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TURNOVER INTENTION AMONG RELATIONSHIP MANAGERS IN SELECTED LOCAL BANKS IN MALAYSIA

By

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Abstract

Employee turnover is a topic that generates much interest in the academia and the industry alike. Since employee turnover is a costly problem for any organisation, it needs to be addressed. This study investigated this issue by considering the turnover intention and not the actual turnover because the former is argued to be a precursor to the latter. Hence, to address turnover, the management needs to understand why employees develop turnover intention. This study was conducted on the Relationship Managers (RMs) of selected local banks in Malaysia. To investigate the turnover intention of the RMs, the push-pull model was used. The push factors included role conflict, work overload and licensing status while the pull factors included career advancement and salary. Both an online and an offline survey were carried out to collect the data. A total of four hundred and fifty-two survey questionnaires were distributed, but only 136 valid questionnaires were returned, yielding a response rate of 33.2%. Descriptive statistics and multiple regression analysis were used to analyse the data. Of the push factors, only workload was found to be positively associated with turnover intention. Career advancement, one of the pull factors, was shown to be negatively related to turnover intention. Of the overall factors, work overload was found to be the best predictor of the RMs' turnover intention to leave. The study recommends that the bank management revisit the current practices of establishing workload and implement effective career paths for RMs. The limitations and suggestions for future research are also discussed.

Keywords: Role conflict, work overload, career advancement, salary, turnover intention.

Abstrak

Lantik henti pekerja adalah satu topik yang menimbulkan minat golongan akademik mahupun industri. Memandangkan masalah lantik henti pekerja melibatkan kos yang tinggi bagi sesebuah organisasi, maka hal ini perlu ditangani dengan segera. Kajian ini menyelidik isu tersebut dengan mempertimbangkan niat untuk berhenti dan bukan pemberhentian sebenar kerana kajian lalu menyatakan bahawa niat untuk berhenti adalah pendahulu kepada pemberhentian sebenar. Oleh itu, bagi menangani lantik henti, pihak pengurusan perlu memahami mengapa pekerja mempunyai niat untuk berhenti. Kajian ini dijalankan terhadap Pengurus Perhubungan (PP) bank tempatan yang terpilih di Malaysia. Bagi mengkaji niat untuk berhenti, model tolak-tarik telah digunakan. Faktor tolakan yang diteliti adalah konflik peranan, beban kerja yang tinggi, dan status perlesenan. Manakala faktor tarikan pula melibatkan kemajuan kerjaya dan juga gaji. Kedua-dua kaji selidik telah dijalankan melalui kaedah dalam talian dan luar talian bagi mengumpul data. Sejumlah 452 borang soal selidik telah diedarkan kepada peserta yang terlibat, namun hanya 136 borang yang sah dan boleh digunakan yang mewakili kadar maklum balas sebanyak 33.2%. Manakala statistik deskriptif dan regresi berganda pula digunakan untuk menganalisis data. Daripada faktor tolakan, beban kerja yang tinggi adalah satu-satunya faktor yang didapati berkait secara positif dan signifikan dengan niat untuk berhenti. Manakala kemajuan kerjaya adalah salah satu faktor tarikan yang menunjukkan kaitan secara negatif dengan niat untuk berhenti. Daripada semua faktor, beban kerja yang tinggi adalah peramal terbaik bagi niat untuk berhenti dalam kalangan Pengurus Perhubungan. Kajian ini mengesyorkan supaya pihak pengurusan bank mengkaji semula amalan semasa yang melibatkan beban kerja yang tinggi dan menyediakan peluang kerjaya yang berkesan untuk setiap Pengurus Perhubungan. Akhir sekali, batasan dan cadangan untuk penyelidikan pada masa hadapan turut dibincangkan dalam kajian ini.

Kata kunci: konflik peranan, beban kerja tinggi, kemajuan kerjaya, gaji, niat untuk berhenti

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DEDICATION

This dissertation is expressly dedicated to the memory of my parents, Shaharin Bin Abu Bakar who left us with the most precious asset in life, knowledge. Not forgotten my beloved mother Hasnah Binti Hasan. I know that they would be the happiest father and mother in the world to know that their son has successfully completed his doctorate dissertation. My thoughtful thanks to my supportive spouse Noor Aishah Binti Hassan, my son Luqmanul Hakim, my daughters Nur Aleeya Nisa Suhada and Nur Alesya Damia Zahra for their encouragement, love and care.

3.0 CHAPTER THREE: METHODOLOGY

4.0 CHAPTER FOUR: ANALYSIS AND RESULTS

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LIST OF ABBREVIATIONS

RM	Relationship Manager
CM	Centre Manager
HAB	High Networth and Affluent Banking
RC	Role Conflict
WOL	Work Overload
CA	Career Advancement
SAL	Salary
TOI	Turnover Intention
PWC	Premier Wealth Center
PBC	Preferred Banking Center
AICB	Asian Institute of Chartered Banker
ABS	Asian Banking School
FIMM	Federation of Investment Manager Malaysia
SIDC	Securities Industry Development Corporation
MII	Malaysian Insurance Institute
IPPC	Investor Protection Professional Certificate
CSM	Customer Segmentation Model
PCA	Principal Component Analysis
CSM	Customer Segmentation Modeling
CPE	Continuing Professional Education
CPD	Continuing Professional Development
FTE	Full Time Employee
DCI	Dual-currency Investment
PCA	Principal Component Analysis
HRD	Human Resource Department

CHAPTER ONE
INTRODUCTION

This chapter provides a brief background and explores the problem statement, objectives, research questions, scope and the significance of the study in detail. The definition of key terms and outline of the dissertation are provided at the end of the chapter.

1.1   Background of the Study

The banking sector is considered a primary contributor to the growth and success of a nation's economy (Letchumanan, Apadore, & Ramasamy, 2017). This sector is the heart of the funding needs of all industries to boost entrepreneurship, business capital, and job opportunities (Letchumanan et al., 2017). The top local banking industry players in Malaysia are Maybank, Public Bank, CIMB Bank, RHB Bank, and Ambank (Individual Bank Annual Report, 2015). They are also some of the key providers of employment (see Table 1.1). Maybank is the top bank with the biggest total assets and market capitalisation (ForbesG2000, 2015) and had the highest total number of employees of 21,680 in 2015 with close to 400 branches throughout Malaysia (Maybank, Annual Report, 2015).

Table 1.1
Top Five Banking Employees in Malaysia

	2010	2011	2012	2013	2014	2015
Maybank	21,292	23,067	23,416	22,285	22,294	21,680
Public Bank	1,378	1,467	1,565	1,669	1,579	1,501
CIMB	19,351	17,259	20,030	19,077	16,908	17,284
RHB	10,765	11,299	12,154	16,692	16,089	16,089
Ambank	8,920	9,050	9,700	9,830	10,300	11,300

Source: Individual Bank Annual Report (2010-2015)

The contents of the thesis is for internal user only

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APPENDIX I: COVER LETTER TO PARTICIPANTS AND QUESTIONNAIRE

UNIVERSITI UTARA MALAYSIA

CITY CAMPUS, KUALA LUMPUR

Dear Sir / Madam,

I am a DBA student from Othman Yeop Abdullah, Universiti Utara Malaysia, City Campus Kuala Lumpur. I am currently undertaking a research on employee behavioral at banking industry. I would be grateful if you could be kind enough to spend around 10 to 15 minutes to answer this research questionnaire.

Rest assured that your reply will be strictly confidential and that no individual will be named in the research report. All information gathered will be used only for the purpose of this research.

To begin, please open attached files or click the survey URL below:

https://docs.google.com/forms/d/e/1FAIpQLScYNLfSejDPgWi2hAe0jW1JKvDjLtrDLLEpmya NAVnQoww90A/viewform?usp=sf_link

If you have any enquiries with regard to this questionnaire, please do not hesitate to contact me.

I look forward to receiving to your quick response. Your cooperation is highly appreciated.

Thank you for participating in this survey.

DBA candidate,

Kamal Afendi Shaharin
Matrix: 95889
Mobile: +60132615745
Email: fen_329@hotmail.com

SECTION 1

Please indicate to what extent do you agree with the following statements by circle on the appropriate scales.

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree

Factor 1							
1. I feel certain about how much authority I have as RM.	1	2	3	4	5	6	7
2. I have clear, planned goals and objectives for my job.	1	2	3	4	5	6	7
3. I work under incompatible policies and guidelines.	1	2	3	4	5	6	7
4. I know what my responsibilities as a RM.	1	2	3	4	5	6	7
5. I receive assignments that are within my training and capability as a RM.	1	2	3	4	5	6	7
6. I know exactly what is expected of me.	1	2	3	4	5	6	7
7. I am told how well I am doing my job.	1	2	3	4	5	6	7
8. Explanation is clear of what has to be done as RM.	1	2	3	4	5	6	7
9. I perform work that suits my values.	1	2	3	4	5	6	7
10. I do not know if my work will be acceptable to my manager.	1	2	3	4	5	6	7
Factor 2							
1. I experience excessive work pressure.	1	2	3	4	5	6	7
2. I work for long hours and even on my holidays to complete my assignment.	1	2	3	4	5	6	7

	1	2	3	4	5	6	7
3. I am unable to meet out the demand of my job.	1	2	3	4	5	6	7
4. I spend so long at work that my outside relationships are suffering.	1	2	3	4	5	6	7
5. I am so busy I find it increasingly difficult to concentrate on the job in front of me.	1	2	3	4	5	6	7
6. I feel tired during the day due to excessive workload.	1	2	3	4	5	6	7
Factor 3							
1. My opportunities for advancement in this bank are limited	1	2	3	4	5	6	7
2. In this bank, promotion is based on ability	1	2	3	4	5	6	7
3. I have a good chance for promotion in this bank	1	2	3	4	5	6	7
4. Regular promotions are the rule in this bank	1	2	3	4	5	6	7
5. The bank has an unfair promotion policy	1	2	3	4	5	6	7
6. In this bank, my opportunities for advancement are reasonable	1	2	3	4	5	6	7
Factor 4							
1. I get higher salary as a RM in this bank compare to what other get for similar work in other banks.	1	2	3	4	5	6	7
2. In this bank, my selling ability largely determines my salary.	1	2	3	4	5	6	7
3. My salary is low in comparison with what other get similar work in other banks.	1	2	3	4	5	6	7
4. I believe I get lower salary in this bank compare to other bank.	1	2	3	4	5	6	7
5. I am paid fairly compared with other sale position in this bank.	1	2	3	4	5	6	7
6. I am very much underpaid for the work that I do as a RM in this bank.	1	2	3	4	5	6	7
7. My salary is adequate for normal expenses.	1	2	3	4	5	6	7

8. I am highly paid as a RM in this bank.	1	2	3	4	5	6	7

SECTION 2

Factor 5							
1. I think often about quitting my present job.	1	2	3	4	5	6	7
2. I am constantly searching for a better alternative not in banking.	1	2	3	4	5	6	7
3. I am actively seeking a new role (an activity different from sale job).	1	2	3	4	5	6	7
4. I am thinking of quitting this job.	1	2	3	4	5	6	7

SECTION 3: ADDITIONAL QUESTIONNAIRES

1   Is this your first job as a Relationship Manager in the current bank?   ☐ No   ☐ Yes

2. How many bank have you worked at as a Relationship Manager prior to joining the current bank?   ☐ Banks

3. Of the following, which licensing did you posses prior to joining the current bank?
√ *Please tick wherever is applicable.*

Year Obtained

a   Investor Protection Professional Certificate (IPPC)   ☐ No   ☐ Yes   ☐
b   Unit Trust   ☐ No   ☐ Yes   ☐
c   Insurance Licenses   ☐ No   ☐ Yes   ☐
d   Module 6 & Module 7 Security Industry Development Corporation (SIDC)   ☐ No   ☐ Yes   ☐

4. Were you sponsored in obtaining your license?   ☐ No   ☐ Yes

5. Which bank is providing the sponsorship for your license?   ☐ Current   ☐ Previous

6. If the current/previous bank sponsored your license, were you bonded to the bank?   ☐ No   ☐ Yes

7. If yes, for how long   ☐ Year(s)

8. Are you aware of the total amount of expenses/cost the bank incurred to pay for your license?   ☐ No   ☐ Yes

9. Are you willing to pay all the licensing fees on your own if you are not sponsored? ☐ No   ☐ Yes

SECTION 4: DEMOGRAPHIC INFORMATION

Please give your answer by marking √ on the appropriate boxes.

1. Gender / Sex
   ☐ Male   ☐ Female

2. Gross Salary/Mths
   ☐ RM3.000 – RM3.999   ☐ RM4.000 – RM4.999
   ☐ RM5.000 – RM5.999   ☐ RM6.000 and above

3. Age
   ☐ Years

4. Centre Location
   ☐ Federal Territory   ☐ Selangor/N. Sembilan
   ☐ Johor/Melaka   ☐ Penang/Kedah/Perlis
   ☐ Sabah   ☐ Sarawak
   ☐ Perak   ☐ Pahang/Kelantan/Terengganu

5. Current Bank
   ☐ Maybank Berhad   ☐ CIMB Bank Berhad

6. Employment Tenure in Current Bank
   ☐ Year(s)

7. Years of Work Experiences in Banking
   ☐ Year(s)

8. Highest qualification
   ☐ Certificate   ☐ Diploma
   ☐ Degree   ☐ Post Graduate
   ☐ Professional Certificate

9. Ethnic Group
   ☐ Malay   ☐ Chinese
   ☐ Indian   ☐ Other:_____

10. Marital status
    ☐ Single   ☐ Married
    ☐ Divorced

END

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APPENDIX II: RESULTS OF STATISTICAL DATA ANALYSIS

A1: Missing data detection result

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
RC1	150	100.0%	0	0.0%	150	100.0%
RC2	150	100.0%	0	0.0%	150	100.0%
RC3	150	100.0%	0	0.0%	150	100.0%
RC4	150	100.0%	0	0.0%	150	100.0%
RC5	150	100.0%	0	0.0%	150	100.0%
RC6	150	100.0%	0	0.0%	150	100.0%
RC7	150	100.0%	0	0.0%	150	100.0%
RC8	150	100.0%	0	0.0%	150	100.0%
RC9	150	100.0%	0	0.0%	150	100.0%
RC10	150	100.0%	0	0.0%	150	100.0%
WOL1	150	100.0%	0	0.0%	150	100.0%
WOL2	150	100.0%	0	0.0%	150	100.0%
WOL3	150	100.0%	0	0.0%	150	100.0%
WOL4	150	100.0%	0	0.0%	150	100.0%
WOL5	150	100.0%	0	0.0%	150	100.0%
WOL6	150	100.0%	0	0.0%	150	100.0%
CA1	150	100.0%	0	0.0%	150	100.0%
CA2	150	100.0%	0	0.0%	150	100.0%
CA3	150	100.0%	0	0.0%	150	100.0%
CA4	150	100.0%	0	0.0%	150	100.0%
CA5	150	100.0%	0	0.0%	150	100.0%
CA6	150	100.0%	0	0.0%	150	100.0%
SAL1	150	100.0%	0	0.0%	150	100.0%
SAL2	150	100.0%	0	0.0%	150	100.0%
SAL3	150	100.0%	0	0.0%	150	100.0%
SAL4	150	100.0%	0	0.0%	150	100.0%
SAL5	150	100.0%	0	0.0%	150	100.0%
SAL6	150	100.0%	0	0.0%	150	100.0%
SAL7	150	100.0%	0	0.0%	150	100.0%
SAL8	150	100.0%	0	0.0%	150	100.0%
TOI1	150	100.0%	0	0.0%	150	100.0%
TOI2	150	100.0%	0	0.0%	150	100.0%
TOI3	150	100.0%	0	0.0%	150	100.0%
TOI4	150	100.0%	0	0.0%	150	100.0%

Case Processing Summary — Cases

A2: Factor Analysis (FA)

i) Role Conflict

Notes

Output Created		26-SEP-2017 12:04:34
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES RC2 RC4 RC6 RC7 RC8 RC9 /MISSING LISTWISE /ANALYSIS RC2 RC4 RC6 RC7 RC8 RC9 /PRINT UNIVARIATE INITIAL CORRELATION KMO AIC EXTRACTION ROTATION /PLOT EIGEN /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.59

143

	Elapsed Time	00:00:00.60
	Maximum Memory Required	5544 (5.414K) bytes

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
RC2	5.47	1.047	136
RC4	5.87	.859	136
RC6	5.63	.917	136
RC7	4.84	1.373	136
RC8	4.96	1.395	136
RC9	5.38	1.109	136

Correlation Matrix

		RC2	RC4	RC6	RC7	RC8	RC9
Correlation	RC2	1.000	.548	.567	.569	.479	.546
	RC4	.548	1.000	.615	.396	.404	.598
	RC6	.567	.615	1.000	.494	.452	.503
	RC7	.569	.396	.494	1.000	.538	.440
	RC8	.479	.404	.452	.538	1.000	.454
	RC9	.546	.598	.503	.440	.454	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.863
Bartlett's Test of Sphericity	Approx. Chi-Square	326.720
	df	15
	Sig.	.000

Anti-image Matrices

		RC2	RC4	RC6	RC7	RC8	RC9
Anti-image Covariance	RC2	.496	-.087	-.097	-.156	-.056	-.099
	RC4	-.087	.493	-.182	.022	-.020	-.177
	RC6	-.097	-.182	.510	-.088	-.061	-.035
	RC7	-.156	.022	-.088	.563	-.184	-.041
	RC8	-.056	-.020	-.061	-.184	.625	-.090
	RC9	-.099	-.177	-.035	-.041	-.090	.545
Anti-image Correlation	RC2	.880[a]	-.175	-.193	-.295	-.101	-.191
	RC4	-.175	.828[a]	-.362	.043	-.036	-.342
	RC6	-.193	-.362	.869[a]	-.164	-.108	-.066
	RC7	-.295	.043	-.164	.848[a]	-.310	-.074
	RC8	-.101	-.036	-.108	-.310	.885[a]	-.154
	RC9	-.191	-.342	-.066	-.074	-.154	.875[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
RC2	1.000	.657
RC4	1.000	.604
RC6	1.000	.628
RC7	1.000	.550
RC8	1.000	.508
RC9	1.000	.593

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	3.539	58.985	58.985	3.539	58.985	58.985
2	.741	12.357	71.342			
3	.523	8.723	80.065			
4	.476	7.933	87.998			
5	.383	6.375	94.374			
6	.338	5.626	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
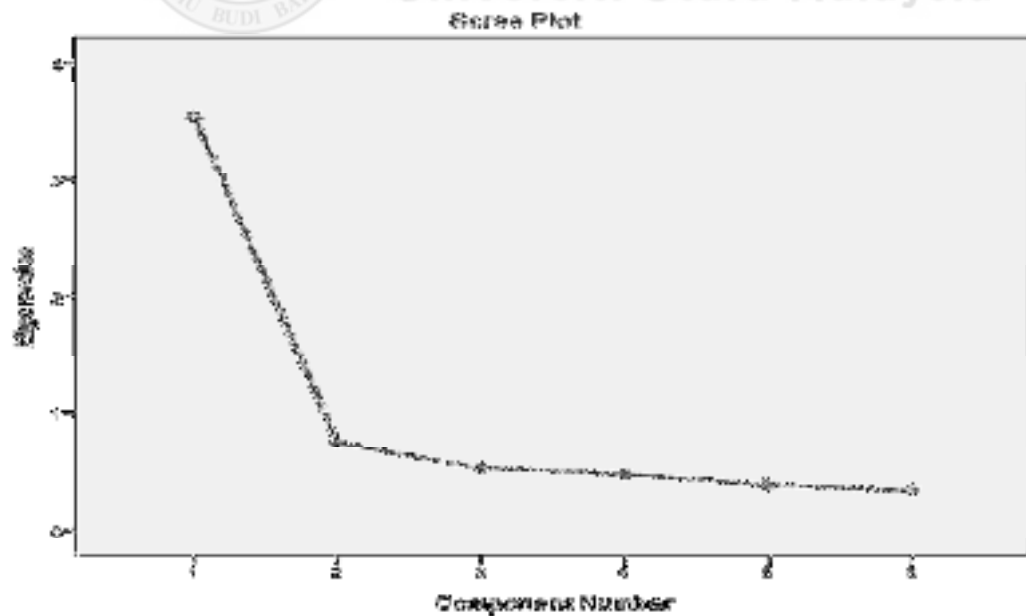
Component Matrix[a]

	Component
	1
RC2	.811
RC4	.777
RC6	.793
RC7	.741
RC8	.712
RC9	.770

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A3: Work overload

Notes

Output Created		26-SEP-2017 12:11:24
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

146

Syntax		FACTOR /VARIABLES WL2 WL3 WL4 WL5 WL6 /MISSING LISTWISE /ANALYSIS WL2 WL3 WL4 WL5 WL6 /PRINT INITIAL CORRELATION KMO AIC EXTRACTION ROTATION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.06
	Elapsed Time	00:00:00.06
	Maximum Memory Required	4100 (4.004K) bytes

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav

Correlation Matrix

		WL2	WL3	WL4	WL5	WL6
Correlation	WL2	1.000	.475	.749	.602	.547
	WL3	.475	1.000	.608	.486	.427
	WL4	.749	.608	1.000	.754	.664
	WL5	.602	.486	.754	1.000	.805
	WL6	.547	.427	.664	.805	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.813
Bartlett's Test of Sphericity	Approx. Chi-Square	425.025
	df	10
	Sig.	.000

147

Anti-image Matrices

		WL2	WL3	WL4	WL5	WL6
Anti-image Covariance	WL2	.434	-.017	-.171	-.009	-.023
	WL3	-.017	.627	-.138	-.014	-.003
	WL4	-.171	-.138	.258	-.094	-.024
	WL5	-.009	-.014	-.094	.265	-.186
	WL6	-.023	-.003	-.024	-.186	.342
Anti-image Correlation	WL2	.845[a]	-.033	-.509	-.028	-.061
	WL3	-.033	.895[a]	-.342	-.034	-.007
	WL4	-.509	-.342	.791[a]	-.359	-.081
	WL5	-.028	-.034	-.359	.780[a]	-.616
	WL6	-.061	-.007	-.081	-.616	.801[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
WL2	1.000	.660
WL3	1.000	.490
WL4	1.000	.835
WL5	1.000	.786
WL6	1.000	.699

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.471	69.423	69.423	3.471	69.423	69.423
2	.652	13.033	82.455			
3	.492	9.832	92.287			
4	.221	4.423	96.711			
5	.164	3.289	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
WL2	.813
WL3	.700
WL4	.914
WL5	.887
WL6	.836

Extraction Method: Principal Component Analysis.

148

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A4:   Career Advancement

Notes

Output Created		26-SEP-2017 12:21:17
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax		FACTOR
		  /VARIABLES CA2 CA3 CA4 CA6
		  /MISSING LISTWISE
		  /ANALYSIS CA2 CA3 CA4 CA6
		  /PRINT INITIAL CORRELATION KMO AIC EXTRACTION ROTATION
		  /PLOT EIGEN
		  /CRITERIA MINEIGEN(1) ITERATE(25)
		  /EXTRACTION PC
		  /CRITERIA ITERATE(25)
		  /ROTATION VARIMAX
		
		/METHOD=CORRELATION.

Resources	Processor Time	00:00:00.61
	Elapsed Time	00:00:00.60
	Maximum Memory Required	2872 (2.805K) bytes

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav

Correlation Matrix

		CA2	CA3	CA4	CA6
Correlation	CA2	1.000	.535	.319	.354
	CA3	.535	1.000	.582	.575
	CA4	.319	.582	1.000	.469
	CA6	.354	.575	.469	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.741
Bartlett's Test of Sphericity	Approx. Chi-Square	159.201
	df	6
	Sig.	.000

150

Anti-image Matrices

		CA2	CA3	CA4	CA6
Anti-image Covariance	CA2	.711	-.227	.002	-.045
	CA3	-.227	.458	-.214	-.194
	CA4	.002	-.214	.634	-.128
	CA6	-.045	-.194	-.128	.639
Anti-image Correlation	CA2	.759[a]	-.398	.003	-.066
	CA3	-.398	.682[a]	-.398	-.359
	CA4	.003	-.398	.769[a]	-.202
	CA6	-.066	-.359	-.202	.796[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
CA2	1.000	.476
CA3	1.000	.773
CA4	1.000	.585
CA6	1.000	.599

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.432	60.802	60.802	2.432	60.802	60.802
2	.707	17.685	78.487			
3	.529	13.231	91.718			
4	.331	8.282	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
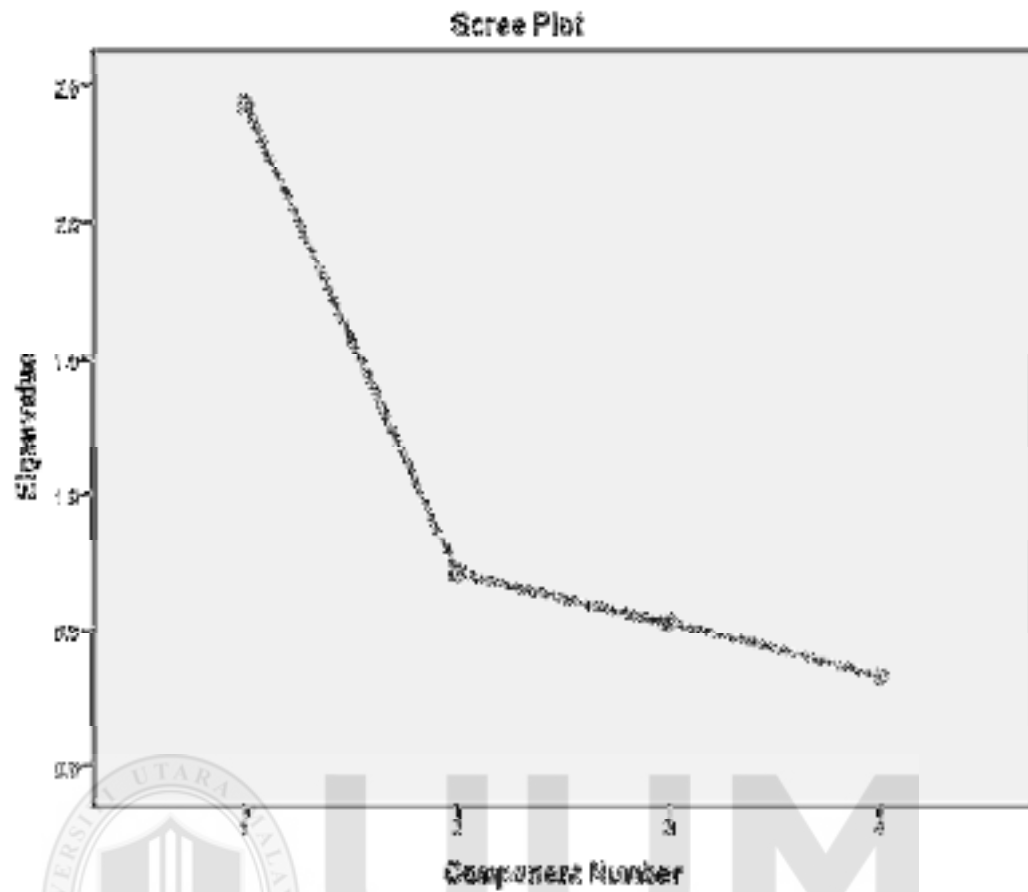
Component Matrix[a]

	Component
	1
CA2	.690
CA3	.879
CA4	.765
CA6	.774

Extraction Method: Principal
Component Analysis.

a. 1 components extracted.

152

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A5: Salary

Notes

Output Created		26-SEP-2017 12:26:58
Comments		
Input	Data	C:\Users\Acer\Deskt op\240917\Outliers\ ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUD E: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax		FACTOR
		  /VARIABLES SAL1 SAL3 SAL4 SAL6
		  /MISSING LISTWISE
		  /ANALYSIS SAL1 SAL3 SAL4 SAL6
		  /PRINT INITIAL CORRELATION DET KMO AIC EXTRACTION ROTATION
		  /PLOT EIGEN
		  /CRITERIA MINEIGEN(1) ITERATE(25)
		  /EXTRACTION PC
		  /CRITERIA ITERATE(25)
		  /ROTATION VARIMAX
		
		/METHOD=CORRELATION.

Resources	Processor Time	00:00:00.66
	Elapsed Time	00:00:00.57
	Maximum Memory Required	2872 (2.805K) bytes

Correlation Matrix^a

		SAL1	SAL3	SAL4	SAL6
Correlation	SAL1	1.000	.679	.679	.350
	SAL3	.679	1.000	.925	.703
	SAL4	.679	.925	1.000	.744
	SAL6	.350	.703	.744	1.000

a. Determinant = .030

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.755
Bartlett's Test of Sphericity	Approx. Chi-Square	466.153
	df	6
	Sig.	.000

154

Anti-image Matrices

		SAL1	SAL3	SAL4	SAL6
Anti-image Covariance	SAL1	.463	-.054	-.068	.143
	SAL3	-.054	.138	-.092	-.029
	SAL4	-.068	-.092	.117	-.088
	SAL6	.143	-.029	-.088	.395
Anti-image Correlation	SAL1	.811[a]	-.214	-.293	.333
	SAL3	-.214	.754[a]	-.726	-.124
	SAL4	-.293	-.726	.705[a]	-.412
	SAL6	.333	-.124	-.412	.798[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
SAL1	1.000	.585
SAL3	1.000	.911
SAL4	1.000	.932
SAL6	1.000	.641

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	3.069	76.731	76.731	3.069	76.731	76.731
2	.652	16.301	93.032			
3	.206	5.155	98.188			
4	.072	1.812	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
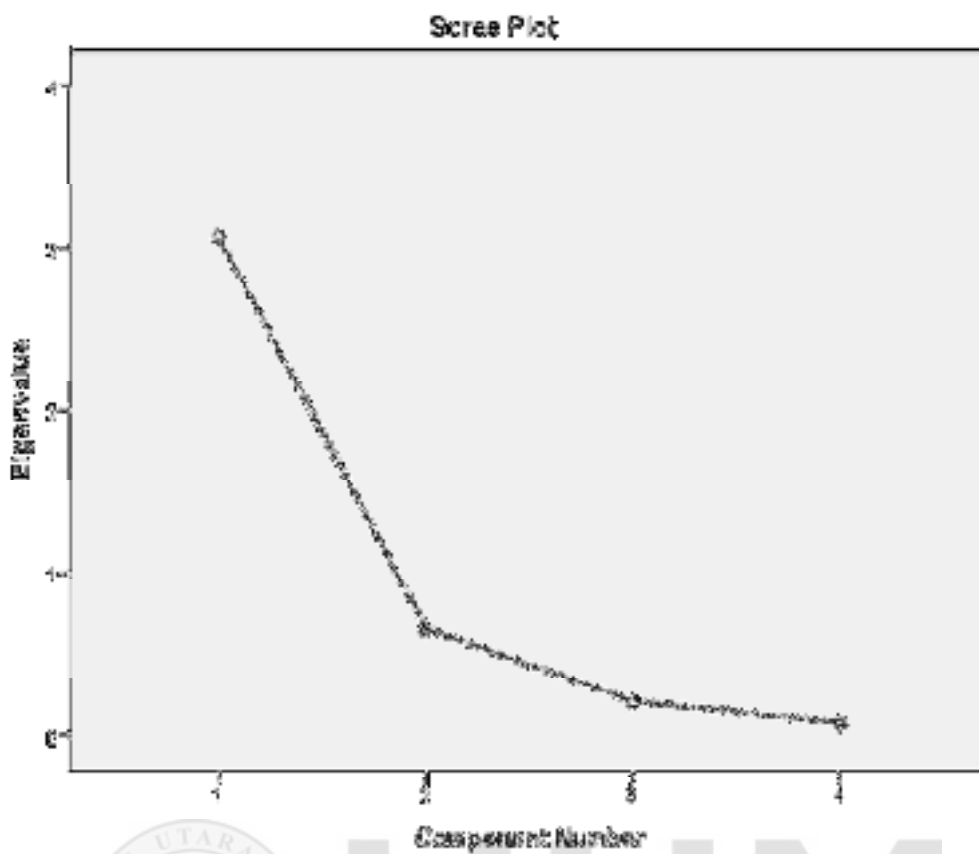
Component Matrix[a]

	Component
	1
SAL1	.765
SAL3	.954
SAL4	.965
SAL6	.801

Extraction Method: Principal
Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A6: Turnover Intention

Notes

Output Created		26-SEP-2017 12:30:28
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax		FACTOR
		  /VARIABLES
		TOI1 TOI2
		TOI3 TOI4
		  /MISSING
		LISTWISE
		  /ANALYSIS
		TOI1 TOI2
		TOI3 TOI4
		  /PRINT
		INITIAL
		CORRELATI
		ON KMO AIC
		EXTRACTIO
		N ROTATION
		  /PLOT
		EIGEN
		  /CRITERIA
		MINEIGEN(1)
		ITERATE(25)
		
		/EXTRACTIO
		N PC
		  /CRITERIA
		ITERATE(25)
		  /ROTATION
		VARIMAX
		
		/METHOD=C
		ORRELATIO
		N.

Resources	Processor Time	00:00:00.59
	Elapsed Time	00:00:00.60
	Maximum Memory Required	2872 (2.805K) bytes

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav

Correlation Matrix

		TOI1	TOI2	TOI3	TOI4
Correlation	TOI1	1.000	.511	.418	.783
	TOI2	.511	1.000	.618	.521
	TOI3	.418	.618	1.000	.543
	TOI4	.783	.521	.543	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.692
Bartlett's Test of Sphericity	Approx. Chi-Square	254.561
	df	6
	Sig.	.000

158

Anti-image Matrices

		TOI1	TOI2	TOI3	TOI4
Anti-image Covariance	TOI1	.366	-.101	.054	-.244
	TOI2	-.101	.540	-.260	-.015
	TOI3	.054	-.260	.543	-.135
	TOI4	-.244	-.015	-.135	.330
Anti-image Correlation	TOI1	.652[a]	-.228	.122	-.702
	TOI2	-.228	.764[a]	-.479	-.035
	TOI3	.122	-.479	.711[a]	-.318
	TOI4	-.702	-.035	-.318	.665[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
TOI1	1.000	.695
TOI2	1.000	.640
TOI3	1.000	.600
TOI4	1.000	.767

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.702	67.539	67.539	2.702	67.539	67.539
2	.708	17.712	85.251			
3	.396	9.892	95.143			
4	.194	4.857	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
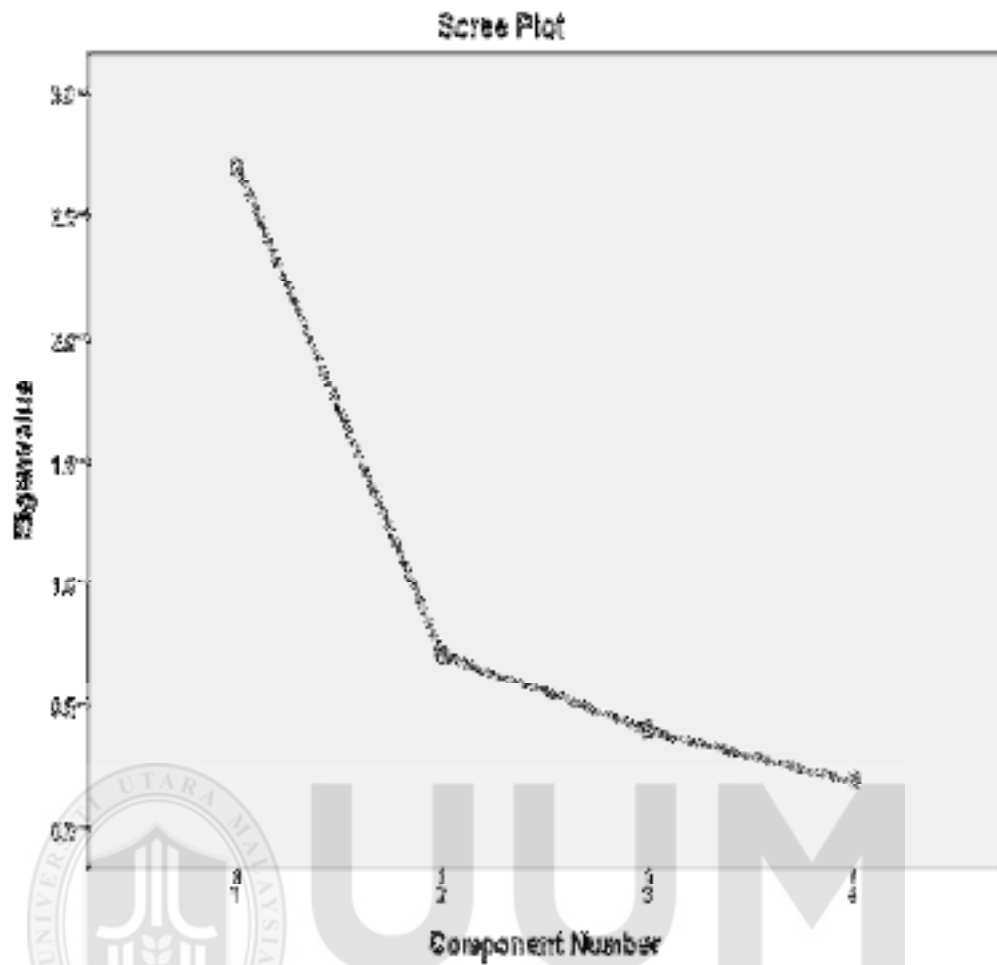
Component Matrix^a

	Component
	1
TOI1	.834
TOI2	.800
TOI3	.774
TOI4	.876

Extraction Method: Principal Component
Analysis.

a. 1 components extracted.

Rotated Component Matrix^a

a. Only one component was extracted. The solution cann be rotated.

ii) Reliability Analyses

```
RELIABILITY
  /VARIABLES=RC2 RC4 RC6 RC7
RC8 RC9
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A7: Reliability(Role Conflict)

Notes

Output Created		26-SEP-2017 13:40:39
Comments		
Input	Data	C:\Users\Acer\Desktop\240 917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=RC2 RC4 RC6 RC7 RC8 RC9 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.

161

Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.848	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RC2	26.68	18.884	.701	.810
RC4	26.29	20.621	.640	.826
RC6	26.52	20.029	.668	.820
RC7	27.32	17.255	.633	.826
RC8	27.19	17.415	.600	.834
RC9	26.77	18.948	.639	.821

```
RELIABILITY
  /VARIABLES=WL2 WL3 WL4 WL5
WL6
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A8: Reliability (Work overload)

Notes

Output Created		26-SEP-2017 13:41:45
Comments		
Input	Data	C:\Users\Acer\Desktop\240 917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=WL2 WL3 WL4 WL5 WL6 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.886	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
WL2	18.61	24.447	.703	.867
WL3	19.32	26.173	.574	.896
WL4	19.21	22.668	.851	.830
WL5	18.99	24.200	.793	.846
WL6	18.79	25.991	.722	.863

```
RELIABILITY
  /VARIABLES=CA2 CA3 CA4 CA6
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A9:Reliability (Career advancement)

Notes

Output Created		26-SEP-2017 13:42:24
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.

164

	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.

Syntax		RELIABILITY
		  /VARIABLES=CA2 CA3 CA4 CA6
		  /SCALE('ALL VARIABLES') ALL
		  /MODEL=ALPHA
		  /SUMMARY=TOTAL.

Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.768	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CA2	12.85	9.332	.480	.778
CA3	13.24	9.563	.734	.631
CA4	13.26	10.118	.547	.724
CA6	12.91	10.837	.567	.717

165

```
RELIABILITY
  /VARIABLES=SAL1 SAL2 SAL3
SAL6
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A10: Reliability(salary)

Notes

Output Created		26-SEP-2017 13:43:23
Comments		
Input	Data	C:\Users\Acer\Desktop\240 917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=SAL1 SAL2 SAL3 SAL6 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SAL1	14.26	17.485	.614	.919
SAL3	14.76	13.752	.903	.815
SAL4	14.90	13.272	.926	.805
SAL6	15.43	15.743	.664	.906

```
RELIABILITY
  /VARIABLES=TOI1 TOI2 TOI3
TOI4
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A11: Reliability (Turnover Intention)

Notes

Output Created		26-SEP-2017 13:46:58
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav

	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.

Syntax		RELIABILITY
		  /VARIABLES=TOI1 TOI2 TOI3 TOI4
		  /SCALE('ALL VARIABLES') ALL
		  /MODEL=ALPHA
		  /SUMMARY=TOTAL.

Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.839	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TOI1	13.71	14.695	.680	.793
TOI2	13.80	14.857	.647	.807
TOI3	13.15	15.450	.614	.821
TOI4	13.77	13.985	.748	.762

iii)   Correlation

```
GET
  FILE='C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares
delete 14 responses.sav'.
DATASET NAME DataSet1
WINDOW=FRONT.
CORRELATIONS
  /VARIABLES=TOIMEAN260917 RCMEAN260917 WLMEAN260917
CAMEAN260917 SALMEAN260917
  /PRINT=ONETAIL NOSIG
  /STATISTICS DESCRIPTIVES
  /MISSING=PAIRWISE.
```

A12: Correlations

Notes

Output Created		04-NOV-2017 00:05:56
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>

	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=TOIMEAN260917 RCMEAN260917 WLMEAN260917 CAMEAN260917 SALMEAN260917 /PRINT=ONETAIL NOSIG /STATISTICS DESCRIPTIVES /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.08

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav

Descriptive Statistics

	Mean	Std. Deviation	N
TOIMEAN260917	4.5368	1.24704	136
RCMEAN260917	5.3591	.85560	136
WLMEAN260917	4.7456	1.22504	136
CAMEAN260917	4.3548	1.01359	136
SALMEAN260917	4.9681	1.21437	136

Correlations

		TOIMEAN 260917	RCMEAN260917	WLMEAN 260917	CAMEAN260917	SALMEAN 260917
TOIMEAN260917	Pearson Correlation	1	-.342**	.366**	-.301**	.253**
	Sig. (1-tailed)		.000	.000	.000	.001
	N	136	136	136	136	136
RCMEAN260917	Pearson Correlation	-.342**	1	-.175*	.502**	-.090
	Sig. (1-tailed)	.000		.021	.000	.148
	N	136	136	136	136	136
WLMEAN260917	Pearson Correlation	.366**	-.175*	1	.027	.410**
	Sig. (1-tailed)	.000	.021		.376	.000
	N	136	136	136	136	136
CAMEAN260917	Pearson Correlation	-.301**	.502**	.027	1	-.170*
	Sig. (1-tailed)	.000	.000	.376		.024
	N	136	136	136	136	136
SALMEAN260917	Pearson Correlation	.253**	-.090	.410**	-.170*	1
	Sig. (1-tailed)	.001	.148	.000	.024	
	N	136	136	136	136	136

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

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

A13: Hypotheses Testing: Multiple Regressions

Regression

Notes

Output Created	10-JUN-2018 17:07:13
Comments	

Input	Data	C:\Users\Acer\Desktop\ANALYSIS RESULT Outliers delete 14 responses10618.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT TOIMEAN260917 /METHOD=ENTER RCMEAN260917 WLMEAN260917 LStatus CAMEAN260917 SALMEAN260917.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Memory Required	5012 bytes
	Additional Memory Required for Residual Plots	0 bytes

172

```
[DataSet1] C:\Users\Acer\Desktop\ANALYSIS RESULT
Outliers delete 14 responses10618.sav
```

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	SALMEAN260917, RCMEAN260917, LStatus, WLMEAN260917, CAMEAN260917[b]		Enter

a. Dependent Variable: TOIMEAN260917

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506[a]	.256	.227	1.09643

a. Predictors: (Constant), SALMEAN260917, RCMEAN260917, LStatus, WLMEAN260917, CAMEAN260917

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.661	5	10.732	8.927	.000[b]
	Residual	156.280	130	1.202		
	Total	209.941	135			

a. Dependent Variable: TOIMEAN260917

b. Predictors: (Constant), SALMEAN260917, RCMEAN260917, LStatus, WLMEAN260917, CAMEAN260917

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.151	.822		6.270	.000
	RCMEAN260917	-.260	.132	-.178	-1.960	.052

173

WLMEAN260917	.316	.087	.311	3.616	.000
LStatus	.031	.256	.009	.120	.905
CAMEAN260917	-.256	.111	-.208	-2.296	.023
SALMEAN260917	.077	.088	.075	.880	.380

a. Dependent Variable: TOIMEAN260917

```
CORRE
LATIO
NS
  /VARIABLES=TOIMEAN260917 RCMEAN260917 WLMEAN260917
LStatus CAMEAN260917 SALMEAN260917
  /PRINT=ONETAIL
NOSIG
  /STATISTICS
DESCRIPTIVES

/MISSING=PAIRWIS
E.
```

Appendix III
Email from Academician Expert

Subject: FW: Request help to comments on my questionnaire study on " A Study on
Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"

From: Dr. Dileep Kumar M <prof.mdk@gmail.com>
Sent: Thursday, September 29, 2016 12:10:16 AM
To: Kamal Afendi Shaharin
Subject: Re: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM)
turnover intention in Banking Industry in Malaysia"

No worries. I will check your DOC and get back to you shortly. TQ.

Prof. Dr. Dileep Kumar M. *PhD (OB), MPhil, (Labor Studies), MSW, PGDBA, PGDHRM, DHA, DLL*
Full Professor: HRM and Research
University Institute for International and European Studies

Corresponding Address: (UNIES | Malaysia)
PT10402, Jln BBN 11/3N, Nilai. 71800.
Negeri Sembilan,
Malaysia.
Phone: +60174152541
kumar@unies.eu
prof.mdk@gmail.com

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6464 EP Kerkrade
The Netherlands

UNIES | Campus Georgia
International Teaching University Georgia (ITUG)
5A, 2nd Lane, Chavchavadze Avenue
0162 Tbilisi
Georgia

On Wed, Sep 28, 2016 at 7:09 PM, Kamal Afendi Shaharin <fen_329@hotmail.com> wrote:

Dear Prof Dileep,

Thank you for your replied and willing to help. Unfortunately, my internet connection here is very bad (due
to quota issue and location). Let me try to solve this 1st Prof and revert to you. Do you maintain the
same phone no prof? 0174152541?

Get Outlook for Android

On Wed, Sep 28, 2016 at 9:21 PM +0800, "Dr. Dileep Kumar M" <prof.mdk@gmail.com> wrote:

If you can come to skype...I would appreciate (Can avoid lot of writing)

1

Prof. Dr. Dileep Kumar M. *PhD (OB), MPhil, (Labor Studies), MSW, PGDBA, PGDHRM, DHA, DLL*
Full Professor: HRM and Research
University Institute for International and European Studies

Corresponding Address: (UNIES | Malaysia)
PT10402, Jln BBN 11/3N, Nilai. 71800.
Negeri Sembilan,
Malaysia.
Phone: +60174152541
kumar@unies.eu
prof.mdk@gmail.com

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Heyendallaan 64
6464 EP Kerkrade
The Netherlands

UNIES | Campus Georgia
International Teaching University Georgia (ITUG)
5A, 2nd Lane, Chavchavadze Avenue
0162 Tbilisi
Georgia

On Wed, Sep 28, 2016 at 6:31 PM, Kamal Afendi Shaharin <fen_329@hotmail.com> wrote:

Dear Prof Dileep,

Hope this email finds you well.

I am really sorry if this email is bothering you. I would like to request your assistance to validate my questionnaires for my study. I am your ex-student from UUM KL.

My study is about Relationship Managers Turnover Intention in Banking Industry in Malaysia. This is quantitative research and base on questionnaires approach. I prepared my questionnaires (as attached) and humbly request your help to comments before I can distribute it to the respondents.

For instance Prof, in my " Data collection procedure" I mentioned that I will send the questionnaire to be validated by the expert before I can proceed to distribute it. This questionnaire is adopted version from the established scholars to test the variables. Below I print screen my Framework for your quick reference.

Subject:	FW: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"
Attachments:	"A STUDY ON TURNOVER INTENTION OF RELATIONSHIP MANAGER(RM) IN BANKING INDUSTRY IN MALAYSIA".doc

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From: kamalaf.s@maybank.com.my <kamalaf.s@maybank.com.my>
Sent: Tuesday, September 27, 2016 5:08:21 PM
To: kamalaf.s@maybank.com
Cc: Dr. Tan Fee Yean; fen_329@hotmail.com
Subject: Re: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"
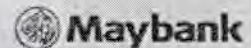
Dear Dr Tan,

I missed the attachment.

Thank you.
Best Regards,

Kamal Afendi Shaharin
Segment Competencies, Frontline Segment Business,HNW & Affluent Banking
34th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Tel: +603- 20708833 Ext:3143 | Fax: +603-27113417

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Kamal Afendi B Shaharin/RFSG/Maybank

27/09/2016 05:06 PM

To "Dr. Tan Fee Yean" <feeyean@uum.edu.my>,
cc fen_329@hotmail.com
Subject Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"Link

Dear Dr Tan,

Hope this email finds you well.

My name is Kamal Afendi your ex- Master student from UUM KL (2012-2013). I am currently pursuing my study in DBA (Doctoral Business Admin) and now doing my dissertation.

My study is about Relationship Managers Turnover Intention in Banking Industry in Malaysia. This is quantitative research and base on questionnaires approach. I did prepared my questionnaires (as attached) and humbly request your help to comments before I can distribute it to the respondents.

For instance Dr. Tan, in my " Data collection procedure" I mentioned that I will send the questionnaire to be validate

1

by the expert before I can proceed to distribute it. This questionnaire is adopted version from the established scholars to test the variables. Below I print screen my Framework for your quick reference.
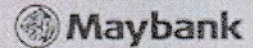
Really appreciate you help Dr. Tan.

Thank you.
Best Regards,

Kamal Afendi Shaharin
Segment Competencies, Frontline Segment Business, HNW & Affluent Banking
34th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Tel: +603- 20708833 Ext:3143 | Fax: +603-27113417

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Kamal Afendi Bin Shaharin

Subject:	FW: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"

From: kamalaf.s@maybank.com.my
Sent: Tuesday, 27 September 2016, 17:15
Subject: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"
To: filzahmdisa@yahoo.com

Dear PM Dr Filzah,

Hope this email finds you well.

My name is Kamal Afendi your DBA student from UUM KL . I would like to request you assistance to validate my questionnaires for my study.

My study is about Relationship Managers Turnover Intention in Banking Industry in Malaysia. This is quantitative research and base on questionnaires approach. I did prepared my questionnaires (as attached) and humbly request your help to comments before I can distribute it to the respondents.

For instance PM Dr Filzah, in my " Data collection procedure" I mentioned that I will send the questionnaire to be validated by the expert before I can proceed to distribute it. This questionnaire is adopted version from the established scholars to test the variables. Below I print screen my Framework for your quick reference.
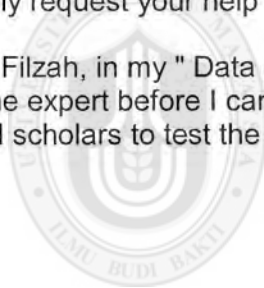
Really appreciate you help PM Dr Filzah

Thank you.
Best Regards,

Kamal Afendi Shaharin
Segment Competencies, Frontline Segment Business,HNW & Affluent Banking
34ᵗʰ Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Tel: +603- 20708833 Ext:3143 | Fax: +603-27113417

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