

**THE MEDIATING ROLE OF ORGANIZATIONAL
COMMITMENT BETWEEN ORGANIZATIONAL
VARIABLES, JOB VARIABLES, PERSONAL
VARIABLES AND ENTREPRENEURIAL
BEHAVIOR IN MALAYSIAN
COMMERCIAL BANKS**

by

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**PERANAN PENGANTARA KOMITMEN ORGANISASI ANTARA
PEMBOLEHUBAH ORGANISASI, PEMBOLEHUBAH PEKERJAAN,
PEMBOLEHUBAH PERIBADI DAN TINGK AHLAKU KEUSAHAWANAN
DALAM BANK KOMERSIAL DI MALAYSIA**

ABSTRAK

Tingkahlaku keusahawanan merujuk kepada tingkahlaku individu yang dilakukan oleh pengurus peringkat pertengahan, merangkumi visi strategik, mewujudkan persekitaran kerja yang memberansangkan, berorientasikan perubahan, dan keupayaan untuk mengemudi keruah birokrasi dalam organisasi mereka. Dalam institusi perbankan, tingkahlaku keusahawanan yang berkesan dilihat sebagai satu laluan penting bagi organisasi besar dalam meningkatkan prestasi perkhidmatan mereka, terutamanya dalam menjadi lebih berdaya saing di peringkat global. Didokong oleh Teori Kognitif Sosial (Bandura, 1986) dan Model Ciri-ciri Pekerjaan (Hackman & Oldman, 1975), kajian ini mencadangkan satu rangka kajian menghubungkan tiga kategori pembolehubah (organisasi, pekerjaan, dan peribadi), peranan perantaraan komitmen organisasi dan tingkahlaku keusahawanan. Seramai 271 pengurus cawangan bank perdagangan milik tempatan, mewakili kadar respon sebanyak 27.8 peratus, telah mengambil bahagian dalam kajian ini. Data bagi semua pembolehubah kajian diperolehi melalui banciau soal-selidik sendiri. Analisa terhadap hipotesis penyelidikan menggunakan pendekatan Kuasa Dua Terkecil Separa telah diaplikasikan untuk menilai pembolehubah kajian. Hasil analisa koefisien laluan membuktikan bahawa dari 14 hipotesis yang melibatkan hubungan langsung dan perantara yang mempunyai hubungan positif dan signifikan antara ketiga-tiga kategori pembolehubah (organisasi, pekerjaan, dan peribadi) dan tingkahlaku keusahawanan,

sembilan hipotesis adalah disokong dan lima hipotesis adalah tidak disokong, di mana: (1) iklim komunikasi, autonomi kerja, personaliti proaktif, efikasi sendiri, dan harga diri mempunyai hubungan positif dan signifikan dengan tingkahlaku keusahawanan, dan (2) komitmen organisasi sebagai pembolehubah perantara di antara sokongan organisasi, iklim komunikasi, autonomi kerja, efikasi sendiri, dan tingkahlaku keusahawanan. Berdasarkan hasil kajian, implikasi teori dan praktikal kajian dibincangkan serta cadangan untuk kajian akan datang dibentangkan.

**THE MEDIATING ROLE OF ORGANIZATIONAL COMMITMENT
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ABSTRACT

Entrepreneurial behavior refers to an individual behavior performed by middle-level managers encompassing creation of strategic vision, creation of an energetic working environment, change orientation, and the ability to navigate bureaucratic red tape in their organization. In the banking institution, an effective entrepreneurial behavior is seen as an important path for established organization in improving their service performance, especially to become more globally competitive. Grounded by the Social Cognitive Theory (Bandura, 1986) and Job Characteristics Model (Hackman & Oldman, 1975), this study proposed a framework linking three categories of variables (organization, job, and personal), the mediating role of organizational commitment and entrepreneurial behavior. A total of 271 branch managers of locally-owned commercial banks, representing a response rate of 27.8 per cent, participated in this study. Data for all the study variables were collected through self-administered survey questionnaires. Analysis of research hypotheses applied the Partial Least Squares approach to evaluate the study variables. Results from the path coefficients analysis attested that of the 14 hypotheses involving direct and mediated relationship that concern the positive and significant relationships between each of the three categories of variables (organizational, job, and personal) and entrepreneurial behavior, nine were supported and five were not supported, in which: (1) communication climate, job autonomy, proactive personality, self-efficacy, and self-esteem were positively and significantly related to entrepreneurial behavior, and (2)

organizational commitment mediates the relationship among perceived organizational support, communication climate, job autonomy, self-efficacy, and entrepreneurial behavior. Based on the findings, theoretical and practical implications of the study are discussed, as well as the suggestions for future research were presented.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter describes the background of the study and presents the issues related to the banking institutions in Malaysia. The chapter specifically reports the research objectives, research questions that motivated this study, significance of the study, scope of the study, and definitions of key terms.

1.2 Background of the Study

The Malaysian service sector has undergone significant transformation over the last five decades and has become an important backbone to the nation's economic growth (Malaysian Investment Development Authority [MIDA], 2016; Economic Planning Unit [EPU], 2015). The service sector has been identified as the major contributor to the Malaysian economic demand and the pinnacle of growth to the Malaysian gross domestic product (GDP) in 2015 (EPU, 2015). In 2014, the service sector contributed 54.8 per cent or RM877.2 billion to the growth of Malaysian GDP, as opposed to 49.3 per cent growth rate in 2000 (EPU, 2015). The service sector also accounted for the largest share of the total investments (RM82.7 billion or 54 per cent), followed by the manufacturing sector (RM67.7 billion or 44.2 per cent), and the primary sector (RM2.8 billion or 1.8 per cent) (MIDA, 2016). By the year 2020, the service sector is estimated to generate as much as 65 per cent of the country's GDP (EPU, 2015). Table 1.1 shows the percentage of Malaysia's GDP by sector from 2000 to 2014.

Table 1.1*Percentage of Malaysian Gross Domestic Product (GDP) by sector*

Sector	2000	2010	2011	2012	2013	2014
Agricultural	8.6	7.6	7.6	7.3	7.2	7.2
Mining	10.6	9.8	8.8	8.4	8.4	8.4
Manufacturing	27.6	28.3	28.6	29.0	29.4	33.4
Construction	3.9	25.2	25.1	24.9	24.5	24.4
Services	49.3	53.2	54.1	54.6	54.7	54.8

Source: Economic Planning Unit (EPU) (2015)

The Eleventh Malaysia Plan (2016-2020) highlights several national development plans, such as the Government Transformation Program, the New Economic Model, and the Economic Transformation Program. These plans are focused towards ensuring that Malaysia becomes a progressive and high-income nation as envisioned in Vision 2020 (EPU, 2016). Besides, the country's progress from resource-based economy to a more service-oriented which in line with the structure of a higher-income nation (Performance Management and Delivery Unit [PEMANDU], 2014).

There are 13 subsectors in the Malaysian service sector as listed by MIDA (2016). Among these subsectors are hotel and tourism, telecommunications, healthcare services, education services, and financial services. The financial services sector is listed as one of the critical elements in the 12 National Key Economic Areas (NKEAs) identified by the Malaysian government. These NKEAs are part of the Economic Transformation Program and play a role in transforming the country into a high-income, inclusive, and sustainable nation. Table 1.2 illustrates the 12 NKEAs under the Economic Transformation Program.

Table 1.2*National Key Economic Areas (NKEAs)*

1	Greater Kuala Lumpur/Klang Valley
2	Oil, Gas and Energy
3	Financial Services
4	Wholesale and Retail
5	Palm Oil and Rubber
6	Tourism
7	Electrical and Electronics
8	Business Services
9	Communication Content and Infrastructure
10	Education
11	Agriculture
12	Healthcare

Source: Performance Management and Delivery Unit [PEMANDU], 2014)

As reported by the Economic Transformation Program Annual Report 2014, the financial services sector is targeted to (1) contribute RM180.2 billion to the country's total gross national income (GNI) and (2) create 275,400 new jobs by 2020 (PEMANDU, 2014). In this particular sector, the banking institutions are expected to provide better quality services and more value-added products in light of tougher operating conditions due to economic uncertainties, global competition, and changing regulations (Bank Negara Malaysia, 2014).

In the case of Malaysia, the financial services sector is under the surveillance of Bank Negara Malaysia and is regulated under the Financial Services Act 2013 (FSA). The latter act consolidates the Banking and Financial Institutions Act 1989 (BAFIA), the Insurance Act 1996, the Payment Systems Act 2003, and the Exchange Control Act 1953 – all of which are repealed at the present time. The financial services sector consists of two main licensed financial institutions: (a) banking institutions, and

(b) insurance companies and Takaful operators (Bank Negara Malaysia, 2015). The banking institutions include (a) commercial banks, (b) Islamic banks, (c) international Islamic banks, (d) investment banks, and (e) other financial institutions. The insurance companies and Takaful operators run either one or a combination of the services, such as life and general businesses, life and general reinsurance businesses, and Takaful operator for family and general Takaful business (Bank Negara Malaysia, 2015).

Between the two institutions, the banking institutions play a dominant role for their capability in providing substantial financial services that contribute to the economic growth of most countries (Berger, DeYoung, Genay, & Udell, 2000; Sufian, & Habibullah, 2010). For instance, in Malaysia, the banking institutions dominate most of the financial flows, which accounts for approximately 70 per cent of the financial system's total assets. These institutions act as providers of liquidity in monitoring services, and they also serve as primary mobilizers of funds that support economic sustainability (Ismail, Majid, & Rahim, 2013).

In Malaysia, the total assets of the financial system are concentrated within the commercial banking institutions, with total assets amounting to RM1.713 trillion by the end of 2012 (Bank Negara Malaysia, 2013). Besides, studies conducted by scholars (Demirguc-Kunt, & Huizinga, 1999; Tahir, & Bakar, 2007; Tarus, Chekol, & Mutwol, 2012) have asserted that commercial banks play a significant role in the economy. This is supported by Sufian and Parman (2009), who professed that commercial banks are the largest and the most significant providers of funds in the Malaysian banking system. Indeed, the Malaysian commercial banks have savored the widest opportunities to engage in a full range of banking services. Based on the restructuring and consolidation program initiated by Bank Negara Malaysia after the Asian Financial Crisis in 1997, the commercial banking institutions now consists of 27 institutions, eight of which are

locally-owned with the remaining 19 being locally-incorporated foreign-owned commercial banks. One notable distinction between locally-owned commercial banks and foreign-owned is the percentage of ownership (Bank Negara Malaysia, 2015). Table 1.3 shows the list of commercial banks that are locally-owned and foreign-owned in Malaysia.

Table 1.3

List of Commercial Banks in Malaysia

No.	Name	Ownership
1.	Affin Bank Berhad	Local
2.	Alliance Bank (M) Berhad	Local
3.	AmBank (M) Berhad	Local
4.	CIMB Bank Berhad	Local
5.	Hong Leong Bank Berhad	Local
6.	Malayan Banking Berhad	Local
7.	Public Bank Berhad	Local
8.	RHB Bank Berhad	Local
9.	BNP Paribas Malaysia Berhad	Foreign
10.	Bangkok Bank Berhad	Foreign
11.	Bank of America Malaysia Berhad	Foreign
12.	Bank of China (Malaysia) Berhad	Foreign
13.	Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	Foreign
14.	Citibank Berhad	Foreign
15.	Deutsche Bank (Malaysia) Berhad	Foreign
16.	HSBC Bank Malaysia Berhad	Foreign
17.	India International Bank (Malaysia) Berhad	Foreign
18.	Industrial and Commercial Bank of China (Malaysia) Berhad	Foreign
19.	J.P. Morgan Chase Bank Berhad	Foreign
20.	Mizuho Bank (Malaysia) Berhad	Foreign
21.	National Bank of Abu Dhabi Malaysia Berhad	Foreign
22.	OCBC Bank (Malaysia) Berhad	Foreign
23.	Standard Chartered Bank Malaysia Berhad	Foreign

No.	Name	Ownership
24.	Sumitomo Mitsui Banking Corporation Malaysia Berhad	Foreign
25.	The Bank of Nova Scotia Berhad	Foreign
26.	The Royal Bank of Scotland Berhad	Foreign
27.	United Overseas Bank (Malaysia) Berhad	Foreign

Source: Bank Negara Malaysia (December 31, 2015)

By the end of 2012, the total worth of assets owned by the locally-owned commercial banks was about RM1.361 trillion that contributed to the country's GDP (Bank Negara Malaysia, 2013). According to the Malaysian Financial Sector Master Plan (2001-2010) and Financial Sector Blueprint (2011-2020), to chart the future direction of the financial services sector in Malaysia, locally-owned commercial banks should continue to improve their performance especially in terms of profitability and service quality. Furthermore, the emergence of strong and well-managed locally-owned commercial banks also contributed to the functioning and the growth of the economy (Financial Stability and Payment Systems Report, 2012). This is also supported by the fact that 73 per cent of banking system assets came from eight locally-owned commercial banks, whereas the balance was accounted by 19 foreign-owned banks operating as locally-incorporated subsidiaries (Financial Stability and Payment Systems Report, 2011). For the locally-owned commercial banks, almost 80 per cent of their quality of services and capability to create value is attributed to human capital (Goh, 2005; Ting & Lean, 2009). Because the banking institutions is service-based, their customer services rely heavily on human capital (Goh, 2005; Ting, & Lean, 2009). As pointed by Bank Negara Malaysia, an investment in human capital development is instrumental in shaping the improvements to the financial services sector, particularly

the banking institutions, whereby knowledge, skill, competencies, and capabilities have become key strategic drivers of productivity, competitiveness and nation's growth (Bank Negara Malaysia, 2014; Financial Sector Blueprint, 2011-2020).

Thus, in order to achieve the status of a high-income nation, the Malaysian banking institutions are urged to nurture, attract, and retain a competitive, creative, and innovative workforce (PEMANDU, 2014). In this sense, the Eleventh Malaysia Plan (2016 - 2020) has highlighted the requirement for accelerating human capital development for an advanced nation, within established organizations (EPU, 2015). This has also been articulated in the Tenth Malaysia Plan (2011-2015), which emphasized the need for nurturing, attracting, and retaining the best talents in order for Malaysia to become globally competitive and to achieve innovation-led economy (EPU, 2014).

The efficiency of human capital development is also projected as one of the strategic policy measures under Malaysia's New Economic Model, which relates to the strengthening and intensifying of human resources, particularly in large and established organizations (PEMANDU, 2014). Banks in Malaysia, as with other service-related industries, operate under challenging and competitive market conditions. As such, to improve service quality and ultimately increase customer retention, the banking institutions, particularly locally-owned commercial banks, should enhance the capabilities of their human resources. This can be done through their vast network of branches throughout the country (Financial Sector Blueprint, 2011-2020; Financial Sector Master Plan, 2001-2010). These branches are led by branch managers, who are categorized as middle management in the structure and management hierarchy within the banking institutions (Bank Negara Malaysia, 2014).

According to Kuratko, Ireland, Covin, and Hornsby (2005), middle-level managers interactively synthesize information to be disseminated to the top and lower-level managers, in which they seek opportunities to create newness (e.g., a service, product, etc.). This corroborates with the idea of Zampetakis (2011), who argued that managers in banking institutions are employees within the middle tier of management who play a vital role in supervising subordinates by overseeing their day-to-day activities in the bank. These include managers with job designations such as Branch Manager and Assistant Branch Manager. Meanwhile, the role of top-level managers revolves around the making of effective strategic decisions paralleled with the organization's direction and objectives (Ireland, Covin, & Kuratko, 2009; Kuratko et al., 2005). Examples of top-level managers' job titles include Chief Executive Officer, Group Director, and Regional Manager. Correspondingly, according to Floyd and Lane (2000), lower-level managers' responsibility include gathering relevant external information while responding appropriately to the decisions made by their superiors (middle-level and top-level managers) (Floyd & Lane, 2000). Examples of lower-level managers' job titles include supervisor, teller, and clerk.

A preliminary discussion with three branch managers of locally-owned commercial banks (Malayan Banking Berhad, CIMB Bank Berhad, and Hong Leong Bank Berhad) located in Kedah, on August 21, 2014, and on September 2, 2014, revealed that the top management of locally-owned commercial banks are generally assigned with the responsibility of achieving two key performance indicators (KPI) within their branches in order to strengthen the operation of the banks. The indicators are financial capital and business process. Financial capital includes profitability, business growth, cost management, and credit asset quality index. Business process includes strategic cost management, productivity initiatives, and operational risk

function. The key performance indicators help locally-owned commercial banks improve their revenues and achieve high targets-these two indicators will directly lead to excellence in their service performances.

The banking environment is continually plagued with economic uncertainties, tougher financial regulations, global competition, and greater service expectations by customers. Under such challenging and competitive market condition, locally-owned commercial banks have to constantly change in order to innovate and succeed (Bank Negara Malaysia, 2014). This is because banks in Malaysia, as with other service-related industries, operate under challenging and competitive market conditions. In this regard, locally-owned commercial banks need employees who are able to engage in behavior that are aimed at getting things done innovatively. Such behavior is referred to as entrepreneurial behavior.

Entrepreneurial behavior is defined as an individual behavior that encompasses strategic vision, the creation of an energized working environment, a change orientation, and the ability to cut through bureaucratic “red tape” in their organization (Pearce, Kramer, & Robbins, 1997). Mair (2005) further explained that entrepreneurial behaviors generally relate to activities ranging from independent/autonomous to integrative/cooperative behavior, aimed at getting things done in an entrepreneurial way within the organization. Prior studies have demonstrated that entrepreneurial behavior within organization is essential in achieving competitive edge and performance improvements (Hancer, Ozturk, & Ayyildiz, 2009; Ireland et al., 2009; Kuratko et al., 2005; Kuratko, 2010; Mair, 2005; Pearce et al., 1997).

In the financial services sector, particularly in the banking setting, middle-level managers play a more comprehensive role in encouraging entrepreneurial activities within their organizations (Goodale, Kuratko, Hornsby, & Covin, 2011; Hornsby,

Kuratko, & Zahra, 2002; Mair, 2005; Wakkee, Elfring, & Monaghan, 2008). As noted by Bartlett and Dibben (2002), middle-level managers help to create an environment that encourages innovation and entrepreneurial activities among their subordinates. Goldsby, Kuratko, Hornsby, Houghton, and Neck (2006) viewed entrepreneurial activities as activities that may be formal or informal, and they may involve identifying opportunities within the economic system. Scholars (Kuratko et al., 2005; Kuratko, 2010) have described entrepreneurial activities as the enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, particularly by identifying and exploiting new opportunities, products, processes or markets. In addition, scholars have also contended that entrepreneurial activities are fundamental for business expansion and wealth creation and that the activities contribute majorly to the performance of an organization (Goodale et al., 2011; Parker, 2004; Tayles, Pike, & Sofian, 2007; Tipu & Arain, 2011).

Banks in Malaysia through their vast network of branches are able to improve the quality of their services, particularly by achieving the main target of key performance indicators (KPI) as assigned by top management. Preliminary discussions with three branch managers of locally-owned commercial banks (Malayan Banking Berhad, CIMB Bank Berhad, and Hong Leong Bank Berhad) in August and September, 2014, revealed that the branch managers of locally-owned commercial banks are empowered to make decision that involves their branch operations, such as by (1) intensify target sales, (2) improving income and revenue, (3) providing loan approval at certain amounts, and (4) offering products based on their customers' income level. Hence, to increase revenue for the branch, each branch managers of locally-owned commercial banks may take the lead to (1) exploit opportunities to achieve higher target sales, such as by approaching and visiting potential customers, (2) promote the

bank's products, such as personal loans, housing loans, fixed deposits, and safe deposit boxes (i.e. for example, by setting up booths at carnival exhibition, shopping malls), and (3) be involved in various corporate social responsibilities (CSR) programs that would contribute to sustainable development of communities and to promote the bank's image. All these activities and behaviors constitute entrepreneurial behavior.

Branch managers of locally-owned commercial banks who are engaged in entrepreneurial behavior will be able to achieve higher targets of key performance indicators (KPI) of their branch which can lead to higher service performance. Specifically, branch managers who engage in entrepreneurial behavior are likely to (1) pursue actions and initiatives towards change, (2) identify and exploit new opportunities, and (3) foster innovativeness in order to improve their branch's performance. For instance, branch managers who are able to be change-oriented will be able to craft new ways of accelerating their customer transaction at the counter which will enhance the branch's efficiency ultimately resulting in service excellence. By doing so, their branch's KPIs (in term of their business processes) will be accomplished. Likewise, branch managers who are able to create strategic vision for their branch would be able to think of new approaches to attract potential and existing customers through the use of various incentives. By doing so, their branch's KPIs (in term of their financial capital) will be achieved.

Several scholars (Pearce et al., 1997; Zampetakis, Beldekos, & Moustakis, 2009) argued that an individual who exhibits entrepreneurial behavior is able to cooperate with his or her colleagues, is adept at organizing his or her daily tasks effectively, and is capable of achieving targets set by top management and challenges associated with customers. This supports Zampetakis's (2011) claim that managers who engage in entrepreneurial behavior interactively synthesize information,

disseminate information gathered from top management to lower-level organizational members, and create a conducive environment under which their subordinates can become a source of competitive advantage. Furthermore, this is also consistent with the findings of previous studies that highlighted the positive impact of managers' entrepreneurial behavior on organizational performance (Hancer et al., 2009; Ireland et al., 2009; Kuratko et al., 2005; Kuratko, 2010; Pearce et al., 1997; Zampetakis, 2011).

Empirical studies on the antecedents of entrepreneurial behavior within organizations have focused on an array of variables that are related to the organization, job, and the person (Kanten & Ulker, 2012; Kuratko, 2010; Rutherford & Holt, 2007; Sweida & Reichard, 2013; Wakkee et al., 2008; Zampetakis et al., 2009). More specifically, this study intends to investigate the relationships between three categories of variables (organizational, job, and personal) and branch managers' entrepreneurial behavior in the Malaysian banking institutions, specifically in locally-owned commercial banks. In particular, the current research intends to investigate whether these variables (organizational, job, and personal) affect branch managers' attitude (in the form of organizational commitment) and their behaviors (in the form of entrepreneurial behaviors). Given the central role played by middle-level managers in organizations, the increasing importance of banking institutions in contributing to Malaysia's GDP, and the functional consequences of entrepreneurial behavior, it would be beneficial to understand the predictors of entrepreneurial behaviors among branch managers of locally-owned commercial banks in Malaysia.

1.3 Problem Statement

As the Malaysian economy modernizes, the banking institutions constitute a dynamic financial services sector integral to the success of the country's economy (Malaysian Prime Minister, Datuk Seri Najib Tun Razak, Borneo Post Online, November 25, 2013). According to Malaysia's current Prime Minister, the banking institutions play a significant role in ensuring the stability and sustainability of Malaysia's economic growth. For instance, the total assets of the financial system are concentrated within the commercial banking institutions, with total assets amounting to RM1.713 trillion, by the end of 2012 (Bank Negara Malaysia, 2013). In addition, by the end of 2012, the total worth of assets owned by locally-owned commercial banks represented RM1.361 trillion from the country's GDP (Bank Negara Malaysia, 2013).

The Global Competitiveness Index reported that Malaysia's innovation index in 2013/2014 was ranked 25th with a total score of 4.4 out of 7.0 (7 indicates the greatest extent) compared to the index obtained for 148 developing countries (World Economic Forum, 2013). The report also states that the most problematic factor for conducting business in Malaysia relates to the country's insufficient capacity to innovate among its workforce (World Economic Forum, 2013; PEMANDU, 2013). Furthermore, in order to achieve knowledge-based economy and the status of a high-income nation, the government of Malaysia needs to rectify the shortage of innovative human resources by fostering innovativeness and encouraging entrepreneurial activities among its workforce (PEMANDU, 2014; EPU, 2014). This is also true for the banking institution, especially locally-owned commercial banks due to their immense contribution to the country's GDP, with the total assets worth about RM1.361 trillion. Locally-owned commercial banks that generate revenues represent critical assets to the nation. In order to be successful in their business dealings, locally-owned

commercial banks have to be change-oriented, innovativeness, able to develop a strategic vision, and able to create an energetic work environment, all of which reflect entrepreneurial behavior. Therefore, given the government's aspiration to promote economic growth of the country, this study which focuses on entrepreneurial behavior within established locally-owned commercial banks is timely.

In the context of the Malaysian financial sector, banking institutions emphasized the importance of knowledge, skills, and abilities of their human resources (Goh, 2005; Muhammad & Ismail, 2009; Tayles et al., 2007; Ting, & Lean, 2009). Highly skilled individuals are needed to (1) promote the delivery of high value-added services and (2) accomplish the goals of a dynamic and competent banking institutions in order to build customers' confidence and trust (Mavridis, 2004; Muhammad & Ismail, 2009). In this regard, the banking workforce especially those at the managerial level need to engage in behavior that are proactive, change-oriented, visionary, all of which represent entrepreneurial behavior. In a competitive business environment, lack of entrepreneurial behavior among branch managers will result in reduced organizational performance and poor service quality. In this sense, branch managers from the locally-owned commercial banks are expected to play vital roles in leading the banks to achieve greater performance, particularly by engaging themselves in entrepreneurial behavior. Examples of entrepreneurial behaviors displayed by branch managers in Malaysia's locally-owned commercial banks include (1) taking the lead to promote the bank's products, such as personal loans, housing loans, fixed deposits, and safe deposit boxes (i.e. for example set up booths at carnival exhibition, shopping malls), (2) exploiting opportunities to achieve higher target sales, such as approaching potential customers, and (3) being involved in corporate social responsibilities (CSR)

in order to contribute to the sustainable development of communities and to promote the bank's image, may lead to excellent service delivery.

Many studies have been conducted in the field of entrepreneurship at the organizational level (Ireland et al., 2009; Miller, 2011; Zahra, 2005). However, limited studies have focused on employees' entrepreneurial behavior within established organizations as asserted by De Jong, Parker, Wennekers and Wu, (2015). With this in mind, the present study seeks to address this literature gap identified De Jong et al. (2015).

Furthermore, the extant literature has emphasized the central role of frontline employees in providing high quality services. Yet it is the middle-level manager who plays a salient role in creating the context where frontline employees are able to perform well (Kuratko, 2010; Lau, Shaffer, Chan, & Man, 2012; Pearce et al., 1997; Zampetakis, 2011). Of the three levels of managers, middle-level managers play a crucial role in influencing top-level managers and lower-level managers (Kuratko, Hornsby, & Bishop, 2005; Pearce et al., 1997). In fact, middle-level managers often reconcile the perspectives of top-level managers with implementation issues that surface at lower organizational levels (King, Fowler, & Zeithaml, 2001; Kuratko et al., 2005). The task of middle-level managers as change agents and promoters of innovation are facilitated by their organizational centrality (Kuratko, 2010). As asserted by Zampetakis (2011), within the banking context, middle-level managers will be more likely to play a vital role in supervising subordinates by overseeing their day-to-day. As such, managers who behave entrepreneurially will be able to directly influence the mindsets and behaviors of their subordinates to engage in functional behaviors such as entrepreneurial behavior. Hence, this study seeks to examine the

predictors of such behavior among branch managers of locally-owned commercial banks.

On top of that, there is a paucity of studies on entrepreneurial behavior among middle-level managers within the Malaysian financial services sector, particularly in the banking institutions. The available studies concern the public sector (Baba, & Hamid, 2011; Entebang, Harrison, & Run, 2010; Omar, & Ishak, 2013), hospitality industry (Ali, 2012; Sofian, Zakaria, & Alias, 2011), manufacturing industry (Ayadurai, 2011; Shamsuddin et al., 2012), education (Malik & Mahmood, 2012; Othman, Amiruddin, & Hussein, 2008), information technology industry (Sam, Tahir, & Bakar, 2012), and business setting (Mansor, 2011; Ong & Ismail, 2008). Correspondingly, scholars including Goodale et al., (2011), Hornsby et al., (2002), and Wakkee et al., (2008), have pointed out that studies on entrepreneurial behavior in the financial services sector, particularly in banking institutions worldwide, are limited. Hence this study intends to address the predictors of entrepreneurial behavior among branch managers within the context of locally-owned commercial banks in Malaysia.

Empirical studies on the antecedents of entrepreneurial behavior within organization have focused on an array of variables that are related to the organization, job, and the personal attitudes of himself or herself. Organizational variables include perceived organizational support, communication climate, leadership support, and managerial coaching (Hancer et al., 2009; Hornsby et al., 2002; Ireland et al., 2009; Kuratko, Hornsby, & Goldsby, 2004; Kuratko et al., 2005; Kuratko, 2010; Pearce et al., 1997; Rutherford & Holt, 2007; Wakkee et al., 2008; Zampetakis et al., 2009). Job variables include job autonomy and job complexity (Hornsby et al., 2009, 2002; Kuratko et al., 2005). Personal variables are related to proactive personality, self-efficacy, emotional intelligence, big-five dimensions of personality, and personality

traits (need for achievement, locus control) (Becherer & Maurer, 1999; Brundin, Patzelt, & Shepherd, 2008; Holt, Rutherford, & Clohessy, 2007; Mair, 2005; Schindehutte, Morris, & Kuratko, 2000; Sweida & Reichard, 2013; Wakkee et al., 2008; Zampetakis et al., 2009; Zampetakis, Kafetsios, Bouranta, Dewett, & Moustakis, 2009; Zampetakis, 2008), and demographic factors (gender, job tenure, organization tenure, and job position) (Hancer et al., 2009; Mair, 2005; Rutherford & Holt, 2007; Wakkee et al., 2008; Zampetakis et al., 2009). Attitudinal variables include organizational commitment and job satisfaction (Bergami & Bagozzi, 2000; Gudermann, 2010; Humphrey et al., 2007; Joe, 2010; Kanten & Ulker, 2012; Muse & Stamper, 2007; Rhoades & Eisenberger, 2002; Rutherford & Holt, 2007; Safari, Rastegar, & Jahromi, 2010). The researcher noticed that what have yet to be examined are the influence of organizational variables (perceived organizational support and communication climate), job variables (job autonomy and job complexity), and personal variables (proactive personality, self-efficacy, and self-esteem) on entrepreneurial behavior in a single research framework. Therefore, this study seeks to enrich the understanding of entrepreneurial behavior by examining the three categories of independent variables simultaneously as the predictors of entrepreneurial behavior.

Based on the discussion above, this study intends to examine the direct effects of organizational variables, job variables, and personal variables on branch managers' entrepreneurial behavior. It also aims to seek the indirect effect of the three categories of variables on entrepreneurial behavior among branch managers of locally-owned commercial banks via the mediating role of one's attitude (in the form of organizational commitment).

1.4 Research Objectives

The objectives of this study are as follows:

1. To examine the direct relationship between organizational variables (perceived organizational support and communication climate) and entrepreneurial behavior.
2. To examine the direct relationship between job variables (job autonomy and job complexity) and entrepreneurial behavior.
3. To examine the direct relationship between personal variables (proactive personality, self-efficacy, and self-esteem) and entrepreneurial behavior.
4. To examine the indirect relationship between organizational variables (perceived organizational support and communication climate) and entrepreneurial behavior via the mediating role of organizational commitment.
5. To examine the indirect relationship between job variables (job autonomy and job complexity) and entrepreneurial behavior via the mediating role of organizational commitment.
6. To examine the indirect relationship between personal variables (proactive personality, self-efficacy, and self-esteem) and entrepreneurial behavior via the mediating role of organizational commitment.

1.5 Research Questions

Based on the objectives specified above, this study attempts to answer the following research questions:

1. Do organizational variables (perceived organizational support and communication climate) have a direct relationship with entrepreneurial behavior?
2. Do job variables (job autonomy and job complexity) have a direct relationship with entrepreneurial behavior?
3. Do personal variables (proactive personality, self-efficacy, and self-esteem) have a direct relationship with entrepreneurial behavior?
4. Do organizational variables (perceived organizational support and communication climate) have an indirect relationship with entrepreneurial behavior via organizational commitment?
5. Do job variables (job autonomy and job complexity) have an indirect relationship with entrepreneurial behavior via organizational commitment?
6. Do personal variables (proactive personality, self-efficacy, and self-esteem) have an indirect relationship with entrepreneurial behavior via organizational commitment?

1.6 Significance of the Study

Malaysia places high priority on knowledgeable, innovative, and productive human capital as an asset to help the country's economic development. Hence this study is considered timely. In particular, this study focuses on the entrepreneurial behavior among branch managers of locally-owned commercial banks in Malaysia.

1.6.1 Theoretical Contribution

From theoretical perspectives, this study adds to the wealth of literature surrounding entrepreneurship by expanding the concepts of entrepreneurial behavior within organizations. More specifically, the study adds valuable information to the body of knowledge for researchers to understand the role of organizational variables (perceived organizational support and communication climate), job variables (job autonomy and job complexity), and personal variables (proactive personality, self-efficacy, and self-esteem) on middle-level managers' entrepreneurial behaviors in the banking institutions. This study also intends to contribute to the collection of studies on banking institutions, especially in the Malaysian context. Furthermore, studies on entrepreneurial behavior in the banking institutions worldwide, are still in its infancy (Goodale et al., 2011; Hornsby et al., 2002; Wakkee et al., 2008). Thus, it is hoped that the findings of this study can fill the knowledge gap and allow greater understanding on the entrepreneurial behavior within the context of Malaysian banking institutions, particularly locally-owned commercial banks.

This study is able to validate the role of organizational commitment as the mediator of entrepreneurial behavior is also examined. Organizational commitment in this study is based on the conceptualization by Mowday, Steers, and Porter (1979). applicability of the social cognitive theory (Bandura, 1986) and job characteristics model (Hackman & Oldman, 1975) in explaining the relationship between the variables of the study and entrepreneurial behavior. These two theories provide additional knowledge in explaining entrepreneurial behavior within organizations from the perspectives of psychology and social sciences.

1.6.2 Practical Contribution

By understanding the driving key factors of entrepreneurial behaviors, the researcher hopes to provide insights to banks on how to develop and leverage their managerial capabilities to engage in entrepreneurial behavior. Above all, the top management of banking institutions are able to understand how to motivate their managerial employees to engage in entrepreneurial behaviors that will render a positive impact on their business performance.

The findings of this study can also provide some empirical points for Bank Negara Malaysia, specifically for the banking institutions, in drafting and implementing a policy for intensifying human capital development. This will allow banks to benchmark themselves in order to improve their capability in value creation. In light of increasing global competition and economic uncertainties, it is hoped that the findings from this study will encourage the Malaysian banking institutions to develop effective strategies in stimulating entrepreneurial behaviors among its managerial employees in order to help strengthen the capabilities of its workforce that regarded as a key mechanism in enhancing the performance of the financial service sector.

1.7 Scope of the Study

This study was conducted on banking institutions, particularly locally-owned commercial banks in Peninsular Malaysia. Overall, there are eight locally-owned commercial banks according to Bank Negara Malaysia as of December 31, 2015. The respondents are branch managers of locally-owned commercial banks. In essence, the branches are led by branch managers, which are categorized as middle management in the structure and management hierarchy within the banking institutions (Bank Negara Malaysia, 2014). Following the study of previous scholars (Kuratko et al., 2005;

Kuratko, 2010), the researcher chose branch managers of locally-owned commercial banks for this study due to their huge responsibilities to endorse, refine, and shepherd entrepreneurial opportunities and to identify, acquire, and deploy resources needed to pursue those opportunities within their organization.

1.8 Definitions of Key Terms

This section demonstrates the operational definitions that were applied in this study.

Entrepreneurial behavior

In line with Pearce et al., (1997), entrepreneurial behavior is conceptualized as an individual behavior performed by middle-level managers encompassing strategic vision, creation of an energetic working environment, change orientation, and the ability to cut through bureaucratic red tape in their organization. However, based on the preliminary discussion with Group Chief Human Capital Officer (Malayan Banking Berhad and CIMB Bank Berhad), and also with three branch managers of locally-owned commercial banks (Malayan Banking Berhad, CIMB Bank Berhad, and Hong Leong Bank Berhad), entrepreneurial behavior in this study refers to individual behavior performed by branch managers of locally-owned commercial banks encompassing creation of strategic vision, creation of an energetic working environment, change orientation, and the ability to navigate bureaucratic red tape in their bank. For instance, branch managers are required to develop challenging targets for their branch's monthly and yearly financial revenues (i.e. creation of a strategic vision) and design attractive incentives to entice potential and existing customers to the bank's products and services (i.e. change orientation).

Organizational commitment

For the purpose of this study, organizational commitment is defined in accordance with Mowday et al., (1979) as the relative strength of an individual's identification with an involvement in their organization.

Organizational variables

Based on the definition by Mowday and Sutton (1993), organizational variables in this study refer to elements that relate to organizational conditions external to the individual that influence his or her affective reactions and behaviors. In this study, organizational variables consisted of perceived organizational support and communication climate.

Perceived organizational support

Within the context of this study and following Rhoades, Eisenberger, and Armeli (2001), perceived organizational support is defined as the extent to which branch managers of locally-owned commercial banks perceive that their contributions are valued by their bank and that the bank cares about their well-being.

Communication climate

Following Miller, Johnson, and Grau (1994), communication climate in this study refers to the extent to which branch managers of locally-owned commercial banks perceive that their bank emphasizes quality of information conveyed through formal and unofficial information networks.

Job variables

Based on the definition by Oldham and Cummings (1996), job variables in this study refer to the way jobs are structured that contribute to individual's intrinsic motivation and creative output at work. In this study, job variables comprised job autonomy and job complexity.

Job autonomy

Following Hackman and Oldham (1980), this study conceptualizes job autonomy as the extent to which branch managers of locally-owned commercial banks perceive that their job allows the freedom, independence, and discretion to schedule work, make decisions, and select the methods used to perform tasks.

Job complexity

Consistent with Frese, Kring, Soose, and Zempel (1996), job complexity in this study refers to the extent to which branch managers of locally-owned commercial banks perceive that their work complexity leads to the development and practice of high degree of skills and knowledge.

Personal variables

Following Rutherford and Holt (2007), personal variables refer to the general disposition, skills, abilities, and attitudes of an individual. In this study, personal variables comprised proactive personality, self-efficacy, and self-esteem of branch managers of locally-owned commercial banks.