (Eagly & Chaiken, 1998). Similarly, attitude can be a good mediator if there exist many affective and/or cognitive relationships, which must have consistency of evaluation (Eagly & Chaiken, 1998) and are easily retrieved from memory.

Proximal and distal influences are also vital considerations (Lämmle, Woll, Mensink, & Bös, 2013), especially in deciding a mediator. Proximal and distal influences can be examined for any issue. For instance, Suh and Badrinarayanan (2014) determined the proximal (characteristics that impact the everyday functioning of the team) and distal (characteristics associated with the team's organizations that are relatively remote to the everyday functioning of the team) factors had great influence on project creativity of marketing teams. In examining an attitude as a mediating variable from the perspective of distal measures, Bolger, Zuckerman, and Kessler (2000) made a remarkable discovery. They found that if, by giving social support to a person who was really under great stress, it should bring about a reduced distress outcome the following day. Thus, given that the X→ Y causal relationship is temporally proximal, the effect of X on Y should end up moderate to large. Barrick, Stewart, and Piotrowski (2002) also investigated attitude, such as personality traits, which could be measured as how far (or distal) they were from work attitudes and behavior via motivational constructs that were proximal.

99

Similarly, in a personality-job satisfaction linkage, Colquitt and Greenberg (2003) reported that fairness (organizational justice), as a mediating variable, could also impact employees' attitudes and behavior significantly due to its proximal reasons. Rhoades and Eisenberger (2002) explained the linkage between how one would perceive organizational support as a direct cause of job satisfaction. They assumed that employees would tend to perceive that their organizations would help them based on their contributions and the high value they thought their organization placed on them. As a consequence, perceiving the support that their organization would render to them provided a good mediating variable in the relationship between any distributive justice (or injustice) encountered by them and their job satisfaction and therefore seemed logical as they felt supported (Tekleab, Takeuchi, & Taylor, 2005).

However, in the case of attitude towards switching, it involves a person's relevant knowledge about the alternatives (Bansal, Taylor, & James, 2005) when he/she wants to switch. The amount of subjective knowledge that he/she gets is about how much of his or her perception of the other alternatives (Capraro, Broniarczyk, & Srivastava, 2003; Moorman, Diehl, Brinberg, & Kidwell, 2004). Therefore, it can be ascertained that the more the switching experience, the more the ability to examine the information and make better conclusions about how one has performed against selecting the alternatives (e.g. Bell, Auh, & Smalley, 2005). In the similar way, customers with insufficient experience also generally perceive a larger amount of risk in decision-making (Bell *et al*., 2005; Heilman, Bowman, & Wright, 2000). This is also true of unit trust agents who want to switch.

Thus, it can be concluded that from the discussion above, the mediator is an important variable. Consequently, this goes to show the value of examining attitude as a significant variable because of its varying mediating strength. Past studies have used attitude towards object/behavior as a mediating variable in relationships that had different independent and dependent variables and have shown significant different results. As previously mentioned, attitude will mediate well when the attitudinal structure consists of different sufficient amounts of cognitive and affective components and many affective and/or cognitive relationships, with a consistency of evaluation (Eagly & Chaiken, 1993, 1998). They will become more effective when they are easily retrieved from memory. Unit trust managers thus ought to be interested in changing their workers' attitudes as they provide indications of possible problems that can impact job satisfaction and behavior. A negative attitude towards switching should bring down resignations. As attitudes can also influence behavior directly, this only goes to show how important attitude is in attaining job satisfaction.

2.4 Underpinning Theories

2.4.1 Theory of Expectancy-value Theory (EVT)

Fishbein's Expectancy-Value Theory (EVT) is very useful in explaining the theoretical framework of this study. Similar to early models, expectancy-value models indirectly presuppose that people have control over their choices and that they make their choices based on information presented to them. The expectancy-value models contain two constituents as predictors of attitudes or behavioral choice. First, it is the expectancy, i.e. the probability that the decision is related to a particular outcome. Second, it is the value, i.e. the positive or negative valence related to that outcome.

EVT is the extension of the information-integration theory. Information-integration theory is about how to accumulate and organize information. It is also about how relevant information can be used to change attitudes and other behavior predispositions, and it concentrates solely on the valence and the weight of the information in affecting attitude and in learning how to select or gather the relevant information (Littlejohn, 2002). Hence, its purpose is to assess the value of the information to arrive at a final evaluation (favorable or unfavorable), using the weight (the perceived importance).

 People can then start to interpret the information and get its meaning so that they can relate to the attitude object (i.e., evaluation) (Bradley & Lang, 2000). Or, they can also decide whether it is relevant (i.e., weighting) and finally to integrate this information with their previous attitude, if they can retrieve one from memory to form an attitude (Bradley & Lang, 2000). This information-integration theory's final step ends with integration. Here, it creates a new positive belief that will result either in an individual's overall attitude being more positive or a new negative belief being less positive.

EVT takes over where information-integration theory left off. It adds and uses the concept of "Expectancy." With this, it fundamentally tells us why an individual will/will not choose to do a given task or will continue to work on a task even though they expect to fail after having integrated the information. Fishbein introduced the theory (EVT) in the early to mid-1970s to show why Expectancy and Value are useful to predict attitudes or behavioral choices (in decision models). Thus, in essence, EVT works on three premises. One assumption is based on their

expectancy, the meaning, and their efforts expended out to reach a desirable level of performance to obtain satisfaction. The second premise is when they perform the action, whether it will result in an acceptable outcome for them. The third premise is the valence in terms of the value of that outcome, e.g. what influence the agents' attitudes to change towards the actions/objects to obtain that value. Thus, there exist three fundamental issues that always determine their decision: the belief, value, and expectations.

The Expectancy-value theory was originally conceptualized to provide explanation and prediction of an individual's attitudes towards both objects and actions (behavior). It is now able to explain how a change in attitude occurs consequent of a change in the weight (importance) of specific beliefs, change in valence (positive or negative value) of a belief, or of any addition of new beliefs pertaining to a behavior or object. The valence, as perceived by consumers, is actually that intrinsic value or attractiveness (i.e., positive valence), aversiveness (i.e., negative valence) of an object, event, or situation. Similarly, employees' anger and fear are negative valences, while joy is a positive valence (Charland, 2005).

An expectancy usually means the likelihood that a person will decide on a thing that will be associated with a particular positive result. A value is his/her positive or negative valence that is related or associated with that result. Thus, when expectancy and value are combined, expectancy-value models underline one fundamental assumption. The assumption is that individuals will maximize any perceived benefits and minimize any perceived costs in the course of performing that thing. "Value" is,

103

therefore, symbolic of people's many dissimilar beliefs that individuals reach out for and why they want to do a task.

The theory implies an underlying motivation. Individuals will go all out to put themselves to meet their expectations (beliefs) and evaluations when they deal with others (Palmgreen, 1984; Lunenburg, 2011). For example, in unemployment issues, Isaksson, Johansson, Bellaagh and Sjoberg (2004) said EVT places great significance on employment value. This value is equally the same as what a person would put wanting a job or being employed. Thus, people who are unemployed would highly place a high value on employment and behave in any way to seek to be employed and use all efforts to seek a job (Kanfer, Wanberg, & Kantrowitz, 2001). However, as people's expectations keep changing, Dixon, Spiro, and Jamil (2001) said people keep modifying their expectations. They said that this happens to particularly salespeople who are often troubled by their beliefs that they aren't able to sell their products or aren't able to react to new sales product information or targets.

However, there is one main problem with the theory. It claims that the only incentive for people to perform well is the desire for more money/rewards. However, others have also said they too can be motivated by intrinsic factors, like the love for the job. Hence, one aspect of its application can be seen in the light of the attitudinal role of opportunities presented to individuals, like sales agents. Sales agents will have to perform their job where there exists a high likelihood that even the best employees will do their job at low levels if their chances are limited. Conversely, even the most motivated salesperson will perform poorly, if chances are few. Hence, Expectancy-

Value Theory can only guide individuals to change their perception, expectations, and values as it prepares them to motivate their followers.

Therefore, three basic components in EVT, the belief, value, and expectations, must be carefully managed. The first component is belief. Through correctly developing a belief about an item or action, individuals will only respond to the information about the item or action. For instance, today's consumers have lots of choices to make, and often they make switches to other options. Kollmuss and Agyeman (2002) and Lane and Potter (2007) said that if a person is outweighed by information about a particular matter, it affects the probability of doing that action. However, Rozin and Royzman (2001) said individuals tended to overstress negative information relative to positive one. Ito and Cacioppo (2005) also concurred that people do show various stages of positivity offset and negativity bias. Positivity offset is the tendency to infer neutral circumstances a bit more positive. Negativity bias, on the other hand, is a tendency to give more weight to bad experiences than good ones.

Thus, if a belief has already existed, this could be changed by the new information. According to Heath and Bryant (2000), Fishbein and Ajzen (2010) seriously believed that beliefs form the foundation of the cognitive structure. It is where there exists a base of information that holds evaluative systems, including intentions and behaviors. Thus, the application of this theory is seen whenever an attitude change is needed. It does not matter whether it is increasing the credibility or believability of beliefs, changing the negative or positive value of information or supplying information that add to new beliefs, which will be crucial factors.

105

The second component is value. Value is personally assigned by individuals to each attribute that a belief is based on it. A perceived value may be lopsided and misjudged. For instance, Ahmad and Haron (2002) reported that the perception value of Malaysian corporate customers assigned to each attribute of Islamic Banking products tended to be biased. Hence, the products were not popular with 20% Muslims and 80% non-Muslims of the respondents of corporate customers in satisfying their investment needs. Also, Loo (2010) also observed the expectations and perceived value among Muslims and non-Muslims concerning Islamic Banking. They showed only Muslims tended to be supportive of Islamic Banking as opposed to non-Muslims who viewed Islamic Banking as relevant primarily to Muslims.

However, Schulz-Hardt, Fischer, and Frey (2010) contended that such decision makers may not have the ability to examine the quality of information individually by themselves. Therefore, valence could have functioned differently for some people. It allows an individual to distinguish how the information will compare with his/her attitude (Rydell & McConnell, 2006). Thus, only experienced consumers and salespeople are more able to select statements, that can have a positive or negative valence based on whether they agree or disagree with them (e.g. Rydell & McConnell, 2006; Briñol, Petty, & McCaslin, 2009).

The third component in EVT is the expectation. An expectation is based on how an individual creates or modifies an expectation. It is based on the result of a calculation based on beliefs and values (Fishbein & Ajzen, 2010). Hence, multiplying a person's evaluation of each behavior's consequence by the strength of one's belief that the behavior would lead to those results, and then adding the products of each would

106

lead to the prediction of the behavior (Fishbein & Ajzen, 1975, 1981, 2010). Consequently, a person's attitude is most likely to change when his/her expectation of that something/behavior becomes important/unimportant to him/her. This occurrence is called "weight." If he/she has a very favorable/unfavorable feeling of that something/behavior, this is called "value." For instance, a unit trust agent may know of some non-Muslim investors who have a reputation of disliking and not purchasing Islamic unit trusts. So, the agent assigns a negative value to their perception. This results in the agent having an expectation that his/her experience with the non-Muslim investors will be negative. When the agent meets these investors and finds them negative in their perception, the agent then calculates that it is a poor sale. Fishbein and Ajzen (1975, 2010) called this attitude, which is a factorial function of beliefs (b) and values (v).

Thus, in the prediction of attitude objects/behavior, an attitude begins with an evaluation of that attitude object/behavior. It is dependent on the total of the expected values of the attributes that come from that attitude object/behavior. Eagly and Chaiken (1993) said that attitudes do not originate wholly from beliefs that people have about attitude objects or behavior. So, there is a need to consider external variables, such as demographic variables, personality traits and other variables that are not in the initial expectancy-value model (EVM). Such need is necessary to compensate for its inadequacy.

Despite this, EVM remains the most structured model in psychology to predict attitudes by measuring attitudinal attributes (AAs) and relevant external variables. (Fishbein & Ajzen, 1981). However, to predict behavior more accurately, it is more

crucial to determine a person's attitude to behavior than to the object of the behavior (Fishbein & Ajzen, 1975, 2010). Fishbein and Ajzen (2010) believed that behavioral beliefs can produce a favorable or unfavorable attitude towards the object or actions because people's beliefs often vary from their attitudes as attitudes are evaluative. As a general rule, they said that the more favorable the attitude, the stronger should be the person's intention to perform the behavior in question. Thus, belief strengths can form the cognitive and affective foundations for attitudes. Thus, Fishbein and Ajzen (2010) theorized it into an equation where attitudes (a) are a function of beliefs (b) and values (v).

The applicability of the EVT theory can be observed in several real situations. Fishbein's expectancy-value theory is especially valuable and applicable for salespeople since it can be used to explain and predict an individual's attitudes. For example, salespeople usually harbor high sales expectations for success, and this makes them place this importance or value to their motivation. Fishbein explained that attitudes were developed and modified depending on how people assessed their beliefs and values. An individual's expectancy and his/her beliefs and judgments about his/her capability to perform a task successfully will also change according to the value. This value is mostly about how much a person desires to perform the task or treasures the outcome of completing the task. Thus, measuring the expectancy or probability for success is important in addition to the motivation and outcome (see Figure 2.1). The expectancy-value theory states that a learner's motivation depends on by how much he/she values the goal, and whether he /she expects to succeed. This shows where the usefulness of the theory can be applied in this study to examine the unit trust agents' behavior.

108
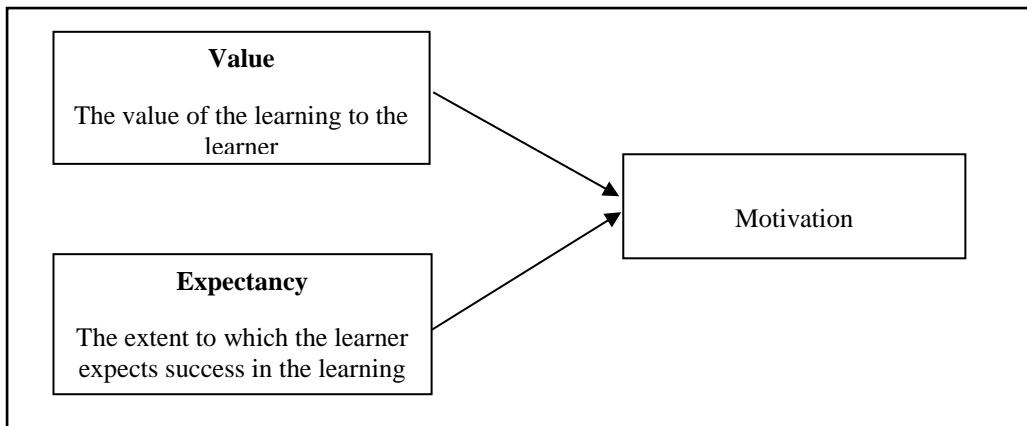
Figure 2.1
Expectancy-Value Theory of Motivation. Source: http://www.teacherstoolbox.co.uk/T_Expectancy-value.html, (n.d).

The theory is also very useful in explaining the theoretical framework. For instance, several studies, such as Pritchard and Silvestro (2005), investigated and discovered that internal service quality correlated positively with employee satisfaction when expectancy levels matched with the levels of service quality. When employees had high expectancy values of relationships between fellow workers, cooperation and job satisfaction tended to be high, as reported by Yusoff and Baharun (2008) in a study on internal customer service in the Malaysian telecommunications industry.

2.4.2   The Agency Theory

Agency theory is also very useful in explaining the theoretical framework of this study. It has been widely used by researchers in the area of sales compensation. The theory states that there exists a contract between two parties: the principal (the organization) and the agent (the salesperson). The contract is built on two important issues. The first issue is an agency problem that consists of a conflict of interest that tends to arise between the principal and the agent (Eisenhardt, 1989). This conflict makes it difficult for the principal to confirm whether the agent is behaving

109

according to what he/she wants. The second issue is the risk sharing problem, which assumes each of the parties has a different attitude to risk (Eisenhardt, 1989).

In agency theory, a principal-agent association arises when an agent makes decisions that have an effect on the principal, and the principal starts to manage the agent. Problems surface because the agent has the motivation to behave to meet his interests at times with no regard to the principal. Difficulties also arise when they have opposing interests and asymmetric information. As such, the principal is unable to know whether the agent is always behaving in the best interest of the principal. Hence, information asymmetry between the principal and agent will eventually force the agent to abuse all the information asymmetries to maximize his interests at the principal's expense. This action will force the principal to try to close these asymmetries by placing some information systems to monitor the agent whenever possible. The principal (the organization) will now want to have as much information as possible on the performance of the agent (salesperson) since both parties have contradictory interests. The principal's primary aim is to maximize profits while the agent's aim is to maximize his or her utility.

A variety of ways may be used to bring the agents' interests in alignment with those of the principal. Two options are preferred. One way is to seek information on the salesperson's behavior, or another way is to give out compensation to the salesperson according to his/her sales achievements. For instance, the employer can use commissions or piecemeal rates, productivity, wages, sharing of profits, performance yardsticks, or even the threat of termination of employment. Having information on the behavior of its salespeople permits the principal or organization

to safeguard they will behave in the principal's best interests, hence solving the agency problem. If the organization sees or knows how its salespeople are behaving, it can use a fixed salary option since it knows they will behave according to what it wants. Hence, it will consequently choose a "behavioral" type of contract, i.e. a salary-only compensation plan. Alternatively, it can choose to pay salespeople solely on commission or in bonuses in accordance with the sales volume. Thus, the agency contract can be behavior-based control systems (i.e. a significant component being the salary) or outcome-based ones (i.e. a significant component being the commission).

Sharing of risk can arise from this principal-agent relationship. This situation occurs when attitudes towards the risk of the principal and agent are different as each may prefer different actions due to their different risk preferences (Eisenhardt, 1989). In risk sharing, goal conflicts between the principal and the agent often appear. The agent will become more risk averse than the principal. The agent wants to avoid risk unless adequately compensated for it. One reason is that the agent is not able to diversify his employment, unlike the principal who can and is risk neutral. The principal can diversify and has plenty of other sales agents to do his/her sales, for instance. As the agent becomes increasingly less risk averse, the principal will use an outcome-based contract to transfer the risk to the agent because he/she finds it more attractive to do so (McCrimmon & Wehrung, 1986). Similarly, as the agent becomes more risk averse, the principal will find it increasing expensive to transfer the risk to the agent. However, when the principal becomes more risk averse, he/she will also find it increasingly attractive to pass the risk to the agent.

In the unit trust context, unit trust supervisors and their agents also assume a similar principal-agent relationship. They will either adopt behavior-based or outcomes-based contracts to disperse the risks. Thus, there is a need to monitor and improve the principal-agent alignment to reduce opportunistic or illegal behaviors (Kurland, 1996). Conflicting goals between the-the unit trust supervisor and the unit trust agent will also happen and arise out of changing asymmetric information in the unit trust industry. When this happens, the unit trust agent will be forced to exploit all the information asymmetries to maximize his/her interests at the supervisor's expense. It makes it harder and more expensive for the supervisor to monitor and verify what his/her agent is doing, and so cannot verify whether the agent has behaved appropriately (Eisenhardt, 1985).

The application and usefulness of the agency theory can be seen in many areas. It is useful because agency theory builds on a top-down model where it shows the principal delegating work to the agent, who does that work (Eisenhardt, 1989). This structure can frequently be found in large organizations, where the top-down structures reveal that the principal is often not able to substantiate whether the agent has acted correctly (Li, 2011). Also, the existence of conflicts in the expectations and the choice of the value and risks that salespeople take are part of the reason the agency theory is so applicable and useful in explaining their behavior. In addition, the theory can be applied to poor agency relationships and governance mechanisms affecting customer product and service delivery. Sales people might under-provide or over-provide services unless appropriate governance mechanisms or safeguards were in place, thereby adversely affecting the service quality and job satisfaction (Mishra, 2004).

112

The theory helps by examining another level of agency relationship that involves the final customer as the principal and the company's agent (salespeople). Information asymmetry usually impact the way and perception of how goods and services are rendered. Information asymmetry could result in a sales situation that developed to where "buyers (unlike sellers) were not fully informed about product quality" (Rao & Bergen 1992). So, alternative mechanism routes are usually used, like "an incentive to signal a firm's reputation" (Bloom & Reve, 1990; Fombrun & Shanley, 1990), to reach the final buyer. Quality cues to inform and remind customers are usally in the use of warranties, price or price premiums, are common practices (Klein & Leffler, 1981; Shapiro, 1983; Bloom & Reve, 1990). Such management techniques through consistent attempts to reduce the information asymmetry among the internal salespeople and their customers and to align organizational goals can sometimes pay off.

In another application of the theory, Eisenhardt (1985, 1989) advocated that the span of control over the sales force be negatively related to the role of salary. He argued that a restricted span of control permitted sales supervisors to keep a closer eye on their staff and to attain information more effortlessly on employee behavior. Employers, who choose such option of gaining information, usually prefer salary compensation plans. In larger sales organizations, these issues become very relevant to the principal and agent relationships, as the difficulty and cost of assessing performance appear to be a problem as the span of control increases. John and Weitz (1989) discovered there exists a positive association between the difficulty level of assessing outcomes (sales, costs) and the dominance/importance of the role of salary in the span. However, the cost option of obtaining information on sales force

113

performance was more related to the use of a behavioral control, like using and exercising of an effective salary plan (Eisenhardt, 1985). Kowtha (1997) reiterated that performance ambiguity was more greatly associated with behavior control than it would be for output control.

Thus, the decision to utilize an internal (salaried) as against an external (commission-based) sales force is influenced partially by the difficulty in assessing sales force performance accurately in the control span (Anderson, 1985). The agency turnover problem is an issue that agency theory can answer relating to inadequate screening and selection procedures (Bergen *et al*., 1992). For example, organizations need to consider the rationale of employing company salespeople as opposed to external sales agents in their control. Arguments from agency theory should logically lead one to assume such organizations prefer to use their sales agents when uncertainty is high or when monitoring costs are high.

Agency theory is also concerned about how the supervisor and his/her agent in a contract may interrelate with each other contingent upon their attitude towards risks and whether their individual goals support each other in a marketing situation (Bergen *et al*., 1992). In the real world, it is also how customers perceive the asymmetry between theirs and the salesperson's risk attitude and are less willing to accept investment advice or recommendations. Possibly conflicting demands between the organization, salespeople and customers make it happen (Eisenhardt, 1989; Shapiro, 2005). Therefore, as these differences between their risk- attitudes or goals of the supervisor and agent get greater, the weaker the relationship via cooperation between them. Thus, trust is a critical consideration in risky

114

interpersonal associations because risks make both of them in the relationship susceptible (Singh & Sirdeshmukh, 2000).

As unit trust customers have a differing attitude towards risks and decision-making behaviors, relationships concerning the the selling unit trust agents and them result in problems. Sitkin and Weingart (1995) attributed it to attitude dissimilarity. Dissimilar personality traits and characteristics often influenced attitude, and therefore individuals may end up having different risk perceptions and decisions, even in similar situations (Conchar, Zinkhan, Peters, & Olavarrieta, 2004; Cho & Lee, 2006). Thus, within the unit trust context, unit trust customers may become risk-averse and would unlikely to choose salespersons who prefer to take risks or perceive more risks. In the same way, risk-prone unit trust customers may not want risk-averse unit trust sales agents as such sales agents would fail to maximize their potential investment returns. In empirically supporting this argument, Sauner-Leroy (2004) discovered that managers, who had the risk appetite, made more productive investment decisions as compared to risk-averse managers.

In closing, the Expectancy value theory and the Agency theory are useful and applicable in explaining the sales agents' behavior in the unit trust industry. With the proposed critical variables in relation to the agents' overall job satisfaction, these theories help to explain the underlying motivation of the individuals who will go all out to put themselves to meet their expectations and evaluations when they deal with others. Similarly, supervisor will start to manage the agent when the latter makes decisions that have an effect on the former.

115

2.5   Chapter Summary

This chapter gives an overview of the related literature, which touches on the significance of using five variables affecting job satisfaction. Job satisfaction is discussed first as it is the most important reason this study has chosen it to investigate. The relationships of leadership, span of control, perception towards Islamic unit trust products, internal service quality and the agent's attitude towards switching as a mediator are then discussed to provide an understanding how they affect job dis/satisfaction. Two pertinent underpinning theories are brought in to support this theoretical framework. Fishbein's Expectancy-Value Theory (EVT) is used to explain the theoretical framework of the study to presuppose that people have control over their choices, which they make based on information presented to them. The use of this theory is to show how people assess the value of the information to arrive at a final favorable or unfavorable decision, using the information weight or the perceived importance. Then it shows how people integrate the information to form a new positive or negative belief that would result in their overall attitude being more positive or less negative.

Agency theory, on the other hand, is used to complement the expectancy-value theory, which is also very beneficial in clarifying the theoretical framework of this study. It has been extensively used by researchers in the area of sales compensation. Agency theory is used to enlighten a simple principal-agent relationship that arises when the unit trust agent makes decisions that would affect his/her supervisor, resulting in the latter wanting to supervise and monitor the agent's behavior very carefully. Problems often appear when the agent is motivated to behave to meet his/her interests with no regard to the supervisor, and also, when they have opposing

116

interests and asymmetric information. Hence, this complication affects their relationship in the constant course of aligning their interests. When this happens, the choice of different types of compensation plans is proposed against a backdrop of low performance and high resignations or other organizational problems. Ultimately, monitoring is required of the supervisor to ensure or maintain the agent's performance.

CHAPTER THREE

THEORETICAL FRAMEWORK

3.1 Introduction

This chapter presents a brief description of the theoretical framework and how it is developed. It then discusses the development of the hypotheses. At each stage of the discussion, the support and rationale for the development for each hypothesis are provided. The chapter ends with a summary.

3.2 The Theoretical Framework

In this section, the theoretical framework and the critical variables are presented. A review of the literature on job satisfaction reveals that sales persons' job satisfaction can be influenced by several factors. For example, in job characteristics features such as the job content and tasks, responsibility, autonomy or the opportunities that a job offers, and others like working environment, working conditions, salary, job security, and the manner in which relationships are built with fellow colleagues (Randolph & Johnson, 2005).

Based on the discussion of the literature review and the underpinning theories, this framework was thus developed by integrating the concepts drawn from two underpinning theories: Information-Expectancy Value theories and Agency theory. The Agency theory and Fishbein's Information-Expectancy Value theories were particularly helpful in explaining the framework (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980). It was found that both theories could provide explanations for salespeople's attitude and behavior. They could explain the relationship between

118

leadership, span of control, perception of Islamic unit trust products and services, internal service quality, attitude and job satisfaction, which were central to this study.

While the expectancy-value theory provides details and explores motivation through rewards and shows how people will be motivated to work hard based on expectancy, instrumentality, and valence (Baran, 2012), agency theory provides the functionality. By blending the theoretical concepts of the expectancy-value theory into agency theory, the framework thus proposes a more vigorous principal-agent relationship.

As agency theory dictates, Jing and Avery (2011) opined that optimal structuring of performance control relationships must result from reporting and decision-making processes. Therefore, to align the sales agents' goals with his/hers, the principal must offer either an outcome-based or behavioral compensation plan to the agent (Kurland, 1996). The sales agent would then examine his/her expectations and value whether to put in that extra effort to reach that certain level of performance that it demands (Pinder, 1987; Baran, 2012). If the performance is achieved, this would in turn result in a particular outcome for them. If this outcome value were attained, as they had expected, they would then decide whether that value would be personally satisfying (Lunenburg, 2011). Lunenburg (2011) discerned that this would imply people would choose certain paths of actions that were based on their perceptions, attitudes and beliefs and as a result of their wishes to improve satisfaction or pleasure. Milbourn and Haight, (2004) said a person's high job satisfaction level indicates positive attitudes towards his or her job. Conversely, they said an

119

individual's low job satisfaction level represents negative attitudes towards his or her job.

This study adapted the theoretical framework of Doran *et al.* (2004), which used leadership style as an antecedent factor while job satisfaction, patient satisfaction, and turnover were used as the dependent variables (see Appendix 3D). However, it did not include agents' attitude towards switching as a mediator but instead specified the span of control as a moderator. For the purpose of this present study, Doran *et al.* (2004) framework was modified by removing the span of control variable and adding it to the present study framework to become an independent variable. The supervisor's span of control variable was included because substantial evidence suggests it has a significant direct impact on employees' job satisfaction (Yousef, 2000, 2002; Lankau, Carlson, & Nielson, 2006; Safaria, Othman, & Wahab, 2011). The moderator was changed and replaced by attitude as the mediating variable.

Most importantly, the agents' perception of Islamic unit trust products and service variable was included to consist four sub-factors: (i) free of Riba, (ii) office operations, (iii) service charges, and (iv) products. They measure job satisfaction using Islamic principles. Metawa and Almossawi (1998), Othman and Owen (2001a, 2001b), Ahmad and Haron (2002), and Khattak and Rehman (2013) reiterated that the perception towards the Islamic banking products and services variable have shown to have a direct significant impact on satisfaction. Also included was the variable of internal service quality. Thus, five predicting variables were included in the framework in this study to predict job satisfaction, the dependent variable.

120

Consequently, the present theoretical framework (Figure 3.1) proposes several specific relationships to investigate the association between four predicting variables, one mediator and one dependent variable. The framework, thus, comprises the agents' leadership of supervisors, the supervisor's span of control, the agents' perception of Islamic unit trust products and services, the agents' perception of Internal service quality, the mediator, and the agents' attitude towards switching.

Figure 3.1 shows the possible relationships between leadership, a span of control, the perception towards Islamic unit trust products and services, internal service quality, attitude towards switching, and job satisfaction.
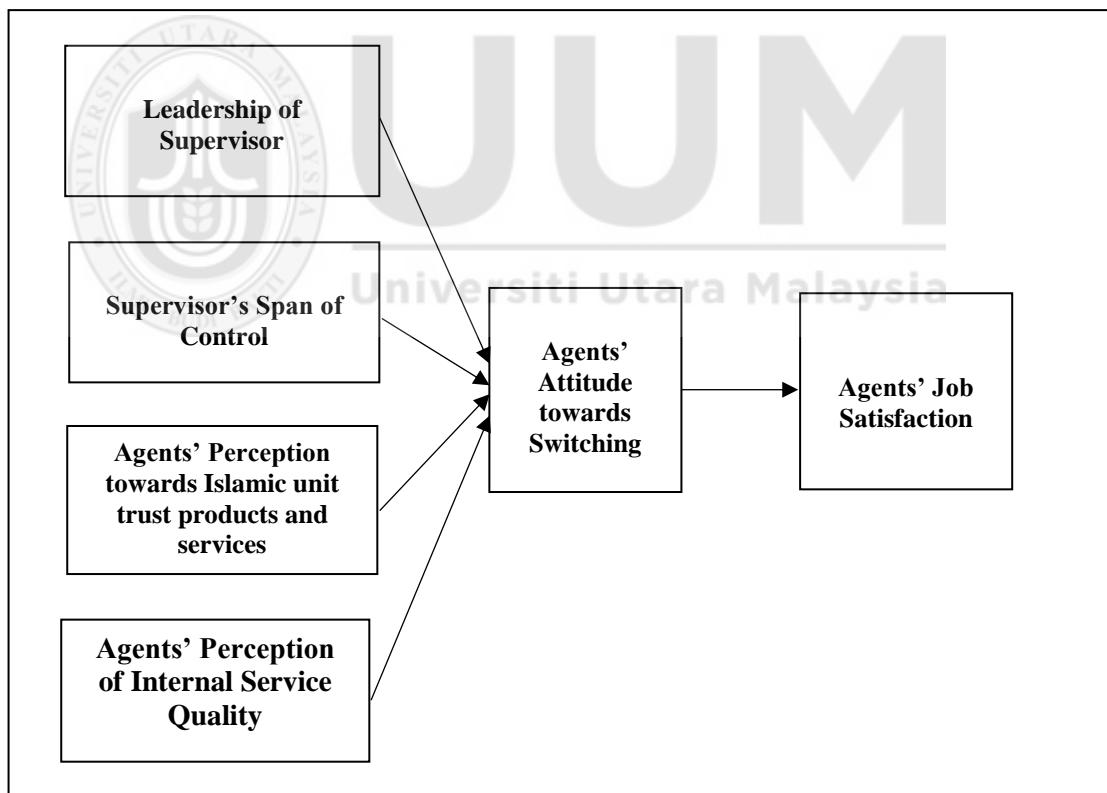
Figure 3.1
Theoretical Framework

3.3   Development of Hypotheses

Hypotheses are proposed explanations about a phenomenon, which is any observable occurrence. Scientific methods are usually employed to test them. Thus, the following hypotheses are proposed.

3.3.1 Relationship between Leadership of the Supervisor and Agents' Job Satisfaction

Research in the industry has shown that leadership is critical in affecting employees' job satisfaction (Bartolo & Furlonger, 2000). Robbins (2003) argued that leadership was mainly used to control employee behavior in the efforts to forecast employee productivity, resignation rates, and job satisfaction. He indicated that it was to meet the aims of the organization, as well as those of the employees through their job involvement and commitment. Leadership also aided the organization to succeed by taking up the role of either a transformational and transactional leadership behavior (Laohavichien, Fredendall, & Cantrell, 2009). Bennett (2009) reported that both leadership types helped to forecast workers' satisfaction with their leaders. These findings were supported by Berson and Linton (2005), and Wiratmadja, Govindaraju, and Rahyuda (2008), who discovered that transformational leadership positively affected job and overall satisfaction.

Thus, from the above discussion, it is hypothesized that leadership has a significant relationship with the agents' job satisfaction and the following hypothesis is therefore formulated as:

H1: The leadership of the supervisor significantly influences the agents'

   job satisfaction.

122

3.3.2 Relationship between Supervisor's Span of Control and Agents' Job Satisfaction

Kahn, Wolfe, Quinn, Snoek, and Rosenthal's (1964) theory stated that role stress is the result of conflicting, incompatible, or ambiguous expectations that individuals have. Past studies of the role conflict and ambiguity (Rizzo *et al.,* 1970) gave strong support to Kahn *et al.*'s (1964) theory. These studies discovered that both conflict and ambiguity had a distinct relationship with low job satisfaction because people experienced stress and anxiety from the roles they performed (Agresta (2006). However, others like Meier and Bohte (2000) saw span of control as a number between managers and subordinates. They theorized that there was a certain maximum size that a span of control had to be effective. Rizzo *et al.* (1970) said it did not matter how many employees are involved, but it is the degree of role conflict and role ambiguity that exist in individuals that counts most. Walker, Churchill, and Ford (1972, 1977) added that it was the sales job that contained those particular features that would make sales representatives especially vulnerable to role conflict and role ambiguity. Thus, by reducing the role conflict, the amount of job satisfaction could also be reduced, resulting in more organizational commitment (Lankau *et al.,* 2006).

Therefore, it is postulated that span of control has a significant relationship with the agents' job satisfaction, and the following hypothesis is formulated as:

H2: The supervisor's span of control significantly influences the agents' job satisfaction.

3.3.3 Relationship between Agents' Perception towards Islamic Unit Trust Products and Services and Agents' Job Satisfaction

Othman and Owen (2001a, 2002) and Wakhid and Efrita (2007) reported that strict obedience to the Islamic tenets was the main reason for Muslim investors for buying Islamic products in Malaysia, Kuwait, and Indonesia. Furthermore, many speculated that because of the presence of Shariah principles, Islamic funds would draw more Muslim investors than conventional funds would (Wakhid & Efrita, 2007). However, Remo-Listana (2009) reported that non-Muslims formed the majority of the people who invested in Islamic products in Malaysia. Abdullah *et al.* (2012) discovered that non-Muslims in Kuala Lumpur were making inroads concerning the purchase of Islamic banking products and services, as they felt they were safe and met their needs. However, Bley and Kuehn (2004) reported otherwise that non-Muslim student respondents only viewed Islamic finance as inherently appealing to Muslims. They added that these respondents did not perceive Islamic finance as satisfying and a provider of superior products as they thought they would not get a fair return on their investment. In their study on Islamic banking in Singapore, Gerrard and Cunningham (1997) also reported in their findings that if no profits were given to investors, 21% of dissatisfied Muslim and 67% of dissatisfied non-Muslim respondents would withdraw their deposits.

Thus, it is postulated that perception towards Islamic unit trust products has a significant relationship with the agents' job satisfaction. Hypothesis 3 is hence formulated as follows:

H3: The agents' perception towards Islamic unit trust products and services significantly influences the agents' job satisfaction.

124

3.3.4 Relationship between Agents' Perception Of Internal Service Quality and Agents' Job Satisfaction

Internal customers are often said to be employees of an organization because they accept products and services from other employees in order to perform their jobs (Zeithaml & Bitner, 1996; Zeithaml, & Bitner, 2002). Hence, different departmental units in the organization see themselves as acting as customers as well as suppliers (Farner *et al.,* 2001). According to the service profit chain concept, as explained by Heskett, Jones, Loveman, Sasser and Schlesinger (1994), if the level of internal service quality were increased, it would result in a corresponding rise in the external service quality. This effect, would in turn boost the employee satisfaction. Internal service quality is, therefore, about the employee satisfaction for the services received from internal employees (Hallowell *et al.,* 1996). Thus, it is postulated that internal service quality has a significant relationship with the agents' job satisfaction. It is, therefore, deduced that hypothesis 4 would be:

H4: The agents' perception of internal service quality, as provided by the company, significantly influences the agents' job satisfaction.

3.3.5 Relationship between Leadership of the Supervisor and the Mediator Agents' Attitude towards Switching

Despite many factors that can affect employee attitudes, research to date suggests that these are influenced to some degree by the type of leadership (Mester *et al.,* 2003). In trying to comprehend leadership effectiveness, two main aspects of leadership theory are examined by researchers. Often effective leaders initiate a transformation process change in the basic beliefs, values, and attitudes of workers, so that these individuals will become more receptive and create the capacity for

125

changes, which will lead to the required organizational change (Mester *et al.,* 2003).
Since the affective commitment aspect of organizational commitment is important,
many past studies have focused on it (Castro, Periñan & Bueno, 2008).

Transformational leadership was more effective than other leadership types only
when it could impact work attitudes and behaviors of followers, making it possible
to elicit some positive change-oriented behavior and attitude using change
implementers (Bommer, Rich & Rubin, 2005). For instance, there existed significant
associations between transformational leadership and subordinate creativity in
several Korean research and development departments (Shin & Zhou, 2007).
Bommer, *et al.* (2005) also pointed to the literature as being complete with studies of
attitudes, performance and citizenship behavior of change recipients and their role in
change, with transformational leadership providing the main changing force.
Therefore, it is deduced that the following hypothesis would be:

H5: The leadership of the supervisor significantly influences the agents' attitude
towards switching.

3.3.6 Relationship between the Supervisor's Span of Control and the Mediator Agents' Attitude towards Switching.

Several studies have shown that they have been very reliable when reporting the
results of the effects of steeper or taller hierarchy on members' attitudes, i.e. steeper
hierarchies tend to predict inferior attitudes (Anderson & Brown, 2010). For
instance, not only attitude-related outcomes became worse as hierarchical structures
got taller or steeper, groups and organizations with steeper hierarchies were more

126

inclined to possess employees who seemed less motivated and satisfied, and were more likely to resign (Anderson & Brown, 2010). However, when employee empowerment was typically suggested as a method to enhance the attitudes of performance and employees, employees given such power became very self-assured in their beliefs, and hence less probable to include new information that might alter their pre-existing attitudes (Kirkman & Rosen, 1999; Briñol, Petty, Valle, Rucker, & Becerra, 2007; Eaton, Visser, Krosnick, & Anand, 2009). Therefore, it is deduced that the following hypothesis would be:

H6: The supervisor's span of control significantly influences the agents' attitude towards switching.

3.3.7 Relationship between the Agents' Perception Towards Islamic Unit Trust Products and Services and the Mediator Agents' Attitude towards Switching

Enhanced access to information would increase the amount of product and service awareness and thus shape the attitude towards the target object or behavior. A study by Haron, Ahmad, and Planisek (1994) in Malaysia, using respondents of equally proportion of Muslims (n=150) and non-Muslims (n=151), discovered that only about 63 percent of the Muslims had understood either partly or completely, of the differences between Islamic banks and conventional banks. Haron *et al.* (1994) said this was despite two decades since the Islamic bank was first set up in Malaysia. They added that the insufficient Islamic banking knowledge could be due to the customers not well informed and could have affected the way customers hold attitudes towards Islamic products and services.

127

A similar condition happened in Singapore, where a study found only 22.6 percent of Muslims made deposits in Islamic banks solely because of religious reasons, while over two-third of Muslim respondents thought that deposits were made for a combination of religious and profitability reasons (Gerrard & Cunningham, 1997). Loo (2010) also found attitude and perception towards Islamic Banking between Muslims and non-Muslims were greatly influenced by religious values. He said that the Chinese and Indians, being predominantly Taoist-Buddhist and Hindus respectively, were more open to other faiths, including Islam. Thus, conflict with religious beliefs is not expected to be a significant obstacle. It is, therefore, deduced that hypothesis 7 would be:

H7: The agents' perception towards Islamic unit trust and services significantly influences the attitude towards switching.

3.3.8 Relationship between the Agents' Perception of Internal Service Quality and the Mediator Agents' Attitude towards Switching.

A review of the relevant literature suggests five sets of internal marketing, i.e., personal and organizational influences, organizational/service and culture/climate, can have an impact on employee attitudes and behavior (Kusluvan & Karamustafa, 2003). Poor internal service quality frequently led to poor perceptions of quality, negative emotions and dissatisfaction, which resulted in negative attitudes and behaviors towards external customers (Bettencourt & Brown, 2003), in addition to influencing staff retention. Good internal relationship quality, on the other hand, created a positive outcome on employee attitude such as work motivation (Bell *et al*., 2005). Thus, to provide a good and conducive work environment, several factors are needed.

Gardner (1985) and Berry, Seiders and Grewal (2002) investigated those areas of the service environment, which came under the control of the salespeople, and found that the interior environment provided the greatest possibility of impacting customers' mood states in both service meetings and point-of-purchase circumstances. It was also able to affect customer emotions particularly in extended service dealings. Similarly, Le Bel (2005) and Berry *et al.* (2002) explored the association between emotion and perception of service quality with particular emphasis on the service facility and concluded that the interior environment could make and change mood or prompt feelings, which consecutively shaped attitudes affecting behavior, customer satisfaction, and perceptions of service quality. For example, customers would perceive the service quality to be higher if they perceived waiting time as favorable (Brady & Cronin, 2001). However, when waiting time was being perceived as too long or too short, service quality was perceived to have declined (Taylor 1994). It is therefore important to see to it that all features of the interior environment, taking into consideration of the physical setting and ambient settings, work to provide the service clues so that they could signal to the customers there exists quality of the service to be received (Reimer & Kuehn 2005). It is, therefore, deduced that hypothesis 8 would be:

H8: The agents' perception of internal service quality significantly influences the attitude towards switching.

3.3.9 Relationship between the Mediator Agents' Attitude towards Switching and Agents' Job Satisfaction

Bagozzi, Baumgartner and Yi (1989) reiterated that attitudes could at times incite an action with little or no thought in situations such as in buying impulsively, in

129

behavior showing responses that were routine, or in purchases that were made due to forceful emotional stresses. Bagozzi and Yi, (1989) further contended that this direct impact from attitude to behavior usually occurred in situations such as in an emergency or stressful moments where a person reacted automatically to simple biological or learned habits. This implies that these kinds of behaviors are not entirely under volitional control (i.e. not to act under one's free will) in the sense suggested by rational theories, such as the theory of reasoned action (Bagozzi & Yi, 1989). Hence, the impact of attitudes on an object or behavior can happen as either reasoned process functioning through intentions or an unreasoned one functioning directly on behavior or the object, but not both (Bentler & Speckart, 1989; Bagozzi *et al.,* 1989; Hagger, Chatzisarantis & Biddle, 2002).

Many past studies have supported the concept of attitude being able to directly predict and explain social behavior or object (Fazio, Jackson, Dunton, & Williams, 1995; Sheeran & Orbell, 1998; Armitage & Conner, 2001). In the context of sport and leisure physical activity, for instance, Hagger *et al*. (2002) conducted a recent meta-analysis and found that a moderate relationship existed between attitudes and physical activity behavior (r = 0.35). In another study on the relationships between employee attitudes, customer satisfaction, productivity, and administrative effectiveness at two points in time in a computer-hardware customer-service organization, Adsit, London, Crom, and Jones (1996) also found attitudes could predict customer satisfaction and unit performance directly. Similarly, the effect of employees' attitude towards their organization's workplace health policies on their organizational commitment and job satisfaction was also found to be significant in a China-based company (Wei, Zhejiang, & Xin, 2007). These results are supported by

130

several studies that also pointed to a direct impact from attitudes to behavior, such as studies done by Bentler and Speckart (1989), Fredricks and Dossett (1983), and Bagozzi and Yi (1989). Thus, it is postulated that the following hypothesis would be:

H9: The agents' attitude towards switching significantly influences the agents' job satisfaction.

3.3.10 Mediating Effect of the Agents' Attitude Towards Switching on the Relationship Between the Leadership of the Supervisor and Agents' Job Satisfaction

Hoyle and Robinson (2003) said a mediator is nothing more than a cognitive, affective, motivational, and physiological condition, since it results in responsive changes that, in turn, produce outcome changes in a person's psychological process after he/she receives a stimulus, e.g. an intervention treatment. One reason attitude can be a good mediator is that for certain mediators like justice or fairness, they act as good mediating proximal constructs (as opposed to distal construct) in some mediated causal processes (Shrout & Bolger, 2002). Shrout and Bolger (2002) added that this was particularly so when it involved more temporally proximal causal components, and hence some variables can often affect the causal steps approach adopted by Baron and Kenny (1986) and many others (Shrout & Bolger, 2002).

Baron and Kenny (1986) explained that mediation can also be affected by how strong or weak the independent variable is in affecting the dependent variable. Thus, for instance, the strong independent variables of collective or shared employee attitudes and perceptions of the work environment, according to Williams (1999),

131

had a more direct impact on organizational performance and thus customer satisfaction, as was seen in a large automotive manufacturer. Similarly, in investigating perceptions, attitudes, and levels of job satisfaction for faculty teaching in a distance online education environment, Kenny (2003) and Bolliger and Martindale (2004) also found a strong relationship between perceptions, attitudes and the dependent variables of job satisfaction, training, level of ease, and knowledge with regard to technology use among faculty teaching distance education courses.

In trait leadership, for example, patterns woven of personal attitudinal characteristics usually strongly reflect a variety of individual dissimilarities, which tend to promote constant leader effectiveness across situations in groups or organizations and therefore can impact the final outcome (Zaccaro, Kemp, & Bader, 2004). Khan (2010) discovered that authentic leaders, who developed strong positive attitudes to avoid unethical and unwanted practices, had very positive effects on both the employees' attitude and the final behavior outcome, which eventually resulted in the organization performing better. Thus, leadership is able to influence organizational outcomes both by directly and continuously, affecting employee attitude throughout change, and also by indirectly modifying the antecedents and moderators of their disposition to vary (Appelbaum, Degbe, MacDonald, & Nguyen-Quang, 2015). Therefore, it can then be concluded that the impact of leadership on job satisfaction will become insignificant when attitude is strongly introduced into the relationship. Thus, it is deduced that the following hypothesis could be stated as:

132

H10: The mediating effect of agents' attitude towards switching significantly influences the relationship between the leadership of the supervisor and agents' job satisfaction.

3.3.11 Mediating Effect of the Agents' Attitude towards Switching on the Relationship between the Supervisor's Span of Control and Agents' Job Satisfaction

Another important consideration regarding the mediating effects of attitude is its instability. Attitudes tend to behave very unstable and they mediate better when they become unstable and inconsistent (Eagly & Chaiken, 1993). Eagly and Chaiken (1993) indicated that their attitudinal structure can be easily modified by new information and the new experience that is directly or indirectly affected through constant contact with the attitude objects/behavior (Eagly & Chaiken, 1993). As some factors cannot become a strong mediator, they are not strong enough to cause behavior due to their causal structure (Ajzen & Fishbein, 1980; Liska, 1984; Bentler & Speckart, 1989).

For instance, attitude can mediate in these situations where Tansel and Gazioglu (2014) found management-employee span relationships were found to be less satisfactory in the large companies than in the small companies, which they tended to have lower employee job satisfaction levels. Similarly, work-family conflict was discovered related to emotional exhaustion and job satisfaction, and emotional exhaustion and job satisfaction were associated with a salesperson propensity to leave (Boles, Johnston, & Hair, 1997). Lourel, Ford, Gamassou, Gueguen, & Hartmann (2009) also found perceived stress mediated the relationship between

home work interface and job satisfaction. Safaria *et al.* (2011), on the other hand, found job insecurity significantly mediated the relationship between role conflict and job stress.

Thus, it can be concluded that experiences such as role conflict and ambiguity in the span of control can directly affect the attitudinal structure, which in turn affects how strong a mediator is as a mediator. Therefore, it is deduced that the following hypothesis would be:

H11: The mediating effect of agents' attitude towards switching significantly influences the relationship between the supervisor's span of control and agents' job satisfaction.

3.3.12 Mediating Effect of the Agents' Attitude towards Switching on the Relationship between the Agents' Perception towards Islamic Unit Trust Products and Services and Agents' Job Satisfaction

Attitude mediates well when its causal structure and attitude formation are altered (Liska, 1984). When studying intention as a mediator, Liska (1984) found that intention was not a strong mediator because it was not strong enough to cause behavior due to its formation and causal structure. When intentions are poorly formed, the mediating role of intention is greatly reduced, and attitudes have a direct effect on behavior (Bagozzi & Yi, 1989). Thus, people with poorly formed intentions usually behave differently from others, and react to queries about intentions with great uncertainty, inconsistency, or even great randomness, resulting in their intentions to be unreliable (Bagozzi & Yi, 1989). When intention measures become unreliable, they are less likely to pass on the effects of attitudes on behavior. Past

134

studies have supported the concept of attitude being able to predict directly and explain social behavior (e.g., Fazio *et al.,* 1995; Sheeran & Orbell, 1998; Armitage & Conner, 2001).

Perception towards Islamic products and services can, therefore, impact attitude strongly and significantly, which in turn affects job satisfaction. For example, this can be seen in the conventional banking framework where attitude and switching behavior of bank customers can be seen as the perceived value that does not meet the customer satisfaction. Varki and Colgate (2001) found that customer satisfaction was able to mediate significantly on the relationship between service value and intention to switch to other service providers. In Islamic banking services, Hashim and Latifah (2010) discovered a significant relationship between the independent variables customer-perceived value of the products and corporate image, the mediating variable relationship quality and the dependent variable switching intention among Islamic banking customers in Malaysia. They found that the mediator relationship quality significantly mediated the relationship between customer perceived service value and corporate image and switching intention. Thus, this can also occur in the unit trust industry where the agents perceive the value badly towards unit trust Islamic products and services. Therefore, it can be postulated that:

H12: The mediating effect of agents' attitude towards switching significantly influences the relationship between the agents' perception towards Islamic products and services and agents' job satisfaction.

3.3.13 Mediating Effects of the Agents' Attitude towards Switching on the Relationship between the Agents' Internal Service Quality and Agents' Job Satisfaction

The stronger the attitude, the more likely it will be repeatedly initiated and, hence, be frequently accessible from memory (Fazio, 1990; Mattson, 2014). Fazio (1990) expressed that automatic attitude activation usually happens when there exists a strong link in memory between the attitude object and some positive or negative assessment. Since a person's attitude's ability to predict behavior is subject to its temporal stability and by its accessibility in memory, Fazio (1990) and Maio and Handdock (2010) suggested that by biasing perception and interpretation of new information, a person with strong attitudes is more probable to be able to resist change than a person who has weak attitudes. This is in line with this general understanding that strong attitudes include matters of personal relevance, and people who hold these attitudes with a high degree of conviction or certainty (Raden, 1985; Petty & Krosnick, 1995; Rucker, Tormala, Petty, & Briñol, 2014). As such, attitudes are presumed to be very persistent over time and resistant to criticism, to affect perceptions and judgments, and also to direct overt behavior (Krosnick & Petty, 1995; Rucker *et al*., 2014).

For instance, Moutinho and Smith (2000) found the mediating variable customers' attitude towards both human tellers and automated banking significantly mediated the ease of banking factor/perceived satisfaction linkage. Likewise, attitude was able to partially mediate the relationship between the variables of supervisory behavior and influence, role ambiguity and sales target on intention to perform unethical

behavior of insurance agents (Haron *et al.,* 2011). Thus, it is postulated that the following hypothesis would be:

H13: The mediating effect of agents' attitude towards switching significantly influences the relationship between the agents' internal service quality and agents' job satisfaction.

3.4 Chapter Summary

This chapter first discusses the theoretical framework, where five critical variables are presented. A review of the literature on job satisfaction reveals that sales persons' job satisfaction can be influenced by these five critical factors. This study adapted and modified the theoretical framework of Doran *et al.* (2004), which used leadership style as an antecedent factor while job satisfaction, patient satisfaction and turnover were used as the dependent variables. The study then proceeds with the development of the hypotheses, and discusses each one of them drawing upon past literature to support each hypothesis. At each stage of the discussion, the rationale for the development for each hypothesis is provided.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1   Introduction

This chapter presents a brief description of the research design, sampling design, sample frame, population, and sample. This is followed by the sampling technique, sampling size, operationalization and measurement of variables, research instruments, data collection procedure, pilot study, and the statistical analysis methods. At each stage of the research design, the rationale for each method chosen is provided. The chapter ends with a discussion of the steps that should be taken in the statistical data analyzes.

4.2 Research Design

Zikmund (2000) defined a research design as a principal plan that lays out all the approaches and methods for gathering and assessing the required information. Leedy and Ormrod (2001) argued that the aim of a research design is to resolve the main problem of research, adding that researchers choose one of these types: qualitative, quantitative, and mixed methods. This is because they differ in the underlying philosophical assumptions made by them, the kind of research strategies utilized (e.g. quantitative experiments) and the specific techniques used in performing these strategies (e.g. gathering data quantitatively instead of data by observing a situation).

In a qualitative research, researchers often try to understand what individuals or groups mean concerning a social or human problem. Thus, this method requires coming up with questions and measures, gathering data in the participant's location,

analysing data inductively, creating general themes, and eventually interpreting the meaning of the data (Creswell, 2007). Unstructured interviews or observations are usual methods to collect these data. However, quantitative researchers examine the association among variables through impartial theories. This method uses instruments that eventually assess these variables using numbered data, which probe their characteristics by statistical procedures and analysis (Creswell, 2007).

Mixed methods researchers, however, use an alternative approach where both qualitative and quantitative methods are used in combination (Creswell & Plano Clark, 2007). As there are three objectives in social science research, namely, (i) Exploratory (ii) Descriptive and (iii) Explanatory (Zikmund, 2000; Sekaran, 2005; Babbie, 2007), researchers tend to use the first objective exploratory research when they face problems in a beginning stage (Babbie, 2007). This is to solve issues that are new, address all kinds of research questions (e.g. answering the "what," "why", or "how"), and develop formal hypotheses.

In this present study, a quantitative design was used in an exploratory research. This approach was taken because there existed relevant measuring tools, several possibilities of generalizing a problem, and hypotheses that could be tested (Williams & Monge, 2001). Leedy and Ormrod (2001) articulated that quantitative technique is the most beneficial and frequently utilized when the researcher aims to investigate or offer answers to questions regarding associations between measured variables through explicit explanation, prediction, and control of the phenomena. Given (2008) said quantitative researchers also examined an observable phenomenon through computational techniques, then developed and utilized theories,

139

mathematical models, and hypotheses relating to the phenomenon. Therefore, a quantitative approach is seen as crucial to understanding the underlying relationships between empirical observation and variable relationships because a group of respondents is asked specific questions to produce a sample that contains numerical data from observable phenomena (Zikmund, 2000; Sekaran, 2005; Salkind, 2006).

A quantitative research was also used in this study because it could offer sufficient empirical evidence by including the Expectancy-value theory and the Agency theory. In essence, the theory of Expectancy-value theory could be supported empirically on three premises. It could explain the five constructs in the study framework leading to the agents' job satisfaction, namely in premise i) the agents' expectancy, premise ii) the agents' meaning of their job, and premise iii) their efforts expended out to attain the desirable level of performance to seek job satisfaction. Agency theory, on the other hand, could be also supported empirically as it could also explain the relationship between the supervising agent and his/her unit trust agent in the five constructs of the study. Both theories have shown in past studies that employees were able to perform better if their leaders had good leadership, narrow span of control, positive internal service quality, positive perception towards banking Islamic products and services and were even motivated by a favourable attitude.

Thus, the research design in this study includes the sampling design, sampling frame, population and sample, sampling technique, and the sampling size. This is followed by the operationalization and measurement of the variables, the research instruments, pilot study, factor analysis, reliability analysis, pilot study analysis, statistical data analysis techniques, the descriptive analysis, Pearson's correlation analysis,

hierarchical regression analysis, and the test of mediation using the Sobel Test. These are now discussed in the following sections.

4.2.1 The Sampling Design

When carrying out research, it is impossible to examine the entire population. Sampling is therefore used and is termed as how components from the population are chosen with the aim of producing a sample that has features or characteristics that could be generalized to the population (Sekaran, 2005). The term "study population" in the context of a research study, according to Sekaran and Bougie (2010), refers to a group of individuals being studied in a research. In a social science research study, the participants comprise the study population.

Sekaran and Bougie (2010) explained that a study population can be any group of individuals, activities or things that provide some desirable amount of interest for a researcher to infer. Hence, the ultimate aim of sampling is to learn more about the characteristics of the population. The sampling design, therefore, refers to a plan that stipulates what the frame of the population, how the sample is selected, how big the sample size, and what method is used to estimate it. It is a research technique extensively utilized in the social sciences as a method to collect vital information about a population without going through costly ways to gauge the entire population. In this study, the sampling design consisted of a deductive approach to draw inferences about a population that contained a sample of unit trust agents, who are licensed to sell unit trusts in Johor Bahru. To collect vital information about the population in Johor Bahru, banks and their affiliated branches, unit trust

management companies and wealth creation companies were targeted. A reliable and valid questionnaire was used to measure and acquire data.

4.2.2 The Sampling Frame

A sampling frame tells the researcher of a list of all the components of the population that he/she desires to learn. Since a non-probability sampling method was done in this study, there was no need for a sampling frame. Non-probability sampling designs do not follow the theory of probability in the choice of elements from the sampling population. Sekaran (2005) said non-probability sampling method involves a sampling frame that is not relevant and the population not established. It is also when the number of elements in a population is either unknown or cannot be individually identified.

Using purposive sampling, the present researcher used his judgement to decide who could give the best information to achieve the objectives of his study. This involved going to those people who, in the researcher's opinion, were probably to have the required information and would be willing to share it with him. This resulted in a selection of a predetermined number of people who were best positioned to offer the needed information for the study. Expert sampling was also done as some respondents were known experts in the field of interest to the researcher. Persons, who had demonstrated or had known expertise in an area of interest to the researcher, were sought for their consent to participate. Information were either individually or collectively gathered. A list of names was eventually derived from the section heads from each organization. With this, the researcher made a convenience selection by choosing a suitable amount of agents as representatives of the population. This sample was then invited to participate in the study.

142

Henceforth, this present study used unit trust agents as the appropriate unit analysis to investigate job satisfaction in the unit trust service sector in banks and their affiliated branches, unit trust management companies and wealth creation companies. The total number of respondents surveyed is shown in Table 4.1.

Table 4.1
Total Respondents

Area	Agents	Percent (%)
Johor Bahru	303	100

4.2.3 The Population and Sample

Johor Bahru was chosen for three reasons. First, it is the second largest cosmopolitan city and the largest urban area in the country, with Malays forming 47.5%, Chinese with 34.2%, and Indians with 0.9% and other minorities with 0.6% from of a total of 1,386,569 inhabitants ("Taburan dan Ciri-ciri Asas Demografi," 2010). Second, it is also close to Singapore and receives more than 60% of the country's annual 16 million foreign tourists and is also an important tourism, commercial, and industrial hub for southern Malaysia ("Demographics of Malaysia," 2012). Third, according to the Director-General of the Labour Department under the Human Resource Ministry of Malaysia, Datuk Sheikh Yahya Sheikh Mohamed, there are about 300,000 Malaysians working in the Republic ("Fewer Malaysians working in Singapore now," 2010) commuting to and from it, and the number is growing.

Most importantly, the perceptions of unit trust agents who work in Johor Bahru could differ significantly from other agents who live and work in other areas of the country, as they tend to be easily influenced by external factors, such as those from Singapore and the perception of Malaysian workers, who travel to Singapore to

work. Hence, the sample consisted of all unit trust agents from unit trust management companies, institutional unit trust and wealth unit trust organizations.

4.2.4 The Sampling Technique

A sample is a subset or group that is derived from a population (Sekaran, 2005). In this study, not only a cross-sectional research design was chosen to permit the researcher to explain the phenomenon as it was described by the respondents, it helped the researcher to select a non-probabilistic purposive-cum-convenience sampling technique to meet his objectives. Carson, Gilmore, Perry and Gronhaug (2001) said a purposive sampling method, although subjective at times, could help to select respondents based on their suitability, time and ability to provide information suitable to the aims of the study. They added that this method of sampling is useful for researchers who depend more on experience, information and consideration, even though it sometimes did not characterize the entire population.

Unlike probability sampling methods, which select units randomly, non-probabilistic purposive-cum-convenience sampling method aided the researcher to concentrate on particular characteristics of interest, which assisted the research questions to be answered. In this study, a non-probabilistic purposive-cum-convenience sampling technique was used based on the judgment to select the unit of analysis on the subjects' convenient ease of access, closeness to the researcher, and perception, which might differ at that time more than that of the other agents in other parts of Malaysia. Thus, only banks, unit trust management companies and wealth advisor organizations in Johor Bahru were identified.

144

The list of these organizations was taken from Annual Report by FIMM (2013). The list comprising the unit trust agents, who worked in Johor Bahru, were identified as sampling elements. The mode of approach was that researcher would initially approach the section head of each organization to discuss the purpose of the survey, get permission to conduct the survey, and identify the agents. Arrangements could be made later on to hand personally over the questionnaires. As the aim of sampling was also to offer various kinds of statistical information, which involved a qualitative and quantitative nature by investigating a few selected units, tapping on their specific knowledge about other matters provided a clearer picture of the issues to be explained. Such sampling was especially helpful where there existed insufficient empirical evidence in an area with high levels of uncertainty.

4.2.5 The Sample Size

In this study, the results achieved were by examining the sample. Previous studies have shown that using hierarchical multiple regression have involved many acceptable sample sizes. The sample size is, therefore, an important criterion to consider as, in many instances, a Type I error occurs when a very small sample size is used, and this error is committed because the outcome finding is rejected when it should have been accepted (Sekaran, 2005). Similarly, Sekaran (2005) argued that when an inappropriate very large sample size is used, a Type II error occurs if the outcome finding is accepted when it should have been rejected.

Thus, if the appropriate sampling design is not correctly used, even larger sample sizes will not allow the findings to be generalized to the population. However, according to Christian and Armitage (2002) and Morris and Venkatesh (2000), there

have been instances where samples less than 200 have been used for studies involving the theory of planned behavior. Burns and Grove (2001) recommended at least 30 subjects per independent variable. Thus, since there were four independent variables and one mediator variable to be examined in this study, this method would result in the minimum sample size of 150 respondents (5 variables x 30 subjects). Hair, Black, Babin, Anderson, and Tatham (2006), however, made a recommended minimum sample size of 30 respondents or larger, which they said was absolutely essential for any given research.

Thus, in tandem with the requirements discussed above, the sample of this study fulfilled the above minimum sample size of 150 respondents and consisted of 303 respondents. Gathering of data started at the end of February 2014 to April 2014. Different parts of Johor Bahru were slowly covered, e.g., the western, eastern, northern, and southern areas, by visiting several banks, unit trust management companies and wealth creation companies to get more related information about their related affiliates. This move was necessary to identify all the respondents before handing out the questionnaires. The questionnaires were bound in a booklet, which made it easier for the respondents to provide the answers, and it included a cover page, confidentiality section, and some explanation of the nature of the research.

4.3 Operationalization and Measurement of Variables

In a research design, operationalization is when variables are sufficiently defined so that they become measurable. Operationalization is the development of specific

research procedures or operations, such as survey questions or interview schedules, to be followed to achieve a particular goal.

A questionnaire design, therefore, forms an integral part of the research project and is chosen as the preferred method by which the survey is conducted. Sekaran and Bougie (2010) said that a questionnaire contains a set of questions written and formulated in such a way to allow participants to answer within carefully distinct options. Hence, most questionnaires include questions that seek to gather relevant information from study participants, and if deprived of appropriate measurements, it is then not possible to examine or test the hypotheses that have been developed from the variables.

In this current study, the questionnaire was designed based on the chosen variables of this study. It was divided into two (2) parts. Part 1 of the questionnaire consists of personal information that includes gender, the name of the company, age group, marital status, race, education, and other related information about the respondent in the first section. The other sections in part 2 consist of questions on job satisfaction, attitude towards switching, perception towards Islamic unit trust products and services, multifactor leadership, Internal service quality, and span of control based on a five-point scale ranking. Respondents were requested to rate their level of satisfaction, and Likert ratings were given as a score out of five (5) where 1 is equated to "strongly disagree" and 5 being "strongly agree" (Norman, 2010). The survey questionnaire consists of the following requests for information such as personal and work information, gender, company, education, respondent's responses

147

to satisfaction at the workplace, attitude, leadership, perception about products and services, perception about internal service quality, and span of control.

4.3.1 The Research Instrument

The questionnaire was used to gather data from the respondents and it consisted of 92 statements/items (see Appendix 3). The questionnaire had an attached cover letter stating the aim of the study, confidentiality, the anonymity of identity, and other matters. Each section of the questionnaire had an instruction on how to fill it. The first section asked for the demographic details of the respondents comprising ten (10) items, which was about their gender, age, marital status, and others. The second section asked thirty-six (36) items measuring the agents' job satisfaction, and the third section asked another five (5) items to measure the agents' attitude towards switching. The fourth section asked four (4) items to measure the agents' perception of Islamic unit trust products and services. The fifth section contained twenty (21) items that measured the agents' perceived leadership of the supervisor. The sixth section asked four (4) items measuring the agent's perception of the internal service quality. Finally, the seventh section asked twelve (12) items about the supervisor's span of control in the questionnaire.

There were six (6) variables examined in this study. They are leadership, span of control, perception towards Islamic unit trust products and services, internal service quality, attitude towards switching and job satisfaction. The measurement scales for each of the variables were adapted from the previous authors, and the present researcher modified them to suit the unit trust industry.

148

All the items in the job satisfaction questionnaire were adapted from the Spector's (1997) thirty-six (36) item, nine-facet Job Satisfaction scale (JSS). It examines employee attitudes regarding the job and features of the job. The JSS was selected because it was more well-established among the other job satisfaction scales having high validity and reliability. Tests showed the nine subscales related moderately to well between each other. Internal consistency had a score of 0.60 for coworkers to 0.91 for the total scale. Overall, out of a sample of 3,067 individuals, an average of 0.70 for internal consistency was obtained. Studies, which used the various scales for JSS on a single employee, also supported validity. Also, a correlation of 0.61 to 0.80 was found between five of the JSS subscales and some of the Job Description Index (JDI). This showed the scales of the JSS correlated well with those of the JDI. Hence, the researcher used the JSS in the present study.

Spector's (1997) disclosed that high scores on the scale indicate higher levels of job satisfaction. A Likert type scale ranging from Strongly Disagree (1) to Strongly Agree (5) is used. There are 19 negatively worded items to be subsequently reverse scored. The purpose is to avoid response bias (Johns, 2010). Cut scores represent dissatisfaction from satisfaction. The adapted JSS uses a 5-point agree-disagree response choice. Agreement with positively-worded items and disagreement with negatively-worded items mean satisfaction. Disagreement with positively-worded items and agreement with negatively-worded items indicate dissatisfaction.

Hence, to determine the level of satisfaction, the researcher examined scores with a mean item response (after reverse scoring the negatively-worded items) of 4 or more as "satisfaction" for all the item-subscales, as well as the 36-item total score. As for

mean responses of 2 or fewer than 2, the researcher recorded them as "dissatisfaction". Mean score of 3 was recorded as "neutral" or "neither" as midpoints. In terms of summed scores, for all the 4-item subscales which had a range from 4 to 20, scores of 4 to 8 were recorded as "dissatisfied", 16 to 20 were recorded "satisfied", and 12 was recorded "neutral or neither". According to Spector's (1997), for the 36-item total the possible scores range from 36 to 180, and scores of 36 to 72 should be recorded as "dissatisfied", 144 to 180 as "satisfied", and 108 as "neutral" or "neither satisfied or dissatisfied". Thus, higher scores mean higher job satisfaction.

"Neutral, not sure or neither" are words used to indicate midpoints. Methodological and epistemological issues affect the use of midpoints on Likert scale (Tsang, 2012). The use of midpoints affects measurement reliability and validity (methodological issue) or whether and how researchers understand the meaning of midpoint responses that are the intended meaning planned by researchers (epistemological issue) (Tsang, 2012). However, if respondents were briefed of the midpoint response answer and there existed careful labels, using midpoints may not necessarily be damaging to the measurement reliability and validity as it is suitable for educational research (Adelson & McCoach, 2010). Option labels and clear definition of the midpoints can be employed to increase the scale sensitivity and avoid respondents' misinterpretation to the midpoint opinions or response set to midpoints (Norman, 2010). In fact, it avoids forcing respondents to select a direction (Johns, 2010).

All the items in the leadership questionnaire were also adapted from the twenty one-item (21) Multi-Leadership Questionnaire scale (MLQ-6S), which was developed by

150

Bass and Avolio (1997). The study adopted and modified the Multifactor Leadership Questionnaire Form 6-S (MLQ, 6S), since it was interested in measuring leadership behavior. It was selected because it was considered the best-validated measure of transformational and transactional leadership (Ozaralli, 2003). The Multi-Leadership Questionnaire (MLQ-6S) has a five-point Likert-type rating scale format, with "Not at all" to "Frequently, if not always" response options. However, this study change them to Likert-type rating scale format from Strongly Disagree (1) to Strongly Agree (5), Neutral/unsure (3).

Avolio and Bass (2004) expressed that the MLQ-6S explicitly measures leadership based on the seven factors associated with transformational and transactional leadership, and that the score for each factor is determined by totaling its three specified items on the questionnaire. The score range is then determined as high (9-12), moderate (5-8) or low (0-4) (Bass & Avolio, 1992) for each factor. A number of studies using the MLQ measure have related to the MLQ dimensions of leader behavior to overall leader effectiveness performance (Sridhar, Valechar, & Sridhar, 1994). The transformational components were related to the performance and motivation of employees and the transactional components of the MLQ were also related to leader effectiveness (e.g., Curphy, 1992; Sridhar, Valechar, & Sridhar, 1994). Thus, as this study views the measure as unidimensional, a high overall score would mean high leadership effectiveness (Curphy, 1992).

The MLQ has been widely utilized and repeatedly shown to have validity and reliability by many researchers (Lowe *et al.,* 1996). Murphy and Davidshofer (2005) said that a measurement tool is alleged to show a high reliability if it can replicate

151

the same results under consistent situations. However, for a measurement tool to be reliable and assessing something consistently, it may not be necessarily measuring what it was supposed to measure. Therefore, for an instrument to be valid, it has to have reliability as well as to show it can also assess what it is supposed to determine (Eisinga *et al.,* 2012). Hence, construct validity examines whether a measure is associated with other measures according to the theory or past research, claiming or purporting what it measures (Westen & Robert, 2003; Kane, 2006). Its two forms, one being the convergent validity which will indicate the measures of constructs are theoretically associated with each other while the other discriminant validity will indicate the measures of constructs are theoretically not being associated with each other (Westen & Robert, 2003; Kane, 2006).

There had been several revisions, such as the MLQ-6S, which represented a scale of stronger reliability and validity as compared to its original version (Bass & Avolio, 1992). MLQ Form 6S is a reduced version with 21 items developed. In the current version of the MLQ Form 5X, there are 36 items that are sub-divided into 9 scales with 4 items, which measure each sub-scale. The subsequent validation work of John Antonakis and his colleagues showed strong evidence supporting the validity and reliability of the MLQ5X (Antonakis, Avolio, & Sivasubramaniam, 2003). Using two very large samples (Study 1: N=3368; Study 2: N=6525), they confirmed the viability of the proposed nine-factor model MLQ model. Since 2003, none has been able to provide disconfirming evidence of the theorized nine-factor model with such large sample sizes as those published by Antonakis *et al*. (2003), despite other researchers still being critical of the MLQ model.

152

The twelve (12) items of the span of control questionnaire were adapted from the Rizzo *et al.*'s (1970) fourteen-item (14) Role Conflict and Role Ambiguity scale. It consisted of a seven-point Likert-type rating scale format, where 1=Strongly disagree to 7 =Strongly agree response options. However, only twelve (12) items were adapted from this scale. Smith, Tisak and Schmieder (1993) suggested leaving out role conflict item eight (8) and role ambiguity item three (3) from the scale because they had been found to contain marginal psychometric qualities. Hence, five items of the RCAQ measured Role Ambiguity (all items were reverse scored), and seven items measured Role Conflict. Each statement is rated on a scale of Likert-type scale 1 to 5. Scores towards Likert-type scale 1= very uncertain and Likert-type scale 5= very uncertain designated for role ambiguity subscale are to be reverse scored (R) (Rizzo *et al.,* 1970). However, according to Rizzo *et al.* (1970), scores towards Likert-type scale 1= Strong disagree and Likert-type scale 5= Strong agree designated for role conflict subscale are not to be reverse scored. They reiterated that low role ambiguity item scores, when reverse scored, will result in high scores indicating high levels of role ambiguity. Similarly, they added that high role conflict item scores, on the other hand, will result in high scores indicating high levels of role conflict, as they are not reversed coded. Thus, high overall scores in all the items (12) span of control scale would mean high span of control.

Reliability was confirmed through good coefficient alpha (ἀ) estimates being obtained at .82 for the Role Conflict subscale and a range of .78 - .81 for the Role Ambiguity subscale in some studies (Rizzo *et al.,* 1970.; Schuler, Aldag, & Brief, 1977). Construct validity was also good across various samples being conducted (House, Schuler, & Levanoni, 1983; Rizzo *et al.,* 1970.; Schuler *et al.,* 1977). In a

study by Duffus (1998), he obtained means (and standard deviations) for high school counselors of 31 (5.84) for Role Conflict and 26.53 (4.87) for Role Ambiguity. Chonko (1982) also found high reliability and validity. In his study on the relationship of span of control to sales representatives' experienced role conflict and role ambiguity, he found the internal consistency of the conflict and ambiguity scales to show good alpha coefficients (ά) of .95 (Role Conflict) and .84 (Role Ambiguity).

Similarly, two of the four-item (4) perception towards Islamic unit trust product and service scale in this study were adapted and modified from the Compliance dimension, one was adapted from thr Tangible dimension, and another from the Empathy dimension of the Carter scale of the study of Shafie *et al*. (2004). Shafie *et al.* (2004) had reported a Cronbach alpha .7594 for the Compliance dimension, the Tangible dimension's Cronbach alpha .7548 and the Empathy dimension's Cronbach alpha .8093. Othman and Owen's (2001a) had also reported a Cronbach alpha of .70 for the five-item (5) Compliance dimension. Modifications were done by replacing the questionnaire items specifically suited to the unit trust industry. Compliance with Islamic principles seems to have a critical role for Malaysians in shaping their decision to select their banks (Haron *et al.,* 1994). Osman *et al.* (2009) supported the research done by Othman and Owen (2001a) based on the fact that compliance to Islamic principles is perceived as the most significant criteria. As a result of these reasons, the researcher chose these items from the Carter model in this study. Many studies had shown high reliability for this scale, for example Shafie *et al.'s* (2004) study showed very high reliability for both the model (0.9178) and each of the CARTER's six dimensions. Similar results of high reliability were also reported by other studies like Osman *et al*. (2009), Amin, Isa, and Fontaine (2013), and Othman

154

and Owen (2001b). High scores indicate higher positive perception towards Islamic unit trust products and services. A Likert-type scale ranging from Strongly Disagree (1) to Strongly Agree (5) is used.

As for the four-item (4) Internal Service quality questionnaire, it was adapted and modified from Lee and Park's (2008) four-item internal service scale. They, in turn, adapted them from Reynoso and Moores (1995) and Hallowell and Schlesinger's (2000) Service measurement items scale. Lee and Park's (2008) four-item internal service scale showed an overall Cronbach alpha of 0.65. Reynoso and Moores (1995) had used ten internal service quality dimensions: professionalism, helpfulness, communication, tangibles, reliability, promptness, confidentiality, flexibility, preparedness, and consideration. Hallowell *et al.* (1996), however, used only eight components of internal service quality: policies and procedures, goal alignment, teamwork, tools, management support, effective training, reward and recognition, and communication. Buttle (1996) argued that SERQUAL was a useful tool to measure service quality and could be modified. Hence, Reynoso and Moores (1995) explored this possibility of transferability of the dimensions of SERQUAL to investigate the internal service quality. They found that transferability of these dimensions was possible.

Thus, in supporting the scale's reliability and validity, Reynoso and Moores (1995) found the reliability for each of the transferred ten dimensions was high. They had Cronbach-alpha coefficients between 0.83 to 0.94 while the total scale reliability obtained being 0.98. Good internal consistency among items within each dimension was also obtained through factor analysis. The ten factors were the explanatory variables, and the dependent variable was the overall satisfaction rating of the

155

internal service. High scores in the scale indicate higher positive perception of Internal service quality. A Likert-type scale ranging from Strongly Disagree (1) to Strongly Agree (5) is used.

Finally, the five-item Attitude towards switching questionnaire was adapted and modified from the Theory of Reasoned Action proposed questionnaire by Ajzen (2006). These statements have been validated in previous TRA and TPB studies that were found to exhibit high internal consistency (Ajzen, 1991, 2001). Respondents filled out the 2 subcomponents containing (a) the instrumental/cognitive beliefs (such as desirable/undesirable or valuable/worthless) and (b) the experiential items /affective beliefs (such as interesting /boring, pleasant/unpleasant) parts of attitude towards the behavior. Instrumental items are determined by tests to assess whether the agent's behavior achieves something, e.g. *useful or worthless*, while experiential items are determined to find out how the agent feels about performing the behavior e.g. *pleasant or unpleasant*). Attitudinal beliefs assessed in such questions: one adjective reflected moral evaluation to capture the agent's overall evaluation (bad– good); one adjective revealed instrumental/cognitive evaluation (useful - useless); two adjectives reflected experiential items /affective evaluation (pleasant-unpleasant; beneficial-not beneficial); and one adjective reflected the instrumental/cognitive beliefs evaluation (wise-unwise).

Ajzen and Fishbein (1980) remarked that attitude toward behavior ought to have both instrumental (cognitive) and experiential items (affective) aspects. According to them, high scores indicate a high positive attitude. A Likert-type scale ranging from Strongly Disagree (1) to Strongly Agree (5) is used.

The Attitude scale in this present study had attitude measured in two sub-components. Attitude can be better explained if the affective, or emotional, and cognitive, or the outcome beliefs were included (Verplanken, Hofee, & Janssen, 1998; Ajzen, 2001). The affect subcomponent was about how a person's emotion was and how he/she felt about performing a particular behavior, while the cognitive subcomponent was about a person's belief and what he/she thought about performing a particular behavior (Verplanken *et al.,* 1998). It makes sense that both subcomponents should be combined. Thus, the study included these two subcomponents, as studies such as Bagozzi and Burnkrant (1979) also reported that the two subcomponents were better than a single component in validity and reliability tests.

Results obtained from Bagozzi and Burnkrant's (1979) study, and those obtained from Bagozzi's (1978) reanalysis of Ostroms's (1969) data from Fishbein and Ajzen also provided strong support for a multi-component treatment of attitude. However, the validity of a single component model of attitude was not as good as compared with a multi-component attitude conceptualization. Support for the validity of the two-component model was good as provided by a nomological validity. Each component of the two-component model was able to predict scaled multiple act criteria separately. Nomological validity is defined as a form of construct validity, and it showed the degree to which a construct behaved as it should within a system of related constructs (Cronbach & Meehl, 1955). The results showed that the two components were able to contribute to the simultaneous prediction of behavior (Ajzen, 2006). Ajzen (2006) said while they simultaneously accounted for behavior,

157

the affective component was found to be nearly three times as powerful as the cognitive component

Thus, it was concluded that there existed convergent and nomological validity for a two component conceptualization of attitude, but the single component model was not supported. Also, the validity of the cognitive-affective model was supported for both the self-report and the behavioral intentions samples.

In supporting the scale's reliability, many studies done on attitude towards switching also provide good reliability results. For instance, Gall and Olsson (2012) had a Cronbach-alpha value of .92 for their attitude towards switching bank scale. Similarly, Madahi & Sukati (2014) had a Cronbach-alpha coefficient of 0.93 for their attitude towards Channel Switching Intention. Ting (2014) also found a high Cronbach-alpha coefficient of 0.81 of his switching cost scale, indicating that the reliability of measurement was good. Similarly, in a study done by Kumaradeepan (2012), a Cronbach-alpha coefficient of 0.96 was found for the attitude towards switching scale when investigating the impact of service quality on customer switching. Hence, the attitude towards switching scale used in this study was reliable.

4.3.2 Phase I -Translation and validation of the instrument

4.3.2.1 Process of instrument translation

The primary objective for using the questionnaire was to collect information from the participants to establish a database for analysis. Hence, the questionnaires had to be precise, unambiguous, and easily understandable (Rubin, Haridakis, & Piele,

158

2009). The questionnaire of this study was written in the usual standard usage form in English, as the international medium of language of communication used in Malaysia is the English language, although Bahasa Malaysia is the official language. English is also used widely in most colleges and universities in Malaysia and has been the commercial and business language of Malaysia.

The most common shortage found in found questionnaires usually involves their proper translation into other languages. Consequently, it is deemed necessary that the translation process had to follow a recognized and endorsed procedure. Thus, the steps were taken from World Health Organization (WHO) (2012) in the translation and adoption of the instruments from the English material into another language. Figure 4.1 depicts the three-step process for the translation and validation.
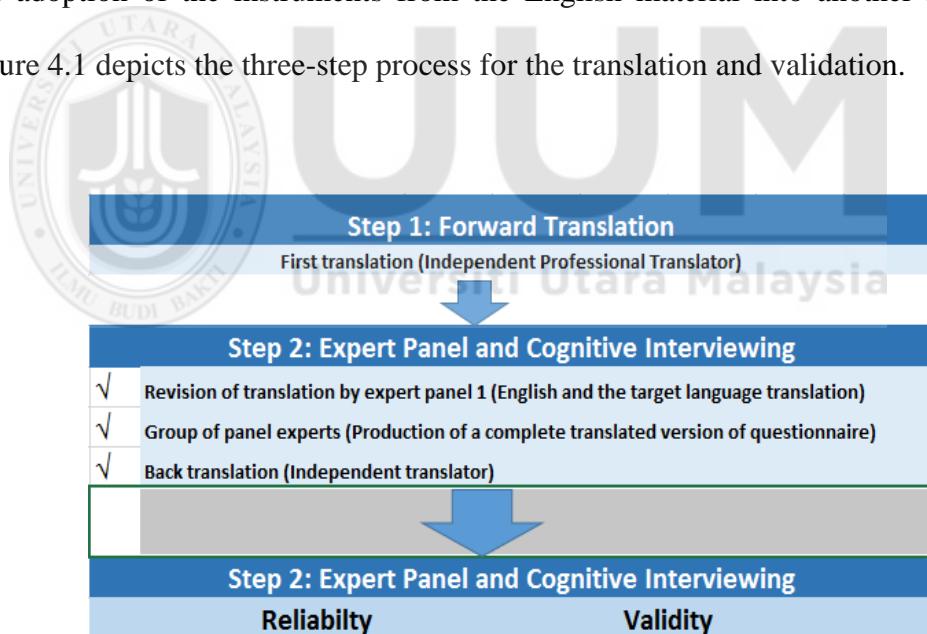
Figure 4.1
Steps of World Health Organization (2012) Translation

4.3.2.2 Forward translation

The first step in the WHO translation and adoption of the instrument process was carried out by having to translate the questionnaire from English into Bahasa Malaysia and Mandarin; thenceforth, the newly translated Bahasa Malaysia version

159

and the Mandarin version were subjected for inspection for cultural equivalency (World Health Organization, 2012). The questionnaire had to be distributed in three languages: English, Bahasa Malaysia, and Mandarin due to the ethnicity of the respondents. Thus, the need arose to have the questionnaire translated as such. However, the following sections will discuss only the translation of Bahasa Malaysia version as the procedures are the same for the Mandarin version. Nevertheless, the Mandarin version will be touched upon when dealing with matters concerning the Chinese translators, back translation and its results after the Bahasa Malaysia version.

A certified professional translator was brought in to accomplish this first translation. She was knowledgeable of the English-speaking culture, but whose mother tongue was the Bahasa Malaysia language (See Appendix 4).

4.3.2.3 Expert panel (1) Identification and Modification.

The second step of the translation was initiated by having selected a bilingual expert panel. The panel consisted of the present researcher and two English/Bahasa Malaysia graduate teachers, who had experience in survey development and translation. The panel met on several occasions. At each meeting, all sections of the questionnaire were checked, hence identifying and deciding the unclear questions and sentences. The task that necessitated the panel to work on most was to check on the revised version and compared both the first translation and the earlier versions of the questionnaire. As the panel had detected a number of unclear concepts in the first version of the translation, it then proceeded to determine the right and accurate

160

translation in terms of the syntax (how words are organized into phrases, clauses and sentences) and morphology (study of word structure).

4.3.2.4 Expert panel (2) Assessment of Content validity

The third step involved the content validity examination of the Bahasa Malaysia version. Content validity is vital in drawing conclusions about the quality of the scale. Hence, to assist in this process the content validity index (CVI), developed by Lynn (1986), was consulted (see Content Validity Index scale example in Appendix 5). Its index could show the relevancy of the translated items. Consequently, the researcher then called upon an expert panel by selecting three panel members (one Assistant Professor, one college lecturer, and one Bahasa Malaysia teacher. Even though checking of content validity, through the relevancy of the translated items, required some expert experience, it was nevertheless thought that this panel was capable enough. First, Dr Filzah Md Isa is an experienced professor and has been mentoring PhD and DBA students for many years. Likewise, while the Bahasa Malaysia teacher and college lecturer had relevant training in their field of work.

As this number met the required the number (three) suggested by Lynn, the composition of the present researcher and the panel members was deemed appropriate for the current study. Table 4.2 lists the panel of experts detailing their particulars and years of experience.

161

Table 4.2

Panel of Experts

ID	Profession	Working Area	Qualification	Years of Experience
1	Assistant Professor	College of Business, Universiti Utara	PhD	15
2	Lecturer	Free-lance	Bachelor	3
3	Bahasa Malaysia Teacher	English Department, Pusat Bahasa Titian Jaya	Bachelor	3
Total average years of experience				21

On a 4-point scale each scale item, the panel of experts was given a rating scale to rate the relevancy of the Bahasa Malaysia version. The representativeness field required each expert to evaluate whether the item(s) represented the domain of the content. It measured the degree of representativeness. The clarity field, however, sought expression and clarity in the instrument. It measured whether there existed expressiveness and clarity. Table 4.3 shows an example of the rating scale rating of the items of the questionnaire. The criteria depicted in rating the scale were sent with the questionnaire to the panel members in accordance with that suggested by Polit and Beck (2006). An easy answer format was provided for answering the 82-items rating scale. Many researchers have used such rating scale. For instance, Cefalu (2012) used it to ensure the steps were correctly carried out toward the meaningful translation of prevention strategies for type 2 diabetes in his study. Ricoy (2012) used it to attain accuracy in translation in multimodality. Multimodality describes communication practices with regard to the textual, aural, linguistic, spatial, and visual resources or modes used to compose messages. Gile and Hansen (2010) further emphasized the importance of translation and that translation studies had really shown that it been an important and challenging issue which practitioners of translation and interpreting raise repeatedly.

162

As could be seen, a four point ordinal scale showed: (1) = Not at all representative/ clear; (2) = Somewhat representative / clear but item requires major revision; (3) = Mostly representative / clear but item requires minor revision; and (4) = Very representative / very clear; no revision is required. Furthermore, a column for each item and scale was provided for the panel members to make comments that could help the researcher to improve the content validity.

Table 4.3
Content validity Example

Reprentative					
Item	(1) Not representative	(2) Somewhat representative	(3) Mostly representative	(4) Very representative	Comments
Is it easy to understand?					
Clarity					
Item	(1) Not at all clear	(2) Somewhat clear	(3) Mostly clear	(4) Very clear	Comments
Is it easy to understand?					

Source: World Health Organization (WHO) (2012) Translation

The results of the criteria for the content validity estimation was then interpreted after each item was categorized. Two categories were made: Category 1 (Unsatisfactory) with items with a rating of one or two and Category 2 (Satisfactory) with items with a rating of a three or a four. The panel members revised those items rated as requiring minor changes. The overall results showed the 82 items had 98.17% representativeness and 95.43 clarity. As these items were judged out of a total score of 4.0, this means they are in e satisfactory range.

In summation, the content validity of the questionnaire was supported, with a high acceptable level of relevancy. Several items were securitized for further changes to enhance their clarity and comprehension. Based on the suggestions from the panel

members, the final average result achieved a satisfactory representativeness score of 99.5%. The clarity result scored 97.5%, showing a 'high' and 'good' agreement.

4.3.2.5 Back translation

The third step involved the back translation. The Bahasa Malaysia version was back translated into English by an independent translator. That version was then compared with the original English version to detect any discrepancies. The back translated instrument obtained an agreement outcome, and was remarkably similar to the original document (see Appendix 6). With minor changes, the final Bahasa Malaysia translated version was then produced and accepted (Appendix 7).

The same procedures were also done for the Mandarin version as were done for the Bahasa Malaysia version. These comprised the first translation, Content validity scale and the back translation (see Appendix 8, 9 and 10 respectively). The only difference is that the translator had to be someone who is knowledgeable in Mandarin. There were two translators who were knowledgeable in Mandarin. They did the back translation, and the back translated instrument also achieved an acceptable and agreement outcome, which was quite similar to the original document. With minor changes done by the Mandarin translators, the final Mandarin translated version was eventually accepted (Appendix 11).

4.3.3 Phase 2 –Pre-testing of reliability and validity

The developed translated instruments were ready for testing for their reliability and validity. The reliability assessment used internal consistency while the validity was evaluated against the criteria. The questionnaire layout is depicted in Table 4.4.

The final layout of the questionnaire is as follows:

Table 4.4
Layout of Questionnaire

Dimensions	Item No	Source	No of Item
1. **Demographics**	-	-	10
2. **Job satisfaction**			36
(i) Pay	1, 10, 19, 28	Job Satisfaction Survey (JSS) by Spector (1997)	4
(ii) Promotion	2, 11, 20, 33		4
(iii) Supervision	3, 12, 21, 30		4
(iv) Contingent Rewards	5, 14, 23, 32		4
(v) Fringe benefits	4, 13, 22, 29		4
(vi) Nature of work	8, 17, 27, 35		4
(vii) Operating Conditions	6, 24, 31		4
(viii) Co-workers	7, 16, 25, 34		4
(iv) Communication	9, 18, 26, 36		4
(3) **Attitude Towards Switching**		Ajzen and Fishbein (2005)	5
(i) Instrumental	1, 4, 5		3
(ii) Experimental	2		1
(iii) Overall Evaluation	3		1
(4) **Perception Towards Islamic Products**	1- 4.	Shafie *et al.* (2004)	4
(5) **Leadership Practices**		Bass and Avolio (1997)	21
(i) Idealized influence	1, 8, 15		3
(ii) Inspirational motivation	2, 9, 16		3
(iii) Intellectual stimulation	3, 10, 17		3
(iv) Individualized consideration	4, 11, 18		3
(v) Contingent reward	5, 12, 19		3
(vi) Management-by-exception	6, 13, 20		3
(vii) Laissez-faire Leadership	7, 14, 21		3
(6) **Internal Service Quality**	1-4.	Hallowell, Schlesinger, and Zornitsky (1996)	4
(7) **Span of Control**			12
(i) Role Ambiguity	1-6.	Rizzo, House, and Lirtzman (1970)	5
(ii) Role Conflict	7-12.		7
Total Questions			92

4.4 The Five-point Likert scale

This present study used a five-point Likert scale, which most researchers commonly use in research (Sekaran & Bougie, 2010). A five-point Likert scale has a measurement that consists of 1= strongly disagree, 2 = disagree, 3 = neutral/unsure, 4 = agree, and 5 = strongly agree (Robbins & Richard, 2011). It is usually employed when there is a need to assess the strength of agreement concerning the variables being studied (Hair *et al*., 2006). To obtain a maximum response rate, questions should be formulated to start from the least sensitive questions to the most sensitive questions (Burns & Bush, 2010). They usually start from factual and behavioral types of questions to the attitudinal types of questions, and then from the more general type to the more specific one (Kaplan & Saccuzzo, 2009). Figure 4.2 shows a Likert scale with high score points (score 4, 5) indicating favorable facts or opinions, and low score points (score 1, 2) indicating an unfavorable opinion.
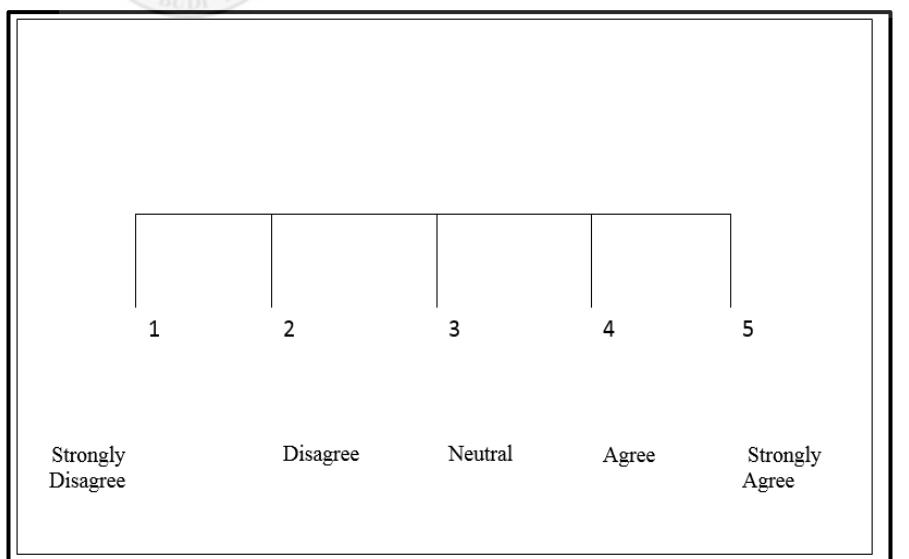
Figure 4.2
A Five-point Likert scale

Often five ordered response levels are used, although many psychometricians advise to use seven or nine levels. Scores for Likert-type questions are also often "negatively skewed" (e.g. Peterson & Wilson, 1992; Preston & Coleman, 2000; Dawes, 2002). Thus, attention is paid to one of the most basic summary data characteristics, which is the mean. When the mean is compared with another, a seven-point scale suggests less superior than a five-point scale, although not significantly (Finstad, 2010). A five- or seven- point scale is slightly higher in mean scores compared to those produced from a 10-point scale, and this difference is statistically significant (Dawes, 2008). However, results obtained seem to exhibit that the three different scale formats provide no noticeable differences in terms of standard variation, skewness or kurtosis. Dawes (2008), hence, concluded that if a multi-item scale with more response choices was used, respondents did use or favor more response options. This implies that none of the three formats is less desirable, looking from the perspective of obtaining data that will be used for regression analysis. The five-, seven- and ten-point scales are, however, all similar for analytical tools such as confirmatory factor analysis or structural equation models. Thus, it would be less of a concern how many scales a questionnaire should have, if there are more items in the questionnaire; similarly, when designing a new scale, having seven (7) as the number of response options would have a small benefit over five (5) (Leung, 2011). This benefit will have to depend on having fewer response items (fewer than 10) and using very large sample sizes. Thus, the study used a five-point scale.

This study also used brief multiple item scales, such as the Perception towards Islamic products and services scale (4-item scale), Internal service quality scale (4-item scale) and Attitude towards switching scale (5-item scale). These scales have

been adapted from the scales validated by other studies. Furr (2011) reported that brief or even single-item scales, on their own, can have psychometric properties adequate for researchers having strict constraints in measurement strategies. For instance, the Single-Item Self-Esteem Scale has shown to have good test–retest reliability results, where there exist strong convergent validity correlations with the extensively-used Rosenberg Self-Esteem Inventory (Robins, Tracy, Trzesniewski, Gosling, & Potter, 2001).

Similarly, the Ten-Item Personality Inventory has exhibited good test–retest results of reliability for each of its 2-item scales, which indicate strong convergent validity correlations with longer measures of their constructs (Gosling, Rentfrow, & Swann, 2003). Others include the five-item Satisfaction with Life scale (Pavot & Diener, 1993) and the four-item General Happiness Scale, which also shows high reliability and predictive validity. Thus, the important point is that brief scales are appropriate and useful when their psychometric properties are sufficient, as confirmed by solid empirical estimates.

More prominently, a loss in reliability does not always indicate a loss in predictive validity (e.g. Gardner, Cummings, Dunham, & Pierce, 1998; Beckstead, 2013). Rossiter (2002, 2011) argued that brief or single-item measures are suitable, if the object being rated is simple and unambiguous (e.g. an advertisement, a brand) and the attribute on which the object is being rated is also simple and unambiguous to the raters (e.g. liking of the advertisement, overall evaluation of the brand). He terms these "doubly concrete" constructs to differentiate them from the more complex "abstract" constructs, in which the object, the attribute, or both have multiple

168

meanings to raters and consequently require multiple items to represent them. Subsequently, Rossiter (2002, 2011) reiterated that it is wasteful and not essential to employ multiple-item scales to measure these basic constructs in marketing.

Using brief scales has certain advantages. Practitioners favor brief scales for practical reasons and provide the bulk of the "information" in a multiple-item scale easily. Reliability may then proceed to be calculated in various methods, and the most common is internal consistency reliability using Cronbach's alpha (Streiner, 2003). The reliability of a measure should be assessed after uni-dimensionality has been established (Gerbing & Anderson, 1988). Assessing reliability usually assumes unidimensional measures (Gerbing & Anderson, 1988). Thus, unidimensionality is required for the effective use of coefficient alpha (Hunter & Gerbing, 1982). Gerbing and Anderson (1988) said the reliability of a measure, (i.e., using coefficient alpha), should be assessed after unidimensionality has been demonstrated. However, this may not be true if there exist multiple factors/traits in the scale as will be revealed by factor analysis, and this will violate the assumption, resulting in alpha underestimating the reliability of the test (Green & Thompson, 2005). Coefficient alpha, the customary index of reliability, will underestimate the reliability of a multidimensional measure (Novick & Lewis, 1967). Grau (2007) also found this method less useful in his study and, hence, said reliability tests should be done before EFA.

A global scale should be used to assess the overall score. In this study, the global measures use multiple items, and with multiple items it becomes possible to tap into a certain concept in more than one way, thereby increasing the content validity of the

measure. It is also possible to estimate the reliability of the measures with more than one or two items (Nunnally, & Bernstein, 1994; Eisinga, Te Grotenhuis, & Pelzer, 2012). Global scales as compared to multidimensional scales can be stable over time. For example, Mauno, Leskinen and Kinnunen (2001) compared global and multidimensional scales and found global scales measuring fear of job loss to be stable over time in terms of factor structure, validity, and reliability. Another study found that global scales explained more variances than multi-dimensional scales measures in outcomes such as organizational commitment and trust (Reisel & Banai, 2002). Consequently, this study adopted the unidimensional approach in all its six (6) variables.

4.5 Data Collection Procedures

This current study was a quantitative research in which sources of information were collected from questionnaires. The way the instrument, which contained closed-ended questions, was utilized was through self-administering. This method required the respondents to read for themselves and then answered the questionnaire with no assistance given by an interviewer asking or guiding them throughout the process.

Hypothesis testing was utilized to assess the extent of the impact on the agents' job satisfaction. As the purpose of this study is to look into the agents' job satisfaction in the unit trust industry sector from the unit trust agents' point of view, the unit of analysis was the unit trust agents. As the questionnaires were personally hand given to the respondents, the collection was also personally collected once they were completed. The data for this study collected were a result of having distributed to

three hundred and twenty-six (326) selected unit trust agents in Johor Bahru in Malaysia.

The survey period for this study was from February 2014 to April 2014, a period of approximately three (3) months. First, the researcher selected the banks, wealth advisors organizations and unit trust organizations in a chosen area and later went to distribute the questionnaire to the respondents. Then, one by one, the questionnaire was hand given to the identified respondents. The data collection process would start after one week of handing the questionnaire. The process would start again for another chosen area until all the areas in Johor Bahru had been conducted.

Data collected were then sorted out and also coding was done before the data are key-in into an Excel spreadsheet before transferring the data into the SPSS program to do the analysis. All these sorting and coding were performed in batches because data were collected in stages according to the regions in the area that were conducted. Such method served as a control to identify the wrong or irrelevant data and to rectify them through this process.

The data collection was performed in two stages. The first was for the use of a pilot test that had to be done to ascertain the overall structure as well as to validate the measuring instrument to be used (Cooper & Schindler, 2003). Any problems encountered, such as misinterpretation of questions, that arose in the pilot test could be assessed and refined to make the questionnaire better in both form and content, e.g. in the lay-out of questions, in the difficulty of understanding the questions, in

171

enhancing clarity of instructions, and others. This re-check would make the final survey more reliable and accurate.

4.6   Pilot test Study

Exploratory and reliability analyzes were conducted to assess the reliability and validity of the questionnaires. Several researchers have emphasized the important need for a pilot study to pre-examine the actual questionnaire (Kothari, 2004; Saunders & Lewis, 2011). Frequently used to test the design of a full-scale experiment, the pilot study could always be adjusted, and anything that appeared to be missing in it could be added to the full-scale trial to permit the researcher to attain evaluation of the validity of questionnaire (Saunders & Lewis, 2011).

Cooper and Schindler (2003) pointed out that a pilot study is useful to identify flaws and the overall structure of the instrument to provide validation to the final measuring instrument, besides necessitating respondents to come from the same target population and mimic the processes and practises for data collection. It was also to predict a suitable sample size and improve upon the study design prior to the performance of a full-scale research project (Hulley, 2007). Hair, Black, Babin, and Anderson (2010) stressed that a pilot study could establish the reliability and validity of the instrument and show that the responses received are accurate and consistent via the survey questionnaires. Overall, pilot studies should minimize the misinterpretation of questions in terms of the form and content, and the difficulty of understanding questions (Teijlingen, Rennie, Hundley, & Graham, 2001).

4.7 The Pilot Study Analysis

In this present study, the pilot study was carried out by using a draft questionnaire and giving copies of it to selected unit trust agents in banks, unit trust management companies and wealth creation companies. The pilot study version of the questionnaire consisted of ninety-two (92) items, out of which ten (10) items were about demographic nature and eighty-two (82) research data items. The pilot study questionnaire was divided into seven parts. The first being the demographic information, second the agents' job satisfaction aspect, third the agents' perceived leadership aspect, fourth the agents' perception towards Islamic products and services aspect, fifth the agents' perception of internal service quality issues, sixth the supervisor's span of control, and the seventh being the agents' attitude towards switching aspect.

Thirty sets of questionnaires were personally handed given to thirty (30) unit trust agents. The sample taken was representative of the actual sample that was drawn for this study. Malhotra (2004) stated that the sample size for a pilot study needed to be small in order to contain about fifteen (15) to thirty (30) respondents, and the number of questionnaires/items could be increased to obtain a higher response rate. The thirty (30) questionnaires were eventually analyzed using the Statistical Software for Social Sciences (SPSS) 20 to confirm and fulfill the assumptions of normality, reliability, and validity. The pilot study was carried out in early January 2014 and lasted about two weeks. Responses were received within a week after issuance.

As it has often been reported, the descriptive analysis is useful as it gives a description of a phenomenon of interest (Sekaran & Bougie, 2010). Descriptive

173

information provides vital statistics regarding the frequency, the mean, and the standard deviation. Thus, Table 4.5 shows the results revealing three age groups: 19-25, 26-35, and 36-45, with 26-35 being the highest. The majority of the participants (53.3%, n=16) were male. Most of the participants (53.3%) completed some education beyond the diploma level. Seventeen participants (56.7%) were unit trust company agents while thirteen was bank agents (43.3%). Twenty-one participants (70%) were married while nine were single (30%). There were twenty Malays (66.7%) as opposed to eight who were Chinese (26.7%) and two were Indian (6.7%). Twenty- one (76.7%) agents were full-time compared to seven (23.3%) who were part-timers. Table 4.5 summarizes the data.

Table 4.5
Pilot Sample Analysis

Items	Category	Frequency	%
Gender	Male	16	53.3
	Female	14	46.7
Agent Type	Bank agents	13	43.3
	Unit Trust company agents	17	56.7
Age	19-25	4	13.3
	26-35	20	66.7
	36-45	6	20.0
Marital status	Single	9	30.0
	Married	21	70.0
Race	Malay	20	66.7
	Chinese	8	26.7
	Indian	2	6.70
Part/Full Time	Part-time	7	23.3
	Full-time	23	76.7
Education	SPM	4	13.3
	Diploma	10	33.3
	Degree	16	53.3

Since the objective of this pilot study was to validate the six (6) questionnaires and test for reliability and validity for actual questionnaire use, the analysis of the data collected was mainly centered on the normality, reliability and validity issues, such as data normality, internal consistency, Cronbach's alpha, inter-item correlations, item-to-total correlations and face/content and construct validity.

As exhibited in Table 4.6, the pilot results show the Kolmogorov-Smirnov statistics that assess how normal the data are. The overall results show a non-significant result, with a p value of > .05, which indicates that the data was normal. The results also show Leadership (p=.200) and Span of control (p=.200) variables met the assumptions of normality. However, the Perception towards Islamic products and services (p=.003), Attitude towards switching (p=.000), Internal service quality (p=.006) and Job satisfaction (p=.020) variables did not, because their p-values were less than .05. Although such a small sample would not normally give significant results, the researcher got to see how the pilot sample performed as the sample consisted of different types of agents who had different perceptions.

Table 4.6
Tests of Normality (n=30)

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Leadership	.115	30	.200*	.959	30	.292
Islamic Products/Services	.204	30	.003	.908	30	.014
Internal service quality	.193	30	.006	.940	30	.091
Span of Control	.107	30	.200	.945	30	.123
Attitude towards switching	.246	30	.000	.874	30	.002
Job Satisfaction	.174	30	.020	.960	30	.306

a. Lilliefors Significance Correction
*. This is a lower bound of the true significance.

Normality of data was also scrutinized through skewness and kurtosis analyzes. Normality is important because errors in the data or outliers on any of the variables can distort data analysis (Pallant, 2005; Liu, Wu, & Zumbo, 2010). Such problems can also be investigated to some extent by skewness and kurtosis tests. According to Bulmer (1979), if skewness is between -1 and -1/2 (-1 to -0.5) or between +1/2 and +1 (+0.5 to +1) the distribution is moderately skewed. However, he added that if skewness is below -1 or above +1, the distribution is highly skewed (< -1 or > +1), and if skewness is in the range of -1/2 and +1/2 (-0.5 to +0.5), the distribution is approximately symmetric. Bulmer (1979) also suggests a kurtosis value of +/-1 (i.e. between −1.0 and +1.0) to be considered very good for most psychometric uses, but +/-2 (i.e. between −2.0 and +2.0) is also usually acceptable in assessing normality. The test results are shown as follows:

Table 4.7
Skewness and Kurtosis Symmetry Distribution (n=30)

	Skewness		Kurtosis	
	Statistic	Distribution Result	Statistic	Distribution Result
Leadership	0.587	Moderate	0.612	Very Good
Islamic Products	-0.048	Approximately symmetric	2.108	Fair
Internal Service	-0.515	Moderate	0.699	Very Good
Span of control	0.813	Moderate	0.990	Very Good
Attitude	0.050	Approximately symmetric	-0.538	Very Good
Job Satisfaction	0.439	Approximately symmetric	-0.486	Very Good

The results in Table 4.7 indicate that the agents' perception towards Islamic products and services, agents' attitude towards switching, and the agents' job satisfaction had approximately symmetric distribution curve while the agents' perceived leadership,

176

the agents' perception of Internal service quality, and the supervisor's span of

control had moderate skewness. In terms of kurtosis, only the agents' perception

towards Islamic products and services reported fair kurtosis distribution while the

agents' perceived leadership, the agents' perception of Internal service quality, the

supervisor's span of control, the agents' attitude and the agents' job satisfaction

experienced very good distribution. Consequently, it could generally be concluded

that there exist normality and reliability of data in these variables as tests have

indicated (see Appendix 12a-i).

Reliability tests were then performed to determine whether there existed stability and

consistency of the research instruments used in the pilot study. One method is to use

Cronbach's alpha, an assessment of internal consistency, which determines how

closely associated a set of items are as a group (Tang, Cui, & Babenko, 2014). This

method involves assessing scale reliability. However, a "high" alpha value does not

imply that it is uni-dimensional (having one underlying construct) (Panayides, 2013).

If, in addition to examining internal consistency, a researcher wishes to offer

evidence that the scale in question is unidimensional, additional analyses can be

done (Ritter, 2010). Exploratory factor analysis is one method of testing

dimensionality.

Internal consistency is about interrelatedness of a sample of test items, and

homogeneity is about uni-dimensionality (Peters, 2014). Reliability refers to

accuracy and precision of a measurement instrument. It answers the question, "How

well does the instrument measure what it purports to measure?" EFA, on the other

hand, is used to explore the possible underlying factor structure of a measurement

177

instrument. Thus, a measure can purportedly appear to be unidimensional if its items assess a single latent trait or construct (DeVellis, 2012). Internal consistency is a needed but not sufficient condition for gauging homogeneity or uni-dimensionality in a sample of test items (Green, Lissitz, & Mulaik, 1977; Cortina, 1993; Jasper, 2010).

Consequently, alpha does not basically measure the uni-dimensionality of a set of items, but can be utilized to confirm whether or not a sample of items is really unidimensional (Cortina, 1993; Cohen & Swerdlik, 2010). Grau (2007) used factor analysis and Cronbach's Alpha to ascertain relationships between questions of a dietary behavior questionnaire. However, he later found that Cronbach's alpha was less useful in this setting since the multidimensionality in the data made it difficult to ascertain what the generally low values for the alpha actually meant.

Cortina (1993) and Cohen and Swerdlik (2010) reiterated that alpha is based on the 'tau equivalent model.' As such, each test item is assumed to assess the same latent trait on the same scale. But, if the scale is underlined by multiple factors/traits, as revealed by factor analysis, this assumption is violated and alpha will underestimate the reliability of the test (Green & Thompson, 2005). Also, if the number of test items is too small it will also violate the assumption of tau-equivalence, thus underestimating reliability (Graham, 2006). When test items meet the assumptions of the tau-equivalent model, alpha approaches a better estimate of reliability. In view of this complication, the present researcher did not perform a reliability test after exploratory factor analysis.

178

Kline (2000) provides a simple rule to follow when describing internal consistency using Cronbach's alpha as shown in Table 4.8.

Table 4.8
Standards Cronbach's Alpha values for Internal Consistency Guidelines

Cronbach's alpha	Internal consistency
α ≥ 0.9	Excellent (High-Stakes Testing)
0.7 ≤ α < 0.9	Good (Low-Stakes testing)
0.6 ≤ α < 0.7	Acceptable
0.5 ≤ α < 0.6	Poor
α < 0.5	Unacceptable

Source: Kline, P. (2000).

As exhibited in Table 4.9, the results show agent's perceived leadership obtained an alpha coefficient of 0.928, the agents' internal service quality scale got 0.839, the agents' attitude towards switching scale received .866, and the agents' job Satisfaction scale obtained .920. In contrast, the internal consistency for the supervisor's span of control scale was much lower at .725, and so was the agents' perception towards Islamic products and services scale which only manage to achieve lowest alpha value of .658.

Construct validity examines whether a measure is associated with other measures according to the theory or past research, claiming or purporting what it measures (Kane, 2006). Briggs and Cheek's (1986) recommended inter-item correlations of .2 to .4 as being the optimum range values. Everitt (2002) and Field (2005) argued that a correlation value of less than 0.2 or 0.3 points to the items in the question that do not correlate very well with the scale overall, which should be dropped.

Table 4.9 summarizes the findings of the reliability tests of the Cronbach's Alphas and inter-item correlations of the variables of the pilot study. The results establish that there was construct validity. The results show the agents perceived leadership construct recorded a good construct validity r = .396 mean inter-item correlation. The agents' perception of Internal service quality construct was, however, stronger with a construct validity r=.571 mean inter-item correlation, while the agents' attitude towards switching construct also showed a construct validity r=.567 mean inter-item correlation. However, in contrast, the supervisor's span of control construct had a much lower construct validity r=.168 mean inter-item correlation, as compared to the agents' perception towards Islamic products and services that recorded a slightly higher construct validity r=.383 mean inter-item correlation.

On the other hand, the agents' job satisfaction just managed to obtain a construct validity r=.245 mean inter-item correlation, over the minimum 0.2. Thus, from the results discussed, it could be concluded that, although the supervisor's span of control construct did not meet the requirement, they generally met or exceeded Briggs and Cheek's (1986) recommended inter-item correlations of .2 to .4 as being the optimum range values. This shows that there existed construct validity in the variables.

Hence, based on the pilot test reliability results in Table 4.9, it was concluded that all the variables were acceptably good and so the questionnaires could be used and retained for further investigation to assess further their meaningful impact on the actual survey questionnaire.

Table 4.9
Summary Item Statistics for Constructs (Pilot test result n=30)

Construct	Cronbach's Alpha	No of Items	Inter-Item Correlation			
			Mean	Minimum	Maximum	Range
Leadership	0.928	21	0.396	-0.078	0.774	0.852
Internal Service	0.839	4	0.571	0.445	739	0.294
Attitude	0.866	5	0.567	0.475	0.693	0.218
Span of control	0.725	12	0.168	-0.306	0.759	1.065
Islamic products	0.658	4	0.383	-0.133	0.772	0.905
Job Satisfaction	0.920	36	0.245	-0.548	0.771	1.319

Factor analysis was not performed on the pilot sample as it had only 30 respondents. In general, a factor pattern that arises from a large-sample factor analysis will be more stable than that resulting from a smaller sample (McCallum, Widaman, Zhang, & Hong, 1999). Tabachnick and Fidell (2007) similarly reported that if the sample got larger, it would be a lot better, as the strength of the inter-correlations among the items in the correlation matrix would grow and achieve coefficient values greater than 0.3.

McClure and Gatlin (2007) noted that there prevailed room for error and advocated further study to be done if the subject to variable ratio was only slightly higher than the 5:1 minimum suggested for factor analysis. However, Field (2005) proposed a more stringent ratio of 10:1 or 15:1, while Hair, Anderson, Tatham, and Black (1998) reiterated that some researchers had even endorsed a ratio of 20:1. Since the pilot sample survey of this study contained 82 items, these recommendations would end up with a sample size of 820 (82 x 10) or 1640 (82 x 20). However, Pallant (2005) argued that a sample size of 150+ would be just enough, and the ratio of at

least five cases for each of the variables/items was adequate. Thus, given the above discussion, a sample of 30 respondents in this pilot study did not warrant a factor analysis.

4.8 Statistical Data Analysis Techniques

In this section, various types of statistical data analysis techniques are discussed. Zikmund (2000) said there were several interrelated procedures that could be performed during the data analysis phase in order to review, reorganize and scrutinize the data collected. To do this, several other quantitative data analysis tools could be employed. However, all data collected still needed to be analyzed through a series of statistical analyses using a Statistical Package Social Science (SPSS) Version 20 for Windows, in conjunction with Microsoft Excel 2013, which could be used to do simple calculations which SPSS could not.

Thus, in this study, several SPSS techniques were used to analyze the data collected from the survey questionnaires and consequently produced descriptive charts and graphs, non-response analysis output, ANOVA analysis outputs, factor analysis outputs, reliability test outputs, Pearson's correlation test outputs, and hierarchical regression analysis outputs. One of these is the descriptive analysis.

4.8.1 The Descriptive Analysis

Pallant (2005) believed that before beginning to analyze the data, it was crucial to inspect the data set for errors as mistakes could totally result in wrong analyzes. Then only could the later descriptive phase of data analysis proceeds. Henceforth, in this study, preliminary descriptive statistical tools such as percentages, means, medians and standard deviations were performed to provide a clear pictorial

182

representation to readers. They were also used to contrast demographic profiles of the study's respondents in various aspects of interest. For instance, descriptive offered valuable information relating to the distribution of scores on the six continuous variables in this study. Such information was essential if these variables were to be employed in parametric statistical techniques (e.g. analysis of variance, t-tests) (Pallant, 2005). While providing a simple analytical solution and decision-making, the "means" was used to accept or reject the usability of data, while the "standard deviation" was used to determine how wide the dispersion of the data that affected the normality of the data (Sekaran, 2005). Consequently, skewness, kurtosis, Normal Q-Q plots, T-Tests, and scatter plots were employed to test the assumptions of normality with some certainty. T-Tests analyzes, on the other hand, were then used to assess whether the means of two groups were statistically different from each other, for instance in determining any evidence of response bias. All these tests provided some means of arriving at a possible conclusion to a problem.. It was very useful to investigate the means of all the variables, where the researcher needed to know whether there were significant means differences. Mean differences are common methods used in statistical analyses in many studies (Hayes, 2009). Thus, it could be concluded that these analyzes had provided some form of evidence that the data collected in this study were reliable and valid.

4.8.2 Pearson's Correlation Analysis

Correlational analysis was carried out to determine the association between the independent (x) and dependent (y) variables and to establish whether there existed a significant relationship. However, scatter plots were first examined as this was a common procedure to identify any linear abnormality before commencing Pearson's

correlations (Pallant, 2005). Pearson correlations among variables in the model were next performed before initiating the path analytic regression analysis in order to confirm the strength, direction and significance of the relationship between the variables of the study (Sekaran & Bougie, 2010). This was because Pearson's coefficient would establish whether there was a linear dependence of two variables. That is to say the independent and dependent variables and the results would show whether any of the variables had positive values with r close to +1, which indicated a positive association between X and Y variables such that as values for X increased, values for Y also increased. In a similar fashion, it could also establish whether any of the variables had a medium strong negative linear correlation with r not close to -1. This would indicate a negative association between X and Y variables such that as values for X increased, values for Y decreased. Hence, a correlational analysis was useful as it provided essential information relating to the strength of the independent and dependent variables, which were very essential prior to perform a multiple regression analysis.

4.8.3 Hierarchical Regression Analysis

Finally, hierarchical multiple regression analysis was carried out to investigate which independent variables were the most significant contributor in explaining the influence on job satisfaction. To do this, the researcher entered the independent variables in the regression equation in a pre-specified order while controlling for some variables as specified by him based on some theoretical grounds. Such method allowed the contribution of each variable to be determined, with each independent variable examined about what it added to the estimation of the dependent variable, after controlling for the previous variables. Cohen and Cohen (1983) argued that

184

possible high correlations among the independent variables necessitated the need to control for individual variables one at a time because this avoided the possibility of multicollinearity problems. Many previous studies have also used this technique (Davis, Bagozzi, &Warshaw, 1989; Morris & Venkatesh, 2000; Chau & Hu, 2001).

In testing the mediating effects of the agents' attitude towards switching on the relationship between leadership, the agents' span of control, the agents' perception towards Islamic products and services, the agents' perception of internal service quality and job satisfaction, the mediation procedures of Judd and Kenny (1981), James and Brett (1984) and Baron and Kenny (1986) were consulted. They suggested four conditions that are needed for mediation to take place. Firstly, X should predict Y significantly (an X→Y association), and to test it, a simple regression was used. Secondly, X should predict M significantly (an X→M association), and to test it, a simple regression was also used. Thirdly, M should predict Y significantly (an M→Y association), when X was being controlled for. In this case, a multiple linear regression is used to test it, which includes X and M predicting Y as the dependent variable. Fourthly, if the results showed M completely mediated the association between X and Y, the effect of X had to be zero. This is when M is being controlled. However, if M partially mediated the association between X and Y, then the effect of X should have been decreased.

However, two out of the four conditions are considered enough for mediation to take place. X has to be significantly related to M and M has to be significantly related to Y. Shrout and Bolger (2002) said if X-Y association does not result in a significant result, the researcher may still proceed to test X-M association. To ascertain total

185

mediation, the unstandardized regression coefficients found in steps one and two are summed up.

As hierarchical regression can be affected by the concept of proximal and distal parts, it necessitates some understanding of the mediated causal processes and the choice and use of temporally proximal causal components, whether they affect the causal relationship between the variables. Shrout and Bolger (2002) warned that it is more important to see whether $X \rightarrow M$ and $M \rightarrow Y$ associations are proximal in the mediation process. They justified it by asserting that because the test of the $X \rightarrow Y$ association appears to be more powerful when mediation is taken into consideration, it would be unwise to postpone considering mediation until the bivariate relationship between X and Y is determined (Shrout & Bolger, 2002). This is why some researchers skip the first step of Baron and Kenny's (1986) approach (e.g. MacKinnon, Krull, & Lockwood, 2000; MacKinnon, 2008).

Figure 4.3 shows the condition if there existed a temporally proximal causal process (as opposed to distal); then it would be very likely that c will have a moderate or large effect. Shrout and Bolger (2002) said that the first step is to determine whether there exists a weak X that would cause a variation in Y, which would in turn affect the strength of the mediation. Bolger *et al.* (2000) illustrated this by showing how social support given to a stressed person should result in reduced distress by the next day.

To determine whether the causal process would get more distal (as opposed to proximal), c should not get the same effect size. This is because the effect would

186

have become more distal, and this could happen because of the possible presence of communication going through the extra links in a causal linkage, possible influences that are competing with each other, or possible existence of random factors that can cause the effect (Shrout & Bolger, 2002). Next, determine whether there was any sign of mediation, and not the overall or total effect in a causal relationship.
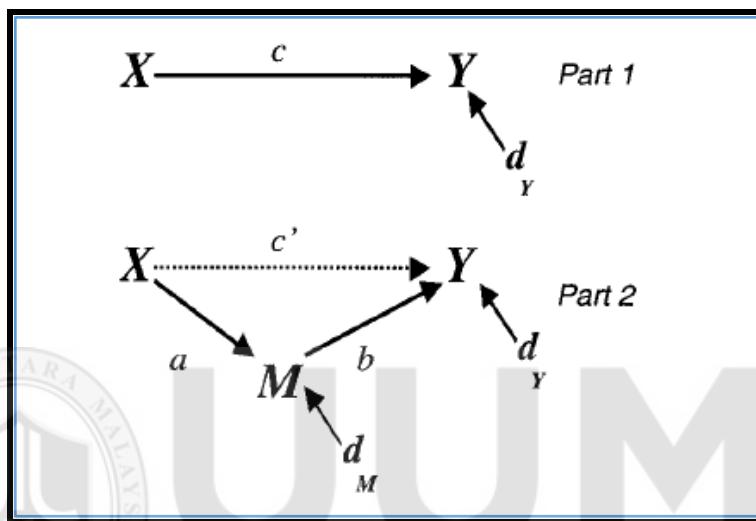
Figure 4.3
Proximal and Distal Influences
*Note. As depicted by the dotted lines, the effect of mediation happens on c' path in Part 2 making it smaller than the **c** path in Path 1. The d impacts are the residuals.* Source: Shrout and Bolger (2002).

Shrout and Bolger (2002) reiterated that it is not important to look at the total effect in a causal relationship to identify any sign of mediation clearly. Determine whether X→M and M→Y associations were more proximal in the mediation process, as these proximal distances would result in them probably larger than the distal X →Y association. Next, decide whether this piece of information from the previous step would make an informed decision and proceed or not according to the research purpose. Consequently, choosing mediators may not be correct for any researchers

187

whose objectives differ, and the selection of other independent variables may neither be proximal nor distal (Shrout & Bolger, 2002).

4.8.4 Test of Mediation Using the Sobel Test

The Sobel Test is used because Baron and Kenny's (1986) causal-step approach does not give accurate results whether partial mediation has occurred. Holmbeck (2002) argued that this single method of causal steps could result in false-negative or false-positive conclusions relating to the existence of the mediation effect. According to him, wrong conclusions could be limited by testing the significance of the mediated effect. Sobel test is, therefore, more accurate than the Baron and Kenny's (1986) causal causal-steps (Hayes, 2009), as the causal approach is not powerful (MacKinnon, Lockwood, Hoffman, West, & Sheets, 2002) and cannot be easily accustomed to suit complications, such as dealing with normality violations (Preacher & Hayes, 2004).

As large sample sizes are needed to obtain sufficient power to identify and detect significant effects, the Sobel's test is best suited based on its assumption of normality, because it looks into a given sample solely on the normal distribution. Therefore, small sample sizes and skewness of the sampling distribution pose great problems in Baron and Kenny's (1986) causal causal-steps. However, most studies use the Baron and Kenny's (1986) causal-step approach in conjunction with the Sobel Test. The Sobel Test will then verify the size of the mediated effects of the path coefficients obtained from the unstandardized regression coefficients. This is why this present study chose to use the Sobel test.

188

4.9   Chapter Summary

This chapter first discusses how the theoretical framework is formed, with thirteen research hypotheses developed. Then, the data and methodology of the study are explained, describing the methodological approach used to collect and analyze the information relevant to the research objectives. It then describes the research design, the sampling design and frame, the population and sample, the sampling technique, sample size, operationalization and measurement of variables, and the research instruments. The need for the pilot study was then explained and after that the reason for not performing factor analysis. Reliability tests were next discussed. The chapter ends with a discussion of the statistical analysis methods that should be taken in the analysis of the data, as were done in Chapter 4.

CHAPTER FIVE

DATA ANALYSIS AND RESULTS

5.1   Introduction

Test results of the data examined through the Statistical Package for the Social Science (SPSS version 20.0) software are discussed in this topic. Several tests done utilizing this software are Descriptive analysis, Reliability test, Exploratory factor analysis, Pearson's Correlation test, Hierarchical multiple regression analysis and the Sobel's test. The use of the reliability and exploratory factor analysis tests is to assess the reliability, validity, and factorability of the correlation matrix in examining the research model (Sekaran, 2005). The descriptive analysis is to first describe the demographic characteristics of the respondents, which are derived from the identified samples. Finally, this chapter centers on the hypothesis testing by employing the hierarchical multiple regression analysis and Sobel's test analysis. Both tests are critical for investigating and determining the research questions in this research. The chapter ends with a summary.

5.2 Response Rate

Barriball and While (1999) said that there might exist chances for any sample from which data were collected could not be representative, be made bias and as such were more likely to happen because of non-response. They added that such situation could jeopardize the external validity of the instrument, which would result in not being able to draw any valid conclusions from the data.

A total of 326 questionnaires were given out, and 303 questionnaires were returned. There were 20 questionnaires not returned, and 3 questionnaires not filled entirely. This makes the response rate of this study 92.9%. The percentage of not returned questionnaires is 6.13%, and the spoilt questionnaires amount to 0.92%. A comparison of the response rates for the survey is presented in Table 5.1.

Table 5.1

Response rate of Questionnaire

	Total	Percent %
Questionnaires given out	326	100
Questionnaires returned	303	92.9
Questionnaires unusable	3	0.92
Questionnaires not returned	20	6.13

5.3 Demographic Profile of Respondents

The overall demographic information about the respondents is summarized as follows. There were 303 respondents, as indicated in Table 5.2.

Table 5.2
Total Respondents

Area	Frequency	Percent (%)
Johor Bahru	303	100

Johor Bahru comprises several important districts. Each blue dot in Figure 5.1 represents either a bank, a unit trust company or wealth advisors organization in these districts. Johor Bahru's central area comprise respondents from Taman Tasek, Larkin Jaya Taman Sentosa, Taman Iskandar, Taman Pelangi, Taman Baru Permas Jaya, Danga Bay seafront and the city center of Johor Bahru city. They form a significant number of 139 (45.9%) respondents.

191

Johor Bahru's northern area covers respondents from Taman Molek, Taman Johor Jaya, Taman Mount Austin, Taman Perindustrian Cemerlang, Taman Setia Indah, Taman Desa Tebrau, Taman Pelangi Indah, and Ulu Tiram town, just above the Central part running up to Ulu Tiram town. They also form a significant number of 136 (44.9%) respondents.

Johor Bahru's western area covers respondents from Bandar Baru Uda, Taman Perling, Taman Nusa Bestari 1 and 2, Taman Bukit Indah 1 and 2, and Taman Sutera. However, they comprise a mere 22 (7.3%) respondents. This weak response was probably due to the area being a new township in the western part of the Iskandar zone, which is still subject to ongoing new developments.

Figure 5.1
Geographical Response of Johor Bahru

Lastly, Johor Bahru's eastern area covers respondents from Taman Megia Ria, Taman Rinting, Masai old and new town, and Pasir Gudang, which comprise 6 (2%)
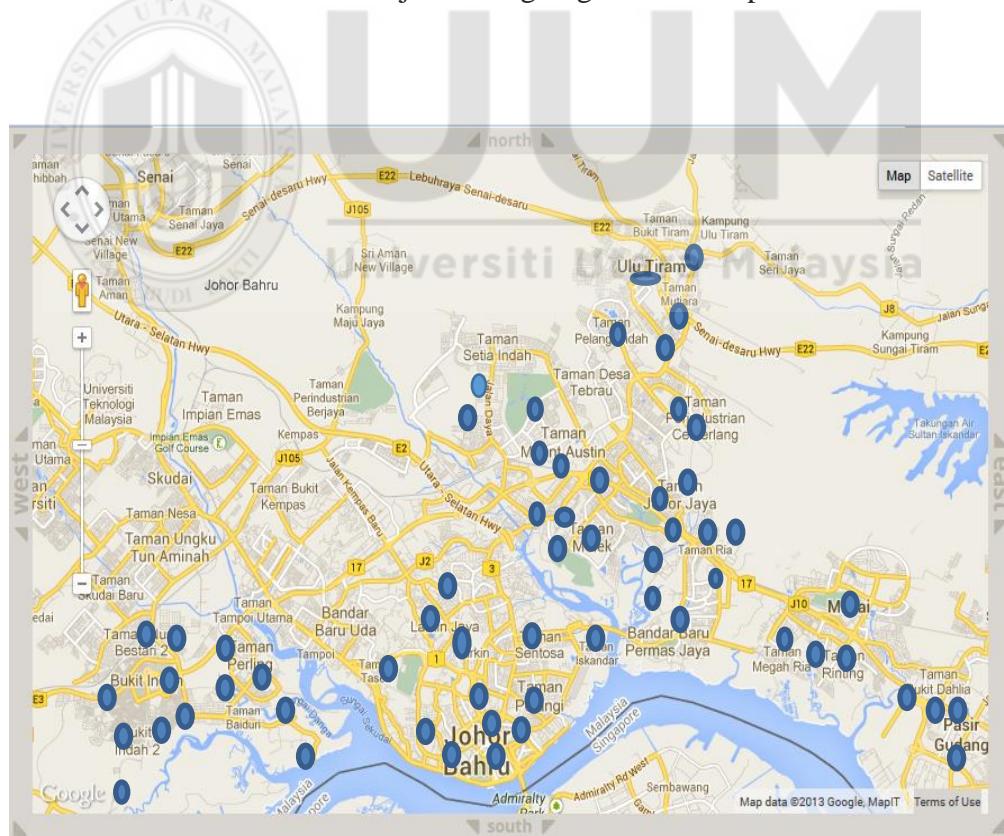
respondents. This area is predominantly a chemical and industrial estate. Thus, fewer residences could be found.

Table 5.3 shows the gender of the respondents. 183 (60.4%) of the respondents are females and 120 (39.6%) are males. In terms of age groups, the sample shows the 26-35 age group is the largest with 135 agents (44.6%). This is followed by the 36-45 age group with 75 agents (24.8%), then by the age group 19-25 with 50 agents (16.5%). The least is the 56-65 group.

In terms of the agents' salary range, the Rm 20,001 - 35,000 range has the highest percentage (22.8%), followed by the ≤ RM20,000 range (20.1%0, and then the Rm 45,001 - 60,000 range (19.8%). The least is the ≥ RM60,001 range, which has a 17.8%. Table 5.3 also reveals a wide range of expereience that the agents have. The respondents' various levels of years of experience reveal 88 (29%) of them have 3-5 years of experience dealing with unit trusts, as opposed to 79 (26%) who have 1-2 years. Another 60 (19.8%) are relatively new, as they have less than one year experience.

The sample also reveals the types of unit trust agents. There are also 136 (44.9%) bank agents who work for the banks and 19 (6.3%) wealth advisor agents. Another 148 (48.8%) unit trust management company agents work for unit trust management companies. In terms of marital status, 199 (65.6%) respondents are married as opposed to 99 (32.6%) being single. 4 (1.3%) are divorced and 1 (0.3%) widowed. When comes to racial composition, the Chinese form the predominant group at 156

193

(51.5%), followed by the Malays at 124 (40.9%), and the Indians at 20 (6.6%) Others form the least group at 3 (1.0%).

The minimum qualification that the respondents have is the high school certificate or the Sijil Perlajaran Malaysia (SPM). Holders of this minimum qualification normally start as agent sales clerks in banks or lower ranked unit trust company agents. The results indicate that 130 (42.9%) of them have a bachelor degree. 83 (27.4%) of them have a diploma, 78 (25.7%) have SPM, 7 (2.3%) have a Master, and another 5 (1.7%) have other professional qualifications. Out of these, 88 (29.0%) of them are part-time agents and 215 (70.9%) of them are full-time agents. The overall sample description can be summarized as follows:

Table 5.3
Breakdown of the study sample (n=303)

Items	No. of agents	Percent
Sex:		
Male	120	39.6%
Female	183	60.4%
Age Group:		
19-25	50	16.5%
26-35	135	44.6%
36-45	75	24.8%
46-55	33	10.9%
56-65	10	3.3%
Income level:		
≤RM20,000	61	20.1%
RM20,001-35,000	69	22.8%
RM35,001-45,000	59	19.5%
RM45,001-60,000	60	19.8%
Above RM60,001	54	17.8%
Experience:		
Less than 1 year	60	19.8%
1-2 years	79	26.1%
3-5 years	88	29.0%
6-10 years	35	11.6%

194

Continued (Table 5.3)

Types of Agent		
Wealth Advisor	19	6.3%
Unit trust management company	148	48.8%
Bank Agent	136	44.9%
Marital Status:		
Married	199	65.7%
Single	99	32.7%
Divorced	4	1.3%
Widowed	1	0.3%
Race:		
Malay	124	40.9%
Chinese	156	51.5%
Indian	20	6.6%
Others	3	1.0%
Qualifications:		
SPM	78	25.7%
Diploma	83	27.4%
Degree	130	42.9%
Master	7	2.3%
Professional	5	1.7%
Full-Time/Part-time:		
Part-time	88	29%
Full-Time	215	71%
Workplace Areas:		
Central	139	45.9%
Northern	136	44.9%
Western	22	7.3%
Eastern	6	1.9%
Types of Respondent:		
Early respondents	255	84.2%
Late respondents	48	15.8%

Table 5.4 depicts the total number of respondents from their respective companies or associated organizations. There are 24 participating organizations. As can be seen, the overall respondents by company participation percentage show participation by

195

Public Mutual is the highest (83 respondents). It is followed by OSK-UOB Unit Trust (25 respondents), and then CIMB Bank Group (23 respondents). Maybank (22 respondents) and CWA (formerly CIMB Wealth Advisors) (19 respondents) are in fourth and fifth place respectively. Unit trust management companies and wealth advisors companies contribute 45.1% (167) of the total respondents. Bank organizations take the remaining 54.9%. The names of their organizations are as follows:

Table 5.4
Analysis on the number of respondents by organization

	Frequency	Percent (%)
Public Mutual	83	27.4
CIMB Bank Group	23	7.6
DBS Investment Management	2	0.7
OSK-UOB Unit Trust	25	8.3
MAAKL Mutual	2	0.7
Prudential Fund Management	1	0.3
Phillip Mutual Funds	8	2.6
Amanah Saham National Bhd	9	3.0
CWA(CIMB Wealth Advisors)	19	6.3
Bank Simpanan National	4	1.3
Axa Affin Life Insurance	5	1.7
HongKong Shanghai Bank	12	4.0
Great Eastern Life Asset	1	0.3
Amanah Saham Mara	1	0.3
Standard Chartered Bank	11	3.6
OSK RHB Investment Mgmt	3	1.0
Bank Islam Malaysia Asset	8	2.6
United Overseas Bank	7	2.3
Rashid Hussain Bank	19	6.3
Maybank	22	7.3
Hong Leong Bank	15	5.0
Alliance Bank	17	5.6
Affin Bank	5	1.7
Kuwaiti Finance	1	0.3
Total	303	100
% of Total	100	

196

5.4 Questionnaire Response Analysis

Questionnaire response analysis is a useful means to give an added and very decisive description of responses in a standardized manner, making questionnaires much more objective and graphic. Questionnaires are useful to analyze any hidden problems. Survey researchers often employ descriptive statistical approaches to summarize the data first, describing the responses to the statements and complementing or supporting the SPSS analysis results. These approaches consist of cross-tabulations, frequency tables and mean differences between groups or correlations between statements. As they offer simple summaries about the sample with simple graphics analysis, they establish the source of precisely every quantitative analysis of data. Eventually, these approaches can be used to interpret and highlight valuable data to support SPSS analysis.

5.4.1 Response about the Supervisor's Leadership

Respondents were also asked about their supervisor's leadership in six (6) specific areas. Table 5.5 shows, on the total average, there are more respondents agreeing (33%) than respondents disagreeing (31%) on the salient beliefs about the leadership effectiveness outcome. Agreeing" means higher scores. "Disagreeing" means lower scores. Higher scores indicate being more leadership effectiveness on the whole by the agents' supervisor. Lower scores, on the other hand, mean less leadership effectiveness. The overall results show 33% of them believe that their supervisor was slightly more effective in leadership than the 31% who believe that their supervisor practice it. Almost the same proportion (37%) of respondents, however, stay neutral/unsure as they are not sure. "Neutral/unsure" would mean to indicate a middle level of endorsement. It is equivalent to having no opinion or

197

unsure to indicate lack of enough information to form an opinion (Robbins & Richard, 2011).

Out of the six leadership dimensions, four (4) dimensions of the leadership have high scores in "Neutral/unsure." Respondents were not sure about their perception on how their supervisor practice Management by Exception, Contingent Reward, Individualized Consideration, and Idealized Influence. However, one (1) dimension stands out among others with high scores. Respondents show positive perception of their supervisor's practice of the intellectual stimulation dimension. In contrast, there is also a high score in "Disagreeing," for Inspirational Motivation. This means that the respondents do not perceive their supervisor gives inspirational motivation.

Table 5.5
Salient Beliefs about Leadership

Dimension		Item	Disagree (%)	Neutral/unsure (%)	Agree (%)
Inspirational Motivation	2	My supervisor expresses with a few simple words what we could and should do.	37	37	26
	16	My supervisor helps his/her agents find meaning in their work	31	31	39
	9	My supervisor provides appealing images about what we can do	36	33	30
Mean			35	34	32
Idealized Influence	1	My supervisor makes others feel good to be around him/her.	36	40	24
	8	His/her agents have complete faith/ confidence in him/her	34	33	33
	15	His/her agents are proud to be associated with my supervisor	29	32	39
Mean			33	35	32
Intellectual Stimulation	3	My supervisor enables his/her agents to think about old problems in new ways	40	36	24
	10	My supervisor provides his/her agents with new ways of looking at puzzling things	34	35	31
	17	My supervisor gets his/her agents to rethink ideas that they had never questioned before	31	31	38
Mean			35	34	31

Table 5.5 (Continued)

Dimensions		Item	Disagree (%)	Neutral/unsure (%)	Agree (%)
	4	My supervisor helps his/her agents develop themselves	34	42	24
	11	My supervisor lets his/her agents know how he/she thinks they are doing	25	37	38
Mean			27	37	36
Contingent Rewards	12	My supervisor provides recognition/rewards when his/her agents reach their goals	32	43	25
	5	My supervisor tells his/her agents what to do if they want to be rewarded for their work	33	40	27
	19	My supervisor calls attention to what his/her agents can get for what they accomplish	28	34	38
Mean			31	39	30
Management By Exception	6	My supervisor is satisfied when his/her agents meet agreed -upon standards	27	46	27
	20	My supervisor tells his/her agents the standards they have to know to carry out their work	17	39	44
	13	As long as things are working, my supervisor does not try to change anything	26	43	32
Mean			23	42	34
Grand Mean			31	37	33

Overall, there are slightly more respondents (at 33%), who believe than those (at 31%) who do not believe their supervisor has effective leadership on the whole. In this respect, effective leadership on the whole is defined as one which is more transformational. Leadership works on a continuum, with higher level being very transformational and effective. According to Manning (2002) and Avolio and Bass (2004), transformational leadership worked characteristically well to provide higher job, leader, and organizational satisfaction. They also commented it was effective for growth, changes, and transformation. Thus, it can be concluded from the survey results that the agents' supervisors have about the same, or slightly more leadership effectiveness.

199

5.4.2 The Response about the Supervisor's Span of control

Overall, the salient beliefs about the span of control are shown below. The results indicate there are more respondents disagreeing on the salient beliefs about the span of control on a whole than respondents agreeing. 51% disagree as opposed to 13% agree there is a high span of control (Table 5.6). It can be concluded from the survey results that there exists a narrow span of control on a whole that lends support for better leadership roles, relationships and interactions with the salespeople.

Table 5.6
Overall Salient Beliefs about Span of Control

Item	Disagree (%)	Neutral/unsure(%)	Agree (%)
Role Ambiguity			
1 I feel certain about how much authority I have	61	16	23
2 I have clear, planned goals and objectives for my job	36	42	22
3 I know what my responsibilities are	59	25	16
4 I know exactly what is expected of me	50	35	14
5 The explanation is clear on what has to be done by me	43	46	12
Role Conflict			
1 I have to do things that should be done differently	47	41	12
2 I receive an assignment without the manpower to complete it	49	41	11
3 I have to go against a rule or policy in order to carry out an assignment	59	30	11
4 I work with two or more groups who operate quite differently	49	43	8
5 I receive incompatible requests from two or more people	53	37	10
6 I do things that are apt to be accepted by one person and not accepted by others	55	35	10
7 I receive an assignment without adequate resources and materials to execute it	52	36	12
Total Average	51.2	35.5	13.3

200

5.4.3 Response about the Agents' Perception towards Islamic Unit Trust Products and Services

The researcher also captured the perception of Islamic unit trust products and services through four statements in the survey questionnaire. The results show the majority of respondents are quite satisfied with the unit trust products based on the Islamic principles, free of Riba, service charge and the conditions of the office operations. The results show a total average of 43% agreeing, although there are 34% of them staying neutral/unsure, and 23% disagreeing. Robbins and Richard (2011) define "Neutral/unsure" as middle level of endorsement, which is equivalent to having no opinion or unsure to indicate lack of enough information to form an opinion. That means the 34% of those who stay neutral are those who have no opinion or unsure to indicate lack of enough information to form an opinion. Thus, "Agreeing" indicates higher scores, while "Disagreeing" means lower scores. Higher scores mean positive perception of Islamic products and services while lower scores mean negative perception towards them.

Contrary to customers' complaint of high service charges, the response on statement item 1 on service charge uncovers 43% of the respondents indicate satisfaction through their higher scores as opposed to 22% disagreeing. Similarly, on Statement item 4 on products based on Islamic principles, 45% of the respondents report satisfaction through their higher scores as opposed to 23 % disagreeing. These results are crucial as they give practitioners valuable information about what agents and customers think of these products and services as opposed to conventional ones. Also, agents can now sell more despite the perception of high service charges. The respondents' salient Islamic products outcome beliefs are illustrated in Table 5.7.

Table 5.7
Salient Beliefs about Islamic Products and Services

	Items	Disagree (%)	Neutral/unsure(%)	Agree (%)
1	I am satisfied with the unit trust products' service charge	22	35	43
2	I am satisfied with the unit trust products' products' office operations	24	34	42
3	I prefer unit trusts that offer Islamic products free of riba (interest)	24	33	44
4	I prefer unit trust products running on Islamic principles	23	32	45
	Average	23	34	43

Hence, it can be concluded from the survey results that, as most of the respondents had a positive perception of Islamic products and services, the agents were indifferent in selling Islamic unit trust products and services.

5.4.4 Response about the Agents' Perception of Internal Service Quality

The researcher also captured the agents' perception of internal service quality that was offered by their companies through four statements in the survey questionnaire. The results in Table 5.8 show the majority of the surveyed agents have positive attitudes towards it. An average of 41 % agree that there is an internal service quality offered, as opposed to 22% who disagree, while another 37% who are not sure. "Neutral/unsure" would mean to indicate a middle level of endorsement. It is equivalent to having no opinion or unsure to indicate lack of enough information to form an opinion (Robbins & Richard, 2011). "Agreeing" means higher scores while "Disagreeing" means lower scores. Higher scores mean positive perception of internal service quality while lower scores mean negative perception of internal service quality.

Information in statement item 4 also reveals an important piece of information as it records the highest score (43%). The respondents are asked about whether their company supports the equipment they need to serve their customers well (tools), and they indicate that it does. For information in Statement item 2, it receives the second highest score (41%). Respondents asked also indicate that they agree there is sufficient training given in the face of significant changes taking place. However, there is an average 4% percent difference between those in "Neutral/unsure" and "Percent Agreeing." This means that there are nearly as many agents agreeing as there are agents staying neutral/unsure in their perception of internal service quality offered by their companies. Therefore, it implies that a lot of agents may also not be sure whether their company is providing the necessary service for them to perform their job.

Since 41% of the respondents agree they have a positive perception of the internal service quality as opposed to 22% who disagree, it can then be concluded that the agents perceive their company as favorable. They believe their company is providing the necessary internal services for them to function at least minimally in the organization as well as to service their customers.

Table 5.8
Salient Beliefs about Internal Service Quality

	Items	Disagree (%)	Neutral/unsure (%)	Agree (%)
1	I am satisfied with the teamwork within my department	20	40	40
2	I receive adequate training when important changes take place	24	35	41
3	I receive adequate rewards for providing good service.	22	39	39
4	Our company supports the equipment I need to serve my customer well.	23	35	43
	Average	22	37	41

203

5.4.5 Response about the Agents' Attitude towards Switching

The agents' perceptions of the outcomes of switching to another agency were captured through five statements in the survey questionnaires. The respondents' salient outcome beliefs in percentage are shown in Table 5.9. The results show an average of 48% of them, on the average, do not agree that switching would give them any positive outcomes. They do not agree that switching was good, beneficial, pleasant or wise among other things considered. Only 14% of the 303 respondents agree that it was good to switch, while another 39% on the average appear unsure. "Neutral/unsure" would mean to indicate a middle level of endorsement. It is equivalent to having no opinion or unsure to indicate lack of enough information to form an opinion (Robbins & Richard, 2011).

The most prominent of their beliefs is item 3 on whether "switching to another agency in 12 months' time is good". As this represents the agents' overall (moral) evaluation as indicated by the "good or bad" scale, the results indicate their overall judgment and belief. The results show 59% of the respondents disagree that it was good to switch. On the whole, the results indicate that there are more respondents disagreeing on the salient beliefs about the attitude towards switching outcome than respondents agreeing (48% disagreed vs. 14% agreed). "Agreeing" indicates higher scores with a positive attitude towards switching, while "Disagreeing" means lower scores with a negative attitude towards switching.

Dawes (2008) and Robbins and Richard (2011) said that in a five-point Likert scale, scores above neutral/unsure (point 3) can be grouped into "Agreeing" and "Disagreeing." "Agreeing" means scores above neutral/unsure (point 3) and

204

"Disagreeing" means those scores below it. This classifaction is to show the overall positive or negative agreement as many researchers have done this. Thus, higher scores mean positive attitude towards switching while lower scores mean negative attitude towards switching.

As the results show there are more respondents disagreeing on the salient beliefs about the attitude towards switching outcome than respondents agreeing (48% disagreed vs. 14% agreed), it can then be concluded from the survey questionnaire results that the agents have a very negative attitude towards switching. This implies they will stay on their job.

Table 5.9
Salient Beliefs about Attitude towards Switching

	Items	Disagree (%)	Neutral/unsure (%)	Agree (%)
1	For me, switching to another agency in 12 months' time is useful	45	43	13
2	For me, switching to another agency in 12 months' time is pleasant	41	46	13
3	For me, switching to another agency in 12 months' time is good	59	24	17
4	For me, switching to another agency in 12 months' time is beneficial	55	33	12
5	For me, switching to another agency in 12 months' time is wise.	38	49	14
	Average	48	39	14

5.4.6 Response about Job Satisfaction

The researcher also captured the salient beliefs about the agents' job satisfaction through thirty-six statements in the survey. Respondents were examined in nine (9) specific dimensions regarding their job satisfaction. The overall results in Table 5.10 demonstrate a total average of 53% of the respondents agreeing as opposed to 20%, disagreeing that they are satisfied with their job. Higher scores indicate higher satisfaction. Lower scores point to lower satisfaction.

205

Table 5.10

Salient Beliefs about Job Satisfaction

Dimension		Item	Disagree (%)	Neutral/ unsure (%)	Agree (%)
Pay	1	I feel I am being paid a fair amount for the work I do.	11	23	65
	10	Salary raises are too few and don't happen frequently	27	18	54
	19	I feel unappreciated a lot by the organization when I think about the commissions they pay me	24	17	59
	28	I feel satisfied with my chances for salary increases	18	44	38
Mean			21	26	54
Promotion	2	There is really too little chance for promotion on my job.	25	17	57
	11	Those who do well on the job have a fair chance of being promoted.	17	32	51
	20	My colleague agents get ahead as fast here as they do in other places.	10	45	45
	33	I am satisfied with my chances for promotion	13	36	51
Mean			16	33	51
Supervision	3	My supervisor is quite competent in doing his/her job	9	29	62
	12	My supervisor is unfair to me	23	13	64
	21	My supervisor shows too little interest in the feelings of subordinates	24	33	43
	30	I like my supervisor	16	30	54
Mean			18	26	56
Fringe Benefits	4	I am not satisfied with the job benefits I receive	23	27	50
	13	The job benefits we receive are as good as most other organizations offer.	14	32	55
	22	The benefit package we have is fair and just.	11	43	46
	29	There are other fringe benefits we do not have which we should have.	24	14	61
Mean			18	29	53
Contingent Rewards	5	When I do a good job, I receive the recognition for it that I should receive.	22	19	59
	14	I do not feel that the work I do is appreciated.	18	21	60
	23	There are few rewards for those who work here.	22	17	60
	32	I don't feel my efforts are rewarded the way they should be.	19	34	47
Mean			20	23	57
Operating Conditions	6	Many of our rules and procedures make doing a good job difficult.	23	14	62
	15	My efforts to do a good job are sometimes blocked by bureaucracy.	17	30	53

206

Table 5.10 (continued)

	24	I have too much to do at work.	23	20	57
	31	I have too much paperwork.	34	21	45
Mean			24	21	54
Coworkers	7	I like the people I work with.	12	48	40
	16	I find I have to work harder at my job because of the incompetence of people I work with.	20	21	58
	25	I enjoy my coworkers.	20	28	52
	34	There is too much petty, bad-tempered quarreling and fighting at work.	22	25	53
Mean			19	31	51
Nature of work	8	I sometimes feel my job is meaningless.	20	21	59
	17	I like doing the things I do at work.	19	42	38
	27	I feel a sense of pride in doing my job.	14	39	47
	35	My job is enjoyable.	17	32	52
Mean			17	34	49
Communication	9	Communications seem good within this organization.	28	24	48
	18	The goals of this organization are not clear to me.	16	25	59
	26	I often feel that I do not know what is going on with the organization.	18	21	61
	36	Work assignments are not fully explained.	27	24	49
Mean			22	24	54
Grand Mean			20	27	53

These results imply there exist specific grievances on promotion, pay and fringe benefits.

5.5 Normality Test Analysis

Normality tests were carried out to check for the normality of the data of the 303 respondents of the study's variables. Pallant (2005) said that normality refers to the residuals that ought to be normally distributed about the forecasted dependent variable (DV) scores. They are the differences between the acquired and the

207

forecasted dependent variable (DV) scores. Tabachnick and Fidell (2001) said that these assumptions could be verified by inspecting the residual scatter plots. The justification for performing the tests of normality is to determine whether there was an approximately symmetric distribution of scores in the variables. By academic practices, it is mandatory to look into the normality nature of the data sample set being used for any research. Descriptive statistics were earlier done to add a description of the characteristics of the sample. It is now useful to check the continuous variables of the study for any violation of the assumptions underlying the statistical techniques that were used to address the research questions.

5.5.1 Kolmogorov-Smirnov Statistic Test of Normality

The normality was examined by the Kolmogorov-Smirnov statistic test of normality (see Appendix 13a). The results of the actual study sample (n=303) respondents from the Kolmogorov-Smirnov statistic test of normality are shown in Table 5.11. It shows the significant values for all variables (Sig. value of less than .05). As can be seen, they all indicate problems of normality. Each variable has a sig. value <0.05, which suggests they have violated the assumption of normality. However, Pallant (2005) said it is quite common in larger samples. The results are exhibited below.

Table 5.11
Kolmogorov-Smirnov statistic test of normality (n=303)

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Leadership	.055	303	.026	.988	303	.013
Span of control	.078	303	.000	.987	303	.006
Islamic products	.130	303	.000	.937	303	.000
Internal Service	.100	303	.000	.974	303	.000
Attitude	.133	303	.000	.945	303	.000
Job satisfaction	.107	303	.000	.955	303	.000

a. Lilliefors Significance Correction

208

5.6 Reliability Analysis

Six (6) variables, namely the supervisor's leadership, supervisor's span of control, perception of Islamic products and services, perception of internal service quality, agents' attitude towards switching, and the agents' job satisfaction, with a sample size of 303 respondents, were subjected to inspection for their reliability, acceptability, validity and other psychometric characteristics. Kline (2000) reiterated that these tests are more usually done and used in psychometric and risk assessment tool research and are looked upon by many to be the most important indices of test reliability. Consequently, the scales were first examined for their internal consistency, face validity, and construct validity.

The results indicate that the internal consistency reliability of the measurement scales utilized for the six variables in this study is reliable and acceptable. However, a "high" value for the alpha does not imply that the measure is unidimensional. In examining the internal consistency, additional analyzes can be done to check for dimensionality if there is a need to offer whether a scale used was unidimensional or not ("Introduction to SAS", 2007). One of these is the exploratory factor analysis.

This study followed the obligatory lower limit for an acceptable Cronbach's alpha of 0.7 (Hair *et al.* 1998), although 0.6 could be acceptable for newly defined scales. George and Mallery (2003) provided some guidelines for determining internal consistency, with alpha values above .60 being acceptable. Sekaran (2005) and Gliem and Gliem (2003) argued that the reliability of a measure was deemed to be stronger if the coefficient alpha value was closer to 1. They added that evidence of

convergent validity could be demonstrated by factor loadings having greater than 0.5.

In addition to the Cronbach's Alpha value, test results were also carried out to determine the relationship between the scale items. Test developers usually begin with a vast number of items that they do in a pilot survey on a population. Thus, they would assess the overall Cronbach's Alpha to determine whether it is alright or not. Items that correlate the least with the other items would then be deleted in the test until they achieve an alpha value of an acceptable standard (usually 0.7 or above).

Table 5.12 shows the Item-Total Statistics of the inter-item correlations for the sample (n=303) for the six (6) variables of the 82 items are reliable (also see Appendix 14a-f). The Item-total statistics measure the relationship of individual questionnaire items to the overall questionnaire score in the scale of the total items. Thus, if the correlation is low for a particular item, it is interpreted as being the concerned item isn't actually assessing the same thing as the rest of the questionnaire items are attempting to measure (Field, 2005). Field (2005) recommended deleting an item to improve the overall reliability of the questionnaire if its alpha value is higher than the current alpha with the item included. This can be easily examined by looking at the "Cronbach's Alpha if item Deleted" column in Appendix 14a-f.

Hence, based on the additional information in the "Corrected Item-Total Correlation" column, it can be seen that there are many low values. However, even if the researcher had deleted the items which contained the low values, the Cronbach's Alpha reliability coefficient in the "Cronbach's Alpha if Item Deleted" column

would still stay at a minimum of .92, which is quite high and acceptable. It would not be wise to delete any of these items as they would not result in a value greater than .92. Thus, the researcher decided not to delete any of them but instead used the questionnaires without any item deletion.

In Table 5.12, the Cronbach's alphas for each scale before and after the pilot study analysis are compared. As can be seen, there is a general improvement in the results of the actual sample over the pilot sample. The mean-inter item correlations and the Cronbach alpha for each scale of the actual sample have improved very much. This is because correlation coefficients will significantly improve as the sample gets bigger. In this example, the pilot sample consisted of 30 respondents as compared to the actual sample of 303 respondents. Field (2005) reiterated that over 300 (three hundred) cases in a sample were quite enough to see better results.

Table 5.12
Cronbach's Alphas of all the Scales of Actual Survey and Pilot Study

Scale	No of Items (n=303)	Actual Survey (*n*=303) (Before Factoring)		Pilot Study Sample (*n*=30)	
		Cronbach's Alpha	Mean inter item Corr.	Cronbach's Alpha	Mean inter item Corr.
Leadership	21	0.898	0.280	0.915	0.396
Span of Control	12	0.902	0.441	0.725	0.168
Islamic products and services	4	0.889	0.672	0.658	0.383
Internal Service Quality	4	0.870	0.633	0.839	0.571
Attitude towards switching	5	0.927	0.723	0.866	0.567
Job satisfaction	36	0.963	0.415	0.920	0.245

5.7 Validity Analysis

This study investigated three (3) types of validity. There were: i) face validity, ii) construct validity, and ii) factor validity. The results of the face validity, which is a

211

sub-set of content validity, reveal that the study's respondents understood the statements in the questionnaire when it was given to them. The researcher asked the respondents whether the questionnaire had assessed the attributes of their interest concerning their perceptions of their leaders' leadership, Islamic products and services, service quality, span of control, attitudes and their job satisfaction. The distribution of answers was also checked for floor and ceiling effects. The results show no evidence of any item having such effects. None of the respondents had complained that the statements were too difficult or too easy to answer. Moreover, their answers did not show any opposite directions, although the distribution of answers on some items was slightly skewed towards the lower end of the scales. As a consequence, the acceptability of the questionnaire was quite high. The study had a 92.9% response rate with only 6.13% incompletion rate. This circumstance was because many respondents could read and write in the language in which the questionnaire was presented. Also, the scales were translated into Bahasa Malaysia and Mandarin from English.

The results of the second validity test, i.e., construct validity, show there was evidence of construct validity in the questionnaire. The results show there was convergent and discriminant validity. As can be seen in the inter-item correlation results in Table 5.13, all the variables show high convergent validity, as evidenced by the inter-correlations of the scale items. The supervisor's leadership construct has a good construct validity r = .280 mean inter-item correlation. The perception of the internal service quality construct is stronger with a construct validity r=.633 mean inter-item correlation. Agents' attitude towards switching construct is even stronger with a high construct validity r=.723 mean inter-item correlation while the

212

Table 5.13
Summary Item Statistics for Constructs (n=303)

Construct	Cronbach's Alpha	No of Items	Inter-Item Correlation			
			Mean	Minimum	Maximum	Range
Leadership	0.898	21	0.280	-0.405	0.843	1.249
Span of control	0.902	12	0.441	0.309	0.538	0.228
Islamic products	0.889	4	0.672	0.604	0.74	0.135
Internal Service	0.870	4	0.633	0.552	0.781	0.229
Attitude	0.927	5	0.723	0.624	0.879	0.255
Job Satisfaction	0.963	36	0.415	0.02	0.763	0.743
Overall	0.924	82	0.105	-0.567	0.879	1.445

supervisor's span of control construct has a lower construct validity r=.441 mean inter-item correlation. The perception of Islamic products and services construct also records a strong construct validity r=.672 mean inter-item correlation, but the agents' job satisfaction construct has a lower construct validity of r=.415 mean inter-item correlation. Consequently, since they generally fall into Briggs and Cheek's (1986) recommended inter-item correlations of .2 to .4 as being the optimum range values, there exists construct validity in the questionnaire of this study. However, Everitt (2002) and Field (2005) reiterated that a correlation value of less than 0.2 or 0.3 points to items in statements that do not correlate very well with the scale overall and should be dropped.

Zinbarg, Revelle, Yovel and Li (2005) argued that uni-dimensionality had significant implications for measurements like internal consistency reliability, as the Cronbach's alpha tended to indicate a theoretical association with factor analysis. Zinbarg *et al.* (2005) further stated that the Cronbach's alpha was the result of a common factor that was similar or common to all of the items of a measure. Consequently, they claimed that researchers could maximize the Cronbach's Alpha value when all items

were assessing the same construct, and here was how this idea of uni-dimensionality matched with the idea of construct validity, given that an investigation was intended to gauge only one dimension or construct.

The third validity was assessed through the assumptions made by factor analysis, which is discussed in the following section. According to Zinbarg *et al*. (2005), the assumptions of dimensionality can be made to measure and validate the construct(s) utilizing factor analysis. However, that would have to depend on the investigation that was to consist of several issues, with each of them intended to gauge one dimension only (Zinbarg *et al*., 2005). Therefore, it is quite similar to the uni-dimensional validity concept. It tests each measurement item whether it belongs to one and merely one latent variable or construct and then categorizes all the factors into "first-order factors," "second order factors," and so on (Zinbarg *et al*., 2005).

The results of the factor analysis of this study showed six (6) components were extracted with their respective eigenvalues, percentages of variance and the cumulative percentages of variance, as explained by the extracted factor after Varimax rotation. Exploratory factor analysis (EFA) is now discussed.

5.8 The Exploratory Factor Analysis (EFA)

Factor analysis is a method whereby data are reduced to a number of dimensions and categorized into a smaller set of factors or components. It lies in the need to identify a small number of factors that can be used to represent relationships among sets of interrelated variables. This type of analysis involves determining the construct validity of each item in the survey to ascertain reliability. Tabachnick and Fidell

(2007) said that the larger the sample, the better it was. They suggested a correlation matrix that should show coefficients of more than 0.3 because a correlation matrix that presented itself as appropriate for factor analysis had to have several large correlations. There should be linearity, which Tabachnick and Fidel (2007) suggested checking for some combination of the variables to look for clear evidence of a curvilinear relationship. Extreme outliers among cases should also be part of initial data screening process and be eliminated first as factor analysis could be sensitive to outliers.

Thus, this matrix was the start of the first test initiated by the researcher. SPSS software program version 20 was used to produce a correlation matrix for the variables' items. The results from the correlation matrix showed 82 items from six (6) variables had good correlations. Excel was used to compute the results, and as exhibited in Table 5.14, most of the inter-item correlation coefficients are larger than .3. Approximately 37.7% of the total 3321 correlation pairs are over $r = .3$. 3051 of the 3321 correlations (91.8%) are statistically significant at the .01 level. Even though 270 correlations are not statistically significant at the .01 level, 174 (5.2%) of them are significant at the .05 level while 96 falls outside the acceptable limits of significance. Thus, this makes 97% of the total number of correlations significant if it is at the 0.05 level.

According to Tabachnick and Fidell (2001) and Pallant (2005), if there were not many such correlations in the matrix, then the use of factor analysis was not appropriate then. Thus, it can be concluded that the results of this study met one of the favorability conditions stipulated in the factor analysis.

215

Table 5.14
Analysis of Inter-Item Correlation
Relationship in Correlation Matrix

Correlation	No	Percent (%)
-.30 and less	317	10
- .20 to -.29	509	15
-.10 to -.19	354	11
- 0 to -.09	59	2
0 to .09	53	2
.10 to .19	412	12
.20 to .29	680	20
.30 to .39	401	12
.40 to .49	281	8
.50 to .59	172	5
.60 to .69	63	2
.70 to .79	17	1
.80 or more	3	0.10
Total	3321	100

The factorability of the correlation matrix was also examined by the Bartlett's test of sphericity (Bartlett, 1954) and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy value. Bartlett's test of sphericity should be found significant ($p < .05$) for the factor analysis to be appropriate; the Kaiser-Meyer-Olkin (KMO) index should range from 0 to 1, with 0.6 as the minimum value for a good factor analysis (Tabachnick & Fidell, 2007). The results in Table 5.15 show the KMO is high at .937, which surpasses the recommended value of .6 (Kaiser, 1970, 1974). In relation to this, the anti-image correlation matrices also show many values above the minimum .5, indicating that the sampling adequacy of each variable studied is good.

The measures of the sampling adequacy for each variable were also investigated by looking at the diagonal of the anti-image correlation matrices. A significant and large value of Bartlet's Test of Sphericity is a prerequisite for factor analysis. The results

show a significant p-value = .000 with approx. Chi-Square =16911.896, *df* =3321, thus supporting the factorability of the correlation matrix and rejecting the null hypothesis (Appendix 15a). This finding provides evidence that the set of variables examined in this study are appropriately suitable for further factor analysis. Thus, it can be concluded that this test had met another condition of the factorability of factor analysis. Kaiser (1974) had suggested a minimum KMO value of 0.5 as a minimum, an acceptable range value between 0.7-0.8 and above 0.9 values were considered very good. Hair *et al*. (2006) also suggested the acceptable levels were minimum .6 or above.

Table 5.15
Overall KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.937
Bartlett's Test of Sphericity	Approx. Chi-Square	16911.896
	df	3321
	Sig.	.000

Principal component analysis was then performed to select the number of factors to represent the underlying structure. PCA should be used to investigate the inter-relationship between the variables and further decrease the subscales into a valid, concise, and reliable questionnaire that could be utilized to measure the dependent variable. Hair *et al*. (2006) postulated that it should be used if the objectives were to review and condense the bulk of the original information (variance) into the smallest amount of factors. Subsequently, the initial principal components analysis results show the presence of fifteen (15) components with eigenvalues exceeding 1, explaining 30.769%, 8.897%, 4.983%, 3.299%, 2.681%, 2.213%, 1.830%, 1.748%, 1.570%, 1.503%, 1.474%, 1.365%, 1.338%, 1.287%, and 1.230% of the variance respectively (Appendix 15a).

217

Consequently, this necessitated reducing the components into a manageable amount. An examination of the scree plot was then carried out to investigate whether there is a clear break. The Monte Carlo Parallel Analysis was then used to confirm and decide whether to choose and retain the required amount of the components for further inspection. Utilizing the Catell's (1966) scree test, six components were retained for further inspection (see Appendix 15b).

Monte Carlo Parallel Analysis confirmed the results as can be seen in Table 5.16. As can be seen, the decision to select the sixth component is based on whether the actual eigenvalue from PCA exceeds the criterion value from the parallel analysis. As indicated in the table, since the actual eigenvalue of 1.815 exceeds the criterion value of 1.7777, six components are selected.

Table 5.16
The Monte Carlo Parallel Analysis-comparison of eigenvalues to determine the number of factors to be extracted

Component number	Criterion value from parallel analysis	Actual eigenvalue from PCA	Decision
Component 1	2.1046	25.231	Accept
Component 2	2.0081	7.296	Accept
Component 3	1.9352	4.086	Accept
Component 4	1.8792	2.705	Accept
Component 5	1.8259	2.198	Accept
Component 6	1.7777	**1.815**	Accept
Component 7	1.7334	1.500	Reject
Component 8	1.6926	1.433	Reject
Component 9	1.6560	1.287	Reject
Component 10	1.6157	1.233	Reject

Once this number has been determined, the next step is to interpret them. To assist in the interpretation of these six (6) components, Varimax rotation was carried out (Appendix 15a). The purpose of the rotated solution is to show the existence of a

simple structure and to present a pattern of loadings that are easier to interpret, as it does not alter the underlying solution (Thurstone, 1947; Habing, 2003). The results were analyzed whether the desired components fell into a great number of clear, strong loadings, which would produce a simple structure. Thus, the results show six components extracted out are Agents' Job Satisfaction (component 1), Supervisor's Leadership (component 2), Supervisor's Span of Control (component 3), Perception of Islamic Products/Services (component 4), Internal Service Quality (component 5) and Agents' Attitude Towards switching (component 6). The results show that this approach is much better as it results in the orthogonal (uncorrelated) factor solutions rather than the oblique (correlated) factor solutions.

Table 5.17 shows the results of the total variance that can be explained.

Table 5.17
Total Variance Explained for the 6 components

| Component | Rotation Sums of Squared Loadings | | |
	Total	% of Variance	Cumulative %
1 Job Satisfaction	14.073	20.104	20.104
2 Leadership	9.928	14.183	**34.288**
3 Span of Control	6.915	9.878	44.166
4 Islamic Products/Services	3.328	4.755	48.92
5 Internal Service Quality	3.046	4.351	53.272
6 Attitude Towards switching	2.186	3.122	**56.394**

The "% of variance" column shows the amount of variance explained or accounted for by each component to the total amount of variance in all of the variables. This means the six extracted components, that have been extracted, can explain 56.394% of the variance in the questionnaire items, which may not be acceptable.

219

Some studies have stressed that it is not only the sample size that matters but also the existence of high communalities (Acito & Anderson, 1980; Field, 2005). This is in addition to the large amount of variables per factor that make suitability of factoring (Winter, Dodou, & Wieringa, 2009). The six (6) components in this study have clearly indicated several substantial loadings, as well as high communalities. Looking from another perspective in the "Communalities" column in Table 5.18 below, 77.2% of the variance in the job satisfaction Statement item 1 "When I do a good job, I receive the recognition for it that I should receive" can be explained by the six (6) extracted components. Another 70.7% from the job satisfaction statement item 2 "I have too much paperwork" can also be explained by the six (6) extracted components and so on. Appendix 15a shows the initial and extraction values.

Thus, there existed a simple structure whereby a number of variables were loading considerably on at least four components. As can be seen in Table 5.18, the six-component solution finally accounts for a sum of 56.394% of the variance, with Agents' Job Satisfaction explaining 20.104%, Supervisor's Leadership explaining 14.183%, Supervisor's Span of Control explaining 9.878%, Perception of Islamic Products/Services explaining 4.755%, Perception of Internal Service Quality explaining 4.351%, and Agents' Attitude Towards switching explaining 3.122% of the total variance respectively. As a result of this test, the researcher dropped a total of 12 items. 9 items were dropped from Component 1 and 3 items from Component 2. In their final form, the six components comprising the six constructs are identified as the Agents' Job satisfaction construct (27 items) in Component 1, the Supervisor's Leadership construct (18 items) in Component 2, the Supervisor's Span of control construct (12 items) in Component 3, the Perception of Islamic products

220

and services construct (4 items) in Component 4, the Perception of Internal Service quality construct (4 items) in Component 5, the Agents' Attitude towards switching construct (5 items) in Component 6.

The final results show the KMO at .944 and the Bartlett's Test of Sphericity at p-value = 0.00, Chi-square = 14702.994, with the initial number of 82 items been reduced to 70 items. Thus, the interpretation of the six components was therefore consistent with previous research on the Spector's (1997) Job Satisfaction scale, Multi-Leadership Questionnaire scale (MLQ-6S) by Bass and Avolio (1997), Rizzo *et al.'s* (1970) Span of Control scale of Role Conflict and Role Ambiguity, Othman and Owen's (2001a) Carter Model Perception of Islamic Banking products scale, Reynoso and Moores (1995) and Hallowell *et al.'s (*1996) Internal service quality scale, and the adapted scale from the Theory of Reasoned Action proposed questionnaire by Ajzen and Fishbein (1980). This was because all the items in these scales had strong loadings on their respective components according to their theoretical reasons.

Consequently, the results of this analysis supported the use of these items as separate scales, as suggested by the scale researchers (Watson *et al.,* 1988). Table 5.18 summarizes the results, where it shows the six (6) variables with their loadings in each of the columns, with the communalities reported on the last column. The overall KMO, as shown, is now .944, which is significant.

Table 5.18
Summary of Exploratory Factor Analysis (n = 303)

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Communalities
	Component						
Job satisfaction 1	0.787						.772
Job satisfaction 2	0.785						.707
Job satisfaction 3	0.774						.677
Job satisfaction 4	0.771						.680
Job satisfaction 5	0.769						.729
Job satisfaction 6	0.762						.680
Job satisfaction 7	0.759						.639
Job satisfaction 8	0.755						.693
Job satisfaction 9	0.747						.651
Job satisfaction 10	0.743						.670
Job satisfaction 11	0.741						.670
Job satisfaction 12	0.741						.630
Job satisfaction 13	0.737						.643
Job satisfaction 14	0.725						.605
Job satisfaction 15	0.700						.639
Job satisfaction 16	0.692						.547
Job satisfaction 17	0.677						.565
Job satisfaction 18	0.675						.582
Job satisfaction 19	0.657						.529
Job satisfaction 20	0.630						.542
Job satisfaction 21	0.577						.501
Job satisfaction 22	0.541						.501
Job satisfaction 23	0.518						.514
Job satisfaction 24	0.509						.404
Job satisfaction 25	0.505						.591
Job satisfaction 26	0.481						.499
Job satisfaction 27	**0.434**						.575
Leadership1		**0.774**					.735
Leadership2		0.742					.686
Leadership3		0.737					.825
Leadership4		0.734					.760
Leadership5		0.698					.602
Leadership6		0.697					.788
Leadership7		0.684					.619
Leadership8		0.68					.795

222

Table 5.18 (cont'd)

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Communalitie
Leadership9		0.671					.653
Leadership10		0.650					.593
Leadership11		0.649					.780
Leadership12		0.632					.611
Leadership13		0.623					.624
Leadership14		0.621					.607
Leadership15		0.618					.624
Leadership16		0.611					.604
Leadership17		0.607					.779
Leadership18		0.600					.607
Span of Control 1			**0.705**				.562
Span of Control 2			0.689				.596
Span of Control 3			0.685				.577
Span of Control 4			0.676				.612
Span of Control 5			0.673				.563
Span of Control 6			0.666				.593
Span of Control 7			0.658				.515
Span of Control 8			0.652				.539
Span of Control 9			0.642				.564
Span of Control 10			0.636				.556
Span of Control 11			0.624				.473
Span of Control 12			**0.611**				.541
Islamic Product/Services1				**0.772**			.777
Islamic Product/Services2				0.754			.783
Islamic Product/Services3				0.75			.733
Islamic Product/Services4				**0.742**			.713
Internal Service Quality1					**0.829**		.811
Internal Service Quality2					0.768		.689
Internal Service Quality3					0.765		.694
Internal Service Quality4					**0.764**		.744
Attitude towards switching1						0.622	.778
Attitude towards switching2						0.596	.824
Attitude towards switching3		**-0.433**				0.532	.753
Attitude towards switching4						0.530	.766
Attitude towards switching5						**0.462**	.722
Eigenvalue	14.07	9.928	6.915	3.328	3.046	2.186	-
% of variance explained	20.104	14.183	9.878	4.755	4.351	3.122	-

Table 5.18 (Continued)

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Commun alities
Cronbach	0.961	0.943	0.902	0.889	0.870	0.927	-

KMO= 0.944

Bartlett's Test of Sphericity p-value = 0.00 (Chi square = 14702.994)

In summation, factor rotation was carried out using SPSS that used an approach that had resulted in the orthogonal (uncorrelated) factor solutions rather than the oblique (correlated) factor solutions. The results from the SPSS output of the rotated component matrix, thus, resulted in 6 final-construct outcomes.

The first Component was rotated to produce the variable outcome of Agents' Job satisfaction with nine (9) dimensions of Pay (4 items), Promotion (2 items), Supervision (3 items), Fringe Benefits (2 items), Contingent Rewards (4 items), Operating Conditions (2 items), Coworkers (3 items), Nature of work (3 items) and Communication (4 items). A total of 9 items was dropped.

The second Component was rotated to produce the variable outcome of Supervisor's Leadership with six (6) dimensions of Individual consideration (3 items), Idealized Influence (3 items), Inspirational. Motivation (3 items), Intellectual Stimulation (3 items), Contingent Reward (3 items) and Management by Exception (3 items). 3 items were dropped.

The third Component was rotated to produce the variable outcome of Supervisor's Span of control with role ambiguity (5 items) and role conflict (7 items). No items were dropped.

The fourth Component was rotated to produce the variable outcome of Perception of Islamic products and services with 4 items. No items were dropped.

The fifth Component was rotated to produce the variable outcome of Perception of Internal Service Quality with 4 items. No items were dropped. Finally, the sixth Component was rotated to generate the variable outcome of Agents' Attitude towards switching with 5 items. No items were dropped.

As a result of this test, a total of twelve (12) items were dropped. The three (3) items dropped were from the Laissez-faire dimension of the Supervisor's Leadership variable. They were from statement item 7 "My supervisor is happy to let his/her agents continue working in the same way as always", statement item 14, "Whatever his/her agents want to do is O.K. with my supervisor," and statement item 21, "My supervisor asks no more of his/her agents than what is absolutely essential". Another 9 items dropped were from the Agents' job satisfaction variable. They were statement item 7, "I like the people I work with" from the Coworkers dimension; statement item 13, "The job benefits we receive are as good as most other organizations offer" and statement item 22, "The benefit package we have is fair and just" from the Fringe benefits dimension; statement item 15, "My efforts to do a good job are sometimes blocked by bureaucracy" and statement item 24, "I have too much to do at work" from the Operating Conditions dimensions; statement item 20, "My colleague agents get ahead as fast here as they do in other places" and statement item 33 "I am satisfied with my chances for promotion" from the Promotion dimensions; statement item 30, "I like my supervisor" from Supervision dimension, and statement item 35, "My job is enjoyable" from the Nature of work dimension.

Said, Badru, and Shahid (2011) reported that the traditional factor analysis approaches, for example the Cronbach's Alpha and the Pearson correlation, are not enough and present several limitations. To compensate for the weaknesses of Pearson correlation and Cronbach's Alpha in measuring the validity and reliability of the instruments, factor analysis using Exploratory (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modeling (SEM) are often used to improve the results with better validity and reliability (Cabrera, 2010; Hernandez, 2010). Hernandez (2010) said confirmatory factor analysis plays an important part in providing validation and seeking reliability in any research instrument in most social science studies. Thus, the results in Appendix 15c substantiate these contentions by showing a comparison of the Cronbach's alpha coefficients, the KMO before and after factor reduction.

5.9 Pearson Correlation

Pearson correlations were performed to test the hypothesized relationships before performing the multi-regression. Pallant (2005) reported that Pearson correlations needed to be done before any factor analysis because only linear relationships were appropriate for correlation analyzes. She added that the justification and purpose for this lie in the assumption that it is possible that several independent variables could be individually correlated with the dependent variable, but not all of them would be statistically significant when they go for multiple linear regression analysis later on.

Pearson's product-moment correlation analysis was therefore needed to describe and determine the significant value of the strength and direction of the linear relationship between two or more continuous variables in the model. Cohen (1988) suggested the value of the correlation coefficient ranges between -1 and +1, and the size of the

coefficient to show the strength of two variables, whether they are linearly related

with the (+) and (-) signs, indicating either a positive or negative direction of the

relationship.

The results in Table 5.19 show the Pearson's correlations between two variables (see

Appendix 16a). It shows all variables are significant and have correlations between

medium and large. They followed the guidelines as found in Appendix 16b.

Table 5.19

Pearson Correlations
(n=303)

	Leadership	Islamic Products and services	Internal Service quality	Span of Control	Attitude towards switching	Job satisfaction
Leadership	1					
Islamic Products/services	.471**	1				
Internal Service quality	.392**	.377**	1			
Span of control	-.461**	-.365**	-.351**	1		
Attitude switching	-.644**	-.567**	-.491**	.573**	1	
Job satisfaction	.445**	.410**	.334**	-.375**	-.568**	1

** Correlation is significant at the 0.01 level (2-tailed)

The following relationships are now discussed:

In the relationship between the independent variables and job satisfaction, there

exists a significantly moderate *positive* correlation between the supervisor's

leadership and agents' job satisfaction [r = .445, n=303, p<.05]. However, there is a

significantly moderate *negative* correlation between supervisor's span of control and

agents' job satisfaction [r = -.375, n=303, p<.05]. But perception of Islamic Products

and Services remains a significantly moderate *positive* correlation with and agents'

job satisfaction [r= .410, n=303, p<.05]. Likewise, there is a significantly moderate

positive correlation between perception of Internal service quality and agents' job satisfaction [r = .334, n=303, p<.05].

In the relationship of the independent variables with attitude towards switching, it was found that there is a significantly strong *negative* correlation between supervisor's leadership and agents' attitude towards switching [r = -.644, n=303, p<.05]. Similarly, a significantly strong *negative* correlation between perception of Islamic products and services and agents' Attitude towards switching prevails [r = -.567, n=303, p<.05]. There also exists a significantly moderate *negative* correlation between perception towards Internal service quality and agents' Attitude towards switching [r = -.491, n=303, p<.05]. However, a significantly strong *positive* correlation between supervisor's span of control and agents' Attitude towards switching results [r = .573, n=303, p< .05].

In the relationship of attitude towards switching with job satisfaction, the results show a significantly strong negative correlation between agents' Attitude towards switching and agents' job satisfaction [r = -.568, n=303, p<.05].

Hence, from the above discussion, it can be concluded there might exist significant relationships between the variables. The largest and significant effect can be found in the relationship between leadership and agents' Attitude towards switching [r= -.644, n=303, p<.05]. The second largest and significant effect is from the relationship between supervisor's span of control and agents' Attitude towards switching [r= .573, n=303, p< .05]. The third largest and significant effect is from the relationship

between agents' Attitude towards switching and agents' job satisfaction [r = -.568, n=303, p<.05].

5.10 Multiple Regression Analysis of the Model

Field (2005) and Pallant (2005) said multiple regression consists of a variety of methods that can be utilized to investigate the association between one continuous dependent variable and several independent variables or predictors. It can also explore a group of variables predicting a result, determine which variable in that group that emerges to best predict the result or to look into whether a particular predicting variable can predict that result when the outcomes of another variable are controlled for (Hair *et al.* (2006).

As the aim of this study was to examine the relationship between four independent variables, namely Leadership, Span of control, Perception of Islamic products and services, Internal service quality and one dependent variable, Job satisfaction with the mediator variable, Attitude towards switching, hierarchical multiple regression analysis was chosen as the most appropriate test to use. In the hierarchical regression, the researcher entered the independent variables into the equation in the order specified based on theoretical reasons. As such, sets of variables were entered in blocks, with each independent variable being investigated pertaining to what it added to the total estimation of the job satisfaction outcome after the previous variables had been controlled for. Once all sets of variables were entered, the overall model was then re-examined pertaining to its ability in predicting the dependent variable. Thereafter, the relative contribution of each block of variables was examined and reported.

229

5.10.1 Hypothesis Testing

Judd and Kenny (1981), James and Brett (1984) and Baron and Kenny (1986) suggested four (4) steps for mediation in testing the relationships, which were discussed earlier. In addition, they suggested using Sobel Test (Sobel, 1982) in conjunction with the four-step approach to determine the indirect effect of the IVs (X1) on the DV (Y) through the MV.

This study investigated three areas that were of importance (i) the statistical significance of each coefficient, (ii) the nature of the relationship and (iii) the strength of the relationship. Figure 5.2 illustrates these following relationships.
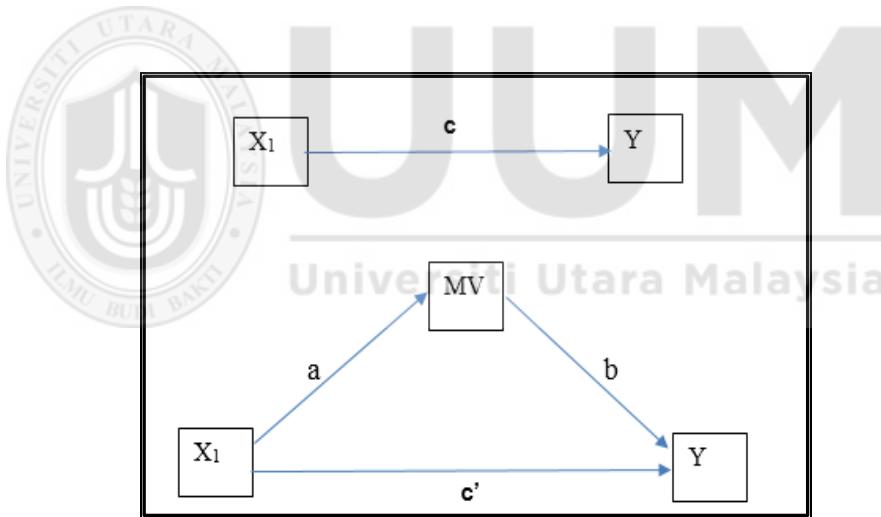
Figure 5.2
Mediation relationship

These steps were carried out in 2 analyzes. According to Hair, Bush, and Ortinau (2004), the significance of a test depends on the p-value being less than 0.05. The beta coefficient is then sought to give information as to how much a variable contributes in term of variance in explaining the dependent variable, when the variance explained by all other variables in the model is controlled for, while R-

square explains how much of the variance in the dependent variable is explained by the whole model (Cohen, Cohen, West, & Aiken, 2003).

5.10.2 Regression Between the Independent Variables (IV) and Dependent Variable Job Satisfaction

To demonstrate that the IV was significantly related to Y, the dependent variable, a regression analysis was performed on the relationship between the independent variables and dependent variable. However, data normality in the relationship between all the independent variables and the dependent variable agents' job satisfaction via a normal probability plot (P-P) was first analyzed. As usual, the normal probability plot (P-P) of the regression standardized residuals will show how the observed values for each score are plotted against the expected values from the normal distribution. Residuals are differences between the actual values of the outcome y and the predicted values of the outcome y based on the model the researcher has specified. A straight plotted line, therefore, suggests a normal distribution. As can be seen in the chart in Appendix 17- Figure (a), the results show the presence of small little circles plotting very closely along the diagonal straight line, suggesting that actual data are normal. As the line is reasonably straight diagonally, it can then be concluded that it has fulfilled the normality requirement of the regression model.

Henceforth, in order to conduct a regression analysis so as to determine their significant relationship, the dependent variable job satisfaction (Y) was regressed on the independent variables (X1s). They are leadership, span of control, perception of Islamic products, and internal service quality (see path "c" in Figure 5.2). The model

231

in Figure 5.2 represents the path diagram where "c" represents the path from leadership, perception of Islamic products, internal service quality, and span of control (X1s) to Job Satisfaction (Y) when Attitude towards switching (MV) was NOT included in the model. Path c' is the path when Attitude towards switching (MV) was included in the model. The standardized regression coefficients (betas) were then investigated to ascertain their size and the direction of the relationship and whether they were significant.

Following the above discussion, each of the four (4) independent variables that were earlier regressed against job satisfaction is now discussed. The results are now presented in relation to their hypotheses.

H1: *Leadership of the supervisors significantly influences the agents' job satisfaction*

To test H1, all the independent variables were entered into the first regression equation, and leadership resulted in a β = .236, which indicated a positive relationship with Job Satisfaction. With a p value= .000, which is <.05, Leadership is a significant predictor in estimating the agents' job satisfaction. Thus, H1 is supported (null hypothesis is rejected), which indicates that Leadership has a significant relationship with the agents' job satisfaction, explaining 23.6 % of the variance in job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%). Table 5.20 depicts the results.

H2: Span of control significantly influences the agents' job satisfaction

To test H2, all the independent variables were entered into the first regression equation, and Span of control produced a β = -.154, indicating a negative relationship with Job Satisfaction. With a p value= .008, which is <.05, Span of control is a significant predictor in estimating the agents' job satisfaction. Thus, H1 is supported (null hypothesis is rejected), which indicates Span of control has a significant relationship with the agents' job satisfaction, explaining 15.4% of the variance in job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%). Table 5.20 illustrates the results.

H3: Perception of Islamic unit trust products and services significantly

influences the agents' job satisfaction

To test H3, all the independent variables were entered into the first regression equation, and Perception of Islamic unit trust products and services resulted in a β = .201, which indicated a positive relationship with Job Satisfaction. With a p value= .001, which is <.05, Perception of Islamic unit trust products and services is a significant predictor in estimating the agents' job satisfaction. Thus, H1 is supported (null hypothesis is rejected), which indicates Perception of Islamic unit trust products and services has a significant relationship with the agents' job satisfaction, explaining 20.1% of the variance in job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%). Table 5.20 demonstrates the results.

233

H4: Internal service quality provided by the company significantly influences

the agents' job satisfaction.

To test H4, all the independent variables were entered into the first regression equation, and Internal service quality resulted in a $\beta = .111$, which indicated a positive relationship with Job Satisfaction. With a p value= .047, which is <.05, Internal service quality is a significant predictor in estimating the agents' job satisfaction. Thus, H1 is supported (null hypothesis is rejected), which indicates Internal service quality has a significant relationship with the agents' job satisfaction, explaining 11.1% of the variance in job satisfaction. This conclusion is made at the significant level, $\alpha = .05$ (5%) or confidence level (95%).

In summation, the results show all the independent variables are significant and have a positive relationship (except span of control) with job satisfaction, with betas between 15.4% and 23.6%, except Internal service quality. Overall, they could explain 28.2% of the portion of the variance in the dependent variable. The results show only leadership has the most influence on Job satisfaction as opposed to the others. The least influence comes from Internal service quality. Table 5.20 shows the results.

Table 5.20
Job Satisfaction (Y) regressed on leadership, span of control, perception
of Islamic products and services, and internal service quality

Variable	Standard Coefficient Beta (β)	p-value
Leadership	.236	.000
Span of control	-.154	.008
Islamic products and services	.201	.001
Internal service quality	.111	.047
R^2	.282	
R^2 Change	.282	
F Change	29.324	
Sig. F Change	.000	

5.10.3 Regression between the Independent Variables and Mediator Attitude

    Towards Switching

Shrout and Bolger (2002) had argued that mediation should be tested using this step because of the $X_1 \rightarrow$ MV and MV$\rightarrow$Y associations being proximal in the mediation process. However, they also said that if X_1-Y association did not result in a significant outcome, the researcher might still proceed to test X_1-MV association. However, to perform this regression, it was first necessary to ensure there was data normality in the relationship between the independent variables and the mediator via a normal probability plot (P-P) analysis of the residuals. As can be seen in the chart in Appendix 17-Figure (b), the results show the actual data being represented by very small little circles plotted along this line. Although these circles do not closely fall along the actual diagonal line, it still suggests that the data are normal. As long as the line is reasonably straight diagonally, it can then be concluded that it has fulfilled the normality requirement of the regression model.

In testing whether the independent variables (X1s) were significantly related to the mediating variable (MV= path a), a regression was performed to predict MV from the causal X1s. The results of this regression thus provided the path coefficient for the path denoted by "a" in Figure 5.2 and also the standard error of "a" (s_a) and the t-test for the statistical significance of the "a" path coefficient (t_a).

MV was used as the dependent variable and then regressed on all the X1s (path a). The betas were then examined for its size, direction and significance. If this relationship were not found to be significant, then it could be concluded that the hypothesized MV could not be a mediator. The results in Table 5.21 show all the

235

independent variables have a significant relationship with the mediator, thus fulfilling the condition of mediation in the regression analysis (see Appendix 18a). The following tests in relation to the hypotheses are now discussed as follows:

H5: Leadership of the supervisors significantly influences the agents'

  attitude towards switching

To test H5, all the independent variables were entered into the second regression equation, and Leadership resulted in a $\beta = -.338$, which indicated a negative relationship with Attitude towards switching. With a p value= .000 which is <.05, Leadership was found to be a significant predictor in estimating the agents' attitude towards switching. Therefore, one of the most important conditions for mediation is supported, which indicates that Leadership had a significantly negative relationship with the agents' attitude towards switching, explaining 33.8% ($\beta = -.338$) of the variance in attitude towards switching. This conclusion is made at the significant level, $\alpha = .05$ (5%) or confidence level (95%). Consequently, 1 unit fall in the perception of Leadership will result in 33.8 units of an increase in the positive attitude towards switching.

H6: The supervisor's span of control significantly influences the agents' attitude

  towards switching.

To test H6, all the independent variables were entered into the second regression equation, and Span of control resulted in a $\beta = .267$, which indicated a positive relationship with Attitude towards switching. With a p value= .000 which is <.05, it is not only a significant but a positive predictor in estimating the agents' attitude towards switching. Thus, the condition for mediation is also supported. The span of

control was found to be significantly related to the agents' attitude towards switching, explaining 26.7% (β = .267) of the variance in attitude towards switching. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%). Thus, 1 unit fall in the span of control will result in 26.7 units of an increase in the negative attitude towards switching.

H7: The agents' perception towards Islamic unit trust and services significantly influences the attitude towards switching.

To test H7, all the independent variables were entered into the second regression equation, and Perception of Islamic products and services resulted in a β = -.245, which indicated a negative relationship with Attitude towards switching. With a p value= .000 which is <.05, the condition for mediation is also supported. This shows that Perception of Islamic products and services has a significantly negative relationship with the agents' attitude towards switching, explaining 24.5% (β = -.245) of the variance in attitude towards switching. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%). Thus, 1 unit fall in the perception of Islamic products and services will result in 24.5 units of an increase in the positive attitude towards switching.

H8: The agents' perception of internal service quality significantly influences the attitude towards switching.

To test H8, all the independent variables were entered into the second regression equation, and Perception of Internal service and quality resulted in a β = -.172, which showed a negative relationship with Attitude towards switching. With a p value= .000, it is also a significant predictor in estimating the agents' attitude towards

237

switching. The condition for mediation is also supported, which indicates that Internal service quality has a significantly negative relationship with the agents' attitude towards switching, explaining 17.2% (β = -.172) of the variance in attitude towards switching. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%). Thus, 1 unit fall in Internal service quality will result in 17.2 units of an increase in the positive attitude towards switching.

These findings are summarized in Table 5.21.

Table 5.21
Attitude towards switching (MV) regressed on Leadership, Span of control, Perception of Islamic products and services, Internal service quality (X1s)

Variable	Standard Coefficient Beta (β)	p-value
Leadership	-.338	.000
Span of control	.267	.000
Islamic products and services	-.245	.000
Internal service quality	-.172	.000
R^2	.594	
R^2 Change	.594	
F Change	109.027	
Sig. F Change	.000	

5.10.4 Regression between the Mediator and the Dependent Variable Job Satisfaction

Another regression taken to determine whether mediation exists or not is to test the relationship between the mediator and the dependent variable. Again, if it does not, then there is no mediation. However, to ensure data normality in the relationship between the mediator Attitude towards switching and the dependent variable agents' job satisfaction, a normal probability plot (P-P) analysis was first performed. As can be seen in the chart in Appendix 17-Figure (c), the results show very small little circles of the actual data plotting very closely along this diagonal line. This suggests

238

that the data are normal as the line is very straight diagonally. It can then be concluded that it has fulfilled the normality requirement of the regression model.

Consequently, the dependent variable job satisfaction (Y) was regressed on the mediator attitude towards switching (MV). The model in Figure 5.2 shows the path diagram where "b" represents the path from Attitude towards switching (MV) to Job Satisfaction (Y). The following hypothesis is now discussed.

H9: The agents' attitude towards switching significantly influences the agents' job satisfaction.

To test H9, Attitude towards switching was entered into the regression equation, and it resulted in a β = -.568, which showed a negative relationship with Job satisfaction. The results indicate that with a p value= .000 which is <.05, Attitude towards switching is a significant predictor of job satisfaction (see Appendix 18b). Therefore, another important condition for mediation to take place is supported. It indicates that Attitude towards switching has a significantly negative relationship with the agents' job satisfaction, explaining 56.8 % (β = -.568), of the variance in the agents' job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%). Thus, 1 unit fall in the Attitude towards switching will result in 56.8 units of an increase in the agents' job satisfaction. Table 5.22 summarizes the results.

239

Table 5.22
Job Satisfaction (DV) regressed on the Mediator Attitude towards switching (MV)

Variable	Standard Coefficient Beta (β)	p-value
Attitude towards switching	-.568	.000
R^2	.323	
R^2 Change	.323	
F Change	143.673	
Sig. F Change	.000	

5.11 Test for Mediation

Test for mediation is required when there is a mediating variable in the relationships. According to Baron and Kenny (1986) and Judd and Kenny (1981), the hierarchical regression can be performed in two steps in analysis two, to ascertain whether full mediation or partial mediation had occurred.

At step 1, job satisfaction, the dependent variable, was regressed on the mediator Attitude towards switching (path b in Figure 5.2). It is an essential step as this would determine whether mediation took place. If it did not, then mediation stopped here, and tests could not proceed any further. Then at step 2, the dependent variable was regressed on all the independent variables, including the mediator. The results for the mediating effect are now discussed in relation to their hypotheses in the following sections.

5.11.1 Mediation Effect of Attitude towards Switching on the Relationship Between the Independent Variables and Dependent Variable

Data normality in the relationship among the independent variables, *mediator* and the dependent variable were first assessed via a normal probability plot (P-P). As can be seen in Apendix 17 Figure (d), the results show the actual data consist of very

240

small little circles plotted very closely along the line diagonally in the chart. This straight line of clustering circles suggests a normal distribution and that the data are normal. Thus, it can be concluded that it has fulfilled the normality requirement of the regression model.

In assessing the role of the mediator, the betas for path "c" (Figure 5.2) at step 2 in analysis 2 were investigated. If the hypothesized Attitude towards switching is a mediator, then the significant relationship between all the independent variables and dependent variable found in analysis 1 should not be significant anymore and should show their betas significantly reduced. Also, the mediator should also be significantly related to the independent variables as well as the dependent variable agents' job satisfaction. Hypothesis 10 is now discussed.

H10: The mediator attitude towards switching behavior mediates the relationship between leadership of the supervisor and agents' job satisfaction

Table 5.23 shows Leadership, together with all other independent variables, when entered into the first regression equation in analysis 1 (β = .236, p = .000), was significant (see also Appendix 18c). But Leadership, together with all other independent variables, entered into the last regression equation in step 2 in analysis 2 (β = .103, p value= .103), became insignificant, when the mediator was introduced. With a p value= .103, which is >.05, Leadership is now NOT a significant predictor in estimating the agents' job satisfaction (see Appendix 18d). Sobel Test results for partial mediation for $H0$: ab = 0, z-values, z value=4.3332 indicate p-value=0.0000147 is less than .05, which is significant for partial mediation (see

241

Appendix 19). Thus, H10 is supported (null hypothesis is rejected). It now indicates Attitude towards Switching has a significant mediating effect on the relationship between leadership and the agents' job satisfaction. Leadership can now only explain 10.3% (down from 23.6%) of the variance in job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%).

H11: The mediator attitude towards switching behavior mediates the relationship between the supervisor's span of control and agents' job satisfaction

Table 5.23 shows Span of Control, together with all other independent variables, when entered into the first regression equation in analysis 1 (β = -.154, p = .008), was significant (see also Appendix 18c). But Span of Control, together with all other independent variables, entered into the last regression equation in step 2 in analysis 2 (β = - .048, p value= .406), became insignificant, when the mediator was introduced. With a p value= .406, which is >.05, Span of Control is now NOT a significant predictor in estimating the agents' job satisfaction (see Appendix 18d). Sobel Test Results for partial mediation for H0: ab = 0, z-values, z value= - 4.0928 indicate p-value=0.00004261 is less than .05, which is significant for partial mediation (see Appendix 19). Thus, H11 is supported (null hypothesis is rejected). It now indicates Attitude towards Switching has a significant mediating effect on the relationship between Span of Control and the agents' job satisfaction. Span of Control can now only explain 4.8% (down from 15.4%) of the variance in job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%).

H12: The mediating attitude towards switching behavior mediates the the relationship between perception of Islamic unit products and services and agents' job satisfaction

Table 5.23 shows Perception of Islamic products, together with all other independent variables, when entered into the first regression equation in analysis 1 (β = .201, p = .001), was significant (see also Appendix 18c). But Perception of Islamic products, together with all other independent variables, entered into the last regression equation in step 2 in analysis 2 (β = .105, p value= .073) became insignificant, when the mediator was introduced.. With a p value= .073, which is >.05, Perception of Islamic products is now NOT a significant predictor in estimating the agents' job satisfaction (see Appendix 18d). Sobel Test Results for partial mediation for *H*0: *ab* = 0, z-values, z value= 3.87798 indicate p-value=0.0001053 is less than .05, which is significant for partial mediation (see Appendix 19). Thus, H12 is supported (null hypothesis is rejected). It now indicates Attitude towards Switching has a significant mediating effect on the relationship between Perception of Islamic products and the agents' job satisfaction. Perception of Islamic products can now only explain 10.5% (down from 20.1%) of the variance in job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%).

H13: The mediating attitude towards switching behavior mediates the relationship between internal service quality and agents' job satisfaction

Table 5.23 shows Internal Service Quality, together with all other independent variables, when entered into the first regression equation in analysis 1 (β = .111, p = .047), was significant (see also Appendix 18c). But Internal Service Quality, together

with all other independent variables, entered into the last regression equation in step 2 in analysis 2 (β = .044, p value= .428) became insignificant, when the mediator was introduced.. With a p-value = .428, which is >.05, Internal Service Quality is now NOT a significant predictor in estimating the agents' job satisfaction (see Appendix 18d). Sobel Test Results for partial mediation for $H0$: ab = 0, z-values, z value= 3.242528 indicate p-value=0.00118474 is less than .05, which is significant for partial mediation (see Appendix 19). Thus, H13 is supported (null hypothesis is rejected). It now indicates Attitude towards Switching has a significant mediating effect on the relationship between Internal Service Quality and the agents' job satisfaction. Internal Service Quality can now only explain 4.4% (down from 11.1%) of the variance in job satisfaction. This conclusion is made at the significant level, α= .05 (5%) or confidence level (95%).

To summarize the above discussion, an analysis was done using hierarchical regression between all the independent variables (IV) and the dependent variable (Y) job satisfaction. The results indicated that although only a small sum of the variance was explained in the dependent variable, job satisfaction, by Leadership (β= .236, p=.000), Islamic products and services (β=.201, p= .001), Internal service quality (β=.111, p= .047), and Span of control (β= -.154, p=.008), these relationships were all significant (F = 29.324, p = .000). The results not only show that they were all necessarily significant, they also had a positive relationship with the dependent variable Job Satisfaction, *except* for Span of control (β= -.154) which showed a significantly negative relationship. However, when mediation was introduced, these relationships changed. Table 5.37 depicts the change via a two-step analysis. At step 1 in analysis 2, attitude towards switching explained 32.3% (β=.345 -.022= .323) of

244

the variance in job satisfaction. However, at step 2 of analysis 2, all the independent variables did not add significantly to the variance explained (R2 change= .022, p=0.41) when the attitude towards switching was entered into the group. As a result, there existed a partial mediation effect for all variables.

Partial mediation means the beta (β) is not zero (see Model 2 in Table 5.37); if it is zero, then full mediation occurs. As can be seen in Table 5.37, the betas have been reduced, for example beta of Leadership has been reduced to .103. Since it is not zero, partial mediation results. To test whether this partial mediation is significant or not, Sobel Test is used. The results show all the relationships had significant partial mediation (see Appendix 19).

Thus, the results of this analysis 1 confirm that the *first condition* for mediation was met. The independent variables Leadership, Islamic products and services, Internal service quality, and Span of control were all significantly related to the dependent variable Job Satisfaction (path c). Analysis two also confirmed the *second condition* for mediation was met. The mediator attitude towards switching was significantly related to job satisfaction (path b).

Analysis 2 involved a two-step approach, with Step one having the MV entered at Block one (1) and all the IVs including MV at Block two (2). As can be seen in Table 5.23, the results show the previously significant beta paths between the independent and dependent variables (analysis 2) have been significantly reduced and have now become non-significant, The results show Leadership with β= .103,

p=.103; Islamic products and services with β=.105, p= .073; Internal service quality with β=.044, p= .428 and Span of control with β= -.048, p=.406.

Also, these variables do not add much to the variance explained in job satisfaction (R^2 change =.022, p=.041) in this step two. Consequently, the total R^2 explained by all these variables, including the mediator attitude towards switching, in job satisfaction, is 34.5% in this step. This means there is only an increase of 2.2% variance explained in job satisfaction (beta= .022) from the original R^2= 32.3%. The mediator Attitude towards switching, when acting alone, already explained 32.3% of the variance in job satisfaction (R^2= .323). The final outcome shows Attitude towards switching is still significant (β=-.394, F=143.673, p= .000), which proves that it is a mediator.

Table 5.23
Test of Mediating Effect of Attitude towards switching on the relationship between Leadership, Islamic products and services, Internal service quality, span of control and Job Satisfaction

Independent variables	Dependent variable				
	Job Satisfaction (beta)				
	Model 1 (without mediator)		Model 2 (with mediator)		
Independent Variables	β in Analysis 1	p-value	β in Analysis 2	p-vlaue	Result
Leadership	.236	.000	.103	.103	Partially mediated
Span of control	-.154	.008	-.048	.406	Partially mediated
Islamic products	.201	.001	.105	.073	Partially mediated
Internal service	.111	.047	.044	.428	Partially mediated
Mediating Variable Attitude towards switching			-.394		
R^2	.282		.345		
Adjusted *R^2*	.273		.334		
R^2 Change	.282		.022		

The results show that the beta values have become even smaller in absolute value than before. Since they are not zero, partial mediation has occurred. If they are zero, full mediation has occurred. To confirm a partial mediation, Sobel tests were carried out, which confirmed the presence of a partial mediation.

The multiple regression results also reveal no multi-collinearity or its extreme form of singularity in the data. Appendix 18d summarizes the values for Tolerance and Variance inflation factor. The values for Tolerance all exceeded .10. All the tolerance levels of the variables were above the safe mark .40 (which is not less than the cut-off .10). The variance inflation factor (VIF) values were also below 10. VIF, which is the inverse of the Tolerance value (1 divided by Tolerance). The VIF values were less than the safe mark of 3 (which is not above the cut-off 10). Pallant (2005) suggested cut-off points of the tolerance value of less than .10 or a VIF value of above 10 to indicate high multiple correlations with other variables and the presence of multicollinearity.

Thus, it can be concluded that they annul the previous finding in the correlation matrix that had earlier recorded a determinant value 1.507E-027, indicating multicollinearity. Furthermore, residual and scatter plot results all show that the assumptions of normality, linearity and homoscedasticity are all within acceptable limits (Hair *et al.,* 2010; Pallant, 2005).

Table 5.24 presents a summary of the research questions, objectives, and hypotheses.

Table 5.24
Research Questions, Research Objectives, Hypotheses and Results Summary

Research question	Research objective	Hypothesis	Result
Does the leadership of the supervisors have a significant influence on the agents' job satisfaction?	To investigate the relationship between the leadership of the supervisors and agents' job satisfaction.	**H1**: Leadership of the supervisors significantly influences the agents' job satisfaction.	**Supported**
Does the supervisor's span of control have a significant influence on the agents' job satisfaction?	To examine the relationship between the supervisor's span of control and agents' job satisfaction	**H2**: Span of Control significantly influences the agents' job satisfaction	**Supported**
Does the perception of Islamic unit trust products and services have a significant influence on the agents' job satisfaction?	To explore the relationship between perception of Islamic unit trust products and services and agents' job satisfaction.	**H3**: Perception of Islamic unit trust products and services significantly influences the agents' job satisfaction	**Supported**
Does the perception of the internal service quality provided by the company have a significant influence on the agents' job satisfaction?	To study the relationship between internal service quality provided by the company and agents' job satisfaction.	**H4**: Internal Service provided by the company significantly influences the agents' job satisfaction.	**Supported**
Does the leadership of the supervisors have a significant influence on the agents' attitude towards switching?	To investigate the relationship between the leadership of the supervisors and agents' attitude towards switching.	**H5:** Leadership of the supervisors significantly influences the agents' attitude towards switching	**Supported**
Does the span of control of the supervisors have a significant influence on the agents' attitude towards switching?	To probe the relationship between the span of control of the supervisors and agents' attitude towards switching	**H6**: Span of Control significantly influences the agents' attitude towards switching	**Supported**

Table 5.24 (cont'd)

Research question	Research objective	Hypothesis	Result
Does the perception of Islamic unit trust products and services have a significant influence on the agents' attitude towards switching?	To study the relationship between the perception of Islamic unit trust products and services and agents' attitude towards switching.	**H7**: Perception of Islamic unit trust products and services significantly influences the agents' attitude towards switching	**Supported**
Does the internal service quality provided by the company have a significant influence on the agents' attitude towards switching?	To examine the relationship between the internal service quality provided by the company and agents' attitude towards switching.	**H8**: Internal service quality provided by the company significantly influences the agents' attitude towards switching	**Supported**
Does the agents' attitude towards switching influence have a significant influence on the agents' job satisfaction?	To find out the relationship between the agents' attitude towards switching and agents' job satisfaction.	**H9**: The agents' attitude towards switching significantly influences the agents' job satisfaction.	**Supported**
Does the attitude towards switching have any significant influence on the relationship between:			
i. The leadership of supervisors and agents' job satisfaction	To examine the mediating effect of attitude towards switching on the relationship between leadership of supervisors and agents' job satisfaction	**H10**: Attitude towards switching mediates the relationship between the leadership of supervisors and agents' job satisfaction.	**Supported**

249

Table 5.24 (cont'd)

Research question	Research objective	Hypothesis	Results
ii. The supervisor's span of control and agents' job satisfaction	To investigate the mediating effect of attitude towards switching on the relationship between supervisor's span of control and agents' job satisfaction	**H11**: Attitude towards switching mediates the relationship between supervisor's span of control and agents' job satisfaction.	**Supported**
iii. The perception of Islamic unit trust products and services and agents' job satisfaction	To test the mediating effect of attitude towards switching on the relationship between perception of Islamic unit trust products and services and agents' job satisfaction	**H12**: Attitude towards switching mediates the relationship between perception of Islamic products and services and agents' job satisfaction.	**Supported**
iv. The internal service quality of the company and agents' job satisfaction.	To assess the mediating effect of attitude towards switching on the relationship between internal service quality of the company and agents' job satisfaction	**H13**: Attitude towards switching mediates the relationship between Internal service quality and agents' job satisfaction.	**Supported**

5.12   Chapter Summary

This chapter uses SPSS data analysis to produce the results from data collected from 303 respondents, who resided in Johor Bahru. A series of analysis was conducted. A non-response bias test was done, which yielded no response bias in the data. The demographic profile of the respondents was checked to find out more about the characteristics of the respondents. Data were continuously checked for normality. Results of Mahalanobis Distances for extreme outliners, for example, show the presence of the 10 extreme cases of outliers, but they did not impede functionality or

250

cause data abnormality. Survey questionnaire response analysis further enlightened the findings of the hierarchical regression analysis results. Reliability tests reconfirmed the internal consistency of the scales used while factor analysis ensured factorability of the variables. Finally, analyses of the regression and mediation analyses confirmed the hypotheses. Regression tests later detected and confirmed no multi-collinearity or its extreme form of singularity in the data.This chapter ended with a discussion of the interpretation of the hypothesis testing and its results. Finally, the study ended with a summary showing all the hypotheses supported.

CHAPTER SIX
DISCUSSION AND CONCLUSION

6.1 Introduction

The objective of this final chapter is to deliberate on the research findings and make conclusions arising from them. The major findings are discussed in relation to the research objectives and hypotheses of this study and provide a summarization of the results of the hypothesis testing. Furthermore, the implications and limitations of the study are explored and several recommendations are then given for future research. The following sections are laid out as follows: recapitulation of the study findings, discussion, implications of the study, limitations, and recommendations for future research. Lastly, a conclusion is provided.

6.2   Recapitulation of the Study Findings

The motivation and purpose for this study was to determine the critical variables that affected the agents' job satisfaction in the context of the Malaysian unit trust industry. The critical factors were leadership, span of control, perception of Islamic unit trust products and services, internal service quality, and the mediating effect of attitude towards switching. Specifically, seven objectives of this research study were proposed: (i) To investigate the relationships between the leadership of supervisors, supervisor's span of control, perception of Islamic unit trust products and services, and internal service quality provided by the company and agents' job satisfaction, (ii) To study the relationships between the leadership of the supervisors, the supervisor's span of control, perception of Islamic unit trust products and services,

and the internal service quality provided by the company and agents' attitude towards switching, (iii) To find out the relationship between the agents' attitude towards switching and agents' job satisfaction, (iv) To examine the mediating effect of attitude towards switching on the relationship between the leadership of the supervisors and agents' job satisfaction, (v) To investigate the mediating effect of attitude towards switching on the relationship between the supervisor's span of control and agents' job satisfaction, vi) To examine the mediating effect of attitude towards switching on the relationship between the perception of Islamic unit trust and services and agents' job satisfaction, and vii) To examine the mediating effect of attitude towards switching on the relationship between the internal service quality and agents' job satisfaction.

As previously discussed in Chapter 5, data were collected from unit trust agents who worked in Johor Bahru, Malaysia. A total of 326 questionnaires was distributed, and 303 questionnaires were returned. This made 20 questionnaires not returned, and 3 questionnaires not filled entirely. Consequently, the response rate was 92.9%, and the percentage of not returned questionnaires stood at 6.13%. Spoilt questionnaires were at 0.92%.

Based on the empirical results of the exploratory principal component factor analyzes, six variables were retained for further analyzes. They were leadership style, span of control, perception of Islamic products and services, internal service quality, attitude towards switching and job satisfaction. Subsequently, the internal consistency of each of the six variables in this study was tested to arrive at their reliability coefficient alphas. Pearson's Correlation was later carried out to confirm

253

any significant bivariate relationships between all variables, investigating the betas that exceeded the mandatory beta value of .3. Thirteen (13) hypotheses were then formulated, and the data were consequently analyzed using hierarchical regression analyzes to test these hypotheses.

6.3   Discussion of the Study Findings

At the beginning of Chapter One, there were seven (7) research questions that guided the study. There were also thirteen (13) hypotheses to seek to answer these questions. Four hypotheses tested the direct relationship between the four (4) independent variables and the dependent variable. Another four hypotheses tested the direct relationship between the four (4) independent variables and the mediator. One hypothesis tested the direct relationship between the mediator and the dependent variable. Lastly, four hypotheses tested the mediating effect of the mediator on the direct relationship between the four (4) independent variables and the dependent variable. The independent variables comprised the leadership, span of control, perception towards Islamic unit trust products and services, and internal service quality. The mediating variable comprised the attitude towards switching, and the dependent variable was the agents' job satisfaction. The following sections discuss the findings concerning the research questions and the hypotheses.

6.3.1   Leadership of the Supervisors

One of the proposed relationships in the theoretical model is whether there is an influence of leadership on the job satisfaction outcome. Thus, the first research objective of the study is *to investigate the relationship between leadership of the supervisors and the agents' job satisfaction.* The result findings of this study show it

254

has met this objective as the hypothesized model does provide support for the relationship. It has the most significant impact on the agents' job satisfaction. Thus, the hypothesis is supported: leadership has a direct and significant relationship with the agents' job satisfaction.

One probable reason for this significant finding could be that most sales agents come from a direct sales industry, like the unit trust industry, and could have preferred leadership as a better option to solve their problems, learning or engaging with others to reduce their job dissatisfaction (Pool, 2000: Hall, 2001). Pool (2000) and Hall (2001) discovered that during the process of encouraging employees to want to learn, it becomes essential for leaders to create an organizational culture to support any organization learning so that it is available to obtain, improve and transfer the required knowledge with ease. Having a job that closely relate to the personal selling or sales, motivations from their leaders are very critical in encouraging and inspiring them to accomplish their goals (Mason, 2012). Acording to Fishbein's Expectancy value theory, people have control over their choices and they make their choices based on quality information presented to them. Underlying this theory is a person's fundamental motivation that will depend on how much he/she values the goal and whether he/she expects to succeed, and this motivation could be spurred on further by highly motivated leaders. And if he/she expects to succeed, he/she will go all out to obtain the goal.

Hence, the existence of inspiring motivated leaders can therefore enhance such individuals and team spirit to continue employment and attain greater inspiration and performance (Daft, 2001; Naile, & Selesho, 2014). By integrating the daily activities

255

of employees to reach the planned goals can also help organizations adapt well to external environment for rapid and appropriate response (Draft, 2012). Due to the individualities of the salespersons' jobs who are most of the time working independently and individually (Lai, Chan, Ko, & Boey, 2000), individual consideration leaders are, therefore, most desired. These gestures could certainly have given solid support and satisfaction to their sales agents towards evolving their full potentials (J. Lee, Agency Supervisor, personal communication, March 1, 2012*)*.

Since some unit trust leaders can transform others while some can provide monetary goals, agents will choose leaders who can meet their goals. Agency theory can help to explain this leadership-job satisfaction relationship since it dictates a top-down model that is typically where one party delegates work to another, who performs that work (Dobbin, & Jung, 2010). As some leaders have leadership that can transform by giving real changes, but not in the form of monetary rewards, such leadership is prefered by some but not others (N. Mansor, Consumer Sales Unit Trust Executive of Maybank Bhd, personal communication, April 7, 2014). Agency theory that is found within large corporations usually have complicated hierarchical structures such as top-down (Freeman, 2010). They frequently result in problem of non-verifying of the agent's appropriate behavior (Chang, Cvitanić, & Zhou, 2015).

Thus, to bring the agents' interests or performance in alignment with those of the leaders, the leaders use either commissions or fixed salary (R. I. Abdul Taib, Branch Manager of Phillip Capital Bhd, Investor Centre, personal communication, 1st January, 2013; April 7, 2014). In doing so, Lim (1998) reported that differences in supervision among the Malays and Chinese are due to their dissimilar cultural

256

attributes although they share similarities in power distance and collectivism. The Malays do show slightly more hierarchy-orientation towards constructing relationships in the workplace with a sense of responsibility, like willing to aid relatives, friends, or neighbors using systems that are not essentially business associated or minded (Lim, 2001; Ansari, Ahmad *et al.* 2004; Lai, Luen, & Hong, 2011). The Chinese, on the other hand, prefer to include business dealings into hierarchical relationships when managing others, and do so by joining associations and guilds that have connections with the business community to offer mutual support and assistance. Inevitably, they will choose leaders that would give monetary considerations rather than transform their lives.

Thus, leadership that could provide a sense of monetary is beneficial to some. D. Ng (Personal Banker-Wealth Consumer Financial Services agent, Overseas Chinese Banking Corporation Bank Bhd., personal communication, April 7, 2012) said people need money, and this will only make them happy. Hence, the ordinary Malaysian Chinese businessman has more desire to make money so he can eat and live well, clear out of trouble, and pay his/her taxes. He/she believes one needs to work hard to attain success, which requires persistence, patience, tolerance, and stamina. While Malays and Chinese do not differ considerably concerning the prominence they assign to money, work, profits, and company rules, they however differ distinctly concerning their views on leadership, loyalty, freedom at work, and big organizations (Ismail, 1977; Ansari *et al.,* 2004; Lai *et al.,* 2011). For the Malays, loyalty had its limits, as opposed to the Chinese, who showed more filial tendencies in their loyalty (Ismail, 1977; Ansari *et al.,* 2004; Lai *et al.,* 2011). Hence, these factors could have resulted in a significant relationship.

257

In addition, some people have different concepts about leadership. Some sales agents think that leaders who encourage earning more by way of sales commission is totally not ethically. Khadra (1985) and Mostafa (1986) have said that commission-based driven leadership is not Islamic as what it should be. They added that it is not like showing charisma (motivated by followers' love and loyalty for their leader), vision (helping his followers obtaining it), responsibility (dealing with followers in accordance with Prophet Mohammad guidance), fair leadership (justice among his/her people) and moderate leadership (consultation, honor, honesty, state of being humble, non-materialistic and ascetic values). These virtues are often found in leaders wanting to transform others (Brown, 2003; Rad & Yarmohammadian, 2006).

6.3.2 Span of Control of Supervisors

Another proposed relationship in the theoretical model is whether there is an influence of span of control on the job satisfaction outcome. The second important research objective of this research therefore is t*o examine the relationship between the supervisor's span of control and the agents' job satisfaction.* The result findings of this study show that it has met this objective as the hypothesized model does provide support for this relationship. The hypothesis is thus supported: span of control has a negative and significant relationship with the agents' job satisfaction.

One probable reason for the significant relationship between the supervisor's span of control and the agents' job satisfaction could have been the preference for hierarchy (Anderson & Brown, 2010). In Malaysia, there exists a strong status orientation among the racial groups, and relationships are hierarchically organized into levels of superiors and subordinates (Abdullah, 1996). Since Malaysians are Asians, they have

258

Asian values. Hence, younger ones are expected to respect and obey the seniors (position of superiors or elders). Abdullah (1996) added that, as the seniors are the decision-makers, subordinates are expected to follow and implement. Sometimes, societal norms further suggest that juniors may not always agree with seniors, due to some Western influence (Anderson & Willer, 2014). Consequently, hostility and anger of subordinates against a superior could have been intentionally suppressed and displaced to pacify the superior, and thus traditional values would conflict with the international outlook among Malaysians (Kennedy, 2002).

Thus, the agency theory can predict further goal conflicts or risk sharing which are unsustainable when these individuals with different preferences reluctantly engage in cooperative effort (Dobbin & Jung, 2010). Leader-follower relationship will not rely on a reciprocal and interdependent relationship as these superiors seek the maximum structuring of control relationships that would result from strict reporting and decision-making rules (Jing, & Avery, 2011). This could have led to job dissatisfaction. Hence, the preference for hierarchy may have fostered dependence but it could also have affected how wide or narrow a span would be.

So, if there existed a narrow span, managers would have few followers because they wanted to have steeper hierarchy (Anderson & Willer, 2014). This would mean less commission, interactions, activities, and opportunities, but more intense dealings and dissatisfaction might result. Small and medium sized organizations in Malaysia usually have a narrow span that offers closer supervision, where there exist tighter "superior-oriented" reins that create a tall, hierarchical structure (Lee, 2009). Malaysians could have found comfort that small spans of control could result in

more time for a superior to work alongside any given followers. They could have afforded greater probabilities for building mutual objectives as well as training and feedback. However, this may not always be the case. Businesses in Malaysia are home-grown, hence they tend to be very focused on costs and not employee welfare (Lee, 2009).

If it were a wide span of control, however, the supervisor would have a greater number of followers. This may have allowed some supervisors or care takers who prefer to take in certain group of people as their underlinings of their choice because of their religious beliefs, racial preferences or customs (Wiener, McConnell, Latella, & Ludi, 2013). The more religiously devout unit trust leader might probably have simply increased his/her span to take in his/her own kind of agents. Hence, an agent's commissions from selling conventional funds may not be considered appropriate. Such actions will contradict his/her supervisor's religious beliefs and performances (Hope & Jones, 2014). Therefore, the religious leader prefers his/her overriding commissions to be "clean", and as a consequence, his/her structure might not be flat as he/she tries to take in his/her own kind of underlinings (R. Tiah, Agency Group Manager of Public Mutual Bhd, personal communication, April 7, 2014). This could have resulted in less span of control.

Supervisors with larger spans will, however, face more problems, with diversity in language, culture or racial beliefs, and will handle problems with subordinates using more formalized and impersonal ways, such as using warnings and punishments instead of coaching and feedback (Bandiera *et al.*, 2014). Consequently, they may feel happy obtaining high commissions, but not their underlings. All these factors

260

might have reduced job satisfaction. However, there might be several positive effects on individual attitudes and behavior and be beneficial when the span of control becomes big. Employee morale will increase with a broader span as subordinates face less detailed supervision. Anderson and Brown (2010) argued that wider spans will probably require more responsibility to be empowered to the subordinates to make the job more satisfying and attain higher commission. A flatter structure, therefore, can afford more growth for the subordinates to build more reliance and trust from the supervisor (Anderson & Brown, 2010). This could have happened to some agents when their leaders empowered them. Thus, span of control can be an important variable in the superior-subordinate exchange relation, depending on what the objectives of the subordinates and leaders.

The present findings can help supervisors who were perceived to have a broader span of control were more inclined to exercise more dominating style. They must understand that subordinates' efforts to exercise greater influence on their work scope cannot be seen as a threat to the superior's control of their subordinates (R. Tiah, Agency Group Manager of Public Mutual Bhd, personal communication, April 7, 2014). J. Chin (Sales Agent of Hwang Investment Management Bhd, personal communication, April 7, 2014) said this may look like it is in direct conflict to the Malaysian societal norm for the younger agents to respect, obey and follow the seniors as decision-makers. She further added that as the gap between agent superiors and agnet subordinates widens as a direct result of disciplinary actions, the former will be more inclined to quietly evade participation, thus producing a "Tidak Apa" attitude. Such attitude could be derived from what information-integration theory teaches them. It is about how subordinates use relevant information to change

261

their attitudes and other behavior predispositions by adding to their belief system the valence and the weight of the information in affecting attitude. Thus, the "Tidak Apa" attitude arises.

Weak relationships between integration efforts and broader span of control could further suggest that those who exercise the integrating type of leadership over a wider span of control give lesser control over subordinates (Lian & Tui, 2008). Thus, when considering all the above factors, unit trust agents should use the findings to understand why such problems can occur. Span of control problems seem to appear more in much larger, multi-tasked and complex spans of control, especially for those who are first-line unit trust supervisors and mid-managers (Lian & Tui, 2008). The findings can help agents to understand more why task characteristics and workplaces are important crucial elements, as they represent a showroom whether there exists a comfortable job environment nature.

The findings also can help those unit trust agents who cannot work on tasks that are rather dissimilar from their education and previous experience. Highly competent and experienced sales agents normally require less supervision than do the less experienced, or poorly motivated sales agents (Lunenburg, (2011). Furthermore, spans of control provides dissimilar results in situations where products tend to be differentiated and also in the spread of the sale territories in the unit trust industry (M.N. Musa, Financial Executive of Maybank Bhd, personal communication, April 7, 2014). Hence, differences and inconsistencies arising from these domains could have offered another perspective and dissimilar implications for the spans of control. In addition, some distinct characteristics of the sales job could have made sales

262

representatives especially vulnerable to the span of control which contained the role conflict and role ambiguity (Belasco, 1966; Pruden, 1969; Walker *et al.,* 1972, 1977). Thus, all these factors could also have caused the significant relationship.

6.3.3 Perception of Islamic Unit Trust Products and Services

Another proposed relationship in the theoretical model is whether there exists an influence of perception of Islamic unit trust products and services on the job satisfaction outcome. Hence, the third research objective of this study is t*o probe the relationship between the perception of Islamic unit trust products and services and the agents' job satisfaction.* The result findings of this study show that it has met this objective as perception of Islamic unit trust products was significantly positively related to job satisfaction. Thus, the hypothesis is supported: perception of Islamic unit trust products has a direct and significant relationship with the agents' job satisfaction.

One probable reason for the significant relationship between the perception of Islamic unit trust products and services and the agents' job satisfaction is the government's strong stance in the last two decades to promote Islamic unit trusts (Ahmad, 2014). The Malaysian government's efforts have since strengthened the Muslims' passion to practise Islamic tenets, and Islamic banking seems to have allowed them to accept the halal way (Ahmad, 2014). Unit trust agents, who are Muslims, are thus strongly motivated to adhere to the Islamic tenets when using Islamic banking or Islamic unit trusts, and so will, therefore, perceive Islamic products and services very positively. Two aspects of Fishbein's Expectancy-Value Theory may account for this adherence and perception. First, it is the expectancy,

263

i.e. the probability that people make decisions that is related to a desired and particular outcome. Second, it is that value, i.e. the positive or negative valence, that has to be related to that desired outcome. Thus, the findings can help the agents to understand the situation better by better interpreting information and get its meaning so that they can relate to the attitude object (i.e., evaluation).

Numerous past studies tend to support this. Othman and Owen (2001) discovered Islamic principles as being the most critical factor. Islamic banks in Bahrain and Jordan were chosen because of the strict observance of Islamic tenets, which resulted in customer satisfaction (Metawa & Almossawi, 1998; Naser, Ahmad, & Al-Khatib, 1999). Subsequent studies reported customers of feeling more secure and satisfied knowing that their investments are in line with their religious obligations and beliefs, and thus they feel satisfied. In many ways, this is also very true of the unit trust industry. Thus the findings should help unit trust agents to understand why and how Islamic unit trust products and services are related to job satisfaction.

For agents who are non-Muslims, the foremost motivator is that the products and services must yield a profitable return (Gerrard & Cunningham, 1997; Bley & Kuehn, 2004). The Chinese and Indians, largely Taoist-Buddhist and Hindus respectively, tend to be open to other faiths, including Islam (Loo, 2010). Consequently, they will perceive investments differently. When they buy insurance, they see it as more a protection just in case anything should happen to them, and there is always an assurance of money to cover the risks (J. Lee, Agency Supervisor, personal communication, March 1, 2012). J. Lee said that the Malays, however, see things differently, as everything that is provided by God and assume that unit trusts

are something that is not necessary because the risks they take are already stated and fated. Thus, she added that buying Islamic products (as God's tenets are built in) will not go against their faith. The findings can suggest tho agents' thinking that their religious beliefs fortifies them and is not expected to be a significant interference. However, when it comes to banking, profitable returns on investment is the crucial factor that provides the chief motivation for non-Muslims, not religion (Gerrard & Cunningham, 1997; Ahmad & Haron, 2002).

Among the X-Gen, however, there is another generation who are expected to adopt a more liberal stance when confronted with Islamic values, theology, and practices (Loo, 2010). They will view Islamic products or services much more favorably than the Baby Boomers. While the X-Generation customers appear to be an easier target, it is the Baby Boomers who symbolize potential and easy investors because they have the money to invest ("Baby Boomers have too much retirement savings in stocks", 2015). Hence, the findings can help agents to come up with stronger Islamic unit trust products and services to link the buyers' satisfaction.

In general, the young generation is evidently more practical because they face the constant introduction of new technologies, which were not accessible to the older generation. However, diversity could change all this. Malaysian ethnic groups have differing and sometimes biased cultural perceptions. For instance, the Chinese and Malays in Malaysia see future investments differently. This view is because perceptual differences occur between racial groups and are greatly influenced by cultures and the prevalence of century-old cultural sensitivities (Ansari *et al.,* 2004). The most significant difference between them is to be and stay devout (Fontaine &

Richardson, 2005), that is either based on ethnicity or religiosity. The Jews and Christians, for instance, practiced giving out interest-free loans during pre-Islam times (Loo, 2010). They were later adopted and advocated by socialists and economists. The Jews and Christians were very much opposed to interest as preached in The Old Testament and may have been the original reason for the Koran's dismissal of usury since all three religions share the same conviction in the God of Abraham (Dar & Presley, 1999). The findings of this study therefore confirm such revelation, and thus should help to give more faith to unit trust agents to sell ore Islamic products.

In addition, the way Islamic products are promoted also matters. Islamic banking has been well positioned as "halal" banking to the Muslims. This looks attractive and inviting and serves a general message that investment is perceived as "save more, pay less" to the so-called "materialistic non-Muslim" (Loo, 2010). However, the findings should help agents to re-evaluate whether this inconsistent positioning, is likened to a holy alliance with Muslims and an unholy alliance with the materialistic non-Muslims in a multiracial and multi-religion country like Malaysia (Loo, 2010). Non-Muslims are easily confused with Islamic terms and concepts and how they affect their investment in their interpretation. Wadiah, Mudharabah, Ijraa, Umrah, and Murabah names can be quite threatening and confusing (J. Lee, Agency Supervisor, personal communication, 31st January 2012).

Additionally, in the case of Islamic unit trust promotional materials, one can find many in many offices of many unit trust organizations or banks. It is not uncommon to find Jawi wordings (ancient Malay script). As non-Muslims do not speak the

266

customers' language, let alone set their real investment objectives clearly, Islamic banks like Bank Islam, widely use Jawi in many of their written communication. Many of their brochures and application forms have the Jawi language, which makes non-Muslims incapable of understanding because they just cannot read Jawi. Thus, it conceivable that the result findings can help the agents to deepen and realize their existing knowledge and conviction of Islamic principles.

W.C. Lim, (Advance Customer Relationship Manager of Hong Kong and Shangai Bank Corporation, personal communication, April 7, 2014) alleged that Malaysian customers show willingness to buy Islamic products and services but are not religiously biased despite having no knowledge of Islamic principles. However, Y. Kek (Personal Financial Consultant of Alliance Bank Bhd, personal communication, April 7, 2012) disagreed. Gerrard and Cunningham (1997) and Bley and Kuehn (2004) reiterated that there was a strong need to educate customers. Thus, a significant relationship between Islamic unit trust products and services and job satisfaction is expected and could be assuring to agents.

Perception of Islamic unit trust products and services can be affected by environment. A non-Muslim, for instance, would find it very uncomfortable in a totally Muslim environment in an Islamic bank, where dozens of Muslims would set their eyes on him/her (J. Lee, Agency Supervisor, personal communication, 31st January 2012). Similarly, this applies to Muslims in a non-Muslim environment. This is also true in the unit trust industry. Perception can be misconstrued or enhanced in several ways by the sheer number of the presence of Muslim staff in the Islamic bank offices, which strengthens the belief and certainty that Islamic products

are destined exclusively for Muslims. Schneider and Bowen (1985), in their study, reported that the overall external product and service quality that was experienced by customers could also be strongly reflected by what employees perceived and felt. The study's finding can therefore help agents to take up appropriate and pro-social behavior measures, such as going for motivation courses, which require decreasing or eliminating undesirable social behaviors. Another way is for the unit trust supervisors to set examples that their agents carry into their interactions and communication with peers.

Lee and Park (2008), in their study, found that employees, who perceived there existed external service quality, seemed to possess a positive influence on whether customers felt happy and that the employees' job satisfaction had an indirect effect on external quality through their loyalty. Hence, it is conceivable that the result finding of this study shows a significant relationship between perception of Islamic products and services and job satisfaction. As such, findings from these studies could help agents to be more confident to sell Islamic products despite having no knowledge of Islam.

6.3.4 Internal Service Quality

Another proposed relationship in the theoretical model is the influence of Internal service quality on the job satisfaction outcome. Hence, the fourth research objective of this study is t*o investigate the relationship between the internal service quality provided by the company and the agents' job satisfaction.* The result findings of this study show that it has met this objective as Internal Service Quality was significantly positively related to job satisfaction. The hypothesis is, thus, supported: Internal

Service Quality unit trust products has a direct and significant relationship with the agents' job satisfaction. However, it did not explain much of the variance in job satisfaction.

One probable reason for this significant relationship could have been the existence of the quality of cooperation, teamwork, and support given by internal staff to each other in the company. Pro-social behaviors can form part of the employees' organizational roles that are anticipated to be used to support and encourage the work, welfare, and happiness of the individual or organization at which they are focused (Hult & Ketchen Jr., 2001). As can be seen recently, recent events have shown that Malaysians are becoming more polarized ("Malaysia: Becoming increasingly polarized and intolerant?" 2014). Each racial group tend to be "sticking" together and protecting each other. Pro- social behaviors can be good if they are directed at all groups in the workplace and do not discriminate. If they do not, then job dissatisfaction can result. This study's findings can aid agents to understand the sensitivities of the buyers who behave in such a way that products need to be delivered in such a way.

When people have pro-social behaviors, they will begin to dare to approach people (Gächter, Nosenzo, & Sefton, 2013). Aqilah *et al.* (2015) observed that as the young Malaysian generation prefers something fast and fancy, everything must be online. They added that the old generation, on the other hand, prefers the personal touch, face to face contact and sociability. Thus, how salespeople deal with such customers differ a lot among them. Consequently, Aqilah *et al.* (2015) believed these encounters will challenge today's sales agents as they will begin to form an totally

269

new affiliation and consideration towards these young customers as well as old customers. Hence, the findings from this study should help agents to reposition their energy towards these groups because knowing what this or that generation of customers wants is going beyond one step, as these people need suc different changing sets of demands to be met.

How peers among agents shape social preferences and determine the kind of favorable settings where social preferences matter are often seen as important, where peer effects are likely to occur (Thöni & Gaechter, 2014). Some Malaysian customers like to be taken out for "free café meals" so that they can hold discussions in a friendly and trendy environment, even allowing agent peers to join in (Gächter *et al.,* 2013). Gächter *et al.* (2013) added that social comparison information about the referent others (ie, learning what similar others do, and how they are treated) affects reciprocal relationships. This will allow them to interact with customers who prefer a conducive environment and surrounding, and want to be persuaded through explanations in a comfortable office of the big bosses (Aqilah *et al*., 2015) about the risks and advantages of investing. Thus, how customers and agent peers alike perceive the environment, the ambience of the office, the location, the cooperation existing among the internal staff, friendly advice, customer friendliness and support is paramount (Gächter *et al.,* 2013; Aqilah *et al*., 2015). The study's findings seem to confirm this and should help agents to look for such ambience environment.

Fishbein introduced the theory (EVT) in the early to mid-1970s to show why Expectancy and Value are useful to predict and modify attitudes or behavioral choices towards both objects and actions in a person. It shows how a change in a

270

person's attitude occurs as a result of a change in his/her importance of specific beliefs, change in valence (positive or negative value) of a belief, or of any addition of new beliefs pertaining to a behavior or object. It then centers on modifying his/her expectations after identifying norms and normative expectations within a corporate hierarchy (Burks & Krupka, 2012). The findings seem to reflect this, and will guide agents predict customers' attitude and behavior based on this model.

This kind of situation ultimately will bring marketing and internal staff into action. Since there exist several different types of classes of customers, some prefer to come to see the sales agents or the boss personally to create trust and rapport. By meeting all these, these customers will feel very comfortable talking, be comfortable with the people in the office, and consequently this is where the challenge of creating a good perception, attitude and rapport comes in (Mittone & Ploner, 2011).

Thus, to do all these in a company where many departments exist, internal employees must help each other, cooperate when it is necessary, and provide equipment support, teamwork, and training to fellow team members in the organization (Nazeer, Zahid, & Azeem, 2014). When the quality of services provided internally is enhanced, internal employees will perform much better and become more cooperative, helping others in other departments in the organization to attain both external service quality and external customer satisfaction (Lassar, Manolis, & Winsor, 2000). Each individual in an organizational unit is supposed to offer fellow employees good-quality services, so as to achieve better performance while reducing waste/costs (Nazeer *et al.,* 2014). Henceforth, to build a service culture where employee satisfaction could strive, it is therefore also indispensable to

271

cultivate managerial behaviour that rewards, supports, plans for, and expects service excellence, while at the same time develop customer retention or support for the supplies, tools, facilities and other equipment that are required to deliver service (Bowen & Chen, 2001; Lee & Park, 2008). The study's findings should help agents realize these shortcomings, if there are any.

In the unit trust industry, J. Lee (Agency Supervisor, personal communication, 31st January 2012) reiterated that unit trust sales people usually need more of this pro-social behaviors because they find difficulty in getting people to buy unit trusts. Unit trusts are not products that everybody can buy easily. People normally shun unit trusts because of bad publicity regarding poor yield returns and investment loss (J. Lee, Agency Supervisor, personal communication, 31st January 2012).

Hence, unit trust sales agents have to be extremely proactive, daring and develop engaging skills to confront prospective and unwilling customers. As most customers do not come to the sales agents, they have to go to them. Competition is great among unit trust organizations. For example, the banking industry in Malaysia, like the unit trust industry, is currently so competitive that all banks come to realize the critical role of internal procedures and operation (Kohli & Jaworski, 1990). The findings may further suggest to agent leaders that the organization adopts strategies management that effectively picks and puts in place employees in the proper positions in the organization or gives the support tools and procedures to stabilize any possibly adverse effects that may come about from the work environment. R. Tiah (Agency, Group Manager of Public Mutual Bhd, personal communication, April 7, 2014) opined that employees appear more likely to improve the general

272

performance and more cooperative when better internal service quality is constantly modified and managed with support tools and procedures in place.

However, two skills may be lacking in salespeople- the social and task competences. Language plays a part as they cannot express well. They are often being perceived similarly from customer to customer for each sales agent while differing among sales agents. Past studies have implied that task competence is a characteristic of the contact employee (Crosby, Evans & Cowles, 1990). Internal staff needed to have high task competence to support each other (Lee & Park, 2008). These suggest that an internal service quality acts like a wave front that is propelled by the external customer, which travels through the organization backward along the value chain and out again towards the support functions; in this instance, the administrative personnel (Brooks, Lings, & Botchen,1999). However, the consequences of doing this are that trying to develop and enhance service quality by focusing and converging only on customers confronting front staff is not appropriate and not useful. Thus, the findings can help agents as it can explain why some people often do this and do not achieve the significant relationship between internal service quality and job satisfaction.

Hallowell *et al.* (1996) discovered eight components of internal service quality that were critical attainment to job satisfaction (e.g. working as a team, managing others, providing training, having goals aligned and having communication). Osman *et al.* (2004) confirmed the aspects of involvement and communication of management as pushing factors responsible for the level of satisfaction of the internal customers.

273

Interestingly, two common ways of measuring internal service quality could have attributed to the significant outcome of this study. The first is to use a gap-based measure of internal service quality, which most researchers usually use the SERVQUAL scale (Parasuraman, Zeithaml, & Berry, 1998). The second approach used by researchers is to develop the perceptions-only measure of internal service quality, typically from scratch (Parasuraman *et al.,* 1998). It is not a gap approach. The perceptions-only measure marginally outperforms the gap-based measures in terms of reliability and validity, in addition to being especially strong when the emphasis of study centers on predicting related constructs (Brandon-Jones & Silvestro, 2010). Furthermore, the perceptions-only measure provides considerably reduced questionnaire length, compared to the gap approach. Thus, when a measurement is purportedly valid and reliable, a relationship between an independent variable and dependent variable would most likely be more significant. As this study used a perception-approach, the findings could help to explain the reason for the significant relationship between internal service quality and job satisfaction.

6.3.5 The relationship between Leadership of the supervisor and the agents' attitude towards switching

Another proposed relationship in the theoretical model is the influence of leadership of the supervisor on the agents' attitude towards switching. Hence, the fifth research objective of this study is: To examine the relationship between *the leadership of the supervisor and the agents' attitude towards switching.* The result findings of this study show that it has met this objective as Leadership was found to have a negative relationship with Attitude towards switching, and a significant predictor in

274

estimating the agents' attitude towards switching. This supports one of the most important conditions for mediation, explaining a significant portion of the variance in attitude towards switching.

One probable reason for the significant relationship finding could have been the basic beliefs, values and attitudes of the sales agents that could be easily changed, and this change could be the result of the leadership that a leader adopted. The finding can help agents to understand further the component in EVT-the belief because, through correctly developing an attitudinal belief about an item or action, agents will know when individuals will respond to the information about the item or action. Green, Anderson, and Shivers (1996) and Mester *et al.* (2003) believed that individuals will become more receptive and create capacity for changes, leading to the required organizational change if leaders began a transformation process change in the belief system leading to a change in attitude.

Leadership is more effective when it can transform others as it is able to impact work attitudes and behaviors of followers as it creates some positive change-oriented behavior and attitude by using change implementers (Bommer *et al.*, 2005). This is similarly true in the unit trust industry, where the agents' attitude towards switching will become more negative (i.e. they do not want to switch) if their basic changed beliefs and values meet their desired objectives. Leaders, who propose monetary benefits, will meet their objectives by promising them higher rewards and inducing changes in their belief system so that they can act to attain their targets (Akar, 2010).

275

6.3.6 The relationship between the span of control of the supervisor and the agents' attitude towards switching

Another proposed relationship in the theoretical model is the influence of span of control on the agents' attitude towards switching. Hence, the sixth research objective of this study is *to investigate the relationship between the span of control of the supervisor and the agents' attitude towards switching*. The result findings of this study show that it has met this objective as Span of control was found to have a positive relationship with Attitude towards switching, and is not only a significant but a positive predictor in estimating the agents' attitude towards switching. Thus, the condition for mediation is also supported. Span of control was found to be significantly related to the agents' attitude towards switching, explaining a significant part of the variance in attitude towards switching.

One probable reason for the significant relationship finding could have been the effects of steeper or taller hierarchy on the agents' attitudes, i.e. steeper hierarchies could have predicted their inferior attitudes. According to the expectancy value theory, if a person is outweighed by negative information about a particular matter, it affects the probability of doing that action. Some people tend to give more weight to bad experiences than good ones (Ito & Cacioppo, 2005). The finding can help agents to examine and report problems relating to hierarchical structures that can get taller or steeper. As this happens, not only attitude-related outcomes can become worse, groups and organizations having steeper hierarchies are more inclined to possess employees who may seem less motivated and satisfied and are more likely to resign (Anderson & Brown, 2010). However, taller hierarchies, under the right conditions, could end up in more positive attitude-related consequences too, such as encouraging

276

others to perform (Anderson & Brown, 2010). When employees are empowered to do things on their own, they could improve their attitudes of performance or other employees (Kirkman & Rosen, 1999; Briñol *et al.,* 2007). Eventually, they will become very self-assured in their beliefs, and hence less likely to embrace new information that might modify their pre-existing attitudes (Eaton *et al.*, 2009).

Thus, this is also very true of the unit trust industry, where the unit trust agents constantly face varying degrees of the span of control. The finding helps agents to make better choices given various options or alternatives available to them. With a widening span most likely to take place, leaders, who seeks monetary benefits, will look for more recruits to boost their commissions. This could only happen when empowerment is given to improve their performance, and works well when there is a certain degree of responsibility on the part of the sales agents. Thus, the significant relationship could have happened because of the above factors.

6.3.7 The relationship between the perception of Islamic unit trust products and services and the agents' attitude towards switching

Another proposed relationship in the theoretical model is the influence of Islamic unit trust products and services on the agents' attitude towards switching. Hence, the seventh research objective of this study is to *investigate the relationship between the Islamic unit trust products and services and the agents' attitude towards switching.* The result findings of this study show that it has met this objective as Perception of Islamic products and services was found to have a negative relationship with Attitude towards switching to another agency. With this, the condition for mediation is also supported. Perception of Islamic products and services has a significantly

negative relationship with the agents' attitude towards switching, explaining a significant portion of the variance in attitude towards switching.

One probable reason for the significant relationship finding could have been the amount of access to the required information. Fishbein and Ajzen (2010) seriously believed that beliefs form the base of a person's cognitive structure. It is where there exists a base of information where the person can make proper evaluations. Therefore, easy access would definitely change the amount of product or service awareness and perception, and thus shape the agents' attitude towards the target object or behavior. This finding can therefore benefit agents to learn a reliable process by which they can reason how testing ideas with evidence gathered from other sources, such as customers or peers. In more extreme cases, it is thought that insufficient Islamic knowledge is due to the customers not well informed, or in the case of unit trust agents not well trained by their companies.

Thus, this could have affected the way customers and agents alike perceive and hold attitudes towards Islamic products and services. Loo (2010) found attitude and perception towards Islamic Banking between Muslims and non-Muslims were greatly influenced by information such as Islamic values. Since Chinese and Indians are predominantly Taoist-Buddhist and Hindus respectively, they have different perceptions and so may hold different attitudes towards Islamic products (Loo, 2010; "Malaysia-Religion," 2011). Being multi-god worshippers, as opposed to mono-worshipper of one God, they could readily accept information and hence are open to other faiths, including Islam (Loo, 2010; "Malaysia-Religion," 2011). This indicates they show a certain amount of tolerance and attitude flexibility. As attitudes in multi-

278

racial Malaysia can be easily fanned by anti-sentiments of others, products or services promoting ill-feelings against one race or product or service can be detrimental ("Malaysia: Becoming increasingly polarized and intolerant?" 2014). If this were to happen, then people will hold different attitudes and biased perceptions, and may not be so tolerant towards others anymore. Thus, the finding of this study could throw some light as to how the agents could improve their tolerance towards others by accepting the views of others.

6.3.8 The relationship between the Internal service quality and the agents' attitude towards switching

Another proposed relationship in the theoretical model is the influence of Internal service quality on the agents' attitude towards switching. Hence, the research objective of this study is to *find out the relationship between the Internal service quality and the agents' attitude towards switching.* The result findings of this study show that it has met this objective as Internal service and quality was found to have a negative relationship with Attitude towards switching, and is a significant predictor in estimating the agents' attitude towards switching. Thus, the condition for mediation is also supported, which indicates that Internal service quality has a significantly negative relationship with the agents' attitude towards switching, explaining a significant portion of the variance in attitude towards switching.

One probable reason for the significant relationship finding could have been that poor internal service quality had resulted in poorer perceptions of quality, negative emotions, and some dissatisfaction. EVT theory assumes that this could only happen when a low value has been personally assigned by individuals to each attribute that a

279

belief is based on it; hence, this perceived value could be lopsided and misjudged. They could lead to negative attitudes and behaviors towards external customers (Bettencourt & Brown, 2003). However, high internal service quality could provide the highest prospect of impacting customers' mood states in both service meetings and point-of-purchase circumstances; this only happens when the interior environment are superbly enhanced (Gardner, 1985; Berry, Seiders & Grewal, 2002). In such areas of the service environment, which come under the control of the salespeople, high service quality is also able to affect customer emotions principally in extended service dealings (Gardner, 1985; Berry *et al.,* 2002). Also, the interior environment can positively elicit the right feelings and moods as a result of associating emotion with perception of service quality, hence shaping attitudes affecting behaviour and customer satisfaction (Berry *et al.,* 2002; Le Bel, 2005).

Thus, this is also true of the unit trust industry, where unit trust agents would want to bring their customers to the office where the ambience for conducting business should motivate higher sales and give trust to the customers. They may also want to have a better rapport with the bosses of the fund management so that confidence is created. This finding can offer agents opportunities such as improving the quality of services by getting their organizations to provide customized information based on individuals' needs and remove the responsibilities from their customers. This finding can also help unit trust leaders to have policies designed to stress internal service quality that can enhance employees' satisfaction.

6.3.9 Relationship between the Mediator Agents' Attitude towards Switching and Agents' Job Satisfaction

Another proposed relationship in the theoretical model is the influence of the mediator agents' attitude towards switching on the agents' attitude towards switching. Hence, the ninth research objective of this study is to *examine the relationship between the agents' attitude towards switching and the agents' job satisfaction.* The result findings of this study show that it has met this objective as Attitude towards switching was found to have a negative relationship with Job satisfaction, and is a significant predictor of job satisfaction. Hence, another important condition for mediation to take place is supported. This finding indicates that attitude towards switching has a significantly negative relationship with the agents' job satisfaction, explaining a significant portion of the variance in the agents' job satisfaction.

One probable reason for the significant relationship finding could have been the unstable attitudes of some of the agents. Attitudes could at times incite an action with little or no thought (Bagozzi *et al.,* 1989). As the unit trust sales agent is young, he/she starts to learn, model others and experience things directly with people and situations around. This affects how his/her attitude is readily formed as he/she is more likely to make interpretation of any stimuli into something that will give complete meaning to him or her, based on his or her prior experiences. Thus, the finding will aid agents in using the EVT theory to predict how their attitude change will result. It will also help them to cultivate a good attitude which could assist them to succeed with customers. In many ways, the finding can also help agents by coping more easily with the daily affairs or stress of life. It can bring optimism into their

281

life, and make it easier to avoid worries and negative thinking. It does not matter whether it is increasing the believability of beliefs, changing the negative or positive value of information or supplying information that add to new beliefs.

However, there might arise an attribution of inefficiency and poor performance that will hide and surface in the "Tidak Apa" (never mind) attitude (Kanungo, 1990). Kanungo (1990) resembled this to be like the "chalega" (readily to accept the status quo) type condition in India. In customers' attitudes, Bagozzi *et al.* (1989) said such rash actions could happen in situations such as in buying impulsively, in behavior showing responses that were routine, or in purchases that were made due to forceful emotional stresses (Bagozzi *et al.,* 1989).

Thus, the direct impact from attitude to behavior could occur in situations such as in an emergency or stressful moments where a person reacted automatically to simple biological or learned habits (Bagozzi & Yi, 1989). Consequently, it is not surprising to see sales agents of today justifying the finding by learning to readily adopt rash attitude as most are young, vulnerable and inexperienced, and come from the Generation Y, who are in their late teens or twenties (Furlong, 2013). Having different sets of beliefs and expectations to guide them, they inadvertently look for new and different challenges (Holson, 2008). As their attitude is not easily changeable, the traits in it pose a significant challenge to the sales leader. This would imply that these kinds of behaviors are not entirely under volitional control (i.e. not to act under one's free will) in the sense suggested by rational theories (Bagozzi & Yi, 1989). Hence, the impact of attitudes on an object or behavior can happen as either a reasoned process functioning through intentions or an unreasoned one

282

functioning directly on behavior or the object, but not both (Bentler & Speckart, 1989; Bagozzi *et al.,* 1989; Hagger *et al.*, 2002).

Adsit *et al*. (1996) discovered that attitudes were able to forecast customer satisfaction and unit performance directly. Hagger *et al*. (2002) were also able to conclude that there was evidence of a moderate relationship existing between attitudes and physical activity behavior. Thus, this may also be true of the unit trust industry. When the agents' attitude towards switching become negative (do not want to switch) due to good leaders, favourable span of control, positive perception of Islamic products and services and good internal service, they will find staying on their job would bring them advantages to continue earning more and more commission. In so doing, they make them very satisfied in their job. Thus, these factors could have caused a significant relationship between the mediator agents' attitude towards switching and agents' job satisfaction.

6.3.10 The Mediating Effect of Attitude Towards Switching

The last proposed relationship in the theoretical model is the mediating influence of Attitude towards switching on the job satisfaction outcome. Hence, the research objective of this study is to *investigate the mediating effect of the attitude towards switching behavior on the relationship between the leadership, span of control of supervisors, perception of Islamic products and services, internal service quality, and the agents' job satisfaction.* A regression analysis was conducted, and the results of the analyses showed the following:

283

i) Leadership was not significant and thus NOT a significant predictor in estimating the agents' job satisfaction when the mediator attitude was introduced into the relationship. The results of this analysis, therefore, confirmed Attitude towards Switching had a significant mediating effect on the relationship between leadership and the agents' job satisfaction, resulting in Leadership explaining only a small and reduced portion of the variance in job satisfaction. In addition, its initial total effect on job satisfaction had greatly been reduced to a very small value of direct effects.

ii) Span of Control was not significant and thus NOT a significant predictor in estimating the agents' job satisfaction when the mediator attitude was introduced into the relationship. The results of this analysis also confirmed Attitude towards Switching had a significant mediating effect on the association between Span of Control and the agents' job satisfaction. The effect resulted in Span of Control explaining only a small amount of the variance in job satisfaction. In addition, its initial total effect of on job satisfaction had been reduced to only a small value of direct effects.

iii) Perception of Islamic products was not significant, and thus NOT a significant predictor in estimating the agents' job satisfaction when the mediator attitude was introduced into the relationship. The results of this analysis, therefore, confirmed Attitude towards Switching had a significant mediating effect on the relationship between perception of Islamic products and the agents' job satisfaction, resulting in the perception of Islamic products explaining only a small portion of the variance in job satisfaction. In addition,

284

its initial total on job satisfaction had greatly been reduced to only a small amount of direct effects.

iv) Internal Service Quality was not significant and NOT a significant predictor in estimating the agents' job satisfaction when the mediator attitude was introduced into the relationship. The results of this analysis also confirmed Attitude towards switching had a significant mediating impact on the association between the internal service quality and the agents' job satisfaction. This effect resulted in Internal Service Quality explaining only a small portion of the variance in job satisfaction. In addition, its initial total effect on job satisfaction had greatly been reduced to only a small amount of direct effects.

Thus, from the results analyzed above, it can be concluded that the result findings of this study show that it has met this objective as all the hypotheses strongly supported the finding that attitude towards switching has a significant mediating effect on the association between all the independent variables and the agents' job satisfaction.

One possible explanation of its significance could have been the strong casual factors related to the mediating effect of attitude towards switching. The finding can help agents to understand that when attitude is strong, as Kenny *et al.* (1998) had argued, attitude as a mediator can significantly affect happiness of the agents. In many other ways, this finding can also help agents to put more positive energy into their attitude and action. Also, it can assist to monitor how they talk to themselves and stop the negative thoughts to change their attitude.

Many like Rosenthal, Soper, Rachal, McKnight, and Price (2004) have prescribed the requirements for a sophisticated and good scale measurement. For instance, Mohan and Reddy (2012) assessed attitudes towards an object/behavior based on such attributes as: (i) it has to be unidimensional, estimating as far as conceivable only attitudes toward the object; (ii) it has to have wide diversity of item content (its unidimensionality should not be because it consists only of re-phrasings of the same statement); (iii) it has to be typically producing a wide range of scores; (iv) it has to be corrected as far as possible for the operation of response styles; (v) it has to be reliable; and (vi) it has to have high discriminating power and validity.

In addition, Mauno *et al.* (2001) discovered that global scales assessing fear of job loss tended to be stable and unchanging over time, concerning factor structure, validity, and reliability. Reisel and Banai (2002) also reported global scales explained more variance than multidimensional measures in outcomes such as organizational commitment and trust. Thus, all this suggests that with relatively stable scales, the result finding can be relied upon and agents can use the finding to explore new ways of doing things, like building unfamiliar relationships.

In addition, the significant mediating effect of attitude towards switching on the job satisfaction outcome can also be a result of the expectation that the attitude of the unit trust sales agents is strong. Attitude of the unit trust sales agents, especially part-time ones, makes a good and strong mediator. This because it is very unstable, due to their attitudinal structure and the new experiences when it comes into contact with attitude objects/behavior directly and indirectly to which the person is exposed to, and can impact its stability or persistence. R. Tiah (Agency, Group Manager of

286

Public Mutual Bhd, personal communication, April 7, 2014) noticed that attitude varies among agents, especially among the young generation and part-time employees.

This is especially true in the unit trust industry. The finding can help unit trust agents to change their mindset to help individuals overcome perceptions, where products and services are much tougher to sell and attitude are subject to bad experiences and are very changeable. For instance, the unit trust sales agents constantly experience incompatible roles and expectations arising from different jurisdictions' rules on investments, high service charges, conflicting demands, conflicting leadership, or incomprehensible Islamic concepts. Consequently, their attitude becomes highly responsive and changes to absorb or reject these demands. It often begins to act increasingly strong that would evoke changes within a person. Eagly and Chaiken (1998) said that attitude will become a strong mediator when the attitudinal structure itself consists of different amounts of cognitive and affective components as well as many affective and/or cognitive relationships, which must have consistency of evaluation and are easily retrieved from memory. Thus, this may further suggest that as certain mediators like justice or fairness can be a good mediating proximal construct in some mediated causal processes, particularly involving more temporally proximal causal components, some variables can often affect the causal-steps approach adopted by Baron and Kenny (1986) and many others.

Past research have reported mediation occurring using attitude as a mediator. Yarcheski, Scoloveno, and Mahon (1994) found hopefulness as a significant attitudinal variable mediator because it significantly partially mediated the

287

association between perceived social support and the general well-being of the respondents. However, Moutinho and Smith (2000) found attitudes towards human tellers and automated banking completely mediated the relationship between the perception of ease of banking and perceived satisfaction. Zendehdel *et al.* (2011), on the other hand, reported only significant partial mediation of attitude towards online shopping in the relationship between the variables of ability and integrity with the dependent variable Intention. Similarly, when Yang and Yoo (2004) used cognitive attitude towards IT acceptance as a mediator for IT acceptance, they only had partial mediation. However, in contrast, Camgoz and Karapinar (2011) used attitude and perception towards procedural justice as mediators and discovered full mediation in the relationships between conscientiousness and job satisfaction.

Thus, it can be concluded that attitude towards switching is a significant and important mediating variable in the relationship between leadership, span of control, perception towards Islamic products and services, Internal service quality, and the agents' job satisfaction.

In concluding the discussion, the result findings can now be summarized in response to the seven (7) research objectives as follows:

I) Leadership of the supervisors has a significant influence on the agents' job satisfaction in response to research objective (i) stated in Chapter one.

Supervisor's span of control has a significant influence on the agents' job satisfaction in response to research objective (i) stated in Chapter one.

288

Perception of Islamic unit trust products has a significant influence on the agents' job satisfaction in response to research objective (i) stated in Chapter one.

Internal service quality provided by the company has a significant influence on the agents' job satisfaction in response to research objective (i) stated in Chapter one.

II) Leadership of the supervisors have a significant influence on the agents' attitude towards switching in response to research objective (ii) stated in Chapter one.

The supervisor's span of control of the supervisors has a significant influence on the agents' attitude towards switching in response to research objective (ii) stated in Chapter one.

The perception of Islamic unit trust products and services has a significant influence on the agents' attitude towards switching in response to research objective (ii) stated in Chapter one.

The perception of internal service quality provided by the company has a significant influence on the agents' attitude towards switching in response to research objective (ii) stated in Chapter one.

III) The agents' attitude towards switching influence has a significant influence on the agents' job satisfaction in response to research objective (iii) stated in Chapter one.

IV) The mediating effect of the attitude towards switching has a significant influence on the relationship between the leadership of supervisors and agents' job satisfaction in response to research objective (iv) stated in Chapter one.

v) The mediating effect of the attitude towards switching has a significant influence on the relationship between the supervisor's span of control and agents' job satisfaction in response to research objective (v) stated in Chapter one.

vi) The mediating effect of the attitude towards switching has a significant influence on the relationship between the perception towards Islamic unit trust products and services and agents' job satisfaction in response to research objective (vi) stated in Chapter one.

vii) The mediating effect of the attitude towards switching has a significant influence on the relationship between the Internal Service quality and agents' job satisfaction in response to research objective (vii) stated in Chapter one.

6.4 Contribution of Research

There are three (3) contributions that this study has made from the results and findings, namely theoretical, methodological and practical.

6.4.1 Theoretical Contributions

Previous research has demonstrated that job satisfaction can be affected by many factors and that sales person turnover can be significantly correlated with job satisfaction (Spector, 1997; McCulloch, 2003). While the new conceptual framework of this present study represents a scenario which is lacking research in the current Malaysian scenario, this new framework generates new hypotheses, and, therefore, contributes to the literature. The findings provide a new theoretical perspective of a set of assumptions about reality that underlies questions that people will ask and the kinds of answers people will arrive at as a result. For example, attitude towards

290

switching to another agency can replace "Intention" as a better mediator because it is more unstable in under different circumstances. A knowledge base is therefore gained and can be developed once it is collected and systematized with personal knowledge of certain people to understand and solve a phenomenon (Snow, 2001).

This present research findings, in particular, add a special significance and useful contribution by showing how important and useful the four independent variables are in affecting unit trust agents' job satisfaction. These findings can help academics to rethink how the conceptual framework of this study permits them to investigate how those four key variables in the study might differ under various circumstances. For example, very few studies have examined perception of Islamic unit trust products and services, therefore the inclusion of this variable helps academics and agents alike to theorize and understand how people's perception varies across cultures, religions, and many others, and so affects job satisfaction. Different variables like "perception of *banking* products," "customers' perception towards Islamic Insurance /Stockbroking products," "attitudes and perceptions towards Islamic Banking Products and Services", have often been used in other studies (e.g. Othman, & Owen, 2001a; Dusuki & Abdullah, 2006; Ahasanul *et al.,* 2007), but not "Islamic unit trust products and services".

Similarly, while little research has been done on span of control using role ambiguity and role conflict in the unit trust industry, most studies do not include them to measure the span of control, but instead have tended to use only the number of people assigned or allowable as direct reports to supervisors (Altaffer, 1998; Doran *et al*., 2004; Cathcart *et al*., 2004). Since they exhibited different results, the

inclusion of attitude and span of control, especially with role ambiguity and role conflict in this study, is most relevant and beneficial in the sales job environment in the unit trust industry. This is because the characteristics of the sales job frequently force salespeople to confront people of different forms of attitude, including theirs. Thus, the finding of the study that span of control is an significant determinant of job satisfaction should lead academicians to examine span of control further on the functionality and structure of the variables. In the same way, the inclusion of the leadership variable helps researchers to further understand how it can be interwoven with span of control, perhaps inhibiting job satisfaction of sales agents.

Furthermore, the findings of this study are the result of investigating from the perspective of the seller (the agents themselves) in his/her organization, who acts more than just as financial consultant and who advises investors on how they choose unit trust products. This is in vast contrast to other studies which use the buyer and look into the problems from this perspective. Hence, this study's perspective contributes to theoretical knowledge, as it is able to look into how perceptions, motivation, and attitudes are being developed on the seller's side.

Finally, the Expectancy-Value Theory (EVT) and Agency theory can help to explain the five variables better with regard to the agents' job satisfaction in the context of the unit trust industry in Malaysia. For example, EVT can explain how sales agents control their choices in contrast to their motivation level and by how much they value their goal, and whether they expect to succeed. Thus, based on the information presented to them, the sales agents' expectancy, in contrast to their beliefs and judgments, about their capability to perform a task successfully will also change

292

according to their perceived value. Ultimately, this will predict the sales agents'
attitude, which is further aggravated when salespeople harbor high sales expectations
for success, and this makes them place this importance or value to their motivation.
Whether this expectancy in relation to the value perceived will be realized is greatly
linked to the sales agent's job satisfaction. If what they expect and yet fail to achieve
their intended value, this will result in job dissatisfaction.

Similarly, the agency theory is also very useful in explaining the theoretical
framework of this study. It has been widely used by researchers in the area of sales
compensation. It builds on a top-down model where it shows the principal delegating
work to the agent, and that the former is often not able to substantiate whether the
agent has behave appropriately. Thus, in the context of unit trusts, agency theory is
valuable because it shows how the supervisor and his/her agent in a contract
interrelates with each other contingent upon their attitude towards sharing of risks
and whether their individual goals support each other in a marketing situation.
Perceiving the asymmetry between theirs and the salesperson's risk attitude,
superviors are more willing to keep a closer eye on them to attain information on
their employee behavior. Possibly conflicting demands between the organization,
salespeople and customers ultimately force the supervisor to adopt behavior-based or
outcomes-based contracts to disperse the risks. This may affect the sales agents' job
satisfaction.

6.4.2 Methodological Contributions

The study provides a methodological contribution as it uses a multi-informant
method. It differs from the key single informant approach. In a study examining

293

industrial customer satisfaction, Homburg and Rudolph (2001) found that using a key informant method (i.e., only focusing, e.g. on the purchasing manager's perspective) had resulted in a significant loss of information. By using bank unit trust agents, corporate unit trust advisers/the capital markets services unit trust agents, and the unit trust company management agents as separate informants, this study adopts a different approach to focus on the quality of information relating an organizational phenomena. Thus, the findings of this study are especially useful as they can help unit trust sales agents to similarly adopt a multi-informant method to gather sales tips, buyers' information and other sales information from many sources, like staff members. Similarly, a multi-informant method can help unit trust agents to provide a linkage from internal employees to external customers about how the latter's feelings and expectations. Schneider and Bowen (1985) reported that the overall external product and service quality that was experienced by customers could also be strongly reflected by what employees perceived and felt. This means that unit trust agents could use a multi-informant approach to find out how external job satisfaction can affect internal satisfaction or vice versa. Thus, this makes a methodological contribution.

In the similar fashion, a qualitative method to interview respondents complements the investigative approach. While quantitative methods can achieve some useful tasks, qualitative methods usually complement them. This is more so when the unit trust environment is based on strict financial rules. For instance, reporting entities, such as unit trusts organizations, usually possess the flexibility in providing disclosures in a different way as long as all the mandatory disclosures are adhered to. Accountants, on the other hand, producing financial reports, often utilize quantitative

methods as well as qualitative ones to make available distinct disclosures (Hoffman, 2012). However, while some disclosures are inclined to be rather objective in manner, they do not need much professional judgment. Thus, such disclosures can be thoroughly subjective, necessitating an accountant to utilize his/her judgment based on experience to give the right, suitable and useful information (Hoffman, 2012). In a comparable fashion, unit trust agents are also subject to provide certain financial disclosures to their customers objectively when they approach customers with their products and services in accordance with the financial disclosure laws. At times they must use their judgment based on their cognitive experience to give correct and unbiased information. Thus, employing a mixed approach is useful here as it investigates possible issues like false representation, which could be caused by the dysfunctional character and attitude of rogue agents. The findings of this study, through the use of a multi-informant method, can thus help the unit trust supervisors, leaders and management to find practices of false representation and dysfunctional character and attitude of their rogue agents.

In addition, carrying out research in a conflict environment is challenging, given their complexity and common attitudes of distrust and suspicion (Cohen & Arieli, 2011). Yet, conflict and methodology are typically examined as detached areas of interest and the methodological aspects of field work in conflict environments have not been systematically analyzed (Cohen & Arieli, 2011). Hence, the findings of this study are very useful to unit trust agents in helping them to understand how conflicts occur among supervisors and their underlings, common attitudes of distrust and suspicion arise, and the causes of such underlying behavior, which EVT and agency theory can explain.

295

6.4.3 Practical Contributions

To date, a considerable body of research has sought to understand the causes of job satisfaction (e.g. Kurland, 1996; Judge & Bono, 2001; Serviere-Munoz & Mallin, 2013), its consequences (e.g. Zoltners & Lorimer, 2000; Jones, 2006; Salleh & Kamaruddin, 2011; Yazid, Arifin, Hussin, & Daud, 2012); and attitude (e.g. Francis *et al.*, 2004; Ajzen & Fishbein, 2005). While a lot of research provides a number of important insights, especially in regard to the antecedents' effect on job satisfaction, it devotes scant attention to the influence of certain factors like leadership, span of control, perception of Islamic products and services, internal service quality and the mediating variable attitude towards switching on job satisfaction.

In particular, research on how these factors relate to job satisfaction is notably lacking. The findings of this study are useful to unit trust agents and practitioners as they certainly bridge this gap. This relationship is conceptually intriguing because it bridges several important domains of marketing research (e.g. motivation, product, policy, sales, distribution, consumer values and brand connections) and thus provides an urgent need to understand the causes of factors like attitude and job satisfaction, their aftermath and fill the practitioners' knowledge gaps (Saari & Judge, 2004).

Based on a study of 5000 HR professionals of Rynes, Colbert, and Brown (2002), as well as a study of the experience gained from Saari and Judge (2004), there exist three major practitioner knowledge gaps concerning attitude and job satisfaction. They are (i) the causes of employee attitudes, (ii) the results of positive or negative job satisfaction, and (iii) how to measure and impact employee attitudes. The present study's findings have strengthened the significance of the findings of the study of

296

Rynes, Colbert, and Brown (2002), as well as Saari and Judge (2004), as they not only can answer the gaps in (i), (ii) and (iii), they provide guidelines and solutions to practitioners. One of these is in the practitioners' beliefs. While in the past twenty years, significant research gains have been achieved in understanding dispositional and cultural influences on job satisfaction, and how situational and dispositional factors can explain and affect behavior, they are, however, notably not yet well understood by practitioners (Saari & Judge, 2004). Rynes *et al.* (2002) unearthed large discrepancies between research findings and practitioners' beliefs in some content areas, especially in selection. Practitioners were found to have exhibited less faith in tests such as intelligence and personality as measurements that can predict employee performance than HR research would recommend. Very often, there are confusion, differing views and debates among practitioners on how to deal with employee attitudes and job satisfaction. This study's findings should be able to show the practitioners the strengths and weaknesses in managing sales people, attitude formation of agents, intelligence and personality measurements and the specific procedures needed to hire unit trust agents.

As the nature of these gaps can be totally different for sales agents in the unit trust industry, as compared to HR professionals and the experience gained from Saari and Judge (2004), investigating and filling these gaps make a useful contribution. The findings of this study can help throw some light into the nature of these gaps. The findings can suggest why some agents may have become dysfunctional in relation to their perceptions, leadership, attitude, span of control, internal service quality. It helps HR and marketing practitioners, as well as unit trust leaders, to reduce costs by

paying greater attention to specific areas or by giving specific training, who are often worried about the impacts on job satisfaction.

Finally, the major practitioner knowledge gap on how to measure employee attitudes. This study's findings have already dealt with two prominent issues that offer conceivably useful knowledge for practitioners. First, it used measures of job satisfaction that are faceted, whereby various dimensions of the job of the sales agents could be possibly assessed, if the researcher wishes to. Second, it also used an overall unidimensional job satisfaction score as a sum of the facets to depict the outcomes according to its purpose. Third, while most job satisfaction researchers have presumed that overall brief or single item measures are not reliable and consequently should not be employed, this view has not gone unchallenged by this study. This study has been able to use brief scales for all the constructs in the context of the unit trusts, and the result findings of this study clearly show they support a unidimensional approach. They also provide statistical support for validity and reliability. Consequently, in terms of practice, by assessing facets of several scales, like job satisfaction, unit trust organizations can achieve a clearer and complete picture of their specific strengths and weaknesses associated with such measurements that can be faceted, while still steadfastly maintaining a unidimensional measure as an overall score to assess the overall standing in line with the purpose of this stduy. All these tend to show how useful and important the findings of this study are.

6.5   Managerial Implications

The findings of this study have several managerial implications. The empirical results validate the conception that effective leadership points towards job satisfaction with career and job success. The test results of this current study establish that leadership, span of control, perception of Islamic unit trust and services and internal service quality are significantly associated with the agents' job satisfaction. The significant relationships between leadership, span of control, perception of Islamic unit trust and services and internal service quality, and agents' job satisfaction clearly imply that good leadership, low span of control, positive perception of Islamic unit trust and services and high internal service quality may result in negative attitude towards switching to another agency, and will not result job dissatisfaction. This suggests that a manager should be aware that without significant improvement in an individual's leadership, span of control, perception of Islamic unit trust and services, internal service quality, and attitude towards switching, agents' job satisfaction might not increase.

Managers should also note the importance of attitude towards switching as a critical bond in these relationships. Managers should hire people with skills and knowledge to handle employees' attitudes and come up with attitude change strategies. Since policy makers and managers are at the front line, they should be able to influence attitudes positively by using the results of the findings of this study to guide them. This may suggest that the government, policy formulators, and various stakeholders should come together and seek some solutions to eradicate some of the problems facing the unit trust industry, like the different rules and regulations by several unit trust jurisdictions.

299

The findings also suggest that managers of unit trust organizations should provide employees appropriate training to enhance their job performance, attitude and competency. Supervisors should initiate engagements to improve their workers' performance and attitude, such as showing strong leadership practices and mentoring staff members, improving attitude and working conditions that are conducive and offer exciting and stimulating work tasks. For instance, managers should train certain groups of agents that might reluctantly have been selling unit trust products and services that appear not to align with their customers' religious beliefs.

Managers should also be subject to applying a suitable leadership type that is best appropriate in the environment that employees are working in. The finding of this study implies that no single leadership type can handle the effects of a wide span of control. The study's finding should encourage managers and organizations to rethink the significance of a manageable size of span of control when deciding the management structure to supervise the sales agents. A closer, participative, supervisory style can support in decreasing high role ambiguity, but small spans of control could result in higher levels of role conflict, since the individual sales agent will not be flexible enough to handle multiple job task demands. Hence, managers could also seek guidelines as to the required number they can control.

Managers should try to increase job satisfaction and generate favourable job attitudes. One way is to reduce costs by lowering turnover, absenteeism and tardiness, which will increase organizational citizen behaviour (OCB). Another way is to focus on the intrinsic parts of the job and make work challenging and interesting. Also, managers need to emphasize achieving high levels of job

300

satisfaction rather than concentrate building more barriers to job switching as reasons for doing this do not make sense. High switching costs may imply the ugly side of the cost of replacing agents and rebuilding a damaged company image. Marketing managers should, therefore, rethink and reinvent intervention strategies that can handle the employee fit to the organization and involve investigating and understanding more of the agents' attitudes and behavior and what they want.

The findings of this research also suggest that there are no or less cooperation, teamwork and coordination. In practical terms, this should help managers' and marketing researchers' strategies to re-plan and understand more their internal customers' perception of their quality of service in order to further enhance the external customers' satisfaction that will lead more to their repurchase and retention.

6.6 Limitations of the Study

There are some limitations with regard to how this study has been carried out.

i)   The study is limited as it did not have a racial and gender-appropriate sample that could be generalized to the population, with a more representative balance between males and females or among races.

ii)   In addition, the unit trust agents were not homogenized. It had various types of groups comprising banks, associated establishments, wealth advisors and unit trust management companies. It did not account for the specific different attitudes towards switching of these agents, which are influenced by their different behavior-based remunerations (i.e., whether salary-based), outcomes-based remunerations (i.e., whether incentive-based), or the type of environment in which they operate.

301

iii)   Another limitation is the cross-sectional method used in this study that limits the probability of examining the association between the predicting variables and the agents' job satisfaction in the long term. For example, the study did not capture an agent's attitude that could easily change over time, and whether his/her normative aspect of attitude towards switching could be considered then. Hence, by not doing longitudinal studies, this study failed to uncover the steps at which agents obtained and achieved job satisfaction with their superior and work and whether longitudinal research designs could further confirm the causality of the hypothesized relationships, thus affecting the internal validity of some of the unclear chronological precedence, which restricted the researcher from affirming causation (Shadish, Cook & Campbell, 2002; Nemanich & Keller, 2007).

iv)   Investigating the association of one independent variable on the salespersons' job satisfaction may not be enough. For example, the perceived leadership could also have a relationship with other elements such as salespersons' performance, procedural fairness, organizational commitment, and turnover intention and expectation, which are not being studied here. Furthermore, the validity and generalization of results of this study are also limited. The study has only chosen to base on agents' job satisfaction. While determining the factors that influence job satisfaction, it could not say it has captured the relative importance (weight) of each factor and the component variables on the job satisfaction outcome. Although interdependence may exist between the independent variables, this study design did not allow the researcher to

conclude about their interaction effects. In addition, this research was not used to aim towards identifying the clusters of unit trust agents whose attitude could be more positively inclined toward switching.

v) While this study discovered a certain degree of preference towards Islamic unit trust products, it does not measure the accuracy of knowledge regarding them. From the above research, the majority of the respondents supported Islamic unit trust products mainly because of their religious faith or believed it provided steady and safe income. However, most respondents were not able to tell the benefits of Islamic unit trust products or explain the differentiation among the many Islamic products based on Islamic principles (C.T. Kok, unit trust agent of Public Mutual Bhd, personal communication, February 3, 2014).

In addition, because the Malay respondents predominantly embrace Islam as opposed to other races, there would be a difference in tinted beliefs between the other races and them, particularly in attitude and perception towards Islamic unit trust products. In addition, there should also be reasonable research to investigate the validity of those Islamic funds' portfolio, which claims to list companies selling Islamic products as truly halal, and/or simply giving an Islamic branding for their products (Aziz, 2009). This research should also be developed and expanded further not only to measure the perceptions of agent employees in Islamic unit trusts, but also in conventional unit trust products throughout Malaysia and make comparisons. It is also

303

suggested that more foreign banks involved in offering Islamic unit trust products and services be included in the sample.

vi)   Path models, also called causal models, show unidirectional arrows that point to a hypothesis about a possible causal relationship between two variables. However, studies looking into this are often non-experimental studies that predict the strength of association for the paths, and non-experimental data cannot completely validate causal hypotheses. Hence, path coefficient b, for instance, although statistically significant and large enough in magnitude to effect a change in the dependent variable, does not always show or prove that M might cause Y. In addition, there could be many other conditions that result in a large path coefficient between M and Y. For instance, Y may cause M; a second other variable X2 may cause both Y and M; M and Y may be measuring the same variable, or the association between M and Y may be mediated by other variables, X3, X4, and so on, and a large b path coefficient could be because of sampling error. Thus, partial and full mediation should often be given careful interpretation relative to the group of variables that the researcher uses in the model.

vii)   The non-participation from those unit trust companies, which cited confidentiality problems, is a serious and worrying problem and needs to be looked into. There is a chance of not collecting a good representative sample if only few of unit trust companies and institutional agencies are represented while some of the more deserving

304

ones are not represented. Participation from such companies and organizations should represent an even distributed response as they are privately run as opposed to state run. The present data have less from private unit trust organizations and there could be biasness. In addition, institutional agents can differ greatly in perceptions from those of unit trust company agents, and could unsettle the balance of the overall perception. On the other hand, this study could not say that it had a clear mix of the top unit trust organizations based on the total net value assets as performance could vary in comparison to the medium performing or the lower performing companies and not representative of the true worth or standing of a company in the industry as a whole.
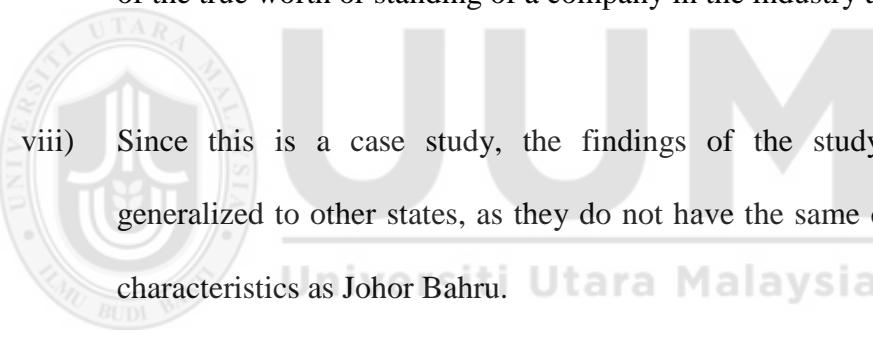
viii)   Since this is a case study, the findings of the study cannot be generalized to other states, as they do not have the same demographic characteristics as Johor Bahru.

6.7   Recommendations for Future Research

The study's theoretical framework proposes a mediating role of the attitude towards switching on the relationship between leadership, span of control, perception towards Islamic unit trust products and services, Internal service quality and the job satisfaction outcome. It has specifically offered a model that investigated specific relationships and the significance between four predicting variables, one mediator variable and the dependent variable job satisfaction. They are able to show a greater explanatory potential than just simple and direct relationships between the predictors and the outcome.

305

The study findings suggest the need for further research on many fronts. They recommend starting and examining in greater detail whether leaders consistently exhibit leadership behaviours that seek to transform regardless of the organizational context and to what extent they can accommodate leadership that can also reward; whether span of control can be accommodated when it is increased; whether perception of Islamic unit trust products and services is as genuine as reported and to what extent and when will perception change; whether internal service quality is paramount, realistic or in a way linked to external customer satisfaction and to what extent this is true in the Malaysian context and how applicable it is; and whether attitude still plays an important mediating role in other financial settings. Thus, the investigation of the relationships should be more sector-specific.

Consequently, this would further implies that the organization in question need to learn more to adapt. Essentially, unit trust organizations need to be learning entities to cultivate and facilitate the learning process of its members and continuously transforms themselves. Such learning organizations need to develop as a consequence of the gravities and challenges presented to them to enable them to stay competitive in the business environment.

Data collected in this research have allowed the researcher to understand more of the agents' behavior and uniqueness. Future research should attempt to replicate the findings and obtain reliability of this research so that a much clearer understanding of the agent's attitudinal perception towards switching is known, besides investigating the other critical factors. Future research can repeat the current study

using a larger sample in Johor Bahru to authenticate the findings. In so doing, future research might find some common ground upon which agreement can be formed.

More specifically, future research should also concentrate on homogeneous groups of unit trust agents, for example either solely on unit trust company agents or institutional unit trust agents, not both. This is because there exists each group having its own characteristics, attitudes, and other environmental constraints. Attitudinal perceptions, for instance, may differ widely in a place where the agent works. In addition, the influence of demographic differences on the predictors should also be considered, for instance, gender, age, income etc., to design work processes and create leadership development programs that suit the desires of different demographic groups. Another recommendation is to perform research with other non-agent frontline staff professionals, since information gathered from this type of study could offer unit trust organizations with information whether there are similarities and differences in the way supervisor leadership behaviors affect job satisfaction for these specific allied supporting staff.

Balancing the ethnicity and gender ratios of respondents to ensure a minimal response bias through proper ethnic representation of the data should also be considered. Also, future research ought to ascertain and confirm whether there exist advantages of using a leadership that can transform individuals as opposed to one that also rewards them, and make comparisons between them. However, on a more organizational perspective, the study strongly recommends future researchers to carry out research on different levels of management- top to bottom, and whether it is possible to want a narrow controlled management span of control in the unit trust

industry. This is despite sales being commission-driven, thus warranting a wider extent of control. The results of this study seems to support the significance of the supervisor's leadership and span of control in building a positive and conducive work environment. These findings reaffirm the dire prerequisite for organizations to offer some form of mechanisms to assist supervisors and managers to grow into effective leaders while dealing with conflicts and ambiguity.

Organizations should therefore bring about useful management training and development programs that emphasize on effective and consultative leadership types. The mediating effects of attitude towards switching on the relationship between the effects of the predictors in the study and the agents' job satisfaction seem to reveal that no single leadership can overcome a wide span of control. Hence, management should realize that it is not always possible to consistently provide positive leadership to a very large number of employees while ensuring a smooth operation on a daily basis. In addition, there should be guidelines for hiring people and to monitor the number a supervisor or manager can effectively supervise and lead.

Future studies could also take another route concerning the investigation of other mediating variables linking the four variables and job satisfaction. The conclusions of this study seem to suggest that situational variables, for instance justice (distributive and informational), leadership etc., might be extended with more dispositional variables in predicting job satisfaction. The proposed model of this study can also be widened to other service industries or other types of service settings. In this respect, in terms of measurement matters, future research may utilize more of multiple items to improve the reliability of satisfaction construct, and more

308

constructs may also be included in this model, based on the literature, and be analyzed empirically. This approach is recommended because there exist useful face-to-face interactions between service providers and customers in many service environments where social bonds are constantly being fostered.

As the vast majority of the agents is from the private sector consisting of part-time agents, part-timers' attitudes and behavior are questionable and ought to be measured as they have a high tendency to dysfunction and quit (R. Tiah, Agency, Group Manager of Public Mutual Bhd, personal communication, April 7, 2014). Thus, eliminating them is one way make the profession more professional, and this makes a practical contribution as it is able to help managers and practitioners to deal with resources. As for each of the three practitioners' knowledge gaps, the study suggests one way to close the gaps between research and practice is to be better informed about the research. Organizations often need HR and marketing practitioners to cultivate effective and research-based employee attitude measurement tools, comprehend and obtain respected awareness from the data, and utilize the results to increase employee attitudes and job performance in order to incur organizational changes, but they are not efficient or lack the resources (Saari & Judge, 2004).

6.8 Conclusion

The present study examines the antecedents of the agents' job satisfaction. It discovers significant relationships between supervisor's leadership, span of control, perception towards Islamic unit trust products and services, internal service quality and job satisfaction. The results also implicate that attitude towards switching has a profound and significant mediating effect on these relationships. By examining its

309

two sub-components, the instrumental/cognitive and experimental/affective beliefs, a unit trust manager or supervisor can alter the sales agent's attitudinal structure if his/her experience is made favorable. This suggests that managers and supervisors ought to enhance the job satisfaction of workers by not only providing good leadership, for example, but, also, through strengthening these components.

The findings of the study are able to shed some light to the understanding of the factors that affect job satisfaction by allowing unit trust agents and supervisors to look at their strengths and weaknesses. They should be able to guide them to choose intervention strategies to cope with problems and other issues. The result findings should be able to reveal to the unit trust supervisors to use some leadership behaviors appropriately as they are found to impact their agents' job satisfaction the most, and deal more with Internal service quality as the latter seemed to have the least impact.

By helping their agents to realize what the problems are, unit trust supervisors can offer some possible explanations in response to the findings. One is that agency theory, found within large corporations, is useful to understand the problems affecting their complicated hierarchical structures, such as top-down. As agency theory will not always predict where or how the goal conflicts will come from, it can nevertheless help unit trust sales agents and supervisors manage their risk sharing properly and make it sustainable, even when individuals with different preferences reluctantly engage in cooperative efforts in the workplace.

The second conclusion that can be made is the beliefs, or the added new beliefs that can affect the expectations of sales agents within a corporate hierarchy. Beliefs can

and will still influence their attitude easily and strongly. The result findings have shown that attitude has a formidable influence on their job satisfaction. EVT theory is important as it talks about what people's important underlying motivations are and what they can do, based on how much value their goal is and whether they expect to succeed or not. Thus, if they cannot reach their goal, they become very dissatisfied. As their expectations can change, this will affect their attitude. Unit trust supervisors should therefore use the findings to help their agents to achieve job satisfaction.

Although all the objectives of the study have been achieved and research questions answered, some results are not that positive. Perception of Internal service quality is one of them. Hence, under the worst circumstance, it can be predicted that agents are not expected to depend too much on the internal staff's cooperation, teamwork or other supporting services in the company. While the results generally suggest that frontline leaders should have the maximum chance and prospect to impact the agents' job satisfaction, the preference for action to effect an effective leadership needs to be instituted fast. There has been reluctant efforts by top management to rectify the problems. Consequently, increasing the span of control by recruiting more agents may not lead to job satisfaction, as it only increases the desire for leaders to earn more commissions, while neglecting an effective and desirable leadership to nurture, transform and care for their underlings. Hiring of part-time unit trust agents is predicted to continue to take place, as they still remain a significant part of the workforce. Thus, further research is needed to ascertain whether the quality of such work force is a desirable.

Similarly, while discovering the unexpected finding that most unit trust agents did not find perception of Islamic products and services negative is good news, supervisors and leaders should begin to help and encourage their agents to sell more of these products. While the X-Gen is another generation who are expected to adopt a more liberal stance when confronted with Islamic values, theology and practices, supervisors should note that it is the Baby Boomers who need to be taken care of substantially. Therefore, co-operation, teamwork, and support given by internal staff to each other in the company must prevail, and be made hallmarks of efficiency and effectiveness. When these happen, only then can external customers initiate sales orders, which in turn lead to high orders and make unit trust sales agents happy and stay longer in employment.

Taken as a whole, the study findings show agents' job satisfaction is significantly affected by leadership, span of control, perception of Islamic products and services and internal service quality. The confirmation of all the hypotheses, as well as the existence of significant indirect effects, suggests that job satisfaction can be enhanced not only by providing good leadership, narrower span of control, favourable perception of Islamic unit trust products and services, and good internal quality, but, also, through lowering the positive effects of the mediator, attitude towards switching. This shows that the sub-components of the instrumental /cognitive and the experimental /affective beliefs of a sales agent's attitudinal structure are critical issues to supervisors and leaders. Only when these conditions are looked into, unit trust agents will begin to improve and be satisfied.

References

Abd-Karim, M. O.H.D., & Bin Rahimie. (2010). *Analyzing the characteristics and performance of Islamic funds: a critical review of the Malaysian case.* Durham theses, Durham University. Retrieved from http://etheses .dur.ac.uk/521/

Abdullah, A. (1996.) *Going Global: Cultural Dimensions in Malaysian Management.* Kuala Lumpur, Malaysia: Malaysian Institute of Management.

Abdullah, A.A., Sidek, R., & Adnan, A.A. (2012). Perception of Non-Muslims Customers towards Islamic Banks in Malaysia. *International Journal of Business and Social Science, 3*(11), 151-163.

Abdul, M., Ismail, H., & Jaafar, N. I. (2010, October). Job Satisfaction Among Executives: Case of Japanese Electrical And Electronic Manufacturing Companies, Malaysia. *The Journal of Global Business Management, 6*(2), 165-173.

Acito, F., & Anderson, R. D. (1980). A Monté Carlo comparison of factor analytic methods. *Journal of Marketing Research, 17*, 228–236.

Acquaah, M., & Chi, T. (2007). A longitudinal analysis of the impact of firm resources and industry characteristics on firm-specific profitability. *Journal of Management and Governance*, *11,* 179-213.

Adelson, J. L., & McCoach, D. B. (2010). Measuring the mathematical attitudes of elementary students: The effects of a 4-point or 5-point Likert-type scale. Educational and Psychological Measurement, 70(5), 796-807

Adsit, J. D., London, M., Crom, S., & Jones, D. (1996). Relationships between employee attitudes, customer satisfaction and departmental performance. *Journal of Management Development*, *15*(1), 62-75.

Agresta, J. (2004). Professional role perceptions of school social workers, psychologists, and counselors. *Children & Schools, 26*(3), 151-163.

Agresta, J. (2006). Job satisfaction among school social workers: The role of interprofessional relationships and professional role discrepancy. *Journal of Social Service Research, 33,* 47- 52. doi:10.1300/jo79v33no1.

Ahasanul, H., Jamil, O., & Ahmad, Z. (2007). *Islamic Banking: Customer Perception and its Prospect on Bank Product Selection towards Malaysian Customer Perspectives,* 5th International Islamic Finance Conference. Paper presented at the Fifth International Islamic Finance Conference, 3-4th September 2007, Kuala Lumpur.

Ahmad, S.Z., Basir, M.S., & Kitchen, P.J. (2010). The relationship between sales skills and salesperson performance and the impact of organizational commitment as a moderator: an empirical study in a Malaysian Telecommunication Company. *International Journal of Economics and Management, 4*(2), 181-211, ISSN 1823-836X.

Ahmad, N., & Haron, S. (2002). Perceptions of Malaysian corporate customers towards Islamic banking products and services. *International Journal of Islamic Financial Services*, *3*(1), 13-29.

Ahmad, A., Rehman, K., & Safwan, N. (2011). Testing a Model of Islamic Banking Based on Service Quality, Customer Satisfaction and Bank Performance. *African Journal of Business Management, 5*(5), 1880-1885.

Ahmad, Z., & Taylor, D. (2009). Commitment to independence by internal auditors: the effects of role ambiguity and role conflict. *Managerial Auditing Journal, 24* (9), 899-925.

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and*

314

Human Decision Processes, 50, 179-211.

Ajzen, I. (2001). Nature and operation of attitudes. *Annual Review of Psychology, 52*, 27-58.

Ajzen, I. (2006). *Constructing a TpB Questionnaire: Conceptual and Methodological Considerations.* Retrieved from http://www .people.umass.edu/aizen/pdf/tpb.measurement.pdf.

Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.

Ajzen, I., & Fishbein, M. (2000). Attitudes and the attitude-behavior relation: Reasoned and automatic processes. In W. Stroebe & M. Hewstone (Eds.), *European review of social psychology* (Vol. 11, pp. 1–33). Chichester, UK: Wiley.

Ajzen, I., & Fishbein, M. (2005). The influence of attitudes on behavior. In. D. Albarracin, B. Johnson, & M. Zanna (Eds.) *Handbook of attitudes and behavior*.

Akar, A. (2010). *Transformational and transactional leadership chararcteristics of intercollegiate athletes and non-athletes* (Doctoral dissertation, Middle East Technical University).

Alafi, K. K., Al-Qeed, M., & Alkayed, W. (2013). Prevalence and Factors Affecting Employee Satisfaction: The Case of King Abdullah University Hospital in Jordan. *International Journal of Business and Management*, *8*(23), 40.

Albarracin, D., Wallace, H. M., Hart, W., & Brown, R. D. (2012). How judgments change following comparison of current and prior information. Basic and Applied Social Psychology, 34, 44-55.

Albrecht, T. (2003). *The importance of assessing customer perception*. Retrieved

from http://aqsiteam.com/cust-perception.htm.

ALNasser, A., Yusoff, R., & Islam, R. (2013). Relationship between hard total
Quality management practices and organization performance in
Municipalities. *American Journal of Applied Sciences 10* (10), 1214-1223.

Altaffer, A. (1998). First-Line Managers: Measuring Their Span of Control. *Nursing
Management, 29* (7), 36-40.

Alwi, E. A. Z. E., & Rashid, Z. B. M. (2011). Cross religious and social interaction:
a case study of Muslims and Buddhists in Kampung Tendong, Pasir Mas,
Kelantan. *Asian Social Science*, *7*(8), 112.

Aman, A.H. L., Harun, A., & Hussein, Z. (2012). The Influence of Environmental
Knowledge and Concern on Green Purchase Intention the Role of Attitude as
a Mediating Variable. *British Journal of Arts and Social Sciences, 7*(2), 145-
167.

Amanah Saham National Berhad. (2011a). *Amanah saham wawasan 2020*. Retrieved
from http://www.asnb.com.my/english/asw.htm.

Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of
customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim
customers in Malaysia. *International Journal of Bank Marketing, 31* (2), 79-
97.

Ahmad, J. (2014). The Role of Public Relations in Promoting Islamic Products
Globally: The Malaysian Experience. *Journal of Islamic Studies*, *2*(3), 63-81.

Amirul, S.R., & Daud, H. N. (2012). A Study on the Relationship between
Leadership Styles and Leadership Effectiveness in Malaysian GLCs.
European Journal of Business and Management, 4(8), 193-201.

Anawalt, M. A. (2011). The Relationship of Leadership Styles, Context, and

316

Outcomes. *CMC Senior Theses*. Paper 215. Retrived from http://scholarship .claremont .edu/cmc_theses/215

Anderson, E. (1985). The Salesperson as Outside Agent or Employee: A Transaction Cost Analysis. *Marketing Science*, *4* (3), 234-254.

Anderson, C., & Brown, C. E. (2010). The functions and dysfunctions of hierarchy. *Research in organizational behavior*, *30*, 55-89.

Anderson, C., & Willer, R. (2014). Do Status Hierarchies Benefit Groups? A Bounded Functionalist Account of Status. In *The Psychology of Social Status*(pp. 47-70). Springer New York.

Ansari, M. A., Ahmad, Z. A., & Aafaqi, R. (2004). Organizational leadership in the Malaysian context. *Leading in high growth Asia: Managing relationship for teamwork and change*, 109-138.

Antonakis, J., Avolio, B. J., & Sivasubramaniam, N. (2003). Context and leadership: An examination of the nine-factor Full-Range Leadership Theory using the Multifactor Leadership Questionnaire. *The Leadership Quarterly, 14*(3), 261-295.

Appelbaum, S.H., Degbe, M. C., MacDonald, O., & Nguyen-Quang, T.S. (2015). Organizational outcomes of leadership style and resistance to change (Part Two). *Industrial and Commercial Training, 47* (3), 135- 144.

Aqilah, I., Krishnan, N., & Tan, M.K. (2015). Different Strokes foF Different Folks- The Generational Gap. *Ipoh Echo.* Retrieved   http://www.ipohecho.com from.my/v3/article/2015/06/01/different-strokes-for-different-folks-the-generation-gap

Armitage, C. J., & Conner, M. (2001). Efficacy of the Theory of Planned Behaviour

: A Meta-Analytic Review. *British Journal of Social Psychology, 40* (471-499).

Arnold, K.A., Barling, J., & Kelloway, K. (2001). Transformational leadership of the iron cage: which predicts trust, commitment and team efficacy? *Leadership and Organizational Development Journal, 22*(7), 315-320.

Asma, A. (2002). *Understanding the Malaysian workforce: Guide lines for Managers* (revised edition). Kuala Lumpur: Malaysian Institute of Management.

Ayinde, L.O., & Echchabi, A. (2012). Perception and Adoption of Islamic Insurance in Malaysia: An Empirical Study. *World Applied Sciences Journal 20* (3), 07- 415.

Avlonitis, G.J., & Panagopoulos, N.G. (2006). Role Stress, Attitudes, and Job Outcomes in Business-to-Business Selling: Does the Type of Selling Situation Matter? *Journal of Personal Selling & Sales Management, 26* (1), 67-77. doi:10.2753/PSS0885-3134260106

Avlonitis, G.J., & Panagopoulos, N. G. (2007). Exploring the influence of sales management practices on the industrial salesperson: A multi-source hierarchical linear modeling approach. *Journal of Business Research, 60,* 765-775.

Avolio, B.J., & Bass, B.M. (2004). *Multifactor Leadership Questionnaire* (3rd ed.). Manual and Sampler Set. Redwood City, CA: Mind Garden Inc.

Aziz, A. A. (2009). *Islamic banks also responsible for global financial crisis: experts.* Retrieved from www.khaleejtimes.com.

Aziz, W.A.B.W.A., Mat, A.B.C., & Zin, E.A.M.E.W. (2011). A study of contributing factors in Islamic Motor insurance. *Gaziantep University*

Journal of Social Sciences, 10, 1-20.

Babakus, E., Cravens, D.W., Grant, K., Ingram, T. N., & LaForge, R. (1996).
Investigating the relationship among sales management control, sales
territory design, sales performance, and sales organization effectiveness.
International Journal Research in Marketing, 13 (4), 345-63.

Babbie, E. (2007). *The Practice of Social Research*. 11th edition. Belmont CA:
Thompson - Wadsworth. pp. 87-89.

Baby Boomers have too much retirement savings in stocks. (2015). Retrieved from
http://money.cnn.com/2015/08/14/retirement/retirement-baby-boomers-
stocks/

Back, K.J., Lee, C.K., & Abbott, J. (2010). Internal relationship marketing: Korean
casino employees' job satisfaction and organizational commitment. *Cornel
Hospitality Quarterly, 52*(2), 111-124.

Bagozzi, R.P. (1978). The Construct Validity of the Affective, Behavioral, and
Cognitive Components of Attitude by Analysis of Covariance Structures.
Multivariate Behavioral Research, 13, 9-31.

Bagozzi, R. P., Baumgartner, J., & Yi, Y. (1989). An investigation into the role of
intentions as mediators of the attitude-behavior relationship. *Journal of
Economic Psychology, 10,* 35-62.

Bagozzi, R. P., & Burnkrant, R.E. (1979). Attitude Measurement and Behavior
Change: A Reconsideration of Attitude Organization and Its Relationship to
Behavior. *Advances in Consumer Research, Volume, 6* (1), 295-302.

Bagozzi, R.P., & Yi, Y. (1989). The degree of intention formation as a moderator
of the attitude-behavior relationship. *Social Psychology Quarterly, 52*, 266-
279.

Baker, W. K. (2011). Antecedents and consequences of job satisfaction: Testing a comprehensive model using integrated methodology. *Journal of Applied Business Research*, *20*(3).

Baldauf, A., Cravens, D. W., & Piercy, N. F. (2001). Examining Business Strategy, Sales Management, and Salesperson Antecedents of Sales Organization Effectiveness. *Journal of Personal Selling & Sales Management, 21* (2), 109-122.

Ball, M., Perkins, M., Whittington, F., Connell, B., Hollingsworth, C., King, S., …Combs, B. (2004). Managing decline in assisted living: The key to aging in place. *Journal of Gerontology: Social Sciences*, *59B* (4), 202-212.

Bandiera, O., Prat, A., Sadun, R., & Wulf, J. (2014). Span of Control and Span of Attention. *Harvard Business School Strategy Unit Working Paper,* (12-053), 14-22.

Bansal, H.S., Taylor, S.F., & James, Y.S. (2005). Migrating' to new service providers: toward a Unifying framework of consumers' switching behaviors. *Journal of the Academy of Marketing Science, 33*(1), 96-115.

Baran, B. (2012). Employee Motivation: Expectancy Theory. Management Minutes: Quick Insights Into Behavior at Work. *You Tube.* Retrieved from http://www.youtube.com/watch?v=0zd5m8V9No0

Barden, J., & Tormala, Z. L. (2014). Elaboration and Attitude Strength: The New Meta-cognitive Perspective. *Social and Personality Psychology Compass*,*8* (1), 17-29.

Baron, R. M., & Kenny, D.A. (1986). Moderator-Mediator Variables Distinction in

Social Psychological Research: Conceptual, Strategic, and Statistical Considerations. *Journal of Personality and Social Psychology*, *51* (6), 1173-82.

Barriball, K.L., & While, A.E. (1999). Non-Response in Survey Research: A Methodological Discussion and Development of an Explanatory Model. *Journal of Advanced Nursing, 30*(3), 677 - 686.

Barrick, M. R., Stewart, G. L., & Piotrowski, M. (2002). Personality and job performance: Test of the mediating effects of motivation among sales representatives. *Journal of Applied Psychology, 87,* 43-51.

Bartlett, M. S. (1954). A note on the multiplying factors for various chi square approximations. *Journal of the Royal Statistical Society, 16* (Series B), 296–298.

Bartolo, K., & Furlonger, B. (2000).Leadership and Job Satisfaction among Aviation Fire Fighters in Australia. *Journal of Managerial Psychology*, *15*(1), 187-195.

Basir, M. S., Ahmad, S. Z., & Kitchen, P. J. (2010). The Relationship between sales skills and salesperson performance: an empirical study in the Malaysia Telecommunications Company. *International Journal of Management and Marketing Research*, *3*(1), 51-73.

Bashir, M. S., & Hj. Mail, N. H. (2011, September). Consumer Perceptions of Islamic Insurance Companies in Brunei Darussalam. *International Journal Emerging Sciences, 1*(3), 285- 306.

Bass, B.M. (1985). *Leadership and Performance Beyond Expectations*. Free Press, New York, NY.

Bass, B.M. (1990). *Bass & Stogdill's Handbook of leadership, Theory, Research, and Managerial Applications*. (3rd). New York: The Free Press.

321

Bass, B. M. (1997). Personal selling and transactional/transformational leadership
    training on attitudinal and financial outcomes: a field experiment. *The Journal
    of Personal Selling and Sales Management, 17*(3), 19-29

Bass, B.M., & Avolio, B. J. (1990). Developing Transformational Leadership: 1992
    and Beyond. *Journal of European Industrial Training, 14*(5), 21-27.

Bass, B. M., & Avolio, B. J. (1992). *Multifactor leadership Questionnaire-Short
    Form 6S*. Binghamton, NY: Center for Leadership Studies.

Bass, B. M., & Avolio, B. J. (1997). *Full range leadership development: Manual for
    the multifactor leadership questionnaire*. Palo Alto, CA: Mindgarden.

Bassett, G. (1994). The case against job satisfaction. Business Horizons, 37, 61-68.

Beckstead, J. W. (2013). On measurements and their quality: Paper 1: Reliability–
    History, issues and procedures. *International journal of nursing
    studies*, *50*(7), 968-973.

Belasco, J. A. (1966). The salesman's role revisited. *Journal of Marketing*, *30,* 6-8.

Belias, D., & Koustelios, A. (2014). Transformational Leadership and Job
    Satisfaction in the Banking Sector: A Review. *International Review of
    Management and Marketing*, *4*(3), 187-200.

Bell, S. J., Auh, S., & Smalley, K. (2005). Customer relationship dynamics: Service
    quality and customer loyalty in the context of varying levels of customer
    expertise and switching costs. *Journal of the Academy of Marketing Science,
    33,* 169-183.

Bennett, T. (2009). The relationship between the subordinate's perception of the
    leadership style of it managers and the subordinate's perceptions of
    manager's ability to inspire extra effort, to be effective, and to enhance

322

satisfaction with management. *Proceedings of the Academy of Strategic Management, 8* (1).

Bentler, P. H., & Speckart, G. (1989). Models of Attitude-Behavior Relations. *Psychological Review*, *86* (2), 422-464.

Bergeaud-Blackler, F. (2004). Social definitions of Halal quality: the case of Maghrebi Muslims in France. In M. Harvey, A. McMeekin & A. Warde (Eds.), *The qualities of food: Alternative theories and empirical approaches* (pp.94-107). Manchester: Manchester University Press.

Bergeaud-Blackler, F. (2006). Halal food consumption in France. Report published by Blackwell, R.D., Miniard, P.W. & Engel, J.F. 2001. *Consumer Behavior,* Harcourt Inc., Orlando, FL.

Bergen, M., Dutta, S., & Walker, O.C. (1992). Agency relationship in Marketing: A Review of the Implications and Applications of Agency and Related Theories. *Journal of Marketing, 56*, 1-24.

Berry, L.L., Seiders, K., & Grewal, D. (2002). Understanding service convenience. *Journal of Marketing*, *66* (3), 1-17.

Berson, Y., & Avolio, B. (2004). Linking transformational and strategic leadership: Examining the leadership system of a high- technology organization in a turbulent environment. *The Leadership Quarterly, 15,* 625- 646.

Berson, Y., & Linton, J.D. (2005). An examination of the relationships between leadership style, quality, and employee satisfaction in R&D versus administrative environments. *R&D Management, 35* (1), 51-60.

Bettencourt, L.A., & Brown, S.W. (1997). Contact employees: relationships among workplace fairness, job satisfaction and prosocial service behaviours. *Journal of Retailing, 73,* (1), 39-61.

Bettencourt, L.A., & Brown, S.W. (2003). Role stressors and customer-oriented boundary-spanning behaviors in service organizations. *Journal of Academic Marketing Science, 4*, 394-408.

Bley, J., & Kuehn, K. (2004). Conventional versus Islamic Finance: Student Knowledge and Perception in the United Arab Emirates. *International Journal of Islamic Financial Services*, *5* (4).

Bloom, P. N., & Reve, T. (1990, July-August). Transmitting Signals to Consumers for Competitive Advantage. *Business Horizons*, 58-66.

Bolden, R. (2004). *What is leadership?* Leadership Southwest Research Report, pp 5-7 and 28-30.

Boles, J.S., Johnston, M. W., & Hair, J. F. (1997). Role Stress, Work-Family Conflict and Emotional Exhaustion: Inter-Relationships and Effects on some Work-Related Consequences. *Journal of Personal Selling and Sales Management, 17* (1), 17-28.

Bolger, N., Zuckerman, A., & Kessler, R. C. (2000). Invisible support and adjust-ment to stress. *Journal of Personality and Social Psychology, 79,* 953-961.

Bolliger, D.U., & Martindale, T. (2004). Key factors for determining student satisfaction in online courses. *International Journal on E-Learning, 3*(1), 61-67.

Bommer, W. H., Rich, G. A., & Rubin, R. S. (2005). Changing attitudes about change: longitudinal effects of transformational leader behavior on employee cynicism about organizational change. *Journal of. Organizational Behavior, 26*, 733–753. doi: 10.1002/job.342.

Bowen, J. T., & Chen, S-L. (2001). The relationship between Customer Loyalty and

Customer Satisfaction. *International Journal of Contemporary Hospitality Management*, *13* (5), 213-217.

Bradley, M.M., & Lang, P.J. (2000). Measuring emotion: Behavior, feeling, and Physiology. In R.D. Lane & L. Nadel (Eds.), *Cognitive Neuroscience of Emotion* (pp. 242-276). New York: Oxford University Press.

Brady, M.K., & Cronin, J.J. (2001). Some new thoughts on conceptualizing perceived service quality: a hierarchical approach. *Journal of Marketing, 65*, 34-49.

Branham, L. (2005). *The 7 Hidden Reasons Employees Leave.* New York: American Management Association.

Brandon-Jones, A., & Silvestro, R. (2010). Measuring Internal Service Quality: Comparing the Gap-Based and Perceptions-Only Approaches. *International Journal of Operations & Production Management*, *30*(12), 1291-1318. Retrieved from http://dx.doi.org/10.1108/01443571011094271.

Brandt, M. J., & Wetherell, G. A. (2012). What attitudes are moral attitudes? the case of attitude heritability. *Social Psychological and Personality Science 3* (2), 172-179.

Briggs, S. R., & Cheek, J. M. (1986). The role of factor analysis in the development and evaluation of personality scales. *Journal of Personality, 54*, 106-148.

Bright, J. (2008, February). Happy staff get a life; The ladder. *Sydney Morning Herald*, p.332.

Briñol, P., Petty, R. E., & McCaslin, M. J. (2009). Changing attitudes on implicit versus explicit measures: What is the difference? In R. E. Petty, R. H. Fazio, & P. Briñol (Eds.), *Attitudes: Insights from the new implicit measures* (pp. 285-326). New York: Psychology Press.

Briñol, P., Petty, R. E., Valle, C., Rucker, D. D., & Becerra, A. (2007). The effects of message recipients' power before and after persuasion: A self-validation analysis. *Journal of Personality and Social Psychology, 93,* 1040-1053.

Brodie, S., Stanworth, J., & Wotruba, T.R. (2002). Comparisons of salespeople in multilevel vs. single level direct selling organizations. *The Journal of Personal Selling & Sales Management, 22* (2), 67

Brooks, R.F., Lings, I.N., & Botschen, M.A. (1999). Internal marketing and customer driven wavefronts. *Service Industries Journal, 19*(4), 49-67.

Brown, B. (2003). Employees' organizational commitment and their perception of supervisors' relations-oriented and task-oriented leadership behaviors. *Human Development, 46*(6): 337-355.

Brown, C., & Davis, K. (2008). The Subprime Crisis Down Under. *Journal of Applied Finance, 18 (*16).

Brunner, C. C. (1998). The new superintendency supports an innovation: Collaborative decision making. *Contemporary Education, 69,* 79-82.

Bryant, R. M., & Constantine, M. G. (2006). Multiple role balance, job satisfaction, And life satisfaction in women school counselors. *Professional School Counseling, 9,* 265-271

Buitendach, J. H., & De Witte, H. (2005). Job insecurity, extrinsic and intrinsic job satisfaction and affective organizational commitment of maintenance workers in a parasitical. *South African Journal of Business Management, 36*(2), 27-37.

Bulmer, M. G. (1979). *Principles of Statistics*. New York: Dover.

Burdet, E. (2012). Sales Management Trends: Sales Agents or Full Time Sales – The Pro's and Cons of Hiring vs. Outsourcing. Retrieved from http://www.peaksalesrecruiting.com/sales-management-trends-sales-agents-or-full-time-sales-the-pros-and-cons-of-hiring-vs-outsourcing/

Burks, S. V., & Krupka, E. L. (2012). A multimethod approach to identifying norms and normative expectations within a corporate hierarchy: Evidence from the financial services industry. *Management Science*, *58*(1), 203-217.

Burke, R. (1996). Unit size work experiences and satisfactions: An exploratory study. *Psychological Reports, 78,* 763- 768.

Burns, J. M. (2003). *Transforming leadership: A new pursuit of happiness.* NY: Atlantic Monthly Press.

Burns, A. C., & Bush, R. F. (2010). *Marketing Research*. Upper Saddle River, NJ: Pearson Education.

Burns, N., & Grove, S. K. (2001). *The practice of nursing research*. Philadelphia: W.B. Saunders Co.

Buttle, F. (1996). SERVQUAL: review, critique, research agenda. *European Journal of Marketing*, 30 (1), 8-32.

Cabrera, P. (2010). Author Guidelines for Reporting Scale Development and Validation Results. *Journal of the Society for Social Work and Research, 1*(2): 99-103.

Caesar, C. (2013). Leading In Context: A Review of Leadership Styles To Inform School Effectiveness In Small Island States. *European Journal of Sustainable Development, 2*(1), 1-18.

Cai, Meng-Xia (2003). *A study of correlations among internal-service quality, employee's job satisfaction, organizational commitment and customer-oriented behaviours: Taking Bank for example,* MA, Institute of Commerce Automation and Management, National Taipei University of Technology

Camgoz, S.M., & Karapinar, P.B. (2011). Managing Job Satisfaction: The Mediating

Effect of Procedural Fairness. *International Journal of Business and Social Science, 2(*8): 234-243.

Capraro, A. J., Broniarczyk, S., & Srivastava, R. K. (2003). Factors influencing the likelihood of customer defection: The role of consumer knowledge. *Journal of the Academy of Marketing Science, 31,* 164-176.

Carless, S. (1998). Assessing the discriminant validity of transformational leader behavoir as measured by the MLQ. *Journal of Occupational and Organizational Psychology, 71*(4), 353-358.

Carrell, M.R., Elbert, N.F., & Hatfield, R.D. (1998). *Human resources management in South Africa*. Cape Town: Prentice-Hall.

Carson, D., Gilmore, A., Perry, C., & Gronhaug, K. (2001). *Qualitative Marketing Research*. Sage, Thousand Oaks, CA.

Carthcart, D., Jeska, S., Karnas, J., Miller, S., Pechacek, J., & Rheault, L. (2004). Span of Control Matters. *Journal of Nursing Administration, 34*(9), 395-399.

Casimir, G., Waldman, D. A., Bartram, T., & Yang, S. (2006). Trust and the Relationship Between Leadership and Follower Performance: Opening the Black Box in Australia and China. *Journal of Leadership & Organizational Studies, 12*(3), 68-84.

Castro, C. B., Perin˜an, M. V., & Bueno, J.C. (2008). Transformational leadership and followers' attitudes: the mediating role of psychological empowerment. *The International Journal of Human Resource Management, 19* (10), 1842–1863.

Catell, R. B. (1966). The scree test for number of factors. *Multivariate Behavioral Research, 1*, 245–276.

Cefalu, W. T. (2012). Steps toward the meaningful translation of prevention

strategies for type 2 diabetes. *Diabetes care*, *35*(4), 663-665.

Chang, H., Cvitanić, J., & Zhou, X. Y. (2015). Optimal contracting with moral

hazard and behavioral preferences. *Journal of Mathematical Analysis and*

Applications, *428*(2), 959-981.

Charland, L.C. (2005). The heat of emotion: Valence and the demarcation problem.

Journal of Consciousness Studies, 12 (8-10), 82-102

Chau, P., & Hu, P. J. H. (2001). Information Technology Acceptance by Individual

Professionals: A Model Comparison Approach. *Decision Sciences, 32*(4),

699-719.

Chaudhry, A. Q., & Javed, H. (2012). Impact of transactional and laissez faire

leadership style on motivation. *International Journal of Business and Social*

Science, *3*(7), 258-264.

Chee, H. L., Yeoh, B. S., & Vu, T. K. D. (2012). From client to matchmaker: social

capital in the making of commercial matchmaking agents in Malaysia.

Pacific Affairs, *85*(1), 91-115.

Cheng, L.T.W., Chan, K.C., Pi, L.K., & Guin, L. (2003). Predicting mutual fund

performance: A portfolio commonality approach. *International Journal of*

Business, *8*(1), 63-85.

Chi, M. (2014, February 26). *Population to hit 30 million this week, Statistics*

Department says. Retrieved from the http://www.themalaymailonline

.com/malaysia/article/population-to-hit-30-million-today-statistics-

department-says

Cho, J., & Lee, J. (2006). An Integrated Model of Risk and Risk-Reducing

Strategies. *Journal of Business Research 59,* (1), 112-120.

Chonko, L. B. (1982). The relationship of span of control to sales representatives'

experienced role conflict and role ambiguity. *Academy of Management Journal, 25*(2), 452-456.

Choong, D. (2005). *Investor's guide to Malaysian unit trusts* (3rd ed.). Malaysia: Sage Information Services.

Christian, J., & Armitage, C. J. (2002). Attitudes and intentions of homeless people toward service provision in South Wales. *British Journal of Social Psychology, 41*(2), 219-231.

Churchill, G. A. Jr., Ford, N. M., Hartley, S. W. Jr., Walker, 0. C. Jr., Johnston, M.J., & Tanner, J. F. (2000). *Sales Force Management*, 6h ed. Irwin, McGraw-Hill, Boston, MA.

Cicala, J. (2014). The individual and organizational hazards of loneliness on salespeople. *Review of Business & Finance Studies*, *5*(1), 27-36.

Ciu, Yue-Xia (2009). *Examining how the quality of internal services affects customer satisfaction: Taking the example of local tax agencies in Eastern Taiwan*, MA, In-service Master's Program, Graduate Institute of Public Administration, National Dong Hwa University, Taiwan.

Coakes, S. J., Steed, L., & Ong, C. (2009). *SPSS 16.0 for windows: Analysis without anguish*. Australia: John Wiley and Sons

Cohen, J. W. (1988). *Statistical power analysis for the behavioral sciences* (2nd edn). Hillsdale, NJ: Lawrence Erlbaum Associates.

Cohen, N., & Arieli, T. (2011). Field research in conflict environment: Methodological challenges and snowball sampling. *Journal of Peace Research*, *48* (4), 423-435

Cohen, J., & Cohen, P. (1983). *Applied multiple regression/correlation analysis for the behavioral sciences* (2nd Ed.). Hillsdale, NJ: Erlbaum.

330

Cohen, J., Cohen, P., West, S. G., & Aiken, L. S. (2003). *Applied multiple regression/correlation analysis for the behavioral sciences* (3rd ed.). Mahwah, NJ: Erlbaum.

Cohen, R., & Swerdlik, M. (2010) Psychological testing and assessment. Boston: McGraw-Hill Higher Education.

College, S. (2007). *Generational differences & communication at work, home and play.* Retrieved from http://www.masfap.org/docs/h conferences /2007/Spring/ presentations/GenerationalDifferences.ppt#262

Colquitt, J. A., & Greenberg, J. (2003). Organizational justice: A fair assessment of the state of the literature. In J. Greenberg (Ed.), *Organizational behavior*: *The state of the science* (pp. 165-210). Mahwah, NJ: Erlbaum.

Conchar, M., Zinkhan, G., Peters, C., & Olavarrieta, S. (2004). An Integrated Framework for the Conceptualization of Consumers' Perceived-Risk Processing. *Journal of the Academy of Marketing Science, 32* (4), 418-436.

Cook, M.J., & Leathard, H.L. (2004). Learning for clinical leadership. *Journal of Nursing Manag*ement, *12*(6), 436-444.

Cooper, D. R., & Schindler, P. S. (2003). *Business research methods* (8th ed.). New York: McGraw-Hill.

Corporate unit trust advisors (2007). Retrieved from http://www.fimm .com.my/press-release-2/

Corrigan, P.W., Diwan, S., Campion, J., & Rashid, F. (2002). Transformational leadership and the mental health team. *Administration and Policy in Mental Health*, *30*(2), 97-108.

Cortina, J. (1993). What is coefficient alpha: an examination of theory and applications. *Journal of applied psychology*, *78*, 98-104.

Creswell, J. W. (2007). *Qualitative inquiry and research design: Choosing among*

five traditions (2nd Ed). Thousand Oaks, CA: Sage

Creswell, J. W., & Plano Clark, V. (2007). *Designing and Conducting Mixed Methods Research.* (2nd Ed). Thousand Oaks, CA: Sage.

Crist, N., & Yoong, W.Y. (2009). Benefits of Investing in Unit Trusts. *UT Today, 7.*

Crites, S.L., Jr., Fabrigar, L.R., & Petty, R.E. (1994). Measuring the affective and cognitive properties of attitudes: Conceptual and methodological issues. *Personality and Social Psychology Bulletin*, (20), 619-634.

Cronbach, L., & Meehl, P. (1955). Construct validity in psychological tests. *Psychological Bulletin, 52*, 281-302.

Crosby, L. A., Evans, K.R., & Cowles, D. (1990). Relationship quality in services selling: An Interpersonal Influence perspective. *Journal of Marketing*, *54*, 68-81.

Dalal, R. S. (2005). A meta-analysis of the relationship between organizational citizenship behavior and counterproductive work behavior. *Journal of Applied Psychology, 90,* 1241-1255.

Dar, A. H., & Presly, J. R. (1999). Islamic Finance: A Western Perspective. *International Journal of Islamic Financial Services, 1* (1).

Darvish, H., & Pour, M. S. (2013). Measuring Employees Job Satisfaction as Outcome of Multifactor Leadership Questionnaire (MLQ) Leadership Styles: An Empirical Study. *Reef Resources Assessment and Management Technical Paper (RRAMT), 38.*

Davis, F.D. (1993). User acceptance of information technology: system characteristics, user perceptions and behavioral impacts. *International Journal of Man-Machine Studies, 38*, 475- 487.

Davis, J. (2003). *Learning to lead.* Westport, CT: American Council on

Education/Praeger.

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science, 35,* 982-1002.

Davison, B. (2003). Management span of control: how wide is too wide? *Journal of Business Strategy, 24* (4), 22- 29.

Dawal, S. S., & Taha, Z. (2006). Factors affecting job satisfaction in two automobile industries. *Jurnal Teknologi (A)*, *44 (*A), 65-80.

Dawes, J.G. (2002). Five point vs eleven point scales: does it make a difference to data characteristics? *Australasian Journal of Market Research*, *10* (1), 39–47.

Dawes, J. G. (2008). Do Data Characteristics Change According to the number of Scale points used? An experiment using 5-point, 7-point and 10-point scales. *International Journal of Market Research*, *50* (1): 61–77.

DeBlois, R. (2000). *The Everyday Work of Leadership*. Phil Delta Kappan, 82(1), 25-27.

DeConinck, J. B., & Johnson, J.T. (2009). The Effects of Perceived Supervision Support, Perceived Organizational Support, and Organizational Justice on Turnover Among Salespeople. *Journal of Personal Selling & Sales Management*, *29* (4), 333-350.

De Dreu, C. K. W., & Van De Vilert, E. (2001). *Using Conflict in Organization*, London: Sage.

Demographics of Malaysia (2012). Retrieved from http://en.wikipedia.org/wiki/ Demographics_ of_Malaysia.

Den Hartog, D. N, & Koopman, P. (2001). Leadership in Organizations. *Handbook Of Industrial, Work &Organizational Psychology, 2*, Sage Publications, 166-

187.

Den Hartog, D.N., Van Muijen, J.J., & Koopman, P.L. (1997). Transactional versus
transformational leadership: An analysis of the MLQ. *Journal of
Occupational and Organizational Psychology*, *70*(1), 19–34.

Department of Statistics Malaysia, Official Portal. (2014). *Malaysia population*.
Retrieved from https://www.statistics.gov.my/index.php?r=column
/cone&menu_id=dDM2enNvM09oTGtQemZPVzRTWENmZz09

Deros, B.M., Yusof, S. M., & Salleh, A. M., (2006). A benchmarking
implementation framework for automotive manufacturing SMEs.
Benchmarking. *An International Journal*, *13* (4), 396 - 430.

DeVellis, R. F. (2003). *Scale Development: Theory and Applications.* Thousand
Oaks, CA: Sage Publications (on building Likert scales).

DeVellis, R.F. (2012). *Scale development: Theory and applications*. Los Angeles:
Sage. pp. 109–110.

Dhurup, M. (2012). Determinants of internal service quality and the relationship with
internal customer satisfaction. *African Journal of Business Management*, *6*
(11), 4185-4195.

Di Xie, M. S. (2005). *Exploring organizational learning culture, job satisfaction,
motivation to learn, organizational commitment and internal service quality
in a sport organization* (Doctoral Dissertation, Ohio State University, Ohio).

Dixon, A. L., Spiro, R. L., & Jamil, M. (2001, July). Successful and Unsuccessful
Sales Calls: Measuring Salesperson Attributions and Behavioral Intentions.
Journal of Marketing, *6,* 64–78.

Dobbin, F., & Jung, J. (2010). The misapplication of Mr. Michael Jensen: How
agency theory brought down the economy and why it might again. *Research*

in the Sociology of Organizations, *30*(1), 29-64.

Dolan, T. (2010). Revisiting Adhocracy: From rhetorical revisionism to smart mobs. *Journal of Future Studies, 2*, 33-50.

Donovan, D. T., Brown, T. J., & Mowen, J. C. (2004). Internal benefits of service worker customer orientation: Job satisfaction, commitment and organizational citizenship behavior. *Journal of Marketing, 68*, 128-146.

Doran, D., McCutcheon, A.S., Evans, M.G., MacMillan, K., Hall, L. M.G., Pringle, D.,…Valente, A. (2004). *Impact of the manager's span of control on leadership and performance.* Canadian Health Services Research Foundation, Ottawa, Ontario.

Dowd, K. (2007, January-February). Risk management vs. statistics: correlation volatility and the principle of prudence. *Financial Engineering News*, *53*, 15- 20.

Draft, R.L. (2001). *Organization theory and design* (7th ed.). Cincinnati, OH: South-Western.

Draft, R.L. (2012). *Organizational Theory and Design* (11th ed.). South-Western, Cengage Learning.

Dubinsky, A. J., Yammarino, F., Jolson, M. A., & Spangler, W. D. (1995). Transformational leadership: An initial investigation in sales management. *The Journal of Personal Selling & Sales Management*, *15*(2), 17-31.

Duffus, E. A. (1998). Role ambiguity, role conflict, and job satisfaction of school counselors in an urban school district. *Dissertation Abstracts International: Section B: The Sciences and Engineering, 58*, 9-B. (UMI No. 9809907).

Dunn, S., Wilson, B., & Esterman, A. (2005). Perceptions of working as a nurse in an acute setting. *Journal of Nursing Management, 13*(1), 22-31.

Dusuki, A. W., & Abdullah, N. I. (2006). Why do Malaysian customers patronize

    Islamic banks? *International Journal of Bank Marketing, 25* (3).

Eagly, A.H., & Chaiken, S. (1993). *The Psychology of Attitudes.* Fortworth.TX:

    Harcourt Brace Jovanovich College Publishers.

Eagly, A.H., & Chaiken, S. (1998). Attitude structure and function. In D.T. Gilbert,

    S.T. Fiske, & G. Lindzey (Eds.), *The handbook of social psychology* (4th

    ed., Vol. 1, pp. 269-322). New York: McGraw-Hill.

Eaton, A.A., Visser, P.S., Krosnick, J.A., & Anand, S. (2009). Social power and

    attitude strength over the life course. *Personality Social Psychology Bulletin*,

    35 (12), 1646-60.

Economic Report 2014-2015: Unit trusts industry growing steadily. (2014, October

    10). *The Star online*. Retrieved from   http://www.thestar .com.my/Business

    /Business News/2014/10/10/Economic-Report-2014-2015-Unit-trusts-

    industry/?style=biz.

Eisenhardt, K.M. (1985). Control: organizational and economic approaches.

    Management Science, *31*(2), 134-49.

Eisenhardt, K.M. (1989). Agency theory: an assessment and review. *Academy of*

    Management Review, *14*(1), 57-75.

Eisinga, R., Te Grotenhuis, M., & Pelzer, B. (2012). The reliability of a two-item

    scale: Pearson, Cronbach or Spearman-Brown? *International Journal Public*

    Health, 58, 637-42

Elizer, A. H. (2011). Are transformational directors required for satisfied agents?

     Journal of Extension, 49(2).

Elton, E.J., Gruber, M.J. & Spitzer, J. (2006). Improved estimates of correlation

336

coefficients and their impact on optimum portfolios. *European Financial Management, 12*(3), 303-318.

Embich, J. L. (2001). The relationship of secondary special education teachers' role and factors that lead to professional burnout. *Teacher Education & Special Education, 24,* 58-69.

Everitt, B.S. (2002). *The Cambridge Dictionary of Statistics*, 2nd Edition, CUP. ISBN 0-521-81099-X .

Fada, K. A., & Wabekwa, B. (2012). People's perception towards Islamic banking: a field work study in Gombe Local Government Area, Nigeria'.*International Journal of Business, Humanities and Technology*, *2*(7), 121-131.

Farner, S., Luthans, F., & Sommer, S.M. (2001). An empirical assessment of internal customer service. *Managing Service Quality, 11*(5): 350-358.

Fazlan, S., & Mohammad, A. (2007). *The efficiency of Islamic Banks: Empirical Evidence from the MENA and Asian Countries Islamic Banking Sectors*. Paper presented at the Fifth International Islamic Finance Conference, 3-4th September, Kuala Lumpur.

Fazio, R. H. (1990). Multiple processes by which attitudes guide behavior: The mode model as an integrative framework. In M. P. Zanna (Ed.), *Advances in experimental social psychology* (Vol. 23, pp. 75-109). San Diego, CA: Academic Press.

Fazio, R. H. (1995). Attitudes as object-evaluation associations: Determinants, consequences, and correlates of attitude accessibility. In R. E. Petty & J.A. Krosnick (Eds.), *Attitude strength: Antecedents and consequences* (pp. 247-282). Hillsdale, NJ: Lawrence Erlbaum Associates.

Fazio, R. H., Jackson, J. R., Dunton, B. C., & Williams, C. J. (1995). Variability in

automatic activation as an unobtrusive measure of racial attitudes: A bona fide pipeline? *Journal of Personality and Social Psychology, 69***,** 1013–1027.

Fernandes, C., & Awamleh, R. (2011). The Impact Of Transformational And Transactional Leadership Styles On Employee's Satisfaction And Performance: An Empirical Test In A Multicultural Environment. *International Business & Economics Research Journal*, *3*(8).

Fewer Malaysians working in Singapore now. (2010). *The Star on line*. Retrieved from http://thestar.   com.my/news/story.asp?file=/2010/12/12 /nation/7608522&sec=nation.

Field, A.P. (2005). *Discovering Statistics Using SPSS*. 2nd ed. London: Sage.

FIMM. (2010). *Annual Report 2011, FIMM*. Retrieved from http://www.fimm. fi/en/fimm/annual_reports /fimm_annual_report_2010.pdf

FIMM. (2011). *Annual Report 2011, FIMM.* Retrieved from http://www.fimm .com.my/pdf/annual _report/AnnualReport2011.pdf

FIMM. (2012). *Annual Report 2012, FIMM*. Retrieved from http://www.fimm .com.my/pdf/annual _report/AnnualReport2012.pdf

FIMM. (2012). *FIMM's Role in Regulating the PRS Distributors & Consultants Forum on Private Retirement Scheme in Malaysia 6th September 2012, Bukit Kiara Equestrian & Country Club.* Retrieved from http://www.fpam.org.my/ fpam/wp-content/uploads/2012/08/En-Zakies-Presentation-PRS-Seminar- with-FPAM-MFPC-at-Bukit-Kiara-6-September-2012-final.pdf

FIMM. (2013). *Annual Report 2013, FIMM*. Retrieved from http://www.fimm .com.my/pdf/annual report/AnnualReport2013.pdf

FIMM. (2014). *Annual Report 2014, FIMM*. Retrieved from http://www.fimm .com.my/pdf/annual report/AnnualReport2013.pdf

Finstad, K. (2010). Response interpolation and scale sensitivity: Evidence against 5 point scales. *Journal of Usability Studies, 5*, 104-110.

Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley Pub. Co.

Fishbein, M., & Ajzen, I. (1981). On construct validity: A critique of Miniard and Cohen's paper. *Journal of Experimental Social Psychology, 17*(3), *340-350.*

Fishbein, M., & Ajzen, I. (2010). Predicting and changing behavior: The reasoned action approach. New York: Psychology Press.

Fitzgerald, L., Johnson, R., Brignall, S., Silvestro, R., & Ross, C. (1994). *Performance Measurement in Service Business*. The Chartered Institute of Management Accountants, Cambridge.

Flaherty, K.E., & Pappas, J.M. (2002). The Influence of Career Stage on Job Attitudes: Toward a Contingency Perspective. *Journal of Personnel Selling Sales Management*, *22*(3), 135-144.

Fombrun, C., & Shanley, M. (1990, June). What's in a Name? Reputation Building and Corporate Strategy. *Academy of Management Journal*, *33* (2), 233-258.

Fontaine, R., & Richardson, S. (2005). On cultural values in Malaysia: Malays, Chinese and Indians compared. *Cross Cultural Management: An International Journal*, *12* (4), 63-77.

Forgas, J.P., Cooper, J., & Crano, W.D. (2010). *The Psychology of Attitudes and Attitude Change.* Publisher Routledge.

Francis, J.J., Eccles, M.P., Johnston, M., Walker, A., Grimshaw, J., Foy, R., … Kaner, E. F. S., Smith, L. & Bonetti, D. (2004). *Constructing questionnaires*

339

based on the theory of planned behaviour: A manual for health services researchers. Newcastle upon Tyne, UK: Centre for Health Services Research, University of Newcastle upon Tyne.

Freeman, R. E. (2010). *Strategic management: A stakeholder approach*. Cambridge University Press.

Fredricks, A.J., & Dossett, D. J. (1983). Attitude-behavior relations: A comparison of the Fishbein-Ajzen and the Bentler-Speckart models. *Journal of Personality and Social Psychology, 45,* 501-512.

Friedkin, N. E. (2010). The attitude-behavior linkage in behavioral cascades.*Social Psychology Quarterly*, *73*(2), 196-213.

Funderburk J. A., McCormick, B. P., & Austin, J. K. (2007). Does attitude toward Epilepsy mediate the relationship between perceived stigma and mental health outcomes in children with epilepsy? *Epilepsy & Behavior, 11,* 71-76.

Furlong, A. (2013). *Youth Studies: An Introduction*. New York: Routledge. p. 12.

Furr, M. R. (2011). *Scale Construction and Psychometrics for Social and Personality Psychology*. SAGE Publications, 153 pages.

Gall, G., & Olsson, F. (2012). How do the predictors of switching intention influence switching behavior? Retrieved from http://www.diva-portal.org/smash/get/diva2 :541354/FULLTEXT02

Galup, S. D., Klein, G., & Jiang, J. J. (2008). The impacts of job characteristics on IS employee satisfaction: A comparison between permanent and temporary employees. *Journal of Computer Information Systems*, *48*, 58-68.

Gächter, S., Nosenzo, D., & Sefton, M. (2013). Peer Effects in Pro-Social Behavior: Social Norms or Social Preferences ? *Journal of the European Economic Association*, *11*(3), 548-573.

Gardner, M.P. (1985). Mood States and Consumer Behavior: A Critical Review. *Journal of Consumer Research*, *12*, 281-300

Gardner, D.G., Cummings, L.L., Dunham, R.B., & Pierce, J.L. (1998). Single-item versus multiple-item measurement scales: An empirical comparison. *Educational and Psychological Measurement, 58*, 898–915.

Gaspar, J., Massa, M., & Matos, P. (2006). Favouritism in mutual fund families? Evidence on strategic cross-fund subsidization. *The Journal of Finance*, *61*(1), 73-104.

Gawel, J. E. (2008). *Herzberg's Theory of Motivation and Maslow's Hierarchy of Needs*. ERIC Digest.

Gawronski, B., & Strack, F. (2012). *Cognitive consistency: A fundamental principle in social cognition.* New York: Guilford Press.

Gellis, Z.D. (2001). Social work perceptions of transformational and transactional leadership in healthcare. *Social Work Research, 24*(1), 17-25

George, J. M., & Jones, G. R. (2008). *Understanding and managing organisational behaviour* (5th ed.). New Jersey: Pearson Education Inc.

George, D., & Mallery, P. (2003). *SPSS for Windows step by step: A simple guide and reference 11.0 update* (4th ed.). Boston: Allyn & Bacon.

Gerbing, D.W., & Anderson, J.J. (1988). An updated paradigm for scale development incorporating unidimensionality and its assessment. *Journal of Marketing Research*, *25*, 186–192.

Gerrard, P., & Cunningham, J.B. (1997). Islamic banking: a study in Singapore. *International Journal of Bank Marketing, 15* (6), 204-216.

Ghazzawi, I., & Smith, Y. S. (2009). Crafting the whole employee: Job satisfaction,

Job Commitment, and Faith: A new conceptual framework and research agenda. *The Business Review, 12* (2), 300-309.

Gile, D., & Hansen, G. (Eds.). (2010). *Why translation studies matters* (Vol. 88). John Benjamins Publishing.

Gittell, J. H. (2001). Supervisory span, relational coordination and flight departure performance: A reassessment of post-bureaucracy theory. *Organization Science, 12*, 467-482.

Given, L.M. (2008). *The Sage encyclopedia of qualitative research methods*. Los Angeles, Calif.: Sage Publications. ISBN 1-4129-4163-6.

Gliem, J.A., & Gliem, R.R. *(*2003). Calculating, interpreting, and reporting Cronbach's alpha reliability coefficient for Likert-type scales. *In: 21th Annual Midwest Research-to-Practice Conference on Adult, Continuing, and Community Education*, 8-10 October, Columbus OH, pp. 82-88.

Goel, P. (2007). *Successful Store Execution* (White Paper). Retreived from http://www.infosys.com /industries /retail/white- papers/Documents /successful-store-execution.pdf.

Gosling, S. D., Rentfrow, P. J., & Swann, W. B. Jr. (2003). A very brief measure of the Big-Five personality domains. *Journal of Research in Personality, 37,* 504-528.

Govindan, J. T. (2000). *The Influence of Social Value Orientations and Demographic Factors on Leadership Preference among Malaysians.* Unpublished MBA thesis. Penang: University Science Malaysia.

Graham, J. (2006). Congeneric and (Essentially) Tau-Equivalent estimates of score reliability: what they are and how to use them. *Educational Psychological Measurement, 66*, 930-44.

Grant, K., Cravens, D.W., Low, G.S., & Moncrief, W.C. (2001). The role of satisfaction with territory design on the motivation, attitudes and work outcomes of salespeople. *Journal of the Academy of Marketing Science, 29(*2), 165–78.

Grau, E. (2007). Using factor analysis and Cronbach'salpha to ascertai n relationships between questions of a dietary behavior questionnaire. In *Proceedings of the Survey Research Methods Section, ASA.*

Green, S., Anderson, S., & Shivers, S. (1996). Demographic and organizational influences on leader-member exchange and related work attitudes. *Organizational Behavior and Human Decision Processes, 66*(2), 203-214.

Green, S., Lissitz, R., Mulaik, S. (1977). Limitations of coefficient alpha as an index of test unidimensionlity. *Educational Psychological Measurement, 37,*827-38.

Green S., & Thompson, M. (2005). Structural equation modeling in clinical psychology research In: Roberts M, Ilardi S, editors. Handbook of research in clinical psychology. Oxford: Wiley-Blackwell.

Grieve, W. (2001). Traps and gaps in action explanation: Theoretical problems of a psychology of human action. *Psychological Review, 108*, 435–451.

Grint, K. (2004). *What is Leadership? From Hydra to Hybrid.* Oxford: Said Business School and Templteton College Oxford University Press.

Guadalupe, M., Li, H., & Wulf, J. (2013). Who Lives in the C-Suite? Organizational Structure and the Division of Labor in Top Management. *Harvard Business School Working Paper, 12-059.*

Guedj, I., & Papastaikoudi, J. (2004). Can mutual fund families affect the performance of their funds? *EFMA 2004 Basel Meetings Paper*. Retrieved from http://ssrn.com/abstract=467282

Gumusluoglu, L., Karakitapoğlu-Aygün, Z., & Hirst, G. (2013). Transformational leadership and R& D workers' multiple commitments: Do justice and span of control matter? *Journal of Business Research, 66* (11*), 2269-2278.

Gupta, A. (2010). *Organization size and span of control. Practical Management: Transforming Theories into Practice*. Retrived from http://practical-management.com/Organization-Development/Organization-s size-and-span-of-control.html.

Gupta, S., & Vajic, M. (2000). The Contextual and Dialectical Nature of Experiences. In: J. A. Fitzsimmons, & M. J. Fitzsimmons (Eds), *New service development: creating memorable experiences* (pp. 33-52). California: Sage Publication.

Haas, J.S., Cook, E.F., Puopolo, A.L., Burstin, H.R., Cleary, D., & Brennan, P.D. (2000). Is the professional satisfaction of general internists associated with patient satisfaction? *Journal of General Internal Medicine, 15,* 122-8.

Habing, B. (2003). *Exploratory Factor Analysis*. Retrieved from http://www .stat.sc.edu /~habing/courses/530EFA.pdf

Hackman, M.Z., & Johnson, C. E. (2004). *Leadership: A Communication Perspective*. Long Grove, IL: Waveland Press. pp. 102–104.

Hackman, M.Z., Johnson, C.E., Michael, Z., & Craig, E. (2009). *Leadership: A Communication Perspective*. Long Grove, IL: Waveland Press. pp. 102–104.

Hagger, M. S., Chatzisarantis, N. L. D., & Biddle, S.J.H. (2002). A meta-analytic review of the theories of reasoned action and planned behavior in physical activity: Predictive validity and the contribution of additional variables. *Journal of Sport and Exercise Psychology, 24*(1), 3-32.

Hair, J. F. Jr., Anderson, R. E., Tatham, R. L., & Black, W. C. (1998). *Multivariate*

data analysis. (5th ed.) New Jersey: Prentice Hall.

Hair, J.F. Jr., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data analysis* (7th ed.). Upper saddle River, New Jersey: Pearson Education International.

Hair, J. F. Jr., Black, W. C., Babin, B., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis.* 6th Edition. Prentice Hall.

Hair, J. F. Jr., Bush, R. P., & Ortinau, D. J. (2004). *Marketing research: Within a changing information environment* (2rd edn). New York: McGraw-Hill.

Hall, B.P. (2001). Values development and learning organizations. *Journal of Knowledge Management*, *5* (1), 19-32.

Hallowell, R., & Schlesinger, L. A. (2000). The service profit chain: Intellectual roots, current realities, and future prospects: 12. In T. A. Swartz & D. Iacobucci (Eds.), *Handbook of services marketing and management* (1st ed., pp. 203-222). Thousand Oaks, London, New Delhi: SAGE Publications.

Hallowell, R., Schlesinger, L.A., & Zornitsky, J. (1996). Internal Service Quality, Customer, and Job Satisfaction: Linkages and Implications for Management. *Human Resource Planning, 19*(2), 20-31.

Hardy, G. E., Woods, D., & Wall, T. D. (2003). The impact of psychological distress on absence from work. *Journal of Applied Psychology, 88,* 306-314.

Haron, S., Ahmad, N., & Planisek, S.L. (1994). Bank patronage factors of Muslim and Non-Muslim customers. *International Journal of Bank Marketing, 12* (1), 32-40.

Haron, H., Ismail, I., & Abdul Razak, S.H. (2011, January). Factors Influencing Unethical Behavior of Insurance Agents. *International Journal of Business and Social Science, 2* (1), 84.

Harrison, D.A., Newman, D.A., & Roth, P.L. (2006). How important are job

attitudes? Meta-Analytic Comparisons of integrative behavioural outcomes

and time sequences. *Academy of Management Journal, 49(*2), 305-325.

Hart, C.W.L. (1995, January-February). The power of internal guarantees. *Harvard

Business Review*, 64-73.

Harun, A., Adzwina, N., Bledram, A.R., Suki, M., & Hussein, Z. (2012). Why

customers don not buy counterfeit luxury brands? Understanding the effects

of personality, perceived quality and attitude on unwillingness to purchase.

Labuan e-Journal of Muamalat and Society, 6, 14-23.

Hashim, M. K. (2000). SMEs in Malaysia: past, present and future. *Malaysian

Management Review, 35* (1), 22-32.

Hashim, N., & Latifah, S. (2010). The effect of corporate image, customer perceived

value, relationship quality, and switching intention among Islamic banking

customer in Malaysia. *Business Mgt. Quarterly Review,1*(4), 60-74.

Hatter, J., & Bass, B. (1988). Superiors evaluations & subordinates perceptions of

transformational and transactional leadership. *Journal of Applied Psychology,

73***,** 695-702.

Hawkins, D. I., Best, R. J., Coney, K. A. (2004). *Consumer Behaviour: Building

Market Strategy*. McGraw-Hill/Irwin. 9th Ed.

Hayes, A. F. (2009). Beyond Baron and Kenny: Statistical mediation analysis in the

new millennium. *Communication Monographs, 76*, 408–420.

Heath, R.L., & Bryant, J. (2000). *Human Communication Theory and Research

Concepts, Contexts, and Challenges* (2nd Ed.). Routledge Communication

Series. Jennings Bryant Publishers.

Hechanova-Alampay, R., & Beehr, T. (2001). Empowerment, Span of Control, and

Safety Performance in Work Teams after Workforce Reduction. *Journal of Occupational Health Psychology, 6*(4), 275–82.

Heilman, C. M., Bowman, D. & Wright, G. P. (2000). The evolution of brand preferences and choice behaviors of consumers new to market. *Journal of Marketing Research, 37*, 139-155.

Hendrikse, G., & Windsperger, J. (2011). *Determinants of contractual completeness in franchising* (pp. 13-30). Physica-Verlag HD.

Henigan, S., & Wright, S. (2013). *The obsolete currency of Real Estate* (White Paper). Retreived from http://www.top- consultant.com/articles /the_obsolete_currency_of_real_estate.pdf.

Hennessy, M., Bleakley, A., Fishbein, M., Brown, L., Diclemente, R., Romer, D., … Salazar, L. (2010). Differentiating Between Precursor and Control Variables When Analyzing Reasoned Action Theories. *AIDS and Behavior, 14* (1), 225-236.

Hennicks, E. C. (2014). *Psychological contract breach, job satisfaction and turnover intention in the utility industry/Eugèny Charlene Hennicks* (Doctoral dissertation, North-West University).

Hernandez, R. (2010). A Short Form of the Subjective Well-Being Scale for Filipinos. *Educational Measurement and Evaluation Review, 1*, 105-115.

Heskett, J. L., Jones, T. O., Loveman, G. W., Sasser, W. E., Jr., & Schlesinger, L. A. (1994). Putting the Service-Profit Chain to Work. *Harvard Business Review, 72*, 164-174.

Heskett, J.L., Sasser, W.E., & Schlesinger, L.A. (1997). *The Service Profit Chain: How Leading Companies Link Profit and Growth to Loyalty, Satisfaction and Value.* Free Press, New York.

Herzberg, F. (1966). *Work and the Nature of Man*. Cleveland, OH: World Pub. Co.

Hidayat, S.E., & Al-Bawardi, N.K. (2012). Non-Muslims' Perceptions Toward Islamic Banking Services in Saudi Arabia. *Journal of US-China Public Administration*, *9*(6), 654-670.

Hirmukhe, J. (2012). Measuring internal customers' perception on service quality using SERVQUAL in administrative services. *International journal of scientific and research publications*, *2*(3), 1-6.

Hirschfeld, R. R. (2000). Validity studies. Does revising the intrinsic and extrinsic subscales of the Minnesota satisfaction questionnaire short form make a difference? *Educational and Psychological Measurement, 60*, 255-270.

Hirschman, E. (1983). Religious affiliation and consumption processes. In Sheth, J. (Ed.), *Research in Marketing*, JAI Press, Greenwich, CT, pp. 131-70.

Hirtz, P. D., Murray, S. L., & Riordan, C. A. (2007). The effects of leadership on quality. *Engineering Management Journal*, *19*(1), 22-27

Ho, J.S.Y., Fie, D.Y.G., Ching, P.W., & Ooi, K. B. (2009, July). Relationship between the Full-Range Leadership and Insurance Salesperson's Job Satisfaction. *International Journal of Business and Management Science, 2* (1), 43-60.

Hoffman, C. (2012). *Disclosures: Quantitative, Qualitative, Objective, Subjective, Useful*. Retrieved from http://xbrl.squarespace.com/journal/2012 /7/28/disclosures-quantitative-qualitative-objective-subjective-us.html

Holmbeck, G.N. (2002). Post-hoc probing of significant moderational and Mediational effects in studies of pediatric populations. *Journal of Pediatric Psychology, 27*, 87-96.

Holson, L. (2008). Text generation gap: U R 2 old (JK). *The New York Times.*

348

Retrieved from http://www.nytimes.com/2008/03/09 /business/09cell

.html?_r=1&ei=5088&en=c9638abbe

Homburg, C., & Rudolph, B. (2001). Customer satisfaction in industrial markets:

dimensional and multiple role issues. *Journal of Business Research*, *52*,15-

33.

Hope, A. L., & Jones, C. R. (2014). The impact of religious faith on attitudes to

environmental issues and Carbon Capture and Storage (CCS) technologies: A

mixed methods study. *Technology in Society*, *38*, 48-59.

House, R. J., Filley, A. D., & Kerr, S. (1971). Relation of leader consideration and

initiating structure to R and D subordinates' satisfaction. *Administrative*

Science Quarterty, *16*, 19-30.

House, R. J., Schuler, R. S., & Levanoni, E. (1983). Role conflict and ambiguity

scales: Reality or artifacts. *Journal of Applied Psychology, 68*, 334-337.

doi:10.1037/0021-9010.68.2.334.

Hoyle, R. H., & Robinson, J. I. (2003). Mediated and moderated effects in social

psychological research: measurement, design, analysis issues. In C. Sansone,

C. Morf, & A. T. Panter (Eds.), *Handbook of methods in social psychology*

(pp. 213–233). Thousand Oaks, CA: Sage.

Hulley, S. B. (2007). *Designing Clinical Research*. Lippincott Williams & Wilkins,

p.168-169.

Hult, G.T.M., & Ketchen Jr., D.J. (2001). Does market orientation matter?: a test of

the relationship between positional advantage and performance. *Strategic*

Management Journal, 22 (9), 899– 906.

Hussain Haider, M., & Riaz, A. (2010). Role of transformational and transactional

leadership with job satisfaction and career satisfaction. *Business and*

Economic Horizons, (01), 29-38.

Idris, M.I. (2011). Over Time Effects of Role Stress on Psychological Strain Among

Malaysian Public University Academics. *International Journal of Business*

and Social Science, 2(9).

Ing, G. P., Liew-Tsonis, J., Cheuk, S., Razli, I. A. (2010). Strategic development of

property auctions market in Malaysia. *The International Business &*

Economics Research Journal, 9 (1), 31-39.

Introduction to SAS. (2007). *UCLA: Statistical Consulting Group*. Retrieved

from http://www.ats.ucla.edu/stat/sas/notes2/.

Isaac, S., & Michael, W. B. (1997). *Handbook in research and evaluation: A*

collection of principles, methods, and strategies useful in the planning, design,

and evaluation of studies in education and the behavioral sciences. (3rd Ed.).

San Diego: Educational and Industrial Testing Services.

Isaksson, K., Johansson, G., Bellaagh, K., & Sjoberg, A. (2004). Work values among

the unemployed: Changes over time and some gender differences.

Scandinavian Journal of Psychology, 45, 207–214.

Islamic Investment Malaysia-An introduction: Islamic Unit Trust in Malaysia. (2010,

April 28). Retrieved from http://www.islamic-invest-Malaysia.Com

/2010/04/islam-unit-trust-in-Malaysia.html.

Ismail, N. A. R. (1977). *Work value system of Malaysian managers: An exploratory*

study. Unpublished MBA Thesis. University of Kentucky, KY: Lexington.

Ito, T.A., & Cacioppo, J.T. (2005). Variations on a human universal: Individual

differences in positivity offset and negativity bias. *Cognition and Emotion,*

19 (1) 1-26.

Ivancevich, J. M., Konopaske, R., & Matteson, M.T. (2008). *Organizational*

behavior and management. NewYork: McGraw-Hill/Irwin.

Jaafar, M., Ramayah, T., & Zainal, Z. (2006). Work Satisfaction and Work
Performance: How Project Managers in Malaysia Perceive It? *Academy of
World Business, Marketing and Management Development Conference
Proceedings*, *2*(113), 1305-1313.

Jamal, A. H. (2014). Leadership Styles and Value Systems of School
Principals. *American Journal of Educational Research*, *2*(12), 1267-1276.

James, L. R., & Brett, J. M. (1984). Mediators, moderators and tests for mediation.
Journal of Applied Psychology, 69, 307-321.

Jaramillo, F., Carrillat, F. A., & Locander, W. B. (2006). A Meta-Analytic
Comparison of Managerial Ratings and Self-Evaluations. *Journal of
Personal Selling & Sales Management*, *25* (4), 315-328.

Jasper F. (2010). Applied dimensionality and test structure assessment with the
START-M mathematics test. *The International Journal of Educational and
Psychological Assessment, 6*, 104-25.

Javed, M., Balouch, R., & Hassan, F. (2014). Determinants of Job Satisfaction and
its impact on Employee performance and turnover intentions. *International
Journal of Learning and Development*, *4*(2), 120.

Jennewein, A. (2012). *Perceptions of leadership across cultures: a study of French
and German managers and their employees in both their domestic and host
environments* (Doctoral dissertation, Dublin City University).

Jing, F. F., & Avery, G. C. (2011). Missing links in understanding the relationship
between leadership and organizational performance. *International Business &
Economics Research Journal (IBER)*, *7*(5).

John, G., & Weitz, B. (1989). Salesforce Compensation: An Empirical Investigation

of Factors Related to Use of Salary Versus Incentive Compensation**.** *Journal of Marketing Research*, 1-14.

Johns, R. (2010). Likert items and scales. Retrieved from Survey Question Bank website: http://www.surveynet.ac.uk/sqb/datacollection/likertfactsheet.pdf

Johnson, R. (2002). *Fishbein's Attitude*. Retrieved from zimmer.csufresno.edu/~ johnca/spch100/6-7-fishbein.htm.

Johnson, C. Y., Bowker, J. M., & Cordell, H. K. (2004). Ethic variation in environmental belief and behaviour: an examination of the new ecological paradigm in a social psychological context. *Environment and Behaviour 36*(2), 157–86.

Johnston, M.W., & Marshall, G.W. (2013). *Sales Force Management: Leadership, Innovatoion, Technology*. Routledge, 576 pages.

Jones, M.D. (2006). Which is a better predictor of job performance: Job satisfaction or life satisfaction. *Journal of Behavioral and Applied Management*, *15*(6), 77-97.

Joseph, M., Stone, G., & Anderson, K. (2003). Insurance customers' assessment of service quality: a critical evaluation. *Journal of Small Business and Enterprise Development*, *10* (1): 81-92.

Judd, C. M., & Kenny, D. A. (1981). Process analysis: Estimating mediation in treatment evaluations. *Evaluation Review, 5,* 602-619.

Judge, T. A., & Bono, J. E. (2001). Relationship of core self-evaluation traits-self esteem, generalized self-efficiency, locus of control, and emotional stability-with job satisfaction and job performance: A meta-analysis. *Journal of Applied Psychology, 86*, 80-92.

Judge, T. A., Heller, D., & Mount, M. K. (2002). Five-factor model of personality

352

and job satisfaction: A meta-analysis. *Journal of Applied Psychology, 87,* 530–541.

Judge, T. A., & Piccolo, R. F. (2004). Transformational and transactional leadership: A meta-analytic test of their relative validity. *Journal of Applied Psychology, 89*, 755-768.

Jun, M., & Cai, S. (2010). Examining the relationship between internal service quality and its dimensions, and internal customer satisfaction. *Total Quality Management, 21*(2), 205-223.

Kabir, M. N., & Parvin, M. M. (2011). Factors affecting employee job satisfaction of pharmaceutical sector. *Australian Journal of Business and Management Research*, *1*(9), 113-123.

Kane, M. T. (2006). Validation. *Educational measurement, 4,* 17–64.

Kahn, R., Wolfe, D., Quinn, R., Snoek, J., & Rosentbal, R . (1964). *Organizational stress: Studies in role conflict and ambiguity.* New York: Wiley.

Kaiser, H. F. (1970). A second generation Little Jiffy. *Psychometrika*, *35,* 1970, 401-15

Kaiser, H.F. (1974). An index of factorial simplicity. *Psychometrika, 39,* 31-36.

Kanfer, R., Wanberg, C., & Kantrowitz, T. (2001). Job-search and employment: A personality-motivational analysis and meta-analytic review. *Journal of Applied Psychology, 86*, 837–855.

Kang, G., James, J., & Alexandris, K. (2002). Perspectives Measurement of internal service quality: application of the SERVQUAL battery to internal service quality. *Managing Service Quality, 12*(5): 278-291.

Kanungo, R. N. (1990).Work alienation in developing countries: Western models

and eastern realities. In A. M. Jaeger & R. N. Kanungo (Eds.), *Management in Developing Countries* (pp. 193-208). London: Rutledge.

Kaplan, R. M., & Saccuzzo, D. P. (2009). *Psychological testing: Principles, applications, and issues.* Belmont, CA: Wadsworth

Karim, N. H. A. (2008). Investigating the Correlates and Predictors of Job Satisfaction Among Malaysian Academics Librarians. *Malaysian Journal of Library & Information Science, 13*(2), 69-88.

Kato, T. (2014). Coping with interpersonal stress and psychological distress at work: comparison of hospital nursing staff and salespeople. *Psychology research and behavior management*, *7*, 31.

Kavanaugh, R.R., & Ninemeier, J.D. (2001). *Supervision in the Hospitality Industry*. (3rd ed.). Michigan: The Educational Institute of the American Hotel & Lodging Association.

Keaveney, S. M., & Parthasarathy, M. (2001). Customer switching behavior in online services: An exploratory study of the role of selected attitudinal, behavioral, and demographical Factors. *Journal of the Academy of Marketing Science*, *29*(4),374-390.

Kennedy, J. C. (2002). Leadership in Malaysia: Traditional values, international outlook. *Academy of Management Executive, 16*, 15-26

Kenneth, W. T. (2000). *Intrinsic motivation at work: Building Energy and Commitment*. Berrett-Koehler Publishers, Inc., San Francisco, CA.

Kenny, J. (2003, March). Student perceptions of the use of online learning technology in their courses. *ultiBase Articles.* Retrieved December 28, 2008, from http://ultibase.rmit.edu.au/ Articles/march03/kenny2.pdf

Kenny, D. A., Kashy, D. A., & Bolger, N. (1998). Data analysis in social

psychology. In D. Gilbert, S. T. Fiske,& G. Lindzey (Eds.), *Handbook of social psychology* (4th ed., Vol. 1, pp. 233–265). New York: McGraw-Hill.

Keung-Fai, J. W. (1996). Job satisfaction of Hong Kong secondary school teachers. *Education Journal , 24* (2), 29-44.

Khadra, B. (1985). Leadership, ideology and development in the Middle East. In Hajjar, S. (Ed.), *The Middle East* (pp. 109-119). Leiden: E.J. Brill.

Khan, S. N. (2010). Impact of authentic leaders on organization performance. *International Journal of Business and Management, 5*(12), 167-172.

Khan, M.A., Rehman, K.U., Rehman, I.U., Safwan, N., & Ahmad, A. (2011). Modelling link between internal service quality in human resources management and employee retention: A case of Pakistani privatized and public sector banks. *African Journal Business Management, 5*(3), 949-959.

Khattak, N.A., & Ur-Rehman, K. (2013). Customer satisfaction and awareness of Islamic banking system in Pakistan. *African Journal of Business Management, 4* (5), 662-671.

Khuja, M. S., & Bohari, A. M. (2012). Preliminary Study of Internet Based Ticketing System Impacts on Selected Travel Agencies in Malaysia. *Journal of Asian Business Strategy, 2* (10), 219.

Ki, E. J., & Hon, L. C. (2012). Causal linkages among relationship quality perception, attitude, and behavior intention in a membership organization.*Corporate Communications: An International Journal*, *17*(2), 187-208.

Kim, Y.J., Chun, J. U., & Song, J. (2009). Investigating the role of attitude in technology acceptance from an attitude strength perspective. *International*

355

Journal of Information Management, 29 (1), 67-77.

Kim, M.A., & Park, J. (2005). A consumer shopping channel extension model: attitude shift toward the online store. *Journal of Fashion Marketing and Managemnet, 9*(1), 106.

Kim, J. G., & Lee, S. Y. (2011). Effects of transformational and transactional leadership on employees' creative behaviour: mediating effects of work motivation and job satisfaction. *Asian Journal of Technology Innovation*, *19*(2), 233-247.

Kirkendall, C. D. (2013). *Job Crafting: The Pursuit of Happiness at Work* (Doctoral dissertation, Wright State University).

Kirkman, B. L., & Rosen, B. (1999). Beyond self-management: Antecedents and consequences of team empowerment. *Academy of Management Journal, 42,* 58–74.

Krishnan, S.K., & Singh, M. (2010). Outcomes of intention to quit of Indian IT Professionals. *Human Resource Management, 49* (3): 419–435.

Klein, B., & Leffler, K. B. (1981). The Role of Market Forces in Assuring Contractual Performance. *Journal of Political Economy*, *89* (4), 615-641.

Kline, P. (2000). *The handbook of psychological testing* (2nd ed.). London: Routledge.

Kohli, A., & Jaworski B. (1990). Market orientation: the construct, research propositions, and managerial implications. *Journal of Marketing, 54* (1).

Kollmuss, A., & Agyeman, J. (2002). Mind the gap: why do people act environmentally and what are the barriers to pro-environmental behavior? *Environmental Education Research, 8*(3), 239-260.

Kothari, C. R. (2004). *Research Methodology –Methods and Techniques*. 2ⁿᵈ ed.,

New Age International (P) Ltd., New Delhi.

Kotler, P., & Armstrong, G. (2001). *Principles of marketing.* 7th Edition, New Jersey: Pearson Education, pp. 156.

Kowtha, N. R. (1997). Skills, incentives, and control: an integration of agency and transaction cost approaches. *Group & Organization Management*, *22*(1), 53-86.

Krosnick, J. A., & Petty, R. E. (1995). Attitude strength: An overview. In R. E. Petty & J. A. Krosnick (Eds.), Attitude strength: Antecedents and consequences (pp.1-24). Mahwah, NJ: Lawrence Erlbaum Associates.

Kroth, M., & Peutz, J. (2011). Workplace issues in extension - A Delphi study of Extension educators. *Journal of Extension* [On-line], 49(1), Article 1RIB1. Retrieved from http://www.joe.org/joe/2011february/rb1.php

Kumar, B. P., & Giri, V. N. (2009). Effect of age and experience on job satisfaction and organizational commitment. *ICFAI Journal of Organizational Behavior , 8* (1), 28-36.

Kumaradeeoan, V. (2012). The impact of service on quality on customer switching in telecommunication industry Jaffa District in Sri Lanka. *International Journal of Business Economics & Management Research 2* (5).

Kurland, N.B. (1996). Sales agents and clients: ethics, incentives, and a modified theory of planned behavior. *Human Relations*, *49* (1), 51-74

Kusluvan, Z., & Karamustafa, K. (2003). Organizational culture and its impacts on employee attitudes and behaviors in tourism and hospitality organizations. In S. Kusluvan (Ed.), *Managing employee attitudes and behaviors in the tourism and hospitality industry* (pp. 453–485). New York: Nova Science Publishers.

357

Lai, G., Chan, B.C., Ko, Y.C., & Boey, K.W. (2000). Institutional context and stress appraisal: the experience of life insurance agents in Singapore. *African and Asian Studies, 35*(2), 209-228.

Lai, T. T., Luen, W. K., & Hong, N. M. (2011, March). School principal leadership styles and teachers organizational commitment. A research agenda. In *2 nd International Conference on Business and Economic Research (2 nd ICBER 2011) Proceeding*.

Lämmle, L., Woll, A., Mensink, G., & Bös, K. (2013). Distal and proximal factors of health behaviors and their associations with health in children and adolescents. *International journal of environmental research and public health*,*10*(7), 2944-2978.

Lane, K. A., Esser, J., Holte, B., & McCusker, M. A. (2010). A study of nurse faculty job satisfaction in community colleges in Florida. *Teaching and Learning in Nursing*, *5*(1), 16-26.

Lane, B., & Potter, S. (2007). The adoption of cleaner vehicles in the UK: exploring the consumer attitude-action gap. *Journal of Cleaner Production*, *15*, 1085-1092.

Lankau, M., Carlson, D.S., & Nielson, T.R. (2006). The mediating influence of role stressors in the relationship between mentoring and job attitudes. *Journal of Vocational Behavior, 68*, 308-322.

Laohavichien, T., Fredendall, L., & Cantrell, R. (2009). The effects of transformational and transactional leadership on quality improvement. *The Quality Management Journal,16* (2), 7-24.

Lashbrook, W. (1997). Business Performance, Employee Satisfaction and Leadership Practices. *Performance Improvement, 36*(5), 29-33.

Lassar, W. M., Manolis, C., & Winsor, R. D. (2000). Service Quality Perspectives and Satisfaction in Private Banking. *Journal of Services Marketing*, *14* (3), 244-271.

Latzko, D. (1999). Economies of scale in mutual fund administration. *Journal of Financial Research*, *22*(3), 331-339.

Le Bel, J. L. (2005). Beyond the friendly skies: an integrative framework for managing the air travel experience. *Managing Service Quality, 15* (5), 437.

Lee, Y. D., & Chang, H. M. (2008). Relations between Team Work and Innovation in Organisations and the Job Satisfaction of Employees: A Factor Analytic Study. *International Journal of Management*, *25*(3), 732-779.

Lee, K. L., & Low, L.G. (2008). Effects of individual Characteristics and organizational context on superiors' use of conflict styles and subordinates'satisfaction with supervision. *Asian Academy of Management Journal, 13*(1), 37-62.

Lee, K. L. (2009). Superior-subordinate Conflict Management Styles an Empirical Study of Malaysian Companies. *International Business Research*, *1*(1), 118.

Lee, M-h., & Park, K-tae. (2008). Effects of a Link Between Service Provider and Customer on a Service Supply Chain. *California Journal of Operations Management, 6* (1),102-108.

Leedy, P. D., & Ormrod, J. E. (2001). *Practical research: Planning and design.* (7th ed.). Upper Saddle River, NJ: Merrill Prentice Hall.

Leung, S. (2011). A Comparison of Psychometric Properties and Normality in 4-, 5-, 6-, and 11-Point Likert Scales. *Journal of Social Service Research*, *37*, 412-421.

Lew, T. Y., & Liew, M. Y. (2006). Exploring the antecedents of needs and job

satisfaction among employees of a leading bank in Malaysia: Implications for managing bank employees in Malaysia. *Banker's Journal Malaysia, 29*(1), 10 - 26.

Li, H. (2011). Capital Structure on Agency Costs in Chinese Listed Firms. *International Journal of Governance 1* (2), 26-39.

Lian, K. L., & Tui, L.G. (2008). Effects of individual Characteristics and organizational context on superiors' use of conflict styles and subordinates' satisfaction with supervision. *Asian Academy of Management Journal, 13*(1), 37-62.

Lim, L. (1998). Cultural attributes of Malays and Malaysian Chinese: Implications for research and practice. *Malaysian Management Review, 33*, 81-88.

Lim, L. (2001). Work-related values of Malays and Chinese Malaysians. *International Journal of Cross Cultural Management, 1*, 229-246.

Lim, S. (2008). Job Satisfaction of Information Technology Workers in Academic Libraries. *Library & Information Science Research, 30*(2), 115-121.

Lim, T. G., Gomes, A.G., & Rahman, A.A. (2009). *Multiethnic Malaysia: Past, Present and Future.* Petaling Jaya: Strategic information and research development.

Lin, Zhen-You (2003). *How leadership styles, motives of achievement and their fitness affect the quality of internal services: Taking the example of marketing & promotional staff at Taiwanese record labels*, MA, Graduate Institute of Communication Management, Ming Chuan University.

Liska, A.E. (1984). A critical examination of the causal structure of the

Fishbein/Ajzen attitude-behavior model. *Social Psychology Quarterly, 47*, 61-74.

Littlejohn, S. (2002). *Theories of Human Communication*. California: Wadsworth Thomson Learning.

Liu, Y., Wu, A. D., & Zumbo, B. D. (2010). The impact of outliers on Cronbach's coefficient alpha estimate of reliability: Ordinal/rating scale item responses. Educational & Psychological Measurement, 70, 5-21.

Lo, M-C., & Ramayah, T. (2011). Mentoring and job satisfaction in Malaysian SMEs. *Journal of Management Development*, *30* (4), 427 – 440.

Locke, E. A. (1976). The nature and causes of job satisfaction. In M.D. Dunnette (Ed.), *Handbook of industrial and organizational psychology* (pp.1297-1349). Chicago: Rand McNally.

Loke, S.P., Taiwo, A.A., Salim, H. M., & Downe, A.G. (2011). Service Quality and Customer Satisfaction in a Telecommunication Service Provider. *International Conference on Financial management and Economics, 11*, IACSIT Press, Singapore.

Lombard, M.R. (2010). Employees as customers-an internal marketing study of Avis car rental group in South Africa. *African Journal of Business. Management*, *4*(4), 362-372.

Loo, M. (2010). Attitudes and Perceptions towards Islamic Banking among Muslims and Non-Muslims in Malaysia: Implications for Marketing to Baby Boomers and X-Generation. *International Journal of Arts and Sciences*, *3*(13), 453-485.

Lord, R.G., & Maher, K.J. (1993). *Leadership and Information Processing: Linking*

Perceptions and Performance. Unwin Hyman, Boston, MA.

Lorenzi, N.M., & Riley, R.T. (2000). Managing Change: An Overview. *Journal of the American Medical Informatics Association*, *7*(2), 116-124.

Lourel, M., Ford, M.T., Gamassou, C.E., Gueguen, E. & Hartmann, A. (2009), Negative and positive spillover between work and home: Relationship to perceived stress and job satisfaction. Journal of Managerial Psychology 24 (5)438-449

Lowe, K.B., Kroeck, K.G., & Sivasubramaniam, N. (1996). Effectiveness correlated of transformational and transactional leadership: a meta-analytic review of the MLQ literature. *The Leadership Quarterly, 7*(3): 385-426.

Lunardo, R. (2012). Negative effects of ambient scents on consumers' skepticism about retailer's motives. *Journal of Retailing and Consumer Services*, *19*(2), 179-185.

Lunenburg, F. C. (2011). Expectancy Theory of Motivation: Motivationg by altering expectations. *International Journal of Management, Business, and Administration*, *15*(1), 1-11.

Lynn, M. R. (1986). Determination and quantification of content validity. Nursing Research, 35(6), 382-386. Retrieved http://ovidsp.ovid.com/ovidweb from.cgi?T=JS&CSC=Y&NEWS=N&PAGE=fulltext&D= ovfta&AN=00006199-198611000-00017.

MacKinnon, D. P. (2008). *Introduction to statistical mediation analysis*. New York: Erlbaum.

MacKinnon, D. P., Krull, J. L., & Lockwood, C. M. (2000). Equivalence of the mediation, confounding and suppression effects. *Prevention Science, 1,* 173-181.

MacKinnon, D. P., Lockwood, C. M., Hoffman, J. M., West, S. G., & Sheets, V. (2002). A comparison of methods to test mediation and other intervening variable effects. *Psychological Methods, 7,* 83–104.

Madahi, A., & Sukati, I. (2014). Consumers Attitudes towards Internet and Brick and Mortar Store Channels Switching Behavior. *Journal of the Faculty of Economics and Administrative Sciences, 4* (2), 137-166.

Madhani, P. M. (2010). Rebalancing Fixed and Variable Pay in a Sales Organization: A Business Cycle Perspective. *Compensation and Benefits Review*, *42* (3), 179-189.

Mahmoud Al-Hussami, R. (2008). A Study of Nurses' Job Satisfaction: The Relationship to Organizational Commitment, Perceived Organizational Support, Transactional Leadership, Transformational Leadership and Level of Education. *European Journal of Scientific Research, 22*(2), 286 – 295.

Maio, G., & Haddock, G. (2010). The Psychology of Attitudes and Attitude Change. *Sage Social Psychology Program*. Publisher SAGE. ISBN 141292975X, 9781412929752

Malaysia: Becoming increasingly polarized and intolerant? (2014). *TN Global Travel Industry News.* Retrieved from http://www.eturbonews .com/49058/malaysia-shifting-realities

Malaysia's capital market worth US$816b, equivalent to 2.5 times the GDP. (2013, October 22). *The Malaymailonline*. Retrived fromhttp://www.themalay mailonline .com/money/article/malaysias-capital-market-worth-us816b-equivalent-to-2.5-times-the-gdp

Malaysia's Population Stood at 28.3 Million. *The Star Online* (2011, Saturday, July 30). Retrieved from http://feeds.feedburner.com/MalaysianEconomy-update.

Malaysia - Religion. (2011).*Windows on Asia.* Retrieved http://asia.isp.msu.edu /wbwoa/southeast_asia/malaysia/religion.htm

Malhotra, N. K. (2004). *Marketing Research: An Applied Orientation* (4th ed). NJ: Prentice Hall.

Malhotra, D.K., Marisetty, K., Vijaya, B., & Ariff, M. (2001). *Economics of scale in the Retail Superannuation Funds in Australia*. EFMA 2002 London Meetings. Retrieved from http://ssrn.com/abstract=314395 or DOI: 10.2139/ssrn.314395.

Manning, T.T. (2002). Gender, managerial level, transformational leadership and work satisfaction. *Women in Management Review, 17*(5), 207-216.

Mansor, N., Noor, J. M. M., & Hassan, N. F. N. (2012). Job Satisfaction among the Bankers: An investigation on Islamic Financial Institution in Eastern Region of Malaysia. *Asian Social Science, 8* (10), 186-197.

Marston, C. (2007). *Motivating the "What's in it for me" workforce: Manage across the generational divide and increase profits.* Wiley, ISBN: 0470124148

Martin, C.A., & Bush, A.J. (2003). The potential influence of organizational and personal variables on customer-oriented selling. *Journal of Business and Industrial Marketing, 18*(2), 114-132.

Mason, M. K. (2012). What is a Learning Organization? Retrieved from *www. moyak. com/papers/learningorganization. html*.

Massa, M. (2003). How do family strategies affect fund performance? When performance maximization is not the only game in town. *Journal of Financial Economics*, *67*(2), 249-304.

Mattson, A. (2014, June 17). *Stress hormone linked to short-term memory loss as we age.* Retrieved from http://now.uiowa.edu/2014/06/stress-hormone-linked-short-term-memory-loss-we-age

Mauno, S., Leskinen, E., & Kinnunen, U. (2001). Multi-wave, multi-variable models of job insecurity: Applying different scales in studying the stability of job insecurity. *Journal of Organizational Behavior, 22*, 919-937.

McCallum, R. C., Widaman, K. F., Zhang, S., & Hong S. (1999). Sample size in factor analysis. *Psychological Methods, 4*, 84-99.

McClure, R., & Gatlin, L. (2007). Assessment of online learning environments using the OCLES(20). *National Social Science Journal. 28*(2), 127-132.

McConnell, C. R.., & Brue, S. L. (2008). *Economics* (17th ed.). New York, NY: McGraw-Hill/Irwin.

McCrimmon, K., & Wehrung, D. (1986). *Taking risks: The management of uncertainty*. New York: Free Press.

McCulloch, M.C. (2003, November). Job satisfaction, myths & reality. *Call Center Magazine*, *16* (11), 12.

McCutcheon, A. S. (2004). *Relationships between leadership style, span of control and outcomes* (Doctoral dissertation, University of Toronto)

McCutcheon, A.S., Doran, D., Evans, M., McGillis-Hall, L., & Pringle D. (2009). Effects of leadership and span of control on nurses job satisfaction and patient satisfaction. *Canadian Journal of Nursing Leadership, 22*, 48–67.

Md Isa, F., Cheng, W. H., & Mohd Yunus, J. (2011). Change management initiatives and job satisfaction among salespersons in Malaysian direct selling industry. *Asian Journal of Business and Management Sciences, 1*(7), 106 – 121.

Mehrabi, J., Noorbakhash,K., Shoja, M., & Karim, M. (2012). Impact of Customer

Orientation and Sales Orientation on Sales' Performance in International Market of Bilehsavar County. *International Journal of Business and Social Science, 3* (17*).*

Melum, M. (2002). Developing high-performance leaders. *Quality Management in Health Care, 11*(1),55-68.

Meier, K., & Bohte, J. (2000). Ode to Uther Gulick: Span of control and organizational performance. *Administration & Society*, *32*(2), 115-137.

Mester, C., Visser, D., & Roodt, G. (2003). Leadership Style and its Relation to Employee Attitudes and Behaviour. *SA Journal of Industrial Psychology*, *29*(2):72-80

Metawa, A. C., & Almosssawi, M. (1998). Banking behaviour of Islamic Bank customers: Perspectives and Implications. *International Journal of Bank Marketing*, *16* (7), 299-313.

Meyer, R. M. (2010). *Relationships Among Span, Time Allocation, and Leadership of First-Line Managers and Nurse and Team Outcomes* (Doctoral dissertation, University of Toronto).

Michon, R., Chebat, J. C., & Turley, L. W. (2005). Mall atmospherics: the interaction effects of the mall environment on shopping behavior. *Journal of Business Research*, *58*(5), 576-583.

Milbourn, G., Jr., & Haight, T. (2004). Teaching the job satisfaction audit project to business school students, *The Journal of the American Academy of Business, Cambridge, 5*(1/2), 353-356.

Miller, J.E., Walker, J. R., & Drummond, K.E. (2002). *Supervision in the Hospitality Industry*. (4th ed.). New Jersey: John Wiley & Sons, Inc.

Mintzberg, H. (1979). *The Structuring of Organizations*. Englewood Cliffs: NJ:

Prentice Hall.

Mishra, D.P. (2004). Agency Relationships and Governance Mechanisms in Service Delivery: A Theoretical Analysis. *Problems and Perspectives in Management*, *4*.

Mittone, L., & Ploner, M. (2011). Peer pressure, social spillovers, and reciprocity: an experimental analysis. *Experimental Economics*, *14*(2), 203-222.

Mohammad, S. I. S., Al-Zeaud, H. A., & Batayneh, A. M. E. B. (2011). The relationship between transformational leadership and employees' satisfaction at Jordanian private hospitals. *Journal of Business and Economics Horizon*, *5*(2), 35-46.

Mohan, K., & Reddy, P.R. (2012). Scale Construction for Measuring the Attitude towards Participatory Irrigation Management Approach. *The Indian Research Journal of Extension Education, 12* (1).

Mohd Noor, N. A., & Muhamad, A. (2005). Individual factors that predict customer-orientation behaviour of Malaysian life insurance agents. *Journal Pengurusan*, *24*, 125-149.

Moore, J.E. (2002). One road to turnover: an examination of work exhaustion in technology professionals. *MIS Quarterly, 24* (1), 141-168.

Moorman, C., Diehl, K., Brinberg, D., & Kidwell, B. (2004). Subjective knowledge, search locations, and consumer choice. *Journal of Consumer Research, 31,* 673-680.

Morris, M. G., & Venkatesh, V. (2000). Age differences in technology adoption decisions: Implications for a changing workforce. *Personnel Psychology, 53*, 375

Mostafa, N.A. (1986). The Prophet's leadership and his governance and the ideal

styles of authority of Max Weber: A comparative study (in Arabic). *Journal of the Social Sciences, 14*(4): 135-153.

Moutinho, L., & Smith, A. (2000). Modelling bank customer satisfaction through mediation of attitudes towards human and automated banking. *The International Journal of Bank Marketing*, *18* (3), 124-134.

Moyes, G.D., & Tammi, C. R. (2008). Empirical Analysis Of Factors Influencing The Level Of Job Satisfaction Of Caucasian And Hispanic Accounting Professionals. *International Business & Economics Research Journal, 7* (10).

Muchinsky, P. (1993). *Psychology applied to work: An introduction to industrial/ organizational psychology.* L.A: Brooks/Cole.

Murphy, K.R., & Davidshofer, C. O. (2005). *Psychological testing : principles and applications* (6th ed. ed.). Upper Saddle River, N.J.: Pearson/Prentice Hall. ISBN 0-13-189172-3.

Mutang, J. A., Seok, C. B., Madlan, L., Lastar, A. I., Baharuddin, S. A., & Joseph, A. (2014). A Multiethnic Perception through the Eyes of Students. *International Journal of Information and Education Technology*, *4*(3), 249.

Nahavandi, A. (2012). *The art and science of leadership* (6th edition). Prentice Hall-Pearson. (first edition published in 1997).

Naile, I., & Selesho, J. M. (2014). The Role of Leadership in Motivation. Employee *Mediterranean Journal of Social Sciences*, *5*(3), 175.

Naser, K., Jamal, A., & Al-Khatib, L. (1999). Islamic Banking: A study of customer satisfaction and preferences in Jordan. *International Journal of Bank Marketing, 17*(3), 135-150.

Naveed, A**.,** Usman, A., & Bushra, F. (2011). Promotion: A Predictor of Job Satisfaction. A Study of Glass Industry of Lahore (Pakistan). *International*

Journal of Business and Social Science, 2(16).

Nazeer, S., Zahid, M. M., & Azeem, M. F. (2014). Internal Service Quality and Job Performance: Does Job Satisfaction Mediate?. *Journal of Human Resources*, *2*(1), 41-65.

Neilson, G., & Wulf, J. (2012). How Many Direct Reports*? Harvard Business Review, 90*(4), 4.

Nemanich, L., & Keller, R. (2007). Transformational leadership in an acquisition: A field study of employees. *The Leadership Quarterly, 18*, 49-68.

Ng, E. (2013). *Najib vows to defend use of Allah as exclusive to Muslims.* Retrieved from http://www.themalaysianinsider.com/malaysia/article/najib-vows-to-defend-use-of-allah-as-exclusive-to-muslims#sthash.yrRKphuy.dpuf.

Ng, C., & Mitter, S. (2005). Valuing Women's Voices Call Center Workers in Malaysia and India. *Gender, Technology and Development*, *9*(2), 209-233.

Nik Mohammad, N.M., & Mokhtar, M. (2008). *Islamic equity fund performance in Malaysia: Risk and return analysis.* The Proceedings of the MFA 10th 2008 Conference. Park, Y.

Noble, C. H. (2008). The influence of job security on field sales manager satisfaction: Exploring frontline tensions. *Journal of Personal Selling and Sales Management*, *28*, 247-261.

Norman, G. (2010). Likert scales, levels of measurement and the "laws" of statistics. *Advances in Health Science Education, 15*(5), 625-632.

Northouse, P. G. (2010). *Leadership, Theory and Practice* (5th ed.). Sage, Thousand Oaks, CA.

Norušis, M.J. (2004). *SPSS 13.0. Advanced Statistical Procedures Companion.* Englewood Cliffs: Prentice Hall, 2004.

Nunnaly, J. D., & Bernstein, I. H. (1994). *Psychometric Theory*. New York, NY: McGraw Hill.

Obiwuru, T. C., Okwu, A. T, Akpa, V. O., & Nwankwere, I. A. (2011). Effects of Leadership Style on Organizational Performance: A Survey of Selected Small Scale Enterprises in Ikosi-Ketu Council Development Area of Lagos State, Nigeria. *Australian Journal of Business and Management Research, 1*(7), 100-111.

Ohana, M. (2010). Should I stay or should I go now? Investigating the intention to quit of the permanent staff in social enterprises. *European Management Journa*l, *28*, 441-454

Ooi, K.B., Bakar, N.A., Arumugam, V.V., Vellapan, L., & Loke, A.K.Y. (2007). Does TQM influence employees' job satisfaction? An empirical case analysis. *International Journal of Quality & Reliability Management, 24*(1), 62-77.

Osman, I., Ali, H., Zainuddin, A., Wan Rashid, W. E., & Jusoff, K. (2009). Customers Satisfaction in Malaysian Islamic Banking. *International Journal of Economics and Finance, 1* (1).

Osman, M.R., Rosnah, M.Y., Ismail, N., Tapsir, R., & Sarimin, M.I. (2004). Internal Customer Satisfaction in Iso 9001 Certified Manufacturing Companies. *International Journal of Engineering and Technology,1*(2),179-1871.

Ostrom, T. M. (1969). The relationship between the affective, behavioral, and cognitive components of attitude. *Journal of Experimental Social Psychology, 5*, 12-30.

Othman, A. Q., & Owen, L. (2001a). Adopting and Measuring Customer Service

Quality in Islamic Banks: A Case Study in Kuwait Finance House. *International Journal of Islamic Financial Services, 3*(1), 6-12.

Othman, A.Q., & Owen, L. (2001b). The Multi Dimensionality of Carter Model to Measure Customer Service Quality (SQ) in Islamic Banking Industry. *International Journal of Islamic Financial Service*, *3*(4).

Othman, A.Q., & Owen, L. (2002). The multi dimensionality of CARTER model to measure customer service quality in Islamic banking industry: a study in Kuwait finance house. *International Journal of Islamic Financial Services, 3*(4), 1-12.

Ozaralli, N. (2003). Effects of transformational leadership on empowerment and team effectiveness. *Leadership & Organization Development Journal*, *24*(6), 335-344.

Palani, S., & Sohrabi, S. (2013). Consumer Attitudes and Behavior when Selecting a Holiday Destination: Introducing Kurdistan to the Finnish traveler. Retrieved from https://www.theseus.fi/bitstream/handle/10024/64122/Seima_Soraya _Consumer%20attitudes%20and%20behavior.pdf?sequence=1

Pallant, J. (2005). *SPSS survival manual, a step by step guide to data analysis using SPSS for windows* (3 ed.). Sydney: McGraw Hill; pp. 179 - 200.

Palmgreen, P. (1984). Uses and gratifications: A theoretical perspective. In: Bostrom, R.N. (Ed.), *Communication Yearbook 8 (61-72)*. Beverly Hills, CA: Sage Publications.

Pan, X., & Qin, Q. (2007). An analysis of the relation between secondary school organizational climate and teacher job satisfaction. *Chinese Education and Society*, *40*, 65-77.

Panayides, P. (2013). Coefficient Alpha: Interpret With Caution. *Europe's Journal*

of Psychology, *9*(4), 687-696.

Pangil, F., Yahaya, K. K., Johari, J., Md Isa, M.F., & Daud, Z. (2011). The
relationship between organizational climate and job satisfaction: The case of
a government agency in Malaysia. *International Journal of Humanities and
Social Science, 1 (12).*

Pantouvakis, A. (2011). Internal service quality and job satisfaction synergies for
performance improvement: Some evidence from a B2B environment.*Journal
of Targeting, Measurement and Analysis for Marketing*, *19*(1), 11-22.

Paraskevas, A. (2001). Internal service encounter in hotels: an empirical study.
International Journal of Contemporary Hospitality Management, 13(6), 285-
292. 278-291.

Parasuraman, A., Zeithaml, V.A , & Berry, L.L. (1985). A Conceptual Model of
Service Quality and its Implications for Future Research. *Journal of
Marketing*, *49*, 41-50.

Parasuraman, A., Zeithaml, V. A., & Berry, L.L. (1998). Servqual: A multiple-item
scale for measuring consumer perceptions of service quality. *Journal of
Retailing, 64*(1), 12-40.

Pavot, W. G., & Diener, E. (1993). Review of the Satisfaction with Life Scale.
Psychological Assessment, 5, 164-172.

Peccei, R., & Rosenthal, R. (2000). Front-line responses to customer care
programmes: a theoretical and empirical analysis. *International 'journal of
Human Resource Management, 11*, 562-90.

Pehrsson, A. (2004).Strategy competence: a successful approach to international
market entry. *Management Decision, 42* (6), 758 - 768

Pehrsson, A. (2008). Application of the PSE model for market entry: Ericsson enters

the US market. *Business Strategy Series, 9* (4),168 – 175

Perusse, R., Goodnough, G E., Donegan, J., & Jones, C. (2004). Perceptions of
school counselors and school principals the national standards for school
counseling programs and the transforming school counseling initiative.
Professional School Counseling, 7, 152-162.

Peters, G. J. Y. (2014). The alpha and the omega of scale reliability and validity:
why and how to abandon Cronbach's alpha and the route towards more
comprehensive assessment of scale quality. *European Health Psychologist*,
16 (2), 56-69.

Peterson, R.A., & Wilson, W. (1992) Measuring customer satisfaction: fact and
artifact. *Journal of the Academy of Marketing Science*, *20*, 1, 61–71.

Pettijohn, C. (Charles), Pettijohn, L. (Linda), & Pettijohn, J. (James). (2004).
Supermarket branch banks and traditional banks: An evaluation of
differences in employees' attitude regarding product offerings, job
satisfaction and turnover. *Journal of Financial Services Marketing*, *9* (1), 11

Petty, R. E., & Krosnick, J. A. (1995). *Attitude strength: Antecedents and
consequences*. Mahwah, NJ: Lawrence Erlbaum Associates.

Pinder, C. C. (1987). Valence-instrumentality-expectancy theory. In R. M. Steers &
L. W. Porter (Eds.), Motivation and work behavior (4th ed.) (pp. 69-89). New
York, NY: McGraw-Hill.

Polit, D. F., & Beck, C. T. (2006). The content validity index: Are you sure you
know what's being reported? critique and recommendations. Research in
Nursing & Health, 29(5), 489-497. Retrieved from   http://dx.doi.org/10.1002
/nur.20147. doi:10.1002/nur.20147

Farris, P. W., Bendle, N.T., Pfeifer, P.E., & Reibstein, D.J. (2010). *Marketing*

Metrics: The Definitive Guide to Measuring Marketing Performance. Upper Saddle River, New Jersey: Pearson Education, Inc.

Piercy, N.F., Low, G.S., & Cravens, D.W. (2004). Examining the effectiveness of sales managerment control practices in developing countries. Journal World Busniess, *39*(3) 255-67.

Pool, S.W. (2000). The learning organization: motivating employees by integrating TQM philosophy in a supportive organizational culture. *Leadership and Organization Development Journal*, *21* (8), 373-8.

Poon, J. M. L. (1998). The Malay wedding. *Asian Thought and Society*, *23*, 221-237.

Popper, M., & Lipshitz, R. (2000). Organizational learning: mechanisms, culture and feasibility. *Management Learning, 31*(2), 181-96.

Prabhakar, G.P. (2005). Switch leadership in projects: an empirical study reflecting the importance of transformational leadership on project success across twenty-eight nations. *Project Management Journal*, *36*(4), 53-60.

Preacher, I. J., & Hayes, A. F. (2004). SPSS and SAS procedures for estimating indirect effects in simple mediation models. *Behavior Research Methods, Instruments, & Computers*, *36*, 717-731.

Preston, C.C., & Colman, A. (2000). Optimal number of response categories in rating scales: reliability, validity, discriminating power, and respondent preferences. *Acta Psychologica*, *104*, 1–15.

Pritchard, M., & Silvestro, R. (2005). Applying the Service Profit Chain to Analyze Retail Performance: the Case of the Managerial Strait-jacket? *International Journal of Service Industry Management, 16*(4), 337-356.

Pruden, H. O. (1969). Interorganizational conflict, linkage, and exchange: A study of industrial salesmen. *Academy of Management Journal*, *12*, 339-350.

PwC. (2011). *Investment management*. Retrieved from http://www.pwc.com/my/en /industry /investment-management.jhtml

Pycraft, M., Singh, H., Philela, K., Slack, N., Chambers, S., & Johnston, R. (2010). *Operations Management*. Cape Town: Pearson Education South Africa

Qader, I.K., & Zainuddin, Y. (2010). The Consequences of Perceived Government Legislation, Media Exposure and Safety & Health Concern and the Role of Attitude as Mediator. *International Journal of Innovation, Management and Technology, 1*(4).

Rad, A., & Yarmohammadian, M. (2006). A study of relationship between managers' leadership style and employees' job satisfaction. *Leadership in Health Services, 19*(2), 11-28.

Raden, D. (1985). Strength-related attitude dimensions. *Social Psychology Quarterly, 48*, 312-330.

Rafferty, A.E., & Griffin, M .A. (2004). Dimensions of transformational leadership: Conceptual and empirical extensions. *The Leadership Quarterly 15*, 329 -354

Rahim, M.A. (2010). *Managing Conflict in Organization* (3rd ed). London: Quorum Books.

Rajan, R. G., & Wulf, J. (2006). Flattening Firm: Evidence from Panel Data on the Changing Nature of Corporate Hierarchies. *Review of Economics & Statistics, 88*(4), 759-773

Ram, N., Khoso, I., Ali Shah, A., Chandio, F.R., & Shaikih, F.M. (2011). Role Conflict and Role Ambiguity as Factors in Work Stress among Managers: A Case Study of Manufacturing Sector in Pakistan. *Asian Social Science*, *7*(2), 113-118.

Ramdhony, D. (2013). Islamic Banking Awareness Attitudes and Bank Selection

Criteria. *International Journal of Humanities and Applied Sciences*,*2*(2), 29-35.

Ramdhani, M., Ramdhani, A., & Kurniati, D.M. (2011).The Influence of Service Quality Toward Customer Satisfaction of Islamic Sharia Bank. *Australian Journal of Basic and Applied Sciences, 5*(9),1099-1104.

Randolph, D. S., & Johnson, S.P. (2005). Predicting the effects of extrinsic and intrinsic job satisfaction factors on recruitment and retention of rehabilitation professionals. *Journal of Healthcare Management, 50* (1), 49-60.

Rao, A. R., & Bergen, M. E. (1992, December). Price Premiums as a Consequence of Buyers' Lack of Information. *Journal of Consumer Research*, *19* (3), 412-423.

Reed III, R.G. (2001). Rewards, recognition and job satisfaction. *Advance Management Journal, 33*(3), 20-25.

Reimer, A., & Kuehn, R. (2005). The impact of servicescape on quality perception. *European Journal of Marketing*, *39,* 786-808.

Reisel, W., & Banai, M. (2002). Job insecurity revisited: reformulating with affect. *Journal of Behavioural and Applied Management, 4* (1), 87-90.

Remo-Listana, K. (2009, September). Islamic finance still in search of global credibility. *Emirated Business, 24* (7). Retrieved from http://www.emirates 247.com/2.266/islamic-finance/islamic-finance-still-in-search-of-global-credibility-2009-09-02-1.23920

Reynoso, J., & Moores, B. (1995). Toward the Measurement of Internal Service Quality. *International Journal of Service Industry Management, 6*(3), 64-83.

Rhoades, L., & Eisenberger, R. (2002). Perceived organizational support: a review of the literature. *Journal of Applied Psychology, 87* (4), 698–714.

Ricoy, P. (2012). Multimodality in translation: Steps towards socially useful research. *Journal Multimodal Communication*, *1*(2), 181-203.

Rishipal, L. (2014). Analytical Comparison of Flat and Vertical Organizational Structures. *European Journal of Business and Management, 6*, (36).

Ritter, N. (2010). Understanding a widely misunderstood statistic: Cronbach's alpha. Paper presented at *Southwestern Educational Research Association (SERA) Conference* 2010: New Orleans, LA.

Rizzo, J. R., House, R. J., & Lirtzman, S. I. (1970). Role conflict and role ambiguity in complex organizations. *Administrative Science Quarterly, 15*, 150-163. doi:10.2307/2391486.

Robbins, S.P. (2003). *Organizational Behavior: Concepts, Controversies, and Applications*, 10th (ed,) Prentice Hall, Upper Saddle River, NJ.

Robbins, N. B., & Richard, R.M. (2011). Plotting Likert and Other Rating Scales. Survey *Research Methods Section-JSM*, 1058–1066.

Robins, R.W., Tracy, J. L., Trzesniewski, K. H., Gosling, S. D., & Potter, J. (2001). *Personality correlates of self-esteem across the lifespan*. Davis: University of California, Department of Psychology.

Rodger, G. (2002). *Span of control decision making indicators with ranking*. Unpublished work. The Ottawa Hospital, Ontario.

Rogelberg, S.G., & Stanton, J.M. (2007). Understanding and Dealing with Organizational Survey Nonresponse. *Organizational Research Methods,* 10-195.

Rosenthal, G. T., Soper, B., Rachal, C., McKnight, R. R., & Price, A. W. (2004).

The profession of psychology scale: Sophisticated and naive students' responses. *Journal of Instructional Psychology, 31*, 202-205.

Rossiter, J. R. (2002). The C-OAR-SE procedure for scale development in marketing. *International Journal of Research in Marketing, 19*(4), 305–335.

Rossiter, J. R. (2011). *Measurement for the social sciences. The COAR-SE method and why it must replace psychometrics*. Berlin: Springer

Rowold, J. (2005). *MLQ-5X. German translation of Bass & Avolio's Multifactor Leadership Questionnaire*, Redwood City: Mind Garden.

Rozin, P., & Royzman, E. B. (2001). Negativity bias, negativity dominance, and contagion. *Personality and Social Psychology Review, 5*, 296-320.

Rubin, A. M., Haridakis, P. M., & Piele, L. J. (2009). Communication research: Strategies and sources: Cengage Learning.

Rucker, D. D., Tormala, Z. L., Petty, R. E., & Briñol, P. (2014). Consumer conviction and commitment: An appraisal-based framework for attitude certainty. *Journal of Consumer Psychology*, *24*(1), 119-136.

Rydell, R. J., & McConnell, A. R. (2006). Understanding implicit and explicit attitude change: A systems of reasoning analysis. *Journal of Personality and Social Psychology, 91*, 995- 1008.

Rynes, S. L., Colbert, A. E., & Brown, K. G. (2002). HR professionals' beliefs about effective Human resource practices: Correspondence between research and practice. *Human Resource Management, 41*, 149-174.

Saad, N. M., Majid, M. S., Kassim, S., Hamid, Z., & Yusof, R. M. (2010). A comparative analysis of the performance of conventional and Islamic unit trust companies in Malaysia. *International Journal of Managerial Finance, 6*(1), 24-47.

Saari, L.M., & Judge, T.A. (2004). Employee attitudes and job satisfaction. *Human Resource Management, 43* (4), 395-407.

Saeed, R., Lodhi, R. N., & Iqbal, A. (2013). Factors Influencing Job Satisfaction of Employees in Telecom Sector of Pakistan. *International Journal of African and Asian Studies*, *3*, 124-130.

Safaria, T., Othman, A., & Wahab, M.N.A. (2011). Role Ambiguity, Role Conflict, the Role of Job Insecurity as Mediator toward Job Stress among Malay Academic Staff: A SEM Analysis. *Journal of Social Sciences 3*(3): 229-235.

Said, H., Badru, B. B., & Shahid, M. (2011). Confirmatory Factor Analysis (Cfa) for Testing Validity And Reliability Instrument in the Study of Education. *Australian Journal of Basic and Applied Sciences, 5*(12): 1098-1103.

Saleem, H. (2015). The Impact of Leadership Styles on Job Satisfaction and Mediating Role of Perceived Organizational Politics. *Procedia-Social and Behavioral Sciences*, *172*, 563-569.

Salkind, N. (2006). *Exploring research* (6th ed.). New Jersey. Pearson Prentice Hall.

Salleh, F., & Kamaruddin, A. (2011). The Effects of Personality Factors on Sales Performance of Takaful (Islamic Insurance) Agents in Malaysia. *International Journal of Business and Social Science, 2* (5).

Sangwan, A. (2013). Determinants of job satisfaction: a study of insurance sector employees. *International Journals of Marketing and Technology*, *3*(5), 1-19.

Sansgiry, S.S., & Ngo, C. (2003). Factors affecting job satisfaction among pharmacists. *Hospital Pharmacy, 38* (11), 1037-1046.

Sarwar, A., Ferdous Azam, S. M., Haque, A., Sleman, G., & Nikhashemi, S.R.

(2013). Customer's Perception Towards Buying Chinese Products: An Empirical Investigation in Malaysia. *World Applied Sciences Journal, 22*(2): 152-160.

Sathish, M., Kumar, K. S., Narveen, K.J., & Jeevanantham, V. (2011). A Study on consumer switchinhg behavior in cellular service provider: A study with reference to Chennai. *Far East Journal of Psychology and Business, 2* (2), 71-81. Retrieved from http://www.fareastjournals.com/files/V2N2P5.pdf

Saunders, M.N.K., & Lewis, P. (2011). *Doing Research in Business and Management*. Harlow, United Kingdom: Pearson

Sauner-Leroy, J.B. (2004). Managers and Productive Investment Decisions: The Impact of Uncertainty and Risk Aversion. *Journal of Small Business Management, 42* (1), 1-18.

Scatterplots: How can you interpret a scatter plot? (n.d). Retrieved from on January 25, 2014. http://www.uow.edu.au/student/qualities/statlit/module3/5. 4interpret /UOW153442.html.

Schabracq, M.J., & Cooper, C.L. (2000). The Changing Nature of Work and Stress. *Journal of Managerial Psychology, 15*(3), 227-242.

Schacter, D. (2011). *Psychology*. Worth Publishers

Schein, E. H. (2010). *Organizational culture and leadership* (Vol. 2). John Wiley & Sons.

Schimmoeller, L. J. (2010). Leadership Styles in Competing Organizational Cultures, Kravis Leadership Institute. *Leadership Review*, *10*, 125 – 141

Schneider, B., & Bowen, D.E. (1985). Employee and customer perceptions of service in banks: Replication and extension. *Journal of Applied Psychology, 70*,423-433.

380

Schriesheim, Castro, S., & Yammarino, F. (2000). Investigating contingencies: An examination of the impact of span of supervision and upward controllingness on leader member exchange using traditional and multivariate within- and between – entities analysis. *Journal of Applied Psychology, 85*(5), 659-677.

Schuler, R. S., Aldag, R. J., & Brief, A. P. (1977). Role conflict and ambiguity: A scale analysis. *Organizational Behavior and Human Performance, 20*, 111-128. doi:10.1016/0030-5073(77)90047-2.

Schulz-Hardt, S., Fischer, P., & Frey, D. (2010). *Confirmation bias in accuracy motivated decision-making: A cognitive explanation for biased information seeking.* Manuscript under revision.

Securities Commission Chairman Speech on Capital Market Masterplan 2. (2011, April14). *Malaysian Economy Updates*. Retrieved from www.malaysian-economy.com/2011/04/capital-market-masterplan-2.html

Securities Commission Malaysia. (2004-2014). *Data & Analysis. Summary of Statistics for Unit Trust Funds in Malaysia*. Retrieved from http://www.sc.com.my/data statistics/unit -trust-funds-in-malaysia-summary-of-statistics/

Securities Commission Malaysia. (2008). *Guidelines and Best Practices on Islamic Venture Capital.* Retrieved from http://www.sc.com.my/guidelines-and-best-practices-on-islamic-venture-capital/

Securities Commission Malaysia. (2013). *Unit trust funds in Malaysia- Summary of Statistics*. Retrieved from http:// http://www.sc.com.my/data-statistics/unit trust-funds-in-malaysia-summary-of-statistics/

Securities Commission Malaysia. (2014). *Unit trust funds in Malaysia- Summary of Statistics*. Retrieved from http:// http://www.sc.com.my/data-statistics/unit

trust-funds-in-malaysia-summary-of-statistics/

Sekaran, U. (2005). *Research Methods for Business: A skill-building approach* (4th ed.). NY: John Wiley & Sons.

Sekaran, U., & Bougie, R. (2010). *Research methods for business*. A sill building approach (5th ed.) John Willey: UK.

Sekiguchi, T. (2004). Person-Organisation Fit and Person-Job Fit in Employee Selection: A Review of the Literature. *Osaka Keidai Ronshu, 54*, 179-191.

Serviere-Munoz, L., & Mallin, M. L. (2013). How do Unethical Salespeople Sleep at Night? The Role of Neutralizations in the Justification of Unethical Sales Intentions. *Journal of Personal Selling & Sales Management, 33*, 291-308.

Shadish, W. R., Cook, T. D., & Campbell, D. T. (2002). *Experimental and Quasi Experimental Designs*. Boston: Houghton Mifflin Co.

Shafie, S., Wan Azmi, W.S., & Haron, S. (2004). Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study of Bank Islam Malaysia Berhad. *Journal of Muamalat and Islamic Finance Research, 1*(1), 2-19.

Shahin, A. I., & Wright, P. L. (2004). Leadership in the Context of Culture: An Egyptian perspective. *The Leadership and Organizational Development Journal, 25(6),* 499-511.

Shapiro, C. (1983). Premiums for High Quality as Returns to Reputation. *Quarterly Journal of Economics, 98,* 659-680.

Shapiro, S.P. (2005). Agency Theory. *Annual Review of Sociology, 31* (1), 263-84.

Sharia-compliant unit trust fund is launched. (2015). *Business Daily.* Retrieved from http://www.businessdailyafrica.com/Corporate-News/Sharia-compliant-unit-trust-fund-is-launched/-/539550/1100492/-/127d9ws/-/index.html

Sheeran, P. (2002). Intention-behavior relations: A conceptual and empirical review.

In W. Stroebe & M. Hewstone (Eds.), *European review of social psychology*, *12,* 1-36. Chichester: Wiley.

Sheeran, P., & Orbell, S. (1998). Do intentions predict condom use? A meta-analysis and examination of six moderator variables. *British Journal of Social Psychology*, *37*, 231-250.

Sherman, R. (2006). Leading a Multigenerational Nursing Workforce: Issues, Challenges and Strategies. *The Online Journal of Issues in Nursing, 11* (2). Manuscript 2. Retrieved from https: www.nursingworld.org/Main MenuCategories/ANAMarketplace/ANAPeriodicals/OJIN/TableofContents/ Volume112006/No2May06/tpc30_216074.aspx

Shin, S.J., & Zhou, J. (2007). When is educational specialization heterogeneity related to creativity in research and development teams? Transformational leadership as a moderator. *Journal of applied Psychology*, *92*(6), 1709-1721.

Shrout, P. E., & Bolger, N. (2002). Mediation in experimental and nonexperimental studies: New procedures and recommendations. *Psychological Methods*, *7*(4), 422- 445.

Sicsic, J., Le Vaillant, M., & Franc, C. (2012). Intrinsic and extrinsic motivations in primary care: An explanatory study among French general practitioners. *Health policy*, *108*(2), 140-148.

Silver, L.S., Dwyer, S., & Alford, B. (2006). Learning and Performance Goal Orientation of Salespeople Revisited: The Role of Performance-Approach and Performance-Avoidance Orientations. *Journal of Personal Selling & Sales Management, 26* (1), 27-38. doi:10.2753/PSS0885-3134260103

Silvestro, R., & Cross, S. (2000). Applying the service-profit chain in the retail

environment: challenging the satisfaction mirror. *International journal of service industry management, 11* (3), 244-268.

Simon, H. (1946). The Proverbs of Administration. *Public Administration Review, 4* (1), 16-30.

Singh, J. K., & Jain, M. (2013). A study of employees' job satisfaction and its impact on their performance. *Journal of Indian research*, *1*(4), 105-111.

Singh, A. P., & Singh, S. (2009). Effects of stress and work culture on job satisfaction. *The ICFAI Journal of Organizational Behavior , 8* (2), 52-62.

Singh, J., & Sirdeshmukh, D. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments. *Journal of Academy of Marketing Sciences, 28* (1), 150-167

Sirri, E., & Tufano, P. (1998). Costly search and mutual fund flows. *Journal of Finance, 53* (5), 1589- 1622.

Sitkin, S., & Weingart, L. (1995). Determinants of Risky Decision-Making Behavior: A Test of the Mediating Role of Risk Perceptions and Propensity. *Academy of Management Journal, 38* (6),1573-1592.

Smith, C.S., Tisak, J., & Schmieder, R. A. (1993). The measurement properties of the role conflict and role ambiguity scales: A review and extension of the empirical research. *Journal of organizational Behavior, 14,* 37-48.

Snow, C. E. (2001). Knowing what we know: Children, teachers, researchers. *Educational Researcher*, *30* (7), 3-9.

Sobel, M. E. (1982). Asymptotic confidence intervals for indirect effects in structural equation models. *Sociological Methodology, 13*, 290 - 312. doi:10.2307/270723

Sosik, J. J., & Jung, D. I. (2010). *Full range leadership development: Pathways for*

people, profit and planet. New York: Taylor & Francis.

Spector, P.E. (1997). *Job satisfaction: Application, assessment, causes, and consequences.* Thousand Oaks, CA: SAGE Publications.

Stieglitz, H. (1962). Optimizing span of control. *Management Record*, *24*, 25-29.

Stock, R. M., & Hoyer, W.D. (2005). An Attitude-Behaviour Model of Salespeople's Customer Orientation. *Journal of the Academy of Marketing Science, 33* (4), 536-552.

Streiner, D. L. (2003) Starting at the beginning: an introduction to coefficient alpha and internal consistency. *Journal of Personality Assessment, 80*, 99-103.

Strinfellow, A. (2010), *About Flat Organization Structure.* Retrieved from http://www.ehow.com/about_5087590_flat-organization-structure.html.

Sulieman Ibraheem, S. M., Hussein, A. A., & Ayat Mohammad, E. B. (2011).The Relationship between Transformational Leadership and Employees' Satisfaction at Jordanian Private Hospitals. *Business and Economic Horizons, 5*(2), 35-46.

Suh, T., & Badrinarayanan, V. (2014). Proximal and distal influences on project creativity in international marketing teams. *International Marketing Review*,*31*(3), 283-307.

Sun, Li-Jun (2008). *A Study of the correlations among internal-service quality, employee's job satisfaction, external-service quality and customer satisfaction: Taking banks in Tainan for example*. MA. Department of Business Administration, National Cheng-Kung University, Taiwan1.

Suppiah, V., & Singh, M.S. (2011). Organisational culture's influence on tacit knowledge-sharing behavior. *Journal of Knowledge Management*, *15*(3), 462- 477.

385

Tabachnick, B., & Fidell, L. (2001). *Using multivariate statistics* (4th edn). New York: HarperCollins.

Tabachnick, B., & Fidell, L. (2007). *Using multivariate statistics* (5th edn.). New York: HarperCollins.

Taburan dan Ciri-ciri Asas Demografi (2010). Retrieved from http://www.mpklang .gov. my/c/document_library/get_file?uuid=b9bbc4fb-2f76-4231-b6ed-58fa36eab0a4&groupId=283929

Taib, F. M., & Isa, M. (2007). Malaysian unit trust aggregate performance. *Managerial Finance*, *33*(2), 102-121.

Tan, T. H., & Waheed, A. (2011). Herzberg's motivation-hygiene theory and job satisfaction in the Malaysian retail sector: The mediating effect of love of money. *Journal of Asian Academic of Management*, *16*(1), 73–94.

Tang, W., Cui, Y., & Babenko, O. (2014). Internal consistency: Do we really know what it is and how to assess it. *Journal of Psychology and Behavioral Science*, *2*(2), 205-220.

Tansel, A., & Gazioglu, S. (2014). Management-employee relations, firm size and job satisfaction. *International Journal of Manpower, 35* (8), 1260-1275.

Taylor, S. (1994). Waiting for service: the relationship between delays and evaluations of service. *Journal of Marketing, 58,* 56-69

Teijlingen, E.R., Rennie, A.M., Hundley V., & Graham, W. (2001). The importance of conducting and reporting pilot studies: the example of the Scottish Births Survey. *Journal of Advanced Nursing, 34*, 289-295.

Tekleab, A., Takeuchi, R., & Taylor, M. (2005). Extending the chain of relationships among organizational justice, social exchange, and employee reactions: The role of contract violations. *Academy of Management Journal*, *48*(1): 146-157.

386

Teoh, T. T. (2012). The Impact of Unit Trust Management Company Fund
Investment on Investors' Risk. *Asian Journal of Business and Accounting, 5*
(1), 27-54.

Thambiah, S., Cril Eze, U., Santhapparaj, A.J., & Arumugam, K. (2011). Customers'
Perception on Islamic Retail Banking: A Comparative Analysis between the
Urban and Rural Regions of Malaysia. *International Journal of Business and
Management, 6* (1), 187-198.

The Malaysian Population and Housing Census Report (2010). Retrieved from
https://www.statistics.gov.my/mycensus2010/index.php?option=com_content
&id=52&lang=en&Itemid=60

The opportunities and challenges faced by the Islamic unit trust industry in Malaysia.
(2011). Retrieved from https://www.fimm.com.my/wp-
content/uploads/latest-news/THE-OPPORTUNITIES-AND-CHALLENGES-
FACED-BY-THE-ISLAMIC-UNIT-TRUST-INDUSTRY-IN-
MALAYSIA.pdf

Thöni, C., & Gaechter, S. (2014). Peer Effects and Social Preferences in Voluntary
Cooperation, CESifo Working Paper, No. 4741

Thurstone, L. L. (1947). *Multiple factor analysis*. Chicago: University of Chicago
Press.

Ting, S.C. (2014). The Relationship between Customers' Switching Cost and
Repurchase Intention: The Moderating Role of Satisfaction. *Journal of
Service Science and Management*, 7, 313-322.

Tsai, Jui-Ho (2004). *A Study of Employee Satisfaction for Enterprise inside E*

Service - Nan Zi export processing zone IC encapsulation and testing factory as example, unpublished Master's thesis, Graduate School of Business Administration, National Sun Yat-sen University, Taiwan.13.

Tsang, K. K. (2012). The use of midpoint on Likert Scale: The implications for educational research. *Hong Kong Teachers' Centre Journal*, *11*.

Tull, A. (2009). Supervision and mentorship in the socialization process. In A. Tull, J. B. Hirt, & S. A. Saunders (Eds.), Becoming Socialized in Student Affairs Administration (pp. 129- 51). Sterling, VA: Stylus.

Umamaheswari, J. L. (2014). Exploring Internal Service Quality in a Manufacturing Organization–A Study in Lucus TVS, Chennai. *Procedia Economics and Finance*, *11*, 710-725.

Understanding Unit Trust, FIMM, (n.d.). Retrieved from https://www.fimm .com.my/investor/...unit-trusts/understanding-unit-trust

Urlick, L.F. (1956). The manager's span of control. *Harvard Business Review, 34*(3), 39-47.

Van Dolen, W., Lemmink, J., De Ruyter, K., & De Jong, A. (2002) .Customer-sales employee encounters: a dyadic perspective. *Journal of Retailing, 78*, 265-279.

Van Dun, Z., Bloemer, J., & Henseler, J. (2011). Perceived customer contact centre quality: conceptual foundation and scale development. *The Service Industries Journal*, *31*(8), 1347-1363.

Van Fleet, D., & Bedian, A. (1977, July). A history of the span of management. *Academy of Management Review, 356-72.*

Varki, S., & Colgate, M. (2001). The role of price perceptions in an integrated model of behavioral intentions. *Journal of Service Research, 3*(3), 232-240.

Verplanken, B., Hofsee, G., & Janssen, H. J. (1998). Accessibility of affective vs.

cognitive components of attitudes. *European Journal of Social Psychology*, *28*, 23-35.

Vogel, T., Bohner, G., & Wanke, M. (2014). *Attitudes and attitude change*. Psychology Press.

Voon, M. L., Lo, M. C., Ngui, K. S., & Ayob, N. B. (2011). The Influence of Leadership Styles on Employees' Job Satisfaction in Public Sector Organizations in Malaysia. *International Journal of Business, Management and Social Sciences, 2*(1), 24-32.

Wagner, S. M. (2011). Supplier development and the relationship life-cycle. *International Journal of Production Economics*, *129*(2), 277–283. doi:10.1016/j.ijpe .2010.10.02.

Watson, D., Clark, L. A., & Tellegen, A. (1988). Development and validation of brief measures of positive and negative affect: The PANAS scales. *Journal of Personality and Social Psychology, 54*(6), 1063-1070.

Wakhid, S. C., & Efrita, S. (2007). Adopting Islamic Banks' CARTER Model: an Empirical Study in Riau's Syariah Banks, Indonesia. In Thambiah, S., Nathan, R. J., & Eze, U. C. (2008), *Consumer Adoption of Islamic Banking in Malaysia.* College Science in India.

Walker, O. C, Jr., Churchill, G. A., Jr., & Ford, N. M. (1972). Reactions to role conflict: The case of the industrial salesman. *Journal of Business Administration, 3*, 35-36.

Walker, O. C, Jr., Churchill, G. A., Jr., & Ford, N. M. (1977). Motivation and performance in industrial selling: Present knowledge and needed research. *Journal of Marketing Research*, *14,* 156-168.

Walumbwa, F. O., Lawler, J. L., & Avolio, B. J. (2007). Leadership, Individual

389

Differences, and Work-related Attitudes: A Cross-Culture. Investigation. *Applied Psychology International Review*, *56*(2), 212-230.

Walumbwa, F.O., Wang, P., Lawler, J. J., & Shi Kan (2004). The role of collective efficacy in the relations between transformational leadership and work outcomes. *Journal of Occupational and Organizational Psychology, 77*, 515-530.

Wambui, T. W., Wangombe, J. G., Muthura, M. W., Kamau, A. W., & Jackson, S. M. (2013). Managing Workplace Diversity: A Kenyan Pespective.*International Journal of Business and Social Science*, *4*(16).

Wang, G. l. (2011, August). A Study of How the Internal-Service Quality of International Tourist Hotels Affects Organizational Performance: Using Employees' Job Satisfaction as the Mediator. *Journal of Global Business Management*, *7(2)*, 1-12.

Wang, G. L. (2012). The influence of internal service quality on employee job satisfaction at Taiwan listed international tourist hotels: using organisational culture as the moderator. *World Transactions on Engineering and Technology Education*, *10*(3), 174-183.

Wang, C.L., & Ahmed, P.K. (2003). Organizational learning: a critical review. *The Learning Organization*, *10* (1), 8-17

Warrick, D. D. (2011). The Urgent Need for Skilled Transformational Leaders: Integrating Transformational Leadership and Organization Development. *Journal of Leadership, Accountability and Ethics, 8*(5), 11-26.

Wei, F., Zhejiang, Y., & Xin,Y. (2007). The influence of employee's attitude

towards their organizational commitment and job satisfaction: A case study in a China-based organization. *Management Science and Engineering , 1* (1), 83-93.

Weiss, H. M., & Cropanzano, R. (1996). Affective events theory: A theoretical discussion of the structure, causes, and consequences of affective experiences at work. *Research in Organizational Behaviour, 18*, 1-74.

Westen, D., & Robert, R. (2003). Quantifying construct validity: Two simple measures. *Journal of Personality and Social Psychology, 84* (3), 608–618. doi:10.1037/0022-3514.84.3.608.

Whan Park, C., MacInnis, D. J., Priester, J., Eisingerich, A. B., & Iacobucci, D. (2010). Brand attachment and brand attitude strength: Conceptual and empirical differentiation of two critical brand equity drivers. *Journal of Marketing*, *74*(6), 1-17.

Whitehead, J. (2008). Using a living theory methodology in improving practice and generating educational knowledge in living theories. *Educational Journal of Living Theories 1*(1), 103-126. Retrieved from http://ejolts.net/node/80.

Wiener, L., McConnell, D. G., Latella, L., & Ludi, E. (2013). Cultural and religious considerations in pediatric palliative care. *Palliative and Supportive Care*, *11*(01), 47-67.

Williams, J.F., II. (1999). Managing diversity: Library management in light of the dismantling of affirmative action. *Journal o f Library Administration. 27*, 27-48.

Williams, F., & Monge, P. (2001). *Reasoning with statistics.* (5th ed.). Belmont, CA: Thomson Wadsworth.

Winter, J.C.F., Dodou, D., & Wieringa, P.A. (2009). Exploratory Factor Analysis.

Multivariate Behavioral Research, 44, 147-181.

Wiratmadja, I. I., Govindaraju, R., & Rahyuda, A.G. (2008). *The influence of transformational leadership style and compensation system on the performance of university lecturer: A case at a State University in Indonesia*. Paper presented at the 9th Asia Pacific Industrial Engineering & Management Systems Conference, Nusa Dua, Bali- Indonesia.

Wong (2013). FIMM Annual Convention: Catalyst For Sustainable Growth. *FIMM Today.*

Wong, E. S. K., & Teoh, N. H. (2009). Case Study of Factors Influencing Job Satisfaction in Two Malaysian Universities. *International Business Research, 2* (2), 86-98.

World Health Organization (WHO) (2012). Health workforce shortage focus of high level Irish conference. Paper presented at The Global Health Workforce, Dublin, Ireland. Retrieved from http://www.who.int /workforcealliance/media/news /2012/irishforum2012/en/index.ht ml

Wotruba, T. R . (1990). The Relationship of Job Image, Performance, and Job Satisfaction to Inactivity-Proneness of Direct Salespeople. *Journal of the Academy of Marketing Science*, *18* (2), 113-121.

Wotruba, T.R., & Tyagi, P.K. (1991). Met Expectations and Turnover in Direct Selling. *Journal of Marketing, 55*, 24-35.

Wright, T. A., Cropanzano, R., & Bonett, D. G. (2007). The moderating role of employee positive well-being on the relation between job satisfaction and job performance. *Journal of Occupational Health Psychology , 12* (2), 93-104.

Wu, A.D., & Zumbo, B.D. (2008). Understanding and using mediators and moderators. *Social Indicators Research, 87,* 367-392.

Yahaya, A., Yahaya, N., Mohamad, R. A., Ramli, J., Boon, Y., Ghaffar, M. N., &
Zakariya, Z. (2009). National unit trust berhad (NUTB) promotional
strategies for Bumiputra in Malaysia. *American Journal of Scientific
Research, 5, 33-49.*

Yami, A., Hamza, L., Hassen, A., Jira, C., & Sudhakar, M. (2011). Job satisfaction
and its determinants among health workers in jimma university specialized
hospital, southwest ethiopia. *Ethiopian journal of health sciences*,*21*(3).

Yammarino, F. J., & Bass, B. M. (1990). Transformational leadership at multiple
levels of analysis. *Human Relations, 43,* 975-995.

Yang, H.-d., & Yoo, Y. (2004). It's all about attitude: revisiting the technology
acceptance model. *Decision Support Systems, 38*(1), 19-31.

Yarcheski, A., Scoloveno, M.A., & Mahon, N.E. (1994). Social support and well
being in adolescents: The mediating role of hopefulness. *Nursing Research,
43*, 288-292.

Yazid, A. S., Arifin, J., Hussin, M. R., & Daud, W. N. W. (2012). Determinants of
Family Takaful (Islamic Life Insurance) Demand: A Conceptual Framework
for a Malaysian Study. *International Journal of Business and Management*,
7(6), 115-127.

Yen, W. S., & Ok, C. (2011). Effects of Person-job Fit and Person-organization Fit
on Work Attitudes and Organizational Citizenship Behaviors of Foodservice
Employees in the Continuing Care Retirement Communities.

Yoon, M. H., & Suh, J. (2003). Organizational Citizenship Behaviors and service
quality as external effectiveness of contact employees. *Journal of Business
Research 56 (8)*, 597-611.

Yousef, D.A. (2000). The interactive effects of role conflict and role ambiguity on

job satisfaction and attitudes toward organizational change: A moderated multiple regression approach. *International Journal of Stress Management, 7*(4), 289-303

Yousef, D. A. (2002), Job satisfaction as a mediator of the relationship between role stressors and organizational commitment: A study from an Arabic cultural perspective. *Journal of Managerial Psychology,17,* 250–266.

Yukl, G. (2006). *Leadership in organizations* (6th ed.).Upper Saddle River, NJ: Prentice Hall.

Yunus, N.K.Y., & Ishak, S. (2012). The Relationship between Internal Satisfaction and External Satisfaction amongst Hotel Customers in Malaysia. *International Journal of Economics Business and Management Studies, 1*(1), 22-29.

Yusoff, A., & Baharun, R. (2008). Internal customer orientation in a Malaysian Telecommunications company. *International Business Academics Consortium*, 1–17.

Zaccaro, S. J., Kemp, C., & Bader, P. (2004). Leader Traits and Attributes. In J. Antonakis, A. T. Cianciolo & R. J. Sternberg (Eds.), *The Nature of Leadership*. Thousand Oaks, CA: Sage Publications.

Zain, O.M., & Tahir Jan, M. (2014). The extent of factors influencing automobile salesperson's career tenure in Malaysia. *Asian Journal of Business Research, 4* (1), 43-63.

Zareen, M., Razzaq, K., & Mujtaba, B. G. (2014). Impact of Transactional, Transformational and Laissez-Faire Leadership Styles on Motivation: A Quantitative Study of Banking Employees in Pakistan. *Public Organization Review*, 1-19.

394

Zeffane, R., Ibrahim, M. E., & Mehairi, R. A. (2008). Exploring the differential impact of job satisfaction on employee attendance and conduct: The case of a utility company in the United Arab Emirates. *Employee Relations, 30* (3), 237-250.

Zeithaml, V. A., & Binter, M.J. (1996). *Service Marketing.* New York. NY: The McGraw-Hill Companies, INC.

Zeithaml, V. A., & Bitner, M. J. (2002). *Marketing de Servicios.* Mc Graw Hill, México.

Zendehdel, M., Paim, L.BT. HJ., Bojei, J.B., & Osman, S. B.T. (2011). The Effects of Trust on Online Malaysian Students Buying Behavior. *Australian Journal of Basic and Applied Sciences, 5*(12), 1125-1132.

Zhang, Shi-Ping. (2005). *A study of internal marketing practices, employee's job satisfaction and customer-oriented behaviours: A scrutiny of employees at Cathay United Bank's Taichung branches,* MA, School of Management, National Chiayi University, Taiwan.

Zhao, X. (2004). Why are some mutual funds closed to new investors? *Journal of Banking and Finance*, *28*(8), 1867-1887.

Zhou, J., & George, J. (2001). When job dissatisfaction leads to creativity: Encouraging the expression of voice. *The Academy of Management Journal, 44*(4), 682.

Zikmund, W. G. (2000). *Business Research Methods* (6th edition). USA: Harcourt.

Zinbarg, R., Revelle, W., Yovel, I., & Li, W. (2005). Cronbach's , Revelle's , and McDonald's : Their relations with each other and two alternative conceptualizations of reliability. *Psychometrika, 70,* 123–133. doi:10.1007/s11336-003-0974-7.

395

Zoltners, A.A., & Lorimer, S.E. (2000). Sales territory alignment: an overlooked productivity tool. *Journal of Personal Selling and Sales Management, 20*, 139-50.

Zumbo, F. (2014). *Malaysia: Unit trust industry in double-digit growth mode.* Retrieved from http://investvine.com/malaysia-unit-trust-industry-on-the-way-to-double-digit-growth/

Zumrah, A. R. (2014). Service Quality in Malaysian Public Sector: The Role of Transfer of Training. *Procedia-Social and Behavioral Sciences*, *144*, 111-117.

Zurn, P., Dolea, C., & Stillwell, B. (2005).*Nurse retention and recruitment: developing a motivated workforce* (Issue paper 4). Geneva: International Council of Nurses. Retrieved from http://www.icn.ch/global /Issue4Retention.pdf

**Appendix 1: Research done on Leadership, Perception, Islamic products,
Attitudes, Span of control in other industries in Malaysia**

	Author	IV Variable	DV Variable	Respondent	Industry	Study done
1	Thambiah, Cyril Eze, Santhapparaj and Arumugam (2011)	Perception	1.Islamic Retail Banking	Retail Banking Customers	Banking	Malaysia
	Findings:	1.Significant differences in perception and preferences on IRB of awareness, perceived complexity, uncertainty, and observability between the urban and rural banking customers				
2	Bashir and Hj Mail (2011)	Perceptions	1.Islamic Insurance Companies	Insurance Customers in Brunei	Insurance	Malaysia
	Findings:	1. Findings show that the most common problem encountered by takaful policyholders involves the claiming process.				
3	Ahmad and Haron (2011)	.Perception	1.Islamic Banking products and services	Corporate customers	Banking	Malaysia
	Findings:	1. Islamic banking products were not popular among Malaysian corporate customers. More than 65 per cent indicated that their knowledge in this system was limited The majority of the respondents were non-Muslims				
4	Zainol, Shaari and Ali (2008)	Perceptions	1-Islamic banks and conventional banks-Islamic products and service, training and experience gained in Islamic banking, and potential of Islamic banking	Bank Employees	Banking	Malaysia
	Findings:	1.Employees in Islamic banks have more positive perceptions in both Islamic banks and conventional banks, of Islamic products and services, the training and experience gained in Islamic banking, and the potential of Islamic banking in Malaysia				
5	Loo (2010)	1.Attitudes and Per-ceptions	1.Islamic Banking perception	Muslim and Non-Muslim customer s	Banking	Malaysia
	Findings:	1.Muslims are supportive of Islamic Banking while non-Muslims view Islamic Banking as relevant mainly to Muslims. But, among non-Muslims, the X-Generation has a more favorable perception towards Islamic Banking than Baby Boomers				
6	Cheng, Wei, Bohari and Abidin Adam (2011)	1.Bank selection criteria-2.Service quality of Islamic banking	1.Student's satisfaction	Muslim and Non-Muslim students	Banking	Malaysia
	Findings:	1.Both bank selection criteria and service quality are vital factors that determine the level of student's satisfaction towards a banking institution				
7	Golnaz, Zainalabidin, Mad Nasir and Chiew (2010)	Perceptions and attitudes	1. Halal concept and Halal food products	Non-Muslim consumers	Food	Malaysia
	Findings:	1.Non-Muslim consumers are aware of the existence of Halal food, Halal principles and the advantages of Halal way in slaughtering the animals				

8	Ayinde and Echchabi (2012)	1.Perception and Adoption	1.Islamic Insurance	Insurance Customers	Insurance	Malaysia
	Findings:	1.Customers are willing to adopt Islamic insurance services, and their decision is depending on **two factors i.e. compatibility and awareness**				
9	Matsawali, Abdullah, Yeo, Abidin, Zaini and Ali (2012)	Preferences	1. Takaful and Conventional Insurance	Residents in Brunei Darussalam	Insurance	Malaysia
		1. Found that a big majority of the respondents do not understand what takaful is. Despite that, a big majority prefer takaful over conventional				
10	Gerrard and Cunningham (1997)	1.Perception	1.Islamic Banking	Muslim and Non-Muslim customers	Banking	Malaysia
	Findings:	1. Found if no profit were distributed to investors, 21% Muslim and 67% non-Muslim respondents would withdraw their deposits.				
11	Ahasanul *et al.* (2007)	1.Perception	1. Islamic banking	Non-Muslim customers	Banking	Malaysia
	Findings:	1.Found a significant relationship between race and perception towards Islamic banking, reinforcing the need to understand non-Muslim ethnic groups, hence affecting the sales agent's job satisfaction due to low sales by ethnic groups				
12	Haque (2010)	Attitudinal Racial Differences	1.Islamic banking services	Customers by race	Banking	Malaysia
		1.Found significant attitudinal difference existed only between Malay and Chinese and between Chinese and Indian, while the overall attitudes of all three races were positive towards Islamic banking				
13	Lian and Tui (2008)	1.Individual characteristics 2.Organizational context	1.Superiors' use of conflict styles 1.Subordinates' satisfaction with supervision	Executives, managers and professionals	Major industries	Malaysia
	Findings:	1..Results seemed to suggest that subordinates tend to be less satisfied with superior**s** with wider span of control although some evidence points to a manager's satisfaction increasing as the number of subordinates supervised increases, it might not indicate subordinates' satisfaction with supervision. 2. However, subordinates were more satisfied with their superiors' supervision through the exercise of integrating, compromising and obliging styles.				
14	Lee (2008)	1.Organizational context, 2.Conflict handling styles	1.Subordinates' satisfaction with supervision .	Executives, managers, professionals of service,	Manufacturing, mining and construction	Malaysia
	Findings:	1.Subordinates tend to be less satisfied **with superiors with wider span of control**				
15	Lee and Hj. Salleh (2008)	1.Antecedents of Superior downward influence tactics	1.Subordinates' satisfaction with supervision 2.Organizational citizenship behavior	Executives, managers and professionals	Major manufacturing industries	Malaysia
	Findings:	1. Research suggests that when the superior has a choice in the influence styles he/she emphasizes to achieve greater satisfaction with his/her supervision. 2.Wider span of control is positively associated with exchange and pressure tactics but negatively related to inspirational appeal, consultation, and rational persuasion				

Appendix 2: Unit Trust Funds Details from 2004-2014 in Malaysia

	As at Dec 2004	As at Dec 2005	As at Dec 2006	As at Dec 2007	As at Dec 2008	As at Dec 2009	As at Dec 2010	As at Dec 2011	As at Dec 2012	As at Dec 2013	As at Dec 2014
Management Companies											
	36	36	38	39	39	39	39	40	40	38	36
Approved Funds (billion units)											
Total	291	340	411	506	550	565	584	604	607	607	626
Conventional	220	257	314	378	409	415	429	437	434	423	436
Islamic	71	83	97	128	141	150	155	167	173	184	190
Launched Funds (billion units)											
Total	273	323	387	484	532	541	564	587	589	595	612
Conventional	208	244	295	360	392	397	412	423	420	417	424
Islamic	65	79	92	124	140	144	152	164	169	178	188
Units in Circulation (billion units)											
Total Circulation	118.6	139.3	153.7	206.8	236.4	273.9	289.4	316.4	351.5	388.5	425.4
Conventional	105.5	120.8	135.2	170.6	187.5	217	233.1	255.2	281.7	308.2	330.7
% Circulation	88.9%	86.6%	88.0%	82.5%	79.3%	79.2%	80.6%	80.7%	80.1%	79.3%	77.7%
Yr to Yr Increment	-	14.5%	11.9%	26.1%	9.9%	15.7%	7.40%	9.50%	10.4%	9.4%	7.3%
Islamic	13.2	18.6	18.5	36.3	48.8	56.8	56.2	61.2	69.8	80.3	94.6
% of Total Circulation	11.1%	13.4%	12.0%	17.5%	20.7%	20.8%	19.4%	19.3%	19.8%	20.6%	22.2%
Yr to Yr Increment	-	40.9%	-0.5%	96.2%	34.4%	16.3%	-1.1%	8.9%	14.1%	15.0%	17.8%
Accounts#(mill)											
Total	10.4	10.9	11.2	12.2	13	14.1	14.6	15.4	16.1	16.7	17.5
Conventional (mill)	9.9	10.2	10.3	11	11.4	12.3	12.8	13.4	13.9	14.5	15.0
Islamic	0.423	0.639	0.765	1.25	1.63	1.78	1.8	1.99	2.1	2.2	2.3
Total NAV (RM billion)											
Total Circulation	**87.4**	**98.5**	**121.4**	**168**	**130.4**	**191.7**	**226.8**	**249.5**	**294.8**	**335.5**	**343.0**
Conventional	80.6	89.9	112.3	151.2	114.3	169.6	202.8	221.6	259.4	292.6	296.3
Islamic	9.8	8.5	9.1	16.79	16.12	22.08	24.04	27.86	35.3	42.8	46.6
% of NAV to Bursa Malaysia Market Capitalization											
	12.1	**14.17**	**14.31**	**15.19**	**19.65**	**19.18**	**17.79**	**19.42**	**20.12**	**19.7**	**20.7**

Note. Unit trusts include conventional and Islamic funds. Units of circulation are share units bought by investors and are considered sales. (Source: Securities Commission Malaysia, 2004 -2014.

Appendix 3D: Conceptual Framework of Doran *et al.* (2004).

Source: Doran *et al.* (2004)

400

Dear Valued Respondent,

I am a DBA student at the Othman Yeop Abdullah Graduate Business School at University Utara Malaysia conducting a research. I am inviting you to participate in a research project to study the critical factors of unit trust agents' job satisfaction in Johor Bahru. I would appreciate if you can take a look at the questionnaire and, if you choose to do so, kindly complete and send them back to me as soon as you can. It should take you about 15 minutes to complete.

The results of this project may be used for further collaborative industry research, consequently your answer is very vital to the purpose of the research. Through your participation, I hope to understand more about the agents' job satisfaction and hope that the results of the survey will come useful for understanding an agent's behavioral practices and job satisfaction in your industry. I assure you that your answers will be treated strictly confidential and will be used for the purpose of the scientific research. Please do not put your name on the questionnaire.

Lastly, should you have any questions or concerns about completing the questionnaire or about being in this study, please do not hesitate to contact me anytime you wish to. I would be most happy to oblige you.
Thank you for your valuable time and effort in making this research study a success.

Sincerely yours,

Chin Swee-Kwan

DBA student, Othman Yeop Abdullah Graduate Business School
University Utara Malaysia
H/P: 0197278378
E-mail: edwardchin28@yahoo.com

Appendix 3: Original Questionnaire in English

RESEARCH SURVEY QUESTIONNAIRE

DETERMINAT FACTORS OF UNIT TRUST AGENTS' JOB

SATISFACTION IN

JOHOR BAHRU

PERSONAL DETAILS

<table>
<tr><td></td><td colspan="4">PART A</td></tr>
<tr><td></td><td colspan="4">PERSONAL DETAILS AND DEMOGRAPHICS</td></tr>
<tr><td>1</td><td colspan="2">Gender</td><td>Male ☐ 1</td><td>Female ☐ 2</td></tr>
<tr><td>2</td><td colspan="2">Name of Company (Select one)</td><td colspan="2">

☐ 1 Public Mutual   ☐ 2 CIMB Group
☐ 3 Aminvestment Services   ☐ 4 Hwang-DBS Investment Mgmt
☐ 5 OSK-UOB Unit Trust   ☐ 6 RHB Investment Mgmt
☐ 7 Hong Leong Asset Mgmt   ☐ 8 MAAKL Mutual
☐9 Pacific Mutual   ☐10 Mayban Investment Mgmt
☐11 Inter-Pacific Asset Mgmt   ☐12 Prudential Fund Management
☐13 Apex Investment Services   ☐14 Alliance Investment Mgmt
☐15 Asia Unit trusts   ☐16 TA Investment Mgmt
☐17 ING Funds   ☐18 Phillip Funds
Other company:_____

⟹ State Total workers ☐
</td></tr>
</table>

Age group

3	19 – 25 ☐ 1	26 – 35 ☐ 2	36 - 45 ☐ 3	46 – 55 ☐ 4
	56 – 65 ☐ 5	Other ☐ 6	Please specify:_____	

4	**Marital Status**	Single ☐ 1	Married ☐ 2	Divorced ☐ 3	Widowed ☐ 4

5 Salary Income (per annum in Malaysian Ringgit)_____

RM20,000 and below ☐ 1	RM 20,001 – 35,000 ☐ 2	RM 35,001 – 45,000 ☐ 3
RM45,001 – 60,000 ☐ 4	Above RM 60, 001 ☐ 5	

6 Race

Malay ☐ 1	Chinese ☐ 2	Indian ☐ 3	Other ☐ 4 please specify:

7 Highest Level of Education

SPM ☐ 1	Diploma ☐ 2	Bachelor ☐ 3	Master ☐ 4
PhD ☐ 5	Other ☐ 6	Please specify:_____	

B Current Position

8	**Job Status**	☐ General Agency Manager ☐ Agency Manager ☐ Other ☐ Supervisor ☐ Agent ☐ Part- Time ☐ Full-Time

9 Number of years in Current Position

☐ 1 < I yr	☐ 2 1 -2 years	☐ 3 3- 5 years	☐ 4 6 -10 years	☐ 5 Over 10 Years

10	**How many unit trust agents (part time and full time) do you have under you?**	No: _____ agents

PART B

This part has 6 questionnaires to be filled. Please take your time to answer all of them. There is no right or wrong answer. It is your opinion that counts.

1. Job Satisfaction Measurement Questionnaire

Instructions: *This section is about your satisfaction at your workplace. It is about how satisfied you are in your workplace, and how you feel or think about your work. Please circle the one that comes closest to reflecting your opinion about it. The score 5 is the highest while score 1 is the lowest. Please read each question carefully.*

*Scale***:** 1 – *Strongly Disagree*   2 – *Disagree*   3 – *Not Sure*   4 – *Agree*   5 – *Strongly Agree*

	STATEMENTS	(1=strongly disagree 5= strongly agree) Score				
1	I feel I am being paid a fair amount for the work I do.	1	2	3	4	5
2	There is really too little chance for promotion on my job.	1	2	3	4	5
3	My supervisor is quite competent in doing his/her job.	1	2	3	4	5
4	I am not satisfied with the job benefits I receive.	1	2	3	4	5
5	When I do a good job, I receive the recognition for it that I should receive.	1	2	3	4	5
6	Many of our rules and procedures make doing a good job difficult.	1	2	3	4	5
7	I like the people I work with.	1	2	3	4	5
8	I sometimes feel my job is meaningless.	1	2	3	4	5
9	Communications seem good within this organization.	1	2	3	4	5
10	Salary raises are too few and don't happen frequently	1	2	3	4	5
11	Those who do well on the job have a fair chance of being promoted.	1	2	3	4	5
12	My supervisor is unfair to me.	1	2	3	4	5
13	The job benefits we receive are as good as most other organizations offer.	1	2	3	4	5
14	I do not feel that the work I do is appreciated.	1	2	3	4	5
15	My efforts to do a good job are sometimes blocked by bureaucracy.	1	2	3	4	5
16	I find I have to work harder at my job because of the incompetence of people I work with.	1	2	3	4	5
17	I like doing the things I do at work.	1	2	3	4	5
18	The goals of this organization are not clear to me.	1	2	3	4	5
19	I feel unappreciated a lot by the organization when I think about the commissions they pay me.	1	2	3	4	5
20	My colleague agents get ahead as fast here as they do in other places.	1	2	3	4	5
21	My supervisor shows too little interest in the feelings of subordinates.	1	2	3	4	5
22	The benefit package we have is fair and just.	1	2	3	4	5
23	There are few rewards for those who work here.	1	2	3	4	5
24	I have too much to do at work.	1	2	3	4	5
25	I enjoy my coworkers	1	2	3	4	5

Job Satisfaction Questionnaire (continued)

26	I often feel that I do not know what is going on with the organization.	1	2	3	4	5
27	I feel a sense of pride in doing my job.	1	2	3	4	5
28	I feel satisfied with my chances for salary increases.	1	2	3	4	5
29	There are other fringe benefits we do not have which we should have.	1	2	3	4	5
30	I like my supervisor.	1	2	3	4	5
31	I have too much paperwork.	1	2	3	4	5
32	I don't feel my efforts are rewarded the way they should be.	1	2	3	4	5
33	I am satisfied with my chances for promotion.	1	2	3	4	5
34	There is too much petty, bad-tempered quarreling and fighting at work.	1	2	3	4	5
35	My job is enjoyable.	1	2	3	4	5
36	Work assignments are not fully explained.	1	2	3	4	5

2. Attitude Towards Switching Behavior Questionnaire

Instructions: *This is about your perception of your attitudinal beliefs towards switching. It is about your beliefs towards wanting to switch to another agency. Please circle the number that best describes your beliefs. Some of the questions may appear to be similar, but they do address somewhat different issues. The score 5 is the highest while score 1 is the lowest.*

Scale: 1 – *Strongly Disagree*   2 – *Disagree*   3 – *Not Sure*   4 – *Agree*   5 – *Strongly Agree*

	STATEMENTS	1=strongly disagree 5= strongly agree				
1	For me, switching to another agency in 12 months' time is useful	1	2	3	4	5
2	For me, switching to another agency in 12 months' time is pleasant	1	2	3	4	5
3	For me, switching to another agency in 12 months' time is good.	1	2	3	4	5
4	For me, switching to another agency in 12 months' time is beneficial.	1	2	3	4	5
5	For me, switching to another agency in 12 months' time is wise.	1	2	3	4	5

3. Perception towards Islamic products and services questionnaire

Instructions: *This is about your perception. It is about how you perceive the Islamic products or services as rendered by your company. Please circle the number that best describes your opinion. Some of the questions may appear to be similar, but they do address somewhat different issues.*

Scale: 1 – *Strongly Disagree*   2 – *Disagree*   3 – *Not Sure*   4 – *Agree*   5 – *Strongly Agree*

	STATEMENTS	1=strongly disagree 5= strongly agree				
1	I am satisfied with the unit trust products' service charge.	1	2	3	4	5
2	I am satisfied with the unit trust products' products' office operations.	1	2	3	4	5
3	I prefer unit trusts that offer Islamic products free of riba (interest).	1	2	3	4	5
4	I prefer unit trust products running on Islamic principles.	1	2	3	4	5

(4) Multifactor Leadership Measurement Questionnaire

Instructions: *This section is about how you perceive your immediate superior's leadership. Give a score (1 to 5) to each item of what you think your direct supervisor is practicing during his or her course of work.* **Do not rank** *your direct supervisor of what you think he or she* **should** *practise. Circle the most appropriate number for you on the side of each item.*

***Scale*:** 1 – *Strongly Disagree*   2 – *Disagree*   3 – *Not Sure*   4 – *Agree*   5 – *Strongly Agree*

	STATEMENTS	(1=strongly disagree 5= strongly agree) Score				
1	My supervisor makes others feel good to be around him/her.	1	2	3	4	5
2	My supervisor expresses with a few simple words what we could and should do.	1	2	3	4	5
3	My supervisor enables his/her agents to think about old problems in new ways	1	2	3	4	5
4	My supervisor helps his/her agents develop themselves	1	2	3	4	5
5	My supervisor tells his/her agents what to do if they want to be rewarded for their work	1	2	3	4	5
6	My supervisor is satisfied when his/her agents meet agreed -upon standards	1	2	3	4	5
7	My supervisor is happy to let his/her agents continue working in the same way as always	1	2	3	4	5
8	His/her agents have complete faith/ confidence in him/her	1	2	3	4	5
9	My supervisor provides appealing images about what we can do	1	2	3	4	5
10	My supervisor provides his/her agents with new ways of looking at puzzling things	1	2	3	4	5
11	My supervisor lets his/her agents know how he/she thinks they are doing	1	2	3	4	5
12	My supervisor provides recognition/rewards when his/her agents reach their goals	1	2	3	4	5
13	As long as things are working, my supervisor does not try to change anything	1	2	3	4	5
14	Whatever his/her agents want to do is O.K. with my supervisor	1	2	3	4	5
15	His/her agents are proud to be associated with my supervisor	1	2	3	4	5
16	My supervisor helps his/her agents find meaning in their work	1	2	3	4	5
17	My supervisor gets his/her agents to rethink ideas that they had never questioned before	1	2	3	4	5
18	My supervisor gives personal attention to his/her agents who seem rejected	1	2	3	4	5
19	My supervisor calls attention to what his/her agents can get for what they accomplish.	1	2	3	4	5
20	My supervisor tells his/her agents the standards they have to know to carry out their work	1	2	3	4	5
21	My supervisor asks no more of his/her agents than what is absolutely essential	1	2	3	4	5

(5) Internal Service Measurement Questionnaire

Instructions: *Circle the most appropriate number for you on the side of each item using the scale as below. 4 criteria need to be evaluated. The score 5 is the highest while score 1 is the lowest.*

Scale: 1 – *Strongly Disagree* 2 – *Disagree* 3 – *Not Sure* 4 – *Agree* 5 – *Strongly Agree*

	STATEMENTS	(1=strongly disagree 5= strongly agree) Score				
1	I am satisfied with the teamwork within my department.	1	2	3	4	5
2	I receive adequate training when important changes take place.	1	2	3	4	5
3	I received adequate rewards for providing good service.	1	2	3	4	5
4	Our company supports the equipment I need to serve my customer well.	1	2	3	4	5

6. Supervisor's Span of Control Measurement Questionnaire

Instructions: *This section is about your supervisor's span of control at the workplace. It is about how wide his/her span can be, which can affect his/her control and the employees and amount of employee engagement relationship. Please circle the number that comes closest to reflecting your opinion about it. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.*

Scale: 1 – *Strongly Disagree* 2 – *Disagree* 3 – *Not Sure* 4 – *Agree* 5 – *Strongly Agree*

	(A) Role ambiguity	(1=very uncertain 5= very certain) Score				
1	I feel certain about how much authority I have. .(R)	1	2	3	4	5
2	I have clear, planned goals and objectives for my job. .(R)	1	2	3	4	5
3	I know what my responsibilities are. .(R)	1	2	3	4	5
4	I know exactly what is expected of me. .(R)	1	2	3	4	5
5	The explanation is clear on what has to be done by me. (R)	1	2	3	4	5
	(B) Role Conflict	(1=strongly disagree 5= strongly agree) Score				
1	I have to do things that should be done differently.	1	2	3	4	5
2	I receive an assignment without the manpower to complete it.	1	2	3	4	5
3	I have to go against a rule or policy in order to carry out an assignment.	1	2	3	4	5
4	I work with two or more groups who operate quite differently.	1	2	3	4	5
5	I receive incompatible requests from two or more people.	1	2	3	4	5
6	I do things that are apt to be accepted by one person and not accepted by others.	1	2	3	4	5
7	I receive an assignment without adequate resources and materials to execute it.	1	2	3	4	5

THANK YOU FOR YOUR KIND SUPPORT AND COOPERATION

Appendix 4: First translation into Bahasa Malaysia from English by a certified professional translator

(1) -Pengukuran Kepuasan Kerja

Arahan: Bahagian ini adalah mengenai kepuasan di tempat kerja. Ianya adalah tentang setakat mana anda berpuashati dengan tempat kerja anda, dan bagaimana anda rasa atau fikir tentang kerja anda. Sila bulatkan nombor yang paling hampir menggambarkan pendapat anda. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Skala (*Scale*):
1 – Sangat Tidak Bersetuju   2 – Tidak Bersetuju   3 – Tidak Pasti   4 – Setuju   5 – Sangat Bersetuju

(1)	KEPUASAN KERJA	SKALA				
1	Saya rasa gaji yang dibayar sekarang adalah setimpal dengan kerja yang saya lakukan.	1	2	3	4	5
2	Peluang kenaikan pangkat bagi kerja yang saya lakukan adalah amat tipis.	1	2	3	4	5
3	Penyelia saya agak cekap dalam menjalankan tugas beliau	1	2	3	4	5
4	Saya tidak berpuas hati dengan faedah kerja yang saya terima.	1	2	3	4	5
5	Saya terima penghargaan yang sewajarnya apabila saya berjaya melaksanakan kerja yang diberikan.	1	2	3	4	5
6	Banyak peraturan dan prosedur syarikat menyukarkan kerja dibuat dengan baik.	1	2	3	4	5
7	Saya suka rakan sekerja saya.	1	2	3	4	5
8	Kadang-kadang saya merasakan bahawa kerja yang lakukan tidak membawa sebarang makna.	1	2	3	4	5
9	Komunikasi dalam organisasi ini adalah agak baik.	1	2	3	4	5
10	Kenaikan gaji adalah amat sedikit dan jarang sekali berlaku.	1	2	3	4	5
11	Mereka yang menjalankan tugas dengan baik mempunyai peluang yang adil untuk dinaikkan pangkat	1	2	3	4	5
12	Penyelia saya tidak berlaku adil kepada saya.	1	2	3	4	5
13	Faedah kerja yang kami terima adalah sebaik faedah yang ditawarkan oleh organisasi-organisasi lain.	1	2	3	4	5
14	Saya tidak rasa kerja yang saya lakukan dihargai.	1	2	3	4	5
15	Usaha saya untuk menjalankan tugas dengan baik adakalanya terhalang oleh kerenah birokrasi.	1	2	3	4	5
16	Saya dapati bahawa saya perlu berusaha lebih keras kerana rakan sekerja saya tidak cekap dalam menjalankan tugas.	1	2	3	4	5
17	Saya suka tugas yang saya lakukan di tempat kerja.	1	2	3	4	5
18	Bagi saya, organisasi ini mempunyai matlamat yang kurang jelas.	1	2	3	4	5
19	Saya rasa seperti sangat tidak dihargai apabila memikirkan tentang bayaran komisen yang dibayar kepada saya.	1	2	3	4	5
20	Ejen sekerja saya melakar kejayaan dengan cepat di syarikat ini sama sepertimana yang mereka perolehi di tempat lain.	1	2	3	4	5
21	Penyelia saya kurang mengambil tahu tentang perasaan orang bawahan.	1	2	3	4	5
22	Pakej faedah yang kami ada adalah adil dan saksama.	1	2	3	4	5
23	Beberapa ganjaran disediakan kepada mereka yang bekerja di sini.	1	2	3	4	5
24	Saya mempunyai kerja yang terlalu banyak untuk dilakukan.	1	2	3	4	5
25	Saya rasa seronok bekerja dengan rakan sekerja saya.	1	2	3	4	5
26	Saya sering merasakan bahawa saya tidak tahu apa yang sedang berlaku di organisasi saya.	1	2	3	4	5
27	Saya berbangga dengan kerja yang saya lakukan.	1	2	3	4	5
28	Saya berpuas hati dengan peluang kenaikan gaji.	1	2	3	4	5

408

29	Terdapat beberapa faedah lain yang sepatutnya kami terima tetapi tidak disediakan kepada kami.	1	2	3	4	5
30	Saya suka penyelia saya.	1	2	3	4	5
31	Saya mempunyai kertas kerja yang sangat banyak.	1	2	3	4	5
32	Saya tidak rasa usaha saya diberikan ganjaran yang sewajarnya.	1	2	3	4	5
33	Saya berpuas hati dengan peluang kenaikan pangkat saya.	1	2	3	4	5
34	Terdapat banyak pertengkaran dan pertelingkahan tentang perkara yang remeh temeh berlaku di tempat kerja.	1	2	3	4	5
35	Kerja saya sangat menyeronokkan.	1	2	3	4	5
36	Tugasan kerja tidak dijelaskan dengan selengkapnya.	1	2	3	4	5

(2) Sikap Terhadap Pertukaran Kerja-

Arahan: Bahagian ini adalah mengenai sikap percaya anda terhadap pertukaran kerja. Ianya adalah mengenai kepercayaan anda terhadap keinginan melakukan sesuatu. Sila bulatkan nombor yang paling tepat menggambarkan kepercayaan anda. Terdapat soalan yang mungkin kelihatan sama, namun soalan tersebut sebenarnya merujuk kepada isu yang berlainan. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah skor yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Skala:
1 – Sangat Tidak Bersetuju   2 – Tidak Bersetuju
3 – Tidak Pasti (*Not Sure*)   4 – Setuju   5– Sangat Bersetuju

(2)	SIKAP KEPERCAYAAN	SKALA				
1	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah berguna.	1	2	3	4	5
2	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah menyenangkan.	1	2	3	4	5
3	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah baik.	1	2	3	4	5
4	Pada pendapat saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah bermanfaat.	1	2	3	4	5
5	Pada pendapat saya, bertukar kerja dalam masa 12 bulan adalah wajar.	1	2	3	4	5

(3) Tanggapan/Persepsi Terhadap Produck Unit Amanah Islam-

Arahan*:* Bahagian ini adalah mengenai tanggapan (persepsi) anda. Ianya adalah mengenai bagaimana anda memberi tanggapan terhadap orang lain atau kepada sesuatu perkara. Sila bulatkan nombor yang paling tepat menggambarkan pendapat anda. Terdapat soalan yang mungkin kelihatan sama, namun soalan tersebut sebenarnya merujuk kepada isu yang berlainan. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah skor yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

(3)	PERSEPSI/TANGGAPAN	SKALA				
1	Saya berpuas hati terhadap caj perkhidmatan produk unit amanah.	1	2	3	4	5
2	Saya berpuas hati terhadap operasi pejabat unit amanah.	1	2	3	4	5
3	Saya lebih sukakan produk Amanah Saham Islam yang bebas faedah.	1	2	3	4	5
4	Saya lebih sukakan produk amanah saham yang dilaksanakan mengikut prinsip Islam	1	2	3	4	5

(4) -Pengukuran Kepimpinan Multifaktor

Arahan: Bahagian ini adalah mengenai bagaimana anda memberi tanggapan terhadap gaya kepimpinan penyelia atasan anda. Sila berikan skor (1 hingga 5) terhadap kecekapan penyelia atasan dalam mempraktikkan kerja beliau. JANGAN BERIKAN TAHAP kepada penyelia atasan anda berdasarkan pada apa yang anda fikir beliau sepatutnya praktis. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah skor yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

410

Skala

1 – Sangat Tidak Bersetuju	2 – Tidak Bersetuju	3 – Tidak Pasti
4 – Setuju	5 – Sangat Bersetuju	

(4)	KEPIMPINAN	SKALA				
1	Penyelia saya membuatkan orang lain merasa seronok untuk berada berdekatan dengan beliau.	1	2	3	4	5
2	Penyelia saya menjelaskan apa yang boleh dan yang sepatutnya kami buat dengan menggunakan perkataan yang mudah.	1	2	3	4	5
3	Penyelia saya membenarkan ejen-ejennya berfikir tentang masalah lama dengan cara yang baru.	1	2	3	4	5
4	Penyelia saya membantu ejen-ejennya membangunkan diri masing-masing.	1	2	3	4	5
5	Penyelia saya memberitahu ejen-ejennya tentang apa yang perlu mereka lakukan agar mendapat ganjaran terhadap kerja mereka.	1	2	3	4	5
6	Penyelia saya berpuashati apabila ejen-ejennya memenuhi piawaian kerja seperti yang dipersetujui.	1	2	3	4	5
7	Penyelia saya dengan senang hati membiarkan ejen-ejennya bekerja cara yang sama seperti selalunya.	1	2	3	4	5
8	Ejen-ejen penyelia saya mempunyai kepercayaan penuh terhadap beliau.	1	2	3	4	5
9	Penyelia saya memberikan gambaran yang mengesankan tentang apa yang kami boleh lakukan.	1	2	3	4	5
10	Penyelia saya menyediakan cara baru untuk melihat masalah yang mengelirukan kepada ejen-ejennya.	1	2	3	4	5
11	Penyelia saya membiarkan ejen-ejennya tahu tentang bagaimana beliau berfikir mengenai apa yang sedang mereka lakukan.	1	2	3	4	5
12	Penyelia saya memberi penghargaan/ganjaran apabila ejen-ejennya mencapai sasaran mereka.	1	2	3	4	5
13	Penyelia saya tidak berhasrat membuat sebarang perubahan selagi semuanya berjalan dengan lancar.	1	2	3	4	5
14	Penyelia saya membiarkan ejen-ejennya membuat apa saja yang mereka ingin lakukan.	1	2	3	4	5
15	Ejen-ejen penyelia saya berbangga apabila dikaitkan dengan beliau.	1	2	3	4	5
16	Penyelia saya membantu ejen-ejennya mencari makna dalam pekerjaan mereka.	1	2	3	4	5
17	Penyelia saya menggalakkan ejen-ejennya untuk memikirkan semula idea-idea yang mereka tidak pernah persoalkan sebelum ini.	1	2	3	4	5
18	Penyelia saya memberikan perhatian peribadi kepada ejen-ejennya yang kelihatan seperti disisihkan.	1	2	3	4	5
19	Penyelia saya memberi penekanan terhadap apa yang ejen-ejennya boleh dapat dari apa yang mereka capai.	1	2	3	4	5
20	Penyelia saya menjelaskan kepada ejen-ejennya tentang piawai kerja yang perlu mereka ketahui demi menjalankan tugas yang diberikan.	1	2	3	4	5
21	Penyelia saya tidak meminta apa-apa yang lebih daripada ejennya kecuali apa yang penting sahaja.	1	2	3	4	5

411

(5) Pengukuran Perkhidmatan Dalaman -

Arahan: Bahagian ini adalah mengenai pendapat anda tentang kualiti perkhidmatan dalaman firma anda. Sila bulatkan nombor yang paling hampir menggambarkan pendapat anda. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Skala (*Scale*):
1 – Sangat Tidak Bersetuju 2 – Tidak Bersetuju   3 – Tidak Pasti 4 – Setuju   5 – Sangat Bersetuju

(5)	KUALITI PERKHIDMATAN DALAMAN	SKALA				
1	Saya berpuas hati dengan kerja berpasukan dalam jabatan saya..	1	2	3	4	5
2	Saya menerima latihan yang secukupnya apabila berlaku perubahan penting.	1	2	3	4	5
3	Saya menerima ganjaran yang secukupnya kerana memberikan perkhidmatan yang baik.	1	2	3	4	5
4	Syarikat menyediakan peralatan yang saya perlukan bagi memberikan yang terbaik kepada pelanggan.	1	2	3	4	5

(6). Pengukuran Keluasan Kawalan

Arahan: Bahagian ini adalah mengenai keluasan kawalan anda di tempat kerja. Ianya adalah mengenai berapa luas kawalan anda boleh terjadi, yang kemudiannya boleh memberi kesan kepada kawalan anda, dan amaun ikatan perhubungan dengan pekerja.   Sila bulatkan nombor yang paling hampir menggambarkan pendapat anda. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Skala:
1 – Sangat Tidak Bersetuju   2 – Tidak Bersetuju   3 – Tidak Pasti   4 – Setuju   5 – Sangat Bersetuju

A.	KEKABURAN PERANAN	SKALA				
1	Saya rasa jelas tentang setakat mana otoriti yang saya miliki.	1	2	3	4	5
2	Saya mempunyai matlamat dan objektif kerja yang jelas dan tersusun.	1	2	3	4	5
3	Saya tahu apakah tanggungjawab saya.	1	2	3	4	5
4	Saya tahu apa yang sebenarnya diharapkan daripada saya.	1	2	3	4	5
5	Penerangan mengenai apa yang perlu saya buat adalah jelas	1	2	3	4	5
B.	**KONFLIK PERANAN**	**SKALA**				
1	Saya harus lakukan apa yang seharusnya dilakukan tetapi dengan cara yang berbeza.	1	2	3	4	5
2	Saya diberikan tugasan tanpa disediakan tenaga kerja untuk menyudahkannya.	1	2	3	4	5
3	Saya terpaksa melanggar peraturan atau polisi demi melaksanakan suatu tugasan kerja.	1	2	3	4	5
4	Saya bekerja dengan dua kumpulan atau lebih yang agak berlainan cara modus operandinya.	1	2	3	4	5
5	Saya terima permintaan yang bercanggah dari dua orang atau pun lebih.	1	2	3	4	5
6	Saya melakukan perkara-perkara yang diterima oleh seorang individu tetapi tidak diterima oleh individu yang lain.	1	2	3	4	5
7	Saya diberikan suatu tugasan kerja tanpa sumber dan bahan yang cukup untuk melaksanakannya.	1	2	3	4	5

TERIMA KASIH DI ATAS SOKONGAN DAN KERJASAMA IKHLAS ANDA

Appendix 5: The Content Validity Index Scale (Bahasa Malaysia)

(1) **Pengukuran Kepuasan Kerja**

		REPRESENTATIVE					CLARITY				
Mata		1	2	3	4		1	2	3	4	
-1	KEPUASAN KERJA	Not Representative	Somewhat Representative	Mostly Representative	Very Representative	Total	Not at all clear	Somewhat clear	Mostly clear	Very clear	Total
1	Saya rasa gaji yang dibayar sekarang adalah setimpal dengan kerja yang saya lakukan.										
2	Peluang kenaikan pangkat bagi kerja yang saya lakukan adalah amat tipis.										
3	Penyelia saya agak cekap dalam menjalankan tugas beliau										
4	Saya tidak berpuas hati dengan faedah kerja yang saya terima.										
5	Saya terima penghargaan yang sewajarnya apabila saya berjaya melaksanakan kerja yang diberikan.										
6	Banyak peraturan dan prosedur syarikat menyukarkan kerja dibuat dengan baik.										
7	Saya suka rakan sekerja saya.										
8	Kadang-kadang saya merasakan bahawa kerja yang lakukan tidak membawa sebarang makna.										
9	Komunikasi dalam organisasi ini adalah agak baik.										
10	Kenaikan gaji adalah amat sedikit dan jarang sekali berlaku.										
11	Mereka yang menjalankan tugas dengan baik mempunyai peluang yang adil untuk dinaikkan pangkat										
12	Penyelia saya tidak berlaku adil kepada saya.										
13	Faedah kerja yang kami terima adalah sebaik faedah yang ditawarkan oleh organisasi-organisasi lain.										
14	Saya tidak rasa kerja yang saya lakukan dihargai.										
15	Usaha saya untuk menjalankan tugas dengan baik adakalanya terhalang oleh kerenah birokrasi.										
16	Saya dapati bahawa saya perlu berusaha lebih keras kerana rakan sekerja saya tidak cekap dalam menjalankan tugas.										
17	Saya suka tugas yang saya lakukan di tempat kerja.										
18	Bagi saya, organisasi ini mempunyai matlamat yang kurang jelas.										
19	Saya rasa seperti sangat tidak dihargai apabila memikirkan tentang bayaran komisen yang dibayar kepada saya.										
20	Ejen sekerja saya melakar kejayaan dengan cepat di syarikat ini sama sepertimana yang mereka perolehi di tempat lain.										
21	Penyelia saya kurang mengambil tahu tentang perasaan orang bawahan.										
22	Pakej faedah yang kami ada adalah adil dan saksama.										
23	Beberapa ganjaran disediakan kepada mereka yang bekerja di sini.										
24	Saya mempunyai kerja yang terlalu banyak untuk dilakukan.										

413

Pengukuran Kepuasan Kerja (bersambung)

25	Saya rasa seronok bekerja dengan rakan sekerja saya.											
26	Saya sering merasakan bahawa saya tidak tahu apa yang sedang berlaku di organisasi saya.											
27	Saya berbangga dengan kerja yang saya lakukan.											
28	Saya berpuas hati dengan peluang kenaikan gaji.											
29	Terdapat beberapa faedah lain yang sepatutnya kami terima tetapi tidak disediakan kepada kami.											
30	Saya suka penyelia saya.											
31	Saya mempunyai kertas kerja yang sangat banyak.											
32	Saya tidak rasa usaha saya diberikan ganjaran yang sewajarnya.											
33	Saya berpuas hati dengan peluang kenaikan pangkat saya.											
34	Terdapat banyak pertengkaran dan pertelingkahan tentang perkara yang remeh temeh berlaku di tempat kerja.											
35	Kerja saya sangat menyeronokkan.											
36	Tugasan kerja tidak dijelaskan dengan selengkapnya.											

(2)   Sikap Terhadap Pertukaran Kerja-

-2	SIKAP KEPERCAYAAN											
1	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah berguna.											
2	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah menyenangkan.											
3	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah baik.											
4	Pada pendapat saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah bermanfaat.											
5	Pada pendapat saya, bertukar kerja dalam masa 12 bulan adalah wajar.											

(3) Tanggapan/Persepsi Terhadap Produck Unit Amanah Islam-

	PERSEPSI/TANGGAPAN											
1	Saya berpuas hati terhadap caj perkhidmatan produk unit amanah.											
2	Saya berpuas hati terhadap operasi pejabat unit amanah.											
3	Saya lebih sukakan produk Amanah Saham Islam yang bebas faedah.											
4	Saya lebih sukakan produk amanah saham yang dilaksanakan mengikut prinsip Islam.											

(4) -Pengukuran Kepimpinan Multifaktor

-4	KEPIMPINAN											
1	Penyelia saya membuatkan orang lain merasa seronok untuk berada berdekatan dengan beliau.											
2	Penyelia saya menjelaskan apa yang boleh dan yang sepatutnya kami buat dengan menggunakan perkataan yang mudah.											
3	Penyelia saya membenarkan ejen-ejennya berfikir tentang masalah lama dengan cara yang baru.											

414

4	Penyelia saya membantu ejen-ejennya membangunkan diri masing-masing.												
5	Penyelia saya memberitahu ejen-ejennya tentang apa yang perlu mereka lakukan agar mendapat ganjaran terhadap kerja mereka.												
6	Penyelia saya berpuashati apabila ejen-ejennya memenuhi piawaian kerja seperti yang dipersetujui.												
7	Penyelia saya dengan senang hati membiarkan ejen-ejennya bekerja cara yang sama seperti selalunya.												
8	Ejen-ejen penyelia saya mempunyai kepercayaan penuh terhadap beliau.												
9	Penyelia saya memberikan gambaran yang mengesankan tentang apa yang kami boleh lakukan.												
10	Penyelia saya menyediakan cara baru untuk melihat masalah yang mengelirukan kepada ejen-ejennya.												
11	Penyelia saya membiarkan ejen-ejennya tahu tentang bagaimana beliau berfikir mengenai apa yang sedang mereka lakukan.												
12	Penyelia saya memberi penghargaan/ganjaran apabila ejen-ejennya mencapai sasaran mereka.												
13	Penyelia saya tidak berhasrat membuat sebarang perubahan selagi semuanya berjalan dengan lancar.												
14	Penyelia saya membiarkan ejen-ejennya membuat apa saja yang mereka ingin lakukan.												
15	Ejen-ejen penyelia saya berbangga apabila dikaitkan dengan beliau.												
16	Penyelia saya membantu ejen-ejennya mencari makna dalam pekerjaan mereka.												
17	Penyelia saya menggalakkan ejen-ejennya untuk memikirkan semula idea-idea yang mereka tidak pernah persoalkan sebelum ini.												
18	Penyelia saya memberikan perhatian peribadi kepada ejen-ejennya yang kelihatan seperti disisihkan.												
19	Penyelia saya memberi penekanan terhadap apa yang ejen-ejennya boleh dapat dari apa yang mereka capai.												
20	Penyelia saya menjelaskan kepada ejen-ejennya tentang piawai kerja yang perlu mereka ketahui demi menjalankan tugas yang diberikan.												
21	Penyelia saya tidak meminta apa-apa yang lebih daripada ejennya kecuali apa yang penting sahaja.												
	(5) Pengukuran Perkhidmatan Dalaman - Internal Service Measurement												
	KUALITI PERKHIDMATAN DALAMAN												
1	Saya berpuas hati dengan kerja berpasukan dalam jabatan saya.												
2	Saya menerima latihan yang secukupnya apabila berlaku perubahan penting.												
3	Saya menerima ganjaran yang secukupnya kerana memberikan perkhidmatan yang baik.												
4	Syarikat menyediakan peralatan yang saya perlukan bagi memberikan yang terbaik kepada pelanggan.												
	6. Pengukuran Keluasan Kawalan												
A.	KEKABURAN PERANAN												
1	Saya rasa jelas tentang setakat mana otoriti yang saya miliki.												
2	Saya mempunyai matlamat dan objektif kerja yang jelas dan tersusun.												

Pengukuran Keluasan Kawalan (bersambung)

3	Saya tahu apakah tanggungjawab saya.											
4	Saya tahu apa yang sebenarnya diharapkan daripada saya.											
5	Penerangan mengenai apa yang perlu saya buat adalah jelas.											
B.	KONFLIK PERANAN- ROLE CONFLICT											
1	Saya harus lakukan apa yang seharusnya dilakukan tetapi dengan cara yang berbeza.											
2	Saya diberikan tugasan tanpa disediakan tenaga kerja untuk menyudahkannya.											
3	Saya terpaksa melanggar peraturan atau polisi demi melaksanakan suatu tugasan kerja.											
4	Saya bekerja dengan dua kumpulan atau lebih yang agak berlainan cara modus operandinya.											
5	Saya terima permintaan yang bercanggah dari dua orang ataupun lebih.											
6	Saya melakukan perkara-perkara yang diterima oleh seorang individu tetapi tidak diterima oleh individu yang lain.											
7	Saya diberikan suatu tugasan kerja tanpa sumber dan bahan yang cukup untuk melaksanakannya.											

Appendix 6: Back translated to English from Bahasa Malaysia by an independent translator

(1) Job Satisfaction Measurement

Instructions: This section is about the satisfaction at work. It is about how you are satisfied with your work, and how you feel or think about your work. Please circle the number that most closely reflects your opinion. A score of 5 is the highest score while a score of 1 is the lowest. Please read each question carefully before you make a choice

Skala (*Scale*):

1 – *Strongly Disagree*   2 – *Disagree*   3 – *Not Sure*
4 – *Agree*   5 – *Strongly Agree*

(1)	JOB SATISFACTION	(*SCALE*)				
1	I think the salary paid is commensurate with the work I do.	1	2	3	4	5
2	Promotion opportunities for the work I do are very few.	1	2	3	4	5
3	My supervisor is quite competent in the discharge of his duties	1	2	3	4	5
4	I am not satisfied with the work that I receive in benefits	1	2	3	4	5
5	I receive appropriate recognition when I manage to carry out the work assigned.	1	2	3	4	5
6	Many of the rules and procedures make it difficult job well done.	1	2	3	4	5
7	I like my colleagues	1	2	3	4	5
8	Sometimes I feel that the work did not mean anything.	1	2	3	4	5
9	Communication in this organization is quite good.	1	2	3	4	5
10	Salary increases are very few and rare.	1	2	3	4	5
11	Those who are doing a good job has a fair chance to be promoted	1	2	3	4	5
12	My supervisor has been unfair to me.	1	2	3	4	5
13	Employment benefits we receive are as good as offered by other organizations.	1	2	3	4	5
14	I do not think my work is appreciated.	1	2	3	4	5
15	My efforts to do a good job at times hindered by bureaucracy.	1	2	3	4	5
16	I find that I need to try harder because my colleagues are incompetent in performing their duties.	1	2	3	4	5
17	I love the job I'm doing at work.	1	2	3	4	5
18	For me, this organization has goals that are less clear.	1	2	3	4	5
19	I feel valued when I think about the commission payments paid to me.	1	2	3	4	5
20	My colleague agents stride quickly in this company as well as to what they get elsewhere.	1	2	3	4	5
21	My supervisor is not concerned about the feelings of subordinates.	1	2	3	4	5
22	Benefit package we have is equitable and fair.	1	2	3	4	5
23	Some of the rewards are only available to those who work here.	1	2	3	4	5
24	I have too much work to do.	1	2	3	4	5
25	I feel good working with my colleague.	1	2	3	4	5
26	I often feel that I do not know what is going on in my organization	1	2	3	4	5
27	I am proud of the work I do.	1	2	3	4	5
28	I am satisfied with the opportunity for a raise.	1	2	3	4	5
29	There are several other benefits that would have been received but not made available to us.	1	2	3	4	5

Job Satisfaction Measurement (continued)

30	I like my supervisor.	1	2	3	4	5
31	I have an enormous amount of paperwork.	1	2	3	4	5
32	I do not feel that my efforts are rewarded accordingly.	1	2	3	4	5
33	I am satisfied with my promotion opportunities.	1	2	3	4	5
34	There is many arguments and disputes that are trifling occurring at workplace.	1	2	3	4	5
35	My work is very exciting.	1	2	3	4	5
36	Work assignments are not explained in more details	1	2	3	4	5

(2) Attitude Towards Switching Behavior

Instructions: This section is about trusting you to change jobs. It's about your faith in the desire to do something. Please circle the number that best describes your beliefs. There is a question that may seem similar, but the question actually refers to a different issue. A score of 5 is the highest score while a score of 1 is the lowest score. Please read each question carefully before you make a choice

*Scale***:**
1 – Strongly Disagree   2 – Disagree   3 – Not Sure   4 – Agree   5– Strongly Agree

(2)		(SCALE)				
1	To me, changing job to other agencies in 12 months is useful.	1	2	3	4	5
2	To me, changing job to other agencies in 12 months is pleasant.	1	2	3	4	5
3	To me, changing job to other agencies in 12 months is good.	1	2	3	4	5
4	In my opinion, changing job to other agencies in 12 months is beneficial.	1	2	3	4	5
5	In my opinion, changing job to other agencies in 12 months is justified.	1	2	3	4	5

(3) Perception towards Islamic products and services

Instructions: This section is about perception (perception of) you. It is about how you respond to other people or to things. Please circle the number that best describes your opinion. There is a question that may seem similar, but the question actually refers to a different issue. A score of 5 is the highest score while a score of 1 is the lowest score. Please read each question carefully before you make a choice.

*Scale***:**
1 – Strongly Disagree   2 – Disagree   3 – Not Sure   4 –Agree   5 – Strongly Agree

(3)	(PERCEPTION)	(SCALE)				
1	I am satisfied with the service charges of the unit trust products.	1	2	3	4	5
2	I am satisfied with the official operation of the unit trusts	1	2	3	4	5
3	I prefer products that are non- Islamic Trust interest.	1	2	3	4	5
4	I would prefer a unit trust products that are implemented according to the principles of Islam.	1	2	3	4	5

(4) Multifactor Leadership Measurement

Instructions: This section is about how you respond to your immediate supervisor's leadership style. Please give a score (1 to 5) on the efficiency of the practice supervisor in his work. DO NOT GIVE THE STAGE to your supervisor based on what you think he should be practical. A score of 5 is the highest score while a score of 1 is the lowest score. Please read each question carefully before you make a choice.

(4)	LEADERSHIP			(SCALE)		
1	My supervisor makes other people feel fun to be near her/him	1	2	3	4	5
2	My supervisor explains what can and should we do with simple words.	1	2	3	4	5
3	My supervisor allows agents to think about old problems in new ways	1	2	3	4	5
4	My supervisor help agents develop themselves.	1	2	3	4	5
5	My supervisor tells his agents about what they need to do in order to reap the rewards of their work.	1	2	3	4	5
6	My supervisor is satisfied when agents meet the standards of work as agreed	1	2	3	4	5
7	My supervisor is happy to let the agents working the same way as always	1	2	3	4	5
8	My supervisor's agents have full confidence in him.	1	2	3	4	5
9	My supervisor gave an impressive overview of what we can do	1	2	3	4	5
10	My supervisor provides a new way to look at the problems that are confusing to agents.	1	2	3	4	5
11	My supervisor lets agents know about how he thought about what they were doing	1	2	3	4	5
12	My supervisor gives an award / reward when agents meet their targets	1	2	3	4	5
13	My supervisor does not intend to make any changes as long as everything goes smoothly.	1	2	3	4	5
14	My supervisor lets agents to do whatever they want to do.	1	2	3	4	5
15	I am proud to be associated with my agent supervisor.	1	2	3	4	5
16	My supervisor helps agents find meaning in their work.	1	2	3	4	5
17	My supervisor encourages his agents to rethink ideas that they never questioned before.	1	2	3	4	5
18	My supervisor gives personal attention to the agents that appear to be set aside	1	2	3	4	5
19	My supervisor emphasizes what agents can achieve	1	2	3	4	5
20	My supervisor explains to the agents on the standard of work they need to know in order to perform a given task.	1	2	3	4	5
21	My supervisor does not ask for any more from his agent except what is important.	1	2	3	4	5

(5) Internal Service Measurement

Instructions: This section is about your opinions about your firm's internal service quality. Please circle the number that most closely reflects your opinion. A score of 5 is the highest score while a score of 1 is the lowest. Please read each question carefully before you make a choice.

(5)	(INTERNAL SERVICE QUALITY)			(SCALE)		
1	I am satisfied with the teamwork in my department	1	2	3	4	5
2	I received adequate training in the event of significant changes.	1	2	3	4	5
3	I received adequate reward for their good service.	1	2	3	4	5
4	The company provides equipment I need to give my best to my customers.	1	2	3	4	5

(6). Span of Control Measurement

Instructions: This section is about the size of your control in the workplace. It is about the size of your control can occur, which in turn can affect your control , and the amount of bonding relationship with employees. Please circle the number that most closely reflects your opinion . A score of 5 is the highest score while a score of 1 is the lowest. Please read each question carefully before you make a choice.

Scale:
1 – *Strongly Disagree*   2 – *Disagree*   3 –*Not Sure*   4 – *Agree*   5 – *Strongly Agree*

A.	ROLE AMBIGUITY	(SCALE)				
1	I feel clear about the extent of the authority that I have.	1	2	3	4	5
2	I have goals and objectives that are clear and structured for my work	1	2	3	4	5
3	I know what my responsibilities are	1	2	3	4	5
4	I know what is really expected of me	1	2	3	4	5
5	Description of what I need to do is clear	1	2	3	4	5
B.	ROLE CONFLICT	(SCALE)				
1	I have to do what should be done but in a different way	1	2	3	4	5
2	I am given an assignment without the manpower available for finishing it	1	2	3	4	5
3	I have to break the rules or policies by performing a work assignment	1	2	3	4	5
4	I work with two or more quite different ways modus operandi	1	2	3	4	5
5	I receive conflicting demands of two people or more	1	2	3	4	5
6	I do things that are received by an individual but not accepted by other individuals.	1	2	3	4	5
7	I am given a job assignment without enough resources and materials to carry it out.	1	2	3	4	5

THANK YOU FOR YOUR KIND SUPPORT AND COOPERATION

Appendix 7: Final Bahasa Malaysia translated Version

Kepada responden yang dihargai,

Saya merupakan pelajar DBA dari Fakulti Othman Yeop Abdullah Graduate Business di Universiti Utara Malaysia yang menjalankan penyelidikan ini.

Saya menjemput anda untuk mengambil bahagian dalam projek penyelidikan saya untuk mengkaji faktor-faktor penentu kepuasan kerja ejen unit amanah di Johor Bahru. Saya akan menghargai jasa anda yang ingin meluangkan masa untuk melihat borang kaji selidik saya, dan jika anda memilih untuk berbuat demikian, sila lengkapkannya dan menghantar borang ini kembali kepada saya dengan secepat yang anda boleh. Ia akan mengambil masa selama 15 minit untuk anda melengkapkan-nya.

Hasil projek ini boleh digunakan untuk penyelidikan lanjut industri kerjasama, dimana jawapan anda akan menjadi sangat penting untuk tujuan penyelidikan. Melalui penyertaan anda, saya berharap memahami lebih lanjut mengenai kepuasan kerja ejen dan berharap bahawa keputusankaji selidik ini akan berguna untuk memahami amalan tingkah laku ejen dan kepuasan kerja dalam industri anda. Saya memberi jaminan bahawa jawapan anda akan dianggap sulit dan akan diguna-kan untuk tujuan penyelidikan saintifik. Jangan tinggalkan nama anda pada borang soal selidik.

Akhir sekali, jika anda mempunyai sebarang soalan atau kebimbangan tentang melengkapkan borang soal selidik ini atau perkara yang mengenai kajian ini, jangan teragak-agak untuk menghubungi saya pada bila-bila masa yang anda mahu. Saya akan berasa sangat gembira untuk menolong anda.

Terima kasih kerana meluangkan masa berharga anda di dalam membantu kajian penyelidikan ini sehingga berjaya.

 Chin Swee-Kwan

DBA student, Othman Yeop Abdullah Graduate Business School
University Utara Malaysia
H/P: 0197278378
E-mail: edwardchin28@yahoo.com

PERSONAL DETAILS *Butir-butir peribadi*

	PART A/ *BAHAGIAN A*			
	PERSONAL DETAILS AND DEMOGRAPHICS/*MAKLUMAT PERIBADI DAN DEMOGRAFI*			
1	**Gender/** *Jantina*	Male /*Lelaki* ☐₁		Female/ *Peremp*uan ☐₂ ⟹

2	**Name of Company (Select one)** *Nama Majikan (pilih satu)*	☐₁ Public Mutual ☐ 2 CIMB Group ☐ 3 Aminvestment Services ☐ 4 Hwang-DBS Investment Mgmt ☐ 5 OSK-UOB Unit Trust ☐ 6 RHB Investment Mgmt ☐ 7 Hong Leong Asset Mgmt ☐ 8 MAAKL Mutual ☐9 Pacific Mutual ☐10 Mayban Investment Mgmt ☐11 Inter-Pacific Asset Mgmt ☐12 Prudential Fund Management ☐13 Apex Investment Services ☐14 Alliance Investment Mgmt ☐15 Asia Unit trusts ☐16 TA Investment Mgmt ☐17 ING Funds ☐18 Phillip Funds Other company:_____	State Total workers ☐ *Catatkan jumlah pekerja*

	Age group/*Golongan Umur*			
3	19 – 25 ☐₁	26 – 35 ☐₂	36 - 45 ☐₃	46 – 55 ☐₄
	56 – 65 ☐₅	Other/*Lain₂* ☐₆	Please specify:_____ /*Sila nyatakan*	

	Marital Status/ *Status perkahwinan*	Single/*Bujang* ☐₁	Married /*Sudah Kahwin* ☐₂	Divorced/*Bercer*ai ☐₃	Widowed/*Janda* ☐₄
4					

	Salary Income (per annum in Malaysian Ringgit)_____ *Jumlah gaji (per annum dalam Ringgit Malaysia)*		
5	RM20,000 and below ☐₁	RM 20,001 – 35,000 ☐₂	RM 35,001 – 45,000 ☐₃
	RM45,001 – 60,000 ☐₄	Above RM 60, 001 ☐₅	

	Race/*Bangsa*			
6	Malay/ *Melayu* ☐₁	Chinese/*Cina* ☐₂	Indian/*Indi*a ☐₃	Other/*Lain₂* ☐₄ please specify: *Sila nyatakan*

	Highest Level of Education/*Peringkat tertinggi pendidikan*			
7	High School/*SPM* ☐₁	Diploma/*Diploma* ☐₂	Bachelor/*Ijazah* ☐₃	Master ☐₄
	PhD ☐5	Other/*Lain₂* ☐₆	Please specify:_____ Sila nyatakan	

B	**Current Position** *Jawatan terkini*	
8	**Job Status**	☐ General Agency Manager/ *BadanPengurus Besar agensi* ☐ Agency Manager */ Pengurus Agensi ejen* ☐ Other/ *Lain₂* ☐ Supervisor / *Penyelia* ☐ Agent / *Ejen* ☐ Part- Time / *Separuh masa* ☐ Full-Time/ *Sepenuh masa*

	Number of years in Current Position / *Jumlah tahun bekerja jawatan terkini*				
9	☐₁ < I yr// *tahun*	☐₂ 1 -2 years/ *tahun*	☐₃ 3- 5 years/*tahun*	☐₄ 6 -10 years/*tahun*	☐₅ Over 10 years/*tahun*

10	**How many unit trust agents (part time and full time) do you have under you?** *Berapa ramaikah ejen unit amanah (separuh masa dan sepenuh masa) yang anda ada dibawah anda?*	No: _____ agents/*ejen*

PART B-BAHAGIAN B

Bahagian ini mengandungi ENAM (6) soal selidik untuk diisi. Anda boleh mengambil masa untuk Menjawab kesemuanya. Tiada jawapan yang betul atau salah. Apa yang penting adalah pendapat anda. *This part has SIX (6) questionnaires to be filled. Please take your time to answer all of them. There is no right or wrong answer. It is your true opinion that counts.*

(1) Job Satisfaction Measurement -Pengukuran Kepuasan Kerja

Arahan: Bahagian ini adalah mengenai kepuasan di tempat kerja. Ianya adalah tentang setakat mana anda berpuashati dengan tempat kerja anda, dan bagaimana anda rasa atau fikir tentang kerja anda. Sila bulatkan nombor yang paling hampir menggambarkan pendapat anda. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Instructions: This section is about satisfaction at the workplace. It is about how satisfied you are in your workplace, and how you feel or think about your work. Please circle the number that comes closest to reflecting your opinion about it. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.

Skala (*Scale*):
1 – Sangat Tidak Bersetuju (*Strongly Disagree*)   2 – Tidak Bersetuju (*Disagree*)
3 – Tidak Pasti (*Not Sure*)   4 – Setuju (*Agree*) 5 – Sangat Bersetuju (*Strongly Agree*)

(1)	KEPUASAN KERJA (JOB SATISFACTION)	SKALA (*SCALE*)				
1	Saya rasa gaji yang dibayar sekarang adalah setimpal dengan kerja yang saya lakukan. *I feel I am being paid a fair amount for the work I do.*	1	2	3	4	5
2	Peluang kenaikan pangkat bagi kerja yang saya lakukan adalah amat tipis. *There is really too little chance for promotion on my job.*	1	2	3	4	5
3	Penyelia saya agak cekap dalam menjalankan tugas beliau *My supervisor is quite competent in doing his/her job.*	1	2	3	4	5
4	Saya tidak berpuas hati dengan faedah kerja yang saya terima. *I am not satisfied with the job benefits I receive.*	1	2	3	4	5
5	Saya terima penghargaan yang sewajarnya apabila saya berjaya melaksanakan kerja yang diberikan. *When I do a good job, I receive the recognition for it that I should receive.*	1	2	3	4	5
6	Banyak peraturan dan prosedur syarikat menyukarkan kerja dibuat dengan baik. *Many of our rules and procedures make doing a good job difficult.*	1	2	3	4	5
7	Saya suka rakan sekerja saya. *I like the people I work with.*	1	2	3	4	5
8	Kadang-kadang saya merasakan bahawa kerja yang lakukan tidak membawa sebarang makna. *I sometimes feel my job is meaningless.*	1	2	3	4	5
9	Komunikasi dalam organisasi ini adalah agak baik. *Communications seem good within organization.*	1	2	3	4	5
10	Kenaikan gaji adalah amat sedikit dan jarang sekali berlaku. *Salary raises are too few and don't happen frequently.*	1	2	3	4	5
11	Mereka yang menjalankan tugas dengan baik mempunyai peluang yang adil untuk dinaikkan pangkat *Those who do well on the job have a fair chance of being promoted.*	1	2	3	4	5

Pengukuran Kepuasan Kerja (bersambung)

12	Penyelia saya tidak berlaku adil kepada saya. *My supervisor is unfair to me.*	1	2	3	4	5
13	Faedah kerja yang kami terima adalah sebaik faedah yang ditawarkan oleh organisasi-organisasi lain. *The job benefits we receive are as good as most other organizations offer.*	1	2	3	4	5
14	Saya tidak rasa kerja yang saya lakukan dihargai. *I do not feel that the work I do is appreciated.*	1	2	3	4	5
15	Usaha saya untuk menjalankan tugas dengan baik adakalanya terhalang oleh kerenah birokrasi. *My efforts to do a good job are sometimes blocked by bureaucracy.*	1	2	3	4	5
16	Saya dapati bahawa saya perlu berusaha lebih keras kerana rakan sekerja saya tidak cekap dalam menjalankan tugas. *I find I have to work harder at my job because of the incompetence of people I work with.*	1	2	3	4	5
17	Saya suka tugas yang saya lakukan di tempat kerja. *I like doing the things I do at work.*	1	2	3	4	5
18	Bagi saya, organisasi ini mempunyai matlamat yang kurang jelas. *The goals of this organization are not clear to me.*	1	2	3	4	5
19	Saya rasa seperti sangat tidak dihargai apabila memikirkan tentang bayaran komisen yang dibayar kepada saya. *I feel unappreciated a lot by the organization when I think about the commissions they pay me.*	1	2	3	4	5
20	Ejen sekerja saya melakar kejayaan dengan cepat di syarikat ini sama sepertimana yang mereka perolehi di tempat lain. *My colleague agents get ahead as fast here as they do in other places.*	1	2	3	4	5
21	Penyelia saya kurang mengambil tahu tentang perasaan orang bawahan. *My supervisor shows too little interest in the feelings of subordinates.*	1	2	3	4	5
22	Pakej faedah yang kami ada adalah adil dan saksama. *The benefit package we have is fair and just.*	1	2	3	4	5
23	Beberapa ganjaran disediakan kepada mereka yang bekerja di sini. *There are few rewards for those who work here.*	1	2	3	4	5
24	Saya mempunyai kerja yang terlalu banyak untuk dilakukan. *I have too much to do at work.*	1	2	3	4	5
25	Saya rasa seronok bekerja dengan rakan sekerja saya. *I enjoy my coworkers.*	1	2	3	4	5
26	Saya sering merasakan bahawa saya tidak tahu apa yang sedang berlaku di organisasi saya. *I often feel that I do not know what is going on with the organization.*	1	2	3	4	5
27	Saya berbangga dengan kerja yang saya lakukan. *I feel a sense of pride in doing my job.*	1	2	3	4	5
28	Saya berpuas hati dengan peluang kenaikan gaji. *I feel satisfied with my chances for salary increases*	1	2	3	4	5
29	Terdapat beberapa faedah lain yang sepatutnya kami terima tetapi tidak disediakan kepada kami. *There are other fringe benefits we do not have which we should have.*	1	2	3	4	5

Pengukuran Kepuasan Kerja (bersambung)

30	Saya suka penyelia saya. *I like my supervisor.*	1	2	3	4	5
31	Saya mempunyai kertas kerja yang sangat banyak. *I have too much paperwork.*	1	2	3	4	5
32	Saya tidak rasa usaha saya diberikan ganjaran yang sewajarnya. *I don't feel my efforts are rewarded the way they should be.*	1	2	3	4	5
33	Saya berpuas hati dengan peluang kenaikan pangkat saya. *I am satisfied with my chances for promotion.*	1	2	3	4	5
34	Terdapat banyak pertengkaran dan pertelingkahan tentang perkara yang remeh temeh berlaku di tempat kerja. *There is too much petty, bad-tempered quarreling and fighting at work.*	1	2	3	4	5
35	Kerja saya sangat menyeronokkan. *My job is enjoyable.*	1	2	3	4	5
36	Tugasan kerja tidak dijelaskan dengan selengkapnya. *Work assignments are not fully explained.*	1	2	3	4	5

(3) Sikap Terhadap Pertukaran Kerja-Attitude Towards Switching Behavior

Arahan: Bahagian ini adalah mengenai sikap percaya anda terhadap pertukaran kerja. Ianya adalah mengenai kepercayaan anda terhadap keinginan melakukan sesuatu. Sila bulatkan nombor yang paling tepat menggambarkan kepercayaan anda. Terdapat soalan yang mungkin kelihatan sama namun soalan tersebut sebenarnya merujuk kepada isu yang berlainan. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah skor yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Instructions: This is about your perception of your attitudinal beliefs towards switching. It is about your beliefs towards wanting to do something. Please circle the number that best describes your beliefs. Some of the questions may appear to be similar, but they do address somewhat different issues. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.

Skala (*Scale*):
1 – Sangat Tidak Bersetuju (*Strongly Disagree*)   2 – Tidak Bersetuju (*Disagree*)
3 – Tidak Pasti (*Not Sure*)   4 – Setuju (*Agree*)   5– Sangat Bersetuju (*Strongly Agree*)

	SIKAP KEPERCAYAAN	**SKALA (SCALE)**				
1	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah berguna. *For me, switching to another agency in 12 months' time is useful*	1	2	3	4	5
2	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah menyenangkan. *For me, switching to another agency in 12 months' time is pleasant.*	1	2	3	4	5
3	Pada saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah baik.*For me, switching to another agency in 12 months' time is good.*	1	2	3	4	5
4	Pada pendapat saya, bertukar kerja ke agensi lain dalam masa 12 bulan adalah bermanfaat. *For me, switching to another agency in 12 months' time is beneficial.*	1	2	3	4	5
5	Pada pendapat saya, bertukar kerja dalam masa 12 bulan adalah wajar. *For me, switching to another agency in 12 months' time is wise.*	1	2	3	4	5

(4) Tanggapan/Persepsi Terhadap Produck Unit Amanah Islam- Perception Towards Islamic

Products and services

Arahan*:* Bahagian ini adalah mengenai tanggapan (persepsi) anda. Ianya adalah mengenai bagaimana anda memberi tanggapan terhadap orang lain atau kepada sesuatu perkara. Sila bulatkan nombor yang paling tepat menggambarkan pendapat anda. Terdapat soalan yang mungkin kelihatan sama namun soalan tersebut sebenarnya merujuk kepada isu yang berlainan. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah skor yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Instructions: *This is about your perception. It is about how you perceive people or things. Please circle the number that best describes your opinion. Some of the questions may appear to be similar, but they do address somewhat different issues. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.*

Skala (*Scale***):**
1 – Sangat Tidak Bersetuju (*Strongly Disagree*)   2 – Tidak Bersetuju (*Disagree*)
3 – Tidak Pasti (*Not Sure*)   4 – Setuju (*Agree*)   5 – Sangat Bersetuju (*Strongly Agree*)

(3)	PERSEPSI/TANGGAPAN (PERCEPTION)	SKALA (SCALE)				
1	Saya berpuas hati terhadap caj perkhidmatan produk unit amanah. *I am satisfied with the unit trust products' service charge.*	1	2	3	4	5
2	Saya berpuas hati terhadap operasi pejabat unit amanah. I am satisfied with the unit trust products' office operations.	1	2	3	4	5
3	Saya lebih sukakan produk Amanah Saham Islam yang bebas faedah. *I prefer unit trusts that offer Islamic products free of riba (interest).*	1	2	3	4	5
4	Saya lebih sukakan produk amanah saham yang dilaksanakan mengikut prinsip Islam. *I prefer unit trust products running/operating on Islamic principles.*	1	2	3	4	5

(4) Multifactor Leadership Measurement --Pengukuran Kepimpinan Multifaktor

Arahan: Bahagian ini adalah mengenai bagaimana anda memberi tanggapan terhadap gaya kepimpinan penyelia atasan anda. Sila berikan skor (1 hingga 5) terhadap kecekapan penyelia atasan dalam mempraktikkan kerja beliau. JANGAN BERIKAN TAHAP kepada penyelia atasan anda berdasarkan pada apa yang anda fikir beliau sepatutnya praktis. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah skor yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Instructions: *This section is about how you perceive your immediate superior's leadership. Give a score (1 to 5) to each item of what you think your direct supervisor is practicing during his or her course of work. DO NOT RANK your direct supervisor of what you think he or she should practice. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.*

Skala (*Scale*):
1 – Sangat Tidak Bersetuju (*Strongly Disagree*)   2 – Tidak Bersetuju (*Disagree*)
3 – Tidak Pasti (*Not Sure*)   4 – Setuju (*Agree*)   5 – Sangat Bersetuju (*Strongly Agree*)

(4)	KEPIMPINAN (LEADERSHIP)	SKALA (SCALE)				
1	Penyelia saya membuatkan orang lain merasa seronok untuk berada berdekatan dengan beliau. *My supervisor makes others feel good to be around him/her.*	1	2	3	4	5
2	Penyelia saya menjelaskan apa yang boleh dan yang sepatutnya kami buat dengan menggunakan perkataan yang mudah. *My supervisor expresses with a few simple words what we could and should do.*	1	2	3	4	5
3	Penyelia saya membenarkan ejen-ejennya berfikir tentang masalah lama dengan cara yang baru. *My supervisor enables his/her agents to think about old problems in new ways.*	1	2	3	4	5
4	Penyelia saya membantu ejen-ejennya membangunkan diri masing-masing. *My supervisor helps his/her agents develop themselves.*	1	2	3	4	5
5	Penyelia saya memberitahu ejen-ejennya tentang apa yang perlu mereka lakukan agar mendapat ganjaran terhadap kerja mereka. *My supervisor tells his/her agents what to do if they want to be rewarded for their work.*	1	2	3	4	5
6	Penyelia saya berpuashati apabila ejen-ejennya memenuhi piawaian kerja seperti yang dipersetujui. *My supervisor is satisfied when his/her agents meet agreed -upon standards.*	1	2	3	4	5
7	Penyelia saya dengan senang hati membiarkan ejen-ejennya bekerja cara yang sama seperti selalunya. *My supervisor is happy to let his/her agents continue working in the same way as always.*	1	2	3	4	5
8	Ejen-ejen penyelia saya mempunyai kepercayaan penuh terhadap beliau. *His/her agents have complete faith/confidence in him/her.*	1	2	3	4	5
9	Penyelia saya memberikan gambaran yang mengesankan tentang apa yang kami boleh lakukan. *My supervisor provides appealing images about what we can do.*	1	2	3	4	5

Pengukuran Kepimpinan Multifaktor (Bersambung)

10	Penyelia saya menyediakan cara baru untuk melihat masalah yang mengelirukan kepada ejen-ejennya. *My supervisor provides his/her agents with new ways of looking at puzzling things.*	1	2	3	4	5
11	Penyelia saya membiarkan ejen-ejennya tahu tentang bagaimana beliau berfikir mengenai apa yang sedang mereka lakukan. *My supervisor lets his/her agents know how he/she thinks they are doing.*	1	2	3	4	5
12	Penyelia saya memberi penghargaan/ganjaran apabila ejen-ejennya mencapai sasaran mereka. *My supervisor provides recognition/rewards when his/her agents reach their goals.*	1	2	3	4	5
13	Penyelia saya tidak berhasrat membuat sebarang perubahan selagi semuanya berjalan dengan lancar. *As long as things are working, my supervisor does not try to change anything.*	1	2	3	4	5
14	Penyelia saya membiarkan ejen-ejennya membuat apa saja yang mereka ingin lakukan. *Whatever his/her agents want to do is O.K. with my supervisor.*	1	2	3	4	5
15	Ejen-ejen penyelia saya berbangga apabila dikaitkan dengan beliau. *His/her agents are proud to be associated with my supervisor*	1	2	3	4	5
16	Penyelia saya membantu ejen-ejennya mencari makna dalam pekerjaan mereka. *My supervisor helps his/her agents find meaning in their work*	1	2	3	4	5
17	Penyelia saya menggalakkan ejen-ejennya untuk memikirkan semula idea-idea yang mereka tidak pernah persoalkan sebelum ini. *My supervisor gets his/her agents to rethink ideas that they had never questioned before.*	1	2	3	4	5
18	Penyelia saya memberikan perhatian peribadi kepada ejen-ejennya yang kelihatan seperti disisihkan. *My supervisor gives personal attention to his/her agents who seem rejected.*	1	2	3	4	5
19	Penyelia saya memberi penekanan terhadap apa yang ejen-ejennya boleh dapat dari apa yang mereka capai. *My supervisor calls attention to what his/her agents can get for what they accomplish.*	1	2	3	4	5
20	Penyelia saya menjelaskan kepada ejen-ejennya tentang piawai kerja yang perlu mereka ketahui demi menjalankan tugas yang diberikan. *My supervisor tells his/her agents the standards they have to know to carry out their work.*	1	2	3	4	5
21	Penyelia saya tidak meminta apa-apa yang lebih daripada ejennya kecuali apa yang penting sahaja. *My supervisor asks no more of his/her agents than what is absolutely essential.*	1	2	3	4	5

(5) Pengukuran Perkhidmatan Dalaman - Internal Service Measurement

Arahan: Bahagian ini adalah mengenai pendapat anda tentang kualiti perkhidmatan dalaman firma anda. Sila bulatkan nombor yang paling hampir menggambarkan pendapat anda. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Instructions: This section is about the internal service quality of your firm. Please circle the number that comes closest to reflecting your opinion about it. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.

Skala (*Scale*):
1 – Sangat Tidak Bersetuju (*Strongly Disagree*) 2 – Tidak Bersetuju (*Disagree*)
3 – Tidak Pasti (*Not Sure*) 4 – Setuju (*Agree*) 5 – Sangat Bersetuju (*Strongly Agree*)

(5)	KUALITI PERKHIDMATAN DALAMAN (INTERNAL SERVICE QUALITY)	SKALA (SCALE)				
1	Saya berpuas hati dengan kerja berpasukan dalam jabatan saya. *I am satisfied with the teamwork within my department.*	1	2	3	4	5
2	Saya menerima latihan yang secukupnya apabila berlaku perubahan penting. *I receive adequate training when important changes take place.*	1	2	3	4	5
3	Saya menerima ganjaran yang secukupnya kerana memberikan perkhidmatan yang baik. *I received adequate rewards for providing good service.*	1	2	3	4	5
4	Syarikat menyediakan peralatan yang saya perlukan bagi memberikan yang terbaik kepada pelanggan. *Our company supports the equipment I need to serve my customer well.*	1	2	3	4	5

6. Pengukuran Keluasan Kawalan - Span of Control Measurement

Arahan: Bahagian ini adalah mengenai keluasan kawalan anda di tempat kerja. Ianya adalah mengenai berapa luas kawalan anda boleh terjadi, yang kemudiannya boleh memberi kesan kepada kawalan anda, dan amaun ikatan perhubungan dengan pekerja. Sila bulatkan nombor yang paling hampir menggambarkan pendapat anda. Skor 5 adalah skor yang paling tinggi manakala skor 1 adalah yang paling rendah. Sila baca setiap soalan dengan teliti sebelum anda membuat pilihan.

Instructions: This section is about your span of control at the workplace. It is about how wide your span can be, which can affect your control and the amount of employee engagement relationship. Please circle the number that comes closest to reflecting your opinion about it. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.

Skala (*Scale*):
1 – Sangat Tidak Bersetuju (*Strongly Disagree*) 2 – Tidak Bersetuju (*Disagree*)
3 – Tidak Pasti (*Not Sure*) 4 – Setuju (*Agree*) 5 – Sangat Bersetuju (*Strongly Agree*)

429

A.	**KEKABURAN PERANAN- ROLE AMBIGUITY**	**SKALA (SCALE)**
1	Saya rasa jelas tentang setakat mana otoriti yang saya miliki. *I feel certain about how much authority I have. .(R)*	1	2	3	4	5
2	Saya mempunyai matlamat dan objektif kerja yang jelas dan tersusun. *I have clear, planned goals and objectives for my job. .(R)*	1	2	3	4	5
3	Saya tahu apakah tanggungjawab saya. *I know what my responsibilities are. .(R)*	1	2	3	4	5
4	Saya tahu apa yang sebenarnya diharapkan daripada saya. *I know exactly what is expected of me. .(R)*	1	2	3	4	5
5	Penerangan mengenai apa yang perlu saya buat adalah jelas. *The explanation is clear on what has to be done by me. .(R)*	1	2	3	4	5
B.	**KONFLIK PERANAN- ROLE CONFLICT**	**SKALA (SCALE)**
1	Saya harus lakukan apa yang seharusnya dilakukan tetapi dengan cara yang berbeza. *I have to do things that should be done differently.*	1	2	3	4	5
2	Saya diberikan tugasan tanpa disediakan tenaga kerja untuk menyudahkannya.*I receive an assignment without the manpower to complete it.*	1	2	3	4	5
3	Saya terpaksa melanggar peraturan atau polisi demi melaksanakan suatu tugasan kerja. *I have to go against a rule or policy in order to carry out an assignment.*	1	2	3	4	5
4	Saya bekerja dengan dua kumpulan atau lebih yang agak berlainan cara modus operandinya. *I work with two or more groups who operate quite differently.*	1	2	3	4	5
5	Saya terima permintaan yang bercanggah dari dua orang ataupun lebih. *I receive incompatible requests from two or more people.*	1	2	3	4	5
6	Saya melakukan perkara-perkara yang diterima oleh seorang individu tetapi tidak diterima oleh individu yang lain. *I do things that are apt to be accepted by one person and not accepted by others.*	1	2	3	4	5
7	Saya diberikan suatu tugasan kerja tanpa sumber dan bahan yang cukup untuk melaksanakannya. *I receive an assignment without adequate resources and materials to execute it.*	1	2	3	4	5

TERIMA KASIH DI ATAS SOKONGAN DAN KERJASAMA IKHLAS ANDA
THANK YOU FOR YOUR KIND SUPPORT AND COOPERATION

Appendix 8: First translation into Mandarin from English by a certified professional translator

(1) 工作满意度测量

指示: 此项有关您对工作场所的满意度,以及您对自己工作的想法。请圈出最能反映您意见的分数,5 分属最高,1 分属最低。请详读以下问题。

分数等级:

1 – 非常不赞成　　2 – 不赞成　　　3 – 不确定　　4 – 赞成　　　5 – 非常赞成

	工作满意度调查	(1=非常不赞成　5= 非常赞成) 分数				
1	我觉得公司所给的收入和我的工作相符。	1	2	3	4	5
2	我很难有机会升职。	1	2	3	4	5
3	我的上司非常能干。	1	2	3	4	5
4	我不满意自己的工作福利。	1	2	3	4	5
5	当我做得很好时,我得到应有的认同。	1	2	3	4	5
6	公司的许多规则与程序导致很难把工作做好。	1	2	3	4	5
7	我喜欢我的同事们。	1	2	3	4	5
8	有时候,我会觉得自己的工作很没意义。	1	2	3	4	5
9	在这个机构里,沟通没有问题。.	1	2	3	4	5
10	加薪太少或不常加薪。	1	2	3	4	5
11	那些办事好的人很少有机会得到升职。	1	2	3	4	5
12	我的上司对我很不公平。	1	2	3	4	5
13	公司所给我的工作福利和大部份其他公司机构的一样好。	1	2	3	4	5
14	我不觉自己的表现得到赞许。	1	2	3	4	5
15	公司通常很少有繁文缛节上的问题。	1	2	3	4	5
16	我觉得自己在工作上得更努力,因为同事们都很没有竞争力。	1	2	3	4	5
17	我喜欢目前自己的工作。	1	2	3	4	5
18	这个公司的目标对我来说很不明确。	1	2	3	4	5
19	针对佣金问题,我觉得自己很不被公司赏识。	1	2	3	4	5
20	我的同事代理们和在其他公司一样,能很快得到晋升。	1	2	3	4	5
21	我的上司对于下属的感受毫不敢兴趣。	1	2	3	4	5
22	公司所提供的福利配套既公平又合理。	1	2	3	4	5
23	公司很少给予员工奖励。	1	2	3	4	5
24	我要做的工作太多了。	1	2	3	4	5
25	我很开心和同事们一起工作。	1	2	3	4	5
26	我常常觉得自己对公司的运作情况很不了解。	1	2	3	4	5
27	我对自己的工作充满自豪感。	1	2	3	4	5
28	我很满意自己可以得到加薪。.	1	2	3	4	5
29	公司没有提供我们应有的公司福利。	1	2	3	4	5
30	我很满意和我的上司一起工作。	1	2	3	4	5
31	我有太多的文书工作了。.	1	2	3	4	5
32	我不认为自己的努力得到了应有的奖励。	1	2	3	4	5
33	我对自己有机会得到升职感到满意。	1	2	3	4	5
34	在工作场所中有太多无谓的争吵和斗争。	1	2	3	4	5
35	我很享受这份工作。	1	2	3	4	5
36	公司常常没有交代清楚,就把工作分派下来。	1	2	3	4	5

(2) 工作跳槽的态度

指示: 此项有关您对工作跳槽的看法，以及您对想要做的事情的信念。请圈出最能表达您看法的分数。有些题目看似相同，但分别针对不同事情而作出提问。5 分属最高，而 1 分属最低。

分数等级

1 – 非常不赞成　　　　2 – 不赞成　　　　3 – 不确定　　　4 – 赞成　　　　5 – 非常赞成

	项目	1=非常不同意			5= 非常同意	
1	我觉得在 12 个月内跳槽到别的公司是有用的。	1	2	3	4	5
2	我觉得在 12 个月内跳槽到别的公司是合意的。	1	2	3	4	5
3	我觉得在 12 个月内跳槽到别的公司是好的。	1	2	3	4	5
4	我觉得在 12 个月内跳槽到别的公司是有益的。	1	2	3	4	5
5	我觉得在 12 个月内跳槽到别的公司是明智的。	1 5	2	3	4	

(3) 对回教单位信托基金(IP)的看法

指示： 此项有关您对人、事、物的看法。请圈出最能表达您意见的分数。有些题目看似相同，但分别针对不同事情作出提问。

分数等级

1 – 非常不赞成　　2 – 不赞成　　　　3 – 不确定　　　　4 – 赞成　　　　　5 – 非常赞成

	项目	1=非常不同意			5= 非常同意	
1	我很满意单位信托基金的服务费。	1	2	3	4	5
2	我很满意单位信托基金的公司运作。	1	2	3	4	5
3	我选择伊斯兰单位信托提供的免利息利益。	1	2	3	4	5
4	我选择以伊斯兰教教义运作的单位信托产品。	1	2	3	4	5

(5) 多因素领导能力测量

指示: 此项有关您对主管领导风格的看法。请针对您对直属上司在工作上的表现，而非直属上司**应该这么做**，给予分数（1 至 5）。请在各项圈出最适合的分数。

分数等级

1 – 非常不赞成)　　　　2 – 不赞成　　　　　3 – 不确定　　　4 – 赞成　　　　5 – 非常赞成

	领导能力	(1=非常不同意　5= 非常同意)				
				分数		
1	我的上司令身边工作的人感觉良好。	1	2	3	4	5
2	我的上司常以几句话交待我们能做和应该做的事。	1	2	3	4	5
3	我的上司让他/她的代理们针对老问题有新的思考方式。	1	2	3	4	5
4	我的上司帮助他/她的代理们自我提升。	1	2	3	4	5
5	我的上司告诉他/她的代理们要怎么做才能在工作上得到奖励。	1	2	3	4	5
6	我的上司对代理们做事能够达标而感到满意。	1	2	3	4	5
7	我的上司很乐意让他/她的代理们以惯用的方式工作。	1	2	3	4	5
8	我的上司的代理们都对这个上司充满信心/信任。	1	2	3	4	5
9	我的上司让我们对有能力作的事感到兴趣。	1	2	3	4	5
10	我的上司让他/她的代理们对充满疑惑的事情有新的认知。	1	2	3	4	5
11	我的上司会向代理们表达自己对他们做事的想法。	1	2	3	4	5
12	当代理们成功达到目标后，我的上司会给予认同和奖励。	1	2	3	4	5
13	当一切进行得很顺利，我的上司决不会设法再去做任何更改。	1	2	3	4	5
14	凡事只要是代理们想做的，我的上司都会接受。	1	2	3	4	5
15	代理们都对能和我的上司相处而感到骄傲。	1	2	3	4	5
16	我的上司协助他/她的代理们在工作上找到意义。	1	2	3	4	5
17	我的上司让他/她的代理们重新思考对从未想过的问题。	1	2	3	4	5
18	我的上司对看似受排挤的代理们给予个人的关注。	1	2	3	4	5
19	我的上司让他/她的代理们知道，他们完成任务后会得到些什么。	1	2	3	4	5
20	我的上司告诉他/她的代理们为展开工作所应知的标准。	1	2	3	4	5
21	除非是绝对重要的，否则我的上司决不会对他/她的代理们再提出要求。	1	2	3	4	5

(6) 内部服务测量

指示：请在各项问题中圈出最适合您的分数。有 5 个标准必须进行评估。5 分属最高，而 1 分属最低。

分数等级 (*Scale*):
1 – 非常不赞成　　2 – 不赞成　　　3 – 不确定　　4 – 赞成　　　5 – 非常赞成

内部服务品质						
		(1=非常不同意　5= 非常同意)　分数				
1	我满意在我部门里的团队合作。.	1	2	3	4	5
2	针对重要变故的发生，我有接受适当的训练。	1	2	3	4	5
3	我曾因为提供良好服务而得到适当的奖励。.	1	2	3	4	5
4	我们的公司很良好的提供我服务顾客的设备。	1	2	3	4	5

6. 管理幅度测量

指示：这部份有关您在公司的管理幅度，其能测量您的管理幅度，并能影响您的管理能力及管理员工的人数。请圈出最能反映您意见的分数。5 分属最高，而 1 分属最低。请详读以下问题。

分数等级

1 – 非常不赞成	2 – 不赞成	3 – 不确定
4 – 赞成	5 – 非常赞成	

	角色扮演程度					
		(1=非常不同意　5= 非常同意)　分数				
1	我非常清楚自己在公司的职权。	1	2	3	4	5
2	我很清楚地安排和计划工作目标。	1	2	3	4	5
3	我了解自己的职责。	1	2	3	4	5
4	我了解公司对自己的要求。	1	2	3	4	5
5	我很清楚自己的工作项目。	1	2	3	4	5
	角色分歧					
1	我觉得工作上常有意见分歧的现象。	1	2	3	4	5
2	工作任务上，缺乏人力来完成。	1	2	3	4	5
3	为了完成公司所给的任务，我必须违反公司准则或政策。	1	2	3	4	5
4	我得和二组或以上不同工作方式的人一起做事。	1	2	3	4	5
5	在公司有二个或以上的人对我的要求很不合理。	1	2	3	4	5
6	我做事必须得到一个人的同意，而不是所有人的认同。	1	2	3	4	5
7	在任务的执行上，缺乏足够的资源来完成。	1	2	3	4	5

谢谢您的支持与合作

Appendix 9: The Content Validity Index Scale (Mandarin)

(1)　工作满意度测量

-1	工作满意度测量	REPRESENTATIVE						CLARITY				
	Mata	1	2	3	4			1	2	3	4	
		Not Representative	Somewhat Representative	Mostly Representative	Very Representative	Total		Not at all clear	Somewhat clear	Mostly clear	Very clear	Total
1	我觉得公司所给的收入和我的工作相符。											
2	我很难有机会升职。											
3	我的上司非常能干。											
4	我不满意自己的工作福利。											
5	当我做得很好时，我得到应有的认同。											
6	公司的许多规则与程序导致很难把工作做好。											
7	我喜欢我的同事们。											
8	有时候，我会觉得自己的工作很没意义。											
9	在这个机构里，沟通没有问题。											
10	加薪太少或不常加薪。											
11	那些办事好的人很少有机会得到升职。											
12	我的上司对我很不公平。											
13	公司所给我的工作福利和大部份其他公司机构的一样好。											
14	我不觉自己的表现得到赞许。											
15	公司通常很少有繁文缛节上的问题。											
16	我觉得自己在工作上得更努力，因为同事们都很没有竞争力。											
17	我喜欢目前自己的工作。											
18	这个公司的目标对我来说很不明确。											
19	针对佣金问题，我觉得自己很不被公司赏识											
20	我的同事代理们和在其他公司一样，能很快得到晋升。											
21	我的上司对于下属的感受毫不敢兴趣。											
22	公司所提供的福利配套既公平又合理。											
23	公司很少给予员工奖励。											
24	我要做的工作太多了。											
25	我很开心和同事们一起工作。											
26	我常常觉得自己对公司的运作情况很不了解。											
27	我对自己的工作充满自豪感。											
28	我很满意自己可以得到加薪。											

工作满意度测量 **(**持续)

29	公司没有提供我们应有的公司福利。										
30	我很满意和我的上司一起工作。										
31	我有太多的文书工作了。.										
32	我不认为自己的努力得到了应有的奖励。										
33	我对自己有机会得到升职感到满意。										
34	在工作场所中有太多无谓的争吵和斗争。										
35	我很享受这份工作。										
36	公司常常没有交代清楚，就把工作分派下来。										

(2)　**工作跳槽的态度**

-2	**工作跳槽的态度**										
1	我觉得在 12 个月内跳槽到别的公司是有用的。										
2	我觉得在 12 个月内跳槽到别的公司是合意的。										
3	我觉得在 12 个月内跳槽到别的公司是好的。										
4	我觉得在 12 个月内跳槽到别的公司是有益的。										
5	我觉得在 12 个月内跳槽到别的公司是明智的。										

(3) **对回教单位信托基金(IP)的看法**

	项目										
1	我很满意单位信托基金的服务费。										
2	我很满意单位信托基金的公司运作。										
3	我选择伊斯兰单位信托提供的免利息利益。										
4	我选择以伊斯兰教教义运作的单位信托产品。										

(4) **-多因素领导能力测量**

-4	**领导能力**										
1	我的上司令身边工作的人感觉良好。										
2	我的上司常以几句话交待我们能做和应该做的事。										
3	我的上司让他/她的代理们针对老问题有新的思考方式。										
4	我的上司帮助他/她的代理们自我提升。										
5	我的上司告诉他/她的代理们要怎么做才能在工作上得到奖励。										

6	我的上司对代理们做事能够达标而感到满意。											
7	我的上司很乐意让他/她的代理们以惯用的方式工作。											
8	我的上司的代理们都对这个上司充满信心/信任。											
9	我的上司让我们对有能力作的事感到兴趣。											
10	我的上司让他/她的代理们对充满疑惑的事情有新的认知。											
11	我的上司会向代理们表达自己对他们做事的想法。											
12	当代理们成功达到目标后，我的上司会给予认同和奖励。											
13	当一切进行得很顺利，我的上司决不会设法再去做任何更改。											
14	凡事只要是代理们想做的，我的上司都会接受。											
15	代理们都对能和我的上司相处而感到骄傲。											
16	我的上司协助他/她的代理们在工作上找到意义。											
17	我的上司让他/她的代理们重新思考对从未想过的问题。											
18	我的上司对看似受排挤的代理们给予个人的关注。											
19	我的上司让他/她的代理们知道，他们完成任务后会得到些什么。											
20	我的上司告诉他/她的代理们为展开工作所应知的标准。											
21	除非是绝对重要的，否则我的上司决不会对他/她的代理们再提出要求。											
(5) 内部服务测量												
	内部服务测量											
1	我满意在我部门里的团队合作。.											
2	针对重要变故的发生，我有接受适当的训练。											
3	我曾因为提供良好服务而得到适当的奖励。.											
4	我们的公司很良好的提供我服务顾客的设备。											
6. 管理幅度测量												
A.	角色扮演程度											
1	我非常清楚自己在公司的职权。											
2	我很清楚地安排和计划工作目标。											
3	我了解自己的职责。											

管理幅度测量 (持续)

4	我了解公司对自己的要求。										
5	我很清楚自己的工作项目。										
B.	**角色分歧**										
1	我觉得工作上常有意见分歧的现象。										
2	工作任务上，缺乏人力来完成。										
3	为了完成公司所给的任务，我必须违反公司准则或政策。										
4	我得和二组或以上不同工作方式的人一起做事。										
5	在公司有二个或以上的人对我的要求很不合理。										
6	我做事必须得到一个人的同意，而不是所有人的认同。										
7	在任务的执行上，缺乏足够的资源来完成。										

438

管理幅度测量 (持续)

我觉得工作上常有意见分歧的现象。

Appendix 10: Back translated into English from Mandarin by an independent translator

(1) Job Satisfaction Measurement

Scale: 1 – *Strongly Disagree*   2 – Disagree   3 – Not sure   4- Agree   5 – Strongly agree

	JOB SATISFACTION	(1=Strongly disagree 5=Strongly agree) Scale				
1	I am being paid fairly for my work.	1	2	3	4	5
2	I have little chance for promotion.	1	2	3	4	5
3	My boss is very capable.	1	2	3	4	5
4	I am not satisfied with their work benefits	1	2	3	4	5
5	When I do well, I deserve the recognition.	1	2	3	4	5
6	The company's many rules and procedures make it difficult to get the job done.	1	2	3	4	5
7	I like my colleagues	1	2	3	4	5
8	Sometimes I feel that my work is not significant.	1	2	3	4	5
9	Communication is not a problem	1	2	3	4	5
10	There exists few salary raises or infrequent raises	1	2	3	4	5
11	People who work well have little chance to get promoted.	1	2	3	4	5
12	My boss treats me very unfairly	1	2	3	4	5
13	The company has given me the job benefits and most other companies also do that as well.	1	2	3	4	5
14	I am not appreciated for my work	1	2	3	4	5
15	My efforts are blocked by red tape	1	2	3	4	5
16	I feel like I have to work harder because my colleagues are not competent	1	2	3	4	5
17	I like my present work and doing it	1	2	3	4	5
18	The company's goal is not clear to me.	1	2	3	4	5
19	Regarding my commission, I feel very much unappreciated by the company.	1	2	3	4	5
20	My colleagues and agents are the same as in other companies , but can quickly get promoted	1	2	3	4	5
21	I 'm interested in the boss; he has no subordinate feelings.	1	2	3	4	5
22	Welfare support provided by the company is fair and reasonable	1	2	3	4	5
23	Companies rarely give employees incentives.	1	2	3	4	5
24	I have to do too much work	1	2	3	4	5
25	I am very happy to work with colleagues	1	2	3	4	5
26	I often feel I don't understand the situation about the company's operations	1	2	3	4	5
27	I have full of pride in my work.	1	2	3	4	5
28	I'm very happy that I can get a raise	1	2	3	4	5
29	The company does not provide us proper corporate welfare	1	2	3	4	5
30	I am very satisfied with my boss working together.	1	2	3	4	5
31	I have too much paperwork up	1	2	3	4	5
32	I do not think that our efforts can get due reward	1	2	3	4	5
33	I myself am satisfied that I had the opportunity to get a promotion.	1	2	3	4	5
34	There are too many unnecessary quarrels and struggles in the workplace.	1	2	3	4	5
35	I really enjoy this job.	1	2	3	4	5
36	Companies often do not explain clearly, when I work on an assignment	1	2	3	4	5

(2) Attitude Towards Switching Behavior

Instructions: This belief about your views on the work to quit, and that you want to do things for. Please circle that best express your opinion scores. Some of the questions may seem the same, but are different things and make questions. 5 belong to the highest, and 1 belong to a minimum.

Scale:

1 – *Strongly Disagree*	2 – *Disagree*			3 – *Not Sure*
4 – *Agree*	5 – *Strongly Agree*			

	Items	1=Strongly disagree 5=Strongly agree				
1	I think within 12 months switching to other companies is useful.	1	2	3	4	5
2	I think within 12 months switching to other companies is desirable.	1	2	3	4	5
3	I think within 12 months switching to other companies is good.	1	2	3	4	5
4	I think within 12 months switching to another company is beneficial	1	2	3	4	5
5	I think within 12 months switching to other companies is wise.	1	2	3	4	5

(3) Perception Towards Islamic Unit Trust Products (IP)

Instructions: This view about your people, and things are. Please circle the best expression of your opinion scores. Some of the questions may seem the same, but the questions were made for different things.

Scale:

1 – *Strongly Disagree*	2 – *Disagree*			3 – *Not Sure*
4 – *Agree*	5 – *Strongly Agree*			

	Items	1=Strongly disagree 5= Strongly agree				
1	I am very satisfied with the unit trust fund fees.	1	2	3	4	5
2	I am very satisfied with the unit trust company operations.	1	2	3	4	5
3	I choose the Islamic unit trusts provide interest -free benefits.	1	2	3	4	5
4	I choose unit trust products that have Islam functioning in them.	1	2	3	4	5

(4) Multifactor Leadership Measurement

Instructions: This view of the supervisor about your leadership style. Please for your direct supervisor's performance at work, rather than the immediate supervisor should do, give scores (1-5). Please circle the most appropriate score

Scale:

1 – *Strongly Disagree*	2 – *Disagree*	3 – *Not Sure*
4 – *Agree*	5 – *Strongly Agree*	

440

	Leadership	(1=Strongly disagree 5= Strongly agree) **Scale**				
1	The boss and the people I work around with, I feel good	1	2	3	4	5
2	My boss often has a few words to explain what we can do and should do	1	2	3	4	5
3	My boss lets his/ her agent to have a new way of thinking for an old problem.	1	2	3	4	5
4	My boss to help his/ her agents to self-improve.	1	2	3	4	5
5	My boss told him / her agents are how to do to get the reward at work	1	2	3	4	5
6	My superior's agents are able to work to meet standards and satisfaction.	1	2	3	4	5
7	My boss is very happy to let him / her agents work are in the same and conventional manner.	1	2	3	4	5
8	My boss's agents who are confident about the boss / trust.	1	2	3	4	5
9	My boss lets us have the ability to make and feel interested.	1	2	3	4	5
10	My boss lets him / her agents to clear their doubts using new knowledge.	1	2	3	4	5
11	My boss will express their thoughts on their work to the agents.	1	2	3	4	5
12	When the agents are successful in achieving the goal, my boss will give recognition and reward	1	2	3	4	5
13	When everything goes well, my boss would never try to do any changes.	1	2	3	4	5
14	As long as anything the agent wants, my boss will accept it.	1	2	3	4	5
15	Agents are able to get along with my boss and be proud	1	2	3	4	5
16	My boss assists his agents to find meaning in their work	1	2	3	4	5
17	My boss let his / her agent to rethink the question.	1	2	3	4	5
18	My boss gives attention to agents who are marginalized	1	2	3	4	5
19	My boss lets his/ her agent to know what they'll get after the completion of the task.	1	2	3	4	5
20	My boss tells his / her agent to know about standard	1	2	3	4	5
21	Unless it is absolutely important, otherwise my boss would never request more of his / her agents.	1	2	3	4	5

(5) Internal Service Measurement

Instructions: Please circle the various issues that best suits your score. There are five criteria must be evaluated. 5 belong to the highest, and 1 belong to a minimum.

*Scale***:**

1 – *Strongly Disagree*	2 – *Disagree*	3 – *Not Sure*
4 – *Agree*	5 – *Strongly Agree*	

Internal Service Quality						
		(1=Strongly disagree 5= Strongly agree) **Scale**				
1	I am satisfied with my department team.	1	2	3	4	5
2	For important events to occur, I have to receive appropriate training.	1	2	3	4	5
3	I have to provide good service in order to receive appropriate incentives	1	2	3	4	5
4	Our company is a very good customer service provider to me.	1	2	3	4	5

441

6. **Supervisor's Span of Control measurement**

Instructions: This part of the company's management about your margin, which can measure your management range, and can affect the size of your management skills and staff management. Please circle that best reflects your opinion scores. 5 belong to the highest, and 1 belong to a minimum. Please read the following questions.

*Scale***:**

1 – Strongly Disagree	*2 – Disagree*	*3 – Not Sure*
4 – Agree	*5 – Strongly Agree*	

	Role ambiguity	1=Strongly disagree 5= Strongly agree		Scale		
1	I am very aware of my authority in the company.	1	2	3	4	5
2	I have clear, arranged and planned objectives.	1	2	3	4	5
3	I understand my responsibilities	1	2	3	4	5
4	I understand my own requirements.	1	2	3	4	5
5	I am clear what is to be done by me.	1	2	3	4	5
	Role Conflict					
1	I think the work is often in disagreement and I have to do things differently	1	2	3	4	5
2	The task lacks manpower for me to complete it.	1	2	3	4	5
3	In order to complete the company's given task, I must go against company guidelines or policies.	1	2	3	4	5
4	I have two or more different groups of people working together to do things.	1	2	3	4	5
5	In the company there are two or more people who give me unreasonable request.	1	2	3	4	5
6	I do things have to get the consent of a person, not everyone will agree.	1	2	3	4	5
7	In the implementation of the task, I have lack of adequate resources to complete it.	1	2	3	4	5

THANK YOU FOR YOUR KIND SUPPORT AND COOPERATION

Appendix 11: Final Mandarin translated Version

亲爱的回答者，

我是 Yeop Abdullah Graduate Business School（马来西亚北方大学）的 DBA 学生。在此我想邀请您参与一项研究，探讨关于影响单位信托基金代理人的工作满意度的决定性因素。如果您愿意看一看此份问卷并尽快填写交还于我，我将无限感激。这一切只需要您十五分钟的时间。

此项目的研究结果也许会被用于未来的研究中，因此您的答案将是至关重要的。通过您的参与，我希望能够更深入了解代理人的工作满意度并盼望问卷调查的结果能让您了解您的行业里代理人的行为表现和工作满意度。我承诺，對於您提供的答案给于最嚴格的保護并只用于技术性的研究项目。在此也请您不要在问卷表上填写您的名字。

最后，如您对填写问卷表或参与此项目有任何疑问或顾虑，请不要犹豫联络我以询问有关详情。我将会非常乐意协助。
谢谢您愿意花费宝贵的时间使这研究项目得以成功。

Chin Swee-Kwan

DBA student, Othman Yeop Abdullah Graduate Business School
University Utara Malaysia
H/P: 0197278378
E-mail: edwardchin28@yahoo.com

443

PERSONAL DETAILS 个人资料

	PART A/ *BAHAGIAN A*		
	PERSONAL DETAILS AND DEMOGRAPHICS/个人资料		
1	**Gender/ 性别**	Male / 男□₁	Female/ 女 □₂

| 2 | **Name of Company (Select one) 公司名字 (请选择一个)** | □₁ Public Mutual □₂ CIMB Group
□ 3 Aminvestment Services □ 4 Hwang-DBS Investment Mgmt
□ 5 OSK-UOB Unit Trust □ 6 RHB Investment Mgmt
□ 7 Hong Leong Asset Mgmt □ 8 MAAKL Mutual
□9 Pacific Mutual □10 Mayban Investment Mgmt
□11 Inter-Pacific Asset Mgmt □12 Prudential Fund Management
□13 Apex Investment Services □14 Alliance Investment Mgmt
□15 Asia Unit trusts □16 TA Investment Mgmt
□17 ING Funds □18 Phillip Funds
Other company:_____ | ⟹ State Total workers □ 列明员工总数 |

3	**Age group/年龄层**			
	19 – 25 □₁	26 – 35 □₂	36 - 45 □₃	46 – 55 □₄
	56 – 65 □₅	Other/其它 □₆	Please specify:_____ /请列明:	

| 4 | **Marital Status/ 婚姻状况** | Single/单身□₁ | Married /已婚 □₂ | Divorced/离婚 □₃ | Widowed 寡居 □₄ |

5	**Salary Income 年薪 (per annum in Malaysian Ringgit 马来西亚令吉)_____**
	RM20,000 and below □₁ RM 20,001 – 35,000 □₂ RM 35,001 – 45,000 □₃
	RM45,001 – 60,000 □₄ Above RM 60, 001 □₅

6	**Race/种族**				
	Malay/ 马族 □₁	Chinese/华族 □₂	Indian/印族 □₃	Other/其它 □₄	please specify: 请列明:

7	**Highest Level of Education/最高受教育程度**			
	SPM 马来西亚中学文凭 □₁	Diploma/*Diploma* 文凭 □₂	Bachelor/学士 □₃	Master 硕士 □₄
	PhD 博士 □5	Other/ 其它 □₆	Please specify: 请列明 _____	

B	**Current Position 现任职位**

| 8 | **Job Status 工作状况** | □ General Agency Manager/
□ Agency Manager / □ Other/其它
□ Supervisor / □ Agent / 代
□ Part- Time /业余 □ Full-Time/ 专任 |

9	**Number of years in Current Position /担纲现任职位的时间长度**				
	□₁ < I yr// tahun	□₂ 1 -2 years/ tahun	□₃ 3- 5 years/tahun	□₄ 6 -10 years/tahun	□₅ Over 10 years/tahun

| 10 | **How many unit trust agents (part time and full time) do you have under you?** 在你旗下总共有多少位单位信托基金代理人(业余和专任)? | No: _____ agents/理人总数 |

此项一共有六道题，请您慢慢回答所有问题。答案不分对错，重点是您的意见。

This part has SIX (6) questionnaires to be filled. Please take your time to answer all of them. There is no right or wrong answer. It is your true opinion that counts.

1) Job Satisfaction Measurement 工作满意度测量

指示： 此项有关您对工作场所的满意度，以及您对自己工作的想法。请圈出最能反映您意见的分数，5 分属最高，1 分属最低。请详读以下问题。

Instructions: This section is about satisfaction at the workplace. It is about how satisfied you are in your workplace, and how you feel or think about your work. Please circle the number that comes closest to reflecting your opinion about it. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.

分数等级 (Scale):

1 – 非常不赞成(*Strongly Disagree*)   2 – 不赞成(*Disagree*)   3 – 不确定(*Not Sure*)
4 – 赞成(*Agree*)   5 – 非常赞成(*Strongly Agree*)

	工作满意度调查	(1=非常不赞成　5= 非常赞成) 分数				
1	我觉得公司所给的收入和我的工作相符。 I feel I am being paid a fair amount for the work I do.	1	2	3	4	5
2	我很难有机会升职。 There is really too little chance for promotion on my job.	1	2	3	4	5
3	我的上司非常能干。 My supervisor is quite competent in doing his/her job.	1	2	3	4	5
4	我不满意自己的工作福利。 I am not satisfied with the job benefits I receive.	1	2	3	4	5
5	当我做得很好时，我得到应有的认同。 When I do a good job, I receive the recognition for it that I should receive.	1	2	3	4	5
6	公司的许多规则与程序导致很难把工作做好。 Many of our rules and procedures make doing a good job difficult.	1	2	3	4	5
7	我喜欢我的同事们。 I like the people I work with.	1	2	3	4	5
8	有时候，我会觉得自己的工作很没意义。 I sometimes feel my job is meaningless.	1	2	3	4	5
9	在这个机构里，沟通没有问题。 Communications seem good within this organization.	1	2	3	4	5
10	加薪太少或不常加薪。 Salary raises are too few and don't happen frequently.	1	2	3	4	5
11	那些办事好的人很少有机会得到升职。 Those who do well on the job have a fair chance of being promoted.	1	2	3	4	5
12	我的上司对我很不公平。 My supervisor is unfair to me.	1	2	3	4	5
13	公司所给我的工作福利和大部份其他公司机构的一样好。 The job benefits we receive are as good as most other organizations offer.	1	2	3	4	5

Job Satisfaction Measurement 工作满意度测量

14	我不觉自己的表现得到赞许。 I do not feel that the work I do is appreciated.	1	2	3	4	5
15	公司通常很少有繁文缛节上的问题。 My efforts to do a good job are sometimes blocked by bureaucracy	1	2	3	4	5
16	我觉得自己在工作上得更努力，因为同事们都很没有竞争力。I find I have to work harder at my job because of the incompetence of people I work with.	1	2	3	4	5
17	我喜欢目前自己的工作。 I like doing the things I do at work.	1	2	3	4	5
18	这个公司的目标对我来说很不明确。 The goals of this organization are not clear to me.	2	2	3	4	5
19	针对佣金问题，我觉得自己很不被公司赏识。 I feel unappreciated a lot by the organization when I think about the commissions they pay me.	1	2	3	4	5
20	我的同事代理们和在其他公司一样，能很快得到晋升。My colleague agents get ahead as fast here as they do in other places	1	2	3	4	5
21	我的上司对于下属的感受毫不敢兴趣。 My supervisor shows too little interest in the feelings of subordinates.	1	2	3	4	5
22	公司所提供的福利配套既公平又合理。 The benefit package we have is fair and just.	1	2	3	4	5
23	公司很少给予员工奖励。 There are few rewards for those who work here.	1	2	3	4	5
24	我要做的工作太多了。 I have too much to do at work.	1	2	3	4	5
25	我很开心和同事们一起工作。I enjoy my coworkers.	1	2	3	4	5
26	我常常觉得自己对公司的运作情况很不了解。 I often feel that I do not know what is going on with the organization.	1	2	3	4	5
27	我对自己的工作充满自豪感。 I feel a sense of pride in doing my job.	1	2	3	4	5
28	我很满意自己可以得到加薪。 I feel satisfied with my chances for salary increases.	1	2	3	4	5
29	公司没有提供我们应有的公司福利。 There are other fringe benefits we do not have which we should have.	1	2	3	4	5
30	我很满意和我的上司一起工作。I like my supervisor.	1	2	3	4	5
31	我有太多的文书工作了。I have too much paperwork.	1	2	3	4	5
32	我不认为自己的努力得到了应有的奖励。I don't feel my efforts are rewarded the way they should be.	1	2	3	4	5
33	我对自己有机会得到升职感到满意。 I am satisfied with my chances for promotion.	1	2	3	4	5
34	在工作场所中有太多无谓的争吵和斗争。 There is too much petty, bad-tempered quarreling and fighting at work.	1	2	3	4	5
35	我很享受这份工作。My job is enjoyable.	1	2	3	4	5
36	公司常常没有交代清楚，就把工作分派下来。 Work assignments are not fully explained.	1	2	3	4	5

(2) Attitude Towards Switching Behavior 工作跳槽的态度

指示: 此项有关您对工作跳槽的看法，以及您对想要做的事情的信念。请圈出最能表达您看法的分数。有些题目看似相同，但分别针对不同事情而作出提问。5 分属最高，而 1 分属最低。

Instructions: It is about your perception of your attitudinal beliefs towards switching. It is about your beliefs towards wanting to do something. Please circle the number that best describes your beliefs. Some of the questions may appear to be similar, but they do address somewhat different issues. The score 5 is the highest while score 1 is the lowest.

分数等级 (*Scale*):
1 – 非常不赞成(*Strongly Disagree*) 2 – 不赞成(*Disagree*) 3 – 不确定(*Not Sure*)
4 – 赞成(*Agree*) 5 – 非常赞成(*Strongly Agree*)

	Items 项目	1=非常不同意 5= 非常同意				
1	我觉得在 12 个月内跳槽到别的公司是有用的。 For me, switching to another agency in 12 months' time is useful	1	2	3	4	5
2	我觉得在 12 个月内跳槽到别的公司是合意的。 For me, switching to another agency in 12 months' time is pleasant	1	2	3	4	5
3	我觉得在 12 个月内跳槽到别的公司是好的。 For me, switching to another agency in 12 months' time is good.	1	2	3	4	5
4	我觉得在 12 个月内跳槽到别的公司是有益的。 For me, switching to another agency in 12 months' time is beneficial.	1	2	3	4	5
5	我觉得在 12 个月内跳槽到别的公司是明智的。 For me, switching to another agency in 12 months' time is wise.	1	2	3	4	5

(3) Perception Towards Islamic Unit Trust Products (IP)对回教单位信托基金(IP)的看法

指示： 此项有关您对人、事、物的看法。请圈出最能表达您意见的分数。有些题目看似相同，但分别针对不同事情作出提问。

Instructions: This is about your perception. It is about how you perceive people or things. Please circle the number that best describes your opinion. Some of the questions may appear to be similar, but they do address somewhat different issues.

分数等级 (*Scale*):
1 – 非常不赞成(*Strongly Disagree*) 2 – 不赞成(*Disagree*) 3 – 不确定(*Not Sure*)
4 – 赞成(*Agree*) 5 – 非常赞成(*Strongly Agree*)

	Items 项目	1=非常不同意 5= 非常同意				
1	我很满意单位信托基金的服务费。 I am satisfied with the unit trust products' service charge.	1	2	3	4	5
2	我很满意单位信托基金的公司运作。I am satisfied with the unit trust products' office operations.	1	2	3	4	5
3	我选择伊斯兰单位信托提供的免利息利益。I prefer unit trusts that offer Islamic products free of riba (interest).	1	2	3	4	5
4	我选择以伊斯兰教教义运作的单位信托产品。 I prefer unit trust products running/operating on Islamic principles.	1	2	3	4	5

447

(4) Multifactor Leadership Measurement多因素领导能力测量

指示:此项有关您对主管领导风格的看法。请针对您对直属上司在工作上的表现，而非直属上司**应该这么做**，给予分数（1 至 5）。请在各项圈出最适合的分数。

*Instructions:*This section is about how you perceive your immediate superior's leadership. Give a score (1 to 5) to each item of what you think your direct supervisor is practicing during his or her course of work. *Do not rank* your direct supervisor of what you think he or she *should* practise. Circle the most appropriate number for you on the side of each item.

分数等级 (Scale):

1 – 非常不赞成(*Strongly Disagree*)   2 – 不赞成(*Disagree*)   3 – 不确定(*Not Sure*)
4 – 赞成(*Agree*)   5 – 非常赞成(*Strongly Agree*)

	Leadership 领导能力	(1=非常不同意 5= 非常同意) 分数				
1	我的上司令身边工作的人感觉良好。 My supervisor makes others feel good to be around him/her.	1	2	3	4	5
2	我的上司常以几句话交待我们能做和应该做的事。 My supervisor expresses with a few simple words what we could and should do.	1	2	3	4	5
3	我的上司让他/她的代理们针对老问题有新的思考方式。 My supervisor enables his/her agents to think about old problems in new ways	1	2	3	4	5
4	我的上司帮助他/她的代理们自我提升。 My supervisor helps his/her agents develop themselves	1	2	3	4	5
5	我的上司告诉他/她的代理们要怎么做才能在工作上得到奖励。 My supervisor tells his/her agents what to do if they want to be rewarded for their work	1	2	3	4	5
6	我的上司对代理们做事能够达标而感到满意。 My supervisor is satisfied when his/her agents meet agreed -upon standards	1	2	3	4	5
7	我的上司很乐意让他/她的代理们以惯用的方式工作。 My supervisor is happy to let his/her agents continue working in the same way as always	1	2	3	4	5
8	我的上司的代理们都对这个上司充满信心/信任。 His/her agents have complete faith/confidence in him/her	1	2	3	4	5
9	我的上司让我们对有能力作的事感到兴趣。 My supervisor provides appealing images about what we can do	1	2	3	4	5
10	我的上司让他/她的代理们对充满疑惑的事情有新的认知。 My supervisor provides his/her agents with new ways of looking at puzzling things	1	2	3	4	5
11	我的上司会向代理们表达自己对他们做事的想法。 My supervisor lets his/her agents know how he/she thinks they are doing	1	2	3	4	5

Multifactor Leadership 多因素领导能力测量

12	当代理们成功达到目标后，我的上司会给予认同和奖励。 My supervisor provides recognition/rewards when his/her agents reach their goals	1	2	3	4	5
13	当一切进行得很顺利，我的上司决不会设法再去做任何更改。 As long as things are working, my supervisor does not try to change anything	1	2	3	4	5
14	凡事只要是代理们想做的，我的上司都会接受。 Whatever his/her agents want to do is O.K. with my supervisor	1	2	3	4	5
15	代理们都对能和我的上司相处而感到骄傲。 His/her agents are proud to be associated with my supervisor	1	2	3	4	5
16	我的上司协助他/她的代理们在工作上找到意义。 My supervisor helps his/her agents find meaning in their work	1	2	3	4	5
17	我的上司让他/她的代理们重新思考对从未想过的问题。 My supervisor gets his/her agents to rethink ideas that they had never questioned before	1	2	3	4	5
18	我的上司对看似受排挤的代理们给予个人的关注。 My supervisor gives personal attention to his/her agents who seem rejected	1	2	3	4	5
19	我的上司让他/她的代理们知道，他们完成任务后会得到些什么。 My supervisor calls attention to what his/her agents can get for what they accomplish	1	2	3	4	5
20	我的上司告诉他/她的代理们为展开工作所应知的标准。 My supervisor tells his/her agents the standards they have to know to carry out their work	1	2	3	4	5
21	除非是绝对重要的，否则我的上司决不会对他/她的代理们再提出要求。 My supervisor asks no more of his/her agents than what is absolutely essential	1	2	3	4	5

(5) Internal Service Measurement 内部服务测量

指示：请在各项问题中圈出最适合您的分数。有 5 个标准必须进行评估。5 分属最高，而 1 分属最低。

Instructions: Circle the most appropriate number for you on the side of each item using the scale as below. 5 criteria need to be evaluated. The score 5 is the highest while score 1 is the lowest.

分数等级 (*Scale*):

1 – 非常不赞成(*Strongly Disagree*)　　　2 – 不赞成(*Disagree*)　　　3 – 不确定(*Not Sure*)
4 – 赞成(*Agree*)　　　　　　　　　　　5 – 非常赞成(*Strongly Agree*)

449

Internal Service Quality 内部服务品质		(1=非常不同意　5= 非常同意) 分数				
1	我满意在我部门里的团队合作。 I am satisfied with the teamwork within my department.	1	2	3	4	5
2	针对重要变故的发生，我有接受适当的训练。 I receive adequate training when important changes take place.	1	2	3	4	5
3	我曾因为提供良好服务而得到适当的奖励。 I received adequate rewards for providing good service.	1	2	3	4	5
4	我们的公司很良好的提供我服务顾客的设备。 Our company supports the equipment I need to serve my customer well.	1	2	3	4	5

6. Supervisor's Span of Control measurement 管理幅度测量

指示：这部份有关您在公司的管理幅度，其能测量您的管理幅度，并能影响您的管理能力及管理员工的人数。请圈出最能反映您意见的分数。5 分属最高，而 1 分属最低。请详读以下问题。

Instructions: This section is about your span of control at the workplace. It is about how wide your span can be, which can affect your control and the amount of employee engagement relationship. Please circle the number that comes closest to reflecting your opinion about it. The score 5 is the highest while score 1 is the lowest. Please read each question carefully before you make your choice.

分数等级 *(Scale):*

1 – 非常不赞成*(Strongly Disagyee)*　　　2 – 不赞成*(Disagree)*　　　3 – 不确定*(Not Sure)*

4 – 赞成*(Agree)*　　　　　　　　　　　5 – 非常赞成*(Strongly Agree)*

	Role ambiguity 角色扮演程度	(1=非常不同意　5= 非常同意) 分数				
1	我非常清楚自己在公司的职权。 I feel certain about how much authority I have.(R)	1	2	3	4	5
2	我很清楚地安排和计划工作目标。 I have clear, planned goals and objectives for my job. .(R)	1	2	3	4	5
3	我了解自己的职责。 I know what my responsibilities are. .(R)	1	2	3	4	5
4	我了解公司对自己的要求。 I know exactly what is expected of me. .(R)	1	2	3	4	5
5	我很清楚自己的工作项目。 The explanation is clear on what has to be done by me. .(R)	1	2	3	4	5
	Role Conflict 角色分歧					
1	我觉得工作上常有意见分歧的现象。 I have to do things that should be done differently.	1	2	3	4	5
2	工作任务上，缺乏人力来完成。 I receive an assignment without the manpower to complete it.	1	2	3	4	5

450

Supervisor's Span of Control measurement 管理幅度测量

3	为了完成公司所给的任务，我必须违反公司准则或政策。 I have to go against a rule or policy in order to carry out an assignment.	1	2	3	4	5
4	我得和二组或以上不同工作方式的人一起做事。 I work with two or more groups who operate quite differently	1	2	3	4	5
5	在公司有二个或以上的人对我的要求很不合理。 I receive incompatible requests from two or more people.	1	2	3	4	5
6	我做事必须得到一个人的同意，而不是所有人的认同。 I do things that are apt to be accepted by one person and not accepted by others.	1	2	3	4	5
7	在任务的执行上，缺乏足够的资源来完成。 I receive an assignment without adequate resources and materials to execute it.	1	2	3	4	5

THANK YOU FOR YOUR KIND SUPPORT AND COOPERATION
谢谢您的支持与合作

管理幅度测量

451

Kolmogorov-Smirnov Normality test:

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
GTotLeader	.115	30	.200*	.959	30	.292
GTotIslamic	.204	30	.003	.908	30	.014
GTotInSer	.193	30	.006	.940	30	.091
GTotSpan	.107	30	.200*	.945	30	.123
GTotAttS	.246	30	.000	.874	30	.002
GTotJobSat	.174	30	.020	.960	30	.306

*. This is a lower bound of the true significance.
a.   Lilliefors Significance Correction

Skewness and Kurtosis:

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
GTotLeader	30	62	105	77.9333	10.22483	0.587	0.427	0.612	0.833
GTotIslamic	30	4	20	13.1	3.12222	-0.048	0.427	2.108	0.833
GTotInSer	30	7	20	14.5667	2.84888	-0.515	0.427	0.699	0.833
GTotSpan	30	30	54	38.6333	5.58621	0.813	0.427	0.990	0.833
GTotAttS	30	7.5	20	13.0833	2.89495	0.05	0.427	-0.538	0.833
GTotJobSat	30	88	172	125.3667	20.39013	0.439	0.427	-0.486	0.833
Valid N (listwise)	30								

Appendix 12b: Pilot Study- Reliability Tests

Reliability Tests:

Reliability Statistics

Cronbach's Alpha	N of Items
.919	82

Item Statistics

	Mean	Std. Deviation	N
LeaIDIQ1	3.9000	.71197	30
LeaIDIQ8	3.7333	.63968	30
LeaIDIQ15	3.6333	.76489	30
LeaIMQ2	3.6667	.95893	30
LeaIMQ9	3.8667	.62881	30
LeaIMQ16	3.8333	.69893	30
LeaINTSTQ3	3.5333	.97320	30
LeaINTSTQ10	3.8333	.64772	30
LeaINTSTQ17	3.8000	.71438	30
LeaINDCQ4	3.6333	.80872	30
LeaINDCQ11	3.8333	.79148	30
LeaINDCQ18	3.7333	.69149	30
LeaCRQ5	3.8333	.69893	30
LeaCRQ12	3.9000	.66176	30
LeaCRQ19	3.8333	.53067	30
LeaMBEQ6	3.9333	.69149	30
LeaMBEQ13	3.3667	.80872	30
LeaMBEQ20	3.6667	.88409	30
LeaLAIZQ7	3.5333	.81931	30
LeaLAIZQ14	3.3333	.84418	30
LeaLAIZQ21	3.5333	.86037	30
PerIs1	3.2000	.92476	30
PerIs2	3.4667	.57135	30
PerIs3	3.3667	.85029	30
PerIs4	3.5333	.89955	30
InSer1	3.7000	.87691	30
InSer2	3.6333	.92786	30
InSer3	3.6667	.88409	30
InSer4	3.5667	.77385	30
Js1Pay	3.2667	1.17248	30
Js2RPro	3.5667	1.16511	30
Js3Sup	3.8667	1.04166	30
Js4RFB	3.4667	1.19578	30
Js5CR	3.6000	1.03724	30
Js6ROpC	2.7333	1.17248	30
Js7	4.2667	.69149	30
Js8RNW	3.5333	1.30604	30
Js9Com	3.5000	1.04221	30
Js10RPay	3.3000	1.20773	30
Js11Pro	3.1333	1.13664	30
Js12RSup	3.8667	1.00801	30
Js13	3.4000	1.00344	30
Js14RCR	3.3333	1.29544	30
Js15	3.1000	1.15520	30
Js16RCoW	3.4000	1.13259	30

Js17NW	3.9333	.90719	30
Js18RCom	3.5667	.93526	30
Js19RPay	3.4667	1.33218	30
Js20	3.0333	.85029	30
Js21RSup	3.5000	1.27982	30
Js22	3.3333	.92227	30
Js23RCR	3.3667	1.29943	30
Js24	3.2667	1.20153	30
Js25CoW	4.1333	.89955	30
Js26RCom	3.0333	1.27261	30
Js27NW	3.9333	.90719	30
Js28Pay	3.6667	1.06134	30
Js29RFB	3.3000	1.34293	30
Js30	3.7333	.73968	30
Js31ROpC	2.9333	1.22990	30
Js32RCR	3.3667	1.29943	30
Js33	3.5333	.81931	30
Js34RCoW	3.7000	1.23596	30
Js35	3.9333	.90719	30
Js36RCom	3.3000	.98786	30
AttS1	1.7000	.53498	30
AttS2	1.8000	.48423	30
AttS3	1.7333	.52083	30
AttS4	1.7333	.44978	30
AttS5	1.8333	.59209	30
SpanRA1	3.7667	.85836	30
SpanRA2	4.1000	.71197	30
SpanRA3	4.2333	.67891	30
SpanRA4	4.1333	.62881	30
SpanRA5	4.2000	.66436	30
SpanRC6	3.0333	.96431	30
SpanRC7	3.0000	1.05045	30
SpanRC8	2.2000	1.06350	30
SpanRC9	2.6333	.99943	30
SpanRC10	2.3000	1.08755	30
SpanRC11	2.4667	1.19578	30
SpanRC12	2.5667	1.07265	30

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.401	1.700	4.267	2.567	2.510	.348	82
Item Variances	.896	.202	1.803	1.601	8.915	.187	82
Inter-Item Covariances	.109	-.890	1.122	2.011	-1.261	.065	82
Inter-Item Correlations	.134	-.649	.774	1.424	-1.192	.071	82

Appendix 12 c: Pilot Study- Item-Total Statistics

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
LeaIDIQ1	274.9667	767.689	.687	.	.916
LeaIDIQ8	275.1333	771.430	.660	.	.917
LeaIDIQ15	275.2333	772.392	.525	.	.917
LeaIMQ2	275.2000	764.717	.559	.	.916
LeaIMQ9	275.0000	772.000	.655	.	.917
LeaIMQ16	275.0333	773.137	.557	.	.917
LeaINTSTQ3	275.3333	757.471	.688	.	.916
LeaINTSTQ10	275.0333	775.068	.549	.	.917
LeaINTSTQ17	275.0667	783.513	.282	.	.918
LeaINDCQ4	275.2333	763.978	.686	.	.916
LeaINDCQ11	275.0333	773.206	.488	.	.917
LeaINDCQ18	275.1333	771.361	.611	.	.917
LeaCRQ5	275.0333	774.654	.518	.	.917
LeaCRQ12	274.9667	768.861	.708	.	.916
LeaCRQ19	275.0333	780.930	.475	.	.918
LeaMBEQ6	274.9333	771.789	.599	.	.917
LeaMBEQ13	275.5000	774.741	.442	.	.917
LeaMBEQ20	275.2000	776.303	.370	.	.918
LeaLAIZQ7	275.3333	782.575	.263	.	.918
LeaLAIZQ14	275.5333	777.154	.370	.	.918
LeaLAIZQ21	275.3333	770.506	.503	.	.917
PerIs1	275.6667	781.678	.247	.	.918
PerIs2	275.4000	793.490	.046	.	.919
PerIs3	275.5000	799.431	-.101	.	.920
PerIs4	275.3333	806.299	-.231	.	.921
InSer1	275.1667	790.420	.083	.	.919
InSer2	275.2333	776.185	.353	.	.918
InSer3	275.2000	767.821	.545	.	.917
InSer4	275.3000	766.700	.653	.	.916
SpanRA1	275.1000	780.921	.284	.	.918
SpanRA2	274.7667	784.668	.254	.	.918
SpanRA3	274.6333	790.447	.115	.	.919
SpanRA4	274.7333	785.168	.276	.	.918
SpanRA5	274.6667	785.126	.261	.	.918
SpanRC6	275.8333	818.833	-.443	.	.923
SpanRC7	275.8667	818.533	-.405	.	.923
SpanRC8	276.6667	807.126	-.215	.	.922
SpanRC9	276.2333	787.426	.122	.	.919
SpanRC10	276.5667	816.806	-.365	.	.923
SpanRC11	276.4000	807.214	-.196	.	.922
SpanRC12	276.3000	823.872	-.483	.	.924
Js1Pay	275.6000	749.352	.694	.	.915
Js2RPro	275.3000	768.217	.398	.	.917
Js3Sup	275.0000	763.310	.537	.	.916
Js4RFB	275.4000	767.007	.405	.	.917
Js5CR	275.2667	752.616	.731	.	.915
Js6ROpC	276.1333	751.154	.665	.	.915
Js7	274.6000	781.628	.341	.	.918
Js8RNW	275.3333	749.816	.612	.	.916
Js9Com	275.3667	774.309	.343	.	.918
Js10RPay	275.5667	767.564	.393	.	.917

455

Js11Pro	275.7333	778.823	.239	.	.919
Js12RSup	275.0000	783.862	.184	.	.919
Js13	275.4667	755.085	.711	.	.915
Js14RCR	275.5333	761.499	.449	.	.917
Js15	275.7667	807.771	-.210	.	.922
Js16RCoW	275.4667	784.189	.155	.	.919
Js17NW	274.9333	765.099	.585	.	.916
Js18RCom	275.3000	770.838	.454	.	.917
Js19RPay	275.4000	758.938	.471	.	.917
Js20	275.8333	799.868	-.110	.	.920
Js21RSup	275.3667	748.378	.647	.	.915
Js22	275.5333	760.878	.660	.	.916
Js23RCR	275.5000	784.466	.126	.	.920
Js24	275.6000	763.145	.463	.	.917
Js25CoW	274.7333	768.961	.512	.	.917
Js26RCom	275.8333	771.661	.311	.	.918
Js27NW	274.9333	772.685	.432	.	.917
Js28Pay	275.2000	780.993	.222	.	.919
Js29RFB	275.5667	741.564	.710	.	.915
Js30	275.1333	768.947	.629	.	.916
Js31ROpC	275.9333	758.202	.525	.	.916
Js32RCR	275.5000	768.948	.342	.	.918
Js33	275.3333	766.713	.615	.	.916
Js34RCoW	275.1667	763.592	.442	.	.917
Js35	274.9333	766.754	.552	.	.917
Js36RCom	275.5667	761.633	.599	.	.916
AttS1	277.1667	787.523	.249	.	.918
AttS2	277.0667	790.340	.173	.	.919
AttS3	277.1333	787.568	.255	.	.918
AttS4	277.1333	790.326	.188	.	.919
AttS5	277.0333	790.999	.118	.	.919

456

Appendix 12 d: Pilot Study: Leadership scale

Reliability Statistics

Cronbach's Alpha	N of Items
.915	18

Item Statistics

	Mean	Std. Deviation	N
LeaIMQ2	3.6667	.95893	30
LeaIMQ9	3.8667	.62881	30
LeaIMQ16	3.8333	.69893	30
LeaINTSTQ3	3.5333	.97320	30
LeaINTSTQ10	3.8333	.64772	30
LeaINTSTQ17	3.8000	.71438	30
LeaINDCQ4	3.6333	.80872	30
LeaINDCQ11	3.8333	.79148	30
LeaINDCQ18	3.7333	.69149	30
LeaCRQ5	3.8333	.69893	30
LeaCRQ12	3.9000	.66176	30
LeaCRQ19	3.8333	.53067	30
LeaMBEQ6	3.9333	.69149	30
LeaMBEQ13	3.3667	.80872	30
LeaMBEQ20	3.6667	.88409	30
LeaLAIZQ7	3.5333	.81931	30
LeaLAIZQ14	3.3333	.84418	30
LeaLAIZQ21	3.5333	.86037	30

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.711	3.333	3.933	.600	1.180	.030	21
Item Variances	.580	.282	.947	.666	3.363	.030	21
Inter-Item Covariances	.220	-.057	.598	.655	-10.400	.014	21
Inter-Item Correlations	.396	-.078	.774	.852	-9.938	.040	21

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
LeaIMQ2	63.0000	67.586	.656	.909
LeaIMQ9	62.8000	70.993	.704	.909
LeaIMQ16	62.8333	70.695	.652	.909
LeaINTSTQ3	63.1333	66.947	.688	.908
LeaINTSTQ10	62.8333	70.902	.690	.909
LeaINTSTQ17	62.8667	72.120	.513	.913
LeaINDCQ4	63.0333	67.895	.773	.906
LeaINDCQ11	62.8333	70.144	.609	.910
LeaINDCQ18	62.9333	69.926	.730	.907
LeaCRQ5	62.8333	70.282	.690	.908
LeaCRQ12	62.7667	70.323	.729	.908
LeaCRQ19	62.8333	72.902	.625	.911
LeaMBEQ6	62.7333	69.995	.724	.908
LeaMBEQ13	63.3000	73.183	.362	.917
LeaMBEQ20	63.0000	69.931	.550	.912
LeaLAIZQ7	63.1333	73.499	.333	.918
LeaLAIZQ14	63.3333	74.506	.249	.920
LeaLAIZQ21	63.1333	70.464	.529	.913

Appendix 12 e: Pilot Study: Span of Control scale

Reliability Statistics

Cronbach's Alpha	N of Items
.725	12

Item Statistics

	Mean	Std. Deviation	N
SpanRA1	3.7667	.85836	30
SpanRA2	4.1000	.71197	30
SpanRA3	4.2333	.67891	30
SpanRA4	4.1333	.62881	30
SpanRA5	4.2000	.66436	30
SpanRC6	3.0333	.96431	30
SpanRC7	3.0000	1.05045	30
SpanRC8	2.2000	1.06350	30
SpanRC9	2.6333	.99943	30
SpanRC10	2.3000	1.08755	30
SpanRC11	2.4667	1.19578	30
SpanRC12	2.5667	1.07265	30

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.219	2.200	4.233	2.033	1.924	.655	12
Item Variances	.872	.395	1.430	1.034	3.616	.124	12
Inter-Item Covariances	.157	-.233	.924	1.157	-3.961	.092	12
Inter-Item Correlations	.168	-.306	.759	1.065	-2.484	.113	12

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SpanRA1	34.8667	29.154	.142	.733
SpanRA2	34.5333	29.223	.192	.725
SpanRA3	34.4000	29.145	.218	.722
SpanRA4	34.5000	29.914	.130	.730
SpanRA5	34.4333	29.220	.215	.723
SpanRC6	35.6000	27.559	.268	.719
SpanRC7	35.6333	25.689	.415	.699
SpanRC8	36.4333	25.771	.399	.701
SpanRC9	36.0000	27.448	.263	.721
SpanRC10	36.3333	24.230	.541	.678
SpanRC11	36.1667	21.316	.766	.634
SpanRC12	36.0667	23.857	.591	.670

Appendix 12 f: Pilot Study: Perception of Islamic products and services scale

Reliability Statistics

Cronbach's Alpha	N of Items
.658	4

Item Statistics

	Mean	Std. Deviation	N
PerIs1	3.2	0.92476	30
PerIs2	3.4667	0.57135	30
PerIs3	3.3667	0.85029	30
PerIs4	3.5333	0.89955	30

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.392	3.200	3.533	.333	1.104	.021	4
Item Variances	.678	.326	.855	.529	2.620	.058	4
Inter-Item Covariances	.220	-.110	.591	.701	-5.354	.057	4
Inter-Item Correlations	.383	-.133	.772	.905	-5.823	.124	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PerIs1	10.3667	4.102	0.107	0.82
PerIs2	10.1	3.334	0.813	0.426
PerIs3	10.2	2.855	0.619	0.454
PerIs4	10.0333	3.137	0.443	0.589

459

Appendix 12 g: Pilot Study: Internal Service Quality scale

Reliability Statistics

Cronbach's Alpha	N of Items
.839	4

Item Statistics

	Mean	Std. Deviation	N
InSer1	3.7	0.87691	30
InSer2	3.6333	0.92786	30
InSer3	3.6667	0.88409	30
InSer4	3.5667	0.77385	30

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.642	3.567	3.7	0.133	1.037	0.003	4
Item Variances	0.753	0.599	0.861	0.262	1.438	0.012	4
Inter-Item Covariances	0.425	0.314	0.506	0.192	1.612	0.005	4
Inter-Item Correlations	0.571	0.445	0.739	0.294	1.662	0.011	4

Appendix 12 h: Pilot Study: Attitude towards Switching scale

Reliability Statistics

Cronbach's Alpha	N of Items
.866	5

Item Statistics

	Mean	Std. Deviation	N
AttS1	1.7000	.53498	30
AttS2	1.8000	.48423	30
AttS3	1.7333	.52083	30
AttS4	1.7333	.44978	30
AttS5	1.8333	.59209	30

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	1.760	1.70	1.833	.133	1.078	.003	5
Item Variances	.269	.202	.351	.148	1.733	.003	5
Inter-Item Covariances	.151	.117	.195	.078	1.667	.001	5
Inter-Item Correlations	.567	.475	.693	.218	1.460	.004	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
AttS1	7.1000	2.783	.730	.826
AttS2	7.0000	3.034	.654	.845
AttS3	7.0667	2.754	.779	.814
AttS4	7.0667	3.168	.626	.852
AttS5	6.9667	2.723	.665	.846

461

Appendix 12 i: Pilot Study: Job Satisfaction scale

Reliability Statistics

Cronbach's Alpha	N of Items
.920	36

Item Statistics

	Mean	Std. Deviation	N
Js1Pay	3.2667	1.17248	30
Js2RPro	3.5667	1.16511	30
Js3Sup	3.8667	1.04166	30
Js4RFB	3.4667	1.19578	30
Js5CR	3.6000	1.03724	30
Js6ROpC	2.7333	1.17248	30
Js7	4.2667	.69149	30
Js8RNW	3.5333	1.30604	30
Js9Com	3.5000	1.04221	30
Js10RPay	3.3000	1.20773	30
Js11Pro	3.1333	1.13664	30
Js12RSup	3.8667	1.00801	30
Js13	3.4000	1.00344	30
Js14RCR	3.3333	1.29544	30
Js15	3.1000	1.15520	30
Js16RCoW	3.4000	1.13259	30
Js17NW	3.9333	.90719	30
Js18RCom	3.5667	.93526	30
Js19RPay	3.4667	1.33218	30
Js20	3.0333	.85029	30
Js21RSup	3.5000	1.27982	30
Js22	3.3333	.92227	30
Js23RCR	3.3667	1.29943	30
Js24	3.2667	1.20153	30
Js25CoW	4.1333	.89955	30
Js26RCom	3.0333	1.27261	30
Js27NW	3.9333	.90719	30
Js28Pay	3.6667	1.06134	30
Js29RFB	3.3000	1.34293	30
Js30	3.7333	.73968	30
Js31ROpC	2.9333	1.22990	30
Js32RCR	3.3667	1.29943	30
Js33	3.5333	.81931	30
Js34RCoW	3.7000	1.23596	30
Js35	3.9333	.90719	30
Js36RCom	3.3000	.98786	30

462

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.482	2.733	4.267	1.533	1.561	.112	36
Item Variances	1.216	.478	1.803	1.325	3.772	.141	36
Inter-Item Covariances	.295	-.809	1.122	1.931	-1.386	.099	36
Inter-Item Correlations	.245	-.548	.771	1.319	-1.408	.058	36

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
Js1Pay	122.1000	386.231	.611	.	.916
Js2RPro	121.8000	387.131	.595	.	.917
Js3Sup	121.5000	395.017	.475	.	.918
Js4RFB	121.9000	391.610	.480	.	.918
Js5CR	121.7667	391.220	.572	.	.917
Js6ROpC	122.6333	382.309	.700	.	.915
Js7	121.1000	404.300	.395	.	.919
Js8RNW	121.8333	376.902	.733	.	.914
Js9Com	121.8667	403.223	.274	.	.920
Js10RPay	122.0667	387.030	.574	.	.917
Js11Pro	122.2333	417.151	-.058	.	.925
Js12RSup	121.5000	401.086	.338	.	.920
Js13	121.9667	392.033	.572	.	.917
Js14RCR	122.0333	384.033	.592	.	.917
Js15	122.2667	429.857	-.322	.	.928
Js16RCoW	121.9667	402.654	.260	.	.921
Js17NW	121.4333	399.151	.435	.	.919
Js18RCom	121.8000	392.579	.602	.	.917
Js19RPay	121.9000	377.403	.707	.	.915
Js20	122.3333	417.540	-.072	.	.923
Js21RSup	121.8667	382.257	.637	.	.916
Js22	122.0333	386.447	.785	.	.915
Js23RCR	122.0000	397.103	.328	.	.920
Js24	122.1000	387.334	.570	.	.917
Js25CoW	121.2333	399.564	.428	.	.919
Js26RCom	122.3333	395.057	.377	.	.920
Js27NW	121.4333	404.737	.279	.	.920
Js28Pay	121.7000	400.148	.341	.	.920
Js29RFB	122.0667	378.685	.675	.	.915
Js30	121.6333	397.757	.592	.	.918
Js31ROpC	122.4333	388.185	.538	.	.917
Js32RCR	122.0000	389.103	.487	.	.918
Js33	121.8333	394.006	.648	.	.917
Js34RCoW	121.6667	383.195	.641	.	.916
Js35	121.4333	391.426	.655	.	.916
Js36RCom	122.0667	386.064	.740	.	.915

463

Kolmogorov-Smirnov Statistic Test of Normality:

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
GTotLeader	.055	303	.026	.988	303	.013
GTotIslamic	.130	303	.000	.937	303	.000
GTotInSer	.100	303	.000	.974	303	.000
GTotSpan	.078	303	.000	.987	303	.006
GTotAttS	.133	303	.000	.945	303	.000
GTotJobSat	.107	303	.000	.955	303	.000

a. Lilliefors Significance Correction

Skewness and Kurtosis:

Descriptive Statistics

	N	Mini-mum	Maxi-mum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
GtotLeader	303	33	105	61.0693	11.77093	0.094	0.14	0.154	0.279
GTotIslamic	303	4	19	12.8581	3.31807	-0.627	0.14	-0.408	0.279
GTotInSer	303	4	20	12.9241	3.42916	-0.409	0.14	-0.15	0.279
GTotSpan	303	12	58	29.9769	7.80661	0.346	0.14	0.002	0.279
GTotAttS	303	5	25	13.1485	3.90293	0.787	0.14	0.852	0.279
GTotJobSat	303	52	178	125.195	28.27019	-0.56	0.14	-0.555	0.279
Valid N(listwise)	303								

Appendix 13 b: Kurtosis and skewness
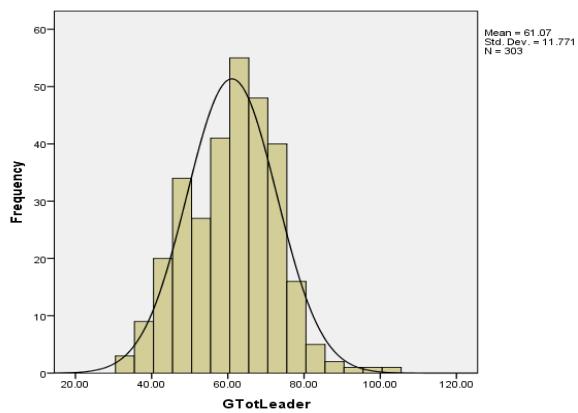
Figure (a)
Supervisor's Leadership (k= -.410; skew= .094)
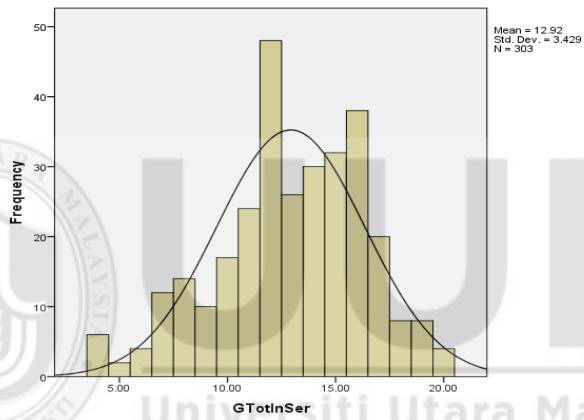
Figure (b)
Perception of Internal Service (k= -.150; skew= -.409)
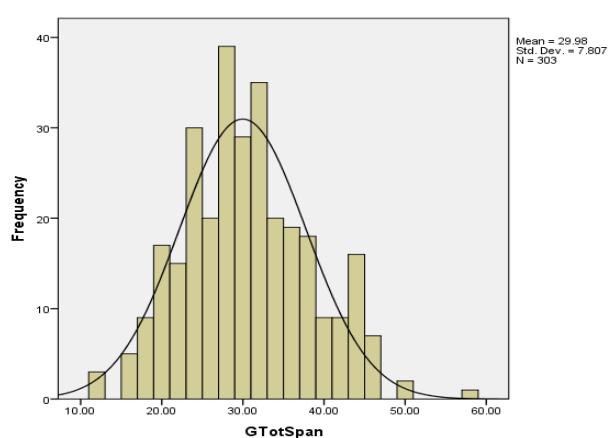
Figure (c)
Supervisor's Span of control (k=.002; skew= .346)

Kurtosis and skewness (continued)
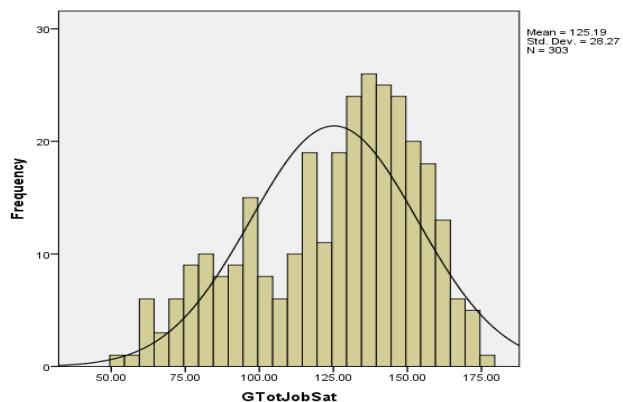
Figure (d)
Agents' Job Satisfaction (k= -.727; skew= -.560)
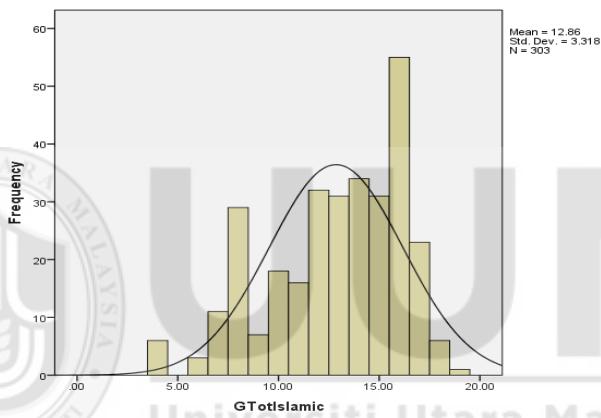
Figure (e)
Perception of Islamic products and services (k= -.408; skew= -.627)
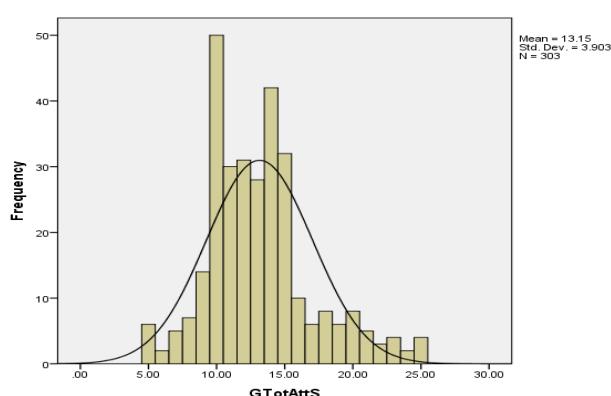
Figure (f)
Agents' Attitude towards switching (k=.852; skew= .787)

466

Kurtosis and skewness (continued)
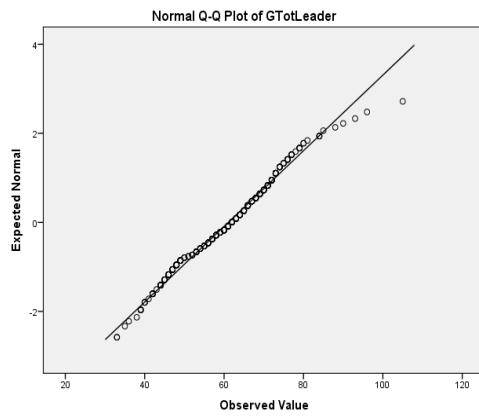
Figure (g)
Normal Q-Q plots-Supervisor's Leadership
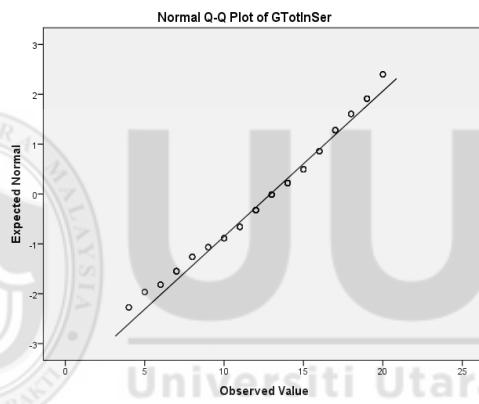
Figure (h)
Normal Q-Q plots-Perception of Internal Service quality
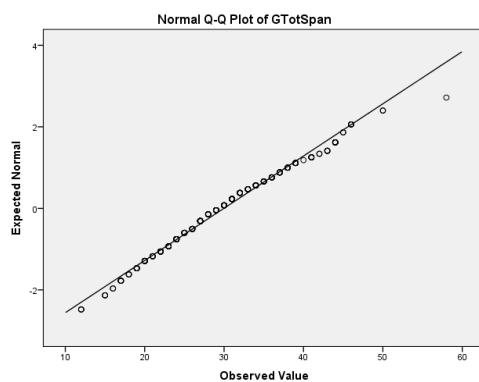
Figure (i)
Normal Q-Q plots- Supervisor's Span of Control

Kurtosis and skewness (continued)
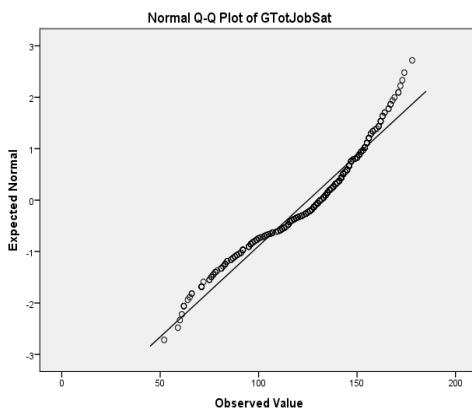
Figure (j)
Normal Q-Q plots-Job Satisfaction
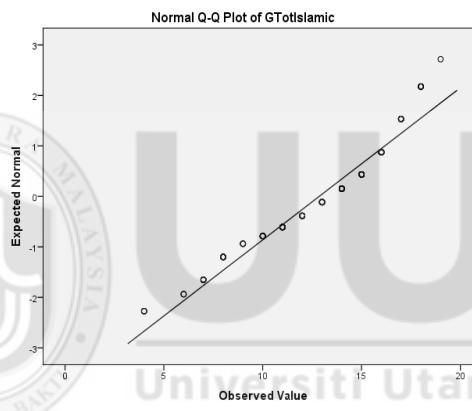
Figure (k)
Normal Q-Q plots-Perception of Islamic Products and Services
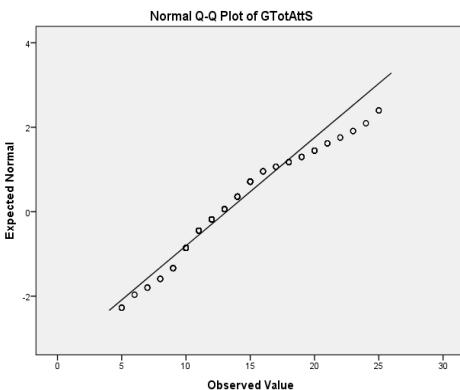
Figure (L)
Normal Q-Q plots-Agents' Attitude towards Switching

Kurtosis and skewness (continued)
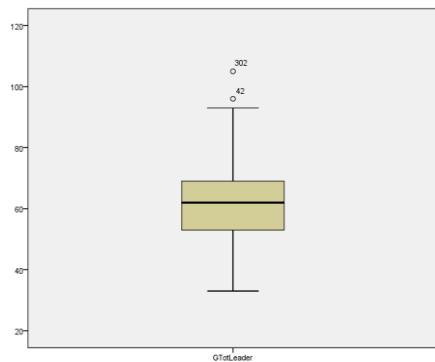
Figure (m)
Boxplot-Supervisor's Leadership
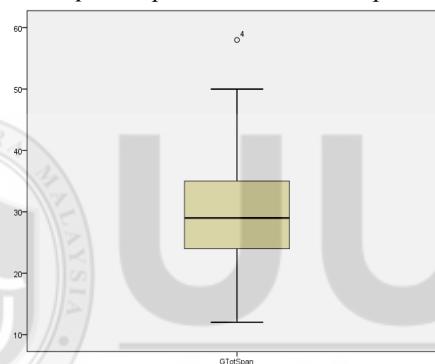
Figure (n)
Boxplot –Supervisor's Span of Control
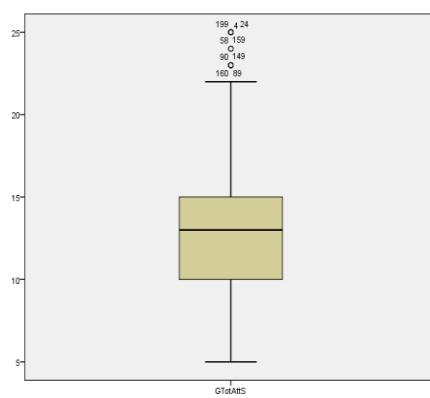
Figure (o)
Boxplot-Agents' Attitude Towards Switching

Kurtosis and skewness (continued)
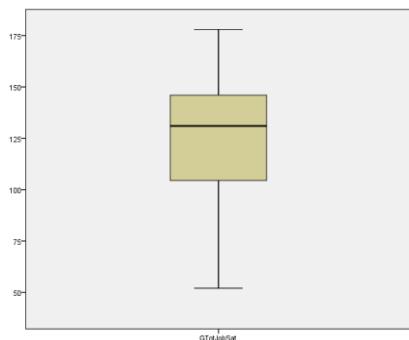
Figure (p)
Boxplot-Agents' Job Satisfaction
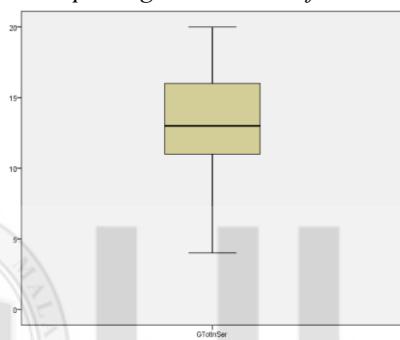
Figure (q)
Boxplot -Perception of Internal Service Quality.
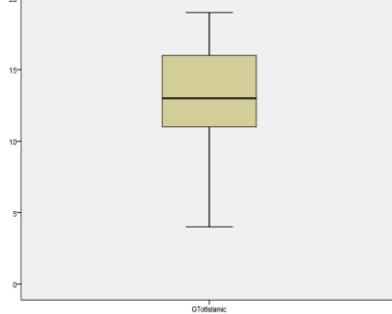
Figure (r)
Boxplot-Agents' Perception of Islamic Products and Services

Appendix 14 a: Actual Sample-Leadership Scale Test (n=303)

Leadership scale:

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.898	.891	21

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
LeaIDIQ1	58.1782	122.001	.713	.644	.889
LeaIDIQ8	58.0660	121.148	.682	.569	.889
LeaIDIQ15	57.9241	121.428	.656	.584	.890
LeaIMQ2	58.1716	124.103	.641	.707	.891
LeaIMQ9	58.1452	121.125	.690	.779	.889
LeaIMQ16	57.9802	121.655	.633	.564	.890
LeaINTSTQ3	58.2541	123.965	.623	.518	.891
LeaINTSTQ10	58.1188	122.072	.640	.524	.890
LeaINTSTQ17	57.9736	121.675	.637	.754	.890
LeaINDCQ4	58.1980	123.312	.737	.702	.889
LeaINDCQ11	57.9274	123.187	.694	.563	.889
LeaINDCQ18	57.7558	122.245	.664	.569	.890
LeaCRQ5	58.0924	124.793	.635	.688	.891
LeaCRQ12	58.1254	123.156	.688	.775	.889
LeaCRQ19	57.9340	121.744	.682	.774	.889
LeaMBEQ6	58.0726	125.260	.677	.518	.890
LeaMBEQ13	58.0000	125.987	.603	.473	.892
LeaMBEQ20	57.7492	126.526	.583	.454	.892
LaizFaireQ7	58.8812	143.807	-.299	.310	.911
LaizFaireQ14	58.9340	146.572	-.414	.401	.914
LaizFaireQ21	58.9043	146.782	-.427	.356	.915

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	2.908	2.135	3.320	1.185	1.555	.115	21
Item Variances	.952	.683	1.254	.571	1.835	.038	21
Inter-Item Covariances	.282	-.396	.980	1.377	-2.474	.111	21
Inter-Item Correlations	.280	-.405	.843	1.249	-2.080	.122	21

471

Appendix 14 b: Actual Sample-Span of control Scale Test (n=303)

Span of control scale:

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.902	.904	12

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SpanRA1	27.4917	50.065	.614	.895
SpanRA2	27.1617	52.341	.549	.897
SpanRA3	27.5710	50.531	.624	.894
SpanRA4	27.5842	50.442	.576	.897
SpanRA5	27.3663	52.193	.654	.892
SpanRC6	27.4224	51.523	.666	.891
SpanRC7	27.4752	51.853	.677	.891
SpanRC8	27.5776	52.106	.618	.894
SpanRC9	27.4950	53.198	.608	.894
SpanRC10	27.5248	52.111	.645	.893
SpanRC11	27.5710	52.087	.638	.893
SpanRC12	27.5050	51.562	.668	.891

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	2.498	2.393	2.815	.422	1.177	.014	12
Item Variances	.882	.641	1.272	.631	1.984	.043	12
Inter-Item Covariances	.382	.271	.508	.238	1.879	.003	12
Inter-Item Correlations	.441	.309	.538	.228	1.738	.002	12

Appendix 14 c: Actual Sample- Islamic Products/Services Scale Test

Perception towards Islamic unit trust products and services:

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.889	.891	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
PerIs1	9.6601	6.563	.804	.651	.842
PerIs2	9.6535	6.360	.780	.619	.848
PerIs3	9.6403	6.642	.718	.522	.872
PerIs4	9.6205	6.124	.735	.547	.868

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.215	3.198	3.238	.040	1.012	.000	4
Item Variances	.917	.788	1.089	.301	1.381	.016	4
Inter-Item Covariances	.612	.566	.666	.100	1.177	.001	4
Inter-Item Correlations	.672	.604	.740	.135	1.224	.002	4

Appendix 14 d: Actual Sample-Internal Service Quality Scale Test (n=303)

Internal Service Quality:

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.870	.873	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
InSer1	9.6964	7.100	.801	.683	.808
InSer2	9.7228	6.751	.737	.631	.828
InSer3	9.7129	6.887	.695	.484	.845
InSer4	9.6403	6.867	.675	.474	.854

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.231	3.201	3.284	.083	1.026	.001	4
Item Variances	1.022	.812	1.131	.319	1.393	.020	4
Inter-Item Covariances	.639	.588	.726	.138	1.235	.002	4
Inter-Item Correlations	.633	.552	.781	.229	1.415	.006	4

474

Appendix 14 e: Actual Sample-Attitude towards switching Scale Test (n=303)

Attitude towards switching:

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.927	.929	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
AttS1	10.4719	9.892	.829	.694	.906
AttS2	10.4389	10.029	.853	.820	.903
AttS3	10.6040	9.551	.774	.633	.919
AttS4	10.6766	9.895	.798	.649	.912
AttS5	10.4026	10.268	.805	.782	.911

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	2.630	2.472	2.746	.274	1.111	.014	5
Item Variances	.787	.687	.971	.284	1.413	.013	5
Inter-Item Covariances	.565	.508	.653	.145	1.286	.003	5
Inter-Item Correlations	.723	.624	.879	.255	1.408	.004	5

Appendix 14 f: Actual Sample-Job Satisfaction Scale Test (n=303)

Job Satisfaction Scale

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.963	.962	36

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
Js1Pay	121.3003	758.602	.688	.560	.962
Js2RPro	121.7063	746.784	.755	.674	.961
Js3Sup	121.3696	771.485	.490	.443	.963
Js4RFB	121.7327	752.216	.720	.631	.962
Js5CR	121.7459	743.402	.802	.783	.961
Js6ROpC	121.6634	740.125	.776	.713	.961
Js7CoW	121.7294	778.311	.361	.272	.963
Js8RNW	121.7096	744.571	.752	.681	.961
Js9Com	121.8119	760.385	.543	.368	.963
Js10RPay	121.7756	742.294	.769	.678	.961
Js11Pro	121.6634	768.588	.484	.389	.963
Js12RSup	121.6733	739.658	.769	.688	.961
Js13FB	121.5776	761.536	.615	.588	.962
Js14RCR	121.5743	748.941	.719	.666	.962
Js15OpC	121.6700	763.540	.549	.520	.963
Js16RCoW	121.6634	744.688	.770	.698	.961
Js17NW	122.0396	756.667	.766	.661	.962
Js18RCom	121.6535	753.505	.673	.521	.962
Js19RPay	121.6832	758.952	.524	.410	.963
Js20Pro	121.6832	781.151	.336	.214	.963
Js21RSup	121.9538	745.885	.752	.677	.961
Js22FB	121.6832	773.595	.447	.393	.963
Js23RCR	121.8119	741.272	.754	.654	.961
Js24ROpC	121.7096	767.167	.423	.418	.963
Js25CoW	121.7624	762.308	.561	.453	.962
Js26RCom	121.6502	746.705	.735	.619	.961
Js27NW	121.7261	771.451	.508	.374	.963
Js28Pay	121.7492	766.010	.504	.337	.963
Js29RFB	121.6832	756.277	.571	.466	.963
Js30Sup	121.5578	762.195	.607	.609	.962
Js31ROpC	122.0132	742.602	.776	.683	.961
Js32RCR	121.9109	754.240	.647	.516	.962
Js33Pro	121.7723	770.077	.578	.514	.962
Js34RCoW	121.8713	743.212	.749	.670	.961
Js35NW	121.6172	759.992	.597	.588	.962
Js36RCom	121.9175	745.414	.709	.623	.962

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.478	3.155	3.894	.739	1.234	.022	36
Item Variances	1.413	.781	1.899	1.118	2.431	.106	36
Inter-Item Covariances	.594	.025	1.284	1.259	51.058	.063	36
Inter-Item Correlations	.415	.020	.763	.743	38.907	.017	36

Appendix 15 a: Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.937
Bartlett's Test of Sphericity	Approx. Chi-Square	16911.896
	df	3321
	Sig.	.000

Communalities

	Initial	Extraction
LeaIDIQ1	1.000	.673
LeaIDIQ8	1.000	.633
LeaIDIQ15	1.000	.616
LeaIMQ2	1.000	.807
LeaIMQ9	1.000	.814
LeaIMQ16	1.000	.620
LeaINTSTQ3	1.000	.623
LeaINTSTQ10	1.000	.605
LeaINTSTQ17	1.000	.787
LeaINDCQ4	1.000	.735
LeaINDCQ11	1.000	.581
LeaINDCQ18	1.000	.587
LeaCRQ5	1.000	.779
LeaCRQ12	1.000	.773
LeaCRQ19	1.000	.791
LeaMBEQ6	1.000	.633
LeaMBEQ13	1.000	.607
LeaMBEQ20	1.000	.644
LaizFaireQ7	1.000	.616
LaizFaireQ14	1.000	.696
LaizFaireQ21	1.000	.563
PerIs1	1.000	.798
PerIs2	1.000	.775
PerIs3	1.000	.734
PerIs4	1.000	.758
InSer1	1.000	.802
InSer2	1.000	.759
InSer3	1.000	.706
InSer4	1.000	.706
SpanRA1	1.000	.580
SpanRA2	1.000	.496
SpanRA3	1.000	.604
SpanRA4	1.000	.637
SpanRA5	1.000	.619
SpanRC6	1.000	.575
SpanRC7	1.000	.584
SpanRC8	1.000	.580
SpanRC9	1.000	.562
SpanRC10	1.000	.620
SpanRC11	1.000	.610
SpanRC12	1.000	.589
AttS1	1.000	.761
AttS2	1.000	.827
AttS3	1.000	.725
AttS4	1.000	.757
AttS5	1.000	.773
Js1Pay	1.000	.590

477

Communalities (Continued)

Js2RPro	1.000	.716
Js3Sup	1.000	.617
Js4RFB	1.000	.674
Js5CR	1.000	.796
Js6ROpC	1.000	.748
Js7CoW	1.000	.529
Js8RNW	1.000	.714
Js9Com	1.000	.549
Js10RPay	1.000	.691
Js11Pro	1.000	.572
Js12RSup	1.000	.725
Js13FB	1.000	.678
Js14RCR	1.000	.692
Js15OpC	1.000	.691
Js16RCoW	1.000	.711
Js17NW	1.000	.678
Js18RCom	1.000	.570
Js19RPay	1.000	.503
Js20Pro	1.000	.500
Js21RSup	1.000	.673
Js22FB	1.000	.655
Js23RCR	1.000	.653
Js24ROpC	1.000	.662
Js25CoW	1.000	.612
Js26RCom	1.000	.627
Js27NW	1.000	.460
Js28Pay	1.000	.483
Js29RFB	1.000	.594
Js30Sup	1.000	.747
Js31ROpC	1.000	.731
Js32RCR	1.000	.576
Js33Pro	1.000	.692
Js34RCoW	1.000	.707
Js35NW	1.000	.703
Js36RCom	1.000	.636

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	25.231	30.769	30.769	25.231	30.769	30.769
2	7.296	8.897	39.666	7.296	8.897	39.666
3	4.086	4.983	44.649	4.086	4.983	44.649
4	2.705	3.299	47.948	2.705	3.299	47.948
5	2.198	2.681	50.629	2.198	2.681	50.629
6	1.815	2.213	52.842	1.815	2.213	52.842
7	1.500	1.830	54.671	1.500	1.830	54.671
8	1.433	1.748	56.419	1.433	1.748	56.419
9	1.287	1.570	57.989	1.287	1.570	57.989
10	1.233	1.503	59.493	1.233	1.503	59.493
11	1.208	1.474	60.966	1.208	1.474	60.966

Total Variance Explained (Continued)

12	1.119	1.365	62.331	1.119	1.365	62.331
13	1.097	1.338	63.669	1.097	1.338	63.669
14	1.055	1.287	64.956	1.055	1.287	64.956
15	1.009	1.230	66.186	1.009	1.230	66.186
16	.962	1.173	67.359			
17	.946	1.154	68.513			
18	.890	1.086	69.599			
19	.881	1.074	70.672			
20	.845	1.031	71.703			
21	.809	.986	72.689			
22	.783	.954	73.644			
23	.768	.937	74.581			
24	.736	.898	75.479			
25	.733	.893	76.372			
26	.716	.873	77.245			
27	.675	.823	78.068			
28	.653	.796	78.864			
29	.638	.778	79.642			
30	.629	.767	80.409			
31	.608	.742	81.151			
32	.593	.723	81.874			
33	.584	.712	82.586			
34	.571	.696	83.282			
35	.551	.672	83.954			
36	.539	.657	84.610			
37	.523	.638	85.248			
38	.492	.601	85.849			
39	.481	.587	86.436			
40	.465	.567	87.003			
41	.459	.560	87.564			
42	.441	.538	88.101			
43	.428	.522	88.623			
44	.415	.507	89.130			
45	.414	.504	89.634			
46	.406	.495	90.129			
47	.394	.481	90.609			
48	.380	.464	91.073			
49	.371	.452	91.526			
50	.368	.449	91.974			
51	.341	.416	92.390			
52	.335	.408	92.798			
53	.327	.399	93.197			
54	.319	.389	93.587			
55	.310	.378	93.965			
56	.294	.359	94.323			
57	.285	.347	94.671			
58	.275	.336	95.006			
59	.260	.317	95.323			
60	.254	.310	95.633			
61	.250	.305	95.938			
62	.240	.293	96.231			
63	.229	.279	96.510			
64	.220	.268	96.778			
65	.212	.258	97.036			
66	.206	.252	97.288			

Total Variance Explained (Continued)

67	.199	.243	97.530			
68	.192	.234	97.765			
69	.186	.227	97.992			
70	.176	.215	98.206			
71	.165	.202	98.408			
72	.160	.195	98.603			
73	.148	.181	98.784			
74	.140	.171	98.955			
75	.137	.167	99.122			
76	.130	.159	99.280			
77	.129	.157	99.437			
78	.125	.152	99.589			
79	.105	.128	99.717			
80	.095	.116	99.833			
81	.074	.090	99.923			
82	.063	.077	100.000			

Rotated Component Matrix[a]

	Component					
	1	2	3	4	5	6
Js5CR	.787					
Js31ROpC	.785					
Js10RPay	.774					
Js21RSup	.771					
Js6ROpC	.769					
Js8RNW	.762					
Js17NW	.759					
Js2RPro	.755					
Js16RCoW	.747					
Js12RSup	.743					
Js34RCoW	.741					
Js23RCR	.741					
Js26RCom	.737					
Js36RCom	.725					
Js4RFB	.700					
Js18RCom	.692					
Js1Pay	.677					
Js14RCR	.675					
Js32RCR	.657					
Js29RFB	.630					
Js9Com	.577					
Js28Pay	.541					
Js19RPay	.518					
Js25CoW	.509					
Js3Sup	.505					
Js27NW	.481					
Js11Pro	.434					
LeaINDCQ4		.774				
LeaIDIQ1		.742				
LeaIMQ9		.737				
LeaCRQ12		.734				
LeaINDCQ11		.698				
LeaCRQ5		.697				
LeaMBEQ6		.684				
LeaIMQ2		.680				

480

Rotated Component Matrix^a (Continued)

LeaIDIQ8		.671				
LeaINDCQ18		.650				
LeaCRQ19		.649				
LeaIMQ16		.632				
LeaMBEQ13		.623				
LeaINTSTQ10		.621				
LeaMBEQ20		.618				
LeaIDIQ15		.611				
LeaINTSTQ17		.607				
LeaINTSTQ3		.600				
SpanRC6			.705			
SpanRC7			.689			
SpanRC10			.685			
SpanRA5			.676			
SpanRC12			.673			
SpanRC11			.666			
SpanRC8			.658			
SpanRA1			.652			
SpanRA3			.642			
SpanRC9			.636			
SpanRA2			.624			
SpanRA4			.611			
PerIs2				.772		
PerIs1				.754		
PerIs4				.750		
PerIs3				.742		
InSer1					.829	
InSer4					.768	
InSer3					.765	
InSer2					.764	
AttS5						.622
AttS2						.596
AttS4		-.433				.532
AttS1						.530
AttS3						.462

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	14.073	20.104	20.104
2	9.928	14.183	34.288
3	6.915	9.878	44.166
4	3.328	4.755	48.920
5	3.046	4.351	53.272
6	2.186	3.122	56.394

Extraction Method: Principal Component Analysis.

KMO and Bartlett's Test (after items dropped)

| Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.944
Bartlett's Test of Sphericity	Approx. Chi-Square	14702.994
	df	2415
	Sig.	.000

481
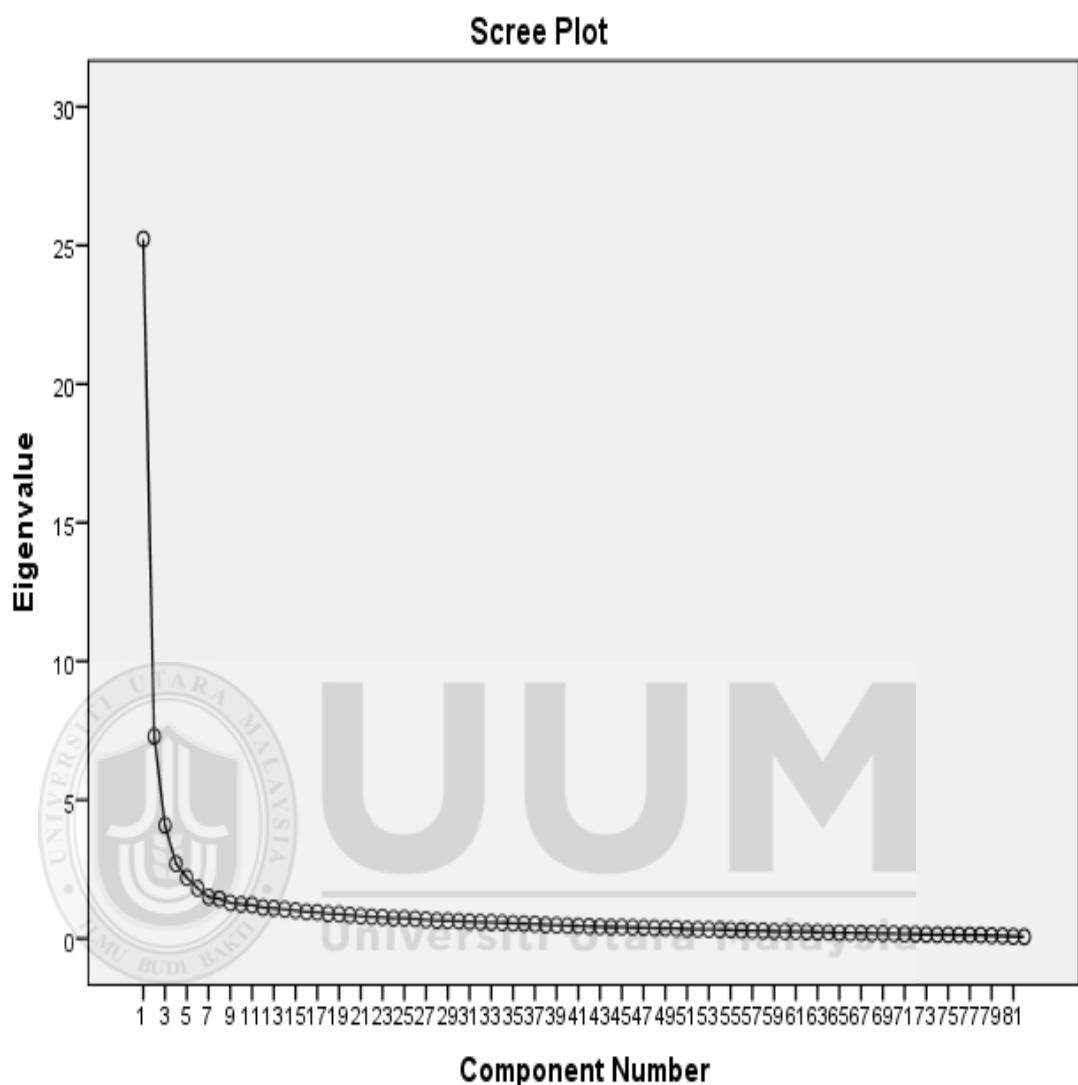
Figure (a)
Scree Plot showing the break-off point at the 6th component

Appendix 15 c: Cronbach's Alpha Before and After Factor Analysis

*Cronbach's Alphas of all the Scales Before and After Factor Analysis*

Scale	Before Factoring		After Factoring	
	Cronbach's Alpha	Items	Cronbach's Alpha	Items
Leadership style	0.898	21	0.943	18
Span of Control	0.902	12	0.902	12
Perception of Islamic products/services	0.889	4	0.889	4
Internal Service Quality	0.870	4	0.870	4
Attitude towards switching	0.927	5	0.927	5
Job satisfaction	0.963	36	0.961	27
Overall Cronbach's Alpha	0.924	82	0.918	70
KMO	0.937	82	0.944	70
Bartlett's Test of Sphericity p-value = 0.00		82		70

Appendix 16 a: Pearson Correlations of Coefficient of Variables

Correlations

		GTot Leader	GTot Islamic	GTot InSer	GTot Span	GTot AttS	GTot JobSat
GTotLeader	Pearson Correlation	1	.471**	.392**	-.461**	-.644**	.445**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	303	303	303	303	303	303
GTotIslamic	Pearson Correlation	.471**	1	.377**	-.365**	-.567**	.410**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	303	303	303	303	303	303
GTotInSer	Pearson Correlation	.392**	.377**	1	-.351**	-.491**	.334**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	303	303	303	303	303	303
GTotSpan	Pearson Correlation	-.461**	-.365**	-.351**	1	.573**	-.375**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	303	303	303	303	303	303
GTotAttS	Pearson Correlation	-.644**	-.567**	-.491**	.573**	1	-.568**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	303	303	303	303	303	303
GTotJobSat	Pearson Correlation	.445**	.410**	.334**	-.375**	-.568**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	303	303	303	303	303	303

*. Correlation is significant at the 0.01 level (2-tailed).

Appendix 16 b: Pearson Correlations and Guidelines to Scatterplots

Appendix 17: Normal P-Plots of Regression Standardized Residual
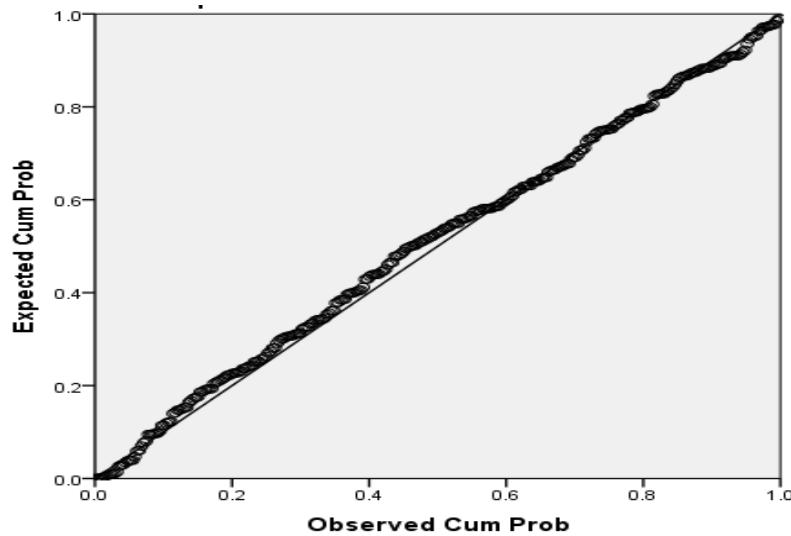
Figure (a)
Normal P-Plots of Regression Standardized Residual Dependent Variable Job Satisfaction with independent variables leadership, Span of control, Perception of Islamic products, and Internal service quality.
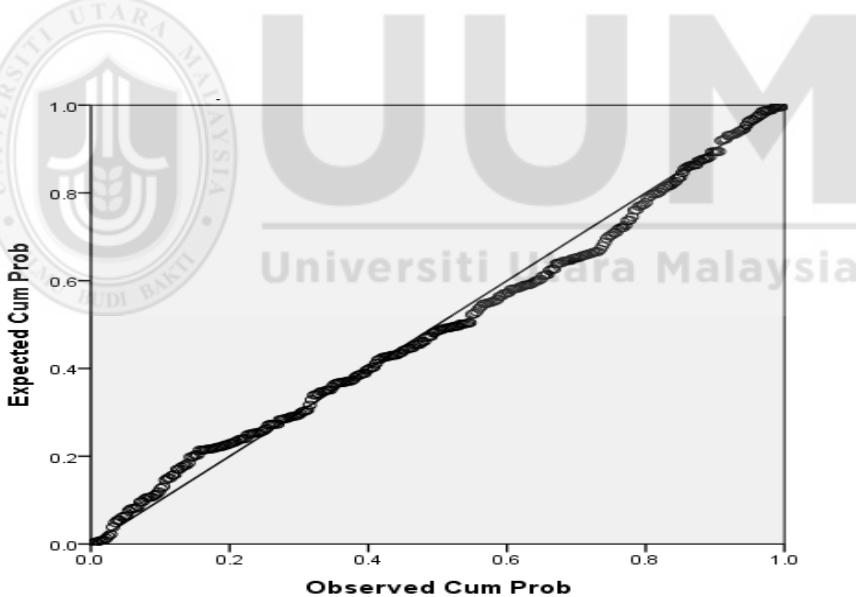
Figure (b)
Normal P-Plots of Regression Standardized Residual Dependent Variable Mediator Attitude towards switching with Independent variables of Leadership, Span of control, Perception of Islamic products, and Internal service quality.

Normal P-Plots of Regression Standardized Residual (continued)
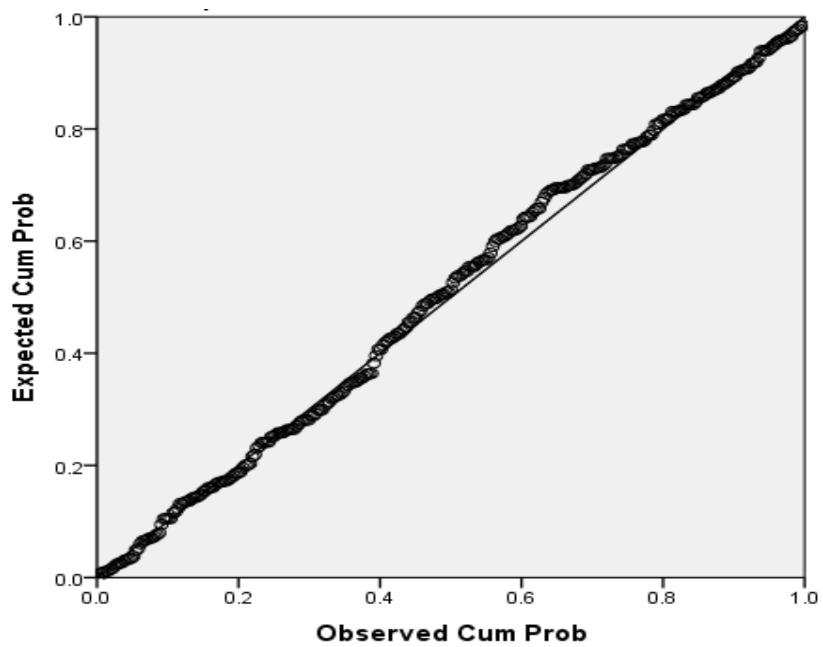
Figure (c)
*Normal P-Plots of Regression Standardized Residual Dependent Variable Job Satisfaction with Attitude towards switching*
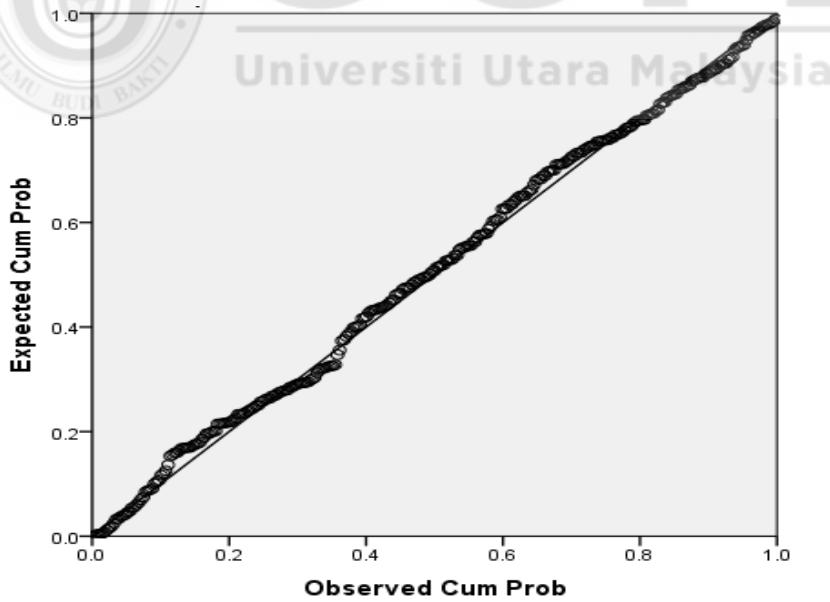
Figure (d)
*Normal P-Plots of Regression Standardized Residual Dependent Variable Job Satisfaction with Leadership, Span of control, Perception of Islamic products, Internal service quality, **Including** Attitude towards Switching.*

Regression Analysis (IV and MV)

Regression between Leadership, Span of Control, Perception towards Islamic products and services, Internal service quality and Mediator Attitude towards switching:

Model Summary

R Square	Adjusted R Square	Std. Error of the Estimate
0.594	0.589	2.5033

a. Predictors: (Constant), GTotSpan, GTotInSer, GTotIslamic, GTotLeader

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2732.891	4	683.223	109.027	.000ᵇ
	Residual	1867.426	298	6.267		
	Total	4600.317	302			

a. **Dependent Variable**: **GTotAttS**
b.   Predictors: (Constant), GTotSpan, GTotInSer, GTotIslamic, GTotLeader

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	21.03	1.316		15.98	**.000**					
	GTotLeader	-.104	.014	**-.338**	-7.41	**.000**	-.644	-.395	-.274	.657	1.523
	GTotIslamc	-.288	.051	**-.245**	-5.62	**.000**	-.567	-.310	-.208	.719	1.391
	GTotInSer	-.196	.048	**-.172**	-4.10	**.000**	-.491	-.231	-.152	.775	1.290
	GTotSpan	.134	.021	**.267**	6.22	**.000**	.573	.339	.230	.737	1.356

a. Dependent Variable: GTotAttS

487

Regression between the Mediator and the Dependent Variable Job satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	**.568**[a]	.323	.321	19.27332	.323	143.673	1	301	.000

a. Predictors: (Constant), GTotAttS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53369.032	1	53369.032	143.673	**.000**[b]
	Residual	111809.707	301	371.461		
	Total	165178.739	302			

a. Dependent Variable: GTotJobSat
b. **Predictors: (Constant), GTotAttS**

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	138.227	3.897		35.47	.000			
	GTotAttS	-3.406	.284	**-.568**	-11.98	.000	-.568	-.568	-.568

a. Dependent Variable: GTotJobSat

Regression between Leadership, Span of control, Pereception towards Islamic products and services, Internal service quality and Dependent Variable Job satisfaction (*The Mediation Effect Before the Mediator is Introduced*)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	**.531**[a]	.282	.273	19.94332	.282	29.324	4	298	.000

a. Predictors: (Constant), GTotSpan, GTotInSer, GTotIslamic, GTotLeader

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46653.458	4	11663.365	29.324	.000[b]
	Residual	118525.281	298	397.736		
	Total	165178.739	302			

a. Dependent Variable: GTotJobSat

c. Predictors: (Constant), GTotSpan, GTotInSer, GTotIslamic, GTotLeader

d.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Co-efficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	55.51	10.48		5.29	**.000**					
	GTotLeader	.434	.111	**.236**	3.90	**.000**	.445	.220	.191	**.657**	**1.52**
	GTotIslamic	1.418	.408	**.201**	3.47	**.001**	.410	.197	.171	**.719**	**1.39**
	GTotInSer	.759	.380	**.111**	1.99	**.047**	.334	.115	.098	**.775**	**1.29**
	GTotSpan	-.460	.171	**-.154**	-2.68	**.008**	-.375	-.154	-.132	**.737**	**1.35**

a. Dependent Variable: GTotJobSat

Appendix 18 d: Regression Analysis (IV and DV-After MV is introduced)

Regression between Leadership, Span of control, Pereception towards Islamic products and services, Internal service quality and Dependent Variable Job satisfaction (*The Mediation Effect After the Mediator is Introduced*)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.568ᵃ	0.323	0.321	19.27332	0.323	143.673	1	301	.000
2	.588ᵇ	0.345	0.334	19.08182	0.022	2.518	4	297	.041

a. Predictors: (Constant), GTotAttS
b. Predictors: (Constant), GTotAttS, GTotInSer, GTotIslamic, GTotSpan, GTotLeader

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53369.032	1	53369.032	**143.673**	**.000ᵇ**
	Residual	111809.707	301	371.461		
	Total	165178.739	302			
2	Regression	57036.342	5	11407.268	31.329	**.000ᶜ**
	Residual	108142.397	297	364.116		
	Total	165178.739	302			

a. Dependent Variable: GTotJobSat
b. Predictors: (Constant), GTotAttS
e. Predictors: (Constant), GTotAttS, GTotInSer, GTotIslamic, GTotSpan, GTotLeader

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	138.2	3.897		35.47	.000					
	GTotAttS	-3.406	.284	**-.568**	-11.98	**.000**	-.568	-.568	-.568	1.000	1.000
2	(Constant)	105.1	13.668		7.69	.000					
	GTotAttS	-2.358	.442	**-.394**	-5.34	**.000**	-.568	-.296	-.251	.406	2.463
	GTotLeader	.190	.116	**.103**	1.63	**.103**	.445	.095	.077	.554	1.804
	GTotIslamic	.738	.411	**.105**	1.79	**.073**	.410	.104	.084	.650	1.539
	GTotInSer	.297	.374	**.044**	.794	**.428**	.334	.046	.037	.733	1.363
	GTotSpan	-.145	.174	**-.048**	-.832	**.406**	-.375	-.048	-.039	.652	1.533

a. Dependent Variable: GTotJobSat

Appendix 19: Sobel Test Results for Partial Mediation

Sobel Test Results of the independent variables for Partial Mediation for H_0

i. Partial mediation for Leadership variable:

Input:		Test statistic:	Std. Error:	p-value:
a	-.104	Sobel test: 4.33320162	0.05659372	0.0000147
b	-2.358	Aroian test: 4.307529	0.05693102	0.00001651
s_a	.014	Goodman test: 4.35933879	0.0562544	0.00001305
s_b	.442	Reset all	Calculate	

Input:		Test statistic:	p-value:
t_a	-7.419	Sobel test: 4.33405871	0.00001464
t_b	-5.340	Aroian test: 4.30835451	0.00001645
		Goodman test: 4.36022854	0.00001299

ii. Partial mediation for Span of Control variable

Input:		Test statistic:	Std. Error:	p-value:
a	.134	Sobel test: -4.09285063	0.07720096	0.00004261
b	-2.358	Aroian test: -4.06358513	0.07775695	0.00004832
s_a	.021	Goodman test: -4.12275768	0.07664093	0.00003744
s_b	.442	Reset all	Calculate	

Input:		Test statistic:	p-value:
t_a	6.223	Sobel test: 4.05249898	0.00005067
t_b	-5.340	Aroian test: 4.02269698	0.00005754
		Goodman test: 4.0829733	0.00004446

iii. Partial mediation for Perception of Islamic Products/Services variable

Input:		Test statistic:	Std. Error:	p-value:
a	-.288	Sobel test: 3.87798294	0.17511784	0.00010533
b	-2.358	Aroian test: 3.84624759	0.17656274	0.00011994
s_a	.051	Goodman test: 3.91051703	0.17366092	0.0000921
s_b	.442	Reset all	Calculate	

Input:		Test statistic:	p-value:
t_a	-5.625	Sobel test: 3.87278597	0.0001076
t_b	-5.340	Aroian test: 3.84099241	0.00012254
		Goodman test: 3.90538234	0.00009408

iv. Partial mediation for Internal Service Quality

Input:		Test statistic:	Std. Error:	p-value:
a	-.196	Sobel test: 3.24252811	0.14253323	0.00118474
b	-2.358	Aroian test: 3.20719319	0.14410357	0.00134037
s_a	.048	Goodman test: 3.27905726	0.14094539	0.00104155
s_b	.442	Reset all	Calculate	

Input:		Test statistic:	p-value:
t_a	-4.107	Sobel test: 3.25551068	0.00113189
t_b	-5.340	Aroian test: 3.22022571	0.0012809
		Goodman test: 3.29198155	0.00099484

Appendix 20 - Interviews

The following people were interviewed for their comments.

1. **(Interviewee 1= A. Tan; Senior Vice-President of O.S.K, U.O.B Investment Management Berhad, personal communications, June 23, 2012, January 15, 2013).**
   (Interviewer = The author)

Interviewer: *What type of leadership do you think supervisors practise or like to adopt in your organization?*

Interviewee 1: They practise mixed types, but typically transactional type. However, it depends on each person's personality. The present trend is towards more transactional because the nature of work of most agents are commission based….thus, some agents have no choice but to go for higher sales in order to achieve higher commission. This in turn benefits the supervisors who will put more pressure on the agents to perform more. This may make agents think their supervisors are authoritarian.

Interviewer: *What do you think about Syariah funds? Do you or your people have trouble selling to non-Muslims?*

Interviewee 1: My agents have little trouble but sometimes they ask me about inheritance clause regarding whether their next kin can get back the money invested if they die. I think they have some worries. Maybe they are not briefed enough or it could be due to misunderstanding or misperceptions. In general, my agents tend to sell more conventional than Islamic funds because they perform better.

Interviewer: *What about the people they supervise in your organization? Can they manage the downline effectively? Are the people they supervise satisfied with their job?*

Interviewee 1: My managers and supervisors tell me that agents are resigning possibly due to difficulty in meeting targets. Besides having authoritarian supervisors, they also need to attend courses every year or else they will be terminated. So, they switch to other agency for better prospects. As some of their agents are part time, they could not care much. So, it is sometimes difficult to monitor and supervise these part-time agents. Generally they feel dissatisfied.

Interviewer: *What do you mean by "they do not care much?" Does it mean they are a liability to the organization?*

Interviewee 1: You see, these part-time agents, although they do not declare so in the application form, have their main job. Selling unit trusts is only another option to make some money by asking close relatives, friends, and colleagues to invest in unit trusts. In addition, most do it because of personal benefits as they receive their own commissions if they invest. It is cheaper to do this way. Therefore, I think they don't go all way out to attain sales and do not possess the necessary sales skills or may not understand what customers want.

Interviewer: *So, do you think these part-time agents will resign easily if they face problems as compared to permanent unit trust agents?*

Interviewee 1: It depends. If the part-time agents can achieve a minimum RM 30,000 sales target and are happy with their RM 825 commissions (2.75% of sale investment), then they will not resign or switch to another agency. This is provided that they continue to attend the compulsory courses, then they will stay on. However, if they can't achieve the sales target, or get only RM 825 commissions a month, and are frustrated by having to attend courses, then they will resign. Hence, fixed salaried permanent unit trust agents in banks or other institutional organizations tend to be happier and stay much longer as they are not answerable to sales quotas.

Interviewer: *So, does it mean a straight-commissions-based job is not a good choice?*

Interviewee 1: It depends. If you work for a private unit trust management company, like Public Mutual Berhad, then it could be a problem because they do not provide a fixed salary. All sales are commissioned based. However, it depends on each person's ability to create sales. If an agent can create huge sales, then he/she may be satisfied. If an agent is complacent enough working as a sales agent in a bank, then commissions are not an important factor.

Interviewer: *Do you think religion play a part in buying unit trusts?*

Interviewee 1: Malaysia is a multi-racial society, and so there is bound to be some people being very religious and some not religious at all. In whatever they do, they will base their decisions on their religious or non-religious beliefs. For example, Hindus and Buddhists do not worship God as "God" but worship something they believe is God. Hence, a tree can be God to them if it can project an all-powerful spirit or being or the Supreme Being with reference to a particular attribute they believe can help them. What is important is that whether these beliefs contradict with the principles of the investment instruments. If it does, then buying a unit trust is not possible

.

2. **(Interviewee 2= J. Lee, Agency Supervisor, personal communications, March 1, 2012; December 5, 2013).**
   (Interviewer =The author)

Interviewer: *What is the overall perception of the Islamic products? Are non-Muslim customers buying from this counter? What is the overall feeling? How do you compare funds and recommend the good ones?*

Interviewee 2: I think the overall perception of the agents is negative, especially for non-Muslim investors. Non-Muslim investors prefer conventional products because they give higher dividends. They don't understand much about Islamic products, and so they are not willing to buy these funds. Generally, people have doubts about investing in unit trusts. Normally, I look at the dividends too, and if some funds give yearly dividends, I recommend them to my customers. This will also depend on market, and I look at the past performances of the funds to give my advice.

Interviewer: *What do you think of the knowledge of the agents?*

Interviewee 2: Some agents have a long way to go in terms of knowledge skills. They lack the understanding of Islamic products and services because the Islamic principles are difficult to understand and explain. This leads to different perceptions by non-Muslims.

Interviewer*: What about the span of control that supervisors have in your organization? What is your perception?*

Interviewee 2: I think there is a wide span of control. Management is encouraging more recruitment of agents to increase sales, and this has resulted in wider spans. As a result, I think supervisors are spending lesser time with agents. They are putting pressure for them to perform. They have even taken in Muslim agents to sell only Islamic funds. However, it is becoming more difficult to make sales, as some agents have a different mindset regarding "halal" products, i.e. they do not want the non-halal (not lawful) elements of conventional products and services to be included into their or their leaders' portfolio and commission structure. Sometimes, Muslim leaders would only recruit Muslim agents.

Interviewer: *What do you think of your organization with regard to rules, procedures or policies?*

Interviewee 2: I think it's flat. I can talk to people in my company easily. Communicating is easy. There is some team work, but sometimes we get our reports late, about 2-3 months late. So, customers are not happy at times because we can't give them the information in time. One particular rule that stands out is the eligibility and license renewal requirement, which is quite difficult to meet because they keep changing.

3. **(Interviewee 3= M. L. Lim, Agency agent, personal communication, March 1, 2012).**
   (Interviewer =The author)

Interviewer: *Do you think your unit trust organization have good staff cooperating with each other? Do you, as an agent, given such cooperation? Are agents satisfied with communication within the organization, for example?*

Interviewee 3: On staff cooperation, not really, I don't think so. My agents complain to me of the difficulty in processing investment forms. Some do not understand certain procedures, and it seems difficult to get the staff in the office to help them. Also, forms keep changing because rules keep changing. We are not always being told about them. I think communication is not good. There are too many forms to fill in by an investor who want to make an investment, and investors do not like to be asked too many questions and have too many of their signatures. This sometimes makes them uneasy and agents frustrated. As a result, trust agents would often perceive the service rendered by their company to their customers and themselves as sub-optimal, making sales agents not to perform their duties well.

4. **(Interviewee 4= R. Kwok, Agency agent, personal communication, March 1, 2012).**

(Interviewer = The author)

Interviewer: *What do you think of the agents' morale? Are they are happy? Do they have any thoughts of switching to another agency/company?*

Interviewee 4: Not so good. Commissions are a problem. Some agents find it difficult to achieve targets due to the economic down-turn. This means low commissions. Also, a cut in our commission rate adds to the problem. There has been two cuts in our commission rate. Many are not happy. Also leadership is bad, as our managers and supervisors like to pressure us to increase sales. This will eventually make some to resign.

Interviewer: *What do you think is the perception towards Islamic unit trust products and services?*

Interviewee 4: The Malay respondents mainly embrace Islam as opposed to other races. So, I think there may be tinted beliefs between the other races and them, particularly in attitude and perception towards Islamic unit trust products. Thus, I think most people are not able to differentiate and tell the benefits of Islamic unit trust products or can explain clearly how Islamic products are about especially based on Islamic principles.

5. **(Interviewee 5= D. Ng, Personal Banker-Wealth Consumer Financial Services Agent of Overseas Chinese Banking Corporation Bank Bhd, personal communication, April 7, 2012).**

(Interviewer = The author)

Interviewer: *What is your opinion regarding the leadership of the supervisors in your organization? Is there any potential for Islamic products? Did you find any issues with race or religion when selling Islamic products?*

Interviewee 5: We want to be more transactional, but we can't. We follow the boss. I am salary based and don't get commissions but I get a lot of pressure. However, I think transactional leadership is good as our agents need incentives to carry on working. Increasing our compensation plans would be a good thing. Most of my supervisors are transformational managers, so they obey the top management and earn a lot.

I think Islamic products have great potential but there isn't much interest in them. I personally did not find any issues with race or religion when selling Islamic products.

6. **(Interviewee 6= N. Mansor, Consumer Sales Executive of Maybank Bhd, personal communication, April 7, 2014).**

 (Interviewer = The author)

 Interviewer: *What is your opinion regarding the leadership of the supervisors in your organization? Do you think holding more than one license is good?*

 Interviewee 6: Transformational leadership doesn't work and may not be beneficial to some agents. There are things that are monetary that make an employee satisfied. I think incentives are not enough here. So if you use transactional type, agents will be satisfied immediately and this will later lead to transformational leadership.

 We have some agents holding more than one license. I don't think it is good. It gives too much pressure for that person, for example work pressure to perform and meet his/her targets. That is why people are not really happy even though they are salary based here. Some have resigned. So cooperation among the staff is okay. We are all friends, so we tend to help out.

Interviewer: *What funds do you recommend to your customers?*

Interviewee 6*:* Well, not the too risky ones. Bonds and money market are safe. Equity- a bit. But you have got the much riskier ones. You must look at the objectives of the fund. Sometimes, as for Islamic funds, some like it but there are others who don't like it due to claim issues. This is because all Islamic assets go to a special fund after the unit holder dies, and this worries the non-Muslims.

 Interviewer: *What do you think of the potential of the Islamic products?*

 Interviewee 6*:* I think there is potential. By 2015, Islamic products of various types will be number 1 in Malaysia. Probably our agents are not aware of it besides not having sufficient understanding of Islamic concepts.

7. **(Interviewee 7= R.I Abdul Taib, Branch Manager of Phillip Capital Bhd, Investor Centre, personal communications, 1st January, 2013; April 7, 2014).**

 (Interviewer = The author)

Interviewer*: Do you agree the leadership of the supervisors should be transformational in your organization?*

Interviewee 7*:* Yes and No. It should be transformational to keep performance well balanced and to change and transform employees in the right direction. However, we also need to give them some incentives and rewards too.

Interviewer*: What about the desire to practice both types? Do the ratios of supervisors to agents pose a concern to you? Agents holding 3 licenses or more? And the Islamic product potential in Malaysia? What about your views on cooperation among staff, race and religion, and supervisors found not being competent?*

Interviewee 7*:* Most of our higher managerial staff are transformational, but our agents favour more transactional type of leadership. Presently, our managers and supervisors practice both types. In general, we try to control how many a manager or supervisor can control. I think some transactional leadership is preferred as it can align the agents' performance. There is no use giving too many agents to one manager or supervisor who cannot control them well. We need to study them first.

I think holding 3 or more licenses would not create a conflict of interest. But, in unit trust linked insurance products, where several insurance companies are represented, it can. For example, some agents may choose products from the same insurance companies to sell. So, they may discriminate other products and this may not be good. Certified Finamncial Planners (CFP) may discriminate when they sell in bulk to corporate buyers due to higher commissions.

The potential of Islamic products and services is subjective. Overall it looks very good. However, more investors have opted for profits in conventional investments after not understanding and facing dissimilarities in various rules from the various Islamic governing jurisdictions. As for cooperation among staff, there is little problem for new staff; for old staff there is some problem. Lastly, the issue race or religion would depend on how the agent sees it.

8. **(Interviewee 8= J. Chin, Sales Agent of Hwang Investment Management Bhd, personal communication, April 7, 2012).**
    (Interviewer = The author)

Interviewer: *Can you tell me something about your organization- the supervisors' leadership, commissions, licenses that an agent holds, the ratio of agents to supervisor, the competency of supervisors or management, the potential of Islamic products in Malaysia, race or religion being an issue, and internal service quality, i.e., communication etc..?,*

Interviewee 8: Both transformational and transactional leadership are good. But it is up to management to increase sales compensation plans of agents to make stay longer if they feel they need a transactional leader. I don't know much about the types. But I guess they have to be tied to commissions or other incentives. Also, I think this will depend on the individuals and where he/she works.

The supervisor-agent ratio is Ok; sometimes some supervisors have a bigger span of control. That's when the supervisors start to have problems supervising as they begin to neglect some agents. But overall, the supervisors are competent enough. However, I think it is better to stop recruitment for a while if it gets bigger. It is becoming evident that increased role conflict and complexity could have resulted because of different unit trust products that carry different product specifications and types of

commissions to meet customers' demands. What is important is the need for adequate training or effective marketing strategies that should have existed. There are certain groups of agents who seem reluctantly sell unit trust products and services that appear not to align with their customers' religious beliefs.

Agents do hold multiple licenses as they need to sell multiple products from several companies. I think they only restrict to a few types of products. However, they might get confused or have conflicting interests. I think these agents face increased role conflict and complexity because different unit trust products carry different types of commissions in view of customers' demands.

Islamic products, to me, have great potential, particularly Sharia bonds as more foreigners have increased interest in them. As for race/religion issues, I don't think race or religion is an issue as long as they get what they want.

The internal staff are ok; they are quite helpful, communication is good, and the things we ask for are normally met. I don't think this is a big issue.

9. **(Interviewee 9 = Y. Kek, Personal Financial Consultant of Alliance Bank Bhd, personal communication, April 7, 2012).**
   (Interviewer = The author)

Interviewer*: Do you think non-Muslims will buy Islamic products? And does race or religion play a part?*
Interviewee 9: I don't think so. Maybe they do not have the knowledge in Islamic concepts to determine whether such products are good for them. As for race and religion, they may be an issue as non-Muslims can be biased. But whether Islamic products have the potential to grow, I am not so sure.

10. **(Interviewee 10: W.C. Lim, Advance Customer Relationship Manager of Hong Kong and Shanghai Bank, personal communication, April 7, 2014).**
    (Interviewer = The author)

 Interviewer*: Are the agents here satisfied? Is increasing compensation plans of agents beneficial to the sales people here? What about the ratio between supervisor and agents? How do they view Islamic products? And is race or religion an issue?*
 Interviewee 10*:* Agents here are salary based and so they are generally satisfied. Presently, the ratio between agents and supervisor is about seven to one supervisor and this is small. Most agents have about two licenses, and so they can handle the amount of products they sell. With regard to Islamic products having potential, I would say that it depends on how people start getting aware of their benefits and also the market-ups and downs.

498

Race or religion is not an issue. I think my customers view Islamic products positively despite having no knowledge of them. They buy them because they feel relatively safe investing in them. As fot our internal staff, there is no problem with our internal staff cooperating with others as there are guidelines they have to follow to make the organization efficient.

Interviewer*: Do you believe that transformational and transactional leadership can bring out people's performance and transform employees? Are there any sales compensation plans to motivate employees?*

Interviewee 10: Supervisors tend to be mostly transformational to their staff agents. We are a bank which also sells unit trusts, but unlike unit trust companies, we sell to our walk-in customers only. Being salary based, our salespeople feel satisfied. So, being based indoors, these agents do not need a lot of transactional benefits. The bank provides to them other forms of benefits.

Interviewer*: Do you think having Islamic knowledge is important?*

Interviewee 10: Yes. Agents who have no Islamic knowledge tend to shy away from Islamic products and would let their Muslim colleagues to sell them. However, Malaysian customers generally show willingness to buy Islamic funds.

11. **(Interviewee 11: M. N. Musa, Financial Executive of MayBank, personal communication, April 7, 2014).**
(Interviewer = The author)

Interviewer*: Please comment on your supervisors' leadership, your commissions, the licenses that an agent can hold, the ratio of agents to supervisor, the competency of supervisors or management, the potential of Islamic products in Malaysia, race or religion being an issue, and internal service quality, i.e., communication etc. and others?*

Interviewee 11*:* On the issue of licenses, I hold 6 licenses. As a result, I feel a lot of pressure. My boss only wants to see my performance index (K.P.I). Although I am salary based, I feel transactional benefits should be given to us. I don't feel happy. I think the management is too focused on the KPI, not on our welfare.

On the issue of race, I think race or religion is not an issue. However, it depends on each race and person. The Chinese like profits, so they will choose conventional products which give out higher dividends. Islamic products do not give out high dividends but have potential because many people like the "halal" and "riba" concepts.

On the issue of ratio of supervisor to agents, it is about 1:5, and is not high. Thus, I think we don't have role conflict or ambiguity issues. However, there is an issue of us simply hiring people without checking whether they have the abilities to perform the task as long as they meet the minimum

499

qualifications. We hire people who have the minimum SPM qualifications. And it depends on the position and level.

Interviewer*: Can you use EPF money?*
Interviewee 11: Oh yes, they now can. Last time, the government stops us because investors were losing money. Now it is ok. However, the commissions I get from selling these funds are little…they are being cut to 2% if I sell EPF-related fund.

12. **(Interviewee 12: R. Tiah, Agency General Manager, personal communication, January 19, 2012; March 1, 2012; April 7, 2014).**
   (Interviewer = The author)

Interviewer: *What are the causes of the dwindling rate of registered number of unit trust agents?*
Interviewee 12: There several causes which could point to the falling registered number of agents. Firstly, it could be due to the Continuing Professional Development (CPD) compliance requirement, which could be one reason to weed out part-time agents to make the profession look more professional. The second reason could be the inability of the agents, particularly the part-time agents, to meet stringent yearly maintenance sales requirements set by FIMM and thirdly, other demoralizing and dissatisfying factors, such as agents not being satisfied with their supervisors.

Interviewer: *Are sales commissions important to agents?*
Interviewee 12: Yes, salespeople depend on commissions. Some are not salary based but totally depend on their commissions. These people normally come from private unit trust management companies, such as Public Mutual Berhad, Pacific Mutual Berhad and others. Hence, sales leaders have the tendency to increase their commissions whenever they can by increasing group sales, whereby this approach is progressively being used by many other salespeople.

Interviewer: *What skills do sales people need? And where can they apply these skills to their advantage? What do you think about their commissions, conventional funds or Islamic funds?*
Interviewee 12: They need to be able to meet their sales targets as well as have the required people skills. They can apply these skills in areas where the market is untapped, particularly in Islamic funds. In addition, as population size of the ethnic groups increases, it is very likely that the demand for unit trusts will also increase; hence, having selling skills will help. This is especially being able to have pro-active begaviors like taking customers out for "free café meals", creating good ambience, or a comfortable environment. On commissions, conventional funds would be preferred but there is an issue about bringing the non-halal elements into Islamic commission structure.

Interviewer: *What kind of leadership is encouraged in the unit trust industry? Does it affect the number of people that a supervisor controls under him/her?*

Interviewee 12: leadership is becoming very challenging because of differentiated customers' demands, requirements, and needs of the modern society. Furthermore, today's leadership needs to suit the requirements of subordinates, and the leadership should change according to the current situation. Yes, it does affect how many people one controls. If the span of people under a leader is too wide, it could create problems, especially when wide spans of control will often lead to disagreement in roles, different job scopes and requirements among the agents. These will result in dissatisfaction if supervisors are incapable of solving problems and do not give what their agents want.

Interviewer*: Do the various unit trust products and services vary? Do they give problems when selling to various customers?*

Interviewee 12: Yes, they give problems. For example, unit trust agents constantly face increased role conflict and complexity because different unit trust products carry different types of commissions in view of customers' demands. Also, customers have different risks and ,therefore, we need to make sure their risks are met. Selling funds which go beyond their stated risks will lead to customers' complaints if there are monetary losses.

Interviewer: *What about the support given by your company to help your agents do their job properly?*

Interviewee 12: Employees appear more likely to improve the general performance and are more cooperative when better internal staff cooperation and help exist and are properly managed, but sadly to say this is not the case happening in my company. I think some agents are not happy.

Interviewer: *Do you have problems with part-time agents?*

Interviewee 12: Yes, they are not reliable because they have their main job. Their attitude is a grave concern. We need to monitor them frequently, especially the part-timers and the present young generation. Some part-time agents are difficult to manage.

13. **(Interviewee 13: J. M. Lew, Agency agent, personal communication, March 1, 2012).**
   (Interviewer = The author)

Interviewer: *What do you or your colleague agents think of Islamic unit trust products? And what about the relationship between the supervisors and their agents?*

Interviewee 13: We think Islamic funds give lower dividend rates than conventional funds. I personally have a negative perception about them. There are sometimes fewer contacts between the superviors and their agents due to their span of control.