

PalArch's Journal of Archaeology of Egypt / Egyptology

THE MEDIATING EFFECTS OF KEY PERFORMANCE ACHIEVEMENT IN SALE FORCE RETENTION IN MALAYSIAN COMMERCIAL BANKS

Zunarni Kosim

Banking Department School of Economics, Finance and Banking College of Business

Universiti Utara Malaysia

E-mail: zunarni@uum.edu.my

Zunarni Kossim. The Mediating Effects Of Key Performance Achievement In Sale Force Retention In Malaysian Commercial Banks-- Palarch's Journal Of Archaeology Of Egypt/Egyptology 17(4), 1527-1539 ISSN 1567-214x

Key Words: Banks, Kpi, High Performance Culture, Teamwork, Leadership

ABSTRACT

Erosion of revenue due to intense competition have forced the banks to create sales culture as a new transformation in the banking sector. Banks are now recruiting staff with selling skills and abilities to perform their selling activities, whose performance is measured by Key Performance Indicator (KPI). Due to the competitive nature of the banking market and high performance culture, highly competent sales force is accounted to deliver great sales service. This service quality serves as a differentiated strategy to capture the market and increase bank performance. The critical issue is the low retention rate of the sales force especially top sales force in the banks. This paper investigates the mediating role of KPI achievement on the relationship between leadership, teamwork and high performance culture with retention of the sales force. Using hierarchical regression analysis, responses from self-administered questionnaires obtained from the sales force of all Malaysian local commercial banks were analysed. The results showed that KPI achievement fully mediated the relationship between high performance culture, teamwork and the banks' sales force retention. This mediation effect indicates that the sales force perceives that having achieved their KPI is an important reason for them to retain in the same bank.

INTRODUCTION

Selling the bank products and services has become the prime activity in the banking industry nowadays. Banks are using these sales strategies to earn revenue and profit to survive in this competitive market (Sinha, S., & Mukherjee,

S., 2020). These new activities, which centred on selling and cross-selling activities of banking products such as Credit cards, Mortgage loans, demand deposit accounts, Insurance products Investment products and Internet/mobile banking (Tosun, P.,2020). are involved a group of bank's employees the bank's sales force (Shen & Chang, 2012). Slightly different with other banking activities, selling activities require specialised staff with selling skills and abilities to convince customers into purchasing or subscribing to the banking products and services offered. These staff are known as the sales force. Since the products and services have little differentiation between banks, the ability of the sales force to close the sales is very important as it will result in higher revenue for the banks. Fortado & Fadil (2014) provide a support that sales have become a major component of banking activities and as a core strategy of banks' competitiveness. This finding reiterates the result of Inserts (2011) that one of the key success factors of bank marketing is the imperative role of salesforce in delivering service and quality excellence to customers.

These selling activities are transactional in nature. However, keeping abreast with the banks culture in providing a holistic service to customer's sales force's roles today are beyond selling. They have to be solution providers as well, hence the sales force need to interact actively with customers in order to diagnose the best needs of the customers.

Nowadays, sales force performance is evaluated and measured by using a set of Key Performance Indicator (KPI) that reflects their sales targets. KPI nowadays becomes a pressure-driven word and the presence of high performance culture necessitates every sales force to achieve their KPI, otherwise he or she needs to leave the banks. Hence, sales staff turnover could result from voluntary resignations of the staff or being terminated by the bank as the employers.

High turnover rate is a critical issue since banking industry experiences the phenomenon of high employee turnover rate which likely to jeopardize overall banks' performance (Hussain et al., 2013). In many organisation, including the banks, have implemented talent strategy in human resource planning. This strategy is generally being used as business strategy to identify, recruit, develop and retain talented employees in the organisation (Tajuddin, Rosalan, & Hassan ,2016). Table 1.1 shows the turnover rate in all industries as well as banking and finance industry globally.

Table 1.1 Turnover Rate - Global Statistics 2012-2016

	2012 (%)	2013 (%)	2014 (%)	2015 (%)	2016 (%)
All Industries	15.2	15.1	15.7	16.7	17.8
Banking and Finance	16.5	17.2	17.4	19.1	18.1

Source: [www.compensationforce.com/2016-turnover-rate-by industry](http://www.compensationforce.com/2016-turnover-rate-by-industry)

The statistics highlight that although there is an increasing trend in staff turnover rate in all industries, turnover rate in the banking and finance sector was higher. For instance, the staff turnover rate hovered around 15% in all industries from 2012-2014 and steadily increased to 16.7% and 17.8% in 2015 and 2016 respectively. On the other hand, the turnover rate in banking industry was 16.5% in 2012 and slightly increased to 17.2% and 17.4% in 2013 and 2014 respectively. In 2015, the turnover rate recorded the highest rate of 19.1% and reduced to 18.1% in 2016. Since 2004, it was claimed that the banking industry faces problems of retaining high performers in sales divisions (Jaramillo et al., 2004) and it is imperative to retain them since according to McKinsey (1988), these sales forces contributed 67% of banks' revenue.

In light of the high performance culture in today's banking, achieving KPIs is the top priority of the Sales force. On the other hand, the banks face the issue of how to retain these high sales achievers since they are equally demanded by other banks. There is a research gap since we found hardly any study being published addressing KPI achievements and Sales force retention in the banking industry. This gap is also emphasised by Jantan & Honey cut, (2012). The gaps in past literatures regarding KPI also point out no examination on KPI's mediating role in the linkage between articulate visionary leadership, teamwork, high performance culture and intention to retain in sales job in the bank. These gaps will be addressed from the study conducted among the sales force who are presently the employees of the Malaysian commercial banks. This paper is organised as follows: Section 2 and 3 describe about KPI the related literature and the Methodology of the study. Section 4 presents the Results followed by Conclusion in Section 5.

Key Performance Indicator and related Literature

In recent times, major facilities of performance measurement practices include benchmarking, a balanced scorecard approach, post occupancy evaluation, and measurement through metrics of key performance indicators (KPIs). Current literatures present strong interest on evaluating organization performance by KPI approach in several industries including the banking industry (Khoo, 2012ab).

KPI approach performance provides holistic metrics that include indicators relating to customers, internal processes, financial aspects, and innovation. The selected KPI indicators linked employees performance with the organization vision, mission and business strategy (Shahhoseini, Khassehkan, & Shanyani, 2012). KPI indicators have been accepted by practicing bodies as a better performance alternative to traditional performance measurement. Kaplan and Norton (1992) advocated key performance metrics based on four key performance area (KPA) namely financial, customer, internal process and, learning and growth that cover financial and non-financial aspects in their Balanced Score Card (BSC). Financial Area is on how the organization wishes to be viewed success by its shareholders in financial aspects (Shahhoseini et al., 2012). Consumer measure is based on customer needs, production lead time based on customer needs and guided costs to customer needs (Rostami, Goudarzi, & Zaj 2015). Learning and Growth, on the hand, defines the core competencies and skills, the technologies, and the corporate culture needed to support an organization's strategy. While, Wu (2012), found the most essential KPIs elements for banking performance are customer satisfaction, sales performance and customer retention rate. Although KPI has been applied in Malaysian commercial banks, there has been less study on KPI and its causal effects (Yen et al., 2015; Zakaria, 2015; Amin et al., 2014; and Harrim, 2010). The study by Amin et al. (2014) and Harrim (2010) were found to discuss KPI as a tool for measuring organization performance but not for measuring individual performance. While Zakaria (2015) who conducted the study in non-banks in Malaysia found a set of KPI for one organization. The predictors of sales force KPI achievement has been identified by Kassim, Z and Ahmad, N.H. (2016).

The hypotheses formulated as:

H1a: There is a positive and significant relationship between KPI achievement and intention to retain

Retention (Intention to Retain)

The dependent variable for this study is retention (intention to retain). Nawaz, Jahanian, and Tehreem (2012) defined retention as “existence or presence of competent people in the community or in an organization”. Retention was also cited as an organization’s focus to increase on retaining talented employees (Govaerts et al., 2011). These definitions add a new dimension to Kyndt et al. (2009) which described retention as anything that organizations are willing to do to have and retain skilled employees. Prior to that, Frank, Finnegan, and Taylor (2004) and; D’Amato and Herzfeldt (2008), referred to retention as the efforts by the employer to keep desirable workers in order to meet business objectives. Appropriate review of previous literatures on determinants to retention can be categorized as (i) employees, (ii) job –related, (iii) organizational (iv)

attitudinal and (v) others. Kynndt et al., (2009) on the other hand only included personal and organizational factors that affecting employee retention.

Leadership (Articulate Visionary Leadership)

Sales force in today's banking business is operating in a high competitive market and facing challenges from high demanding customers. According to Jaramillo and Mulki (2008), sales force needs a leader. As a capable leader, he or she ought to be embedded with the abilities to guide and inspire sales force and develop a sense of unity toward achievement of organization goals. Ashraf et al. (2008) suggested that employees are more likely to retain in organization in the presence of those leaders who can direct them in right direction. Accordingly, it appears that leadership behaviour has positive influence on retention of the employees in organization. Kynndt et al. (2009) and Govaerts et al. (2011), discovered leadership skill increased employees' retention in organization. Hytter (2007) also found leadership styles were important in retention.

In other spectrum of leadership, Kerr-Phillips and Thomas (2009) reported that quality and depth leadership development programmes was an important theme emerged from a qualitative study done among African expatriates who are working in New Zealand.

This finding is consistent with Birt et al. (2004), who found that manager quality and integrity was ranked as the top five important variables in retention strategy among employees in financial industry.

The hypotheses formulated as:

H1b: There is a positive and significant relationship between articulate visionary leadership and KPI achievement.

H1c: There is a positive and significant relationship between articulate visionary leadership and sales force intention to retain.

H1d: KPI achievement mediates the relationship between articulate visionary leadership and sales force intention to retain.

High Performance Culture

High performance culture has been defined as a demonstration of both high levels of engagement (passion, commitment and drive for results) among the employees and a strong alignment of people practices with organization strategy and brand (Nesbit, 2005). Mualla (2011) described the employees of high performance culture as "engaged" with organizations and found that high performance culture was moderately accepted by bank employees in Jordan as a factor to be considered. This finding also reported that employees who adopted high performance culture are more likely to stay with the company and better at

generating customers' loyalty. Another study was done by Kerr-Phillips and Thomas (2009) who indirectly found high performance culture was the factor that contributed to retention among the South African expatriate from different position in financial service company. High performance culture in the Malaysian banking industry is endeavoured by bank management. This culture induces high level of 'engagement' particularly with regards to employees performance.

This practice is consistent with the practice of the present bank performance management which empowers the bank employees to take more ownership of their deliverables and greater contributions to the banks while maintaining an alignment with the Bank's Key Performance Indicators (KPIs). To consistently nurture high performance culture among Malaysian bank's employees, a high performer is duly rewarded and in the same time it is inculcated a pay-for-performance culture which widely practice in the banks which implement high performance culture. Based on the above reviews, it can be concluded that the high performance culture is very important in Malaysian banking industry. Hence, the present study intends to investigate more about the impact of high performance culture particularly on sales forces' KPI achievement and their intention to retain in Malaysian banking industry.

The hypotheses formulated as:

H_{1e}: There is a positive and significant relationship between high performance culture and KPI achievement.

H_{1f}: There is a positive and significant relationship between high performance culture and sales force intention to retain.

H_{1g}: KPI achievement mediates the relationship between high performance culture and sales force intention to retain.

Team Work

Spencer and Spencer (1993) defined teamwork as a genuine intention to work cooperatively among the employees in organizations and it eliminates the elements of competition. Harrim (2010) affirmed that teamwork reflects organization's vital quality. While, Zakaria (2015) concluded a lack of teamwork were among critical factors that might hinder the achievement of KPI in an organization due to lack of integration between departments and divisions. It supported Siti-Nabiha and Scapens (2005) who found team work was crucial for KPI. Piercy, Cravens, Nikala, and Vorhies (2006) who undertook the study among the salesforce in large and commercial directory publisher reported team building has direct impact on salesperson outcome performance. This finding support El-Ansary Zabriskie, and Browning (1993). Piercy et al. also found in-role performance is partially mediated the relationship between teamwork and salesperson outcome.

Teamwork was also found to influence retention among the academic staff in Bangladesh (Ashraf et al., 2008). This finding is consistent with Vasquez (2014) who found teamwork is important factor to retain the hotel employees. Albrecht (2013) on the other hand, studied team climate and he found it was positively associated with engagement and job resources in multi-national company. He further posits an engagement is positively associated with employee retention. In view of the above, banks today encourage team building and group oriented project that enhance chances for more socialization both on and off the job. In addition teamwork increases commitment to the work unit's efforts and provides integrated building block to the banks. The present study tends to fill in both gaps by examining the impact of teamwork on KPI achievement and intention to retain in sales job in banking industry.

The hypotheses formulated as:

H_{1h}: There is a positive and significant relationship between teamwork and KPI achievement.

H_{1i}: There is a positive and significant relationship between teamwork and sales force intention to retain.

H_{1j}: KPI achievement mediates the relationship between teamwork and sales force intention to retain.

This paper extends the research to test the mediating role of KPI in the relationship between the predictors and sales force retention.

METHODOLOGY

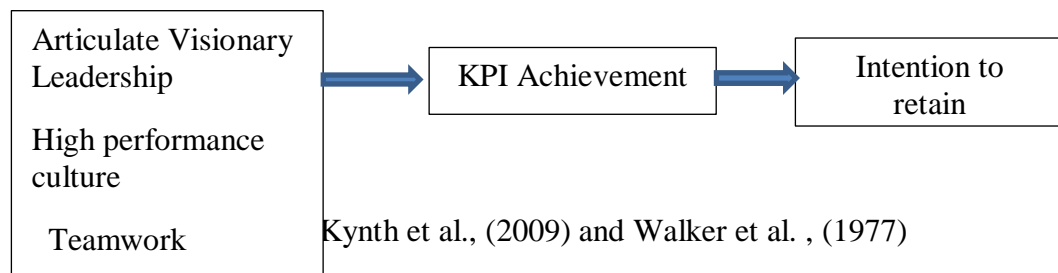
Research Design

The data for this survey was collected using a questionnaire and well-planned procedures were followed to obtain the data from the respondents. A five-point-Likert-type scale ranging from 5 = strongly agree, 4 = agree, 3 = not sure, 2 = disagree and, 1 = strongly disagree was adopted for measuring articulate visionary leadership, teamwork and intention to retain. The items for articulate visionary leadership, teamwork and intention to retain have been adopted from Schwepker and Good (2010); Mualla (2011) and from Spencer and Spencer (1993); and Govaerts et al. (2010). While, the items for high performance culture in banking were measured by using a five point-likert scale-type, ranging from 5= always, 4 = often, 3 = not sure, 2 = seldom, and 1 = never and these items have been adapted from Nesbit (2005) and Harrim (2010). Whereas the items of KPI achievement are self-developed based on the feedback obtained from individual sales force, focus groups exercise in the banking sector, expert judges and samples from selected internal banks' documents. These items have been validated through a focus group exercise of banks' sales forces and bank's experts (area sales managers of CIMB, Ambank, and branch manager from

CIMB). The pilot study was also conducted and the primary data collection process began in October 2014.

The study population consisted banks’ sales force who might be addressed as personal financial consultant/advisor/personal banker or sales executives and 192 questionnaires were available for pre –analysis and only 190 were good for further analysis. The sampling procedure used for this study was stratified random sampling (later called SRS). Pilot Test, Exploratory Factor Analysis and data cleaning were conducted before multiple regressions was applied to investigate the relationship between leadership, teamwork, high performance culture and intention to retain.

Hierarchical multiple regression was subsequently used to test the effect of KPI Achievement as a mediator on the relationship between the predictors and sales force retention in the sales job in Malaysian banks.



Operational definitions of research variables

Table 3.1 Operational Definition of Research Variables

Variables	Definition	Sources
Articulate Visionary Leadership	Leader’s/manager’s behaviour that is aimed at the identification and expression of a clear vision in future.	MacKenzi & Podsakoff (2001).
High performance culture	Ability of organizations to demonstrate high levels of engagement for results among their employees and a strong alignment of their people practices with organization strategy and brand.	Nesbit (2005)
Teamwork	Effort or support from internal banks unit (employees) and their managers so that can fulfil sales objectives and achieving organizational goal.	El-Ansary, Zabriskie, & Browning (1993)
KPI Achievement	The degree of ssalesforce achievement of the performance level	Verzola et al., (2009)

	defined for each key performance area (KPA)	
Intention to retain in sales job	Sales force’s perception to stay with his/her sales job.	Govaerts et al., (2011)

RESULTS

Descriptive Analysis

The descriptive analysis shows gender distribution of the sales force is dominated by females. There are more females (60%) than males (40%) doing the sales jobs in the Malaysian banking sector. While for age distribution, majority of the respondents are young and they are in age ranged between 25 and 44 (92.6%), out of which 53.2 per cent of the sales force are in age ranged between 25 and 29. Majority of the Sales force has more than 5 years of job experience in sales job with 1 to 5 years working in the same banks. This finding seems to indicate some issues on retention whereby staff doing sales do not stay very long in the same bank.

Mediation Testing

Following Baron and Kenny’s (1986) approach to establishing evidence of mediation, the following assumptions have been tested and complied with by applying multiple regression and hierarchical multiple regression test.

Assumption 1

Table 4.1 Mediation Assumptions- Results of Multiple Regression of articulate visionary leadership, high performance culture and teamwork and KPI achievement

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.909	.271		7.047	.000
	LEADER	.028	.075	.033	.370	.712
	HPC	.235	.103	.226	2.294	.023**
	TWC	.196	.079	.226	2.494	.014*

R² .44
 Adj. R² .19
 R² Change .18
 F Change 14.44*
 Note: Model *p < .05, **p < .01

This study, first examined the relationship between articulate visionary leadership, high performance culture and teamwork and KPI achievement. The coefficient estimation for articulate visionary leadership is 0.033 with t-value of 0.370 and insignificant ($p > 0.05$), high performance culture is 0.226 with t-value 2.294 and significant ($p < 0.05$) and teamwork is 0.226, with t-value 2.294 and significant ($p < 0.01$). Therefore, the first assumption was met and supported H1e and H1h but rejected H1b.

Assumption 2

Table 4.2 Mediation Assumptions- Results of Multiple Regression of articulate visionary leadership, high performance culture and teamwork and intention to retain

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.045	.318		3.291	.001
	LEADER	.239	.088	.231	2.726	.007**
	HPC	.232	.120	.182	1.932	.055*
	TW	.181	.092	.171	1.963	.051*

R² .51
 Adj. R² .25
 R² Change .25
 F Change 21.19*
 Note: Model *p < .05, **p < .01

Secondly, this study explored the influence of articulate visionary leadership, high performance culture and teamwork and intention to retain. The coefficient estimation for articulate visionary leadership is 0.231 with t-value of 02.726 and insignificant ($p < 0.01$), high performance culture is 0.182 with t-value 1.932 and significant ($p < 0.05$) and teamwork is 0.171, with t-value 1.963 and significant ($p < 0.05$). Therefore, the second assumption was met and supported the result for H1c, H1f and H1i.

Assumption 3

Table 4.3 Mediation Assumptions- Results of Simple Regression of KPI achievement and intention to retain

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.037	.310		6.571	.000
	ACKPIM	.400	.084	.327	4.738	.000

R² .33
 Adj. R² .11
 R² Change .11
 F Change 22.45**
 Note: Model *p < .05, **p < .01

The regression results presented in table show that KPI achievement also predicted intention to retain (b =0 .327, t-value= 4.738, p < .001). Thus supported assumption 3 and H1a.

Table 4.4 Summary of Hierarchical Multiple Regression Test Result (Mediating Variable)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.045	.318		3.291	.001
	LEADER	.239	.088	.231	2.726	.007
	HPC	.232	.120	.182	1.932	.055
	TW	.181	.092	.171	1.963	.051
2	(Constant)	.709	.354		2.000	.047
	LEADER	.234	.087	.226	2.693	.008
	HPC	.191	.121	.150	1.579	.116
	TW	.146	.093	.138	1.576	.117
	ACKPI	.176	.085	.144	2.068	.040

	Model 1	Model 2
R ²	.51	.52
Adj. R ²	.26	.27
R ² Change	.255	.017
F Change	21.19**	4.28*

The findings offered empirical evidence on the mediating effects of KPI achievement on sales force retention. Table 4.4 shows that three variables namely articulate visionary leadership, high performance culture and teamwork have significant influence on retention (Model 1). However, Model 2 indicated that, with the inclusion of KPI achievement as the mediating variable, the relationship between high performance culture (HPC) and teamwork (TW) on intention to retain were found insignificant. Beta of HPC changed from 0.182 (p-value = 0.055) to 0.150(p-value = 0.16) and Beta for teamwork changed from 0.171 (p-value = 0.055) changed to 0.138 (p-value = 0.117). The results revealed that, KPI achievement was a full mediator on the effects of HPC and teamwork on intention to retain.

CONCLUSION

High perform culture and teamwork are the drivers for the sales force to perform well in order to achieve his/her KPI and teamwork is highly needed to achieve the sales targets. However, in a high performance culture of the banking industry, achieving KPIs is perceived more important by an individual sales force. This full mediation effect of KPI indicates that the sales force perceives that having achieved their KPI achievement is an important reason for them to retain in the same bank. The results also suggested articulate visionary leadership is very important to determine the sales force intention to retain. The leaders who are mission and vision driven will choose only a high perform sales force since these sales force are able to support the mission and vision of the bank.

REFERENCE

- Amin, M., Khairuzzaman Wan Ismail, W., Zaleha Abdul Rasid, S., & Daverson Andrew Selemani, R. (2014). The impact of human resource management practices on performance: Evidence from a Public University. *The TQM Journal*, 26(2), 125-142.
- Al-Najjar, S. M., & Kalaf, K. H. (2012). Designing a balanced scorecard to measure a bank's performance: A case study. *International journal of business administration*, 3(4), 44.
- Fortado, B., & Fadil, P. A. (2014). The yin and yang of introducing a sales culture: the Amalgam Bank Case. *Competitiveness Review*, 24 (5), 444-462
- Haron, H., Ismail, I., & Razak, S. H. A. (2011). Factors influencing unethical behavior of insurance agents. *International Journal of Business and Social Science*, 2(1).
- Hussain, I. A., Yunus, N., Ishak, N. A., & Daud, N. (2013). The influence of intention to leave towards employee engagement among young bankers in Malaysia. *International Journal of Business and Management*, 8(14), 89.
- Inderst, R. (2011). Consumer Protection and the Role of Advice in the Market for Retail Financial Services *Journal of Institutional and Theoretical Economics* 167(1), 4-21.
- Jantan, M. A., & Honeycutt Jr, E. D. (2013). Current sales training practices in the commercial Retail banking industry in Malaysia. *Services marketing quarterly*, 34(1), 1-17.
- Jaramillo, F., & Marshall, G. W. (2004). Critical success factors in the personal selling Process an empirical investigation of Ecuadorian salespeople in the banking Industry *International Journal of Bank Marketing*, 22(1), 9-25.
- Kassim, S. H., Ali, T., & Manap, A. (2012). Responses to interest rate changes : A Comparison between domestic and foreign commercial banks in Malaysia. *Malaysian*

- Journal of Academic Studies, 49(1), 21–36.
- Khoo, S. L. (2012a). What does the new economy mean to Malaysian tellers?. *Just Labour*, 19.
- Khoo, S. L. (2012b). From tellers to sellers to thinkers: the case of Malaysian banks. *Journal of Human Capital Development*, 5(1), 117-140.
- McKinsey & Company “The War for Talent” 1998.
- Noor, N. A. M., & Mohamed, A. (2007). Customer-orientation behaviour: effects on annual income sales target achievement and subjective evaluation of performance in the Malaysian life insurance industry. *International Retail and Marketing Review*, 3(1), 54-70.
- Rostami, M., Goudarzi, A., & Zaj, M. (2015). Defining balanced scorecard aspects in banking industry using FAHP approach. *International Journal of Economics and Business Administration*, 1(1), 25-38.
- Shahhoseini, M. A., Khassehkan, S., & Shanyani, N. (2012). Identifying key performance indicators of an Iranian Islamic bank based on BSC and AHP. *Journal of American Science*, 8(1s).
- Shen, C. H., & Chang, Y (2012) To join or not to join? Do banks that are part of a financial holding company perform better than banks that are not? *Contemporary Economic Policy*, 30(1), 113-128.
- Sinha, S, & Mukherjee, S (2020). Sales Strategies of Banks: An Empirical Study of Select Private Sector Banks in India *Journal of Critical Reviews*, 7(2).
- Tajuddin, D., Ali, R., & Kamaruddin, B. H. (2015) Using talent strategy as a hedging strategy to manage banking talent risks in Malaysia. *International Business Management*, 9(4), 372-376.
- Tosun, P. (2020) Unethical sales practices in retail banking. *International Journal of Bank Marketing*
- Wu, H. Y. (2012). Constructing a strategy map for banking institutions with key performance indicators of the balanced score card. *Evaluation and Program Planning*, 35(3), 303-320.
- Yen, S. H., Lim, H. E., & Campbell, J. K. (2015). Age and productivity of academics: A case study of a public university in Malaysia. *Malaysian Journal of Economic Studies*, 52(1), 97.
- Zakaria, Z. (2015). A cultural approach of embedding KPIs into organisational practices. *International Journal of Productivity and Performance Management*, 64(7), 932-946.