

## Appendix A-1

**Table-1:** Demographic profile of the Respondents

| <b>Demographic Profile</b> | <b>Description</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|----------------------------|--------------------|------------------|-----------------------|
| Experience                 | Level-1 Managers   | 118              | 69.4                  |
|                            | Level-2 Managers   | 52               | 30.6                  |
|                            |                    | <b>170</b>       | <b>100</b>            |
| Designation                | Officer Grade-1    | 59               | 34.7                  |
|                            | Officer Grade-2    | 65               | 38.2                  |
|                            | Officer Grade-3    | 46               | 27.1                  |
| Age                        | 21-30 years        | 88               | 51.8                  |
|                            | 31-40 years        | 56               | 32.9                  |
|                            | 41-50 years        | 14               | 8.2                   |
|                            | 51-60 years        | 12               | 7.9                   |
| Gender                     | Male               | 146              | 85.9                  |
|                            | Female             | 24               | 14.1                  |

## Appendix A-2

**Table-2:** Human Capital (HC) Scales Factor Solution through Varimax Rotation

| Item #  | Human Capital (HC) Variables  | Factor Loadings |                 |                 |                 |                 |                 |
|---|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   |   | Factor-1        | Factor-2        | Factor-3        | Factor-4        | Factor-5        | Factor-6        |
| <b>Factor-1: Bank officers skills/competence driven (6 items)</b> |   | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> | <b>Factor-4</b> | <b>Factor-5</b> | <b>Factor-6</b> |
| 14  | Do you consider all kind of communication skills (i.e., persuasion, listening, and reporting) important for a banking officer?                      | <b>.837</b>     | .001            | .116            | -.106           | .093            | .107            |
| 9   | In your opinion the ability to recognize an opportunity in banking industry is always considered an important characteristic for a banking officer. | <b>.718</b>     | -.056           | -.059           | .513            | .181            | .047            |
| 2   | Do you feel that technological literacy is necessary for a banking officer?   | <b>.626</b>     | -.031           | .379            | .172            | .145            | -.022           |
| 15  | Do you believe that time management skill is important for a banking officer?   | <b>.611</b>     | .218            | .246            | .094            | -.098           | .138            |
| 13  | Do you believe that the analytical skills of a banking officer help him/her in identifying the problem areas while on job to improve operations?    | <b>.571</b>     | .179            | .320            | .068            | .143            | .248            |
| 11  | Do you think that the ability to understand the self-directed life-long education by bank professional workers carries importance?                  | <b>.505</b>     | .140            | .128            | .240            | .206            | .114            |
| <b>Factor-2: Bank officers leadership role driven (4 items)</b>   |   | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> | <b>Factor-4</b> | <b>Factor-5</b> | <b>Factor-6</b> |
| 21  | Do you think that the bank's management is always on the lookout for new opportunities for the unit/department/organization?                        | .191            | <b>.845</b>     | .020            | -.005           | .249            | .235            |

|  |  |                 |                 |                 |                 |                 |                 |
|--|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 22   | Do you believe that the bank's management has a clear view of its final aims?  | .000            | <b>.816</b>     | .083            | -.161           | .240            | .189            |
| 24   | Do you think that the bank's management always acts as the organization's leading force?   | -.022           | <b>.776</b>     | .050            | .370            | .077            | .057            |
| 25   | Do you believe that the bank has leaders who are capable of motivating and guiding their colleagues on the job?                      | .059            | <b>.756</b>     | .070            | .374            | .228            | -.199           |
| <b>Factor-3: Bank officers knowledge driven (4 items)</b>        |  | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> | <b>Factor-4</b> | <b>Factor-5</b> | <b>Factor-6</b> |
| 1  | Do you agree that specialized technical and professional knowledge is required for a banking officer?                                | .254            | .104            | <b>.877</b>     | .177            | .123            | -.031           |
| 3  | In your opinion banking industry's relevant knowledge is vital for a banking officer.  | .031            | .063            | <b>.763</b>     | .203            | -.113           | .365            |
| 4  | Do you think that having banking operations knowledge is very important for a banking officer?                                       | .393            | -.094           | <b>.617</b>     | .084            | .301            | -.048           |
| 12   | Do you believe interpersonal communication skills play an important role in dealing with people?                                     | .378            | .213            | <b>.531</b>     | -.001           | .099            | .285            |
| <b>Factor-4: Bank officers ability driven (3 items)</b>          |  | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> | <b>Factor-4</b> | <b>Factor-5</b> | <b>Factor-6</b> |
| 6  | Do you believe that the ability to work on multiple projects at the same time is significant for a banking officer?                  | .037            | .322            | .081            | <b>.716</b>     | -.075           | .330            |
| 10   | In your opinion marketing ability of a banking officer about bank's products, processes, and services always play an important role. | .098            | .105            | .381            | <b>.669</b>     | .130            | .105            |
| 5  | In your opinion understanding of the changes in banking industry environment Is the key for progress.                                | .308            | -.033           | .302            | <b>.522</b>     | .172            | .256            |
| <b>Factor-5: Bank officers personal mastery driven (3 items)</b> |  | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> | <b>Factor-4</b> | <b>Factor-5</b> | <b>Factor-6</b> |
| 19   | Do you believe in your bank as a banking officer you perform a job that helps you to satisfy your personal aspirations?              | .037            | .225            | .090            | .163            | <b>..888</b>    | .095            |

|                                    |  |                 |                 |                 |                 |                 |                 |
|------------------------------------|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 18                                 | Do you think as a banking officer you always tend to feel great personal satisfaction with a job well done?  | .324            | .185            | .064            | -.099           | <b>.798</b>     | .226            |
| 20                                 | Do you believe as a banking officer you achieve the growth and development of your personal competences, skills and abilities, both professionally and personally? | .049            | .290            | .045            | .199            | <b>.699</b>     | -.154           |
| <b>Factor-6: (2 items) dropped</b> |  | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> | <b>Factor-4</b> | <b>Factor-5</b> | <b>Factor-6</b> |
| 16                                 | In your opinion all kinds of motivational skills are vital for a banking officer in a banking industry.  | .075            | .135            | .100            | .245            | .073            | <b>.839</b>     |
| 8                                  | Do you think that the client-focus ability is a must for a banking officer?  | .375            | .015            | .060            | .349            | .090            | <b>.565</b>     |

**Notes:** Determinant of the correlation matrix = 0036; Kaiser-Meyer-Olkin index = 0.761; Bartlett's Test of Sphericity (Chi-squared, df) = 2,740 (231); Significance level = 0.000

### Appendix A-3

**Table-3: Internal Consistency Reliability for Human Capital (HC) Construct**

| <b>Human Capital (HC) Factors</b>        | <b>No. of Items</b> | <b>Cronbach's Alpha</b> |
|--|---------------------|-------------------------|
| Human capital construct                  | 20                  | .899                    |
| 1- Bank officers competence driven       | 6                   | .844                    |
| 2- Bank officers leadership role driven  | 4                   | .874                    |
| 3- Bank officers knowledge driven        | 4                   | .831                    |
| 4- Bank officers ability driven          | 3                   | .695                    |
| 5- Bank officers personal mastery driven | 3                   | .831                    |

## Appendix A-4

**Table-4: Innovative Capability (IC) Scales Factor Solution through Varimax Rotation**

| Item #  | Innovative Capability (IC) Variables  | Factor Loadings |                 |                 |
|---|---|-----------------|-----------------|-----------------|
| <b>Factor-1: Support for innovation available to bank officers driven (6 items)</b> |   | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> |
| 44  | Do you think that the assistance in developing new ideas is readily available in your bank?   | <b>.899</b>     | .307            | .035            |
| 45  | Do you believe that there are adequate resources devoted to innovation in this bank?  | <b>.866</b>     | .274            | -.043           |
| 46  | Do you believe that there is adequate time available to pursue creative idea here?  | <b>.852</b>     | .312            | -.191           |
| 36  | Do you believe that this bank can be described as flexible and continually adapting to change?  | <b>.805</b>     | .352            | .078            |
| 50  | Do you believe that the reward system in the bank encourages innovation?  | <b>.748</b>     | .368            | .022            |
| 51  | Do you believe that this bank publicly recognizes those who are innovative?   | <b>.728</b>     | .232            | -.070           |
| <b>Factor-2: Bank officers' innovative behavior driven (5 items)</b>                |   | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> |
| 26  | Do you believe that you and your fellow colleagues search out new technologies, processes, techniques, product, and service ideas in your bank? | .355            | <b>.850</b>     | -.145           |
| 27  | Do you think that you and your fellow colleagues generate creative ideas in your bank?  | .390            | <b>.850</b>     | -.158           |
| 28  | Do you believe that you and your fellow colleagues promote and champion ideas to other?   | .345            | <b>.807</b>     | -.169           |
| 29  | Do you think that you and your fellow colleagues investigate and secure funds needed to implement new ideas?                                    | .325            | <b>.770</b>     | -.163           |

|   |   |                 |                 |                 |
|---|---|-----------------|-----------------|-----------------|
| 30  | Do you think that you and your fellow banking officer develop adequate plans and schedules for the implementation of new ideas? | .372            | <b>.722</b>     | -.103           |
| <b>Factor-3: Tolerance for difference available to bank officers driven (6 items)</b> |   | <b>Factor-1</b> | <b>Factor-2</b> | <b>Factor-3</b> |
| 34  | Do you think that the main function of members in this bank is to follow orders which come down from top?                       | .176            | -.061           | <b>.771</b>     |
| 42  | Do you believe that in this bank, you tend to stick to tried and tested ways?   | .085            | .121            | <b>.771</b>     |
| 35  | Do you think that around here, a person can get into trouble by being different?  | .003            | -.265           | <b>.765</b>     |
| 38  | Do you believe that the best way to get along in this organization is to think the way the rest of the group does?              | .137            | .012            | <b>.737</b>     |
| 37  | Do you believe that a person can't do things that are too different around here without provoking anger of his superiors?       | .103            | -.186           | <b>.697</b>     |
| 52  | Do you believe that the reward system here benefits mainly those who please their superiors?                                    | .001            | -.214           | <b>.673</b>     |

**Notes:** Determinant of the correlation matrix = 007; Kaiser-Meyer-Olkin index = 0.866; Bartlett's Test of Sphericity (Chi-squared, df) = 2,669 (136); Significance level = 0.00

## Appendix A-5

**Table-5: Internal Consistency Reliability for Innovative Capability (IC) Construct**

| Innovative Capability (IC) Factors                            | No. of Items | Cronbach's Alpha |
|---|--------------|------------------|
| Innovative capability construct                               | 17           | .868             |
| 1- Support for innovation available to bank officers driven   | 6            | .938             |
| 2- Bank officers' Innovative behavior driven                  | 5            | .954             |
| 3- Tolerance for difference available to bank officers driven | 6            | .834             |

## Appendix A-6

**Table-6: Multiple Regression analysis results on Bank's IC**

| Model  | Coeff (β) | Std. Error | t- stat | p-value | Tolerance Value | Skewness Statistics |
|--|-----------|------------|---------|---------|-----------------|---------------------|
| (Constant)                                     | .017      | .062       |         |         |                 |                     |
| Bank officers transformational leadership role | .379**    | .077       | 4.910   | .000    | .765            | .470                |
| Bank officers personal mastery                 | .211**    | .077       | 2.732   | .007    | .716            | -.989               |
| Bank officers ability                          | .188**    | .082       | 2.276   | .024    | .668            | .969                |
| Bank officers knowledge                        | .071*     | .089       | 1.561   | .003    | .723            | -.301               |
| Bank officers skills/competence                | .010      | .092       | 1.298   | .196    | .563            | .379                |

Note: F = 17.998\*\* ; Adjusted R<sup>2</sup> = 0.337; Durbin-Watson = 1.447 ; \* p < 0.10 ; \*\* p < 0.01

## Appendix A-7

Table-7: Simple Regression analysis results on Bank's IC

| Model                | Coeff ( $\beta$ ) | Std. Error | t- stat | p-value |
|----------------------|-------------------|------------|---------|---------|
| (Constant)           | .014              | .070       |         |         |
| Human capital driven | .402**            | .071       | 5.665   | .000    |

Note: F = 32.091 \*\* ; R = 0.402 ; \*\* p < 0.01