

Strategy for Organisational Change in State -Owned Commercial Banks in China

A Developing Organisational Development View

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PREFACE

Except for commonly understood and accepted ideas, or where specific reference is made, the work reported here in this thesis own and includes nothing that is the outcome of work done in collaboration. No part of the thesis en previously submitted to any university for any degree, diploma or other qualification.

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Abbreviations Used

ABBREVIATION	MEANING
ABC	AGRICULTURAL BANK OF CHINA
AVIC	AVIATION INDUSTRIES OF CHINA
BOC	BANK OF CHINA
CCB	CHINA CONSTRUCTION BANK
FDI	FOREIGN DIRECT INVESTMENT
HRM	HUMAN RESOURCE MANAGEMENT
ICBC	INDUSTRIAL AND COMMERCIAL BANK OF CHINA
GDP	GROSS DOMESTIC PRODUCTION
GM	GENERAL MOTORS
GE	GENERAL ELECTRIC
KCI	KNOWLEDGE CONSTITUTIVE INTERESTS
MBA	MASTER BUSINESS
NPL	NON-PERFORMING LOANS
OCB	OTHER COMMERCIAL BANK
OD	ORGANISATIONAL DEVELOPMENT
OP	ORGANISATIONAL PATTERNING
OPQ	ORGANISATIONAL PATTERNING QUESTIONNAIRE
OM	ORGANISATION MATRIX
PBC	PEOPLE’S BANK OF CHINA
SOCB	STATE-OWNED COMMERCIAL BANK
SOEs	STATE OWNED ENTERPRISES
SPSS	STATISITICAL PACKAGE FOR THE SOCIAL SCIENCES
TQM	TOTAL QUALITY MANAGEMENT
VSM	VIABLE SYSTEM MODEL
VST	VIABLE SYSTEM THEORY
WTO	WORLD TRADE ORGANIZATION

Abstract

This research is concerned with: (a) the applied development of new action research theory that is able to assist organisations passing through transformational change, and in particular, and (b) the application of these to the Chinese banking system, for which such theory.

Its overall aim is to fill the knowledge gap in understanding the capacity of the Chinese State Banks to pass through change. It will undertake this by analysing the readiness of applying organisational change in the Chinese State Commercial Banks. Theoretical devices are needed to support this process. In particular, this research is interested in the transformational change process in the banking system after December 11th 2001; the date China joined The World Trade Organization (WTO).

In particular this research is interested in:

- (a) The applied development of a new inquiry approach called Organisational Patterning (OP) that explores organisational fitness by creating a strategic map able to examine the potential for successful transformational change
- (b) Through the use of the strategic map, a way of empirically measuring the fitness of the target organisations
- (c) Ways by which evaluation of the measuring instruments can be undertaken such that their coherence and pathology's can be determined.

Organisational fitness is a central interest in this research, and a fit organisation has a better capacity to change its structures and behaviours than one that is not. When such changes are transformational, cultural change also occurs. In (a), while some Chinese organisations have recently come to recognise that theoretically they have a culture that affects the way that they operate, they more generally tend not to adopt approaches that explore the relationship between the culture and the imperative for change that they see around them. Comprehensive approaches to

the examination of organisational culture have not existed until now, and the approach developed here in this sense provides a radical shift in methodology. The development of a strategic map that can be used by Chinese organisations provides an important step in the development of a measuring instrument to assess the fitness of organisations. In (b) the capacity of an organisation to pass through a transformation process needs to be determined, and an empirical approach can be very useful in this. In (c) a measuring instrument is created from OP that can assess organisational fitness. One of the consequences of this study is that measures for organisational fitness are created that can explore organisations in terms of their coherence and pathology.

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Chapter 1: Introduction

"Experience without theory is blind, but theory without experience is mere intellectual play." (Immanuel Kant)

1.1 Research Interest

Organisations today are facing complex, rapidly changing, and in some respect unprecedented environments. In order to be effective and efficient, organisations must continuously adjust their internal configurations, including structure, technology, organizing and work process, and culture. Organisational Development (OD) is a methodology that can help in this. However, it has some problems that need to be addressed. The paradigm of OD has been developed to make it more consistent with modern systems theory and the notion of the intelligent organisation in a complex world. While the new paradigm of organisational patterning has been proposed previously (Yolles, 2000b), the feasibility of making it into a practical tool has never been explored. An objective of this research is to do this. In chasing this objective OP will be formulated into a set of tools that will be applied to organisations that are part of the banking system in China. The intention is to both evaluate the utility of the new tools and helping the change process. In exploring this, the term organisational fitness comes to mind. This was used by Schwaninger (2001) in exploring the parameters that relate to control and pre-control variables in an organisation. Consistent with his definition it can more clearly be defined as: (1) the development of business coherence and the creation of organisational direction, (2) the formation of a broadly validated diagnosis of the current state of the organisations, and provide agreement on, and (3) implementation of, a shared agenda for action owned and driven by a broad partnership that spans the organisation.

The fitness of an organisational is directly connected to its capacity for coherence and direction. One of the aims of this work will be to provide empirical means by which coherence and the potential for direction can be evaluated.

Due to globalisation of national economies and evolution of multinational corporations, OD has been increasingly practiced in organisations outside USA on recent years (Cummings and Worley, 1993). The next ideal testing ground for Organizational Development and Change will probably be in China (Sun, 2000). The dramatic transformation of China's economy since the late 1970s has drawn increasing attention from both business world and academic researchers

As a very important part of the national economics in China, the Chinese financial system is passing through transformational change. As an illustration of this, over the past 20 years China has steadily broadened its finance sector. A group of foreign-capital and Sino-foreign joint venture financial organisations have been established in the special economic zones and coastal open cities as well as in major inland cities, and the right to do RMB business has been given to some foreign-invested banks. The Chinese government has decided to enlarge the regions where foreign-invested banks may establish business operation organisations from the present 23 cities and Hainan province to all major cities. By the end of 1999, a total of 177 commercial foreign financial banks had also set up branches abroad to develop international credit business. Among them, the Bank of China had the most and biggest branches. In 1980, China resumed its membership of the World Bank, and returned to the International Monetary Fund. In 1984, it established business relations with the Bank for International Settlements. In 1985, China formally joined the African Development Bank, and in 1986 officially became a member of the Asian Development Bank¹. In particular, after joining the World Trade Organization (WTO), China's financial firms, especially the State-owned Commercial Banks, are being put into the international market being competitive. Based on the above background, there are some reasons to be interested in the Chinese Banking System.

The first reason is that, China has recently experienced one of the fastest growing economies in the world (UN Report, 1995 and 1998). This rapid growth, together with a changing political-economic structure and evolving reform measures, has given rise to a

¹ www.china.org.cn/e-china/banking/introduction, accessed January 2002

highly dynamic host environment for market entry (EIU, 1998). Arguably, there is no better place to study the effectiveness of market entry vehicles than in China (Ying, 1996).

The second reason is that this research is particularly interested in transformational change, and the Chinese financial system represents a whole sector that is very quickly moving through such change. It is also the reason why more and more numbers of large institutional organisations will be facing similar problems. Since China has joined the World Trade Organisation its institutions are becoming subject to: (a) new potential competition from abroad, and (b) the possibility of taking business abroad. This project develops theory that should be particularly suitable to help companies that are passing through transformational change. The another reason for focusing on the Chinese banking system is because this researcher has worked for six years in China Construction Bank in China and knows from experience that:

China is passing through transformational change due to their joining the World Trade Organisation (WTO). The financial sector is experiencing some turmoil because it is unsure of what to expect from the change, or how to deal with it. Even where it may know how to respond, it lacks the structured approaches by which it can change its culture to enable that change to be developed.

There is a relationship between organisational behaviour, structures and culture (Yolles, 1999). Behaviour is both constrained and facilitated by structure, and culture determines both the structural bounds for behaviour and the capacity for an organisation to develop and implement a particular structure. This is certainly the case for the transformational change that the financial markets in China are currently experiencing. There is therefore a need to develop the theory of OD in a way that is more effective in its ability to evaluate the organisation, and to guide its change process.

OD has a paradigm that is consultant orientated and people-centred. It is concerned with intervention into problem situations to achieve change management through individuals and their relationships. It arose from behavioural psychology, applying concepts to management that were formulated from a programme run by Pugh and Hickson (Pugh, 1998), and has developed with work from people like Argyris (1970), Kotter and Schlesinger (1979), and Huse and Cummings (1985). Schein (1970) defined OD consultants as facilitators who assisted organisations to improve their inherent capacity to cope with problem situations by helping them to diagnose themselves, select their own responses, and determine their own progress.

Its intended use is “to articulate a mode of organisational consultancy that paralleled the client-centred approach in counselling and contrasted with consultancy models that were centred on expertise” (Coghlan, 1993, p117). However, at its broadest, OD is concerned with “boundaries and relationships at a number of different levels between enterprises, their stakeholders and society, and the way in which these relationships could change over time” (Pritchard, 1993, p132).

It is this situation that forms the general backdrop to the present research.

1.2 Research Focus

The research focus adopts a theory that uses its own language, and as such may be seen as difficult. In order to address this, a glossary of terms will be listed in appendix 1.

The research being pursued here has two dimensions: a theoretical and an empirical one. The theoretical dimension is concerned with the fitness of an organisation to satisfactorily address processes of transformational change. Such fitness, it will be argued, can be expressed in terms of the coherence and pathology of the organisation being explored. In attempting to assess organisational fitness, a model that comes out of the field of

management cybernetics will be used and developed further as a strategic organisational map, and applied empirically. The empirical dimension centres on the specific situation of the banking industry in China as it is passing through transformational change. There is a great need for organisations there to guide their own changes in a way that enables them to improve themselves in a changing environment. A methodology that can assist organisations in the change process is Organisational Development, but it has some problems with dealing with such dramatic change. In this research a new approach will be explored and developed to assess the fitness of an organisation to pass through transformational change processes. The research undertaken has enabled the theoretical approach adopted to be defined, and the design of the empirical work to emerge from reflections on the initial work undertaken. The research objectives are to:

1. develop new theory that is able to assess the fitness of organisations to pass through transformational change.
2. develop applications of the resulting measuring instruments to the Chinese State banking system.
3. develop techniques to evaluate the outcomes from the measuring instruments.
4. reflect on how the theory can be used as a diagnostic tool with the potential to design interventions for the improvement of organisational fitness.

This research focuses on the issue of strategy within the context of organisational fitness for change. Because of the nature of equity sharing and the dynamism of the business environment, entering international markets through Organisational Change would be less likely to succeed without having a long-term vision and a coherent decision-making pattern. In view of the significant role played by strategy, this research focuses upon building an understanding of strategy formulation of organisational change for setting up competition advantage in both of national or international markets with the top commercial banks in the world from the standpoint of Chinese state-owned commercial banks.

More specifically, the priority of this research will not be on preparing solutions for dealing with Organisational Change strategy, but on exploring values by making OD

more flexible and broadening its ability to deal with transformational situations for organisations. It must be able to deal with: changes in organisational form, strategy, and culture, power alignments, political bargaining, and cultural diversity at different levels of the organisation, stability and instability. Harrison (1994) developed an approach that addressed effectiveness, and Yolles (1999) further developed this by linking it with the work of Mabey (1995). This research seeks to find instruments that can assist organisations to develop their capacity to undertake transformational change by evaluating the overall pattern of being, in a way that can contribute to their development of successful intervention strategies resulting in desirable transformational change. It will also have an empirical orientation in that it will evaluate OD within the major four banks of China, now facing transformational change.

1.3 The requirement for an analytical framework

The scarcity of adequate analytic frameworks widely available for practitioners, as highlighted below by Harrigan (1985), makes the need for developing such a framework seem even more pressing:

“Despite their apparent eagerness for the freedom to co-operate, however, many managers follow a knee-jerk approach to such strategies; they jump in without thinking through their motivations or how the child will fit into their scheme for strategy implementation. Integration has rarely occurred (or has occurred badly)” (Harrigan, 1985:12).

This unsatisfactory state is partly attributed to practical learning barriers for the practitioner. Since State Owned Enterprises (SOEs) seek to set up Organisational Change stratagems in China infrequently and few managers have enough time to observe the evolution of Organisational Change in a variety of industrial settings, the ability to learn from previous experience has been limited. This calls for more academic research to extract finance section, especially, State-owned commercial banks learning in an attempt

to offer practitioners an inventory of knowledge relevant to this area. However, as will be shown in later chapters, there exists only little academic work for developing frameworks for Organisational Change formation and strategy analysis. New knowledge will result from this research that connects directly to its objectives, which are:

The applied development of a new general inquiry approach that can be used for any autonomous organisation called Organisational Patterning (OP) that explores organisational fitness by creating a strategic map able to examine the potential for successful transformational change

Using a strategic map, a measuring instrument will be created that can empirically measure the fitness of the target organisations. The strategic map will enable assessment of the fitness of organisations such that their capacity for transformational change can be explored.

To develop an approach to analysing the measuring instrument such that inference can be accrued about organisational fitness. Such fitness will be defined in terms of the coherence and pathology of organisations.

There has been a lack in the development of inquiry approaches into organisational fitness, and it is this gap in scholarly understanding as well as practical needs that inspire this exploratory research.

1.4 Outline of the Thesis

The development of the thesis is intended to reflect the research design process. The idea that organisations can be fit enough to successfully implement change will develop from a theoretical argument that comes from viable systems theory, and adopts a conceptual framework to explore the nature of the organisation and organisational change formation.

The overall research process can be seen in terms of a five-step process format suggested by Flynn *et al*, (1990) for conducting business research, as shown in Figure 1.1. It is not only the structure of the research process that is reflected by this model. It is ideally the case that the structure of the thesis should also reflect the research process. In an attempt to do this, the description of the research in this thesis is divided into eight chapters. The flow of the research and the basic structure of the thesis are illustrated in Figure 1.2

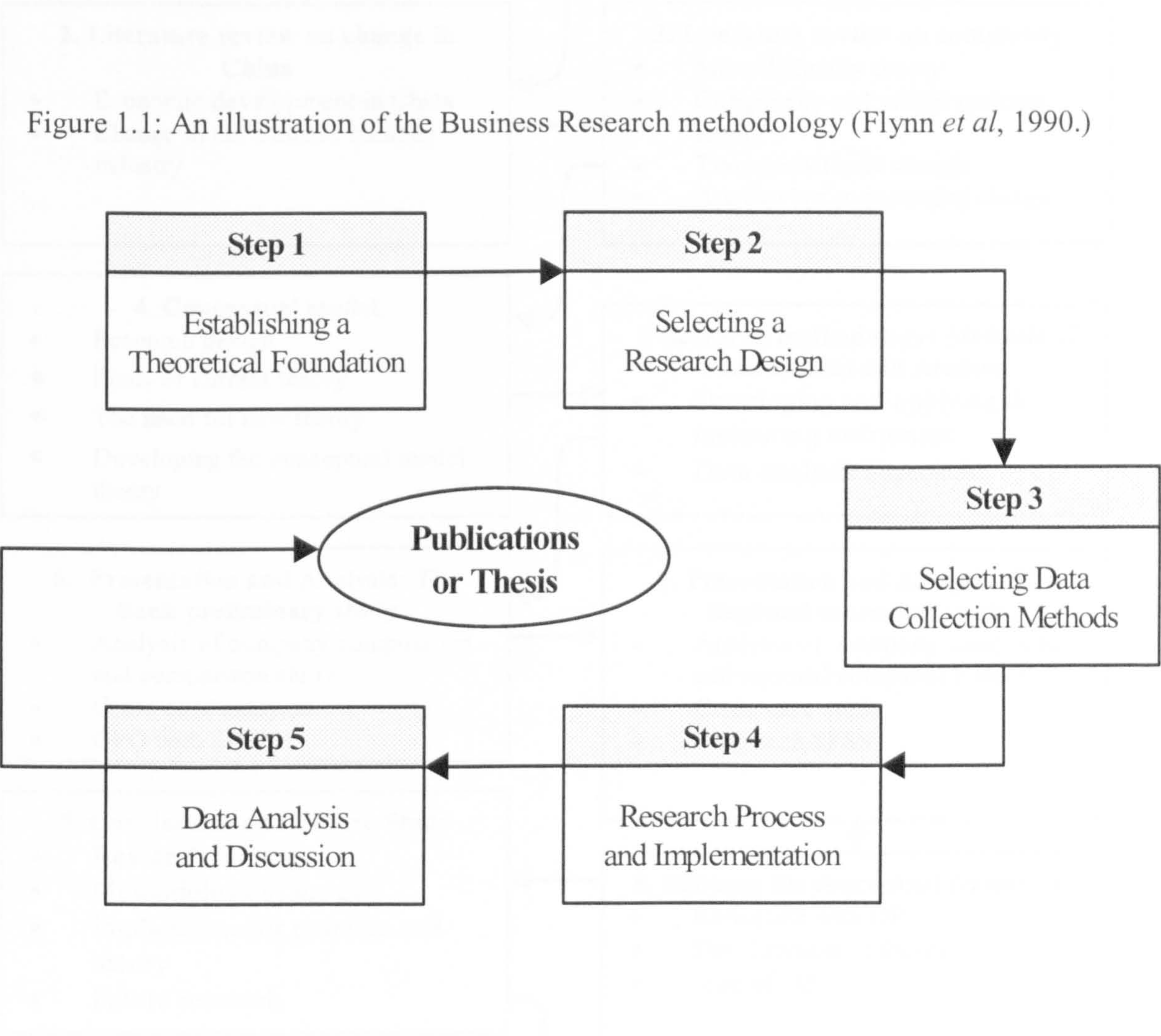
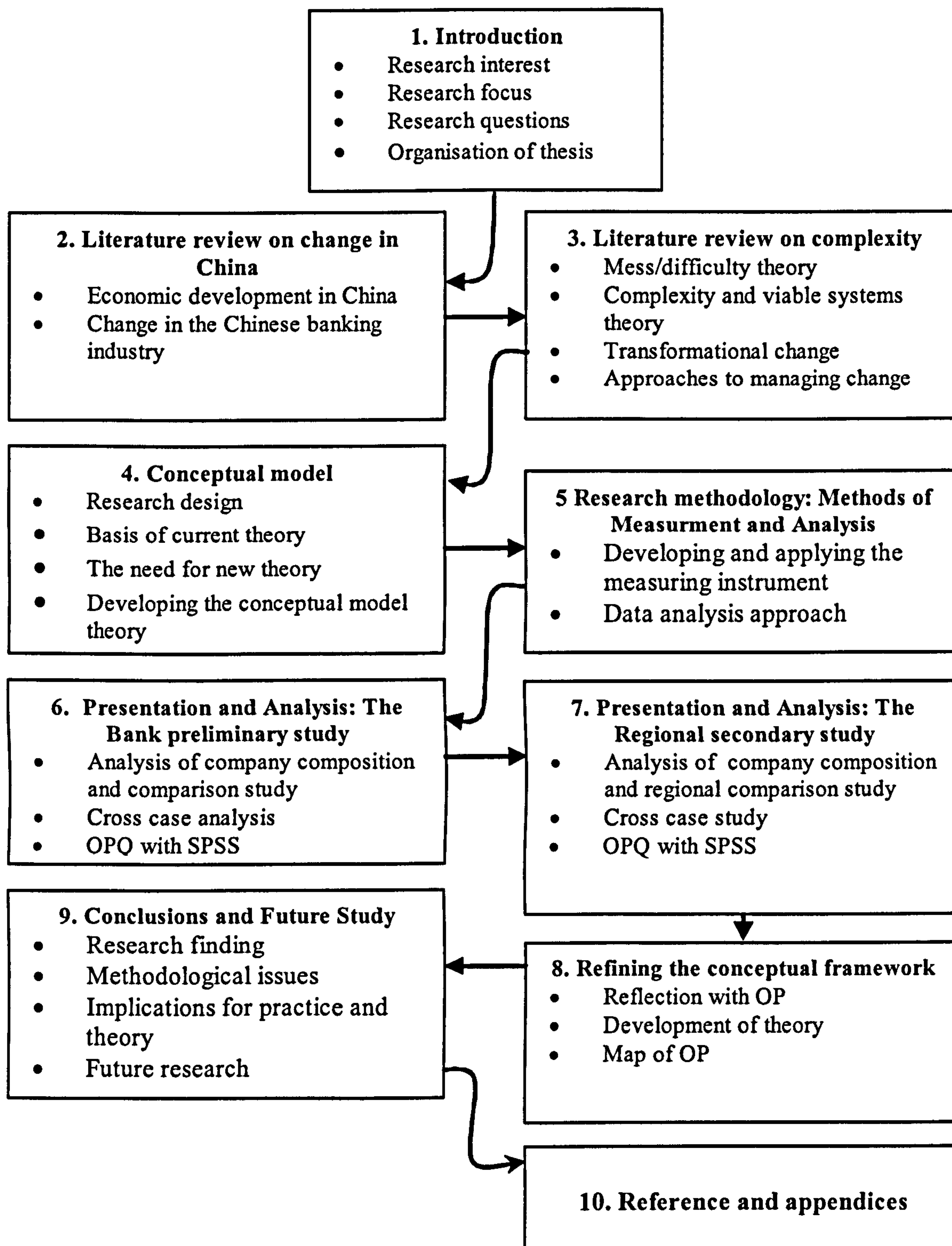


Figure 1.1: An illustration of the Business Research methodology (Flynn *et al*, 1990.)

Figure 1.2 Flow of the Research through the Thesis



1.5 Scope and Assumptions

At the outset of the thesis, it is important to articulate the boundaries of this research, its limitations and its assumptions, both explicit and implicit. The research is explicitly concerned with enhancing our understanding of Organisational Change strategy in Chinese state-owned commercial banks in China. The theory developed here is intended to be general enough to accommodate to find instruments that can assist organisations to develop their capacity to undertake transformational change by evaluating the overall pattern of being in a way that can contribute to their development of successful intervention strategies resulting in desirable transformational change. The research will also have an empirical orientation in that it will evaluate OD within the Banks of China, now facing transformational change, and seek generic remedies for this. The framework generated from the empirical data is expected to be suitably general to apply to all types of banking processes and industries.

The research is implicitly restricted to understanding the positioning strategy of these features may be implicitly embedded in traditional OD, but by the redefinition of Nadler's table (see Nadler, 1998, 1993) to create an organisational pattern for the future, they can be established as a generic meta-menu of change attributes that have to be considered during the change situation. Which are referred to as a meta-menu because they operate as a *higher level "menu"* that is applied uniquely at a local level? In due course this meta-menu will be applied to banking organisations to evaluate their change process, and the success of the change into a new future. The research is setting up a new way of seeing ideology within the context of the organisation. The emergent framework applies only to the formation of an organisational change to a market entry into China, although the framework could potentially be raised to a more general level to accommodate the analysis of an OD patterning to change strategy in general. It is also important to stress that the framework developed in this thesis is both a useful device for the structuring of the thesis and a means by which scholars and managers can think through strategic issues and explore the domain of change strategy. The research is not, however, an attempt to describe how the processes of strategic management necessarily

takes place in the social, political and cultural arenas of firms. The theory generated will not only point to a normative model of intervention strategy in organisation change, but also aims for an explanatory understanding of OP in organisation change strategy. Finally, while this research is directed to Chinese banking organisations, its overall perspective is essentially global so that there is a significant likelihood that the research will indicate principles that are broader than the subject organisations.

1.6 Conclusions

This chapter has laid the foundations for the thesis. This thesis mainly concerns itself with organisational change and focuses on the properties of organisational change in the four Chinese state-owned commercial banks. The research was briefly justified and the thesis structure outlined. Upon these foundations, using the stated definitions and within the stated limitations, the thesis can proceed with a detailed description of the research. It is hoped that the work could enhance the understanding of OD patterning formation and management in China, where the ability to achieve advantage through effective collaboration has been long recognised essential to the success of global companies (Shaw and Meier, 1993).

Chapter 2: Literature review on change in China's Banking Industry

2.1 Introduction

The issues at the centre of this research need to be examined with reference to certain contexts pertinent to China. These are:

- Chinese economic development;
- The history of State Owned Enterprises (SOEs) reform and change in China;
- Impact of WTO on the Chinese economy;
- Change in the banking industry in China;
- Approaches to managing change in the Chinese State banking industry.

Each of these is discussed briefly below to provide the setting for this research. In addition, this background review also aims to help readers better understand the literature and case materials presented later on.

2.2 Chinese Economic Development

China is the world's most populous country and the third largest in terms of land area after Russia and Canada. Prior to the recent economic reform, a centrally planned economy had been adopted and the country was largely isolated from the rest of the world (Fan and Nolan, 1994). As a result, the country was economically on the brink of bankruptcy in the middle of the 1970s (Yabuki, 1995).

From 1979 to the present, China has embarked on a series of major economic reforms and political adjustments that aim to facilitate an unprecedented transition from a command to a market-based economy (Brugger and Reglar, 1994; Fan and Nolan, 1994;

Yabuki, 1995). The policy shift began with a bold reform in the Chinese agricultural economy in late 1970s and early 1980s. Farms were contracted back to the farmers and this unusual move surprisingly generated huge increases in rural productivity, peasant income and agricultural output, with negligible state investment (Xu and Peel, 1991).

Encouraged by these early successes in the rural areas, government priority for reform was then given to those industries and sectors where limited government investments would produce rapid growth, such as light industry (Brugger and Reglar, 1994; Yabuki, 1995). A number of policy reforms in the management of state-owned enterprises (SOEs)¹ were introduced in the mid-1980s, leading to substantial and sustained improvement in productivity and international trade (see Byrd 1992 for a comprehensive review). The outcomes of these reforms enabled enterprises to enjoy more autonomy, especially after the introduction of a contract responsibility system in 1986 (Child, 1994). Tax and profit-remittance systems were revised and new incentive mechanisms brought in, both for managers and their employees. State planning was gradually dismantled and market mechanisms were introduced in many industries in the late 1980s (Brugger and Reglar, 1994; Nolan, 1995a; Yabuki, 1995).

In parallel to enterprise and industry reform, a major reorganisation of governmental administration on all levels was launched, with the aim of increasing the efficiency of the bureaucracy and reducing its role in commercial activities (Yabuki, 1995). Increasingly, the role of the government has been confined to issuing legal rulings and using the existing administrative apparatus to enforce its decisions. With regard to the state owned enterprises (SOEs), the government has gradually replaced direct intervention with state asset management and macro-economic control (Broadman, 1997). Thus, the elements of a market economy have gradually been introduced into China's political-economic institution, an unparalleled process that is still ongoing at the time of writing (Fan and Nolan, 1994).

¹ The total number of industrial firms in China is about seven million, of which about 118,000 are state-owned enterprises. The rest include 1.5 million urban collective and rural "township and village" enterprises, 6 million "individually owned firms" and 60,000 private firms and foreign-funded enterprises (Broadman, 1997).

As a reward for this successful social-economic transition, China has experienced rapid economic growth since the late 1970s. The average annual rate of over 9% GDP growth sustained over the past twenty years has meant that the economy has roughly quadrupled in size (EIU, 1998; MOFTEC Report, 1998).

This continuous economic growth has in turn substantially increased the average income level of China's population (Brugger and Reglar, 1994). The rising income level, coupled with a huge population, fosters the formation of a vast domestic market in China. Nearly all industrial sectors have witnessed the dramatic surge of domestic consumption and demand for high-quality products (Byrd, 1992; Nolan, 1995a). To take the telecoms market as an example, the overall market size indicated by telephone traffic volume has grown at an average annual 30% over the past two decades due to changing life styles and thriving economic activities. Rising telephone penetration rates have led to the need for much higher capacities of switching, transmission systems and other affiliated systems. This provided an unprecedented market opportunity for various telecom equipment vendors. The same pattern is being repeated in other industries, such as food and beverage, speciality chemicals, aerospace, consumer electronics, electrical equipment etc. (Shaw and Meier, 1993; Nolan, 1995b; Nolan, 1996).

2.3 China's banking system reform with faster Economic Development

The dramatic transformation of China's economy since the late 1970s has drawn increasing attention from both the business world and academic researchers (Jianmin, Sun, 2000). China's economy has grown almost 10 percent a year in the last two decades. It achieved a total of \$280.8 billion trade with other nations in 1995, the reaching \$260 billion from January to September in 1999 (People's Daily, 1999a). Further a total of 19 out of 20 of the largest industrial US and Japanese firms, and nine out of ten of the largest industrial firms in Germany have already invested in China; General Motors (GM) had invested \$2 billion by the end of 1998 and has four joint ventures; and General Electric

(GE) invested \$1.2 billion and has 30 joint ventures, as well as 20 offices. Early in the twenty-first century, China will be the largest producer of industrial goods and the second-largest trading nation after the USA (The World Bank, 1997). By the end of 1998, more than 120,000 foreign-funded enterprises with 18 million employees were already operating across China. Besides the boom of international investment and trading, the market-oriented reform has also resulted in a rapid growth of privately owned enterprises as well as township and village enterprises. There were 1.36 million private enterprises employing 17.84 million people by the end of 1998 (People's Daily, 1999b). The backbone of China's industrial sector composed of 305,000 state-owned enterprises (SOEs), also have undergone far-reaching changes since the mid-1980s. Reforms have altered their operating environment, financial arrangements, and business and administrative relationships, as well as the internal structures and motivation of firms.

A special classification of SOEs is China's State-Owned Commercial Banks (SOCBs). Until now their main customers and services targets have been other SOEs, and so they are playing a more important role in the national economy in China.

While this is happening, the banking system of the People's Republic of China is currently in transition, and this can be highlighted in four respects. Firstly, it has been going through institutional changes. Four special State-owned banks have been converted into commercial banks, and three policy-based banks have been established since 1994. The state-owned commercial banks, although still heavily regulated by the government, are gradually becoming more commercially oriented. There has also been institutional diversification with a rapid growth in the number and size of non-banking financial institutions. Secondly (Law, 1995), the independence of the central bank in implementing a monetary policy has been enhanced by the passage and implementation of the new People's Bank of China (PBC, central bank), and monetary control has been moving from direct to indirect control. The law also ended PBC financing of the fiscal deficit. A few years ago PBC abandoned the credit plan applied to the four State-owned commercial banks. Third, bank regulation is changing from an almost exclusive emphasis on economic regulation, such as checking compliance with credit plans and key financial ratios, to increasing emphasis on prudential regulation. The PBC issued a

set of provisional rules in November 1997, establishing a board of supervisors to oversee the asset quality and management of State-owned commercial banks. It is also preparing to improve the portfolio of bank management by adopting international loan classification standards. Recently, the PBC took a high profile in fighting against malpractices of bank staff and released a set of rules that penalised bank officials for violating regulation. Fourth, the Government relaxed foreign exchange control by adopting current account convertibility and allowed several foreign bank branches to engage in limited local currency business (1997); however, capital account transactions are still heavily restricted.

China's banking system consists of 4 state-owned commercial banks established in the late 1980s, 3 policy banks set up in 1994 to channel long-term funds to favoured areas, 10 national joint-stock commercial banks, around 90 city-based commercial banks, and about 3,000 urban and 42,000 rural credit cooperatives. Some 160 foreign banks have branches or representative offices, but their activities are restricted and their share of the market is tiny.

The four state-owned commercial banks - the Bank of China (BOC), the Agricultural Bank of China (ABC), the Industrial and Commercial Bank of China (ICBC), and the China Construction Bank (CCB) - control an overwhelming share of the market. In late 2000 they accounted for 66.5 percent of loans outstanding and 70.9 percent of deposits. They also dominate in terms of branches and employees, employing nearly 2 million people in about 103,000 branches across China.

The government has in recent years taken several steps to shore up the four state-owned commercial banks, which have suffered from heavy burdens due to non-performing loans (NPL). Many firms in the state sector are unable to service debts as a result of general inefficiencies, difficult markets, and increased competition. In 1998 the state injected additional capital of 270 billion RMB (US\$32 billion) into the four banks. In 1999 four asset management companies were set up to acquire—and, if possible, dispose of—their non-performing loans. The transfer of bad assets to asset management companies has so far been restricted chiefly to debts contracted before 1995, when the

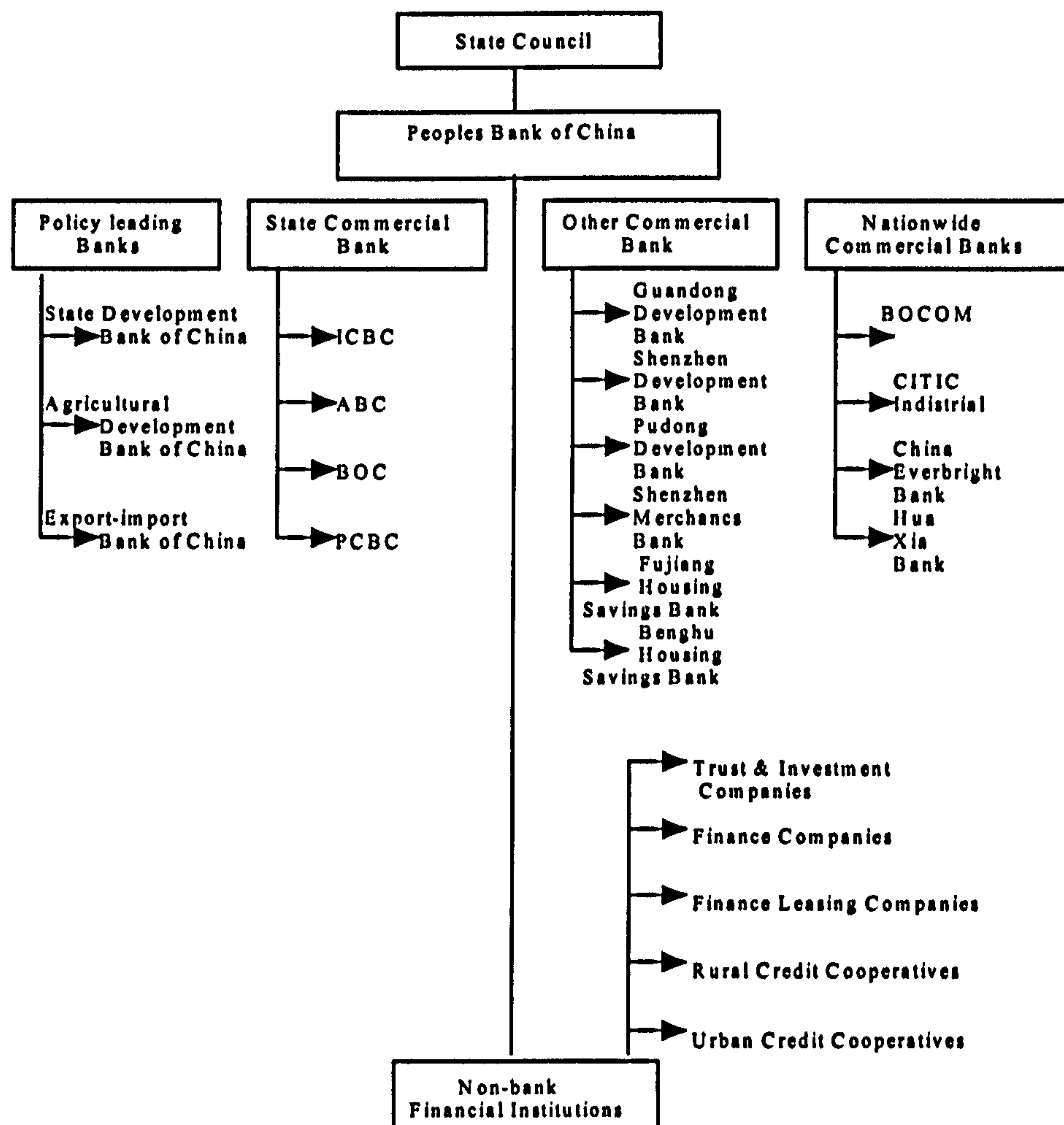
current Commercial Bank Law was passed. That means that 1.4 trillion RMB in assets from the four commercial banks—about 20 percent of their combined outstanding loans—has been transferred to the asset management companies. In addition, 580 state-owned enterprises agreed to swap another 340 billion RMB for equity. Financial sector reforms since 1997 have strengthened the banks' balance sheets, and a more rigorous supervisory structure is being put in place.

Once foreign banks settle in China, they will be allowed to set up joint ventures with Chinese partners, and wholly owned foreign banks will be able to operate after five years. This prospect adds to the urgency of further reforms in China's financial sector.

Since 1984, when the banking sector's foundations were set, the new Chinese financial system has been growing rapidly and its institutional structure has diversified (figure 2.1). Since 1998 the institutional banking structure comprised 3 policy banks; 4 large stated-owned commercial banks; 14 additional commercial banks, several of which focus regionally in their deposit taking and lending activity; and a network of urban credit cooperatives, most of which have been converted into urban cooperative banks. The system is still very much under Government control exercised through the PBC, the Planning Commission, and other agencies, and also through the ownership of most banks.

The big four Stated-owned banks--Industrial and Commercial Bank of China (ICBC), China Construction Bank (CCB), Bank of China (BOC), and Agriculture Bank of China (ABC) - are the mainstay. These banks, taken together, account for over 70 percent of the total banking system assets and more than one third of financial system assets. The big four have total assets of over \$1 trillion; a workforce of 2 million; and over 160,000 branches, sub-branches, and business outlets.

Figure 2.1: The big four State banks are a major part of the monetary and exchange system reforms in China (Mehran et al., 1997).



2.4 The Impact of China Joining the World Trade Organisation on the Banking System

China's joining of the World Trade Organisation (WTO) implies that organisations will have to pass through a transition to fully comply with international regulations and practices (China Daily, 8 May 2002). The Banks are now functioning more like banks than before. Nevertheless, China's banking industry has remained in the government's hands even though banks have gained more autonomy. China's accession to WTO will lead to a significant opening of this industry to foreign participation (US Commercial Service, 2006).

An illustration of the changes to be dealt with, from the WTO accord, includes (Yolles and Iles, 2003):

- Trade liberalisation
- More privatisation and reduced State trading
- Changes in economic & regulatory behaviour
- Internationalisation of product standards
- Rights for international import/export trading, leading to new product markets
- New rights to invest & establish subsidiaries
- Right to choose one's own joint venture partner
- Cultural conflicts as China's enterprises pursue balance the use of political connections with commercial ones
- Changes in effectiveness and efficiencies of companies
- Greater failure rate for enterprises who do not understand the meaning and implication of the regulations

These elements of the accord will contribute to a new way of seeing and working for enterprises, demanding transformational change.

Historically the banks in China were the conduits for the distribution of state subsidies to local enterprises, and they therefore played an important social role. This is changing as China joins the World Trade Organisation (WTO), and it implies institutional transition to fully comply with international regulations and practices (China Daily, 8 May 2002).

Besides the WTO rules, the home banking sector has to conform to the Basle Accord, the most important internationally-accepted standards in the trade (China Daily, 8 May 2002). China's banking system is nationalized. It is used to push the savings in China in the directions the government prescribes, usually towards the state economy. This causes the destruction of capital, which shows up in the form of bad debts that are a government liability just like any other (Clear Harmony Journal, 30 April, 2002).

Between 25-30% of central bank loans are not repaid (Bradsher, 2002). The banking industry's unhealthy loans currently amount to between 2.2-2.5 trillion yuan (US\$265-301 billion), and it will be quite difficult for the banks themselves to deal with these (Wu Jinglian, 2002). The viability of the banking system is at risk (Bradsher, 2002). The commercial banks of China should go public in the near future to raise their management standard, said Ma Weihua, governor with the China Merchant Bank. (Shanghai Daily, 16 January, 2002). The government controls the financial sector through state-owned institutions and by pressuring banks to lend to state-favoured projects. The banks' traditional criteria for making loans is in conflict with the new competitive environment as promised by the World Trade Organisation, creates unsound business practice, and results in banks making bad financial risks (Bradsher, 2002).

Current practice is that the banks are issuing new loans to support the old non-viable practices (Bradsher, 2002). The state-banking sector dominates China's capital markets and generally channels funds to state-owned enterprises on the basis of public policy rather than market considerations. The state banks oversee a vast misallocation of financial resources. (Wall Street Journal, July, 2001). Central government tried to put banks on a commercial footing by establishing three new institutions to take over the finances of the big state owned enterprises. According to Bradsher (2002) this has failed.

The recent Asian financial crisis was averted by China because it had no capital account convertibility. Depositors' maintained their confidence in the banking system because of the government's explicit/implicit guarantees (Li Wenhong, 2002). There is evidence that China's banking sector is vulnerable, and shares most of the structural weaknesses of the frontline Asian crisis economies. Thus, systemic bank restructuring is required (Li Wenhong, 2002).

The banks need non-government enterprises, institutions and individuals as shareholders, and government issued two documents in 2001, stating that domestic private investment should be permitted in all areas where foreign investment is allowed (Li Wenhong, 2002). By 2007 foreign banks will, in accordance with China's WTO commitments, be

able to accept local-currency deposits from Chinese citizens (Far East Economic Review, 8 July 2002).

The implication for the Chinese banking system is that its organisations need major or transformational change. Organisations need to adapt to the rapidly changing situations around them.

It should be said at this juncture that the SOCBs, which are of major interest in this thesis, need to undertake changes that affect their traditional cultural practices. Such change processes are ultimately central in that the Chinese Communist Party (CCP), through its union representation in the State Owned Companies, validates decision-making when it encroaches on the brief of the party, which effectively brief relates to any direction of change. This situation has been strengthened recently. According to Peoples Daily Online (2005) the CCP position is likely to become strengthened as managerial reform is more rapidly developed, so that it becomes more closely tied into State company decision making. In particular it is envisaged that members of the Party committees in a state company will become members of the board of directors, the board of supervisors, and the managerial board by legal procedure, while the members of these boards who are Party members can be allowed to become members of the Party committee.

Having said that State corporations are not autonomous decision making bodies in their own right (without the CCP) for the management of change, this has little effect on the nature of the study in this thesis, the primary purpose of which is to evaluate the fitness of the State Commercial Banks in order to enable them to better make decisions.

2.5 The Needs for Organizational Change in China's SOEs

Organizational theory and managerial wisdom suggest that, in order to survive and flourish, organisations must fit with their environments, which include the entire external social, economic, and political conditions that influence their operations. Within the past

20 years of economic reform, Chinese SOEs' operating environment has been changed dramatically. Changes in consumer and industrial markets, the finance system, labour market, government regulations, competition, and performance management have put SOEs under great pressure to change their internal management system.

Owing to the inability to adapt to the fast-changing environment, ineffectiveness and inefficiency have been pervasive in Chinese SOEs. It is widely believed that about two-thirds of state enterprises are currently ineffective, incurring explicit and implicit losses (Lin, 1995). With China's bankruptcy law and company law taking effect, a total of 6,232 firms have declared bankruptcy in 1996 (Ding, 1997), while other money-losing SOEs have been taken over by more effective firms. For example, in Shanghai, Wuhan, Chengdu and another 13 large cities alone, about 2,900 enterprises were merged or sold in 1993 (Li, 1997).

Almost all SOEs have deployed human resources irrationally. There are overstaffed organisations within the SOEs such as the social / political support systems and life support systems on one hand, and understaffed departments such as R&D, marketing, and quality control on the other (Chen, C.C., 1995). With the autonomy to lay-off redundant workforce and the struggle of society to improve social security systems, many SOEs now face a tremendous challenge to reduce their excess employees (20-30 percent). In 1996 and the first half year of 1997, Chinese SOEs laid off nearly 2 million workers. Only weeks after the Chinese Communist Party's 15th Congress, one of China's largest state-run enterprises, Aviation Industries of China (AVIC) announced its lay-off plan of 150,000 (or 23 per cent of its 650,000) employees for the next two years (*China News Digest*, 1997).

The poor performance of SOEs has caused serious workforce motivation problems. One indicator of the problem is the pervasiveness of absenteeism in state-owned enterprises. A recent survey found that annual average absenteeism in state-owned enterprises was 34 percent higher than that of township enterprises (*Economic Daily*, 1993). More direct empirical evidence can be found in the results of a national employee survey, undertaken

by scholars from the Chinese Academy of Social Sciences in 1988. Only 16 percent of 110,000 respondents in that survey said they had been fully motivated in their work, more than 68 per cent of respondents said they would be more motivated (30-60 percent) if they could get more reasonable treatment and better compensation (Employee Motivation Research Group, 1990). In a more recent study on Chinese employees' work motivation, Huseman *et al.* (1991) found that 44.6 percent of Chinese workers among 301 participants said they could improve their performance by 50 percent or 100 percent if they were highly motivated to do so. The low morale in Chinese organisations may partly be attributed to the great sense of organizational injustice experienced by most Chinese employees, especially those in state-owned enterprises (Yu *et al.*, 1992).

Another indicator is the increasing turnover rate of skilled personnel in SOEs. Employees in China now have a right to freely move from one firm to another if they like, which was not allowed by the government before 1980. A 1992 survey of joint-ventures and wholly foreign-owned enterprises confirmed that 80 percent were able to transfer employees (including both workers and managers) from SOEs without problems (Frisbie and Brecher, 1992). Another survey indicated that in Beijing, during the first six months of 1992, 75 percent of employees who changed jobs were moving out from state-owned enterprises to other organisations (*Economic Daily*, 1992).

Along with the deteriorating finance situation, a large number of SOEs' employees are not even being paid their salaries (*China Daily*, 1997). Labour disputes have been increasing in recent years. The number of labour disputes in Chinese firms has been increasing at an annual rate of around 50 percent since 1992; and for the first half of 1997, labour dispute numbers rose 59 percent compared with the same period of 1996 (*China News Digest*, 1997). Even in China's most dynamic city, Shanghai, the number of labour disputes has increased at an average rate of 30 percent over the last five years and the number of individual cases reached 2,554 in 1995 (Yang, 1996).

Since 1995, China has been focusing on setting up a modern enterprise system (Wu, 1995) and transferring advanced technology to improve the internal operation of SOEs.

However, as Cyr and Frost (1991, p. 203) noted, "To a large extent, China's desire to gain technological and industrialized advancement may hinge on the implementation of revised human resource management practices".

There are many other problems facing Chinese SOEs that are in a emergent situation which need to be resolved, including, on the national level, an obsolete employment system, the separation of cadre (professionals, public servants and above-certain-level managers) and worker management policies; and, on the organizational level, the lack of human resource strategy, seniority-based pay, arbitrarily designed performance appraisal system, ambiguous job responsibilities and autocratic leadership styles.

In this respect, western Organisational Development (OD ²) theories, strategies, procedures, and techniques might be very helpful in developing a comprehensive understanding of the effectiveness and efficiency at enterprise management level and establishing both long-term and short-term strategies to resolve the problems discussed above.

Organisational researchers and practitioners generally recognize that there are some differences in management practices across different cultures and nations and suggest that these differences must be taken into account when transferring one country's management techniques into others (Adler, 1983a; 1983b; Child, 1981; Hofstede, 1980a; 1980b; Miller, 1984; Negandhi, 1975). Because OD is a value-laden technology (Burke, 1997; Golembiewski, 1993) and each country has a unique culture or tradition, it is widely held that OD practitioners operating in different countries should use a "context-based" approach to organization development and change (Evans, 1989; Hofstede, 1980b; Jaeger, 1986). Others argue that the critical factor in OD effectiveness is the level of economic development in a host country (Head, 1991). The following section analyses the factors that may impact the adoption of OD in China.

² Described in chapter 4

2.6. Transformational Change in the Chinese Banking Industry

As a special classification of SOEs, China's State-Owned Commercial Banks (SOCBs), due to China is passing through transformational change as it joins the WTO, the turmoil that the financial sector is experiencing is due to its lack of certainty about what to expect from the change, or how to deal with it. Even where it may know how to respond, it lacks the structured approaches by which it can develop a strategy for change. Part of the change process will involve cultural change. There is a relationship between culture, structure and organisational behaviour (Yolles, 1999). It appears to be that OD is the only methodology that addresses cultural issues specifically. Behaviour is both constrained and facilitated by structure, and culture determines both the structural bounds for behaviour and the capacity for an organisation to develop and implement a particular structure. This relationship also holds for the transformational change that the financial markets in China are currently experiencing that impact on the individual organisations.

Thus, the most appropriate structured methodology to assist the creation of organisational cultural change is OD (Yolles, 1999). There is therefore a need to develop the theory of OD for complex transformational situations (Yolles, 1999; Iles and Yolles, 2002 and 2002a) in a way that is more effective in its ability to evaluate the organisation, and to guide its change process. To do this, principles of organisational cybernetics are adopted and embedded in viable systems theory. It may be considered that adaptability is an internal response to internalised needs, and the banking industry is not managing this. Consider an example of this. The Chinese banking industry is made up substantially of the "big four" State banks in China that were the social bastions for employment. The viability of the banks and thus the banking system is at risk, however, because 25-30% of central bank loans are not repaid (Bradsher, 2002). Thus, these banks are subject to political pressure to make loans, many of which do not constitute sound business practice, and become bad risks. Historically the banks were the conduits for the distribution of state subsidies to local enterprises, and the financial recovery that the lenders were able to make had little to do with borrower repayments. Central government

tried to put banks on a commercial footing by establishing three new institutions to take over the finances of the big state owned enterprises. However, this has failed. Unfortunately, the banks seem to be issuing new loans to support the old non-viable practices.

Where the banks are aware of the problem, there is a need for a cultural change that will be manifested in the emergence of new practices. However, a Chinese bank that is now being affected by turbulent change also needs a future pathway that determines where it is going. It needs first to be sure about the knowledge that it has about the change situation. This means that it should understand what is happening and the potential of that change. It needs to make sure that the knowledge it has about the current state and its future, and myths must be identified and removed. The use of language that reflects knowledge, and a redefinition of identity should be created and harnessed to direct the organisation. Key power group support is essential within the organisation, so that it can create stable processes of change. Part of this process may be to formulate objectives/goals for the change process. Adopting the notions of Brown (1995), symbols should be harnessed to remind people of the nature and direction for change, and the energy of leaders should be directed. Appropriate behaviour should be encouraged, and where appropriate new rituals should be encouraged. Old rituals should be discouraged, perhaps through the creation of new structures. Interactions between people and structural parts of the organisation that maintain the direction of the change are essential.

Following Yolles (2005) there are other dimensions of change. One is the political dimension that enables the organisation to see dissatisfaction in ideological terms. This is often a new way of seeing ideology within the context of the organisation. Change can be motivated and mobilised through the participation of its stakeholders, and by formulating and promoting an image for the future. Clarification of an appropriate approach for dealing with the change process should not be seen as constraining processes, but one that promotes ways of addressing the future without bias or prejudice being applied to those in the present. It gives a politically correct view of stages of historical development, in respect of interaction with experienced extrinsic phenomena and dealing with new competition. To encourage the viability of organisations, people must be able to redefine

their behaviours in terms of the new structures that develop. Using the ideas of Habermas (1987) in his Theory of Communicative Action, as such they must liberate themselves from the constraints imposed by role and power structures, and they must learn through participation in social and political processes to control their own destinies.

2.7 Approaches to Managing Change in Chinese State Banks

2.7.1 Barriers to Improvement in China

The events over recent years in the banking sector have ensured that there is a general recognition that change is needed. While some of the private banking sector has benefited from exposure to western operated Master programmes (like the MBA) in which action research approaches operate, very little of the State banking sector has had such exposure. The traditional approach to education has been for foreign experts to lecture, followed by questions and answers. There is significant evidence, for instance in the field of the learning organisation (Espejo *et al*, 1996), that more personal approaches are required. Indeed, transformational change processes occur together with cultural change (Yolles, 1999), and hence Chinese State banks need to look towards a change in culture, aided by comprehensive methodologies like OD.

Although a positive movement has been made which can facilitate OD application in Chinese organisations (Wang, 1990a; Xu and Wang, 1991), there are still prevailing conditions that make it difficult for OD to gain wide acceptance and application in Chinese SOE. These conditions include (Sun, 2000):

- Traditional cultural values and behavioural patterns.
- Motivation for top executives to change.
- Lack of adequate training in management skills.
- Unavailability of skilful OD practitioners working in China.

2.7.2. Traditional cultural values

The very nature of change is not the preferred value in China. It is documented and estimated that the dominant Chinese culture values are high power distance, high uncertainty avoidance, and low individualism (Hofstede, 1980b; 1993) which are diametrically opposed to those of most OD programs: low power distance, low uncertainty avoidance, low masculinity, and medium individualism (Jaeger, 1986). For example, the confrontation meeting would be inappropriate in Chinese organisations where people tend to have a high uncertainty avoidance and high power distance (Jaeger, 1986). In fact, as several researchers observe: "open conflict and overt self-interest are seen in Chinese ethics as deeply improper, and in effect ruled out from the range of acceptable behaviour. Aggressive desires, and emotions generally, are normally sublimated, and society lacks any clear guidelines for the management of conflict situations" (Redding, 1991, Kirkbride *et al.*, 1991). Chinese employees are reluctant to share their views in-group discussions for fear of loss of face (Redding and Ng, 1982). The Chinese doctrine in communication is indirect and implicit - "do not spell out everything, but leave the unspoken to the listeners" (Gao *et al.*, 1996). Thus, there is a strong tendency to avoid direct confrontation in Chinese society, instead, keep harmony within the group wherever it is possible. Though, there have been some changes in cultural values among Chinese, especially the younger generation, respect for hierarchy or high power distance is still deep rooted among the majority of Chinese, as evidenced even in other Chinese societies with more exposure to western cultures, such as Hong Kong, Singapore, and Taiwan (Schwartz, 1994).

Also, it seems that the lack of a climate for open discussion in Chinese organizational cultures, which is necessary for the effective introduction and implementation of organizational change, is another major deterrent to the practice of OD in China. It is very difficult for an external OD consultant to gain trust from most Chinese employees in a short period. In a survey of 2,000 Chinese from Shanghai and its surrounding rural community, 84.5 percent of the respondents would not trust outsiders until they had the opportunity to know them better (Chu and Ju, 1993). This is due to two factors:

1. The memory of horrors experienced during the Cultural Revolution (1966-1976) when many people got into trouble just because they said a few words that were not pleasing to the authorities.
2. The distinction between in-group and out-group that is embedded in deep-rooted traditional culture. The Chinese treat in-group members and outsiders quite differently (Gao *et al.*, 1996).

Some OD interventions designed to create more open and participative organisations may have negative outcomes for individuals (Beer and Walton, 1987). For example, consultants may not inform survey respondents of possible negative outcomes (a powerful manager may retaliate after receiving negative feedback); team building or confrontation may urge people into revealing private or interpersonal information, impinging on their freedom and privacy for the presumed advantage of improved team performance.

There is another aspect of Chinese organisations that is important. It is the notion of *guanxi* (relationships) that can be seen as one of the behaviour patterns of Chinese people. *Guanxi* can be defined as a continual exchange of favours due to personal relationships or connections (Chen, M., 1995). There are so many *guanxis* within an organisation, especially in SOEs, and this becomes a very problematic issue for many executives (Xu, 1998). *Guanxi* that occurs as a unique phenomenon in a Chinese setting, and has attracted not only indigenous, but also western scholars to explore its processes (Bian, 1994; Davies *et al.*, 1995; Tsang, 1998; Parell, 2003). It can affect all forms of operation including joint ventures. A US company abandoned personal referrals as an important method because the policy encouraged too many relatives and friends to apply for the positions (Yang *et al.*, 1999).

2.7.3. Lack of motivation of top executives to make any change

The motivation of executives of SOEs has been a tough issue for the government. Based on a national survey of 3,000 top executives of SOEs, study (Xu, 1998) suggested that almost half of the top managers were less motivated until 1996. What the executives are

mostly concerned about is not the performance of the enterprise (23.2 percent), rather, the evaluations of government officials who are in charge of the nominating of these executives (25.3 per cent). This is because those officials are determinant factors in deciding whether or not the executives can remain in their positions. The effort they put into the different areas of management is significantly different: 27.6 percent into the coordination of the relationship with local or central government, 17.3 percent into sales, 14.2 percent into production. Another impacting factor on the executives is the ambiguous property rights of SOEs. There is no direct correlation between their compensation and the performance of the enterprise they manage. Almost half of the SOEs' executives (42.7 percent) were dissatisfied with the situation (China Entrepreneur Survey System, 1995). Although there has been an increasing interest in applying ESOP within SOEs from 1998 in China, the operation is still in an experimental stage. Performance-based pay is also in the process of exploration. There is no hope of introducing OD for Chinese SOEs if executives lack the motivation to change.

This lack of motivation resulted in the short-term strategies in enterprise management. As a third world country and with one-sixth of the population of the world, China's major strategy of respect of Human Resource Management (HRM) does not focus on gaining a competitive edge in international economic competition through the sophisticated application of relevant concepts, but simply survival (Pieper, 1990). The level of its economic development and the relative low cost of human resources mainly determines this. Thus, as in other third world countries, Chinese organisations have given more weight to hardware aspects such as various technologies, marketing, production, and accounting functions than human resources (Kiggundu, 1986). Also, most Chinese organisations pay more attention to short-term return than long-term strategic goals (*The Economist*, 1997). Only when the strategy focuses on competitive edge in the international arena, do cultural factors become salient (Sun, 2000). OD as a value-laden technique often considered as not tightly related to the bottom-line, even in the USA (Clement, 1992), may tend to be excluded from initial consideration as a potential intervention technique in China. Further, the requirement for relatively long-term commitment (average two to three years) to an OD programme lacks attractiveness to

many Chinese SOE managers, who are now under great pressure to turn their money-losing companies into profitable ones in a relatively short period (within three years from 1998). It was surprising that of the first 20 winners of the National Outstanding Entrepreneur award, selected from all over the country in 1987, only three of them were still in their original position in 1998. Six of them were promoted to the government. Four of them retired. Three of them were in prison (Ren, 1998). That means government still plays a critical role in determining the fate of business leaders.

2.7.4. Ignorance and inadequate training in management skills

The third major barrier to the adoption of OD in China is ignorance and inadequate training of current management personnel. Indeed, the phenomenon of inadequate management personnel in the third world countries is quite pervasive (Kiggundu, 1986). Though most Chinese managers are somewhat familiar with Taylor's scientific management and its modern versions, OD is a concept new to most Chinese managers, as well as employees. Professional competence is therefore another restricting factor.

According to a recent Gallup Research Co. study on 400 Chinese companies, most Chinese managers lack managerial competencies such as problem-solving skills, leadership, interpersonal communication, creative thinking, and negotiating skills (Kamis, 1996). A survey of 3,000 executives on a nationwide sample (China Entrepreneur Survey System, 1997) indicated that only 23.9 percent of the respondents had a university degree. One-third of the executives come from production workers. More than 30 percent of 3,000 respondents admitted that decision-making ability, management skills, interpersonal skills need to be improved and updated (China Entrepreneur Survey System, 1997). An empirical study (Sun, 1996) analysed the fitness of personality, education level, and basic management skills and suggested that basic management skills in Chinese executives are in huge demand for Chinese managers in a market economy. The situation is even worse in the personnel departments of Chinese organisations. In like in the USA, Chinese managers tend to have had very little professional training in relation pertinent to "personnel management" (Bu, 1994).

Lacking managerial competence in a market-oriented competitive environment is one of the major reasons that cause many Chinese managers to avoid taking personal responsibility (Child and Markoczy, 1993; Ireland, 1991). Thus, it is very difficult, if not impossible, for them to initiate an OD programme in their organisation. As the former deputy director of the State Economy and Trading Committee pointed out: most of the enterprise leaders hold an ambiguous understanding about the market economy. They do not meet the demands of a challenging market. It is one of the important needs of the country to train a large number of modern enterprise leaders who have a good command of knowledge and techniques in business strategy, marketing, finance, trading, and human resource management (Chen, 1998).

2.7.5. Lack of skilful OD practitioners working in China

OD is a relatively new concept to Chinese academicians and business leaders (Sun, 2000). In a few institutes where western behavioural sciences were offered to college students, OD knowledge has been taught in a piecemeal manner because of the shortage of quality instructors in these non-traditional areas. Furthermore, even though China has experimented with several western-style MBA programs recently, less-quantitative or soft sciences such as organisational behaviour are still new to these future managers (Borgonjon and Vanhonacker, 1992). The lack of professionals in OD has hindered, to a large extent, the application. From a practical point of view, "organisation" is not a commonly used word in Chinese, where the word "work unit" (*danwei*) is more often used. Although there have been several OD programs conducted in Chinese organisations (Huang *et al.*, 1998; Sun, 1998; Wang, 1990b; Xu and Wang, 1991), their impact remains intact in the larger Chinese business community.

2.7. 6. Implications

The discussion so far has mainly illustrated that the dramatic development of China's economy since the late 1970s, reforms in the State Owned Enterprise (SOE) operating environment, exposure to western management education, and cultural transformation have created great needs for as well as readiness for, OD in China's SOEs. Many western

OD techniques or programmes can be introduced into Chinese organisations to improve their adaptability and effectiveness. Innovative executive training to enhance SOEs managers' competencies especially in the areas of strategic planning, interpersonal skills, leadership, and problem solving and communication skills will also help transform struggling SOEs into competitive ones. Benchmarking best practices (Camp, 1989), and organisational learning (Senge, 1990), which have gained popularity in US organisations in recent years, have much commonality with traditional Chinese collective culture and the Confucian learning philosophy, and thus will likely be widely adopted in, and adapted to, Chinese organisations. Finally, training management at enterprise operations level - with an emphasis on OD tools (that operate in accordance with the economic reform and SOEs' modernisation activities that enable Chinese managers to be transformed into change leaders) like survey feedback, organisational diagnosis, and basic change models, will probably meet with great success.

While reforms in the SOE's operating environment have paved an easier road for transferring OD to Chinese organisations, with its deep roots in western cultures, many OD programmes (e.g. self-managed teams, confrontation meetings, and business process reengineering) will encounter cultural obstacles, as well as institutional ones. Chinese organisations may need to employ second thoughts and caution when they try to import US management fads. For example, business process reengineering may have its appeal to Chinese SOEs managers in the first place because it can dramatically reduce costs, enhance flexibility and initiate faster responses, and improve productivity or quality in a relatively short period (Hammer and Champy, 1993). Genuine reengineering is impossible in most Chinese SOEs where participatory management practices are rare (Martinsons, 1996) and the nature of its discontinuous process change will also meet strong resistance. Finally, some OD programmes such as Total Quality management (TQM), empowerment, Management By Objectives (MBO), though their implementations also require participative management, can be introduced into Chinese organisations in a gradual way while combining with traditional Chinese practices such as the principles of "two-way participation, one reform, and three-in-one combination"

(Wang, 1994). Certainly, future research is needed to develop testable propositions and design rigorous studies to examine them in Chinese organisations.

As a kind of special SOEs, Chinese stated-owned commercial banks also meet the same approaches in managing change.

Transformation of China's SOEs has offered a great testing ground for comparative management researchers and OD practitioners. The universal management challenges are to determine which OD programmes are appropriate to the cultural and institutional environment in which they are applied, and to develop innovative strategies to implement them within that context.

A traditional methodology that was intended to assist organisations change their culture is OD. Traditional OD does not have the capacity for complex or transformational change process. Harrison, in his discussion of traditional OD, explains that consultants involved with this methodology tend to assume that organisations are most effective when they reduce power differences, foster open communication, encourage cooperation and solidarity, and adopt policies that enhance the potential of employees (Harrison, 1994). To help assist organisational forms and cultures towards this ideal, consultants often use experimental small group training, feedback on interpersonal processes, participative decision making, and build on strong cohesive organisational culture. Traditional OD is also based on a narrow view of organisational effectiveness, and that it is not able to deal with issues of politics and culture. For Harrison (1994), it does not seem to work well in organisations that emphasise status and authority differences or in nations that do not share the values underlying development, and even where they are appropriate traditional organisational development interventions usually yield minor, incremental improvements in organisational functioning, as opposed to the radical transformations needed for recovery from crises and decline. To make OD more flexible and broaden its ability to deal with transformational situations for organisations, it must be able to deal with changes in organisational structure, strategy, and culture, power alignments, cultural diversity at different levels of the organisation, stability and instability. Harrison explored effectiveness

extensively, and Yolles (1999) adopted and integrated this approach with the notions of Mabey (1995) on the structure of OD as a methodology

The research in this thesis is a development of this approach. It seeks to find instruments that can assist organisations to develop their capacity to undertake transformational change by evaluating the overall pattern of being in a way that can contribute to their development of successful intervention strategies resulting in desirable transformational change. Its primary intention, however, is to create empirical measuring instruments that are capable of evaluating the capacity of Chinese State banks to undertake coherent change.

2.8 Conclusion

China has achieved remarkable success in attracting foreign investment to many sectors of its economy, and taking part in the global economic competition in the world. However owing to the "experimental" nature of the process, the legal and investment environment for Chinese state-owned commercial banks in China has been changed quite dramatically over the past twenty years. The practical implications prompt research on organisational change strategy and there is a growing interest in developing a conceptual framework that provides a more integrated view of the issues under examination.

The research therefore aims to address a central concern of *how to set about identifying, establishing and capturing* the developing Organisational Patterning in OD from a proposed Map of Organisational Patterning problems and remedies for improvement, and ultimately, develop a framework which can help Organisations to be able deal with transformational change.

Chapter 3: Literature Review on Organisational Change, and Complexity

3.1 Introduction

The previous chapter illustrated the growing interest in the Organisational Change strategy of Chinese State-owned Commercial banks in China. This chapter aims to provide a theoretical basis for the conceptual model that will be further developed in chapter 4. More precisely, the main argument of this chapter is that extant Organisational Change strategy research has little emphasised the role of OD developed in Organisational Change, with too much focus on relevant theory and too little country-specific strategy research.

This chapter begins with an introduction to the nature of Organisational Change (OC) in section 3.2, and theory about organisations in which problems can be described as being a mess or a difficulty is presented in section 3.2. This is followed in section 3.3 by a review of several popular theoretical approaches and a critique of their inability and ignorance to transformational change in the process of organisational change formation. Section 3.4 then reviews the theory research on transformational change issues of organisational change, and argues the inadequacy of the current reductionism approach in analysing approaches to managing change. This observation is further confirmed in a subsequent review of the extant research on approaches to managing change in section 3.5. The chapter concludes with a request for taking a holistic view to analyse OC strategy in a country-specific setting from a more OD-centred approach in a mess difficult situation in organisation.

3.2 Introduction to Organisational Change

3.2.1. Background of Literature Review on Organisational Change

In the last twenty years, the belief has grown among organisational theorists (Handy, 1989; Kanter, 1983 ;) that in order to be successful in increasingly turbulent markets, organisations need to be able to assimilate -or better, instigate dramatic shifts their industries. Change is becoming more discontinuous (Handy, 1989) – or transformational -in nature. According to Hinings and Greenwood (1988) the management of discontinuous change demands for there to be a more 'holistic approach' and an ability to recognise and (if appropriate) to act on the limitations of the organisation's existing paradigms (Morgan, 1986). It can also require organisations to build more flexibility into their structures and contractual arrangements (Atkinson, 1984). Roles may be restructured; jobs re-scoped; new skills demanded; career paths obfuscated: in short, individuals may be asked to undertake a radical rethink of their role, both within the organisation and in a broader context.

3.2.2 Views Organisational Change

It is sometimes difficult to track down a comprehensive definition of what is meant by 'an organisation' (Senior, 1997). Many books on management, decision-making, even organisational design, do not give a straightforward definition of what 'organisation' means. Some, however, have been attempted. The following are two of these:

- Organisations are social arrangements for the controlled performance of collective goals (Huczynski and Buchanan, 1991)
- An organisation is a group of people brought together for the purpose of achieving certain objective. As the basic unit of an organisation is the role rather than the person in it the organisation is maintained in existence, sometimes over a long period of time, despite many changes of members (Statt, 1991).

Both have the same theme-that of people interacting in order to achieve some defined purpose. However, as might be deduced, the interactions of people, as members of an

organisation, need some kind of managing. That is, there will be elements of co-ordination and control of these activities. In organisations of above ten or so people in size, this implies some kind of structuring of these people's activities, which pick up the idea of organisation roles mentioned in Statt's definition. In addition, the activities of individual organisation members and their interactions with one another imply a process through which work gets done in order to achieve the organisation's purposes or goals. Above all, there is the requirement for decision taking about the processes (the means) by which the goals (the ends) are achieved.

The example of the factory given by Butler (1991) draws attention to the fact that organisations cut across geographical boundaries and, therefore, organisational boundaries are, in Butler's words, also 'abstractions'. Yet the notion of an organisational boundary is very real, in that it draws attention to the concept of an organisation's environment. By this is meant all those influences which may act to disturb organisational life, but which are not considered directly as part of it.

A view of the organisation as a system

This view of organisations draws on the concept of an organisation as a system of interacting sub-systems and components set within a wider system, and environments which provide inputs to the system and which receive its outputs (Senior 1997).

This is shown in the following Figure 3.1, which identifies the elements of most organisations and their functioning. These are grouped into two main sub-systems – the formal and informal sub-systems. Thus elements of the formal sub-system include the organisation's strategy, whether this is devised by a single person, or by the board of directors and top management group in a large multi-divisional organisation. Other components include the organisation's goals and the means of achieving these through operational activities such as the production of goods or provision of services. In addition, there is a service component, which is that set of activities that help and facilitate the core operational activities. Examples are the personnel departments, accounting and finance, information technology services and clerical and administrative

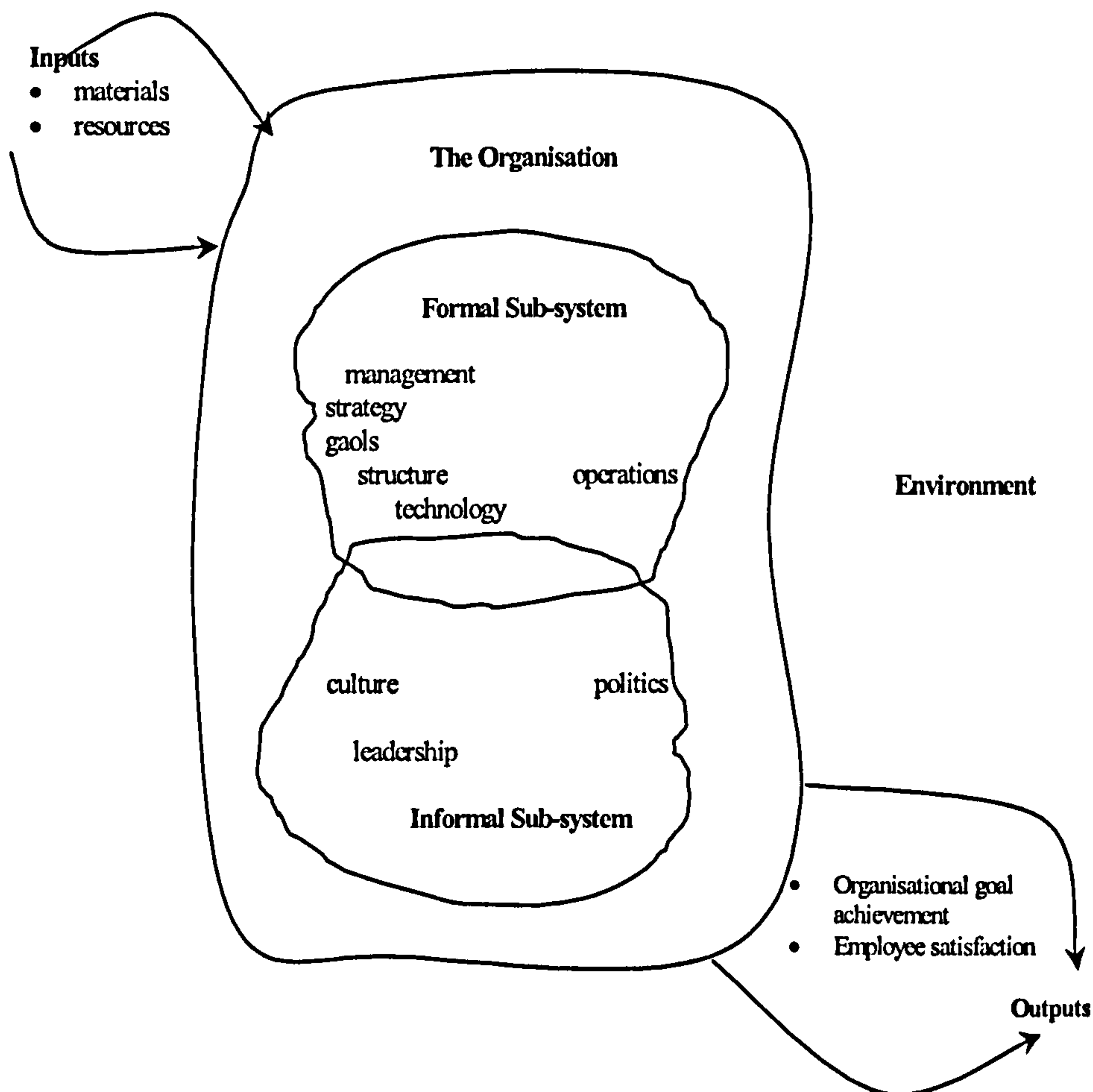
support. Management, as the formal decision-making and control element, is also evident, in all organisations, whether this involves a few people or is spread throughout the organisation.

Nadler (1977; 1979) models an organisation as a general open system connected to its environment, and a transformer of inputs to outputs, shown in figure 3.2 (Yolles, 1999). The model is referred to as the Congruence Model of Organisational Behaviour (Nadler and Tushman, 1977; 1979) because it supports the notion that organisations need to have congruency between four subsystems: tasks, individuals, formal organisation and informal organisation (table 3.1). Thus for instance, there needs to be congruency between tasks and individuals, or between the formal organisation, its control structures and processes, and the informal power structures and processes that exist within the organisation. The basic hypothesis of the model is that an organisation will be most effective when all the four components of the system are congruent with each another.

Table 3.1: A ‘system’ concept of an Organisation (Yolles, 2003)

Feature	Nature	
Inputs:	<ul style="list-style-type: none">• Environment provides constraints, demands and opportunities• Resources facilitate the establishment and maintenance of structures, and activities of the organisation• History provides a background that validates the organisation, its structures, and activities• Strategy is a set of key decisions about the match of the organisation’s resources to the opportunities, constraints, and demand in the environment within the context of history• The effectiveness of the system’s performance is consistent with the goals of strategy.	
Outputs	<ul style="list-style-type: none">• Organisational performance indicates how well an organisation functions in comparison to predefined measures that relates to goals, resources and adaptation• Group performance similarly indicates the ability of groups within the organisation to function• Individual performance similarly indicates the ability of individuals within the organisation to function	
Transformation process:	<i>System Elements</i>	Task; Individuals; formal organisation; informal organisation
	<i>Functions of System Elements</i>	Task redefinition; resistance to change; control of change; power to shape organisational dynamics

Figure 3.1: The organisation as a system (Senior, 1997, p3)

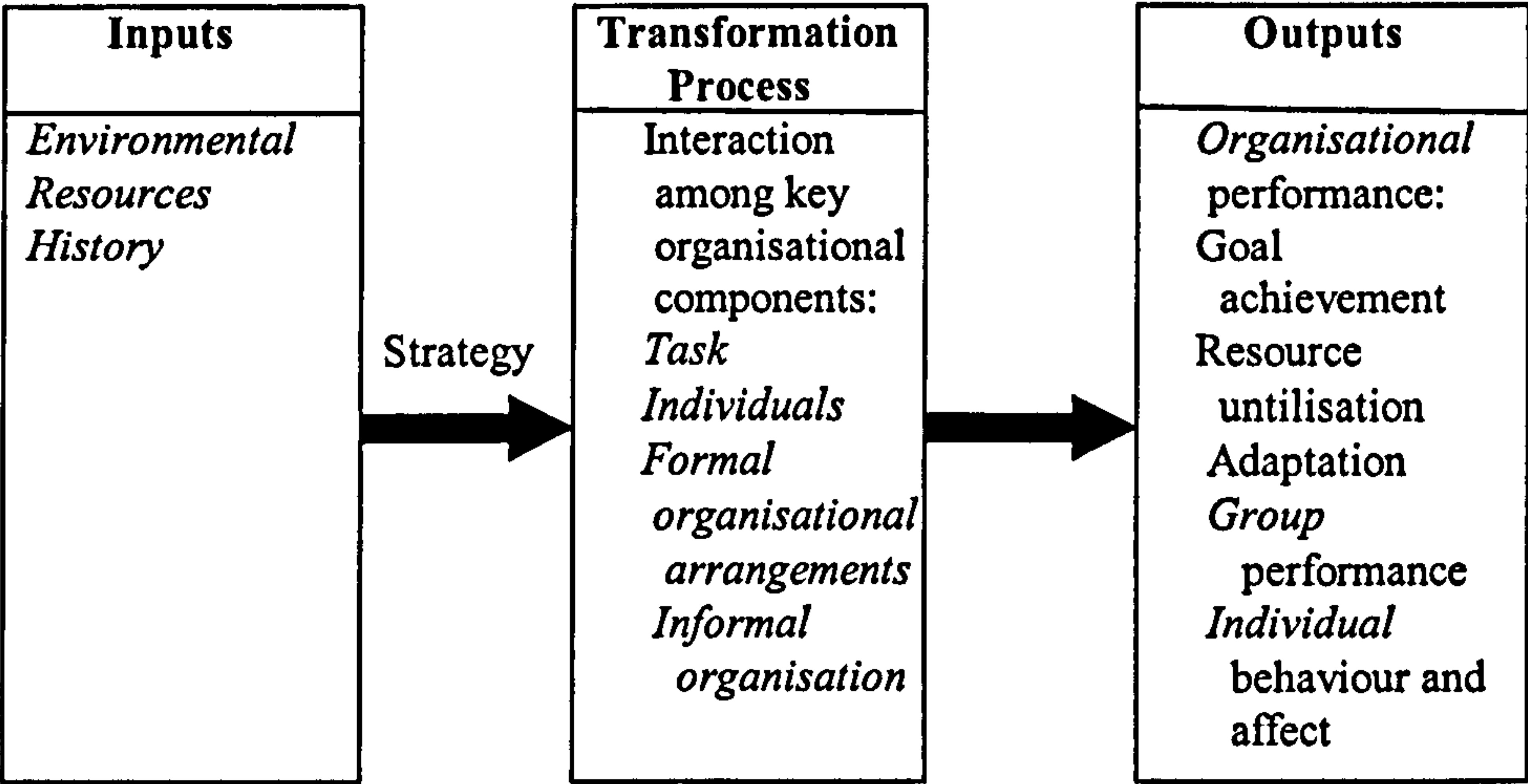


It is often the case that, if an organisation is experiencing a changing environment that it must deal with, then it may have to change something about itself to survive. That is, it may need to adapt. Change in the operations or structure of an organisation are usually reflected in the need to make a change in the organisational culture. It adopts a subjective rational perspective, demanding that individuals with an organisation are involved in the total change process.

Nadler (1977; 1979) takes *resistance*, *control*, and *power* to represent three general problem areas that must be addressed when change is to be introduced. Resistance to change (Watson, 1969; Zaltman and Duncan, 1977) occurs by individuals when they are faced with change situations that affect their security or stability. It can generate anxiety, can affect their sense of autonomy, and can make them alter the patterns of behaviour that

have enabled them to cope with the management structures and processes. Control is required to manage the change, because according to Nadler (1977, 1979), change disrupts the normal course of events in an organisation, and undermines existing systems of management control. Power is also a focus for change situations. Power relationships are upset and a political dynamic of change is required. This may result because people may feel that their power positions are threatened, or because individuals and groups may engage in political action because their ideological position changes.

Figure 3.2: Nadler’s perception of the System Model applied to Organisational Behaviour (Yolles, 1999)



Harrison (1994) identifies three autonomous focuses (the organisation, group, and the individual) of transformation, each having their own associated inputs and outputs. As such, the subsystem approach of Nadler is subsumed within this broader approach, as shown in table 3.2 (Yolles, 1999).

Table 3.2: Tabular representation of Harrison’s open system model of organisational change

System Focus	Inputs	Transformation Process	Outputs
Organisational	Organisational resources	Goals, culture, technology, process, behaviour	Products, services, performance.
Group	Group Resources	Group composition, structure, technology; group behaviour process, culture.	Products, services, performance.
Individual	Human Resources	Individual job, tasks; individual behaviour, attitudes, orientation.	Products, services, ideas, performance; quality of work life; well-being.

It is clear, from any examination of complex system such as organisations, that some kind of structuring of activities is required if chaos is not to ensue. Thus the concept of organisational structure is central to that of organisational systems. However, over 20 years ago, Child (1973) drew attention to other more intangible elements of organisational life such as the political behaviour of organisational members. A more recent example is Nadler’s (1988) inclusion of the informal organisational (patterns of communication, power and influence, values and norms) in his systems model of organisational behaviour. Stacey (1996) has coined the phrase ‘shadow system’ to describe these less predictable and more intangible aspects encapsulates, the more hidden elements of organisational culture and politics and the rather less hidden element of leadership- including those who are led.

There relatively stable sub-systems and elements of organisational functioning interact with each other in some kind of transformation process. This means taking inputs such as materials and other resources from the organisation’s environment and transforming them into outputs, which are received back into the environment by customers and clients. However, while these outputs can be thought of as the legitimate reason for the organisation’s existence, an output that is relevant, in particular, to the informal sub-system is employees, behaviour and satisfaction with their jobs.

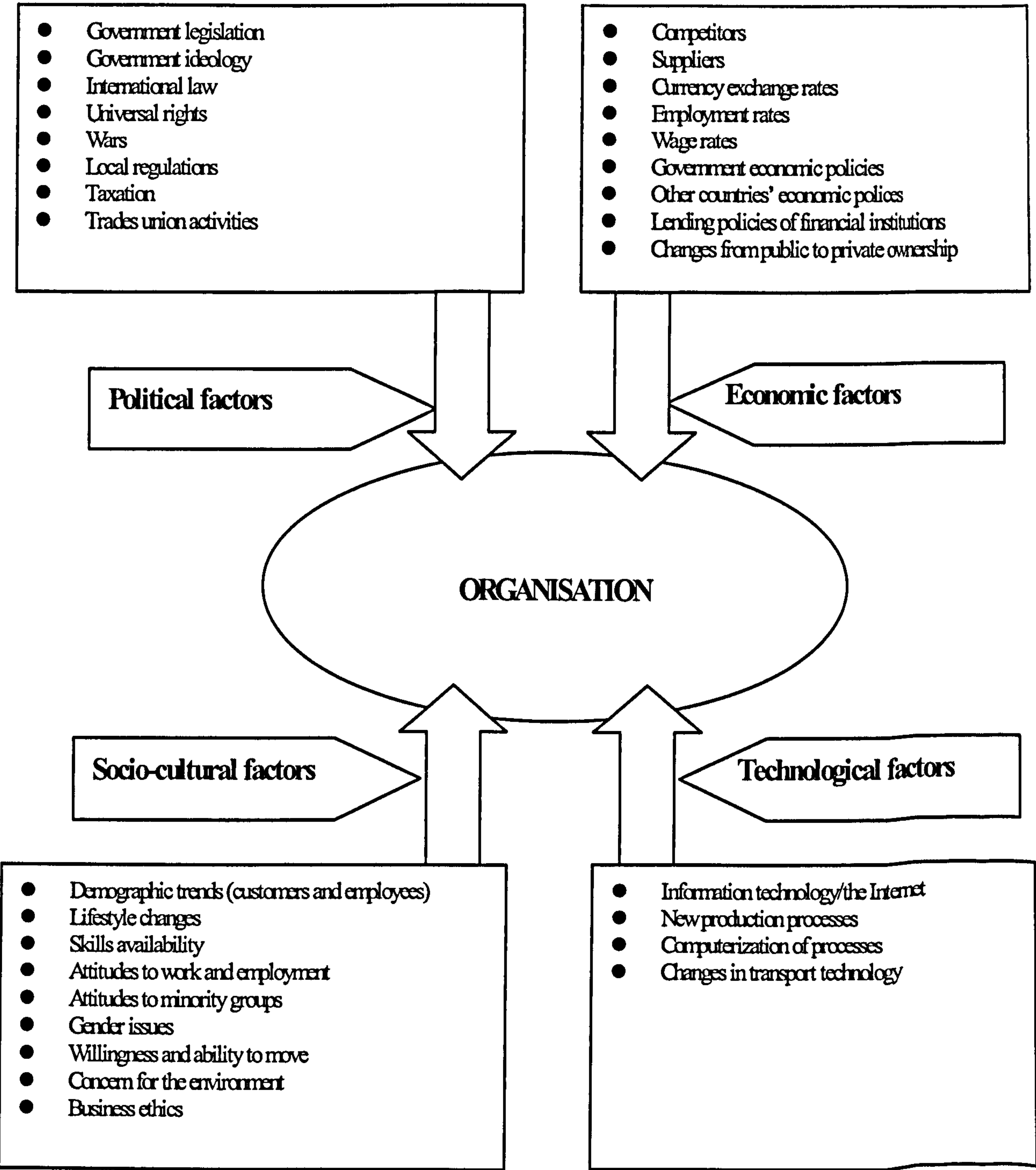
The concept of organisational systems as open systems is an important one. Organisational systems are seen to be open to their environment (Yolles, 2003). As mentioned above, all organisations receive inputs from their environments, and provide outputs back into that environment. The boundaries of organisational systems are, therefore, permeable. This means that they are also significantly influenced in their strategies and activities by both historical and contemporary environmental demands, opportunities and constraints. What happens in the environment affects them, and as the environment changes, management must monitor the changes and adapt the organisation to the new situation.

In order to understand change, it is important to locate it within the wider context of meaning, theory and empirical evidence (Wilson, 1968). The traditional view of change relates to robust equilibrium systems, where the system as a whole is not vulnerable to changes in its parts and where the sensitivity of the whole to fluctuation in the parts is minimised. Systems that are viable tend to show the characteristic of robustness (Yolles, 1999) According to Robbins (1996), change is making things different. The vocabulary of change management appears to have reached something approaching standardisation across much management theory and practice.

For every organisation, environmental change represents opportunity as well as threat. The critical issue is how to handle it. "Visualising strategic change is not merely a matter of analysis, it requires the ability to think about, to conceptualise, the future, the willingness to experiment and learn, to see what might happen, to estimate how the organisation might respond, and much more" (Carnall, 1999, p9).

It is useful to classify the different environmental factors that could cause change under the PEST (Political, Economic, Socio-cultural, and Technological) analysis; from the view of logic that some of the environmental factors influence the way organisations operates. What more, changes in some or all of the ways are likely to trigger consequent changes in some or all of the ways an organisation and its constituent components operate (Senior, 1997, p.14). A further study of this illustrate as Figure 3.3.

Figure 3.3: PETS factors and organisational change (Senior, 1997, p15)



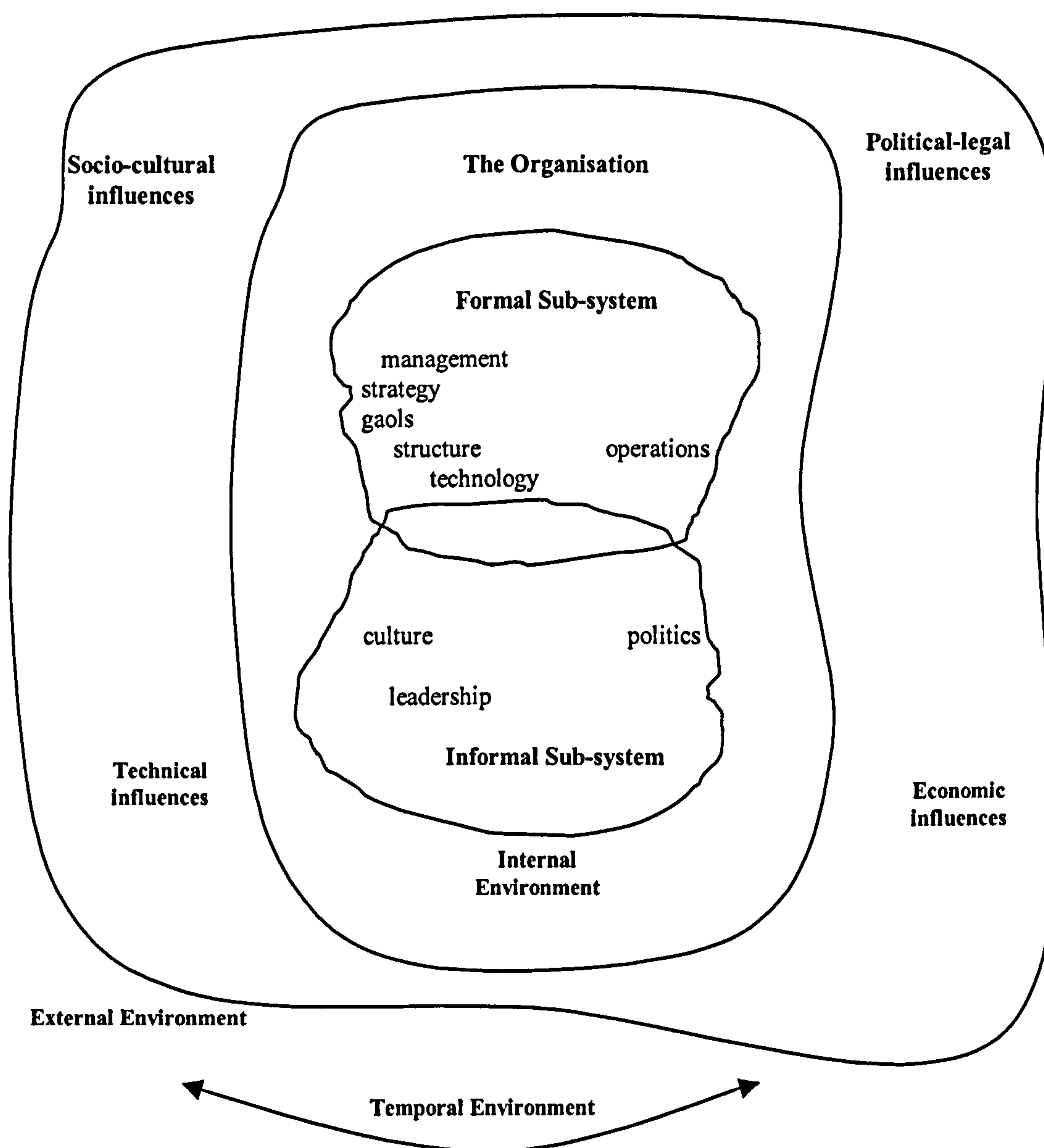
Organisations operate in at least three types of environment, which together make up the total 'operating environment' (Sadler, 1989) of an organisation. The first consists of historical developments, bringing changes over time. These range from those activities that are mainly industry focused to those who rely more on knowledge and brainpower - what Handy (1994) calls 'focused intelligence,' that is the ability to acquire and apply knowledge and know how. This can be summarised in the term 'temporal environment'. This is an environment that influences organisations in at least two ways. The first is in a general way, through the cycles of industry-based innovation that move organisations through major series of developments. The second is in a more specific way through the life cycle of the organisation itself. This includes its particular history built up from its founder days through periods of expansion and decline, all of which is instrumental in helping to explain an organisation's 'idiosyncrasies' of strategy and structure, culture, politics and leadership style.

The second type of environment is the external environment, which includes the political (including legal), economic technological and socio-cultural environments as well as those factors that are pushing for globalisation and an increasing concern with the physical environment (the PEST environment). The third environment is organisation's internal environment, which to some extent, consists of those organisational changes, which are the first-line responses to changes in the external and temporal environments. Figure 3.4 is a stylised depiction of the concept of organisations as systems operating in multi-dimensional environments, with all that this means for organisations and change.

So, it is not difficult to speculate on the effects that the many and interacting influences referred to in Figure 3.4 can have on organisational life and many organisational abilities to survive and prosper. The key task for organisations is to manage these - in Schein's (1988) words; organisations have to continually achieve 'external adaptation and internal integration'. The purpose and focus of efforts to do so are, essentially, what managing organisational change is all about. This means understanding more fully how the formal aspects of organisational life respond to pressures from the internal, external and temporal environments-that is, how change is leveraged through strategy, structure and

operational processes. In addition, it means understanding the more informal processes such as power, politics and conflict, culture and leadership (Senior, 1997)

Figure 3.4: The organisational system operating in multi-dimensional environments (Senior 1997, p.3)

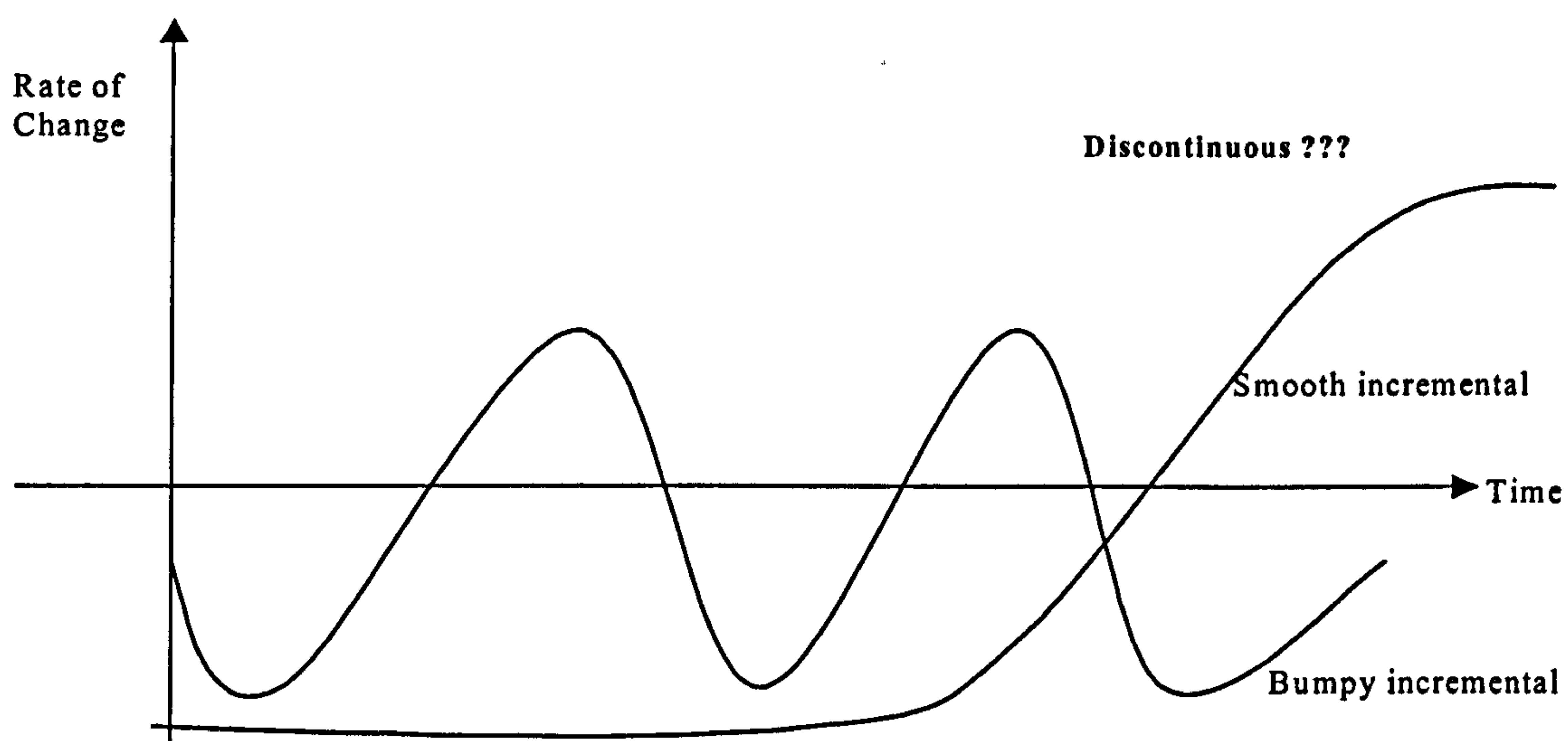


Change within an organisation is frequently the result of external forces. It is also certain that organisations that do not respond to triggers such as increasing competition, new legislation or the expectation of customers will soon decline may cease to exist.

However, in addition to bringing about change in the internal environment, organisational personnel can, to some extent, influence factors external to the organisation (Senior, 1997).

A starting point for considering the nature of change experienced by organisations is Grundy's three 'Varieties of change' (Grundy, 1993), as shown in Figure 3.5. As a background to proposing these, Grundy states that many managers perceive change as a homogeneous concept, while others describe change as being primarily the enemy of stability. However, he maintains that it is possible to differentiate a number of characteristic types of change.

Figure 3.5: Major types of change (Grundy, 1993, p26)



The first of the main type of change Grundy defines as 'smooth incremental change'. Grundy maintains that this type of change is mainly reminiscent of the UK situation from 1950s to early 1970s, but that this situation would be relatively exceptional in the 1990s and the future. It is important to note that, in Figure 3.5, the vertical axis represents rate of change, not amount of change. Thus, smooth incremental change does involve an amount of change but this happens at a constant rate

The second variety of change Grundy terms 'bumpy incremental change'. This is characterised by periods of relative tranquillity punctuated by acceleration in the pace of change. One way of categorising both types of incremental change is to see them as change that is associated more with the means by which organisations achieve their goals, rather than as a change in the goals themselves.

Grundy's third variety of change is 'discontinuous change', which he defines as, 'change which is marked by rapid shifts in strategy, structure or culture, or in all three (Grundy 1993).

Change throughout the ages is encapsulated in the comment of Jones *et al* (1996) when they note that the move towards the 21st century will show a very great pace and scale in the change demanded by organisations. With global competition and the information age in which knowledge is a key resource, the world of work has fallen into disarray. In the same way, they say, that society shed the processes, skills and systems of the agricultural era to meet the demands of the industrial era, so there is now a need to shed ways of working appropriate to the industrial era, and to take advantage of opportunities in the information age. Organisations, they say, are attempting to recreate themselves and move from the traditional structure to dynamic new model. It is here that people are able to contribute creativity, energy and foresight in return for being nurtured, developed and enthused.

3.2.3. The Needs and Actions for Organisational Change

An organisation is seen as a political system composed of individuals, groups, and coalitions, which can be seen as competing for power (Tushman, 1977). New ideologies can also influence power positions. Balances of power exist within organisations, and changes can upset these, generating new political activity that forges stable power relationships. In order to facilitate change, it is necessary to shape the political dynamics of an organisation to enable change to be accepted rather than rejected.

We may note from Checkland and Scholes (1990) that attributes of power. It is possible to differentiate between formal and informal attributes: (a) formal attributes include

power role-based authority and representative participation in decision making bodies, and (b) informal power includes intellectual authority, personal charisma, external reputation, commanding access (or lack of access) to important information, membership or non-membership of various committees or less formal groups, the authority to write the minutes of meetings. In the same way that Harrison sees that the dominant view about OD is that it should be used to reduce power differences, so Belbin (2001) sees that formal power is not be a contributory factor to organisational processes.

The OD paradigm demands that it is not only power but also resistance to change and control that are required to manage the change process. All are seen as problems for the organisation that need to be overcome. The relationships between these problems and the actions to be taken to deal with the problems given in table 3.3, and are due to Yolles (1999).

Table 3.3: Actions able to stabilise the relationship between Resistance, Control, and Power (Yolles, 1999)

Problem	Need	Action
Resistance	Motivate change	1. Assure support of key power groups 2. Use leader behaviour to generate energy in support of change 3. Use symbols and language 4. Build in stability
Control	Manage the transition	5. Surface dissatisfaction with present state 6. Participation in change 7. Rewards for behaviour in support of change 8. Time and opportunity to disengage from the present state
Power	Shape political dynamics	9. Develop and communicate a clear image of the future 10. Use multiple and consistent leverage points 11. Develop organisational arrangements for the transition 12. Build in feedback mechanisms

3.3. Transformational Change

Organisations need to adapt to the rapidly changing situations around them. Often the change process needed is transformational. According to Yolles (1999), it is possible to distinguish between three types of organisational change: incremental, radical and dramatic or transformational change:

Incremental change occurs when organisations undergo continual morphogenic processes that can preserve their identity through evolution. In many situations an organisation is affected by changes that effect structure or processes incrementally. Thus, arguments of Darwinian evolutionary processes occur through the idea of continuous selection and incremental morphogenesis. As the system is perturbed, its form undergoes dynamic change. Incremental change only affects the metasystem in piecemeal way.

All dynamic organisations have influences from the external environment. These influences perturb the organisation's structures and processes, interfering with its operations. If the perturbations cannot be controlled and the structure becomes critical and thus susceptible to failure, then the system may learn to adapt by introducing local qualitative changes into its structure. This in turn influences the system's behaviour towards and within its environment. These may be referred to as qualitative incremental changes that define the process of morphogenesis.

Yolles (1999) defined radical change as affecting the primary purposes of an organisation, which are directly determined by its cognitive purpose. This in turn will affect the form, culture and behaviour of the system, but not sufficiently to change its generic classification. It will not be responsible for the generation of distinct morphogenic variety, i.e. new generic classifications. Behaviour will be affected, but not in away that generically distinguishes it from its previous patterns of behaviour.

According to Benjamin and Mabey (1993), radical change is far reaching for organisations and individual, and it impacts on: (a) the primary purpose of the organisation as related to the environment, and (b) the core values as related internally to the ethos of the organisation' This class of change creates major alteration in strategic direction which inevitably (i) implies a reassessment of an organisation's core purpose, (ii) prompts individuals to question their work values, and (iii) prompts the extent to which the work values are aligned with those of their employer. It can affect an organisation's form and culture both locally and globally, and provides an impulse for change. As a consequence it will have an impact on the behaviour of the organisation.

Benjamin and Mabey (1993) also note that the primary stimulus for change in organisations is the set of forces from the external environment. It affects the purposes of the organisation, and causes the participants to examine it and its related objectives. In human organisations, the transformation of objectives and practices of working to meet new purposes is therefore a direct consequence of radical change. Radical change is far reaching for both organisations and individuals, not only within the context of its primary purpose, but also with respect to its core cultural values. Preconscious cultural factors (e.g. ideology, symbols and norms) contribute to a basis of the social and political systems of an organisation, and these may also be affected by radical change.

Transformational change, for Yolles (1999) is a qualitative paradigm that shifts the nature of the organisation. It affects the belief system (attitudes, values and beliefs) that defines its culture, and the propositional base also changes that underpins logic and knowledge. Radical change is therefore an integral part of dramatic change. It affects the nature of the base culture of the organisation, and the whole prepositional base that underpins it.

Since transformational change affects culture, it also impacts on the dominant paradigm of an organisation by shifting it, and with this, there are also changes in the dominant language used. With change in the language used to describe its structures and processes, the exemplars an organisation uses symbolically as successful representations of its paradigm also change.

3.4. Messes and Difficulties Theory

Messes and difficulties are problem-orientated concepts, and are respectively connected to simple and complex situations (Yolles, 1999). Worldview plurality, a function of personal complexity, can contribute to the structuring of problems, however. These will be discussed now.

In systems, as well as talking about the notions of complexity and simplicity, it is also possible to talk about messes and difficulties. Ackoff (1981) refers to a situation being a mess when it has properties that none of its entities have, and that are lost when the

situation is analysed. That the properties of a whole emerge when it is an assembly of interactive parts that can be mutually associated for some purpose when they have together.

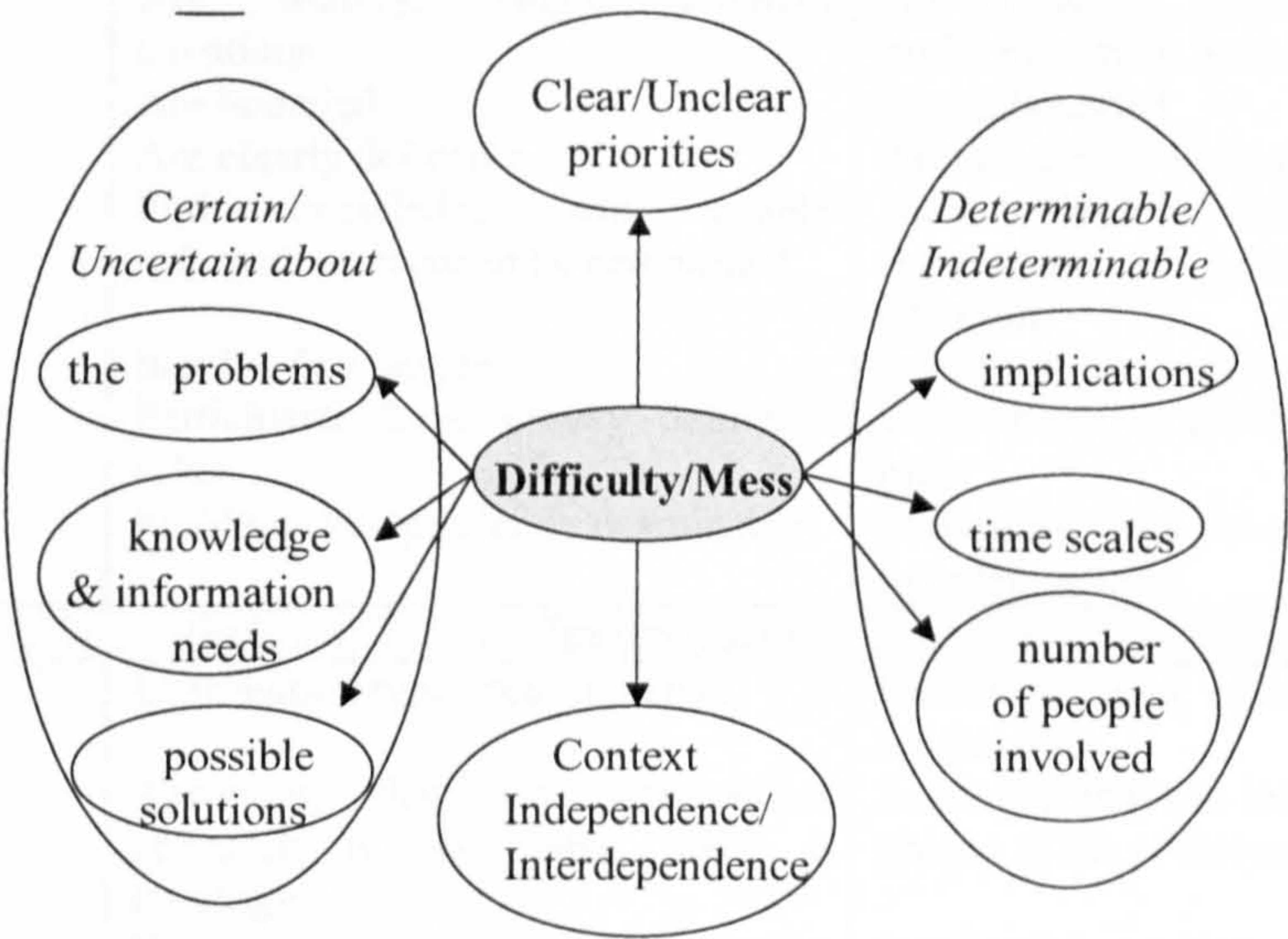
In problem situations one can sometimes define each part in the assembly as a problem. When this is done it is possible to say that the problem situations can be examined in terms of the problems, for which interventions are to be found. The nature of a set of problems may vary with an inquirer, and it should therefore talk not of problems but perceived problems. They are normally expressed in terms of perceived deviation from desired goals, and explained in terms of related organising processes. The problems are often clustered together, and separating them can be difficult because of “our tendency to associate similar things and assume that they are caused by the same things” (Kepner and Tregoe, 1965, p62). The need, then, is to structure the problems

A first step in doing this is to differentiate between different classes of problem situation. Two classes that are defined are *difficulties* and *messes* (Yolles, 1999). The distinction between difficulties and messes can be characterised as follows. A difficulty occurs when the problems are seen as a simple bundle of problems that are individually bounded. A mess however, is a complex “tangle” of unbounded problems that are not easily identifiable because of their hidden structure, and are often most easily identifiable in terms of their symptoms.

A general model of the difference between a messy and a difficult problem is given in figure 3.6, with its characteristics defined in table 3.4 (due to Yolles, 1999). A variable relationship also exists between a difficulty and a mess. This occurs through the connection between the exigency of a problem situation and its complexity. By exigency it is not necessarily the case that the idea of time pressure is meant, though this may be part of an interest. While it is possible to talk of the time related urgency of demand that addressing the situation is *perceived* to have, it is also possible to refer to its perceived importance in social space. Here, interest lies in the needs of our organisational structures and cultures, and the requirements of the individuals that compose them.

Table 3.4: Characteristics of Difficulties and Messes

Figure 3.6: Distinguishing between a difficulty and a mess



Yolles has a conclusion in his book (Yolles, 2005) that indicates that it is through structured inquiry that information bound into a situation can be manifested such that the mess that an organisation finds itself in can be reduced to a difficulty. It is through structured methods of inquiry through which messes can be reduced to difficulties.

3.5 The Viable System Theory

Beer (1959), in his development of managerial cybernetics, explored the nature of viable systems. Viable systems participate in the autonomous development of their own futures. A viable organisation is one that it is responsible for and participates in self-determined change in its structure. This enables it to maintain its appropriate operational behaviour within a changing environment as it survives. The structure facilitates and constrains that behaviour (Yolles, 1999).

Table 3.4: Characteristics of Difficult and Messy Problems (Yolles, 1999)

Characteristics	Difficult Problems	Messy Problems
Problems		
Plurality	Are unitary, single problem situations	Are pluralistic, with a set of interactive problems which mutually relate
Boundedness	Are bounded	Are unbounded
Definable	Are clearly definable	Are not clearly definable
Knowledge related	Full knowledge can enable information needs to be determined	Have a lack of knowledge about what information is needed to describe the situation
Participation	Involve few people	Involve more people
Roles	Participants have clearly definable roles	Unclear who is involved, or what role they play
Context	Problems independently examinable	Indivisible from the context due to problem interdependence
Interventions		
Determinable	Intervention types determinable,	Uncertain about whether any interventions are possible
Unique	Assuming that the intervention approach is classifiable under a typology	Assuming that the intervention approach is unique to the problem situation
Applicability	Have limited determinable applications	Application of determined intervention is uncertain, having broader implications
Predictability of situation outcomes	Expected	Unexpected in the long term
Summary Relationship between Difficulty and Mess		
The problem	Certain	Uncertain
Knowledge/information		
Solutions		
Implications	Determinable	Indeterminable
Timescales		
Number of people involved		
Priorities	Clear	Unclear
Context	Independent	Interdependent

The refinement of viable systems over OD is that strategic decisions are not simply seen as an input to the system. Rather, they derive from its metasytem that is responsible for the formation and maintenance of its structure. While OD sees the system itself as the transformation, the management cybernetics invents a metasytem, and it implicitly supposes a transformation between the system and the metasytem. Thus, for instance, in OD decisions of strategy are seen as inputs to the system, while in Beer’s work they derive from the metasytem. In this way the metasytem formally becomes one aspect of a structured inquiry.

The relationship between the system and the metasystem and the virtual systems has been made explicit in figure 3.7 (deriving from Yolles, 2000). Though the space between the system and metasystem is one of transformation, it is also defined as a domain in its own right, resulting in a three domains model. Each domain has its own meaningful boundary that distinguishes the realities analytically from each other. Each of these three domains has a distinct type of reality, an idea suggested by the term “ontological nature” (Yolles and Guo, 2004). The basis for this model comes from Eric Schwarz (1997) who argues that all viable systems can be expressed in terms of three planes of existence. These are as follows:

- the existential plane that defines the systemic “whole”
- the logical plane in which relations occur,
- the physical (or behavioural) plane in which objects occur.

The existential plane contains wholes that define identity, and it symbolises the whole emerging from interacting objects. It is self-referential in nature thus making (a) the identity expressible by itself, without external reference, and (b) communication that occurs to it. It is the domain of consciousness and meaning. It is the plane of cognitive “truth” that defines what is valid. Validity itself is a logical entity that belongs to the relational plane. Following Yolles (1999), the existential plane holds values, and is the place of the worldview, and maintains *existential truth* that defines the whole of all objects in relation, and the capacity to self-reference or self-validate reality.

The logical plane is defined in terms of relations and potential relations through which associations are identified, and where potential relations may just be an idea of what might be. They can however be described through logical propositions, mathematical expression, and symbolic representations. Yolles (1999) indicates that this is the space of information in which symbols represent things, and of the abstract or potential relationship between such symbols. Within it there are images of self-organisation and a system of thought.

The physical plane is where energetic objects and their behaviours operate. Here reality appears in terms of a set of distinguishable parts, energetic interactions, and system coherence.

The three planes are connected by autonomous processes, the primary connection being between the logical plane and the physical plane, where logical images can be made to become real through a set of “self-producing” (Mingers, 1995) processes, also called autopoiesis. It is the effective way that an image or systems of thinking can be “made real” in the phenomenal behavioural domain through a set of processes. These may, for instance, be political or operative processes. There is also a connection between these two planes in interaction and the existential plane that is defined in terms of a autogenesis, and which according to Yolles (2005) can be expressed as guiding principles.

Yolles (2000) developed on the notions of Schwarz, and illustrated the connection between the three domains practically within a context of organisational change. This is illustrated in figure 3.7 and figure 3.8 (Yolles, 2005), and further theory was developed to define the individual domains as in table 3.5.

Figure 3.7: Relationship between the three domains in VST (Yolles, 2005)

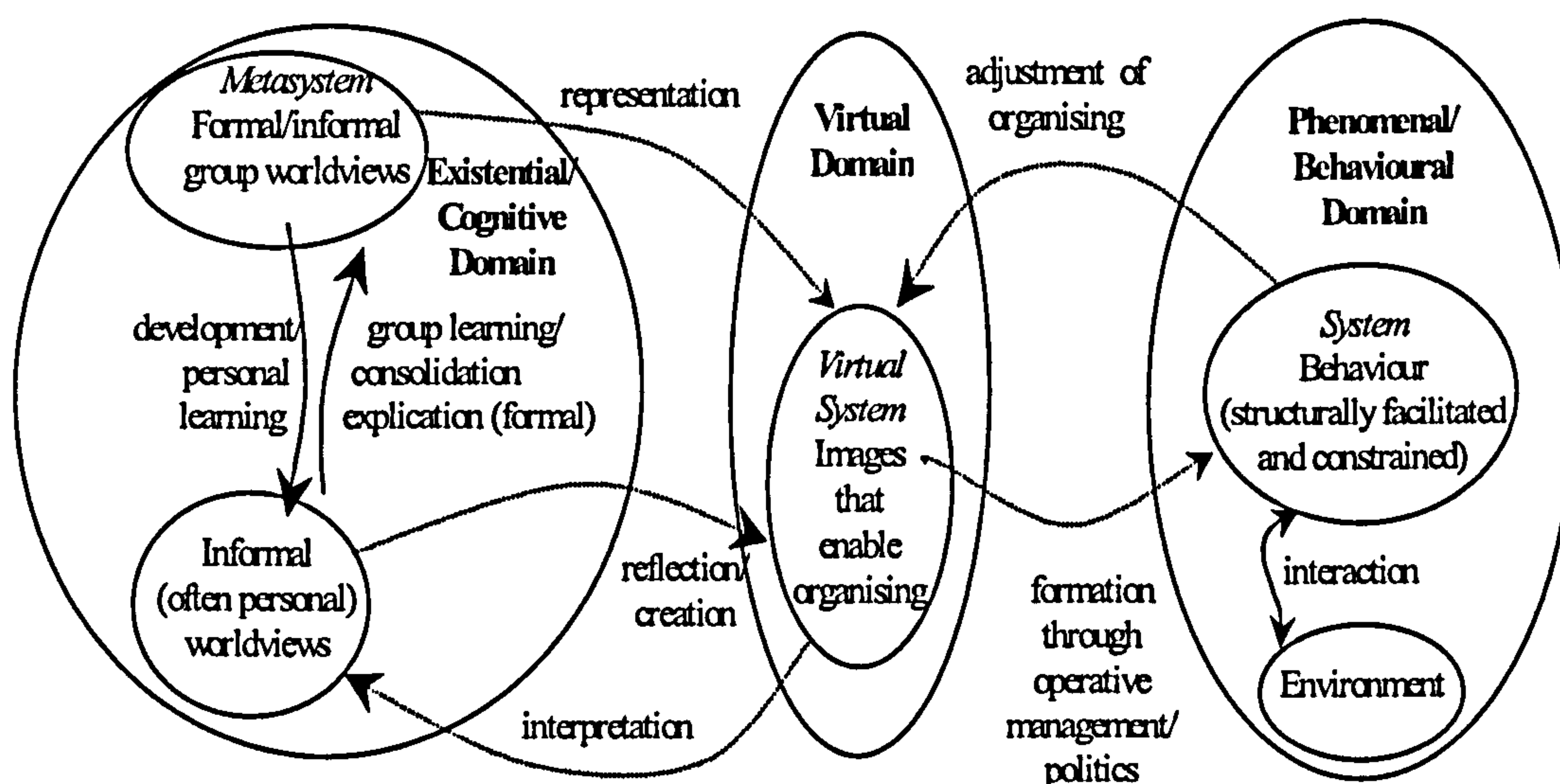


Figure 3.8: Influence diagram exploring the relationship between the phenomenological, virtual and cognitive domains (Yolles, 2005)

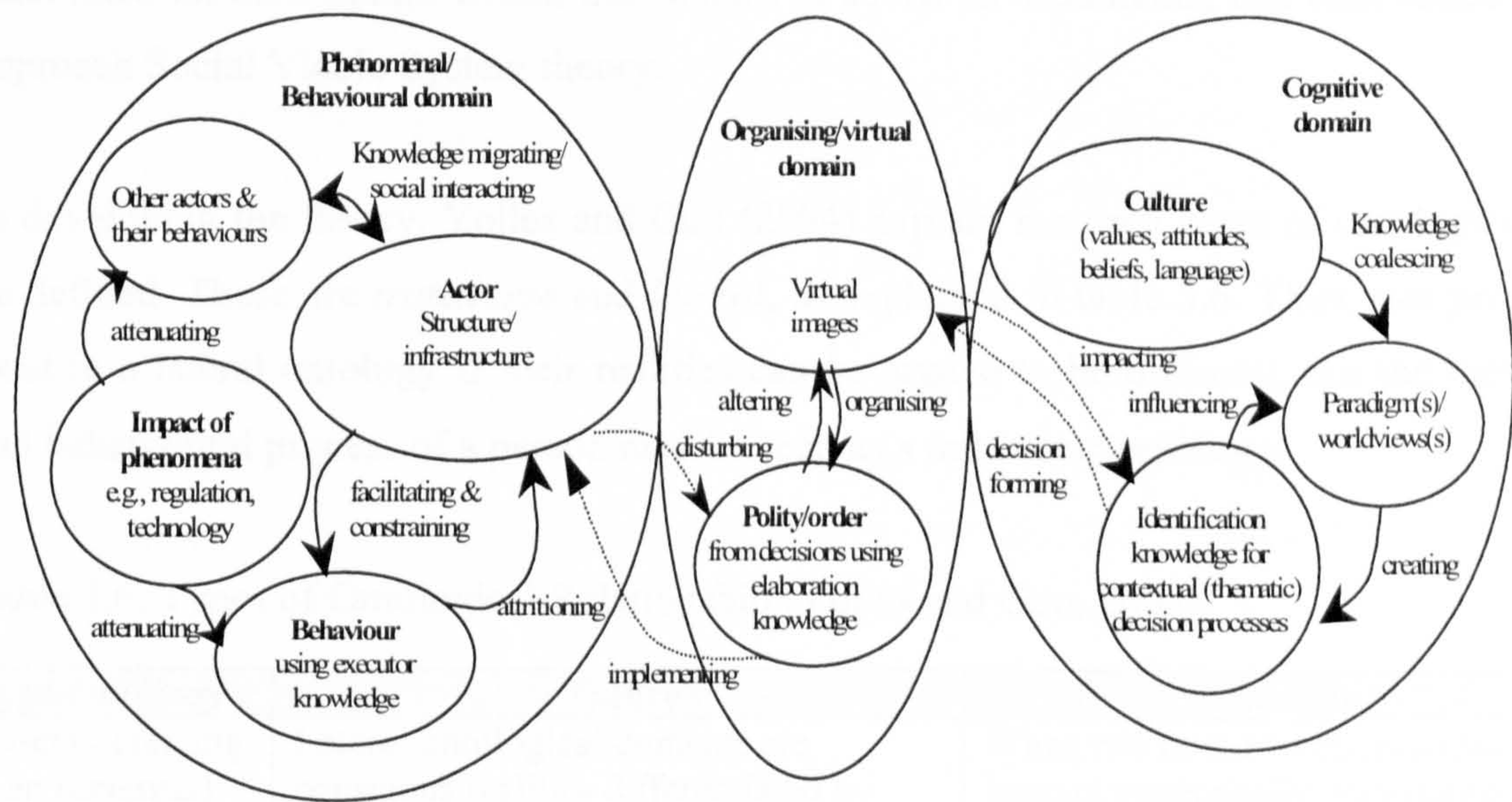


Table 3.5: Ontological nature of the three domains (adapted from Yolles, 2000)

Three Domains	
Types of Domain	Ontological Content
Phenomenal or behavioural	Material objects or events in interaction, the perception of which is conditioned by a cognitive knowledge-based frame of reference. It is cognitively demiurgic (meaning formative or creative), deriving from the notion of one who fashions the material world from chaos. Phenomena are truthfully experienced.
Virtual or organising	Rational, symbolic or logical relational images that are constituted by coordinated unintegrated images or system of thought that relate to phenomenal reality and connect with purposefulness. It is local to the experiences of the perceiver and involves interpretative rightness. Images of value and belief are maintained, partly represented through ethics and ideology. The domain is conditioned by a cognitive knowledge-based frame of reference.
Existential or Cognitive	The local belief based creation of concepts and their patterns held in worldviews (maintained through appreciative sincerity), which establish a frame of reference, and determine what is known and their related meanings. These condition both the virtual images and provide substance for them, and the sensory capturing of phenomena.

Each of the domains defined in figure 3.7 is ontologically defined (Yolles and Gou, 2003). Ontology is the study of being or existence, and may be thought of as arbitrarily

separating off different modes of being so that they can be explored analytically more easily. Yolles (1999) followed Schwarz (1997) in his definition of each domain, and then elaborated on their nature within the context of social environments, and then called his approach Social Viable System theory.

In developing the theory, Yolles and Guo (2004) explain that two types of ontology can be defined. These are *transverse* and *lateral*, as explained in table 3.6. Thus, two people exist in a lateral ontology if their realities can be argued to be different, but the mental and behavioural process of a person may be seen as a transverse ontology.

Table 3.6: Types of Ontological Relationship (Yolles and Guo, 2004)

Type Ontology	Nature	Example
Lateral, creating an (external) supra-system	Lateral ontological domains are conscious realities differentiated by distinct patterns of knowledge expressed as <i>modes</i> of topological existence; they exist separately and interactively in the same ontological level and have a common ontological character, and globally define context pluralities.	When two or more organisations interact systemically, they may pass through some form of emergence into a supra-system, as they develop transverse ontological levels, like two people interacting in a bargaining process.
Transverse, creating an (internal) autonomous system	Transverse ontological domains exist at different levels of conscious reality, have distinct ontological characters, and maintain related epistemologies, and locally define context singularities.	The three domains interactively constitute an emergent unity that it calls an autonomous system, like a person who believes, thinks, and behaves.

3.6. Fitness Coherence and Pathology

There is a theory of coherence that deals with knowledge processes, that can be related to the development of paradigms (BonJour, 1985). It tends to explore the comparative meanings and relationships between beliefs within (and to some extent across) paradigms such that consistency and thus coherence can be explored. However, it is normally considered to be within the domain of philosophy, and beyond the scope of this thesis.

Having said this, there are some elements of coherence theory that can be linked directly to processes of validation, and these will be considered in chapter 5.

The notion of coherence has had a significant amount of interest as an “economic coherence” or “corporate coherence” rather than the “cybernetic coherence” of concern here. Foss and Christensen (1996, p.4) refer to corporate coherence as:

"a concept that was coined by Teece, Rumelt, Dosi and Winter (1994). However, the notion involves ideas that reach back to work that has been founding of the strategy discipline, namely that of Edith Penrose (1959), Alfred Chandler (1962) and H. Igor Ansoff (1965). The relevant ideas are represented by such notions as 'synergy', 'related diversification', 'corporate parenting', and 'core competence'. As a general matter, the notion of corporate coherence is used by Teece et al. (1994) to refer to a property of the multiproduct, divisionalized firm¹, specifically, to the ability of such a firm to generate and explore 'synergies' of various types. This ability is often measured in the diversification literature by the proxy concept of 'relatedness' in terms of products and/or underlying resources and capabilities, the underlying rationale being that such relatedness indicated the presence of sub-additive cost functions, or, 'economies of scope'."

While economic coherence is primarily concerned with production, it is distinct from the cybernetic coherence that this thesis is concerned with. Cybernetics refers to processes of "control and communication" (Yolles, 1999), while the term coherence can be defined as the degree to which separate parts of a social system (like departments) that have an orderly and consistent set of defined relationships between themselves (Yolles, 1999) that do not create adverse interference. Such adverse interference can be caused by the paradigmatic differences (which cause differences in understanding) and other forms of pathologies that occur between the parts, both of which affect the processes of control and feedback and meaningful communications. This will be explored further shortly. For Yolles (2005), such coherence relates to the ability of an organisation to adapt and change,

and Beer (1979) has used the notion in the development of his Viable System Model used to qualitatively assess the viability of organisations.

The idea of systems being viable, and therefore being able to sustain them, has been around for a while. One way of framing this option is through the idea that an organisation can be fit, and improving its fitness can improve its viability. Beer (1975) was interested in the idea that organisations, if they are to be viable and sustainable, must be fit. The notion of fitness is well known today, and discussed, for instance by Schwaninger (2001). In chapter 1 it was connected with the notion of coherence, and by implication coherence is connected with pathology. Yolles (2005) discusses the notion coherence and pathology, and argues that pathologies are a condition of ill-health that inhibits an organisation from performing in a way that enables it to implement its structures and limits its capacity to behave effectively in connection with its agreed and coherent ideas or purposes. It is through their pathologies that organisations lack the ability to perform properly through such factors as poor management, poor procedures, and poor communications.

The VST model is concerned with systems that are self-contained in their ability to survive, and able to support adaptability and change while maintaining their operational or behavioural stability. Viability requires social collective *coherence*, and the reduction of *pathology*.

There is a cultural argument possible for the explanation of coherence, which centres on organisational paradigms. A paradigm is a group phenomenon that has its own culture (Yolles, 1999). The concept of culture (Williams et al, 1993) involves values, beliefs, attitudes and normative behaviours that are defined through belief. Normative behaviours are central to paradigms because they constitute accepted formal types of behaviour that the paradigm holders expect and accept. Behaviour that does not conform to those norms may be illegitimate or suspect. Each department in an organisation develops its own paradigm because its operations, tasks and duties are distinct from those in other departments. It is because of this that language becomes differentiated too, and a

differentiated language is an indication that different paradigms exist. These language differences can be referred to as a metalanguage (Koestler, 1967), which within the paradigm offers a common local way to communicate meaning of situations that the paradigm holders are exposed to and which is specifically relevant to its operations. This is a notion supported by Kyberg (1968) who says that whenever one talks about something formally defined, a metalanguage must be used. Since the paradigm a cultural phenomenon, it should also be reflective of the organisational culture. However, if this is to occur, then this requires close association between the different departments, at least through communications, so that mutual meanings are developed across the paradigms. When this occurs so the organisation may be classed as being more coherent.

Hence, coherence tends to refer to global conditions like the whole, while pathology tends to express more local conditions that can affect coherence. Pathologies occur when individuals and groups in a social system are prevented from autonomously regulating their collective existence in a way that opposes systemic viability (Yolles, 1999). Pathology may not only be explored in terms of groups, however, but also in terms of any ontological classification.

Organisational pathology has been explored by Lyden and Klengale's (2000), for instance, who found that they have numerous symptoms that include barriers to open communications. The major symptoms that they list as being common are: declining profits; decreasing productivity; increasing absenteeism; barriers to open communication; exclusively upper echelon in all decision making; lack of employee commitment to the organisation; low levels of motivation and morale; organisational reputation of no employee interest; existence of unethical behaviour; lack of goal setting; lack of mentoring; lack of development and training programmes; and lack of trust among employees. In order to assess the extent of the pathology, they recommended that questions should be put to a workforce about their perception of: internal communication; employee participation and involvement; employee loyalty and commitment; staff morale; institutional reputation; ethics; recognition of employees'

contribution; alignment of corporate, department, team as well as individual goals; leadership; employee development opportunities; and resource utilisation.

Others who have used the term pathology in an organisational sense include Howard (1999), Habermas' (1987), and Beer (1979).

In exploring the fitness of organisations, Yolles (2005) demonstrated that pathologies could be examined in terms of the connections between each on the domains of an autonomous organisation. This is shown in figure 3.9 and explained table 3.7, and a distinction between type 1 and type 2 pathologies are created.

Figure 3.9: Model of the collective showing type 1 and 2 pathologies (adapted from Yolles, 2005)

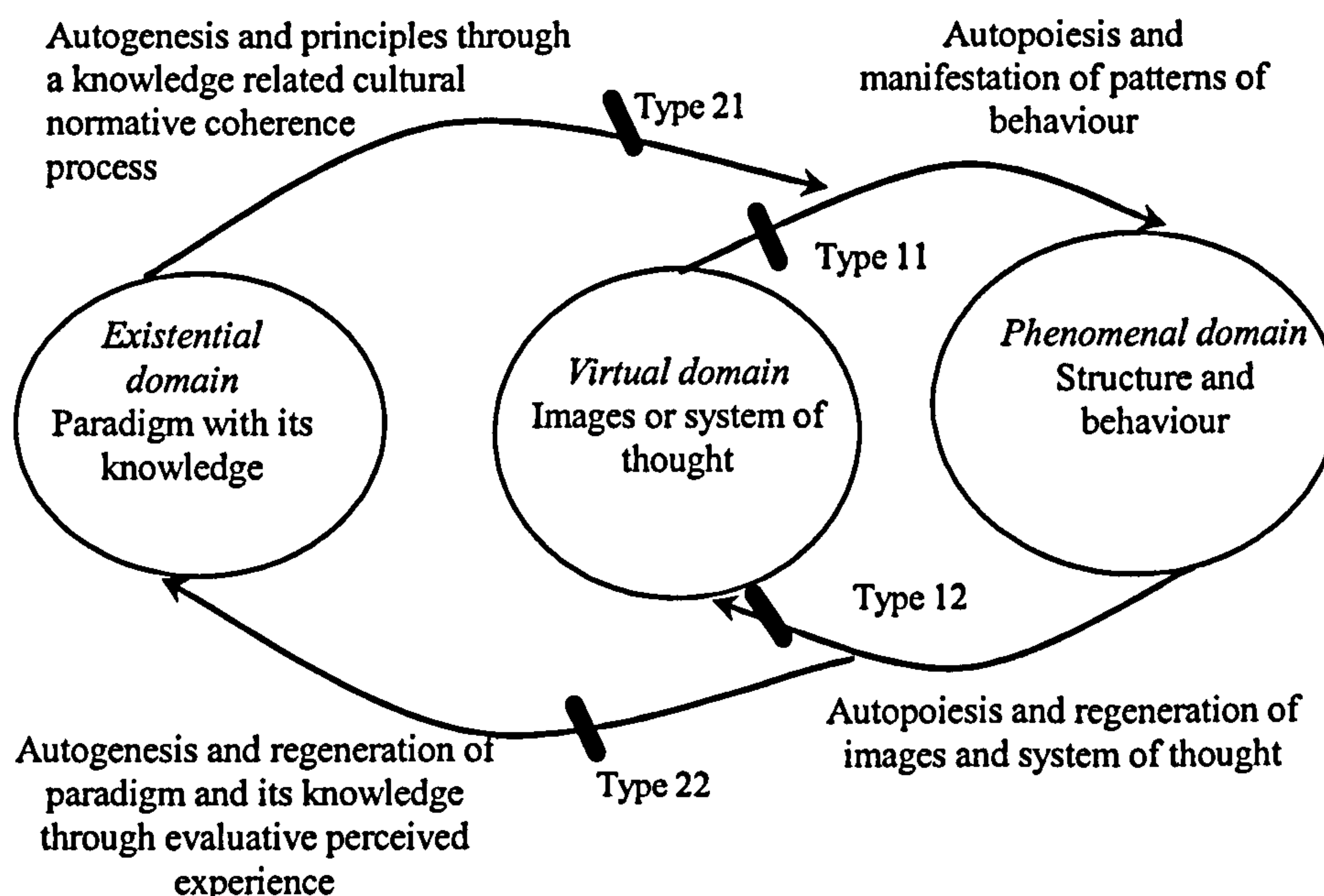


Table 3.7: Types of Ontological Pathology and their Natures (adapted from Yolles, 2005)

Pathology Type	Nature		
1 (11 and 12)	Can result in disassociative behaviour that has little reference to the images or system of thought of the organisation. When this occurs, behaviour may be influenced directly by the unconscious. Type 11 relates to phenomenal image projection, while type 12 to an ability to have a feedback affect.		
2 (21 and 22)	No changes in the normative coherence can develop within the cultural fabric of the plural actor. In type 21 existing knowledge cannot have an impact on the autopoietic loop, while in type 22 learning is not possible. This has major implication for the way in which patterns of behaviour become manifested. An example of the type of pathology might be when patterns of behaviour occur independently of subconscious constraint, but responsive to the instinctive unconscious.		
	Associative Type Combinations		
	T11	T12	T21
T12	No phenomenal image projection or feedback resulting in direct link to existential domain		
T21	No knowledge development/ learning and no image projection to the phenomenal domain. Feedback cannot be responded to.	No feedback resulting in regeneration of mental image or system of thought, and no learning process development.	
T22	No image projection to the phenomenal domain, and no possibility of coherence through learning capacity.	No regeneration of subconscious image through experience, and no evaluative process deriving from experience.	No influence of knowledge or knowledge development (i.e., no learning or reflection). Image and phenomenal image projection cannot develop.

3.7 Conclusion

The preceding chapter reviewed the extant literature on organisation change with an emphasis upon organisation theories, change strategic decisions and China-specific literature. It suggests that the literature in this area remains fairly rudimentary. Few studies have attempted to develop an integrated approach to *set about identifying*,

establishing and capturing a kind of organizational change strategy based on OD-orientated embedded VST in complexity situation in China.

The basic concepts of management cybernetics have been outlined, as well as concepts of Viable Systems Theory. This has enabled discussion about the nature of complexity, and the connection between difficulty and messy problem situations that this implies.

Finally, consideration has been given to the idea of organisational fitness, and this has been defined in terms of coherence and pathology.

Chapter 4: The Conceptual Model

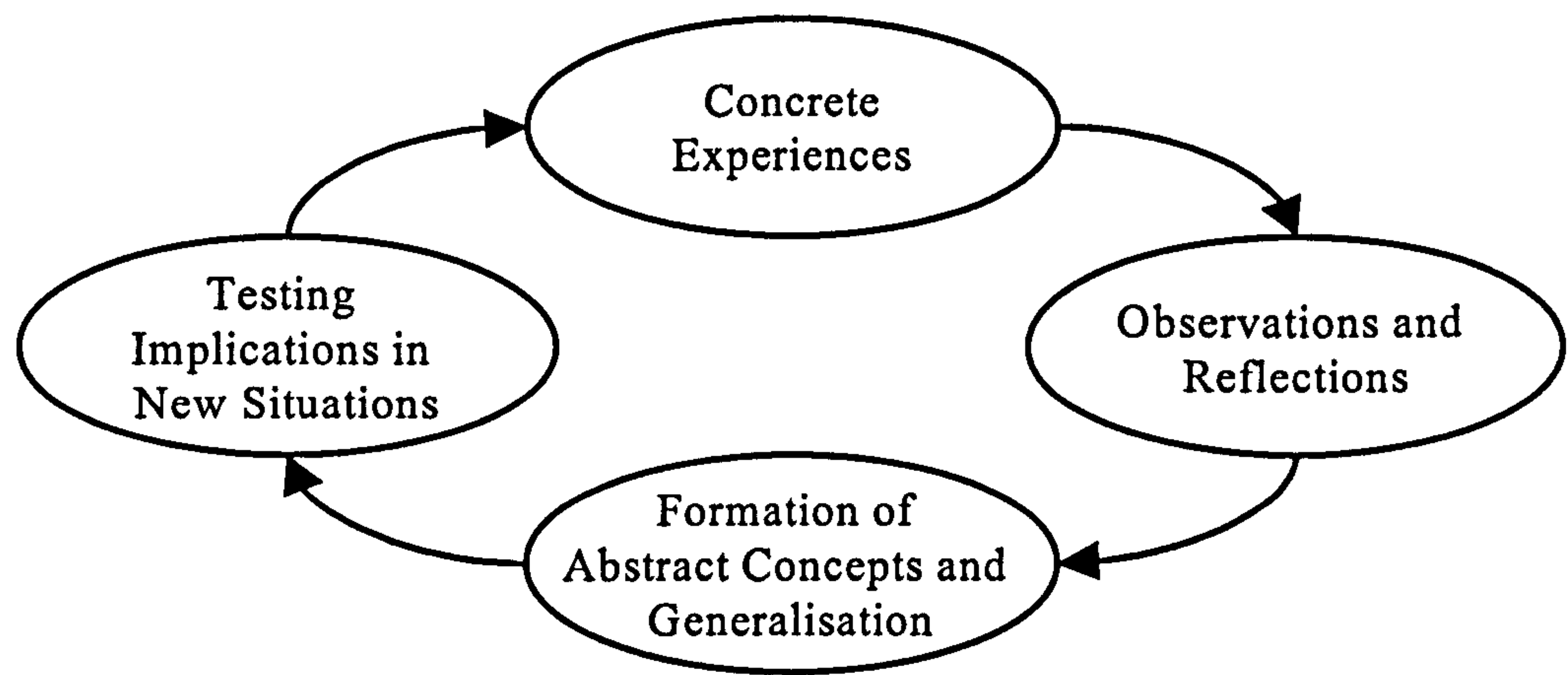
4.1 Introduction

This chapter is interested in extending the literature review of chapter 3. A model will be created that will in due course in the thesis, be developed into an empirical measuring instrument. So, this chapter is concerned with *theory building* rather than *theory testing*. As part of theory building within the area of transformational change situations, this research chooses to develop a new conceptual device and a new strategic model, rather than examining relationships among antecedent variables (Parkhe, 1993). The desired research outcome will be a refined framework with explanatory power rather than statistically tested hypotheses. As the focus of a theory-building process is not to verify established hypotheses, models, or frameworks but to improve their substance (Flynn *et al.*, 1990), this suggests that the research inclines to a theory-building approach.

The selection of a theory-building approach is also attributable to the status of contemporary organisational change research development. Yolles and Guo (2003) argued that, in socially complex situations it is useful to have a theory of the organisation that can help structure problems and manage change. Yolles and Guo (2003) also point out that if a map should be found that enhances the prepositional capacity of OD to do this. It is because of this that more theory needs to be embedded into the prepositional base of OD. Hence, the field of OD research lacks a strong theoretical core or an encompassing framework that effectively integrates past research in organisational change. The preceding literature review shows that this insight still holds true and our understanding of change formation studies, particularly those addressing traditional OD, is still at a nascent stage. Wherever there is an absence of accepted frameworks and formal theories to answer defined research questions (Strauss and Corbin, 1990; Gill and Johnson, 1991), or lack of empirical substantiation of current perspectives (Eisenhardt, 1989), there is a necessity for theory development. This applies to the research on organisation change.

Approaches to theory-building rely on reflections obtained from experience in the field. Kolb *et al* (Gill and Johnson, 1991) suggested an experiential learning cycle model to illustrate the contribution of reflection. The process of theory-building is believed to involve deductive learning and inductive learning (see Figure 4.1).

Figure 4.1: A Model of the Experiential Learning Cycle (Gill and Johnson, 1991.)



Deductive learning prompts researchers to decide which concepts represent important aspects of the theory or problem under investigation (Gill and Johnson, 1991). Normally, research questions provide an initial understanding of what is going to be observed. In this research into OC formation strategy, the concept of that OD can be set within Viable Systems Theory (VST), itself a conceptual development of the managerial cybernetic theory that underlies the Viable Systems Model (VSM) has been given special attention. The preceding chapter has identified some key resource-related constructs and proposed a conceptual framework to illustrate the relationships between these constructs. This deduced framework is then used as a reference to help define the scope of the relevant issues to be observed.

Inductive learning is the logical reverse of deduction. It allows the researcher to acquire concrete experience from selected cases and create explanations for and theories about what has been observed (Gill and Johnson, 1991). In other words, key concepts are validated, and the framework enriched and verified through reflections upon historical

accounts of OD-developed in China and not only in China. The induction process is described in the rest of the thesis.

4.2 Background to OD and to its Development, Viable OD Embedded in VST

In chapter 3 the nature of organisation and organisational change was discussed and some related theories have been reviewed including a literature review on OD. In order to illustrate where and how the assumptions of the research aims can be derived, it is useful to provide more detail on the paradigm that underpins OD.

OD developed from the work of Lewin (1947), and integrates Nadler's idea that an open system is a transformer of inputs to outputs. Such systems need to have "favourable transactions of input and output with the environment in order to survive over time" (Nadler, 1993,). OD offers an approach to organisational inquiry that seeks to find a balance of forces with its environment (Pugh, 1993) by instituting appropriate change in an organisation's system. It was originally conceived as a strategy for large-scale cultural and/or systemic change that depends on many people accepting the need for change, and until recently was based on diagnosing gaps between what is and what ought to be (Weisbord and Janoff, 1996).

OD maintains a paradigm that is consultant orientated and people-centred. It is a soft system methodology (Yolles, 1999) since it engages elementary systems concepts, and was developed prior to the work of Checkland (1981). It is concerned with intervention into problem situations to achieve change management through individuals and their relationships. OD's intended use was "to articulate a mode of organisational consultancy that paralleled the client-centred approach in counselling and contrasted with consultancy models that were centred on expertise" (Coghlan, 1993, p117). However, at its broadest, OD is concerned with "boundaries and relationships at a number of different levels between enterprises, their stakeholders and society, and the way in which these relationships could change over time" (Pritchard, 1993, p132).

Harrison explains that consultants who use traditional OD tend to assume that organisations are most effective when they “reduce power differences, foster open communication, encourage cooperation and solidarity, and adopt policies that enhance the potential of employees” (Harrison, 1994, p8). To help assist organisational forms and cultures towards this ideal, consultants use small group training, feedback on interpersonal processes, participative decision-making, and build strong cohesive organisational cultures.

Traditional OD has been described as being based on a narrow view of organisational effectiveness. It “does not seem to work well in organisations that emphasise status and authority differences or in nations that do not share the values underlying development. Even where they are appropriate, traditional organisational development interventions usually yield minor, incremental improvements in organisational functioning, as opposed to the radical transformations needed for recovery from crises and decline” (Harrison, 1994, p8-9). The needs of fast change in complex situations should be added in here.

To make OD more flexible and broaden its ability to deal with complex organisational situations, it must be able to deal with changes in organisational form, strategy, and culture, power alignments, political bargaining, cultural diversity (at different levels of the organisation), stability and instability (Yolles and Guo, 2003). Harrison therefore proposed some changes to diagnosis in OD. However, it still has a limited capacity to guide inquiry through a variety of political and cybernetic attributes of organisations that are pertinent to change. It would be ideal if a map could be found that enhances the prepositional capacity of OD to do this. To satisfy this, more theory needs to be embedded into the prepositional base of OD. In due course it will be shown that this theory can be derived from Viable Systems Theory (VST).

4.2.1 The Organisation as a Transforming System

Nadler’s model that underpins OD is referred to as the Congruence Model of Organisational Behaviour (Nadler and Tushman, 1977; 1979) because it supports the notion that organisations need to have congruency between four subsystems: tasks,

individuals, formal organisation and informal organisation. Thus, for instance, there needs to be congruency between tasks and individuals, or between the formal organisation, its control structures and processes, and the informal power structures and processes that exist within the organisation. The basic hypothesis of the model is that an organisation will be most effective when all the four components of the system are congruent with each another. Nadler’s four subsystems have been subsumed into a *system definition*, part of the *Systems as a Transformer*, in table 4.1, which also incorporates Harrison’s (1994) distinctions of organisational focus.

Table 4.1: A focussed view of the organisation through Organisational Development
(adapted from Yolles, 1999)

Organisational Focus	Inputs	System as a Transformer		Outputs
		System	Focus Environment	
Organisational	Resources facilitate the establishment and maintenance of structures, and activities of the organisation. Strategy: a set of key decisions about the match of the organisation’s resources to environmental imperative.	Goals, culture, technology, process, behaviour, formal and informal organisation. History provides a background that validates the organisation, its structures, and activities.	Provides constraints, demands and opportunities for the organisation.	Products and services. Performance indicates the ability of the organisation to achieve its desires.
Group	Resources facilitate the maintenance of structures and activities of the group.	Group composition, structure, technology; group behaviour process, culture. Effectiveness in a group’s performance is determined by strategic goals.	Organisation provides task definition and redefinition, control of change, resistance to change, power to shape organisational dynamics	Products, services. Performance indicates the ability of the group to satisfy its intended function.
Individual	Human resources	Individual jobs/tasks; individual behaviour, attitudes, orientations.	Group/organisation provides quality of work life, well-being.	Products, services, ideas. Performance indicates the ability of individuals to operate.

4.2.2. Generic Problems, Needs and Actions for Organisational Change

Following the ideas of OD, there is interest here in organisations that have political systems composed of individuals, groups, and coalitions, all of which may be competing for power (Tushman, 1977). New ideologies can also influence power positions. Balances of power exist within organisations, and changes can upset these, generating new political activity that forges stable power relationships. In order to facilitate change, it is necessary to shape the political dynamics of an organisation, enabling change to be accepted rather than rejected.

Nadler argues that change situations have three generic problems. Change might upset existing power relationships, and a political dynamic for change is needed. Change may also make people feel that their existing power positions are threatened. Nadler has also identified resistance to change as a generic problem. This may occur when individuals are faced with change situations that they feel may affect their security or stability (Watson, 1969; Zaltman and Duncan, 1977). Not only can it generate anxiety and affect a sense of autonomy, but it can also make individuals alter the patterns of behaviour that have enabled them to cope with the management structures and processes. Finally, Nadler identifies control as a factor necessary to manage change processes. Table 4.2 is indicative of Nadler's view that each of these three factors are generic problems that have associated with them organisational needs, and prescribe actions for intervention that can be used to improve problem situations.

Maurice Yolles (2003) has developed and enriched Nadler theory; He has taken OD through a linguistic shift, thereby explaining Nadler's generic problems in terms of VST for use later. Resistance to change is expressed in terms of four actions that are intended to motivate the organisation to adopt a re-orientation that can deal with the change. Thus, actions (1) and (2) develop the fundamental support that is able to motivate a new

orientation for the organisation, and in (3) the use of social symbols can be used to share meanings through which explicit and implicit patterns of behaviour are acquired and transmitted. In (4) the creation of stability can concretise the orientation that has been created. Hence, Nadler’s idea of the problem of resistance to change can also be expressed in terms of providing a re-orientation in the change for the organisation as a whole. The idea of an organisational re-orientation will subsume within it the need to reduce resistance to change.

Table 4.2: Actions Relating to Problems and Needs for Change in Nadler and Yolles

Generic Problem		Need		Action
Nadler	Yolles	Nadler	Yolles	
Resistance	Changing orientation	Motivate change	Support the change Underpin the change	1. Assure support of key power groups 2. Use leader behaviour to generate energy in support of change 3. Use symbols and language 4. Build in stability
Control	Manifesting possibilities	Manage the transition	Manifest perturbing unrest Manifest support and variety generation Introduce new variety dynamically	5. Surface dissatisfaction with present state 6. Participation in change 7. Rewards for behaviour in support of change 8. Time and opportunity to disengage from the present state
Power	Energising kinematic processes	Shape political dynamics	Cybernetics Polity Semantic communication	9. Develop and communicate a clear image of the future 10. Build in feedback mechanisms 11. Develop organisational arrangements for the transition 12. Facilitate support

Yolles (1999) argues that control is normally cybernetic, but this is not consistent with the notion of managing the transition. Rather managing the transition might be better expressed in terms of the actions that relate to an organisation’s *possibilities of*

development. The action (5) of surfacing dissatisfaction is a pre-requisite that will in part involve seeking the views of the membership of the organisation, thereby identifying the unrest that perturbs the organisation and enables the possibility of creating variety. Action (6) is directed at the manifestation of variety, as is action (7). Action (8) provides for the possibilities thrown up with the variety generation to be selected and instituted, and is therefore part of the dynamics of the change process.

In Nadler's problem area designated by power, actions (9) and (12) are cybernetic processes that may be considered to be independent of power. Further, (11) relates to an organising process rather than to power, and thus is a function of polity that enables the creation of order. All three points therefore are an energising process as opposed to an empowering one, and can perhaps be better described as kinematic - an energetic movement that can be considered abstractly without reference to the source of that motion. Action (10) identifies leverage points to pressure the change. While leverage is consistent with the creation of force and the use of power, other approaches are possible. While these proposed modifications may seem trivial, they will in due course assist in facilitating entry into the VST frame of reference.

In Chapter 3 the basis of Viable System Theory was reviewed, and the three domains model was also discussed. Here this shall be revisited so as to underlay formation of the objects of research.

4.2.3 Domain Properties

Each of the three domains of VST can be associated with a set of cognitive properties. They are cognitive because they relate to human orientations that are manifested from worldview. The researcher identifies three classes of such orientation: interests, purposes, and influences. Taken together, it is possible to formulate a picture of the cognitive properties of any purposeful activity system, as illustrated in table 4.3 for the first time. This develops on the cognitive properties table of Yolles (2000a), including some of Vicker's (1965) ideas on the notion of the appreciative system, and a development of the

organisational surfing table of Yolles (2000b) that the research shall further discuss in due course.

Table 4.3: The Three Domains, their cognitive properties, and Organisational Patterning

Organisational Pattern			
Cognitive Properties	Kinematics (Through energetic motion)	Orientation (Determining trajectory)	Possibilities (Through potential development)
Cognitive interests	Technical	Practical	Critical Deconstraining
Phenomenal or behavioural domain	Work. This enables people to achieve goals and generate material well-being. It involves technical ability to undertake action in the environment, and the ability to make prediction and establish control.	Interaction. This requires that people as individuals and groups in a social system gain and develop the possibilities of an understanding of each others subjective views. It is consistent with a practical interest in mutual understanding that can address disagreements, which can be a threat to the social form of life.	Degree of emancipation. For organisational viability, the realising of individual potential is most effective when people: (i) liberate themselves from the constraints imposed by power structures (ii) learn through precipitation in social and political processes to control their own destinies.
Cognitive purposes	Cybernetical	Rational/Appreciative	Ideological/Moral
Virtual or organising domain	Intention. This is through the creation and strategic pursuit of goals and aims that may change over time, enables people through control and communications processes to redirect their futures.	Formative organising. Enables missions, goals, and aims to be defined and approached through planning. It may involve logical, and/or relational abilities to organise thought and action and thus to define sets of possible systematic, systemic and behaviour possibilities. It can also involve the use of tacit standards by which experience can be ordered and valued, and may involve reflection.	Manner of thinking. An intellectual framework through which policy makers observe and interpret reality. This has an aesthetical or politically correct ethical orientation. It provides an image of the future that enables action through politically correct strategic policy. It gives a politically correct view of stages of historical development, in respect of interaction with the external environment.
Cognitive influences	Social	Cultural	Political
Cognitive domain	Formation. Enables individuals/groups to be influenced by knowledge that relate to our social environment. This has a consequence for our social structures and processes that define our social forms that are related to our intentions and behaviours.	Belief. Influences occur from knowledge that derives from the cognitive organisation (the set of beliefs, attitudes, and values) of other worldviews. It ultimately determines how interaction how this influences the understanding of formative organising.	Freedom. Influences occur from knowledge that affect our polity determined, in part, by how one thinks about the constraints on group and individual freedoms, and in connection with this to organise and behave. It ultimately has impact on our ideology and morality, and our degree of organisational emancipation.

This task defines a relationship between cognitive interests, properties and purposes, and it is worth noting the difference between them. Developing on Habermas's (1970) theory of human Knowledge Constitutive Interests (KCI), Yolles (1999, 2001) differentiates three primary generic cognitive areas in which human interest generates knowledge. They can be termed '*knowledge constitutive*' because they determine the mode of discovering knowledge and whether knowledge claims may be warranted. The three generic cognitive areas concern work, interaction and power. Empirical-analytic sciences incorporate a '*technical* cognitive interest' that connects with knowledge about work, and is associated with the instrumental control of the environment that identifies what is appropriate action. The historical-hermeneutic sciences provide access to facts through the understanding of meaning rather than by observation, which involves the interpretation of texts. Their validity is dependent on a mutual understanding derived from traditions, which actors in a situation aim to attain. It is this level of inquiry that Habermas claims is driven by the *practical* knowledge interest. Finally, *emancipatory* knowledge enables us to become self-aware of both the internal and external forces that distort our communications.

Habermas's KCI was directed at the individual within a social environment. By adopting his concepts as properties of the organisation, Yolles (2001) argues that KCI plays a slightly different role. This is illustrated by the distinctive use of emancipation. Habermas uses it in a way that is directed towards the self-development, self-knowledge or self-reflection of the individual, and beyond the limitations of one's roles and social expectations. Self-emancipation gains knowledge through reflection leading to a transformed consciousness. However, the researcher reference to "degrees of emancipation" in table 4.3 is intended to describe the condition of an organisation in respect of the emancipation that it provides for the individuals within it. This of course notes that the emancipatory condition will vary between different classes of individuals in an organisation (e.g., director, manager and subordinate). Most organisations involve structural violence (Yolles, 1999) that is directed differently towards different classes, and it limits the potential for "improvement" of both the individual and ultimately the

organisation, at least in respect of variety generation and thus viability. This does not limit the capacity for any individual to seek his or her own emancipation.

For Yolles (2001), quoting Espejo *et al* (1996), organisations adopt the *purposeful* behaviour associated with the individuals that compose them. The concept of purposefulness comes from the idea that human beings attribute meaning to their experienced world, and take responsive action that has purpose. Bertalanffy (1968) attributed the idea of *purposefulness* to Aristotle, and its consequence *intention as conscious planning* to Allport (1961). Purposefulness (Ackoff, 1981) enables the selection of goals and aims and the means for pursuing them. Checkland and Scholes (1990) tell us that human beings, whether as individuals or as groups, cannot help but attribute meaning to their experienced world, from which purposeful action follows. They, like Flood and Jackson (1991), also note that purposeful action is knowledge based. One would therefore expect that different knowledge is responsible for the creation of different purposeful behaviours. Consider now that purposeful behaviour is a property of an organisation that can be associated with its paradigms (and thus knowledge) and their associated cognitive models, processes and intentions. It is thinking as part of this (Levine *et al*, 1986) that enables the creation of the goals and the taking of actions to achieve them. Goals provide a target towards which purposeful behaviour can occur.

Cognitive purpose is a property of the organising or virtual domain. In Table 4.3, three cognitive purposes are assigned to the organising domain: cybernetic, rational/appreciative and ideological/moral. Cybernetic cognitive purpose is connected with intention. This occurs through the creation and strategic pursuit of goals and aims that may change over time. It enables people through control and communication processes to redirect their futures. The rational cognitive purpose is connected to formative organising that has logical and/or relational connections. It enables missions, goals, and aims to be defined and approached through planning, all of which derive from a worldview. It may involve rational aspect that refer to logical and relational abilities to organise thought and action and thus to define sets of possible systemic and behaviour

possibilities. In addition Vickers's (1965) concept of the "appreciative system" has been included, where appreciation provides a reflective view of a situation that entertains both cognitive and evaluative aspects, and it may involve tacit standards by which one can order and value experience. Appreciation might also be related to attitudes with reflection.

Yolles (2001) further argues that ideological/moral cognitive purpose is concerned with the manner of thinking. It provides an intellectual framework through which policy makers observe and interpret reality. It may be defined as a collection of rationalised and systemised beliefs that coalesce into an image that establishes a phenomenal potential or experience. Political ideology can be instrumental in defining (Holsti, 1967, p163): an intellectual framework that can be used to observe and interpret reality, an ethical orientation, an image of the future that enables action through strategic policy, and stages of historical development that relate to interaction with the external environment

Associated with ideology is ethics, which Midgley (2000) refers to as "values in purposeful action". For Yolles (2001) it can provide an image of the future that enables politically correct action through appropriate strategic policy. It also gives a politically correct view of stages of historical development, in respect of interaction with the external environment, and occurs through values that distinguish between right and wrong. While aesthetics is related to ethics (Mackie, 1977), it does not have associated with it socially objectification that is normally associated with ethics, that is it is not supposed to be taken as socially normative or common.

Cognitive purposes have been referred to, but cognitive influences are also said to exist. This occurs because every coherent organisation can be defined in terms of differentiable cultural, political and social belief systems. The three cognitive influences then, are (i) social relating to the formation of groups, (ii) political relating to individual and group freedom, and (iii) cultural relating to knowledge and meaning about self and others. Further explorations of cognitive influence can be found, for instance, in Yolles (2000b; 2000c).

4.2.4 Organisational Patterning

While the notion of Organisational Patterning (OP) originates from Yolles (2000), it should be noted that much of the discussion of the following sections comes directly from Yolles and Guo (2004). However the strategic map and the implied measuring instrument that this chapter formulates will create a development of this.

The origin of the idea of organisational patterning derives from a paper by Yolles (2000b) on “surfing the organisation”. It is represented in Table 4.3 as columns headers that indicate horizontal interactivity between the row attributes. The proposition is that just as the rows each have empirical and analytical independence so do the columns. Thus, both horizontal and vertical interactivity can occur between cells through their ontological interconnections.

The idea of an organisation having a kinematic relates to its “viability in action”, as proposed by Yolles (2000b). Work knowledge conditions knowledgeable action, and may be explored by examining how work processes change with the introduction of new knowledge. Measurements for this control process are qualitative, requiring an inquirer to search the local environment for ways in which knowledge has been applied (directly or indirectly) to varieties of situation. Social influences represent knowledge about the way in which social processes operate. This dimension can perhaps be measured not in terms of social meaning, but in terms of the reticence that actors have to the introduction of new social meaning.

In the second column, the first cell is practical cognitive *interest* that is a function of interaction, and enables people in the organisation to work together in a particular way. This can be taken with logical and relational aspects of the rational cognitive purposes that direct the organisation through its rational base and nature of the interactions that can occur. Also the orientating cultural belief system of cognitive influence can be added in, all contributing to an organisational *orientation* that determines its present and future trajectories. One metaphor for organisational *orientation* leads us to the notion of the

study of an organisation's formative orientation within the complex that it creates for itself, and that determines its present and future trajectory.

The third column is called *emancipation*, manner of thinking, and freedom, suggesting that by releasing greater potential to individuals or groups the *possibility* of greater organisational viability is ultimately enabled. This can liberate more possibilities for the organisation. Let us consider these three classifications a little more fully.

It is now possible to attempt to propose specific approaches to measurements of an organisation's possibilities, which function as attributes of variety generation. Knowledge about emancipation may be determinable through in depth questioning of relevant others. It may relate to the structural violence that may be believed to exist within an organisation. This is reflected, for example, through the rules that staff within an organisation may need to follow. It may be possible to measure this qualitatively by obtaining perceptions of the equity among different sets of rules that relate to distinguished groups. Manner of thinking relates to the ideological and ethical attributes of actors, and can be explored through in depth questioning. It filters and restricts the way that information is considered (Midgley et al, 1998).

These ideas have meaning that is able to describe aspects of the viability of organisations in a holistic rather than piecemeal way. Further, it seems that there are measurable qualities and quantities that may be able to produce a complete profile of an organisation and its capabilities within a given environment. This could tell us more about an organisation than a set of different individual explorations intended to address a particular problem through the application of a particular methodology.

Yolles and Guo (2004) link tables 4.3 and 4.4, and generate a new table appropriate to Organisation Development that results in organisation patterning, and that extends the conceptual brief of OD by taking into account the properties associated with VST. This provides a new and powerful option for OD that is more appropriate to complex

situations than the previous more simplistic approach. A practical orientation to this is initially suggested in table 4.4.

Noting that cognitive influence is linked to the creation of knowledge enables us to explain table 4.4. Social kinematics is related to providing people with an image of the future that will act as a basis for change motivation. Cognitive purposes are linked to information, are local, and involve politics that enable polity. In kinematic cybernetics, communication must be logically enabled through social design; that is formal accessible channels of communication should be created through which common meanings can be accessed. As part of this, feedback must also be seen as an essential component of the logical design. Transition processes must also be rationally or appreciatively designed so that new structures can materialise within which people can work. This is the same for organisational arrangements for the transition. Facilitating support is also a political process that links to control and logical communication. Cognitive interest is linked to data and data collection. OD ties into technical cognitive interest kinematics as far as it requires that people actually use communication as a part of their designated work profile. The potential for communication may not be adequate. Motivating routines must be established in which people take communication to be an important part of their work processes. The *interests*' row has been enhanced with the knowledge constitutive counterparts of Habermas's cognitive interests that refer to the use of causal and empirical-analytical methods, descriptions and practical understanding, and the use of critical approaches (Habermas, 1987; MacIsaacs, 1996; Fleming, 1997). Knowledge management processes might well further develop on these (Iles et al, 2000; Yolles, 2000)

Orientation is affected by cultural purposes in that the nature of the language used will provide something of an image and meaning to participants in the change. For cognitive purposes, the rational and appreciative aspects of orientation formulate key power group support by the political creation of that support (with the help of the appropriate

Table 4.4: Extending Organisational Patterning of OD (adapted from Yolles and Guo, 2003)

Cognitive Properties	Organisational Characteristics		
	<i>Kinematics</i> (through energetic motion)	<i>Orientation</i> (determining trajectory)	<i>Possibilities</i> (through potential development)
Interest	<i>Technical</i> Involves technical ability to undertake action in the environment, and the ability to make prediction and establish control. Routines for communication Work that engineers the change process.	<i>Practical</i> Symbols and rituals should be harnessed; energy of leaders should be directed; appropriate behaviour should be encouraged. Interactions that maintain the direction of the change are essential.	<i>Critical Deconstraining</i> Rewards for behaviour; disengage from present state. Emancipation from the current state and empowerment enabling people to contribute to a new future.
Purposes	<i>Cybernetical</i> Through intentionality for the future, to provide logical processes of communication and feedback; design of transition processes; organisational arrangements for transition; facilitate support	<i>Rational/appreciative</i> Key power group support; build in stability processes. Develop and formulate objectives/goals for the change. The basis of the aesthetical image that determines pathways for valid purposes.	<i>Ideological</i> See dissatisfaction in ideological terms; mobilising change through participation and the facilitation of image. Clarification of what constitutes a politically correct approach for dealing with the change process.
Influence	<i>Social</i> Images of the future the management of social processes are important. An understanding of the cybernetic purposes to enable technical aspects of the organisation to materialise is important. Objectives also play an important part here, and must be understood.	<i>Base</i> Knowledge about the current state and its future is important, and removal of myths is also essential. Use of language and a redefinition of identity should be harnessed to direct the organisation. Use of language and related concepts that can give meaning to knowledge (metaknowledge). It supports myths that can misdirect the organisation. The propositions of the organisation are defined here, those that give meaning to its existence. Organisational mission and objectives derive from this.	<i>Political</i> Values that create groups, hierarchies, leaders, power positions, and power relationships. It establishes the basis for freedoms that provide a new future for the organization in a very different environment, and will ultimately determine through normative constraints on structure what behaviours will be possible. Creates a culture's normative boundaries through its beliefs, values, symbols, stories, and public rituals that bind people together and direct them in common action. These determine the creation of ideological/ethical and power constraints. They connect to the structure of an organisation and the way that power is distributed and used.

language). Stabilising this support is an important feature of change management. The practical interest aspect of orientation involves the adoption of symbols that people can

Apply in the technological communications that they establish. Practical interests are facilitated by the provision of say the use of technology in creating networks of communication, or more simply just schedules for regular meetings. These clearly link to technical interests, so that for instance people may be stimulated to attend a scheduled meeting. Leaders should have energy that can be put at the disposal of the change. Their political behaviour should also be coincident with the perceived needs of the change process.

No cognitive influences in the area of possibility for change are indicated within OD. They could have involved, say, awareness that an existing despotic political culture does not provide sufficient empowerment for participants in a change to help carry it through, and that a new more open political structure is required. The ideological attributes of organisational potential for change occur by ensuring that people become dissatisfied with the logical or political basis of the organisation, and their beliefs can be developed or harnessed to encourage them to want to participate in change. Ethical considerations that are part of ideology do not form part of the traditional OD paradigm. Within critical deconstraining, people are provided with rewards for their behaviour in participating in change. These rewards may or may not take the form of exchange media like money or power (Habermas, 1987); but they should contribute to an increase in their liberation, thus enabling them to see that they should disengage from the present state of the organisation. Part of this process could also be the ability for people to decide their own constraints on their behaviour. However, at best this must be a life world process that enables semantic communication.

This context enables us to adopt the theoretical base provided by Viable Systems Theory, and to construct a transformation of Nadler's theory of organisational change that more satisfies the needs expressed in table 4.2. It results in a tableau that guides an inquirer in an inquiry into organisational change management through a set of characteristics that

effectively assemble a number of conventional arguments together). A consequence is that certain remedies can be implemented within the context of an OD inquiry that can improve the organisation in terms of its kinematic energetic processes, the direction that it is taking, and its future possibilities.

Paradigmatic Metamorphosis and Organisational Development in table 4.2 provide the basis for an exploration of distinct aspects of the organisation at the cultural, polity and activity levels of the organisation. It may be that additional attributes must also be introduced those are reflected in the work of other compatible theories. The attributes of table 4.2 enables the different aspects of the organisation to be explored in connection with its current capabilities and capacities, and its possible futures. It thus acts as an energy and change map of the organisation that can assist the inquirer to develop appropriate intervention strategies that can be hailed as remedies for improvement. This map is quite broad, and it is possible to incorporate a number of models into it that are prevalent in the literature, for instance by Child (1973), and by Huczynski and Buchanan (1991). A consequence of this map is to provide a topology of problems that direct the inquirer to a portfolio of remedies for improvement, consistent with the “actions” of appendix 2 table A2 but more extensive and with cybernetic qualities that pattern the organisation.

4.3 Exploring the Fitness of an Organisation through Organisational Patterning

Now that the background to OP has been created, it is appropriate to extend the approach to argue how it can be used to assess organisational fitness. The relationship between the three domains is defined in figure 4.2 (Yolles, 2003). Autopoiesis, simply put by Yolles, is the process by which virtual images can be implemented into a social structure.

Using the idea of recursion as proposed in Yolles and Guo (2003), the whole three domains model can be recursively embedded in the existential domain to provide a new context and thus meaning for the domains. This results in figure 4.3

Figure 4.2: Illustration of the three domains model with Autopoietic connection

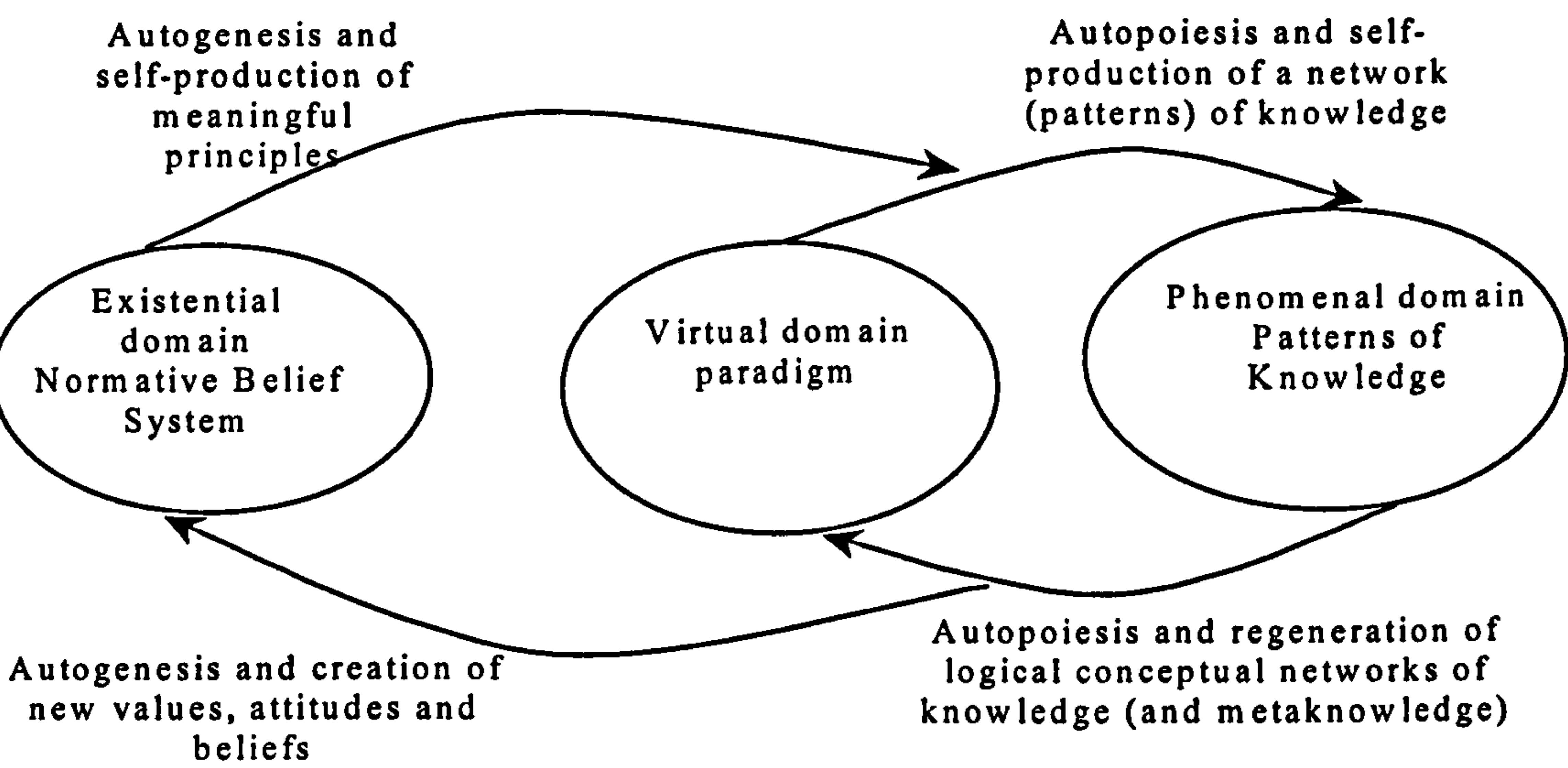
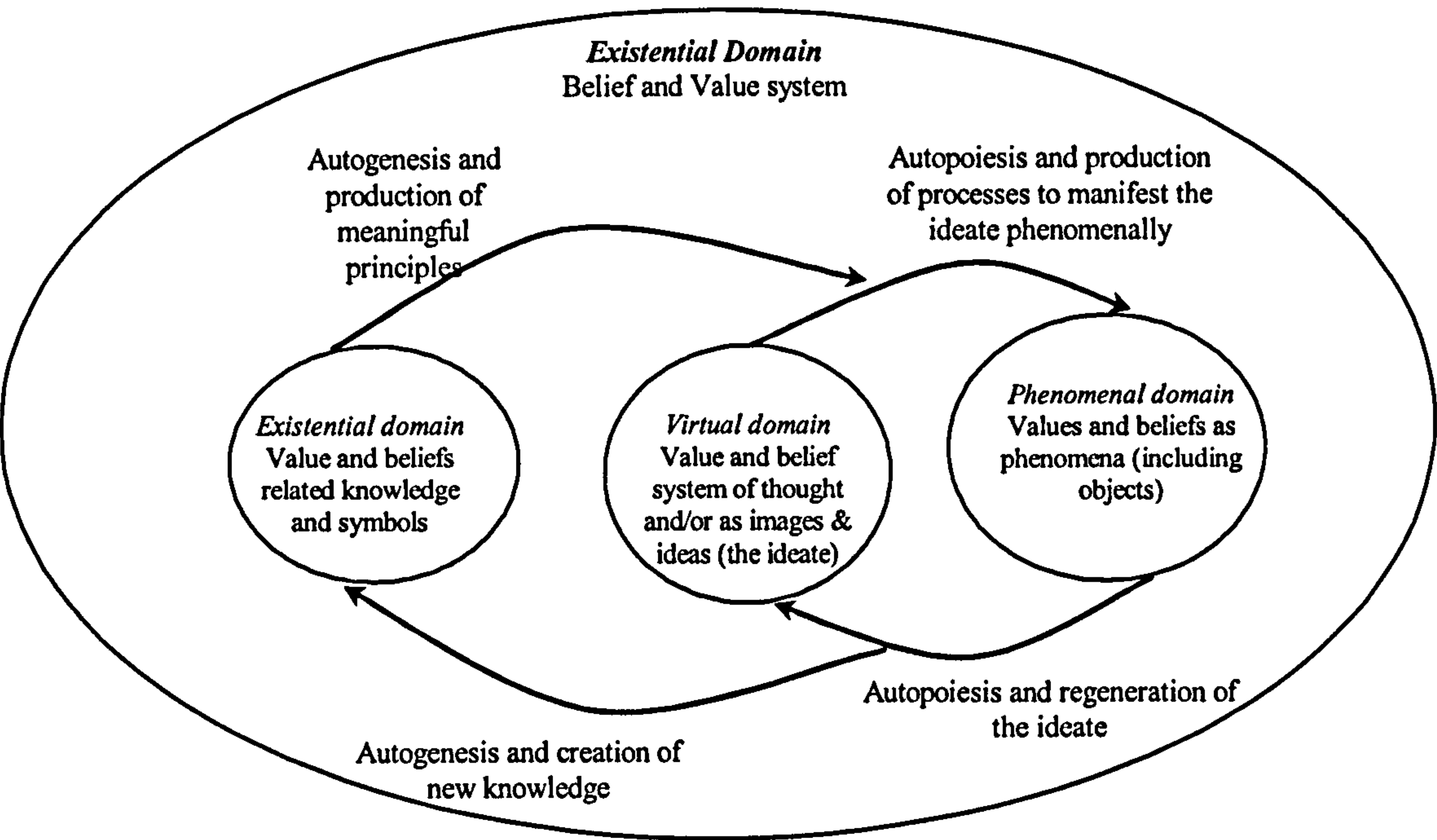


Figure 4.3: Three Domains Model Embedded in the Existential Domain, referred to as the VST model (Yolles and Guo, 2004)



One logical consequence of this is that it permits the OP table to be established as a strategic map that results in a measuring instrument that can be used to examine its values and belief system. Figure 4.4 is therefore the core conceptual base for this dissertation.

What are the possible expected relationships that will occur? They are possible for instance, between the cells of the columns, that is in table 4.5 there will be a connection between cells 1.1, 2.1 and 3.1, between 1.2, 2.2 and 3.2, and between 3.1, 3.2 and 3.3. If relationships occur in all cultures, this will provide some support for the above argument. The nature and strength of these relationships will, however, be expected to differ. Only if no relationship is indicated by inference between any of the cells in any of the cultural groups, then questions may be raised about the validity of the model given that this research process has been adequate.

This map will be converted into a measuring instrument, and thus satisfy a core objective, which is to create an applied development of Organisational Patterning (OP) that explores organisational fitness by creating a strategic map able to examine the potential for successful transformational change. This strategic map is central to the measuring process.

Accepting the propositions of the OP table, an intervention strategy can be created around it, posing questions and developing strategies within the organisation that enables the appropriate questions to be posed. This can occur through the development of an OD strategic approach, adapting the OD methodology to be sensitive to a wider variety of questions. An alternative might be to centre it on the VSM of Beer. However, these considerations will be revisited in later Chapters.

4.4 The Measuring Instrument and Organisational Fitness

In the next chapter an explanation of how table 4.5 can be used as a measuring instrument will be given, noting that its purpose is to assess organisational fitness.

Table 4.5: Strategic Map Inquiry for Viable OD

Cognitive Properties/Attributes		Inquiry Prior to defining OD Action
1.Interests	1.1 <i>Technical</i>	Put the different operations being undertaken by the organisation into classes, and examine them in terms of control and prediction. What classes of operation are under control and how? Are the consequences of this control consistent with the expectation provided by prediction?
	1.2 <i>Practical</i>	What symbols and rituals are being used in operations and through communications? Are the symbols and rituals being harnessed for the change process? What policies are leaders pursuing? Is organisational behaviour consistent with organisational policies?
	1.3 <i>Critical deconstraining</i>	Are there any direct or indirect rewards for behaviour? During change, how is the organisation disengaging from the present state? Is empowerment provided for the future? Is individual potential encouraged by people: (i) through the liberation of appropriate constraints imposed by power structures, (ii) learning through precipitation in social and political processes to control their own destinies?
2.Purposes	2.1 <i>Cybernetic</i>	What strategic goals and aims are there, and are they understood and being pursued by all parts of the organisation? Are people communicating about their goals and aims, and are related controls in place?
	2.2 <i>Rational/ appreciative</i>	Is there key power group support for change, what is it and how does it work? Are there any objectives/goals for the change? Has a stability processes been developed, will it work, and what is it? Are there any normative unexpressed tacit standards by which experience is ordered and valued? Is corporate reflection sought?
	2.3 <i>Ideological /moral</i>	Is there any ideological (belief system that creates an image for action - planning) dissatisfaction? Is change being mobilising through participation and the formation of a vision/image for the organisation? What is politically correct (providing an adherence to a typically progressive orthodoxy on issues involving race, gender, sexual affinity, or ecology; and in general it includes concern over expressions like speech, behaviour, products, advertising, that might be offensive to certain groups through society) for the organisation, and is this being adhered to?
3.Influences	3.1 <i>Social</i>	Is there a universal image of the future that is commonly understood? Is there a common understanding of the cybernetic purposes to enable technical aspects of the organisation? Are objectives and aims commonly understood?
	3.2 <i>Cultural</i>	Is there enough common and specialist knowledge about the current state and its future? Are there any predominant myths that will complicate this? What language is used to redefine corporate identity to help direct the organisation?

	3.3 Political	What are the values held that support the creation of groups, hierarchies, leaders, power positions, and power relationships? Are there any constraints that will affect ideology/eths?
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In Chapter 3 it was considered that organisational fitness could be related to two other concepts: coherence and pathology. Coherence relates to the way in which the parts of the organisation (seen as a system) relate and interfere with each other, and this can be seen in terms of knowledge processes. Pathologies were said to be a condition of ill-health that inhibits an organisation from performing in a way that enables behave effectively to satisfy its purposes such as the need to change. It is through their pathologies that organisations lack the ability to perform properly through such factors as poor management, poor procedures, and poor communications

One of the interests here is to consider organisational fitness in terms of coherence and pathology. It was also explained in chapter 3 that there has not been an empirical approach able to assess fitness through coherence and pathology. One of the intentions in this thesis is to show that the measuring instrument that is produced in this research is able to assess both pathology and coherence through the use of statistical techniques. This will be a further contribution to the new knowledge in this thesis.

4.5 Conclusion

From the theory provided in chapter 3, a research objective has been possible, which is to develop a strategic map for Organisational Patterning (OP) that explores organisational fitness by creating a strategic map able to examine the potential for successful transformational change. This has been developed through table 4.5 that represents the first part of the contribution to knowledge that this thesis will make. It constitutes a strategic map because it explores the ontological domains of the organisation in cultural terms. It is through this map that a measuring instrument will be created in chapters 6 and 7 that will form another element of new knowledge.

The strategic map can be used to explore the fitness of the organisation, and such fitness can also be expressed in terms of coherence and pathology. It is the empirical evaluation

of coherence and pathology that indicate organisational fitness that will in due course (see chapters 8) provide yet another contribution of knowledge.

Based on the theory highlighted in chapter 3 and developed here, a new approach has been created to define and measure organisational fitness. The measuring instrument will be created as a structured questionnaire developed from the strategic map. Its purpose will be to enable the assembly of the questions that will be presented in standard five-point scale questionnaire. In order to facility the surveys, based on the table 4.5, the questionnaire has been distributed and collected (as shown in Appendix 3).

Chapter 5: Research Methodology: Methods of Measuring and Analysis

5.1 Introduction

In the last chapter the conceptual model and its rationale were presented, and these constitute the basis for new knowledge to be created in this thesis. Here, the methodological approaches adopted - multiple case studies, cases study, and survey - are discussed in some detail in the description of the research design. The final section of the chapter outlines the research process and data acquisition protocols used for obtaining the relevant qualitative data.

5.2 Research Design

5.2.1 Research Design Requirements

In aiming to develop the initial framework within a certain research time, the experimental learning process needs to be guided by a proper research design, and preparation starts with a selection of research methodology. A variety of research methodologies are possible for qualitative research. These include experiments, surveys, single or multiple case studies, and action research. Yin (1994) provided a summary of conditions for selecting an appropriate research strategy in the social sciences, as illustrated in table5.1.

Table 5.1: Yin's Research Methodology Selection Approach

Research strategy	Form of research questions	Requires control over behavioural events?	Focuses on contemporary events?
Experiment	How, why?	Yes	Yes
Survey	Who, what, where, how many, how much?	No	Yes
Archival analysis	Who, what, where, how many, how much?	No	Yes/No
History	How, why?	No	No
Case study	How, why?	No	Yes

Drawing from the literature review and practical experience, this research aims to achieve the following objectives:

- a) The development of new theory embedded in action research able to assist organisations passing through transformational change.
- b) Developing instruments to assess organisational fitness through the use of organisational patterning in four commercial banks.
- c) To use these instruments as a diagnostic tool to design action research interventions
- d) To assess the relationship between the outcomes from the instruments and measures of organisational performance.

The nature of this research question implies that the research should adopt Survey and case study approaches.

The research approach will involve developing the following type of instrument: structured questionnaires to enable the assessment of staff perceptions, values and beliefs in order to develop the organisational patterning theory.

This instrument will enable an organisational pattern to be generated, and provide information about the capacity of the organisation to change.

A case study is defined as an intensive study of a specific individual or context drawn from multiple sources of evidence, including interview, documentation and direct observation (Yin, 1994). The methodology meets the need to focus upon a turbulent new change situation in Chinese state-owned commercial banks, which is a contemporary phenomenon occurring within a real life context, while on-going business concerns allow the researcher to exercise little control over the events. The complex nature of the formation and a desire for practitioner-relevance give rise to this research concern. In line with Yin's argument, case studies also became the research methodology for seeking answers to the research question.

In addition, there are a number of strengths in using case studies for theory building (Yin, 1984; Eisenhardt, 1989). These include the increased likelihood of generating novel theory, the measurability of emergent theories, and the empirical validity of resultant theories. In this research, the knowledge gaps identified in the literature call for studies to generate more applicable explanatory frameworks from a promising Viable OD perspective, rather than to test hypotheses derived from existing conceptual work. This situation is regarded by Eisenhardt (1989) as suitable for using case studies to build theory:

"Sometimes, serendipitous findings in a theory testing study suggest the need for a new perspective. In these situations, theory building from case study research is particularly appropriate because theory building does not rely upon previous literature or prior empirical evidence. Also, the conflict inherent in the process is likely to generate the kind of novel theory which is desirable when extant theory seems inadequate." (Eisenhardt, 1989:548.)

Last but not least, adopting Survey study methodology also increases the level of interaction and relevance of the research to managers and practitioners. Since historical study is intended to draw organisational patterning theory from 4 high-street banks in China, the research itself could bridge a gap between best practice and existing knowledge of how to manage transformational change in Chinese banks. Benefits of this research include offering disseminator or the managerial implications obtained from organisational patterning theory, which can facilitate organisational change to pass methodologies of transformational change banks in China.

In brief, based upon the above considerations survey , development of an action research approach informed by the output from the research collected, methodologies is selected to deal with the research tasks specified in Chapter 3.

5.2.2 The Studies

Three studies were undertaken in this research. They were:

- a pilot study in which a qualitative assessment is made of banking situation in China,
- a preliminary study that is concerned with the examination through the measuring instrument of a number of branches of the four State Commercial Banks in China
- a secondary study that is concerned with the examination through the same measuring instrument of a number of branches across three different geographical regions for the four State Commercial Banks in China

The purpose of the qualitative study is to assess the appreciation of the banks to their change situation, and to assess the ability to use action research approaches there. The purpose of the second study was to examine qualitatively the comparative fitness of the banks within a local region, and the secondary study developed on this to comparatively explore the fitness over the three regions.

Pilot Study

In order to elicit a degree of understanding of the nature of the problem that the banking system currently faces, and to confirm that action research can provide a suitable basis to develop successful intervention strategies for improvement, a pilot study was undertaken. This occurred through the use of one day action research workshops, part of a pilot programme that occurred with Everbright bank in Suzhou, China in August 2002.

To arrange this Everbright bank was contacted through, Ms Wang LanFeng, President at the Chinese Everbright Bank (Suzhou Branch) and past colleague and friend of the researcher. She arranged approximately 120 participants selected by Everbright Bank from its Suzhou branch. The participants were from various branches in the bank, and ranged in their role from middle to senior managers. In addition a few non-management staff were also present. In the workshop, Neither SIS or OD was implemented in full because of limitation in time for the sessions, which covered 1 day. Tools adopted for the structuring process included mind maps (Yolles, 1999). Sample outputs from the sessions facilitated are presented in appendix 2(a) and 2(b).

The purpose of the workshop was (a) examining participant responses to WTO entry, and (b) to introduce to them the principles of action research, another purpose was to identify issues for further research that could be used to inform my questionnaire development, and to assess the readiness of Chinese banks to participate in action research workshops. Having ascertained this, mind maps & other data from the workshops were used to inform questionnaire design.

In this workshop, after introducing issues associated with the need for change in the banking industry in respect of WTO entry, the participants were asked to self-organise into a number of groups. Each group was formed with 4-6 people, who then discuss the issues to generate a mind map on the banking industry's response to WTO. They also generated a force field analysis on improving service quality to identify and diagnose problems and issues associated with change in the banking industry in China.

The other purpose of the workshop was to identify issues for further research that could be used to inform questionnaire development, and to assess the readiness of Chinese banks to participate in action research workshops. Having ascertained this, the mind maps & other data from the workshops were used to inform questionnaire design.

The mind map that is attached in appendix 2 provides an illustration only of the typical output from the groups in the workshop. This particular example was selected randomly for this illustrative purpose.

Through the diagramming processes, and the presentations that the groups developed, it became clear that there was significant awareness among those present of the nature and seriousness of the change problem that they faced. However, there was little appreciation of the risk management associated with the bank operating in a commercial environment in undertaking or not even undertaking change, and the participants lacked a full understanding of the dimensionality of the change required, as implied for instance in table 4.4. This awareness suggested that it would be possible to meaningfully establish a

set of measuring instruments that were capable of developing the theory by statistical inference.

##Having mentioned risk, it is important to note that risk analysis is not part of the OD paradigm and therefore does not enter into the thinking process. Rather, the approach is concerned with the implementation of a change deemed to be necessary. This is a fundamental aspect of rational/appreciative image building, and connects directly to an appreciation of risk assessment and management processes that represent practical and technical interests (table 4.4). As a result, it is clear that the banking sector will require careful training to illuminate the dimensionality of any change programme in the transformation that they are currently passing through. The basis for this can lie within a testing of table 4.4, which is where the research is driving.

The Preliminary Study

The preliminary study is concerned with the examination through the measuring instrument of a number of branches of the four State Commercial Banks in China. This involved the selection of a number of branches from each commercial bank in the city of Baotou. The study will provide some insights into the fitness of each of these bank branches within a given cultural context within Baotou. Comparisons can also be made between the banks and their relative fitness measures.

Variance and correlation analyses will be undertaken in this study; the detail of the analysis will be given in chapter 6, and its conceptual nature of these two particular forms of analysis will be explored more fully in chapter 8.

The Secondary Study

A secondary study using the same measuring instrument as in the primary study will be concerned with the examination of a number of branches of the banks, across three

different geographical regions for the four State Commercial Banks in China. While in principle similar to the preliminary study, here there are distinctions between the cultural context defined by each of the three regions being studied. Any analysis that arises here and which shows differences from the preliminary study may therefore be connected with ambient cultural differences that can be associated with geographical distance.

Variance and correlation analyses will be undertaken in this study in the same way as in the preliminary study. The detail of the analysis will be given in chapter 7, and its conceptual nature of these two particular forms of analysis will be explored more fully in chapter 8.

5.2.3 The Basis for the Preliminary and Secondary Studies

1. Developing an Organisational Patterning Map

An organisational patterning map was formulated from table 4.4 (p.80) that results from the research approach adopted. Table 4.5 (p.85) enables the different aspects of the organisation to be explored in connection with its current capabilities and capacities, and its possible futures.

Part of this development will require a practical examination of the target organisations in terms of the content of table 4.4, seeking ways to develop remedies to problems. The questionnaire had been designed to evaluate the different aspects of the organisation in order to enable it to be assessed in terms of its cell attributes. This represents the next stage of the research process.

This is expected to be a consequence of an action research approach that will finally result from the research process. This process is described in more detail below.

2. Developing the Structured Measuring Instruments

In order to develop an intervention strategy that is based on Viable OD, a structured measuring instrument was developed from the theory of OP. This will enable inferences

to occur about the patterning process of the organisation being examined, as shown in table 4.4. However, such inference may not be comprehensive and adequate to represent the full complexity of the organisation and its processes. The analysis can focus on cross relating cells in order to empirically evaluate the matrix.

A structured questionnaire was developed based on table 4.4. The purpose of this was to enable an assembly of questions to be presented in standard five-point scale measuring instrument. The instrument derives from table 4.5, and as indicated in chapter 4, is intended to identify the values and beliefs associated with the employees of the Chinese commercial banks. In order to facilitate the surveys, the questionnaire (based on the table 4.5), has formulated, an early sample from 10 respondents tested to ensure that expectations of the answers were fulfilled, and a mass distribution and collection was undertaken (Appendix 3).

5.2.4 Sampling Strategy

The sampling strategy is concerned with the nature and number of banks chosen for study. The choice of sample strategy must be consistent with the research proposal. At the same time, practical considerations should also be taken into account in order to enable the completion of research investigations within a certain length of time.

In line with the above considerations, a structured questionnaire to enable the assessment of staff perceptions and attitudes in order to assess organisational fitness using OP theory of Appendix 3 is chosen for the research. The structured questionnaire was distributed into the four biggest banks' branches in three cities in three areas in China to provide more convincing results for the research compared to ones distributed into a single bank in multi-areas or multi-banks in a single area. The drawback of this sampling strategy is the likelihood that they may lead to an overwhelming amount of data with the added complications of cross-case analysis. However, this downside can be avoided by carefully assessing the research project resources as well as the issues relating to the

problems of managing a large quantity of rich and complex data (Miles and Huberman, 1984).

Questionnaires are associated with both positivistic and phenomenological methodologies. A questionnaire is a list of carefully structured questions, chosen after considerable testing, with a view to eliciting reliable responses from a chosen sample. The aim is to find out what a selected group of participants do, think or feel.

The selection of a questionnaire survey, as the main part of methodology in this research, is connected with theory building. The approach adopted is quantitative, and the researcher is interested in analysing a representative sample of a population from a carefully selected random sample in all four of the biggest banks in the three cities in three considered areas. The researcher is also interested in a limited and given number of questionnaires, and the goal of the sampling strategy is to replicate emergent themes by covering all the four biggest banks and different region in China. This is called *theoretical sampling* in contrast to *statistical sampling* (Glaser and Strauss, 1967).

Bearing these considerations in mind, this research uses a total of twelve different level branches of SOCBs for in-depth studies. These samples come from the big four banks, with various sizes and levels of classifications (See Table 5.2).

Table 5.2: A List of questionnaire survey Studied in the Research

Region	Bank name	Quantity of Distribution	Return Rate %	Distributing Date
HUANAN	BOC, CCB, ICBC, ABC	150	90%	Feb. 2003
HUABEI	BOC, CCB, ICBC, ABC	200	85%	Nov..2002
DONGBEI	BOC, CCB, ICBC, ABC	250	85%	Feb. 2003
TOTAL	BOC, CCB, ICBC, ABC	600	87%	Feb. 2003

Note: HUANAN: South China, HUABEI: North China , DONGBE: Northeast China.

5.2.5 Unit of Analysis

Analysis in General

The unit of analysis is a key focus in survey studies, as it imposes discipline on the detailed examination of data and drawing of conclusions. The nature of the analysis required determines the choice of the unit of analysis. In this research, the approach to understand organisational change strategy is to delineate the process through which the Chinese banking system is able to identify, establish and capture the advantages of a proposed OP. The exploration will be pursued by SPSS Analysis of the impacts of the development of twelve different branches of SOCBs for in-depth studies. Hence, the unit of analysis in this research is the formation, operation and evolution of OP to help Chinese SOCBs to pass the transformation change. In other words, the focus of this research is on a series of analysis based on the structured questionnaire to be evaluated over an extended period of the development of OD embedded in VST by applying SPSS.

The process view has been said to be of particular value to strategy research as noted by Van de Ven (1992) who says that for those cases used for strategy research, the nature of its research problem suggests that dynamic events are best studied with longitudinal-type approaches that can track a sequence of activities and consequences over time and potentially 'see' causality, rather than historical or snap-shot studies which can, at best, capture respondents' perceptions of a process.

More specifically, from the research objectives in chapter 1 (p.5) the following research interests can be identified:

- 1) The development of new theory embedded in action research that is able to assist organisations passing through transformational change.
- 2) Applications of these to the Chinese banking system, for which such theory and action research approach, are to some extent new.
- 3) Developing instruments to assess and assess the fitness using OP in four Chinese commercial banks.

- 4) To use these instruments as a diagnostic tool to design action research interventions.

In view of analysis of the structured questionnaire, the existence of these four question of interests may give rise to a practical problem of managing a large quantity of rich and complex data as well as strained project resources. To deal with these problems, the research adopts a focused approach. By prioritising the focus of the observation, the research will naturally focus upon each of the research questions. Considering the complex nature of OP to support organisation change strategy implementation, at the same time, the grouping allows five research questions to be explored on a relatively equal basis.

The Particular Analysis Undertaken

The statistical techniques that could be used for analysis are dependent on the purposes for which this analysis is being undertaken. Various approaches were considered, but finally it was decided to undertake variance and correlation analysis.

The purpose of the variance analysis was to assess the differences between groups and departments in order to find the significant differences between their parts. Studies will be undertaken in chapter 6 and chapter 7 that will explore these variance analyses in more depth. Some conceptual consequences for this study, originally discussed in chapters 3 and 4, will be explored more deeply in chapter 8.

The purpose of the correlation analysis was to assess the similarity between different departments and ontological divisions for each bank assessed. Again, studies will be undertaken in chapter 6 and chapter 7 that will explore these correlations and how they were undertaken in more depth. Some conceptual consequences for this study, originally discussed in chapters 3 and 4, will be explored more deeply in chapter 8.

5.3 Data Collection Method

A business case study involves both primary and secondary data. Primary sources refer to those providing material specifically for the research. Secondary sources refer to data that are available, but have been collected for some other purpose. These data can be collected through a range of data collection methods, which include:

- Document analysis;
- Qualitative observation;
- Questionnaires.

Different data collection methods have different merits when they are applied in collecting primary or secondary data. So in reality most researchers adopt more than one data collection method in their research. Flynn *et al.* (1990) also suggest that such a combination of data collection methods to study the same issues could render research more valid, due to the inherent nature of triangulation, though in the context of this study which is fundamentally highly structured, this approach was not appropriate.

Structured questionnaires are a popular method for collecting data. A questionnaire survey is cheaper and less time-consuming than conducting interviews and very large samples can be taken (Hussey and Hussey, 1997). As the main study method in this research, they will be detailed, described and analysed in chapter 6, and chapter 7, and an outline of where and how the research was conducted will develop, including a specification of how many questionnaires were distributed and collected.

In this research, questionnaires were the main method used to collect data to satisfy the needs of the research. Under a positivistic paradigm questionnaires can be used for large-scale surveys (Hussey and Hussey, 1997). Each question can be coded at the design stage, and completed questionnaires can be computer processed for ease of analysis. A positivistic approach suggests that closed questions should be used, whereas a phenomenological approach suggests open-ended questions. The latter can only be coded

after they have been completed by the respondents, after which they, too, can be computer processed.

As shall be explained in a way that is specific to the research process, the questionnaire needs to be designed according to certain criteria, a model that was developed in this case in Table 4.5. This constitutes an “Inquiry for Viable OD”, and enables a sectioned measuring instrument to be created, and this will be explained in more depth in chapter 6. The measuring instrument needs to be distributed among employees of the Banks in order to obtain an appropriate representation that is susceptible to appropriate analysis according to the theory. Two types of analysis will be undertaken, including variance and correlation analysis. These two types of analysis will be discussed in depth in chapters 6 and 7, and their methodological reasoning will be elaborated on there.

5.4. Implementation of the methodology

5.4.1. Identification of potential collaborators

The first step of the empirical research is to choose the banks for study. For a case study approach, the type of chosen case needs to fit with the research aim.

In this research, the selection of the case samples was guided by three special considerations. First, the bank should be of reasonable size and complexity. Second, sample banks must meet certain considerations of geography. They must be able to cover the whole situation of the banking system in China. Third, a certain level of trust must be established between the researcher and the banks as only willingness to collaborate allows truthful access to the data needed for this research.

At the beginning of this research, these criteria were used to select potential banks from the researcher's personal contacts, and those of my colleagues in my previous work in CCB in China. It must be said here that in Chinese traditional culture the type of research intended is only possible through good Guanxi (relationships) that must exist or be built

with senior executives in each of these potential collaborators. This was facilitated through existing personal relationships, or through the development of personal relationships through intermediary third parties who have good Guanxi with the senior executives. In other words the research not only benefited but would have been impossible without a very specific type of Chinese networking.

5.4.2 Feedback

Sometimes, to promote discussion, the emerging thoughts from initial interviews and visits were reported back to some managers of the case banks. In most cases, the researcher also took the opportunity of the second visit to discuss emerging research insights with senior bank managers. The aim was to re-confirm relevant facts and verify findings generated from the first visit.

The tentative findings of the research were also presented in a conference organised by International Society of Systems science (ISSS) with which the researcher is affiliated, in Shanghai in August 2002. One of the aims was to check the validity of the research findings with industrialists. The outputs of the conference discussion, as well as expert opinions collected from other sources, were then fed back into the iterative research process.

5.5 Data Analysis

Eisenhardt (1989:539) argued that, "analysing data is the heart of building theory from case studies, but is both the most difficult and least codified part of the process." In an attempt to enhance our understanding of this process, Miles and Huberman suggested that data analysis consists of three concurrent flows of activities: data reduction, data display, and conclusion drawing/verification. In qualitative analysis, data reduction refers to *"the process of selecting, focusing, simplifying, abstracting, and transforming the data that appears in written-up field notes or transcriptions."* Data display is regarded as *"an*

organised, compressed assembly of information that permits conclusion drawing and action", while drawing conclusions involves the recognition and verification of *"regularities, patterns, explanations, possible configurations, causal flows and propositions"*¹ (Miles and Huberman, 1994).

In this research, data reduction was facilitated through note-taking and report-writing. Wherever possible, data display has been used to bring in visual formats that present information systematically. The formats deployed include a variety of matrices with defined rows and columns, and networks with a series of nodes connected by arrows and lines. This is particularly true in Chapter 6, where the complicated organisational change strategy implementation has to be dealt with. Conclusion drawing and verification are facilitated by the methods of examination: within the instruments will enable an organisational pattern to be generated, and provide information about the capacity of the organisation to change.

Attention has been paid to the cyclical nature of data analysis throughout the research process and attempts have been made to keep within the following requirements given by Miles and Huberman (1994: 11): *"The competent researcher holds these conclusions lightly, maintaining openness and scepticism, but the conclusions are still there, inchoate and vague at first, then increasingly explicit and grounded."*

Here, it must be pointed out that in this research questionnaires were a very important method of collecting the data, coded to examine and assess organisational fitness through OP. In Chapter 6 and Chapter 7, in order to examine some significant differences between different banks in one given regions, different departments in the same bank were accessed so as to test organisational fitness of the four banks. An intention of the research is to use variance analysis to find out where and what are some of the differences in the

¹ In practice, however, these three activities form an interactive and cyclical process, along with data collection activities. As Kolb's learning cycle suggests, induction/deduction processes are repeated interactively. The closer the research is to a phenomenological perspective, the less likely it is to be able to draw a distinction between the processes of data collection, data analysis and outcome summary. Therefore, it might be problematic to mechanically break down the process into over-simplified procedures.

banks chosen to evaluate the responses to questions that derive from the theory of OP. In order to examine organisational coherence, the research also chose correlation analyses to find out if there are some significant correlations between selected departments. The choice to (a) variance analyses and (b) correlation analyses occurred because both match the demands of the research questions. The detailed *presentation* and *analysis* of the questionnaire will be described in Chapter 6 and Chapter 7.

5.6 Conclusions

The purpose of this chapter was to describe the theoretical foundations and research design used to answer the research problem and questions. Several conclusions about the methodology emerged. First, multiple case studies seemed the most appropriate methodology for studying organisational change and refining the viable OD embedded VST exploratory framework. Second, the dual focus of the unit of analysis demanded cases to be grouped into two so as to adopt a single unit of analysis. Third, multiple methods of data collection provide an opportunity not only to elicit responses to the pre-determined questions, but also to invite information about hitherto unidentified constructs deemed important to the proposed framework. They also provided an opportunity to gain a real sense of present activities of OP.

Chapter 6: Presentation and analysis of Preliminary study

6.1 Introduction

This chapter discusses the design of the questionnaire, and includes how it was distributed, collected, coded, analysed within SPSS in both the preliminary and the secondary study. It also discusses the results in order to set up in terms of coherence and pathology.

The chapter starts with a review of the questionnaire, including its content, language, distribution subjects, the process of designing the questionnaire and preparing the related supportive reports with respect to data and so on. As described in chapter 5, after the early pilot study in Suzhou in China in August 2003, the researcher developed the questionnaire in order to find a way to examine and analyse OP that was referred as an evolution of OD.

6.1.1 The process of questionnaire design

The design of the questionnaire was based on an extensive literature review so as to compare the questionnaire with those developed by connecting to Table 4.5: Inquiry for Viable OD. After consulting the available resources, the decision was made that the secondary study should be done in two steps: the first step as primary study, called the preliminary study, was carried out as a trial before the second study. No previous research about Chinese Commercial Banks was found in this domain, let alone a developed research instrument. So the purpose of the preliminary study was to decide which research method would be used for the secondary study, as well as some of the issues that would need further investigation.

Considering the objective of the secondary study and the human and financial resources available, and based on the review of the research methods in chapter 4, the form of a questionnaire study was chosen. The OP Questionnaire (OPQ) was chosen for reasons: (i) it covers a broad range of desirable OP; (ii) it is relatively established so that it is possible to refer comparatively to outcomes.

The results of this preliminary study would provide information on the applicability of the survey questionnaire to the staff of SOCBs in China, and help the researcher to decide whether the same methods might be used for the second step of the secondary study. It would also help to decide which parts of the questionnaires would be used for future investigation and which parts of the content were non-applicable and would be left out. It was also hoped that the preliminary study would bring to light some culture-specific features of the change problems in China, and thus provide ideas for further research.

A preliminary study is one way to test the design of the questionnaire and how it is conducted and completed by a small sample of respondents, similar to the population of the study before going straight to the main distribution stage. The piloting tests whether the questions are intelligible, clear, easy to answer, and normalised (having only one meaning and being seen as unambiguous), and by obtaining feedback from these respondents: (a) avoid unforeseen problems; (b) determine the time required for and ease of completing the exercise; and (c) enable the researcher to get acquainted with the parts in the field.

The main aims of the preliminary study depend on the characteristics of the research, and in this case, it includes the following:

- 1) To gather information related to the principal target of the researcher information that is helpful in conducting the main survey.
- 2) To check out some particular elements of the main research.

- 3) To warn of potential problems.
- 4) To gather data of a more descriptive nature, which is helpful to gain insight into some related problems?

Several guidelines were followed in the process of developing the questionnaire. These were obtained from the literature in order to overcome most of the limitations of the questionnaire survey method. Some guidelines are as follows:

The question should be clear, straightforward, and use simple language and common concepts. Converse and Presser (1986) recommend that the questions should be easy to answer, and they should not require extensive data gathering by the respondent.

Schuman and Presser (1996) explained the advantages and disadvantages of using open and closed questions. They wrote: "The open form does not limit respondent to alternatives within the investigator's frame of reference, and also avoids suggesting or imposing answers the respondent may not have considered. On the other hand, the closed form restricts responses to those germane to the researcher's aim and provides data in a form that is a great deal easier to code and analyse". As a response to this note, some open-ended questions were designed and added to enable the respondent to respond freely and in full. The most basic decision the researcher must make is whether to leave a question open or to close it by providing a set of fixed alternatives from which respondents can choose. In this case the majority of questions are closed questions, while some open-ended questions were left to gather comments and suggestions of the respondent, thereby helping to build the research strategy.

Schuman and Presser (1996) also emphasise that the order and sequence of questions should be carefully designed because the meaning of a question can be altered by the preceding question. This point was well taken care of in the sequence of the questions.

Based on the above considerations, the researcher administered the questionnaire. Its details are described in the following sections: (6.1.2, 6.1.3, 6.1.4, 6.1.5).

6.1.2 The preliminary study questionnaire:

The questionnaire (see Appendix 3a) was designed to be mainly based on Table 4.5. Inquiry for Viable OD was divided into five main sections as follows:

- *Section one:* This section contained an explanation and introduction to the questionnaire to of participants taking part in the inquiry in Chinese banks. It includes the purpose of this survey, the anonymity of the survey, and the instructions to respond to the questionnaire.
- *Section two:* This section contains eight items, and its purpose is to elicit personal data/ information pertaining to the participants taking part in the inquiry. Information about sample demographics, are such as the name of the bank, in which the participant in taking part in the inquiry, region, tenure, position held, sex, department, level of education and age.
- *Section three:* this section contained six questions, and its purpose was to elicit personal understandings and attitudes to the changes in the Chinese banking system. (Questions A-F)
- *Section four:* this section has three parts, and also is the most important section, not only in the preliminary study but also in the later extending secondary study. The first part contains three groups of questions in order to measure the participants' views, and attitudes to these questions concerning three aspects,

including interests, purposes and influences as decrypted in table 4.3. (Questions 1.1.1-3.3.2, see Appendix 3a).¹

- *Section five*: this section also is the last section; containing two groups of open-ended questions.

6.1.3 Language and Normalisation

Initially the questionnaire was composed and developed in English. It was translated into Chinese (Mandarin) by the researcher. Back-translation was made by a Chinese-English professor Junsan Gao who is working in the Beijing University of Science and Technology. Adjustment and corrections to the Chinese version were made according to the differences that emerged between the original and back-translated English versions. The questionnaire was administered in Chinese.

The questionnaire was also normalised: this made sure that all questions were singular, unambiguous, and could be easily understood in each of the banks in a similar way.

6.1.4 Distribution

The questionnaire was initially distributed to four different people in China based in different banks (also see section 7.1.2) to confirm that the questions were appropriately put and normalised so that there were no question ambiguities or potential for misunderstanding.

The sample of OPQ was acquired through opportunity sampling². A Chinese version of the questionnaires was emailed to Ms Yuan Xu, who is a research fellow in University of

¹ Section three and section four were to have been developing the structured questionnaire based on table 11 (as shown in table 4.5). The purpose of this is to enable the researcher to assemble the questions that will be presented in standard five-point scale questionnaire.

Science and Technology in Beijing. She printed copies of the questionnaire and posted them to another friend in Baotou in China, who was the researcher’s colleague working in CCB Baotou city (HUABEI region) branch. All the questionnaires were distributed personally by him to the four SOCBs’ Baotou city branch, then collected and posted back to the researcher directly. Intervals between distribution to the individual respondent and collection differed, from about half an hour to days or even weeks later. The overall process of distribution and collection of the questionnaires occurred between November and December 2002.

6.1.5 Subjects

Before discussing the result of the statistics, the researcher coded these variables of bank, tenure, position sex, education qualified department and age from respondents. The coding detail is showed in table 6.1.

In the preliminary study, a total of 200 questionnaires was equally distributed into the four SOCB’s branch in Baotou city (HUABEI region), and a total of 187 questionnaires was collected. The return rate was 85%. After collecting all questionnaires, all data in every questionnaire were inputted one by one into the Data View with the Variable View named, defined and encoded in the Data Table of SPSS 11(see appendix 9).

Table 6.1: the coding detail for the preliminary study sample

Variable	Coding
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² See for example <http://www.nsd.org/library/publications/jsd/champion231.cfm>

Bank	1=BOC, 2=CCB, 3=ICBC,4=ABC 5=OCB(others commercial banks),6=Missing
Region	1=HUABEI, 2=DONGBEI, 3=HUANAN, 4=Missing
Tenure	1=<1 Year, 2=1-3 Years, 3=3-5 Years, 4=>5 Years, 5=Missing
Position	1=Senior Manager, 2=Middle Manager, 3=General Staff, 4=Missing
Sex	1=Male, 2=Female, 3=Missing
Education Qualified	1=BA and Above, 2=Diploma, 3=Under Diploma, 4=Missing
Department	1=Accounting, 2=IT, 3=Investment, 4=HR, 5=R & D, 6=Audit, 7= Security, 8=Customer Service, 9=Others, 10=Missing
Age	1=<25, 2=25-29, 3=30-34, 4=35-39, 5=40-44, 6=>44, 7=Missing
Qa--Qf & Q1.1.1-- Q3.3.2	1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree, 6=Missing

By running SPSS with the filled data, the following results were generated:

There were 48 (25.7%) respondents from BOC, 46 (24.6%) respondents from CCB, 49 (26.2%) respondents from ICBC, and 44 (23.5%) respondents from ABC in the sample. Of the total 187 respondents, 78(41.7%) are men, and 94(51.3%) are women, while 15 (8%) respondents left this item unanswered. The age of the sample ranged from under 25 to above 44. The mean of age item was 3.7433 (SD=1.49134), while 14(7.5%) respondents left this item unanswered. In item of tenure of the respondents in the sample, the mean was 3.7807 (SD=0.58664), ranging from less 1 year to more than 5 years, while 2 (1.1%) respondents left this item unanswered. In item of the position respondent, the mean 2.7647(SD=0.56629) including 4 (2.1%) senior managers, 45 (24.1%) middle managers and 129 (69 %), while 9(4.8%) respondents left this item unanswered. In the item of the respondents on education qualified, the mean was1.8877 (SD=0.82515) including 64 (34.2%) “BA and above”, 91(48.7%) Diploma, 21(11.2%) under diploma. while 11(11.2%) respondents left this item unanswered. In the item of respondent on department, the mean was 3.9091(SD=1.49134) including 33 (17.6%) Accounting, 4

(2.1%) IT, 98 (52.4%) Investment, 6 (3.2%) HR, 2 (1.1%) R & D, 6 (3.2%) Audit, 9 (4.8%) Security, 9 (4.8%), 9 (4.8%) Others, while 11(5.9 %) respondents left this item unanswered.

More details are shown as Table 6.2 –table 6.9 (see appendix 4)

6.1.6 Reliability Analysis:

Pallant (1999), who produced the SPSS Survival Manual, pointed out that: “when you are selecting scales to include in your study it is important to find scales that are reliable. There are a number of different aspects to reliability. One of the main issues concerns the scale’s internal consistency. This refers to the degree to which the items that make up the scale ‘hang together’, and knows if they are all measuring the same underlying construct. One of the most commonly used indicators of internal consistency is Cronbach’s alpha coefficient. Ideally, the Cronbach alpha coefficient of a scale should be above 0.7”. In the current study, Cronbach alpha coefficient was used because of its relevance to a questionnaire based on the average inter-item correlation of the items.

In order to assess the results of the reliability analysis of the preliminary study, by running SPSS using the survey data file that is filled out with the results of the questionnaire from Baotou city, the researcher developed Table 6.10(see appendix 4a).

From table 6.10, it can be known that the Cronbach’s alpha coefficient is .9069, which, in this case, is above .7, so the scale can be considered very reliable with the currently sample.

6.2 The preliminary study OPQ results

6.2.1 Data inputting and coding for computer analysis

Although coding is more closely related to analysis than collection, it is important to consider at this stage how the researcher will analyse the responses obtained from the respondents to the questionnaire (Hussey and Hussey, 1997). Because the researcher has adopted a positivistic approach, using a large questionnaire survey to collect data, a computer was used to assist the process and response analysis. The need was that questions were required that were structured to fit in with this process.

In this research, the researcher have used a computer software of SPSS (Statistical Package for the Social Sciences) for Windows to help the research process, summarise and analyse the data the researcher has collected. Before that, the most commonly used method of coding data on the questionnaire and data record sheet ready for analysis using SPSS for Window has been completed according to designed variable order showed as in table 6.1, and more details are showed in Appendix 9.

6.2.2 Reported frequency of the respondent to questions A- F, and Questions 1.1.1-3.3.2

The sample means of each OPQ Questions A –F items were calculated. The results, along with their standard deviations and types of the view of respondent to the questions in 5-point scale as the following order: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree, are shown in table 6.9(see appendix 4b); and the sample mean of each OPQ Question 1.1.1-3.3.2 item was calculated. The results, along with their standard deviations and types of the view of respondent to the questions in 5-point scale as the order: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree, are also shown in table 6.9 (see appendix 4b) in their original order. More details of the statistics results on questions A-F are shown in table 6.2-6.8(see appendix 4b), and questions 1.1.1-3.3.2 are shown in table 6.9 (see appendix 4b).

6.3 Analysis of variance to the respondent to questions A- F, and Questions 1.1.1-3.3.2

Variance analysis was applied to the all items of QA-QF and Q1.1.1-Q3.3.2 of OPQ. In order to test for significant differences (at 5% level) among the groups within banks, regions, tenures, positions, sexes, departments, age groups, educational qualification of the respondents to answer question A-F, and question 1.1.1-3.3.2, depending on the assumptions there was no deference in answering each question of QA-QF, and Question Q1.1.1-Q3.3.2 among the groups of people in each different groups above, each eigenvalues less 0.05 were extracted from these Sig. Columns of the table 6.12 (see Appendix 5a) and the loading on each item is shown in table 6.13 , so as to evaluate the validity of the result of the analysis to the OPQ.

6.3.1. Discussion of the results of the analysis of variance (One-Way ANOVA) to OPQ for preliminary study

In the present study, from the table 6.12 and table 6.13 (see appendix 5a), it can be seen that, there are some significant differences among some groups in answering some questions. However, so far, it is not known which group is different from which other group in these items, and also do not know whether is or not the homogeneity of the variance. At same time, there is also a need to know if it is an effect sample. The researcher will now analyses and discuss them one by one with Means Plot, Homogeneity-of-Variences and post-hoc tests.

For Question A: Banking industry in China is passing through a deep change.

In Table 6.13(see appendix 5a), for question A, the Sig. Value is 0.47; therefore, it is known that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question A) for the four banks (BOC, CCB, ICBC, ABC).

Firstly, the researcher gives out the assumption of homogeneity of variance (assuming equal variances). The researcher run a SPSS, and got the results shown below:

As shown, Fig.6.1, the Means Plots provide an easy way to compare the mean scores for different banks. It can be seen from this plot that the ICBC bank group recorded the lowest mean scores with the CCB bank group recording the highest. However it is still not known whether or not this difference is a statistically significant one. In order to obtain this result, the researcher obtained an interpretation of output one-way between-group ANOVA with post-hoc tests. The Test of Homogeneity of Variances to answer of respondent to Question A (Table 6.14) is showed below. From table 6.14, it can be know that the Sig. value is 0.079, more than 0.05, so, the equal variance is to meet the assumption of homogeneity of variance. From this time, the researcher also can get the multiple comparison tables (table 6.14).

Fig.6.1 the Means Plots

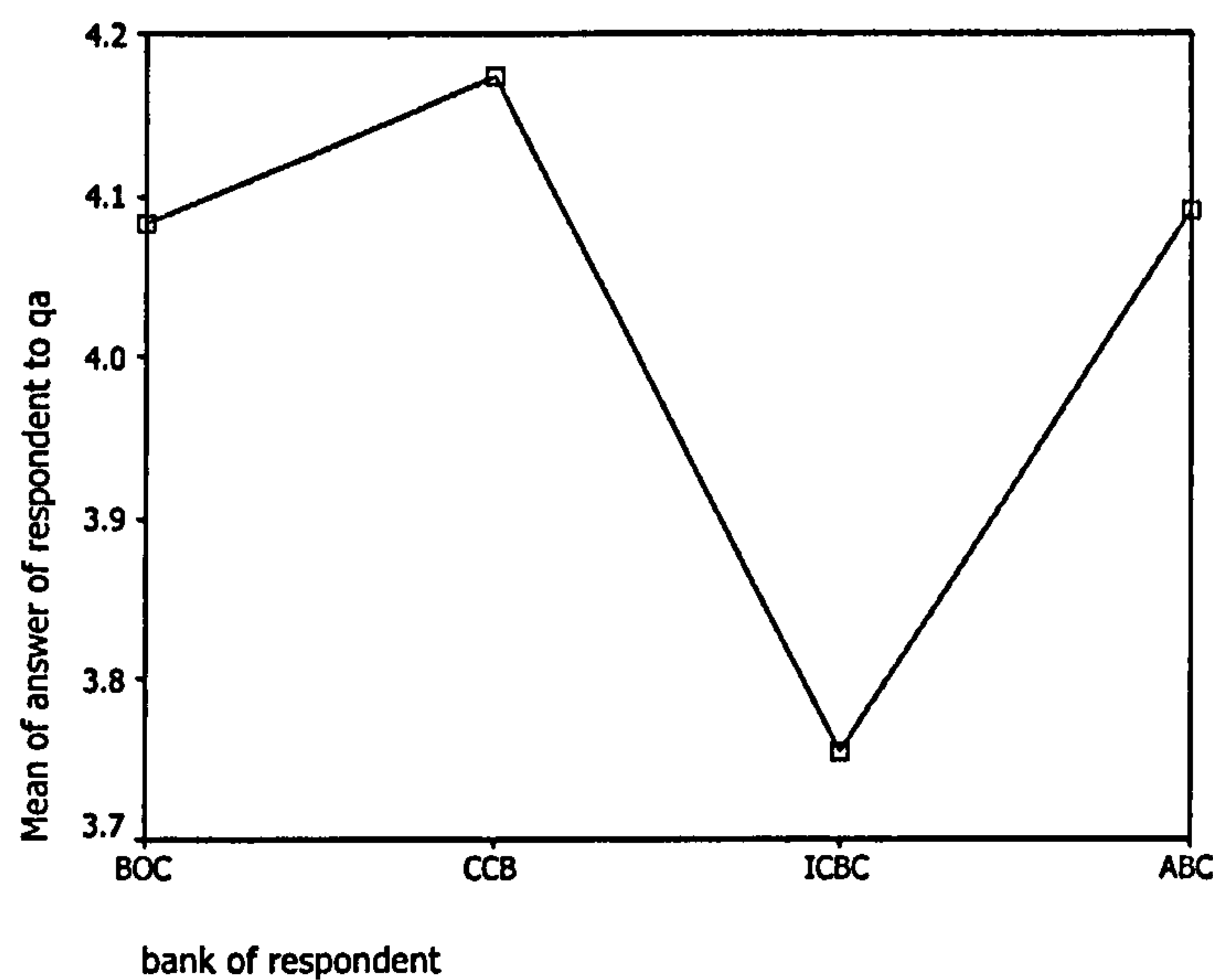


Table 6.14: Test of Homogeneity of Variances answer of respondent to QA

ANOVA

answer of respondent to qa

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.941	3	1.647	2.138	.097
Within Groups	140.973	183	.770		
Total	145.914	186			

Table 6.15: Multiple Comparisons of the Banks group of Dependent Variable of the Banks to answer of respondents to QA

Multiple Comparisons

Dependent Variable: answer of respondent to qa

LSD

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respondent	(J) bank of respondent				Lower Bound	Upper Bound
BOC	CCB	-.09058	.18110	.618	-.4479	.2667
	ICBC	.32823	.17824	.067	-.0234	.6799
	ABC	-.00758	.18318	.967	-.3690	.3538
CCB	BOC	.09058	.18110	.618	-.2667	.4479
	ICBC	.41881*	.18019	.021	.0633	.7743
	ABC	.08300	.18508	.654	-.2822	.4482
ICBC	BOC	-.32823	.17824	.067	-.6799	.0234
	CCB	-.41881*	.18019	.021	-.7743	-.0633
	ABC	-.33581	.18229	.067	-.6955	.0239
ABC	BOC	.00758	.18318	.967	-.3538	.3690
	CCB	-.08300	.18508	.654	-.4482	.2822
	ICBC	.33581	.18229	.067	-.0239	.6955

*. The mean difference is significant at the .05 level.

Table 6.15, post-hoc multiple comparisons, the output generated from the test is shown above. This table should only be looked at if it was found that there is a significant difference in an overall ANOVA. That is, if the Sig. Value was equal to or less than (\leq) 0.05. The post-hoc in this table will say exactly where the differences among the groups occur. To determine this examine the column labelled Mean difference and seek any asterisks (*) next to the values listed. If an asterisk is found, this means that the two groups being compared are significantly different from one another at the 0.05 levels. Obviously it can be found that there is a significant difference between the CCB and the

ICBC in answering Question A. However, in the analysis above, The actual difference in the mean scores of groups was very small (see table 6.16 below), even if the difference between the CCB and the ICBC also was 0.4188, and the more important result was the all four means set as bank were above the mode value (3) in using the same scale (1=strongly disagree, to 5=strongly agree).

Interpretation QA: it can be concluded that people who were working in the CCB feel more strongly than the others who were working in the ICBC about the reform in banking in China.

Table 6.16 the Homogeneous Subsets

answer of respondent to qa

bank of respondent	N	Subset for alpha = .05
		1
Scheffe ^{a,b} ICBC	49	3.7551
BOC	48	4.0833
ABC	44	4.0909
CCB	46	4.1739
Sig.		.154

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

In Table 6.13:

Test of Homogeneity of Variances to answers of respondents to Question B--F and Question1.1.1—3.3.2 in Table 6.12 is shown in Appendix 6: The results of one-way between-groups analysis of variance with post-hoc test to table 6.13, under the

assumption of homogeneity of variance (assuming equal variances), which are shown as the following:

For Question B: The bank you are working in is going through a change.

The Sig. Value is 0.48; therefore, it is known that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question B) for the nine departments (Accounting, IT, Investment, HR, R & D, Security, Customer Service and Others).

Under the assumption of homogeneity of variance (assuming equal variances), an interpretation of output from one-way between-group ANOVA with post-hoc tests can be found. In the Levene's test, the significance value (Sig.) is 0.078, that is greater than 0.05, so the results have not violated the homogeneity of variance assumption. In Multiple comparisons, it can be found there is statistically significantly difference between Accounting groups and Investment groups in the results presented in Appendix 6. This also can be seen from the plot in Appendix 6. So it can be concluded that there is a similar result for Question A, through from the mean plot or from the Multiple Comparison, despite reaching statistical significance, the actual difference in mean scores between the groups was quite small (see appendix 6), even if the difference between the Accounting groups and Investment groups also was 0.5990. The more important result was the all means set as departments were above the Median value (3) in using the same scale (1=strongly disagree, to 5=strongly agree).

Interpretation QB: it can be concluded that people who were working in the accounting departments felt more strongly than the others who were in the investment department about change in the SOCBs in China.

For Questions C and D

There were no significant statistical difference between the distinct groups, and thus no interpretation is possible.

For Question E: You are worried about change.

For question E, the Sig. Value is 0.0033 among the banks groups and the Sig. Value is 0.0027 among the ages group; therefore, it is known that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question E) for the four banks (BOC, CCB, ICBC, ABC) and for the six age groups (<25, 25-29, 30-34, 35-39, 40-44, >44).

Obviously for the bank groups and from the Plot, using the Levene's test [the Sig. Value is 0.429(<0.05) met the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 6), it can be found that there are three significant differences on their means compared, the first one is between the BOC and the CCB (-0.5725), the second one is between the BOC and the ABC (-0.9242) and third one is between ICBC and ABC (-7134) in answering Question E. It was worth to be paid big attention, in the analysis above, the actual difference in the mean scores of groups was not very large (see Appendix 6), but the more important result was the all four means set as bank were difference sides at the Median value (3) in using the same scale (1=strongly disagree, to 5=strongly agree).

For the ages group from Plot, Levene's test [the Sig. Value is 0.000 (> 0.05) and does not meet the assumption of homogeneity of variance (assuming equal variances)] (see Appendix 6). The researcher will discuss it later.

Interpretation QE: it can be concluded that people who were working in different banks have attitudes towards change in banking that are very different. People who were working in the ABC are much more concerned about change than those in the BOC. It is interesting that since 1992 the BOC was awarded "The Best Bank in China" nine times

by *Euromoney* magazine, the latest award being made in 2002 (www.bank-of-china.com), with BOC being more competitive than the other SOCBs in China.

For Question F: You are against change.

For question F, the Sig. Value is 5.61E-05 among the banks groups, and the Sig. Value is 0.013608 among the Respondents' education qualified groups, and the Sig. Value is 0.031903 among the departments groups. Therefore, it is known that, there are three significant differences somewhere among the mean scores on the dependent variable (answering question F) for the four banks (BOC, CCB, ICBC, ABC), for the three kind of education qualified groups (BA and above, Diploma, Under diploma), and for the nine departments (Accounting, IT, Investment, HR, R & D, Security, Customer Service and Others) groups.

For the bank groups and from Plot, Levene's test [the Sig. Value is 0.429(<0.05) and meets the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 6). It can be found that there are three significant differences on their means compared, the first one is between the BOC and the CCB (-0.5725), the second one is between the BOC and the ABC (-0.9242) and third one is between ICBC and ABC (-7134) in answering Question F. It was worth paying attention in the analysis above, to the actual difference in the mean scores of groups are not very large (see Appendix 6), but the more important result was the all four means set as bank were difference sides at the Median value (3) in using the same scale (1=strongly disagree, to 5=strongly agree) (see the Homogeneous Subsets between Banks for Question F in appendix 6). The results also can be found directly from the means plot (see appendix 6).

For the departments groups, from the Levene test [the Sig. Value is 0.12 (<0.05) meets the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 6), one can find there is only a significant differences between Accounting and IT on their means compared, in the nine

departments (Accounting, IT, Investment, HR, R & D, Security, Customer Service and Others) groups.

Interpretation QF: it can be concluded that there are different attitudes to the change in banking between different groups in different SOCBs in this city. People who were working in ABC are more worried about the change than others who are were working in the BOC and the ICBC, and there is also a statistically significant difference between BOC and CCB. This difference means that people who were working in the BOC, do not worry about the change in banking (the mean is $2.6667 < 3$), but people who were working in CCB had some worry about the change. It can also be concluded (from the Levene test) that people who were working at the IT position in the SOCBs in the city more worried about the change in banking, but the others who were working at accounting were not worried about the change.

For Questions 1.1.1 – 1.1.5

There were no significant statistical difference between the distinct groups, and thus no interpretation is possible.

For Question 1.1.6: The control processes in the bank are predictable.

For each of the bank groups and from Levene's test [the Sig. Value is 0.787 (< 0.05) met the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 6), one can find there are two significant differences between the BOC and the ABC (mean difference value is -5095), and between the ABC and the ICBC (mean difference value is -0.6187) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation Q1.1.6: From the post-hoc test (see appendix 6) it can be concluded that people who were working in the ABC have thought the control processes in the bank are more predictable than those who work in the BOC and the ICBC in the city.

For Question 1.2.1: Well known symbols are used to convey meaning in communications

For question 1.2.1, the Sig. Value is 0.042893 between the banks groups to answering the question; therefore one knows that there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.1) for the four banks (BOC, CCB, ICBC, ABC).

For each of the banks groups and from Levene's test [the Sig. Value is 0.787 (<0.05) met the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 6), one can find there are two significant differences between the BOC and the ABC (mean difference value is -5095), and between the ABC and the ICBC (mean difference value is -0.6187) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation Q1.2.1: From the post-hoc test (see appendix 6) it can be concluded that people who were working in the ABC were also aware that “well known symbols are used to convey meaning in communications” better than others who were working in the BOCs and the ICBCs in this city.

For Question 1.2.2: Rituals (e.g., regular meetings) are used in operations

Among the banks groups:

For question 1.2.2, the Sig. Value is 0.014333 (<0.05) between the bank group respondents; therefore one knows that there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.2) for the four banks (BOC, CCB, ICBC, ABC).

For the each of the bank groups and from Levene's test [the Sig. Value is 0.004(<0.05) does not meet the assumption of homogeneity of variance (assuming equal variances)], so one needs to use at last one of the Tamhane's T2, Dunnett's T3, Games-Howell, Dunnett's C tests in Multiple Comparison (see Appendix 6). The researcher chose all fours in this case. In others cases, where equal variance is not assumed, one will only choose Tamhane's test. It can be found that there are two significant differences between the BOC and the ABC (mean difference value is -5095), and between the ABC and the ICBC (mean difference value is -0.6187) for their compared means in the four bank (BOC, CCB, ICBC, ABC) groups.

Interpretation Q1.2.2: People who are working in ABC have more rituals in their operational behaviour than those in ICBC and BOC.

For Question 1.2.3: Rituals (e.g., regular meetings) are used to facilitate meaningful communications.

Among the banks groups:

As Appendix 6 showed, Among the banks groups for this question, the Levene's test [the Sig. Value is 0.005(<0.05) does not meet the assumption of homogeneity of variance], so, from the Tamhane's test one knows there are three significant differences between the BOC and the ABC (mean difference value is -7519), between the CCB and the ABC (mean difference value is -0.5227), and between ICBC and ABC (mean difference value is -0.4921) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation Q1.2.3: This concludes that ABC in this city rituals are used (e.g., regular meetings) to facilitate meaningful communications more than do the other three. This implies that ABC are facilitating reduced possibility for pathology by creating improved understanding than are any of the others.

For Question 1.2.4: Symbols are harnessed for the change processes

Among the banks groups:

As Appendix 6 showed, among the banks groups for this question and from Levene's test [the Sig. Value is 0.634 (<0.05) met the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 6), one can find there are three significant differences between the BOC and the ABC (mean difference value is -7311), between the CCB and the ABC (mean difference value is -0.5336), and between ICBC and ABC (mean difference value is -5074) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q1.2.4: It can be concluded that the ABC has harnessed symbols in the change processes more than other three had in the city.

For Questions 1.2.5 – 1.3.2

There were no significant statistical difference between the distinct groups, and thus no interpretation is possible

For Question 1.3.3: In your bank, you are allowed to contribute whatever knowledge you have, even if the rules have to be altered to permit this.

Among the banks groups

For question 1.3.3, from Table 6.13, one knows that, the Sig. Value is 0.002886(<0.05) between the bank groups to answering the question; therefore, there is a significant

difference somewhere among the mean scores on the dependent variable (answering question 1.3.3) for the four banks (BOC, CCB, ICBC, ABC).

As Appendix 6 showed, for the bank groups and from Levene's test [the Sig. Value is 0.04(<0.05) did not meet the assumption of homogeneity of variance (assuming equal variances)], so one needs to use the Tamhane's test in the Multiple Comparison. It can be found there are two significant differences between the BOC and the ICBC (mean difference value is -6293), and between the BOC and the ABC (mean difference value is -0.8788) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation Q1.3.3: It can be concluded that the ICBC and ABC were better in allowing their staff to contribute whatever skills they have than was BOC in the City, even if the rules had to be altered to permit this.

For Question 1.3.4: In your bank, you are allowed to contribute whatever skills you have, even if the rules have to be altered to permit this

From Table 6.13 one can see that for question 1.3.4 the Sig. Value is 0.000213 between the bank groups in response to question responses, with a Sig. Value of 0.006012 among department groups; therefore, one can say that there are two significant differences somewhere between the mean scores on the banks groups dependent variable in answering question 1.3.4 and among the departments groups dependent variable in answering question 1.3.4.

(1) Among the banks groups:

As Appendix 6 showed, for the banks groups and from Levene's test, the Sig. Value is 0.293 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison (see Appendix 6), one can find there are three significant differences between the BOC and the ABC (mean difference value is -1.1250), between the CCB and the ABC (mean difference value is -0.7935),

and between ICBC and ABC (mean difference value is -0.76024) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets

(2) Among the departments groups:

As Appendix 6 showed, for the departments groups and from Levene's test, the Sig. Value is 0.229 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are two significant differences between the Accounting groups and the Customer service groups (mean difference value is -0.9798), between the HR groups and the Customer service groups (mean difference value is -1.5556). The two differences also can obviously be seen from the Means Plot. However the Homogeneous Subsets does not show this, otherwise, though the two difference exist there, except the mean of customer service groups in answering this question, the all others are under the Median value (3) in using the same scale (1=strongly disagree, to 5=strongly agree).

Interpretation Q1.3.4; for the banks it can be concluded that the ABC had been flexible to allow its members of staff to contribute knowledge, more so than the other three in the city. In respect of the departments, it can be concluded that people who were working in the Customer Service in the SOCBs in this city felt more strongly than others who work in the Accounting departments and HR departments about being limited by rules of bank.

For Question 1.3.5: In your bank, individual learning is encouraged through precipitation in social to control their own destinies.

From Table 6.13, one knows, for question 1.3.5, the Sig. Value is 0.001691 between the banks groups to answering the question, and the Sig. Value is 0.04207 among departments groups; therefore, one knows that, there are two significant difference somewhere among the mean scores on the banks groups dependent variable in answering

question 1.3.5 and among the departments groups dependent variable in answering question 1.3.5.

(1) Among the banks groups:

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.438 (<0.05) meets the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are three significant differences between the BOC and the ICBC (mean difference value is -0.4273), between the BOC and the ABC (mean difference value is -0.6875), between the CCB and the ABC (mean difference value is -0.6413), on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

(2) Among the departments groups:

As Appendix 6 showed, for department groups and from Levene's test, it can be seen that the Sig. Value is 0.004(<0.05) does not meet the assumption of homogeneity of variance (assuming equal variances). So one needs to apply the Tamhane's test in the Multiple Comparison. One can find from the Tamhane's test that there is a significant difference between the investment department groups and the R & D department groups (mean difference value is 0.4388).

Interpretation Q1.3.5:

(1) For the banks it can be concluded that the ABC (in comparison with ICBC and CCB) does not encourage individual learning through precipitation in political processes to enable them to control their own destinies;

(2) For the departments it can be concluded that the Investment departments (which is unlike the R&D departments), encourage individual learning through precipitation in political processes to enable people to control their own destinies

For Question 1.3.6: In your bank, individual learning is encouraged through participation in political processes to control their own destinies

From Table 6.13, one can see that for question 1.3.6, the Sig. Value is 7.52E-05 between the bank group responses show that there is a significant difference among the mean scores on the bank groups dependent variable in answering question 1.3.6.

As Appendix 6 it was shown that for the bank groups and from Levene's test, the Sig. Value is 0.645 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are three significant differences between the BOC and the CCB (mean difference value is -0.5000), between the BOC and the ICBC (mean difference value is -0.7041), between the BOC and the ABC (mean difference value is -0.9545), on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q1.3.6: It can be concluded that ABC, which was unlike the other three banks, does not encourage individual learning through participation in the political processes to enable people to control their own destinies. In other words, there appears not to be a policy of empowerment.

For Question 1.3.7: In your bank, any new knowledge you have will be harnessed by the organizational structure in existing structures.

From Table 6.13, one knows, for question 1.3.7, the Sig. Value is 0.016504 among the respondent's education qualified groups to answering the question, and the Sig. Value is 0.003449 among the respondent's age groups; therefore, one knows that, there are two significant difference among the mean scores on the respondent's education qualified groups dependent variable in answering question 1.3.5 and among the respondent's age groups dependent variable in answering question 1.3.7.

(1) Among the respondent's education qualified groups:

As Appendix 6 showed, for the respondent's education qualified groups and from Levene's test, the Sig. Value is 0.825 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are two significant differences between the BA & above groups and the Diploma groups (mean difference value is -0.5421), between the BA & above groups and the under diploma (mean difference value is -0.8981). The two differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

(2) Among the respondent's age groups:

As Appendix 6 showed, for the respondent's age's groups and from Levene's test, the Sig. Value is 0.106 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there is a significant differences between the ages of 30-34 groups and 40-44 of ages groups (mean difference value is -0.6994), the differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q1.3.7: it can be concluded that for the qualified groups people who have got a BA & above in educational qualifications were not like others who got a diploma and sub-diploma, in the four banks in the city, and had not thought any knowledge they have will be harnessed by the organisation structure in existing structures in their bank.

Among the respondents age groups it can be concluded that people of 30-34 were not like others who were 40-44, in the four banks in the city, and had not thought any knowledge they have will be harnessed by the organisation structure in existing structures in their bank.

For Question 1.3.8: In your bank, any new knowledge you have will be harnessed by the organizational structure in changing structures.

Among the banks groups

From Table 6.13, one knows, for question 1.3.8, the Sig. Value is 0.008062 between the banks groups to answering the question, one knows that, there is a significant difference among the mean scores on the banks groups dependent variable in answering question 1.3.8.

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.097(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences between the BOC and the CCB (mean difference value is -0.6123), between the BOC and the ICBC (mean difference value is -0.4779), between the BOC and the ABC (mean difference value is -0.9167), between the ICBC and ABC (mean difference value is -0.4388) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q1.3.8. It can be concluded that people who were working in BOC unlike others who were working in the other three in the city, had not thought any knowledge they have will be harnessed by the organisation structure in changing structures in their bank.

For Question 1.3.9: In your bank, any new knowledge you have will enable you to contribute to its control and liberation processes.

From Table 6.13, it can be seen that for question 1.3.9, the Sig. Value is 0.024756 between the banks groups to answering the question, and the Sig. Value is 0.007347 among the education level groups; therefore, one knows that there are two significant difference somewhere among the mean scores on the banks groups dependent variable in

answering question 1.3.9 and among the education level groups dependent variable in answering question 1.3.9

(1) Among the banks groups:

As Appendix 6 showed, for the banks groups and from Levene's test, the Sig. Value is 0.284(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are three significant differences between the BOC and the CCB (mean difference value is -0.5534), between the BOC and the ABC (mean difference value is -0.7708), between the ICBC and the ABC (mean difference value is -0.4796) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q1.3.9 It can be concluded that people who were working in BOC unlike others who were working in the CCB and ABC in the city, and had not thought any new knowledge they have will enable them to contribute to its control and liberation processes.

(2) Among the education level groups:

As Appendix 6 showed, for the education level groups and from Levene's test, the Sig. Value is 0.496(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are two significant differences between the BA & above groups and the Diploma groups (mean difference value is -0.4542), between the BA & above groups and the under diploma (mean difference value is -0.7582). The two differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q1.3.9. It can be concluded that people who had got a BA & above of educational qualification had not liked others who got diploma and under diploma, in the

four banks in the city, and had not thought any knowledge they have will enable them to contribute to its control and liberation processes in their bank.

For Question 1.3.10: In your Bank, knowledge enables you to be empowered to create your own future.

From Table 6.13 it can be seen that for question 1.3.10, the Sig. Value is 0.020856 between the banks groups to answering the question, and the Sig. Value is 0.034672 among the education level groups; therefore, one knows that, there are two significant difference somewhere among the mean scores on the banks groups dependent variable in answering question 1.3.10 and among the education level groups dependent variable in answering question 1.3.10

(1) Among the banks groups:

As Appendix 6 showed, for the banks groups and from Levene's test, the Sig. Value is 0.228(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are two significant differences between the BOC and the ABC (mean difference value is -0.7500), between the ICBC and the ABC (mean difference value is -0.4796) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The two differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q1.3.10. It can be concluded that people who were working in BOC did not like others who were working in the ABC in the city, and did not think that knowledge enables them to be empowerment to create their own future.

(2) Among the education level groups:

As Appendix 6 it can be seen that for a given level of education and from Levene's test, the Sig. Value is 0.316 (<0.05) met the assumption of homogeneity of variance

(assuming equal variances). From the LST test in the Multiple Comparison, one can find there is a significant differences between the BA & above groups and the under diploma (mean difference value is -0.5699). The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

##Interpretation Q1.3.10. It can be concluded that people who had got a BA & above of education qualification were not like others who had a diploma or less, in the four banks in the city, and had not thought any knowledge they have will enable them to contribute to its control and liberation processes in their bank.

For Question 2.1.1: You know the strategic aims of your bank.

Among the departments groups:

From Table 6.13 it can be sent hat for question 2.1.1, the Sig. Value is 0.005416 among departments groups; therefore, one knows that, there is a significant difference among the departments groups dependent variable in answering question 2.1.1.

As Appendix 6 showed, for the department groups and from Levene's test, it can be seen that the Sig. Value is 0.88 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are two significant differences between the R & D and the Audit (mean difference value is -1.5000), between the R & D and the Security (mean difference value is -1.3889) on their means compared in the four banks in this city. The two differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.1.1. It can be concluded that people who were working in R&D department had not liked others who were working in Audit and Security departments in the four banks in the city, and had not known their bank's strategic aims.

For Questions 2.1.2: the department that you are working in is pursuing the strategic aims of your bank.

There were no significant statistical difference between the distinct groups, and thus no interpretation is possible

For Question 2.1.3: People who work in your bank communicate their aims to each other.

Among the banks groups:

From Table 6.13 it can be seen that for question 2.1.3 the Sig. Value is 0.007978 between the bank groups of the respondents, that there is a significant difference between the mean scores on the bank groups dependent variable in answering question 2.1.3.

As Appendix 6 showed, for the banks groups and from Levene's test, the Sig. Value is 0.314(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences, between the BOC and the ICBC (mean difference value is -0.4137), between the BOC and the ABC (mean difference value is -0.8390), between the CCB and the ABC (mean difference value is -0.4377), between the ICBC and the ABC (mean difference value is -0.4252), on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.1.3 it can be concluded that people who were working in different banks were different in communicating their aims to each other. In the BOC, there was almost no communication among others people in their aims.

For Question 2.1.4: People who work in your bank understand the nature of the operational controls.

Among the banks groups:

From Table 6.13 it can be seen that for question 2.1.3, the Sig. Value is 0.005945 between the bank group respondents, there is a significant difference among the mean scores on the banks groups dependent variable in answering question 2.1.4.

As Appendix 6 showed that for the bank groups and from Levene's test the Sig. Value is 0.446 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are three significant differences, between the BOC and the ABC (mean difference value is -0.7860), between the CCB and the ABC (mean difference value is -0.5296), between the ICBC and the ABC (mean difference value is -0.6002), on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.1.4: it can be concluded that people who were working in different bank were different in how they understand the nature of the operational controls. In the BOC, people understood this nature less while in ABC people understood it more.

For Question 2.2.1: In your bank, there is key power group that supports change

Among the banks groups:

From Table 6.13 it can be seen that for question 2.2.1, the Sig. Value is 0.000259 between the bank group respondents, that there is a significant difference among the mean scores on the bank group dependent variable in answering question 2.2.1

Appendix 6 showed that for the bank groups and from Levene's test the Sig. Value is 0.002(<0.05) did not meet the assumption of homogeneity of variance (assuming equal variances). So one needs to use a Multiple Comparison in any of the: Tamhane's T2, Dunnett's T3, Games-Howell, Dunnett's C tests. From Games-Howell, Dunnett's C tests in the Multiple Comparison, one can find there is a significant difference between the BOC and the CCB (mean difference value is -0.6033). The differences also can obviously be seen from the Means Plot.

Interpretation Q2.2.1: It can be concluded that people who were working in BOC had not thought there is a key power group that support change. But in CCB on this issue people thought the opposite.

For Question 2.2.2: In your bank, you know clearly what are the objectives for the change.

Among the banks groups:

From Table 6.13 it can be sent that for question 2.2.2 the Sig. Value is 0.020159 between the bank group respondents there is a significant difference among the mean scores on the banks groups dependent variable in answering question 2.2.2

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.138(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there is a significant difference, between the BOC and the ICBC (mean difference value is -0.4090), on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The difference also can be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.2.2: it can be concluded that people who were working in the BOC had not thought they know clearly what had been the objectives for the change (mean is under

3), but people who were working in the ICBC thought they know more clearly what hand been the objectives for the change (the mean is over the 3.4).

For Question 2.2.3: You know that the change processes in your bank has been mapped out clearly.

From Table 6.13 it can be sent hat for question 2.2.3, the Sig. Value is 0.031538 among the position of respondent groups to answering the question, and the Sig. Value is 0.010432 among the age groups; therefore it can be seen that there are two significant differences somewhere between the mean scores on the position of respondent groups dependent variable in answering question 2.2.3, and among the age groups dependent variable in answering question 2.2.3

(1) Among the position of respondent groups:

As Appendix 6 showed, for the position of respondent groups and from Levene's test, the Sig. Value is 0.237(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one cannot find there is any significant difference between any two positions groups in answering question 2.2.3. However, one still determine that there is a significant difference in the Means Plot and the Homogeneous Subsets between the senior managers groups and the middle Managers groups;

Interpretation Q2.2.3: it can be concluded that the senior managers are more confused than the middle managers who knows if the change processes in their bank have been mapped out clearly.

(2) Among the age groups:

As Appendix 6 showed, for the position of respondent groups and from Levene's test, that the Sig. Value is 0.168 (<0.05) met the assumption of homogeneity of variance

(assuming equal variances). From the LST test in the Multiple Comparison, one cannot find there is any significant difference between any two age groups in answering question 2.2.3. However, one still can know there is a significant difference from the Means Plot and the Homogeneous Subsets between the 35-39 ages groups and the 40-44 ages groups, between the 35-39 ages groups and the >40 ages groups;

Interpretation Q2.2.3: it can be concluded that the 35-39 ages groups are more confused than the 40-44 and >44 in their ability to know if the change processes in their bank have been mapped out clearly.

For Question 2.2.4: Known standards in the bank exist that enables your experiences and those of others to be ordered.

From Table 6.13, one knows, for question 2.2.4, the Sig. Value is 0.023969 among the department of respondent groups to answering the question, and the Sig. Value is 0.008749 among the age groups; therefore, one knows that, there are two significant difference somewhere among the mean scores on the department of respondent groups dependent variable in answering question 2.2.4 and among the age groups dependent variable in answering question 2.2.4.

(1) Among the department of respondent groups:

As Appendix 6 showed, for the department of respondent groups and from Levene's test, the Sig. Value is 0.475 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are two significant differences, between the investment groups and the security groups (mean difference value is -0.5692), on their means compared, and between the customer service groups and the security groups (mean difference value is -0.7778), on their means compared, in answering question 2.2.4. The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.2.4: it can be concluded that people who are working in the security department believe that known standards in their banks exist that enable their experience and those of others to be ordered much more than those who are working in the investment departments and the customer departments.

(2) Among the age groups:

As Appendix 6 showed, for the position of respondent groups and from Levene's test, the Sig. Value is 0.002(<0.05) did not meet the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, one cannot find there is any significant difference between any two age groups in answering question 2.2.4. However, one can still find that there are obviously differences between the Means Plot between the 30-34 ages groups, 35-39 ages groups, the 40-44 ages groups, and the >40 ages groups;

Interpretation Q2.2.4: it can be concluded that people who are in 30-34 ages groups believe much more that known standards in their banks exist that enable their experience and those of others to be ordered than those who are in 35-39 ages groups, the 40-44 ages groups, and the >40 ages groups.

For Question 2.2.5: Known standards in the bank exist that enables your experiences and those of others to be valued.

From Table 6.13, one knows, for question 2.2.5, the Sig. Value is 0.031142 among the position of respondent groups to answering the question, and the Sig. Value is 0.032956 among the age groups; therefore, one knows that, there are two significant difference somewhere among the mean scores on the position of respondent groups dependent variable in answering question 2.2.5 and among the age groups dependent variable in answering question 2.2.5

(1) Among the position of respondent groups:

As Appendix 6 showed, for the position of respondent groups and from Levene's test the Sig. Value is 0.022(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, one can not find any asterisks (*) in Mean difference (I-J) column. However, one still can know there is two obviously difference from the Means Plot between the senior managers groups and the middle Managers groups; between the senior managers groups and the general staff groups;

Interpretation Q2.2.5: The senior managers groups did not think that known standards in their banks exist that enable their experience and those of others to be valued (the mean is under 2.8), but in answering this question the middle manager groups and the general staff were just positive (the mean value is over 3.4).

Among the age groups:

As Appendix 6 showed, for the position of respondent groups and from Levene's test, the Sig. Value is 0.000(<0.05) did not meet the assumption of homogeneity of variance (assuming equal variances). So one needs to have any of the Tamhane's T2, Dunnett's T3, Games-Howell, or Dunnett's C tests in the Multiple Comparison. From Tamhane's test in the Multiple Comparison, one can find there is a significant difference, between the 30-34 ages groups and the 40-44 ages groups in answering question 2.2.5(mean difference value is -0.5733). Because the both means of the two ages groups are over 3.2.

Interpretation Q2.2.5: it can be concluded that the 40-44 ages groups are feeling more sensitive to the notion that known standards in their banks exist that enable their experience and those of others to be valued than the 30-34 ages groups.

For Question 2.2.6: .In your bank, people are encouraged to reflect on logical operations.

From Table 6.13 it can be seen that for question 2.2.6, the Sig. Value is 0.036387 among the respondent's education qualified groups to answering the question, and the Sig. Value is 0.045023 among the age groups; therefore, one knows that, there are two significant difference somewhere among the mean scores on among the respondent's education qualified groups dependent variable in answering question 2.2.6 and among the age groups dependent variable in answering question 2.2.6.

(1) Among the respondent's education qualified groups:

As Appendix 6 showed, for the respondent's education qualified groups and from Levene's test, the Sig. Value is 0.73 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there is a significant difference, between the BA & above groups and under diploma groups (mean difference value is -0.7372), on their means compared, in answering question 2.2.6. The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.2.6: it can be concluded that people with BA or above degree were feeling that, in their banks, they were encouraged to reflect on logical operations less than others those have got education qualified under diploma.

(2) Among the age groups:

As Appendix 6 showed, for the position of respondent groups and from Levene's test, that the Sig. Value is 0.055 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there is a significant difference between the 25-29 age groups and the 30-34 ages groups in answering question 2.2.6. The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q2.2.6: it can be concluded that people who are in 30-34 ages were feeling that, in their banks, they were encouraged to reflect on logical operations more than others who are in 25-29 ages.

For Question 2.3.1: In your bank, people are rewarded equally in accordance to the benefit they give to the organization.

From Table 6.13 it can be seen that for question 2.3.1, the Sig. Value is 0.001972 between the banks groups to answering the question, and the Sig. Value is 0.00553 among the education level groups; therefore, one knows that, there are two significant difference somewhere among the mean scores on the banks groups dependent variable in answering question 2.3.1 and among the education level groups dependent variable in answering question 2.3.1.

(1) Among the banks groups:

As Appendix 6 showed, for the bank groups using the Levene's test, the Sig. Value is 0.623 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences between the BOC and the ABC (mean difference value is -0.5498), between the BOC and the ABC (mean difference value is -1.0133), between the CCB and the ABC (mean difference value is -0.4634) on their means compared, between the ICBC and the ABC (mean difference value is -0.6795) in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.3.1: it can concluded that the view is different from people from different banks concerning the possibility of equal rewards.

(2) Among the education level groups:

As Appendix 6 showed, for the education level groups and for Levene's test, the Sig. Value is 0.653 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can not find any asterisks (*) in Mean difference (I-J) column. However, but one still can know there is two obviously difference from the Means Plot and the Homogeneous Subsets; between the senior managers groups and the middle Managers groups; between the BA & above groups (the mean value is 2.8906) and the diploma groups (the mean value is 3.1536), and between the BA & above groups and the under diploma (the mean value is 3.3333);

Interpretation Q2.3.1: it can be concluded that the BA & above groups did not think that, it is equally in accordance to the benefit they give to the bank (the mean is under 2.9), but the answer to this question, the diploma groups and the under diploma groups are just positive (the mean value is over 3.0).##

For Question 2.3.2: In your bank, there is no discrimination by race for promotion.

There were no significant statistical difference between the distinct groups in answering this question, and thus no interpretation is possible.

For Question 2.3.3: In your bank, there is no discrimination by gender for promotion.

Among the sex groups:

From Table 6.13 it can be seen that for question 2.3.3, the Sig. Value is 0.001909 among sex groups enables one to show that there is a significant difference among the sex groups dependent variable in answering question 2.3.3.

As Appendix 6 showed, for the departments groups and from Levene's test, it can be seen that the Sig. Value is 0.702 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there is a significant difference between the female groups and the male groups (mean difference value is -0.5311), on their means compared in the four banks in this city. The difference also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q2.3.3: it can be concluded that the male groups more believe there is no discrimination gender for promotion than the female groups.

For Question 2.3.4, 3.1.1, 3.1.2, 3.1.3

There were no significant statistical difference between the distinct groups in answering the four questions, and thus no interpretation is possible

For Question 3.2.1: Your knowledge is good enough to do your work well in change situation of the bank.

Among the banks groups

From Table 6.13 it can be seen that for question 3.2.1, the Sig. Value is 0.005816 between the banks groups to answering the question, one knows that, there is a significant difference among the mean scores on the bank groups dependent variable in answering question 3.2.1.

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.823 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are three

significant differences between the BOC and the ABC (mean difference value is -0.6402), between the CCB and the ABC (mean difference value is -0.6207), between the ICBC and ABC (mean difference value is -0.3604) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q 3.2.1: it can be concluded that people who are working in the ABC and ICBC are more confident with their knowledge to meet change situation of the bank than others who are working in the BOC and the CCB. This is probably because of that change is more turbulent in the BOC and the CCB.

For Question 3.2.2: In order to fit in with changes in the bank, you are encouraged to change your approach.

Among the banks groups

From Table 6.13 it can be seen that for question 3.2.2, the Sig. Value is 0.000121 between the bank group respondents, there is a significant difference among the mean scores on the banks groups dependent variable in answering question 3.2.2.

As Appendix 6 showed, for the bank groups and from the Levene's test, the Sig. Value is 0.574(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find except between the CCB and the ICBC, between any other two banks in this test there are all significant differences. In showing of the Means Plot and the Homogeneous Subsets, only the mean of the ABC is over 3.00 (3.6364), and all other three means (BOC: 2.5000; CCB: 2.9333; ICBC: 2.9592) are under 3.00.

Interpretation Q3.2.2: It can be concluded that, the organizations of the BOC, the CCB, the ICBC, did not encouraged their staff to change their approach to fit in with changes.

For Question 3.2.3: In order to fit in with changes in the bank, you are encouraged to change your operations.

Among the banks groups

From Table 6.13 it can be seen that for question 3.2. the Sig. Value is 0.00368 between the banks groups to answering the question, that there is a significant difference among the mean scores on the banks groups dependent variable in answering question 3.2.3.

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.806 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are three significant differences between the BOC and the ABC (mean difference value is -1.0057), between the BOC and the CCB (mean difference value is -0.6223), between the ICBC and ABC (mean difference value is -0.6753) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q3.2.3: it can be concluded that people who are working in the BOC are negative to the question (the mean 2.8125, under 3.000), but people who are working in the CCB, and the ABC had thought they are encouraged to change their operations to fit in with changes and ICBC are more confident with their knowledge to meet change situation of the bank than others in their banks.

For Question 3.2.4: In order to fit in with changes in the bank, you are encouraged to change your working-style.

Among the banks groups

From Table 6.13 it can be seen that for question 3.2.4 the Sig. Value is 0.000834 between the bank groups of the respondents there is a significant difference among the mean scores on the banks groups dependent variable in answering question 3.2.4.

As Appendix 6 showed that for the bank groups and for the Levene's test, the Sig. Value is 0.147 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences between the BOC and the ABC (mean difference value is -1.0758), between the BOC and the CCB (mean difference value is -0.7319), between the BOC and the ICBC (mean difference value is -0.4524), between the ICBC and ABC (mean difference value is -0.6234) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can be seen from the Means Plot and the Homogeneous Subsets; obviously, only the mean of BOC is under 3.000(2.8333), and all of the other three means are over 3.000.

Interpretation Q3.2.4: It can be concluded that people who are working in the BOC are negative to the question, but people who are working in the CCB, the ICBC and the ABC had thought they are encouraged to change their working-style to fit in with changes, meantime the ABC had thought so more than ICBC.

For Question 3.2.5: In order to improve the way you work, you are encouraged to change the way in which value your operations.

Among the banks groups

From Table 6.13 it can be seen that for question 3.2.5, the Sig. Value is 0.00095 between the banks groups to answering the question that, there is a significant difference among the mean scores on the banks groups dependent variable in answering question 3.2.5.

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.271 (greater than 0.05* met the assumption of homogeneity of variance (assuming

equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences between the BOC and the ABC (mean difference value is -1.1269), between the BOC and the CCB (mean difference value is -0.7781), between the CCB and the ABC (mean difference value is -0.3488), between the ICBC and CCB (mean difference value is -0.4902) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can be seen from the Means Plot and the Homogeneous Subsets; obviously, only the mean of BOC is under $3.000(2.8958)$, and all of the other three means are over 3.000 .

Interpretation Q3.2.5: It can be concluded that people who are working in the BOC are negative to question 3.2.5, but people who are working in the CCB, the ICBC and the ABC had thought they are encouraged to change the way in which value their operations, meantime the ABC had thought so more than the ICBC.

For Question 3.2.6: Your bank has encouraged you to learn through courses.

From Table 6.13 it can be seen that for question 3.2.6, the Sig. Value is $4.1E-05$ between the banks groups to answering the question, and the Sig. Value is 0.00959 between the age groups, therefore, one determines that there are two significant difference somewhere among the mean scores on the banks groups dependent variable in answering question 3.2.6 and among the age groups dependent variable in answering question 3.2.6.

(1) Among the banks groups

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is $0.642 (<0.05)$ met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find except between the CCB and the ICBC, there are five significant differences between any other two banks in this test. However, in the Means Plot and the Homogeneous Subsets, though the actual difference in the mean scores of groups existed there, even if the difference between the BOC and the ABC also was -1.2102 , the more important result was the all

four means set as bank were above the median value (3.0000) in using the same scale (1=strongly disagree, to 5=strongly agree).

Interpretation Q3.2.6: it still could conclude that people who were working in the ABC felt more positive than the others were in the ICBC and the BOC on question 3.2.6.

Among the ages groups

As Appendix 6 showed, for the respondent's age's groups From Levene's test, the Sig. Value is 0.28(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there is a significant difference between the ages of 30-34 groups and the ages of 25-29 groups (mean difference value is -0.6613), the differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q3.2.6: It can be concluded that people of 30-34 were not like others who were 25-29 felt more positive to question 3.2.6.

For Question 3.2.7: your bank has encouraged you to learn through training.

Among the banks groups:

From Table 6.13 it can be seen that for question 3.2.7, the Sig. Value is 0.002793 between the banks groups to answering the question, there is a significant difference among the mean scores on the banks groups dependent variable in answering question 3.2.7.

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.393 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences between the BOC and the ABC (mean difference value is –

0.8125), between the BOC and the CCB (mean difference value is -0.4069), between the CCB and the ABC (mean difference value is -0.4056), between the ICBC and ABC (mean difference value is -0.6990) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can be seen from the Means Plot and the Homogeneous Subsets; obviously, though all of the four means are all over 3.000.

Interpretation Q3.2.7: It can be concluded that people who were working in the ABC felt more positive than the others were in the BOC, CCB ICBC to answer question 3.2.7.

For Question 3.2.8: Your bank has encouraged you to learn through the introduction of new practices.

(1) Among the banks groups:

From Table 6.13 it can be seen that for question 3.2.8, the Sig. Value is $2.49E-0.5$ between the banks groups to answering the question, and the Sig. Value is 0.007157 between the ages groups to answering the question, there are two significant differences among the mean scores on the banks groups and the ages groups dependent variable in answering question 3.2.8.

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.450 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences between the BOC and the ABC (mean difference value is -1.1894), between the BOC and the CCB (mean difference value is -0.6341), between the CCB and the ABC (mean difference value is -0.5553), between the ICBC and ABC (mean difference value is -0.8646) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can be seen from the Means Plot

and the Homogeneous Subsets; obviously, though all of the four means are all over 3.000.

Interpretation Q3.2.8: It can be concluded that people who were working in the ABC felt more positive than the others were in the BOC, CCB ICBC to answer question 3.2.8.

(2) Among the ages groups

As Appendix 6 showed, for the respondent's age's groups and from Levene's test, the Sig. Value is 0.014(<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, one can not find any asterisks in the mean difference (I-J) column, so one still can not find the significant differences between which groups, however, from the mean plot, one can know all mean of the all ages group are over median value (3.000), the significant differences should be between the ages of 30-34 groups and the ages of 25-29 groups, and between the ages of 30-34 groups and the ages of 25-29 groups.

Interpretation Q3.2.8: It can be concluded that people of 30-34 were not like others who were 25-29 ages groups and 40-44 ages groups felt more positive to question 3.2.8

For Question 3.3.1: Your bank values the creation of groups.

Among the banks groups

From Table 6.13 it can be seen that for question 3.3.1, the Sig. Value is 0.002488 between the banks groups to answering the question; there is a significant difference among the mean scores on the bank groups dependent variable in answering question 3.3.1.

As Appendix 6 showed, for the bank groups and from Levene's test, that the Sig. Value is 0.837 (<0.05) met the assumption of homogeneity of variance (assuming equal

variances). From the LST test in the Multiple Comparison, one can find there are three significant differences between the BOC and the ABC (mean difference value is -0.9811), between the BOC and the CCB (mean difference value is -0.6540), between the ICBC and ABC (mean difference value is -0.6962) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q3.3.1: It can be concluded that people who were working in the ABC felt more positive than the others were in the BOC, ICBC, and people who were working in the CCB felt more positive than the others were in the BOC to answer question 3.3.1.

For Question 3.3.2: The values that your bank holds can help improve its competitive position.

Among the banks groups:

From Table 6.13 it can be seen that for question 3.3.2, the Sig. Value is 0.011278 between the bank group respondents that there is a significant difference among the mean scores on the bank group dependent variable in answering question 3.3.2.

As Appendix 6 showed, for the bank groups and from Levene's test, the Sig. Value is 0.305 (<0.05) met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, one can find there are four significant differences between the BOC and the ABC (mean difference value is -0.8163), between the BOC and the CCB (mean difference value is -0.5317), between the ICBC and the CCB (mean difference value is -0.6962), between the ICBC and ABC (mean difference value is -1.0863) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The four differences also can be seen from the Means Plot and the Homogeneous Subsets, also one can find only the ICBC in answering question 3.3.2; their mean is 2.9592, that mean the ICBC was negative to question 3.3.2;

Interpretation Q3.3.2: it can be concluded that people who were working in the ABC felt more positive than the others who were in the BOC and the ICBC, and people who were working in the CCB felt more positive than the others were in the BOC to answer question 3.3.2.

In order to make the results of variances more readable, the researcher makes a table (table 6.18) for the results:

Table 6.18 Summary interpretation for the analysis of the preliminary study:

Preliminaries	
A	People who were working in the CCB felt more strong than the others were in the ICBC on the reform in banking in China
B	People who were working in Accounting departments felt more strong than the others were in Investment department to the change in SOCBs in China.
E	People who were working in different bank have attitudes to change in banking that are very different. People who were working in the ABC much more worry change than in the BOC.
F	There are different attitudes to the change in banking between different people groups in different SOCBs in this city. People who were working in ABC are more worried the change than others who are were working in the BOC and the ICBC, and there is also a statistically significant difference between BOC and CCB, this difference means that people who were working in the BOC did not worry the change in banking, but people who were working in CCB had some worry about the change. It can also be concluded that people who were working at the IT position in the SOCBs in the city more worried the change in banking, but the others who were working at accounting had not worried the change.

Technical – Work	
1.1.6	People who were working in the ABC have thought the control processes in the bank are more predictable than those who work in the BOC and the ICBC in the city.

Practical – Interaction	
1.2.1	People who were working in the ABC had known well “well known symbols are used to convey meaning in communications” than others who were working in the BOCs and the ICBCs in this city.

1.2.2	People who are working in ABC have more rituals in their operational behaviour than those in ICBC.
1.2.3	ABC in this city used Rituals (e.g., regular meetings) to facilitate meaningful communications more than did the other three. This implies that ABC were facilitating reduced possibility for pathology by creating improved understanding than where any of the others.
1.2.4	ABC had harnessed symbols in the change processes more than other threes had in the city.

Critical Deconstraining – Emancipation	
1.3.3	ICBC and ABC were better in allowing their staff to contribute whatever skills they have than was BOC in the City, even if the rules had to be altered to permit this.
1.3.4	ABC had been flexible to allow its member of staff to contribute knowledge they have more than other threes had in the city. For the departments it can be concluded that people who were working in the Customer service departments in the SOCBs in this city felt stronger than the others who were working Accounting departments and HR departments on being limited by rules of bank.
1.3.5	For the banks it can be concluded that the ABC (in comparison with ICBC and CCB) does not encourage individual learning through participation in political processes to enable them to control their own destinies, and for the departments Investment (unlike R&D) encourages individual learning through participation in political processes to enable people to control their own destinies
1.3.6	ABC, which was unlike the other three banks, does not encourage individual learning through participation in political processes to control their own destinies. In other words, there appears not to be a policy of empowerment
1.3.7	People who have got BA & above of education qualified were not like others who had a diploma or less, in the four banks in the city, and there was no view that any knowledge that they have will be harnessed by the organisation structure in existing structures in their bank.
1.3.8	BOC was unlike the others working in the other three cities, since it was not thought that any knowledge people have will be harnessed by the organisation structure in changing structures in their bank
1.3.9	People who were working in BOC were not like others who were working in the CCB and ABC in the city, and had not thought that any new knowledge they have will enable them to contribute to its control and liberation processes. Also, people who have a BA & above of education qualified had not liked others who got diploma and

	under diploma, in the four banks in the city, and had not thought any knowledge they have will enable them to contribute to its control and liberation processes in their bank.
1.3.10	People who were working in BOC were unlike others who were working in the ABC in the city, and had not thought knowledge enables them to be empowerment to create their future. Also, people who had got BA & above of education qualified had not liked others who under diploma, in the four banks in the city, and had not thought any knowledge they have will enable them to contribute to its control and liberation processes in their bank.

Cybernetic – Intention	
2.1.1	People who were working in R & D department had not liked others who were working in Audit and Security departments in the four banks in the city, and had not known their bank’s strategic aims.
2.1.3	People who were working in different bank were different in communicating their aims to each other. In the BOC, there were almost not communicating among others people in their aims
2.1.4	People who were working in different bank were different in understand the nature of the operational controls. In the BOC, people understood less the nature, however, in ABC, people did it more

Rational/Appreciative - Formative organising	
2.2.1	People who were working in BOC had not thought there is key power group that support change. But in CCB, to this issue, the thought of people were opposite.
2.2.2	People who were working in the BOC had not thought they know clearly what hand been the objectives for the change (the mean is under 3), but people who were working in the ICBC thought they know more clearly what hand been the objectives for the change
2.2.3	Senior managers are more confused than the middle managers to know if the change processes in their bank have been mapped out clearly. In particular the 35-39 ages groups are more confused than the 40-44 and >44 to know if the change processes in their bank have been mapped out clearly.
2.2.4	People who are working in the security department much more believe that, known standards in their banks exist that enable their experience and those of others to be ordered than those who are working in the investment departments and the customer departments.

	Also, people who are in 30-34 ages groups much more believe that, known standards in their banks exist that enable their experience and those of others to be ordered than those who are in 35-39 ages groups, the 40-44 ages groups, and the >40 ages groups.
2.2.5	Senior managers groups did not think that, known standards in their banks exist that enable their experience and those of others to be valued, but the answer to this question, the middle manager groups and the general staff were just positive. Also, the 40-44 ages groups are feeling more sensitive to that, known standards in their banks exist that enable their experience and those of others to be valued than the 30-34 ages groups.
2.2.6	People with BA or above degree were feeling that, in their banks, they were encouraged to reflect on logical operations less than others those have got education qualified under diploma. Also, people who are in 30-34 ages were feeling that, in their banks, they were encouraged to reflect on logical operations more than others who are in 25-29 ages.

Ideology/Morality – manner of thinking	
2.3.1	The view of the people in different banks is different about the possibility of being equally rewarded. Also, the BA & above groups did not think that, it is equally in accordance to the benefit they give to the bank (the mean is under 2.9), but the answer to this question, the diploma groups and the under diploma groups are just positive
2.3.3	Male groups more believe there is no discrimination gender for promotion than the female groups.

Sociocognitive –formation of cultural knowledge base. No significant results	
Base cognitive – belief and base for paradigm	
3.2.1	People who are working in the ABC and ICBC are more confident with their knowledge to meet change situation of the bank than others who are working in the BOC and the CCB. This is probably because of that change is more turbulent in the BOC and the CCB.
3.2.2	BOC, the CCB, the ICBC, did not encouraged their staff to change their approach to fit in with changes
3.2.3	People who are working in the BOC are negative to the question (the mean 2.8125, under 3.000), but people who are working in the CCB, and the ABC had thought they are encouraged to change their operations to fit in with changes and ICBC are more confident with their knowledge to meet change situation of the bank than others in their banks.
3.2.4	People who are working in the BOC are negative to the question, but people who are working in the CCB, the ICBC and the ABC had thought they are encouraged to change their working-style to fit in with changes, meantime the ABC had thought so more than

	ICBC.
3.2.5	People who are working in the BOC are negative to question 3.2.5, but people who are working in the CCB, the ICBC and the ABC had thought they are encouraged to change the way in which value their operations, meantime the ABC had thought so more than the ICBC.
3.2.6	People who were working in the ABC felt more positive than the others were in the ICBC and the BOC on question 3.2. Also, people of 30-34 were not like others who were 25-29 felt more positive to question 3.2.6.
3.2.7	People who were working in the ABC felt more positive than the others were in the BOC, CCB ICBC to answer question 3.2.7.
3.2.8	People who were working in the ABC felt more positive than the others were in the BOC, CCB ICBC to answer question 3.2.8. Also, people of 30-34 were not like others who were 25-29 ages groups and 40-44 ages groups felt more positive to question 3.2.8

Politocognitive – freedom, defining political culture	
3.3.1	People who were working in the ABC felt more positive than the others were in the BOC, ICBC, and people who were working in the CCB felt more positive than the others were in the BOC to answer question 3.3.1
3.3.2	People who were working in the ABC felt more positive than the others were in the BOC and the ICBC and people who were working in the CCB felt more positive than the others were in the BOC to answer question 3.3.2

6.3.2 Conclusion from discussion of the results of the analysis of variance (One-Way ANOVA) to OPQ for preliminary study

From above the discussion of the results of analysis of variances to the related questions, one can find a way to examine the organisational pathologies determined by using variance analysis techniques, and thus determining where particular problems lay in the different banks that were contrary to the principles of OD and knowledge management. Meantime one can detail the results as the follow showed in OP framework (Table 6.14-table6.17):

Since 4 banks were inquired into, a comparative analysis was possible, and this provided a plurality of indicative evidence of the success of the technique in evaluating pathologies. Sum up above four matrixes, one also can abstract out an OP matrix shown in table 6.23.

Table 6.19 the organizational pathologies examination from the variance analysis for the ABC

Question	Bank ABC		
	Kinematics	Direction	Possibilities/potential
1	Technical	Practical	Critical Deconstraining
		(1.2.2) Relatively high use of rituals (e.g., regular meetings). (1.2.3) Relatively high use of rituals (e.g., regular meetings) to facilitate communications (1.2.4) Relatively high use of symbols in change process.	(1.3.4) Relatively highly flexible in allowing staff to contribute knowledge to bank. (1.3.6) Relatively no empowerment (no encouragement for individual learning through precipitation in political processes for staff to control their own destinies.) (1.3.7) Staff not seen as a knowledge resource (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes. Is this satisfactory??
2	Cybernetical	Rational/Appreciative	Ideological
	(2.1.4) People do not understand relatively well the nature....	(2.2.3/4) Senior managers are more confused than the middle managers to know if the change processes in their bank have been mapped out clearly, with those in their 30s more confused than those in their 40s.	(2.3.3) Male groups have a greater belief that there is no discrimination gender for promotion than do female groups.
3	Socio	Base	Political
		(3.2.1) Relatively highly confident that their knowledge will meet the change situation.	(3.3.1) Relatively highly positive about the...

Table 6.20 the organizational pathologies examination from the variance analysis for the BOC

Question	Bank BOC		
	Kinematics	Direction	Possibilities/potential
1	<i>Technical</i>	<i>Practical</i>	Critical Deconstraining
		(1.2.2) Relatively low use of rituals (e.g., regular meetings). 1.2.2) Relatively low use of rituals (e.g., regular meetings) for communications (1.2.4) Relatively low use of symbols in change process.	(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank. (1.3.6) Relative high empowerment (1.3.7) Staff not seen as a knowledge resource (11.3.8) New staff knowledge will not be a contribution to the bank's control and liberation processes. (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes. Needs to provide more empowerment, etc
2	<i>Cybernetical</i>	<i>Rational/Appreciative</i>	<i>Ideological</i>
	(2.1.3) Almost no communicating among others people in their aims. (2.1.4) People do not understand relatively well the nature....	(2.2.1) No key power group to support change. (2.2.2) No clarity about the objectives for the change Try to get key power group support (how) <i>Proved better communication and staff involvement in identifying objectives</i>	
3	<i>Socio</i>	<i>Base</i>	<i>Political</i>

		<p>(3.2.1) Relatively unconfident that their knowledge can meet change situation, probably because of that change is more turbulent.</p> <p>(3.2.2) No encouragement for staff to change their approach to fit in with changes.</p> <p>Create confidence building techniques</p> <p>Create staff involvement procedures</p>	
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Table 6.21: the organizational pathologies examination from the variance analysis for the ICBC

Question	Bank ICBC		
	Kinematics	Direction	Possibilities/potential
1	<i>Technical</i>	<i>Practical</i>	Critical Deconstraining
	(1.6) Control processes in bank believed not to be highly predictable	<p>(1.2.2) Relatively low use of rituals (e.g., regular meetings) to facilitate communications</p> <p>1.2.3) Relatively low use of rituals (e.g., regular meetings).</p> <p>(1.2.4) Relatively low use of symbols in change process.</p> <p>Identify basis of procedures that are unpredictable</p> <p>...</p>	<p>(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank.</p> <p>(1.3.6) Relative high empowerment</p> <p>(1.3.7) Staff not seen as a knowledge resource</p> <p>(1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes.</p>
2	<i>Cybernetical</i>	<i>Rational/Appreciative</i>	<i>Ideological</i>
		(2.2.2) Clear perception of the objectives for change.	
3	<i>Socio</i>	<i>Base</i>	<i>Political</i>
		(3.2.1) Relatively confident that their knowledge will be able to meet change	

	situation.	
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Table 6.22 the organizational pathologies examination from the variance analysis for the CCB

Question	Bank CCB		
	Kinematics	Direction	Possibilities/potential
1	<i>Technical</i>	<i>Practical</i>	Critical Deconstraining
	(1.1.6) Control processes in bank believed not to be highly predictable	(1.2.2) Relatively low use of rituals (e.g., regular meetings) (1.2.3) Relatively low use of rituals (e.g., regular meetings) to facilitate communications (1.2.4) Relatively low use of symbols in change process.	(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank. (1.3.6) Relative high empowerment (1.3.7) Staff not seen as a knowledge resource (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes.
2	<i>Cybernetical</i>	<i>Rational/Appreciative</i>	<i>Ideological</i>
		(2.2.1) The is a key power group to support change.	
3	<i>Socio</i>	<i>Base</i>	<i>Political</i>
		(3.2.2) No encouragement for staff to change their approach to fit in with changes.	

Table 6.23: Abstract elements of OP matrix

Cognitive Properties	Sociality Properties		
	Kinematics (through energetic motion)	Direction (determining trajectory)	Possibilities/potential (through variety development)
Interest	<i>Technical</i> Routines for communication. Causal explanations. Use empirical-analytic methods.	<i>Practical</i> Symbols; energy of leader; encourage appropriate behaviour. Seek descriptions of perceived situation and practical understanding.	<i>Critical Deconstraining</i> Rewards for behaviour; disengage from present state. Use critical approaches.
Purposes	<i>Cybernetical</i> Logical processes of communication and feedback; Design of transition processes; organisational arrangements for transition; facilitate support	<i>Rational/Appreciative</i> Key power group support Build in stability processes Encourage reflection and aesthetics.	<i>Ideological</i> See dissatisfaction in ideological terms; mobilise change through participation
Influence	<i>Socio</i> A basis for images of the future in the management of social processes is important. An understanding of the cybernetic purposes is also important to enable technical aspects of the organisation to materialise. Is important. Objectives play an important part here, and must be understood.	<i>Base</i> Use of language and related concepts that can give meaning to knowledge (metaknowledge). It supports myths that can misdirect the organisation. The propositions of the organisation are defined here, those that give meaning to its existence. Organisational mission and objectives derive from this.	<i>Political</i> Creates a culture's normative boundaries through its beliefs, values, symbols, stories, and public rituals that bind people together and direct them in common action. These determine the creation of ideological/ethical and power constraints. They connect to the structure of an organisation and the way that power is distributed and used.

6.4 Correlation Analysis among Accounting, IT, Audit and R & D in BOC and CCB

Although one-way analysis of variance (ANOVA) is the method of choice when testing for differences between multiple groups, it assumes that the mean is a valid estimate of centre and that the distribution of the test variable is reasonably normal and similar in all groups. However, when the test variable is ordinal, the mean is not a valid estimate because the distances between the values are arbitrary. Even if the mean is valid, the distribution of the test variable may be so non-normal that it makes you suspicious of any test that assumes normality.

When the assumptions behind the standard ANOVA are invalid or suspect, the study should be considered using the nonparametric procedures designed to test for the significance of the difference between multiple groups. They are called **nonparametric** because they make no assumptions about the parameters (such as the mean and variance) of a distribution, nor do they assume that any particular distribution is being used. In this chapter, the researcher discusses two nonparametric tests for multiple independent samples, called the Kruskal-Wallis and median tests³.

The median method tests the null hypothesis that two or more independent samples have the same median. It assumes nothing about the distribution of the test variable, making it a good choice when you suspect that the distribution varies by group.

The Kruskal-Wallis test is a one-way analysis of variance by ranks. It tests the null hypothesis that multiple independent samples come from the same population. Unlike standard ANOVA, it does not assume normality, and it can be used to test ordinal variables.

³ See for example <http://www2.chass.ncsu.edu/garson/pa765/kruskal.htm> to discuss these tests

In addition to their standard output, both the Kruskal-Wallis and median tests will display descriptive statistics and/or quartiles of the test variable.

6.4.1 Aims of Correlation Analysis

To examine coherence, the researcher averaged the responses to each question according to certain departments. The averages were set up as ordered strings, the same ordering for each department in a given bank. Prior to this it was argued that each department has a primary task property that can be slotted into the OP table, creating an expectation that certain patterns of correlations would therefore result from the correlative comparison between the departmental strings within a given bank. The correlation values were then used to indicate the degree of cohesion within each organisation. This approach is extremely interesting, at least because it is capable of illustrating the tendency for an inverse relationship between organisational pathologies and organisational cohesion.

6.4.2 Data Choice and Inputting and Coding

In order to realize the aims of correlation analysis, four departments were extracted out, which are Accounting, IT, Audit, and R & D in BOC and CCB from the filled data table(see appendix 4). In re-inputting data into the Data View in SPSS for correlation analysis, the four variables are named Accounting, IT, Audit, and R, and variables are encoded as ordered from Question A-F, and from Question 1.1.1-3.3.2, each variable is a Mean from the responses to each question to certain department. Therefore, here will be two same groups to be examined with correlation analysis in BOC and CCB.

6.4.2.1 Means Reported from the four departments in BOC and CCB of the respondent to questions A- F, and Questions 1.1.1-3.3.2

The means of each respondent's answer to Questions A –F, and question 1.1.1-3.3.2 in OPQ, all are from certain departments in BOC and CCB separately as order of themselves of the department was calculated. The results, along with their standard deviations and types of the view of respondent to the questions in 5-point scale as the following order: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree, are shown in table 6.2 –6.9(see Appendix 4b).

The variables for correlation analysis in the two banks are showed in 6.4.2.2:

6.4.2.2 Been Ready for Correlation Analysis A in the BOC:

(1) For Accounting Department

For accounting department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 15 samples extracted out from accounting department in the BOC.

(2) For IT Department

For IT department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 2 samples extracted out from IT department in the BOC.

(3) For R & D Department

For R & D department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in only 1 sample extracted out from R & D department in the BOC

(4) For Audit Department

For Audit department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 3 samples extracted out from audit department in the BOC

Been Ready for Correlation Analysis B in the CCB:

(1) For Accounting Department

For accounting department, the variables to be tested come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 9 samples extracted out from accounting department in the CBC.

(2) For IT Department

For IT department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in 1 sample extracted out from IT department in the CCB.

(3) For R & D Department

For R & D department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in only 1 sample extracted out from R & D department in the CCB.

(4) For Audit Department

For Audit department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 2 samples extracted out from audit department in the CCB.

6.4.3 Discussion of Results of the Correlation Analysis between any couple departments in Accounting, IT, Audit and R & D in BOC and in CCB

To run the SPSS filled with above the four groups’ data in the BOC in Baotou, the result of Correlation analysis is showed the below:

(1) The Correlation Analysis A: Nonparametric Correlations in the BOC

Table 6.24: the result of Correlation analysis in the BOC in Baotou

Correlations			ACCOUNTI	IT	R	AUDIT
Kendall's tau_b	ACCOUNTI	Correlation Coefficient	1.000	.534*	.337*	.365*
		Sig. (2-tailed)	.	.000	.002	.000
		N	55	55	55	55
	IT	Correlation Coefficient	.534*	1.000	.264*	.276*
		Sig. (2-tailed)	.000	.	.039	.019
		N	55	55	55	55
	R	Correlation Coefficient	.337*	.264*	1.000	.181
		Sig. (2-tailed)	.002	.039	.	.132
		N	55	55	55	55
	AUDIT	Correlation Coefficient	.365*	.276*	.181	1.000
		Sig. (2-tailed)	.000	.019	.132	.
		N	55	55	55	55

**. Correlation is significant at the .01 level (2-tailed).
*. Correlation is significant at the .05 level (2-tailed).

To run the SPSS filled with above the four groups’ data in CCB in Baotou, the result of Correlation analysis is showed the below:

(2) The Correlation Analysis B: Nonparametric Correlations in the CCB

Table 6.25: the result of Correlation analysis in the CCB in Baotou

Correlations

			ACCOUNTI	IT	R	AUDIT
Kendall's tau_b	ACCOUNTI	Correlation Coefficient	1.000	.029	.332*	.169
		Sig. (2-tailed)	.	.797	.002	.117
		N	55	55	55	55
	IT	Correlation Coefficient	.029	1.000	.066	-.015
		Sig. (2-tailed)	.797	.	.594	.907
		N	55	55	55	55
	R	Correlation Coefficient	.332*	.066	1.000	.196
		Sig. (2-tailed)	.002	.594	.	.100
		N	55	55	55	55
	AUDIT	Correlation Coefficient	.169	-.015	.196	1.000
		Sig. (2-tailed)	.117	.907	.100	.
		N	55	55	55	55

**. Correlation is significant at the .01 level (2-tailed).

6.4.4 Reliability Analysis for the Correlation Analysis

We know that, ideally, the Cronbach alpha coefficient of a scale should be above 0.7. Cronbach alpha values are however, quite sensitive to number of items in the scales (e.g., scales with less than ten items) it is common to find quite low Cronbach values (e.g., 5) (Julie Pallant, 2001). In this case it may be more appropriate to report the mean inter-item correlation for the items. Briggs and Cheek (1986) recommend an optimal range for the inter-item correction of .2 to .4.

Reliability Analysis for the Correlation Analysis A

To run the SPSS filled with above the four groups' data to test the reliability analysis in the correlation analysis A, the result of reliability analysis of correlation analysis is showed table 6.26(see appendix 5b):

From table 6.26, it can be shown that, in this case, the Alpha coefficient is .6666 little under .7003 which is the standardized item alpha coefficient, through so, because there were total only 4 items were tested, the scale was over 0.2 -0.4 these were recommended

by Briggs and Cheek (1986) for the inter-item correction of .2 to .4., so it can be considered very much reliable with the currently sample in the correlation analysis A.

So it can be concluded that, there are significantly correlations at 0.01 level (2-tailed) between any couple departments in the four departments extracted. That means that there is no bar on communication among departments in the BOC, in the other words there is well organisational cohesion in the BOC.

Reliability Analysis for the Correlation Analysis B

To run the SPSS filled with above the four groups' data to test the reliability analysis in the correlation analysis B, the result of reliability analysis of correlation analysis is showed table 6.27 (see appendix 5b):

From table 6.27, it can be shown that, in this case, the Alpha coefficient is .4521 above .4301 which is the standardized item alpha coefficient, so the scale can be considered reliable with the currently sample in the correlation analysis B.

So it can be concluded that, there are significantly correlations at 0.01 level (2-tailed) only between accounting department and R & D department in the four departments extracted. That means, there are some barred on communication among departments in the CCB, in the other words there is not well organisational cohesion in the CCB.

6.5. Conclusion

The results suggest that the methodology employed in this questionnaire study could be successfully applied to a sample of Chinese SOCBs. A same questionnaire could be used for a further study.

The analysis of this data is an extremely time consuming task, but worth undertaking because of the information provided about the organisation that is created. There is

therefore clear value for the procedures of analysis to be automated, therefore providing a direct and immediate result from input data.

Chapter 7: Presentation and analysis of secondary study

7.1 Introduction

In the preliminary study that is presented in chapter 6, the researcher decrypts the design of the questionnaire, by indicating such factors as how it was distributed, collected, coded, analysed within SPSS.

The results of the preliminary study showed that there were notable differences between some groups examined in variance analysis in terms of organizational pathologies, and there were also notable differences between some departments examined in the BOC and the CCB in Baotou in terms of organizational coherence. All the four Banks have branches over all regions of China. Now, economic development in China is uneven across the regions (see chapter 2), with different cultures associated with the different areas. The preliminary study just focused on the banks in Baotou city, and a decision was made that an extended study would be appropriate. It would be expected that this could be indicative of cultural distinctions across a given bank, if some form of cultural consistency in the results could be identified across the different banks in a given region.

The results of the preliminary study also suggested that a survey questionnaire like OPQ was applicable to the staff of the SOCBs in different areas in China. Taking account of various factors including the applicability of a questionnaire and the human, financial and time resources available, the decision was made that the next step of the study would be carried out by means of a questionnaire. Since the new issues identified in the preliminary study had never been included in any of the

existing research instruments, it was applicable to use the same questionnaire as used in the preliminary study, but now adding demographic information. Therefore the Organization Patterning Questionnaire, (OPQ) was developed on the basis of the preliminary study and the literature review, and was used for this study.

It was also hoped that this study would make a contribution to the research literature in this area, and would confirm OP as being able to deal with the messy problems that arise in complex situation that arise as organizations pass through transformation change.

7.1.1 The process of questionnaire design in this study

In Chapter 6, the researcher explained that the design of the questionnaire for the preliminary study was based on an extensive literature review that compares and assesses the questionnaire with those developed by connecting it to Table 4.5: Inquiry for Viable OD.

The preliminary study showed that the questions satisfactorily formulated in that they were intelligible, easy to answer and unambiguous. From the feedback obtaining from the respondents it was possible to:

- Avoid unforeseen problem,
- Estimate the responding time requirements,
- Demonstrate that there was ease in completing the exercise,
- Enable the researcher to get acquainted with the parts in the field.

The results of this preliminary study provided information on the applicability of the survey questionnaire to the staff of SOCBs in China and facilitated the decision that the same method could be used for the step of the secondary study. In this study, an extended OP Questionnaire (OPQ) was chosen which could cover a broad range of

desirable OP; with it's relatively established, so it is possible to compare the result with previous the preliminary study.

Based on the above reasoning, the new questionnaire in the secondary study derives from that adopted in the preliminary study, with additional demographic information.

7.1.2 The secondary study

The study uses a similar questionnaire (Appendix 3a) to that adopted in the preliminary study, and is based on Table 4.5. Inquiry to explore Viable OD required that the questionnaire should be divided into five main sections:

Section one:

This section contained an explanation and introduction to the questionnaire to of participants taking part in the inquiry in Chinese banks. It included the purpose of this survey, the anonymity of the survey, and the instruction to respond the questionnaire.

Section two:

This section contained eight items and its purpose was to elicit personal data/information pertaining to the participants taking part in the inquiry. Information of the eight items is about sample demographics, such as the name of bank, which the participant in taking part in the inquiry was working for, region, tenure, position held, sex, department, level of education and age.

Section three:

This section contained six questions, and its purpose was to elicit personal understanding and attitude to the change in Chinese banking system. (Questions A-F)

Section four:

This section had three parts. This section also is the most important section, not only in the preliminary study but also in this extending secondary study. The first part contained three groups of questions in order to measure the participants' views, and attitudes to these questions concerning three aspects, including interests, purposes and influences as decrypted in table 4.3. (Questions 1.1.1-3.3.2, see Appendix 3a).¹

Section five:

This section also is the last section; it contained two groups' of open-end questions.

7.1.3 Language

Initially the questionnaire was composed and developed in English (Appendix 3a). It was translated into Chinese (Mandarin) by the researcher. Back-translation was made by a Chinese English professor Junsan Gao who is working in The University of Science and Technology in Beijing. Adjustment and corrections of the Chinese version were made according to the differences that emerged between the original and back-translated English versions. The questionnaire was administered in Chinese (Appendix 3b).

7.1.4 Distribution

The sample of OPQ was acquired through opportunity sampling. A Chinese version of the questionnaires was emailed to Ms Yuan Xu, who is a research fellow in University of Science and Technology in Beijing. She printed copies of the questionnaire and

¹ Section three and section four were to have been developing the structured questionnaire based on table 4.4 (as shown in table 4.5). The purpose of this is to enable the researcher to assemble the questions that will be presented in standard five-point scale questionnaire.

posted them to another three persons, one was Mr Deliang Bu who was my colleague working in CCB Baotou City (HUABEI region) branch (all this data has been used in the preliminary study). The second one was Mr Yongjun Zhang, who was working in BOC Harbin branch as the director of sub branch of Fangshan in Harbin. The third one was Mr Guoyi Li, who was my classmate in my study for first degree in China, and who was director of a building design company in Shenzhen. Some of the questionnaires posted to Baotou were distributed personally by Mr Deliang Bu; and some questionnaires posted to Harbin was sent to the department Human Resource of the Harbin branch of China People (Central Bank) by Mr Yongjun Zhang, and they were also sent to the branches of the four big banks in Harbin; other questionnaires were sent the branches of the big four banks in Shenzhen by Mr Guiyi Li. All questionnaires distributed in the three cities were collected by Mr Deliang Bu, Mr Yongjun Zhang and Mr Guoyi Li then posted back to me directly. Intervals between distribution to the individual respondent and collection differed, from about half an hour to days or even weeks later. The overall process in distribution and collection of the questionnaires occurred between November 2002 and February 2003 (see table 5.2). The city questionnaires were distributed are shown in the map of China as Fig.7.1

Fig.7.1 the city questionnaires were distributed



The reason that the three regions were adopted is that they cover all of the economic conditions that exist in China at present: under-developed (Baotou), developing (Harbin), and developed (Shen Zhen). Shen Zhen is the earliest “Open Door” city in China, while Harbin is the oldest industrial area. Baotou is part of Western China, and has a history of being industrially deprived.

7.1.5 Subjects

As depicted in 6.1, before getting the statistical results, the researcher coded the variable of bank, tenure, position sex, education qualified department and age from respondents. The coding detail is showed in table 7.1.

Table 7.1: Coding Details for the Questionnaire

Variable	Coding
Bank	1=BOC, 2=CCB, 3=ICBC, 4=ABC 5=OCB (others commercial banks), 6=Missing
Region	1=HUABEI, 2=DONGBEI, 3=HUANAN, 4=Missing
Tenure	1=<1 Year, 2=1-3 Years, 3=3-5 Years, 4=>5 Years, 5=Missing
Position	1=Senior Manager, 2=Middle Manager, 3=General Staff, 4=Missing
Sex	1=Male, 2=Female, 3=Missing
Education Qualified	1=BA and Above, 2=Diploma, 3=Under Diploma, 4=Missing
Department	1=Accounting, 2=IT, 3=Investment, 4=HR, 5=R & D, 6=Audit, 7=Security, 8=Customer Service, 9=Others, 10=Missing
Age	1=<25, 2=25-29, 3=30-34, 4=35-39, 5=40-44, 6=>44, 7=Missing
Qa--Qf & Q1.1.1--Q3.3.2	1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree, 6=Missing

In the secondary study, a total of 600 questionnaires, including 200 questionnaires in the preliminary study, were equally distributed into the four SOCB’s branches in Baotou city (HUABEI region), Harbin city (DONGBEI region) and a Shenzhen city (HUANAM region) total of 521 questionnaires were collected, the return rate is 87%. After collecting the all questionnaires, all data was input into every questionnaire (one

by one) into the Data View with the Variable View named, defined and encoded in the Data Table of SPSS 11 (see appendix 9).

By running SPSS with the filled data, it can get the following results below:

There were 157 (30.1%) respondents from BOC, 89 (17.1%) respondents from CCB, 158 (30.3%) respondents from ICBC, and 117 (22.5%) respondents from ABC in the sample. In total 521 respondents, male are 224(43%), and female are 247(47.4%), while 49 (9.4%) respondents left this item unanswered. The age of the sample ranged from under 25 to above 44. The mean of age item was 3.4338 (SD=1.5479), while 36 (6.9%) respondents left this item unanswered In item of tenure of the respondents in the sample, the mean was 3.5125 (SD=0.89676), ranging from less 1 year to more than 5 years, while 15 (2.9%) respondents left this item unanswered. In position item of respondent, the mean 2.7662(SD=0.7488) including 33 (6.3%) senior managers, 122 (23.4%) middle managers and general staff (57.4%), while 66(12.7%) respondents left this item unanswered. In education qualified item of respondent, the mean was1.8868 (SD=0.96109) including 211 (40.5%) “BA and above”, 205(39.3%) Diploma, 63(12.1%) under diploma. while 41(7.9%) respondents left this item unanswered. In item of department of respondent, the mean was 3.6910(SD=2.65925) including 121 (23.2%) Accounting, 41 (7.9%) IT, 199 (38.2 %) Investment, 43 (8.3%) HR, 8 (1.5%) R & D, 13 (2.5%) Audit, 9 (4.8%) Security, 17 (3.3%), 22 (4.2%) Others, while 30(5.8 %) respondents left this item unanswered.

The sample more detail-included contents detailed by showed as the table 7.2 –table 7.10 (see appendix 7a):

7.2. The secondary study OPQ results

Although there are a number of reliability coefficients (Alpha Cronbach, Split-half,

Guttman, etc), the reason that the researcher used Alpha Cronbach, is because of its relevance to questionnaires based on the five-point scale, and the use of measures for internal consistency of the questionnaire based on the average inter-item correlation of the items. The same way like to have used in 6.10 to test the reliability in this study described in 7.2.1.

7.2.1. Reliability Analysis:

In order to assess the results of the reliability analysis of the secondary study, by running SPSS using the survey data file that is filled out with the results of the questionnaire from the three cities, the researcher can develop Tables 7.11-7.13 (see appendix 7a).

From table 7.11, table 7.12 and table 7.13, we can know that the Cronbach's alpha coefficient is .8969 in 521 valid cases, total 53 items which, is above .7, so the scale can be considered very reliable with the currently sample.

7.2.2 Data inputting and coding for computer analysis

In the secondary research, the researcher has also used computer software of SPSS for Windows to help the research process, summarise and analyse the data the researcher has collected. Before that, the most commonly used method of coding data on the questionnaire and data record sheet ready for analysis using SPSS for Window have been completed according to designed variable order showed in Appendix 9.

7.2.3 Reported frequency of the respondent to questions A- F, and Questions 1.1.1-3.3.2 compared to the preliminary study

The frequency of the respondent to questions A-F, and Questions 1.1.1-3.3.2 in this

secondary study are shown in Table 7.15, in which, also has been compared to the results of the study in chapter 6, The sample means of each OPQ Questions A –F item was calculated. The results, along with their standard deviations and types of the view of respondent to the questions in 5-point scale as the following order: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree, are shown in Table 7.16; and the sample mean of each OPQ Question 1.1.1-3.3.2 item was calculated. The results, along with their standard deviations and types of the view of respondent to the questions in 5-point scale as the order: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree, are also shown in Table 7.15 (see appendix 7a) in their original order.

7.3 Analysis of variance to the respondent to questions A- F, and Questions 1.1.1-3.3.2

As same as the preliminary study, in this study, Variance analysis was also applied to the all items of QA-QF and Q1.1.1-Q3.3.2 of OPQ. In order to test for significant differences among the groups within banks, regions, tenures, positions, sexes, departments, age groups, education qualified of the respondents to answer question A-F, and question 1.1.1-3.3.2, depend on the Assumptions of that no deference in answering each question of QA-QF, and Question Q1.1.1-Q3.3.2 among the groups of people in each different groups above, each eigenvalues less 0.05 were extracted from these Sig. Columns of the table 7.17 (see Appendix 7b: table 7.17: 1 of 55—55 of 55) and the loading on each item is shown in table 7.18 (see Appendix 7b), meanwhile the researcher make table 7.22 (see Appendix7c), so as to evaluate the validity of the result of the analysis to the OPQ.

7.3.1. Discussion of the results of the analysis of variance (One-Way ANOVA) to OPQ for the secondary study compared the preliminary study

It may be recalled that these were:

- To undertake an examination of organisational pathologies through variance analysis techniques,
- To determine where particular problems lay in the different banks

This is required in order to explore whether the results from the preliminary study were consistent with the secondary study.

If the results from the preliminary study were consistent with the intended secondary study, then this would indicate that OP is capable of exploring beyond OD problems in an organisation that have a cultural and epistemological explanation.

In the meanwhile, we can detail the results further as the table 4.5 showed in OP framework, and comparing the preliminary study results. The researcher will analyses and discuss them one by one with Means Plot, Homogeneity-of-Variations and post-hoc tests.

For question A: Banking industry in China is passing through a deep change.

In table 7.18, for question A, the Sig. Value is 0.42; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question A) for the four banks (BOC, CCB, ICBC, ABC). Firstly, the researcher gives out the assumption of homogeneity of variance (assuming equal variances). The researcher run the SPSS, and got the below results:

As the below showed. 7.2, the Means Plots provides an easy way to compare the mean scores for different banks. We can see from this plot that the ABC bank group recorded the lowest mean scores with the ICBC bank group recording the highest.

However we still do not know whether or not this difference is a statistically significant one. In order to obtain this result, the researcher gets an interpretation of output one-way between-group ANOVA with post-hoc tests. The **Test of Homogeneity of Variances** to answer of respondent to Question A is showed below. From table 7.19, we can know the Sig. value is 0.501, more than 0.05, so, the equal variance is to meet the assumption of homogeneity of variance. From this time, the researcher can also get the multiple comparison tables (table 7.20).

Fig. 7.2: Mean Plot among banks group to answer question no. A

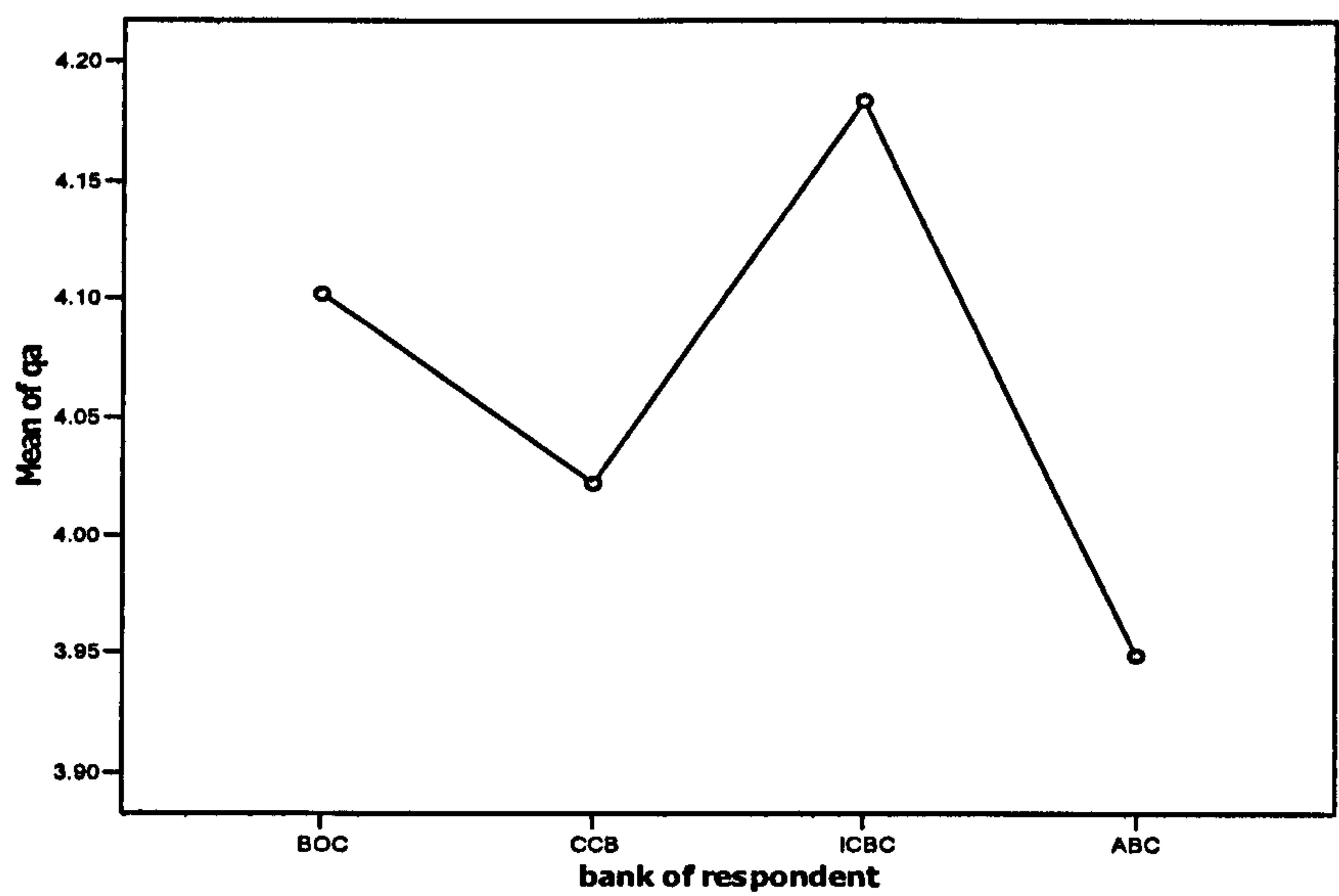


Table 7.19: Test of Homogeneity of Variances answer of respondent to QA

Test of Homogeneity of Variances			
answer of respondent to qa			
Levene Statistic	df1	df2	Sig.
.788	3	517	.501

Table 7.20: Multiple Comparisons of the Banks group of Dependent Variable of the Banks to answer of respondent to QA

Multiple Comparisons						
Dependent Variable: answer of respondent to qa						
LSD						
(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.07944	.11812	.502	-.1526	.3115
	ICBC	-.08163	.10031	.416	-.2787	.1154
	ABC	.15319	.10872	.159	-.0604	.3668
CCB	BOC	-.07944	.11812	.502	-.3115	.1526
	ICBC	-.16107	.11798	.173	-.3929	.0707
	ABC	.07375	.12521	.556	-.1722	.3197
ICBC	BOC	.08163	.10031	.416	-.1154	.2787
	CCB	.16107	.11798	.173	-.0707	.3929
	ABC	.23483*	.10857	.031	.0215	.4481
ABC	BOC	-.15319	.10872	.159	-.3668	.0604
	CCB	-.07375	.12521	.556	-.3197	.1722
	ICBC	-.23483*	.10857	.031	-.4481	-.0215

*. The mean difference is significant at the .05 level.

Table 7.20, post-hoc multiple comparisons, the output generated from the test is shown above. We should only look at this table if we found a significant difference in an overall AVOVA. That is, if the Sig. Value was equal to or less than 0.05. The post-hos in this table will tell us exactly where the differences among the groups occur. Look down the column labelled Mean difference. Look for any asterisks (*) next to the values listed. If we find asterisks, this means that the two groups being compared are significantly different from one another at the 0.05 levels. Obviously we can find there is a significant difference between the ABC and the ICBC in answering Question A. However, in the analysis above, The actual difference in the mean scores of groups was very small, even if the difference between the ABC and the ICBC also was 0.23483, and the more important result was the all four means set as bank were above the mode value (3) in using the same scale (1=strongly disagree, to 5=strongly agree).

Interpretation QA: it can be concluded that people who were working in the ICBC felled more strong than the others were in the ABC on the reform in banking in China.

Table 7.21: the Homogeneous Subsets

answer of respondent to qa		
Tukey HSD	a,b	
bank of respondent	N	Subset for alpha = .05
		1
ABC	117	3.9487
CCB	89	4.0225
BOC	157	4.1019
ICBC	158	4.1835
Sig.		.164

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 123.147.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

In Table 7.18:

Test of Homogeneity of Variances to answer of respondent to Question B--F and Question1.1.1—3.3.2 in Table 7.18 is showed in Appendix 8: The results of one-way between-groups analysis of variance with post-hoc test to Table7.18, under the assumption of homogeneity of variance (assuming equal variances). They are showed as the under following:

For question B: The bank you are working in is going through a change.

For question B, the Sig. Value is 0.00, less than 0.05, between the regions groups to answering the question; therefore, it is known that there is a significant difference somewhere among the mean scores on the dependent variable (answering question B) for the three region (HUABEI, DONGBEI HUANAB); the Sig. Value is 0.028 (less than 0.05) among banks groups responding, so there is a significant difference somewhere among the mean score on the dependent variable (answering question B) for four banks (BOC CCB ICBC ABC).

(1) Among the regions groups

Under the assumption of homogeneity of variance (assuming equal variances), we also can get an interpretation of output from one-way between-group ANOVA with post-hoc tests. In the Levene's test, the significance value (Sig.) is 0.01 (less than 0.05) so the result has violated the homogeneity of variance assumption. In Multiple comparisons, it can be found there are statistically significantly different between HUABEI groups and HUANAN groups in the results presented in Appendix 8. This also can be seen from the plot in Appendix 8.

Interpretation QB: it can be concluded that people who were working in HUANAN felt more strong than the others working in HUABEI about the change in SOCBs in China.

(2) Among the banks groups

For the banks groups, from Levene's test [the Sig. Value is 0.09 (greater than 0.05) met the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 8), we can find there is a significant differences between the BOC and the CCB (mean difference value is -25399), in the four banks (BOC, CCB, ICBC, ABC) groups. From the post-hoc test (see appendix 8) ##

Interpretation QB: it can be concluded that people who were working in the BOC felt more strongly than the others who were working in CCB toward change in SOCBs in China.

For question C: You are confident to that your bank will meet the needs of the change

Among the regions groups

Among the regions groups we can get an interpretation of output from one-way between-group ANOVA with post-hoc tests. In the Levene's test, the significance value (Sig.) is 0.216 that is greater than 0.05, so the result has not violated the homogeneity of variance assumption. In Multiple comparisons, it can be found there are statistically significantly different between HUABEI groups and HUANAN groups in the results presented in Appendix 8. This also can be seen from the plot in Appendix 8.

Interpretation QC: it can be can concluded that people who were working in HUANAN felt more confident than the others working in HUABEI that their bank would needs of the change the change.

For question D: You are pre-disposed to change

Among the regions groups

Among the regions groups we can get an interpretation of output from one-way between-group ANOVA with post-hoc tests. In the Levene's test, the significance value (Sig.) is 0.388 that is greater than 0.05, so the result has not violated the homogeneity of variance assumption. In Multiple comparisons, it can be found there are statistically significantly different between DONGBEI groups and HUANAN groups in the results presented in Appendix 8. This also can be seen from the plot in Appendix 8.

Interpretation QD it can be concluded that people who were working in SOCBs in DONG BEI felt more confident that they are pre-disposed to change than the others working in HUANAN.

For question E: You are worried about change

For question E, the Sig. Value is 0.006, less than 0.05, between the regions groups to answering the question; we know that there are two significant differences somewhere among the mean scores on the dependent variable (answering question E) for the regions groups.

Among the regions groups

Among the regions groups we can get an interpretation of output from one-way between-group ANOVA with post-hoc tests. In the Levene's test, the significance value (Sig.) is 0.085 that is greater than 0.05, so the result has not violated the homogeneity of variance assumption. In Multiple comparisons, it can be found there are two statistically significantly different between HUABEI and HUANAN (mean difference value is -0.31605), between DONGBEI and HUANAN (mean difference value is -0.50884) groups in the results presented in Appendix 8. This also can be seen from the plot in Appendix 8.

Interpretation QE: it can be concluded that people who were working in the four banks in HUANAN are more worried about change than others who were working in the four banks in HHUABEI and DONGBEI.

For question F: You are against change

For question F, the Sig. Value is 0.0003 among the banks groups, and the Sig. Value is

0.000 among the regions groups, and the Sig. Value is 0.009 among the ages groups; therefore, we know that, there are three significant differences somewhere among the mean scores on the dependent variable (answering question F) for the four banks (BOC, CCB, ICBC, ABC), for the three regions groups, and for the six ages groups.

(1) For the banks groups

For the banks group, from Plot, Levene's test [the Sig. Value is 0.509 that is greater than 0.05 met the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 8), we can find there are three significant differences on their means compared, the first one is between the BOC and the ABC (-0.59606), the second one is between the CCB and the ABC (-0.42015) and third one is between ICBC and ABC (-37023) in answering Question F. It was worth to be paid big attention, in the analysis above, the actual difference in the mean scores of groups was not very large (see Appendix 8), but the more important result was the all four means set as bank were difference sides at the Median value (3) in using the same scale (1=strongly disagree, to 5=strongly agree) (see the Homogeneous Subsets between Banks for Question F in appendix 8). The results also can be found directly from the means plot (see appendix 8).

Interpretation QF: it can be concluded that there are different attitudes to the change in banking between different people groups in different SOCBs in the three cities. People who were working in ABC had little more worried the change than others who were working in the BOC, CCB, and the ICBC.

(2) For the regions groups

For the respondents' regions group, from Plot, Levene's test [the Sig. Value is 0.00 that is less than 0.05 .has not met the assumption of homogeneity of variance

(assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared, they are between HUABEI and HUANAN (-0.7058), DONGBEI and HUANAN (-0.9025).

Interpretation QF: it can be concluded that there are different attitudes to the change in banking between different people groups in different SOCBs in the three cities. People who were working in HUANAN had little more worried the change than others who were working in HUABEI AND DONGBEI.

(3) For the ages groups

For the ages groups, from Levene's test [the Sig. Value is 0.004 that is less than 0.05 not met the assumption of homogeneity of variance (assuming equal variances)] and the Tamhane test in the Multiple Comparison (see Appendix 8), we can find there is only a significant differences between <25 age groups and 35-39 age groups on their means compared, in the six age groups.

Interpretation QF: it can be concluded that people whose age is between 35-39 are more worried about the change in banking than others whose age lower 25.

For question 1.1.1: In your bank the work you do is controlled

For question 1.1.1, the Sig. Value is 0.003 among the regions groups; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.1.1) for the three regions groups.

From Plot, Levene's test [the Sig. Value is 0.337 that is greater than 0.05 .has met the assumption of homogeneity of variance (assuming equal variances)], from the LSD

test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between HUABEI and HUANAN (-0.1864).

Interpretation Q 1.1.1: it can be concluded that people have different attitudes in their feeling about being controlled by their organization in HUABEI and HUANAN.

For question 1.1.2: In your bank the work you do is evaluated in some way

For question 1.1.2, the Sig. Value is 0.003 among the regions groups; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.1.2) in the three regions groups.

From Plot, Levene's test [the Sig. Value is 0.206 that is greater than 0.05 .has met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and DONG (-0.23440), and HUABEI and HUANAN (-0.38150).

Interpretation 1.1.2: it can be concluded that there are different attitudes for people in different regions who were working in the SOCBs.

For question 1.1.3: Departmental operations in your bank are controlled.

For question 1.1.3, the Sig. Value is 0.003 among the regions groups; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.1.3) in the three regions groups.

From the Plot, Levene's test [the Sig. Value is 0.150 that is greater than 0.05, has met the assumption of homogeneity of variance (assuming equal variances)], from the

LSD test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between DONGBEI and HUANAN (-0.2492).

Interpretation 1.1.3: it can be concluded that there are different attitudes for people in different regions who were working in the SOCBs.

For question 1.1.4: Your organization has a strong management hierarchy.

For question 1.1.4, the Sig. Value is 0.001 among the three regions groups; and the Sig. Value is 0.007, among the nine departments groups, therefore, we know that, there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.1.4) in the three regions groups, and in the nine departments groups.

(1) For the regions groups

For the respondents' regions group, from Plot, Levene's test [the Sig. Value is 0.028 that is greater than 0.05, has met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and DONGBEI(-0.2477) , DONGBEI and HUANAN (-0.4174).

Interpretation 1.1.4: it can be concluded that there is a stronger feeling in the organizational hierarchy for people who were working in the SOCBs in HUANAN and DONGBEI than for others who were working in the SOCBs in HUABEI.

(2) For the departments groups

As Appendix 8 showed, for the departments groups, from Levene's test, the Sig. Value is 0.071, greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances). From the LST test in the Multiple Comparison, we can find there are two significant differences between the R&D groups and the HR groups (mean difference value is -0.89826), between the R&D groups and the security groups (mean difference value is -0.93382). The two differences also can obviously be seen from the Means Plot. The Homogeneous Subsets also show this; otherwise, though the two differences exist there, the all means are under the Median value (3) in using the same scale (1=strongly disagree, to 5=strongly agree).

Interpretation 1.1.4: it can be concluded that people who were working in the HR and the security departments in the SOCBs in three cities felt that their management hierarchy is stronger than the others who were working in R&D departments in the SOCBs in three cities

For question 1.1.5: The control processes in the bank are top down.

For question 1.1.5, the Sig. Value is 0.001 among the three regions groups; therefore, we know that, there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.1.4) in the three regions groups,

For the regions groups

For the respondents' regions group, from Plot, Levene's test [the Sig. Value is 0.000 that is less than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared

between HUABEI and HUANAN (mean difference value is -0.1102).

Interpretation 1.1.5: it can be concluded that there the feeling is stronger towards the top down control processes in the bank for people who were working in the SOCBs in HUABEI than others who were working in the SOCBs in HUANAN.

For question 1.1.6: The control processes in the bank are predictable.

For question 1.1.6, the Sig. Value is 0.001 among the three regions groups;, therefore, we know that, there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.1.6) in the three regions groups,

For the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.006 that is less than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are some significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.2715), and between DONGBEI and HUANAN (mean difference value is -0.2348).

Interpretation 1.1.6: it can be concluded that there stronger feelings that the control processes in their banks are predictable, for people who were working in the SOCBs in HUANAN than others who were working in the SOCBs in HUABEI and DONGBEI.

For question 1.2.1: Well known symbols are used to convey meaning in communications.

For question, to answering the question, the Sig. Value is 0.004 between the departments groups, the Sig. Value is 0.023 between banks groups, the Sig. Value is 0.031; therefore, we know that, there are some significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.1) for the three groups above.

(1) For the departments groups

For the departments groups, from Levene's test [the Sig. Value is 0.087 that is greater than 0.05 met the assumption of homogeneity of variance (assuming equal variances)] and the LST test in the Multiple Comparison (see Appendix 8), we can find there is significant differences between the audit and the R&D (mean difference value is -9519) where people who were working in to answer this question.

Interpretation 1.2.1: it can be concluded that people who were working in audit departments knew that that "well known symbols are used to convey meaning in communications" than others who were working in the R&D departments.

(2) Among the banks groups:

For the banks groups, from Levene's test [the Sig. Value is 0.946 that is greater than 0.05 met the assumption of homogeneity of variance (assuming equal variances)], and LST test in the Multiple Comparison (see Appendix 8), we can find there are significant differences between ABC and the CCB (mean difference value is -0.30952).

Interpretation 1.2.1: it can be concluded that people who were working in ABC knew that “well known symbols are used to convey meaning in communications” than others who were working in CCB.

(3) For the regions groups

For the regions group, from, Levene’s test [the Sig. Value is 0.045 that is less than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are some significant differences on their means compared between HUABEI and DONGBEI (mean difference value is -0.12260), and between HUABEI and HUANAN (mean difference value is -0.10939).

Interpretation 1.2.1: it can be concluded that people who were working in DONGBEI and HUANAN knew that “well known symbols are used to convey meaning in communications” than others who were working in HUABEI.

For question 1.2.2: Rituals (e.g., regular meetings) are used in operations.

For the regions groups

For question 1.2.2, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.2) for the three regions.

For the regions group, from, Levene’s test [the Sig. Value is 0.488 that is greater than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can

know there is a significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.2623), This also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation 1.2.2: It can be concluded that rituals were much more used in operations in HUNAN region than in HUABEI in the SOCBs.

For question 1.2.3: Rituals (e.g., regular meetings) are used to facilitate meaningful communications.

For the regions groups

For question 1.2.3, the Sig. Value is 0.045, less than 0.05, between the regions groups to answering the question; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.3) for the three regions.

For the regions group, from, Levene's test [the Sig. Value is 0.88 that is greater than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.29250), This also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation 1.2.3: It can be concluded that rituals were much more used to facilitate meaningful communications in HUNAN region than in HUABEI in the SOCBs.

For question 1.2.4: Symbols are harnessed for the change processes

For the regions groups

For question 1.2.4, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.4) for the three regions.

For the regions group, from, Levene's test [the Sig. Value is 0.107 that is greater than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between any two regions in the three regions This also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation 1.2.4: It can be concluded that symbols were harnessed for the change processes, more so than in HUANAN.

For question 1.2.5: Rituals are harnessed for the change processes

For question 1.2.5, the Sig. Value is 0.009, less than 0.05, between the regions groups to answering the question; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.5) for the three regions.

For the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.110 that is greater than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can

know there are two significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.05683), also and DONGBEI and HUANAN (mean difference value is -0.05974) This also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation 1.2.5: It can be concluded that rituals were harnessed more for the change processes in HUANAN than in HUABEI and in DONGBEI.

For question 1.2.6: The operational activities you do in the bank are consistent with its policies.

For question 1.2.6, the Sig. Value is 0.011, less than 0.05, between the regions groups to answering the question; therefore, we know that, there is a significant difference somewhere among the mean scores on the dependent variable (answering question 1.2.6) for the three regions.

For the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.059 that is greater than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.09904), also and DONGBEI and HUANAN (mean difference value is -0.08276) The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation 1.2.6: It can be concluded it the activities staff did in their bank in HUANAN were more consistent with its policies than in HUABEI and in DONGBEI.

For question 1.3.1: Any contribution that you make to your bank will likely be rewarded directly or indirectly

For question 1.3.1 the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, and the Sig. Value is 0.020 less than 0.05 among the banks groups; therefore, we know that, there are some significant difference somewhere among the mean scores on the dependent variable (answering question 1.3.1) for the three regions, and for the four banks

(1) For the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.450 that is greater than 0.05, has met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there are three significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.6450), between DONGBEI and HUANAN (mean difference value is -0.2733), between HUABEI and DONGBEI (mean difference value is -0.3717) This also can obviously be seen from the Means Plot.

Interpretation 1.3.1: It can be concluded that the four banks in the HUANAN region is more likely to reward their staff who make any contribution to their bank.

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test [the Sig. Value is 0.000 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], so we need to have Tamhane's test in the Multiple Comparison. We can find there are two significant differences between the CCB and the ABC (mean difference value is -48324), and between the ICBC and the ABC

(mean difference value is -0.38532) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation 1.3.1: It can be concluded that it is more likely that ABC will reward the staff that make any contribution to their bank than in the CCB and the ICBC.

For question 1.3.2: During a change processes in a particular area, your bank encourages that you maintain existing ways of doing things in that area to be changed.

For question 1.3.2 the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, and the Sig. Value is 0.004 less than 0.05 among the banks groups; therefore, we know that, there are some significant difference somewhere among the mean scores on the dependent variable (answering question 1.3.2) for the three regions, and for the four banks

(1) Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.997 that is greater than 0.05, has met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.5628), between DONGBEI and HUANAN (mean difference value is -0.5343), This also can obviously be seen from the Means Plot and the homogeneous subsets.

Interpretation 1.3.2: It can be concluded that the four banks in the HUANAN region are more likely to encourage staff to maintain existing ways of doing things in that area to be changed.

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test [the Sig. Value is 0.936 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there are four significant differences on their means compared between the BOC and the ICBC (mean difference value is -0.2401), between the BOC and the ABC (mean difference value is -0.3060), between the CCB and the ICBC (mean difference value is -0.4562), between the CCB and the ABC (mean difference value is -0.5221) in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation 1.3.2: It can be concluded that it is more likely for the ABC and the ICBC than the CCB and the BOC to encourage staff to maintain existing ways of doing things in that area that needs to be changed.

For question 1.3.3: In your bank, you are allowed to contribute whatever knowledge you have, even if the rules have to be altered to permit this.

For question 1.3.3, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, and the Sig. Value is 0.002 less than 0.05 among the banks groups, the Sig. Value is 0.043, less than 0.05, between the banks groups, therefore, we know that, there are some significant difference somewhere among the mean scores on the dependent variable (answering question 1.3.3) for the three regions, for the four banks.

(1) Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.648 that is greater than 0.05, has met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.8920), between DONGBEI and HUANAN (mean difference value is -0.7615), This also can obviously be seen from the Means Plot and the homogeneous subsets.

Interpretation 1.3.3: It can be concluded that the four banks in the HUANAN region is more likely to allow their staff to contribute whatever knowledge they have, even if the rules have to be altered to permit this encourages that staff maintain existing ways of doing things in that area to be changed.

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test [the Sig. Value is 0.772 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LST test in the Multiple Comparison (see Appendix 8), we can know there are four significant differences on their means compared between the BOC and the ABC (mean difference value is -0.4152), between the CCB and the ABC (mean difference value is -0.4829) in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation 1.3.3: It can be concluded that it is more likely for the ABC than the CCB and the BOC to allow their staff to contribute whatever knowledge they have, even if the rules have to be altered to permit this encourages that staff maintain existing ways of doing things in that area to be changed.

For question 1.3.4: In your bank, you are allowed to contribute whatever skills

you have, even if the rules have to be altered to permit this

Among the regions groups

From Table 7.18, we know, for question 1.3.4, the Sig. Value is 0.000 between the regions groups to answering the question, we know that, there are two significant difference somewhere among the mean scores on the regions groups' dependent variable in answering question 1.3.4.

For the regions group, from, Levene's test [the Sig. Value is 0.011 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.7830), between DONGBEI and HUANAN (mean difference value is -0.5739).

Interpretation 1.3.4: It can be concluded that the four banks in the HUANAN region are more likely to allow their staff to contribute whatever skills they have, even if the rules have to be altered to permit this encourages that staff maintain existing ways of doing things in that area to be changed.

For question 1.3.5: In your bank, individual learning is encouraged through precipitation in social to control their own destinies.

For question 1.3.5, the Sig. Value is 0.002, less than 0.05, between the regions groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.3.5) in the three regions.

Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.034 that is greater than 0.05, has not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (mean difference value is -0.4576), between HUABE and DONGBEI (mean difference value is -0.2681).

Interpretation 1.3.5: It can be concluded that the four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to encourage individual learning through precipitation in Social to control their own destinies.

For question 1.3.6: In your bank, individual learning is encouraged through precipitation in political processes to control their own destinies.

For question 1.3.6, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, and the Sig. Value is 0.002 less than 0.05 among the banks groups, the Sig. Value is 0.011 less than 0.05, between the banks groups, therefore, we know that, there are some significant difference somewhere among the mean scores on the dependent variable (answering question 1.3.6) for the three regions, for the four banks

(1) Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.009 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between any two regions in

the three regions, between HUABEI and HUANAN; the mean difference value is -0.8326 , between HUABE and DONGBEI the mean difference value is -0.4731 ; between DONGBEI and HUANAN, the mean difference value is -0.3595 .

Interpretation 1.3.6: It can be concluded that the four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to encourage individual learning through precipitation in political processes to control their own destinies.

(2) Among the banks groups:

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.015 , less than 0.05 , not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison (see Appendix 8), we can find there are two significant differences between the CCB and the ICBC (mean difference value is -0.43685), between the CCB and the ABC (mean difference value is -0.43734).

Interpretation 1.3.6: It can be concluded that the ABC and the ICBC had been more flexible than the CCB to encourage individual learning through precipitation in political processes to control their own destinies.

For question 1.3.7: In your bank, any new knowledge you have will be harnessed by the organizational structure in existing structures.

For question 1.3.7, the Sig. Value is 0.000 , less than 0.05 , between the regions groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.3.7) for the three regions.

Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.495 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between any two regions in the three regions, between HUABEI and HUANAN; the mean difference value is -0.8455 , between HUABEI and DONGBEI the mean difference value is -0.4640 ; between DONGBEI and HUANAN, the mean difference value is -0.3814 .

Interpretation 1.3.7: It can be concluded that the four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to harness any new knowledge staff has in existing structures.

For question 1.3.8: In your bank, any new knowledge you have will be harnessed by the organizational structure in changing structures.

For question 1.3.8, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.3.8) for the three regions.

Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.041 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between any two regions in the three regions; between HUABEI and HUANAN, the mean difference value is

–0.8173; between HUABEI and DONGBEI the mean difference value is –0.4154; between DONGBEI and HUANAN, the mean difference value is –0.4019.

Interpretation 1.3.8: It can be concluded that the four banks in the HUANAN and DONGBEI region are more likely than in HUABEI to harness any new knowledge staff has in changing structures.

For question 1.3.9: In your bank, any new knowledge you have will enable you to contribute to its control and liberation processes.

For question 1.3.9, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.3.9) for the three regions.

Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.713 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between any two regions in the three regions; between HUABEI and HUANAN, the mean difference value is –0.6780; between HUABEI and DONGBEI the mean difference value is –0.2642; between DONGBEI and HUANAN, the mean difference value is –0.4138.

Interpretation 1.3.9: It can be concluded that the four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to any new knowledge their staff have will enable them to contribute to its control and liberation processes

For question 1.3.10: In your Bank, knowledge enables you to be empowerment to create your own future.

For question 1.3.10, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 1.3.10) for the three regions.

Among the regions group,

For the regions group, from, Levene's test [the Sig. Value is 0.581 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between any two regions in the three regions; between HUABEI and HUANAN, the mean difference value is -0.7652 ; between HUABEI and DONGBEI the mean difference value is -0.3579 ; between DONGBEI and HUANAN, the mean difference value is -0.4073 .

Interpretation 1.3.10: It can be concluded that the four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to empower staff to use their own knowledge to create your own futures.

For question 2.1.1: You know the strategic aims of your bank.

For question 2.1.1, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.1.1) for the three regions,

Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.533 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.4302), between HUABEI and DONGBEI (the mean difference value is -0.3881);

Interpretation 2.1.1: It can be concluded that people who were working in the four banks in HUANAN and DONGBEI region knew the strategic aims of their bank much than others who were working in HUABEI.

For question 2.1.2: the department that you are working in is pursuing the strategic aims of your bank.

For question 2.1.2, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, the Sig. Value is 0.024, less than 0.05, between the banks groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.1.2) for the three regions and the four banks.

(1) Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.674 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.4128), between HUABEI and DONGBEI

(the mean difference value is -0.4297);

Interpretation 2.1.2: It can be concluded that people who were working in the four banks in HUANAN and DONGBEI region agreed that strategic aims were pursued, more so than others who were working in HUABEI.

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.322, greater than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the LSD test in the Multiple Comparison (see Appendix 8), we can find there is a significant difference between the CCB and the BOC (mean difference value is -0.59143).

Interpretation 2.1.2: It can be concluded that people who were working in the BOC in the three regions had greater agreement about the bank pursuit of strategic aims than others who were working in the CCB.

For question 2.1.3: People who work in your bank communicate their aims to each other.

For question 2.1.3, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, the Sig. Value is 0.015, less than 0.05, between the banks groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.1.3) for the three regions and the four banks.

(1) Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.001 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.5131), between DONGBEI and HUANAN (the mean difference value is -0.3445);

Interpretation 2.1.3: It can be concluded that people who were working in the four banks in HUANAN region agreed more that there people could communicate their aims to each other than others who were working in DONGBEI and HUABEI.

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.035, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison (see Appendix 8), we can find there are two significant differences between the CCB and the ICBC (mean difference value is -0.38544), between the CCB and the ABC (mean difference value is -0.46788), on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups.

Interpretation 2.1.3: it can be concluded that people who were working in the ICBC and the ABC were more in agreement with the question than others who were working in CCB.

For question 2.1.4: People who work in your bank understand the nature of the operational controls.

For question2.1.4, the Sig. Value is 0.000, less than 0.05, between the regions groups

to answering the question, the Sig. Value is 0.030, less than 0.05, between the banks groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.1.4) for the three regions and the four banks.

(1) Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.169 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.5201), between DONGBEI and HUANAN (the mean difference value is -0.5087); The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation 2.1.4: It can be concluded that people who were working in the four banks in HUANAN region agreed better about understanding the nature of the operational controls than others who were working in DONGBEI and HUABEI.

(2) Among the banks groups:

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.012, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, we can find there is a significant difference, between the CCB and the ABC (mean difference value is -0.46250).

Interpretation 2.1.4: It can be concluded that people who were working in different bank were different in understand the nature of the operational controls. People who

were working in the CCB understood that less than others who were working in ABC did.

For question 2.2.1: .In your bank, there is key power group that supports change.

For question 2.2.1, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, the Sig. Value is 0.014, less than 0.05, between the banks groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.2.1) for the three regions and the four banks.

(1) Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.618 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are three significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.5292), between HUABEI and DONGBEI (the mean difference value is -0.2315); between DONGBEI and HUANAN (the mean difference value is -0.2978); The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation 2.2.1: It can be concluded that people who were working in the four banks in HUANAN region agreed more that there is key power group that supports change than others who were working in DONGBEI and HUABEI.

(2) Among the banks groups:

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is

0.001, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, we can find there is a significant differences, between the ABC and BOC (mean difference value is -0.21074). The differences also can obviously be seen from the Means Plot.

Interpretation 2.2.1: it can be concluded that it is more likely there is key power group that supports change in the BOC it in the ABC.

For question 2.2.2: In your bank, you know clearly what are the objectives for the change.

For question 2.2.2, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question, the Sig. Value is 0.005, less than 0.05, between the banks groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.2.2) for the three regions and the four banks.

(1) Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.355 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.6371), between DONGBEI and HUANAN (the mean difference value is -0.6413); The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation 2.2.2: It can be concluded that people who were working in the four banks in HUANAN region were agreed more that there is clear knowledge of what

the objectives are for change than others who were working in DONGBEI and HUABEI.

(2) Among the banks groups:

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.079, greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances). From the LSD test in the Multiple Comparison, we can find there is a significant difference, between the CCB and ICBC (mean difference value is -0.39809). The differences also can obviously be seen from the Means Plot.

Interpretation 2.2.2: it can be concluded that it is more clearly to know what are the objectives for the change for their staff in the ICBC than that in CCB.

For question 2.2.3: You know that the change processes in your bank has been mapped out clearly.

For question 2.2.3, the Sig. Value is 0.001, less than 0.05, between the regions groups to answering the question, so there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.2.3) for the three regions.

Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.002 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.3696), between DONGBEI and

HUANAN (the mean difference value is -0.3125).

Interpretation 2.2.3: it can be concluded that people who were working in the four banks in HUANAN region agreed more that they knew that the change processes in your bank has been mapped out clearly than others who were working in DONGBEI and HUABEI.

For question 2.2.4: Known standards in the bank exist that enable your experiences and those of others to be ordered.

From Table 7.18, we know, for question 2.2.4, the Sig. Value is 0.000 among the regions groups, the Sig. Value is 0.008 among the department of respondent groups to answering the question, therefore, we know that, there are two significant difference somewhere among the mean scores on the regions groups and the department of respondent groups dependent variable in answering question 2.2.4.

(1) Among the regions groups:

As Appendix 8 showed, for the regions groups, from Levene's test, the Sig. Value is 0.000, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, we can find there are two significant differences, on their means compared between HUANAN and HUABEI (the mean difference value is -0.0509), between HUANAN and DONGBEI (the mean difference value is -0.0689) in answering question 2.2.4. The differences also can obviously be seen from the Means Plot; It was worth to be paid big attention, in the analysis above, the actual difference in the mean scores of groups was not very large (see Appendix 6), but the more important result was the all four means set as bank were same sides at the Median value (3) in using the same scale (1=strongly disagree, to 5=strongly agree).

Interpretation 2.2.4: it can also be concluded that people who are working in HUABEI AND DONBEI less believe than that, known standards in their banks exist that enable their experience and those of others to be ordered than those who are working in HUANAN.

(2) Among the department of respondent groups:

As Appendix 6 showed, for the department of respondent groups, from Levene's test, the Sig. Value is 0.025, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, we can find there are four significant differences, they are between the Accountings groups and the security groups (mean difference value is -0.67234), the IT groups and the security groups (mean difference value is -0.78623), the investment groups and the security groups (mean difference value is -0.48803), and between the HR groups and the security groups (mean difference value is -0.78112), on their means compared, in answering question 2.2.4. The differences also can obviously be seen from the Means Plot.

Interpretation 2.2.4: it can be concluded that people who are working in the security department much more believe that, known standards in their banks exist that enable their experience and those of others to be ordered than those who are working in the above four departments.

For question 2.2.5: Known standards in the bank exist that enables your experiences and those of others to be valued.

For question 2.2.5, the Sig. Value is 0.005, less than 0.05, between the regions groups to answering the question, so there should be some significant differences somewhere

among the mean scores on the dependent variable (answering question 2.2.5) for the three regions.

Among the regions group

For the regions group, from, Levene's test [the Sig. Value is 0.119 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can not find there are any significant differences on their means compared between any two regions in the three regions.

Interpretation Q2.2.4: There were no significant statistical difference between the distinct groups, and thus no interpretation is possible.

For question 2.2.6: In your bank, people are encouraged to reflect on logical operations.

For question 2.2.6, the Sig. Value is 0.001, less than 0.05, between the regions groups to answering the question, so there is some significant differences somewhere among the mean scores on the dependent variable (answering question 2.2.6) for the three regions.

Among the regions groups:

As Appendix 8 showed, for the regions groups, from Levene's test, the Sig. Value is 0.207, greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances). From the LSD test in the Multiple Comparison, we can find there are two significant differences, on their means compared between HUABEI and HUANAN (the mean difference value is -0.3778), between HUABEI and DONGBEI

(the mean difference value is -0.2674) in answering question 2.2.6. The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q 2.2.6: it can also be concluded that people who are working in HUANAN and DONBEI had more agreement about whether in their bank people are encouraged to reflect on logical operations than those who are working in. HUABEI

For question 2.3.1: In your bank, people are rewarded equally in accordance to the benefit they give to the organization.

For question 2.3.1, the Sig. Value is 0.000, less than 0.05, between the regions groups to answering the question; the Sig. Value is 0.004, less than 0.05, between the banks groups. So there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.3.1) for the three regions groups, and the four banks group.

(1) Among the regions groups:

For the regions group, from, Levene's test [the Sig. Value is 0.531 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are three significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.6941), between DONGBEI and HUANAN (the mean difference value is -0.3159), and between HUABEI and DONGBEI (the mean difference value is -0.3785); The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q2.3.1: It can be concluded that people who were working in the four banks in HUANAN region were more in agreement that in their bank people are

rewarded equally in accordance to the benefit they give to the organization than others who were working in DONGBEI and HUABEI.

(2) Among the banks groups:

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.000, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, we can find there is a significant difference, between the CCB and ABBC (mean difference value is -0.4559).

Interpretation Q2.3.1: It can be concluded that people who were working in the ABC were more in agreement that in their bank people are rewarded equally in accordance to the benefit they give to the organization than others who were working in the ICBC.

For question 2.3.2: In your bank, there is no discrimination by race for promotion.

For question 2.3.2, the Sig. Value is 0.019, less than 0.05, between the regions groups to answering the question; So there are some significant differences somewhere among the mean scores on the dependent variable (answering question 2.3.2) for the three regions groups.

Among the regions groups:

For the regions group, from, Levene's test [the Sig. Value is 0.073 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there

are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.26402), and between HUABEI and DONGBEI (the mean difference value is -0.28480); The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q2.32: It can be concluded that people who were working in the four banks in HUANAN and DONGBEI region were more in agreement that in their bank there is no discrimination by race for promotion than others who were working in HUABEI.

For question 2.3.3: In your bank, there is no discrimination by gender for promotion.

From Table 7.18, we know, for question 2.3.3, the Sig. Value is 0.006, less than 0.05 among the regions groups, the Sig. Value is 0.019, less than 0.05 among the banks groups so that, there are some significant difference somewhere among the mean scores on the regions groups and the banks groups in answering question 2.3.3.

(1) Among the regions groups:

For the regions group, from, Levene's test [the Sig. Value is 0.019 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.34915), and between HUABEI and DONGBEI (the mean difference value is -0.30957).

Interpretation Q2.3.3: It can be concluded that people who were working in the four

banks in HUANAN and DONGBEI region were more in agreement with the question than others who were working in HUABEI

(2) Among the banks groups:

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.161, greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances). From the LSD test in the Multiple Comparison, we can find there are two significant differences, between the CCB and BOC (mean difference value is -0.39061), between the ABC and BOC (mean difference value is -0.33165).

Interpretation Q2.3.3: It can be concluded that people who were working in the BOC were more in agreement that there is no discrimination by gender for promotion than others who were working in the CCB and the ABC.

For question 2.3.4: There is a universal image of the future of your bank that you understand.

From Table 7.18, we know, for question 2.3.4 the Sig. Value is 0.000, less than 0.05 among the regions groups, so that, there are some significant difference somewhere among the mean scores on the regions groups.

(1) Among the regions groups:

For the regions group, from, Levene's test [the Sig. Value is 0.630 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are three significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.6213), and between HUABEI and

DONGBEI (the mean difference value is -0.2718), and between DONGBEI and HUANAN (the mean difference value is -0.3494),

Interpretation Q2.3.4: It can be concluded that people who were working in the four banks in HUANAN and DONGBEI region were more in agreement that there is a universal image of the future of your bank that they can understand than others who were working in HUABEI

For question 3.1.1: You know what you would learn to fit in with future work in your bank.

From Table 7.18, we know, for question 3.1.1, the Sig. Value is 0.006, less than 0.05 among the regions groups, so that, there are some significant difference somewhere among the mean scores on the regions groups in answering question 3.1.1.

Among the regions groups:

For the regions group, from, Levene's test [the Sig. Value is 0.001 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between DONGBEI and HUABEI (the mean difference value is -0.08426).

Interpretation Q3.1.1: It can be concluded that people who were working in the four banks in HUABEI and region were more in agreement that they know what they would learn to fit in with future work in your bank than others who were working in DONGBEI.

For question 3.1.2: You understand the communication purposes in your bank

that enable it to function fully

From Table 7.18, we know, for question 3.1.2, the Sig. Value is 0.001, less than 0.05 among the regions groups, so that, there are some significant difference somewhere among the mean scores on the regions groups in answering question 3.1.2.

Among the regions groups:

For the regions group, from, Levene's test [the Sig. Value is 0.981 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.3231), between DONGBEI and HUANAN (the mean difference value is -0.2969).

Interpretation Q 3.1.2: It can be conclude that people who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in HUABEI and DONGBEI

For question 3.1.3: You understand the control purposes in your bank that enable it to function fully.

From Table 7.18, we know, for question 3.1.3, the Sig. Value is 0.007, less than 0.05 among the regions groups, so that, there are some significant difference somewhere among the mean scores on the regions groups in answering question 3.1.3.

Among the regions groups:

For the regions group, from, Levene's test [the Sig. Value is 0.164 that is greater than

0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.22021), between DONGBEI and HUANAN (the mean difference value is -0.24056).

Interpretation Q 3.1.3: It can be concluded that people who were working in the four banks in HUANAN region were more in agreement that they could understand the control purposes in their bank that enable it to function fully than others who were working in HUABEI and DONGBEI

For question 3.2.1: Your knowledge is good enough to do your work well in change situation of the bank.

For question 3.2.1, the Sig. Value is 0.011, less than 0.05 among the regions groups to answering the question; the Sig. Value is 0.014, less than 0.05 among the banks groups to answering the question; the Sig. Value is 0.007, less than 0.05 among the age groups to answering the question, therefore, there are some significant difference somewhere among the mean scores on the regions groups, banks groups, and age groups in answering question 3.2.1.

(1) Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.898 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.32147), between DONGBEI and HUANAN (the mean difference value is -0.36634), The three differences also can

obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q 3.2.1: It can be concluded that people who are working in the four banks in HUANAN region are more confident with their knowledge to meet change situation of the bank than others who are working in the four banks in HUABEI and DONGBEI regions. This should be because of that change has been more early happened in HUANAN than in HUABEI and DONGBEI. Due to Shenzhen very closed to Hongkong, also is the earliest open window to overseas in China.

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.016, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, we can find there are three significant differences between the BOC and the ICBC (mean difference value is -0.31363), between the CCB and the ICBC (mean difference value is -0.44489), between the CCB and ABC (mean difference value is -0.39479) on their means compared, in the four banks (BOC, CCB, ICBC, ABC) groups. The three differences also can obviously be seen from the Means Plot.

Interpretation Q 3.2.1: it can be concluded that people who are working in the ABC and ICBC are more confident with their knowledge to meet change situation of the bank than others who are working in the BOC and the CCB. This is probably because of that change is more turbulent in the BOC and the CCB.

(3) Among the departments groups

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.468, greater than 0.05, met the assumption of homogeneity of variance (assuming

equal variances). From the LSD test in the Multiple Comparison, we can find there is a significant difference between the HR department and the audit (mean difference value is -0.62791), The differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q 3.2.1: It can be concluded that people who are working in the audit are more confident with their knowledge to meet change situation of the bank than others who are working in the HR departments.

For question 3.2.2: In order to fit in with changes in the bank, you are encouraged to change your approach.

For question 3.2.2, the Sig. Value is 0.000, less than 0.05 among the regions groups to answering the question; the Sig. Value is 0.005, less than 0.05 among the banks groups to answering the question; therefore, there are some significant differences somewhere among the mean scores on the regions groups, banks groups in answering question 3.2.2.

(1) Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.981 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are three significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.7574), between HUABEI and DONGBEI (the mean difference value is -0.2250), between DONGBEI and HUANAN (the mean difference value is -0.5324), The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q 3.2.2: it can be concluded that the BOC, the CCB, the ICBC did not encourage their staff to change their approach to fit in with changes

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.000, less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the Tamhane test in the Multiple Comparison, we can find there is a significant difference on their means compared between the CCB and the ABC (the mean difference value is -0.43955), this can be found in showing of the Means Plot directly.

Interpretation Q 3.2.2: It can be concluded that ABC have more encouraged their staff to change their approach to fit in with changes than the CCB.

For question 3.2.3: In order to fit in with changes in the bank, you are encouraged to change your operations.

From Table 7.18, we know, for question 3.2.3, the Sig. Value is 0.002, less than 0.05 among the regions groups, so that, there are some significant difference somewhere among the mean scores on the regions groups in answering question 3.2.3.

Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.169 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.3489), between HUABEI and DONGBEI

(the mean difference value is -0.2464). The two differences also can obviously be seen from the Means Plot and the Homogeneous Subsets.

Interpretation Q 3.2.3: it can be concluded that people who are working in the four banks in HUANAN and DONGBEI region are more encouraged to change their operation in order to fit in with changes in the bank, than others who are working in the four banks in HUABEI regions.

For question 3.2.4: In order to fit in with changes in the bank, you are encouraged to change your working-style.

There were no significant statistical difference between the distinct groups, and thus no interpretation is possible.

For question 3.2.5: In order to improve the way you work, you are encouraged to change the way in which value your operations.

From Table 7.18, we know, for question 3.2.5, the Sig. Value is 0.014, less than 0.05 among the regions groups, so that, there are some significant difference somewhere among the mean scores on the regions groups in answering question 3.2.5.

Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.005 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.33311). The differences also can obviously be seen from the Means Plot.

Interpretation Q 3.2.5: It can be conclude that people who are working in the four banks in HUANAN region are more encouraged to change the way in which value their operations change their operation In order to improve the way they work, than others who are working in the four banks in HUABEI regions.

For question 3.2.6: Your bank has encouraged you to learn through courses.

From Table 7.18, we know, for question 3.2.6, the Sig. Value is 0.018, less than 0.05 among the regions groups, the Sig. so there are some significant difference somewhere among the mean scores on the regions groups in answering question 3.2.6.

Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.005 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between HUABEI and DONGBEI (the mean difference value is -0.11325). The differences also can obviously be seen from the Means Plot.

Interpretation Q 3.2.6: It can be concluded that people who are working in the four banks in DONGBEI region more encourage their staff to learn through courses than others who are working in the four banks in HUABEI regions.

For question 3.2.7: your bank has encouraged you to learn through training.

From Table 7.18, we know, for question 3.2.7, the Sig. Value is 0.018, less than 0.05 among the regions groups, the Sig. so there are some significant difference

somewhere among the mean scores on the regions groups in answering question 3.2.7.

Among the regions groups

For the regions group, from Levene's test [the Sig. Value is 0.295 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there is a significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.13201). The differences also can obviously be seen from the Means Plot.

Interpretation Q 3.2.7: It can be concluded that people who are working in the four banks in HUANAN region more encourage their staff to learn through training than others who are working in the four banks in HUABEI regions.

For question 3.2.8: Your bank has encouraged you to learn through the introduction of new practices.

There were no significant statistical difference between the distinct groups, and thus no interpretation is possible

For question 3.3.1: Your bank values the creation of groups.

For question 3.3.1, the Sig. Value is 0.000, less than 0.05 among the regions groups to answering the question; the Sig. Value is 0.015, less than 0.05 among the banks groups to answering the question; therefore, there are some significant differences somewhere among the mean scores on the regions groups, banks groups in answering question 3.3.1.

(1) Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.117 that is greater than 0.05, met the assumption of homogeneity of variance (assuming equal variances)], from the LSD test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.3818), between HUABEI and DONGBEI (the mean difference value is -0.3397), The three differences also can obviously be seen from the Means Plot and the Homogeneous Subsets;

Interpretation Q 3.3.1: it can be concluded that the four banks in HUANAN and DONGBEI region values the creation of groups, more than in the four banks in HUABEI regions do.

(2) Among the banks groups

As Appendix 8 showed, for the banks groups, from Levene's test, the Sig. Value is 0.090, greater than 0.05, not met the assumption of homogeneity of variance (assuming equal variances). From the LSD test in the Multiple Comparison, we can find there is a significant difference on their means compared between the ICBC and the ABC (the mean difference value is -0.0713), this can be found in showing of the Means Plot directly.

Interpretation Q 3.3.1: It can be concluded that the ABC in the three regions values the creation of groups, more than the ICBC in the four regions do.

For question 3.3.2: The values that your bank holds can help improve its competitive position.

For question 3.3.2, the Sig. Value is 0.001, less than 0.05 among the regions groups to answering the question; therefore, there are some significant differences somewhere among the mean scores on the regions groups.

Among the regions groups

For the regions group, from, Levene's test [the Sig. Value is 0.019 that is less than 0.05, not met the assumption of homogeneity of variance (assuming equal variances)], from the Tamhane test in the Multiple Comparison (see Appendix 8), we can know there are two significant differences on their means compared between HUABEI and HUANAN (the mean difference value is -0.41158), between HUABEI and DONGBEI (the mean difference value is -0.28645), The two differences also can obviously be seen from the Means Plot.

Interpretation Q 3.3.2: It can be concluded that the four banks in HUANAN and DONGBEI region values that their bank holds can help to improve its competitive position more than the four banks in HUABEI regions do.

7.3.2. What happened compare the current sample and the primary one

For a comparison, means of items in this OPQ used in the secondary study and those of the OPQ items from the preliminary study were showed in Table 7.22. As shown, we have known between all the same items in the both studies; their means and SDs are very closed. That shows that, the mean of answer to each question is very closed between the two studies. That can conclude that again, the all items are identical. This enhanced the credibility of the tests.

In order to identify some differences between the both study so as to confirm the way to have an examination for organisational pathologies determined by using variance analysis, here, the researcher assemble Table 6.13 and Table 7. 18 together to make a new one to find particular problems lay in the different banks and the different regions

that were contrary to the principles of OD and knowledge management. That is shown in table 7.22(see appendix 7c).

From Table 7.22, we can see obvious that, in answer question A-F and Question1.1.1-Question3.3.2, in answer total 53 questions, there are no significant differences on their means compared among regions only in answer four questions (Qa, Q1.3.9, Q3.2.4, Q 3.2.8). That can conclude that even though all of the four banks are nationwide banks in China, there are still some differences in their operations in different regions. This is probably because of the different culture in different region.

In order to make the results of variances more readable, the researcher also makes a table (table7.23.) for the results:

Table 7.23: Summary interpretation for the analysis of the preliminary study

Question	Interpretation
A	People who were working in the ICBC felled more strong than the others who were in the ABC on the reform in banking in China
B	People who were working in HUANAN felled more strong than the others who were working in HUABEI in the change in SOCBs in China. It can be can concluded that people who were working in the BOC felled more strong than the others who were working in CCB to the change in SOCBs in China
C	People who were working in HUANAN felled more confident than the others were working in HUABEI to that their bank would needs of the change the change.
D	People who were working in SOCBs in DONG BEI felled more confident to that they are pre-disposed to change than the others were working in HUANAN.
E	People who were working in the four banks in HUANAN are more worried about change than others who were working in the four banks in HHUABEI and DONGBEI.
F	There are different attitudes to the change in banking between different people groups in different SOCBs in the three cities. People who were working in ABC had little more worried the change than others who were working in the BOC, CCB, and the ICBC. There are different attitudes to the change in banking between different people groups in different SOCBs in the three cities. People who were working in HUANAN had little more worried the change than others who were working in HUABEI AND DONGBEI.

	People whose age between 35-39 more worried the change in banking than others whose age fewer 25
1.1.1	People have different attitudes to feel controlled by their organization in HUABEI and HUANAN.
1.1.2	There are different attitudes to answer this question for different region people who were working in the SOCBs.
1.1.3	There are different attitudes to answer this question for different region people who were working in the SOCBs
1.1.4	There are more strong feelings to the organization hierarchy for people who were working in the SOCBs in HUANAN and DONGBEI than others who were working in the SOCBs in HUABEI. People who were working in the HR and the security departments in the SOCBs in three cities felled stronger to their management hierarchy than the others who were working in R&D departments in the SOCBs in three cities
1.1.5	There are more strong feelings to that the control processes in the bank are top down, for people who were working in the SOCBs in HUABEI than others who were working in the SOCBs in HUANAN
1.1.6	There are more strong feelings to that the control processes in their banks are predictable, for people who were working in the SOCBs in HUANAN than others who were working in the SOCBs in HUABEI and DONGBEI
1.2.1	People who were working in audit departments had known well “well known symbols are used to convey meaning in communications” than others who were working in the R&D departments. People who were working in ABC had known well “well known symbols are used to convey meaning in communications” than others who were working in CCB people who were working in DONGBEI and HUANAN had known well “well known symbols are used to convey meaning in communications” than others who were working in HUABEI
1.2.2:	That rituals were much more used in operations in HUNAN region than in HUABEI in the SOCBs
1.2.3:	Rituals were much more used to facilitate meaningful communications in HUNAN region than in HUABEI in the SOCBs.
1.2.4	Symbols were harnessed for the change processes, but it had few many in HUANAN.
1.2.5	Rituals were harnessed more for the change processes in HUANAN than in HUANBEI and in DONGBEI
1.2.6	It were more consistent with its policies that the activities staff did in their bank in HUANAN than in HUABEI and in DONGBEI
1.3.1	The four banks in the HUANAN region is more likely to reward their staff who make any contribution to their bank It is more likely for the ABC than the CCB and the ICBC to reward their staffs that makes any contribution to their bank
1.3.2	The four banks in the HUANAN region is more likely to encourages that staff maintain existing ways of doing things in that area to be changed

	It is more likely for the ABC and the ICBC than the CCB and the BOC to encourage that staff maintain existing ways of doing things in that area to be changed.
1.3.3:	The four banks in the HUANAN region is more likely to allow their staff to contribute whatever knowledge they have, even if the rules have to be altered to permit this encourages that staff maintain existing ways of doing things in that area to be changed. It is more likely for the ABC than the CCB and the BOC to allow their staff to contribute whatever knowledge they have, even if the rules have to be altered to permit this encourages that staff maintain existing ways of doing things in that area to be changed
1.3.4;	The four banks in the HUANAN region is more likely to allow their staff to contribute whatever skills they have, even if the rules have to be altered to permit this encourages that staff maintain existing ways of doing things in that area to be changed
1.3.5	The four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to encourage individual learning through precipitation in Social to control their own destinies
1.3.6	The ABC, which was unlike the other threes banks, does not encourage individual learning through precipitation in political processes to control their own destinies. In other words, there appears not to be a policy of empowerment The four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to encourage individual learning through precipitation in political processes to control their own destinies The ABC and the ICBC had been more flexible than the CCB to encourage individual learning through precipitation in political processes to control their own destinies.
1.3.7:	The four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to harness any new knowledge staff has in existing structures.
1.3.8.	The four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to harness any new knowledge staff has in changing structures.
1.3.9	The four banks in the HUANAN and DONGBEI region is more likely than in HUABEI to any new knowledge their staff have will enable them to contribute to its control and liberation processes
1.3.10	The four banks in the HUANAN and DONGBEI region is more likely than in HUABEI on that knowledge their staff have will enable them to be empowerment to create your own future
2.1.1	People who were working in the four banks in HUANAN and DONGBEI region knew the strategic aims of their bank much than others who were working in HUABEI.
2.1.2	People who were working in the four banks in HUANAN and DONGBEI region were more in agreement with the question than others who were working in HUABEI. People who were working in the BOC in the three regions were more in agreement with the question than others who were working in the CCB
2.1.3	People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in DONGBEI and HUABEI. People who were working in the ICBC and the ABC were more in agreement with the

	question than others who were working in CCB
2.1.4	<p>People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in DONGBEI and HUABEI.</p> <p>People who were working in different bank were different in understand the nature of the operational controls. People who were working in the CCB understood that less than others who were working in ABC did.</p>
2.2.1	<p>People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in DONGBEI and HUABEI.</p> <p>it is more likely there is key power group that supports change in the BOC it in the ABC.</p>
2.2.2	<p>People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in DONGBEI and HUABEI.</p> <p>It is more clearly to know what are the objectives for the change for their staff in the ICBC than that in CCB</p>
2.2.3:	People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in DONGBEI and HUABEI..
2.2.4	<p>people who are working in HUABEI AND DONBEI less believe than that, known standards in their banks exist that enable their experience and those of others to be ordered than those who are working in HUANAN.</p> <p>People who are working in the security department much more believe that, known standards in their banks exist that enable their experience and those of others to be ordered than those who are working in Accounting, IT, investment and HR four departments in SOCBc in China.</p>
2.2.5	None
2.2.6	people who are working in HUANAN and DONBEI were more in agreement with this question than those who are working in. HUABEI
2.3.1	<p>People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in DONGBEI and HUABEI.;</p> <p>people who were working in the ABC were more in agreement with the question than others who were working in the ICBC.</p>
2.3.2	People who were working in the four banks in HUANAN and DONGBEI region were more in agreement with the question than others who were working in HUABEI.
2.3.3	<p>People who were working in the four banks in HUANAN and DONGBEI region were more in agreement with the question than others who were working in HUABEI.</p> <p>People who were working in the BOC were more in agreement with the question than others who were working in the CCB and the ABC.</p>
2.3.4	People who were working in the four banks in HUANAN and DONGBEI region were more in agreement with the question than others who were working in HUABEI

3.1.1	People who were working in the four banks in HUABEI and region were more in agreement with the question than others who were working in DONGBEI.
3.1.2	People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in HUABEI and DONGBEI.
3.1.3	People who were working in the four banks in HUANAN region were more in agreement with the question than others who were working in HUABEI and DONGBEI
3.2.1	<p>People who are working in the four banks in HUANAN region are more confident with their knowledge to meet change situation of the bank than others who are working in the four banks in HUABEI and DONGBEI regions. This should be because of that change has been more early happened in HUANAN than in HUABEI and DONGBEI. Due to Shenzhen very closed to Hongkong, also is the earliest open window to overseas in China.</p> <p>People who are working in the ABC and ICBC are more confident with their knowledge to meet change situation of the bank than others who are working in the BOC and the CCB. This is probably because of that change is more turbulent in the BOC and the CCB</p> <p>People who are working in the audit are more confident with their knowledge to meet change situation of the bank than others who are working in the HR departments</p>
3.2.2	<p>The organizations of the BOC, the CCB, the ICBC, did not encouraged their staff to change their approach to fit in with changes.</p> <p>It can be concluded that, the organizations of the ABC have encouraged more their staff to change their approach to fit in with changes than the CCB.</p>
3.2.3	People who are working in the four banks in HUANAN and DONGBEI region are more encouraged to change their operation In order to fit in with changes in the bank, than others who are working in the four banks in HUABEI regions.
3.2.4	None
3.2.5	People who are working in the four banks in HUANAN region are more encouraged to change the way in which value their operations change their operation In order to improve the way they work, than others who are working in the four banks in HUABEI regions
3.2.6	People who are working in the four banks in DONGBEI region are more encouraged their staffs to learn through course than others who are working in the four banks in HUABEI regions
3.2.7	People who are working in the four banks in HUANAN region are more encouraged their staffs to learn through training than others who are working in the four banks in HUABEI regions.
3.2.8	None
3.3.1	<p>The four banks in HUANAN and DONGBEI region more values the creation of groups, than in HUABEI regions.</p> <p>The ABC in the three regions values the creation of groups, more than the ICBC in the four regions .</p>

3.3.2	The four banks in HUANAN and DONGBEI region values that their bank holds can help to improve its competitive position more than the four banks in HUABEI regions do
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7.3.3. Conclusion from discussion of the results of the analysis of variance (One-Way ANOVA) to OPQ for secondary study

From above the discussion of the results of analysis of variances to the related questions, we can confirm that the way to have an examination for organisational pathologies determined by using variance analysis techniques, determining where particular problems lay in the different banks and different regions that were contrary to the principles of OD and knowledge management. Meantime we can detail the results as the follow showed in OP framework (table 7.24-table7.27):

Table 7.24: the organizational pathologies examination from the variance analysis for ABC (deriving from appendix 8 p519-p621)

Bank ABC			
Question	Kinematics	Direction	Possibilities/potential
1	Technical	Practical	Critical Deconstraining
		(1.2.2) Relatively high use of rituals (e.g., regular meetings). (1.2.3) Relatively high use of rituals (e.g., regular meetings) to facilitate communications (1.2.4) Relatively high use of symbols in change process.	(1.3.4) Relatively highly flexible in allowing staff to contribute knowledge to bank. (1.3.6) Relatively no empowerment (no encouragement for individual learning through precipitation in political processes for staff to control their own destinies.) (1.3.7) Staff not seen as a knowledge resource (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes. Is this satisfactory??
2	Cybernetical	Rational/Appreciative	Ideological
	(2.1.4) People do not understand relatively well the nature....	(2.2.3/4) Senior managers are more confused than the middle managers to know if the change processes in their bank have been mapped out clearly, with those in their 30s more confused than those in their 40s.	(2.3.3) Male groups have a greater belief that there is no discrimination gender for promotion than do female groups.
3	Socio	Base	Political
		(3.2.1) Relatively highly confident that their knowledge will meet the change situation.	(3.3.1) Relatively highly positive about the...

Table 7.25 the organizational pathologies examination from the variance analysis for BOC (deriving from appendix 8 p519-p621)

Bank BOC			
Question	Kinematics	Direction	Possibilities/potential
1	Technical	Practical	Critical Deconstraining
		(1.2.2) Relatively low use of rituals (e.g., regular meetings). (1.2.3) Relatively low use of rituals (e.g., regular meetings) to facilitate communications (1.2.4) Relatively low use of symbols in change process.	(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank. (1.3.6) Relative high empowerment (1.3.7) Staff not seen as a knowledge resource (11.3.8) New staff knowledge will not be a contribution to the bank's control and liberation processes. (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes. Needs to provide more empowerment, etc
2	Cybernetical	Rational/Appreciative	Ideological
	(2.1.3) Almost no communicating among others people in their aims. (2.1.4) People do not understand relatively well the nature....	(2.2.1) No key power group to support change. (2.2.2) No clarity about the objectives for the change Try to get key power group support (how) <i>Proved better communication and staff involvement in identifying objectives</i>	
3	Socio	Base	Political
		(3.2.1) Relatively un-confident that their knowledge can meet change situation, probably because of that change is more turbulent. (3.2.2) No encouragement for staff to change their approach to fit in with changes. Create confidence building techniques Create staff involvement procedures	

Table 7.26 the organizational pathologies examination from the variance analysis for
ICBC (deriving from appendix 8 p519-621)

Bank ICBC			
Question	Kinematics	Direction	Possibilities/potential
1	Technical	Practical	Critical Deconstraining
	(1.6) Control processes in bank believed not to be highly predictable	(1.2.2) Relatively low use of rituals (e.g., regular meetings). (1.2.3) Relatively low use of rituals (e.g., regular meetings) to facilitate communications. (1.2.4) Relatively low use of symbols in change process. Identify basis of procedures that are unpredictable ...	(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank. (1.3.6) Relative high empowerment (1.3.7) Staff not seen as a knowledge resource (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes.
2	Cybernetical	<i>Rational/Appreciative</i>	Ideological
		(2.2.2) Clear perception of the objectives for change	
3	Socio	Base	Political
		(3.2.1) Relatively confident that their knowledge will be able to meet change situation.	

Table 7.27 the organizational pathologies examination from the variance analysis for the CCB (deriving from appendix 8 p519-p621)

Bank CCB			
Question	Kinematics	Direction	Possibilities/potential
1	Technical	Practical	Critical Deconstraining
	(1.1.6) Control processes in bank believed not to be highly predictable	(1.2.2) Relatively low use of rituals (e.g., regular meetings). 1.2.3) Relatively low use of rituals (e.g., regular meetings) to facilitate communications. (1.2.4) Relatively low use of symbols in change process.	(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank. (1.3.6) Relative high empowerment (1.3.7) Staff not seen as a knowledge resource (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes.
2	Cybernetical	<i>Rational/Appreciative</i>	Ideological
		(2.2.1) There is a key power group to support change.	
3	Socio	Base	Political
		(3.2.2) No encouragement for staff to change their approach to fit in with changes.	

Since four banks were involved in this study, a comparative analysis was possible, and this provided a plurality of indicative evidence of the success of the technique in evaluating pathologies. Sum up above four matrixes, here also can abstract out an OP matrix (table 7. 28):

Table 7.28: OP Matrix

Cognitive Properties	Sociality Properties		
	Kinematics (through energetic motion)	Direction (determining trajectory)	Possibilities/potential (through variety development)
Interest	Technical Routines for communication. Causal explanations. Use empirical-analytic methods.	Practical Symbols; energy of leader; encourage appropriate behaviour. Seek descriptions of perceived situation and practical understanding.	Critical Deconstraining Rewards for behaviour; disengage from present state. Use critical approaches.
Purposes	Cybernetical Logical processes of communication and feedback; Design of transition processes; organisational arrangements for transition; facilitate support	Rational/Appreciative Key power group support; build in stability processes; encourage reflection and aesthetics.	Ideological See dissatisfaction in ideological terms; mobilise change through participation
Influence	Socio A basis for images of the future in the management of social processes is important. An understanding of the cybernetic purposes is also important to enable technical aspects of the organisation to materialise. Is important. Objectives play an important part here, and must be understood.	Base Use of language and related concepts that can give meaning to knowledge (metaknowledge). It supports myths that can misdirect the organisation. The propositions of the organisation are defined here, those that give meaning to its existence. Organisational mission and objectives derive from this.	Political Creates a culture's normative boundaries through its beliefs, values, symbols, stories, and public rituals that bind people together and direct them in common action. These determine the creation of ideological/ethical and power constraints. They connect to the structure of an organisation and the way that power is distributed and used.

7.4 Correlation Analysis among Accounting, IT, Audit and R & D in BOC and CCB

In Chapter 6, the researcher had used correlation analysis Among Accounting, IT, Audit and R & D in the BOC and the CCB in Baotou region. For the same object, here the researcher choice the same way to test the correlation analysis among accounting, IT, audit and R & D in the BOC and the CCB in DONGBEI and HUANAN. In chapter 6 it was known that although one-way analysis of variance (ANOVA) is the method of choice when testing for differences between multiple groups, it is assumed that the mean is a valid estimate of centre and that the distribution of the test variable is reasonably normal and similar in all groups. However, when your test variable is ordinal, the mean is not a valid estimate because the distances between the values are arbitrary. Even if the mean is valid, the distribution of the test variable may be so non-normal that it makes you suspicious of any test that assumes normality.

In Chapter 6, we also knew when the assumptions behind the standard ANOVA were invalid or suspect, so that you should consider using the nonparametric procedures designed to test for the significance of the difference between multiple groups. They are called **nonparametric** because they make no assumptions about the parameters (such as the mean and variance) of a distribution, nor do they assume that any particular distribution is being used. In this chapter, we discuss two nonparametric tests for multiple independent samples, the Kendall's tau and median tests.

Kendall's Tau (Crichton, 2001) is a measure of correlation, estimating the strength of the relationship between two variables by calculating the correlation between them. According to Crighton (1999) Kendall's Tau is carried out on the ranks of the data. So for each separate variable the values are put in order and numbered, 1 for the lowest

value, 2 for the next lowest and so on. According to Conover (1980), in common with other measures of correlation Kendall's tau will take values between ± 1 and $+1$, with a positive correlation indicating that the ranks of both variables increase together whilst a negative correlation indicates that as the rank of one variable increases the other one decreases. It is then possible to calculate intervals and carry out hypothesis tests on Kendall's tau. While Spearman's rank correlation might have been considered as a candidate approach for analysis, Kendall's tau provides: (a) slightly better statistical properties, and (b) is a direct interpretation in terms of probabilities of observing concordant and discordant pairs (Conover, 1980). In almost all situations the values of Spearman's rank correlation and Kendall's tau are very close and would invariably lead to the same conclusions.

The median method tests the null hypothesis that two or more independent samples have the same median. It assumes nothing about the distribution of the test variable, making it a good choice when you suspect that the distribution varies by group.

7.4.1 Aims of Correlation Analysis

In Chapter 6, to examine coherence, the responses to each question were averaged according to certain departments. The averages were set up as ordered strings, the same ordering for each department in a given bank. Prior to this it was argued that each department has a preliminary task property that can be slotted into the OP table, creating an expectation that certain patterns of correlations would therefore result from the correlative comparison between the departmental strings within a given bank. The correlation values were then used to indicate the degree of cohesion within each organisation. This approach is extremely interesting, at least because it is capable of illustrating the tendency for an inverse relationship between organisational pathologies and organisational cohesion. In this study, the same way was used to re-examine coherence. The same departments were selected in the BOC and the CCB,

in the others two regions.

7.4.2 Data Choice and Inputting and Coding

Just as in Chapter 6, in order to realize the aims of correlation analysis, four departments were going to be extracted out, which are Accounting, IT, Audit, and R & D in BOC and CCB from the filled data table Appendix 4a-2 (data 1 view) and Appendix 4b-2 (variable view of data coded). In re-inputting data into the Data View table in SPSS for correlation analysis, the four variables are named Accounting, IT, Audit, and R, and variables are encoded as ordered from Question A-F, and from Question 1.1.1-3.3.2, each variable is a Mean from the responses to each question to certain department. Therefore, here will be two same groups to be examined with correlation analysis in BOC and CCB in DONGBEI and HUANAN.

(a) For DONGBEI Region

7.4.2.1 Means Reported from the four departments in BOC and CCB of the respondent to questions A- F, and Questions 1.1.1-3.3.2 in DONGBEI

The means of each respondent's answer to Questions A –F, and question 1.1.1-3.3.2 in OPQ, all are from certain departments in BOC and CCB separately as order of themselves of the department was calculated. The results, along with their standard deviations and types of the view of respondent to the questions in 5-point scale as the following order: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree.

The variables for correlation analysis in the two banks are showed in 7.4.2.2:

7.4.2.2. Correlation Analysis A in the BOC:

(1) For Accounting Department

For accounting department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 14 samples extracted out from accounting department in the BOC.

(2) For IT Department

For IT department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 7 samples extracted out from IT department in the BOC.

(3) For R & D Department

For R & D department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in only 0 sample extracted out from R & D department in the BOC

(4) For Audit Department

For Audit department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 1 samples extracted out from audit department in the BOC

7.4.2.3 Been Ready for Correlation Analysis B in the CCB:

(1) For Accounting Department

For accounting department, the variables to be test come from each mean to get the

answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 3 samples extracted out from accounting department in the CBC.

(2) For IT Department

For IT department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in 4 sample extracted out from IT department in the CCB.

(3) For R & D Department

For R & D department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in only 2 sample extracted out from R & D department in the CCB.

(4) For Audit Department

For Audit department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 2 samples extracted out from audit department in the CCB.

7.4.2.4 Discussion of Results of the Correlation Analysis between any couple departments in Accounting, IT, Audit and R & D in BOC and in CCB

To run the SPSS filled with above the three groups' data in the BOC in DONGBEI, the result of Correlation analysis is showed table 7.29 (see appendix 7c)

To run the SPSS filled with the three groups' data showed in table 7.29 (see appendix 7c) in CCB in DONGBEI, the result of Correlation analysis is showed the table 7.30(see appendix 7c):

7.4.2.5. Reliability Analysis for the Correlation Analysis

We know that, Ideally, the Cronbach alpha coefficient of a scale should be above .7. Cronbach alpha values are however, quite sensitive to number of items in the scales (e.g., scales with less than ten items) it is common to find quite low Cronbach values (e.g., .5). (Julie Pallant, 2001) .In this case it may be more appropriate to report the mean inter-item correlation for the items. Briggs and Cheek (1986) recommend an optimal range for the inter-item correlation of .2 to .4.

(1) Reliability Analysis for the Correlation Analysis A

To run the SPSS filled with above the three groups' data to test the reliability analysis in the correlation analysis A, the result of reliability analysis of correlation analysis is showed the table 7.31 and table 7.32(see appendix 7c).

From tables 7.31 and table 7.32, that can be known, in this case, the Alpha coefficient is .395 little under .547 which is the standardized item alpha coefficient, through so, because there were total only 3 items were tested, the scale was over .2 --.4 these were recommended by Briggs and Cheek (1986) for the inter-item correlation of .2 to .4., so it can be considered very much reliable with the currently sample in the correlation analysis A.

So that can conclude that there are significantly correlations at 0.01 level (2-tailed) between Accounting and IT departments in the three departments extracted. That means, there are no barrier on communication between the account and the IT departments in the BOC in DONGBEI, but there are no significantly correlations at 0.01 level (2-tailed) between the accounting and the audit departments and between the IT and the audit departments. In the other words there is not well organisational

cohesion in the BOC.

(2) Reliability Analysis for the Correlation Analysis B

To run the SPSS filled with above the four groups' data to test the reliability analysis in the correlation analysis B, the result of reliability analysis of correlation analysis is showed table 7.33 (see appendix 7c).

From above tables 7.33-7.34, we can know that, in this case, the Alpha coefficient is $-.305$ due to a negative average covariance among item. This violation reliability model assumption, so the scale cannot be considered reliable with the currently sample in the correlation analysis B.

So we can conclude that, there is no significantly correlations at 0.01 level (2-tailed) between any couple departments in the four departments extracted. That means, there are barred on communication among departments in the CCB, in the other words there is not well organisational cohesion in the CCB.

(b) For HUANAN Region

7.4.2.6. Means Reported from the four departments in BOC of the respondent to questions A- F, and Questions 1.1.1-3.3.2 in DONGBEI

The means of each respondent's answer to Questions A–F, and question 1.1.1-3.3.2 in OPQ, all are from certain departments in BOC separately as order of themselves of the department was calculated. The results, along with their standard deviations and types of the view of respondent to the questions in 5-point scale as the following order: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree.

7.4.2.7. Correlation Analysis A in the BOC:

(1) For Accounting Department

For accounting department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 10 samples extracted out from accounting department in the BOC.

(2) For IT Department

For IT department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 2 samples extracted out from IT department in the BOC.

(3) For R & D Department

For R & D department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in only 0 sample extracted out from R & D department in the BOC

(4) For Audit Department

For Audit department, the variables to be test come from each mean to get the answer of respondent to question A-B, and question 1.1.1-3.3.2 in total 1 samples extracted out from audit department in the BOC

7.4.2.8 Discussion of Results of the Correlation Analysis between any couple departments in Accounting, IT, Audit and in HUANAN

To run the SPSS filled with above the three groups’ data in the BOC in HUANAN, the result of Correlation analysis is showed in table 7.35:

Table 7.35: The Correlation Analysis A: Nonparametric Correlations in the BOC

Correlations			Accounting	IT	Audit
Kendall's tau_b	Accounting	Correlation Coefficient	1.000	.248	.198
		Sig. (2-tailed)	.	.018	.074
		N	55	55	55
	IT	Correlation Coefficient	.248	1.000	.050
		Sig. (2-tailed)	.018	.	.663
		N	55	55	55
	Audit	Correlation Coefficient	.198	.050	1.000
		Sig. (2-tailed)	.074	.663	.
		N	55	55	55

7.4.2.9 Reliability Analysis for the Correlation Analysis

Ideally, the Cronbach alpha coefficient of a scale should be above .7. Cronbach alpha values are however, quite sensitive to number of items in the scales (e.g., scales with less than ten items) it is common to find quite low Cronbach values (e.g., 5). (Julie Pallant, 2001) .In this case it may be more appropriate to report the mean inter-item correlation for the items. Briggs and Cheek (1986) recommend an optimal range for the inter-item correction of .2 to .4.

Reliability Analysis for the Correlation Analysis

To run the SPSS filled with above the three groups’ data to test the reliability analysis in the correlation analysis A, the result of reliability analysis of correlation analysis is showed in tables 7.36-7.37 (see appendix 7c):

From table7.36-7.37, that can be known that, in this case, the Alpha coefficient is .33 under .453 which is the standardized item alpha coefficient, through so, because there

were total only 3 items were tested, the scale was over .2 --.4 these were recommended by Briggs and Cheek (1986) for the inter-item correction of .2 to .4., so it can be considered very much reliable with the currently sample in the correlation analysis.

So that can be concluded that, there are no significantly correlations at 0.01 level (2-tailed) between any couple departments in the three departments extracted. That means, there are barred on communication among departments in the BOC, in the other words there is not well organisational cohesion in the BOC.

The results also confirm again that the methodology employed in this questionnaire study could be successfully applied to a sample of Chinese SOCBs. A same questionnaire to the pilot study has been successful being used for this study.

7.5. Conclusion

In general, the results of this study confirmed again the conclusion of that OP provides a tool that is able to evaluate each organisation through a correlation analysis between departments in each choice bank, and a variance analysis. Prior to this it was argued that each department has a preliminary task property that can be slotted into the OP table, creating an expectation that certain patterns of correlations would therefore result from the correlative comparison between the departmental strings within a given bank. The correlation values where then used to indicate the degree of cohesion within each organisation.

The results also confirm again that the methodology employed in this questionnaire study has been successfully applied to a sample of Chinese SOCBs.

The analysis of this data is an extremely time consuming task, but worth undertaking

because of the information provided about the organisation that is created. There is therefore clear value for the procedures of analysis to be automated, therefore providing a direct and immediate result from input data.

Chapter 8 Refining OP conceptual framework

8.1 Introduction

In this Chapter discussion and elaboration of the conceptual framework of OP will occur, originally introduced in chapters 3 and 4, in particular with respect to the research results produced from the empirical analyses of chapters 6 and 7. Further, in chapters 3 and 4 the ability of an organisation to change was related to its fitness, this being defined in terms of organisational coherence and pathology. In this chapter the statistical inferences created in chapters 6 and 7 will be set up in terms of coherence and pathology.

The preceding two chapters have been mainly concerned with the analyzing of data deriving from an inquiry process, through which organization change strategy using OP explores the values, attitudes and belief of respondents who are involved in change. OP adopts the same paradigmatic base as OD, but it is potentially more capable than OD of creating more information. The OP approach is able to capture much more data than OD for organizational change situations in the Chinese SOCBs. This is because the propositions that have been introduced to the OP paradigm are more extensive than those of OD. From a systemic perspective the latter is based on a simple input-output system model, while the former is based on a much more extensive cybernetic model. Logically then, it should be the case that OP should reveal more inferences than OD, and this suggests that there is an extended possibility of inferring more information about change than is possible for OD.

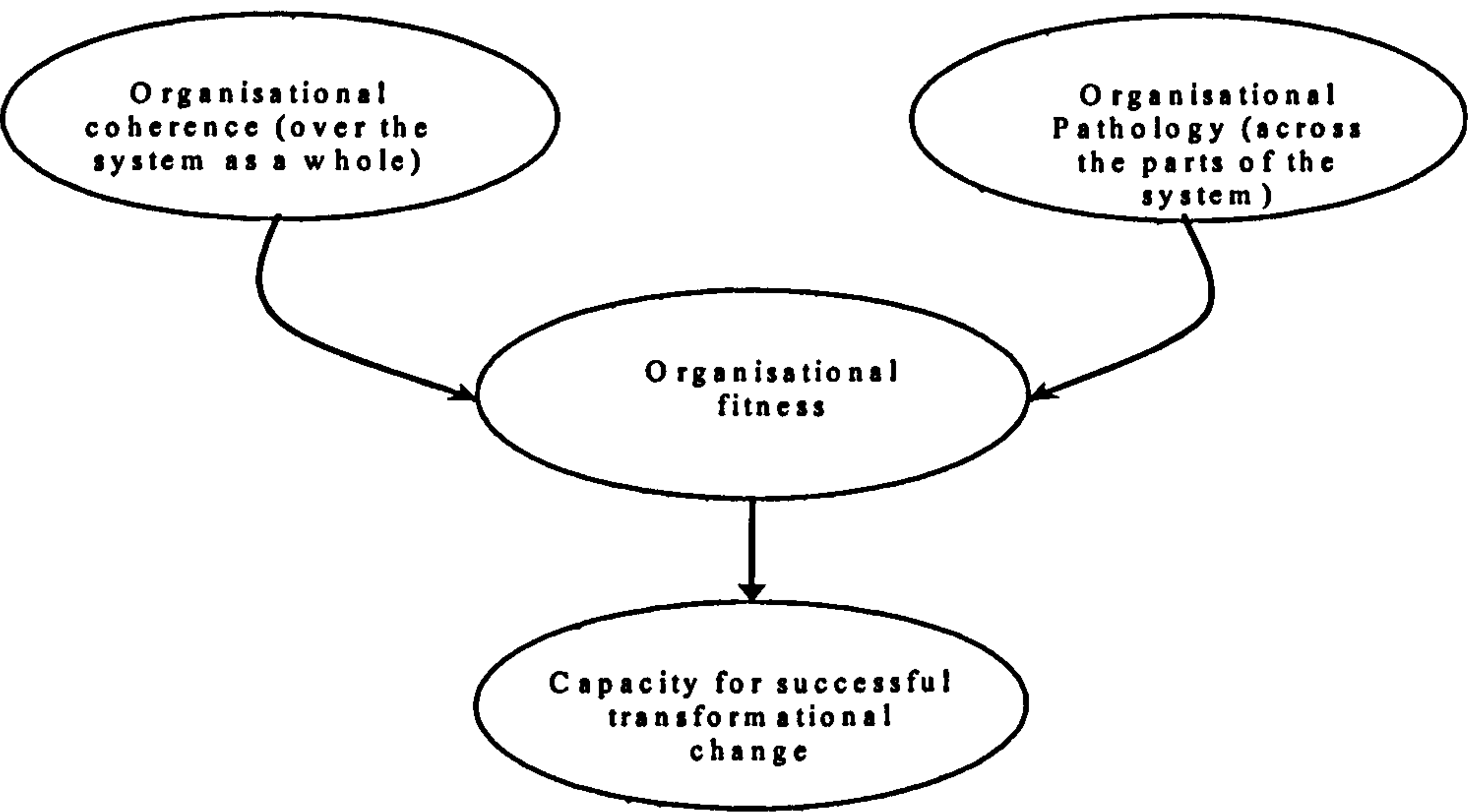
While the preceding two chapters have been concerned with data analysis resulting from the measuring instrument created in chapter 5, the resulting set of statistical findings was expressed as statistical inferences. A discussion on their implications for organisational fitness resulted using the OP framework.

This chapter first highlights the intrinsic relationship among some strategy components in OP, as shown in Chapter 4, and addresses an integral view of OP. It then explores the potential influence of external changes on OP process and highlights the significance of several external influences with respect to competition for SOCBs. A brief account of these external influences is given to show the prevalence of changes, highlighting the need for a more dynamic view when formulating OP.

In the previous two chapters two statistical techniques were introduced in order to analyse the data deriving from the measuring instrument. These were: (a) variance analysis, and (b) correlation analysis.

The proposition is being used here that variance and correlation analyses can be connected directly to the pathology and coherence of the organisation. The main distinction between coherence and pathology is the coherence connected to the organisation seen as system as a whole, while pathology is connected to the relationship between the parts. This was in essence considered in chapter 3, but it has been an implicit notion in the literature, and this is the first time it has been made explicit and connected in a relationship with organisational fitness (figure 8.1)

Figure 8.1: Coherence & Pathology affect Fitness & Organisational Ability to Change



Pathology is determined from the variance analysis of each of the domain components of OP, resulting in 9 evaluations for each organisation. The logic of this argument has derived in part from the notion by Yolles (2005) that pathologies can be seen in terms of the connections between the ontological domains in autonomous systems (as described in chapter 3). It can be recalled that it implies that it is possible to examine the connections between the ontological domains to determine if the organisation is working as a whole, or if it is subject to breakages in its different parts. Thus, for instance, two ontological components from the original domain table in chapter 3 given in table 8.1 are rationality and practice.

Table 8.1: Domain Connections

Existential domain	Virtual Domain	Phenomenal Domain
Technical	Practical	Critical Deconstraining
Cybernetical	Rational/appreciative	Ideological
Social	Base	Political

Now, pathology is created if a rational process involving information is not applied to a practical environment. This can happen, for instance, if the rational process is not well communicated from say a senior manager to a particular department. It is therefore possible to create from figure 3.9 in chapter 3 a set of diagrams that relate the three domains together.

Types of pathology

Thus, if any of the connections between the domains shown in figure 8.1 are broken, then the relationship between each domain should be found to in some way be dissimilar. It is clear; therefore, that if the variances associated with each domain is not the same then it is possible to infer the existence of pathology. Problems in this interpretation can occur, for instance, when the sample size of any domain is too small, but this should be part of the variance evaluation.

Figure 8.2: Transverse Pathology for Kinematics of Organisation

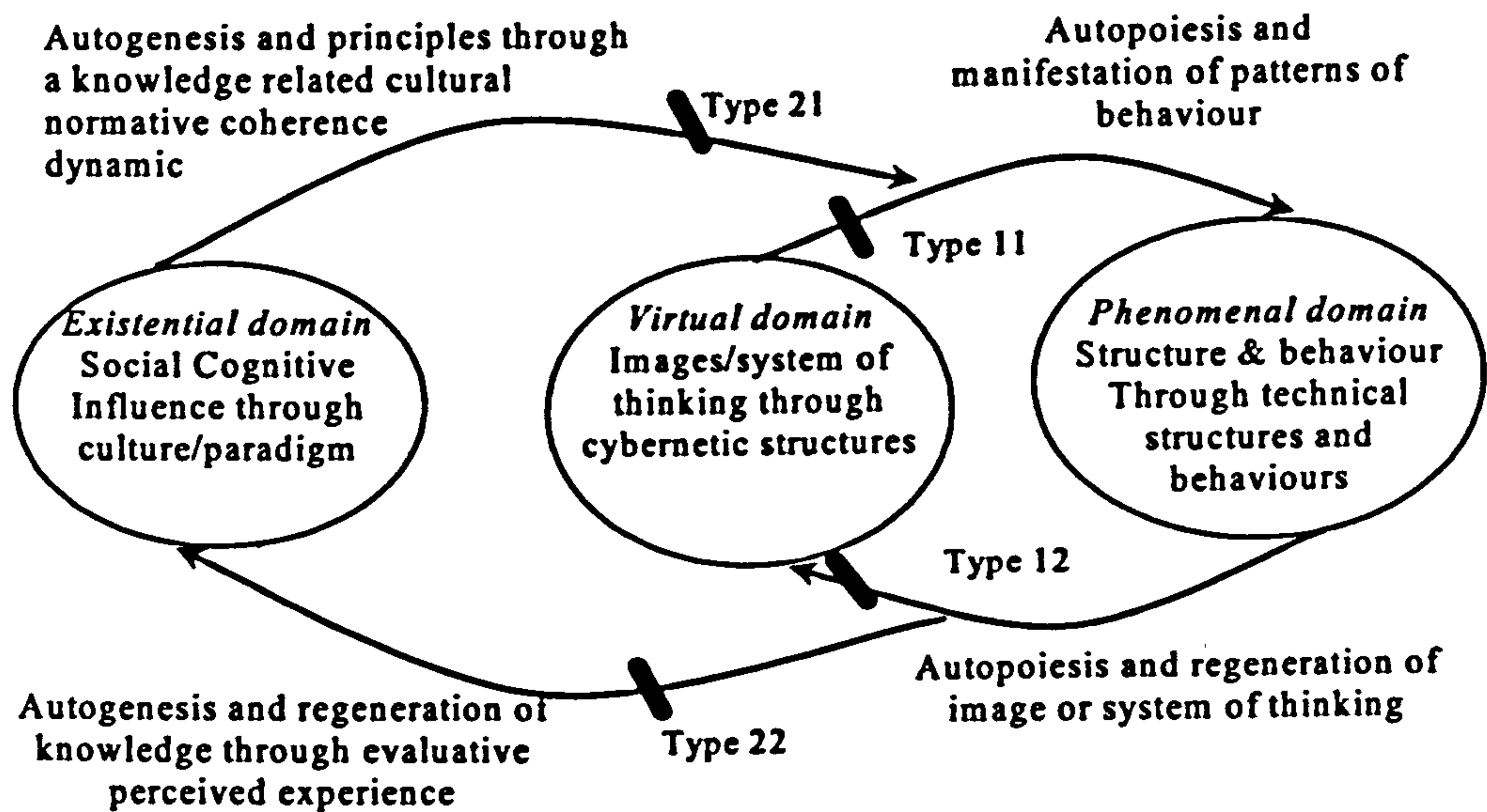


Figure 8.3: General expression for transverse pathology across whole system

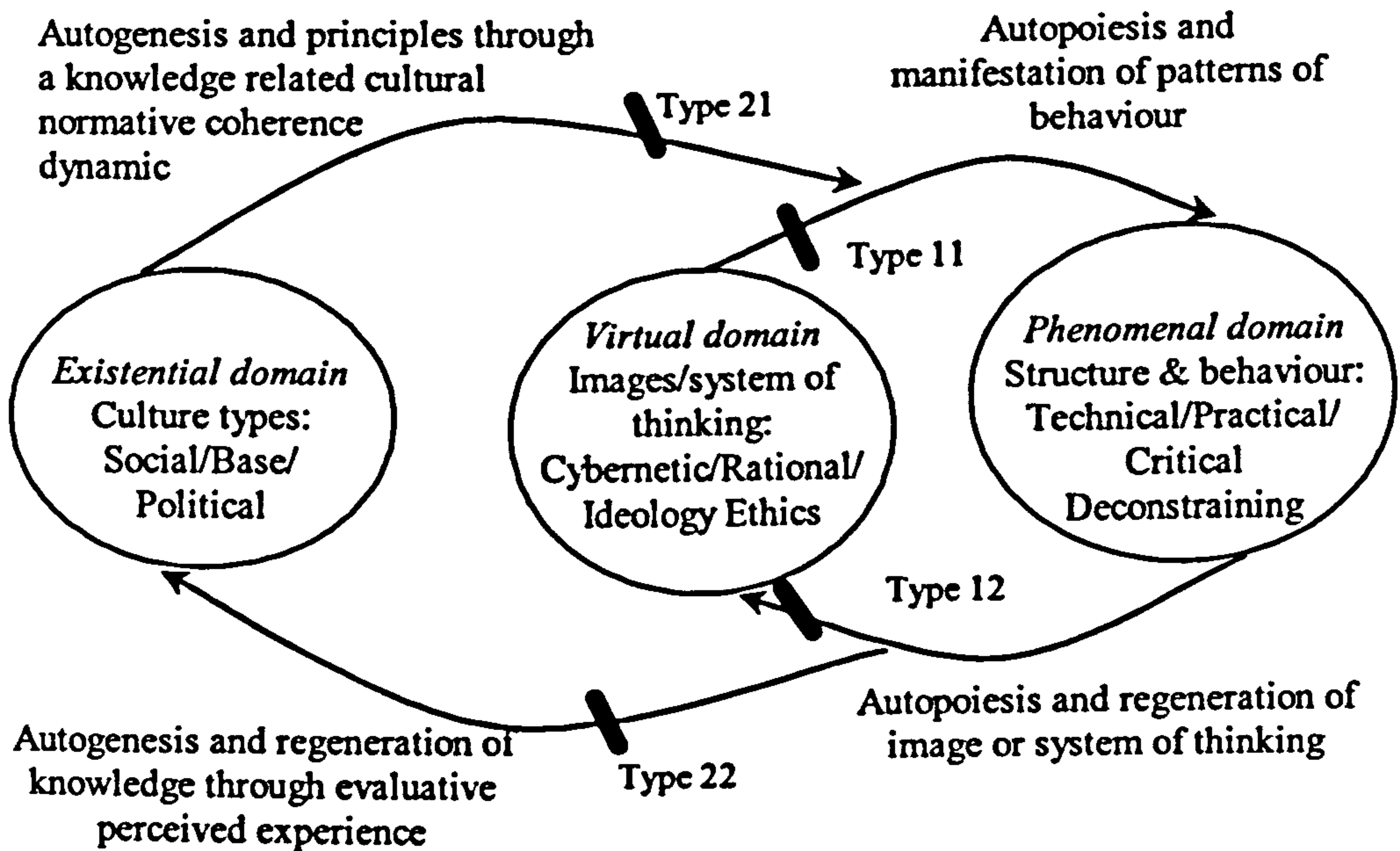
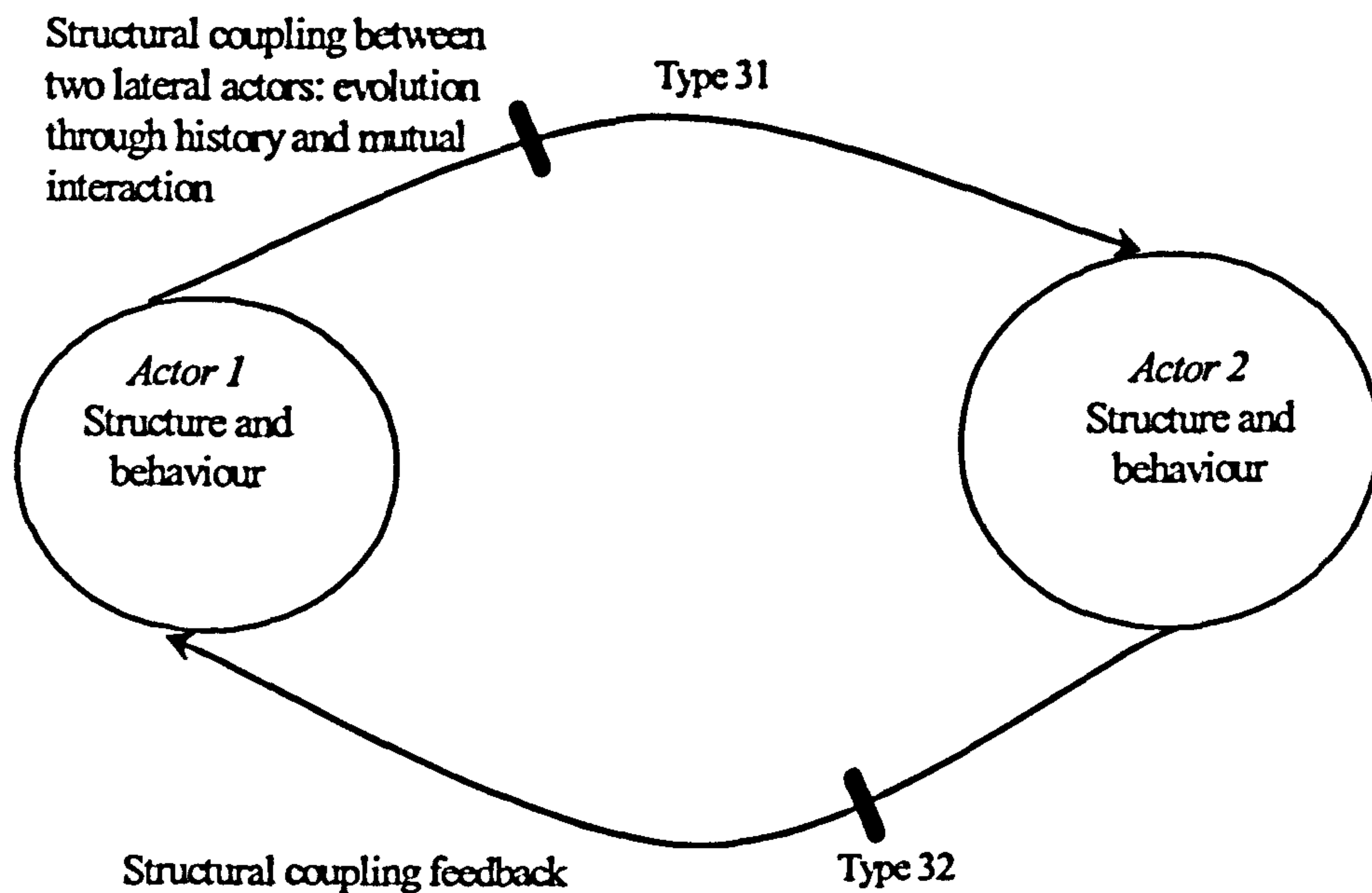


Figure 8.4: Illustration of Lateral Pathology



Consider now coherence. Evaluating organisational coherence comes from a totally independent source of analysis, and it operates not on a domain basis as in figure 8.1, but rather on an operational unit basis. Thus, two departments should have related knowledge about the organisation, and if this is not the case there is something incoherent about the organisation. This proposition was set up in the analysis of the measuring instrument by setting up the questions into a unique sequential string in order of the question numbers. A cross correlation analysis was performed on this data, and where the result showed a close correlation the different departments were similar in their knowledge content and cultural perspective, and where the correlation was not close they were different. Ultimately, coherence is to do with the closeness between worldviews in different departments, and the connections in the knowledge that each worldview holds.

The distinction between coherence and pathology as described above can also be put into the terms of reference defined in chapter 3, when discussion about ontology occurred. Here, using the table in chapter 3 that explains the difference between transverse and lateral ontology, coherence can be related to lateral ontological

relationships while pathology can be related to transverse ontology (table 8.2). Hence it would be expected that the ways by which pathology and coherence are assessed and measured would be very different.

It is interesting that the ideas of coherence and pathology take on different meanings depending on the context that is created. Thus for instance, in chapter 6 the context was the examination of individual organisations, and (for instance) for correlation an examination of the relationships between distinct departments within a given bank. However, in chapter 7 the context is defined in terms of regions for particular banks, and correlations were made within regional organisations. If comparison was to have been made across cultures, then one of the implications would be that the results would have been affected by regional as well as organisational culture. It was for this reason that no analysis was undertaken across cultural regions.

Summarising, coherence is determined from correlation analysis between departments in each bank of choice. Prior to this it was argued that each department has a primary task property that can be slotted into the OP table, creating an expectation that certain patterns of correlations would therefore result from the correlative comparison between the departmental strings within a given bank. The correlation values were then used to indicate the degree of cohesion within each organisation. This approach is extremely interesting, at least because it is capable of illustrating the tendency for an inverse relationship between organisational pathologies and organisational cohesion.

Table 8.2: Types of Ontological Relationship

Type Ontology	Nature	Example	Parrallel
Lateral, creating an (external) supra-system	Lateral ontological domains are conscious realities differentiated by distinct patterns of knowledge expressed as ontological <i>modes</i> of topological existence; they exist separately and interactively in the same ontological level and have a common ontological character, and globally define context pluralities.	When two or more organisations interact systemically, they may pass through some form of emergence into a supra-system, as they develop transverse ontological levels, like two people interacting in a bargaining process.	Organisational coherence
Transverse, creating an (internal) autonomous system	Transverse ontological domains exist at different levels of conscious reality, have distinct ontological characters, and maintain related epistemologies, and locally define context singularities.	The three domains interactively constitute an emergent unity that we call an autonomous system, like a person who believes, thinks, and behaves.	Organisational pathology

The capacity to undertake empirical studies to explore the relationship between the pathology and cohesion in an organisation has not previously been attempted, and provides a contribution to new knowledge in this thesis.

The results in the previous two chapters have led to some conceptualizations about the coherence and pathology of the SOCBs in China, and generalized is capable of providing a way of exploring these aspects for any potentially coherent organization. From the observations it is also possible to refine the conceptual OP framework, and build a model that shows the relationship of pathology and coherence for the SOCBs, providing a broader understanding of the utility of OP.

8.2 Establishing Qualitative Inferences for Coherence and Pathology from the Data

From the discussion in chapter 5, it can be said that statistical analysis has three main purposes:

- (a) descriptive, involving statistical tabulations to present quantitative or qualitative data in a concise and revealing format,
- (b) inference, to test relationships among variables or attributes of interest,
- (c) based on the sample, to generalize the findings to a larger population.

In respect of (b), sometimes biases can develop in the way that data has been analyzed and displayed, resulting in distorted inference. However, care has been taken to ensure that all the tests were carefully pursued, and the two approaches taken together, variance analysis and correlation analysis, are inferentially symbiotic and reflective of each other. This relationship will be explained shortly.

Summarising what has been done so far in this thesis, in order to evaluate the utility of the organisational patterning matrix in table 6 (is this chapter 4 in your thesis?), it was decided to create a measuring instrument. This converted the domain properties into a set of questions that were to be put to potential respondents in the Chinese Commercial Banks. There were 52 questions, and they were formulated in English at first, triangulated, translated into Chinese and independently translated back into English so that comparisons could be made to test validity, and tested in an initial pilot study. When the questionnaire was ready, it was sent out to 800 managers and key staff, of which 521 were returned. The distribution occurred across 4 Chinese State owned commercial banks in 3 region of China. In total there were 12 organisations, counting bank branches separately, and the banks included were: Bank of China (BOC), China Construction Bank (CCB), ABC, ICBC. The 3 Chinese regions covered were: Huabei, Huanam, Dongbei. The returns were relatively high

compared to most western questionnaires since personal connections were made with each respondent who then became obliged to respond. This obligation is a function of Chinese culture.

It was assumed that respondents would complete questionnaires according to their worldview, which within an organisational context would be conditioned by organisational culture. This culture is also reflected in the departmental paradigm. Responses therefore constituted a cultural map that reflected beliefs and views of different people in the organisations that relate to the organisation and its parts. The intention was to seek consistency and distinctions in the answers that were supplied, thereby providing, by statistical inference, an indication of the viability of each bank. The outcome, it was hoped, would demonstrate that there were distinctions between the each of the four commercial banks that depended on their organisational and regional culture.

The data analysis was undertaken through SPSS, and top does this the data was divided up into two classes: within region and across regions. The intention for this was to try to normalise out the effect of the regional culture on the organisational culture of the bank as a whole.

The within region study examined only one region, that of Huabei. Here four branches were selected, one from each of the banks. The across regions study looked at the results from all of the banks with their branches accumulated together. This would able to statistically explore differences between regions.

Two types of statistical analyses were undertaken, variance analysis and correlation analysis. It has already been said that one of the purposes of statistical analysis is to create qualitative inference that reflect on the organisational culture of the respondent organisations. It will be argued here that two inferences that will be considered in relations to this study are organisational coherence, and pathology.

Coherence

From the earlier discussion and also from chapter 4, it can be said that organisational coherence is the ability for an organisation to work as a whole through the relationship of its parts. Here, the whole relates to the degree of cultural togetherness, and this is inferred from the consistency found in the responses from a given organisation. For the purpose of analysis if (a) it is possible to define a set of cultural parts of the organisation, (b) create an adequate sample and an appropriate analysis, then (c) it should be possible to infer something about the nature of the coherence of the organisation. Coherence comes from the correlation analysis that relates the responses of each department to one another. It is an indication that there is insufficient of the right type of communication, so that meanings do not get exchanged between departments. This is indicative of each department maintaining its own paradigm that may be bedded on the organisational culture, but draws away from it.

A high level of coherence suggests that the bank has a cohesive organisational culture. That is, the local paradigm of each department will be reflective of the organisational culture overall, and the beliefs, attitudes and values will therefore be related. The greater the difference in cross correlations evaluation, the less similar will be the strings of responses by each department. Prior to this it was argued that each department has a primary task property that can be slotted into the OP table, creating an expectation that certain patterns of correlations would therefore result from the correlative comparison between the departmental strings within a given bank. The correlation values then used to indicate the degree of cohesion within each organisation. This approach is extremely interesting, at least because it is capable of illustrating the tendency for an inverse relationship between organisational pathologies and organisational cohesion. To make inferences about coherence, the parts of the organisation are taken as its departments, and the instrument created for

testing this is to set the list of responses into a string of numbers that are then cross correlated across the departments.

The correlation analysis was created by adopting a predefined sequence of questions and sequencing the responses in the same order for different structural components of the banks. The only statistically relevant structure was deemed to be department, and so department responses were averaged. Where the averaging process was statistically relevant, cross correlations were conducted across departments. The results created inferences that reflected on the coherence of a particular bank within a single region (chapter 6) and by comparing regions (chapter 7).

Pathology

A rationale for pathology was provided earlier in this chapter (in section 8.1), and it was also discussed in chapter 4. It may be defined within the cultural context in terms of ontological breaks that occur across the transverse knowledge domains within a given culture, in other words how an organisation fails to operate in a viable way due to its cultural condition that is manifested as structural and behaviour ills. The inference of pathology should be raised during the variance examination of the OP matrix. The distinct parts that are examined in the case of this study are the ontologically distinct cells in the OP matrix. Given from the cybernetic theory discussed in chapter 4 that in a viable organisation the parts should be ontologically related, it follows that in an organisation where there are no pathologies, there should be a similar variance within the bounds of statistical acceptability.

Hence the second logical inference from the study is that the variance analysis will suggest organisational *pathologies*, determining where particular problems lay in the different banks and different regions that were contrary to the principles of OD and knowledge management. From the variance analysis it is possible to in particular be

able to infer a relationship between the distinct cells in the OP matrix over different branches of the same organization within a given region.

Impact of the study

The capacity to undertake empirical studies to explore the relationship between the pathology and cohesion in an organization has not previously been attempted, and provides a contribution to new knowledge in this thesis.

The results also suggest that the methodology employed in this questionnaire study could be successfully applied to a sample of Chinese State Owned Commercial Banks (SOCBs). A related questionnaire can be used for a further study, which still explores OP.

8.3 Re-organisation and Discussion of the results of the analysis of variance (One-Way ANOVA) to OPQ for within region study

It has been argued that the inference of the variance correlation analyses can be represented in terms of organisational pathologies and coherence. The results from chapters 6 and 7 will therefore be expressed in terms of these conceptual frameworks. The overall findings for the study on pathologies was that the different banks that were contrary to the principles of OD and knowledge management.

Since 4 banks were involved in the evaluation process, a comparative analysis is possible, providing a plurality of indicative evidence of the success of the technique in evaluating pathologies. In the OP properties matrix given in Table 8.1, and taken from chapter 4, the nine cells are shown that define OP. Some of the cell names have been

adjusted to make them more understandable in the context of this research. Also included are the question numbers in the cell headers (in brackets) to indicate which blocks of questions these cells relate to.

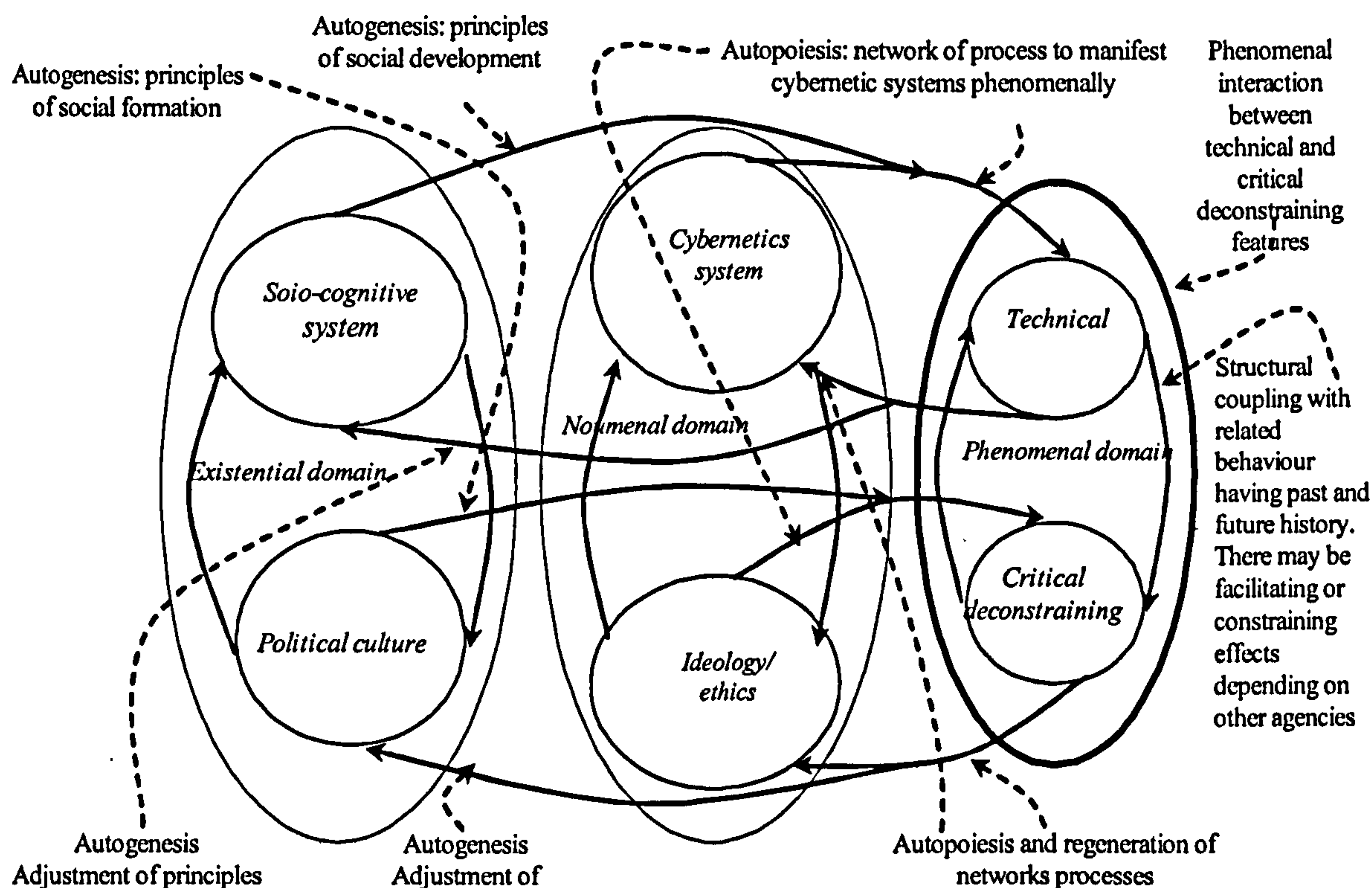
The results summarised in chapter 6 will be differentiated to enable an exploration of each of the four State Commercial Banks individually, but relatively one to the other. In doing this the researcher will take a referential model that originates from OD, the parent for OP. This is shown in Table 8.3 for ease of comparison, even though it was originally shown in chapter 4.

What is interesting about Table 8.3 is that the “problems” identified actually constitute pathologies for the organisation, as defined in chapter 4. There it was also noted that pathologies are a condition of organisational ill-health that inhibits an organisation in performing in a way that enables it to effectively perform the operations that it needs to. This may be manifested for instance, as poor management, poor procedures, and poor communication; however in respect of the development of OP, here is an underlying principle that draws on the work of Critical Theory as discussed in chapter 4, and Social Viable Systems theory in its connection with OD, that culture and its “influences” is an ontologically separate domain that acts as a reference for the intimate relationship between “purposes” and “interests”, each of which are embedded in their own ontological domain.

Thus, calling on figure 8.3. from chapter 4, the properties of the OP matrix are aligned with an ontological distinction, as in figure 8.2, and is an adaptation of the style of diagram in Yolles and Frieden (2005). It illustrates that there is a relationship between the different cells (this should be explored), perhaps diagonally through OP as well as vertically. This relationship occurs through the structural coupling shown in figure 8.2.

Table 8.3: OP Matrix with adjusted cell names and question localities

Cognitive Properties	Sociality Properties		
	Kinematics (through energetic motion)	Direction (determining trajectory)	Possibilities/potential (through variety development)
Interest	<i>Technical (Q1.1)</i> Routines for communication. Causal explanations. Use empirical-analytic methods.	<i>Practical (Q1.2)</i> Symbols; energy of leader; encourage appropriate behaviour. Seek descriptions of perceived situation and practical understanding.	<i>Critical Deconstraining(Q1.3)</i> Rewards for behaviour; disengage from present state. Use critical approaches.
Purposes	<i>Cybernetical</i> Logical processes of communication and feedback; Design of transition processes; organisational arrangements for transition; facilitate support	<i>Rational/Appreciative</i> Key power group support Build in stability processes Encourage reflection and aesthetics.	<i>Ideological (Q2.3)</i> See dissatisfaction in ideological terms; mobilise change through participation
Influence	<i>Socio-cognitive (Q3,1)</i> Knowledge basis for images of the future in the management of social processes, understanding cybernetic purposes to enable technical aspects of the organisation to materialise, understood objectives.	<i>Base Culture (Q3.2)</i> Use of language and related concepts that can give meaning to knowledge (metaknowledge). It supports myths that can misdirect the organisation. The propositions of the organisation are defined here, those that give meaning to its existence. Organizational mission and objectives derive from this.	<i>Political culture (Q3.3)</i> Creates a culture's normative boundaries through its beliefs, values, symbols, stories, and public rituals that bind people together and direct them in common action. These determine the creation of ideological/ethical and power constraints. They connect to the structure of an organization and the way that power is distributed and used.

Figure 8.5: SVS expressed in terms of “cognitive properties”

It should be realised that many of the characteristics that determine whether an organisations is healthy can be reflected in the OP property matrix. This does not refer to individuals who may happen to be incompetent in a particular area, but to structures and processes that inhibit viability.

The set of questions that have been answered by each bank, after analysis, enable me to generate some inferences, much as in the OD Organisation Matrix (OM) of Table 8.2, therefore provide an inferred condition of pathology that will be identified. However, since the analysis generates comparative evaluations, the OP distribution of inferred pathologies will be separate out for each bank. In a fashion like that of OM, the (relatively) particular inferred pathologies will be identified, from which suggestions for intervention strategies can be deduced to improve them. These intervention strategies will come from an appreciation given in chapter 4, or the philosophical basis of viable systems in which critical deconstraining, and flat structures with qualified empowerment and an importance assigned to meaningful

communications are all supposed. As a result, it will be possible to explore, using OP, comparative statistical inferences that are indicative of bank pathologies. Four OPs will be shown, one for each bank as listed in Tables 8.5-8.8

Table 8.4: Organisation Matrix and proposed intervention strategies (Yolles, 1999)

System Focus	Behavioural Manifestation	Process Characteristics	Structure Seen as a system	Context The setting
Group	Inappropriate working relationships, atmosphere, participation, poor understanding and acceptance of goals, avoidance; inappropriate leadership style, leader not trusted, respected; leader in conflict with superiors. <u>Team building.</u>	Task requirements poorly defined; inappropriate reporting procedures. <u>Process consultation.</u>	Role relationships unclear or inappropriate; leader's role overloaded. <u>Redesign work relationships (socio-technical systems), autonomous working groups.</u>	Insufficient resources, poor group composition for cohesion, inadequate physical setup, personality clashes. <u>Change technology, layout, group composition, culture.</u>
Individual	Failure to fulfil individual's needs; frustration responses; unwillingness to consider change, little chance of learning and development. <u>Counselling, role analysis.</u>	Tasks too easy or too difficult. Purpose of tasks poorly defined. Attitude and orientation problems. <u>Job modification/enrichment.</u>	Poor job definition. <u>Job redefinition.</u>	Poor match of individual with job; poor selection or promotion. Poor incentives. <u>Personnel changes, improved selection and promotion procedures, improved training and education, recognition and remuneration alignment with objectives.</u>
Inter-relationship				
Inter-group	Lack of effective co-operation between subunits, conflict, excessive competition, limited war, failure to confront differences in priorities, unresolved feelings. <u>Intergroup confrontation (with consultant as 3rd party) role negotiation.</u>	Exchanges between groups subject to chaos; inefficiencies. Required interactions difficult to achieve. Formalised competition vs. cooperation. Poor communication. <u>Change reporting relationships, improve coordination and liaison.</u>	Relationships subject to chaos. Lack of integrated task perspective; subunit optimisation. Poor communication structures. <u>Redefine responsibilities.</u>	Locally distinct cultures (different values, attitudes, beliefs, behaviour in each subgroup). <u>Reduce psychological & physical distance; exchange roles, attachments, cross functional social overlay.</u>

Table 8.5: The Variance analysis for the ABC

Bank ABC		
Kinematics	Direction	Possibilities/potential
Technical (1.1)	Practical (1.2)	Critical Deconstraining (1.3)
Bank control processes in are relatively predictable (1,1,6)	Control processes in bank believed to be highly predictable (1.2.2) Relatively high use of rituals, like regular meetings (1.2.3) Relatively high use of symbols in change process (1.2.4).	Relatively high flexibility in allowing staff to contribute knowledge to bank (1.3.4) Relatively no empowerment (1.3.6) Staff not seen as a knowledge resource (1.3.7) Only people with at least a BA degree feel able to contribute to the bank's control and liberation processes (1.3.9). Consider increasing empowerment to improve staff potential and motivation Consider ways of developing staff confidence, e.g., but special training
Cybernetical (2.1)	Rational/Appreciative (2.2)	Ideological (2.3)
People understand relatively well the nature of the control process used (2.1.4)	Senior managers are more confused than middle managers in knowing whether the change processes in their bank have been mapped out clearly. In particular those in their 30s more confused than those in their 40s (2.2.3/4). <i>Consider briefings/action learning meetings for senior management</i>	Male groups belief more strongly that there is no discrimination gender for promotion than do female groups (2.3.3). Since females are less convinced, this indicates that there may be a need for a culture change towards female equality.
Socio (3.1)	Base (3.2)	Political (3.3)
	Relatively highly confident that their knowledge will meet the change situation (3.2.1).	Relatively highly positive about the importance of group (3.3.1) <i>Consider changing culture to encourage more empowerment in respect of (1.3.9)</i>

Table 8.6: the organizational pathologies examination from the variance analysis for the BOC

Bank BOC		
Kinematics	Direction	Possibilities/potential
Technical (1.1)	Practical (1.2) Control processes in bank are not believed to be highly predictable (1.2.2) Relatively low use of rituals like regular meetings (1.2.3) Relatively low use of symbols in change process (1.2.4). Consider the structure of the bank and the briefs and work processes that departments engage in. Consider increasing use of rituals, thereby creating more transparency in the formation of patterns of activity.	Critical Deconstraining (1.3) Relatively inflexible in allowing staff to contribute knowledge to bank (1.3.4). Relative high empowerment (1.3.6) Staff not seen as a knowledge resource (1.3.7) New staff knowledge will not contribute to the bank's control and liberation processes. (1.3.8) Only people with BA degrees and are perceived to have enough knowledge to enable them to contribute to control and liberation processes (1.3.9). Needs to provide more empowerment needed (1.3.10)
Cybernetical (2.1)	Rational/Appreciative (2.2)	Ideological (2.3)
Almost no communicating among others people in their aims (2.1.3). People do not understand relatively well the nature (2.1.4)	No key power group to support change (2.2.1). No clarity about the objectives for the change (2.2.2) <i>Try to get key power group support.</i> <i>Proved better communication and staff involvement in identifying objectives</i>	
Socio (3.1)	Base (3.2)	Political (3.3)
	Relatively un-confident that their knowledge can meet change situation, probably because of that change is more turbulent (3.2.1). No encouragement for staff to change their approach to fit in with changes (3.2.2). Create confidence building techniques Create staff involvement procedures	

Table 8.7: The organizational pathologies examination from the variance analysis for the ICBC

Bank ICBC		
Kinematics	Direction	Possibilities/potential
Technical (1.1)	Practical (1.2)	Critical Deconstraining (1.3)
(1.6) Control processes in bank believed not to be highly predictable	(1.2.2) Control processes in bank believed not to be highly predictable 1.2.3) Relatively low use of rituals (e.g., regular meetings). (1.2.4) Relatively low use of symbols in change process. <i>Explore why procedures in bank are unpredictable</i>	(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank. (1.3.6) Relative high empowerment (1.3.7) Staff not seen as a knowledge resource (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes.
Cybernetical (2.1)	Rational/Appreciative (2.2)	Ideological (2.3)
	(2.2.2) Clear perception of the objectives for change	
Socio (3.1)	Base (3.2)	Political (3.3)
	(3.2.1) Relatively confident that their knowledge will be able to meet change situation.	

8.4 A Refined Framework

The Refined Conceptual Framework for OP Formulation to dealing with Change in SOCBs in China.

It was assumed that respondents would complete questionnaires according to their worldview, which within an organisational context would be conditioned by

organisational culture. This culture is also reflected in the departmental paradigm Responses therefore constituted a cultural map that reflected beliefs and views of different people in the organisations that relate to the organisation and its parts. The intention was to seek consistency and distinctions in the answers that were supplied,

Table 8.8: the organizational pathologies examination from the variance analysis for the CCB

Bank CCB		
Kinematics	Direction	Possibilities/potential
Technical (1.1)	Practical (1.2)	Critical Deconstraining (1.3)
(1.1.6) Control processes in bank believed not to be highly predictable	(1.2.2) Control processes in bank believed not to be highly predictable 1.2.3) Relatively low use of rituals (e.g., regular meetings). (1.2.4) Relatively low use of symbols in change process.	(1.3.4) Relatively inflexible in allowing staff to contribute knowledge to bank. (1.3.6) Relative high empowerment (1.3.7) Staff not seen as a knowledge resource (1.3.9) Only people with BA and above have enough knowledge to enable them to contribute to its control and liberation processes.
Cybernetical (2.1)	Rational/Appreciative (2.2)	Ideological (2.3)
	(2.2.1) The is a key power group to support change.	
Socio (3.1)	Base (3.2)	Political (3.3)
	(3.2.2) No encouragement for staff to change their approach to fit in with changes.	

thereby providing, by statistical inference, an indication of the viability of each bank. The outcome, it was hoped, would demonstrate that there were distinctions between the each of the four commercial banks that depended on their organisational and regional culture.

The data analysis was undertaken through SPSS (ref.). To do this the data was divided up into two classes: within region and across regions. The intention for this was to try to normalise out the effect of the regional culture on the organisational culture of the bank as a whole.

The within region study examined only one region, that of Huabei. Here four branches were selected, one from each of the banks. The across regions study looked at the results from all of the banks with their branches accumulated together. This would be able to statistically explore differences between regions.

The second logical inference from the study is that the variance analysis will suggest organizational *pathologies*, determining where particular problems lay in the different banks and different regions that were contrary to the principles of OD and knowledge management. From the variance analysis we are in particular able to infer a relationship between the distinct cells in the OP matrix over different branches of the same organisation within a given region.

The capacity to undertake empirical studies to explore the relationship between the pathology and cohesion in an organisation has not previously been attempted, and provides a contribution to new knowledge in this thesis.

The results also suggest that the methodology employed in this questionnaire study could be successfully applied to a sample of Chinese State Owned Commercial Banks (SOCBs). A related questionnaire can be used for a further study, which still explores OP.

The Needs for Organizational Change in China's Banks

OD is a methodology that is designed to assist the structuring of complex problem,

thus clearing away the mess that surrounds understanding. It is clear that the turmoil associated with the Chinese banking institutions is in need of finding such direction within itself. The application of organisational patterning within an OD context takes the idea of managing the change process a step further than was possible with traditional OD. It should be able to assist banks to evaluate their kinematic processes, thus determining where they are currently placing their energy and resources, and evaluating whether this is going to satisfactorily assist their change processes. This implies that a vision for the change in the future has been formulated and become part of the organisational paradigm. If it has not, then action research approaches like synte-gration (Ahmad, 1999) or Whole Systems Change (Iles, 2001) may be necessary to assist this. It then needs to develop its objectives for change in one way or another that can be formulated in a controlled way. These should be well understood by members of the organisation, and supported in the way that they are being developed. Opportunity must be available for dialogue and discussion over these. This can be facilitated through technical aspects of the kinematic process, linked to the work that engineers the change process.

The banks in a turbulent new change situation also need a trajectory that determines where they are going. It needs first to be sure about the knowledge that it has about the change situation. This means that it should understand what is happening and the potential of that change. It needs to make sure of that the knowledge it has about the current state and its future, and myths must be identified and removal. The use of language that reflects knowledge, and a redefinition of identity should be created and harnessed to direct the organisation. Key power group support is essential within the organisation, so that it can stable processes of change. Part of this process may be to formulate objectives/goals for the change process. More practically, symbols should be harnessed to remind people of the nature and direction for change, and the energy of leaders should be directive. Appropriate behaviour should be encouraged, and where appropriate new rituals should be encouraged. Old rituals should be discouraged, perhaps through the creation of new structures. Interactions between

people and structural parts of the organisation that maintain the direction of the change are essential.

There is also the dimension that directs the future possibilities for the organisation. It can involve the creation of new values that are responsible for the creation of groups, hierarchies, leaders, power positions, and power relationships. It establishes the basis for freedoms that provide a new future for the organization in a very different environment, and will ultimately determine through normative constraints on structure from which behaviours will derive. There is a political dimension of change that enables the organisation to see dissatisfaction in ideological terms. This is often a new way of seeing Ideology within the context of the organisation. Change can be motivated and mobilised through the participation of its stakeholders, and by formulating and promoting an image for the future. Clarification of what constitutes a politically correct approach for dealing with the change process should not be seen as constraining processes, but one that promotes ways of addressing the future without bias or prejudice being applied to those in the present. It gives a politically correct view of stages of historical development, in respect of interaction with the external environment and dealing with new competition. To encourage the viability of organisations, people must be able to redefine their behaviours in terms of the new structures that develop. As such they must liberate themselves from the constraints imposed by role and power structures, and they must learn through participation in social and political processes to control their own destinies. Rewards for new forms of behaviour can be provided, and these may not be based on monetary or power based principles. The reason is highlighted by Habermas (1987) who argues that money and power are steering media that can interfere with the (lifeworld) communication process and the meanings that underscore and thus help define direction and future. These approaches should enable the organisation to disengage from the present state of the organisation. It is through a form of emancipation from the current state and through the use of empowerment that people can contribute to a new future and modify their behaviours.

The above sections suggest that the preliminary framework proposed in Chapter 4 should embrace a more integral and dynamic view of OP for Organizational Change strategy. These considerations are a reflection of figure 8.1

Together with the previous discussions on each component of OP, such learning is now used to refine the preliminary framework. This leads to a refined framework shown in Figure 8.4.2

This framework represents the result of applying the analysis of questionnaire designed in Chapter 6 and Chapter 7 to the original conceptual constructs drawn from the literature on OP. Compared to its earlier version, the refined framework stresses two aspects of Organizational Change strategy:

- 1) Each element of OC strategy, with its richer sub-structure, interacts with the others and jointly influences the value that can be drawn from an OP arrangement.
- 2) OC strategy evolves in an ever-changing environment which can be dichotomised into pathology and coherence aspects in an organization. The environmental changes have an impact on the process of seeking coherence advantage in an organization.

Such a refinement represents one stage in the process of building incrementally more powerful theory from case study material (Eisenhardt, 1989). This provides a means of structuring the analysis of the strategy of an organization change making SOCBs dynamic in Chinese market, and also in international market through OC. they can be established as a “menu” of change attributes that have to be considered during the change situation. In due course this will be applied to banking organisations to evaluate their change process, and the success of the change into a new future.

Table 8.9: Extending OD through Organisational Patterning

Cognitive Properties	Organisational Sociality		
	<i>Kinematics</i> (through energetic motion)	<i>Orientation</i> (determining trajectory)	<i>Possibilities</i> (through potential development)
Interest	<i>Technical</i> Routines for communication Work that engineers the change process.	<i>Practical</i> Symbols and rituals should be harnessed; energy of leaders should be directed; appropriate behaviour should be encouraged. Interactions that maintain the direction of the change are essential.	<i>Critical Deconstraining</i> Rewards for behaviour; disengage from present state. Emancipation from the current state and empowerment enabling people to contribute to a new future.
Purposes	<i>Cybernetical</i> Through intentionality for the future, to provide logical processes of communication and feedback; design of transition processes; organisational arrangements for transition; facilitate support	<i>Rational</i> Key power group support Build in stability processes Develop and formulate objectives/goals for the change	<i>Ideological</i> See dissatisfaction in ideological terms; mobilising change through participation and the facilitation of image. Clarification of what constitutes a politically correct approach for dealing with the change process.
Influence	<i>Social</i> Image of the future	<i>Cultural</i> Knowledge about the current state and its future is important, and removal of myths is also essential. Use of language, and a redefinition of identity should be harnesses to direct the organisation.	<i>Political</i> Values that create groups, hierarchies, leaders, power positions, and power relationships. It establishes the basis for freedoms that provide a new future for the organization in a very different environment, and will ultimately determine through normative constraints on structure what behaviors will be possible.

8.5 Conclusion

This chapter has broadly undertaken 3 things. It has firstly argued that qualitative inferences can be establishing from the statistical analysis of the respondent data in chapters 6 and 7. It has argued that in this study that coherence and pathology affects the fitness of an organisation in different ways. It has also been argued that this capacity for indecently verifying statistically one set of results in comparison to another has also be done. This provides support for the statistical results. It has also explored the results of the analysis of variance and correlations in terms of these conceptual means (pathology and coherence). The result of this has been the creation of a new framework for OP that enables the Chinese Commercial banks, and indeed in respect of the generalisable nature of this study, for organisations to be examined in a new way there by demonstrating that new knowledge has been created.

In particular the following things have been argued in this chapter:

1. The inference of the variance and correlation analyses can be viewed in terms of organizational pathology and coherence.
2. Each element of OC strategy, with its richer sub-structure, interacts with the others and jointly influences the value that can be drawn from an OP arrangement.
3. OC strategy evolves in an ever-changing environment, which can be dichotomized into pathology and coherence aspects in an organization. The environmental changes have an impact on the process of seeking coherence advantage in an organization
4. An assessment created matrix similar to that of the Organization Matrix of OD, to identify strategies for action given certain forms of pathology or lack of coherence.

The above discuss of the Refined Conceptual Framework for OP Formulation to dealing with Change in SOCBs in China has been shown to be associated with the elements of the biggest four banks' OC strategic decision areas derived from the variances analysis and correlation analysis in chapter 6 and chapter 7. OC in the biggest banks in China in the business environment have also been found to be responsible for these implementation difficulties. Two aspects of the business environment for the biggest four in China have been reviewed in order to highlight the dynamic nature of the business environment in China. The chapter concluded with a refined framework for understanding OC advantage in a fast changing and uncertain environment.

Chapter 9: Conclusion

9.1 Introduction

This thesis offers new insights into the strategy formulation for organizational Change in Chinese SOCBs. The insights come from a combination of conceptual and empirical developments, the concepts driving a strategic map, which resulted in a measuring instrument. The concepts were developed to assess organizational fitness, and the instrument was applied to the Chinese Commercial Banks. The focus in applying this measuring instrument was to enable the four State-owned commercial banks involved to identify their fitness and thereby establish and capture their organisational change capabilities. This would enable them to find ways by which a strategy for change could be made for their organisations in a changing Chinese financial environment.

The intention in this chapter is to outline the contribution made by this research in both theory and its application. It will summarise the research objectives and the outcomes that resulted from the research process. It will then identify the potential for new research as an extension of this thesis.

9.2 Summary of Research Findings

9.2.1 Revising the Research Question

The research focus of this thesis originated from an interest in the strategic processes of organizational change in Chinese SOCBs, and it used a development of OD that came from the application of cybernetic principles. China is passing through a process of transformational change with its membership of WTO. The application of the Organisational Patterning (OP) measuring instrument to the Chinese SOCBs resulted

in an analysis that produced some statistical inferences. Their conceptual interpretation illustrated that OP could be formulated as a part of the OD paradigm, though it must be said here that it can also be used independently and as such represents new theory able to deal with organizations passing through transformation change. This new theory is capable of indicating the fitness by creating measures of organisational coherence and pathology for the SOCBs.

For the SOCBs investigated, an intimate understanding of the nature of organisational change (OC) is valuable to the formulation of their strategy for change. Such strategy might be used, for instance to help the SOCBs capture competitive advantages in order to tap into the emerging and uncertain Chinese market.

The nature of the research question, the inadequacy of the current literature on OC strategy within transformation change contexts, and the wish to generate a theory with practitioner relevance, suggested that the research should attempt to develop an analytical framework from a new perspective rather than to test research hypotheses deduced from the extant theories. A methodology was adopted that developed a measuring instrument questionnaire that was designed for create statistical inference was chosen to facilitate this search to support a new analytical framework.

The new perspective that this framework created provided a combination of strategic management process with OP for OC. Taking a strategic management process view, the objectives of the research were defined as follows:

1. The practical development of new theory that is able to assess the fitness of organisations to pass through transformational change.
2. Applications of the resulting measuring instruments to the Chinese State banking system.
3. Developing techniques to evaluate the outcomes from the measuring instruments and their interpretation as measures of coherence and pathology.

4. To reflect on how the theory can be used as a diagnostic tool with the potential to design interventions for the improvement of organisational fitness.

These research questions, combined with the literature and induction, provided a preliminary framework for OC strategy. The research process created the following outputs that relate directly to the research objective:

The progress of the research can now be described as follows:

1. The further development of recent cybernetic theory connected with action research methodology to create a strategic map of organisational fitness useful for organisations passing through transformational change.
2. The development from the strategic map of a measuring instrument to assess the pattern of fitness of organisations.
3. The dual applications of the measuring instrument to the four biggest state-owned commercial banks in China, for which such theory and action research approach, are new.
4. Through appropriate statistical analysis, the creation of statistical inferences that derive directly from the measuring instrument
5. The interpretation of those inferences as measures of coherence and pathology that together represent indicators of organisational fitness.
6. Illustration of how the theory developed can be used as a diagnostic tool with the potential to design action research interventions.

The concluding detail from this process is summarized below, resulting in a refined framework of new knowledge produced.

9.2.2 Revisiting the Overall Research Approach to Summarise New Knowledge

At the beginning of the research, focus was placed on the strategy of organisational change and the organisational change properties in the four Chinese state-owned commercial banks. The research was briefly justified and the thesis structure outlined. Upon these foundations, using the stated definitions and within the stated limitations, the thesis was able to formulate a detailed description of the research.

As the part of the thesis, a literature review was undertaken that considered how that China has achieved its remarkable success in attracting foreign investment to many sectors of its economy, and taking part in the global economic competition in the world. However owing to the "experimental" nature of the process, the legal and investment environment for Chinese state-owned commercial bank in China has been changed quite dramatically over the past twenty years. The practical implications of this prompted research on organisational change strategy and there is a growing interest in developing a conceptual framework that provides a more integrated view of the issues under examination.

A review was also undertaken of the extant literature on organisation change with an emphasis upon organisation theories, change strategic decisions and China-specific literature. It suggested that the literature in this area remains fairly rudimentary. Only one approach was discovered that attempted to develop an integrated approach to *access* a kind of organizational change strategy for transformational change situations adopting an OD-orientated approach, and this was the cybernetic approach called Viable Systems Theory that is developed further in this research.

The basic concepts of management cybernetics were outlined, as well as concepts of Viable Systems Theory. This has enables discussion about the nature of complexity, and the connection between difficulty and messy problem situations that this implies.

Based on the research gaps found, consideration of the nature of organisational fitness was made, and it was argued that this could be defined in terms of organisational coherence and pathology.

Starting from the theory provided in chapter 3, a research objective has been possible, which was to develop theory for Organisational Patterning (OP) that explores organisational fitness by creating a strategic map able to examine the potential for successful transformational change. This was developed through table 4.5 and represents the first part of the contribution to knowledge that this thesis has marked. It constitutes a strategic map because it explores the ontological domains of the organisation in cultural terms. It is through this map that a measuring instrument was created, and which was applied to the SOCBs resulting in statistical analyses in chapters 6 and 7 forming another element of new knowledge.

The strategic map was shown to be able to be used to explore the fitness of the organisation, such fitness being expressed in terms of coherence and pathology. It is the empirical evaluation of coherence and pathology that indicate organisational fitness that in due course provided yet another contribution of knowledge.

Two studies were conducted, a preliminary study and a secondary study. In the preliminary study which was concerned with the comparative evaluation of fitness of a sample of four banks in a given region, it shown that OP provides a tool that is able to evaluate each organisation and its degree of coherence and pathology. The results also suggest that the methodology employed in this questionnaire study could be successfully applied to a sample of Chinese SOCBs.

In the secondary study, which was concerned with assessing the fitness of the banks over different regions, it was concluded that OP can provide a tool that is able to evaluate each organisation and its degree of coherence and pathology. The *coherence* is determined from correlation analysis between departments in each choice bank, and

the *pathologies* are determined from the variance analysis. Prior to this it was argued that each department has a preliminary task property that can be slotted into the OP table, creating an expectation that certain patterns of correlations would therefore result from the correlative comparison between the departmental strings within a given bank. The correlation values were then used to indicate the degree of cohesion within each organisation. This approach is extremely interesting, at least because it is capable of illustrating the tendency for an inverse relationship between organisational pathologies and organisational cohesion.

The analysis of this data is an extremely time consuming task, but worth undertaking because of the information provided about the organisation that is created. There is therefore clear value for the procedures of analysis to be automated, therefore providing a direct and immediate result from input data.

This researcher has broadly undertaken three things:

1. It has firstly been argued that qualitative inferences can be establishing from the statistical analysis of the respondent data in chapters 6 and 7.
2. It has been argued that in this study that coherence and pathology affects the fitness of an organisation in different ways.
3. It has also been argued that this capacity to verify statistically one set of results in comparison to another has also be done, which provides support for the statistical results.

In doing these things the research has also explored the results of the analysis of variance and correlations in terms of these conceptual means (pathology and coherence). The result of this has been the creation of a new generalised framework for OP that when applied to the Chinese Commercial banks, enabled these organisations to be examined in a new way thus demonstrating that new knowledge has been created.

In particular the following things have been argued in this chapter:

1. The inference of the variance and correlation analyses can be viewed in terms of organizational pathology and coherence.
2. Each element of OC strategy (across the ontological domains that defines the organisation) interacts with the others and jointly influences the value that can be drawn from an OP arrangement.
3. OC strategy evolves in an ever-changing environment, which can be dichotomized into pathology and coherence aspects in an organization. The environmental changes have an impact on the process of seeking coherence advantage in an organisation
4. An assessment created matrix similar to that of the Organization Matrix of OD can be applied to organisations to identify strategies for action given certain forms of pathology or lack of coherence.

The Refined Conceptual Framework for OP Formulation to dealing with Change in SOCBs in China has been shown to be associated with the elements of the biggest four banks' OC strategic decision areas derived from the variances analysis and correlation analysis in chapter 6 and chapter 7. OC in the biggest banks in China in the business environment have also been found to be responsible for these implementation difficulties. Two aspects of the business environment for the biggest four in China have been reviewed in order to highlight the dynamic nature of the business environment in China. The chapter concluded with a refined framework for understanding OC advantage in a fast changing and uncertain environment.

9.2.3 Conclusion of Research findings

The research objectives have been:

- The practical development of new theory that is able to assess the fitness of organisations to pass through transformational change.
- Applications of the resulting measuring instruments to the Chinese State banking system.
- Developing techniques to evaluate the outcomes from the measuring instruments and their interpretation as measures of coherence and pathology.
- To reflect on how the theory can be used as a diagnostic tool with the potential to design interventions for the improvement of organisational fitness.

It is also argued that new knowledge has been generated that provides understanding about and meaning of:

- (a) The applied development of a new inquiry approach called Organisational Patterning (OP) that explores organisational fitness by creating a strategic map able to examine the potential for successful transformational change
- (b) Through the use of the strategic map, to create a way of empirically measuring the fitness of the target organisations
- (c) Ways by which evaluation of the measuring instruments can be undertaken such that their coherence and pathology's can be determined.

9.3 Main Conclusions and New Knowledge

Transformational change demands that organisations of the Chinese financial system need to address the way that they behave operationally, and this means a change in structure and culture. In uncertain complex situations structured forms of inquiry like Organisational Development (OD) are needed, though OD until now has not shown itself adequate to the task. As a result a new cybernetic approach called Organisational Patterning (OP) that is capable of being embedded in OD or of being used independently, has been developed and shown to be able to examine the fitness of an organisation to pass through transformational change. This approach has been

developed empirically using the new large Chinese SOCBs dataset collected within the last three years. The use of OP has been to assess the fitness of the banks needing to undertake transformational change.

9.4 Future Research

OP evaluates organisational fitness through comparative measures of coherence and pathology that have been accrued from a measuring instrument applied to SOCBs. The original aim of the research was to improve OD as a conceptual inquiry instrument in its ability to assess the organisational fitness. Fitness has been defined in terms of pathology and coherence, but it is likely that the use of these concepts can be elaborated on conceptually. This may for instance involve redefining the context of the Viable System three domains model, so that the nature of any pathology that can be identified will change.

The objectives of this research would be to:

- (a) Extend the theory of organisational fitness as defined in terms to coherence and pathology, for instance by exploring different contexts within the organisation
- (b) Improve OP by creating non-comparative indices (single numbers of measurement) for coherence and pathology, since the current study explores pathology and coherence inferentially in terms of statistical comparisons between the different banks, and different departments in the same banks
- (c) Improve OP by automating the analysis and evaluation of the outcomes of its empirical measuring instrument to quickly generate the assessment of organisational fitness, since the current statistical approach is very time consuming
- (d) Provide interaction and feedback sessions to the Chinese Commercial

Banks on the evaluation of their fitness, and the need for the intervention that they have to address transformational change, which is a natural consequence of the bank's participation in this research process.

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Appendix 1

Glossary of Terms

Term	Meaning
Analysis	Breaking down of a situation into a set of parts for the purpose of exploration.
Attitude	An enduring organisation of beliefs around an object or situation predisposing one to respond in some preferential manner.
Attenuation	Reduces the importance of a subject of inquiry.
Autonomous systems	A system that is seen as self-organising, autopoietic and self-referential. Systems that are fully <i>autonomous</i> have no logical connections with their environment, while systems with partial autonomy can. Having said this, systems can be seen to have degrees of autonomy, and this is determined by the <i>intensity</i> of the environment influence on the system. Except in some very special cases, there are no objective standards by which we can determine intensity of influence, and it is more likely to be a qualitative evaluation that is individual perspective determined. We may thus see autonomy as a relative concept that in general subsumes semi-autonomy. In general use of the word semi-autonomous occurs in order to stress (a) the relative nature of autonomy, and (b) to indicate the possibility of logical connections with the environment.
Autopoiesis	The property of a fully or partially <i>autonomous system</i> that defines its own boundaries relative to its environment. It produces its own network of processes that are themselves part of the processes, and it obeys its own laws of motion. It defines for this (recursive) network a set of boundaries that satisfy its metapurposes. Autopoietic systems are self-organising, produce and eventually change their own structures, are self-referencing. They are also called self-producing systems since they produce the network of processes that enable them to produce their own components.
Behaviour	Actions, representative of the way in which an actor responds to its environment
Belief	Any simple conscious or unconscious proposition that represents a predisposition to action. A belief may be <i>existential</i> and thus related to events in a situation, and <i>evaluative</i> and thus related to subjective personal attributes (like taste), or it may be <i>prescriptive</i> relating, for example, to human conduct. Beliefs are a determinant for values, attitudes, and behaviour.
Cognitive purposes	These are cognitive knowledge based, and describe the purposes of a set of actions in a given situation. Cognitive purposes are defined within a <i>metasystem</i> (and so can be referred to as metapurposes), and they are projected to the behavioural system and manifested through a connection to: knowledge of data processes and structural models; modelling processes that contain data, and procedures or rules of operation and other models relating to the current situation; a mechanism for structured inquiry.
Complex situations	A situation has a boundary that distinguishes it from an environment. This boundary will be unclear (fuzzy) and dynamic. Complex situations are uncertain and unpredictable, have a form that tends to be illstructured (in time and space), are dynamic and evolutionary, and cannot be sensibly examined out of the context. There are a number of dimensions of complexity. These are: <i>computational complexity</i> , defined in terms of the (large) number of interactive parts; <i>technical or cybernetic complexity</i> occurs

when a situation has a “tangle” of control processes that are difficult to discern because they are numerous and highly interactive - it involves the notion of future and thus predictability, and technically complex situations have limited predictability; *organisational complexity* is defined by the rules that guide the interactions between a set of identifiable parts, or specifying the attributes; personal complexity is defined by the subjective view of a situation; *emotional complexity* occurs with a “tangle” of emotional vectors projected into a situation by its participants (and can be seen as emotional involvement).

Constraint	A limitation on behaviour or form. The pursuit of an objective, by its very nature, generates constraints by excluding other behaviours or forms. Whether something is defined as a constraint or an objective may be a matter of perspective.
Culture	Shared cognitive beliefs, values, and assumptions; shared behavioural symbols, rites, rituals, customs, and forms of expression; shared preconscious factors of ideology, symbols, and norms that are involved in the <i>organising</i> of beliefs and attitudes and their expression.
Transformational change	Most organisations are paradigm plural, that is several cultures coexist, usually conflictually. A dominant culture often holds the formal or informal power. Dramatic change occurs when a new dominant paradigm appears, normally with a consequence of metamorphic (or global) change in the <i>form</i> of the organisation. New cultural and social values will be imposed as a consequence. Dramatic change will result in a new generic classification for the organisation, e.g., from public to private sector. Dramatic change includes <i>radical change</i> .
Dynamic	Something that is dynamic changes over time.
Epistemology	Knowledge and the theory of its development.
Formalisation	A formalisation occurs through a language that enables a set of explicit statements to be made about its beliefs and other attributes that enable everything that might be expressed about it. These statements are normally seen as propositions (and their corollaries) some of which will be seen as self evident, and other that require demonstration. These statements should be self constant, by which we mean that they are not seen to be inconsistent with each other. A formalisation also provides for the possibility of a set of behavioural rules that defines form to be manifested.
Frame of reference	Creates an inclusive set of phenomena by defining a set of criteria that enables the phenomena to be recognised as being able to be referenced by the frame. The nature of the frame of reference can vary by defining it in terms of: purposes that generate patterns of behaviour; behavioural patterns themselves; properties (e.g., functional, learning); constraints on form; constraints on behaviour; degree of order and disorder; regularity and irregularity; contextuality. Frame of reference is a concept related to <i>boundary</i> . Lack of clarity in a frame of reference (e.g., unclear purposes, constraints or properties) can be translated as a fuzzy boundary, when differentiation between two boundaries becomes difficult.
Identity	We distinguish between individual and generic identity. Individual identity is a distinguishing facility that uniquely differentiates one system from others. Generic identity provides a qualitative description of an individual. It does so through the creation of generic classifications defined by a set of normatively agreed characteristics established within a framework. The assignment of a given system to one generic class or another will occur through a qualitative

	evaluation of its position within the framework.
Ideology	A systematic body of ideas and material practice that occurs through an organisation of beliefs and attitudes - religious, political or philosophical in nature - that is more or less institutionalised or shared with others. It provides a total system of thought, emotion and attitude to the world. It refers to any conception of the world that goes beyond the ability of formal validation.
Incremental change	Influences from the environment of a system <i>perturb</i> it. In viable systems if the perturbations cannot be regulated, then through self-organisation it will adapt, introducing change into its form. This in turn influences its behaviour within its environment. This process is also referred to as <i>morphogenesis</i> .
Measure	A means of estimating or assessing the extent to which an option contributes towards the achievement of an objective. Objectives may be non-quantifiable (or soft). This may require qualitative comparisons like ranking or weighting.
Metamodel	A structured way of creating models. It can be seen as being composed of a set of steps or phases such as would constitute the procedures of a method.
Metamorphosis	When the form of a system changes discretely across from one generic class to another.
Method	All methods derive from a paradigm, and we can distinguish two types. A <i>simple</i> method has a poor level of conceptualisation in its paradigm that leads to low levels of variety in the way that it can deal with a situation. Simple methods are seen to be a set of contextual procedures, and have limited ability to explain and verify a view of the nature of complex situations. <i>Complex</i> methods have conceptually rich paradigms, thus having more resources to generate variety and explore the intangibles of a complex situation. Attributes of complex methods can include feedback control loops to enable the conceptual models generated to be verified according to criteria that have been predefined within its paradigm. Simple methods are often referred to as method. If we see that methods lie on a continuum the poles of which are simple and complex, then we can identify intermediate methods that are relatively complex. These have some richness in their paradigmatic conceptualisations, and are better able to deal with complex situations than simple methods.
Methodology	A form of complex method that is susceptible to inquirer influence in its strategic processes. More generally it may be said to be subject to inquirer indeterminism.
Model	An intellectual or physical representation of something. Three classes of model may be identified. Cognitive models that involve the intellectualisation process that represent reality, logical models that in stable situation derive from cognitive models, and physical or behavioural models that in stable situations are determined by logical models.
Organisational development	This occurs through social and cultural change in an organisation. It is in part to do with structures and processes.
Penchant	Each paradigm has its own set of "truths" that differentiate them one from another, and that we refer to as its penchant. It is therefore responsible for the generation a specialist type of knowledge that determines cognitive purposes. The penchant of a paradigm projects a cognitive purposes that operates in a behavioural domain, and can be seen as a statement of mission and goals. It also involves aims that an inquirer identifies as making a methodological inquiry effective.
Political domain	Types of governments/managements, administrations of political units, the roles of individuals or subjects in the political unit's external relations, and

the methods by which resources of the units are mobilised to achieve external objectives.

Political ideology	An intellectual framework through which policy makers observe and interpret reality that has a politically correct ethical and moral orientation, provides an image of the future that enables action through politically correct strategic policy, and gives a politically correct view of stages of historical development in respect of interaction with the external environment .
Processes	Actions that together create a transformation of something. Examples are operating procedures, mechanisms for handling key procedures (e.g., coordination of committees) human resource mechanisms, goal setting. Processes occur within system boundaries.
Purposefulness	The concept of purposefulness comes from the idea that human beings attribute meaning to their experienced world, and take responsive action which has purpose. The consequence of <i>purposefulness</i> is <i>intention as conscious planning</i> . Purposefulness enables the selection of goals and aims and the means for pursuing them. Human beings, whether as individuals or as groups, cannot help but attribute meaning to their experienced world, from which purposeful action follows. Purposeful action is knowledge based. One would therefore expect that different knowledges are responsible for the creation of different purposeful behaviours.
Radical change	Change in the purposes of a system that alters objectives and practices. Radical change is far reaching for both organisations and individuals, not only within the context of its primary purpose, but also its core cultural values. Radical change can also influence preconscious cultural factors like ideology, symbols, and norms that contribute to a basis of the sociopolitical aspects of an organisation.
Role	Social position recognised by people in a situation. Such a position may be defined institutionally or behaviourally.
Self-organisation	This occurs when deviations from a normal or expected situation are amplified such that a change in the form of the organisation occurs. Also seen as the self-amplification of fluctuations generated in the system that can be seen to be a direct result of perturbations from the environment. It occurs in systems that are capable of <i>adaptation</i> .
Self-reference	When a system refers only to itself in terms of its internal actions or processes. These are open systems that refer only to themselves in terms of their intentioned purposeful behaviour. This does not mean that they do not interact with the environment since it relates only to their purposefulness.
Self-regulation	Those processes through which the material or energy of a system is maintained within predefined bounds. This occurs through feedback regulation that occurs such that the outputs from a process are monitored, and information about it is fed back to the input. This regulates the process through its stabilisation or direction action of the process.
Stakeholder	A participant in a situation who has a vested interest in it, who may have something (a stake, like a job, or an investment) to gain or lose. Groups and individuals affected by decisions or a project who seek to influence decisions in keeping with their own interests, goals, priorities, and understandings.
Structure	Structure is about the relationships between definable entities like objects (that may be seen as events) or processes that together form a frame of reference. The relationships can occur across the space of an object. They can also occur by linking the objects across time in causal relationships. We can talk of structural relationships being highly or well structured, and unstructured or

illstructured. The degree of structure can be seen as a continuum which may be qualitatively divided in some way. The simplest qualitative division is to distinguish between well structured, semistructured, and ill structured systems.

Viability

Able to maintain a separate existence and thus cope with unpredictable futures.

Viable system

A system that survives, that can respond to changes whether or not they have been foreseen, that can achieve requisite variety, that is able to support adaptability and change while maintaining the stability in its behaviour. The system is viable if it can maintain stable states of behaviour as it adapts to perturbations from the environment. Such systems are normally considered to be semi-autonomous.

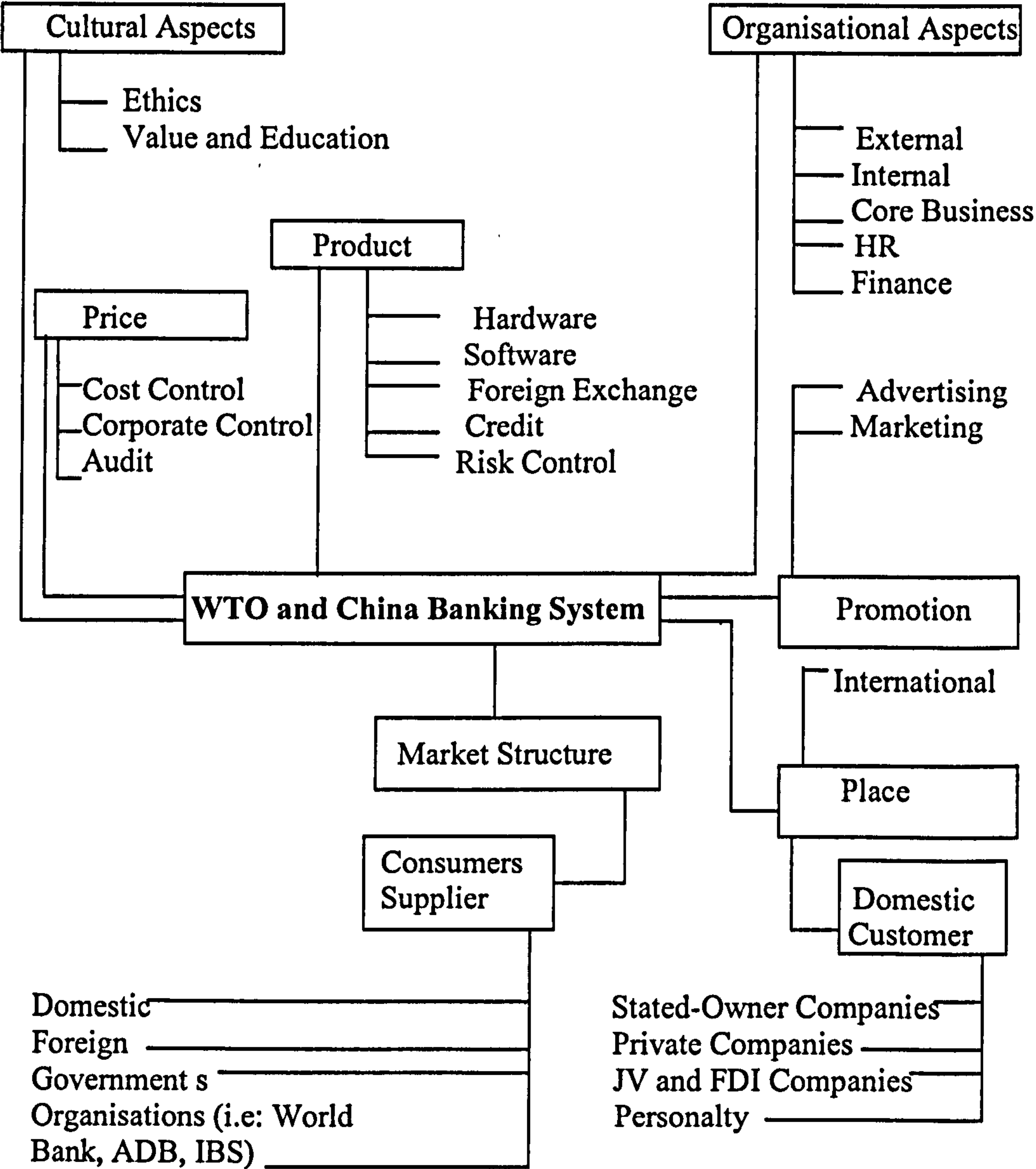
World view

A view or perspective of the real world that is determined by cultural and other attributes of the viewers. Through a process of socialisation the view is formed within the institutions one is attached to in a given society, and they change as the institutional realities change. When we say that world views may be shared by a group of people, we mean that each individual retains their own realities while using common models to share meaning.

Appendix 2(a)

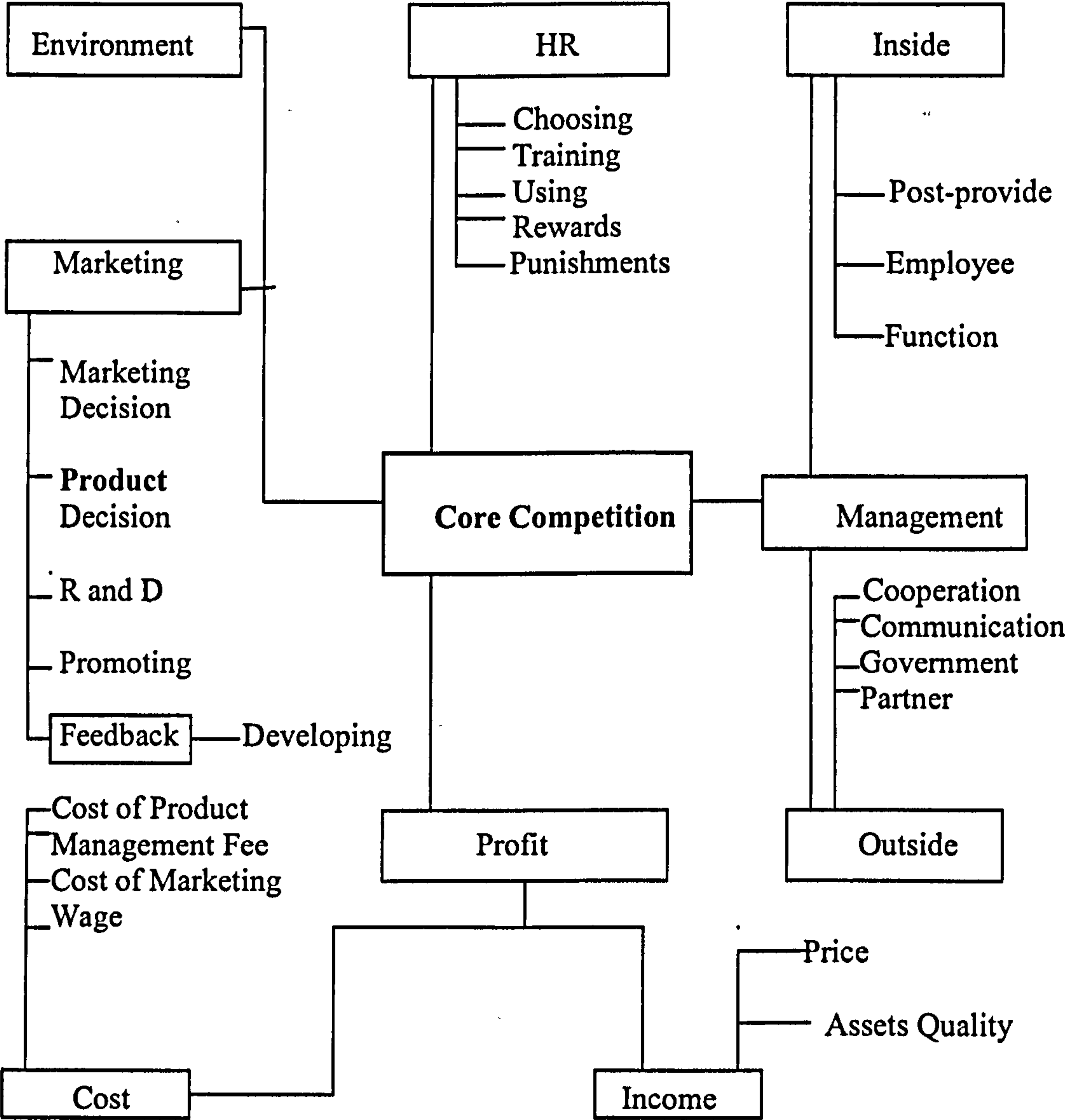
Mind Map WTO and China Banking System

(From Workshop in Everbright Bank, Suzhou, China)



Appendix 2(b):

Mind Map
Interaction among Core Competition and Elements in Environment
(From Workshop in Everbright Bank, Suzhou, China)



Appendix 3

Appendix 3(a)

Questionnaire on Appreciation of Action Research approach about Table 4. 5.

To All of Participants in taking part in the inquiry in Chinese Banks

PURPOSE

This survey was designed to get feedback from you on the following aspects:

1. All organizations are experiencing change since China joined WTO, with globalization, and with informatization. As a result the bank that you are working in is likely to face Political, Economic, Cultural, Technical changes, and there is an interest in finding out how you see that your bank is managing the change.

1. During organizational change, what is your feeling or what do you think about the inquiry questions.

The results of this survey will enable us to test new intervention strategy theory that can help organization such as yours pass through transformation change and enhance its competitive advantage. It can also identify what you do well, and what areas needing improvement.

ANONYMITY

This survey is being distributed to all participants in you department. Your responses to this survey will be completely anonymous. All completed surveys will be sent directly to us, an independent survey research group for analysis.

INSTRUCTIONS:

Please consider each question in relation to how you view the questions, in general. Then mark the circle that best represents your opinion, based on the scale below. Also, at the end of the survey, please complete the write-in comment section. Your feedback is very important and greatly appreciated!

ABOUT YOU (Sample Demographics)

Name of the bank you work in

☐ Bank of China (BOC)

☐ China Construction Bank (CCB)

- ☐Industrial and Commercial Bank of China (ICBC)
☐Agriculture Bank of China (ABC)
☐Other commercial Banks

Location:
Tenure: ☐HUAZHONG ☐HUADONG
☐ < 1 Year
☐DONGBEI ☐HUANAN ☐ > 1-3 years
☐XIBEI ☐XINAN ☐ > 3-5 Years
☐HUABEI ☐ > 5 Years

Post Held: ☐Senior Manager ☐Middle Manager ☐General Staff
Sex: ☐M ☐F

Department:
☐Accounting ☐IT ☐Investment
☐HR ☐R & D ☐Other
☐Audit ☐Advertising
☐security ☐Training

Age group
☐ <25 ☐ 25-30 ☐ 30-35 ☐ 35-40 ☐ 40-45
☐ >45

WRITE-IN COMMENTS

Please consider each question carefully, and provide any comments and/or suggestions. Since the actual wording of your written comments will be transcribed and included in the final report, Please Do Not Include your name or any specific identifying information.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

A. Banking industry in China is passing through a deep change.

1	2	3	4	5
---	---	---	---	---

B. The bank you are working in is going through a change.

1	2	3	4	5
---	---	---	---	---

C. You are confident to that your bank will meet the needs of the change

1	2	3	4	5
---	---	---	---	---

D. You are pre-disposed to change.

1	2	3	4	5
---	---	---	---	---

E. You are worried about change.

1	2	3	4	5
---	---	---	---	---

F. You are against change.

1	2	3	4	5
---	---	---	---	---

1.1.1 In your bank the work you do is controlled.

	2	3	4	5
--	---	---	---	---

1.1.2 .In your bank the work you do is evaluated in some way.

1	2	3	4	5
---	---	---	---	---

1.1.3.Departmental operations in your bank are controlled.

1	2	3	4	5
---	---	---	---	---

1.1.4. Your organization has a strong management hierarchy.

1	2	3	4	5
---	---	---	---	---

1.1.5. The control processes in the bank are top down.

1	2	3	4	5
---	---	---	---	---

1.1.6 The control processes in the bank are predictable.

1	2	3	4	5
---	---	---	---	---

1.2.1. Well known symbols are used to convey meaning in communications.

1	2	3	4	5
---	---	---	---	---

1.2.2. Rituals (e.g., regular meetings) are used in operations

1	2	3	4	5
---	---	---	---	---

1.2.3. Rituals (e.g., regular meetings) are used to facilitate meaningful communications.

1	2	3	4	5
---	---	---	---	---

1.2.4. Symbols are harnessed for the change processes.

1	2	3	4	5
---	---	---	---	---

1.2.5. Rituals are harnessed for the change processes.

1	2	3	4	5
---	---	---	---	---

1.2.6. The operational activities you do in the bank are consistent with its policies.

1	2	3	4	5
---	---	---	---	---

1.3.1. Any contribution that you make to your bank will likely be rewarded directly or indirectly.

1	2	3	4	5
---	---	---	---	---

1.3.2 During a change processes in a particular area, your bank encourages that you maintain existing ways of doing things in that area to be changed.

1	2	3	4	5
---	---	---	---	---

1.3.3. In your bank, you are allowed to contribute whatever knowledge you have, even if the rules have to be altered to permit this.

1	2	3	4	5
---	---	---	---	---

1.3.4. In your bank, you are allowed to contribute whatever skills you have, even if the rules have to be altered to permit this.

1	2	3	4	5
---	---	---	---	---

1.3.5. In your bank, individual learning is encouraged through participation in social to control their own destinies.

1	2	3	4	5
---	---	---	---	---

1.3.6. In your bank, individual learning is encouraged through participation in political processes to control their own destinies.

1	2	3	4	5
---	---	---	---	---

1.3.7 In your bank, any new knowledge you have will be harnessed by the organizational structure in existing structures.

1	2	3	4	5
---	---	---	---	---

1.3.8 In your bank, any new knowledge you have will be harnessed by the organizational structure in changing structures.

1	2	3	4	5
---	---	---	---	---

1.3.9 In your bank, any new knowledge you have will enable you to contribute to its control and liberation processes.

1	2	3	4	5
---	---	---	---	---

1.3.10. In your Bank, knowledge enables you to be empowerment to create your own future.

1	2	3	4	5
---	---	---	---	---

2.1.1 You know the strategic aims of your bank.

1	2	3	4	5
---	---	---	---	---

2.1.2 the department that you are working in is pursuing the strategic aims of your bank.

1	2	3	4	5
---	---	---	---	---

2.1.3 People who work in your bank communicate their aims to each other.

1	2	3	4	5
---	---	---	---	---

2.1.4 People who work in your bank understand the nature of the operational controls.

1	2	3	4	5
---	---	---	---	---

2.2.1. In your bank, there is key power group that supports change.

1	2	3	4	5
---	---	---	---	---

2.2.2. In your bank, you know clearly what are the objectives for the change.

1	2	3	4	5
---	---	---	---	---

2.2.3. You know that the change processes in your bank has been mapped out clearly.

1	2	3	4	5
---	---	---	---	---

2.2.4 Known standards in the bank exist that enable your experiences and those of others to be ordered.

1	2	3	4	5
---	---	---	---	---

2.2.5. Known standards in the bank exist that enables your experiences and those of others to be valued.

1	2	3	4	5
---	---	---	---	---

2.2.6. In your bank, people are encouraged to reflect on logical operations.

1	2	3	4	5
---	---	---	---	---

2.3.1 In your bank, people are rewarded equally in accordance to the benefit they give to the organization.

1	2	3	4	5
---	---	---	---	---

2.3.2 In your bank, there is no discrimination by race for promotion.

1	2	3	4	5
---	---	---	---	---

2.3.3. In your bank, there is no discrimination by gender for promotion.

1	2	3	4	5
---	---	---	---	---

2.3.4. There is a universal image of the future of your bank that you understand.

1	2	3	4	5
---	---	---	---	---

3.1.1 You know what you would learn to fit in with future work in your bank.

1	2	3	4	5
---	---	---	---	---

3.1.2. You understand the communication purposes in your bank that enable it to function fully

1	2	3	4	5
---	---	---	---	---

3.1.3. You understand the control purposes in your bank that enable it to function fully.

1	2	3	4	5
---	---	---	---	---

3.2.1. Your knowledge is good enough to do your work well in change situation of the bank.

1	2	3	4	5
---	---	---	---	---

3.2.2. In order to fit in with changes in the bank; you are encouraged to change your approach

1	2	3	4	5

3.2.3. In order to fit in with changes in the bank; you are encouraged to change your operations.

1	2	3	4	5
---	---	---	---	---

3.2.4. In order to fit in with changes in the bank; you are encouraged to change your working-style.

1	2	3	4	5
---	---	---	---	---

3.2.5. In order to improve the way you work, you are encouraged to change the way in which value your operations.

1	2	3	4	5
---	---	---	---	---

3.2.6. Your bank has encouraged you to learn through courses.

1	2	3	4	5
---	---	---	---	---

3.2.7 your bank has encouraged you to learn through training.

1	2	3	4	5
---	---	---	---	---

3.2.8. Your bank has encouraged you to learn through the introduction of new practices.

1	2	3	4	5
---	---	---	---	---

3.3.1 Your bank values the creation of groups.

1	2	3	4	5
---	---	---	---	---

3.3.2. The values that your bank holds can help improve its competitive position.

1	2	3	4	5
---	---	---	---	---

WRITE-IN COMMENTS

Please consider each question carefully, and provide any comments and/or suggestions. Since the actual wording of your written comments will be transcribed and included in the final report, Please Do Not Include your name or any specific identifying information.

Please identify at least 2-3 things that you or your bank should be doing to improve you or your bank advantaged.

- 1.
- 2
- 3

Please identify at least 2-3 things that you like about working for this bank.

- 1.
- 2
- 3

Thank you for your time and feedback!

Appendix 3(b)

Questionnaire in Chinese on Appreciation of Action Research approach about Table4.5

中国国有商业银行组织行为研究评价的调查问卷

问卷反馈:

邮编: 100083

北京海淀区学院路 30 号,

北京科技大学管理学院

徐远(博士研究生)收

致所有参加问卷调查的中国银行业职员

目的

该调查希望从以下方面得到您的反馈信息:

随着全球化与信息化时代的到来,自从加入WTO以来,中国的企业和政府正处在一种深刻的变革之中。那么,您所在的银行也可能正处在一种变革之中,本调查问卷目的之一是我国商业银行是如何应对这种变革的,以及处于变革之中的银行职员面对一系列涉及自身及组织的相关问题是如何看待的。

简言之:在变革期间,您的感受是什么或您对问卷所列问题是如何考虑的?

目的

本次调查结果可以使我们检验新的战略理论,以便帮助中国商业银行组织转型并提高其竞争优势。

匿名调查

这份调查表将分配给您所在部门的所有参加者。您所作的回答必须是匿名的,而且要把填写好的调查表直接发送给我们,一个独立的问卷研究分析小组将负责该项工作。

关于您的情况:

您所在银行的名称

- ☐ 中国银行
- ☐ 中国建设银行
- ☐ 中国工商银行

- 地区

在所在行工作的年限

☐ 华 中 ☐ 华 东

☐ <1 年 ☐ 东 北 ☐ 华 南

☐ >1—3 年 ☐ 西 北 ☐ 西 南

☐ >3—5 年 ☐ 华 北

☐ >5 年

- 职位

学历

☐ 高级管理人员

☐ 本科及以上

☐ 中级管理人员

☐ 专科

☐ 一般职员

☐ 专科以下

性别

☐ 男

☐ 女

- 所在部门
- ☐ 会计部门 ☐ 计算机部门 ☐ 业务部门(计划, 储蓄, 信贷, 评估, 信用卡)
- ☐ 人事教育部门 ☐ 研究, 发展部门 ☐ 审计部门 ☐ 保卫, 保安部门
- ☐ 行政, 办公, 后勤部门 ☐ 其它部门

- 年龄分组
- ☐ <25 ☐ 25-30 ☐ 30-35 ☐ 35-40 ☐ 40-45
- ☐ >45

首先，我们建议您纵览整份问卷，认真考虑每一个问题，以获得一个总体印象。然后，在最能代表您意见的栏目下划圈。另外，在问卷末尾，请完成“留下您的宝贵

意见”部分，因为您评述中所用措词将被录入并包含在最终的报告中，所以务请不要包括您的姓名或如何特定信息。

您反馈的问卷十分重要，谨此致谢！

非常不赞同	不赞同	中	同	非常赞同
1	2	3	4	5

A.中国银行业正经历着一场深刻的变革。

1	2	3	4	5
---	---	---	---	---

B.您所供职的银行也正在进行变革。

1	2	3	4	5
---	---	---	---	---

C.您相信所供职的银行能够应对变革的需要。

1	2	3	4	5
---	---	---	---	---

D.您为将要面对的变革做好了准备。

1	2	3	4	5
---	---	---	---	---

E.您担心这场变革。

1	2	3	4	5
---	---	---	---	---

F 您反对或抵制变革

1	2	3	4	5
---	---	---	---	---

1.1.1 在您所供职的银行，您所从事的工作受到控制。

	2	3	4	5
--	---	---	---	---

1.1.2. 您在所供职的银行，您所从事的工作以某种方式被评估。

1	2	3	4	5
---	---	---	---	---

1.1.3. 在您所供职的银行，部门的运作是受控制的。

1	2	3	4	5
---	---	---	---	---

1.1.4. 您所供职的银行具有强烈的管理层概念。

1	2	3	4	5
---	---	---	---	---

1.1.5. 在您所供职的银行，银行采用自上而下的控制流程 。

1	2	3	4	5
---	---	---	---	---

1.1.6在您所供职的银行，银行的控制流程是可以预期的。

1	2	3	4	5
---	---	---	---	---

1.2.1. 在您所供职的银行，众所周知的标识用于在交流中传递信息。

1	2	3	4	5
---	---	---	---	---

1.2.2. 在您所供职的银行，在实际工作中采用了诸如例会等形式。

1	2	3	4	5
---	---	---	---	---

1.2.3. 在您所供职的银行，通过采用诸如例会等的一些形式来方便信息交流。

1	2	3	4	5
---	---	---	---	---

1.2.4. 在您所供职的银行，有助于企业识别的符号被用来帮助变革。

1	2	3	4	5
---	---	---	---	---

1.2.5.必要的 形式有助于银行的管理。

1	2	3	4	5
---	---	---	---	---

1.2.6. 您的实际运作与银行的方针是一致的。

1	2	3	4	5
---	---	---	---	---

1.3.1. 您所做的任何一种贡献，银行均以直接或间接方式给予奖励。

1	2	3	4	5
---	---	---	---	---

1.3.2 当某个区域经历变革时，您所供职的银行鼓励您仍然采用现行的运作方式。

1	2	3	4	5
---	---	---	---	---

1.3.3. 您在所供职的银行，允许您贡献自己所具有的任何知识，即使会因此而更改银行的规则。

1	2	3	4	5
---	---	---	---	---

1.3.4. 在您所供职的银行，允许您贡献自己所具有的任何技能，即使会因此而更改银行的规则。

1	2	3	4	5
---	---	---	---	---

1.3.5. 在您所供职的银行，鼓励员工为了改变自己的命运通过参加社会学习的方式进行自我“充电”。

1	2	3	4	5
---	---	---	---	---

1.3.6. 在您所供职的银行，鼓励员工为了改变自己的命运通过参加政治活动的形式进行自我塑造。

1	2	3	4	5
---	---	---	---	---

1.3.7 在您所供职的银行，现有的组织结构激励了您运用自己的新知识。

1	2	3	4	5
---	---	---	---	---

1.3.8 在您所供职的银行，在组织结构变化过程中，现有的组织结构鼓励您运用您所拥有的任何新知识。

1	2	3	4	5
---	---	---	---	---

1.3.9 在您所供职的银行，您所拥有的任何新知识均使得您对银行业务流程的控制或分权作出贡献。

1	2	3	4	5
---	---	---	---	---

1.3.10. 在您所供职的银行，知识使得您有创造自己未来的权力。

1	2	3	4	5
---	---	---	---	---

2.1.1 您了解银行的战略目标。

1	2	3	4	5
---	---	---	---	---

2.1.2. 您 所在的部门正在贯彻银行的战略目标。

1	2	3	4	5
---	---	---	---	---

2.1.3 您所供职的银行，职员之间相互交流彼此的目标。

1	2	3	4	5
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2.1.4 在您所供职的银行，银行职员了解运作控制的实质。

1	2	3	4	5
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2.2.1. 在您所供职的银行，有几个实权派人物支持变革。

1	2	3	4	5
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2.2.2. 在您所供职的银行，您清楚是什么在反对变革。

1	2	3	4	5
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2.2.3. 您 了解所在银行已经清晰地描绘了改革的蓝图。

1	2	3	4	5
---	---	---	---	---

2.2.4 由于银行具有一些众所周知的标准，从而使得您与其他职员的行为统一。

1	2	3	4	5
---	---	---	---	---

2.2.5. 由于银行具有一些众所周知的标准，从而使得您与其他职员的行为产生了效用。

1	2	3	4	5
---	---	---	---	---

2.2.6. 您 所供职的银行鼓励职员对合理的运作进行反思。

1	2	3	4	5
---	---	---	---	---

2.3.1 在您所供职的银行，职员会因其对组织的贡献而获得公平的奖励。

1	2	3	4	5
---	---	---	---	---

2.3.2 I在您所供职的银行，不因种族歧视而影响晋升。

1	2	3	4	5
---	---	---	---	---

2.3.3. 在您所供职的银行，不因性别歧视而影响晋升。

1	2	3	4	5
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2.3.4. 银行有一个能被您所理解的未来远景规划

1	2	3	4	5
---	---	---	---	---

3.1.1 您知道应该如何学会去适应未来的工作

1	2	3	4	5
---	---	---	---	---

3.1.2. 您理解银行要传达的理念并付诸实施

1	2	3	4	5
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3.1.3. 您理解银行运作控制的含义并付诸实施

1	2	3	4	5
---	---	---	---	---

3.2.1. 在银行经历变革的环境下，您的知识足以应对所从事的工作。

1	2	3	4	5
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3.2.2. 为了适应变革，您所供职的银行鼓励您转行。

1	2	3	4	5

3.2.3. 为了适应变革，您所供职的银行鼓励您改变您的工作方法。

1	2	3	4	5
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3.2.4. 为了适应变革，您所供职的银行鼓励您改变您的工作风格。

1	2	3	4	5
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3.2.5. 为了改进您的工作方式，银行鼓励您改变现有的工作方式以使您的工作更有价值。

1	2	3	4	5
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3.2.6. 银行鼓励您通过参加课程培训来提高。

1	2	3	4	5
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3.2.7 银行鼓励您通过工作训练来提高。

1	2	3	4	5
---	---	---	---	---

3.2.8. 银行鼓励您通过新的实践机会来获得提高

1	2	3	4	5
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3.3.1 银行重视团队的创造性。

1	2	3	4	5
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3.3.2. 您所在银行的价值观有助于提升其竞争位置。

1	2	3	4	5
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请留下宝贵意见

请认真考虑每一个问题，可以进行评论或提出建议。因为您评述中所用措词将被录入并包含在最终的报告中，所以务请不要包括您的姓名或如何特定信息。

请列举出：为了提高阁下或阁下所在银行的竞争优势，阁下或银行应该做的2—3件事。

1.

2

3

请列举出阁下愿意供职该银行的至少2—3件事情或原因

1.

2.

3.

非常感谢阁下所付出的宝贵时间和信息反馈！

Appendix 4a

Table 6.10: Reliability Analysis to the preliminary study

***** Method 1 (space saver) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Alpha if Item Deleted
BANK	204.3807	993.8777	.3631	.9055
TENURE	203.0823	1017.8610	.0754	.9072
POSITION	204.1044	1021.3124	-.0178	.9075
SEX	205.1983	1016.0338	.1148	.9070
EDUC	204.9663	1013.6845	.1263	.9071
DEPART	202.9110	998.5099	.0925	.9118
AGE	203.1376	1010.9832	.0828	.9083
QA	202.8503	1011.6664	.1504	.9070
QB	202.9994	1001.7178	.3302	.9059
QC	203.2536	994.2965	.4789	.9050
QD	203.1873	1012.9381	.1604	.9068
QE	203.7729	993.6160	.3776	.9054
QF	204.4028	998.7169	.3116	.9059
Q1.1.1	203.4580	1008.9669	.1874	.9067
Q1.1.2	203.4691	992.4788	.4249	.9051
Q1.1.3	203.1878	1011.6756	.1651	.9068
Q1.1.4	203.3641	990.2845	.5141	.9046
Q1.1.5	202.9939	1010.0545	.2056	.9066
Q1.1.6	203.3641	992.4601	.4405	.9050
Q1.2.1	203.2370	989.0325	.5008	.9046
Q1.2.2	203.2923	991.2797	.4819	.9048
Q1.2.3	203.3144	983.2129	.6349	.9038
Q1.2.4	203.5464	980.2987	.6205	.9037
Q1.2.5	203.1431	999.2639	.3726	.9056

Q1.2.6	203.0436	994.8926	.1425	.9097
Q1.3.1	203.8669	976.9667	.5644	.9037
Q1.3.2	203.8171	1004.9331	.2183	.9066
Q1.3.3	204.2094	981.7982	.5294	.9041
Q1.3.4	204.2702	971.4822	.6344	.9031
Q1.3.5	203.4912	981.0708	.5721	.9039
Q1.3.6	203.8392	975.3663	.5998	.9035
Q1.3.7	203.8669	970.9567	.6709	.9029
Q1.3.8	203.7950	973.9034	.6810	.9031
Q1.3.9	203.7453	975.0748	.7043	.9031
Q1.3.10	203.7840	978.3898	.6230	.9036
Q2.1.1	203.3917	991.3902	.5371	.9046
Q2.1.2	203.3309	986.6410	.6175	.9041
Q2.1.3	203.7343	978.8135	.6313	.9036
Q2.1.4	203.6735	985.1151	.5757	.9041
Q2.2.1	203.7564	996.0248	.3568	.9056
Q2.2.2	203.6348	997.7059	.1718	.9080

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RELIABILITY ANALYSIS - SCALE (ALPHA)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Alpha if Item Deleted
Q2.2.3	203.6182	986.6646	.5276	.9044
Q2.2.4	203.2425	993.2909	.5197	.9048
Q2.2.5	203.2923	987.7142	.5771	.9043
Q2.2.6	203.5188	979.3250	.6798	.9035
Q2.3.1	203.7674	971.9412	.7178	.9028
Q2.3.2	203.3420	996.0213	.3807	.9054
Q2.3.3	203.3475	999.9675	.3297	.9058
Q2.3.4	203.6072	986.7682	.5576	.9043
Q3.1.1	203.0436	1005.0604	.3179	.9060
Q3.1.2	203.2702	993.9722	.4800	.9050
Q3.1.3	202.8669	911.5433	.1956	.9356
Q3.2.1	203.3420	1000.7658	.3418	.9058
Q3.2.2	203.8613	987.5029	.4823	.9046
Q3.2.3	203.5851	982.6625	.5808	.9040

Q3.2.4	203.4856	978.6351	.6309	.9036
Q3.2.5	203.4414	973.3541	.6856	.9030
Q3.2.6	203.2315	975.1751	.6687	.9032
Q3.2.7	203.1210	984.2787	.5896	.9040
Q3.2.8	203.2646	976.5819	.6583	.9033
Q3.3.1	203.3696	969.8182	.7302	.9027
Q3.3.2	203.3917	973.5124	.6593	.9031

Reliability Coefficients

N of Cases = 181.0

N of Items = 62

Alpha = .9069

Appendix 4b:

The details of answers of respondents to Question A-F and Question 1.1.1-3.3.2 in The Preliminary Study.

Table 6.2: the detail of the statistics result on Question A – Question F

Answer of respondent to Question		A	B	C	D	E	F
N	Valid	187	187	187	187	187	187
	Missing	0	0	0	0	0	0
Mean		4.0214	3.8770	3.6203	3.6791	3.0802	2.4652
Std. Error of Mean		.06477	.06393	.06254	.05382	.08021	.07963
Median		4.0000	4.0000	4.0000	4.0000	3.0000	2.0000
Mode		4.00	4.00	4.00	4.00	4.00	2.00
Std. Deviation		.88571	.87428	.85523	.73598	1.09691	1.08886
Variance		.78449	.76436	.73141	.54166	1.20321	1.18561
Range		4.00	4.00	4.00	4.00	4.00	4.00
Minimum		1.00	1.00	1.00	1.00	1.00	1.00
Maximum		5.00	5.00	5.00	5.00	5.00	5.00
Sum		752.00	725.00	677.00	688.00	576.00	461.00

Table 6.3: the detail of answers of respondents to Question A

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	2.1	2.1	2.1
	Disagree	8	4.3	4.3	6.4
	Neutral	23	12.3	12.3	18.7
	Agree	97	51.9	51.9	70.6
	Strongly Agree	55	29.4	29.4	100.0
	Total	187	100.0	100.0	

Table 6.4: the detail of answers of respondents to Question B

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	2.1	2.1	2.1
	Disagree	10	5.3	5.3	7.5
	Neutral	30	16.0	16.0	23.5
	Agree	104	55.6	55.6	79.1
	Strongly Agree	39	20.9	20.9	100.0

	Total	187	100.0	100.0	
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Table 6.5: the detail of answers of respondents to Question C

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	2.1	2.1	2.1
	Disagree	13	7.0	7.0	9.1
	Neutral	54	28.9	28.9	38.0
	Agree	95	50.8	50.8	88.8
	Strongly Agree	21	11.2	11.2	100.0
	Total	187	100.0	100.0	

Table 6.6: the detail of answers of respondents to Question D

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.5	.5	.5
	Disagree	9	4.8	4.8	5.3
	Neutral	57	30.5	30.5	35.8
	Agree	102	54.5	54.5	90.4
	Strongly Agree	18	9.6	9.6	100.0
	Total	187	100.0	100.0	

Table 6.7: the detail of answers of respondents to Question E

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	20	10.7	10.7	10.7
	Disagree	34	18.2	18.2	28.9
	Neutral	55	29.4	29.4	58.3
	Agree	67	35.8	35.8	94.1
	Strongly Agree	11	5.9	5.9	100.0
	Total	187	100.0	100.0	

Table 6.8: the detail of answers of respondents to Question F

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	35	18.7	18.7	18.7

	Disagree	77	41.2	41.2	59.9
	Neutral	33	17.6	17.6	77.5
	Agree	37	19.8	19.8	97.3
	Strongly Agree	5	2.7	2.7	100.0
	Total	187	100.0	100.0	

Table 6.9(2 of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q1.2.1	Answer of respondent to q1.2.2	Answer of respondent to q1.2.3	Answer of respondent to q1.2.4	Answer of respondent to q1.2.5	Answer of respondent to q1.2.6
N	Valid	187	187	187	187	187	187
	Missing	0	0	0	0	0	0
Mean		3.6310	3.5722	3.5722	3.3209	3.7326	3.8182
Std. Error of Mean		.07185	.06987	.06735	.07405	.06493	.16629
Median		3.6619	3.6312	3.6327	3.3864	3.7917	3.7483
Mode		4.00	4.00	4.00	4.00	4.00	4.00
Std. Deviation		.98248	.95539	.92101	1.01268	.88788	2.27400
Variance		.96527	.91277	.84825	1.02553	.78834	5.17107
Range		5.00	5.00	5.00	5.00	5.00	31.00
Minimum		1.00	1.00	1.00	1.00	1.00	1.00
Maximum		6.00	6.00	6.00	6.00	6.00	32.00
Sum		679.00	668.00	668.00	621.00	698.00	714.00
Percentiles	10	2.1529	2.0955	2.1552	1.7474	2.3154	2.1962
	20	2.7029	2.6537	2.7134	2.3124	3.0125	2.9019
	25	2.9779	2.9328	2.9925	2.5225	3.1424	3.0944
	30	3.1237	3.1007	3.1238	2.7326	3.2722	3.2252
	40	3.3928	3.3660	3.3782	3.1030	3.5319	3.4867
	50	3.6619	3.6312	3.6327	3.3864	3.7917	3.7483
	60	3.9309	3.8965	3.8871	3.6697	4.0574	4.0113
	70	4.2550	4.2036	4.1857	3.9530	4.3473	4.3129
	75	4.4266	4.3705	4.3527	4.1420	4.4922	4.4637
	80	4.5982	4.5375	4.5196	4.3545	4.6372	4.6145
	90	4.9413	4.8714	4.8536	4.7795	4.9271	4.9161

Table 6.9 (3a of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q1.3.1	Answer of respondent to q1.3.2	Answer of respondent to q1.3.3	Answer of respondent to q1.3.4	Answer of respondent to q1.3.5
N	Valid	187	187	187	186	187
	Missing	0	0	0	1	0
Mean		3.0053	3.0267	2.6471	2.5753	3.3476
Std. Error of Mean		.08729	.07823	.08249	.08849	.07960
Median		3.0811	2.9504	2.5841	2.4706	3.4538

Mode		3.00	3.00	2.00	2.00	4.00
Std. Deviation		1.19361	1.06979	1.12810	1.20684	1.08857
Variance		1.42470	1.14444	1.27261	1.45647	1.18498
Range		5.00	5.00	5.00	5.00	5.00
Minimum		1.00	1.00	1.00	1.00	1.00
Maximum		6.00	6.00	6.00	6.00	6.00
Sum		562.00	566.00	495.00	479.00	626.00
Percentiles	10	1.1793	1.4508	1.0813	.	1.6054
	20	1.8241	2.0231	1.4923	1.3640	2.3000
	25	2.0914	2.1777	1.6978	1.5500	2.5461
	30	2.2925	2.3322	1.9033	1.7360	2.7921
	40	2.6946	2.6413	2.2531	2.1059	3.1662
	50	3.0811	2.9504	2.5841	2.4706	3.4538
	60	3.4180	3.2935	2.9150	2.8353	3.7415
	70	3.7550	3.6430	3.3233	3.2720	4.0400
	75	3.9234	3.8178	3.5407	3.5200	4.2368
	80	4.1545	3.9925	3.7581	3.7680	4.4337
	90	4.7212	4.6778	4.3860	4.4500	4.8274

Table 6.9 (3b of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q1.3.6	Answer of respondent to q1.3.7	Answer of respondent to q1.3.8	Answer of respondent to q1.3.9	Answer of respondent to q1.3.10
N	Valid	187	187	187	187	187
	Missing	0	0	0	0	0
Mean		3.0321	2.9947	3.0749	3.1230	3.0856
Std. Error of Mean		.08542	.08495	.07825	.07355	.07708
Median		3.0748	3.0642	3.0924	3.1603	3.1405
Mode		4.00	4.00	3.00	3.00	4.00
Std. Deviation		1.16814	1.16165	1.07000	1.00582	1.05400
Variance		1.36456	1.34943	1.14490	1.01167	1.11092
Range		5.00	5.00	5.00	5.00	5.00
Minimum		1.00	1.00	1.00	1.00	1.00
Maximum		6.00	6.00	6.00	6.00	6.00
Sum		567.00	560.00	575.00	584.00	577.00
Percentiles	10	1.2788	1.2250	1.4415	1.5773	1.4357
	20	1.8455	1.8094	2.0716	2.1709	2.0574
	25	2.0904	2.0699	2.2431	2.3409	2.2426
	30	2.2894	2.2710	2.4147	2.5109	2.4277
	40	2.6872	2.6731	2.7578	2.8509	2.7980
	50	3.0748	3.0642	3.0924	3.1603	3.1405
	60	3.4243	3.4073	3.4067	3.4458	3.4496
	70	3.7738	3.7505	3.7210	3.7313	3.7587
	75	3.9486	3.9220	3.8782	3.8740	3.9132
	80	4.1859	4.1457	4.0677	4.0349	4.1155
	90	4.7127	4.6800	4.6710	4.6286	4.6423

Table 6.9 (4 of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q2.1.1	Answer of respondent to q2.1.2	Answer of respondent to q2.1.3	Answer of respondent to q2.1.4
N	Valid	187	187	187	187
	Missing	0	0	0	0
Mean		3.4545	3.5348	3.1337	3.1925
Std. Error of Mean		.06261	.06265	.07576	.06972
Median		3.4936	3.5658	3.1557	3.2481
Mode		4.00	4.00	3.00	4.00
Std. Deviation		.85623	.85674	1.03606	.95340
Variance		.73314	.73400	1.07343	.90898
Range		5.00	5.00	5.00	5.00
Minimum		1.00	1.00	1.00	1.00
Maximum		6.00	6.00	6.00	6.00
Sum		646.00	661.00	586.00	597.00
Percentiles	10	2.1459	2.1949	1.5358	1.6756
	20	2.5859	2.6684	2.1208	2.2235
	25	2.8059	2.9051	2.2972	2.4069
	30	3.0141	3.0737	2.4736	2.5902
	40	3.2538	3.3197	2.8264	2.9569
	50	3.4936	3.5658	3.1557	3.2481
	60	3.7333	3.8118	3.4623	3.5293
	70	3.9731	4.0854	3.7689	3.8105
	75	4.1526	4.2670	3.9221	3.9511
	80	4.3495	4.4485	4.1333	4.1584
	90	4.7432	4.8117	4.6754	4.6442

Table 6.9 (5 of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q2.2.1	Answer of respondent to q2.2.2	Answer of Respondent to q2.2.3	Answer of respondent to q2.2.4	Answer of respondent to q2.2.5	Answer of Respondent to q2.2.6
N	Valid	186	187	187	187	187	187
	Missing	1	0	0	0	0	0
Mean		3.123656	3.245989	3.245989	3.614973	3.572193	3.352941
Std. Error of Mean		0.077403	0.133154	0.073262	0.060254	0.065181	0.069645
Median		3.162602	3.133858	3.283465	3.639241	3.611842	3.394366
Mode		3	3	4	4	4	4
Std. Deviation		1.055631	1.820854	1.001838	0.823963	0.891342	0.952376
Variance		1.114356	3.315508	1.00368	0.678914	0.794491	0.907021
Range		5	23	5	5	5	5
Minimum		1	1	1	1	1	1
Maximum		6	24	6	6	6	6
Sum		581	607	607	676	668	627
Percentiles	10	1.493878	1.653333	1.690909	2.295652	2.191429	1.98125
	20	2.119231	2.186325	2.238	2.837681	2.725714	2.395699
	25	2.298077	2.346154	2.425	3.047468	2.992857	2.596774
	30	2.476923	2.505983	2.612	3.165823	3.119737	2.797849

	40	2.834615	2.825641	2.986	3.402532	3.365789	3.130986
	50	3.162602	3.133858	3.283465	3.639241	3.611842	3.394366
	60	3.465041	3.428346	3.577953	3.875949	3.857895	3.657746
	70	3.76748	3.722835	3.872441	4.158929	4.144954	3.921127
	75	3.918699	3.870079	4.031646	4.325893	4.316514	4.088235
	80	4.128358	4.037931	4.268354	4.492857	4.488073	4.308235
	90	4.683582	4.682759	4.741772	4.826786	4.831193	4.748235

Table 6.9 (6 of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q2.3.1	Answer of respondent to q2.3.2	Answer of respondent to q2.3.3	Answer of respondent o q2.3.4
N	Valid	187	187	187	187
	Missing	0	0	0	0
Mean		3.106952	3.529412	3.524064	3.272727
Std. Error of Mean		0.078046	0.072849	0.070859	0.069724
Median		3.081818	3.561538	3.526718	3.290076
Mode		3	4	4	3
Std. Deviation		1.067257	0.996198	0.968986	0.953463
Variance		1.139037	0.99241	0.938934	0.909091
Range		5	5	5	5
Minimum		1	1	1	1
Maximum		6	6	6	6
Sum		581	660	659	612
Percentiles	10	1.489655	2.065854	2.094382	1.835
	20	2.07027	2.521951	2.514607	2.293333
	25	2.238739	2.75	2.724719	2.471429
	30	2.407207	2.978049	2.934831	2.649524
	40	2.744144	3.273846	3.241221	3.00458
	50	3.081818	3.561538	3.526718	3.290076
	60	3.421818	3.849231	3.812214	3.575573
	70	3.761818	4.179798	4.13617	3.861069
	75	3.931818	4.368687	4.335106	4.006494
	80	4.169697	4.557576	4.534043	4.249351
	90	4.736364	4.935354	4.931915	4.735065

Table 6.9 (7 of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q3.1.1	Answer of respondent to q3.1.2	Answer of respondent to q3.1.3
N	Valid	187	187	187

	Missing	0	0	0
Mean		3.823529	3.582888	3.983957
Std. Error of Mean		0.05499	0.063322	0.439515
Median		3.828947	3.569444	3.542484
Mode		4	4	3
Std. Deviation		0.751974	0.865918	6.010274
Variance		0.565465	0.749813	36.1234
Range		4	4	84
Minimum		2	2	1
Maximum		6	6	85
Sum		715	670	745
Percentiles	10	2.546154	2.222989	2.26
	20	3.090789	2.652874	2.675556
	25	3.213816	2.867816	2.883333
	30	3.336842	3.05	3.053595
	40	3.582895	3.309722	3.298039
	50	3.828947	3.569444	3.542484
	60	4.085714	3.829167	3.786928
	70	4.366917	4.130612	4.051064
	75	4.507519	4.321429	4.25
	80	4.64812	4.512245	4.448936
	90	4.929323	4.893878	4.846809

Table 6.9 (8a of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q3.2.1	Answer of respondent to q3.2.2	Answer of respondent to q3.2.3	Answer of respondent to q3.2.4
N	Valid	186	186	187	187
	Missing	1	1	0	0
Mean		3.521505	2.994624	3.28877	3.385027
Std. Error of Mean		0.06523	0.077934	0.074376	0.075882
Median		3.540541	2.982143	3.346154	3.456693
Mode		4	3	4	4
Std. Deviation		0.889622	1.062874	1.017076	1.037672
Variance		0.791427	1.129701	1.034443	1.076764
Range		5	5	5	5
Minimum		1	1	1	1
Maximum		6	6	6	6
Sum		655	557	615	633
Percentiles	10	2.171084	1.384127	1.7	1.753846
	20	2.619277	1.974603	2.269565	2.339024
	25	2.843373	2.151786	2.472826	2.567073
	30	3.037838	2.317857	2.676087	2.795122

	40	3.289189	2.65	3.058462	3.162205
	50	3.540541	2.982143	3.346154	3.456693
	60	3.791892	3.317117	3.633846	3.751181
	70	4.065979	3.652252	3.921538	4.060417
	75	4.257732	3.81982	4.1	4.255208
	80	4.449485	3.987387	4.32	4.45
	90	4.83299	4.60678	4.76	4.839583

Table 6.9 (8b of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q3.2.5	Answer of respondent to q3.2.6	Answer of respondent to q3.2.7	Answer of respondent to q3.2.8
N	Valid	187	186	186	187
	Missing	0	1	1	0
Mean		3.427807	3.634409	3.758065	3.604278
Std. Error of Mean		0.078763	0.078333	0.070311	0.076343
Median		3.5	3.729508	3.810606	3.671875
Mode		4	4	4	4
Std. Deviation		1.077071	1.068315	0.958921	1.04397
Variance		1.160083	1.141296	0.919529	1.089874
Range		5	5	5	5
Minimum		1	1	1	1
Maximum		6	6	6	6
Sum		641	676	699	674
Percentiles	10	1.747368	2.019672	2.253571	2.050746
	20	2.351899	2.629508	2.917857	2.608955
	25	2.588608	2.934426	3.106061	2.88806
	30	2.825316	3.119672	3.24697	3.0875
	40	3.193443	3.42459	3.528788	3.379688
	50	3.5	3.729508	3.810606	3.671875
	60	3.806557	4.036522	4.099187	3.964063
	70	4.140816	4.36	4.401626	4.298182
	75	4.331633	4.521739	4.552846	4.468182
	80	4.522449	4.683478	4.704065	4.638182
	90	4.904082	5.021622	5.022857	4.978182

Table 6.9 (9 of 9): the detail of the statistics result on Question 1.1.1– Question 3.3.2

		Answer of respondent to q3.3.1	Answer of respondent to q3.3.2
N	Valid	187	187
	Missing	0	0
Mean		3.508021	3.481283
Std. Error of Mean		0.079664	0.081085

Median		3.5625	3.516949
Mode		4	4
Std. Deviation		1.089387	1.108822
Variance		1.186763	1.229487
Range		5	5
Minimum		1	1
Maximum		6	6
Sum		656	651
Percentiles	10	1.942857	1.84
	20	2.471053	2.383133
	25	2.717105	2.608434
	30	2.963158	2.833735
	40	3.270313	3.2
	50	3.5625	3.516949
	60	3.854688	3.833898
	70	4.193814	4.191398
	75	4.386598	4.392473
	80	4.579381	4.593548
	90	4.964948	4.995699

Appendix 5a:

Analysis of Variance (ANOVA) to the respondent to Question A—F, and Question 1.1.1—3.3.2

Table 6.12 (1 of 55) Analysis of variance (ANOVA) to the respondent to questions A

		Sum of		Mean Square	F	Sig.
		Squares	df			
Bank of respondent	Between					
	Groups	11.80346	4	2.950865	2.45413	0.047475
	Within Groups	218.8383	182	1.202408		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	0.468648	4	0.117162	0.335581	0.853744
	Within Groups	63.54205	182	0.349132		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	1.129274	4	0.282319	0.878058	0.478213
	Within Groups	58.51778	182	0.321526		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	0.948033	4	0.237008	0.609023	0.65664
	Within Groups	70.82737	182	0.389161		
	Total	71.7754	186			
Respondent's education Qualified	Between					
	Groups	2.876505	4	0.719126	1.057494	0.379045
	Within Groups	123.7652	182	0.680029		
	Total	126.6417	186			
Department of respondent	Between					
	Groups	61.54795	4	15.38699	2.295612	0.06092
	Within Groups	1219.907	182	6.702783		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	15.09004	4	3.77251	1.722568	0.146843
	Within Groups	398.5891	182	2.19005		
	Total	413.6791	186			

From the Table 6.12 (1 of 55), we can know that only the row of “bank of respondent” did not be met the assumption, the Sig. Value is 0.0474 less than 0.05. The item will be listed in table 37, and will be discussed later.

Table 6.12 (2 of 55) Analysis of variance (ANOVA) to the respondent to questions B

ANOVA					
		Sum of		Mean	
		Squares	df	Square	F
					Sig.

Bank of respondent	Between Groups	5.588506 4	1.397127	1.129853 0.343899
	Within Groups	225.0532 182	1.236556	
	Total	230.6417 186		
Tenure of respondent	Between Groups	0.989541 4	0.247385	0.714429 0.583057
	Within Groups	63.02115 182	0.34627	
	Total	64.0107 186		
Position of respondent	Between Groups	0.840008 4	0.210002	0.649928 0.62763
	Within Groups	58.80705 182	0.323116	
	Total	59.64706 186		
Sex of respondent	Between Groups	1.712581 4	0.428145	1.112179 0.35223
	Within Groups	70.06282 182	0.384961	
	Total	71.7754 186		
Respondent's education Qualified	Between Groups	3.792993 4	0.948248	1.404827 0.234113
	Within Groups	122.8487 182	0.674993	
	Total	126.6417 186		
Department of respondent	Between Groups	65.50006 4	16.37501	2.450957 0.047713
	Within Groups	1215.954 182	6.681069	
	Total	1281.455 186		
Respondent's age	Between Groups	11.88171 4	2.970427	1.345498 0.254809
	Within Groups	401.7974 182	2.207678	
	Total	413.6791 186		

From the Table 6.12 (2 of 55), we can know that only the row of “department of respondent” did not be met the assumption, the Sig. Value is 0.0477 less than 0.05. The item will be listed in table 37, and will be discussed later.

Table 6.12 (3 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions C

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank of respondent	Between Groups	3.583657	4	0.895914	0.718126	0.580551
	Within Groups	227.0581	182	1.247572		
	Total	230.6417	186			
Tenure of respondent	Between Groups	2.375434	4	0.593858	1.753578	0.14017
	Within Groups	61.63526	182	0.338655		
	Total	64.0107	186			
Position of respondent	Between Groups	1.308033	4	0.327008	1.020166	0.398258
	Within Groups	58.33903	182	0.320544		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.440604	4	0.110151	0.281033	0.889995

Respondent's education Qualified	Within Groups	71.3348	182	0.391949		
	Total	71.7754	186			
	Between Groups	2.5147574		0.628689	0.92181	0.452452
Department of respondent	Within Groups	124.127	182	0.682016		
	Total	126.6417	186			
	Between Groups	43.126894		10.78172	1.584616	0.180238
Respondent's age	Within Groups	1238.328	182	6.803998		
	Total	1281.455	186			
	Between Groups	20.411244		5.102811	2.361524	0.054933
	Within Groups	393.2679	182	2.160813		
	Total	413.6791	186			

From the Table 6.12 (3 of 55), we can know that all the items have been met the assumption; no one Sig. Value is less than 0.05 in this table. That is to say no difference in answering Question C among these groups in first column in Table 6.12 (3 of 55).

Table 6.12 (4 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions D

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank of respondent	Between Groups	5.417769	4	1.354442	1.094504	0.360725
	Within Groups	225.2239	182	1.237494		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.674954	4	0.418738	1.22258	0.302806
	Within Groups	62.33574	182	0.342504		
	Total	64.0107	186			
Position of respondent	Between Groups	1.252838	4	0.313209	0.976195	0.421847
	Within Groups	58.39422	182	0.320847		
	Total	59.64706	186			
Sex of respondent	Between Groups	3.019983	4	0.754996	1.998522	0.096604
	Within Groups	68.75542	182	0.377777		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	2.949933	4	0.737483	1.085132	0.365295
	Within Groups	123.6918	182	0.679625		
	Total	126.6417	186			
Department of respondent	Between Groups	24.79562	4	6.198905	0.897778	0.466477
	Within Groups	1256.659	182	6.904719		
	Total	1281.455	186			
Respondent's age	Between Groups	19.69841	4	4.924602	2.274927	0.062925

Within Groups	393.9807	182	2.164729
Total	413.6791	186	

From the Table 6.12 (4 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question D among these groups in first column in Table 6.12(4 of 55).

Table 6.12 (5 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions E

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank of respondent	Between Groups	19.03035	4	4.757586	4.091844	0.003362
	Within Groups	211.6114	182	1.1627		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.312387	4	0.328097	0.952396	0.435046
	Within Groups	62.69831	182	0.344496		
	Total	64.0107	186			
Position of respondent	Between Groups	0.919172	4	0.229793	0.712137	0.584613
	Within Groups	58.72789	182	0.322681		
	Total	59.64706	186			
Sex of respondent	Between Groups	2.54304	4	0.63576	1.671304	0.158523
	Within Groups	69.23236	182	0.380398		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	4.634061	4	1.158515	1.728168	0.145617
	Within Groups	122.0077	182	0.670372		
	Total	126.6417	186			
Department of respondent	Between Groups	36.80991	4	9.202477	1.345646	0.254755
	Within Groups	1244.645	182	6.838707		
	Total	1281.455	186			
Respondent's age	Between Groups	35.13142	4	8.782854	4.222663	0.002713
	Within Groups	378.5477	182	2.079933		

Total	413.6791	186
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From the Table 6.12 (5 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.0033 less than 0.05 and the row of “respondent’s age”, the Sig. Value is 0.0027 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (6 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions F

ANOVA					
		Sum of Squares	df	Mean Square	F Sig.
Bank of respondent	Between Groups	29.1939	4	7.298476	6.59388 5.61E-05
	Within Groups	201.4478	182	1.106856	
	Total	230.6417	186		
Tenure of respondent	Between Groups	0.431334	4	0.107834	0.30868 0.871922
	Within Groups	63.57936	182	0.349337	
	Total	64.0107	186		
Position of respondent	Between Groups	1.696058	4	0.424015	1.331654 0.259863
	Within Groups	57.951	182	0.318412	
	Total	59.64706	186		
Sex of respondent	Between Groups	1.200088	4	0.300022	0.773698 0.543609
	Within Groups	70.57531	182	0.387776	
	Total	71.7754	186		
Respondent’s education Qualified	Between Groups	8.404014	4	2.101003	3.234016 0.013608
	Within Groups	118.2377	182	0.649658	
	Total	126.6417	186		
Department of respondent	Between Groups	71.89419	4	17.97355	2.704442 0.031903
	Within Groups	1209.56	182	6.645936	
	Total	1281.455	186		
Respondent’s age	Between Groups	16.35447	4	4.088617	1.872847 0.117054
	Within Groups	397.3247	182	2.183103	
	Total	413.6791	186		

It is very interesting that there are three rows to show obvious difference in answering this question among their deferent groups: the first one is of “Bank of respondent”, the Sig. Value is 5.61E-05 less than 0.05 and the second one is of “Respondent’s Education Qualified” the Sig. Value is 0.013608 less than 0.05; the last one is of “Department of Respondent”, the Sig. Value is 0.031903 less than 0.05, all of the three did not be met the assumption, the three items will be listed in table 37, and will be discussed later.

Table 6.12 (7 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.1.1

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank of respondent	Between Groups	3.151747	4	0.787937	0.630377	0.641432
	Within Groups	227.49	182	1.249945		
	Total	230.6417	186			
Tenure of respondent	Between Groups	0.702081	4	0.17552	0.504586	0.732407
	Within Groups	63.30861	182	0.34785		
	Total	64.0107	186			
Position of respondent	Between Groups	0.187329	4	0.046832	0.143349	0.965733
	Within Groups	59.45973	182	0.326702		
	Total	59.64706	186			
Sex of respondent	Between Groups	1.021992	4	0.255498	0.657221	0.622513
	Within Groups	70.75341	182	0.388755		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	3.701588	4	0.925397	1.369954	0.246091
	Within Groups	122.9401	182	0.675495		
	Total	126.6417	186			
Department of respondent	Between Groups	29.49257	4	7.373142	1.071847	0.371854
	Within Groups	1251.962	182	6.878912		
	Total	1281.455	186			
Respondent's age	Between Groups	0.416684	4	0.104171	0.045877	0.996001
	Within Groups	413.2625	182	2.270673		
	Total	413.6791	186			

From the Table 6.12 (7of 55), we can know that all the items have been met the assumption; no one Sig. Value is less than 0.05. in this table. That is to say no difference in answering Question 1.1.1 among these groups in first column in Table 6.12(7of 55).

Table 6.12 (8 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.1.2

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank of respondent	Between Groups	6.479323	5	1.295865	1.041849	0.394564
	Within Groups	223.8863	180	1.243813		
	Total	230.3656	185			
Tenure of respondent	Between Groups	0.776625	5	0.155325	0.442481	0.818353

	Within Groups	63.18574	180	0.351032		
	Total	63.96237	185			
	Between					
Position of respondent	Groups	2.453582	5	0.490716	1.560429	0.173502
	Within Groups	56.60556	180	0.314475		
	Total	59.05914	185			
	Between					
Sex of respondent	Groups	2.314842	5	0.462968	1.20742	0.307461
	Within Groups	69.01849	180	0.383436		
	Total	71.33333	185			
	Between					
Respondent's education	Groups	2.024647	5	0.404929	0.588632	0.708685
	Within Groups	123.8248	180	0.687916		
	Total	125.8495	185			
	Between					
Department of respondent	Groups	63.67764	5	12.73553	1.895687	0.097187
	Within Groups	1209.269	180	6.718159		
	Total	1272.946	185			
	Between					
Respondent's age	Groups	12.92594	5	2.585189	1.16276	0.329319
	Within Groups	400.1977	180	2.223321		
	Total	413.1237	185			

From the Table 6.12 (8 of 55), we can know that all the items have been met the assumption; no one Sig. Value is less than 0.05 in this table. That is to say no difference in answering Question 1.1.2 among these groups in first column in Table 6.12(8 of 55).

Table 6.12 (9 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.1.3

ANOVA						
		Sum ofSquares	df	Mean Square	F	Sig.
Bank of respondent	Between Groups	3.967315	5	0.793463	0.633582	0.674348
	Within Groups	226.6744	181	1.252345		
	Total	230.6417	186			
Tenure of respondent	Between Groups	2.41579	5	0.483158	1.419786	0.219113
	Within Groups	61.59491	181	0.340303		
	Total	64.0107	186			
Position of respondent	Between Groups	1.124924	5	0.224985	0.695844	0.627231
	Within Groups	58.52213	181	0.323327		
	Total	59.64706	186			
Sex of respondent	Between Groups	2.364378	5	0.472876	1.233096	0.295403
	Within Groups	69.41102	181	0.383486		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	1.91703	5	0.383406	0.556397	0.733305

Department respondent	Within Groups	124.7247	181	0.689087	
	Total	126.6417	186		
	of Between				
	Groups	3.86368	5	0.772736	0.1094760.990134
Respondent's age	Within Groups	1277.591	181	7.058513	
	Total	1281.455	186		
	Between				
	Groups	11.96105	5	2.39221	1.0778450.374185
	Within Groups	401.7181	181	2.219437	
	Total	413.6791	186		

From the Table 6.12 (9 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 1.1.3 among these groups in first column in Table 6.12 (9 of 55).

Table 6.12 (10 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.1.4

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	4.299184	4	1.074796	0.864234	0.48656
	Within Groups	226.3425	182	1.24364		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	0.719804	4	0.179951	0.517469	0.722984
	Within Groups	63.29089	182	0.347752		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	0.813444	4	0.203361	0.629091	0.642345
	Within Groups	58.83362	182	0.323262		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	2.182653	4	0.545663	1.427026	0.22676
	Within Groups	69.59275	182	0.382378		
	Total	71.7754	186			
Respondent's education Qualified	Between					
	Groups	5.224278	4	1.306069	1.957747	0.102836
	Within Groups	121.4174	182	0.667129		
	Total	126.6417	186			
Department respondent	of Between					
	Groups	59.90859	4	14.97715	2.231468	0.067347
	Within Groups	1221.546	182	6.711791		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	10.04049	4	2.510122	1.13181	0.342986
	Within Groups	403.6387	182	2.217795		
	Total	413.6791	186			

From the Table 6.12 (10 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 1.1.4 among these groups in first column in Table 6.12 (10 of 55).

Table 6.12 (11 of 56) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.1.5

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	1.394652	4	0.348663	0.276805	0.892697
	Within Groups	229.2471	182	1.259599		
	Total	230.6417	186			
Tenure of respondent	Between Groups	0.602961	4	0.15074	0.432672	0.784908
	Within Groups	63.40773	182	0.348394		
	Total	64.0107	186			
Position of respondent	Between Groups	0.334096	4	0.083524	0.256291	0.905539
	Within Groups	59.31296	182	0.325895		
	Total	59.64706	186			
Sex of respondent	Between Groups	1.186294	4	0.296574	0.764656	0.549525
	Within Groups	70.58911	182	0.387852		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	3.045633	4	0.761408	1.121203	0.347956
	Within Groups	123.5961	182	0.679099		
	Total	126.6417	186			
Department respondent	Between Groups	21.45269	4	5.363173	0.774679	0.54297
	Within Groups	1260.002	182	6.923087		
	Total	1281.455	186			
Respondent's age	Between Groups	3.61836	4	0.90459	0.40149	0.807413
	Within Groups	410.0608	182	2.253081		
	Total	413.6791	186			

From the Table 6.12 (11 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 1.1.5 among these groups in first column in Table 6.12(11 of 55).

Table 6.12 (12 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.1.6

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	16.68123	5	3.336247	2.8223	0.017632

	Within Groups	213.9605	181	1.182102	
	Total	230.6417	186		
	Between				
Tenure of respondent	Groups	3.510386	5	0.702077	2.1004180.067355
	Within Groups	60.50031	181	0.334256	
	Total	64.0107	186		
	Between				
	Groups	1.538056	5	0.307611	0.9581590.444913
	Within Groups	58.109	181	0.321044	
Position of respondent	Total	59.64706	186		
	Between				
	Groups	1.432902	5	0.28658	0.7374070.59633
Sex of respondent	Within Groups	70.3425	181	0.388633	
	Total	71.7754	186		
	Between				
	Groups	3.249861	5	0.649972	0.9534260.447887
	Within Groups	123.3919	181	0.681723	
Respondent's education Qualified	Total	126.6417	186		
	Between				
	Groups	48.10087	5	9.620175	1.4118020.221993
Department of respondent	Within Groups	1233.354	181	6.814109	
	Total	1281.455	186		
	Between				
Respondent's age	Groups	7.898972	5	1.579794	0.7046740.620621
	Within Groups	405.7802	181	2.241879	
	Total	413.6791	186		

There is a row to show obvious difference in answering this question among the group of "Bank of respondent", the Sig. Value is 0.018 less than 0.05 this item will be listed in table 37, and will be discussed later.

Table 6.12 (13 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.2.1

ANOVA		Sum	of	Mean		
		Squares	df	Square	F	Sig.
Bank of respondent	Between					
	Groups	14.04515	5	2.80903	2.34738	0.042893
	Within Groups	216.5966	181	1.196666		
	Total	230.6417	186			
	Between					
	Groups	2.766495	5	0.553299	1.63521	0.15282
Tenure of respondent	Within Groups	61.2442	181	0.338366		
	Total	64.0107	186			
	Between					
Position of respondent	Groups	1.703393	5	0.340679	1.0641860.381817	
	Within Groups	57.94367	181	0.320131		
	Total	59.64706	186			
	Between					
	Groups	3.529469	5	0.705894	1.8721520.10128	
	Within Groups	68.24593	181	0.377049		

	Total	71.7754	186		
Respondent's education	Between				
Qualified	Groups	3.710116	5	0.742023	1.0925280.366109
	Within Groups	122.9316	181	0.67918	
	Total	126.6417	186		
Department	of				
respondent	Between				
	Groups	63.43529	5	12.68706	1.8853210.098952
	Within Groups	1218.019	181	6.729388	
	Total	1281.455	186		
Respondent's age	Between				
	Groups	6.378056	5	1.275611	0.5668670.725317
	Within Groups	407.3011	181	2.250282	
	Total	413.6791	186		

There is a row to show a difference in answering this question among the group of "Bank of respondent", the Sig. Value is 0.043 less than 0.05 this item will be listed in table 37, and will be discussed later.

Table 6.12 (14 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.2.2

ANOVA		Sum	of	Mean		
		Squares	df	Square	F	Sig.
bank of respondent	Between					
	Groups	17.27761	5	3.455521	2.931371	0.014333
	Within Groups	213.3641	181	1.178807		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	1.758851	5	0.35177	1.022787	0.405645
	Within Groups	62.25184	181	0.343933		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	1.896714	5	0.379343	1.188929	0.316341
	Within Groups	57.75034	181	0.319063		
	Total	59.64706	186			
sex of respondent	Between					
	Groups	2.577727	5	0.515545	1.34851	0.245994
	Within Groups	69.19767	181	0.382308		
	Total	71.7754	186			
Respondent's education	Between					
Qualified	Groups	2.935799	5	0.58716	0.859102	0.509801
	Within Groups	123.7059	181	0.683458		
	Total	126.6417	186			
Department	of					
respondent	Between					
	Groups	28.93945	5	5.787891	0.836404	0.525416
	Within Groups	1252.515	181	6.919973		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	14.54288	5	2.908576	1.318979	0.257926
	Within Groups	399.1363	181	2.205173		
	Total	413.6791	186			

There is a row to show obvious difference in answering this question among the group of “Bank of respondent”, the Sig. Value is 0.014 less than 0.05 this item will be listed in table 37, and will be discussed later.

Table 6.12 (15 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.2.3

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	22.99771	5	4.599542	4.009348	0.001788
	Within Groups	207.644	181	1.147204		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.782059	5	0.356412	1.03667	0.397538
	Within Groups	62.22864	181	0.343805		
	Total	64.0107	186			
Position of respondent	Between Groups	1.871213	5	0.374243	1.172426	0.324462
	Within Groups	57.77585	181	0.319204		
	Total	59.64706	186			
Sex of respondent	Between Groups	2.949428	5	0.589886	1.551294	0.176156
	Within Groups	68.82597	181	0.380254		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	4.497281	5	0.899456	1.332861	0.252257
	Within Groups	122.1444	181	0.674831		
	Total	126.6417	186			
Department of respondent	Between Groups	60.55927	5	12.11185	1.795605	0.115848
	Within Groups	1220.895	181	6.745278		
	Total	1281.455	186			
Respondent's age	Between Groups	15.74079	5	3.148157	1.431922	0.214798
	Within Groups	397.9384	181	2.198554		
	Total	413.6791	186			

There is a row to show obvious difference in answering this question among the group of “Bank of respondent”, the Sig. Value is 0.002 less than 0.05 this item will be listed in table 37, and will be discussed later.

Table 6.12 (16 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.2.4

ANOVA					
	Sum Squares	of df	Mean Square	F	Sig.

Bank of respondent	Between				
	Groups	21.30397	5	4.260794	3.6840170.003367
	Within Groups	209.3377	181	1.156562	
	Total	230.6417	186		
Tenure of respondent	Between				
	Groups	1.734019	5	0.346804	1.0079450.414441
	Within Groups	62.27668	181	0.34407	
	Total	64.0107	186		
Position of respondent	Between				
	Groups	0.810517	5	0.162103	0.4986820.776973
	Within Groups	58.83654	181	0.325064	
	Total	59.64706	186		
Sex of respondent	Between				
	Groups	0.717307	5	0.143461	0.3654270.871739
	Within Groups	71.05809	181	0.392586	
	Total	71.7754	186		
Respondent's education Qualified	Between				
	Groups	3.019441	5	0.603888	0.8841750.492862
	Within Groups	123.6223	181	0.682996	
	Total	126.6417	186		
Department respondent	of Between				
	Groups	25.81532	5	5.163064	0.7442540.591295
	Within Groups	1255.639	181	6.937233	
	Total	1281.455	186		
Respondent's age	Between				
	Groups	15.22378	5	3.044756	1.3830930.232619
	Within Groups	398.4554	181	2.201411	
	Total	413.6791	186		

There is a row to show obvious difference in answering this question among the group of "Bank of respondent", the Sig. Value is 0.003 less than 0.05 this item will be listed in table 37, and will be discussed later.

Table 6.12 (17 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.2.5

ANOVA		Sum	of	Mean		
		Squares	df	Square	F	Sig.
Bank of respondent	Between					
	Groups	8.925683	5	1.785137	1.4573130.206008	
	Within Groups	221.716	181	1.22495		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	1.701035	5	0.340207	0.9882490.426319	
	Within Groups	62.30966	181	0.344252		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	1.183243	5	0.236649	0.7326480.59984	
	Within Groups	58.46382	181	0.323005		
	Total	59.64706	186			

Sex of respondent	Between Groups	0.658579	5	0.131716	0.335231	0.891133
	Within Groups	71.11682	181	0.392911		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	2.263252	5	0.45265	0.658713	0.655238
	Within Groups	124.3785	181	0.687174		
	Total	126.6417	186			
Department of respondent	Between Groups	23.85395	5	4.77079	0.686635	0.634146
	Within Groups	1257.601	181	6.94807		
	Total	1281.455	186			
Respondent's age	Between Groups	8.045038	5	1.609008	0.717963	0.610718
	Within Groups	405.6341	181	2.241072		
	Total	413.6791	186			

From the Table 6.12 (17 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 1.2.5 among these groups in first column in Table 6.12 (17 of 55).

Table 6.12 (18 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.2.6

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	6.708265	5	1.341653	1.084426	0.370549
	Within Groups	223.9334	181	1.237201		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.8935	5	0.3787	1.103474	0.360173
	Within Groups	62.1172	181	0.343189		
	Total	64.0107	186			
Position of respondent	Between Groups	0.978101	5	0.19562	0.603509	0.69731
	Within Groups	58.66896	181	0.324138		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.700571	5	0.140114	0.356816	0.877372
	Within Groups	71.07483	181	0.392679		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	3.769377	5	0.753875	1.110514	0.356395
	Within Groups	122.8723	181	0.678853		
	Total	126.6417	186			
Department of respondent	Between Groups	27.54194	5	5.508388	0.795126	0.554463
	Within Groups	1253.913	181	6.927694		

	Total	1281.455	186			
Respondent's age	Between Groups	5.30748	5	1.061496	0.47048	0.797929
	Within Groups	408.3717	181	2.256197		
	Total	413.6791	186			

From the Table 6.12 (18 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 1.2.6 among these groups in first column in Table 6.12(19 of 55).

Table 6.12 (19 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.1

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	9.879393	5	1.975879	1.619996	0.156833
	Within Groups	220.7623	181	1.219681		
	Total	230.6417	186			
	Between Groups	1.87508	5	0.375016	1.092416	0.36617
Tenure of respondent	Within Groups	62.13561	181	0.343291		
	Total	64.0107	186			
	Between Groups	1.46263	5	0.292526	0.909989	0.475781
	Within Groups	58.18443	181	0.321461		
Position of respondent	Total	59.64706	186			
	Between Groups	1.532451	5	0.30649	0.789755	0.5583
	Within Groups	70.24295	181	0.388083		
	Total	71.7754	186			
Sex of respondent	Between Groups	8.57149	5	1.714298	2.627995	0.025438
	Within Groups	118.0702	181	0.652322		
	Total	126.6417	186			
	Between Groups	22.96245	5	4.59249	0.660505	0.653879
Respondent's education Qualified	Within Groups	1258.492	181	6.952995		
	Total	1281.455	186			
	Between Groups	12.39982	5	2.479964	1.118606	0.352089
	Within Groups	401.2793	181	2.217013		
Department of respondent	Total	413.6791	186			
	Between Groups	12.39982	5	2.479964	1.118606	0.352089
	Within Groups	401.2793	181	2.217013		
	Total	413.6791	186			

There is a row to show a difference in answering this question among the group of "Respondent's education Qualified", the Sig. Value is 0.03 less than 0.05 this item will be listed in table 37, and will be discussed later.

Table 6.12 (20 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.2

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	10.02658	5	2.005316	1.645228	0.150229
	Within Groups	220.6151	181	1.218868		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.580748	5	0.31615	0.916596	0.471468
	Within Groups	62.42995	181	0.344917		
	Total	64.0107	186			
Position of respondent	Between Groups	1.925474	5	0.385095	1.207558	0.307369
	Within Groups	57.72158	181	0.318904		
	Total	59.64706	186			
Sex of respondent	Between Groups	1.703331	5	0.340666	0.879959	0.495687
	Within Groups	70.07207	181	0.387139		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	1.568954	5	0.313791	0.454105	0.809929
	Within Groups	125.0728	181	0.69101		
	Total	126.6417	186			
Department of respondent	Between Groups	31.34416	5	6.268832	0.907647	0.477315
	Within Groups	1250.11	181	6.906687		
	Total	1281.455	186			
Respondent's age	Between Groups	7.865125	5	1.573025	0.701596	0.622922
	Within Groups	405.814	181	2.242066		
	Total	413.6791	186			

From the Table 6.12 (20 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 1.3.2 among these groups in first column in Table 6.12(21 of 55).

Table 6.12 (21 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.3

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	21.71975	5	4.343951	3.763392	0.002886
	Within Groups	208.922	181	1.154265		
	Total	230.6417	186			
Tenure of respondent	Between Groups	0.788438	5	0.157688	0.451447	0.811863
	Within Groups	63.22226	181	0.349294		
	Total	64.0107	186			
Position of respondent	Between	0.372402	5	0.07448	0.227432	0.950231

	Groups					
	Within Groups	59.27466	181	0.327484		
	Total	59.64706	186			
	Between					
Sex of respondent	Groups	1.402941	5	0.280588	0.721681	0.607957
	Within Groups	70.37246	181	0.388798		
	Total	71.7754	186			
Respondent's education	Between					
Qualified	Groups	4.614208	5	0.922842	1.368825	0.23806
	Within Groups	122.0275	181	0.674185		
	Total	126.6417	186			
Department of respondent	Between					
	Groups	25.36061	5	5.072121	0.73088	0.601146
	Within Groups	1256.094	181	6.939746		
	Total	1281.455	186			
	Between					
Respondent's age	Groups	21.14442	5	4.228885	1.949963	0.088233
	Within Groups	392.5347	181	2.1687		
	Total	413.6791	186			

There is a row to show obvious difference in answering this question among the group of “Bank of respondent”, the Sig. Value is 0.003 less than 0.05 this item will be listed in table 37, and will be discussed later.

Table 6.12 (22 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.4

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	28.47124	5	5.694249	5.09797	0.000213
	Within Groups	202.1705	181	1.116964		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	3.015059	5	0.603012	1.789393	0.117112
	Within Groups	60.99564	181	0.336992		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	2.870688	5	0.574138	1.83032	0.109016
	Within Groups	56.77637	181	0.313682		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	1.674252	5	0.33485	0.864578	0.506073
	Within Groups	70.10115	181	0.387299		
	Total	71.7754	186			
Respondent's education	Between					
	Groups	2.617182	5	0.523436	0.763897	0.576948
	Within Groups	124.0245	181	0.685218		
	Total	126.6417	186			

Department respondent	of Between Groups	109.5663	5	21.91327	3.384539	0.006012
	Within Groups	1171.888	181	6.474521		
	Total	1281.455	186			
Respondent's age	Between Groups	21.10375	5	4.220749	1.94601	0.088856
	Within Groups	392.5754	181	2.168925		
	Total	413.6791	186			

There are two rows to show obvious difference in answering this question among their deferent groups: the first one is of “Bank of respondent”, the Sig. Value is 0.0002 less than 0.05 and the second one is of “Department of Respondent”, the Sig. Value is 0.006 less than 0.05, both of them did not be met the assumption, the two items will be listed in table 37, and will be discussed later.

Table 6.12 (23 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.5

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	23.14569	5	4.629138	4.038024	0.001691
	Within Groups	207.496	181	1.146387		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.118342	5	0.223668	0.643703	0.66664
	Within Groups	62.89235	181	0.347472		
	Total	64.0107	186			
Position of respondent	Between Groups	1.253616	5	0.250723	0.777157	0.56735
	Within Groups	58.39344	181	0.322616		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.809789	5	0.161958	0.413078	0.839286
	Within Groups	70.96561	181	0.392075		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	2.598614	5	0.519723	0.758364	0.580975
	Within Groups	124.0431	181	0.685321		
	Total	126.6417	186			
Department respondent	of Between Groups	78.36316	5	15.67263	2.357881	0.04207
	Within Groups	1203.091	181	6.646914		
	Total	1281.455	186			
Respondent's age	Between Groups	8.968848	5	1.79377	0.802234	0.549404
	Within Groups	404.7103	181	2.235968		
	Total	413.6791	186			

There are two rows to show obvious difference in answering this question among their deferent groups: the first one is of “Bank of respondent”, the Sig. Value is 0.0002 less than 0.05 and the second one is of “Department of Respondent”, the Sig. Value is 0.04 less than 0.05, both of them did not be met the assumption, the two items will be listed in table 37, and will be discussed later.

Table 6.12 (24 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.6

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	31.04914	5	6.209829	5.6313677	7.52E-05
	Within Groups	199.5926	181	1.102721		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.21636	5	0.243272	0.701214	0.623209
	Within Groups	62.79433	181	0.34693		
	Total	64.0107	186			
Position of respondent	Between Groups	1.909524	5	0.381905	1.197224	0.31232
	Within Groups	57.73753	181	0.318992		
	Total	59.64706	186			
Sex of respondent	Between Groups	2.042589	5	0.408518	1.060357	0.383977
	Within Groups	69.73281	181	0.385264		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	4.933964	5	0.986793	1.467528	0.202561
	Within Groups	121.7077	181	0.672418		
	Total	126.6417	186			
Department of respondent	Between Groups	50.40517	5	10.08103	1.482205	0.197697
	Within Groups	1231.049	181	6.801378		
	Total	1281.455	186			
Respondent's age	Between Groups	11.80794	5	2.361587	1.063643	0.382123
	Within Groups	401.8712	181	2.220283		
	Total	413.6791	186			

From the Table 6.12 (24 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 1.3.6 among these groups in first column in Table 6.12(25 of 56).

Table 6.12 (25 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.7

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.

Bank of respondent	Between					
	Groups	10.01923	5	2.003846	1.643968	0.150553
	Within Groups	220.6225	181	1.218909		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	0.22138	5	0.044276	0.125632	0.986479
	Within Groups	63.78931	181	0.352427		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	2.688199	5	0.53764	1.708475	0.134769
	Within Groups	56.95886	181	0.31469		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	1.725855	5	0.345171	0.891882	0.487724
	Within Groups	70.04955	181	0.387014		
	Total	71.7754	186			
Respondent's education Qualified	Between					
	Groups	9.26429	5	1.852858	2.85717	0.016504
	Within Groups	117.3774	181	0.648494		
	Total	126.6417	186			
Department of respondent	Between					
	Groups	44.36581	5	8.873163	1.298244	0.266591
	Within Groups	1237.089	181	6.834744		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	38.09387	5	7.618773	3.671598	0.003449
	Within Groups	375.5853	181	2.075057		
	Total	413.6791	186			

There are two rows to show obvious difference in answering this question among their deferent groups: the first one is of “Respondent’s Education qualified”, the Sig. Value is 0.02 less than 0.05 and the second one is of “Respondent’s age”, the Sig. Value is 0.003 less than 0.05, both of them did not be met the assumption, the two items will be listed in table 37, and will be discussed later.

Table 6.12 (26 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.8

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	18.90503	5	3.781006	3.232137	0.008062
	Within Groups	211.7367	181	1.169816		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	2.460303	5	0.492061	1.446993	0.209542
	Within Groups	61.55039	181	0.340057		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	1.512993	5	0.302599	0.942139	0.455031
	Within Groups	58.13407	181	0.321183		

	Total	59.64706	186		
	Between				
Sex of respondent	Groups	0.902141	5	0.180428	0.4607870.805049
	Within Groups	70.87326	181	0.391565	
	Total	71.7754	186		
Respondent's education	Between				
Qualified	Groups	6.962119	5	1.392424	2.1058620.066696
	Within Groups	119.6796	181	0.661213	
	Total	126.6417	186		
Department of respondent	Between				
	Groups	63.34717	5	12.66943	1.8825660.099435
	Within Groups	1218.107	181	6.729875	
	Total	1281.455	186		
Respondent's age	Between				
	Groups	6.741049	5	1.34821	0.5996640.70025
	Within Groups	406.9381	181	2.248277	
	Total	413.6791	186		

From the Table 6.12 (26 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.008 less than 0.05, and did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (27 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.9

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	15.6906	5	3.138119	2.642459	0.024756
	Within Groups	214.9511	181	1.187575		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.035465	5	0.207093	0.595216	0.703651
	Within Groups	62.97523	181	0.347929		
	Total	64.0107	186			
Position of respondent	Between Groups	0.660675	5	0.132135	0.405457	0.844609
	Within Groups	58.98638	181	0.325892		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.582994	5	0.116599	0.296441	0.91441
	Within Groups	71.19241	181	0.393328		
	Total	71.7754	186			
Respondent's education	Between Groups	10.54364	5	2.108729	3.287565	0.007247
Qualified	Within Groups	116.0981	181	0.641426		
	Total	126.6417	186			
Department of respondent	Between Groups	64.10461	5	12.82092	1.906261	0.095354
	Within Groups	1217.35	181	6.72569		

	Total	1281.455	186		
	Between				
Respondent's age	Groups	13.67914	5	2.735829	1.2379630.293166
	Within Groups	400	181	2.209945	
	Total	413.6791	186		

From the Table 6.12 (27 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.025 less than 0.05 and the row of “Respondent’s education qualified”, the Sig. Value is 0.007 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (28 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 1.3.10

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	16.19319	5	3.238638	2.733493	0.020856
	Within Groups	214.4485	181	1.184798		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	0.960296	5	0.192059	0.551348	0.737153
	Within Groups	63.0504	181	0.348345		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	1.198019	5	0.239604	0.741985	0.592962
	Within Groups	58.44904	181	0.322923		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	1.166698	5	0.23334	0.598148	0.701409
	Within Groups	70.6087	181	0.390103		
	Total	71.7754	186			
Respondent's education Qualified	Between					
	Groups	8.065318	5	1.613064	2.462248	0.034672
	Within Groups	118.5764	181	0.655118		
	Total	126.6417	186			
Department of respondent	Between					
	Groups	23.77641	5	4.755282	0.684361	0.635857
	Within Groups	1257.678	181	6.948498		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	10.28798	5	2.057596	0.923235	0.46716
	Within Groups	403.3912	181	2.22868		
	Total	413.6791	186			

From the Table 6.12 (28 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.02 less than 0.05 and the row of “Respondent’s education qualified”, the Sig. Value is 0.03 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (29 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.1.1

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	11.21318	5	2.242635	1.849882	0.105333
	Within Groups	219.4285	181	1.212312		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.427122	5	0.285424	0.825485	0.53302
	Within Groups	62.58357	181	0.345766		
	Total	64.0107	186			
Position of respondent	Between Groups	1.223618	5	0.244724	0.758172	0.581115
	Within Groups	58.42344	181	0.322781		
	Total	59.64706	186			
Sex of respondent	Between Groups	1.352182	5	0.270436	0.695069	0.627812
	Within Groups	70.42322	181	0.389079		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	1.727647	5	0.345529	0.500671	0.775483
	Within Groups	124.9141	181	0.690133		
	Total	126.6417	186			
Department of respondent	Between Groups	111.164	5	22.2328	3.438579	0.005416
	Within Groups	1170.291	181	6.465694		
	Total	1281.455	186			
Respondent's age	Between Groups	9.316501	5	1.8633	0.834047	0.527053
	Within Groups	404.3626	181	2.234048		
	Total	413.6791	186			

From the Table 6.12 (29 of 55), we can know that the row of “Department of respondent”, the Sig. Value is 0.005 less than 0.05 and did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (30 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.1.2

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	10.95728	5	2.191456	1.805561	0.113849
	Within Groups	219.6844	181	1.213726		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.178309	5	0.235662	0.678866	0.639997
	Within Groups	62.83239	181	0.34714		
	Total					

	Total	64.0107	186		
	Between				
Position of respondent	Groups	0.568519	5	0.113704	0.3483560.882828
	Within Groups	59.07854	181	0.326401	
	Total	59.64706	186		
	Between				
Sex of respondent	Groups	1.483291	5	0.296658	0.7638860.576957
	Within Groups	70.29211	181	0.388354	
	Total	71.7754	186		
Respondent's education	Between				
Qualified	Groups	0.80699	5	0.161398	0.2321540.94804
	Within Groups	125.8347	181	0.695219	
	Total	126.6417	186		
Department of respondent	Between				
	Groups	10.13105	5	2.026209	0.2884740.918934
	Within Groups	1271.323	181	7.023887	
	Total	1281.455	186		
	Between				
Respondent's age	Groups	6.252082	5	1.250416	0.5554990.73399
	Within Groups	407.4271	181	2.250978	
	Total	413.6791	186		

From the Table 6.12 (30 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 2.1.2 among these groups in first column in Table 6.12(31 of 56).

Table 6.12 (31 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.1.3

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	18.93451	5	3.786902	3.237629	0.007978
	Within Groups	211.7072	181	1.169653		
	Total	230.6417	186			
Tenure of respondent	Between Groups	2.473598	5	0.49472	1.455127	0.206752
	Within Groups	61.5371	181	0.339984		
	Total	64.0107	186			
Position of respondent	Between Groups	2.037202	5	0.40744	1.280106	0.274369
	Within Groups	57.60986	181	0.318287		
	Total	59.64706	186			
Sex of respondent	Between Groups	3.346955	5	0.669391	1.770606	0.121011
	Within Groups	68.42845	181	0.378058		
	Total	71.7754	186			
Respondent's education	Between					
Qualified	Groups	2.939968	5	0.587994	0.86035	0.508949
	Within Groups	123.7017	181	0.683435		
	Total	126.6417	186			

Department respondent	of Between				
	Groups	17.37247	5	3.474493	0.4975020.777856
	Within Groups	1264.082	181	6.983879	
	Total	1281.455	186		
Respondent's age	Between				
	Groups	27.97598	5	5.595197	2.6256740.025549
	Within Groups	385.7032	181	2.130957	
	Total	413.6791	186		

From the Table 6.12 (31 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.008 less than 0.05 and the row of “Respondent’s age”, the Sig. Value is 0.03 less than 0.05. Both of them did not be met the assumption, the two items will be listed in table 37, and will be discussed later.

Table 6.12 (32 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.1.4

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	19.75123	5	3.950246	3.39036	0.005945
	Within Groups	210.8905	181	1.165141		
	Total	230.6417	186			
Tenure respondent	of Between					
	Groups	2.058062	5	0.411612	1.202562	0.309755
	Within Groups	61.95263	181	0.34228		
	Total	64.0107	186			
Position respondent	of Between					
	Groups	1.576311	5	0.315262	0.982637	0.429746
	Within Groups	58.07075	181	0.320833		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	0.69913	5	0.139826	0.356075	0.877853
	Within Groups	71.07627	181	0.392687		
	Total	71.7754	186			
Respondent's education Qualified	Between					
	Groups	3.240438	5	0.648088	0.950589	0.449675
	Within Groups	123.4013	181	0.681775		
	Total	126.6417	186			
Department respondent	of Between					
	Groups	51.50344	5	10.30069	1.515852	0.186931
	Within Groups	1229.951	181	6.79531		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	10.14486	5	2.028972	0.910069	0.475728
	Within Groups	403.5343	181	2.229471		
	Total	413.6791	186			

From the Table 6.12 (32 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.006 less than 0.05, did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (33 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.2.1

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	27.98317	5	5.596634	4.99851	0.000259
	Within Groups	202.6585	181	1.11966		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.937556	5	0.387511	1.12995	0.34612
	Within Groups	62.07314	181	0.342946		
	Total	64.0107	186			
Position of respondent	Between Groups	1.459766	5	0.291953	0.908163	0.476977
	Within Groups	58.18729	181	0.321477		
	Total	59.64706	186			
Sex of respondent	Between Groups	1.719379	5	0.343876	0.888454	0.490006
	Within Groups	70.05602	181	0.38705		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	3.561108	5	0.712222	1.047379	0.391364
	Within Groups	123.0806	181	0.680003		
	Total	126.6417	186			
Department of respondent	Between Groups	39.67819	5	7.935639	1.15669	0.332358
	Within Groups	1241.776	181	6.860643		
	Total	1281.455	186			
Respondent's age	Between Groups	4.983653	5	0.996731	0.441425	0.819118
	Within Groups	408.6955	181	2.257986		
	Total	413.6791	186			

From the Table 6.12 (33 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.0003 less than 0.05, did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (34 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.2.2

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	16.29232	5	3.258463	2.751497	0.020159
	Within Groups	214.3494	181	1.184251		
	Total	230.6417	186			

Tenure of respondent	Between					
	Groups	1.31092	5	0.262184	0.756866	0.582067
	Within Groups	62.69977	181	0.346408		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	0.982337	5	0.196467	0.606167	0.695278
	Within Groups	58.66472	181	0.324114		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	1.037164	5	0.207433	0.530764	0.752795
	Within Groups	70.73824	181	0.390819		
	Total	71.7754	186			
Respondent's education	Between					
	Groups	3.528884	5	0.705777	1.03763	0.396982
	Within Groups	123.1128	181	0.680181		
	Total	126.6417	186			
Department of respondent	Between					
	Groups	32.39149	5	6.478299	0.938761	0.457182
	Within Groups	1249.063	181	6.900901		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	15.86195	5	3.172389	1.443383	0.210791
	Within Groups	397.8172	181	2.197885		
	Total	413.6791	186			

From the Table 6.12 (34 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.02 less than 0.05, and did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (35 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.2.3

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	7.993126	5	1.598625	1.299587	0.266023
	Within Groups	222.6486	181	1.230103		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	1.213579	5	0.242716	0.699579	0.624432
	Within Groups	62.79712	181	0.346945		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	3.87209	5	0.774418	2.513128	0.031538
	Within Groups	55.77497	181	0.308149		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	1.486936	5	0.297387	0.765802	0.575565
	Within Groups	70.28847	181	0.388334		
	Total	71.7754	186			

Respondent's education	Between				
	Qualified	Groups	2.730867	5	0.546173
		Within Groups	123.9108	181	0.68459
		Total	126.6417	186	
Department respondent	of Between				
	Groups	10.2197	5	2.04394	0.291019
	Within Groups	1271.235	181	7.023397	0.917499
		Total	1281.455	186	
Respondent's age	Between				
	Groups	32.60989	5	6.521978	3.097805
	Within Groups	381.0693	181	2.105355	0.010432
		Total	413.6791	186	

From the Table 6.12 (35 of 55), we can know that the row of “Position of respondent”, the Sig. Value is 0.03 less than 0.05 and the row of “Respondent’s age”, the Sig. Value is 0.01 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (36 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.2.4

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	9.349194	5	1.869839	1.529382	0.182751
	Within Groups	221.2925	181	1.222611		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	0.603892	5	0.120778	0.344772	0.885116
	Within Groups	63.4068	181	0.350314		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	3.180732	5	0.636146	2.039136	0.075223
	Within Groups	56.46633	181	0.311969		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	0.340027	5	0.068005	0.172309	0.972592
	Within Groups	71.43537	181	0.394671		
	Total	71.7754	186			
Respondent's education	Between					
	Qualified	Groups	1.334115	5	0.266823	0.385411
		Within Groups	125.3076	181	0.692307	0.858378
		Total	126.6417	186		
Department respondent	of Between					
	Groups	87.70591	5	17.54118	2.65965	0.023969
	Within Groups	1193.749	181	6.595296		
		Total	1281.455	186		
Respondent's age	Between					
	Groups	33.49774	5	6.699548	3.189578	0.008749
	Within Groups	380.1814	181	2.10045		
		Total	413.6791	186		

From the Table 6.12 (36 of 55), we can know that the row of “department of respondent”, the Sig. Value is 0.02 less than 0.05 and the row of “Respondent’s age”, the Sig. Value is 0.009 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (37 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.2.5

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	10.09453	5	2.018905	1.656888	0.147263
	Within Groups	220.5472	181	1.218493		
	Total	230.6417	186			
Tenure of respondent	Between Groups	2.703552	5	0.54071	1.596365	0.163253
	Within Groups	61.30714	181	0.338713		
	Total	64.0107	186			
Position of respondent	Between Groups	4.635704	5	0.927141	3.050506	0.01142
	Within Groups	55.01136	181	0.30393		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.785566	5	0.157113	0.400585	0.847986
	Within Groups	70.98984	181	0.392209		
	Total	71.7754	186			
Respondent,s education Qualified	Between Groups	1.750777	5	0.350155	0.507468	0.770382
	Within Groups	124.8909	181	0.690005		
	Total	126.6417	186			
Department of respondent	Between Groups	27.08621	5	5.417242	0.781685	0.56409
	Within Groups	1254.368	181	6.930212		
	Total	1281.455	186			
Respondent’s age	Between Groups	26.61868	5	5.323736	2.489524	0.032956
	Within Groups	387.0605	181	2.138456		
	Total	413.6791	186			

From the Table 6.12 (37 of 55), we can know that the row of “Position of respondent”, the Sig. Value is 0.01 less than 0.05 and the row of “Respondent’s age”, the Sig. Value is 0.032 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (38 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.2,6

ANOVA					
	Sum	ofdf	Mean	F	Sig.

		Squares		Square	
Bank of respondent	Between Groups	11.21257	5	2.242514	1.8497780.105352
	Within Groups	219.4291	181	1.212316	
	Total	230.6417	186		
Tenure of respondent	Between Groups	1.01267	5	0.202534	0.5819020.713831
	Within Groups	62.99803	181	0.348055	
	Total	64.0107	186		
Position of respondent	Between Groups	1.649493	5	0.329899	1.0295540.401678
	Within Groups	57.99757	181	0.320429	
	Total	59.64706	186		
Sex of respondent	Between Groups	2.271903	5	0.454381	1.1832910.319097
	Within Groups	69.5035	181	0.383997	
	Total	71.7754	186		
Respondent's education Qualified	Between Groups	7.985546	5	1.597109	2.4362560.036387
	Within Groups	118.6562	181	0.655559	
	Total	126.6417	186		
Department of respondent	Between Groups	17.23122	5	3.446243	0.4934020.780921
	Within Groups	1264.223	181	6.984659	
	Total	1281.455	186		
Respondent's age	Between Groups	24.92619	5	4.985239	2.3210840.045023
	Within Groups	388.753	181	2.147806	
	Total	413.6791	186		

From the Table 6.12 (38 of 55), we can know that the row of “respondent’s education qualified”, the Sig. Value is 0.04 less than 0.05 and the row of “Respondent’s age”, the Sig. Value is 0.045 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (39 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2,3.1

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	22.73854	5	4.547709	3.959225	0.001972
	Within Groups	207.9032	181	1.148636		
	Total	230.6417	186			
Tenure of respondent	Between Groups	3.267539	5	0.653508	1.947296	0.088653
	Within Groups	60.74316	181	0.335598		
	Total	64.0107	186			
Position of respondent	Between Groups	2.54676	5	0.509352	1.614575	0.158285

	Within Groups	57.1003	181	0.315471	
	Total	59.64706	186		
	Between				
Sex of respondent	Groups	0.167312	5	0.033462	0.084581 0.994586
	Within Groups	71.60809	181	0.395625	
	Total	71.7754	186		
Respondent's education	Between				
	Groups	10.95462	5	2.190925	3.427844 0.00553
	Within Groups	115.6871	181	0.639155	
Qualified	Total	126.6417	186		
	Between				
	Groups	68.716	5	13.7432	2.051159 0.073614
Department of respondent	Within Groups	1212.739	181	6.700213	
	Total	1281.455	186		
	Between				
Respondent's age	Groups	8.907365	5	1.781473	0.796613 0.553402
	Within Groups	404.7718	181	2.236308	
	Total	413.6791	186		

From the Table 6.12 (39 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.002 less than 0.05 and the row of “Respondent’s education qualified”, the Sig. Value is 0.006 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (40 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.3.2

ANOVA		Sum	of	Mean		
		Squares	df	Square	F	Sig.
Bank of respondent	Between					
	Groups	5.529739	5	1.105948	0.889231	0.489488
	Within Groups	225.112	181	1.243713		
Tenure of respondent	Total	230.6417	186			
	Between					
	Groups	1.203978	5	0.240796	0.693938	0.62866
Position of respondent	Within Groups	62.80672	181	0.346998		
	Total	64.0107	186			
	Between					
Sex of respondent	Groups	0.926444	5	0.185289	0.571133	0.72206
	Within Groups	58.72062	181	0.324423		
	Total	59.64706	186			
Respondent's education	Between					
	Groups	3.319654	5	0.663931	1.755462	0.12424
	Within Groups	68.45575	181	0.378209		
Qualified	Total	71.7754	186			
	Between					
	Groups	0.438718	5	0.087744	0.125842	0.986428
Department of respondent	Within Groups	126.203	181	0.697254		
	Total	126.6417	186			
	Between					
	Groups	32.63055	5	6.52611	0.945871	0.45266

	Within Groups	1248.824	181	6.89958	
	Total	1281.455	186		
	Between				
Respondent's age	Groups	9.281495	5	1.856299	0.830841 0.529283
	Within Groups	404.3976	181	2.234241	
	Total	413.6791	186		

From the Table 6.12 (40 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 2.3.2 among these groups in first column in Table 6.12(41 of 56).

Table 6.12 (41 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.3.3

ANOVA		Sum	of	Mean		
		Squares	df	Square	F	Sig.
Bank of respondent	Between					
	Groups	6.454622	5	1.290924	1.042243	0.394317
	Within Groups	224.1871	181	1.238603		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	2.146716	5	0.429343	1.256161	0.284923
	Within Groups	61.86398	181	0.34179		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	1.090454	5	0.218091	0.674125	0.643575
	Within Groups	58.5566	181	0.323517		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	7.102965	5	1.420593	3.975841	0.001909
	Within Groups	64.67244	181	0.357306		
	Total	71.7754	186			
Respondent's education Qualified	Between					
	Groups	1.197068	5	0.239414	0.345442	0.884689
	Within Groups	125.4446	181	0.693064		
	Total	126.6417	186			
Department of respondent	Between					
	Groups	31.22146	5	6.244292	0.904005	0.479708
	Within Groups	1250.233	181	6.907365		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	7.143199	5	1.42864	0.636066	0.672454
	Within Groups	406.5359	181	2.246055		
	Total	413.6791	186			

From the Table 6.12 (41 of 55), we can know that the row of "Sex of respondent", the Sig. Value is 0.002 less than 0.05 and did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (42 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 2.3.4

ANOVA		Sum	of	Mean		
		Squares	df	Square	F	Sig.
Bank of respondent	Between Groups	6.422575	5	1.284515	1.03692	0.397393
	Within Groups	224.2191	181	1.23878		
	Total	230.6417	186			
Tenure of respondent	Between Groups	0.914981	5	0.182996	0.524953	0.757195
	Within Groups	63.09571	181	0.348595		
	Total	64.0107	186			
Position of respondent	Between Groups	1.10097	5	0.220194	0.680748	0.638578
	Within Groups	58.54609	181	0.323459		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.849041	5	0.169808	0.433341	0.824925
	Within Groups	70.92636	181	0.391858		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	3.892187	5	0.778437	1.147843	0.336863
	Within Groups	122.7495	181	0.678174		
	Total	126.6417	186			
Department of respondent	Between Groups	21.21553	5	4.243106	0.60941	0.692799
	Within Groups	1260.239	181	6.962646		
	Total	1281.455	186			
Respondent's age	Between Groups	11.58577	5	2.317153	1.043053	0.39385
	Within Groups	402.0934	181	2.22151		
	Total	413.6791	186			

From the Table 6.12 (42 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 2.3.4 among these groups in first column in Table 6.12(43 of 56).

Table 6.12 (43 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.1.1

ANOVA		Sum	of	Mean		
		Squares	df	Square	F	Sig.
Bank of respondent	Between Groups	4.57019	4	1.142547	0.919813	0.453606
	Within Groups	226.0715	182	1.242151		
	Total	230.6417	186			
Tenure of respondent	Between Groups	0.838389	4	0.209597	0.603852	0.660342

	Within Groups	63.17231	182	0.347101	
	Total	64.0107	186		
	Between				
Position of respondent	Groups	1.64176	4	0.41044	1.2878150.276446
	Within Groups	58.0053	182	0.31871	
	Total	59.64706	186		
	Between				
Sex of respondent	Groups	0.622484	4	0.155621	0.3980580.809872
	Within Groups	71.15292	182	0.39095	
	Total	71.7754	186		
	Between				
Respondent's education	Groups	0.417347	4	0.104337	0.1504410.962611
Qualified	Within Groups	126.2244	182	0.69354	
	Total	126.6417	186		
	Between				
Department of respondent	Groups	48.32875	4	12.08219	1.7832390.134053
	Within Groups	1233.126	182	6.775416	
	Total	1281.455	186		
	Between				
Respondent's age	Groups	15.26792	4	3.816979	1.7436510.142275
	Within Groups	398.4112	182	2.189073	
	Total	413.6791	186		

From the Table 6.12 (43 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05.in this table. That is to say no difference in answering Question 3.1.1

Table 6.12 (44 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.1.2

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	10.41495	4	2.603737	2.151783	0.076241
	Within Groups	220.2268	182	1.210037		
	Total	230.6417	186			
	Between					
Tenure of respondent	Groups	1.334077	4	0.333519	0.968471	0.426097
	Within Groups	62.67662	182	0.344377		
	Total	64.0107	186			
	Between					
Position of respondent	Groups	0.142904	4	0.035726	0.109272	0.979165
	Within Groups	59.50415	182	0.326946		
	Total	59.64706	186			
	Between					
Sex of respondent	Groups	1.536271	4	0.384068	0.995176	0.411537
	Within Groups	70.23913	182	0.385929		
	Total	71.7754	186			
	Between					
Respondent's education	Groups	1.493209	4	0.373302	0.542883	0.704434
Qualified	Within Groups					

	Within Groups	125.1485	182	0.687629	
	Total	126.6417	186		
	Between Groups	11.82285	4	2.955714	0.4236980.791411
Department respondent	Within Groups	1269.632	182	6.975998	
	Total	1281.455	186		
Respondent's age	Between Groups	3.092188	4	0.773047	0.3426670.848872
	Within Groups	410.587	182	2.255972	
	Total	413.6791	186		

From the Table 6.12 (44 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05 in this table. That is to say no difference in answering Question 3.1.2 among these groups in first column in Table 6.12 (45 of 56).

Table 6.12 (45 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.1.3

ANOVA		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	12.37383	6	2.062305	1.700731	0.123186
	Within Groups	218.2679	180	1.212599		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.302504	6	0.217084	0.623126	0.71163
	Within Groups	62.70819	180	0.348379		
	Total	64.0107	186			
Position of respondent	Between Groups	1.040446	6	0.173408	0.532592	0.783032
	Within Groups	58.60661	180	0.325592		
	Total	59.64706	186			
Sex of respondent	Between Groups	2.279477	6	0.379913	0.984004	0.43752
	Within Groups	69.49592	180	0.386088		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	2.339242	6	0.389874	0.564568	0.758144
	Within Groups	124.3025	180	0.690569		
	Total	126.6417	186			
Department respondent	Between Groups	36.57333	6	6.095555	0.881369	0.509731
	Within Groups	1244.881	180	6.916007		
	Total	1281.455	186			
Respondent's age	Between Groups	10.57388	6	1.762314	0.786932	0.581218
	Within Groups	403.1053	180	2.239474		
	Total	413.6791	186			

From the Table 6.12 (46 of 55), we can know that all the items have been met the assumption, no one Sig. Value is less than 0.05 in this table. That is to say no difference in answering Question 3.1.3 among these groups in first column in Table 6.12 (46 of 56).

Table 6.12 (46 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.1

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	19.89609	5	3.979217	3.402367	0.005816
	Within Groups	210.5179	180	1.169544		
	Total	230.414	185			
Tenure of respondent	Between Groups	5.02315	5	1.00463	3.068134	0.011053
	Within Groups	58.93922	180	0.32744		
	Total	63.96237	185			
Position of respondent	Between Groups	1.366888	5	0.273378	0.845142	0.519385
	Within Groups	58.22451	180	0.323469		
	Total	59.5914	185			
Sex of respondent	Between Groups	1.250261	5	0.250052	0.639238	0.67004
	Within Groups	70.41103	180	0.391172		
	Total	71.66129	185			
Respondent's education Qualified	Between Groups	1.643493	5	0.328699	0.473381	0.795786
	Within Groups	124.9855	180	0.694364		
	Total	126.629	185			
Department of respondent	Between Groups	32.90013	5	6.580025	0.949252	0.450535
	Within Groups	1247.724	180	6.931797		
	Total	1280.624	185			
Respondent's age	Between Groups	15.49042	5	3.098083	1.406086	0.224106
	Within Groups	396.601	180	2.203339		
	Total	412.0914	185			

From the Table 6.12 (46 of 55), we can know that the row of "Bank of respondent", the Sig. Value is 0.006 less than 0.05 and the row of "Tenure of Respondent", the Sig. Value is 0.011 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (47 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.2

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	30.01231	5	6.002462	5.391388	0.000121

	Within Groups	200.4017	180	1.113343	
	Total	230.414	185		
	Between				
Tenure of respondent	Groups	2.610201	5	0.52204	1.5316040.182105
	Within Groups	61.35216	180	0.340845	
	Total	63.96237	185		
	Between				
	Groups	1.083523	5	0.216705	0.6666940.649195
	Within Groups	58.50787	180	0.325044	
Position of respondent	Total	59.5914	185		
	Between				
	Groups	4.092599	5	0.81852	2.1805010.058273
Sex of respondent	Within Groups	67.56869	180	0.375382	
	Total	71.66129	185		
Respondent's education	Between				
	Groups	3.551749	5	0.71035	1.0493810.390239
	Within Groups	121.8461	180	0.676923	
Qualified	Total	125.3978	185		
	Between				
	Groups	50.9066	5	10.18132	1.4892960.195416
Department of respondent	Within Groups	1230.54	180	6.836331	
	Total	1281.446	185		
	Between				
Respondent's age	Groups	21.24405	5	4.248811	1.9567380.087206
	Within Groups	390.8473	180	2.171374	
	Total	412.0914	185		

From the Table 6.12 (47 of 55), we can know that the row of "Bank of respondent", the Sig. Value is 0.0001 less than 0.05 did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (48 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.3

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	21.10205	5	4.22041	3.645583	0.003628
	Within Groups	209.5397	181	1.157678		
Tenure of respondent	Total	230.6417	186			
	Between					
	Groups	1.221521	5	0.244304	0.704246	0.620941
Position of respondent	Within Groups	62.78917	181	0.346902		
	Total	64.0107	186			
	Between					
Sex of respondent	Groups	0.669469	5	0.133894	0.410915	0.840802
	Within Groups	58.97759	181	0.325843		
	Total	59.64706	186			
	Between					
	Groups	2.910188	5	0.582038	1.529782	0.182628
	Within Groups	68.86521	181	0.380471		

	Total	71.7754	186		
Respondent's education	Between				
Qualified	Groups	3.934973	5	0.786995	1.1608650.330248
	Within Groups	122.7067	181	0.677938	
	Total	126.6417	186		
Department	of				
respondent	Between				
	Groups	11.89289	5	2.378578	0.3391110.888699
	Within Groups	1269.562	181	7.014153	
	Total	1281.455	186		
Respondent's age	Between				
	Groups	22.16274	5	4.432547	2.0491890.073875
	Within Groups	391.5164	181	2.163074	
	Total	413.6791	186		

From the Table 6.12 (48 of 55), we can know that the row of "Bank of respondent", the Sig. Value is 0.004 less than 0.05 did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (49 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.4

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	24.96855	5	4.993709	4.3946490.000843	
	Within Groups	205.6732	181	1.136316		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	0.203834	5	0.040767	0.1156430.98881	
	Within Groups	63.80686	181	0.352524		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	0.977647	5	0.195529	0.6032250.697527	
	Within Groups	58.66941	181	0.32414		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	1.683096	5	0.336619	0.8692550.502901	
	Within Groups	70.09231	181	0.38725		
	Total	71.7754	186			
Respondent's education	Between					
Qualified	Groups	1.183343	5	0.236669	0.3414440.887227	
	Within Groups	125.4584	181	0.69314		
	Total	126.6417	186			
Department	of					
respondent	Between					
	Groups	34.19948	5	6.839896	0.9925970.423677	
	Within Groups	1247.255	181	6.890912		
	Total	1281.455	186			
Respondent's age	Between					
	Groups	15.82568	5	3.165135	1.4399510.211984	
	Within Groups	397.8535	181	2.198085		
	Total	413.6791	186			

From the Table 6.12 (49 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.0008 less than 0.05 did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (50 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.5

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	24.65927	5	4.931854	4.333698	0.00095
	Within Groups	205.9824	181	1.138025		
	Total	230.6417	186			
Tenure of respondent	Between Groups	0.714303	5	0.142861	0.408519	0.842476
	Within Groups	63.29639	181	0.349704		
	Total	64.0107	186			
Position of respondent	Between Groups	1.517398	5	0.30348	0.944953	0.453242
	Within Groups	58.12966	181	0.321158		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.828292	5	0.165658	0.422627	0.832555
	Within Groups	70.94711	181	0.391973		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	6.305391	5	1.261078	1.89681	0.096962
	Within Groups	120.3363	181	0.664842		
	Total	126.6417	186			
Department of respondent	Between Groups	14.77693	5	2.955385	0.422305	0.832783
	Within Groups	1266.678	181	6.998219		
	Total	1281.455	186			
Respondent's age	Between Groups	23.96392	5	4.792784	2.225969	0.053608
	Within Groups	389.7152	181	2.153123		
	Total	413.6791	186			

From the Table 6.12 (50 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.001 less than 0.05 did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (51 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.6

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	32.65552	5	6.531103	5.944618	4.1E-05

	Within Groups	197.7585	180	1.098658		
	Total	230.414	185			
	Between					
Tenure of respondent	Groups	3.497097	5	0.699419	2.196153	0.056635
	Within Groups	57.32548	180	0.318475		
	Total	60.82258	185			
	Between					
Position of respondent	Groups	1.01894	5	0.203788	0.626264	0.679929
	Within Groups	58.57246	180	0.325403		
	Total	59.5914	185			
	Between					
Sex of respondent	Groups	0.847778	5	0.169556	0.430992	0.826601
	Within Groups	70.81351	180	0.393408		
	Total	71.66129	185			
	Between					
Respondent's education	Groups	4.538968	5	0.907794	1.34698	0.24663
	Within Groups	121.3105	180	0.673947		
	Total	125.8495	185			
	Between					
Department of respondent	Groups	16.40543	5	3.281086	0.467163	0.800368
	Within Groups	1264.218	180	7.023435		
	Total	1280.624	185			
	Between					
Respondent's age	Groups	32.96449	5	6.592898	3.142308	0.00959
	Within Groups	377.6592	180	2.098106		
	Total	410.6237	185			

From the Table 6.12 (51 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 4.1-0.5 less than 0.05 and the row of “Respondent's age”, the Sig. Value is 0.01 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (52 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.7

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	21.90073	5	4.380147	3.781181	0.002793
	Within Groups	208.5132	180	1.158407		
	Total	230.414	185			
Tenure of respondent	Between Groups	0.300196	5	0.060039	0.169756	0.973475
	Within Groups	63.66217	180	0.353679		
	Total	63.96237	185			
Position of respondent	Between Groups	1.260093	5	0.252019	0.777684	0.566978
	Within Groups	58.33131	180	0.324063		
	Total	59.5914	185			
Sex of respondent	Between Groups	1.659908	5	0.331982	0.85365	0.513538
	Within Groups					
	Total					

	Within Groups	70.00138	180	0.388897		
	Total	71.66129	185			
Respondent's education	Between					
Qualified	Groups	1.781303	5	0.356261	0.518757	0.761876
	Within Groups	123.6165	180	0.686759		
	Total	125.3978	185			
Department	of Between					
respondent	Groups	15.57862	5	3.115725	0.44304	0.817949
	Within Groups	1265.868	180	7.032598		
	Total	1281.446	185			
	Between					
Respondent's age	Groups	13.26383	5	2.652765	1.197254	0.312332
	Within Groups	398.8276	180	2.215709		
	Total	412.0914	185			

From the Table 6.12 (52 of 55), we can know that the row of "Bank of respondent" in Table 6.12(53 of 56), the Sig. Value is 0.003 less than 0.05 and did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (53 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.2.8

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between					
	Groups	33.71643	5	6.743287	6.197959	2.49E-05
	Within Groups	196.9253	181	1.087985		
	Total	230.6417	186			
Tenure of respondent	Between					
	Groups	3.754249	5	0.75085	2.255424	0.050795
	Within Groups	60.25645	181	0.332909		
	Total	64.0107	186			
Position of respondent	Between					
	Groups	2.011391	5	0.402278	1.263321	0.281733
	Within Groups	57.63567	181	0.318429		
	Total	59.64706	186			
Sex of respondent	Between					
	Groups	2.677084	5	0.535417	1.402501	0.225389
	Within Groups	69.09832	181	0.381759		
	Total	71.7754	186			
Respondent's education	Between					
Qualified	Groups	0.609952	5	0.12199	0.175196	0.971576
	Within Groups	126.0318	181	0.696308		
	Total	126.6417	186			
Department	of Between					
respondent	Groups	71.27989	5	14.25598	2.132198	0.063589
	Within Groups	1210.175	181	6.686048		
	Total	1281.455	186			
	Between					
Respondent's age	Groups	34.50352	5	6.900703	3.29406	0.007157

Within Groups	379.1756	181	2.094893
Total	413.6791	186	

From the Table 6.12 (53 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is E2.49-0.5 less than 0.05 and the row of “Respondent’s age”, the Sig. Value is 0.008 less than 0.05, did not be met the assumption, the both items will be listed in table 37, and will be discussed later.

Table 6.12 (54 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.3.1

ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	22.11864	5	4.423729	3.839839	0.002488
	Within Groups	208.5231	181	1.152061		
	Total	230.6417	186			
Tenure of respondent	Between Groups	1.003903	5	0.200781	0.576784	0.717742
	Within Groups	63.00679	181	0.348104		
	Total	64.0107	186			
Position of respondent	Between Groups	3.382968	5	0.676594	2.176582	0.058662
	Within Groups	56.26409	181	0.310851		
	Total	59.64706	186			
Sex of respondent	Between Groups	0.56059	5	0.112118	0.28496	0.920899
	Within Groups	71.21481	181	0.393452		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	2.778887	5	0.555777	0.812154	0.542383
	Within Groups	123.8628	181	0.684325		
	Total	126.6417	186			
Department of respondent	Between Groups	26.00144	5	5.200289	0.749731	0.58728
	Within Groups	1255.453	181	6.936205		
	Total	1281.455	186			
Respondent's age	Between Groups	16.67613	5	3.335227	1.520583	0.18546
	Within Groups	397.003	181	2.193387		
	Total	413.6791	186			

From the Table 6.12 (54 of 55), we can know that the row of “Bank of respondent”, the Sig. Value is 0.0025 less than 0.05 and did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.12 (55 of 55) Analysis of variance (One-Way ANOVA) to the respondent to questions 3.3.2

ANOVA						
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		Sum Squares	of df	Mean Square	F	Sig.
Bank of respondent	Between Groups	17.96064	5	3.592129	3.057044	0.011278
	Within Groups	212.6811	181	1.175034		
	Total	230.6417	186			
Tenure of respondent	Between Groups	0.872446	5	0.174489	0.500213	0.775827
	Within Groups	63.13825	181	0.34883		
	Total	64.0107	186			
Position of respondent	Between Groups	2.275131	5	0.455026	1.435541	0.213526
	Within Groups	57.37193	181	0.316972		
	Total	59.64706	186			
Sex of respondent	Between Groups	1.90326	5	0.380652	0.986058	0.427655
	Within Groups	69.87214	181	0.386034		
	Total	71.7754	186			
Respondent's education Qualified	Between Groups	4.689821	5	0.937964	1.392119	0.229232
	Within Groups	121.9519	181	0.673767		
	Total	126.6417	186			
Department of respondent	Between Groups	46.61737	5	9.323474	1.366617	0.238912
	Within Groups	1234.837	181	6.822305		
	Total	1281.455	186			
Respondent's age	Between Groups	9.558561	5	1.911712	0.856229	0.511762
	Within Groups	404.1206	181	2.23271		
	Total	413.6791	186			

From the Table 6.12 (52 of 56), we can know that the row of “Bank of respondent”, the Sig. Value is 0.011 less than 0.05 and did not be met the assumption, the item will be listed in table 37, and will be discussed later.

Table 6.13 reported the Sig. eigenvalues (less 0.05) extracted and item loading in the analysis of variance (One-Way ANOVA) to OPQ for main pilot study

Question NO	Contents of question	Between Groups	Mean Square	F	Sig.
A	Banking industry in China is passing through a deep change	Bank of respondent	2.950865	2.4541	0.0474
B	The bank you are working in is going through a change.	Department of respondent	16.37501	2.4509	0.04771
C	You are confident to that your bank will meet the needs of the change	None			
D	You are pre-disposed to change	None			
E	You are worried about change.	Bank of respondent	4.757586	4.0918	0.0033

		Respondent's age	8.782854	4.2226	0.00271
F	You are against change.	Bank respondent of	7.298476	6.59388	5.61E-05
		Respondent's education qualified	2.101003	3.234016	0.013608
		Department respondent of	17.97355	2.704442	0.031903
1.1.1	In your bank the work you do is controlled	None			
1.1.2	In your bank the work you do is evaluated in some way.	none			
1.1.3	Departmental operations in your bank are controlled	none			
1.1.4	Your organization has a strong management hierarchy	none			
1.1.5	The control processes in the bank are top down.	none			
1.1.6	The control processes in the bank are predictable	Bank respondent of	3.336247	2.8223	0.017632
1.2.1	Well known symbols are used to convey meaning in communications	Bank respondent of	2.80903	2.34738	0.042893
1.2.2	Rituals (e.g., regular meetings) are used in operations	Bank respondent of	3.455521	2.931371	0.014333
1.2.3	Rituals (e.g., regular meetings) are used to facilitate meaningful communications	Bank respondent of	4.599542	4.009348	0.001788
1.2.4	Symbols are harnessed for the change processes	Bank respondent of	4.260794	3.684017	0.003367
1.2.5	Rituals are harnessed for the change processes	none			
1.2.6	The operational activities you do in the bank are consistent with its policies	none			
1.3.1	Any contribution that you make to your bank will likely be rewarded directly or indirectly.	Respondent's education Qualified	1.714298	2.627995	0.025438
1.3.2	During a change processes in a particular area, your bank encourages that you maintain existing ways of doing things in that area to be changed	none			
1.3.3	In your bank, you are allowed to contribute whatever knowledge you have, even if the rules have to be altered to permit this	Bank respondent of	4.343951	3.763392	0.002886
1.3.4	In your bank, you are allowed to contribute whatever skills you have, even if the rules have to be altered to permit this	Bank respondent of	5.694249	5.09797	0.000213
		Department respondent of	21.91327	3.384539	0.006012
1.3.5	In your bank, individual learning is Encouraged through precipitation in social to control their own destinies	Bank respondent of	4.629138	4.038024	0.001691
		Department respondent of	15.67263	2.357881	0.04207
1.3.6	In your bank, individual learning is Encouraged	Bank , of	6.209829	5.63136	7.52E-0.5

	through precipitation in political processes to control their own destinies	respondent		7	
1.3.7	In your bank, any new knowledge you have will be harnessed by the organizational structure in existing structures	Respondent's education Qualified	1.852858	2.85717	0.016504
		Respondent's age	7.618773	3.671598	0.003449
1.3.8	In your bank, any new knowledge you have will be harnessed by the organizational structure in changing structures	Bank respondent of	3.781006	3.232137	0.008062
1.3.9	In your bank, any new knowledge you have will enable you to contribute to its control and liberation processes	Bank respondent of	3.138119	2.642459	0.024756
		Respondent's education Qualified	2.108729	3.287565	0.007247
1.3.10	In your Bank, knowledge enables you to be empowerment to create your own future	Bank respondent of	3.238638	2.733493	0.020856
		Respondent's education Qualified	1.613064	2.462248	0.034672
2.1.1	You know the strategic aims of your bank	Department respondent of	22.2328	3.438579	0.005416
2.1.2	The strategic aims of your bank are being pursued by the department in which you are working	none			
2.1.3	People who work in your bank communicate their aims to each other	Bank respondent of	3.786902	3.237629	0.007978
		Respondent's age	5.595197	2.625674	0.025549
2.1.4	People who work in your bank understand the nature of the operational controls	Bank respondent of	3.950246	3.39036	0.005945
2.2.1	In your bank, there is key power group that supports change.	Bank respondent of	5.596634	4.99851	0.000259
2.2.2	In your bank, you know clearly what are the objectives for the change	Bank respondent of	3.258463	2.751497	0.020159
2.2.3	You know that the change processes in your bank has been mapped out clearly.	Position respondent of	0.774418	2.513128	0.031538
		Respondent's age	6.521978		
2.2.4	Known standards in the bank exist that enable your experiences and those of others to be ordered	Department respondent of	17.54118	2.65965	0.023969
		Respondent's age	6.699548	3.189578	0.008749
2.2.5	Known standards in the bank exist that enable your experiences and those of others to be valued	Position respondent of	0.927141	3.050506	0.01142
		Respondent's age	5.323736	2.489524	0.032956
2.2.6	In your bank, people are encouraged to reflect on logical operations	Respondent's education Qualified	1.597109	2.436256	0.036387
		Respondent's age	4.985239	2.321084	0.045023

2.3.1	In your bank, people are rewarded equally in accordance to the benefit they give to the organization	Bank respondent of	4.547709	3.959225	0.001972
		Respondent's education Qualified	2.190925	3.427844	0.00553
2.3.2	In your bank, there is no discrimination by race for promotion	none			
2.3.3	In your bank, there is no discrimination by gender for promotion	Sex respondent of	1.420593	3.975841	0.001909
2.3.4	There is a universal image of the future of your bank that you understand	none			
3.1.1	You know what you would learn to fit in with future work in your bank	none			
3.1.2	You understand the communication purposes in your bank that enable it to function fully	none			
3.1.3	You understand the control purposes in your bank that enable it to function fully	none			
3.2.1	Your knowledge is good enough to do your work well in change situation of the bank.	Bank respondent of	3.979217	3.402367	0.005816
3.2.2	In order to fit in with changes in the bank, you are encouraged to change your approach	Bank respondent of	6.002462	5.391388	0.000121
3.2.3	In order to fit in with changes in the bank, you are encouraged to change your operations	Bank respondent of	4.22041	3.645583	0.00368
3.2.4	In order to fit in with changes in the bank, you are encouraged to change your working-style	Bank respondent of	4.993709	4.394649	0.000843
3.2.5	In order to improve the way you work, you are encouraged to change the way in which value your operations	Bank respondent of	4.931854	4.333698	0.00095
3.2.6	Your bank has encouraged you to learn through courses	Bank respondent of	6.531103	5.944618	4.1E-05
		Respondent's age	6.592898	3.142308	0.00959
3.2.7	Your bank has encouraged you to learn through training	Bank respondent of	4.380147	3.781181	0.002793
3.2.8	Your bank has encouraged you to learn through the introduction of new practices	Bank respondent of	6.743287	6.197959	2.49E-0.5
		Respondent's age	6.900703	3.29406	0.007157
3.3.1	Your bank values the creation of groups.	Bank respondent of	4.423729	3.839839	0.002488
3.3.2	The values that your bank holds can help to improve its competitive position	Bank respondent of	3.592129	3.057044	0.011278

Appendix 5b:

Table 6.26: the result of reliability analysis Correlation analysis for the Correlation Analysis

A

***** Method 2 (covariance matrix) will be used for this analysis *****

-

RELIABILITY ANALYSIS -SCALE (ALPHA)

Covariance Matrix				
	ACCOUNTI	IT	R	AUDIT
ACCOUNTI	.3001			
IT	.1070	.1019		
R	.1349	.0463	.3690	
AUDIT	.1674	.0583	.0593	.3756

Correlation Matrix				
	ACCOUNTI	IT	R	AUDIT
ACCOUNTI	1.0000			
IT	.6122	1.0000		
R	.4052	.2388	1.0000	
AUDIT	.4985	.2983	.1594	1.0000

N of Cases = 55.0

Reliability Coefficients 4 items

Alpha = .6666 Standardized item alpha = .7003

Table 6.27: the result of reliability analysis Correlation analysis for the Correlation Analysis

B

***** Method 2 (covariance matrix) will be used for this analysis *****

RELIABILITY ANALYSIS -SCALE (ALPHA)

Covariance Matrix				
	ACCOUNTI	IT	R	AUDIT
ACCOUNTI	.5832			
IT	.0112	.3286		
R	.3226	.0633	.9912	
AUDIT	.0541	.0054	.0692	.1460

Correlation Matrix				
	ACCOUNTI	IT	R	AUDIT
ACCOUNTI	1.0000			
IT	.0255	1.0000		
R	.4243	.1109	1.0000	
AUDIT	.1854	.0246	.1819	1.0000

N of Cases = 55.0

Reliability Coefficients 4 items

Alpha = .4521 Standardized item alpha = .4301

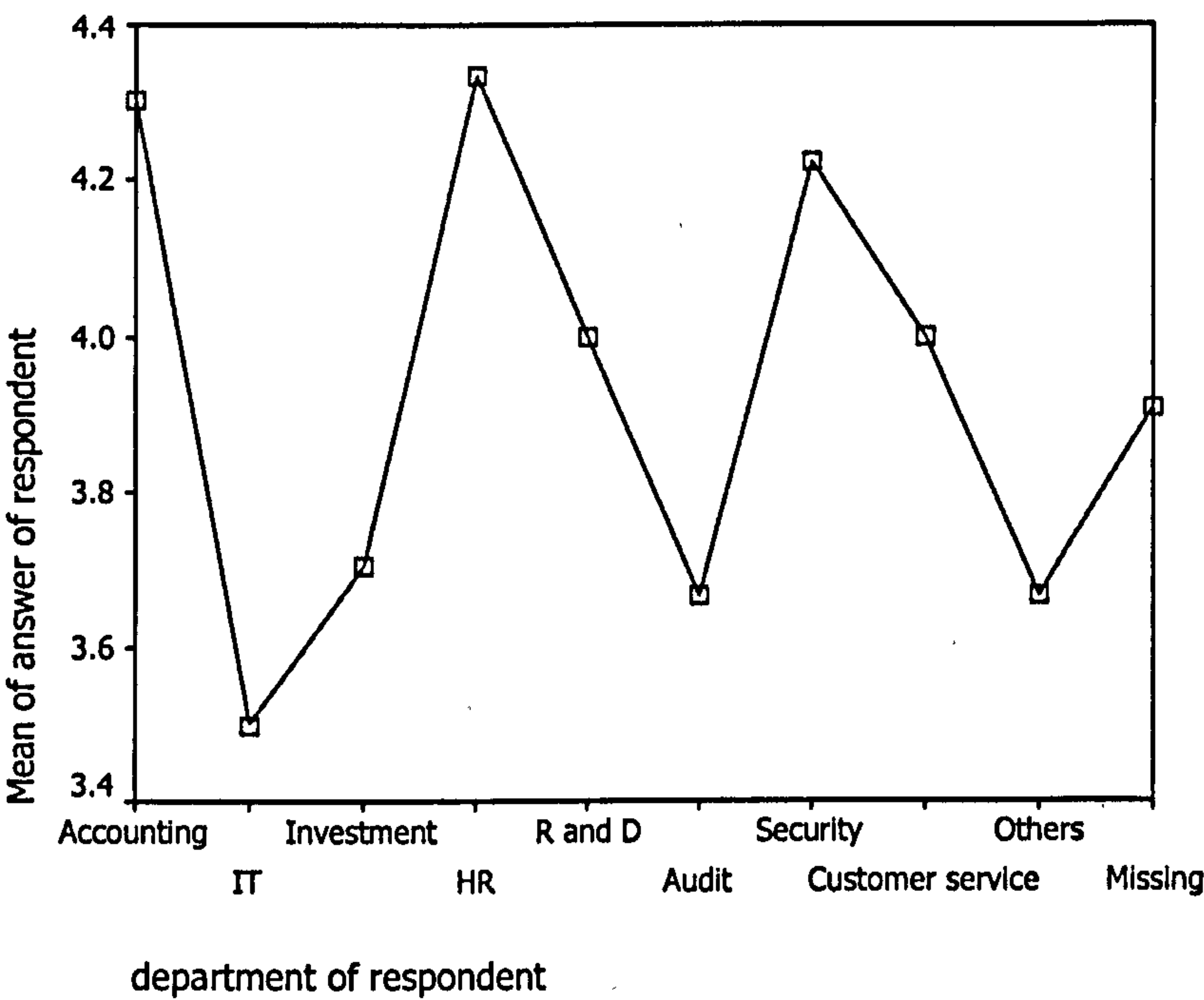
Appendix 6:

The results of one-way between-groups analysis of variance with post-hoc test to table 6.13

For Question No. B

Between departments groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
1.763	9	177	.078

Multiple Comparisons					
Dependent Variable: answer of respondent					
LSD					

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) department of respondent	(J) department of respondent				Lower Bound	Upper Bound
Accounting	IT	0.80303	0.452892	0.077929	-0.09073	1.696793
	Investment	0.598949*	0.172166	0.000634	0.259187	0.93871
	HR	-0.0303	0.379647	0.936471	-0.77952	0.718915
	R and D	0.30303	0.622935	0.627246	-0.92631	1.532366
	Audit	0.636364	0.379647	0.095465	-0.11285	1.385582
	Security	0.080808	0.321682	0.801947	-0.55402	0.715634
	Customer service	0.30303	0.321682	0.347468	-0.3318	0.937857
	Others	0.636364*	0.321682	0.049454	0.001537	1.27119
	Missing	0.393939	0.29782	0.187627	-0.1938	0.981674
IT	Accounting	-0.80303	0.452892	0.077929	-1.69679	0.090733
	Investment	-0.20408	0.436353	0.640575	-1.06521	0.657042
	HR	-0.83333	0.552173	0.133033	-1.92302	0.256356
	R and D	-0.5	0.740818	0.500601	-1.96197	0.961972
	Audit	-0.16667	0.552173	0.76313	-1.25636	0.923023
	Security	-0.72222	0.514045	0.16178	-1.73667	0.292224
	Customer service	-0.5	0.514045	0.332041	-1.51445	0.514446
	Others	-0.16667	0.514045	0.74615	-1.18111	0.847779
	Missing	-0.40909	0.499459	0.413849	-1.39475	0.57657
Investment	Accounting	-0.59895*	0.172166	0.000634	-0.93871	-0.25919
	IT	0.204082	0.436353	0.640575	-0.65704	1.065205
	HR	-0.62925	0.359757	0.082006	-1.33922	0.080713
	R and D	-0.29592	0.611016	0.628768	-1.50173	0.909896
	Audit	0.037415	0.359757	0.917286	-0.67255	0.747379
	Security	-0.51814	0.297947	0.083767	-1.10613	0.069844
	Customer service	-0.29592	0.297947	0.321972	-0.8839	0.292066
	Others	0.037415	0.297947	0.90021	-0.55057	0.6254
	Missing	-0.20501	0.27201	0.452041	-0.74181	0.33179
HR	Accounting	0.030303	0.379647	0.936471	-0.71891	0.779521
	IT	0.833333	0.552173	0.133033	-0.25636	1.923023
	Investment	0.629252	0.359757	0.082006	-0.08071	1.339216
	R and D	0.333333	0.69845	0.633775	-1.04503	1.711694
	Audit	0.666667	0.493878	0.178785	-0.30798	1.641315
	Security	0.111111	0.450847	0.80562	-0.77862	1.000839
	Customer service	0.333333	0.450847	0.460675	-0.55639	1.223061
	Others	0.666667	0.450847	0.140999	-0.22306	1.556395
	Missing	0.424242	0.434143	0.329807	-0.43252	1.281006
R and D	Accounting	-0.30303	0.622935	0.627246	-1.53237	0.926305

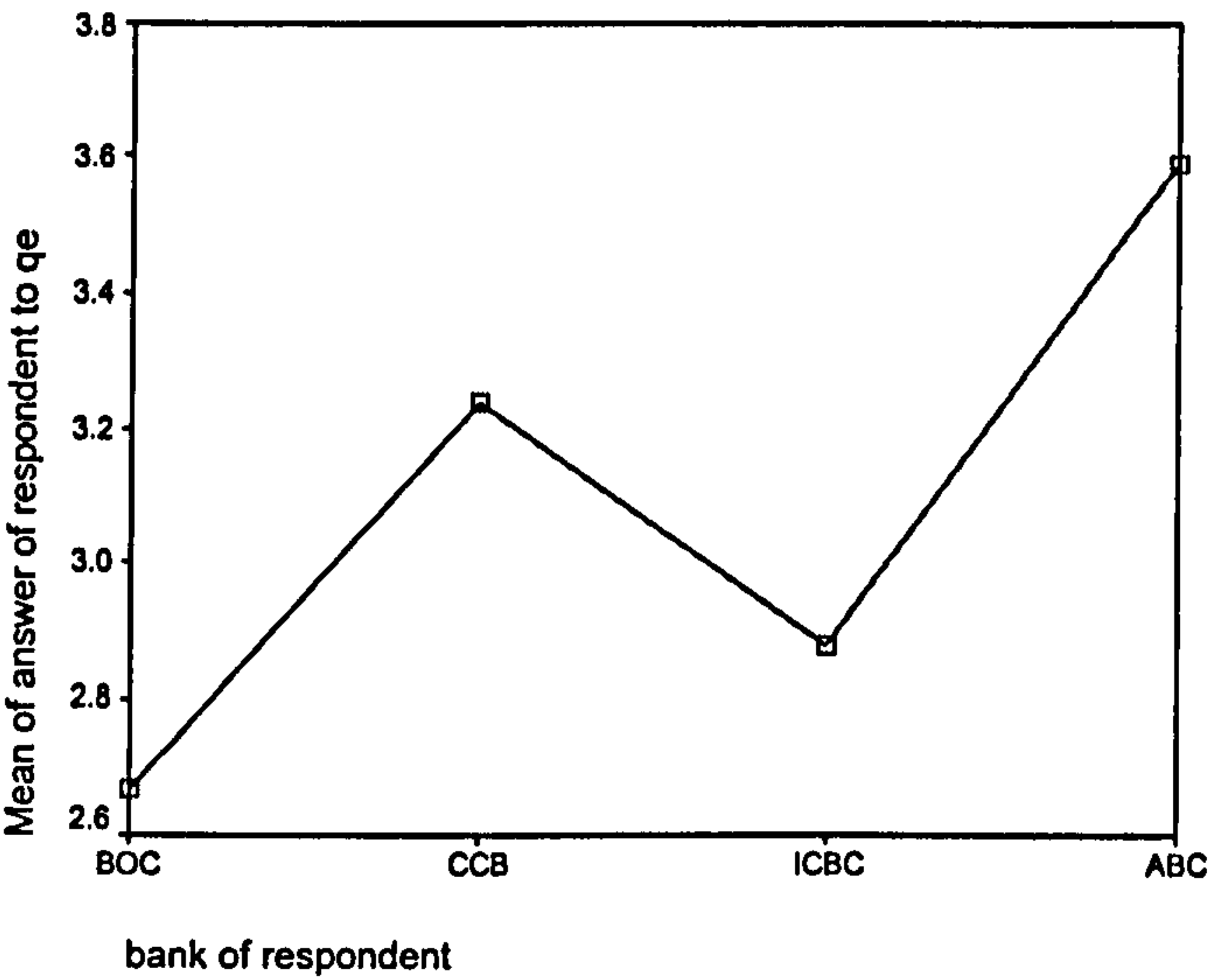
	IT	0.5	0.740818	0.500601	-0.96197	1.961972
	Investment	0.295918	0.611016	0.628768	-0.9099	1.501733
	HR	-0.33333	0.69845	0.633775	-1.71169	1.045027
	Audit	0.333333	0.69845	0.633775	-1.04503	1.711694
	Security	-0.22222	0.668715	0.740047	-1.5419	1.097457
	Customer service	0	0.668715	1	-1.31968	1.31968
	Others	0.333333	0.668715	0.618773	-0.98635	1.653013
	Missing	0.090909	0.657569	0.8902	-1.20677	1.388593
Audit	Accounting	-0.63636	0.379647	0.095465	-1.38558	0.112854
	IT	0.166667	0.552173	0.76313	-0.92302	1.256356
	Investment	-0.03741	0.359757	0.917286	-0.74738	0.672549
	HR	-0.66667	0.493878	0.178785	-1.64131	0.307981
	R and D	-0.33333	0.69845	0.633775	-1.71169	1.045027
	Security	-0.55556	0.450847	0.219491	-1.44528	0.334172
	Customer service	-0.33333	0.450847	0.460675	-1.22306	0.556395
	Others	0	0.450847	1	-0.88973	0.889728
	Missing	-0.24242	0.434143	0.577279	-1.09919	0.614339
Security	Accounting	-0.08081	0.321682	0.801947	-0.71563	0.554018
	IT	0.722222	0.514045	0.16178	-0.29222	1.736668
	Investment	0.518141	0.297947	0.083767	-0.06984	1.106125
	HR	-0.11111	0.450847	0.80562	-1.00084	0.778617
	R and D	0.222222	0.668715	0.740047	-1.09746	1.541902
	Audit	0.555556	0.450847	0.219491	-0.33417	1.445283
	Customer service	0.222222	0.40325	0.582275	-0.57357	1.018019
	Others	0.555556	0.40325	0.170037	-0.24024	1.351352
	Missing	0.313131	0.384484	0.416499	-0.44563	1.071894
Customer service	Accounting	-0.30303	0.321682	0.347468	-0.93786	0.331796
	IT	0.5	0.514045	0.332041	-0.51445	1.514446
	Investment	0.295918	0.297947	0.321972	-0.29207	0.883903
	HR	-0.33333	0.450847	0.460675	-1.22306	0.556395
	R and D	0	0.668715	1	-1.31968	1.31968
	Audit	0.333333	0.450847	0.460675	-0.55639	1.223061
	Security	-0.22222	0.40325	0.582275	-1.01802	0.573575
	Others	0.333333	0.40325	0.409567	-0.46246	1.12913
	Missing	0.090909	0.384484	0.813361	-0.66785	0.849672
Others	Accounting	-0.63636	0.321682	0.049454	-1.27119	-0.00154
	IT	0.166667	0.514045	0.74615	-0.84778	1.181113
	Investment	-0.03741	0.297947	0.90021	-0.6254	0.55057
	HR	-0.66667	0.450847	0.140999	-1.55639	0.223061
	R and D	-0.33333	0.668715	0.618773	-1.65301	0.986346
	Audit	0	0.450847	1	-0.88973	0.889728

	Security	-0.55556	0.40325	0.170037	-1.35135	0.240241
	Customer service	-0.33333	0.40325	0.409567	-1.12913	0.462463
	Missing	-0.24242	0.384484	0.529169	-1.00119	0.516338
Missing	Accounting	-0.39394	0.29782	0.187627	-0.98167	0.193796
	IT	0.409091	0.499459	0.413849	-0.57657	1.394752
	Investment	0.205009	0.27201	0.452041	-0.33179	0.741809
	HR	-0.42424	0.434143	0.329807	-1.28101	0.432521
	R and D	-0.09091	0.657569	0.8902	-1.38859	1.206774
	Audit	0.242424	0.434143	0.577279	-0.61434	1.099188
	Security	-0.31313	0.384484	0.416499	-1.07189	0.445631
	Customer service	-0.09091	0.384484	0.813361	-0.84967	0.667853
	Others	0.242424	0.384484	0.529169	-0.51634	1.001187
*	The mean difference is significant at the .05 level.					

For question E

Between banks groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to qe

Levene Statistic	df1	df2	Sig.
.927	3	183	.429

Multiple Comparisons

Dependent Variable: answer of respondent to qe

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respon (J) bank of respon						Lower Bound	Upper Bound
Tukey HS	BOC	CCB	-.5725*	.21621	.043	-1.1330	-.0119
		ICBC	-.2109	.21280	.755	-.7626	.3409
		ABC	-.9242*	.21870	.000	-1.4913	-.3572
	CCB	BOC	.5725*	.21621	.043	.0119	1.1330
		ICBC	.3616	.21512	.337	-.1962	.9194
		ABC	-.3518	.22096	.386	-.9247	.2211
	ICBC	BOC	.2109	.21280	.755	-.3409	.7626
		CCB	-.3616	.21512	.337	-.9194	.1962
		ABC	-.7134*	.21763	.007	-1.2776	-.1491
	ABC	BOC	.9242*	.21870	.000	.3572	1.4913
		CCB	.3518	.22096	.386	-.2211	.9247
		ICBC	.7134*	.21763	.007	.1491	1.2776
LSD	BOC	CCB	-.5725*	.21621	.009	-.9990	-.1459
		ICBC	-.2109	.21280	.323	-.6307	.2090
		ABC	-.9242*	.21870	.000	-1.3557	-.4927
	CCB	BOC	.5725*	.21621	.009	.1459	.9990
		ICBC	.3616	.21512	.095	-.0629	.7860
		ABC	-.3518	.22096	.113	-.7877	.0842
	ICBC	BOC	.2109	.21280	.323	-.2090	.6307
		CCB	-.3616	.21512	.095	-.7860	.0629
		ABC	-.7134*	.21763	.001	-1.1427	-.2840
	ABC	BOC	.9242*	.21870	.000	.4927	1.3557
		CCB	.3518	.22096	.113	-.0842	.7877
		ICBC	.7134*	.21763	.001	.2840	1.1427

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to qe

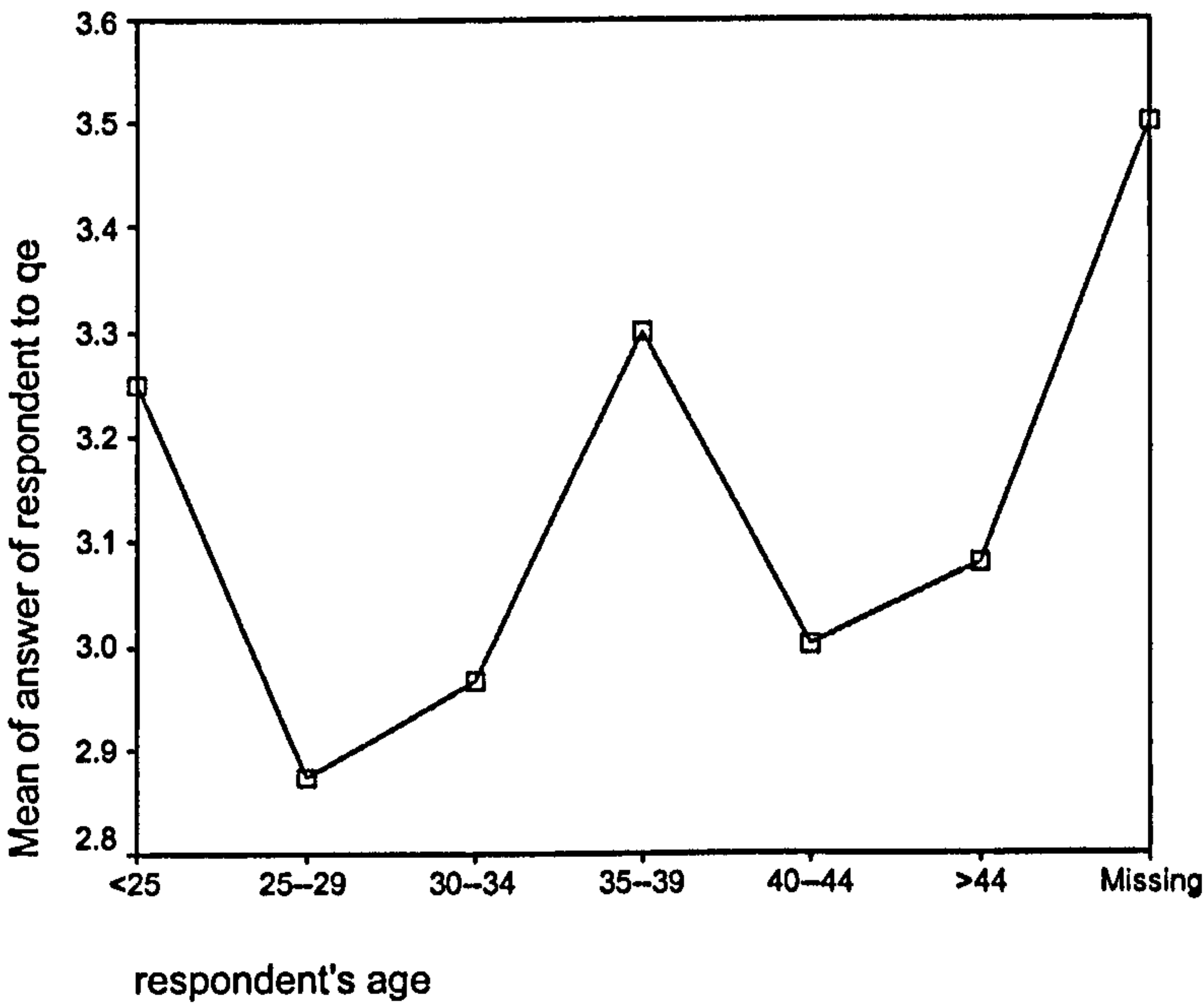
bank of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey HSD ^{a, b} BOC	48	2.6667		
ICBC	49	2.8776	2.8776	
CCB	46		3.2391	3.2391
ABC	44			3.5909
Sig.		.765	.344	.369

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Between age groups

Means Plots



Homogeneous Subsets

answer of respondent to qe

respondent's age	N	Subset for alpha = .05
		1
Tukey HSD ^{a, c} 25--29	32	2.8750
30--34	62	2.9677
40--44	22	3.0000
>44	13	3.0769
<25	4	3.2500
35--39	40	3.3000
Missing	14	3.5000
Sig.		.755

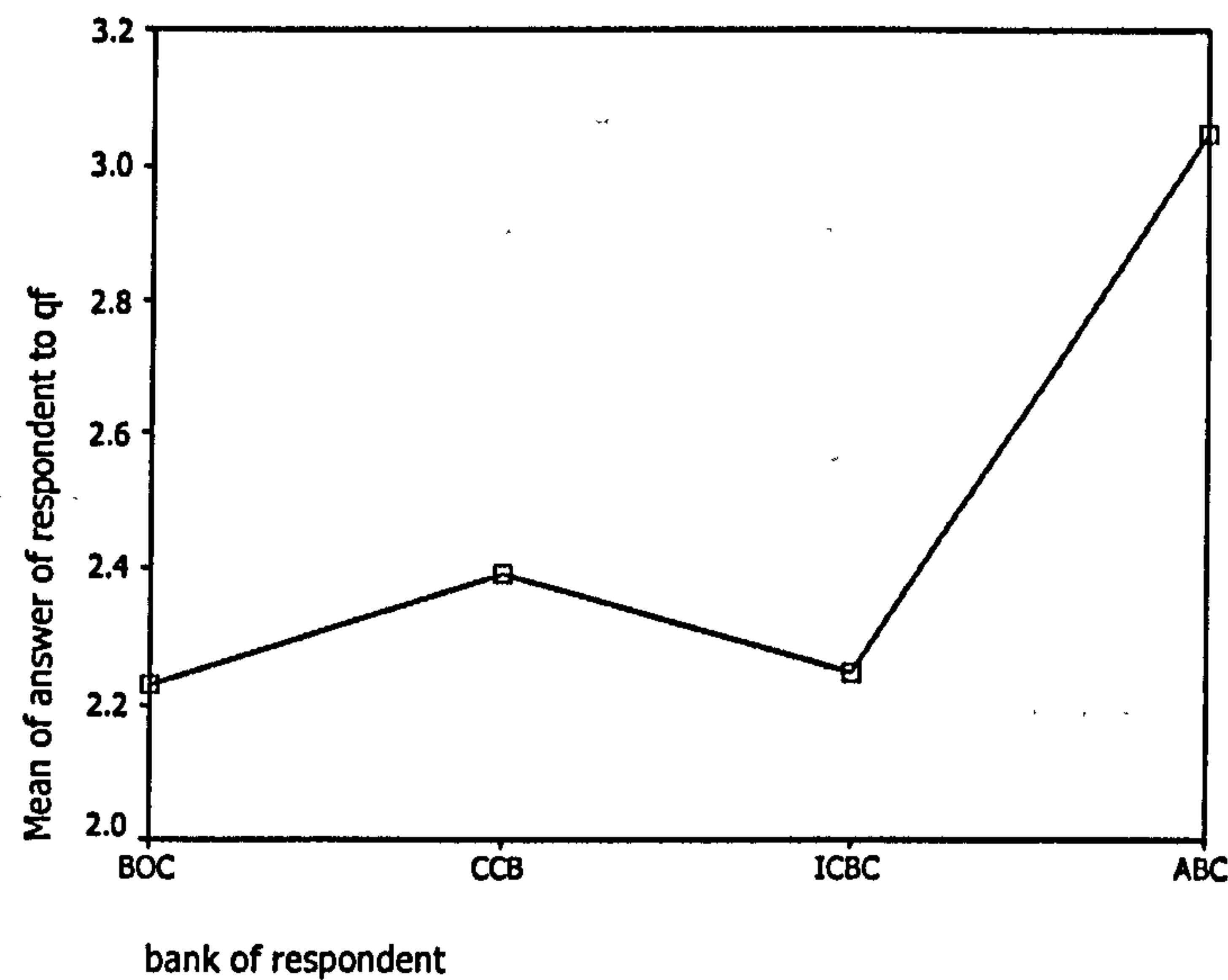
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 13.561.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. F:

(1) Among the banks groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to qe

Levene Statistic	df1	df2	Sig.
.927	3	183	.429

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qe
LSD

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of responde	(J) bank of responde				Lower Bound	Upper Bound
BOC	CCB	-.5725*	.21621	.009	-.9990	-.1459
	ICBC	-.2109	.21280	.323	-.6307	.2090
	ABC	-.9242*	.21870	.000	-1.3557	-.4927
CCB	BOC	.5725*	.21621	.009	.1459	.9990
	ICBC	.3616	.21512	.095	-.0629	.7860
	ABC	-.3518	.22096	.113	-.7877	.0842
ICBC	BOC	.2109	.21280	.323	-.2090	.6307
	CCB	-.3616	.21512	.095	-.7860	.0629
	ABC	-.7134*	.21763	.001	-1.1427	-.2840
ABC	BOC	.9242*	.21870	.000	.4927	1.3557
	CCB	.3518	.22096	.113	-.0842	.7877
	ICBC	.7134*	.21763	.001	.2840	1.1427

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to qe

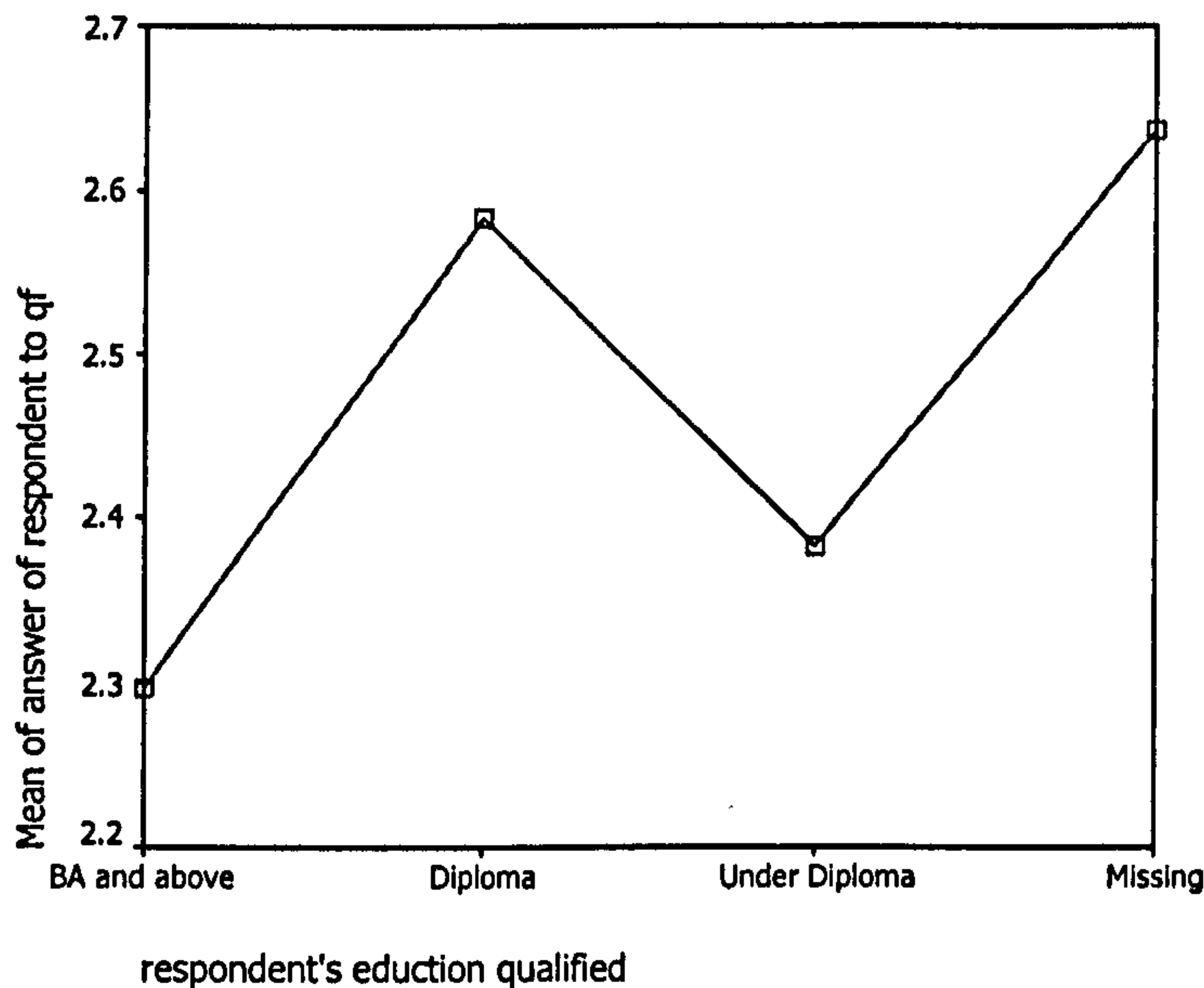
bank of respondent		N	Subset for alpha = .05		
			1	2	3
Tukey HSD ^{a,t}	BOC	48	2.6667		
	ICBC	49	2.8776	2.8776	
	CCB	46		3.2391	3.2391
	ABC	44			3.5909
	Sig.		.765	.344	.369
Tukey B ^{a,b}	BOC	48	2.6667		
	ICBC	49	2.8776	2.8776	
	CCB	46		3.2391	3.2391
	ABC	44			3.5909

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the respondents' education group

Means Plots



Test of Homogeneity of Variances

answer of respondent to qf

Levene Statistic	df1	df2	Sig.
3.264	3	183	.023

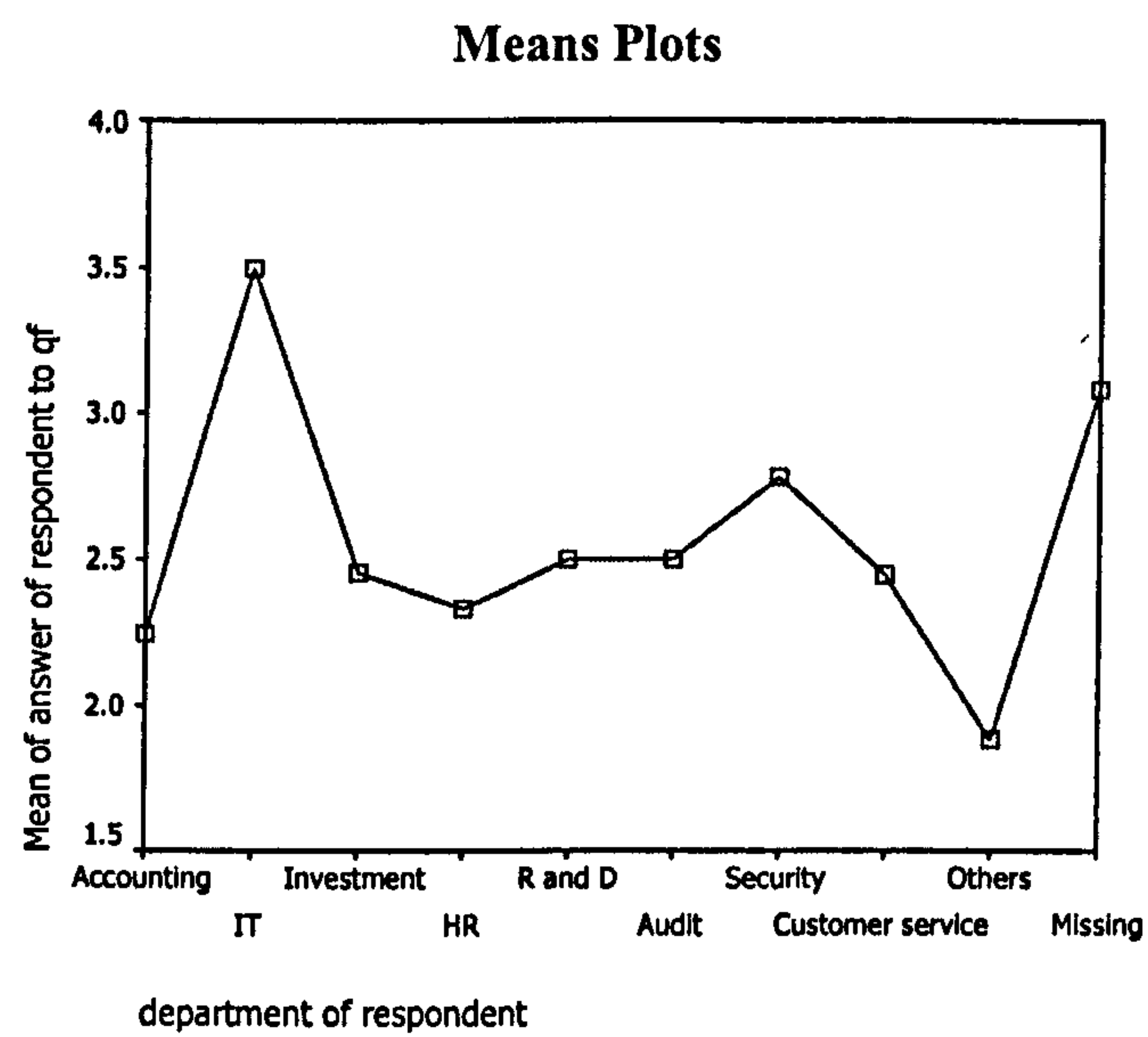
Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qf
Tamhane

(I) respondent's education qualified	(J) respondent's education qualified	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BA and above	Diploma	-.2855	.18804	.570	-.7879	.2168
	Under Diploma	-.0841	.21850	.999	-.6804	.5122
	Missing	-.3395	.28490	.820	-1.1795	.5006
Diploma	BA and above	.2855	.18804	.570	-.2168	.7879
	Under Diploma	.2015	.19942	.899	-.3480	.7509
	Missing	-.0539	.27055	1.000	-.8722	.7643
Under Diploma	BA and above	.0841	.21850	.999	-.5122	.6804
	Diploma	-.2015	.19942	.899	-.7509	.3480
	Missing	-.2554	.29254	.950	-1.1145	.6036
Missing	BA and above	.3395	.28490	.820	-.5006	1.1795
	Diploma	.0539	.27055	1.000	-.7643	.8722
	Under Diploma	.2554	.29254	.950	-.6036	1.1145

(3) Among the departments group:



Test of Homogeneity of Variances

answer of respondent to qf

Levene Statistic	df1	df2	Sig.
1.595	9	177	.120

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qf
LSD

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	-1.2576*	.57159	.029	-2.3856	-.1296
	Investment	-.2168	.21729	.320	-.6456	.2120
	HR	-.0909	.47915	.850	-1.0365	.8547
	R and D	-.2576	.78620	.744	-1.8091	1.2940
	Audit	-.2576	.47915	.592	-1.2032	.6880
	Security	-.5354	.40599	.189	-1.3366	.2659
	Customer service	-.2020	.40599	.619	-1.0032	.5992
	Others	.3535	.40599	.385	-.4477	1.1547
	Missing	-.8485*	.37587	.025	-1.5903	-.1067
IT	Accounting	1.2576*	.57159	.029	.1296	2.3856
	Investment	1.0408	.55071	.060	-.0460	2.1276
	HR	1.1667	.69689	.096	-.2086	2.5419
	R and D	1.0000	.93498	.286	-.8451	2.8451
	Audit	1.0000	.69689	.153	-.3753	2.3753
	Security	.7222	.64877	.267	-.5581	2.0025
	Customer service	1.0556	.64877	.106	-.2248	2.3359
	Others	1.6111*	.64877	.014	.3308	2.8914
	Missing	.4091	.63036	.517	-.8349	1.6531
Investment	Accounting	.2168	.21729	.320	-.2120	.6456
	IT	-1.0408	.55071	.060	-2.1276	.0460
	HR	.1259	.45404	.782	-.7702	1.0219
	R and D	-.0408	.77116	.958	-1.5627	1.4810
	Audit	-.0408	.45404	.928	-.9369	.8552
	Security	-.3186	.37603	.398	-1.0607	.4235
	Customer service	.0147	.37603	.969	-.7273	.7568
	Others	.5703	.37603	.131	-.1718	1.3124
	Missing	-.6317	.34330	.067	-1.3092	.0458
HR	Accounting	.0909	.47915	.850	-.8547	1.0365
	IT	-1.1667	.69689	.096	-2.5419	.2086
	Investment	-.1259	.45404	.782	-1.0219	.7702
	R and D	-.1667	.88150	.850	-1.9063	1.5729
	Audit	-.1667	.62332	.789	-1.3968	1.0634
	Security	-.4444	.56901	.436	-1.5674	.6785
	Customer service	-.1111	.56901	.845	-1.2340	1.0118
	Others	.4444	.56901	.436	-.6785	1.5674
	Missing	-.7576	.54793	.169	-1.8389	.3237
R and D	Accounting	.2576	.78620	.744	-1.2940	1.8091
	IT	-1.0000	.93498	.286	-2.8451	.8451
	Investment	.0408	.77116	.958	-1.4810	1.5627
	HR	.1667	.88150	.850	-1.5729	1.9063
	Audit	.0000	.88150	1.000	-1.7396	1.7396
	Security	-.2778	.84398	.742	-1.9433	1.3878
	Customer service	.0556	.84398	.948	-1.6100	1.7211
	Others	.6111	.84398	.470	-1.0544	2.2767
	Missing	-.5909	.82991	.477	-2.2287	1.0469
Audit	Accounting	.2576	.47915	.592	-.6880	1.2032
	IT	-1.0000	.69689	.153	-2.3753	.3753
	Investment	.0408	.45404	.928	-.8552	.9369
	HR	.1667	.62332	.789	-1.0634	1.3968
	R and D	.0000	.88150	1.000	-1.7396	1.7396
	Security	-.2778	.56901	.626	-1.4007	.8451
	Customer service	.0556	.56901	.922	-1.0674	1.1785
	Others	.6111	.56901	.284	-.5118	1.7340
	Missing	-.5909	.54793	.282	-1.6722	.4904
Security	Accounting	.5354	.40599	.189	-.2659	1.3366
	IT	-.7222	.64877	.267	-2.0025	.5581
	Investment	.3186	.37603	.398	-.4235	1.0607
	HR	.4444	.56901	.436	-.6785	1.5674
	R and D	.2778	.84398	.742	-1.3878	1.9433
	Audit	.2778	.56901	.626	-.8451	1.4007
	Customer service	.3333	.50894	.513	-.6710	1.3377
	Others	.8889	.50894	.082	-.1155	1.8933
	Missing	-.3131	.48525	.520	-1.2708	.6445
Customer service	Accounting	.2020	.40599	.619	-.5992	1.0032
	IT	-1.0556	.64877	.106	-2.3359	.2248
	Investment	-.0147	.37603	.969	-.7568	.7273
	HR	.1111	.56901	.845	-1.0118	1.2340
	R and D	-.0556	.84398	.948	-1.7211	1.6100
	Audit	-.0556	.56901	.922	-1.1785	1.0674
	Security	-.3333	.50894	.513	-1.3377	.6710
	Others	.5556	.50894	.276	-.4488	1.5599
	Missing	-.6465	.48525	.184	-1.6041	.3112
Others	Accounting	-.3535	.40599	.385	-1.1547	.4477
	IT	-1.6111*	.64877	.014	-2.8914	-.3308
	Investment	-.5703	.37603	.131	-1.3124	.1718
	HR	-.4444	.56901	.436	-1.5674	.6785
	R and D	-.6111	.84398	.470	-2.2767	1.0544
	Audit	-.6111	.56901	.284	-1.7340	.5118
	Security	-.8889	.50894	.082	-1.8933	.1155
	Customer service	-.5556	.50894	.276	-1.5599	.4488
	Missing	-1.2020*	.48525	.014	-2.1596	-.2444
Missing	Accounting	.8485*	.37587	.025	.1067	1.5903
	IT	-.4091	.63036	.517	-1.6531	.8349
	Investment	.6317	.34330	.067	-.0458	1.3092
	HR	.7576	.54793	.169	-.3237	1.8389
	R and D	.5909	.82991	.477	-1.0469	2.2287
	Audit	.5909	.54793	.282	-.4904	1.6722
	Security	.3131	.48525	.520	-.6445	1.2708
	Customer service	.6465	.48525	.184	-.3112	1.6041
	Others	1.2020*	.48525	.014	.2444	2.1596

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to qf

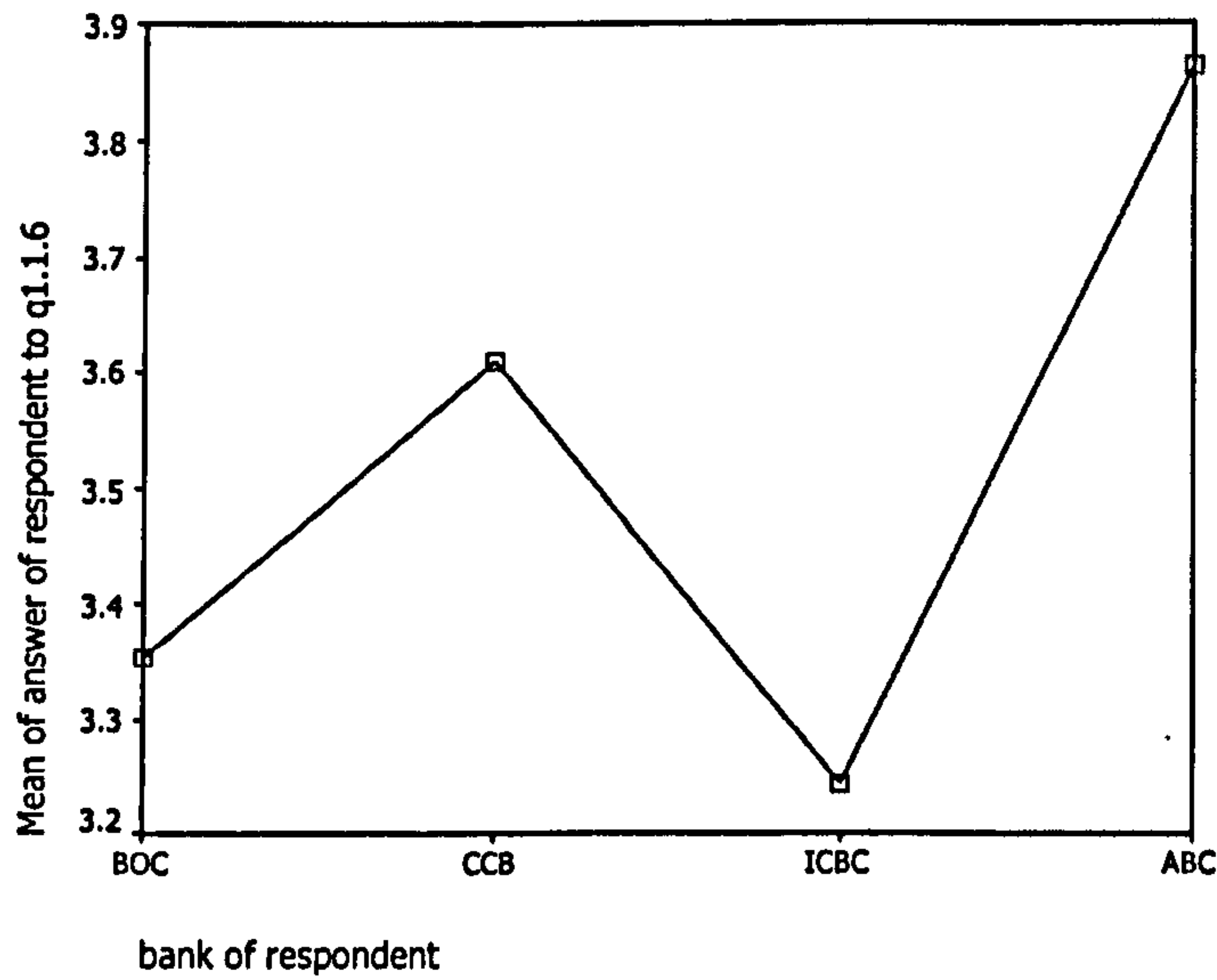
department of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a,t} Others	9	1.8889
Accounting	33	2.2424
HR	6	2.3333
Customer service	9	2.4444
Investment	98	2.4592
R and D	2	2.5000
Audit	6	2.5000
Security	9	2.7778
Missing	11	3.0909
IT	4	3.5000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 6.460.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.1.6, Among the banks groups:

Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.1.6

Levene Statistic	df1	df2	Sig.
.353	3	183	.787

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.1.6

(I) bank of responden (J) bank of responder		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
					Lower Bound	Upper Bound	
LSD	BOC	CCB	-.2545	.19897	.202	-.6471	.1380
		ICBC	.1093	.19584	.578	-.2771	.4957
		ABC	-.5095*	.20127	.012	-.9066	-.1124
	CCB	BOC	.2545	.19897	.202	-.1380	.6471
		ICBC	.3638	.19798	.068	-.0268	.7544
		ABC	-.2549	.20335	.212	-.6562	.1463
	ICBC	BOC	-.1093	.19584	.578	-.4957	.2771
		CCB	-.3638	.19798	.068	-.7544	.0268
		ABC	-.6187*	.20028	.002	-1.0139	-.2236
	ABC	BOC	.5095*	.20127	.012	.1124	.9066
		CCB	.2549	.20335	.212	-.1463	.6562
		ICBC	.6187*	.20028	.002	.2236	1.0139

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

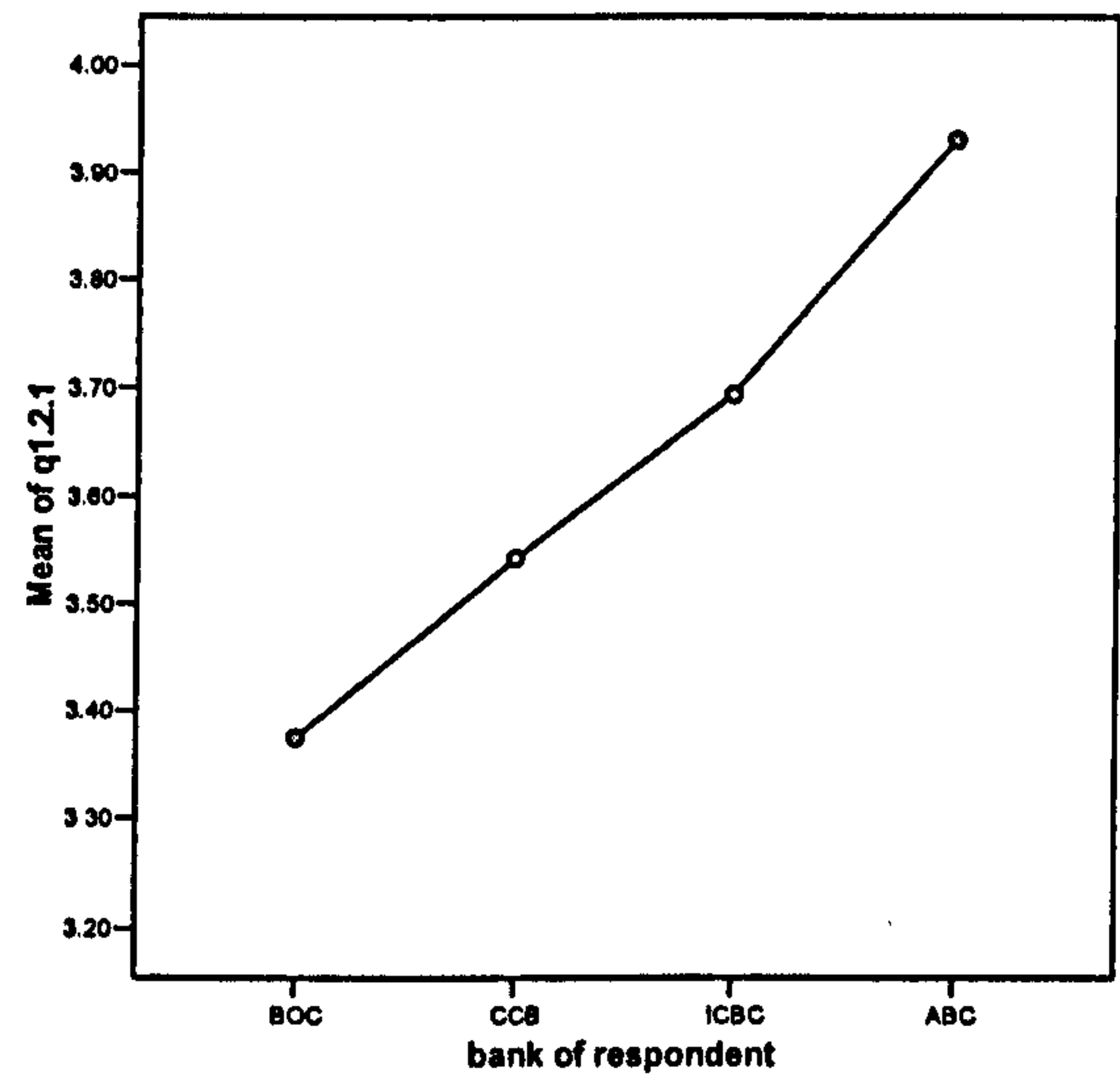
answer of respondent to q1.1.6

bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,t}	ICBC	49	3.2449
	BOC	48	3.3542
	CCB	46	3.6087
	ABC	44	3.8636

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.2.1:
Among the banks groups:



Test of Homogeneity of Variances

answer of respondent to q1.2.1

Levene Statistic	df1	df2	Sig.
.119	3	183	.949

Post-Hoc Test

Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.1

LSD

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respondent	(J) bank of respondent				Lower Bound	Upper Bound
BOC	CCB	-.16848	.19996	.401	-.5630	.2260
	ICBC	-.31888	.19681	.107	-.7072	.0694
	ABC	-.55682*	.20226	.007	-.9559	-.1578
CCB	BOC	.16848	.19996	.401	-.2260	.5630
	ICBC	-.15040	.19896	.451	-.5429	.2421
	ABC	-.38834	.20436	.059	-.7915	.0149
ICBC	BOC	.31888	.19681	.107	-.0694	.7072
	CCB	.15040	.19896	.451	-.2421	.5429
	ABC	-.23794	.20127	.239	-.6351	.1592
ABC	BOC	.55682*	.20226	.007	.1578	.9559
	CCB	.38834	.20436	.059	-.0149	.7915
	ICBC	.23794	.20127	.239	-.1592	.6351

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.2.1

Tukey HSD^{a,b}

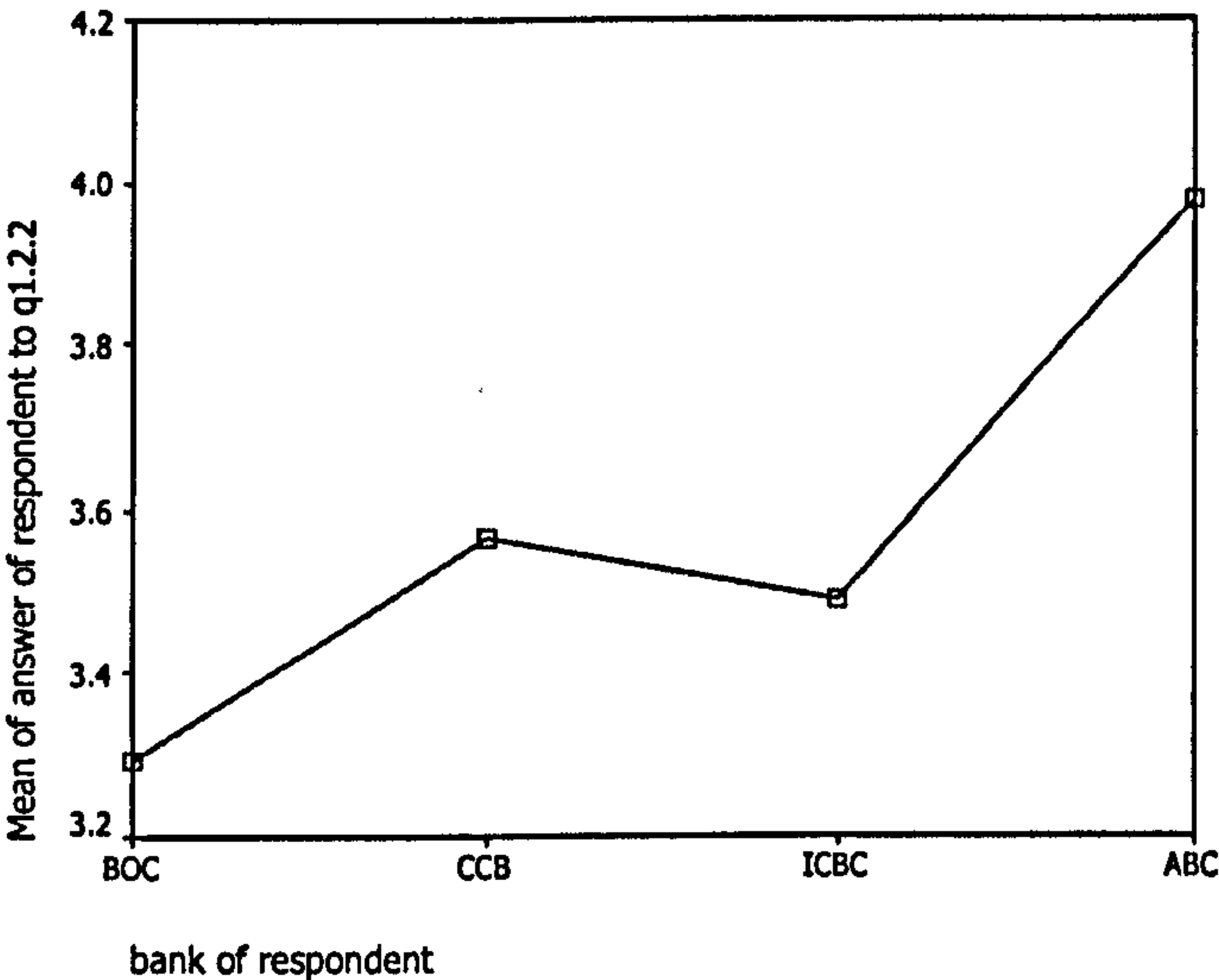
bank of respondent	N	Subset for alpha = .05	
		1	2
BOC	48	3.3750	
CCB	46	3.5435	3.5435
ICBC	49	3.6939	3.6939
ABC	44		3.9318
Sig.		.387	.217

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.2.2, Among the banks groups:

Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.2.2

Levene Statistic	df1	df2	Sig.
4.521	3	183	.004

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.2

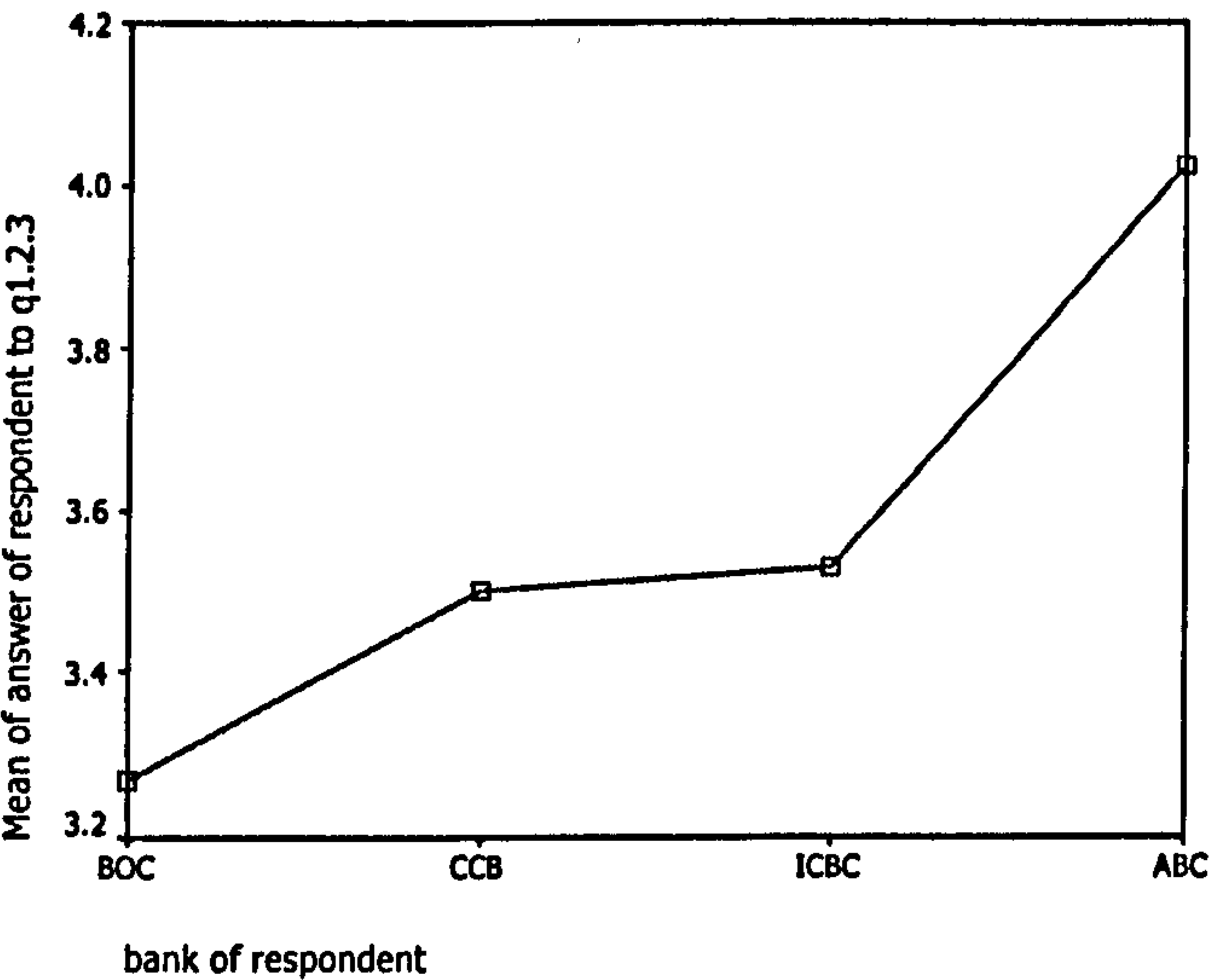
Tamhane

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	-.27355	.20884	.725	-.8356	.2885
	ICBC	-.19813	.20278	.911	-.7440	.3478
	ABC	-.68561*	.20463	.007	-1.2367	-.1345
CCB	BOC	.27355	.20884	.725	-.2885	.8356
	ICBC	.07542	.17781	.999	-.4027	.5535
	ABC	-.41206	.17992	.138	-.8963	.0722
ICBC	BOC	.19813	.20278	.911	-.3478	.7440
	CCB	-.07542	.17781	.999	-.5535	.4027
	ABC	-.48748*	.17285	.035	-.9524	-.0225
ABC	BOC	.68561*	.20463	.007	.1345	1.2367
	CCB	.41206	.17992	.138	-.0722	.8963
	ICBC	.48748*	.17285	.035	.0225	.9524

*. The mean difference is significant at the .05 level.

For question 1.2.3, Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.2.3

Levene Statistic	df1	df2	Sig.
4.387	3	183	.005

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.3

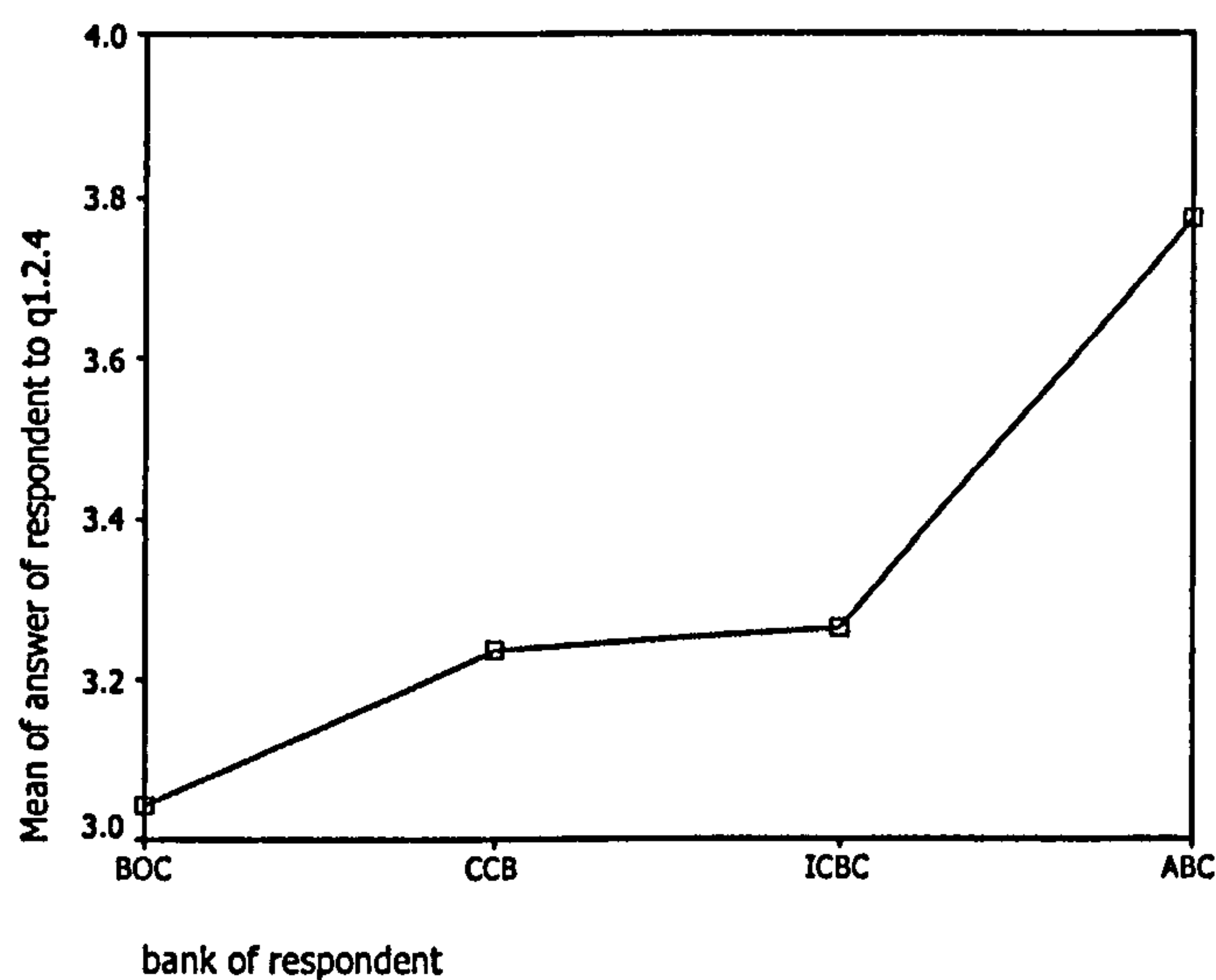
Tamhane

(I) bank of responder (J) bank of responde		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	-.2292	.19709	.819	-.7598	.3015
	ICBC	-.2598	.19127	.692	-.7751	.2555
	ABC	-.7519*	.20240	.002	-1.2967	-.2071
CCB	BOC	.2292	.19709	.819	-.3015	.7598
	ICBC	-.0306	.16200	1.000	-.4662	.4050
	ABC	-.5227*	.17500	.022	-.9938	-.0516
ICBC	BOC	.2598	.19127	.692	-.2555	.7751
	CCB	.0306	.16200	1.000	-.4050	.4662
	ABC	-.4921*	.16842	.026	-.9455	-.0387
ABC	BOC	.7519*	.20240	.002	.2071	1.2967
	CCB	.5227*	.17500	.022	.0516	.9938
	ICBC	.4921*	.16842	.026	.0387	.9455

*. The mean difference is significant at the .05 level.

For question 1.2.4, Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.2.4

Levene Statistic	df1	df2	Sig.
.572	3	183	.634

Post-Hoc Tests

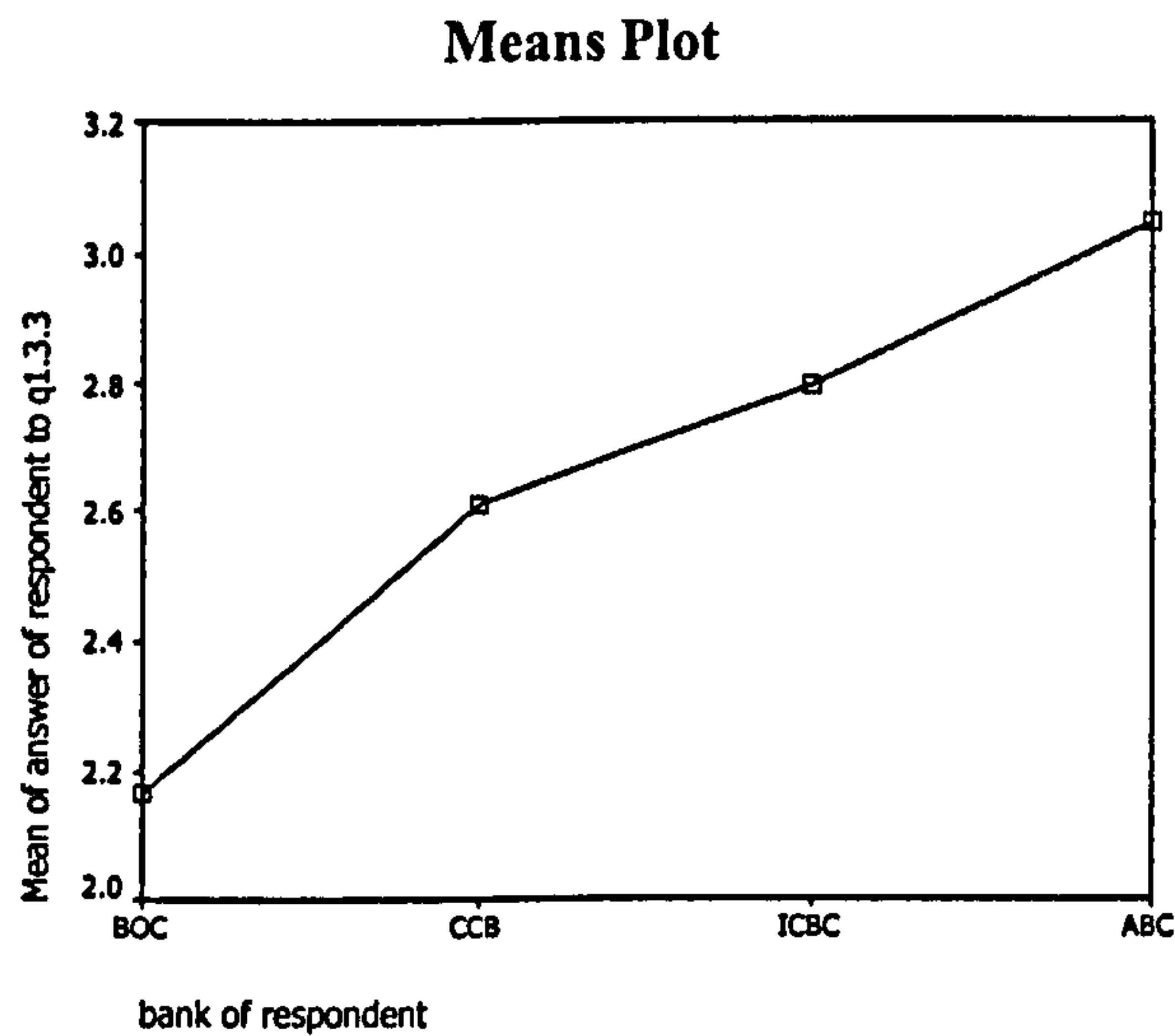
Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.4

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
(I) bank of responde	(J) bank of responde						
LSD	BOC	CCB	-.1975	.20324	.333	-.5985	.2035
		ICBC	-.2236	.20004	.265	-.6183	.1710
		ABC	-.7311*	.20559	.000	-1.1367	-.3254
	CCB	BOC	.1975	.20324	.333	-.2035	.5985
		ICBC	-.0262	.20223	.897	-.4252	.3728
		ABC	-.5336*	.20772	.011	-.9434	-.1238
	ICBC	BOC	.2236	.20004	.265	-.1710	.6183
		CCB	.0262	.20223	.897	-.3728	.4252
		ABC	-.5074*	.20458	.014	-.9111	-.1038
	ABC	BOC	.7311*	.20559	.000	.3254	1.1367
		CCB	.5336*	.20772	.011	.1238	.9434
		ICBC	.5074*	.20458	.014	.1038	.9111

*. The mean difference is significant at the .05 level.

For question 1.3.3, Among the banks groups:



Test of Homogeneity of Variances

answer of respondent to q1.3.3

Levene Statistic	df1	df2	Sig.
2.817	3	183	.040

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.3

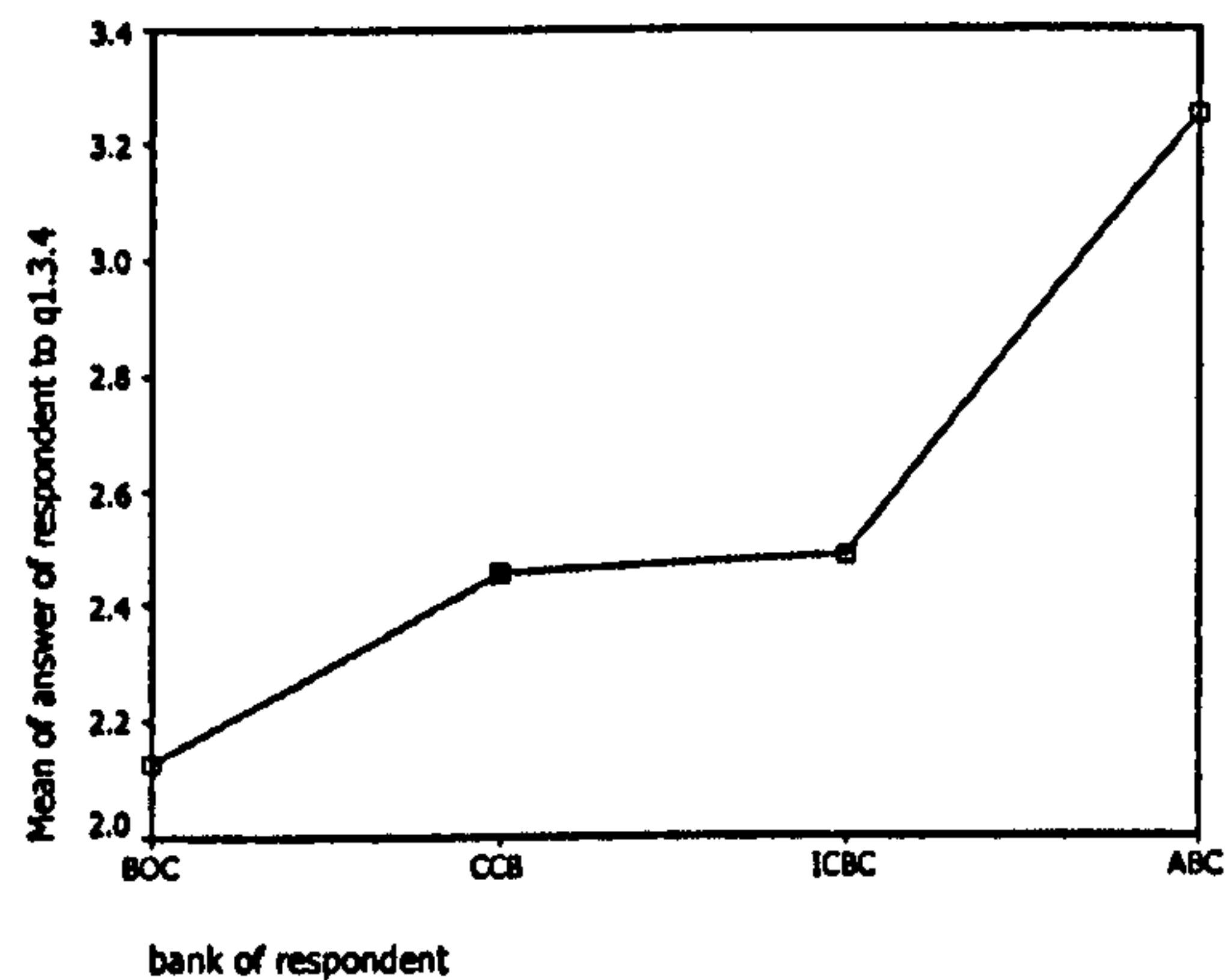
Tamhane

(I) bank of respondent (J) bank of respondent		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	-.4420	.21843	.248	-1.0312	.1471
	ICBC	-.6293*	.19789	.012	-1.1614	-.0971
	ABC	-.8788*	.21687	.001	-1.4642	-.2934
CCB	BOC	.4420	.21843	.248	-.1471	1.0312
	ICBC	-.1872	.23694	.966	-.8246	.4502
	ABC	-.4368	.25300	.424	-1.1177	.2442
ICBC	BOC	.6293*	.19789	.012	.0971	1.1614
	CCB	.1872	.23694	.966	-.4502	.8246
	ABC	-.2495	.23549	.874	-.8834	.3844
ABC	BOC	.8788*	.21687	.001	.2934	1.4642
	CCB	.4368	.25300	.424	-.2442	1.1177
	ICBC	.2495	.23549	.874	-.3844	.8834

*. The mean difference is significant at the .05 level.

For question 1.3.4,

Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.4

Levene Statistic	df1	df2	Sig.
1.250	3	183	.293

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.4

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of response	(J) bank of response				Lower Bound	Upper Bound	
LSD	BOC	CCB	-.3315	.23686	.163	-.7988	.1358
		ICBC	-.3648	.23313	.119	-.8248	.0952
		ABC	-1.1250*	.23959	.000	-1.5977	-.6523
	CCB	BOC	.3315	.23686	.163	-.1358	.7988
		ICBC	-.0333	.23567	.888	-.4983	.4317
		ABC	-.7935*	.24207	.001	-1.2711	-.3159
	ICBC	BOC	.3648	.23313	.119	-.0952	.8248
		CCB	.0333	.23567	.888	-.4317	.4983
		ABC	-.7602*	.23842	.002	-1.2306	-.2898
	ABC	BOC	1.1250*	.23959	.000	.6523	1.5977
		CCB	.7935*	.24207	.001	.3159	1.2711
		ICBC	.7602*	.23842	.002	.2898	1.2306

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

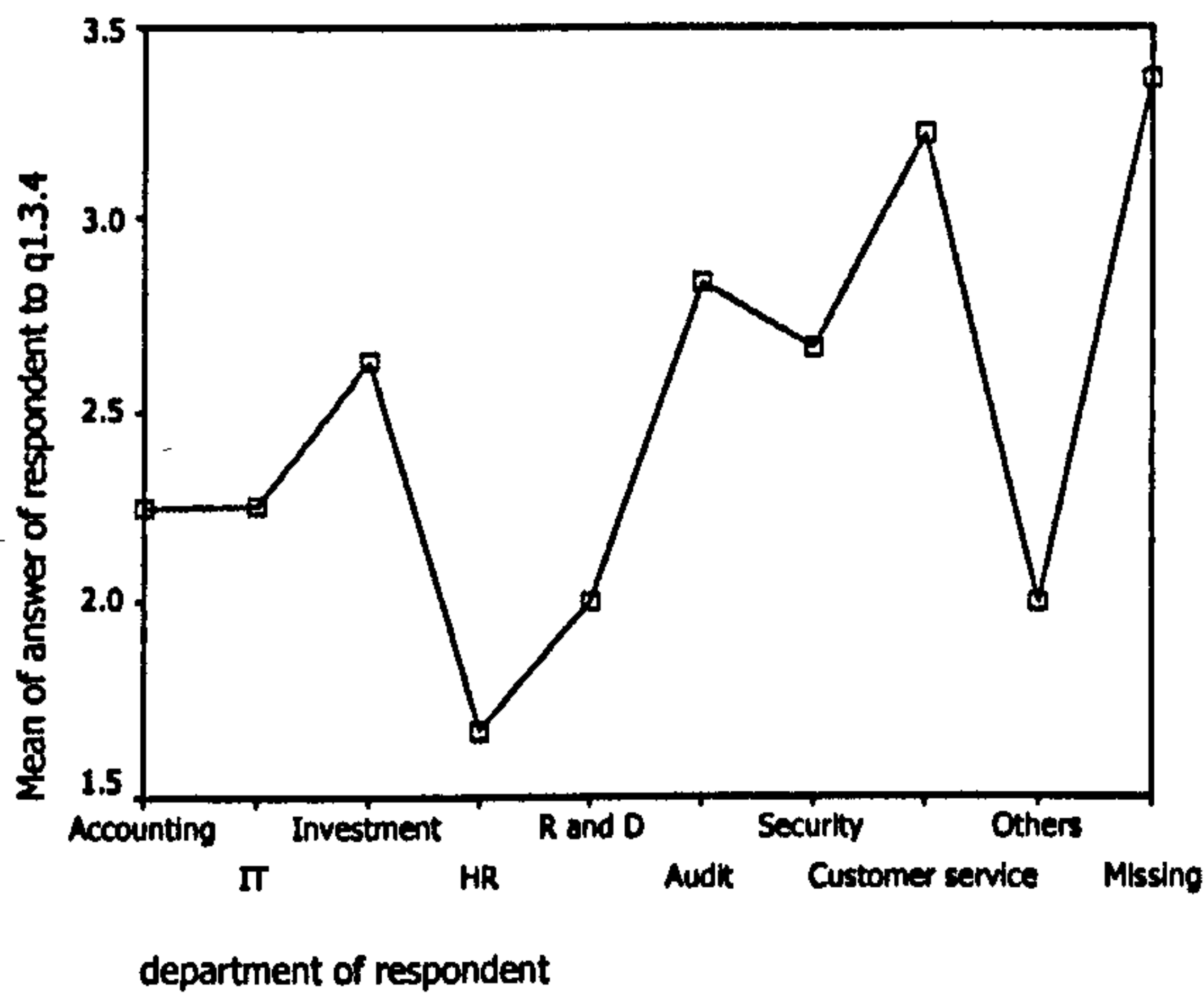
answer of respondent to q1.3.4

bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,c} BOC	48	2.1250	3.2500
CCB	46	2.4565	
ICBC	49	2.4898	
ABC	44		

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the departments groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.4

Levene Statistic	df1	df2	Sig.
1.320	9	177	.229

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1 3 4

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
LSD Accounting	IT	-.0076	.62651	.990	-1.2440	1.2288
	Investment	-.3902	.23816	.103	-.8602	.0798
	HR	.5758	.52518	.274	-.4607	1.6122
	R and D	.2424	.86173	.779	-1.4582	1.9430
	Audit	-.5909	.52518	.262	-1.6273	.4455
	Security	-.4242	.44500	.342	-1.3024	.4539
	Customer service	-.9798*	.44500	.029	-1.8580	-.1016
	Others	.2424	.44500	.587	-.6358	1.1206
	Missing	-1.1212*	.41199	.007	-1.9343	-.3082
	Accounting	.0076	.62651	.990	-1.2288	1.2440
IT	Investment	-.3827	.60363	.527	-1.5739	.8086
	HR	.5833	.76385	.446	-.9241	2.0907
	R and D	.2500	1.02481	.808	-1.7724	2.2724
	Audit	-.5833	.76385	.446	-2.0907	.9241
	Security	-.4167	.71110	.559	-1.8200	.9867
	Customer service	-.9722	.71110	.173	-2.3756	.4311
	Others	.2500	.71110	.726	-1.1533	1.6533
	Missing	-1.1136	.69092	.109	-2.4771	.2499
	Accounting	.3902	.23816	.103	-.0798	.8602
	Investment	.3827	.60363	.527	-.8086	1.5739
Investment	HR	.9660	.49767	.054	-.0161	1.9481
	R and D	.6327	.84525	.455	-1.0354	2.3007
	Audit	-.2007	.49767	.687	-1.1828	.7814
	Security	-.0340	.41216	.934	-.8474	.7794
	Customer service	-.5896	.41216	.154	-1.4030	.2238
	Others	.6327	.41216	.127	-.1807	1.4460
	Missing	-.7310	.37628	.054	-1.4736	.0116
	Accounting	-.5758	.52518	.274	-1.6122	.4607
	IT	-.5833	.76385	.446	-2.0907	.9241
	Investment	.9660	.49767	.054	-1.9481	.0161
HR	R and D	-.3333	.96620	.731	-2.2401	1.5734
	Audit	-1.1667	.68320	.089	-2.5149	.1816
	Security	-1.0000	.62368	.111	-2.2308	.2308
	Customer service	-1.5556*	.62368	.014	-2.7864	-.3248
	Others	-.3333	.62368	.594	-1.5641	.8975
	Missing	-1.6970*	.60057	.005	-2.8822	-.5118
	Accounting	-.2424	.86173	.779	-1.9430	1.4582
	IT	-.2500	1.02481	.808	-2.2724	1.7724
	Investment	-.6327	.84525	.455	-2.3007	1.0354
	HR	.3333	.96620	.731	-1.5734	2.2401
R and D	Audit	-.8333	.96620	.390	-2.7401	1.0734
	Security	-.6667	.92506	.472	-2.4922	1.1589
	Customer service	-1.2222	.92506	.188	-3.0478	.6033
	Others	.0000	.92506	1.000	-1.8256	1.8256
	Missing	-1.3636	.90964	.136	-3.1588	.4315
	Accounting	.5909	.52518	.262	-.4455	1.6273
	IT	.5833	.76385	.446	-.9241	2.0907
	Investment	.2007	.49767	.687	-.7814	1.1828
	HR	1.1667	.68320	.089	-.1816	2.5149
	R and D	.8333	.96620	.390	-1.0734	2.7401
Audit	Security	.1667	.62368	.790	-1.0641	1.3975
	Customer service	-.3889	.62368	.534	-1.6197	.8419
	Others	.8333	.62368	.183	-.3975	2.0641
	Missing	-.5303	.60057	.378	-1.7155	.6549
	Accounting	.4242	.44500	.342	-.4539	1.3024
	IT	.4167	.71110	.559	-.9867	1.8200
	Investment	.0340	.41216	.934	-.7794	.8474
	HR	1.0000	.62368	.111	-.2308	2.2308
	R and D	.6667	.92506	.472	-1.1589	2.4922
	Audit	-.1667	.62368	.790	-1.3975	1.0641
Security	Customer service	-.5556	.55783	.321	-1.6564	.5453
	Others	.6667	.55783	.234	-.4342	1.7675
	Missing	-.6970	.53187	.192	-1.7466	.3527
	Accounting	.9798*	.44500	.029	.1016	1.8580
	IT	.9722	.71110	.173	-.4311	2.3756
	Investment	.5896	.41216	.154	-.2238	1.4030
	HR	1.5556*	.62368	.014	.3248	2.7864
	R and D	1.2222	.92506	.188	-.6033	3.0478
	Audit	.3889	.62368	.534	-.8419	1.6197
	Security	.5556	.55783	.321	-.5453	1.6564
Customer service	Others	1.2222*	.55783	.030	.1214	2.3231
	Missing	-.1414	.53187	.791	-1.1910	.9082
	Accounting	-.2424	.44500	.587	-1.1206	.6358
	IT	-.2500	.71110	.726	-1.6533	1.1533
	Investment	-.6327	.41216	.127	-1.4460	.1807
	HR	.3333	.62368	.594	-.8975	1.5641
	R and D	.0000	.92506	1.000	-1.8256	1.8256
	Audit	-.8333	.62368	.183	-2.0641	.3975
	Security	-.6667	.55783	.234	-1.7675	.4342
	Customer service	-1.2222*	.55783	.030	-2.3231	-.1214
Others	Missing	-1.3636*	.53187	.011	-2.4133	-.3140
	Accounting	1.1212*	.41199	.007	.3082	1.9343
	IT	1.1136	.69092	.109	-.2499	2.4771
	Investment	.7310	.37628	.054	-.0116	1.4736
	HR	1.6970*	.60057	.005	.5118	2.8822
	R and D	1.3636	.90964	.136	-.4315	3.1588
	Audit	.5303	.60057	.378	-.6549	1.7155
	Security	.6970	.53187	.192	-.3527	1.7466
	Customer service	.1414	.53187	.791	-.9082	1.1910
	Others	1.3636*	.53187	.011	.3140	2.4133

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.3.4

Tukey B ^{a,b}

department of respondent	N	Subset for alpha = .05
		1
HR	6	1.6667
R and D	2	2.0000
Others	9	2.0000
Accounting	33	2.2424
IT	4	2.2500
Investment	98	2.6327
Security	9	2.6667
Audit	6	2.8333
Customer service	9	3.2222
Missing	11	3.3636

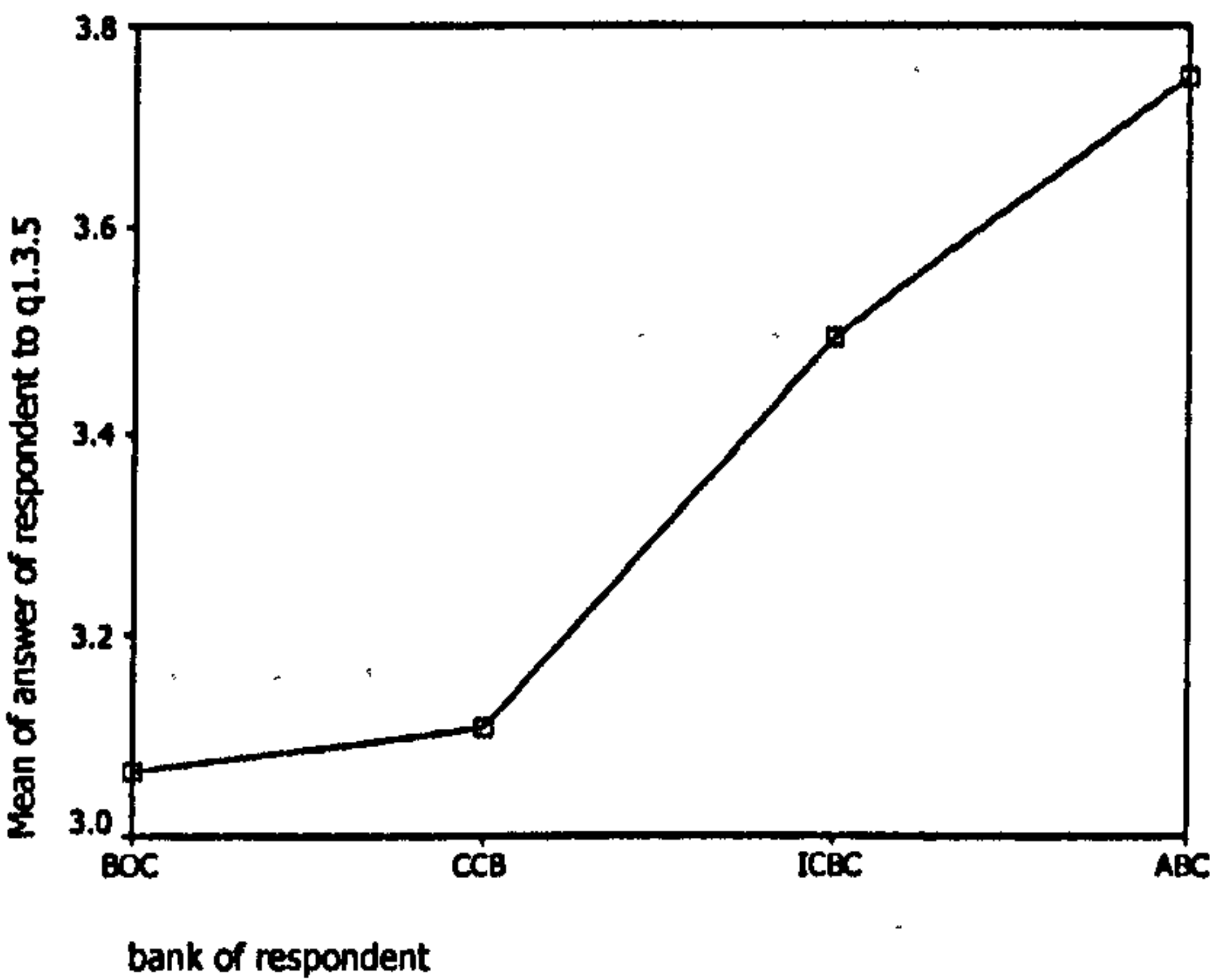
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 6.460.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.3.5:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.5

Levene Statistic	df1	df2	Sig.
.909	3	183	.438

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.5

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respon (J) bank of respon						Lower Bound	Upper Bound
LSD	BOC	CCB	-.0462	.21879	.833	-.4779	.3855
		ICBC	-.4273*	.21534	.049	-.8522	-.0024
		ABC	-.6875*	.22131	.002	-1.1242	-.2508
	CCB	BOC	.0462	.21879	.833	-.3855	.4779
		ICBC	-.3811	.21769	.082	-.8106	.0484
		ABC	-.6413*	.22360	.005	-1.0825	-.2001
	ICBC	BOC	.4273*	.21534	.049	.0024	.8522
		CCB	.3811	.21769	.082	-.0484	.8106
		ABC	-.2602	.22023	.239	-.6947	.1743
	ABC	BOC	.6875*	.22131	.002	.2508	1.1242
		CCB	.6413*	.22360	.005	.2001	1.0825
		ICBC	.2602	.22023	.239	-.1743	.6947

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.3.5

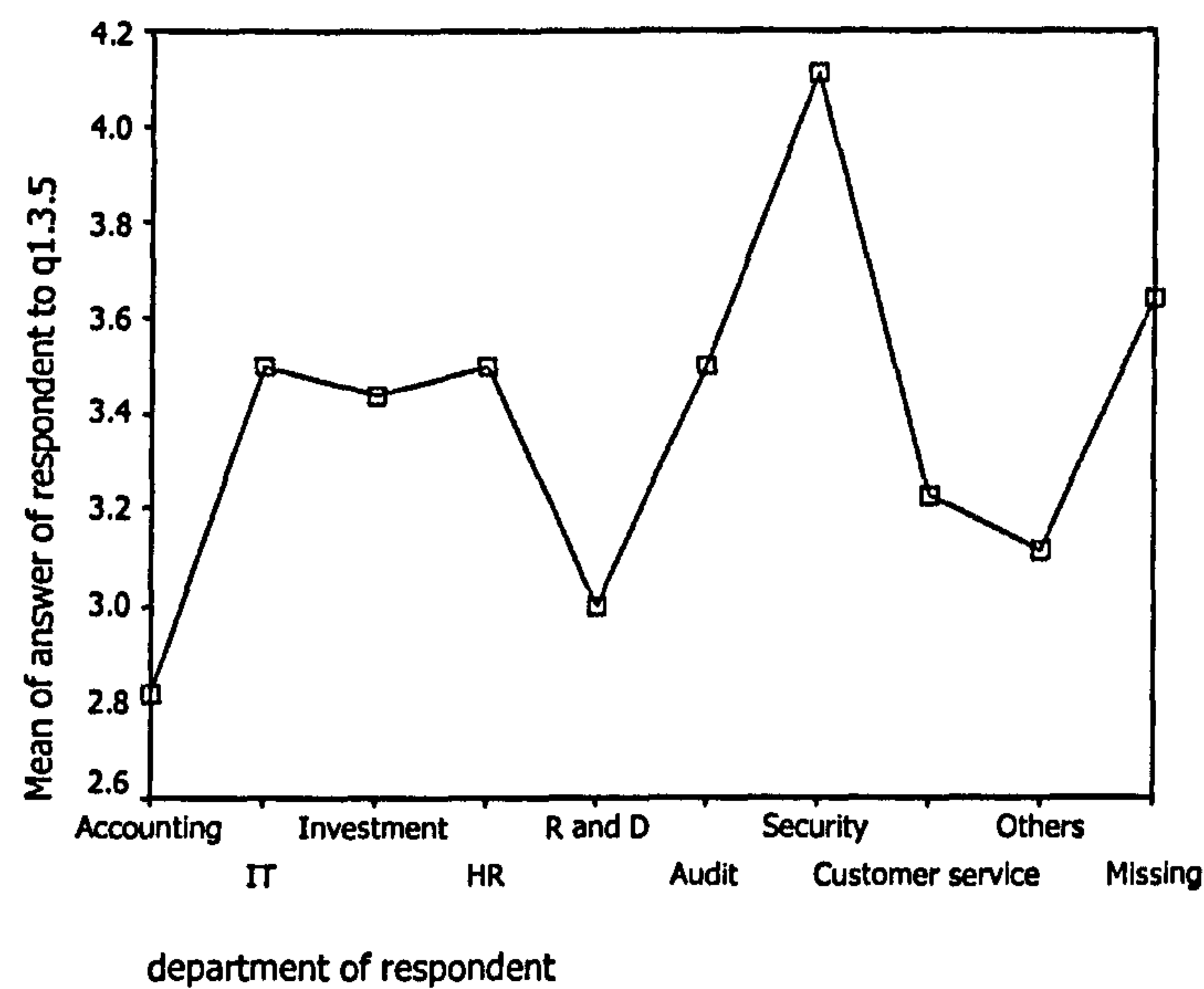
		N	Subset for alpha = .05	
bank of respondent			1	2
Tukey B ^{a,t}	BOC	48	3.0625	
	CCB	46	3.1087	
	ICBC	49	3.4898	3.4898
	ABC	44		3.7500

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the departments groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.5

Levene Statistic	df1	df2	Sig.
2.837	9	177	.004

Post-Hoc Tests

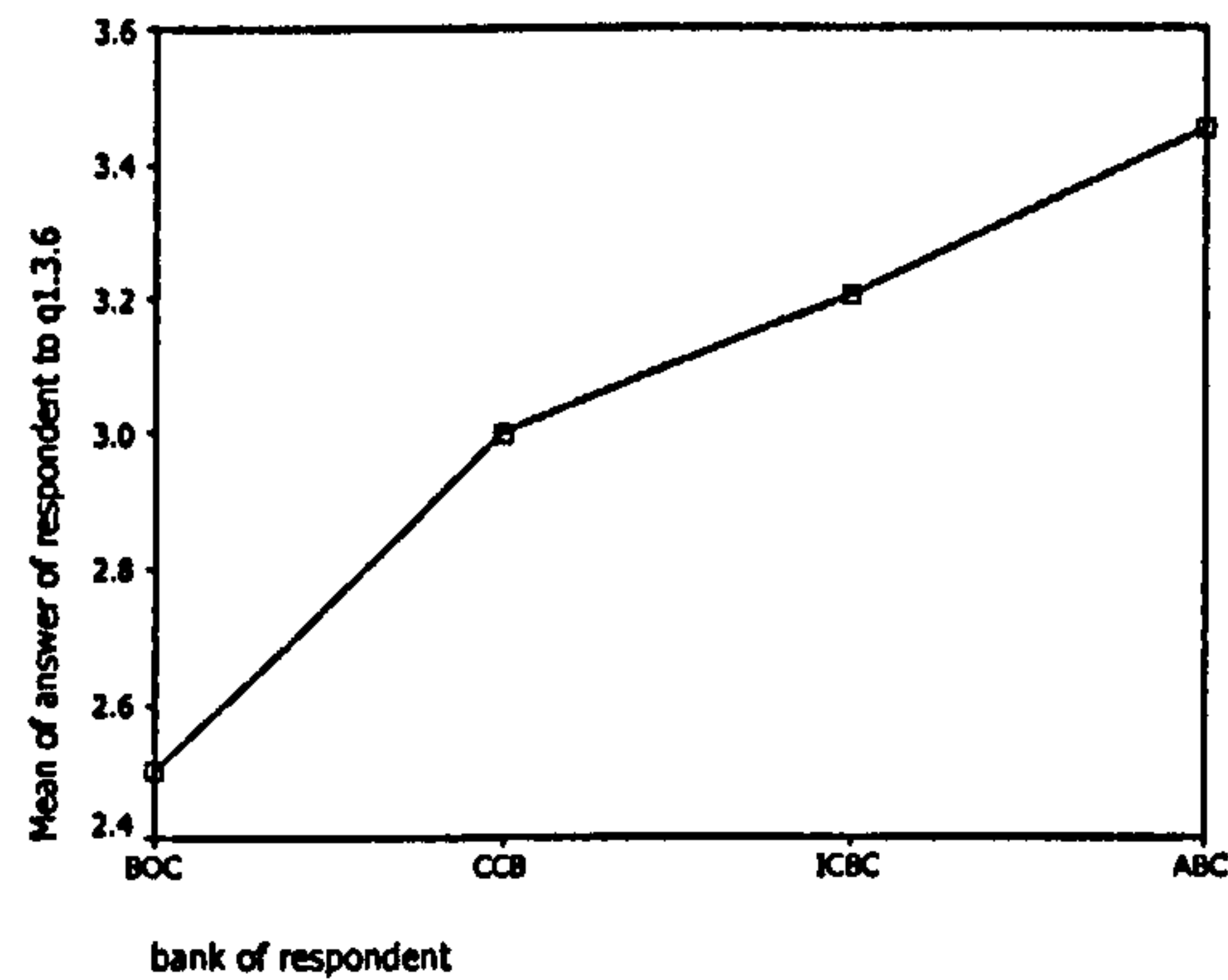
Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.5
Tamhane

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	-.6818	.37552	.994	-2.5125	1.1489
	Investment	-.6206	.26318	.645	-1.5347	.2935
	HR	-.6818	.49093	1.000	-3.0385	1.6749
	R and D	-.1818	.24016	1.000	-1.0402	.6765
	Audit	-.6818	.41755	.998	-2.5151	1.1514
	Security	-1.2929	.39161	.157	-2.7935	.2077
	Customer service	-.4040	.32720	1.000	-1.5897	.7817
	Others	-.2929	.35437	1.000	-1.6079	1.0220
	Missing	-.8182	.34232	.654	-2.0497	.4134
IT	Accounting	.6818	.37552	.994	-1.1489	2.5125
	Investment	.0612	.30809	1.000	-2.5869	2.7093
	HR	.0000	.51640	1.000	-2.5697	2.5697
	R and D	.5000	.28868	1.000	-3.0699	4.0699
	Audit	.0000	.44721	1.000	-2.2157	2.2157
	Security	-.6111	.42310	1.000	-2.5717	1.3495
	Customer service	.2778	.36430	1.000	-1.6931	2.2487
	Others	.3889	.38889	1.000	-1.5413	2.3191
	Missing	-.1364	.37794	1.000	-2.0439	1.7712
Investment	Accounting	.6206	.26318	.645	-.2935	1.5347
	IT	-.0612	.30809	1.000	-2.7093	2.5869
	HR	-.0612	.44150	1.000	-2.7375	2.6150
	R and D	.4388*	.10764	.004	.0778	.7997
	Audit	-.0612	.35812	1.000	-2.1335	2.0110
	Security	-.6723	.32751	.956	-2.1446	.7999
	Customer service	.2166	.24692	1.000	-.8279	1.2610
	Others	.3277	.28193	1.000	-.9034	1.5588
	Missing	-.1976	.26663	1.000	-1.2797	.8845
HR	Accounting	.6818	.49093	1.000	-1.6749	3.0385
	IT	.0000	.51640	1.000	-2.5697	2.5697
	Investment	.0612	.44150	1.000	-2.6150	2.7375
	R and D	.5000	.42817	1.000	-2.3585	3.3585
	Audit	.0000	.54772	1.000	-2.5104	2.5104
	Security	-.6111	.52822	1.000	-2.9983	1.7761
	Customer service	.2778	.48241	1.000	-2.1472	2.7028
	Others	.3889	.50123	1.000	-2.0005	2.7783
	Missing	-.1364	.49279	1.000	-2.5240	2.2513
R and D	Accounting	.1818	.24016	1.000	-.6765	1.0402
	IT	-.5000	.28868	1.000	-4.0699	3.0699
	Investment	-.4388*	.10764	.004	-.7997	.0778
	HR	-.5000	.42817	1.000	-3.3585	2.3585
	Audit	-.5000	.34157	1.000	-2.7803	1.7803
	Security	-1.1111	.30932	.273	-2.6383	.4160
	Customer service	-.2222	.22222	1.000	-1.3194	.8749
	Others	-.1111	.26058	1.000	-1.3976	1.1754
	Missing	-.6364	.24393	.696	-1.7346	.4619
Audit	Accounting	.6818	.41755	.998	-1.1514	2.5151
	IT	.0000	.44721	1.000	-2.2157	2.2157
	Investment	.0612	.35812	1.000	-2.0110	2.1335
	HR	.0000	.54772	1.000	-2.5104	2.5104
	R and D	.5000	.34157	1.000	-1.7803	2.7803
	Security	-.6111	.46081	1.000	-2.5834	1.3612
	Customer service	.2778	.40749	1.000	-1.6233	2.1788
	Others	.3889	.42961	1.000	-1.5234	2.3012
	Missing	-.1364	.41973	1.000	-2.0201	1.7474
Security	Accounting	1.2929	.39161	.157	-.2077	2.7935
	IT	.6111	.42310	1.000	-1.3495	2.5717
	Investment	.6723	.32751	.956	-.7999	2.1446
	HR	.6111	.52822	1.000	-1.7761	2.9983
	R and D	1.1111	.30932	.273	-.4160	2.6383
	Audit	.6111	.46081	1.000	-1.3612	2.5834
	Customer service	.8889	.38087	.793	-.6492	2.4270
	Others	1.0000	.40445	.686	-.6085	2.6085
	Missing	.4747	.39393	1.000	-1.0810	2.0305
Customer service	Accounting	-.4040	.32720	1.000	-.7817	1.5897
	IT	-.2778	.36430	1.000	-2.2487	1.6931
	Investment	-.2166	.24692	1.000	-1.2610	.8279
	HR	-.2778	.48241	1.000	-2.7028	2.1472
	R and D	.2222	.22222	1.000	-.8749	1.3194
	Audit	-.2778	.40749	1.000	-2.1788	1.6233
	Security	-.8889	.38087	.793	-2.4270	.6492
	Others	.1111	.34247	1.000	-1.2497	1.4720
	Missing	-.4141	.32998	1.000	-1.6890	.8607
Others	Accounting	.2929	.35437	1.000	-1.0220	1.6079
	IT	-.3889	.38889	1.000	-2.3191	1.5413
	Investment	-.3277	.28193	1.000	-1.5588	.9034
	HR	-.3889	.50123	1.000	-2.7783	2.0005
	R and D	.1111	.26058	1.000	-1.1754	1.3976
	Audit	-.3889	.42961	1.000	-2.3012	1.5234
	Security	-1.0000	.40445	.686	-2.6085	.6085
	Customer service	-.1111	.34247	1.000	-1.4720	1.2497
	Missing	-.5253	.35694	1.000	-1.9122	.8617
Missing	Accounting	.8182	.34232	.654	-.4134	2.0497
	IT	.1364	.37794	1.000	-1.7712	2.0439
	Investment	.1976	.26663	1.000	-.8845	1.2797
	HR	.1364	.49279	1.000	-2.2513	2.5240
	R and D	.6364	.24393	.696	-.4619	1.7346
	Audit	.1364	.41973	1.000	-1.7474	2.0201
	Security	-.4747	.39393	1.000	-2.0305	1.0810
	Customer service	.4141	.32998	1.000	-.8607	1.6890
	Others	.5253	.35694	1.000	-.8617	1.9122

*. The mean difference is significant at the .05 level.

For question 1.3.6:
Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.6

Levene Statistic	df1	df2	Sig.
.556	3	183	.645

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.6

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respond	(J) bank of respond	Lower Bound				Upper Bound	
LSD	BOC	CCB	-.5000*	.23175	.032	-.9572	-.0428
		ICBC	-.7041*	.22810	.002	-1.1541	-.2540
		ABC	-.9545*	.23442	.000	-1.4171	-.4920
	CCB	BOC	.5000*	.23175	.032	.0428	.9572
		ICBC	-.2041	.23059	.377	-.6590	.2509
		ABC	-.4545	.23685	.057	-.9219	.0128
	ICBC	BOC	.7041*	.22810	.002	.2540	1.1541
		CCB	.2041	.23059	.377	-.2509	.6590
		ABC	-.2505	.23328	.284	-.7107	.2098
	ABC	BOC	.9545*	.23442	.000	.4920	1.4171
		CCB	.4545	.23685	.057	-.0128	.9219
		ICBC	.2505	.23328	.284	-.2098	.7107

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.3.6

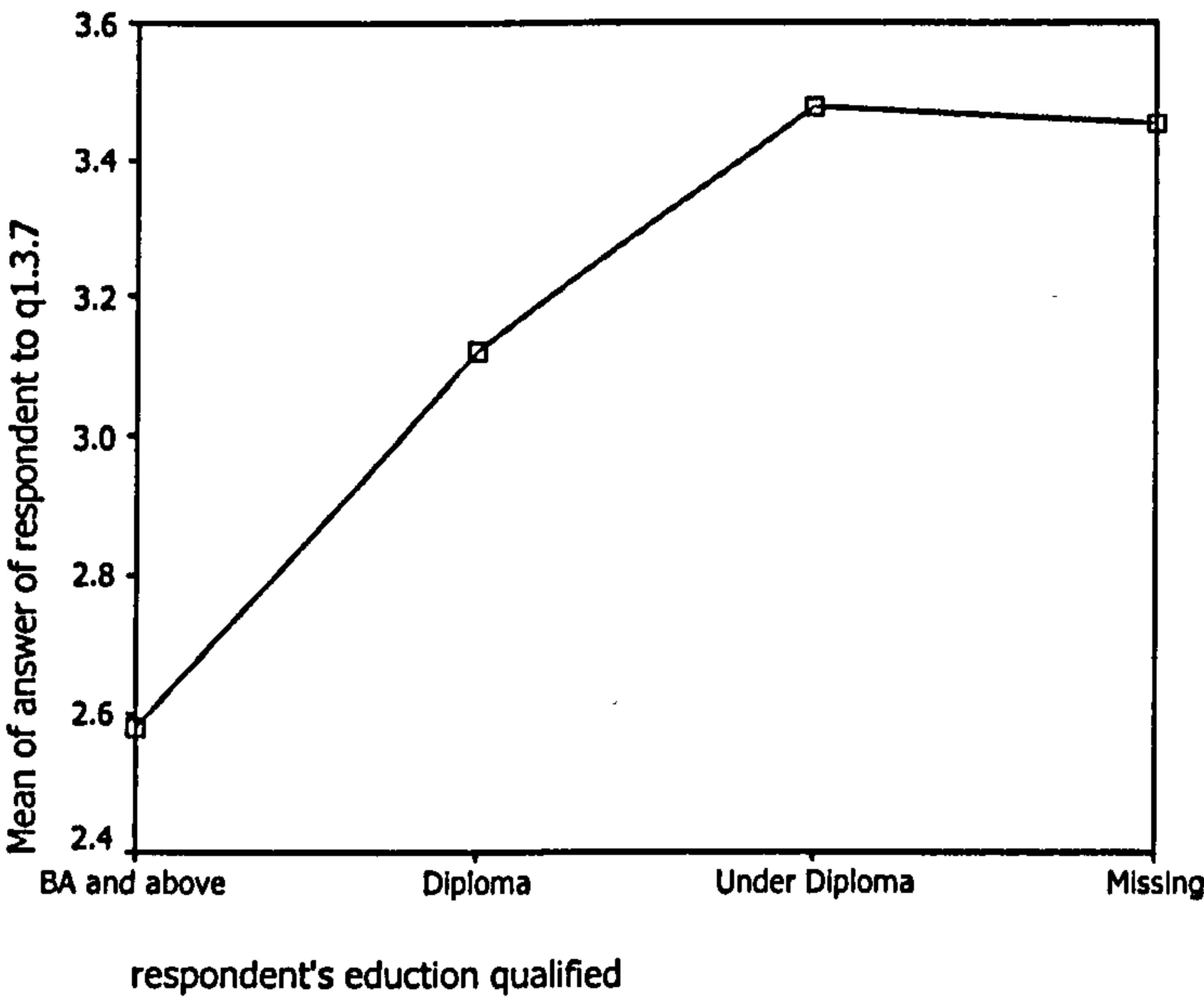
bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey Ba,t BOC	48	2.5000	
CCB	46	3.0000	3.0000
ICBC	49		3.2041
ABC	44		3.4545

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.3.7:

(1) Among the respondent’s education qualified groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.7

Levene Statistic	df1	df2	Sig.
.300	3	183	.825

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.7

(I) respondent's education qualified		(J) respondent's education qualified		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
LSD	BA and above	Diploma		-.5428*	.18339	.003	-.9046	-.1809
		Under Diploma		-.8981*	.28270	.002	-1.4558	-.3403
		Missing		-.8764*	.36691	.018	-1.6003	-.1525
	Diploma	BA and above		.5428*	.18339	.003	.1809	.9046
		Under Diploma		-.3553	.27214	.193	-.8922	.1816
		Missing		-.3337	.35883	.354	-1.0417	.3743
	Under Diploma	BA and above		.8981*	.28270	.002	.3403	1.4558
		Diploma		.3553	.27214	.193	-.1816	.8922
		Missing		.0216	.41839	.959	-.8038	.8471
	Missing	BA and above		.8764*	.36691	.018	.1525	1.6003
		Diploma		.3337	.35883	.354	-.3743	1.0417
		Under Diploma		-.0216	.41839	.959	-.8471	.8038

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

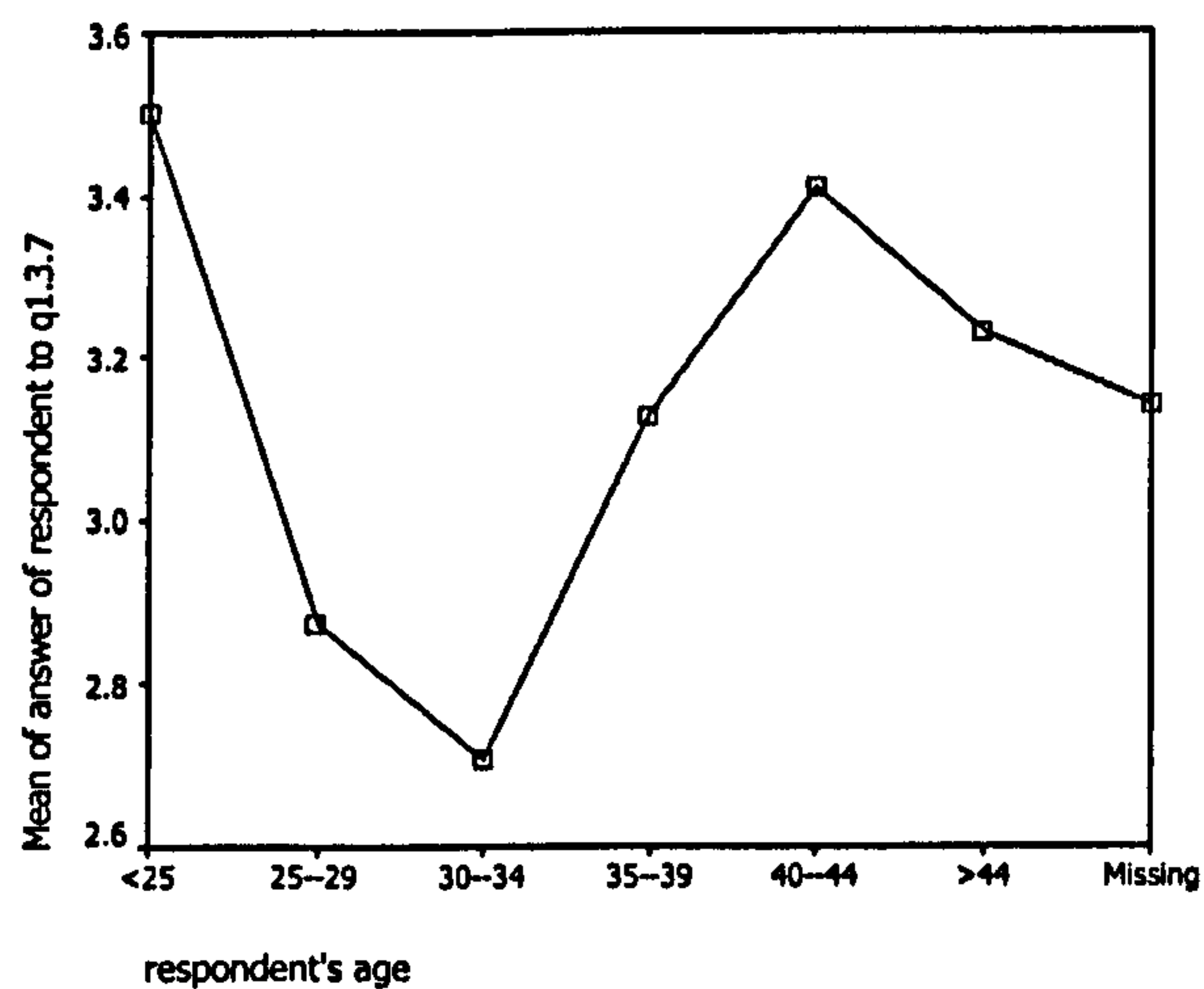
answer of respondent to q1.3.7

respondent's eduction qualified		N	Subset for alpha = .05	
			1	2
Tukey B ^{a,t}	BA and above	64	2.5781	
	Diploma	91	3.1209	3.1209
	Missing	11		3.4545
	Under Diploma	21		3.4762

Means for groups in homogeneous subsets are displayed.

- Uses Harmonic Mean Sample Size = 24.222.
- The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the ages groups: Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.7

Levene Statistic	df1	df2	Sig.
1.778	6	180	.106

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.7

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) respondent's age	(J) respondent's age				Lower Bound	Upper Bound
LSD <25	25--29	.6250	.61108	.308	-.5808	1.8308
	30--34	.7903	.59443	.185	-.3826	1.9633
	35--39	.3750	.60425	.536	-.8173	1.5673
	40--44	.0909	.62632	.885	-1.1450	1.3268
	>44	.2692	.65883	.683	-1.0308	1.5693
	Missing	.3571	.65327	.585	-.9319	1.6462
25--29	<25	-.6250	.61108	.308	-1.8308	.5808
	30--34	.1653	.25081	.511	-.3296	.6602
	35--39	-.2500	.27328	.362	-.7893	.2893
	40--44	-.5341	.31913	.096	-1.1638	.0956
	>44	-.3558	.37898	.349	-1.1036	.3920
	Missing	-.2679	.36923	.469	-.9964	.4607
30--34	<25	-.7903	.59443	.185	-1.9633	.3826
	25--29	-.1653	.25081	.511	-.6602	.3296
	35--39	-.4153	.23368	.077	-.8764	.0458
	40--44	-.6994*	.28595	.015	-1.2637	-.1352
	>44	-.5211	.35149	.140	-1.2147	.1725
	Missing	-.4332	.34096	.206	-1.1060	.2396
35--39	<25	-.3750	.60425	.536	-1.5673	.8173
	25--29	.2500	.27328	.362	-.2893	.7893
	30--34	.4153	.23368	.077	-.0458	.8764
	40--44	-.2841	.30585	.354	-.8876	.3194
	>44	-.1058	.36787	.774	-.8317	.6201
	Missing	-.0179	.35781	.960	-.7239	.6882
40--44	<25	-.0909	.62632	.885	-1.3268	1.1450
	25--29	.5341	.31913	.096	-.0956	1.1638
	30--34	.6994*	.28595	.015	.1352	1.2637
	35--39	.2841	.30585	.354	-.3194	.8876
	>44	.1783	.40309	.659	-.6171	.9737
	Missing	.2662	.39394	.500	-.5111	1.0436
>44	<25	-.2692	.65883	.683	-1.5693	1.0308
	25--29	.3558	.37898	.349	-.3920	1.1036
	30--34	.5211	.35149	.140	-.1725	1.2147
	35--39	.1058	.36787	.774	-.6201	.8317
	40--44	-.1783	.40309	.659	-.9737	.6171
	Missing	.0879	.44381	.843	-.7878	.9637
Missing	<25	-.3571	.65327	.585	-1.6462	.9319
	25--29	.2679	.36923	.469	-.4607	.9964
	30--34	.4332	.34096	.206	-.2396	1.1060
	35--39	.0179	.35781	.960	-.6882	.7239
	40--44	-.2662	.39394	.500	-1.0436	.5111
	>44	-.0879	.44381	.843	-.9637	.7878

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

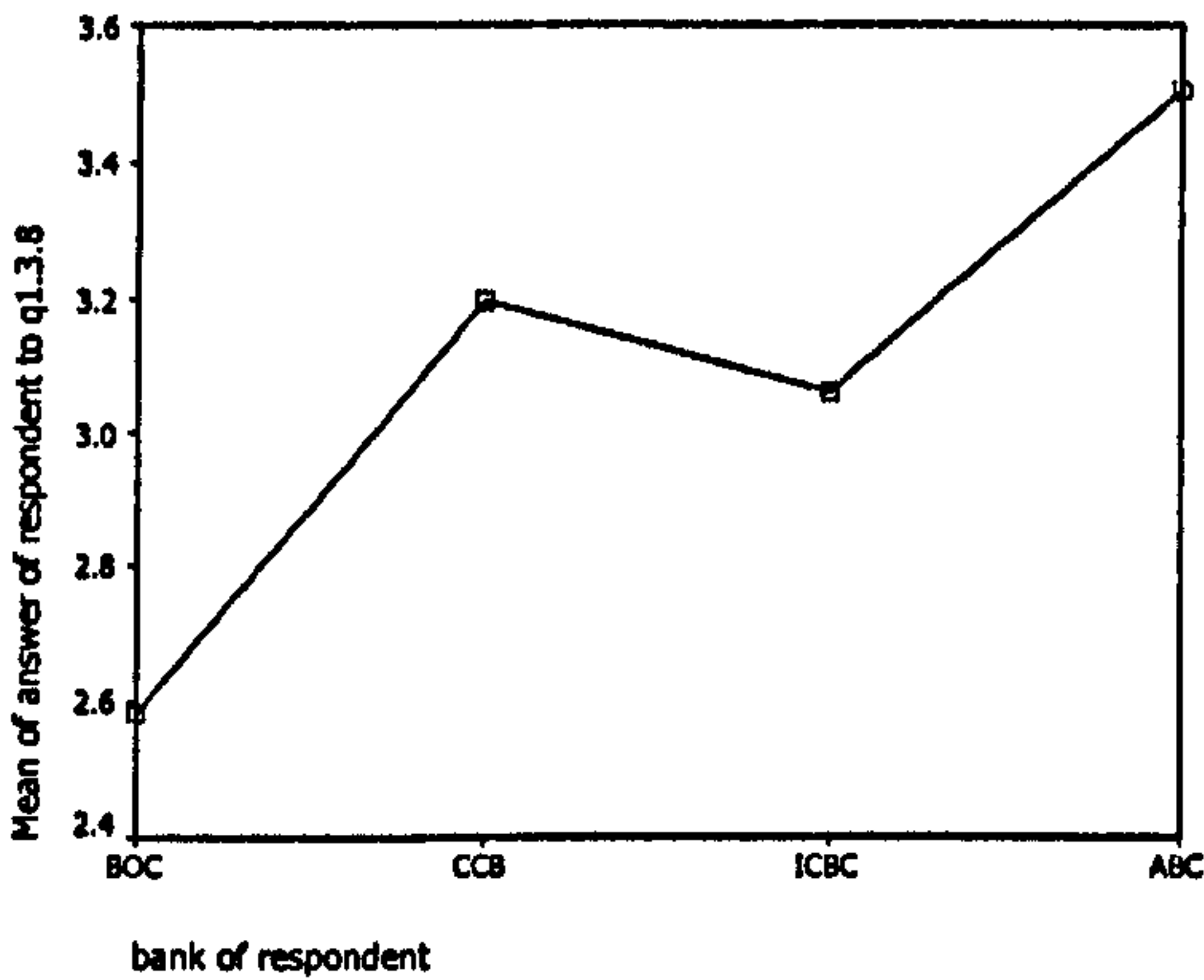
answer of respondent to q1.3.7

respondent's age	N	Subset for alpha = .05
		1
Tukey B ^{a, b} 30--34	62	2.7097
25--29	32	2.8750
35--39	40	3.1250
Missing	14	3.1429
>44	13	3.2308
40--44	22	3.4091
<25	4	3.5000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 13.561.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.3.8:
Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.8

Levene Statistic	df1	df2	Sig.
2.141	3	183	.097

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.8

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of response	(J) bank of response				Lower Bound	Upper Bound	
LSD	BOC	CCB	-.6123*	.21174	.004	-1.0301	-.1946
		ICBC	-.4779*	.20840	.023	-.8891	-.0667
		ABC	-.9167*	.21418	.000	-1.3393	-.4941
	CCB	BOC	.6123*	.21174	.004	.1946	1.0301
		ICBC	.1344	.21068	.524	-.2812	.5501
		ABC	-.3043	.21640	.161	-.7313	.1226
	ICBC	BOC	.4779*	.20840	.023	.0667	.8891
		CCB	-.1344	.21068	.524	-.5501	.2812
		ABC	-.4388*	.21314	.041	-.8593	-.0183
	ABC	BOC	.9167*	.21418	.000	.4941	1.3393
		CCB	.3043	.21640	.161	-.1226	.7313
		ICBC	.4388*	.21314	.041	.0183	.8593

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

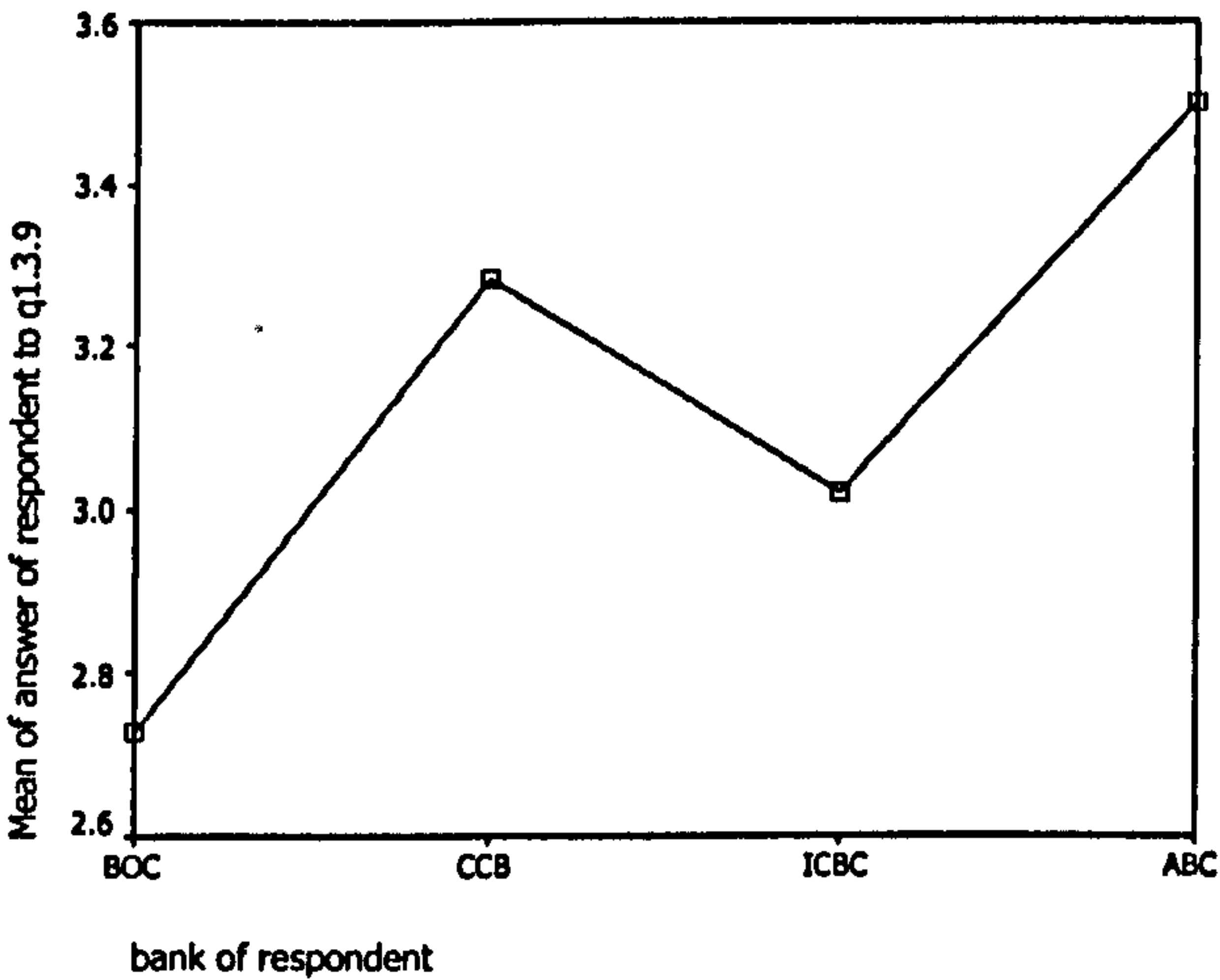
answer of respondent to q1.3.8

bank of respondent		N	Subset for alpha = .05	
			1	2
Tukey B ^{a,t}	BOC	48	2.5833	
	ICBC	49	3.0612	3.0612
	CCB	46		3.1957
	ABC	44		3.5000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.3.9:
(1)Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.9

Levene Statistic	df1	df2	Sig.
1.275	3	183	.284

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.9

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respon (J) bank of respon						Lower Bound	Upper Bound
LSD	BOC	CCB	-.5534*	.20049	.006	-.9490	-.1579
		ICBC	-.2912	.19733	.142	-.6806	.0981
		ABC	-.7708*	.20280	.000	-1.1710	-.3707
	CCB	BOC	.5534*	.20049	.006	.1579	.9490
		ICBC	.2622	.19949	.190	-.1314	.6558
		ABC	-.2174	.20490	.290	-.6217	.1869
	ICBC	BOC	.2912	.19733	.142	-.0981	.6806
		CCB	-.2622	.19949	.190	-.6558	.1314
		ABC	-.4796*	.20181	.019	-.8778	-.0814
	ABC	BOC	.7708*	.20280	.000	.3707	1.1710
		CCB	.2174	.20490	.290	-.1869	.6217
		ICBC	.4796*	.20181	.019	.0814	.8778

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

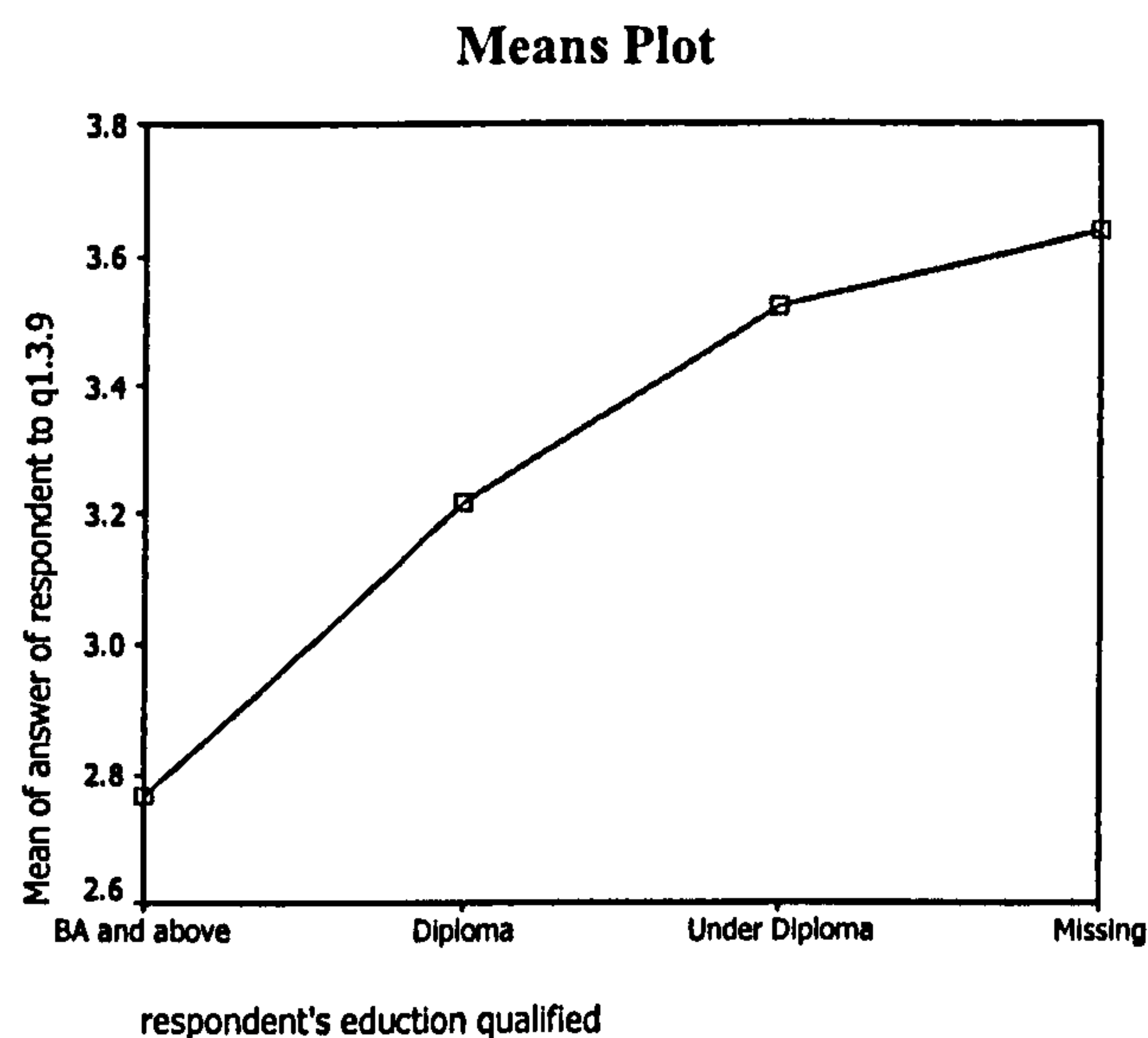
answer of respondent to q1.3.9

		N	Subset for alpha = .05	
			1	2
Tukey B ^{a,t}	BOC	48	2.7292	
	ICBC	49	3.0204	3.0204
	CCB	46		3.2826
	ABC	44		3.5000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the respondent’s education qualified groups:



Test of Homogeneity of Variances

answer of respondent to q1.3.9

Levene Statistic	df1	df2	Sig.
.798	3	183	.496

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.9

	(I) respondent's eduction qualifie	(J) respondent's eduction qualifie	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	BA and above	Diploma	-.4542*	.15856	.005	-.7670	-.1413
		Under Diploma	-.7582*	.24443	.002	-1.2404	-.2759
		Missing	-.8707*	.31724	.007	-1.4966	-.2448
	Diploma	BA and above	.4542*	.15856	.005	.1413	.7670
		Under Diploma	-.3040	.23530	.198	-.7683	.1602
		Missing	-.4166	.31026	.181	-1.0287	.1956
	Under Diploma	BA and above	.7582*	.24443	.002	.2759	1.2404
		Diploma	.3040	.23530	.198	-.1602	.7683
		Missing	-.1126	.36175	.756	-.8263	.6012
	Missing	BA and above	.8707*	.31724	.007	.2448	1.4966
		Diploma	.4166	.31026	.181	-.1956	1.0287
		Under Diploma	.1126	.36175	.756	-.6012	.8263

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.3.9

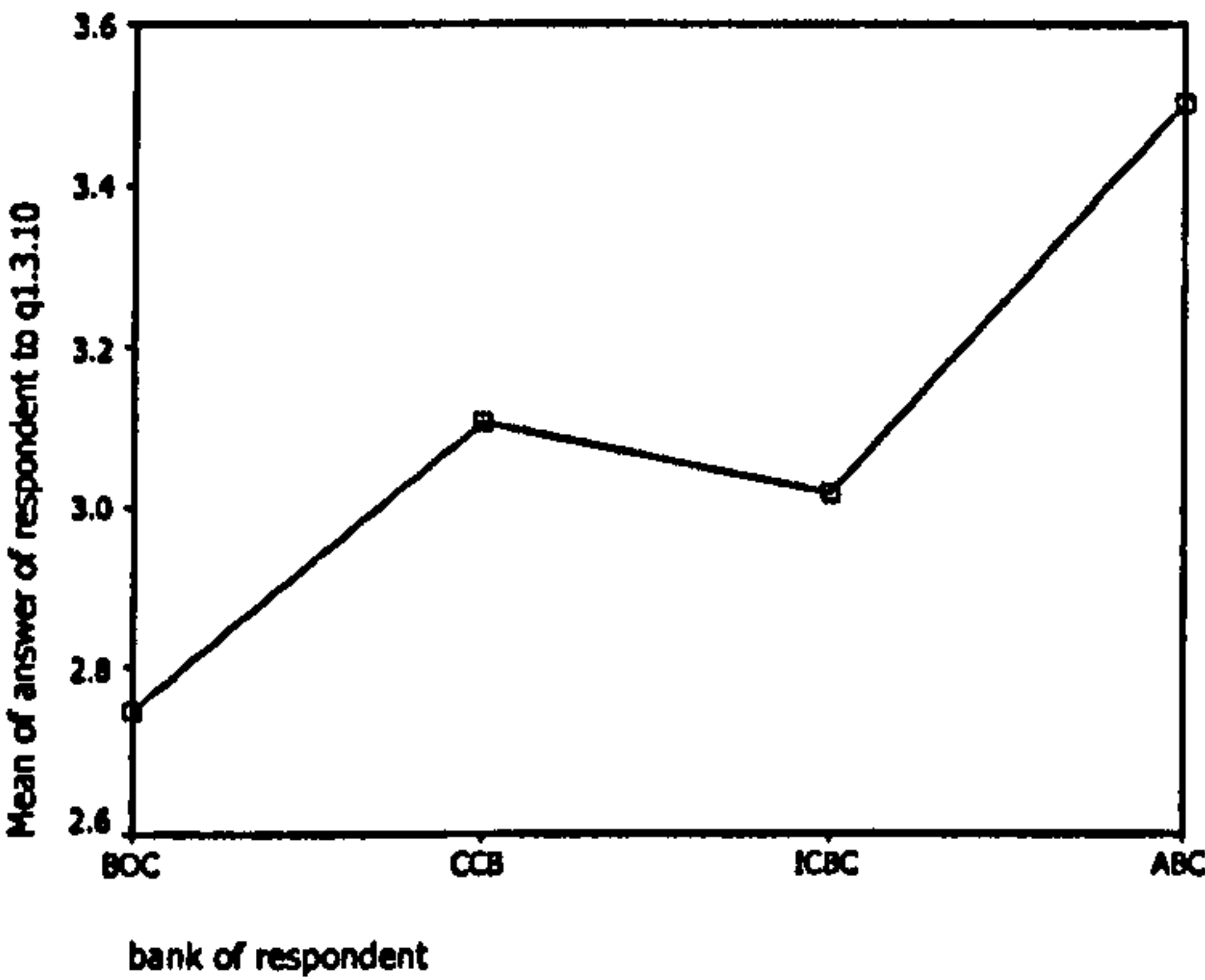
respondent's education qualified	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,t} BA and above	64	2.7656	
Diploma	91	3.2198	3.2198
Under Diploma	21		3.5238
Missing	11		3.6364

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 24.222.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 1.3.10:

(1)Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.10

Levene Statistic	df1	df2	Sig.
1.457	3	183	.228

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.10

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of response (J) bank of response		Lower Bound				Upper Bound	
LSD	BOC	CCB	-.3587	.21213	.093	-.7772	.0598
		ICBC	-.2704	.20879	.197	-.6824	.1415
		ABC	-.7500*	.21458	.001	-1.1734	-.3266
	CCB	BOC	.3587	.21213	.093	-.0598	.7772
		ICBC	.0883	.21107	.676	-.3282	.5047
		ABC	-.3913	.21680	.073	-.8191	.0364
	ICBC	BOC	.2704	.20879	.197	-.1415	.6824
		CCB	-.0883	.21107	.676	-.5047	.3282
		ABC	-.4796*	.21353	.026	-.9009	-.0583
	ABC	BOC	.7500*	.21458	.001	.3266	1.1734
		CCB	.3913	.21680	.073	-.0364	.8191
		ICBC	.4796*	.21353	.026	.0583	.9009

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.3.10

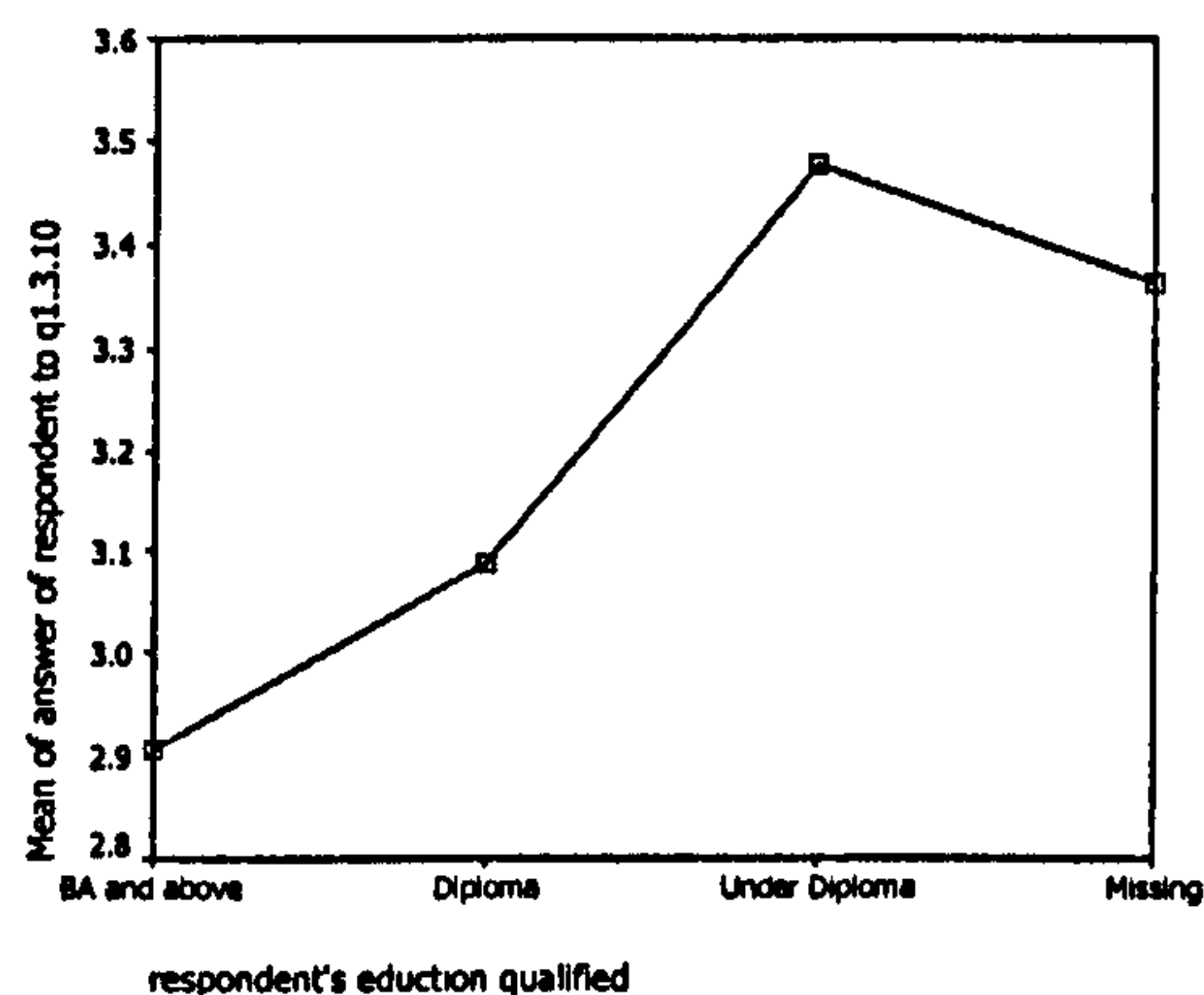
bank of respondent		N	Subset for alpha = .05	
			1	2
Tukey B ^{a,t}	BOC	48	2.7500	
	ICBC	49	3.0204	3.0204
	CCB	46	3.1087	3.1087
	ABC	44		3.5000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the respondent’s education qualified groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q1.3.10

Levene Statistic	df1	df2	Sig.
1.187	3	183	.316

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.10

	(I) respondent's education qualifie	(J) respondent's education qualifie	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	BA and above	Diploma	-.1817	.17077	.289	-.5186	.1553
		Under Diploma	-.5699*	.26325	.032	-1.0893	-.0506
		Missing	-.4574	.34166	.182	-1.1315	.2167
	Diploma	BA and above	.1817	.17077	.289	-.1553	.5186
		Under Diploma	-.3883	.25341	.127	-.8883	.1117
		Missing	-.2757	.33414	.410	-.9350	.3835
	Under Diploma	BA and above	.5699*	.26325	.032	.0506	1.0893
		Diploma	.3883	.25341	.127	-.1117	.8883
		Missing	.1126	.38960	.773	-.6561	.8812
	Missing	BA and above	.4574	.34166	.182	-.2167	1.1315
		Diploma	.2757	.33414	.410	-.3835	.9350
		Under Diploma	-.1126	.38960	.773	-.8812	.6561

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.3.10

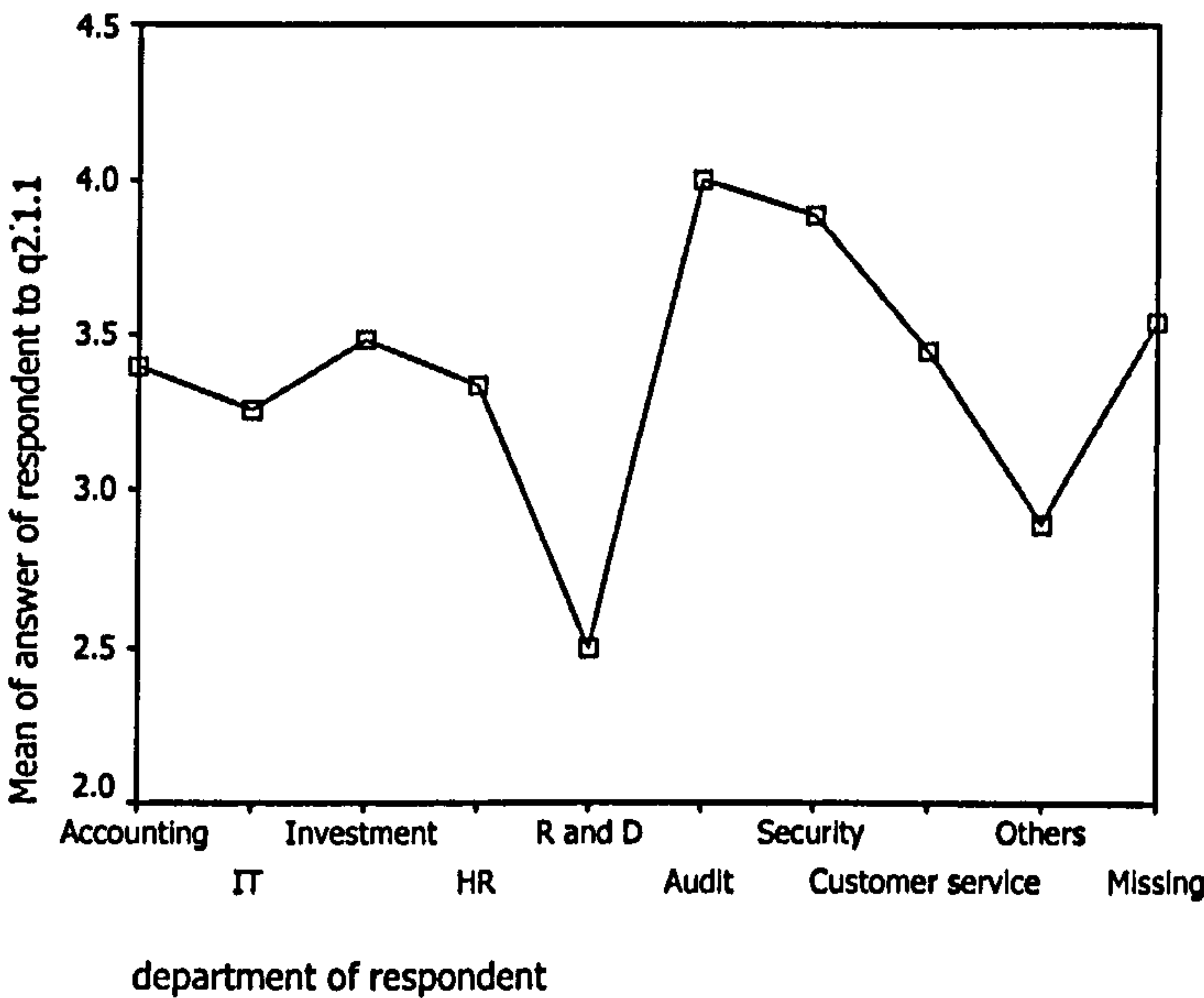
respondent's education qualified	N	Subset for alpha = .05
		1
Tukey B ^{a,t} BA and above	64	2.9063
Diploma	91	3.0879
Missing	11	3.3636
Under Diploma	21	3.4762

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 24.222.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.1.1:

Among the departments groups:



Test of Homogeneity of Variances

answer of respondent to q2.1.1

Levene Statistic	df1	df2	Sig.
1.716	9	177	.088

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2 1.1

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
LSD Accounting	IT	.1439	.44961	.749	-.7433	1.0312
	Investment	-.0857	.17092	.617	-.4230	.2516
	HR	.0606	.37690	.872	-.6832	.8044
	R and D	.8939	.61842	.150	-.3265	2.1144
	Audit	-.6061	.37690	.110	-1.3498	.1377
	Security	-.4949	.31935	.123	-1.1252	.1353
	Customer service	-.0505	.31935	.875	-.6807	.5797
	Others	.5051	.31935	.116	-.1252	1.1353
	Missing	-.1515	.29566	.609	-.7350	.4320
IT	Accounting	-.1439	.44961	.749	-1.0312	.7433
	Investment	-.2296	.43319	.597	-1.0845	.6253
	HR	-.0833	.54817	.879	-1.1651	.9985
	R and D	.7500	.73545	.309	-.7014	2.2014
	Audit	-.7500	.54817	.173	-1.8318	.3318
	Security	-.6389	.51032	.212	-1.6460	.3682
	Customer service	-.1944	.51032	.704	-1.2015	.8126
	Others	.3611	.51032	.480	-.6460	1.3682
	Missing	-.2955	.49584	.552	-1.2740	.6831
Investment	Accounting	.0857	.17092	.617	-.2516	.4230
	IT	.2296	.43319	.597	-.6253	1.0845
	HR	.1463	.35715	.683	-.5586	.8511
	R and D	.9796	.60659	.108	-.2175	2.1767
	Audit	-.5204	.35715	.147	-1.2252	.1844
	Security	-.4093	.29579	.168	-.9930	.1744
	Customer service	.0351	.29579	.906	-.5486	.6189
	Others	.5907*	.29579	.047	.0070	1.1744
	Missing	-.0659	.27004	.808	-.5988	.4670
HR	Accounting	-.0606	.37690	.872	-.8044	.6832
	IT	.0833	.54817	.879	-.9985	1.1651
	Investment	-.1463	.35715	.683	-.8511	.8586
	R and D	.8333	.69339	.231	-.8350	2.2017
	Audit	-.6667	.49030	.176	-1.6343	.3009
	Security	-.5556	.44758	.216	-1.4388	.3277
	Customer service	-.1111	.44758	.804	-.9944	.7722
	Others	.4444	.44758	.322	-.4388	1.3277
	Missing	-.2121	.43100	.623	-1.0627	.8384
R and D	Accounting	-.8939	.61842	.150	-2.1144	.3265
	IT	-.7500	.73545	.309	-2.2014	.7014
	Investment	-.9796	.60659	.108	-2.1767	.2175
	HR	-.8333	.69339	.231	-2.2017	.5350
	Audit	-1.5000*	.69339	.032	-2.8684	-.1316
	Security	-1.3889*	.66387	.038	-2.6990	-.0788
	Customer service	-.9444	.66387	.157	-2.2546	.3657
	Others	-.3889	.66387	.559	-1.6990	.9212
	Missing	-1.0455	.65280	.111	-2.3337	.2428
Audit	Accounting	.6061	.37690	.110	-.1377	1.3498
	IT	.7500	.54817	.173	-.3318	1.8318
	Investment	.5204	.35715	.147	-.1844	1.2252
	HR	.6667	.49030	.176	-.3009	1.6343
	R and D	1.5000*	.69339	.032	.1316	2.8684
	Security	.1111	.44758	.804	-.7722	.9944
	Customer service	.5556	.44758	.216	-.3277	1.4388
	Others	1.1111*	.44758	.014	.2278	1.9944
	Missing	.4545	.43100	.293	-.3960	1.3051
Security	Accounting	.4949	.31935	.123	-.1353	1.1252
	IT	.6389	.51032	.212	-.3682	1.6460
	Investment	.4093	.29579	.168	-.1744	.9930
	HR	.5556	.44758	.216	-.3277	1.4388
	R and D	1.3889*	.66387	.038	.0788	2.6990
	Audit	-.1111	.44758	.804	-.9944	.7722
	Customer service	.4444	.40033	.268	-.3456	1.2345
	Others	1.0000*	.40033	.013	.2100	1.7900
	Missing	.3434	.38170	.369	-.4098	1.0967
Customer service	Accounting	.0505	.31935	.875	-.5797	.6807
	IT	.1944	.51032	.704	-.8126	1.2015
	Investment	-.0351	.29579	.906	-.8189	.5486
	HR	.1111	.44758	.804	-.7722	.9944
	R and D	.9444	.66387	.157	-.3657	2.2546
	Audit	-.5556	.44758	.216	-1.4388	.3277
	Security	-.4444	.40033	.268	-1.2345	.3456
	Others	.5556	.40033	.167	-.2345	1.3456
	Missing	-.1010	.38170	.792	-.8543	.6523
Others	Accounting	-.5051	.31935	.116	-1.1353	.1252
	IT	-.3611	.51032	.480	-1.3682	.6460
	Investment	-.5907*	.29579	.047	-1.1744	-.0070
	HR	-.4444	.44758	.322	-1.3277	.4388
	R and D	.3889	.66387	.559	-.9212	1.6990
	Audit	-1.1111*	.44758	.014	-1.9944	-.2278
	Security	-1.0000*	.40033	.013	-1.7900	-.2100
	Customer service	-.5556	.40033	.167	-1.3456	.2345
	Missing	-.6566	.38170	.087	-1.4098	.0967
Missing	Accounting	.1515	.29566	.609	-.4320	.7350
	IT	.2955	.49584	.552	-.6831	1.2740
	Investment	.0659	.27004	.808	-.4670	.5988
	HR	.2121	.43100	.623	-.6384	1.0627
	R and D	1.0455	.65280	.111	-.2428	2.3337
	Audit	-.4545	.43100	.293	-1.3051	.3960
	Security	-.3434	.38170	.369	-1.0967	.4098
	Customer service	.1010	.38170	.792	-.6523	.8543
	Others	.6566	.38170	.087	-.0967	1.4098

*. The mean difference is significant at the .05 level.

Homogeneous Subsets
answer of respondent to q2.1.1

department of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a,c} R and D	2	2.5000
Others	9	2.8889
IT	4	3.2500
HR	6	3.3333
Accounting	33	3.3939
Customer service	9	3.4444
Investment	98	3.4796
Missing	11	3.5455
Security	9	3.8889
Audit	6	4.0000

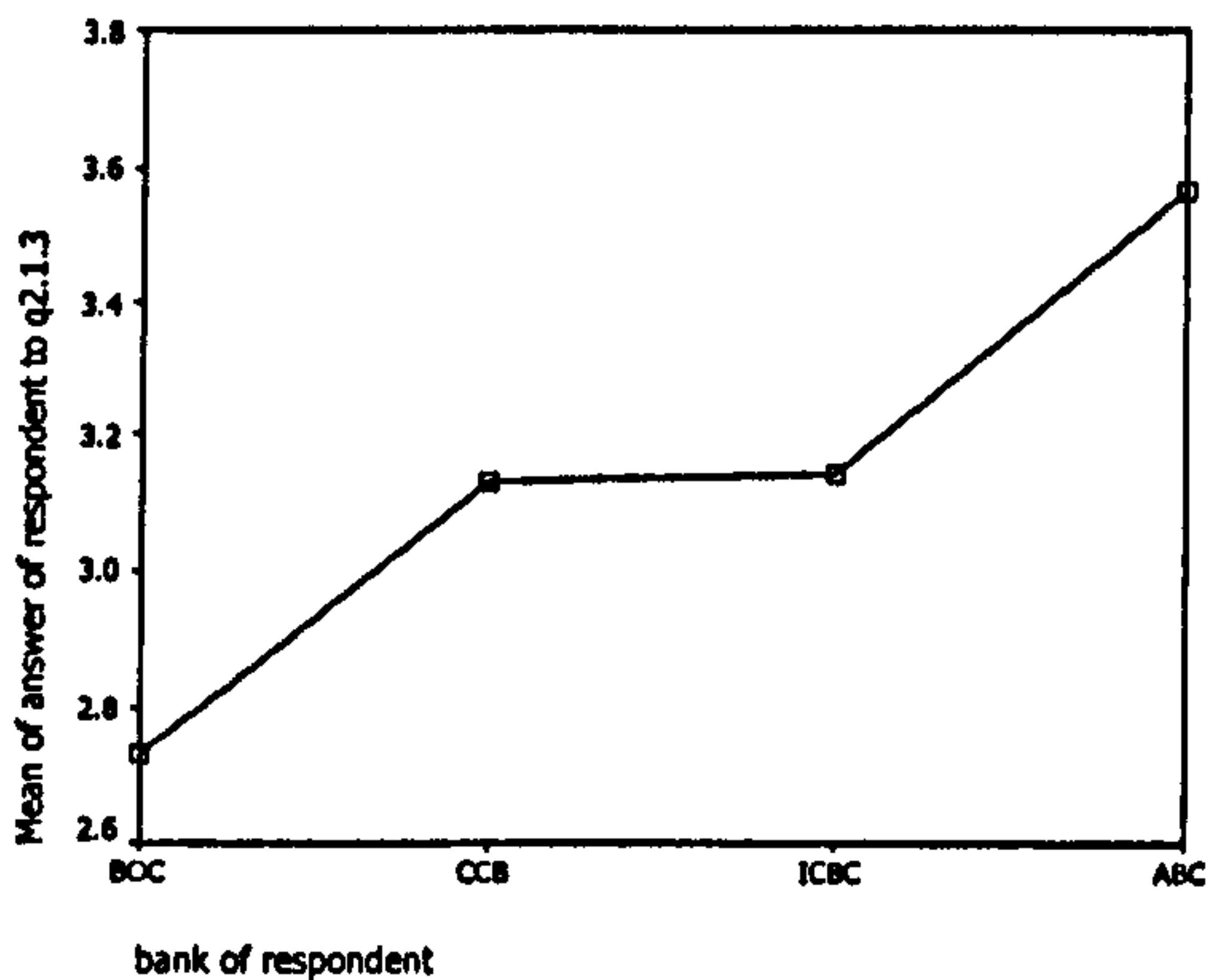
Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.460.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.1.3:

**Among the banks groups:
Means Plot**



Test of Homogeneity of Variances

answer of respondent to q2.1.3

Levene Statistic	df1	df2	Sig.
1.193	3	183	.314

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.1.3

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of respon	(J) bank of respon				Lower Bound	Upper Bound	
LSD	BOC	CCB	-.4013	.20661	.054	-.8089	.0064
		ICBC	-.4137*	.20335	.043	-.8149	-.0125
		ABC	-.8390*	.20899	.000	-1.2514	-.4267
	CCB	BOC	.4013	.20661	.054	-.0064	.8089
		ICBC	-.0124	.20557	.952	-.4180	.3932
		ABC	-.4377*	.21115	.040	-.8544	-.0211
	ICBC	BOC	.4137*	.20335	.043	.0125	.8149
		CCB	.0124	.20557	.952	-.3932	.4180
		ABC	-.4253*	.20797	.042	-.8357	-.0150
	ABC	BOC	.8390*	.20899	.000	.4267	1.2514
		CCB	.4377*	.21115	.040	.0211	.8544
		ICBC	.4253*	.20797	.042	.0150	.8357

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

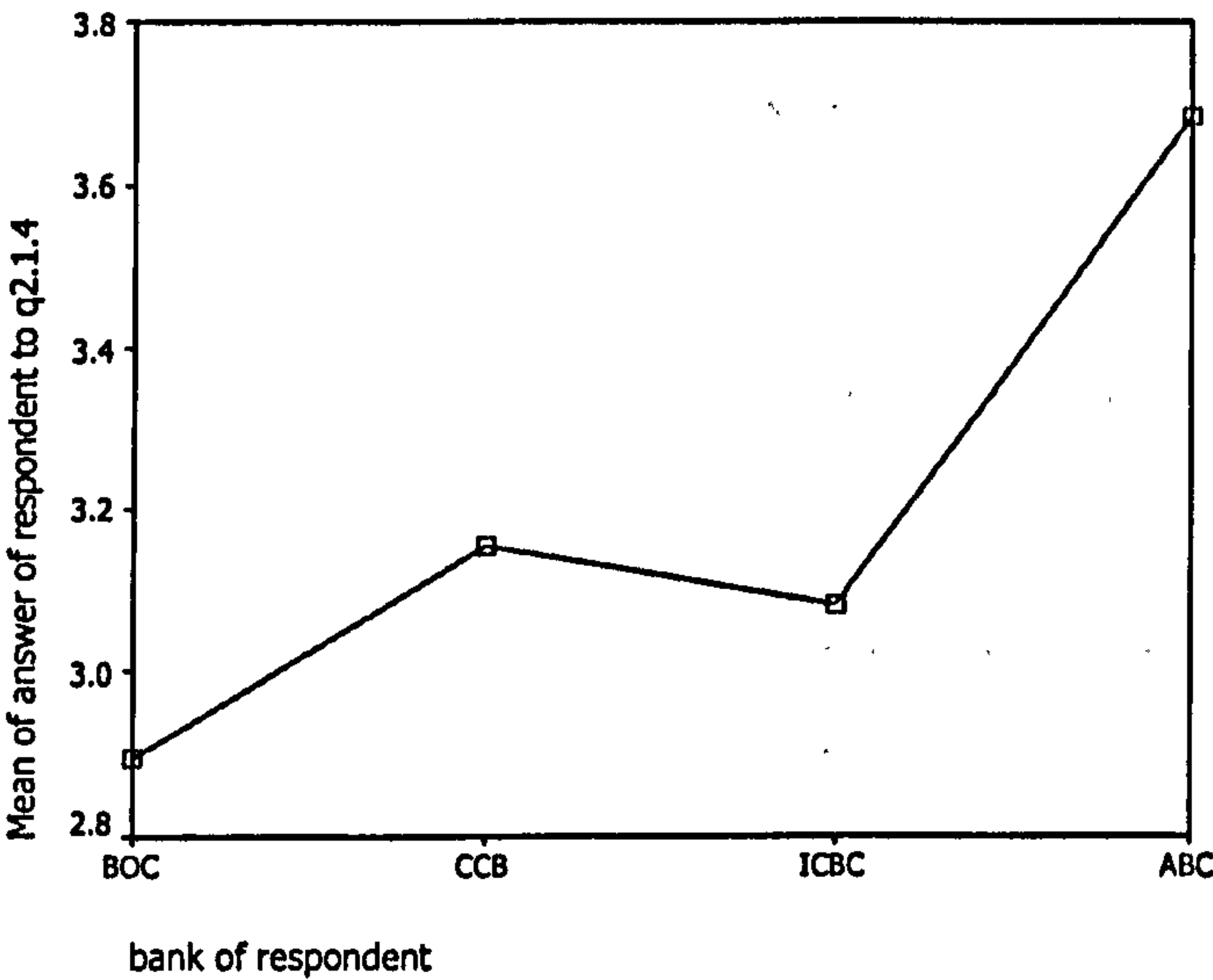
answer of respondent to q2.1.3

bank of respondent		N	Subset for alpha = .05	
			1	2
Tukey B ^{a, b}	BOC	48	2.7292	
	CCB	46	3.1304	3.1304
	ICBC	49	3.1429	3.1429
	ABC	44		3.5682

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.1.4:
Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.1.4

Levene Statistic	df1	df2	Sig.
.892	3	183	.446

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.1.4

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respond (J) bank of respond						lower Bound	Upper Bound
LSD	BOC	CCB	-.2563	.18905	.177	-.6293	.1167
		ICBC	-.1858	.18607	.319	-.5529	.1813
		ABC	-.7860*	.19123	.000	-1.1633	-.4087
	CCB	BOC	.2563	.18905	.177	-.1167	.6293
		ICBC	.0705	.18811	.708	-.3006	.4417
		ABC	-.5296*	.19321	.007	-.9109	-.1484
	ICBC	BOC	.1858	.18607	.319	-.1813	.5529
		CCB	-.0705	.18811	.708	-.4417	.3006
		ABC	-.6002*	.19030	.002	-.9756	-.2247
	ABC	BOC	.7860*	.19123	.000	.4087	1.1633
		CCB	.5296*	.19321	.007	.1484	.9109
		ICBC	.6002*	.19030	.002	.2247	.9756

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.1.4

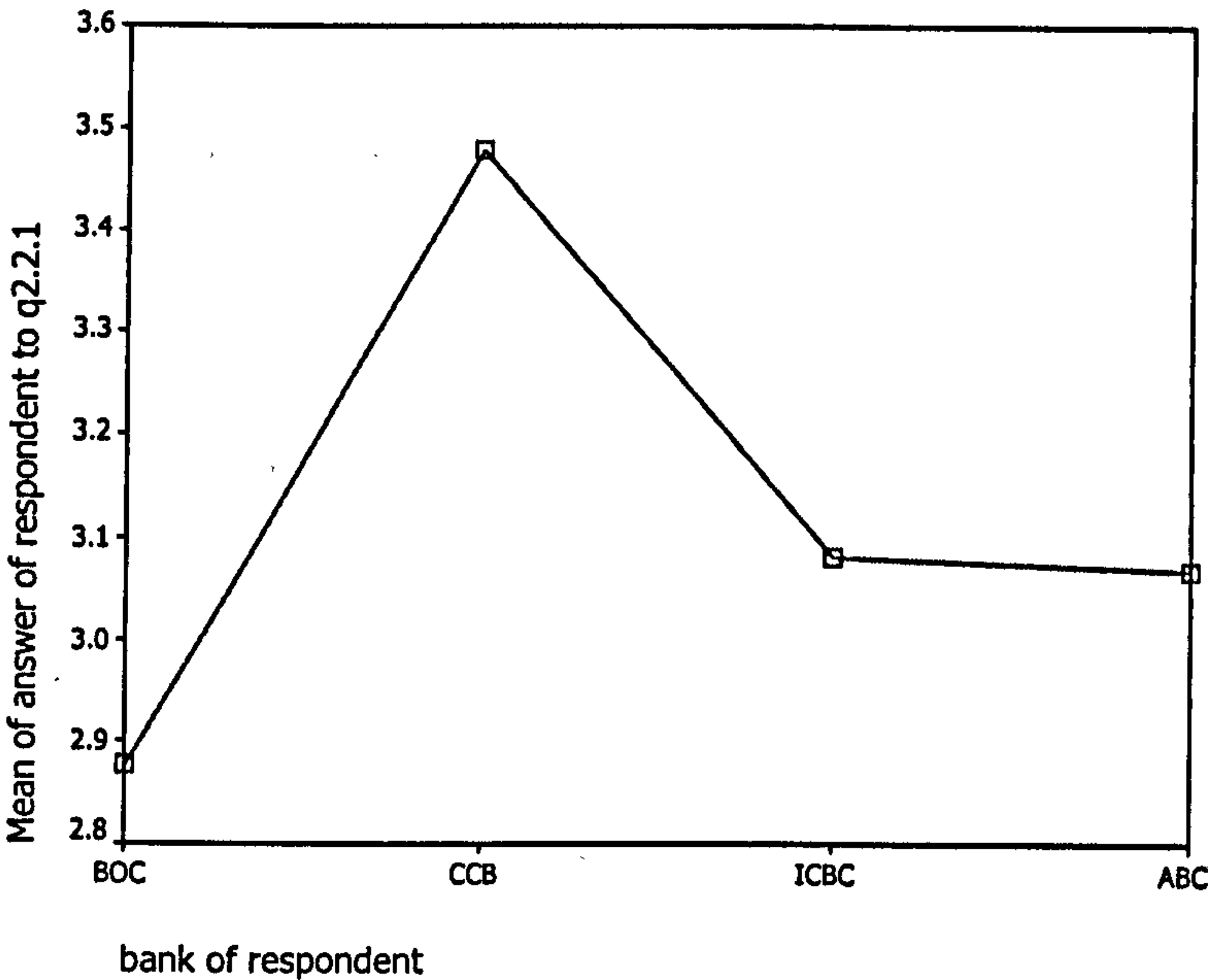
bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b}	BOC	48	2.8958
	ICBC	49	3.0816
	CCB	46	3.1522
	ABC	44	3.6818

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.2.1:

Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.1

Levene Statistic	df1	df2	Sig.
5.008	3	183	.002

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.1

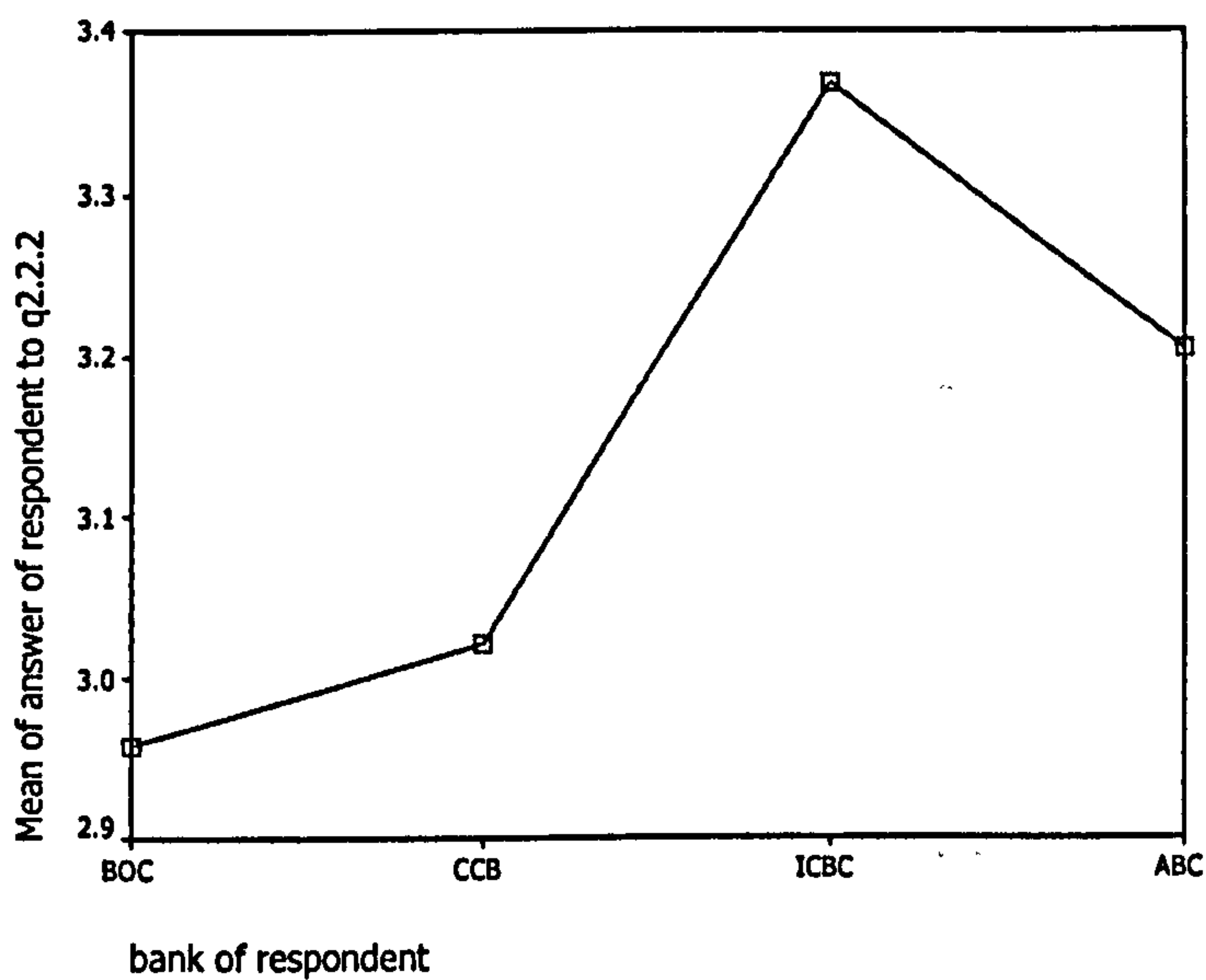
		Mean			5% Confidence Interval	
(I) bank of respo	(J) bank of respo	Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Games-Hov	BOC					
	CCB	-.6033*	.22382	.042	-1.1915	-.0150
	ICBC	-.2066	.23379	.813	-.8197	.4064
	ABC	-.1932	.25004	.867	-.8480	.4617
	CCB					
	BOC	.6033*	.22382	.042	.0150	1.1915
	ICBC	.3966	.17081	.100	-.0504	.8436
	ABC	.4101	.19246	.152	-.0952	.9153
	ICBC					
	BOC	.2066	.23379	.813	-.4064	.8197
	CCB	-.3966	.17081	.100	-.8436	.0504
	ABC	.0135	.20396	1.000	-.5209	.5478
	ABC					
	BOC	.1932	.25004	.867	-.4617	.8480
	CCB	-.4101	.19246	.152	-.9153	.0952
	ICBC	-.0135	.20396	1.000	-.5478	.5209
Dunnett C	BOC					
	CCB	-.6033*	.22382		-1.1996	-.0069
	ICBC	-.2066	.23379		-.8292	.4159
	ABC	-.1932	.25004		-.8600	.4737
	CCB					
	BOC	.6033*	.22382		.0069	1.1996
	ICBC	.3966	.17081		-.0584	.8517
	ABC	.4101	.19246		-.1040	.9241
	ICBC					
	BOC	.2066	.23379		-.4159	.8292
	CCB	-.3966	.17081		-.8517	.0584
	ABC	.0135	.20396		-.5307	.5576
	ABC					
	BOC	.1932	.25004		-.4737	.8600
	CCB	-.4101	.19246		-.9241	.1040
	ICBC	-.0135	.20396		-.5576	.5307

*.The mean difference is significant at the .05 level.

For question 2.2.2:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.2

Levene Statistic	df1	df2	Sig.
1.857	3	183	.138

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.2

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of response (J) bank of response					Lower Bound	Upper Bound	
LSD	BOC	CCB	-.0634	.20432	.757	-.4665	.3397
		ICBC	-.4090*	.20110	.043	-.8058	-.0122
		ABC	-.2462	.20667	.235	-.6540	.1616
	CCB	BOC	.0634	.20432	.757	-.3397	.4665
		ICBC	-.3456	.20329	.091	-.7467	.0555
		ABC	-.1828	.20881	.382	-.5948	.2292
	ICBC	BOC	.4090*	.20110	.043	.0122	.8058
		CCB	.3456	.20329	.091	-.0555	.7467
		ABC	.1628	.20566	.430	-.2430	.5686
	ABC	BOC	.2462	.20667	.235	-.1616	.6540
		CCB	.1828	.20881	.382	-.2292	.5948
		ICBC	-.1628	.20566	.430	-.5686	.2430

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.2.2

bank of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a,t} BOC	48	2.9583
CCB	46	3.0217
ABC	44	3.2045
ICBC	49	3.3673

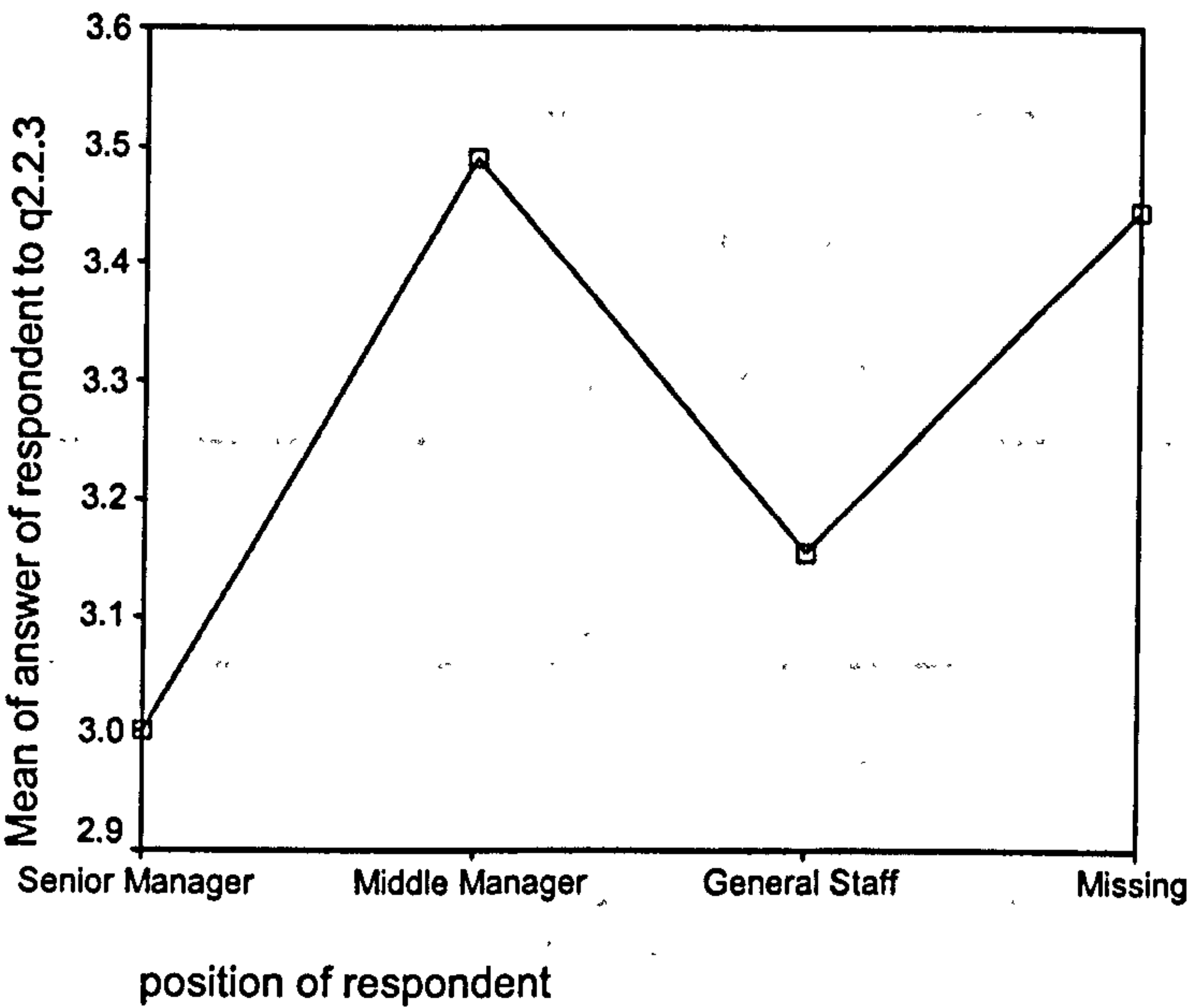
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.2.3:

Among the groups of position of respondent:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.3

Levene Statistic	df1	df2	Sig.
1.423	3	183	.237

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.3

			Mean Difference			95% Confidence Interval	
(I) position of respon (J) position of respon		(I-J)	Std. Error	Sig.	lower Bound	Upper Bound	
LSD	Senior Manager	Middle Manager	-.4889	.52084	.349	-1.5165	.5387
		General Staff	-.1550	.50681	.760	-1.1550	.8449
		Missing	-.4444	.59988	.460	-1.6280	.7391
	Middle Manager	Senior Manager	.4889	.52084	.349	-.5387	1.5165
		General Staff	.3339	.17283	.055	-.0071	.6748
		Missing	.0444	.36452	.903	-.6747	.7636
	General Staff	Senior Manager	.1550	.50681	.760	-.8449	1.1550
		Middle Manager	-.3339	.17283	.055	-.6748	.0071
		Missing	-.2894	.34417	.402	-.9685	.3896
	Missing	Senior Manager	.4444	.59988	.460	-.7391	1.6280
		Middle Manager	-.0444	.36452	.903	-.7636	.6747
		General Staff	.2894	.34417	.402	-.3896	.9685

Homogeneous Subsets

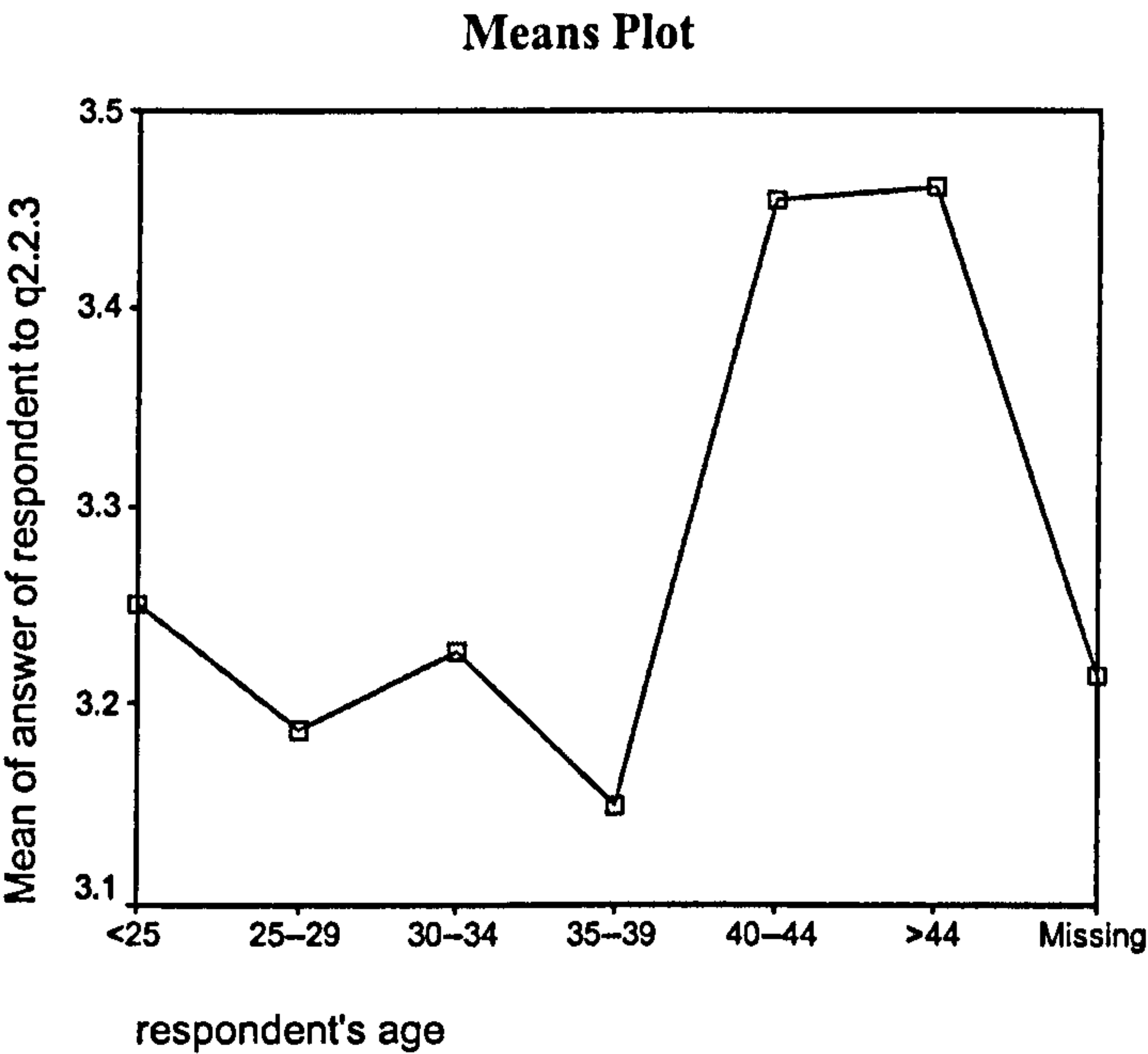
answer of respondent to q2.2.3

		Subset for alpha = .05
position of respondent	N	1
Tukey B ^{a, b}	Senior Manager	4
	General Staff	129
	Missing	9
	Middle Manager	45

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 10.228.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Among the groups of age of respondent:



Test of Homogeneity of Variances

answer of respondent to q2.2.3

Levene Statistic	df1	df2	Sig.
1.540	6	180	.168

Post-HocTests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.3

	(I) respondent's age	(J) respondent's age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	<25	25--29	.0625	.53707	.907	-.9973	1.1223
		30--34	.0242	.52244	.963	-1.0067	1.0551
		35--39	.1000	.53107	.851	-.9479	1.1479
		40--44	-.2045	.55047	.711	-1.2907	.8817
		>44	-.2115	.57904	.715	-1.3541	.9310
		Missing	.0357	.57415	.950	-1.0972	1.1687
	25--29	<25	-.0625	.53707	.907	-1.1223	.9973
		30--34	-.0383	.22043	.862	-.4733	.3967
		35--39	.0375	.24019	.876	-.4364	.5114
		40--44	-.2670	.28048	.342	-.8205	.2864
		>44	-.2740	.33308	.412	-.9313	.3832
		Missing	-.0268	.32451	.934	-.6671	.6135
	30--34	<25	-.0242	.52244	.963	-1.0551	1.0067
		25--29	.0383	.22043	.862	-.3967	.4733
		35--39	.0758	.20538	.712	-.3295	.4811
		40--44	-.2287	.25132	.364	-.7246	.2672
		>44	-.2357	.30892	.446	-.8453	.3738
		Missing	.0115	.29966	.969	-.5798	.6028
	35--39	<25	-.1000	.53107	.851	-1.1479	.9479
		25--29	-.0375	.24019	.876	-.5114	.4364
		30--34	-.0758	.20538	.712	-.4811	.3295
		40--44	-.3045	.26881	.259	-.8350	.2259
		>44	-.3115	.32331	.337	-.9495	.3264
		Missing	-.0643	.31448	.838	-.6848	.5563
	40--44	<25	.2045	.55047	.711	-.8817	1.2907
		25--29	.2670	.28048	.342	-.2864	.8205
		30--34	.2287	.25132	.364	-.2672	.7246
		35--39	.3045	.26881	.259	-.2259	.8350
		>44	-.0070	.35427	.984	-.7061	.6921
		Missing	.2403	.34623	.489	-.4429	.9234
	>44	<25	.2115	.57904	.715	-.9310	1.3541
		25--29	.2740	.33308	.412	-.3832	.9313
		30--34	.2357	.30892	.446	-.3738	.8453
		35--39	.3115	.32331	.337	-.3264	.9495
		40--44	.0070	.35427	.984	-.6921	.7061
		Missing	.2473	.39006	.527	-.5224	1.0169
	Missing	<25	-.0357	.57415	.950	-1.1687	1.0972
		25--29	.0268	.32451	.934	-.6135	.6671
		30--34	-.0115	.29966	.969	-.6028	.5798
		35--39	.0643	.31448	.838	-.5563	.6848
		40--44	-.2403	.34623	.489	-.9234	.4429
		>44	-.2473	.39006	.527	-1.0169	.5224

Homogeneous Subsets
answer of respondent to q2.2.3

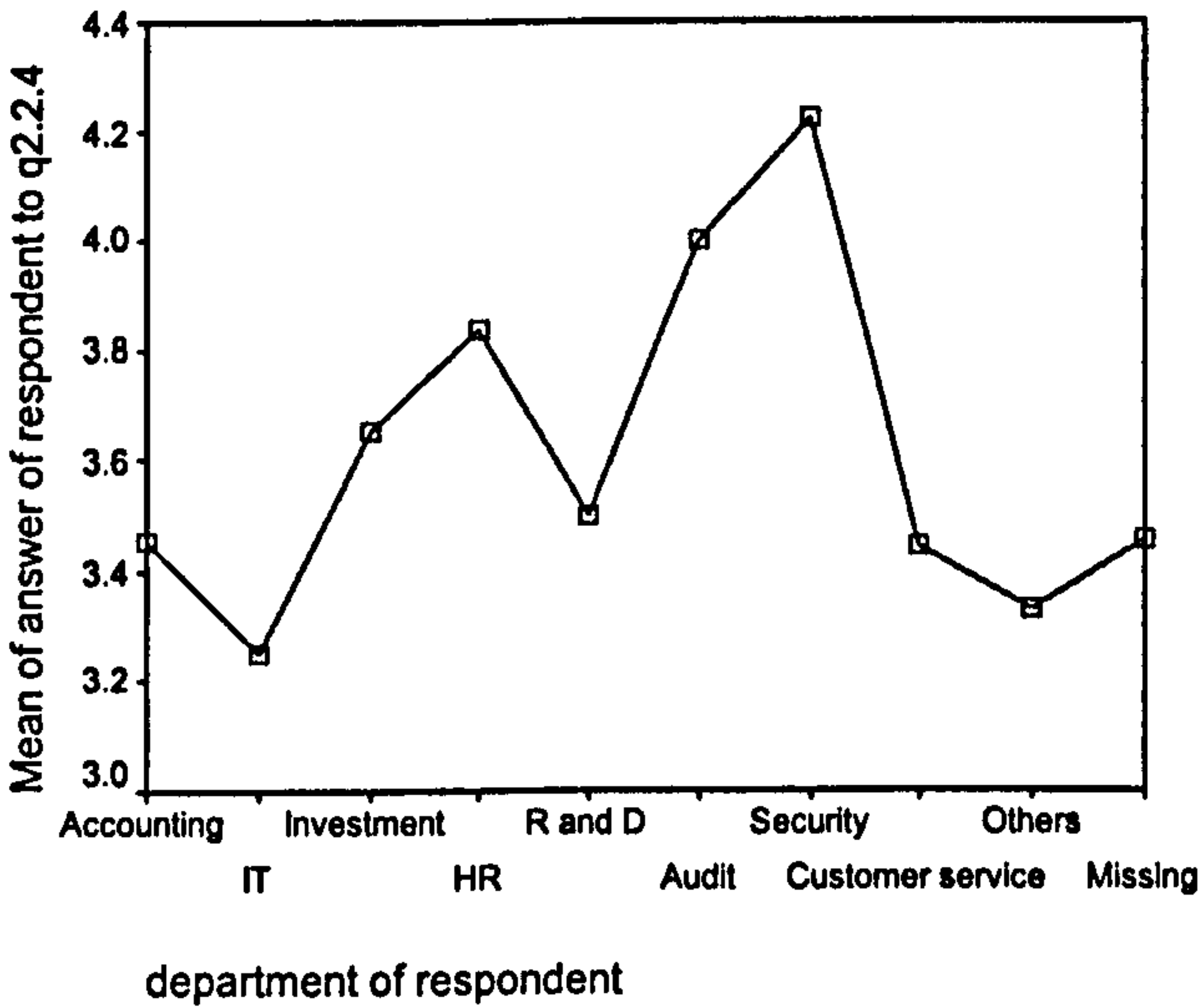
respondent's age	N	Subset for alpha = .05
		1
Tukey B ^a 35–39	40	3.1500
25–29	32	3.1875
Missing	14	3.2143
30–34	62	3.2258
<25	4	3.2500
40–44	22	3.4545
>44	13	3.4615

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.561.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.2.4:
(1) Among the groups of department of respondent:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.4

Levene Statistic	df1	df2	Sig.
.959	9	177	.475

Post-HocTests

Multiple Comparisons

Dependent Variable: answer of respondent to q2 2 4

	(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	Accounting	IT	.2045	.43406	.638	-.8521	1.0812
		Investment	-.1985	.18501	.231	-.5242	.1271
		HR	-.3788	.36388	.299	-1.0909	.3393
		R and D	-.0455	.59704	.939	-1.2237	1.1328
		Audit	-.5455	.36388	.138	-1.2635	.1728
		Security	-.7877*	.30831	.014	-1.3781	-.1592
		Customer service	.0101	.30831	.974	-.5983	.6186
		Others	.1212	.30831	.895	-.4872	.7298
		Missing	.0000	.28544	1.000	-.5833	.5833
	IT	Accounting	-.2045	.43406	.638	-1.0612	.6521
		Investment	-.4031	.41821	.336	-1.2284	.4223
		HR	-.5833	.62922	.272	-1.6277	.4611
		R and D	-.2500	.71002	.725	-1.6512	1.1512
		Audit	-.7500	.62922	.158	-1.7944	.2944
		Security	-.9722	.49287	.050	-1.9445	.0001
		Customer service	-.1944	.49287	.694	-1.1687	.7778
		Others	-.0833	.49287	.888	-1.0558	.8889
		Missing	-.2045	.47870	.670	-1.1492	.7401
	Investment	Accounting	.1985	.18501	.231	-.1271	.5242
		IT	.4031	.41821	.336	-.4223	1.2284
		HR	-.1803	.34480	.602	-.8607	.5002
		R and D	.1531	.58581	.794	-1.0028	1.3087
		Audit	-.3489	.34480	.318	-1.0274	.3335
		Security	-.5892*	.28558	.048	-1.1327	-.0058
		Customer service	.2088	.28558	.486	-.3549	.7722
		Others	.3197	.28558	.284	-.2438	.8833
		Missing	.1985	.28070	.447	-.3180	.7130
	HR	Accounting	.3788	.36388	.299	-.3393	1.0909
		IT	.5833	.62922	.272	-.4611	1.6277
		Investment	.1803	.34480	.602	-.5002	.8607
		R and D	.3333	.60941	.619	-.9877	1.6544
		Audit	-.1887	.47335	.725	-1.1008	.7675
		Security	-.3889	.43210	.389	-1.2418	.4639
		Customer service	.3889	.43210	.389	-.4839	1.2418
		Others	.5000	.43210	.249	-.3527	1.3527
		Missing	.3788	.41809	.364	-.4424	1.1999
	R and D	Accounting	.0455	.59704	.939	-1.1328	1.2237
		IT	.2500	.71002	.725	-1.1512	1.6512
		Investment	-.1531	.58581	.794	-1.3087	1.0028
		HR	-.3333	.60941	.619	-1.6544	.9877
		Audit	-.5000	.60941	.456	-1.8211	.8211
		Security	-.7222	.84091	.281	-1.9870	.5428
		Customer service	.0558	.84091	.931	-1.2093	1.3204
		Others	.1887	.84091	.795	-1.0982	1.4315
		Missing	.0455	.63023	.943	-1.1983	1.2892
	Audit	Accounting	.5455	.36388	.138	-.1728	1.2635
		IT	.7500	.62922	.158	-.2944	1.7944
		Investment	.3489	.34480	.318	-.3335	1.0274
		HR	.1887	.47335	.725	-.7875	1.1008
		R and D	.5000	.60941	.456	-.8211	1.8211
		Security	-.2222	.43210	.808	-1.0750	.6308
		Customer service	.5558	.43210	.200	-.2972	1.4083
		Others	.6887	.43210	.125	-.1881	1.5194
		Missing	.5455	.41809	.182	-.2757	1.3686
	Security	Accounting	.7877*	.30831	.014	.1592	1.3781
		IT	.9722	.49287	.050	-.0001	1.9445
		Investment	.5892*	.28558	.048	.0058	1.1327
		HR	.3889	.43210	.389	-.4639	1.2418
		R and D	.7222	.84091	.281	-.8428	1.9870
		Audit	.2222	.43210	.808	-.8305	1.0750
		Customer service		.7778*	.38849	.046	.0151	1.5405
		Others		.8889*	.38849	.023	.1282	1.6518
		Missing		.7877*	.36850	.038	.0405	1.4949
	Customer service	Accounting	-.0101	.30831	.974	-.6185	.5983
		IT	.1944	.49287	.694	-.7778	1.1687
		Investment	-.2088	.28558	.486	-.7722	.3548
		HR	-.3889	.43210	.389	-1.2418	.4639
		R and D	-.0558	.84091	.931	-1.3204	1.2093
		Audit	-.5558	.43210	.200	-1.4083	.2972
		Security	-.7778*	.38849	.046	-1.5405	-.0151
		Others	.1111	.38849	.774	-.8518	.8738
		Missing	-.0101	.36850	.978	-.7373	.7171
	Others	Accounting	-.1212	.30831	.895	-.7298	.4872
		IT	.0833	.49287	.888	-.8889	1.0558
		Investment	-.3197	.28558	.284	-.8833	.2438
		HR	-.5000	.43210	.249	-1.3527	.3527
		R and D	-.1887	.84091	.795	-1.4315	1.0682
		Audit	-.8887	.43210	.125	-1.5194	.1881
		Security	-.8889*	.38849	.023	-1.6518	-.1282
		Customer service	-.1111	.38849	.774	-.8738	.8518
		Missing	-.1212	.36850	.743	-.8484	.6060
	Missing	Accounting	.0000	.28544	1.000	-.5833	.5833
		IT	.2045	.47870	.670	-.7401	1.1492
		Investment	-.1985	.28070	.447	-.7130	.3180
		HR	-.3788	.41809	.364	-1.1909	.4424
		R and D	-.0455	.63023	.943	-1.2892	1.1983
		Audit	-.5455	.41809	.192	-1.3888	.2757
		Security	-.7877*	.36850	.038	-1.4949	-.0405
		Customer service	.0101	.36850	.978	-.7171	.7373
		Others	.1212	.36850	.743	-.8060	.8484

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.2.4

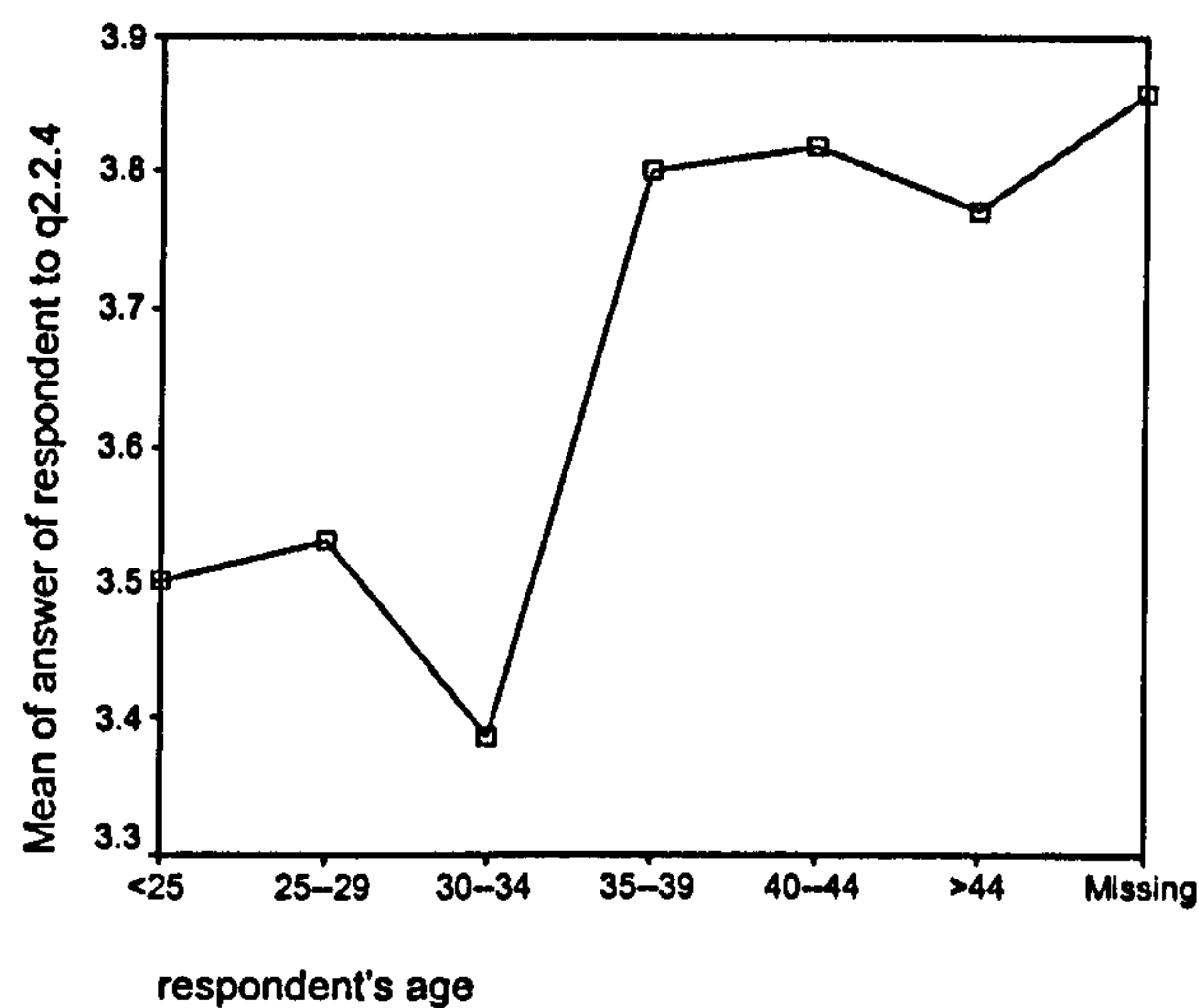
department of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a, b} IT	4	3.2500
Others	9	3.3333
Customer service	9	3.4444
Accounting	33	3.4545
Missing	11	3.4545
R and D	2	3.5000
Investment	98	3.6531
HR	6	3.8333
Audit	6	4.0000
Security	9	4.2222

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 6.460.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the groups of age of respondent:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.4

Levene Statistic	df1	df2	Sig.
3.715	6	180	.002

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.4

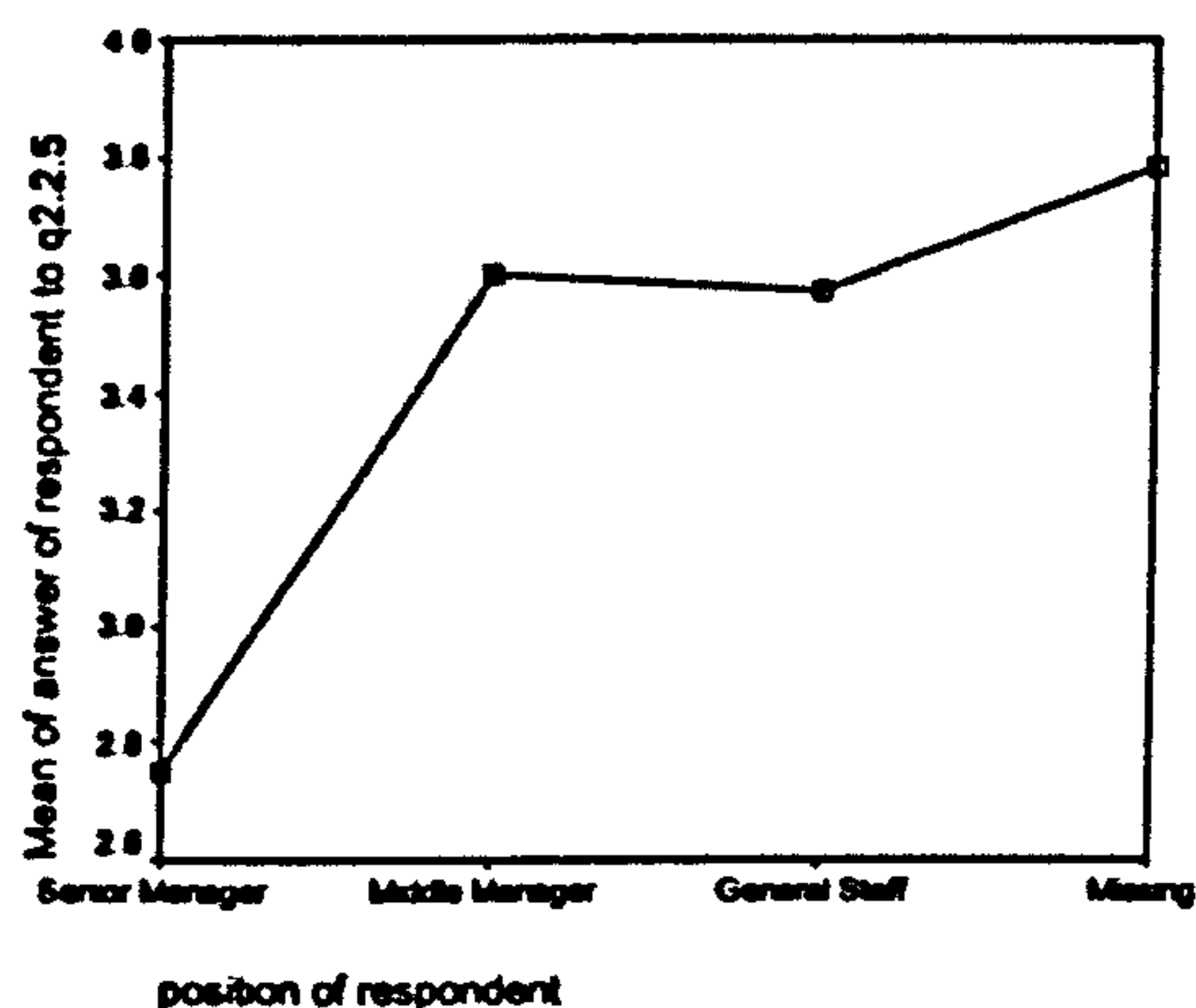
Tamhane

(I) respondent's age	(J) respondent's age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<25	25-29	-.0313	.53125	1.000	-3.8185	3.7560
	30-34	.1129	.51272	1.000	-4.1725	4.3983
	35-39	-.3000	.51540	1.000	-4.5001	3.9001
	40-44	-.3182	.50703	1.000	-4.8039	4.1675
	>44	-.2692	.52689	1.000	-4.1642	3.6258
	Missing	-.3571	.52001	1.000	-4.4267	3.7124
25-29	<25	.0313	.53125	1.000	-3.7560	3.8185
	30-34	.1442	.21238	1.000	-.5300	.8183
	35-39	-.2687	.21879	.995	-.9624	.4249
	40-44	-.2869	.19827	.971	-.9254	.3515
	>44	-.2380	.24462	1.000	-1.0339	.5580
	Missing	-.3259	.22942	.976	-1.0655	.4137
30-34	<25	-.1129	.51272	1.000	-4.3983	4.1725
	25-29	-.1442	.21238	1.000	-.8183	.5300
	35-39	-.4129	.16888	.294	-.9395	.1137
	40-44	-.4311	.14129	.063	-.8737	.0115
	>44	-.3821	.20123	.779	-1.0611	.2969
	Missing	-.4700	.18245	.269	-1.0706	.1305
35-39	<25	.3000	.51540	1.000	-3.9001	4.5001
	25-29	.2687	.21879	.995	-.4249	.9624
	30-34	.4129	.16888	.294	-.1137	.9395
	40-44	-.0182	.15075	1.000	-.4954	.4590
	>44	.0308	.20798	1.000	-.6650	.7266
	Missing	-.0571	.18987	1.000	-.6789	.5646
40-44	<25	.3182	.50703	1.000	-4.1675	4.8039
	25-29	.2869	.19827	.971	-.3515	.9254
	30-34	.4311	.14129	.063	-.0115	.8737
	35-39	.0182	.15075	1.000	-.4590	.4954
	>44	.0490	.18627	1.000	-.6055	.7034
	Missing	-.0390	.16581	1.000	-.6065	.5286
>44	<25	.2692	.52689	1.000	-3.6258	4.1642
	25-29	.2380	.24462	1.000	-.5580	1.0339
	30-34	.3821	.20123	.779	-.2969	1.0611
	35-39	-.0308	.20798	1.000	-.7266	.6650
	40-44	-.0490	.18627	1.000	-.7034	.6055
	Missing	-.0879	.21914	1.000	-.8295	.6537
Missing	<25	.3571	.52001	1.000	-3.7124	4.4267
	25-29	.3259	.22942	.976	-.4137	1.0655
	30-34	.4700	.18245	.269	-.1305	1.0706
	35-39	.0571	.18987	1.000	-.5646	.6789
	40-44	.0390	.16581	1.000	-.5286	.6065
	>44	.0879	.21914	1.000	-.6537	.8295

For question 2.2.5:

(1) Among the groups of Position of respondent:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.5

Levene Statistic	df1	df2	Sig.
3.273	3	183	.022

Post-Hoc Tests

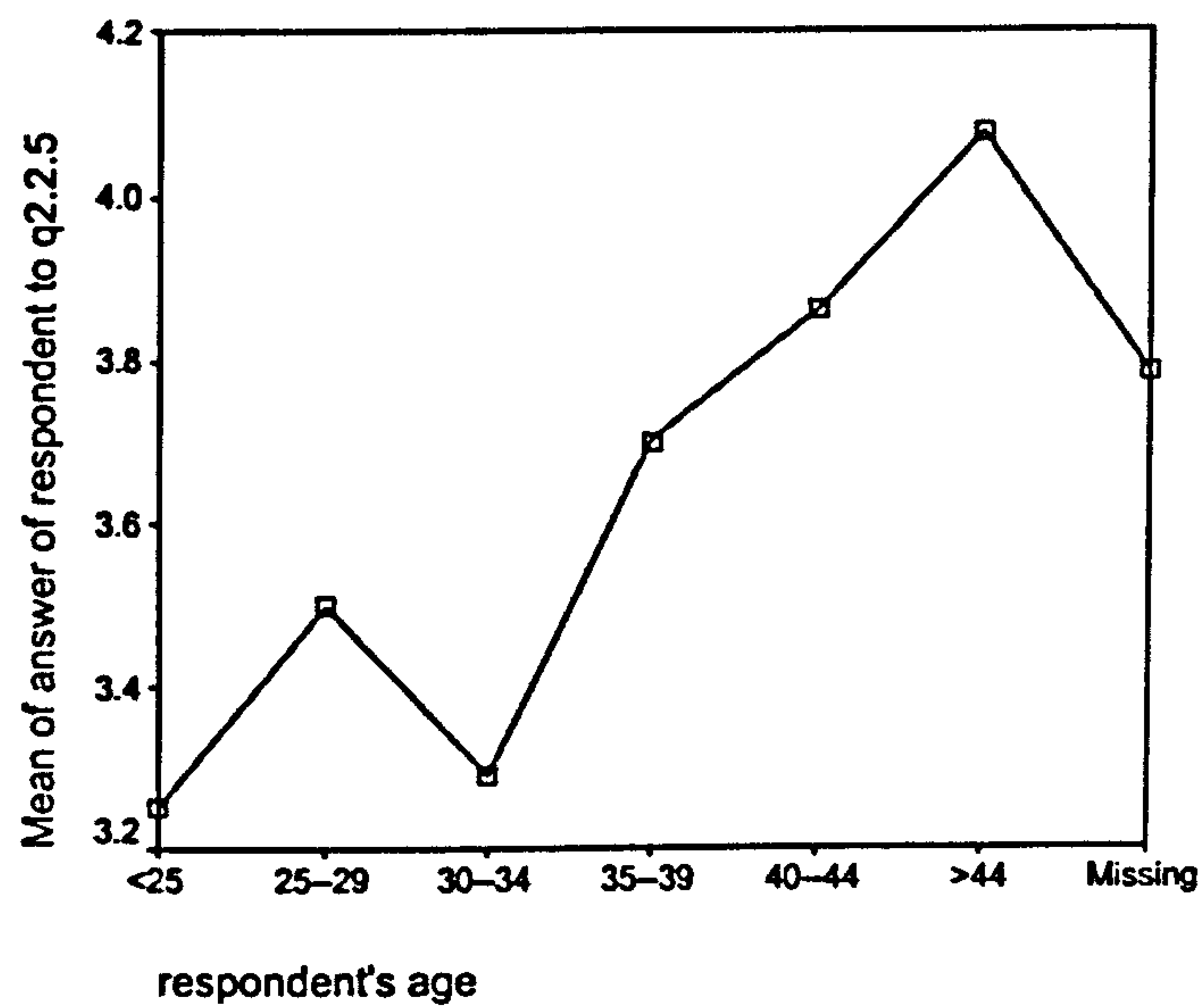
Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.5

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) position of response	(J) position of response				Lower Bound	Upper Bound	
Tamhane	Senior Manager	Middle Manager	-.8500	.75630	.918	-5.3714	3.6714
		General Staff	-.8236	.75457	.927	-5.3761	3.7289
		Missing	-1.0278	.79979	.849	-4.9918	2.9362
	Middle Manager	Senior Manager	.8500	.75630	.918	-3.6714	5.3714
		General Staff	.0264	.12795	1.000	-.3164	.3691
		Missing	-.1778	.29437	.993	-1.1373	.7817
	General Staff	Senior Manager	.8236	.75457	.927	-3.7289	5.3761
		Middle Manager	-.0264	.12795	1.000	-.3691	.3164
		Missing	-.2041	.28989	.984	-1.1625	.7543
	Missing	Senior Manager	1.0278	.79979	.849	-2.9362	4.9918
		Middle Manager	.1778	.29437	.993	-.7817	1.1373
		General Staff	.2041	.28989	.984	-.7543	1.1625

(2) Among the groups of Age of respondent:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.5

Levene Statistic	df1	df2	Sig.
4.547	6	180	.000

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.5

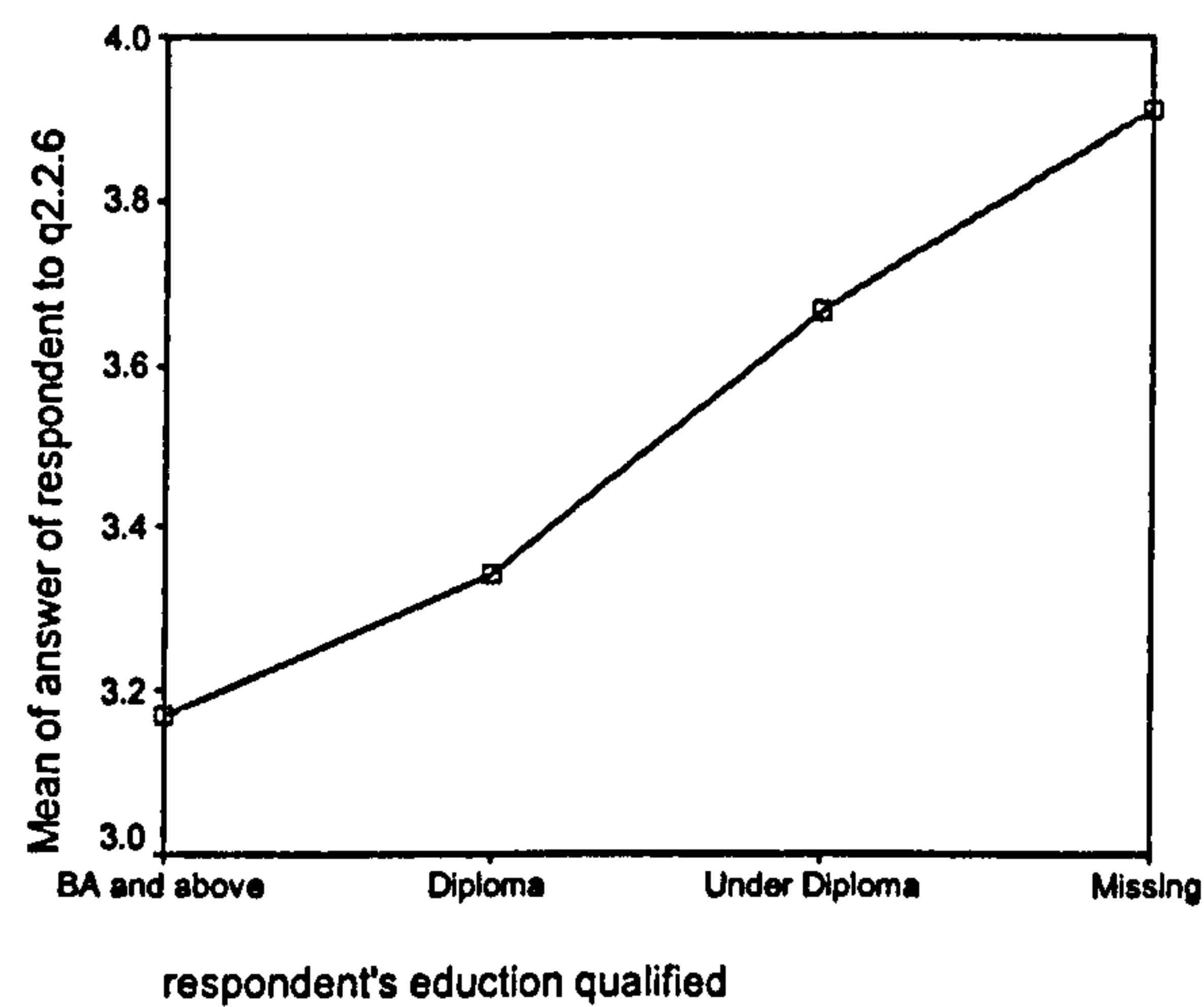
Tamhane

(I) respondent's age	(J) respondent's age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<25	25-29	-.2500	.31109	1.000	-1.6868	1.1868
	30-34	-.0403	.27936	1.000	-1.7005	1.6199
	35-39	-.4500	.28182	.982	-2.0829	1.1829
	40-44	-.6136	.26098	.850	-2.6206	1.3934
	>44	-.8269	.32692	.537	-2.2652	.6114
	Missing	-.5357	.31214	.948	-1.9968	.9253
25-29	<25	.2500	.31109	1.000	-1.1868	1.6868
	30-34	.2097	.22319	1.000	-.4970	.9163
	35-39	-.2000	.22627	1.000	-.9172	.5172
	40-44	-.3636	.19971	.810	-1.0094	.2821
	>44	-.5769	.28045	.646	-1.5033	.3495
	Missing	-.2857	.26307	.999	-1.1426	.5712
30-34	<25	.0403	.27936	1.000	-1.6199	1.7005
	25-29	-.2097	.22319	1.000	-.9163	.4970
	35-39	-.4097	.18018	.416	-.9710	.1517
	40-44	-.5733*	.14543	.004	-1.0282	-.1185
	>44	-.7866	.24478	.083	-1.6275	.0543
	Missing	-.4954	.22465	.542	-1.2492	.2585
35-39	<25	.4500	.28182	.982	-1.1829	2.0829
	25-29	.2000	.22627	1.000	-.5172	.9172
	30-34	.4097	.18018	.416	-.1517	.9710
	40-44	-.1636	.15010	.999	-.6396	.3123
	>44	-.3769	.24759	.960	-1.2246	.4708
	Missing	-.0857	.22771	1.000	-.8482	.6768
40-44	<25	.6136	.26098	.850	-1.3934	2.6206
	25-29	.3636	.19971	.810	-.2821	1.0094
	30-34	.5733*	.14543	.004	.1185	1.0282
	35-39	.1636	.15010	.999	-.3123	.6396
	>44	-.2133	.22358	1.000	-1.0253	.5987
	Missing	.0779	.20134	1.000	-.6360	.7919
>44	<25	.8269	.32692	.537	-.6114	2.2652
	25-29	.5769	.28045	.646	-.3495	1.5033
	30-34	.7866	.24478	.083	-.0543	1.6275
	35-39	.3769	.24759	.960	-.4708	1.2246
	40-44	.2133	.22358	1.000	-.5987	1.0253
	Missing	.2912	.28162	1.000	-.6606	1.2431
Missing	<25	.5357	.31214	.948	-.9253	1.9968
	25-29	.2857	.26307	.999	-.5712	1.1426
	30-34	.4954	.22465	.542	-.2585	1.2492
	35-39	.0857	.22771	1.000	-.6768	.8482
	40-44	-.0779	.20134	1.000	-.7919	.6360
	>44	-.2912	.28162	1.000	-1.2431	.6606

*. The mean difference is significant at the .05 level.

For question 2.2.6:

(1) Among the groups of respondent's education qualified:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.6

Levene Statistic	df1	df2	Sig.
2.364	3	183	.073

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.6

LSD

(I) respondent's education qualified	(J) respondent's education qualified	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BA and above	Diploma	-.1688	.15308	.272	-.4708	.1332
	Under Diploma	-.4948*	.23597	.037	-.9604	-.0292
	Missing	-.7372*	.30627	.017	-1.3415	-.1329
Diploma	BA and above	.1688	.15308	.272	-.1332	.4708
	Under Diploma	-.3260	.22716	.153	-.7742	.1222
	Missing	-.5684	.29953	.059	-1.1594	.0225
Under Diploma	BA and above	.4948*	.23597	.037	.0292	.9604
	Diploma	.3260	.22716	.153	-.1222	.7742
	Missing	-.2424	.34924	.488	-.9315	.4466
Missing	BA and above	.7372*	.30627	.017	.1329	1.3415
	Diploma	.5684	.29953	.059	-.0225	1.1594
	Under Diploma	.2424	.34924	.488	-.4466	.9315

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.2.6

Tukey B^{a,b}

respondent's education qualified	N	Subset for alpha = .05	
		1	2
BA and above	64	3.1719	
Diploma	91	3.3407	3.3407
Under Diploma	21	3.6667	3.6667
Missing	11		3.9091

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 24.222.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the groups of Age of respondent
Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.2.6

Levene Statistic	df1	df2	Sig.
2.106	6	180	.055

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.6

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) respondent's age	(J) respondent's age	Lower Bound				Upper Bound	
LSD	<25	25-29	-.6250	.49791	.211	-1.6075	.3575
		30-34	-.0806	.48434	.868	-1.0364	.8751
		35-39	-.3250	.49234	.510	-1.2965	.6465
		40-44	-.5000	.51033	.329	-1.5070	.5070
		>44	-.6154	.53681	.253	-1.6746	.4439
		Missing	-.6429	.53228	.229	-1.6932	.4075
	25-29	<25	.6250	.49791	.211	-.3575	1.6075
		30-34	.5444*	.20436	.008	.1411	.9476
		35-39	.3000	.22267	.180	-.1394	.7394
		40-44	.1250	.26002	.631	-.3881	.6381
		>44	.0096	.30879	.975	-.5997	.6189
		Missing	-.0179	.30084	.953	-.6115	.5758
	30-34	<25	.0806	.48434	.868	-.8751	1.0364
		25-29	-.5444*	.20436	.008	-.9476	-.1411
		35-39	-.2444	.19040	.201	-.6201	.1314
		40-44	-.4194	.23299	.074	-.8791	.0404
		>44	-.5347	.28639	.064	-1.0999	.0304
		Missing	-.5622*	.27781	.044	-1.1104	-.0140
	35-39	<25	.3250	.49234	.510	-.6465	1.2965
		25-29	-.3000	.22267	.180	-.7394	.1394
		30-34	.2444	.19040	.201	-.1314	.6201
		40-44	-.1750	.24920	.483	-.6667	.3167
		>44	-.2904	.29974	.334	-.8818	.3011
		Missing	-.3179	.29154	.277	-.8931	.2574
	40-44	<25	.5000	.51033	.329	-.5070	1.5070
		25-29	-.1250	.26002	.631	-.6381	.3881
		30-34	.4194	.23299	.074	-.0404	.8791
		35-39	.1750	.24920	.483	-.3167	.6667
		>44	-.1154	.32844	.726	-.7635	.5327
		Missing	-.1429	.32098	.657	-.7762	.4905
	>44	<25	.6154	.53681	.253	-.4439	1.6746
		25-29	-.0096	.30879	.975	-.6189	.5997
		30-34	.5347	.28639	.064	-.0304	1.0999
		35-39	.2904	.29974	.334	-.3011	.8818
		40-44	.1154	.32844	.726	-.5327	.7635
		Missing	-.0275	.36162	.940	-.7410	.6861
	Missing	<25	.6429	.53228	.229	-.4075	1.6932
		25-29	.0179	.30084	.953	-.5758	.6115
		30-34	.5622*	.27781	.044	.0140	1.1104
		35-39	.3179	.29154	.277	-.2574	.8931
		40-44	.1429	.32098	.657	-.4905	.7762
		>44	.0275	.36162	.940	-.6861	.7410

*. The mean difference is significant at the .05 level.

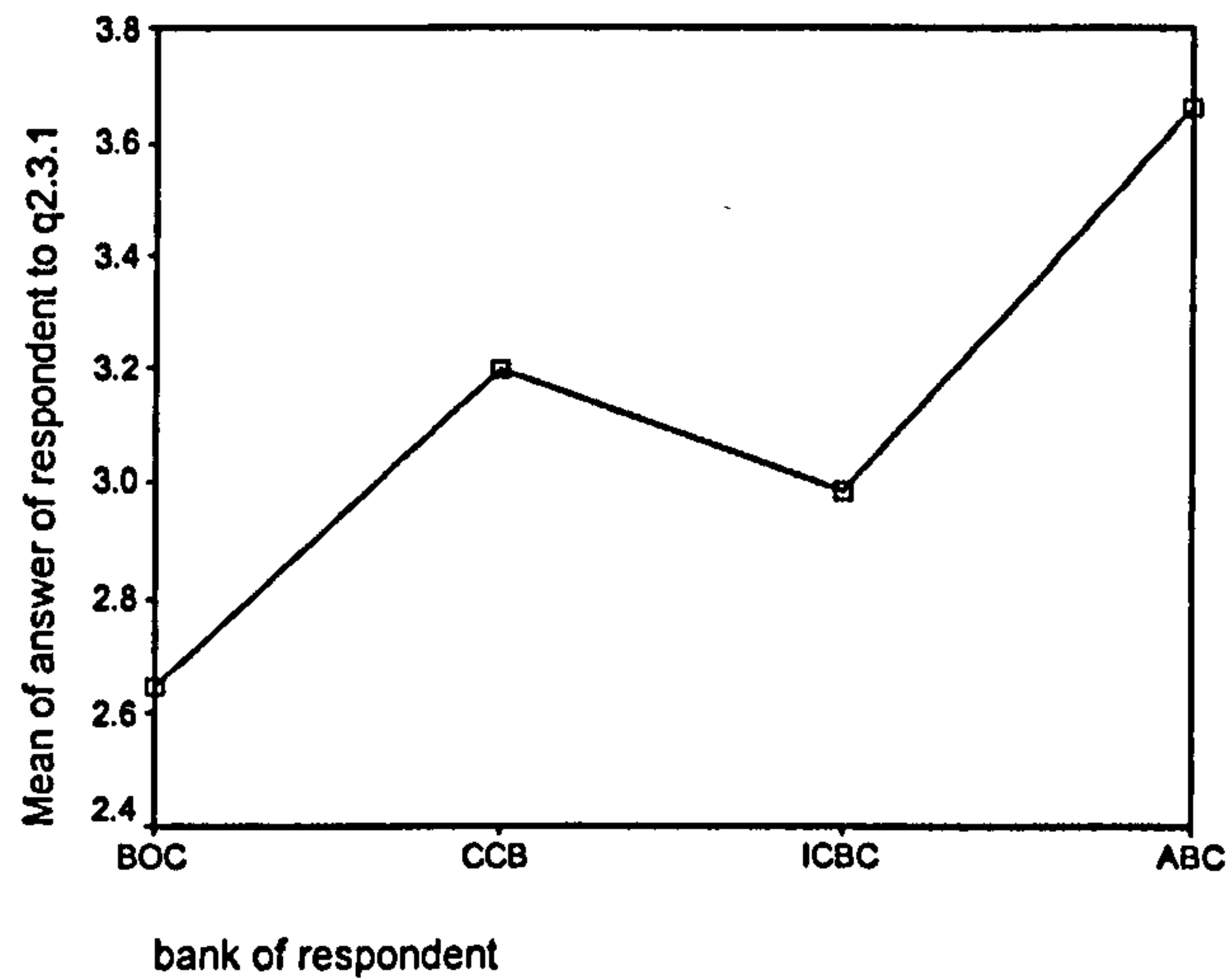
Homogeneous Subsets

answer of respondent to q2.2.6

respondent's age	N	Subset for alpha = .05
		1
Tukey B ^a <25	4	3.0000
30–34	62	3.0806
35–39	40	3.3250
40–44	22	3.5000
>44	13	3.6154
25–29	32	3.6250
Missing	14	3.6429

Means for groups in homogeneous subsets are displayed.
a. Uses Harmonic Mean Sample Size = 13.561.
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.3.1:
(1) Among the groups of bank of respondent:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.3.1

Levene Statistic	df1	df2	Sig.
.590	3	183	.623

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.3.1

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of responde (J) bank of respond						Lower Bound	Upper Bound
LSD	BOC	CCB	-.5498*	.20862	.009	-.9614	-.1382
		ICBC	-.3338	.20533	.106	-.7389	.0714
		ABC	-1.0133*	.21103	.000	-1.4296	-.5969
	CCB	BOC	.5498*	.20862	.009	.1382	.9614
		ICBC	.2161	.20758	.299	-.1935	.6256
		ABC	-.4634*	.21321	.031	-.8841	-.0428
	ICBC	BOC	.3338	.20533	.106	-.0714	.7389
		CCB	-.2161	.20758	.299	-.6256	.1935
		ABC	-.6795*	.21000	.001	-1.0938	-.2652
	ABC	BOC	1.0133*	.21103	.000	.5969	1.4296
		CCB	.4634*	.21321	.031	.0428	.8841
		ICBC	.6795*	.21000	.001	.2652	1.0938

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.3.1

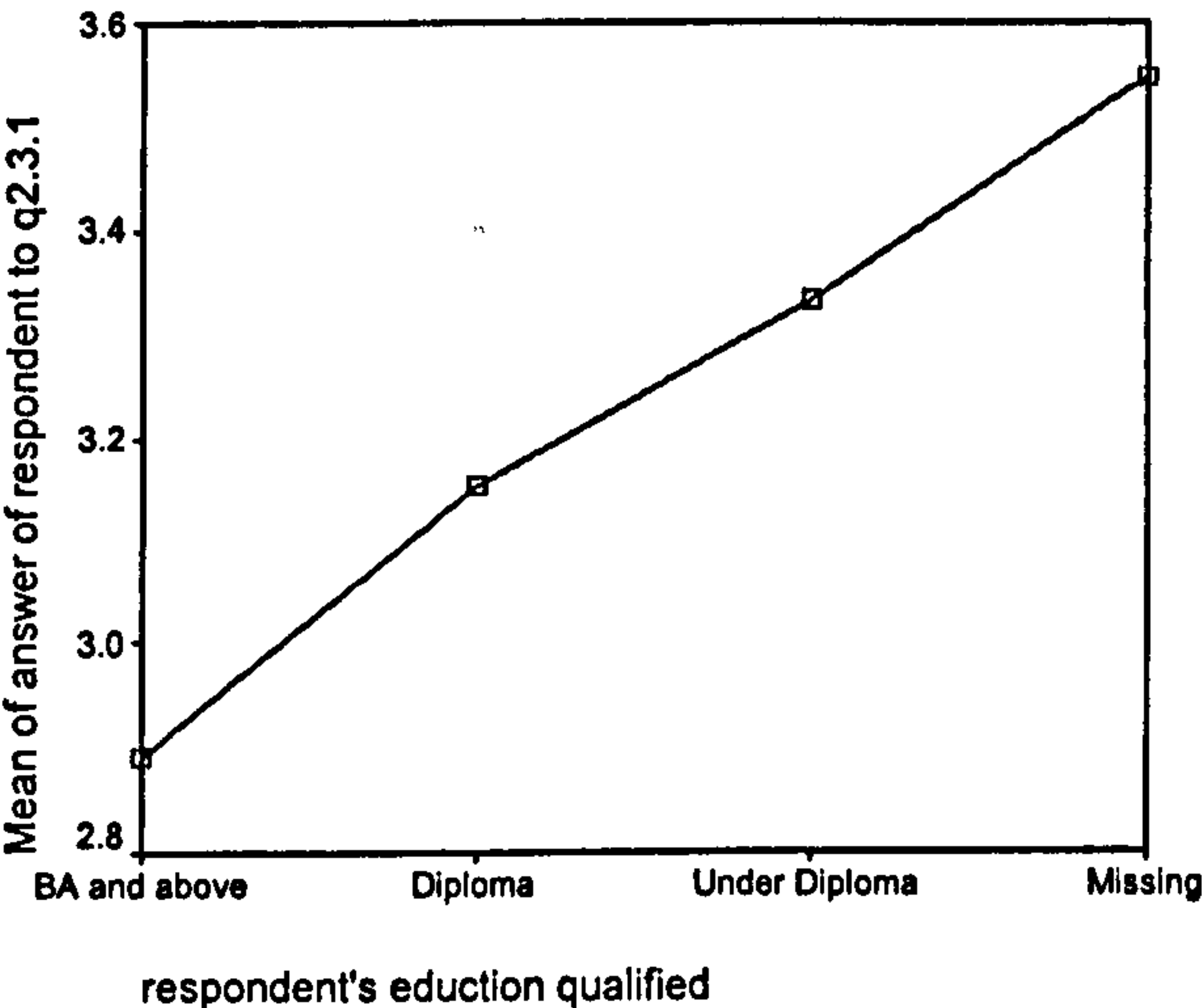
bank of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a, b}	BOC	48	2.6458	
	ICBC	49	2.9796	2.9796
	CCB	46		3.1957
	ABC	44		3.6591

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the groups of respondent’s education qualified:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.3.1

Levene Statistic	df1	df2	Sig.
.544	3	183	.653

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.3.1

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) respondent's education qualified	(J) respondent's education qualified				Lower Bound	Upper Bound	
LSD	BA and above	Diploma	-.2632	.17287	.130	-.6043	.0778
		Under Diploma	-.4427	.26648	.098	-.9685	.0831
		Missing	-.6548	.34586	.060	-1.3372	.0276
	Diploma	BA and above	.2632	.17287	.130	-.0778	.6043
		Under Diploma	-.1795	.25653	.485	-.6856	.3266
		Missing	-.3916	.33825	.248	-1.0590	.2758
	Under Diploma	BA and above	.4427	.26648	.098	-.0831	.9685
		Diploma	.1795	.25653	.485	-.3266	.6856
		Missing	-.2121	.39439	.591	-.9903	.5660
	Missing	BA and above	.6548	.34586	.060	-.0276	1.3372
		Diploma	.3916	.33825	.248	-.2758	1.0590
		Under Diploma	.2121	.39439	.591	-.5660	.9903

Homogeneous Subsets

answer of respondent to q2.3.1

respondent's education qualified	N	Subset for alpha = .05
		1
Tukey B ^{a,b}	BA and above	64
	Diploma	91
	Under Diploma	21
	Missing	11

Means for groups in homogeneous subsets are displayed.

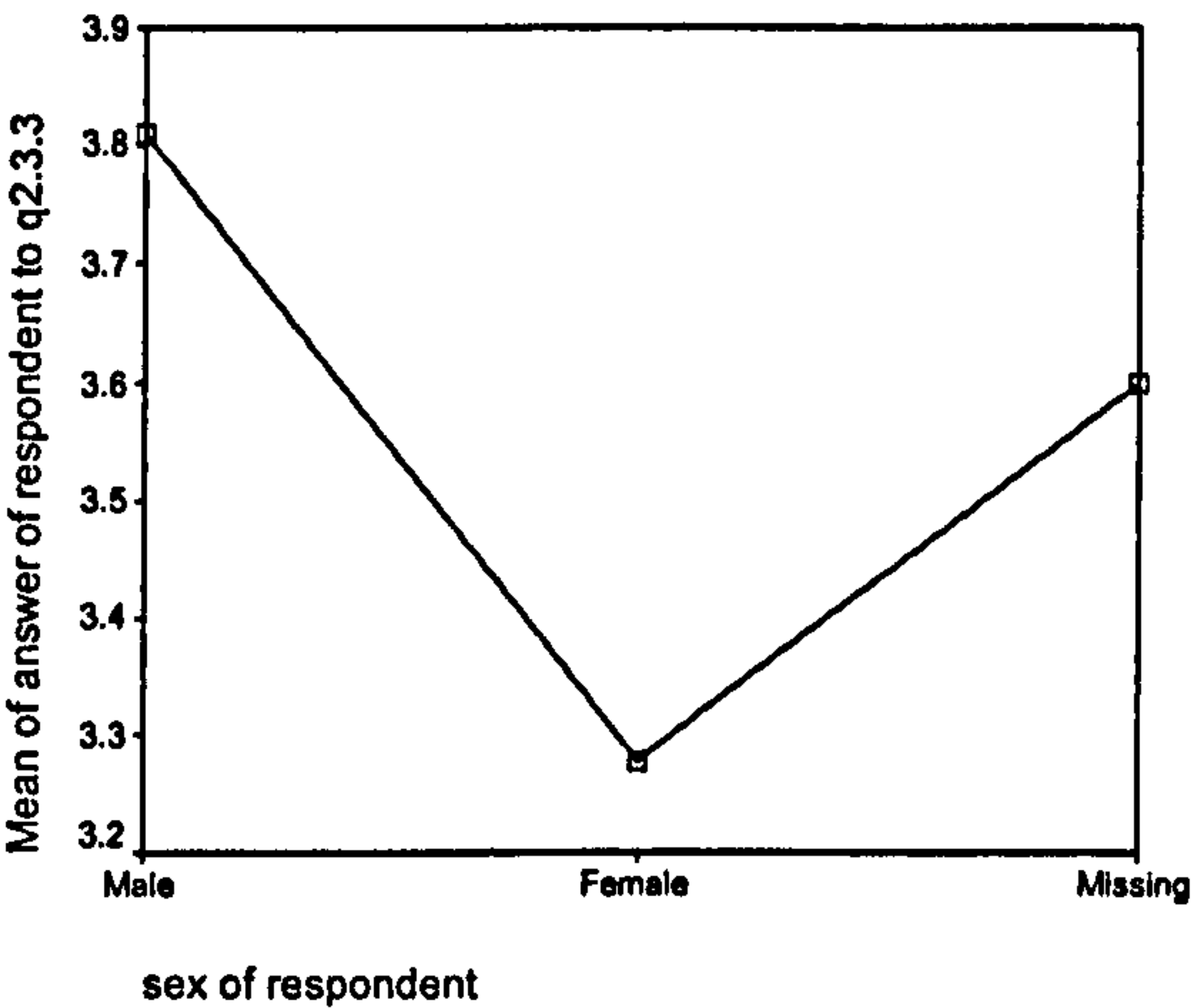
a. Uses Harmonic Mean Sample Size = 24.222.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 2.3.3:

(1) Among the groups of respondent's gender:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q2.3.3

Levene Statistic	df1	df2	Sig.
.354	2	184	.702

Multiple Comparisons

Dependent Variable: answer of respondent to q2.3.3

			Mean Difference			95% Confidence Interval	
(I) sex of responde (J) sex of responde			(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
LSD	Male	Female	.5311*	.14395	.000	.2471	.8151
		Missing	.2077	.26497	.434	-.3151	.7305
	Female	Male	-.5311*	.14395	.000	-.8151	-.2471
		Missing	-.3234	.26131	.217	-.8390	.1921
	Missing	Male	-.2077	.26497	.434	-.7305	.3151
		Female	.3234	.26131	.217	-.1921	.8390

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

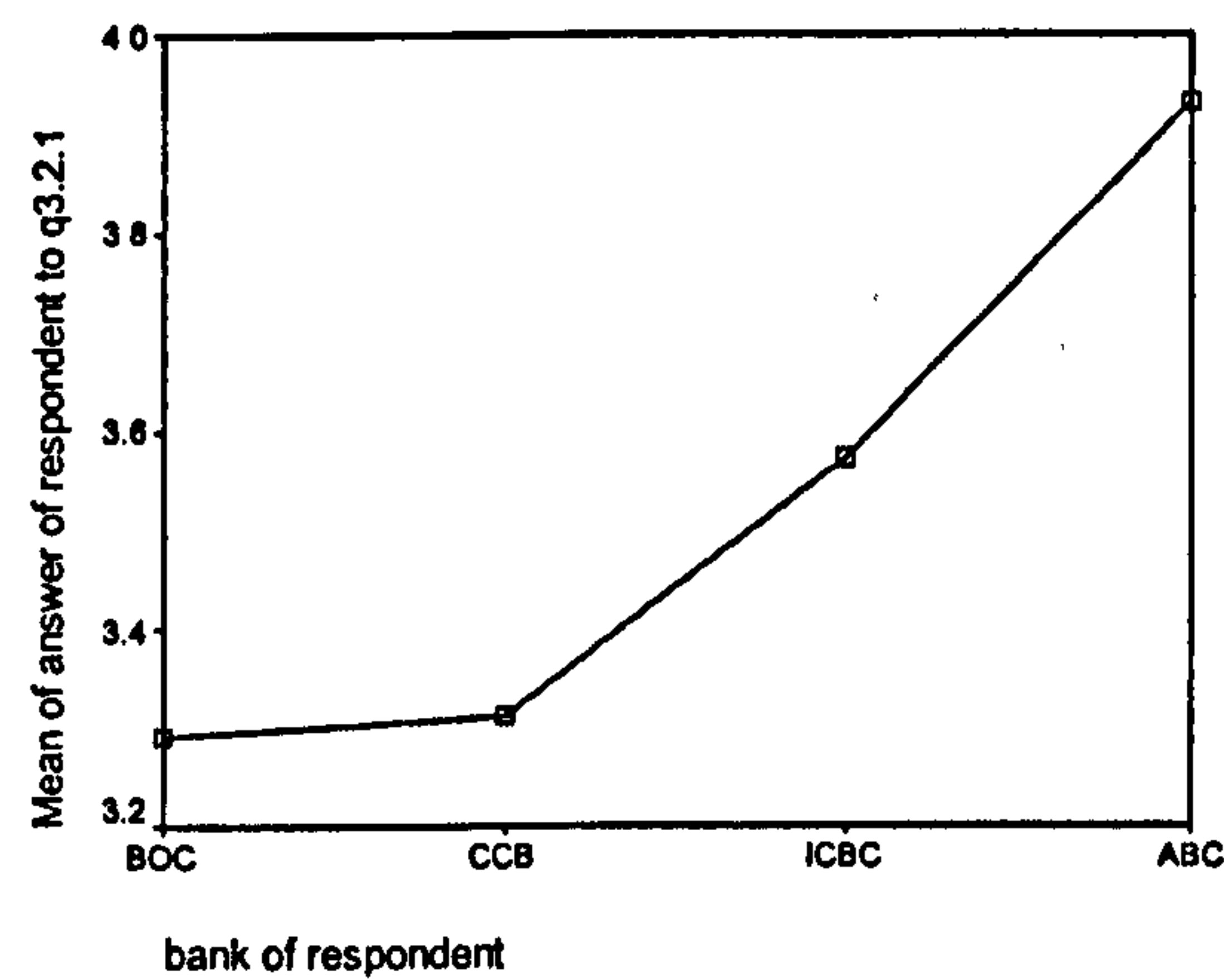
answer of respondent to q2.3.3

sex of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a, b} Female	94	3.2766
Missing	15	3.6000
Male	78	3.8077

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 33.287.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.1:
Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.1

Levene Statistic	df1	df2	Sig.
.303	3	182	.823

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.1

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of response	(J) bank of response	lower Bound				Upper Bound	
LSD	BOC	CCB	-.0194	.17828	.913	-.3712	.3323
		ICBC	-.2798	.17449	.111	-.6240	.0645
		ABC	-.6402*	.17932	.000	-.9940	-.2863
	CCB	BOC	.0194	.17828	.913	-.3323	.3712
		ICBC	-.2603	.17740	.144	-.6103	.0897
		ABC	-.6207*	.18216	.001	-.9801	-.2613
	ICBC	BOC	.2798	.17449	.111	-.0645	.6240
		CCB	.2603	.17740	.144	-.0897	.6103
		ABC	-.3604*	.17845	.045	-.7125	-.0083
	ABC	BOC	.6402*	.17932	.000	.2863	.9940
		CCB	.6207*	.18216	.001	.2613	.9801
		ICBC	.3604*	.17845	.045	.0083	.7125

*.The mean difference is significant at the .05 level.

Post-Hoc Tests

answer of respondent to q3.2.1

bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ¹ BOC	48	3.2917	
CCB	45	3.3111	
ICBC	49	3.5714	3.5714
ABC	44		3.9318

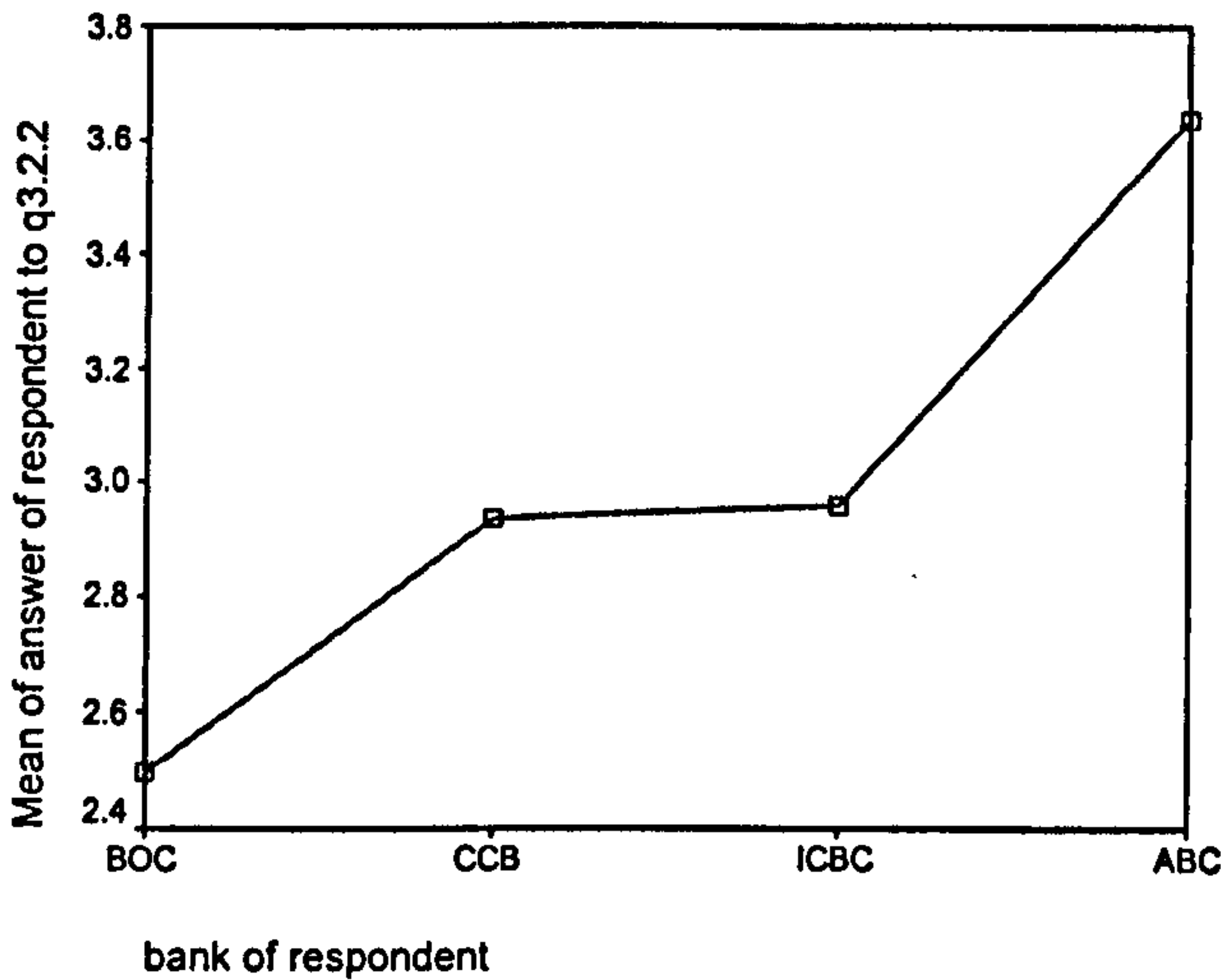
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.409.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.2:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.2

Levene Statistic	df1	df2	Sig.
.667	3	182	.574

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.2

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of respondent	(J) bank of respondent				Lower Bound	Upper Bound	
LSD	BOC	CCB	-.4333*	.20572	.037	-.8392	-.0274
		ICBC	-.4592*	.20134	.024	-.8565	-.0619
		ABC	-1.1364*	.20693	.000	-1.5446	-.7281
	CCB	BOC	.4333*	.20572	.037	.0274	.8392
		ICBC	-.0259	.20471	.900	-.4298	.3781
		ABC	-.7030*	.21020	.001	-1.1178	-.2883
	ICBC	BOC	.4592*	.20134	.024	.0619	.8565
		CCB	.0259	.20471	.900	-.3781	.4298
		ABC	-.6772*	.20591	.001	-1.0835	-.2709
	ABC	BOC	1.1364*	.20693	.000	.7281	1.5446
		CCB	.7030*	.21020	.001	.2883	1.1178
		ICBC	.6772*	.20591	.001	.2709	1.0835

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

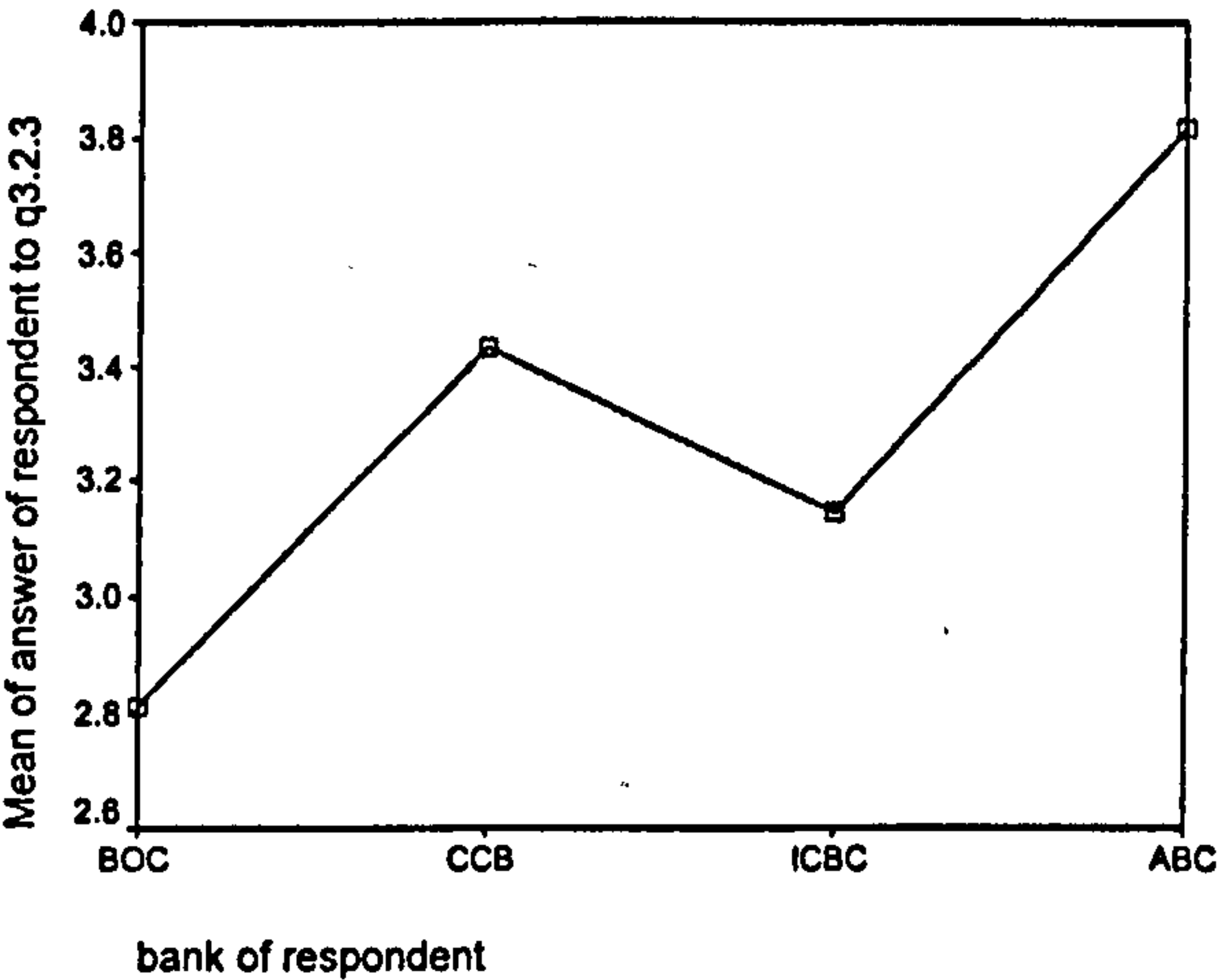
answer of respondent to q3.2.2

bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,t} BOC	48	2.5000	3.6364
CCB	45	2.9333	
ICBC	49	2.9592	
ABC	44		

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.409.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.3:
Among the banks groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.3

Levene Statistic	df1	df2	Sig.
.326	3	183	.806

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.3

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of response (J) bank of response					Lower Bound	Upper Bound	
LSD	BOC	CCB	-.6223*	.19720	.002	-1.0114	-.2332
		ICBC	-.3304	.19409	.090	-.7133	.0526
		ABC	-1.0057*	.19948	.000	-1.3993	-.6121
	CCB	BOC	.6223*	.19720	.002	.2332	1.0114
		ICBC	.2919	.19621	.139	-.0952	.6791
		ABC	-.3834	.20154	.059	-.7810	.0142
	ICBC	BOC	.3304	.19409	.090	-.0526	.7133
		CCB	-.2919	.19621	.139	-.6791	.0952
		ABC	-.6753*	.19850	.001	-1.0670	-.2837
	ABC	BOC	1.0057*	.19948	.000	.6121	1.3993
		CCB	.3834	.20154	.059	-.0142	.7810
		ICBC	.6753*	.19850	.001	.2837	1.0670

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.2.3

bank of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^a BOC	48	2.8125		
ICBC	49	3.1429	3.1429	
CCB	46		3.4348	3.4348
ABC	44			3.8182

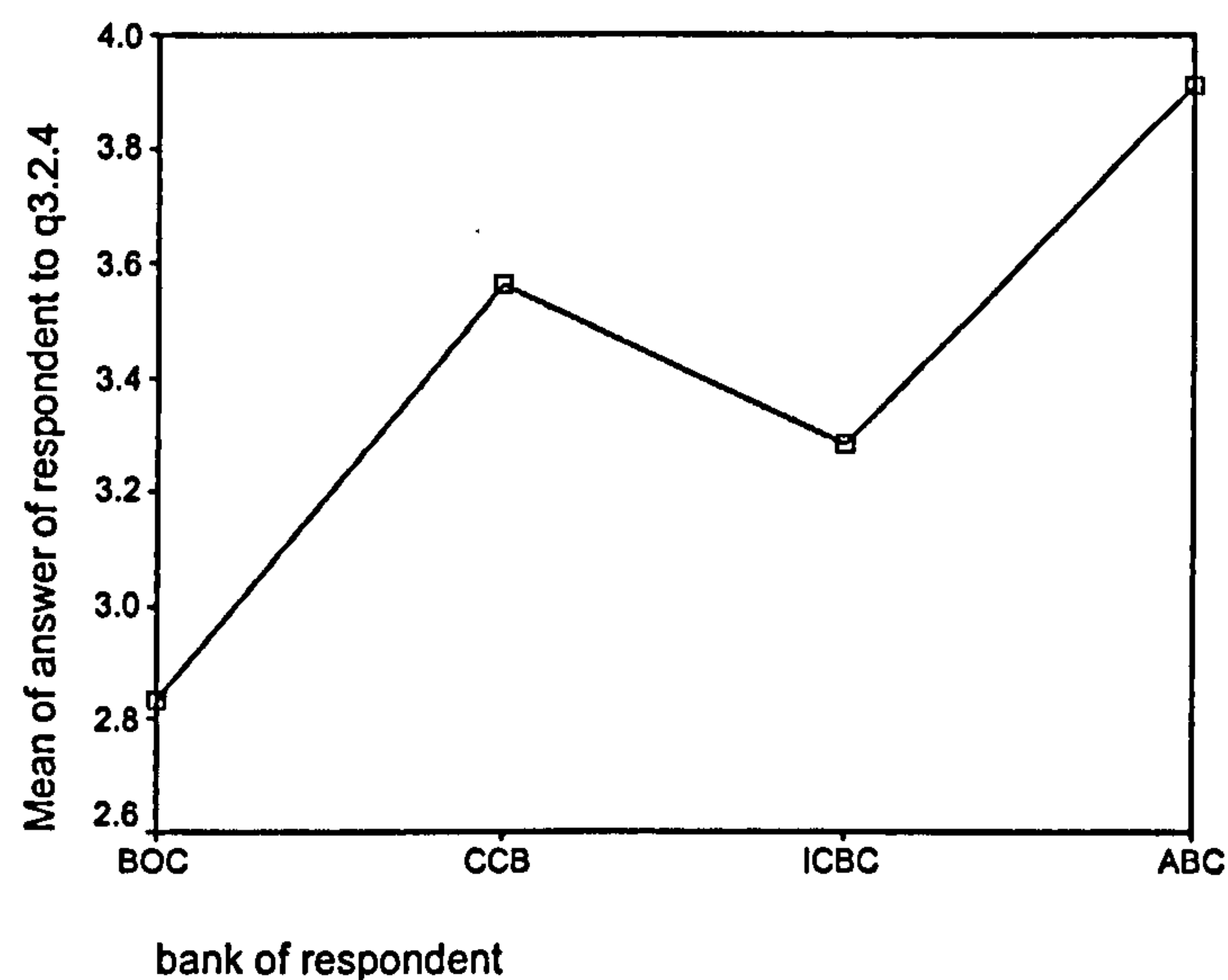
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.4:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.4

Levene Statistic	df1	df2	Sig.
1.810	3	183	.147

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.4

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of response (J) bank of response					Lower Bound	Upper Bound	
LSD	BOC	CCB	-.7319*	.19981	.000	-1.1261	-.3377
		ICBC	-.4524*	.19666	.023	-.8404	-.0644
		ABC	-1.0758*	.20211	.000	-1.4745	-.6770
	CCB	BOC	.7319*	.19981	.000	.3377	1.1261
		ICBC	.2795	.19880	.161	-.1127	.6717
		ABC	-.3439	.20420	.094	-.7468	.0590
	ICBC	BOC	.4524*	.19666	.023	.0644	.8404
		CCB	-.2795	.19880	.161	-.6717	.1127
		ABC	-.6234*	.20112	.002	-1.0202	-.2266
	ABC	BOC	1.0758*	.20211	.000	.6770	1.4745
		CCB	.3439	.20420	.094	-.0590	.7468
		ICBC	.6234*	.20112	.002	.2266	1.0202

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.2.4

bank of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^a BOC	48	2.8333		
ICBC	49	3.2857	3.2857	
CCB	46		3.5652	3.5652
ABC	44			3.9091

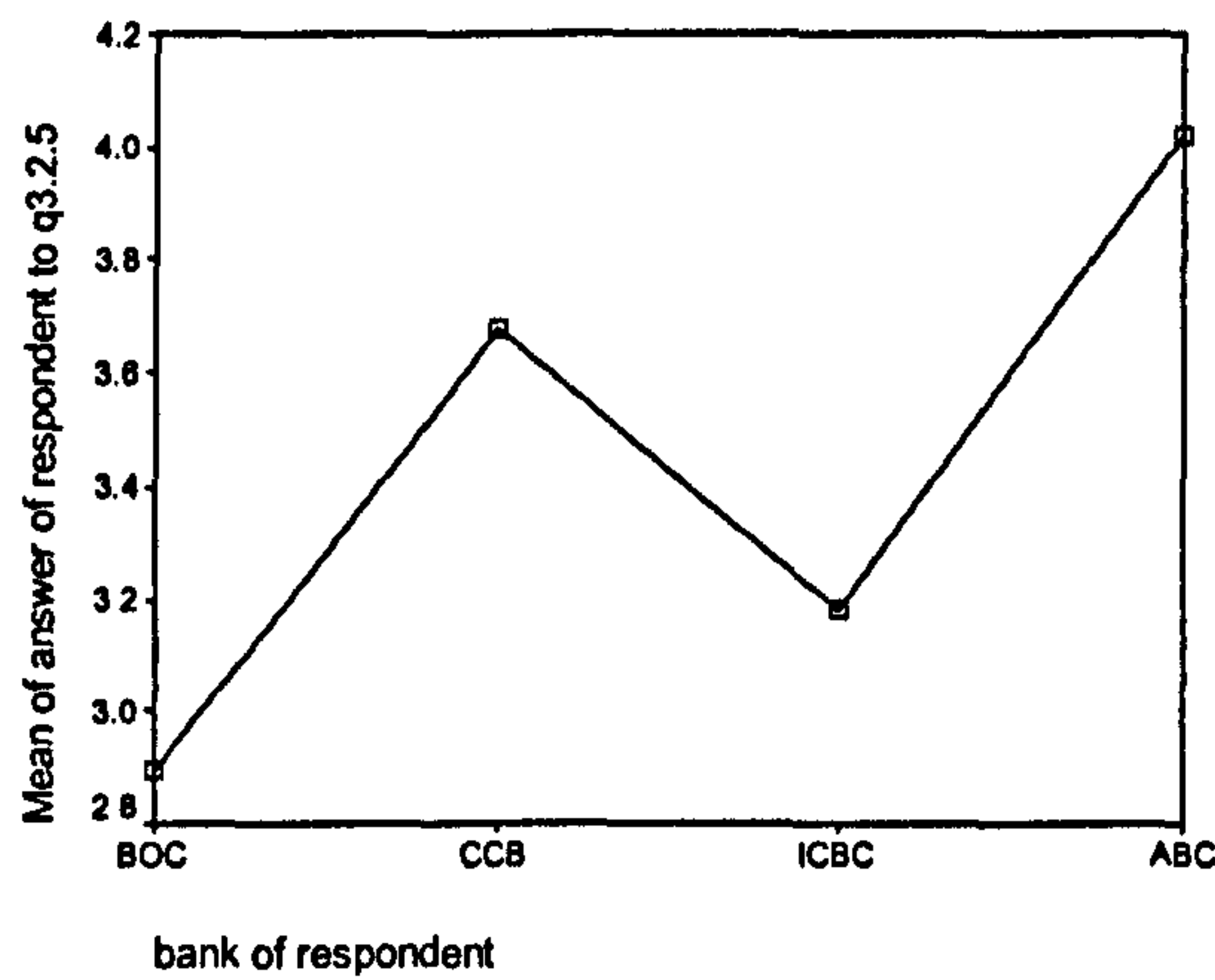
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.5:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.5

Levene Statistic	df1	df2	Sig.
1.315	3	183	.271

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.5

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of response	(J) bank of response	Lower Bound				Upper Bound	
LSD	BOC	CCB	-.7781*	.20515	.000	-1.1828	-.3733
		ICBC	-.2878	.20192	.156	-.6862	.1105
		ABC	-1.1269*	.20752	.000	-1.5363	-.7175
	CCB	BOC	.7781*	.20515	.000	.3733	1.1828
		ICBC	.4902*	.20412	.017	.0875	.8930
		ABC	-.3488	.20966	.098	-.7625	.0649
	ICBC	BOC	.2878	.20192	.156	-.1105	.6862
		CCB	-.4902*	.20412	.017	-.8930	-.0875
		ABC	-.8391*	.20650	.000	-1.2465	-.4316
	ABC	BOC	1.1269*	.20752	.000	.7175	1.5363
		CCB	.3488	.20966	.098	-.0649	.7625
		ICBC	.8391*	.20650	.000	.4316	1.2465

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.2.5

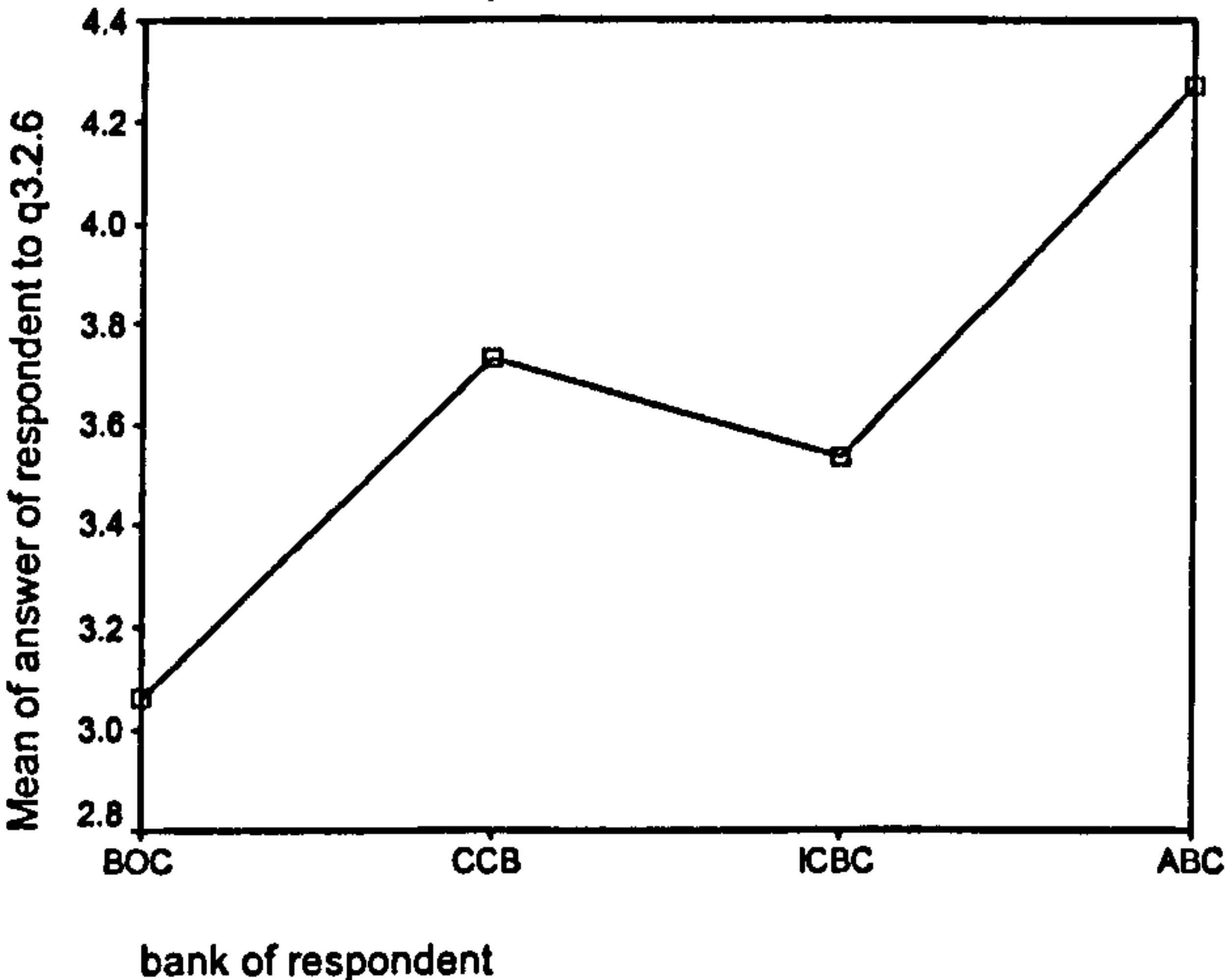
bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b}	BOC	48	2.8958
	ICBC	49	3.1837
	CCB	46	3.6739
	ABC	44	4.0227

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.6:
(1) Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.6

Levene Statistic	df1	df2	Sig.
.560	3	182	.642

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.6

		Mean Difference			95% Confidence Interval		
(I) bank of respor (J) bank of respor		(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound	
LSD	BOC	CCB	-.6708*	.20436	.001	-1.0741	-.2676
		ICBC	-.4681*	.20001	.020	-.8628	-.0735
		ABC	-1.2102*	.20556	.000	-1.6158	-.8046
	CCB	BOC	.6708*	.20436	.001	.2676	1.0741
		ICBC	.2027	.20335	.320	-.1985	.6040
		ABC	-.5394*	.20881	.011	-.9514	-.1274
	ICBC	BOC	.4681*	.20001	.020	.0735	.8628
		CCB	-.2027	.20335	.320	-.6040	.1985
		ABC	-.7421*	.20455	.000	-1.1457	-.3385
	ABC	BOC	1.2102*	.20556	.000	.8046	1.6158
		CCB	.5394*	.20881	.011	.1274	.9514
		ICBC	.7421*	.20455	.000	.3385	1.1457

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

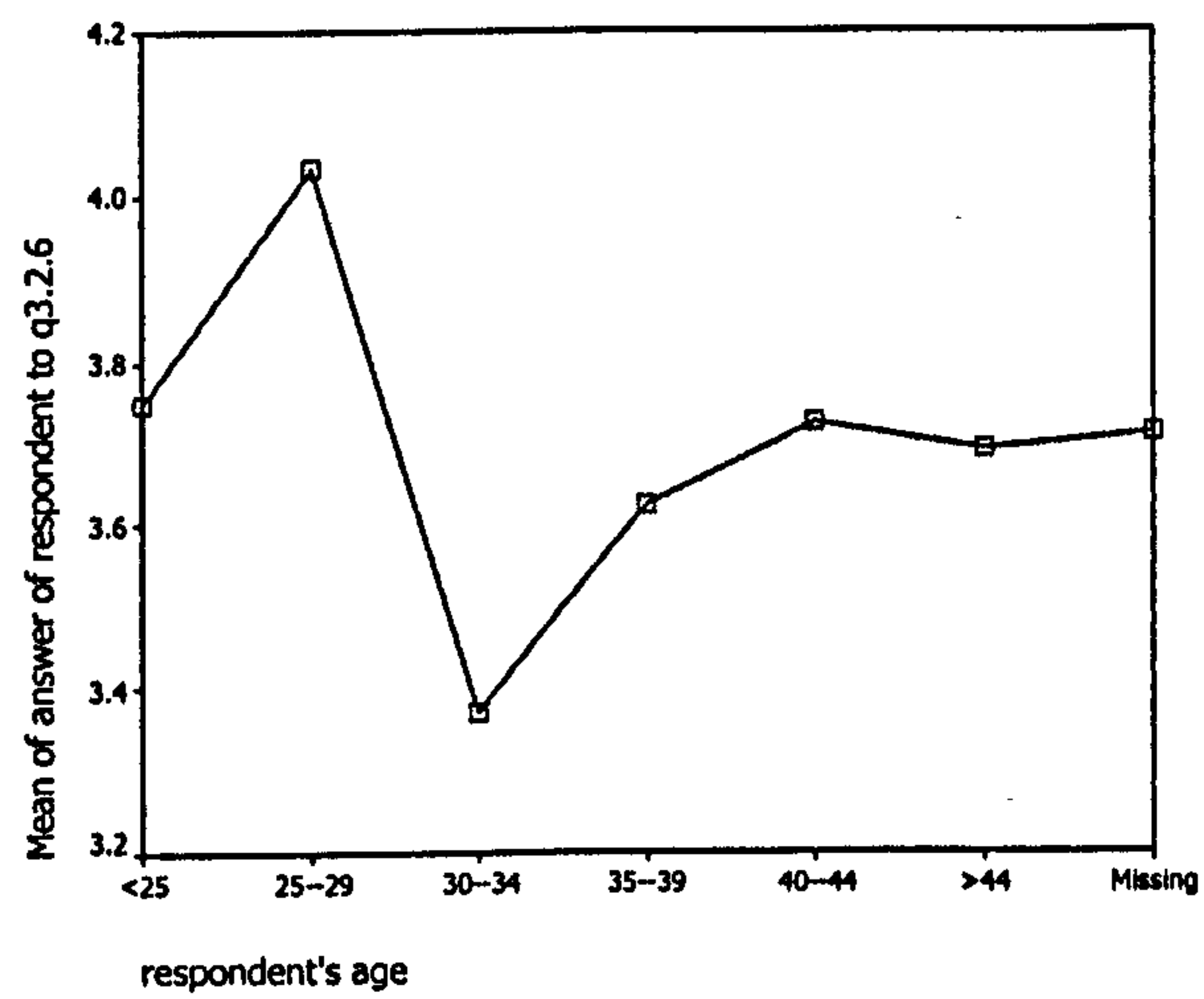
answer of respondent to q3.2.6

bank of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a, b}	BOC	48	3.0625	
	ICBC	49		3.5306
	CCB	45		3.7333
	ABC	44		4.2727

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.409.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the ages groups:
Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.6

Levene Statistic	df1	df2	Sig.
2.430	6	179	.028

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.6
LSD

(I) respondent's age	(J) respondent's age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<25	25--29	-.2823	.56375	.617	-1.3947	.8302
	30--34	.3790	.54741	.490	-.7012	1.4592
	35--39	.1250	.55646	.823	-.9731	1.2231
	40--44	.0227	.57678	.969	-1.1154	1.1609
	>44	.0577	.60672	.924	-1.1396	1.2549
	Missing	.0357	.60160	.953	-1.1514	1.2229
25--29	<25	.2823	.56375	.617	-.8302	1.3947
	30--34	.6613*	.23342	.005	.2007	1.1219
	35--39	.4073	.25391	.110	-.0938	.9083
	40--44	.3050	.29581	.304	-.2787	.8887
	>44	.3400	.35062	.334	-.3519	1.0318
	Missing	.3180	.34169	.353	-.3563	.9922
30--34	<25	-.3790	.54741	.490	-1.4592	.7012
	25--29	-.6613*	.23342	.005	-1.1219	-.2007
	35--39	-.2540	.21520	.239	-.6787	.1706
	40--44	-.3563	.26333	.178	-.8759	.1633
	>44	-.3213	.32369	.322	-.9601	.3174
	Missing	-.3433	.31399	.276	-.9629	.2763
35--39	<25	-.1250	.55646	.823	-1.2231	.9731
	25--29	-.4073	.25391	.110	-.9083	.0938
	30--34	.2540	.21520	.239	-.1706	.6787
	40--44	-.1023	.28166	.717	-.6581	.4535
	>44	-.0673	.33877	.843	-.7358	.6012
	Missing	-.0893	.32951	.787	-.7395	.5609
40--44	<25	-.0227	.57678	.969	-1.1609	1.1154
	25--29	-.3050	.29581	.304	-.8887	.2787
	30--34	.3563	.26333	.178	-.1633	.8759
	35--39	.1023	.28166	.717	-.4535	.6581
	>44	.0350	.37121	.925	-.6975	.7675
	Missing	.0130	.36278	.971	-.7029	.7289
>44	<25	-.0577	.60672	.924	-1.2549	1.1396
	25--29	-.3400	.35062	.334	-1.0318	.3519
	30--34	.3213	.32369	.322	-.3174	.9601
	35--39	.0673	.33877	.843	-.6012	.7358
	40--44	-.0350	.37121	.925	-.7675	.6975
	Missing	-.0220	.40871	.957	-.8285	.7845
Missing	<25	-.0357	.60160	.953	-1.2229	1.1514
	25--29	-.3180	.34169	.353	-.9922	.3563
	30--34	.3433	.31399	.276	-.2763	.9629
	35--39	.0893	.32951	.787	-.5609	.7395
	40--44	-.0130	.36278	.971	-.7289	.7029
	>44	.0220	.40871	.957	-.7845	.8285

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.2.6

Tukey B^{a,b}

respondent's age	N	Subset for alpha = .05
		1
30--34	62	3.3710
35--39	40	3.6250
>44	13	3.6923
Missing	14	3.7143
40--44	22	3.7273
<25	4	3.7500
25--29	31	4.0323

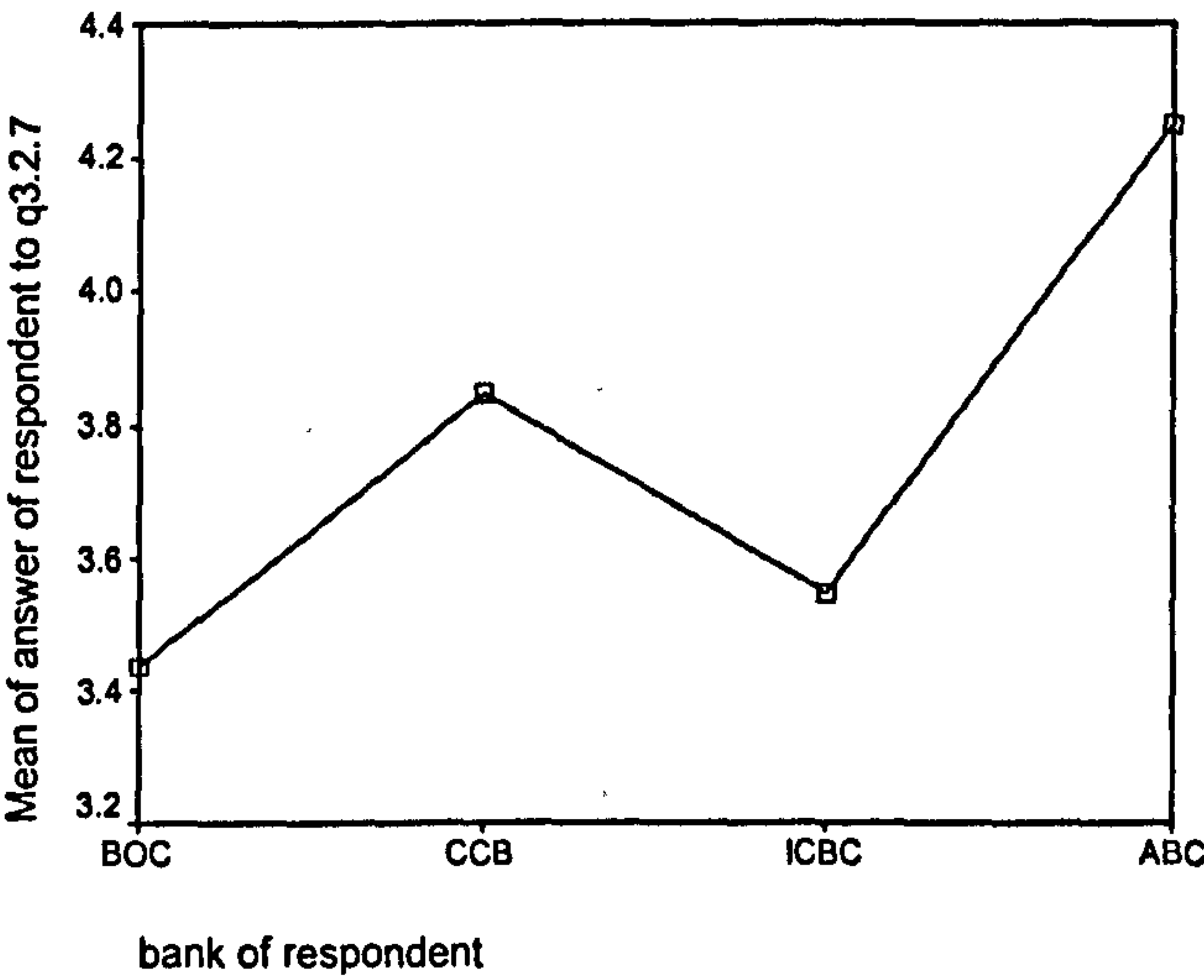
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 13.535.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.7:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.7

Levene Statistic	df1	df2	Sig.
1.003	3	182	.393

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.7

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of responden (J) bank of responder					Lower Bound	Upper Bound	
LSD	BOC	CCB	-.4069*	.18969	.033	-.7812	-.0327
		ICBC	-.1135	.18565	.542	-.4798	.2528
		ABC	-.8125*	.19080	.000	-1.1890	-.4360
	CCB	BOC	.4069*	.18969	.033	.0327	.7812
		ICBC	.2934	.18875	.122	-.0790	.6658
		ABC	-.4056*	.19381	.038	-.7880	-.0231
	ICBC	BOC	.1135	.18565	.542	-.2528	.4798
		CCB	-.2934	.18875	.122	-.6658	.0790
		ABC	-.6990*	.18986	.000	-1.0736	-.3244
	ABC	BOC	.8125*	.19080	.000	.4360	1.1890
		CCB	.4056*	.19381	.038	.0231	.7880
		ICBC	.6990*	.18986	.000	.3244	1.0736

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.2.7

bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, c}	BOC	48	3.4375
	ICBC	49	3.5510
	CCB	45	3.8444
	ABC	44	4.2500

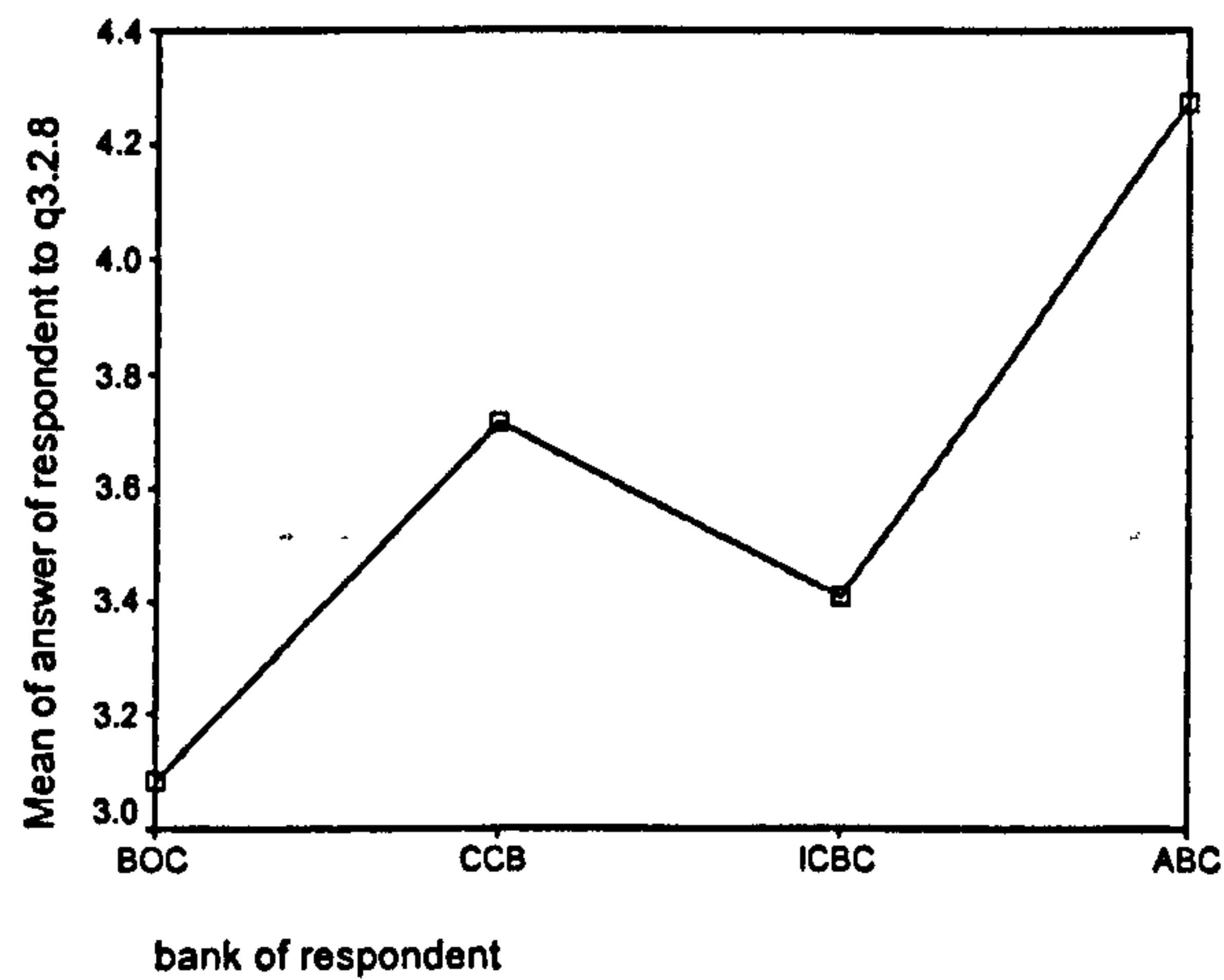
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.409.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.2.8:

(1) Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.8

Levene Statistic	df1	df2	Sig.
.886	3	183	.450

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.8

			Mean Difference			95% Confidence Interval	
(I) bank of respond (J) bank of respond			(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
LSD	BOC	CCB	-.6341*	.19743	.002	-1.0236	-.2445
		ICBC	-.3248	.19432	.096	-.7082	.0586
		ABC	-1.1894*	.19971	.000	-1.5834	-.7954
	CCB	BOC	.6341*	.19743	.002	.2445	1.0236
		ICBC	.3092	.19644	.117	-.0784	.6968
		ABC	-.5553*	.20178	.007	-.9534	-.1572
	ICBC	BOC	.3248	.19432	.096	-.0586	.7082
		CCB	-.3092	.19644	.117	-.6968	.0784
		ABC	-.8646*	.19873	.000	-1.2567	-.4725
	ABC	BOC	1.1894*	.19971	.000	.7954	1.5834
		CCB	.5553*	.20178	.007	.1572	.9534
		ICBC	.8646*	.19873	.000	.4725	1.2567

*.The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.2.8

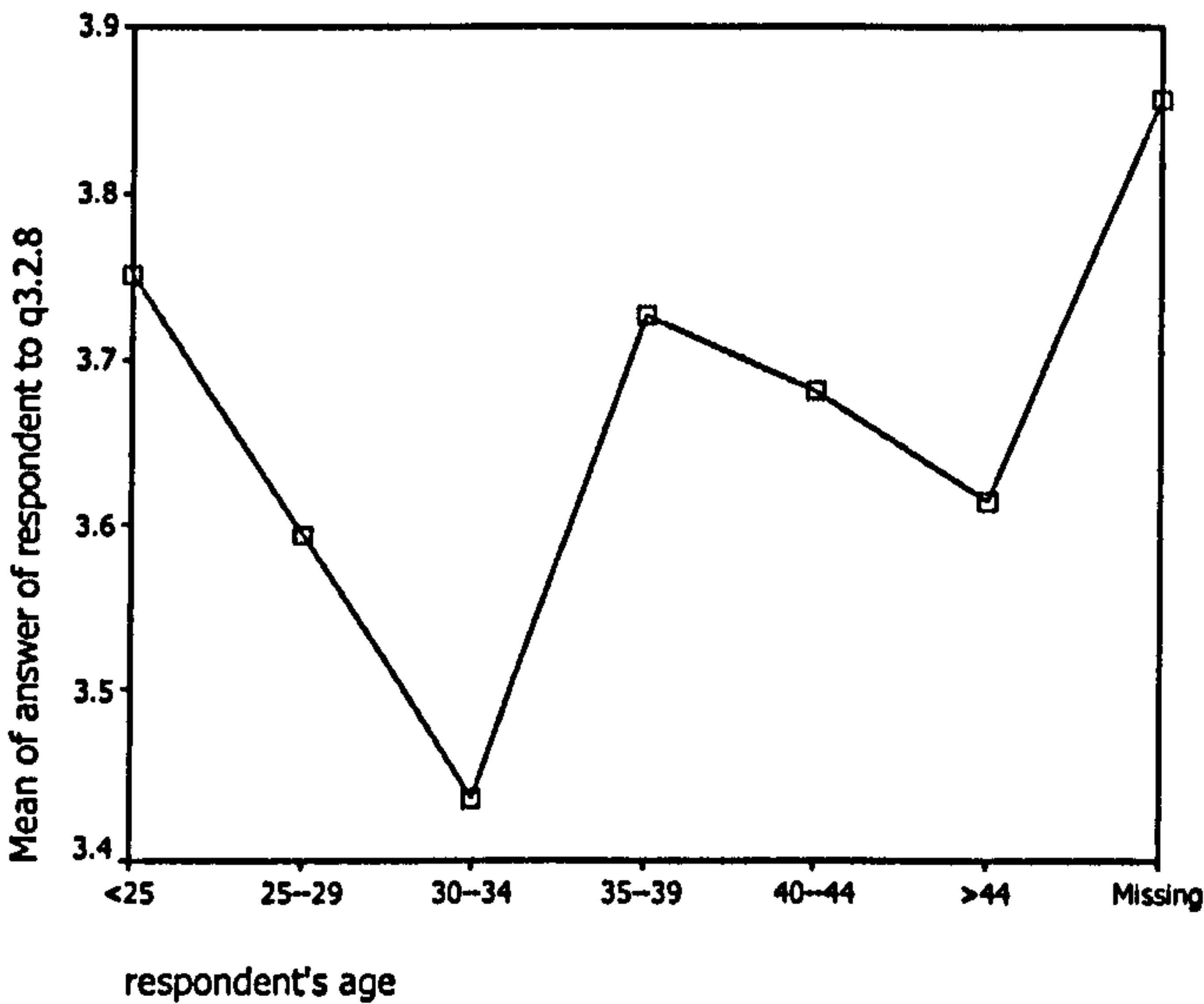
bank of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a, c} BOC	48	3.0833		
ICBC	49	3.4082	3.4082	
CCB	46		3.7174	
ABC	44			4.2727

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among the groups of Respondent's age:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.2.8

Levene Statistic	df1	df2	Sig.
2.738	6	180	.014

Post-Hoc Tests
Multiple Comparisons

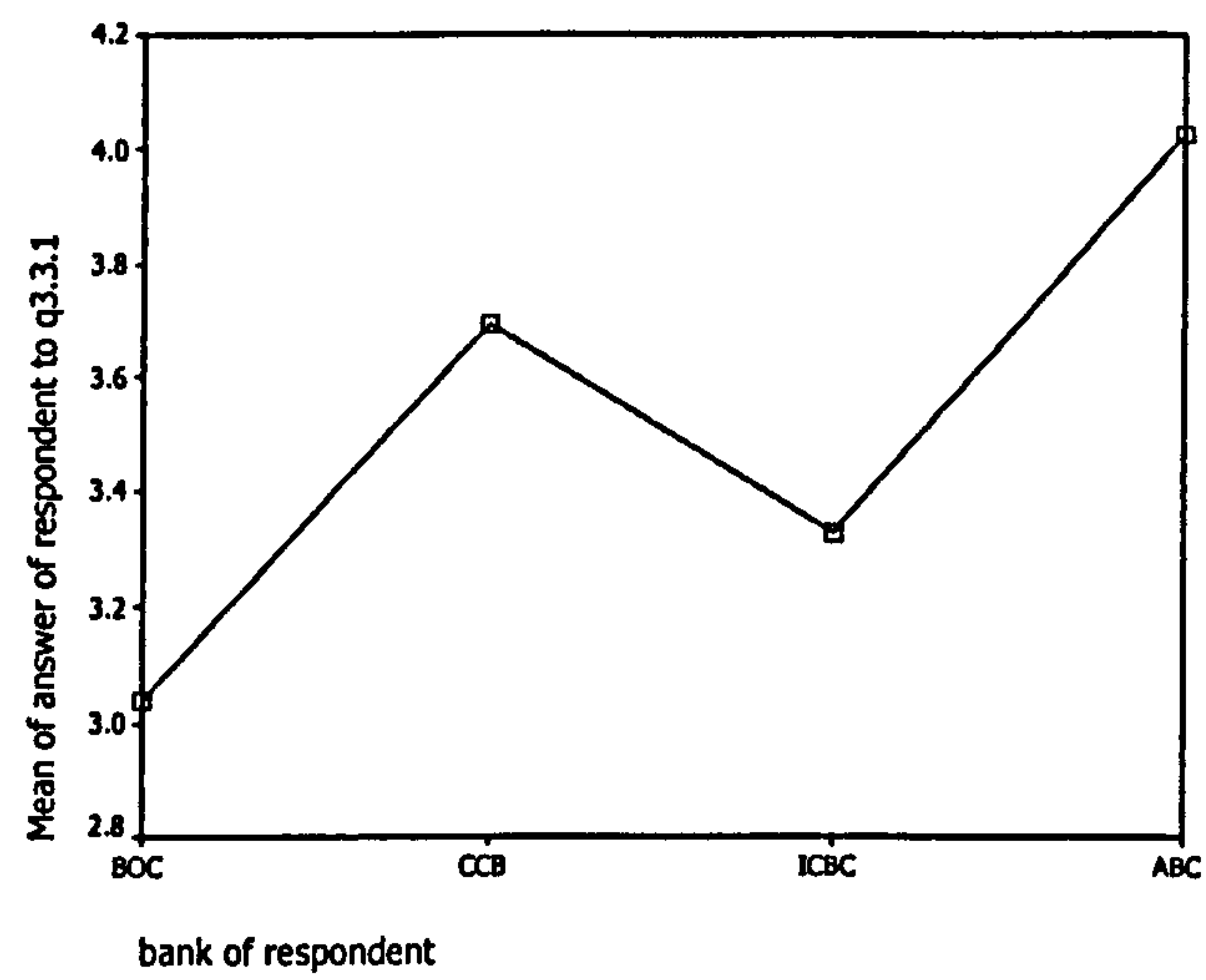
Dependent Variable: answer of respondent to q3.2.8
Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) respondent's age	(J) respondent's age				Lower Bound	Upper Bound
<25	25--29	.1563	.53980	1.000	-2.9722	3.2847
	30--34	.3145	.49800	1.000	-3.5727	4.2017
	35--39	.0250	.50094	1.000	-3.7837	3.8337
	40--44	.0682	.51102	1.000	-3.5102	3.6465
	>44	.1346	.51158	1.000	-3.4401	3.7093
	Missing	-.1071	.53155	1.000	-3.3569	3.1426
25--29	<25	-.1563	.53980	1.000	-3.2847	2.9722
	30--34	.1583	.28470	1.000	-.7504	1.0669
	35--39	-.1313	.28982	1.000	-1.0551	.7926
	40--44	-.0881	.30691	1.000	-1.0668	.8906
	>44	-.0216	.30783	1.000	-1.0142	.9710
	Missing	-.2634	.33999	1.000	-1.3656	.8388
30--34	<25	-.3145	.49800	1.000	-4.2017	3.5727
	25--29	-.1583	.28470	1.000	-1.0669	.7504
	35--39	-.2895	.20153	.970	-.9177	.3387
	40--44	-.2463	.22542	.999	-.9681	.4755
	>44	-.1799	.22667	1.000	-.9348	.5750
	Missing	-.4217	.26872	.947	-1.3353	.4920
35--39	<25	-.0250	.50094	1.000	-3.8337	3.7837
	25--29	.1313	.28982	1.000	-.7926	1.0551
	30--34	.2895	.20153	.970	-.3387	.9177
	40--44	.0432	.23185	1.000	-.6991	.7855
	>44	.1096	.23307	1.000	-.6632	.8824
	Missing	-.1321	.27414	1.000	-1.0586	.7943
40--44	<25	-.0682	.51102	1.000	-3.6465	3.5102
	25--29	.0881	.30691	1.000	-.8906	1.0668
	30--34	.2463	.22542	.999	-.4755	.9681
	35--39	-.0432	.23185	1.000	-.7855	.6991
	>44	.0664	.25401	1.000	-.7732	.9060
	Missing	-.1753	.29215	1.000	-1.1513	.8006
>44	<25	-.1346	.51158	1.000	-3.7093	3.4401
	25--29	.0216	.30783	1.000	-.9710	1.0142
	30--34	.1799	.22667	1.000	-.5750	.9348
	35--39	-.1096	.23307	1.000	-.8824	.6632
	40--44	-.0664	.25401	1.000	-.9060	.7732
	Missing	-.2418	.29312	1.000	-1.2342	.7507
Missing	<25	.1071	.53155	1.000	-3.1426	3.3569
	25--29	.2634	.33999	1.000	-.8388	1.3656
	30--34	.4217	.26872	.947	-.4920	1.3353
	35--39	.1321	.27414	1.000	-.7943	1.0586
	40--44	.1753	.29215	1.000	-.8006	1.1513
	>44	.2418	.29312	1.000	-.7507	1.2342

For question 3.3.1:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.3.1

Levene Statistic	df1	df2	Sig.
.283	3	183	.837

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.3.1

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respondent	(J) bank of respondent	Lower Bound				Upper Bound	
LSD	BOC	CCB	-.6540*	.21321	.002	-1.0747	-.2333
		ICBC	-.2849	.20985	.176	-.6989	.1292
		ABC	-.9811*	.21567	.000	-1.4066	-.5555
	CCB	BOC	.6540*	.21321	.002	.2333	1.0747
		ICBC	.3691	.21214	.084	-.0494	.7877
		ABC	-.3271	.21790	.135	-.7570	.1028
	ICBC	BOC	.2849	.20985	.176	-.1292	.6989
		CCB	-.3691	.21214	.084	-.7877	.0494
		ABC	-.6962*	.21462	.001	-1.1196	-.2728
	ABC	BOC	.9811*	.21567	.000	.5555	1.4066
		CCB	.3271	.21790	.135	-.1028	.7570
		ICBC	.6962*	.21462	.001	.2728	1.1196

*. The mean difference is significant at the .05 level.

Post-Hoc Tests

answer of respondent to q3.3.1

bank of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a, c}	BOC	48	3.0417	
	ICBC	49	3.3265	3.3265
	CCB	46		3.6957
	ABC	44		4.0227

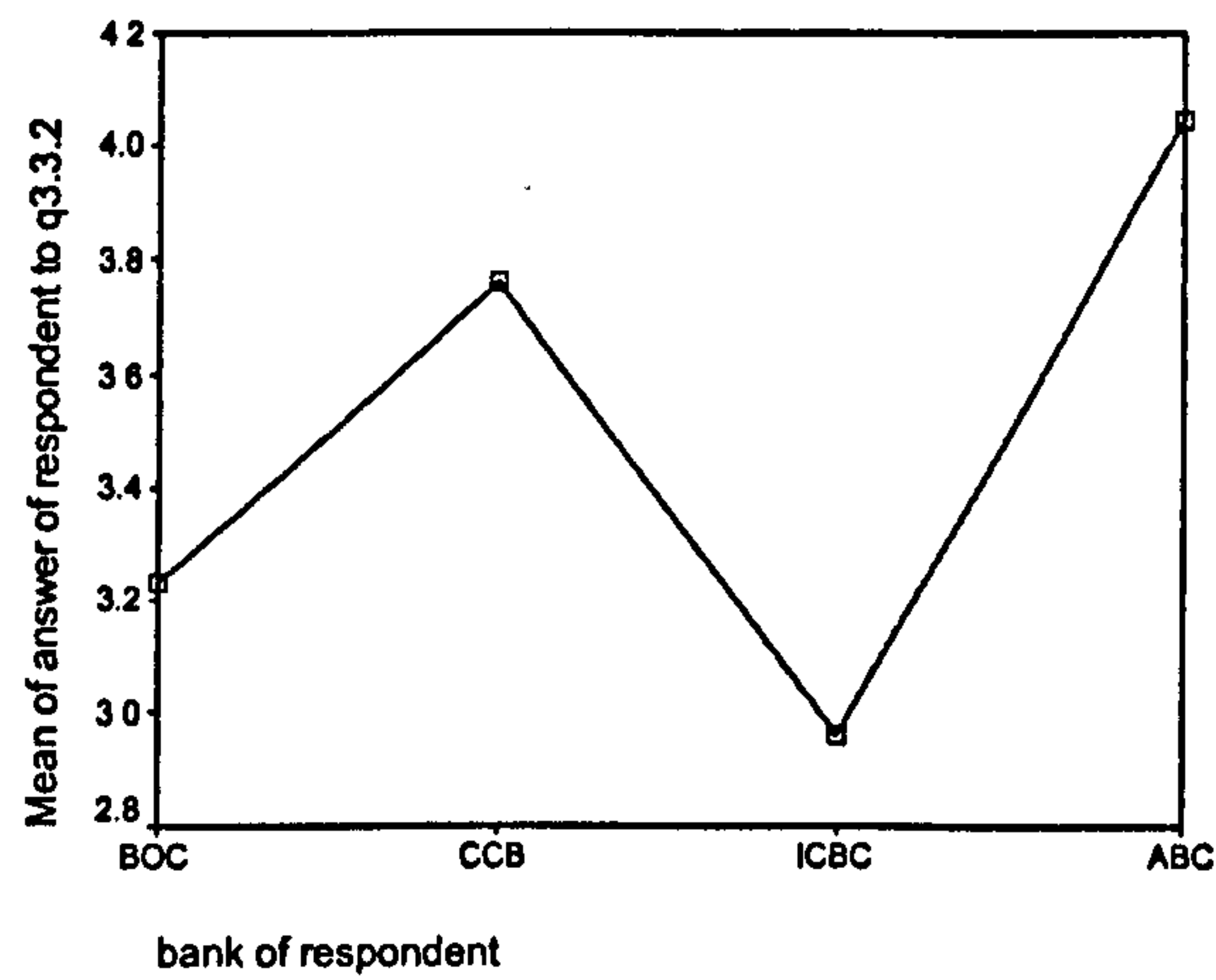
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 46.670.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For question 3.3.2:

Among the banks groups:

Means Plot



Test of Homogeneity of Variances

answer of respondent to q3.3.2

Levene Statistic	df1	df2	Sig.
1.218	3	183	.305

Post-Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.3.2

		Mean Difference			95% Confidence Interval		
(I) bank of response	(J) bank of response	(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound	
LSD	BOC	CCB	-.5317*	.21281	.013	-.9516	-.1118
		ICBC	.2700	.20946	.199	-.1433	.6832
		ABC	-.8163*	.21527	.000	-1.2410	-.3916
	CCB	BOC	.5317*	.21281	.013	.1118	.9516
		ICBC	.8017*	.21175	.000	.3839	1.2195
		ABC	-.2846	.21749	.192	-.7137	.1445
	ICBC	BOC	-.2700	.20946	.199	-.6832	.1433
		CCB	-.8017*	.21175	.000	-1.2195	-.3839
		ABC	-1.0863*	.21421	.000	-1.5089	-.6636
ABC	BOC	.8163*	.21527	.000	.3916	1.2410	
	CCB	.2846	.21749	.192	-.1445	.7137	
	ICBC	1.0863*	.21421	.000	.6636	1.5089	

*.The mean difference is significant at the .05 level.

Homogeneous Subsets
answer of respondent to q3.3.2

bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,c} ICBC	49	2.9592	
BOC	48	3.2292	
CCB	46		3.7609
ABC	44		4.0455

- Means for groups in homogeneous subsets are displayed.
- a. Uses Harmonic Mean Sample Size = 46.670.
 - b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 7a:

Table 7.2: The statistics detail of the preliminary study questionnaires collected

		Statistics							
		bank of respondent	region of respondent	tenure of respondent	position of respondent	sex of respondent	respondent education qualified	department respondent	respondent age
N	Valid	521	521	521	521	521	521	521	521
	Missing	0	0	0	0	0	0	0	0
Mean		2.4511	1.8752	3.5125	2.7662	1.6679	1.8868	3.6910	3.4338
Median		3.0000	2.0000	4.0000	3.0000	2.0000	2.0000	3.0000	3.0000
Mode		3.00	2.00	4.00	3.00	2.00	1.00	3.00	3.00
Std. Deviation		1.14102	.75815	.89676	.74880	.64979	.96109	2.65925	1.54793
Variance		1.302	.575	.804	.561	.422	.924	7.072	2.396
Range		3.00	2.00	4.00	3.00	3.00	8.00	9.00	6.00
Sum		1277.00	977.00	1830.00	1441.20	869.00	983.00	1923.00	1789.00

Table 7.3: the sample detail on bank of respondents

		bank of respondent			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BOC	157	30.1	30.1	30.1
	CCB	89	17.1	17.1	47.2
	ICBC	158	30.3	30.3	77.5
	ABC	117	22.5	22.5	100.0
	Total	521	100.0	100.0	

Table 7.4: the sample detail on region of respondents

		region of respondent			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HUABEI	186	35.7	35.7	35.7
	DONGBEI	214	41.1	41.1	76.8
	HUANAN	121	23.2	23.2	100.0
	Total	521	100.0	100.0	

Table 7.5: the sample detail on tenure of respondent

tenure of respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1 Year	24	4.6	4.6	4.6
	1–3 Years	57	10.9	10.9	15.5
	3–5 Years	83	15.9	15.9	31.5
	>5 Years	342	65.6	65.6	97.1
	Missing	15	2.9	2.9	100.0
	Total	521	100.0	100.0	

Table 7.6: the sample detail on position of respondent

position of respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Senior Manage	33	6.3	6.3	6.3
	Middle Manage	122	23.4	23.4	29.8
	General Staff	299	57.4	57.4	87.1
	3.20	1	.2	.2	87.3
	Missing	66	12.7	12.7	100.0
	Total	521	100.0	100.0	

Table 7.7: the sample detail on sex of respondent

sex of respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	224	43.0	43.0	43.0
	Female	247	47.4	47.4	90.4
	Missing	49	9.4	9.4	99.8
	4.00	1	.2	.2	100.0
	Total	521	100.0	100.0	

Table 7.8: the sample detail on education of respondent

respondent's eduction qualified

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BA and above	211	40.5	40.5	40.5
Diploma	205	39.3	39.3	79.8
Under Diploma	63	12.1	12.1	91.9
Missing	41	7.9	7.9	99.8
9.00	1	.2	.2	100.0
Total	521	100.0	100.0	

Table 7.9: the sample detail on department of respondent

department of respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Accounting	121	23.2	23.2	23.2
IT	41	7.9	7.9	31.1
Investment	199	38.2	38.2	69.3
HR	43	8.3	8.3	77.5
R and D	8	1.5	1.5	79.1
Audit	13	2.5	2.5	81.6
Security	17	3.3	3.3	84.8
Customer service	27	5.2	5.2	90.0
Others	22	4.2	4.2	94.2
Missing	30	5.8	5.8	100.0
Total	521	100.0	100.0	

Table 7.10: the sample detail on respondent's age

respondent's age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <25	34	6.5	6.5	6.5
25--29	120	23.0	23.0	29.6
30--34	157	30.1	30.1	59.7
35--39	103	19.8	19.8	79.5
40--44	46	8.8	8.8	88.3
>44	25	4.8	4.8	93.1
Missing	36	6.9	6.9	100.0
Total	521	100.0	100.0	

Table 7.11:Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
bank of respondent	213.3263	886.623	.092	.265	.896
region of respondent	213.9021	882.113	.255	.372	.895
tenure of respondent	212.2649	891.796	.029	.332	.896
position of respondent	213.0111	893.490	.003	.115	.896
sex of respondent	214.1094	889.262	.116	.154	.896
respondent's eduction qualified	213.8906	889.354	.068	.239	.896
department of respondent	212.0864	877.233	.063	.128	.902
respondent's age	212.3436	882.740	.098	.233	.897
answer of respondent to qa	211.6987	878.701	.277	.429	.895
answer of respondent to qb	211.7985	878.125	.287	.432	.894
answer of respondent to qc	212.0422	866.858	.476	.455	.893
answer of respondent to qd	212.0288	870.041	.073	.186	.904
answer of respondent to qe	212.7025	879.965	.201	.280	.895
answer of respondent to qf	213.2265	880.683	.165	.358	.896
answer of respondent to q1.1.1	212.2783	873.587	.052	.108	.905
answer of respondent to q1.1.2	212.2054	866.776	.459	.352	.893
answer of respondent to q1.1.3	212.1194	879.538	.264	.391	.895
answer of respondent to q1.1.4	212.0787	869.752	.427	.385	.893
answer of respondent to q1.1.5	211.9463	880.030	.249	.375	.895
answer of respondent to q1.1.6	212.1939	868.171	.439	.415	.893
answer of respondent to q1.2.1	212.0672	870.492	.407	.360	.894
answer of respondent to q1.2.2	212.0921	867.515	.436	.533	.893
answer of respondent to q1.2.3	212.0864	867.047	.493	.534	.893
answer of respondent to q1.2.4	212.1939	864.350	.501	.449	.893
answer of respondent to q1.2.5	212.0288	871.955	.398	.347	.894
answer of respondent to q1.2.6	212.0864	867.283	.464	.379	.893
answer of respondent to q1.3.1	212.4587	855.368	.580	.506	.892

answer of respondent to q1.3.2	212.6027	872.678	.328	.354	.894
answer of respondent to q1.3.3	212.8714	857.209	.525	.546	.892
answer of respondent to q1.3.4	212.9290	852.252	.569	.571	.892
answer of respondent to q1.3.5	212.2169	858.670	.583	.507	.892
answer of respondent to q1.3.6	212.3628	859.812	.517	.514	.892
answer of respondent to q1.3.7	212.4012	851.018	.628	.621	.891
answer of respondent to q1.3.8	212.3417	856.478	.617	.581	.892
answer of respondent to q1.3.9	212.3877	856.548	.633	.561	.892
answer of respondent to q1.3.10	212.3666	856.317	.604	.522	.892
answer of respondent to q2.1.1	212.0557	854.298	.157	.087	.902
answer of respondent to q2.1.2	211.9674	849.413	.185	.138	.902
answer of respondent to q2.1.3	212.4491	856.450	.622	.540	.892
answer of respondent to q2.1.4	212.4530	862.516	.544	.473	.892
answer of respondent to q2.2.1	212.4357	868.368	.393	.342	.894
answer of respondent to q2.2.2	212.4914	874.167	.311	.383	.894
answer of respondent to q2.2.3	212.4261	862.855	.531	.399	.892
answer of respondent to q2.2.4	212.1689	865.328	.520	.526	.893
answer of respondent to q2.2.5	212.1497	867.531	.518	.458	.893
answer of respondent to q2.2.6	212.2303	862.532	.582	.531	.892
answer of respondent to q2.3.1	212.3532	853.734	.648	.558	.891
answer of respondent to q2.3.2	212.0614	867.536	.443	.467	.893
answer of respondent to q2.3.3	212.0422	869.299	.440	.497	.893
answer of respondent to q2.3.4	212.2418	857.513	.613	.514	.892
answer of respondent to q3.1.1	212.0058	872.659	.409	.507	.894
answer of respondent to q3.1.2	212.1056	864.874	.541	.602	.893
answer of respondent to q3.1.3	212.1862	867.335	.507	.527	.893
answer of respondent to q3.2.1	212.1996	868.251	.466	.398	.893
answer of respondent to q3.2.2	212.5144	866.072	.433	.485	.893

answer of respondent to q3.2.3	212.2994	862.794	.524	.530	.893
answer of respondent to q3.2.4	212.2802	861.677	.538	.571	.892
answer of respondent to q3.2.5	212.1727	858.914	.599	.576	.892
answer of respondent to q3.2.6	212.0845	855.141	.582	.622	.892
answer of respondent to q3.2.7	211.9482	860.812	.561	.624	.892
answer of respondent to q3.2.8	212.0134	856.925	.602	.658	.892
answer of respondent to q3.3.1	212.0384	856.071	.610	.615	.892
answer of respondent to q3.3.2	212.0749	857.486	.585	.581	.892

Table 7.12

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.896	.936	63

Table 7.13

Case Processing Summary

		N	%
Cases	Valid	521	100.0
	Excluded ^a	0	.0
	Total	521	100.0

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

Table 7.14 Descriptive Statistics to Number, Mean, Std. Deviation and Variance of the respondent to questions A- F, and Questions 1.1.1-3.3.2

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
answer of respondent to qa	521	1.00	6.00	4.0787	.89203	.796
answer of respondent to qb	521	1.00	6.00	3.9789	.89525	.801
answer of respondent to qc	521	1.00	6.00	3.7351	.94202	.887
answer of respondent to qd	521	1.00	74.00	3.7486	3.20398	10.266
answer of respondent to qe	521	1.00	6.00	3.0749	1.09024	1.189
answer of respondent to qf	521	1.00	6.00	2.5509	1.22545	1.502
answer of respondent to q1.1.1	521	1.00	74.00	3.4990	3.25170	10.574
answer of respondent to q1.1.2	521	1.00	6.00	3.5720	.97818	.957
answer of respondent to q1.1.3	521	1.00	6.00	3.6580	.88564	.784
answer of respondent to q1.1.4	521	1.00	6.00	3.6987	.93407	.872
answer of respondent to q1.1.5	521	1.00	6.00	3.8311	.90207	.814
answer of respondent to q1.1.6	521	1.00	6.00	3.5835	.96936	.940
answer of respondent to q1.2.1	521	1.00	6.00	3.7102	.94791	.899
answer of respondent to q1.2.2	521	1.00	6.00	3.6852	.99844	.997
answer of respondent to q1.2.3	521	1.00	6.00	3.6910	.90644	.822
answer of respondent to q1.2.4	521	1.00	6.00	3.5835	.97922	.959
answer of respondent to q1.2.5	521	1.00	6.00	3.7486	.90942	.827
answer of respondent to q1.2.6	521	1.00	6.00	3.6910	.94995	.902
answer of respondent to q1.3.1	521	1.00	6.00	3.3186	1.10689	1.225
answer of respondent to q1.3.2	521	1.00	6.00	3.1747	1.05165	1.106
answer of respondent to q1.3.3	521	1.00	6.00	2.9060	1.15890	1.343
answer of respondent to q1.3.4	521	1.00	6.00	2.8484	1.21768	1.483
answer of respondent to q1.3.5	521	1.00	6.00	3.5605	1.00990	1.020
answer of respondent to q1.3.6	521	1.00	6.00	3.4146	1.09408	1.197
answer of respondent to q1.3.7	521	1.00	6.00	3.3762	1.14208	1.304
answer of respondent to q1.3.8	521	1.00	6.00	3.4357	1.01536	1.031
answer of respondent to q1.3.9	521	1.00	6.00	3.3896	.98830	.977
answer of respondent to q1.3.10	521	1.00	6.00	3.4107	1.03969	1.081
answer of respondent to q2.1.1	521	1.00	74.00	3.7217	3.21075	10.309
answer of respondent to q2.1.2	521	1.00	74.00	3.8100	3.20582	10.277
answer of respondent to q2.1.3	521	1.00	6.00	3.3282	1.00850	1.017
answer of respondent to q2.1.4	521	1.00	6.00	3.3244	.96095	.923
answer of respondent to q2.2.1	521	1.00	6.00	3.3417	1.06445	1.133
answer of respondent to q2.2.2	521	1.00	6.00	3.2860	1.02880	1.058
answer of respondent to q2.2.3	521	1.00	6.00	3.3512	.97342	.948
answer of respondent to q2.2.4	521	1.00	6.00	3.6084	.91580	.839
answer of respondent to q2.2.5	521	1.00	6.00	3.6276	.85007	.723
answer of respondent to q2.2.6	521	1.00	6.00	3.5470	.90203	.814
answer of respondent to q2.3.1	521	1.00	6.00	3.4242	1.03891	1.079
answer of respondent to q2.3.2	521	1.00	6.00	3.7159	.98250	.965
answer of respondent to q2.3.3	521	1.00	6.00	3.7351	.92554	.857
answer of respondent to q2.3.4	521	1.00	6.00	3.5355	.99382	.988
answer of respondent to q3.1.1	521	1.00	6.00	3.7716	.85914	.738
answer of respondent to q3.1.2	521	1.00	6.00	3.6718	.89537	.802
answer of respondent to q3.1.3	521	1.00	6.00	3.5912	.87257	.761
answer of respondent to q3.2.1	521	1.00	6.00	3.5777	.91263	.833
answer of respondent to q3.2.2	521	1.00	6.00	3.2630	1.05882	1.121
answer of respondent to q3.2.3	521	1.00	6.00	3.4779	.98839	.977
answer of respondent to q3.2.4	521	1.00	6.00	3.4971	.99638	.993
answer of respondent to q3.2.5	521	1.00	6.00	3.6046	.97719	.955
answer of respondent to q3.2.6	521	1.00	6.00	3.6929	1.11015	1.232
answer of respondent to q3.2.7	521	1.00	6.00	3.8292	.98430	.969
answer of respondent to q3.2.8	521	1.00	6.00	3.7639	1.02653	1.054
answer of respondent to q3.3.1	521	1.00	6.00	3.7390	1.03636	1.074
answer of respondent to q3.3.2	521	1.00	6.00	3.7025	1.03857	1.079
Valid N (listwise)	521					

Table 7.15: Reported frequency of OPQ items (QA-QF) 2 compared to the preliminary study

Question NO	Contents of question	Type of measure	Mean		SD	
			Main Pilot Study	Main Study	Main Pilot Study	Main Study
A	Banking industry in China is passing through a deep change	5 point scale	4.02	4.08	0.86	0.89
B	The bank you are working in is going through a change.	5 point scale	3.88	3.98	0.87	0.90
C	You are confident to that your bank will meet the needs of the change	5 point scale	3.62	3.74	0.86	0.94
D	You are pre-disposed to change	5 point scale	3.68	3.75	0.74	0.94
E	You are worried about change.	5 point scale	3.08	3.07	1.10	1.09
F	You are against change.	5 point scale	2.47	2.56	1.09	1.23

Table 7.16: Reported frequency of OPQ items (Q 1.1.1-Q3.3.2) compared to the preliminary study results:

Question NO	Contents of question	Type of measure	Mean		SD	
			Main Pilot Study	Main Study	Main Pilot Study	Main Study
1.1.1	In your bank the work you do is controlled	5 point scale	3.4064	3.4990	0.94218	3.2517
1.1.2	In your bank the work you do is evaluated in some way.	5 point scale	3.3817	3.5720	1.02377	0.97818
1.1.3	Departmental operations in your bank are controlled	5 point scale	3.6733	3.6580	0.82124	0.88564
1.1.4	Your organization has a strong management hierarchy	5 point scale	3.4973	3.6987	0.92384	0.93407
1.1.5	The control processes in the bank are top down.	5 point scale	3.8700	3.8311	0.78547	0.90207
1.1.6	The control processes in the bank are predictable	5 point scale	3.5080	3.5835	0.98579	0.96936
1.2.1	Well known symbols are used to convey meaning in communications	5 point scale	3.6310	3.7102	0.98248	0.94791
1.2.2	Rituals (e.g., regular meetings) are used in operations	5 point scale	3.5722	3.6852	0.95539	0.99844
1.2.3	Rituals (e.g., regular meetings) are used to facilitate meaningful communications	5 point scale	3.5722	3.6910	0.92101	0.90644
1.2.4	Symbols are harnessed for the change processes	5 point scale	3.3209	3.5839	1.01268	0.97922
1.2.5	Rituals are harnessed for the change processes	5 point scale	3.7326	3.7486	0.88788	0.90942

1.2.6	The operational activities you do in the bank are consistent with its policies	5 point scale	3.8182	3.6910	2.27400	0.94995
1.3.1	Any contribution that you make to your bank will likely be rewarded directly or indirectly.	5 point scale	3.0053	3.3186	1.19361	1.10689
1.3.2	During a change processes in a particular area, your bank encourages that you maintain existing ways of doing things in that area to be changed	5 point scale	3.0267	3.1747	1.06979	1.05165
1.3.3	In your bank, you are allowed to contribute whatever knowledge you have, even if the rules have to be altered to permit this	5 point scale	2.6471	2.9060	1.12810	1.15890
1.3.4	In your bank, you are allowed to contribute whatever skills you have, even if the rules have to be altered to permit this	5 point scale	2.5753	2.8484	1.20684	1.21768
1.3.5	In your bank, individual learning is encouraged through precipitation in social to control their own destinies	5 point scale	3.3476	3.5605	1.08857	1.00990
1.3.6	In your bank, individual learning is encouraged through precipitation in political processes to control their own destinies	5 point scale	3.0321	3.4146	1.16814	1.09408
1.3.7	In your bank, any new knowledge you have will be harnessed by the organizational structure in existing structures	5 point scale	2.9947	3.3762	1.16165	1.14208
1.3.8	In your bank, any new knowledge you have will be harnessed by the organizational structure in changing structures (same question?)	5 point scale	3.0749	3.4357	1.07000	1.01536
1.3.9	In your bank, any new knowledge you have will enable you to contribute to its control and liberation processes	5 point scale	3.1230	3.3896	1.00582	0.98830
1.3.10	In your Bank, knowledge enables you to be empowerment to create your own future	5 point scale	3.0856	3.4107	1.05400	1.03969
2.1.1	You know the strategic aims of your bank	5 point scale	3.4545	3.7217	0.85632	3.21075
2.1.2	The strategic aims of your bank are being pursued by the department in which you are working	5 point scale	3.5348	3.8100	0.85674	3.20582
2.1.3	People who work in your bank communicate their aims to each other	5 point scale	3.1337	3.3282	1.03606	1.00850
2.1.4	People who work in your bank understand the nature of the operational controls	5 point scale	3.1925	3.3244	0.95340	0.96095
2.2.1	In your bank, there is key power group that supports change.	5 point scale	3.1237	3.3417	1.05563	1.06445
2.2.2	In your bank, you know clearly what are the objectives for the change	5 point scale	3.2460	3.2860	1.82085	1.02880
2.2.3	You know that the change processes in your bank has been mapped out clearly.	5 point scale	3.2460	3.3512	1.00184	0.97342
2.2.4	Known standards in the bank exist that enable your experiences and those of others to be ordered	5 point scale	3.6150	3.6084	0.82396	0.91580
2.2.5	Known standards in the bank exist that enable your experiences and those of others to be valued	5 point scale	3.5722	3.6276	0.89134	0.85007
2.2.6	In your bank, people are encouraged to reflect on logical operations	5 point scale	3.3529	3.5470	0.95238	9.0203
2.3.1	In your bank, people are rewarded equally in accordance to the benefit they give to the organization	5 point scale	3.1070	3.4242	1.06726	1.03891
2.3.2	In your bank, there is no discrimination by race for promotion	5 point scale	3.5294	3.7159	0.99620	0.98250
2.3.3	In your bank, there is no discrimination by gender for promotion	5 point scale	3.5241	3.7151	0.96899	0.92554
2.3.4	There is a universal image of the future of your bank that you understand	5 point scale	3.2727	3.5355	0.95346	0.99382
3.1.1	You know what you would learn to fit in with future work in your bank	5 point scale	3.8235	3.7716	0.75197	0.85914

3.1.2	You understand the communication purposes in your bank that enable it to function fully	5 point scale	3.5829	3.6718	0.86592	0.89537
3.1.3	You understand the control purposes in your bank that enable it to function fully	5 point scale	3.9840	3.5912	6.01027	0.87257
3.2.1	Your knowledge is good enough to do your work well in change situation of the bank.	5 point scale	3.5215	3.5777	0.88962	0.91263
3.2.2	In order to fit in with changes in the bank, you are encouraged to change your approach	5 point scale	2.9946	3.2630	1.06287	1.05882
3.2.3	In order to fit in with changes in the bank, you are encouraged to change your operations	5 point scale	3.2888	3.4779	1.01708	0.98839
3.2.4	In order to fit in with changes in the bank, you are encouraged to change your working-style	5 point scale	3.3850	3.4971	1.03767	0.99638
3.2.5	In order to improve the way you work, you are encouraged to change the way in which value your operations	5 point scale	3.4278	3.6046	1.07707	0.97719
3.2.6	Your bank has encouraged you to learn through courses	5 point scale	3.6344	3.6929	1.06831	1.11015
3.2.7	Your bank has encouraged you to learn through training	5 point scale	3.7581	3.8292	0.95892	9.98430
3.2.8	Your bank has encouraged you to learn through the introduction of new practices	5 point scale	3.6043	3.7639	1.04397	1.02653
3.3.1	Your bank values the creation of groups.	5 point scale	3.5080	3.7390	1.08939	1.03636
3.3.2	The values that your bank holds can help to improve its competitive position	5 point scale	3.4813	3.7025	1.10882	1.103857

Appendix 7b.

Table 7.17 (1 of 55) Analysis of variance (ANOVA) to the respondent to question A

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	10.272	5	2.054	1.587	.162
	Within Groups	666.730	515	1.295		
	Total	677.002	520			
region of respondent	Between Groups	4.879	5	.976	1.709	.131
	Within Groups	294.012	515	.571		
	Total	298.891	520			
tenure of respondent	Between Groups	.946	5	.189	.234	.948
	Within Groups	417.223	515	.810		
	Total	418.169	520			
position of respondent	Between Groups	4.720	5	.944	1.695	.134
	Within Groups	286.845	515	.557		
	Total	291.565	520			
sex of respondent	Between Groups	1.656	5	.331	.783	.562
	Within Groups	217.899	515	.423		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	10.595	5	2.119	2.323	.042
	Within Groups	469.724	515	.912		
	Total	480.319	520			
department of respondent	Between Groups	34.566	5	6.913	.977	.431
	Within Groups	3642.681	515	7.073		
	Total	3677.248	520			
respondent's age	Between Groups	12.883	5	2.577	1.076	.373
	Within Groups	1233.082	515	2.394		
	Total	1245.965	520			

Table 7.17 (2 of 55) Analysis of variance (ANOVA) to the respondent to question B

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	16.258	5	3.252	2.534	.028
	Within Groups	660.744	515	1.283		
	Total	677.002	520			
region of respondent	Between Groups	15.427	5	3.085	5.606	.000
	Within Groups	283.464	515	.550		
	Total	298.891	520			
tenure of respondent	Between Groups	4.030	5	.806	1.002	.416
	Within Groups	414.139	515	.804		
	Total	418.169	520			
position of respondent	Between Groups	3.545	5	.709	1.268	.276
	Within Groups	288.020	515	.559		
	Total	291.565	520			
sex of respondent	Between Groups	1.982	5	.396	.938	.456
	Within Groups	217.573	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	8.707	5	1.741	1.902	.092
	Within Groups	471.611	515	.916		
	Total	480.319	520			
department of respondent	Between Groups	28.959	5	5.792	.818	.537
	Within Groups	3648.288	515	7.084		
	Total	3677.248	520			
respondent's age	Between Groups	11.168	5	2.234	.932	.460
	Within Groups	1234.797	515	2.398		
	Total	1245.965	520			

Table 7.17 (3 of 55) Analysis of variance (ANOVA) to the respondent to question C

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.937	5	2.787	2.165	.057
	Within Groups	663.065	515	1.288		
	Total	677.002	520			
region of respondent	Between Groups	11.814	5	2.363	4.239	.001
	Within Groups	287.077	515	.557		
	Total	298.891	520			
tenure of respondent	Between Groups	8.996	5	1.799	2.265	.047
	Within Groups	409.172	515	.795		
	Total	418.169	520			
position of respondent	Between Groups	2.279	5	.456	.811	.542
	Within Groups	289.287	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	1.210	5	.242	.571	.722
	Within Groups	218.344	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.281	5	.856	.926	.463
	Within Groups	476.038	515	.924		
	Total	480.319	520			
department of respondent	Between Groups	46.656	5	9.331	1.324	.253
	Within Groups	3630.591	515	7.050		
	Total	3677.248	520			
respondent's age	Between Groups	9.869	5	1.974	.822	.534
	Within Groups	1236.097	515	2.400		
	Total	1245.965	520			

Table 7.17 (4 of 55) Analysis of variance (ANOVA) to the respondent to question D

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	8.203	6	1.367	1.051	.391
	Within Groups	668.799	514	1.301		
	Total	677.002	520			
region of respondent	Between Groups	10.670	6	1.778	3.171	.005
	Within Groups	288.220	514	.561		
	Total	298.891	520			
tenure of respondent	Between Groups	7.060	6	1.177	1.471	.186
	Within Groups	411.109	514	.800		
	Total	418.169	520			
position of respondent	Between Groups	4.168	6	.695	1.242	.283
	Within Groups	287.397	514	.559		
	Total	291.565	520			
sex of respondent	Between Groups	2.359	6	.393	.930	.473
	Within Groups	217.196	514	.423		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.757	6	1.126	1.222	.293
	Within Groups	473.561	514	.921		
	Total	480.319	520			
department of respondent	Between Groups	37.747	6	6.291	.888	.503
	Within Groups	3639.500	514	7.081		
	Total	3677.248	520			
respondent's age	Between Groups	19.143	6	3.191	1.337	.239
	Within Groups	1226.822	514	2.387		
	Total	1245.965	520			

Table 7.17 (5 of 55) Analysis of variance (ANOVA) to the respondent to question E

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.624	5	2.725	2.115	.062
	Within Groups	663.378	515	1.288		
	Total	677.002	520			
region of respondent	Between Groups	9.332	5	1.866	3.320	.006
	Within Groups	289.558	515	.562		
	Total	298.891	520			
tenure of respondent	Between Groups	2.819	5	.564	.699	.624
	Within Groups	415.350	515	.807		
	Total	418.169	520			
position of respondent	Between Groups	3.718	5	.744	1.330	.250
	Within Groups	287.848	515	.559		
	Total	291.565	520			
sex of respondent	Between Groups	5.415	5	1.083	2.605	.024
	Within Groups	214.139	515	.416		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	13.007	5	2.601	2.867	.015
	Within Groups	467.312	515	.907		
	Total	480.319	520			
department of respondent	Between Groups	14.704	5	2.941	.414	.839
	Within Groups	3662.543	515	7.112		
	Total	3677.248	520			
respondent's age	Between Groups	41.914	5	8.383	3.585	.003
	Within Groups	1204.052	515	2.338		
	Total	1245.965	520			

Table 7.17 (6 of 55) Analysis of variance (ANOVA) to the respondent to question F

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	23.234	5	4.647	3.660	.003
	Within Groups	653.768	515	1.269		
	Total	677.002	520			
region of respondent	Between Groups	21.031	5	4.206	7.796	.000
	Within Groups	277.859	515	.540		
	Total	298.891	520			
tenure of respondent	Between Groups	4.564	5	.913	1.137	.340
	Within Groups	413.604	515	.803		
	Total	418.169	520			
position of respondent	Between Groups	3.904	5	.781	1.398	.223
	Within Groups	287.661	515	.559		
	Total	291.565	520			
sex of respondent	Between Groups	10.244	5	2.049	5.041	.000
	Within Groups	209.311	515	.406		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	21.797	5	4.359	4.896	.000
	Within Groups	458.522	515	.890		
	Total	480.319	520			
department of respondent	Between Groups	14.276	5	2.855	.401	.848
	Within Groups	3662.972	515	7.113		
	Total	3677.248	520			
respondent's age	Between Groups	36.480	5	7.296	3.107	.009
	Within Groups	1209.485	515	2.349		
	Total	1245.965	520			

Table 7.17 (7 of 55) Analysis of variance (ANOVA) to the respondent to question 1.1.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	4.967	5	.993	.761	.578
	Within Groups	672.035	515	1.305		
	Total	677.002	520			
region of respondent	Between Groups	7.113	5	1.423	2.511	.029
	Within Groups	291.777	515	.567		
	Total	298.891	520			
tenure of respondent	Between Groups	.592	5	.118	.146	.981
	Within Groups	417.576	515	.811		
	Total	418.169	520			
position of respondent	Between Groups	2.044	5	.409	.727	.603
	Within Groups	289.521	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	3.107	5	.621	1.479	.195
	Within Groups	216.448	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.693	5	.739	.798	.551
	Within Groups	476.625	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	3.140	5	.628	.088	.994
	Within Groups	3674.108	515	7.134		
	Total	3677.248	520			
respondent's age	Between Groups	6.001	5	1.200	.498	.777
	Within Groups	1239.964	515	2.408		
	Total	1245.965	520			

Table 7.17 (8 of 55) Analysis of variance (ANOVA) to the respondent to question 1.1.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	5.326	5	1.065	.817	.538
	Within Groups	671.676	515	1.304		
	Total	677.002	520			
region of respondent	Between Groups	10.100	5	2.020	3.602	.003
	Within Groups	288.791	515	.561		
	Total	298.891	520			
tenure of respondent	Between Groups	2.015	5	.403	.499	.777
	Within Groups	416.154	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	1.977	5	.395	.703	.621
	Within Groups	289.588	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	1.101	5	.220	.519	.762
	Within Groups	218.454	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.969	5	.794	.858	.509
	Within Groups	476.350	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	32.993	5	6.599	.932	.459
	Within Groups	3644.255	515	7.076		
	Total	3677.248	520			
respondent's age	Between Groups	8.565	5	1.713	.713	.614
	Within Groups	1237.401	515	2.403		
	Total	1245.965	520			

Table 7.17 (9 of 55) Analysis of variance (ANOVA) to the respondent to question 1.1.3

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	6.429	6	1.071	.821	.554
	Within Groups	670.573	514	1.305		
	Total	677.002	520			
region of respondent	Between Groups	11.213	6	1.869	3.339	.003
	Within Groups	287.677	514	.560		
	Total	298.891	520			
tenure of respondent	Between Groups	22.731	6	3.788	4.924	.000
	Within Groups	395.438	514	.769		
	Total	418.169	520			
position of respondent	Between Groups	4.479	6	.746	1.336	.239
	Within Groups	287.087	514	.559		
	Total	291.565	520			
sex of respondent	Between Groups	1.660	6	.277	.652	.688
	Within Groups	217.895	514	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.074	6	.512	.552	.769
	Within Groups	477.245	514	.928		
	Total	480.319	520			
department of respondent	Between Groups	22.662	6	3.777	.531	.785
	Within Groups	3654.585	514	7.110		
	Total	3677.248	520			
respondent's age	Between Groups	4.920	6	.820	.340	.916
	Within Groups	1241.045	514	2.414		
	Total	1245.965	520			

Table 7.17 (10 of 55) Analysis of variance (ANOVA) to the respondent to question 1.1.4

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	9.804	5	1.961	1.514	.184
	Within Groups	667.197	515	1.296		
	Total	677.002	520			
region of respondent	Between Groups	12.053	5	2.411	4.328	.001
	Within Groups	286.837	515	.557		
	Total	298.891	520			
tenure of respondent	Between Groups	1.304	5	.261	.322	.900
	Within Groups	416.865	515	.809		
	Total	418.169	520			
position of respondent	Between Groups	4.494	5	.899	1.612	.155
	Within Groups	287.071	515	.557		
	Total	291.565	520			
sex of respondent	Between Groups	.739	5	.148	.348	.884
	Within Groups	218.816	515	.425		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.418	5	1.284	1.395	.225
	Within Groups	473.901	515	.920		
	Total	480.319	520			
department of respondent	Between Groups	111.860	5	22.372	3.232	.007
	Within Groups	3565.388	515	6.923		
	Total	3677.248	520			
respondent's age	Between Groups	18.845	5	3.769	1.582	.163
	Within Groups	1227.121	515	2.383		
	Total	1245.965	520			

Table 7.17 (11 of 55) Analysis of variance (ANOVA) to the respondent to question 1.1.5

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	4.394	5	.879	.673	.644
	Within Groups	672.608	515	1.306		
	Total	677.002	520			
region of respondent	Between Groups	11.163	5	2.233	3.996	.001
	Within Groups	287.727	515	.559		
	Total	298.891	520			
tenure of respondent	Between Groups	12.607	5	2.521	3.202	.007
	Within Groups	405.562	515	.787		
	Total	418.169	520			
position of respondent	Between Groups	1.496	5	.299	.531	.753
	Within Groups	290.069	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	2.589	5	.518	1.229	.294
	Within Groups	216.965	515	.421		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.743	5	1.349	1.467	.199
	Within Groups	473.575	515	.920		
	Total	480.319	520			
department of respondent	Between Groups	16.719	5	3.344	.470	.798
	Within Groups	3660.528	515	7.108		
	Total	3677.248	520			
respondent's age	Between Groups	16.433	5	3.287	1.377	.231
	Within Groups	1229.532	515	2.387		
	Total	1245.965	520			

Table 7.17 (12 of 55) Analysis of variance (ANOVA) to the respondent to question 1.1.6

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	3.385	5	.677	.518	.763
	Within Groups	673.617	515	1.308		
	Total	677.002	520			
region of respondent	Between Groups	13.361	5	2.672	4.820	.000
	Within Groups	285.530	515	.554		
	Total	298.891	520			
tenure of respondent	Between Groups	6.847	5	1.369	1.714	.130
	Within Groups	411.322	515	.799		
	Total	418.169	520			
position of respondent	Between Groups	1.679	5	.336	.597	.703
	Within Groups	289.887	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	6.776	5	1.355	3.280	.006
	Within Groups	212.778	515	.413		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	2.386	5	.477	.514	.766
	Within Groups	477.932	515	.928		
	Total	480.319	520			
department of respondent	Between Groups	54.250	5	10.850	1.542	.175
	Within Groups	3622.998	515	7.035		
	Total	3677.248	520			
respondent's age	Between Groups	6.625	5	1.325	.551	.738
	Within Groups	1239.340	515	2.406		
	Total	1245.965	520			

Table 7.17 (13 of 55) Analysis of variance (ANOVA) to the respondent to question 1.2.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Slg.
bank of respondent	Between Groups	16.851	5	3.370	2.629	.023
	Within Groups	660.151	515	1.282		
	Total	677.002	520			
region of respondent	Between Groups	7.052	5	1.410	2.489	.031
	Within Groups	291.839	515	.567		
	Total	298.891	520			
tenure of respondent	Between Groups	5.437	5	1.087	1.357	.239
	Within Groups	412.731	515	.801		
	Total	418.169	520			
position of respondent	Between Groups	1.132	5	.226	.401	.848
	Within Groups	290.434	515	.564		
	Total	291.565	520			
sex of respondent	Between Groups	2.071	5	.414	.981	.429
	Within Groups	217.484	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	1.967	5	.393	.423	.832
	Within Groups	478.352	515	.929		
	Total	480.319	520			
department of respondent	Between Groups	120.469	5	24.094	3.489	.004
	Within Groups	3556.779	515	6.906		
	Total	3677.248	520			
respondent's age	Between Groups	12.668	5	2.534	1.058	.383
	Within Groups	1233.298	515	2.395		
	Total	1245.965	520			

Table 7.17 (14 of 55) Analysis of variance (ANOVA) to the respondent to question 1.2.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Slg.
bank of respondent	Between Groups	6.133	5	1.227	.942	.454
	Within Groups	670.869	515	1.303		
	Total	677.002	520			
region of respondent	Between Groups	13.025	5	2.605	4.693	.000
	Within Groups	285.866	515	.555		
	Total	298.891	520			
tenure of respondent	Between Groups	4.126	5	.825	1.026	.401
	Within Groups	414.043	515	.804		
	Total	418.169	520			
position of respondent	Between Groups	1.760	5	.352	.626	.680
	Within Groups	289.805	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	2.005	5	.401	.949	.449
	Within Groups	217.550	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	7.057	5	1.411	1.536	.177
	Within Groups	473.262	515	.919		
	Total	480.319	520			
department of respondent	Between Groups	41.126	5	8.225	1.165	.325
	Within Groups	3636.122	515	7.060		
	Total	3677.248	520			
respondent's age	Between Groups	2.822	5	.564	.234	.948
	Within Groups	1243.144	515	2.414		
	Total	1245.965	520			

Table 7.17 (15 of 55) Analysis of variance (ANOVA) to the respondent to question 1.2.3

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.163	5	2.633	2.042	.071
	Within Groups	663.839	515	1.289		
	Total	677.002	520			
region of respondent	Between Groups	6.480	5	1.296	2.283	.045
	Within Groups	292.410	515	.568		
	Total	298.891	520			
tenure of respondent	Between Groups	2.012	5	.402	.498	.778
	Within Groups	416.157	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	3.224	5	.645	1.152	.332
	Within Groups	288.342	515	.560		
	Total	291.565	520			
sex of respondent	Between Groups	.828	5	.166	.390	.856
	Within Groups	218.727	515	.425		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	5.836	5	1.167	1.267	.277
	Within Groups	474.482	515	.921		
	Total	480.319	520			
department of respondent	Between Groups	4.869	5	.974	.137	.984
	Within Groups	3672.379	515	7.131		
	Total	3677.248	520			
respondent's age	Between Groups	18.318	5	3.664	1.537	.177
	Within Groups	1227.648	515	2.384		
	Total	1245.965	520			

Table 7.17 (16 of 55) Analysis of variance (ANOVA) to the respondent to question 1.2.4

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	7.388	5	1.478	1.136	.340
	Within Groups	669.614	515	1.300		
	Total	677.002	520			
region of respondent	Between Groups	19.644	5	3.929	7.246	.000
	Within Groups	279.247	515	.542		
	Total	298.891	520			
tenure of respondent	Between Groups	1.335	5	.267	.330	.895
	Within Groups	416.834	515	.809		
	Total	418.169	520			
position of respondent	Between Groups	2.161	5	.432	.769	.572
	Within Groups	289.405	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	3.306	5	.661	1.575	.165
	Within Groups	216.249	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.912	5	.782	.846	.518
	Within Groups	476.407	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	31.543	5	6.309	.891	.487
	Within Groups	3645.705	515	7.079		
	Total	3677.248	520			
respondent's age	Between Groups	6.022	5	1.204	.500	.776
	Within Groups	1239.944	515	2.408		
	Total	1245.965	520			

Table 7.17 (17 of 55) Analysis of variance (ANOVA) to the respondent to question 1.2.5

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	3.915	5	.783	.599	.701
	Within Groups	673.087	515	1.307		
	Total	677.002	520			
region of respondent	Between Groups	8.708	5	1.742	3.091	.009
	Within Groups	290.182	515	.563		
	Total	298.891	520			
tenure of respondent	Between Groups	6.831	5	1.366	1.710	.130
	Within Groups	411.338	515	.799		
	Total	418.169	520			
position of respondent	Between Groups	1.405	5	.281	.499	.777
	Within Groups	290.160	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	3.019	5	.604	1.436	.210
	Within Groups	216.536	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.224	5	1.245	1.352	.241
	Within Groups	474.095	515	.921		
	Total	480.319	520			
department of respondent	Between Groups	13.958	5	2.792	.392	.854
	Within Groups	3663.290	515	7.113		
	Total	3677.248	520			
respondent's age	Between Groups	3.173	5	.635	.263	.933
	Within Groups	1242.792	515	2.413		
	Total	1245.965	520			

Table 7.17 (18 of 55) Analysis of variance (ANOVA) to the respondent to question 1.2.6

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	5.489	5	1.098	.842	.520
	Within Groups	671.513	515	1.304		
	Total	677.002	520			
region of respondent	Between Groups	8.434	5	1.687	2.991	.011
	Within Groups	290.457	515	.564		
	Total	298.891	520			
tenure of respondent	Between Groups	2.264	5	.453	.561	.730
	Within Groups	415.905	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	1.741	5	.348	.619	.685
	Within Groups	289.824	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	2.026	5	.405	.959	.442
	Within Groups	217.529	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	7.039	5	1.408	1.532	.178
	Within Groups	473.279	515	.919		
	Total	480.319	520			
department of respondent	Between Groups	23.958	5	4.792	.675	.642
	Within Groups	3653.289	515	7.094		
	Total	3677.248	520			
respondent's age	Between Groups	7.241	5	1.448	.602	.698
	Within Groups	1238.725	515	2.405		
	Total	1245.965	520			

Table 7.17 (19 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	17.261	5	3.452	2.695	.020
	Within Groups	659.741	515	1.281		
	Total	677.002	520			
region of respondent	Between Groups	17.901	5	3.580	6.562	.000
	Within Groups	280.990	515	.546		
	Total	298.891	520			
tenure of respondent	Between Groups	2.084	5	.417	.516	.764
	Within Groups	416.085	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	.993	5	.199	.352	.881
	Within Groups	290.573	515	.564		
	Total	291.565	520			
sex of respondent	Between Groups	1.232	5	.246	.581	.715
	Within Groups	218.323	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	8.650	5	1.730	1.889	.095
	Within Groups	471.669	515	.916		
	Total	480.319	520			
department of respondent	Between Groups	18.231	5	3.646	.513	.766
	Within Groups	3659.017	515	7.105		
	Total	3677.248	520			
respondent's age	Between Groups	5.197	5	1.039	.431	.827
	Within Groups	1240.768	515	2.409		
	Total	1245.965	520			

Table 7.17 (20 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	21.974	5	4.395	3.455	.004
	Within Groups	655.028	515	1.272		
	Total	677.002	520			
region of respondent	Between Groups	17.703	5	3.541	6.485	.000
	Within Groups	281.187	515	.546		
	Total	298.891	520			
tenure of respondent	Between Groups	2.056	5	.411	.509	.770
	Within Groups	416.113	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	2.556	5	.511	.911	.474
	Within Groups	289.009	515	.561		
	Total	291.565	520			
sex of respondent	Between Groups	.773	5	.155	.364	.873
	Within Groups	218.782	515	.425		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	5.893	5	1.179	1.279	.271
	Within Groups	474.425	515	.921		
	Total	480.319	520			
department of respondent	Between Groups	55.238	5	11.048	1.571	.167
	Within Groups	3622.010	515	7.033		
	Total	3677.248	520			
respondent's age	Between Groups	10.982	5	2.196	.916	.470
	Within Groups	1234.983	515	2.398		
	Total	1245.965	520			

Table 7.17 (21 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.3

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	24.459	5	4.892	3.861	.002
	Within Groups	652.543	515	1.267		
	Total	677.002	520			
region of respondent	Between Groups	23.719	5	4.744	8.878	.000
	Within Groups	275.171	515	.534		
	Total	298.891	520			
tenure of respondent	Between Groups	3.497	5	.699	.869	.502
	Within Groups	414.672	515	.805		
	Total	418.169	520			
position of respondent	Between Groups	2.219	5	.444	.790	.557
	Within Groups	289.346	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	3.093	5	.619	1.472	.197
	Within Groups	216.462	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	8.333	5	1.667	1.818	.108
	Within Groups	471.986	515	.916		
	Total	480.319	520			
department of respondent	Between Groups	80.763	5	16.153	2.313	.043
	Within Groups	3596.485	515	6.983		
	Total	3677.248	520			
respondent's age	Between Groups	23.920	5	4.784	2.016	.075
	Within Groups	1222.045	515	2.373		
	Total	1245.965	520			

Table 7.17 (22 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.4

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.759	5	2.752	2.137	.060
	Within Groups	663.243	515	1.288		
	Total	677.002	520			
region of respondent	Between Groups	21.887	5	4.377	8.138	.000
	Within Groups	277.004	515	.538		
	Total	298.891	520			
tenure of respondent	Between Groups	5.443	5	1.089	1.358	.239
	Within Groups	412.725	515	.801		
	Total	418.169	520			
position of respondent	Between Groups	2.018	5	.404	.718	.610
	Within Groups	289.547	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	2.479	5	.496	1.176	.320
	Within Groups	217.076	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	8.163	5	1.633	1.781	.115
	Within Groups	472.156	515	.917		
	Total	480.319	520			
department of respondent	Between Groups	60.320	5	12.064	1.718	.129
	Within Groups	3616.927	515	7.023		
	Total	3677.248	520			
respondent's age	Between Groups	13.875	5	2.775	1.160	.328
	Within Groups	1232.090	515	2.392		
	Total	1245.965	520			

Table 7.17 (23 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.5

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	11.377	5	2.275	1.761	.119
	Within Groups	665.625	515	1.292		
	Total	677.002	520			
region of respondent	Between Groups	10.460	5	2.092	3.735	.002
	Within Groups	288.431	515	.560		
	Total	298.891	520			
tenure of respondent	Between Groups	5.591	5	1.118	1.396	.224
	Within Groups	412.578	515	.801		
	Total	418.169	520			
position of respondent	Between Groups	2.205	5	.441	.785	.561
	Within Groups	289.360	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	3.151	5	.630	1.500	.188
	Within Groups	216.404	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.184	5	.837	.905	.477
	Within Groups	476.134	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	87.975	5	17.595	2.525	.028
	Within Groups	3589.273	515	6.969		
	Total	3677.248	520			
respondent's age	Between Groups	9.545	5	1.909	.795	.553
	Within Groups	1236.420	515	2.401		
	Total	1245.965	520			

Table 7.17 (24 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.6

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	19.126	5	3.825	2.994	.011
	Within Groups	657.876	515	1.277		
	Total	677.002	520			
region of respondent	Between Groups	29.871	5	5.974	11.437	.000
	Within Groups	269.019	515	.522		
	Total	298.891	520			
tenure of respondent	Between Groups	7.595	5	1.519	1.905	.092
	Within Groups	410.574	515	.797		
	Total	418.169	520			
position of respondent	Between Groups	1.946	5	.389	.692	.630
	Within Groups	289.619	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	4.365	5	.873	2.089	.065
	Within Groups	215.189	515	.418		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.980	5	1.396	1.519	.182
	Within Groups	473.339	515	.919		
	Total	480.319	520			
department of respondent	Between Groups	32.839	5	6.568	.928	.462
	Within Groups	3644.408	515	7.077		
	Total	3677.248	520			
respondent's age	Between Groups	5.841	5	1.168	.485	.787
	Within Groups	1240.125	515	2.408		
	Total	1245.965	520			

Table 7.17 (25 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.7

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	4.920	5	.984	.754	.583
	Within Groups	672.082	515	1.305		
	Total	677.002	520			
region of respondent	Between Groups	27.111	5	5.422	10.274	.000
	Within Groups	271.780	515	.528		
	Total	298.891	520			
tenure of respondent	Between Groups	2.171	5	.434	.538	.748
	Within Groups	415.998	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	3.797	5	.759	1.359	.238
	Within Groups	287.768	515	.559		
	Total	291.565	520			
sex of respondent	Between Groups	1.618	5	.324	.765	.576
	Within Groups	217.937	515	.423		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	7.395	5	1.479	1.611	.155
	Within Groups	472.923	515	.918		
	Total	480.319	520			
department of respondent	Between Groups	11.380	5	2.276	.320	.901
	Within Groups	3665.868	515	7.118		
	Total	3677.248	520			
respondent's age	Between Groups	16.342	5	3.268	1.369	.234
	Within Groups	1229.623	515	2.388		
	Total	1245.965	520			

Table 7.17 (26 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.8

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.531	5	2.706	2.101	.064
	Within Groups	663.471	515	1.288		
	Total	677.002	520			
region of respondent	Between Groups	32.056	5	6.411	12.374	.000
	Within Groups	266.835	515	.518		
	Total	298.891	520			
tenure of respondent	Between Groups	6.801	5	1.360	1.703	.132
	Within Groups	411.368	515	.799		
	Total	418.169	520			
position of respondent	Between Groups	1.578	5	.316	.560	.730
	Within Groups	289.988	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	2.983	5	.597	1.419	.216
	Within Groups	216.571	515	.421		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.736	5	1.347	1.465	.200
	Within Groups	473.583	515	.920		
	Total	480.319	520			
department of respondent	Between Groups	57.329	5	11.466	1.631	.150
	Within Groups	3619.919	515	7.029		
	Total	3677.248	520			
respondent's age	Between Groups	17.158	5	3.432	1.438	.209
	Within Groups	1228.808	515	2.386		
	Total	1245.965	520			

Table 7.17 (27 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.9

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	5.888	5	1.178	.904	.478
	Within Groups	671.113	515	1.303		
	Total	677.002	520			
region of respondent	Between Groups	23.803	5	4.761	8.913	.000
	Within Groups	275.087	515	.534		
	Total	298.891	520			
tenure of respondent	Between Groups	1.776	5	.355	.439	.821
	Within Groups	416.393	515	.809		
	Total	418.169	520			
position of respondent	Between Groups	1.422	5	.284	.505	.773
	Within Groups	290.144	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	3.468	5	.694	1.653	.144
	Within Groups	216.087	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.460	5	.892	.965	.438
	Within Groups	475.858	515	.924		
	Total	480.319	520			
department of respondent	Between Groups	41.951	5	8.390	1.189	.313
	Within Groups	3635.296	515	7.059		
	Total	3677.248	520			
respondent's age	Between Groups	17.053	5	3.411	1.429	.212
	Within Groups	1228.912	515	2.386		
	Total	1245.965	520			

Table 7.17 (28 of 55) Analysis of variance (ANOVA) to the respondent to question 1.3.10

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.823	5	2.765	2.147	.059
	Within Groups	663.179	515	1.288		
	Total	677.002	520			
region of respondent	Between Groups	27.910	5	5.582	10.608	.000
	Within Groups	270.981	515	.526		
	Total	298.891	520			
tenure of respondent	Between Groups	1.956	5	.391	.484	.788
	Within Groups	416.213	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	1.790	5	.358	.636	.672
	Within Groups	289.775	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	2.666	5	.533	1.266	.277
	Within Groups	216.889	515	.421		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	8.547	5	1.709	1.866	.099
	Within Groups	471.772	515	.916		
	Total	480.319	520			
department of respondent	Between Groups	20.603	5	4.121	.580	.715
	Within Groups	3656.644	515	7.100		
	Total	3677.248	520			
respondent's age	Between Groups	6.521	5	1.304	.542	.745
	Within Groups	1239.445	515	2.407		
	Total	1245.965	520			

Table 7.17 (29 of 55) Analysis of variance (ANOVA) to the respondent to question 2.1.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	15.448	6	2.575	2.000	.064
	Within Groups	661.554	514	1.287		
	Total	677.002	520			
region of respondent	Between Groups	24.765	6	4.127	7.739	.000
	Within Groups	274.126	514	.533		
	Total	298.891	520			
tenure of respondent	Between Groups	10.473	6	1.746	2.201	.042
	Within Groups	407.696	514	.793		
	Total	418.169	520			
position of respondent	Between Groups	1.022	6	.170	.301	.936
	Within Groups	290.543	514	.565		
	Total	291.565	520			
sex of respondent	Between Groups	1.992	6	.332	.784	.583
	Within Groups	217.563	514	.423		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.213	6	.535	.577	.749
	Within Groups	477.106	514	.928		
	Total	480.319	520			
department of respondent	Between Groups	79.653	6	13.275	1.897	.080
	Within Groups	3597.595	514	6.999		
	Total	3677.248	520			
respondent's age	Between Groups	19.126	6	3.188	1.336	.239
	Within Groups	1226.839	514	2.387		
	Total	1245.965	520			

Table 7.17 (30 of 55) Analysis of variance (ANOVA) to the respondent to question 2.1.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	18.859	6	3.143	2.455	.024
	Within Groups	658.143	514	1.280		
	Total	677.002	520			
region of respondent	Between Groups	14.790	6	2.465	4.460	.000
	Within Groups	284.101	514	.553		
	Total	298.891	520			
tenure of respondent	Between Groups	2.204	6	.367	.454	.842
	Within Groups	415.965	514	.809		
	Total	418.169	520			
position of respondent	Between Groups	4.139	6	.690	1.234	.287
	Within Groups	287.426	514	.559		
	Total	291.565	520			
sex of respondent	Between Groups	4.337	6	.723	1.726	.113
	Within Groups	215.218	514	.419		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.602	6	.767	.829	.548
	Within Groups	475.716	514	.926		
	Total	480.319	520			
department of respondent	Between Groups	10.750	6	1.792	.251	.959
	Within Groups	3666.498	514	7.133		
	Total	3677.248	520			
respondent's age	Between Groups	8.117	6	1.353	.562	.761
	Within Groups	1237.849	514	2.408		
	Total	1245.965	520			

Table 7.17 (31 of 55) Analysis of variance (ANOVA) to the respondent to question 2.1.3

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	18.208	5	3.642	2.847	.015
	Within Groups	658.794	515	1.279		
	Total	677.002	520			
region of respondent	Between Groups	23.962	5	4.792	8.977	.000
	Within Groups	274.929	515	.534		
	Total	298.891	520			
tenure of respondent	Between Groups	3.162	5	.632	.785	.561
	Within Groups	415.007	515	.806		
	Total	418.169	520			
position of respondent	Between Groups	2.924	5	.585	1.044	.391
	Within Groups	288.641	515	.560		
	Total	291.565	520			
sex of respondent	Between Groups	5.793	5	1.159	2.791	.017
	Within Groups	213.762	515	.415		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.943	5	.789	.853	.513
	Within Groups	476.376	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	14.689	5	2.938	.413	.840
	Within Groups	3662.558	515	7.112		
	Total	3677.248	520			
respondent's age	Between Groups	24.313	5	4.863	2.050	.070
	Within Groups	1221.652	515	2.372		
	Total	1245.965	520			

Table 7.17 (32 of 55) Analysis of variance (ANOVA) to the respondent to question 2.1.4

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	15.977	5	3.195	2.489	.030
	Within Groups	661.025	515	1.284		
	Total	677.002	520			
region of respondent	Between Groups	18.730	5	3.746	6.886	.000
	Within Groups	280.161	515	.544		
	Total	298.891	520			
tenure of respondent	Between Groups	4.937	5	.987	1.231	.293
	Within Groups	413.232	515	.802		
	Total	418.169	520			
position of respondent	Between Groups	4.231	5	.846	1.517	.183
	Within Groups	287.335	515	.558		
	Total	291.565	520			
sex of respondent	Between Groups	6.233	5	1.247	3.009	.011
	Within Groups	213.322	515	.414		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	9.001	5	1.800	1.967	.082
	Within Groups	471.318	515	.915		
	Total	480.319	520			
department of respondent	Between Groups	17.312	5	3.462	.487	.786
	Within Groups	3659.936	515	7.107		
	Total	3677.248	520			
respondent's age	Between Groups	8.973	5	1.795	.747	.588
	Within Groups	1236.993	515	2.402		
	Total	1245.965	520			

Table 7.17 (33 of 55) Analysis of variance (ANOVA) to the respondent to question 2.2.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	18.378	5	3.676	2.874	.014
	Within Groups	658.624	515	1.279		
	Total	677.002	520			
region of respondent	Between Groups	15.282	5	3.056	5.550	.000
	Within Groups	283.608	515	.551		
	Total	298.891	520			
tenure of respondent	Between Groups	6.403	5	1.281	1.602	.158
	Within Groups	411.766	515	.800		
	Total	418.169	520			
position of respondent	Between Groups	1.164	5	.233	.413	.840
	Within Groups	290.402	515	.564		
	Total	291.565	520			
sex of respondent	Between Groups	3.502	5	.700	1.670	.140
	Within Groups	216.052	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	5.857	5	1.171	1.271	.275
	Within Groups	474.462	515	.921		
	Total	480.319	520			
department of respondent	Between Groups	40.562	5	8.112	1.149	.333
	Within Groups	3636.685	515	7.062		
	Total	3677.248	520			
respondent's age	Between Groups	1.084	5	.217	.090	.994
	Within Groups	1244.881	515	2.417		
	Total	1245.965	520			

Table 7.17 (34 of 55) Analysis of variance (ANOVA) to the respondent to question 2.2.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	21.774	5	4.355	3.423	.005
	Within Groups	655.228	515	1.272		
	Total	677.002	520			
region of respondent	Between Groups	23.962	5	4.792	8.977	.000
	Within Groups	274.929	515	.534		
	Total	298.891	520			
tenure of respondent	Between Groups	6.694	5	1.339	1.676	.139
	Within Groups	411.475	515	.799		
	Total	418.169	520			
position of respondent	Between Groups	2.628	5	.526	.937	.457
	Within Groups	288.937	515	.561		
	Total	291.565	520			
sex of respondent	Between Groups	3.339	5	.668	1.591	.161
	Within Groups	216.216	515	.420		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	2.366	5	.473	.510	.769
	Within Groups	477.953	515	.928		
	Total	480.319	520			
department of respondent	Between Groups	21.113	5	4.223	.595	.704
	Within Groups	3656.135	515	7.099		
	Total	3677.248	520			
respondent's age	Between Groups	7.421	5	1.484	.617	.687
	Within Groups	1238.545	515	2.405		
	Total	1245.965	520			

Table 7.17 (35 of 55) Analysis of variance (ANOVA) to the respondent to question 2.2.3

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	10.268	5	2.054	1.586	.162
	Within Groups	666.733	515	1.295		
	Total	677.002	520			
region of respondent	Between Groups	11.896	5	2.379	4.269	.001
	Within Groups	286.995	515	.557		
	Total	298.891	520			
tenure of respondent	Between Groups	3.071	5	.614	.762	.578
	Within Groups	415.098	515	.806		
	Total	418.169	520			
position of respondent	Between Groups	.210	5	.042	.074	.996
	Within Groups	291.355	515	.566		
	Total	291.565	520			
sex of respondent	Between Groups	3.915	5	.783	1.870	.098
	Within Groups	215.640	515	.419		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	5.460	5	1.092	1.184	.316
	Within Groups	474.859	515	.922		
	Total	480.319	520			
department of respondent	Between Groups	40.249	5	8.050	1.140	.338
	Within Groups	3636.998	515	7.062		
	Total	3677.248	520			
respondent's age	Between Groups	23.225	5	4.645	1.956	.084
	Within Groups	1222.741	515	2.374		
	Total	1245.965	520			

Table 7.17 (36 of 55) Analysis of variance (ANOVA) to the respondent to question 2.2.4

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	4.630	5	.926	.709	.617
	Within Groups	672.372	515	1.306		
	Total	677.002	520			
region of respondent	Between Groups	16.455	5	3.291	6.001	.000
	Within Groups	282.436	515	.548		
	Total	298.891	520			
tenure of respondent	Between Groups	8.581	5	1.716	2.158	.057
	Within Groups	409.588	515	.795		
	Total	418.169	520			
position of respondent	Between Groups	.548	5	.110	.194	.965
	Within Groups	291.017	515	.565		
	Total	291.565	520			
sex of respondent	Between Groups	2.273	5	.455	1.078	.372
	Within Groups	217.282	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.526	5	.905	.980	.429
	Within Groups	475.793	515	.924		
	Total	480.319	520			
department of respondent	Between Groups	110.569	5	22.114	3.193	.008
	Within Groups	3566.678	515	6.926		
	Total	3677.248	520			
respondent's age	Between Groups	28.350	5	5.670	2.398	.036
	Within Groups	1217.615	515	2.364		
	Total	1245.965	520			

Table 7.17 (37 of 55) Analysis of variance (ANOVA) to the respondent to question 2.2.5

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	4.984	5	.997	.764	.576
	Within Groups	672.018	515	1.305		
	Total	677.002	520			
region of respondent	Between Groups	9.434	5	1.887	3.357	.005
	Within Groups	289.457	515	.562		
	Total	298.891	520			
tenure of respondent	Between Groups	2.688	5	.538	.666	.649
	Within Groups	415.481	515	.807		
	Total	418.169	520			
position of respondent	Between Groups	5.280	5	1.056	1.900	.093
	Within Groups	286.285	515	.556		
	Total	291.565	520			
sex of respondent	Between Groups	1.005	5	.201	.474	.796
	Within Groups	218.550	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.142	5	.628	.678	.640
	Within Groups	477.176	515	.927		
	Total	480.319	520			
department of respondent	Between Groups	13.374	5	2.675	.376	.865
	Within Groups	3663.873	515	7.114		
	Total	3677.248	520			
respondent's age	Between Groups	20.921	5	4.184	1.759	.120
	Within Groups	1225.044	515	2.379		
	Total	1245.965	520			

Table 7.17 (38 of 55) Analysis of variance (ANOVA) to the respondent to question 2.2.6

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	7.328	5	1.466	1.127	.345
	Within Groups	669.674	515	1.300		
	Total	677.002	520			
region of respondent	Between Groups	12.473	5	2.495	4.486	.001
	Within Groups	286.417	515	.556		
	Total	298.891	520			
tenure of respondent	Between Groups	4.863	5	.973	1.212	.302
	Within Groups	413.306	515	.803		
	Total	418.169	520			
position of respondent	Between Groups	4.848	5	.970	1.741	.123
	Within Groups	286.718	515	.557		
	Total	291.565	520			
sex of respondent	Between Groups	1.256	5	.251	.593	.706
	Within Groups	218.299	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.027	5	.805	.871	.500
	Within Groups	476.291	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	53.271	5	10.654	1.514	.184
	Within Groups	3623.976	515	7.037		
	Total	3677.248	520			
respondent's age	Between Groups	20.120	5	4.024	1.691	.135
	Within Groups	1225.845	515	2.380		
	Total	1245.965	520			

Table 7.17 (39 of 55) Analysis of variance (ANOVA) to the respondent to question 2.3.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	22.494	5	4.499	3.540	.004
	Within Groups	654.508	515	1.271		
	Total	677.002	520			
region of respondent	Between Groups	21.540	5	4.308	8.000	.000
	Within Groups	277.350	515	.539		
	Total	298.891	520			
tenure of respondent	Between Groups	3.112	5	.622	.772	.570
	Within Groups	415.057	515	.806		
	Total	418.169	520			
position of respondent	Between Groups	4.319	5	.864	1.549	.173
	Within Groups	287.247	515	.558		
	Total	291.565	520			
sex of respondent	Between Groups	2.096	5	.419	.993	.421
	Within Groups	217.458	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	11.114	5	2.223	2.440	.034
	Within Groups	469.204	515	.911		
	Total	480.319	520			
department of respondent	Between Groups	38.147	5	7.629	1.080	.371
	Within Groups	3639.100	515	7.066		
	Total	3677.248	520			
respondent's age	Between Groups	4.509	5	.902	.374	.867
	Within Groups	1241.457	515	2.411		
	Total	1245.965	520			

Table 7.17 (40 of 55) Analysis of variance (ANOVA) to the respondent to question 2.3.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.680	5	2.736	2.124	.061
	Within Groups	663.322	515	1.288		
	Total	677.002	520			
region of respondent	Between Groups	7.595	5	1.519	2.686	.021
	Within Groups	291.296	515	.566		
	Total	298.891	520			
tenure of respondent	Between Groups	2.052	5	.410	.508	.770
	Within Groups	416.117	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	1.927	5	.385	.685	.635
	Within Groups	289.638	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	1.302	5	.260	.615	.689
	Within Groups	218.252	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.054	5	.811	.877	.496
	Within Groups	476.265	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	28.120	5	5.624	.794	.554
	Within Groups	3649.128	515	7.086		
	Total	3677.248	520			
respondent's age	Between Groups	5.251	5	1.050	.436	.824
	Within Groups	1240.715	515	2.409		
	Total	1245.965	520			

Table 7.17 (41 of 55) Analysis of variance (ANOVA) to the respondent to question 2.3.3

		ANOVA				
		Sum of Squares	df	Mean Square	F	Slg.
bank of respondent	Between Groups	17.439	5	3.488	2.723	.019
	Within Groups	659.563	515	1.281		
	Total	677.002	520			
region of respondent	Between Groups	9.299	5	1.860	3.308	.006
	Within Groups	289.591	515	.562		
	Total	298.891	520			
tenure of respondent	Between Groups	3.039	5	.608	.754	.583
	Within Groups	415.130	515	.806		
	Total	418.169	520			
position of respondent	Between Groups	1.106	5	.221	.392	.854
	Within Groups	290.459	515	.564		
	Total	291.565	520			
sex of respondent	Between Groups	5.055	5	1.011	2.428	.034
	Within Groups	214.499	515	.417		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.796	5	.759	.821	.535
	Within Groups	476.522	515	.925		
	Total	480.319	520			
department of respondent	Between Groups	18.795	5	3.759	.529	.754
	Within Groups	3658.452	515	7.104		
	Total	3677.248	520			
respondent's age	Between Groups	13.953	5	2.791	1.167	.324
	Within Groups	1232.012	515	2.392		
	Total	1245.965	520			

Table 7.17 (42 of 55) Analysis of variance (ANOVA) to the respondent to question 2.3.4

		ANOVA				
		Sum of Squares	df	Mean Square	F	Slg.
bank of respondent	Between Groups	2.175	5	.435	.332	.894
	Within Groups	674.827	515	1.310		
	Total	677.002	520			
region of respondent	Between Groups	21.623	5	4.325	8.033	.000
	Within Groups	277.267	515	.538		
	Total	298.891	520			
tenure of respondent	Between Groups	1.200	5	.240	.296	.915
	Within Groups	416.969	515	.810		
	Total	418.169	520			
position of respondent	Between Groups	.234	5	.047	.083	.995
	Within Groups	291.332	515	.566		
	Total	291.565	520			
sex of respondent	Between Groups	1.865	5	.373	.883	.492
	Within Groups	217.689	515	.423		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	1.630	5	.326	.351	.882
	Within Groups	478.689	515	.929		
	Total	480.319	520			
department of respondent	Between Groups	24.418	5	4.884	.689	.632
	Within Groups	3652.829	515	7.093		
	Total	3677.248	520			
respondent's age	Between Groups	5.770	5	1.154	.479	.792
	Within Groups	1240.195	515	2.408		
	Total	1245.965	520			

Table 7.17 (43 of 55) Analysis of variance (ANOVA) to the respondent to question 3.1.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	15.541	5	3.108	2.420	.035
	Within Groups	661.461	515	1.284		
	Total	677.002	520			
region of respondent	Between Groups	9.403	5	1.881	3.346	.006
	Within Groups	289.487	515	.562		
	Total	298.891	520			
tenure of respondent	Between Groups	1.800	5	.360	.445	.817
	Within Groups	416.369	515	.808		
	Total	418.169	520			
position of respondent	Between Groups	.886	5	.177	.314	.905
	Within Groups	290.680	515	.564		
	Total	291.565	520			
sex of respondent	Between Groups	.570	5	.114	.268	.930
	Within Groups	218.984	515	.425		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	3.579	5	.716	.773	.569
	Within Groups	476.740	515	.926		
	Total	480.319	520			
department of respondent	Between Groups	65.447	5	13.089	1.866	.099
	Within Groups	3611.801	515	7.013		
	Total	3677.248	520			
respondent's age	Between Groups	9.622	5	1.924	.802	.549
	Within Groups	1236.343	515	2.401		
	Total	1245.965	520			

Table 7.17 (44 of 55) Analysis of variance (ANOVA) to the respondent to question 3.1.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	3.779	5	.756	.578	.717
	Within Groups	673.223	515	1.307		
	Total	677.002	520			
region of respondent	Between Groups	11.224	5	2.245	4.019	.001
	Within Groups	287.667	515	.559		
	Total	298.891	520			
tenure of respondent	Between Groups	4.372	5	.874	1.088	.366
	Within Groups	413.797	515	.803		
	Total	418.169	520			
position of respondent	Between Groups	1.178	5	.236	.418	.836
	Within Groups	290.387	515	.564		
	Total	291.565	520			
sex of respondent	Between Groups	.647	5	.129	.305	.910
	Within Groups	218.907	515	.425		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	1.310	5	.262	.282	.923
	Within Groups	479.008	515	.930		
	Total	480.319	520			
department of respondent	Between Groups	31.120	5	6.224	.879	.495
	Within Groups	3646.128	515	7.080		
	Total	3677.248	520			
respondent's age	Between Groups	9.555	5	1.911	.796	.553
	Within Groups	1236.411	515	2.401		
	Total	1245.965	520			

Table 7.17 (45 of 55) Analysis of variance (ANOVA) to the respondent to question 3.1.3

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	.085	5	.017	.013	1.000
	Within Groups	676.917	515	1.314		
	Total	677.002	520			
region of respondent	Between Groups	9.026	5	1.805	3.207	.007
	Within Groups	289.864	515	.563		
	Total	298.891	520			
tenure of respondent	Between Groups	7.936	5	1.587	1.993	.078
	Within Groups	410.233	515	.797		
	Total	418.169	520			
position of respondent	Between Groups	2.657	5	.531	.947	.450
	Within Groups	288.909	515	.561		
	Total	291.565	520			
sex of respondent	Between Groups	1.186	5	.237	.559	.731
	Within Groups	218.369	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	1.497	5	.299	.322	.900
	Within Groups	478.822	515	.930		
	Total	480.319	520			
department of respondent	Between Groups	43.036	5	8.607	1.220	.298
	Within Groups	3634.212	515	7.057		
	Total	3677.248	520			
respondent's age	Between Groups	19.421	5	3.884	1.631	.150
	Within Groups	1226.544	515	2.382		
	Total	1245.965	520			

Table 7.17 (46 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	18.421	5	3.684	2.881	.014
	Within Groups	658.581	515	1.279		
	Total	677.002	520			
region of respondent	Between Groups	8.425	5	1.685	2.988	.011
	Within Groups	290.465	515	.564		
	Total	298.891	520			
tenure of respondent	Between Groups	6.723	5	1.345	1.683	.137
	Within Groups	411.446	515	.799		
	Total	418.169	520			
position of respondent	Between Groups	2.762	5	.552	.985	.426
	Within Groups	288.804	515	.561		
	Total	291.565	520			
sex of respondent	Between Groups	2.115	5	.423	1.002	.416
	Within Groups	217.439	515	.422		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	1.184	5	.237	.255	.937
	Within Groups	479.134	515	.930		
	Total	480.319	520			
department of respondent	Between Groups	78.750	5	15.750	2.254	.048
	Within Groups	3598.497	515	6.987		
	Total	3677.248	520			
respondent's age	Between Groups	37.893	5	7.579	3.231	.007
	Within Groups	1208.072	515	2.346		
	Total	1245.965	520			

Table 7.17 (47 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	21.326	5	4.265	3.350	.005
	Within Groups	655.676	515	1.273		
	Total	677.002	520			
region of respondent	Between Groups	26.078	5	5.216	9.846	.000
	Within Groups	272.813	515	.530		
	Total	298.891	520			
tenure of respondent	Between Groups	4.822	5	.964	1.202	.307
	Within Groups	413.347	515	.803		
	Total	418.169	520			
position of respondent	Between Groups	.337	5	.067	.119	.988
	Within Groups	291.228	515	.565		
	Total	291.565	520			
sex of respondent	Between Groups	3.773	5	.755	1.801	.111
	Within Groups	215.782	515	.419		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.537	5	.907	.982	.428
	Within Groups	475.782	515	.924		
	Total	480.319	520			
department of respondent	Between Groups	21.494	5	4.299	.606	.696
	Within Groups	3655.753	515	7.099		
	Total	3677.248	520			
respondent's age	Between Groups	7.098	5	1.420	.590	.708
	Within Groups	1238.868	515	2.406		
	Total	1245.965	520			

Table 7.17 (48 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.3

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	5.169	5	1.034	.792	.555
	Within Groups	671.833	515	1.305		
	Total	677.002	520			
region of respondent	Between Groups	10.686	5	2.137	3.819	.002
	Within Groups	288.204	515	.560		
	Total	298.891	520			
tenure of respondent	Between Groups	5.462	5	1.092	1.363	.237
	Within Groups	412.707	515	.801		
	Total	418.169	520			
position of respondent	Between Groups	2.028	5	.406	.721	.608
	Within Groups	289.538	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	2.817	5	.563	1.339	.246
	Within Groups	216.738	515	.421		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.318	5	1.264	1.373	.233
	Within Groups	474.001	515	.920		
	Total	480.319	520			
department of respondent	Between Groups	5.978	5	1.196	.168	.974
	Within Groups	3671.269	515	7.129		
	Total	3677.248	520			
respondent's age	Between Groups	10.402	5	2.080	.867	.503
	Within Groups	1235.563	515	2.399		
	Total	1245.965	520			

Table 7.17 (49 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.4

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	2.439	5	.488	.372	.868
	Within Groups	674.563	515	1.310		
	Total	677.002	520			
region of respondent	Between Groups	4.121	5	.824	1.440	.208
	Within Groups	294.770	515	.572		
	Total	298.891	520			
tenure of respondent	Between Groups	5.291	5	1.058	1.320	.254
	Within Groups	412.878	515	.802		
	Total	418.169	520			
position of respondent	Between Groups	3.394	5	.679	1.213	.302
	Within Groups	288.171	515	.560		
	Total	291.565	520			
sex of respondent	Between Groups	1.441	5	.288	.680	.638
	Within Groups	218.114	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	.406	5	.081	.087	.994
	Within Groups	479.913	515	.932		
	Total	480.319	520			
department of respondent	Between Groups	29.500	5	5.900	.833	.527
	Within Groups	3647.748	515	7.083		
	Total	3677.248	520			
respondent's age	Between Groups	3.950	5	.790	.328	.896
	Within Groups	1242.016	515	2.412		
	Total	1245.965	520			

Table 7.17 (50 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.5

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	10.097	5	2.019	1.559	.170
	Within Groups	666.905	515	1.295		
	Total	677.002	520			
region of respondent	Between Groups	8.139	5	1.628	2.883	.014
	Within Groups	290.752	515	.565		
	Total	298.891	520			
tenure of respondent	Between Groups	.846	5	.169	.209	.959
	Within Groups	417.323	515	.810		
	Total	418.169	520			
position of respondent	Between Groups	.278	5	.056	.098	.992
	Within Groups	291.287	515	.566		
	Total	291.565	520			
sex of respondent	Between Groups	1.921	5	.384	.909	.475
	Within Groups	217.634	515	.423		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	12.460	5	2.492	2.743	.019
	Within Groups	467.859	515	.908		
	Total	480.319	520			
department of respondent	Between Groups	12.928	5	2.586	.363	.874
	Within Groups	3664.319	515	7.115		
	Total	3677.248	520			
respondent's age	Between Groups	18.570	5	3.714	1.558	.170
	Within Groups	1227.395	515	2.383		
	Total	1245.965	520			

Table 7.17 (51 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.6

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	8.142	5	1.628	1.254	.283
	Within Groups	668.860	515	1.299		
	Total	677.002	520			
region of respondent	Between Groups	7.757	5	1.551	2.745	.018
	Within Groups	291.133	515	.565		
	Total	298.891	520			
tenure of respondent	Between Groups	9.493	5	1.899	2.393	.037
	Within Groups	408.675	515	.794		
	Total	418.169	520			
position of respondent	Between Groups	1.389	5	.278	.493	.782
	Within Groups	290.177	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	2.626	5	.525	1.247	.286
	Within Groups	216.929	515	.421		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.360	5	.872	.943	.452
	Within Groups	475.959	515	.924		
	Total	480.319	520			
department of respondent	Between Groups	13.399	5	2.680	.377	.865
	Within Groups	3663.849	515	7.114		
	Total	3677.248	520			
respondent's age	Between Groups	14.057	5	2.811	1.175	.320
	Within Groups	1231.908	515	2.392		
	Total	1245.965	520			

Table 7.17 (52 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.7

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	7.306	5	1.461	1.124	.347
	Within Groups	669.696	515	1.300		
	Total	677.002	520			
region of respondent	Between Groups	8.929	5	1.786	3.172	.008
	Within Groups	289.961	515	.563		
	Total	298.891	520			
tenure of respondent	Between Groups	11.011	5	2.202	2.785	.017
	Within Groups	407.158	515	.791		
	Total	418.169	520			
position of respondent	Between Groups	1.630	5	.326	.579	.716
	Within Groups	289.935	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	1.100	5	.220	.518	.762
	Within Groups	218.455	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	7.626	5	1.525	1.662	.142
	Within Groups	472.692	515	.918		
	Total	480.319	520			
department of respondent	Between Groups	27.551	5	5.510	.778	.566
	Within Groups	3649.696	515	7.087		
	Total	3677.248	520			
respondent's age	Between Groups	11.694	5	2.339	.976	.432
	Within Groups	1234.272	515	2.397		
	Total	1245.965	520			

Table 7.17 (53 of 55) Analysis of variance (ANOVA) to the respondent to question 3.2.8

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
bank of respondent	Between Groups	13.164	5	2.633	2.043	.071
	Within Groups	663.838	515	1.289		
	Total	677.002	520			
region of respondent	Between Groups	6.143	5	1.229	2.161	.057
	Within Groups	292.748	515	.568		
	Total	298.891	520			
tenure of respondent	Between Groups	9.126	5	1.825	2.298	.044
	Within Groups	409.043	515	.794		
	Total	418.169	520			
position of respondent	Between Groups	.930	5	.186	.330	.895
	Within Groups	290.636	515	.564		
	Total	291.565	520			
sex of respondent	Between Groups	.916	5	.183	.431	.827
	Within Groups	218.639	515	.425		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	2.572	5	.514	.555	.735
	Within Groups	477.746	515	.928		
	Total	480.319	520			
department of respondent	Between Groups	35.809	5	7.162	1.013	.409
	Within Groups	3641.439	515	7.071		
	Total	3677.248	520			
respondent's age	Between Groups	36.321	5	7.264	3.093	.009
	Within Groups	1209.645	515	2.349		
	Total	1245.965	520			

Table 7.17 (54 of 55) Analysis of variance (ANOVA) to the respondent to question 3.3.1

		ANOVA				
		Sum of Squares	df	Mean Square	F	Slg.
bank of respondent	Between Groups	18.179	5	3.636	2.842	.015
	Within Groups	658.823	515	1.279		
	Total	677.002	520			
region of respondent	Between Groups	13.975	5	2.795	5.052	.000
	Within Groups	284.916	515	.553		
	Total	298.891	520			
tenure of respondent	Between Groups	3.833	5	.767	.953	.446
	Within Groups	414.336	515	.805		
	Total	418.169	520			
position of respondent	Between Groups	2.054	5	.411	.731	.600
	Within Groups	289.511	515	.562		
	Total	291.565	520			
sex of respondent	Between Groups	.427	5	.085	.201	.962
	Within Groups	219.128	515	.425		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	6.239	5	1.248	1.355	.240
	Within Groups	474.080	515	.921		
	Total	480.319	520			
department of respondent	Between Groups	32.940	5	6.588	.931	.460
	Within Groups	3644.308	515	7.076		
	Total	3677.248	520			
respondent's age	Between Groups	10.748	5	2.150	.896	.483
	Within Groups	1235.217	515	2.398		
	Total	1245.965	520			

Table 7.17 (55 of 55) Analysis of variance (ANOVA) to the respondent to question 3.3.2

		ANOVA				
		Sum of Squares	df	Mean Square	F	Slg.
bank of respondent	Between Groups	2.613	5	.523	.399	.850
	Within Groups	674.389	515	1.309		
	Total	677.002	520			
region of respondent	Between Groups	11.798	5	2.360	4.233	.001
	Within Groups	287.092	515	.557		
	Total	298.891	520			
tenure of respondent	Between Groups	7.876	5	1.575	1.977	.080
	Within Groups	410.292	515	.797		
	Total	418.169	520			
position of respondent	Between Groups	1.672	5	.334	.594	.704
	Within Groups	289.893	515	.563		
	Total	291.565	520			
sex of respondent	Between Groups	1.332	5	.266	.629	.678
	Within Groups	218.222	515	.424		
	Total	219.555	520			
respondent's eduction qualified	Between Groups	4.390	5	.878	.950	.448
	Within Groups	475.929	515	.924		
	Total	480.319	520			
department of respondent	Between Groups	19.273	5	3.855	.543	.744
	Within Groups	3657.975	515	7.103		
	Total	3677.248	520			
respondent's age	Between Groups	7.063	5	1.413	.587	.710
	Within Groups	1238.902	515	2.406		
	Total	1245.965	520			

In order to show the result of the variance analysis to OPQ for main study more obvious and briefer, the researcher extracted the eigenvalues of Sig. less 0.05 from table 7.17 (1/56--56/56) and made the table 7.17 so as to analyse more detailed.

Table 7.18 reported the Sig. eigenvalues (less 0.05) extracted and item loading in the analysis of variance (One-Way ANOVA) to OPQ for main study

Questi on NO	Contents of question	Between Groups	Mean Square	F	Sig.
A	Banking industry in China is passing through a deep change	Respondent's education Qualified	2.119	2.323	.042
B	The bank you are working in is going through a change.	Region of respondent	3.085	5.606	.000
		Bank of respondent	3.152	2.534	.028
C	You are confident to that your bank will meet the needs of the change	Region of respondent	2.363	4.239	.001
D	You are pre-disposed to change	Region of respondent	1.778	3.171	.005
E	You are worried about change.	Region of respondent	1.866	3.320	0.006
F	You are against change.	Bank of respondent	4.647	3.660	.0003
		Respondent's education Qualified	4.359	4.896	.000
		Region of respondent	4.206	7.796	.000
		Sex of respondent	2.049	5.041	.000
		Respondent's age	7.396	3.107	.009
1.1.1	In your bank the work you do is Controlled	Region of respondent	2.020	3.602	.003
1.1.2	In your bank the work you do is Evaluated in some way.	Region of respondent	2.020	3.602	.003
1.1.3	Departmental operations in your bank are controlled	Region of respondent	1.869	3.369	.003
		Tenure of respondent	3.788	4.924	.000

1.1.4	Your organization has a strong management hierarchy	Region of respondent	2. 441	4. 328	. 001
		Department of respondent	22. 372	3. 232	. 007
1.1.5	The control processes in the bank are top down.	Region of respondent	2. 233	3. 996	. 001
		Tenure of respondent	2. 521	3. 202	. 007
1.1.6	The control processes in the bank are predictable	Region of respondent	2. 672	4. 820	. 000
		Sex of respondent	1. 355	3. 280	. 006
1.2.1	Well known symbols are used to convey meaning in communications	Department of respondent	24.094	3.489	.004
		Bank of respondent	3.370	2.629	.023
		Region of respondent	1.410	2.489	.031
1.2.2	Rituals (e.g., regular meetings) are used in operations	Region of respondent	2. 605	4. 693	. 000
1.2.3	Rituals (e.g., regular meetings) are used to facilitate meaningful communications	Region of respondent	1.296	2.283	.045
1.2.4	Symbols are harnessed for the change processes	Region of respondent	3. 929	7. 246	. 000
1.2.5	Rituals are harnessed for the change processes	Region of respondent	1.742	3.091	.009
1.2.6	The operational activities you do in the bank are consistent with its policies	Region of respondent	1.687	2.991	.011
1.3.1	Any contribution that you make to your bank will likely be rewarded directly or indirectly.	Region of respondent	3. 580	6. 560	. 000
		Bank of respondent	3. 452	2. 695	. 020
1.3.2	During a change processes in a particular area, your bank encourages that you maintain existing ways of doing things in that area to be changed	Region of respondent	3. 541	6. 485	. 000
		Bank of respondent	4. 395	3. 455	. 004
1.3.3	In your bank, you are allowed to contribute whatever knowledge you have, even if the rules have to be altered to permit this	Bank of respondent	4.892	3.861	.002
		Region of respondent	4. 774	8. 878	. 000
		Department of respondent'	16. 153	2. 313	. 043

1.3.4	In your bank, you are allowed to contribute whatever skills you have, even if the rules have to be altered to permit this	Region of respondent	4.377	8.138	.000
1.3.5	In your bank, individual learning is Encouraged through precipitation in social to control their own destinies	Region of respondent	2.092	3.735	.002
		Department of respondent	17.595	2.525	.028
1.3.6	In your bank, individual learning is Encouraged through precipitation in political processes to control their own destinies	Region of respondent	5.974	11.437	.000
		Bank of respondent	3.825	2.994	.011
1.3.7	In your bank, any new knowledge you have will be harnessed by the organizational structure in existing structures	Region of respondent	5.422	10.274	.000
1.3.8	In your bank, any new knowledge you have will be harnessed by the organizational structure in changing structures	Region of respondent	6.411	12.374	.000
1.3.9	In your bank, any new knowledge you have will enable you to contribute to its control and liberation processes	Region of respondent	4.761	8.913	.000
1.3.10	In your Bank, knowledge enables you to be empowerment to create your own future	Region of respondent	5.582	10.608	.000
2.1.1	You know the strategic aims of your bank	Region of respondent	4.127	7.739	.000
		Tenure of respondent	1.746	2.201	.042
2.1.2	The strategic aims of your bank are being pursued by the department in which you are working	Region of respondent	2.465	4.460	.000
		Bank of respondent	3.143	2.455	.024
2.1.3	People who work in your bank communicate their aims to each other	Region of respondent	4.792	8.977	.000
		Bank of respondent	3.642	2.847	.015
2.1.4	People who work in your bank understand the nature of the operational controls	Region of respondent	3.746	6.886	.000
		Bank of respondent	3.195	2.489	.030
		Sex of respondent	1.247	3.009	.011

2.2.1	In your bank, there is key power group that supports change.	Region of respondent	3. 056	5. 550	. 000
		Bank of respondent	3. 676	2. 874	. 014
2.2.2	In your bank, you know clearly what are the objectives for the change	Region of respondent	4. 792	8. 977	. 000
		Bank of respondent	4. 355	3. 423	. 005
2.2.3	You know that the change processes in your bank has been mapped out clearly.	Region of respondent	2. 379	4. 269	. 001
2.2.4	Known standards in the bank exist that enable your experiences and those of others to be ordered	Region of respondent	3. 291	6. 001	. 000
		Department of respondent	22. 114	3. 193	. 008
		Respondent's age	5. 670	2. 398	. 036
2.2.5	Known standards in the bank exist that enable your experiences and those of others to be valued	Region of respondent	1.887	3.357	.005
2.2.6	In your bank, people are encouraged to reflect on logical operations	Region of respondent	2. 495	4. 486	. 001
2.3.1	In your bank, people are rewarded equally in accordance to the benefit they give to the organization	Bank of respondent	4.499	3.540	.004
		Region of respondent	4. 308	8. 000	. 000
2.3.2	In your bank, there is no discrimination by race for promotion	Respondent's education Qualified	2.223	2.440	.034
		Region of respondent	1.519	2.686	.021
2.3.3	In your bank, there is no discrimination by gender for promotion	Bank of respondent	3.488	2.723	.019
		Region of respondent	1.860	3.308	.006
		Sex of respondent	1.011	2.428	.034
2.3.4	There is a universal image of the future of your bank that you understand	Region of respondent	4. 325	8. 033	. 000
3.1.1	You know what you would learn to fit in with future work in your bank	Region of respondent	1.881	3.346	.006
3.1.2	You understand the communication purposes in your bank that enable it to function fully	Region of respondent	2. 245	4. 019	. 001
3.1.3	You understand the control purposes in your bank that enable it to function fully	Region of respondent	1.805	3.207	.007
3.2.1	Your knowledge is good enough to do	Bank of respondent	3.684	2.881	.014

	your work well in change situation of the bank.	Region of respondent	1.685	2.988	.011
		Department of respondent	15.750	2.254	.048
		Respondent's age	7.579	3.231	.007
3.2.2	In order to fit in with changes in the bank, you are encouraged to change your approach	Region of respondent	5.216	9.846	.000
		Bank of respondent	4.265	3.350	.005
3.2.3	In order to fit in with changes in the bank, you are encouraged to change your operations	Region of respondent	2.137	3.819	.002
3.2.4	In order to fit in with changes in the bank, you are encouraged to change your working-style	None			
3.2.5	In order to improve the way you work, you are encouraged to change the way in which value your operations	Region of respondent	1.628	2.883	.014
3.2.6	Your bank has encouraged you to learn through courses	Region of respondent	1.551	2.745	.018
		Tenure of respondent	1.889	2.393	.037
3.2.7	Your bank has encouraged you to learn through training	Region of respondent	1.786	3.172	.008
		Tenure of respondent	2.202	2.785	.017
3.2.8	Your bank has encouraged you to learn through the introduction of new practices	Tenure of respondent	1.825	2.298	.044
		Respondent's age	7.264	3.093	.009
3.3.1	Your bank values the creation of groups.	Region of respondent	2.795	5.052	.000
		Bank of respondent	3.636	2.842	.015
3.3.2	The values that your bank holds can help to improve its competitive position	Region of respondent	2.360	4.233	.001

Appendix 7c:

Table 7.22. Comparison the Sig. eigenvalues (less 0.05) extracted from the preliminary study and secondary study in the analysis of variance (One-Way ANOVA) to OPQ.

Question NO	Between .....Groups		Mean Square		F		Sig.	
	Pilot Study	Secondary study	Pilot study	Secondary study	Pilot Study	Secondary study	Pilot study	Secondary study
A	Bank		2.951		2.454		0.047	
		Education		2.119		2.323		0.024
B	Department		16.375		2.451		0.047	
		Region		2.363		5.606		0.000
		Bank		3.152		2.534		0.028
C	None	Region		2.363		4.239		0.001
D	None	Region		1.778		3.171		0.005
E	Bank		4.756		4.091		0.003	
	Age		8.781		4.223		0.003	
		Region		1.866	3.320			0.006
F	Bank	Bank	7.298	4.647	6.594	3.660	0.000	0.003
	Education		2.101		3.234		0.014	
	Department		17.974		2.704		0.032	
		Region		4.204		7.796		0.000
1.1.1	None	Region		2.020		3.602		0.003
1.1.2	None	Region		2.020		3.602		0.003
1.1.3	None	Region		1.869		3.369		0.003
1.1.4	None	Region		2.411		4.328		0.001
		Department		22.373		3.232		0.007
1.1.5	None	Region		2.233		3.996		0.001
1.1.6	Bank		3.336		2.8223		0.018	
		Region		2.672		4.820		0.000
1.2.1	Bank	Bank	2.810	3.370	2.347	2.629	0.043	023
		Department		24.094		3.489		0.004
		Region		1.410		2.489		0.031
1.2.2	Bank		3.456		2.931		0.014	
		Region		2.605		4.693		0.000
1.2.3	Bank		4.510		4.009		0.002	
		Region		1.296		2.283		0.045
1.2.4	Bank		4.261		3.684017		0.003	
		Region		3.929		7.246		0.000
1.2.5	None	Region		1.742		3.091		0.009
1.2.6	None	Region		1.687		2.991		0.011
1.3.1	Education		1.714		2.628		0.025	
		Bank		3.452		2.695		0.20
		Region		3.580		6.560		0.000
1.3.2	None	Region		3.541		6.485		0.000
		Bank		4.395		3.455		0.004

1.3.3	Bank	Bank	4.344	4.892	3.763	3.861	0.003	0.002
		Region		4.774		8.878	86	0.000
1.3.4	Bank		5.694		5.098		0.000	
	Department		21.913		3.385		0.006	
		Region		4.377		8.138		0.000
1.3.5	Bank		4.629		4.038		0.002	
	Department		15.673		2.357881		0.042	
		Region		2.092		3.735		0.002
1.3.6	Bank	Bank	6.210	3.825	5.631	2.994	0.000	0.011
		Region		5.974		11.437		0.000
1.3.7	Education		1.853		2.857		0.017	
	Age		7.619		3.671598		0.003	
		Region		5.422		10.274	49	0.000
1.3.8	Bank		3.781		3.232		0.008	
		Region		6.411		12.374		0.000
1.3.9	Bank		3.138		2.642		0.025	
	Education		2.109		3.288		0.007	
1.3.10	Bank		3.239		2.733493		0.021	
	Education		1.613064		2.462248		0.034672	
		Region		5.582		10.608		0.000
2.1.1	Department		22.231		3.439		0.005	
		Region		3.056		5.550		0.000
2.1.2	None	Bank		3.143		2.455		0.024
		Region		2.465		4.460		0.000
2.1.3	Bank	Bank	3.787	3.642	3.238	2.847	0.008	0.015
	Age		5.595		2.626		0.0255	
		Region		4.792		8.977	49	0.000
2.1.4	Bank	Bank	3.950	3.195	3.390	2.489	0.006	0.030
		Region		3.746		6.886		0.000
2.2.1	Bank		5.597	3.676	4.999	2.874	0.000	0.014
		Region		3.056		5.550		0.000
2.2.2	Bank		3.258	4.355	2.752	3.423	0.020	0.005
		Region		4.792		8.977		0.000
2.2.3	Position		0.774		2.513		0.032	
	Age		6.522					
		Region		2.379		4.269		0.001
2.2.4	Department	Department	17.541	22.114	2.610	3.193	0.0240	0.008
	Age		6.610		3.190		0.009	
		Region		3.291		6.001		0.000
2.2.5	Position		0.927		3.051		0.011	
	Age		5.324		2.490		0.033	
		Region		1.887		3.357		0.005
2.2.6	Education		1.597		2.436		0.036	
	Age		4.985		2.321		0.045	
		Region		2.495		4.486		0.001
2.3.1	Bank	Bank	4.548	4.499	3.959	3.540	0.001	0.004
	Education		2.191		3.428		0.006	
		Region		4.308		8.000		0.000
2.3.2	None	Region		1.519		2.686		0.021
2.3.3	Sex		1.421		3.976		0.002	
		Region		1.860		3.308		0.006
		Bank		3.488		2.723		0.019
2.3.4	None	Region		4.4325		8.033		0.000
3.1.1	None	Region		1.881		3.346		0.006
3.1.2	None	Region		2.245		4.019		0.001
3.1.3	None	Region		1.805		3.207		0.007
3.2.1	Bank	Bank	3.979	3.684	3.402	2.881	0.006	0.014
		Region		1.685		2.988		0.011

3.2.2	Bank	Bank	6.003	4.265	5.391	3.350	0.000	0.005
		Region		5.216		9.846		0.000
3.2.3	Bank		4.220		3.646		0.004	
		Region		2.137		3.819		0.002
3.2.4	Bank		4.994		4.395		0.001	
3.2.5	Bank		4.932		4.334		0.001	
		Region		1.628		2.883		0.014
3.2.6	Bank		6.531		5.945		0.000	
	Age		6.593		3.142		0.010	
		Region		1.551		2.745		0.018
3.2.7	Bank		4.380		3.781		0.003	
		Region		1.786		3.172		0.008
3.2.8	Bank		6.743		6.198		0.000	
	Age		6.901		3.294		0.007	
3.3.1	Bank		4.424		3.810		0.0024	
		Region		2.795		5.052	88	0.000
3.3.2	Bank		3.592		3.057		0.011	
		Region		2.360		4.233		0.001

Table 7.29 The Correlation Analysis A: Nonparametric Correlations in the BOC

Correlations

			Accounting	IT	Audit
Kendall's tau_b	Accounting	Correlation Coefficient	1.000	.306**	-.011
		Sig. (2-tailed)	.	.002	.915
		N	55	55	55
	IT	Correlation Coefficient	.306**	1.000	.159
		Sig. (2-tailed)	.002	.	.140
		N	55	55	55
	Audit	Correlation Coefficient	-.011	.159	1.000
		Sig. (2-tailed)	.915	.140	.
		N	55	55	55

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

(2) Table 7.30 The Correlation Analysis B: Nonparametric Correlations in the CCB

Correlations

			Accounting	IT	R	Audit
Kendall's tau_b	Accounting	Correlation Coefficient	1.000	.172	-.122	.020
		Sig. (2-tailed)	.	.105	.254	.861
		N	55	55	55	55
	IT	Correlation Coefficient	.172	1.000	-.186	-.031
		Sig. (2-tailed)	.105	.	.082	.781
		N	55	55	55	55
	R	Correlation Coefficient	-.122	-.186	1.000	-.101
		Sig. (2-tailed)	.254	.082	.	.373
		N	55	55	55	55
	Audit	Correlation Coefficient	.020	-.031	-.101	1.000
		Sig. (2-tailed)	.861	.781	.373	.
		N	55	55	55	55

Table 7.31

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.395	.547	3

Table 7.32.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Accounting	6.7951	1.052	.309	.455	.192
IT	6.8102	1.123	.461	.465	.082
Audit	6.3203	.757	.096	.023	.786

Table 7.33

Reliability Statistics

Cronbach's Alpha ^a	Cronbach's Alpha Based on Standardized Items ^a	N of Items
-.305	-.241	4

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Table 7.34

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Accounting	9.9955	.601	.014	.049	-.578 ^a
IT	10.0049	.801	-.027	.084	-.372 ^a
R	10.4186	.768	-.252	.085	.181
Audit	9.6731	.911	-.155	.039	-.164 ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Table 7.36

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.330	.453	3

Table 7.37.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Accounting	7.7909	1.312	.359	.138	.187
IT	8.1364	.890	.189	.101	.244
Audit	7.3091	.699	.165	.053	.363

N of Cases = 55.0

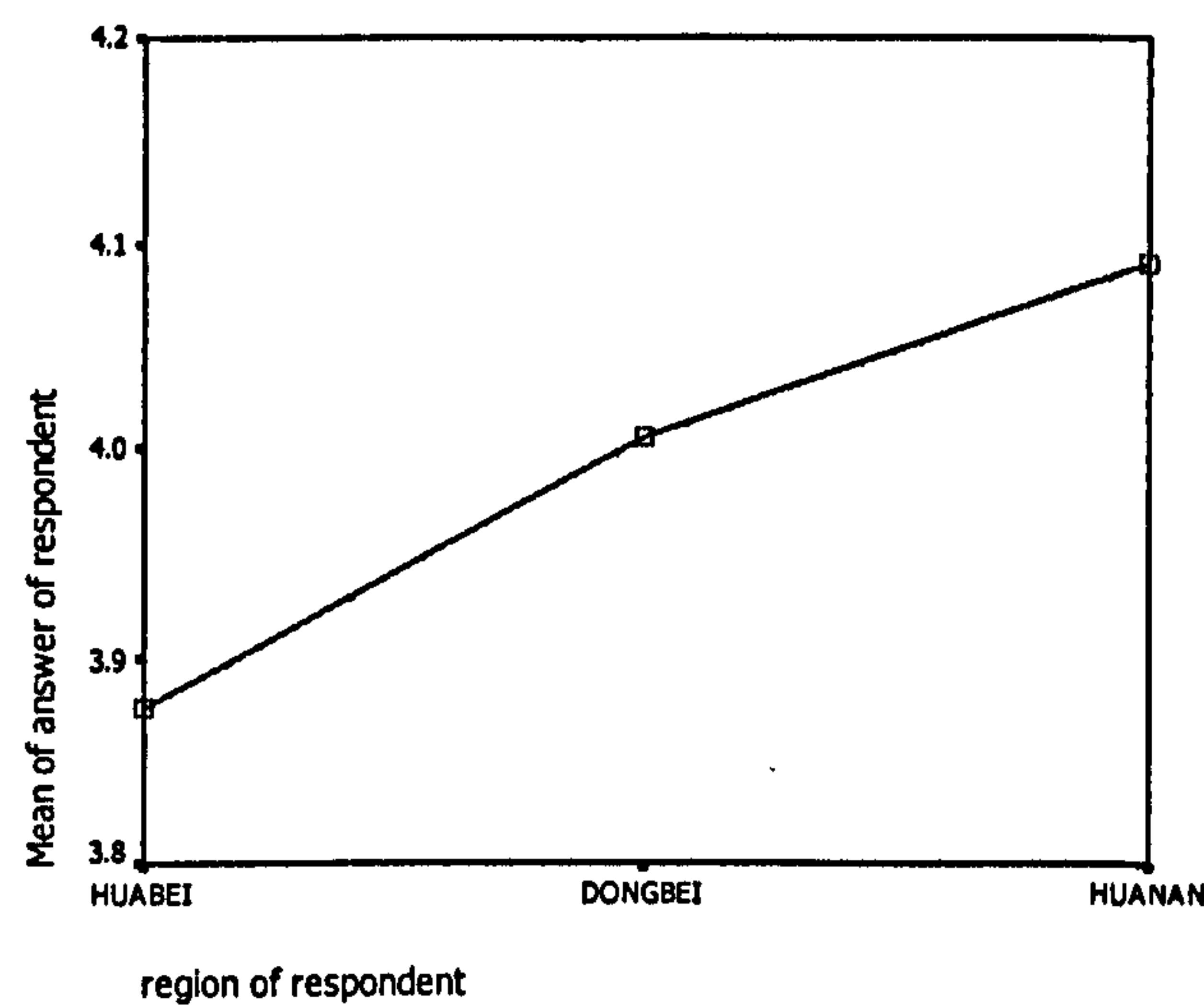
Reliability Coefficients 3 items

Alpha = .33 Standardized item alpha = .453

Appendix 8:

The results of one-way between-groups analysis of variance with post-hoc test to table 7.18

For Question No. B
(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
7.575	2	518	.001

Homogeneous Subsets

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of responder	(J) region of responde	Lower Bound				Upper Bound	
Tamhane	HUABEI	DONGBEI	-.1283	.08551	.351	-.3334	.0767
		HUANAN	-.2146	.11318	.167	-.4868	.0577
	DONGBEI	HUABEI	.1283	.08551	.351	-.0767	.3334
		HUANAN	-.0862	.10890	.814	-.3484	.1759
	HUANAN	HUABEI	.2146	.11318	.167	-.0577	.4868
		DONGBEI	.0862	.10890	.814	-.1759	.3484
Dunnett T3	HUABEI	DONGBEI	-.1283	.08551	.351	-.3334	.0767
		HUANAN	-.2146	.11318	.167	-.4867	.0576
	DONGBEI	HUABEI	.1283	.08551	.351	-.0767	.3334
		HUANAN	-.0862	.10890	.813	-.3483	.1758
	HUANAN	HUABEI	.2146	.11318	.167	-.0576	.4867
		DONGBEI	.0862	.10890	.813	-.1758	.3483

answer of respondent

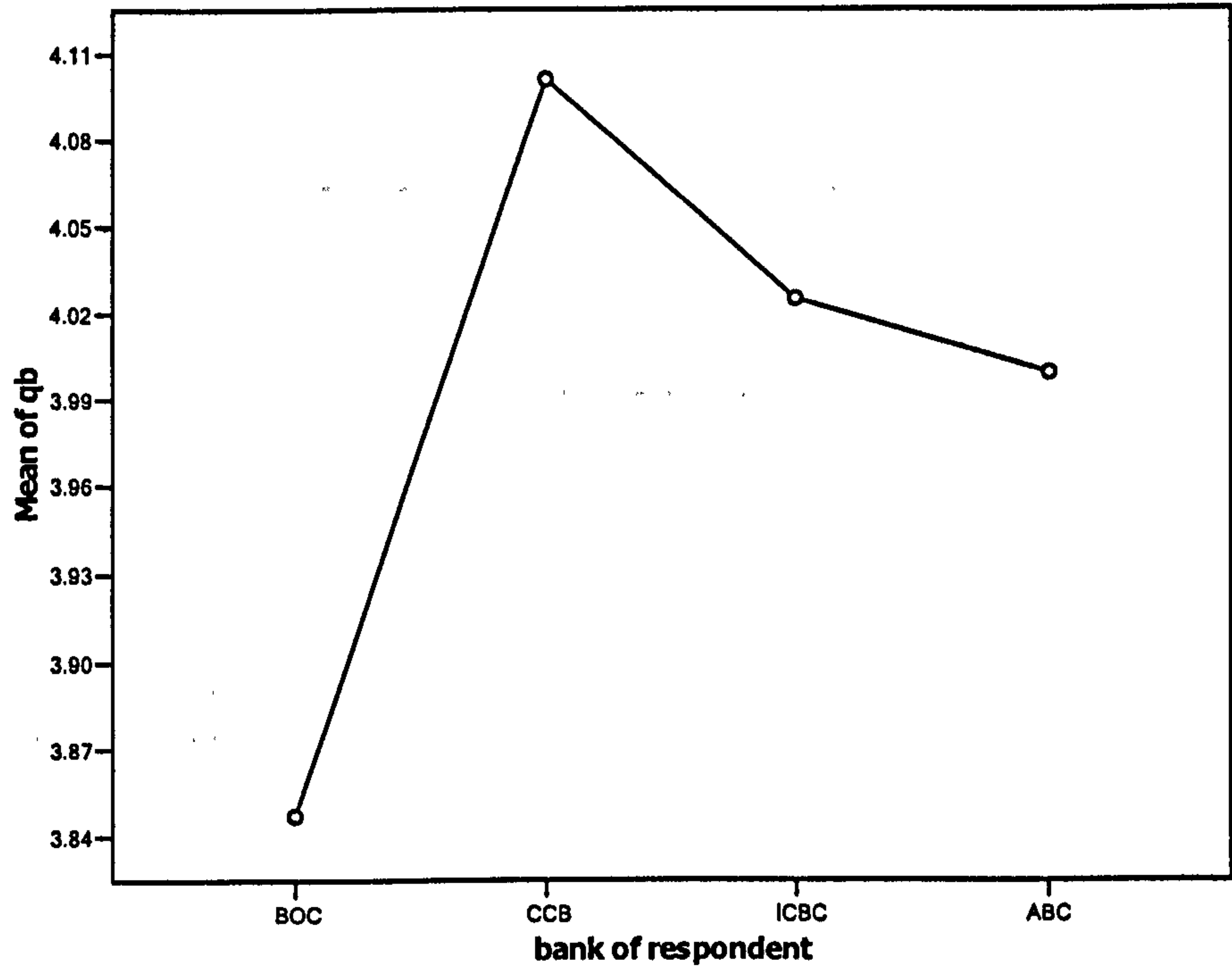
region of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a, b} HUABEI	186	3.8763
DONGBEI	214	4.0047
HUANAN	121	4.0909

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to qb

Levene Statistic	df1	df2	Sig.
2.174	3	517	.090

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qb
LSD

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	-.25399*	.11849	.033	-.4868	-.0212
	ICBC	-.17818	.10063	.077	-.3759	.0195
	ABC	-.15287	.10907	.162	-.3671	.0614
CCB	BOC	.25399*	.11849	.033	.0212	.4868
	ICBC	.07581	.11836	.522	-.1567	.3083
	ABC	.10112	.12561	.421	-.1456	.3479
ICBC	BOC	.17818	.10063	.077	-.0195	.3759
	CCB	-.07581	.11836	.522	-.3083	.1567
	ABC	.02532	.10892	.816	-.1887	.2393
ABC	BOC	.15287	.10907	.162	-.0614	.3671
	CCB	-.10112	.12561	.421	-.3479	.1456
	ICBC	-.02532	.10892	.816	-.2393	.1887

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

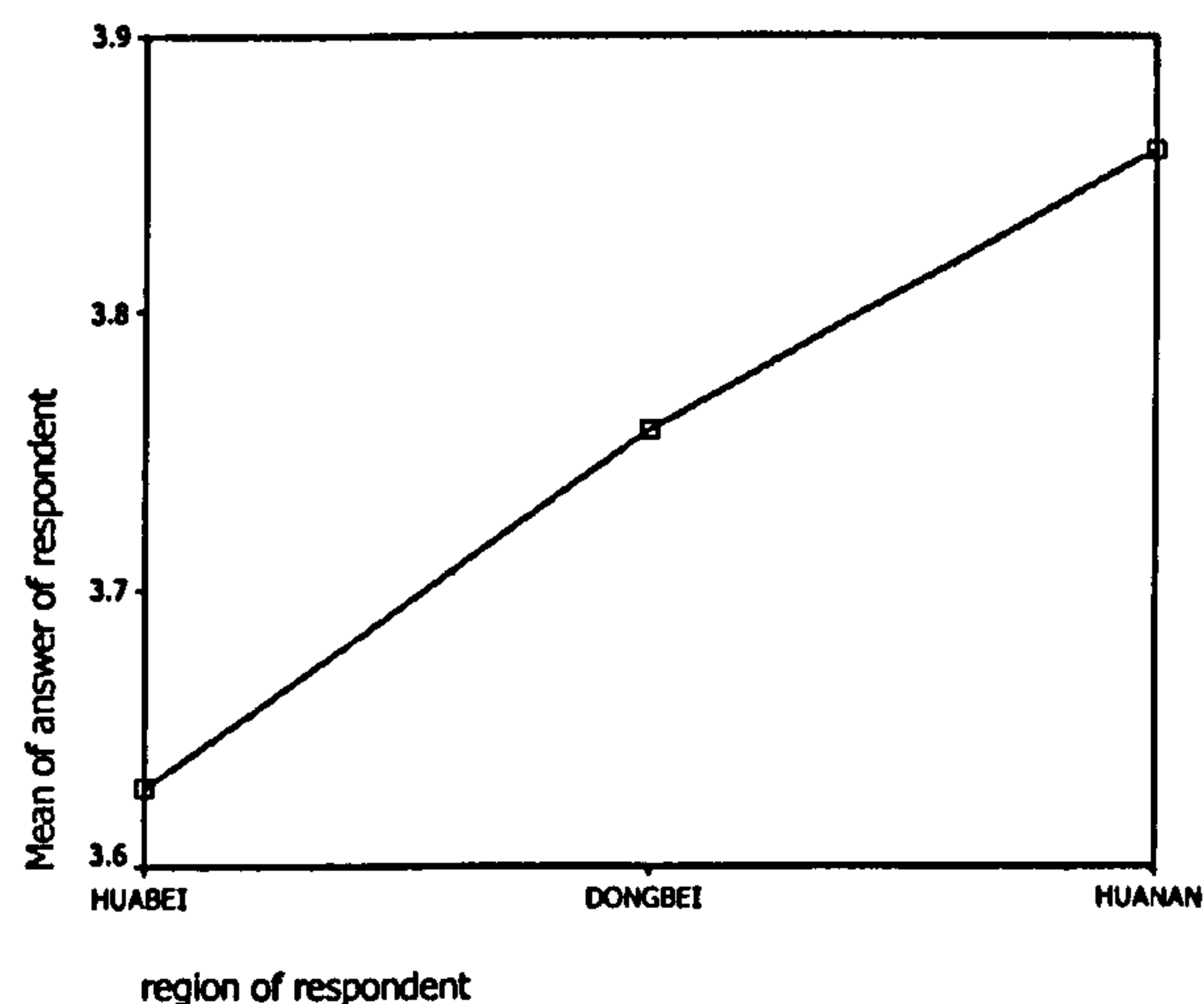
answer of respondent to qb

bank of respondent	N	Subset for alpha = .05
		1
Tukey HSD ^{a,b} BOC	157	3.8471
ABC	117	4.0000
ICBC	158	4.0253
CCB	89	4.1011
Sig.		.116

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 123.147.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. C,
(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
1.536	2	518	.216

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.1280	.09420	.175	-.3130	.0571
		HUANAN	-.2305*	.10975	.036	-.4461	-.0149
	DONGBEI	HUABEI	.1280	.09420	.175	-.0571	.3130
		HUANAN	-.1025	.10688	.338	-.3125	.1075
	HUANAN	HUABEI	.2305*	.10975	.036	.0149	.4461
		DONGBEI	.1025	.10688	.338	-.1075	.3125

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

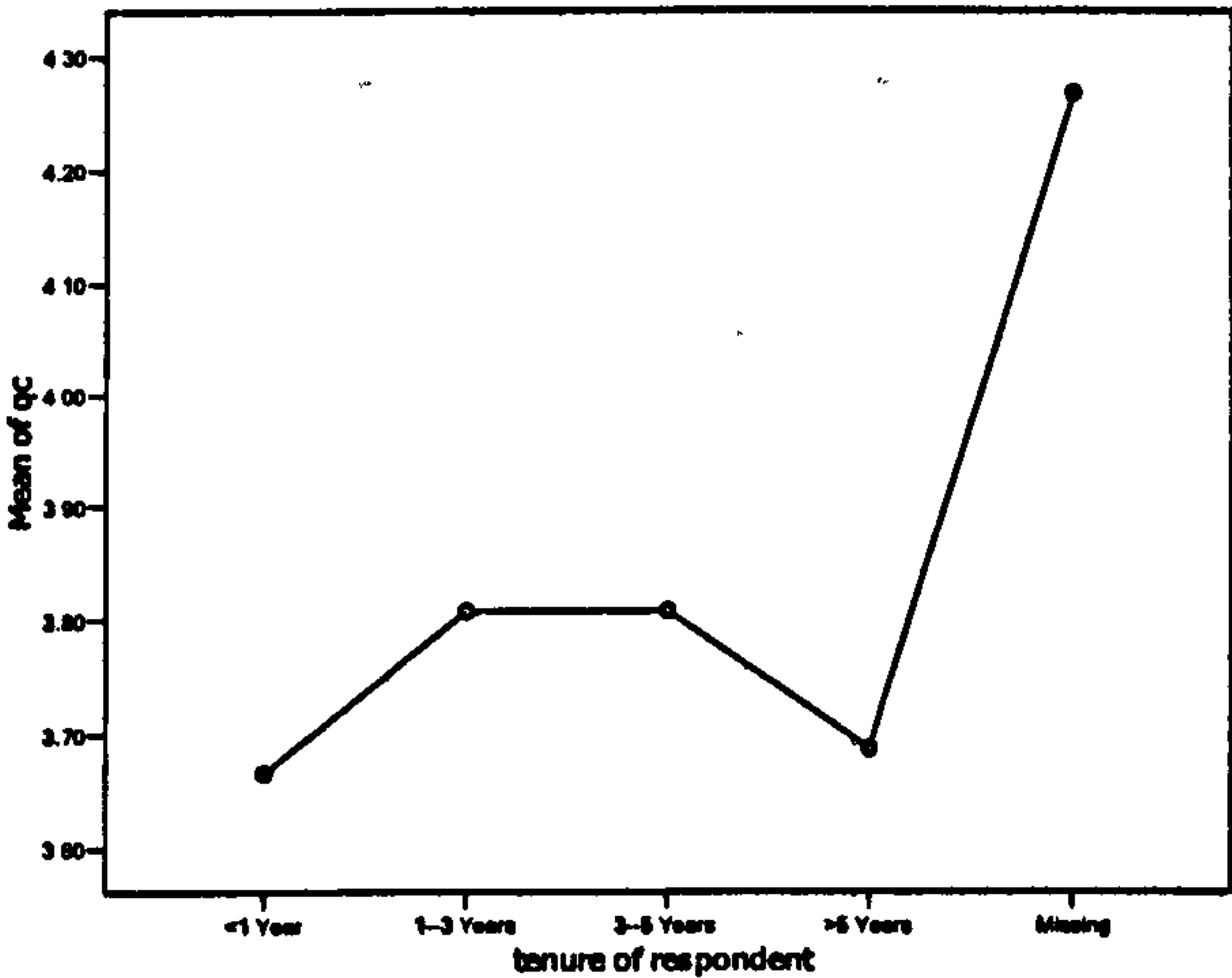
answer of respondent

region of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a, c} HUABEI	186	3.6290
DONGBEI	214	3.7570
HUANAN	121	3.8595

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among tenures groups



Test of Homogeneity of Variances

answer of respondent to qc

Levene Statistic	df1	df2	Sig.
1.753	4	516	.137

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qc

LSD

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) tenure of respondent	(J) tenure of respondent				Lower Bound	Upper Bound
<1 Year	1-3 Years	-.14035	.22864	.540	-.5895	.3088
	3-5 Years	-.14056	.21777	.519	-.5684	.2873
	>5 Years	-.02047	.19842	.918	-.4103	.3693
	Missing	-.60000	.30927	.053	-1.2076	.0076
1-3 Years	<1 Year	.14035	.22864	.540	-.3088	.5895
	3-5 Years	-.00021	.16164	.999	-.3178	.3173
	>5 Years	.11988	.13443	.373	-.1442	.3840
	Missing	-.45965	.27267	.092	-.9953	.0760
3-5 Years	<1 Year	.14056	.21777	.519	-.2873	.5684
	1-3 Years	.00021	.16164	.999	-.3173	.3178
	>5 Years	.12009	.11497	.297	-.1058	.3460
	Missing	-.45944	.26363	.082	-.9773	.0585
>5 Years	<1 Year	.02047	.19842	.918	-.3693	.4103
	1-3 Years	-.11988	.13443	.373	-.3840	.1442
	3-5 Years	-.12009	.11497	.297	-.3460	.1058
	Missing	-.57953*	.24788	.020	-1.0665	-.0926
Missing	<1 Year	.60000	.30927	.053	-.0076	1.2076
	1-3 Years	.45965	.27267	.092	-.0760	.9953
	3-5 Years	.45944	.26363	.082	-.0585	.9773
	>5 Years	.57953*	.24788	.020	.0926	1.0665

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to qc

Tukey HSD^{a,b}

tenure of respondent	N	Subset for alpha = .05
		1
<1 Year	24	3.6667
>5 Years	342	3.6871
1-3 Years	57	3.8070
3-5 Years	83	3.8072
Missing	15	4.2667
Sig.		.057

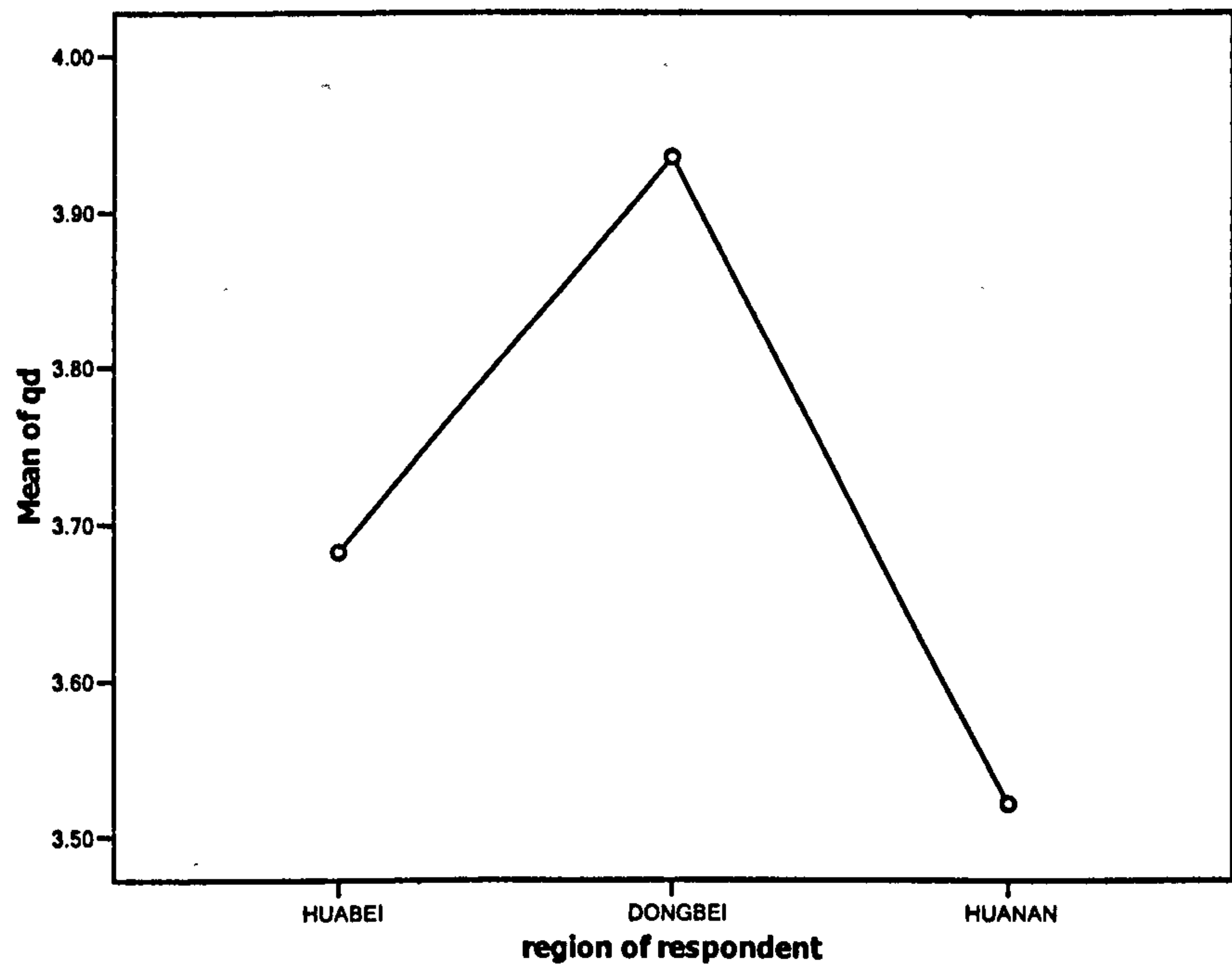
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 35.499.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. D

Among regions groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to qd

Levene Statistic	df1	df2	Sig.
.948	2	518	.388

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qd

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent	Lower Bound				Upper Bound	
Tukey HSD	HUABEI	DONGBEI	-.25178	.32137	.713	-1.0071	.5036
		HUANAN	.16213	.37442	.902	-.7179	1.0422
	DONGBEI	HUABEI	.25178	.32137	.713	-.5036	1.0071
		HUANAN	.41392	.36464	.493	-.4431	1.2710
	HUANAN	HUABEI	-.16213	.37442	.902	-1.0422	.7179
		DONGBEI	-.41392	.36464	.493	-1.2710	.4431
LSD	HUABEI	DONGBEI	-.25178	.32137	.434	-.8831	.3796
		HUANAN	.16213	.37442	.665	-.5734	.8977
	DONGBEI	HUABEI	.25178	.32137	.434	-.3796	.8831
		HUANAN	.41392	.36464	.257	-.3024	1.1303
	HUANAN	HUABEI	-.16213	.37442	.665	-.8977	.5734
		DONGBEI	-.41392	.36464	.257	-1.1303	.3024

Homogeneous Subsets

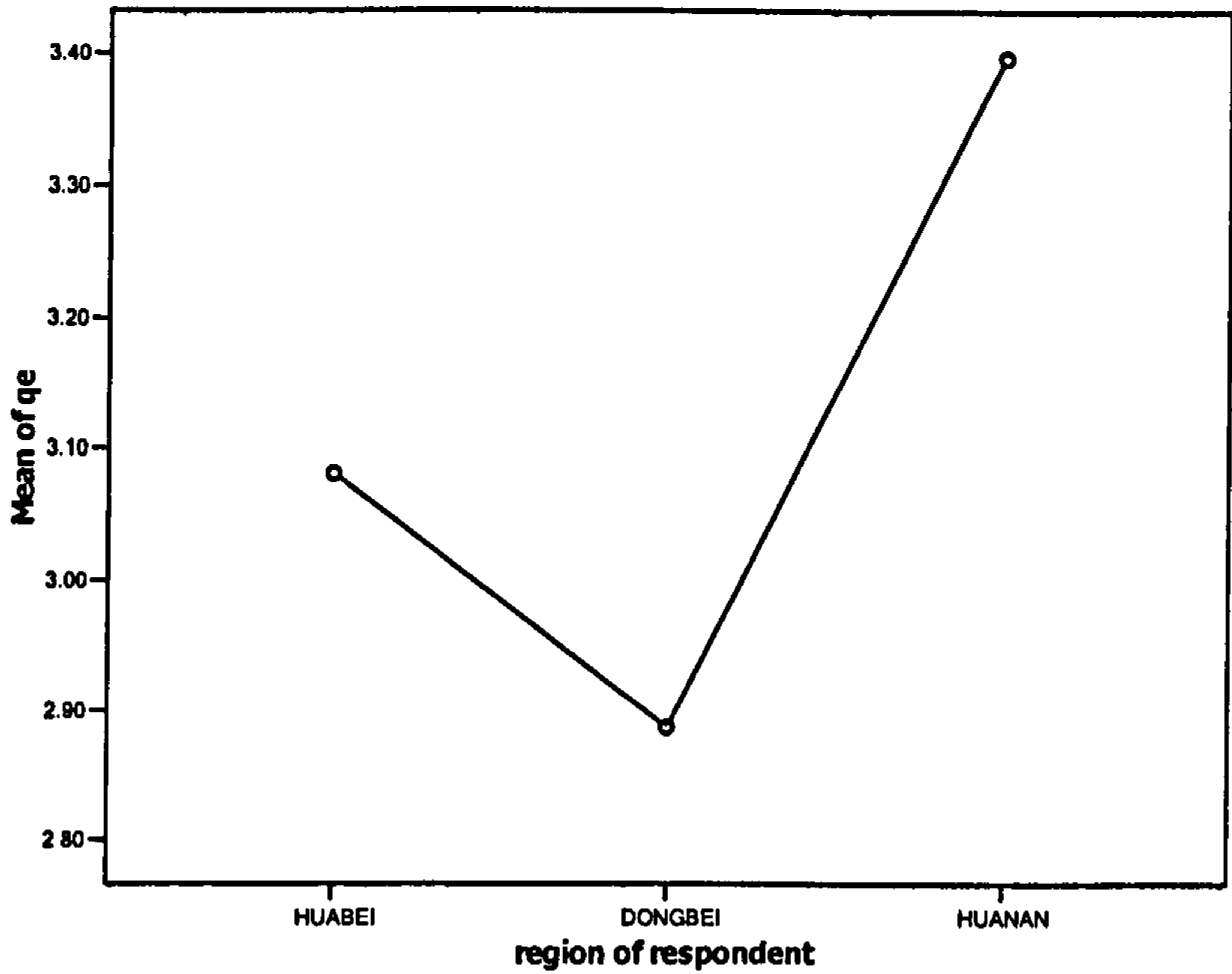
answer of respondent to qd			
region of respondent		N	Subset for alpha = .05
			1
Tukey HSD ^{a,b}	HUANAN	121	3.5207
	HUABEI	186	3.6828
	DONGBEI	214	3.9346
	Sig.		.473

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. E

(1) Among regionss groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to qe

Levene Statistic	df1	df2	Sig.
2.481	2	518	.085

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qe
LSD

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	.19279	.10771	.074	-.0188	.4044
	HUANAN	-.31605*	.12550	.012	-.5626	-.0695
DONGBEI	HUABEI	-.19279	.10771	.074	-.4044	.0188
	HUANAN	-.50884*	.12222	.000	-.7489	-.2687
HUANAN	HUABEI	.31605*	.12550	.012	.0695	.5626
	DONGBEI	.50884*	.12222	.000	.2687	.7489

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to qe

Tukey HSD^{a,b}

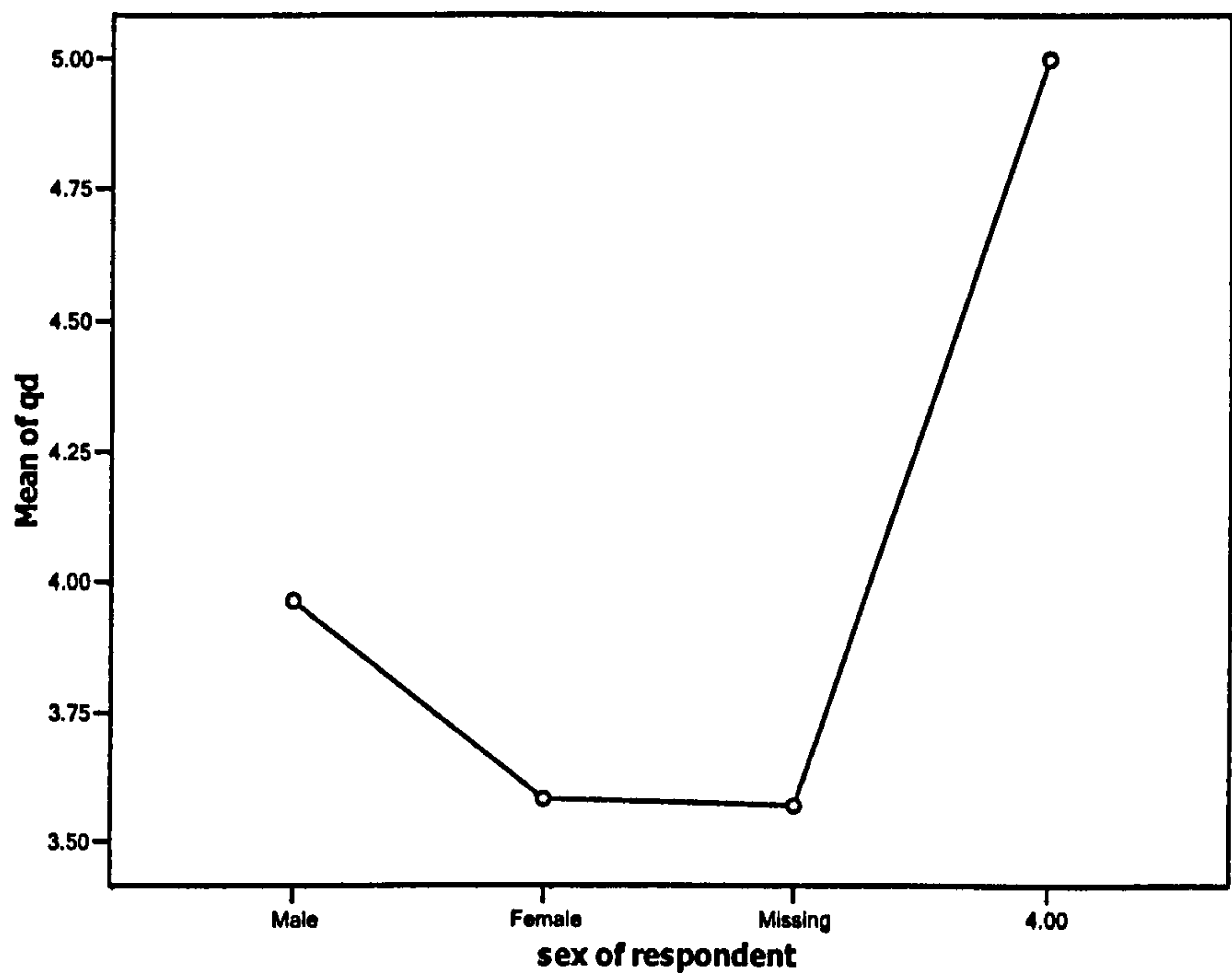
region of respondent	N	Subset for alpha = .05	
		1	2
DONGBEI	214	2.8879	3.3967
HUABEI	186	3.0806	
HUANAN	121		
Sig.		.236	1.000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

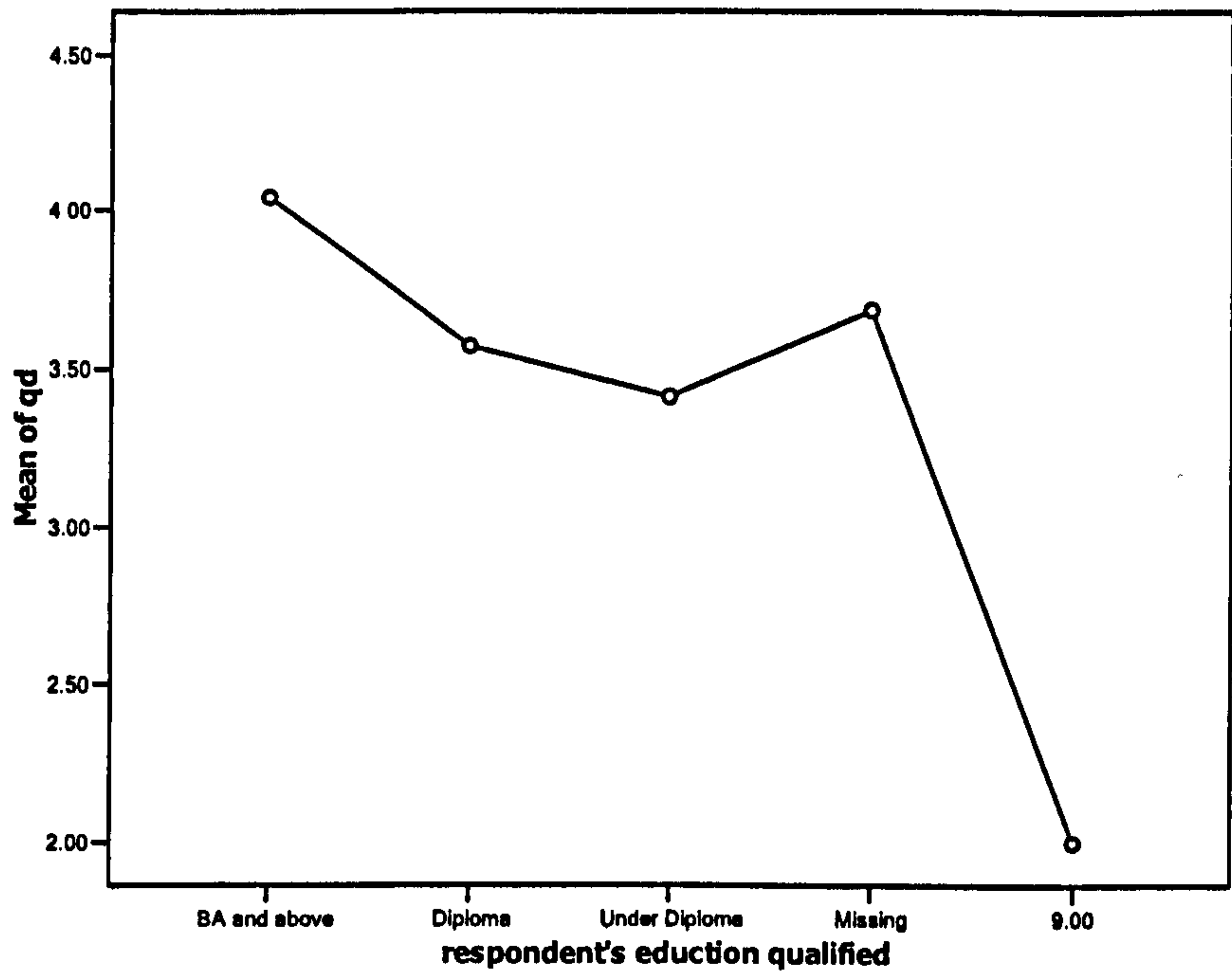
(2) Among educations groups

Means Plots

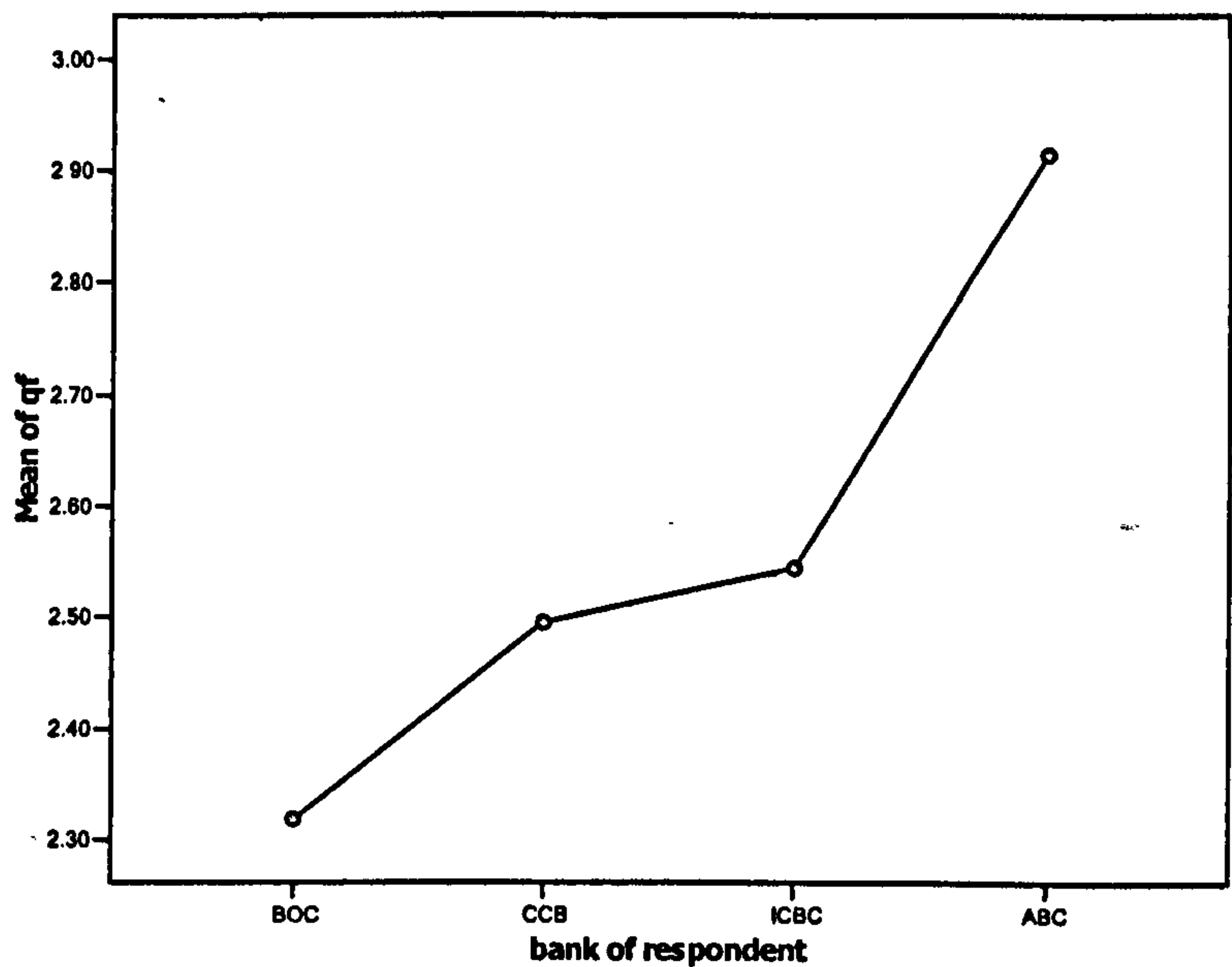


(3)Among education groups

Means Plots



For Question No. F
(1) Among banks groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to qf

Levene Statistic	df1	df2	Sig.
.773	3	517	.509

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to qf

LSD

(I) bank of respondent (J) bank of respondent		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	-.17591	.16052	.274	-.4913	.1394
	ICBC	-.22583	.13633	.098	-.4937	.0420
	ABC	-.59606*	.14775	.000	-.8863	-.3058
CCB	BOC	.17591	.16052	.274	-.1394	.4913
	ICBC	-.04992	.16034	.756	-.3649	.2651
	ABC	-.42015*	.17016	.014	-.7544	-.0859
ICBC	BOC	.22583	.13633	.098	-.0420	.4937
	CCB	.04992	.16034	.756	-.2651	.3649
	ABC	-.37023*	.14755	.012	-.6601	-.0803
ABC	BOC	.59606*	.14775	.000	.3058	.8863
	CCB	.42015*	.17016	.014	.0859	.7544
	ICBC	.37023*	.14755	.012	.0803	.6601

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

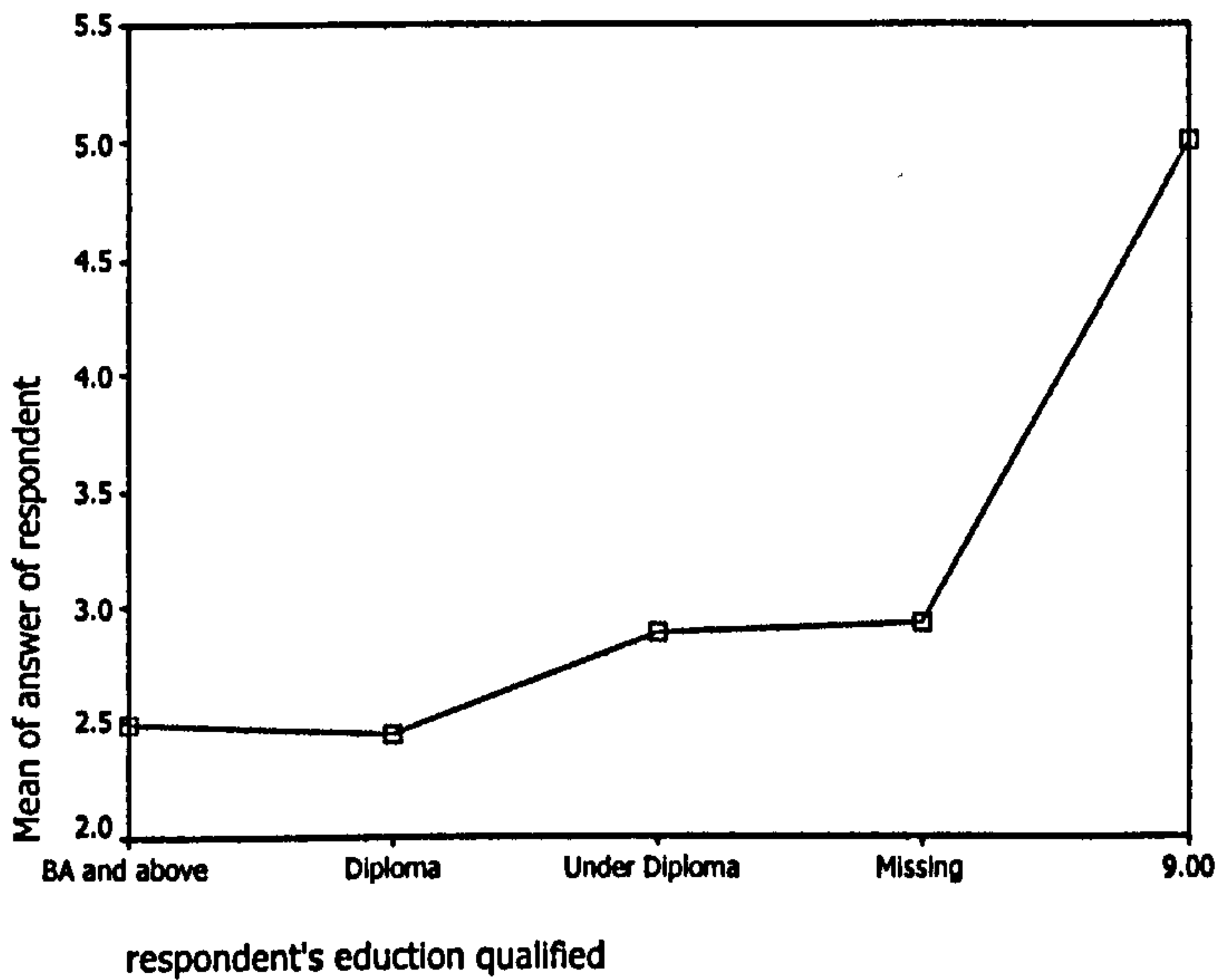
answer of respondent to qf

		N	Subset for alpha = .05	
			1	2
Tukey HSD ^{a,b}	BOC	157	2.3185	
	CCB	89	2.4944	
	ICBC	158	2.5443	2.5443
	ABC	117		2.9145
	Sig.		.460	.078

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 123.147.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2)Among education groups
Means Plots

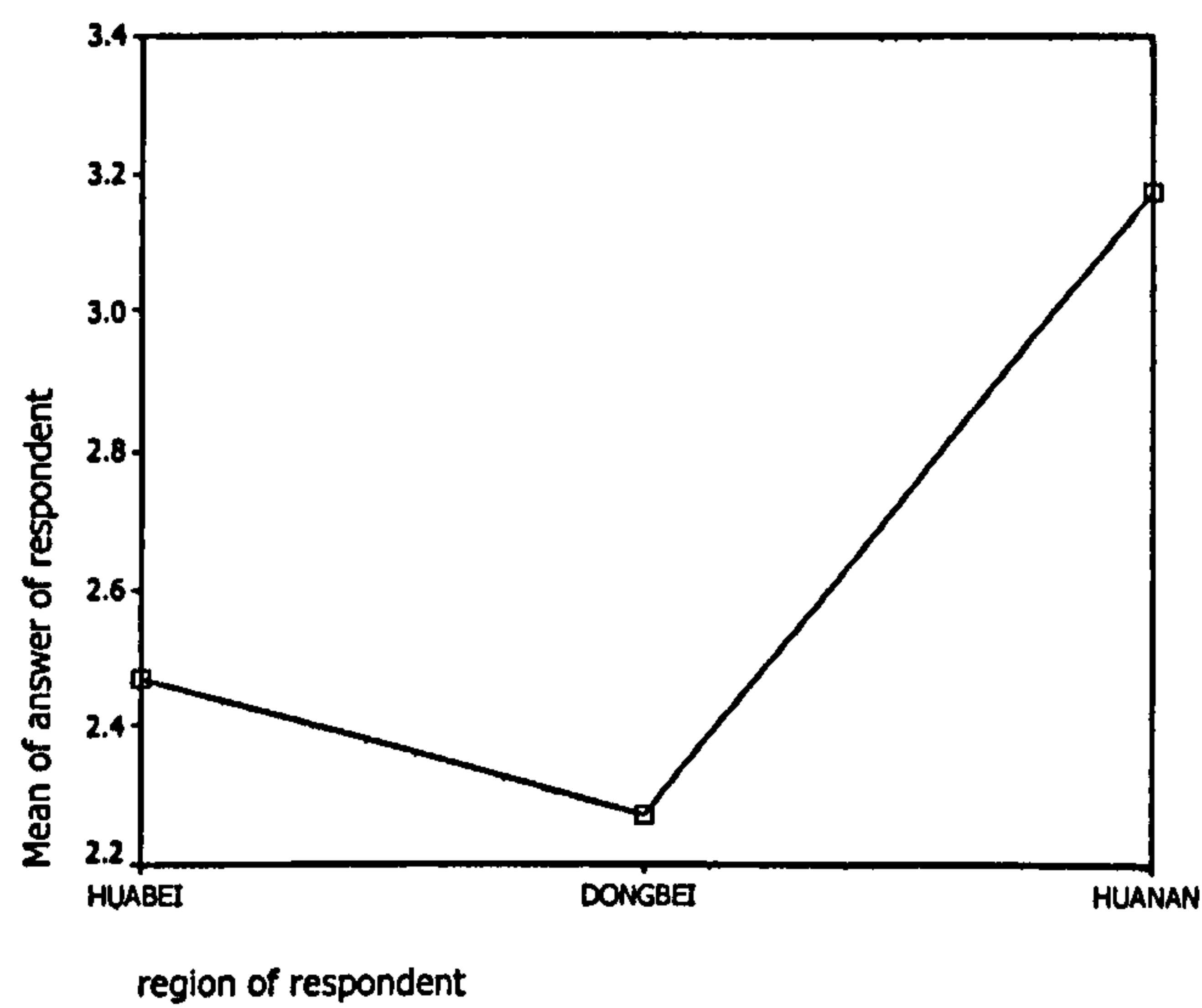


Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
3.624	4	516	.006

(3)Between region groups



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
10.834	2	518	.000

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

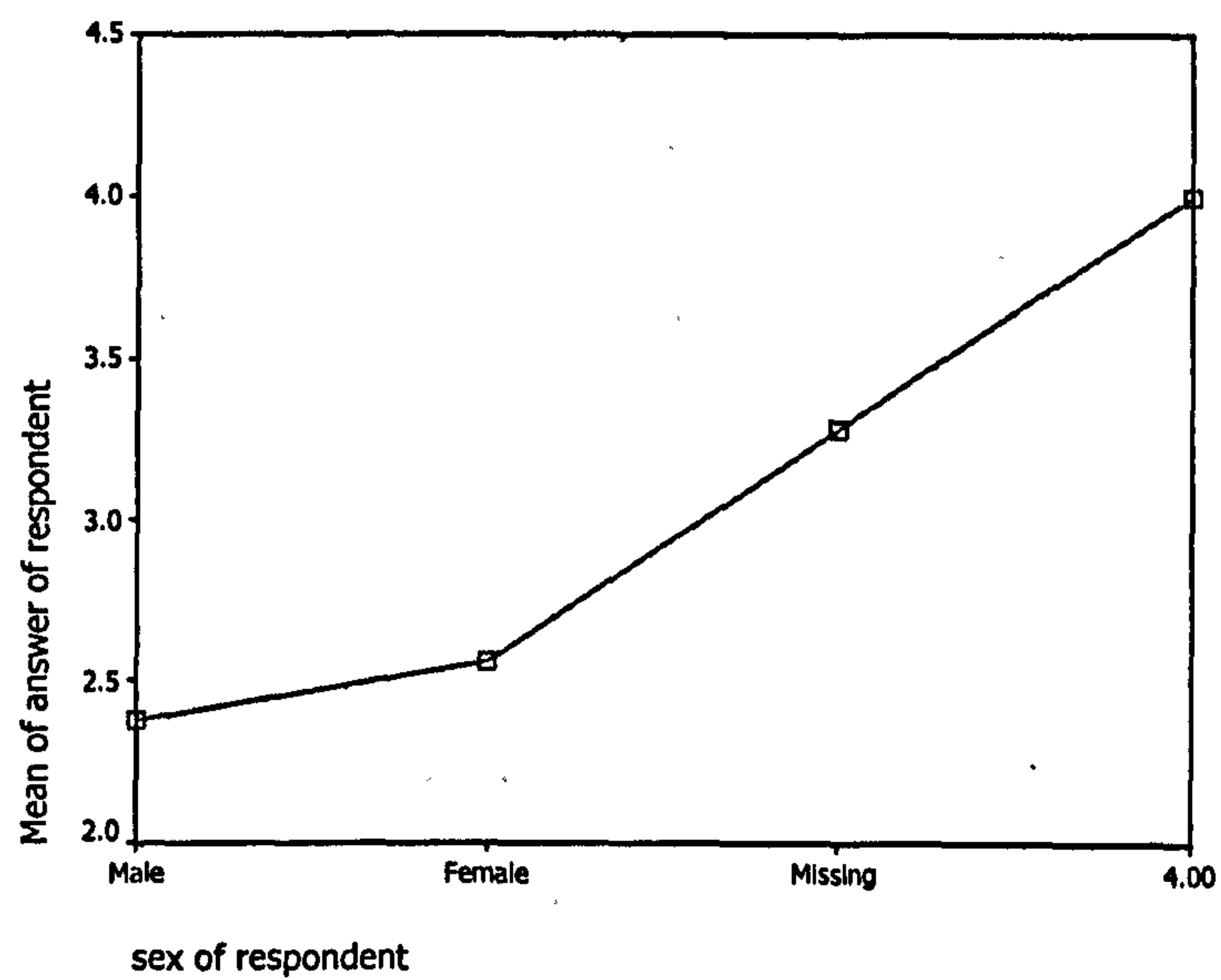
Tamhane

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	.1967	.11065	.212	-.0686	.4621
	HUANAN	-.7058*	.14899	.000	-1.0644	-.3473
DONGBEI	HUABEI	-.1967	.11065	.212	-.4621	.0686
	HUANAN	-.9025*	.14710	.000	-1.2566	-.5485
HUANAN	HUABEI	.7058*	.14899	.000	.3473	1.0644
	DONGBEI	.9025*	.14710	.000	.5485	1.2566

*. The mean difference is significant at the .05 level.

(4)Between sex groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
2.572	3	517	.053

(4)Among ages groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to qf

Levene Statistic	df1	df2	Sig.
3.267	6	514	.004

Post Hoc Tests

Multiple Comparisons

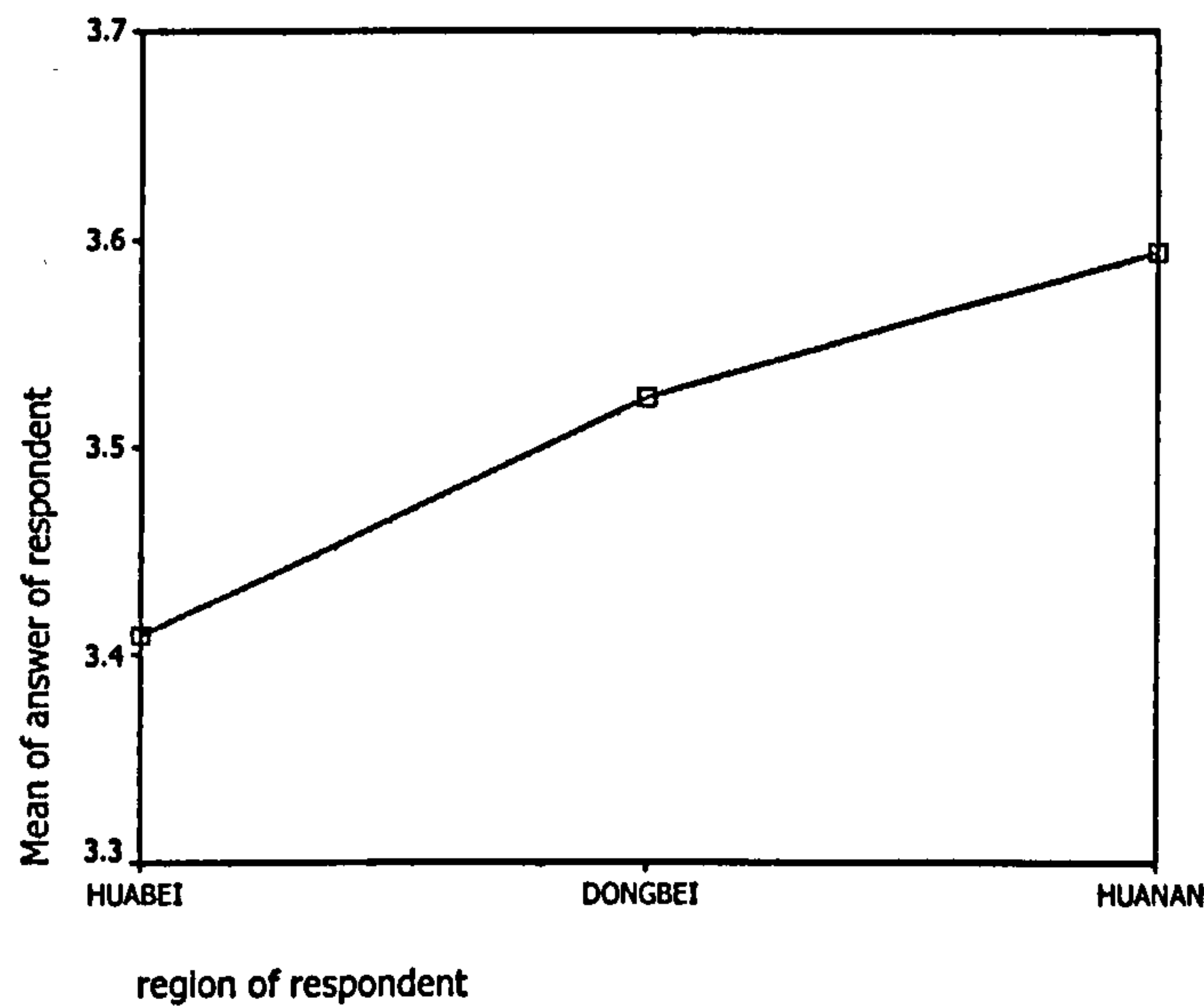
Dependent Variable: answer of respondent to qf
Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) respondent's age	(J) respondent's age				Lower Bound	Upper Bound
<25	25--29	-.28284	.19480	.968	-.8950	.3293
	30--34	-.43799	.18408	.353	-1.0206	.1447
	35--39	-.77613*	.19881	.004	-1.3998	-.1525
	40--44	-.59335	.25048	.350	-1.3781	.1914
	>44	-.86118	.29651	.116	-1.8176	.0952
	Missing	-.69118	.24891	.140	-1.4756	.0933
25--29	<25	.28284	.19480	.968	-.3293	.8950
	30--34	-.15515	.14876	.999	-.6106	.3003
	35--39	-.49328	.16665	.069	-1.0043	.0178
	40--44	-.31051	.22580	.981	-1.0179	.3969
	>44	-.57833	.27597	.607	-1.4805	.3238
	Missing	-.40833	.22405	.797	-1.1164	.2998
30--34	<25	.43799	.18408	.353	-.1447	1.0206
	25--29	.15515	.14876	.999	-.3003	.6106
	35--39	-.33814	.15398	.463	-.8104	.1342
	40--44	-.15536	.21662	1.000	-.8374	.5267
	>44	-.42318	.26851	.940	-1.3085	.4621
	Missing	-.25318	.21479	.997	-.9366	.4302
35--39	<25	.77613*	.19881	.004	.1525	1.3998
	25--29	.49328	.16665	.069	-.0178	1.0043
	30--34	.33814	.15398	.463	-.1342	.8104
	40--44	.18278	.22928	1.000	-.5345	.9001
	>44	-.08505	.27883	1.000	-.9939	.8238
	Missing	.08495	.22755	1.000	-.6329	.8028
40--44	<25	.59335	.25048	.350	-.1914	1.3781
	25--29	.31051	.22580	.981	-.3969	1.0179
	30--34	.15536	.21662	1.000	-.5267	.8374
	35--39	-.18278	.22928	1.000	-.9001	.5345
	>44	-.26783	.31774	1.000	-1.2806	.7449
	Missing	-.09783	.27385	1.000	-.9554	.7597
>44	<25	.86118	.29651	.116	-.0952	1.8176
	25--29	.57833	.27597	.607	-.3238	1.4805
	30--34	.42318	.26851	.940	-.4621	1.3085
	35--39	.08505	.27883	1.000	-.8238	.9939
	40--44	.26783	.31774	1.000	-.7449	1.2806
	Missing	.17000	.31650	1.000	-.8416	1.1816
Missing	<25	.69118	.24891	.140	-.0933	1.4756
	25--29	.40833	.22405	.797	-.2998	1.1164
	30--34	.25318	.21479	.997	-.4302	.9366
	35--39	-.08495	.22755	1.000	-.8028	.6329
	40--44	.09783	.27385	1.000	-.7597	.9554
	>44	-.17000	.31650	1.000	-1.1816	.8416

*. The mean difference is significant at the .05 level.

For Question 1.1.1, Among regions groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
1.089	2	518	.337

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.1148	.32652	.725	-.7562	.5267
		HUANAN	-.1864	.38042	.624	-.9338	.5609
	DONGBEI	HUABEI	.1148	.32652	.725	-.5267	.7562
		HUANAN	-.0717	.37048	.847	-.7995	.6561
	HUANAN	HUABEI	.1864	.38042	.624	-.5609	.9338
		DONGBEI	.0717	.37048	.847	-.6561	.7995

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a, c} HUABEI	186	3.4086
DONGBEI	214	3.5234
HUANAN	121	3.5950

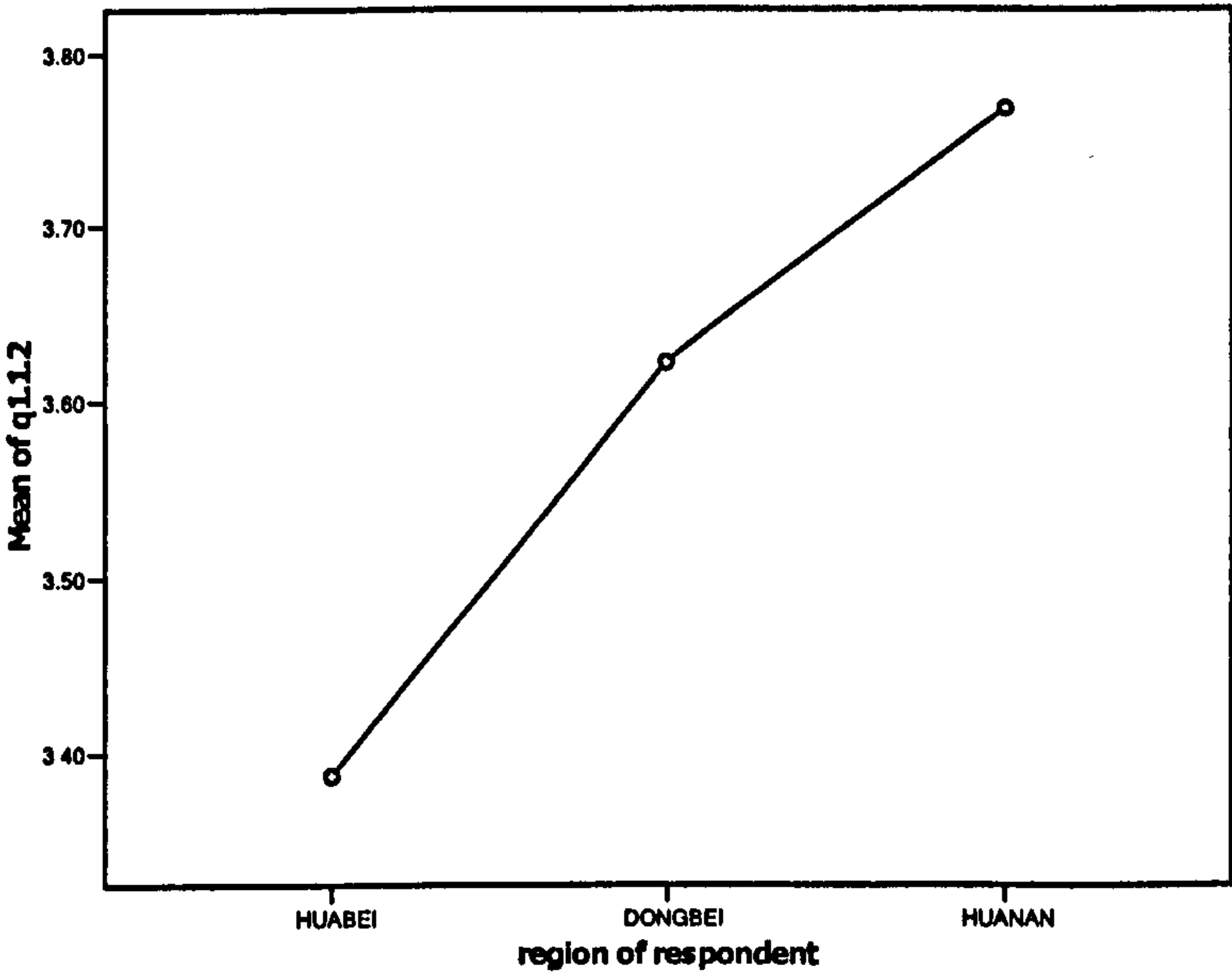
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.1.2

Among regions groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.1.2

Levene Statistic	df1	df2	Sig.
1.582	2	518	.206

Homogeneous Subsets

Multiple Comparisons						
Dependent Variable: answer of respondent to q1.1.2						
LSD						
(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.23440*	.09710	.016	-.4252	-.0436
	HUANAN	-.38150*	.11313	.001	-.6037	-.1593
DONGBEI	HUABEI	.23440*	.09710	.016	.0436	.4252
	HUANAN	-.14710	.11017	.182	-.3635	.0693
HUANAN	HUABEI	.38150*	.11313	.001	.1593	.6037
	DONGBEI	.14710	.11017	.182	-.0693	.3635

*. The mean difference is significant at the .05 level.

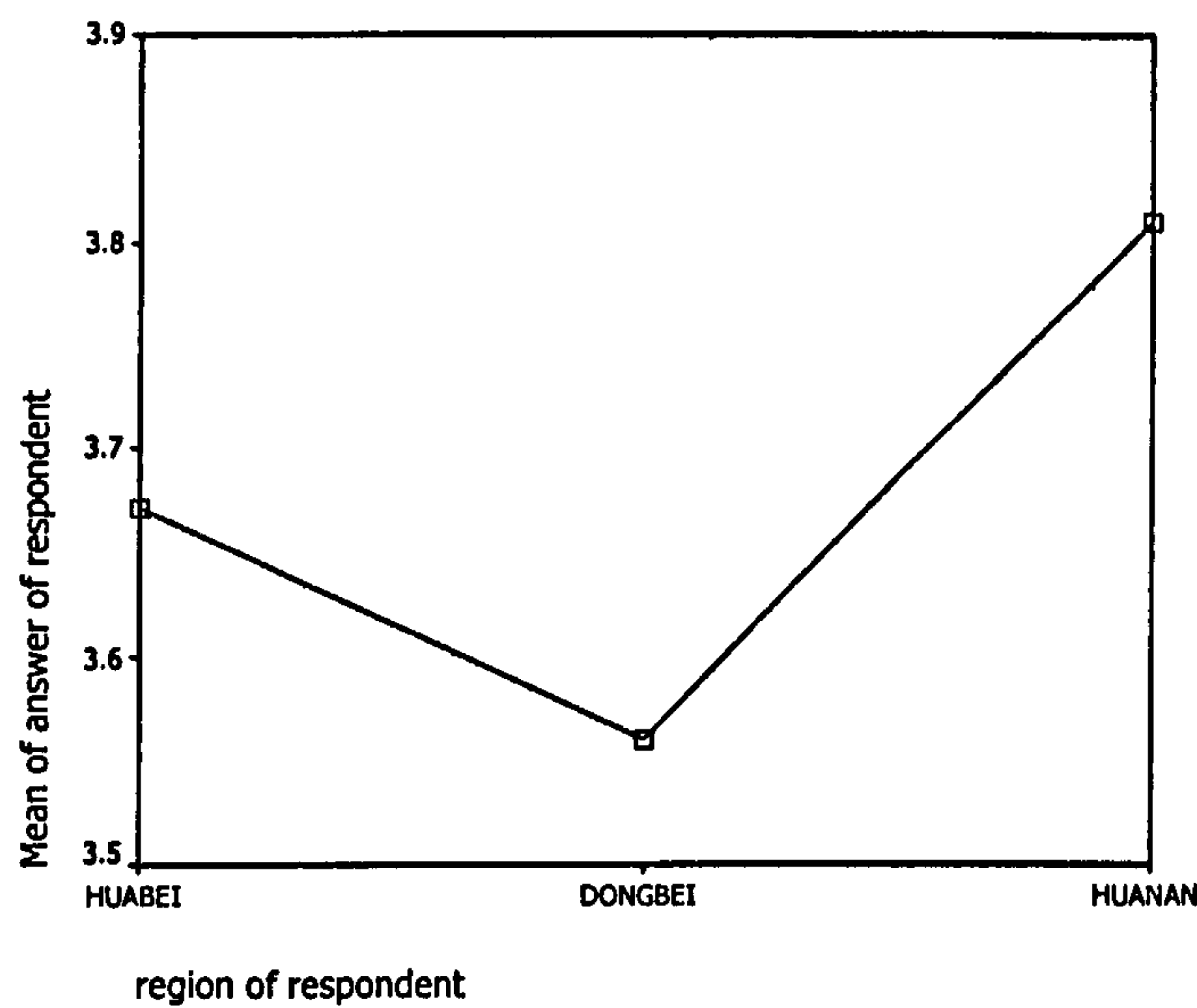
Homogeneous Subsets

answer of respondent to q1.1.2				
	region of respondent	N	Subset for alpha = .05	
			1	2
Tukey HSD ^{a, b}	HUABEI	186	3.3871	
	DONGBEI	214	3.6215	3.6215
	HUANAN	121		3.7686
	Sig.		.074	.355

- Means for groups in homogeneous subsets are displayed.
- a. Uses Harmonic Mean Sample Size = 163.812.
 - b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.1.3

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
1.907	2	518	.150

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
LSD	HUABEI	DONGBEI	.1102	.213	-.0635	.2839
		HUANAN	-.1389	.178	-.3413	.0634
	DONGBEI	HUABEI	-.1102	.213	-.2839	.0635
		HUANAN	-.2492*	.013	-.4463	-.0521
	HUANAN	HUABEI	.1389	.178	-.0634	.3413
		DONGBEI	.2492*	.013	.0521	.4463

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

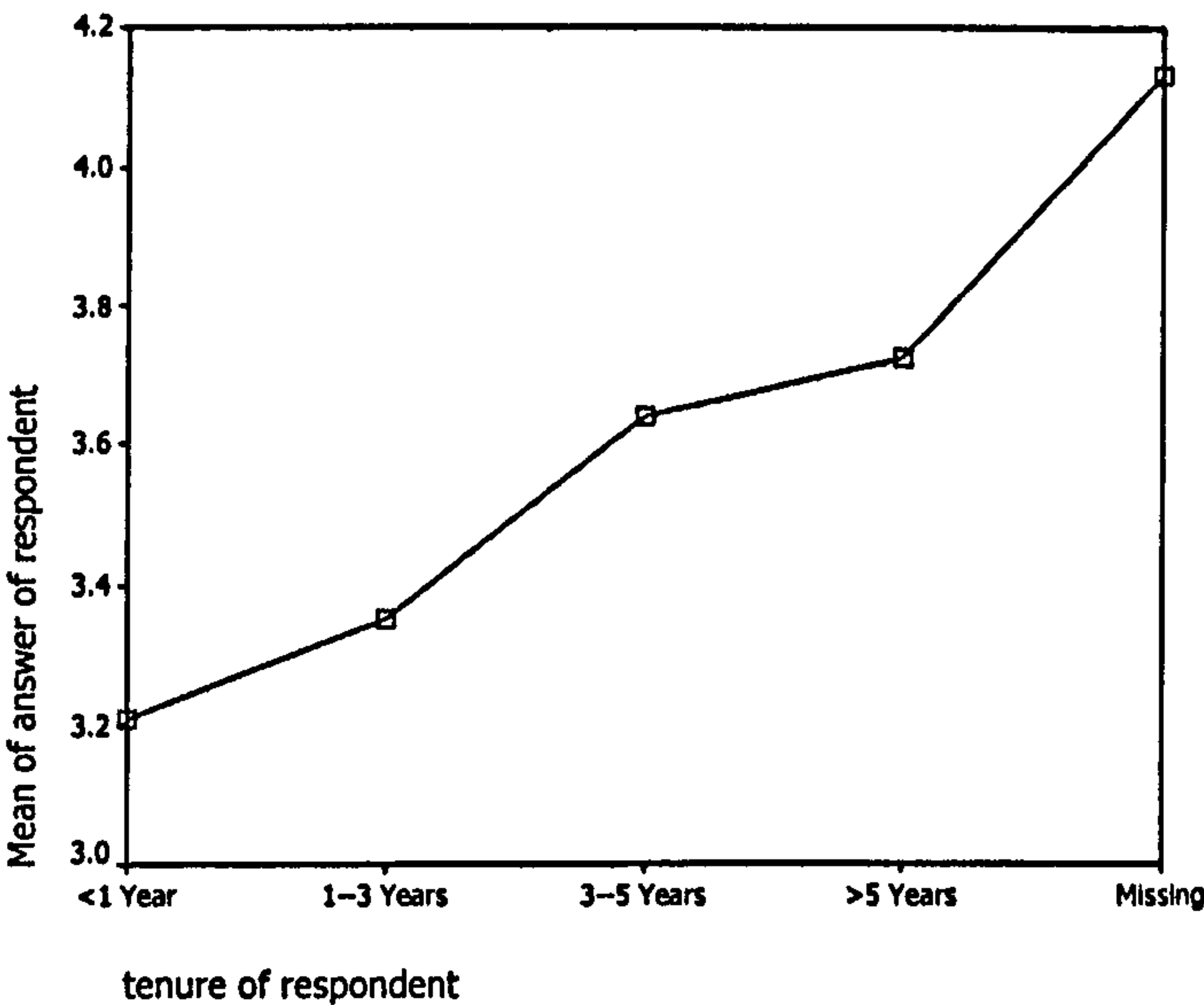
region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b} DONGBEI	214	3.5607	
HUABEI	186	3.6710	3.6710
HUANAN	121		3.8099

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2)Between tenures groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
3.537	4	516	.007

Post Hoc Tests

Multiple Comparisons

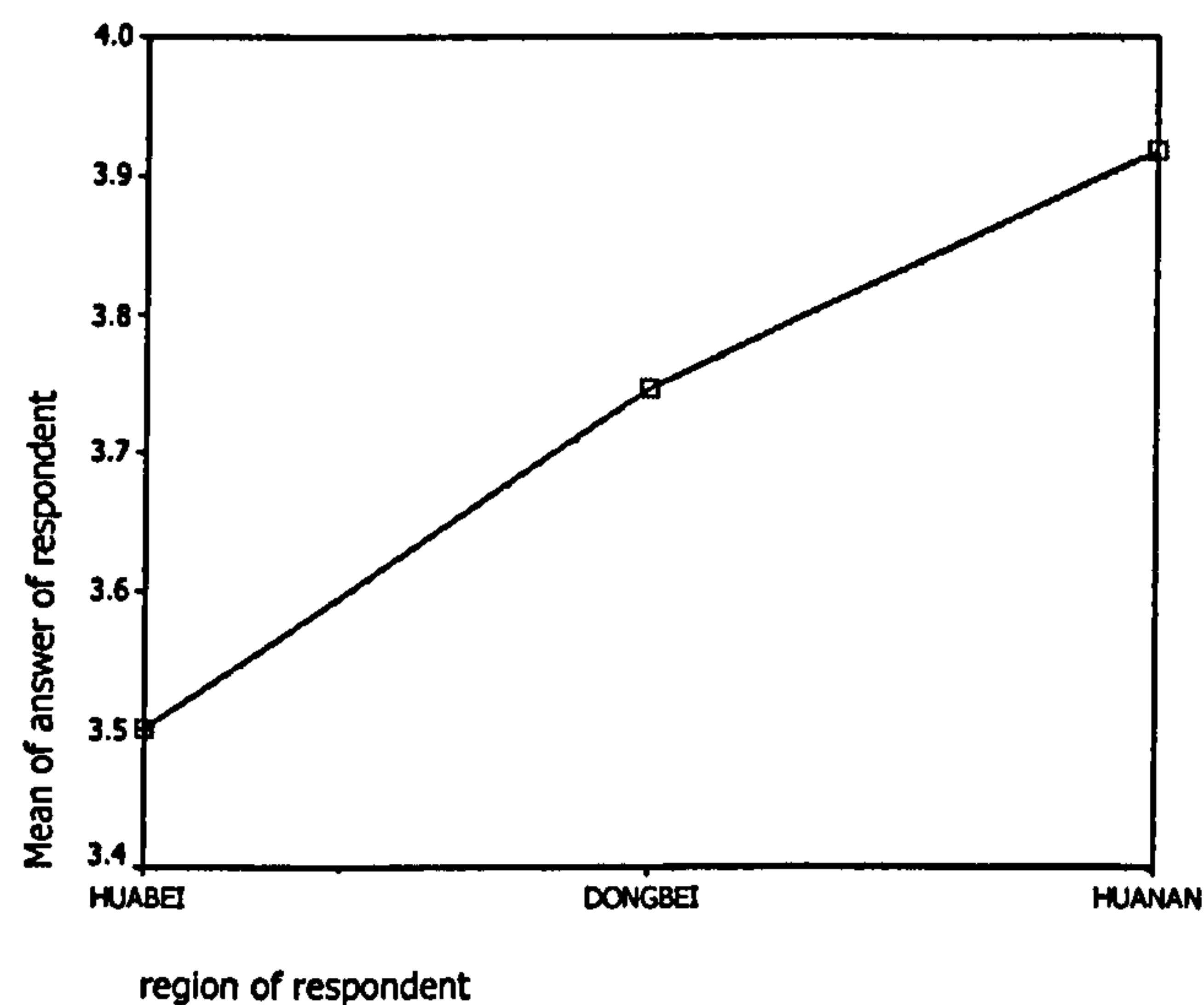
Dependent Variable: answer of respondent
Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) tenure of respondent	(J) tenure of respondent				Lower Bound	Upper Bound
<1 Year	1--3 Years	-.1425	.25811	1.000	-.9093	.6242
	3--5 Years	-.4302	.24600	.610	-1.1689	.3084
	>5 Years	-.5162	.22963	.290	-1.2211	.1886
	Missing	-.9250*	.26159	.012	-1.7065	-.1435
1--3 Years	<1 Year	.1425	.25811	1.000	-.6242	.9093
	3--5 Years	-.2877	.16075	.547	-.7464	.1711
	>5 Years	-.3737	.13437	.067	-.7619	.0145
	Missing	-.7825*	.18371	.001	-1.3252	-.2397
3--5 Years	<1 Year	.4302	.24600	.610	-.3084	1.1689
	1--3 Years	.2877	.16075	.547	-.1711	.7464
	>5 Years	-.0860	.10932	.997	-.3978	.2258
	Missing	-.4948	.16627	.054	-.9944	.0048
>5 Years	<1 Year	.5162	.22963	.290	-.1886	1.2211
	1--3 Years	.3737	.13437	.067	-.0145	.7619
	3--5 Years	.0860	.10932	.997	-.2258	.3978
	Missing	-.4088	.14093	.093	-.8597	.0421
Missing	<1 Year	.9250*	.26159	.012	.1435	1.7065
	1--3 Years	.7825*	.18371	.001	.2397	1.3252
	3--5 Years	.4948	.16627	.054	-.0048	.9944
	>5 Years	.4088	.14093	.093	-.0421	.8597

*. The mean difference is significant at the .05 level.

For Question No. 1.1.4

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent			
Levene Statistic	df1	df2	Sig.
3.596	2	518	.028

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent
Tamhane

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.2477*	.09442	.027	-.4741	-.0213
	HUANAN	-.4174*	.10233	.000	-.6632	-.1715
DONGBEI	HUABEI	.2477*	.09442	.027	.0213	.4741
	HUANAN	-.1697	.10087	.255	-.4120	.0726
HUANAN	HUABEI	.4174*	.10233	.000	.1715	.6632
	DONGBEI	.1697	.10087	.255	-.0726	.4120

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b} HUABEI	186	3.5000	
DONGBEI	214		3.7477
HUANAN	121		3.9174

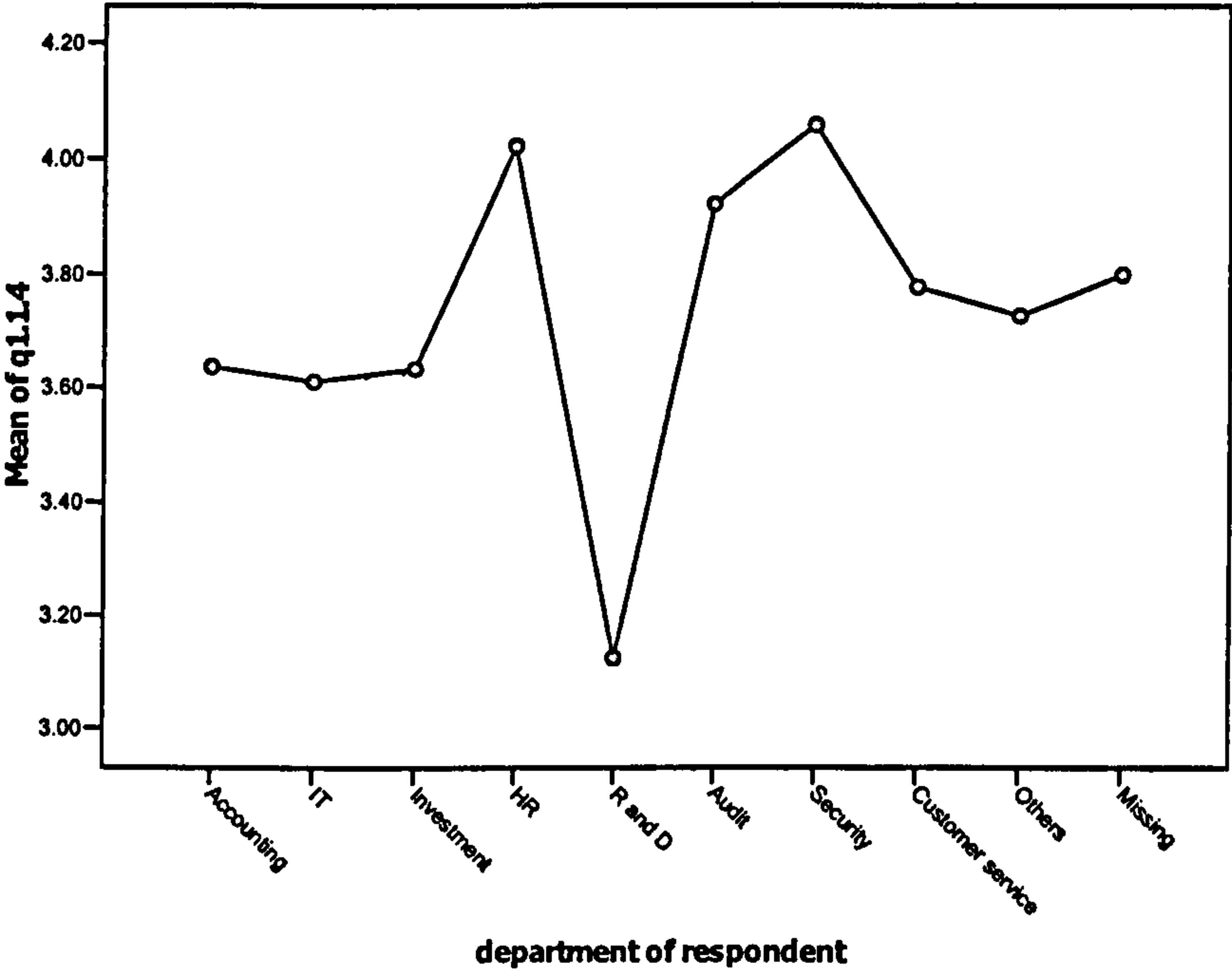
Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among departments groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.1.4

Levene Statistic	df1	df2	Sig.
1.774	9	511	.071

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1 1 4

LSD

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	.02881	.16797	.874	-.3034	.3500
	Investment	.00320	.10718	.878	-.2073	.2137
	HR	-.36689*	.16503	.018	-.7111	-.0227
	R and D	.51136	.33633	.132	-.1563	1.1780
	Audit	-.28671	.27130	.291	-.8107	.2463
	Security	-.42246	.24078	.080	-.8956	.0505
	Customer service	-.14141	.19784	.475	-.5301	.2473
	Others	-.09091	.21544	.673	-.6142	.3324
	Missing	-.18364	.18958	.388	-.5381	.2088
IT	Accounting	-.02881	.16797	.874	-.3556	.3034
	Investment	-.02341	.15942	.883	-.3366	.2898
	HR	-.41350*	.20290	.042	-.8121	-.0149
	R and D	.48478	.35828	.178	-.2211	1.1908
	Audit	-.31332	.29687	.290	-.8948	.2679
	Security	-.44907	.26814	.085	-.8759	.0777
	Customer service	-.16802	.23038	.466	-.6206	.2840
	Others	-.11762	.24588	.633	-.6001	.3651
	Missing	-.19024	.22333	.395	-.6290	.2486
Investment	Accounting	-.00320	.10718	.978	-.2137	.2073
	IT	.02341	.15942	.863	-.2898	.3366
	HR	-.39009*	.15632	.013	-.6972	-.0830
	R and D	.50817	.33618	.130	-.1503	1.1687
	Audit	-.28691	.26609	.278	-.8127	.2329
	Security	-.42588	.23488	.071	-.8871	.0358
	Customer service	-.14481	.19064	.448	-.5191	.2299
	Others	-.09411	.20886	.652	-.6044	.3162
	Missing	-.16683	.18205	.360	-.5245	.1908
HR	Accounting	-.36689*	.16503	.019	-.6827	.7111
	IT	.41350*	.20290	.042	.0149	.8121
	Investment	.39009*	.15632	.013	.0830	.6972
	R and D	.89826*	.35791	.012	.1951	1.6014
	Audit	.10018	.28421	.734	-.4778	.6782
	Security	-.03557	.26631	.894	-.6588	.4878
	Customer service	.24548	.22824	.283	-.2026	.6930
	Others	.29598	.24388	.225	-.1827	.7747
	Missing	.22326	.22112	.313	-.2112	.6577
R and D	Accounting	-.51136	.33633	.132	-1.1780	.1563
	IT	-.48478	.35828	.178	-1.1908	.2211
	Investment	-.50817	.33618	.130	-1.1687	.1503
	HR	-.89826*	.35791	.012	-1.6014	-.1951
	Audit	-.79808	.41770	.057	-1.6187	.0225
	Security	-.83382*	.39854	.020	-1.7168	-.1509
	Customer service	-.85278	.37417	.082	-1.3879	.0823
	Others	-.80227	.38377	.117	-1.3582	.1517
	Missing	-.67500	.36987	.069	-1.4017	.0617
Audit	Accounting	.28671	.27130	.291	-.2463	.8197
	IT	.31332	.29687	.290	-.2679	.8948
	Investment	.28691	.26609	.278	-.2329	.8127
	HR	-.10018	.28421	.734	-.6782	.4778
	R and D	.79808	.41770	.057	.0225	1.6187
	Security	-.13575	.34248	.692	-.8088	.5371
	Customer service	.14530	.31379	.644	-.4712	.7618
	Others	.19580	.32518	.547	-.4430	.8346
	Missing	.12308	.30886	.690	-.4833	.7295
Security	Accounting	.42246	.24078	.080	-.0505	.8956
	IT	.44907	.26814	.065	-.0777	.9759
	Investment	.42588	.23488	.071	-.0358	.8871
	HR	.03557	.26631	.894	-.4878	.5588
	R and D	.83382*	.39854	.020	.1509	1.7168
	Audit	.13575	.34248	.692	-.5371	.8088
	Customer service	.28105	.28780	.329	-.2844	.8485
	Others	.33155	.30017	.270	-.2582	.9213
	Missing	.25882	.28218	.359	-.2956	.8132
Customer service	Accounting	.14141	.19784	.475	-.2473	.5301
	IT	.16802	.23038	.466	-.2846	.6206
	Investment	.14481	.19064	.448	-.2299	.5191
	HR	-.24548	.22824	.283	-.6939	.2029
	R and D	.85278	.37417	.082	.0823	1.3879
	Audit	-.14530	.31379	.644	-.7618	.4712
	Security	-.28105	.28780	.329	-.8485	.2844
	Others	.05051	.26698	.850	-.4740	.5750
	Missing	-.02222	.24858	.928	-.6087	.4822
Others	Accounting	.09091	.21544	.673	-.3324	.5142
	IT	.11762	.24588	.633	-.3651	.6001
	Investment	.09411	.20886	.652	-.3162	.5044
	HR	-.29598	.24388	.225	-.7747	.1827
	R and D	.80227	.38377	.117	-.1517	1.3582
	Audit	-.19580	.32518	.547	-.8346	.4430
	Security	-.33155	.30017	.270	-.9213	.2582
	Customer service	-.05051	.26698	.850	-.6750	.4740
	Missing	-.07273	.26091	.781	-.6863	.4399
Missing	Accounting	.18364	.18958	.388	-.2088	.5361
	IT	.19024	.22333	.395	-.2485	.6290
	Investment	.16683	.18205	.360	-.1908	.5246
	HR	-.22326	.22112	.313	-.6677	.2112
	R and D	.87500	.36987	.069	-.0617	1.4017
	Audit	-.12308	.30886	.690	-.7295	.4833
	Security	-.25882	.28218	.359	-.8132	.2956
	Customer service	.02222	.24858	.928	-.4822	.5087
	Others	.07273	.26091	.781	-.4399	.5863

The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.1.4

Tukey HSD^{a,b}

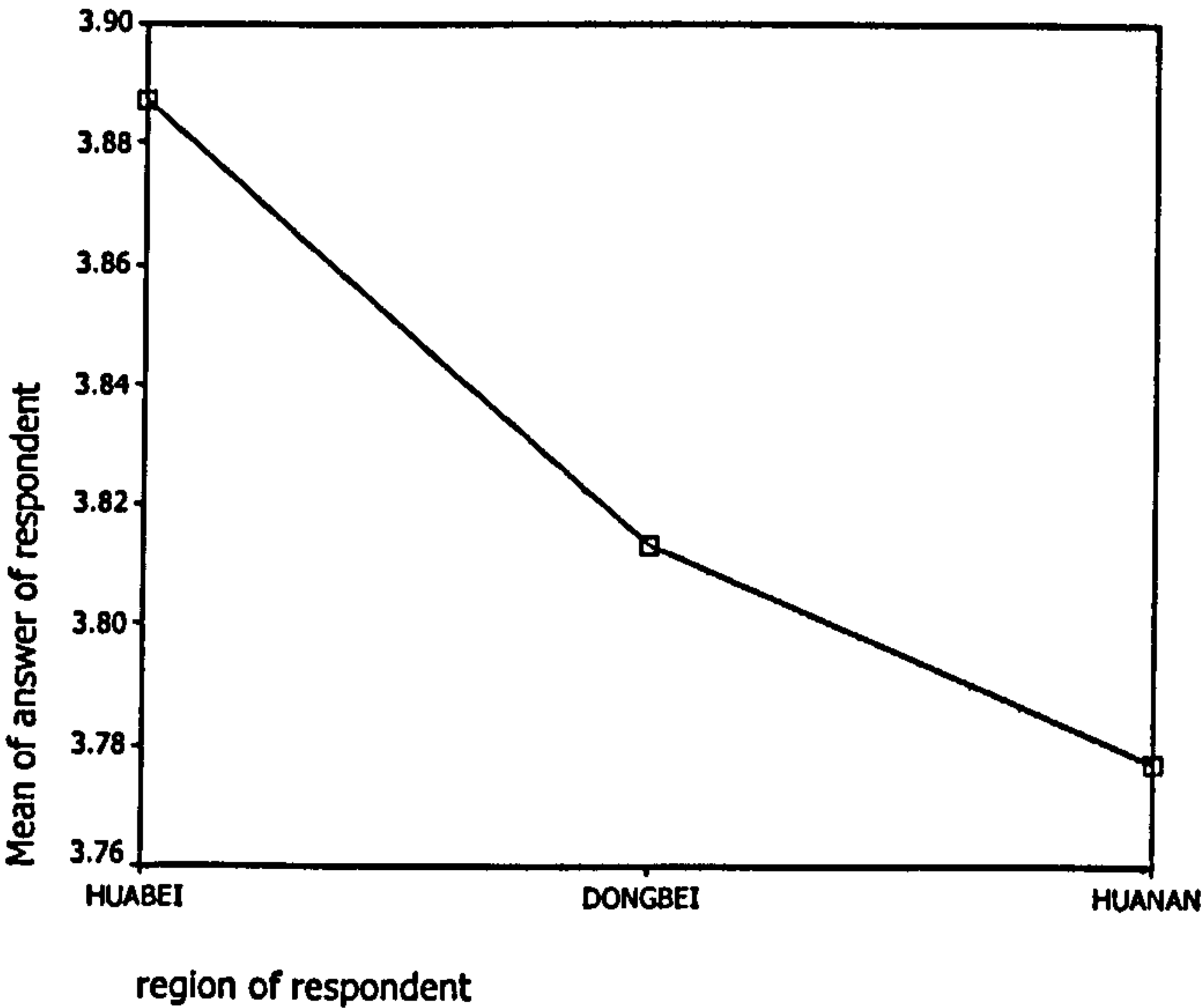
department of respondent	N	Subset for alpha = .05	
		1	2
R and D	8	3.1250	
IT	41	3.6098	3.6098
Investment	199	3.6332	3.6332
Accounting	121	3.6364	3.6364
Others	22	3.7273	3.7273
Customer service	27	3.7778	3.7778
Missing	30	3.8000	3.8000
Audit	13	3.9231	3.9231
HR	43		4.0233
Security	17		4.0588
Sig.		.107	.831

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 22.857.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.1.5

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
13.511	2	518	.000

Post Hoc Tests

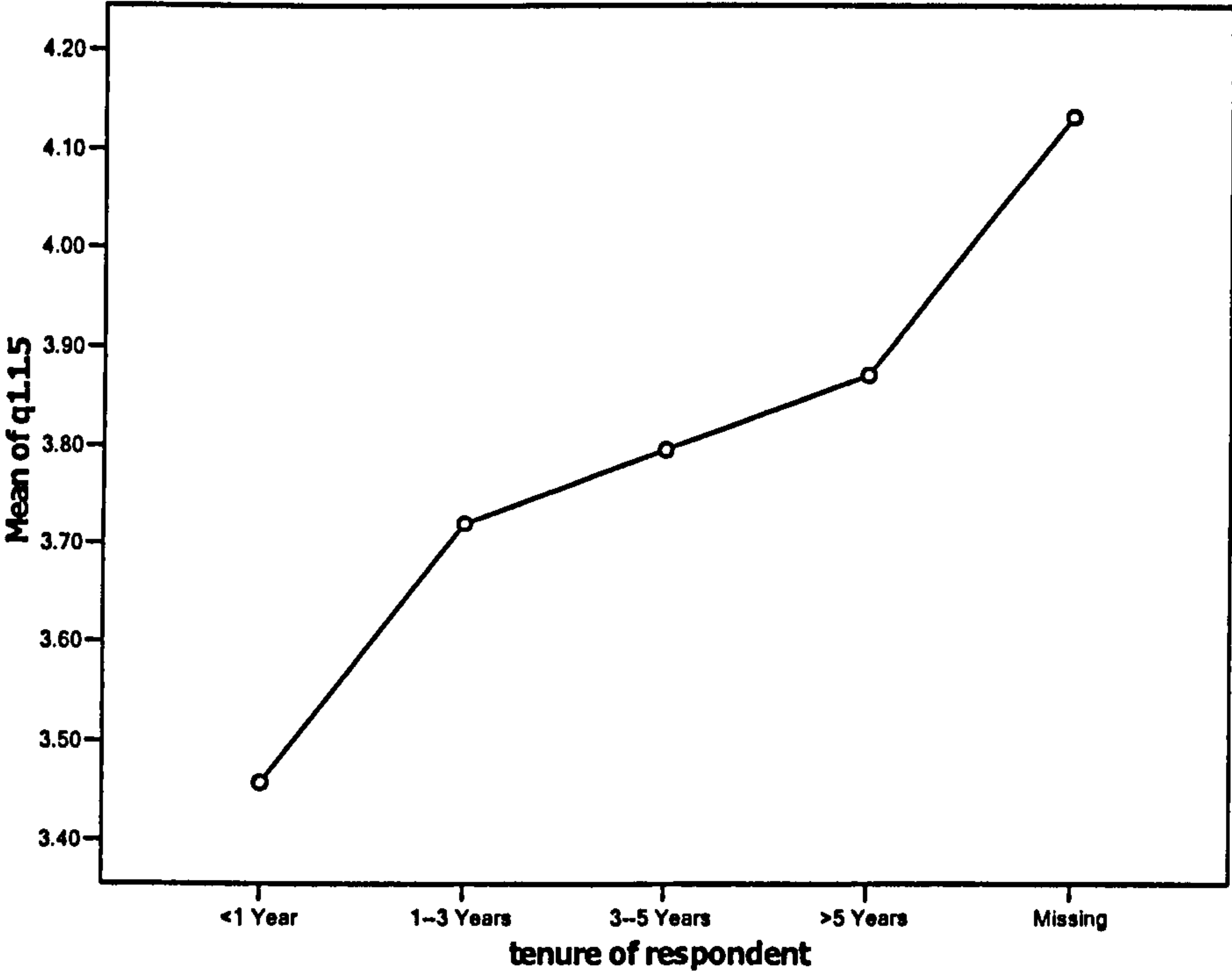
Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent
Tamhane

(I) region of responc (J) region of responc		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	.0740	.08261	.751	-.1241	.2721
	HUANAN	.1102	.11549	.714	-.1679	.3884
DONGBEI	HUABEI	-.0740	.08261	.751	-.2721	.1241
	HUANAN	.0362	.11718	.986	-.2459	.3183
HUANAN	HUABEI	-.1102	.11549	.714	-.3884	.1679
	DONGBEI	-.0362	.11718	.986	-.3183	.2459

(2) Among tenure groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.1.5

Levene Statistic	df1	df2	Sig.
3.062	4	516	.016

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.1.5

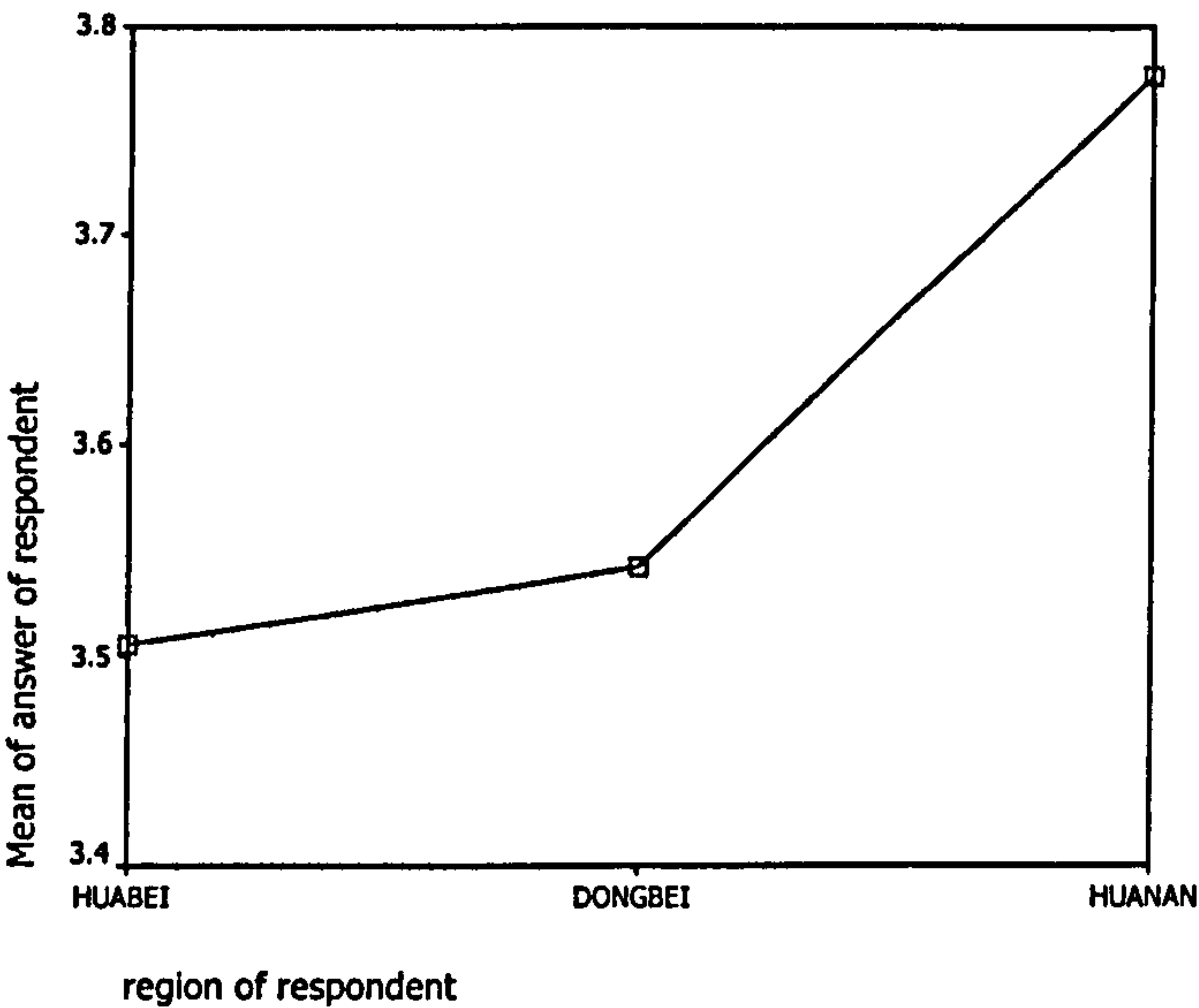
Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) tenure of respondent	(J) tenure of respondent				Lower Bound	Upper Bound
<1 Year	1-3 Years	-.26096	.27891	.988	-1.0877	.5658
	3-5 Years	-.33685	.25928	.897	-1.1185	.4448
	>5 Years	-.41301	.24503	.668	-1.1657	.3397
	Missing	-.67500	.30777	.297	-1.5911	.2411
1-3 Years	<1 Year	.26096	.27891	.988	-.5658	1.0877
	3-5 Years	-.07588	.17096	1.000	-.5648	.4130
	>5 Years	-.15205	.14847	.975	-.5815	.2774
	Missing	-.41404	.23816	.619	-1.1317	.3036
3-5 Years	<1 Year	.33685	.25928	.897	-.4448	1.1185
	1-3 Years	.07588	.17096	1.000	-.4130	.5648
	>5 Years	-.07616	.10714	.999	-.3816	.2293
	Missing	-.33815	.21484	.751	-1.0069	.3306
>5 Years	<1 Year	.41301	.24503	.668	-.3397	1.1657
	1-3 Years	.15205	.14847	.975	-.2774	.5815
	3-5 Years	.07616	.10714	.999	-.2293	.3816
	Missing	-.26199	.19741	.897	-.9039	.3799
Missing	<1 Year	.67500	.30777	.297	-.2411	1.5911
	1-3 Years	.41404	.23816	.619	-.3036	1.1317
	3-5 Years	.33815	.21484	.751	-.3306	1.0069
	>5 Years	.26199	.19741	.897	-.3799	.9039

For Question No. 1.1.6

(1) Among regions groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
5.134	2	518	.006

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.0367	.09676	.705	-.2268	.1534
		HUANAN	-.2715*	.11273	.016	-.4930	-.0500
	DONGBEI	HUABEI	.0367	.09676	.705	-.1534	.2268
		HUANAN	-.2348*	.10979	.033	-.4505	-.0191
	HUANAN	HUABEI	.2715*	.11273	.016	.0500	.4930
		DONGBEI	.2348*	.10979	.033	.0191	.4505

*. The mean difference is significant at the .05 level.

Multiple Comparisons

Dependent Variable: answer of respondent to q1.1.6

Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
HUABEI	DONGBEI	-.03668	.09276	.971	-.2592	.1858
	HUANAN	-.27148	.12452	.088	-.5709	.0280
DONGBEI	HUABEI	.03668	.09276	.971	-.1858	.2592
	HUANAN	-.23480	.11670	.131	-.5158	.0462
HUANAN	HUABEI	.27148	.12452	.088	-.0280	.5709
	DONGBEI	.23480	.11670	.131	-.0462	.5158

Homogeneous Subsets

answer of respondent

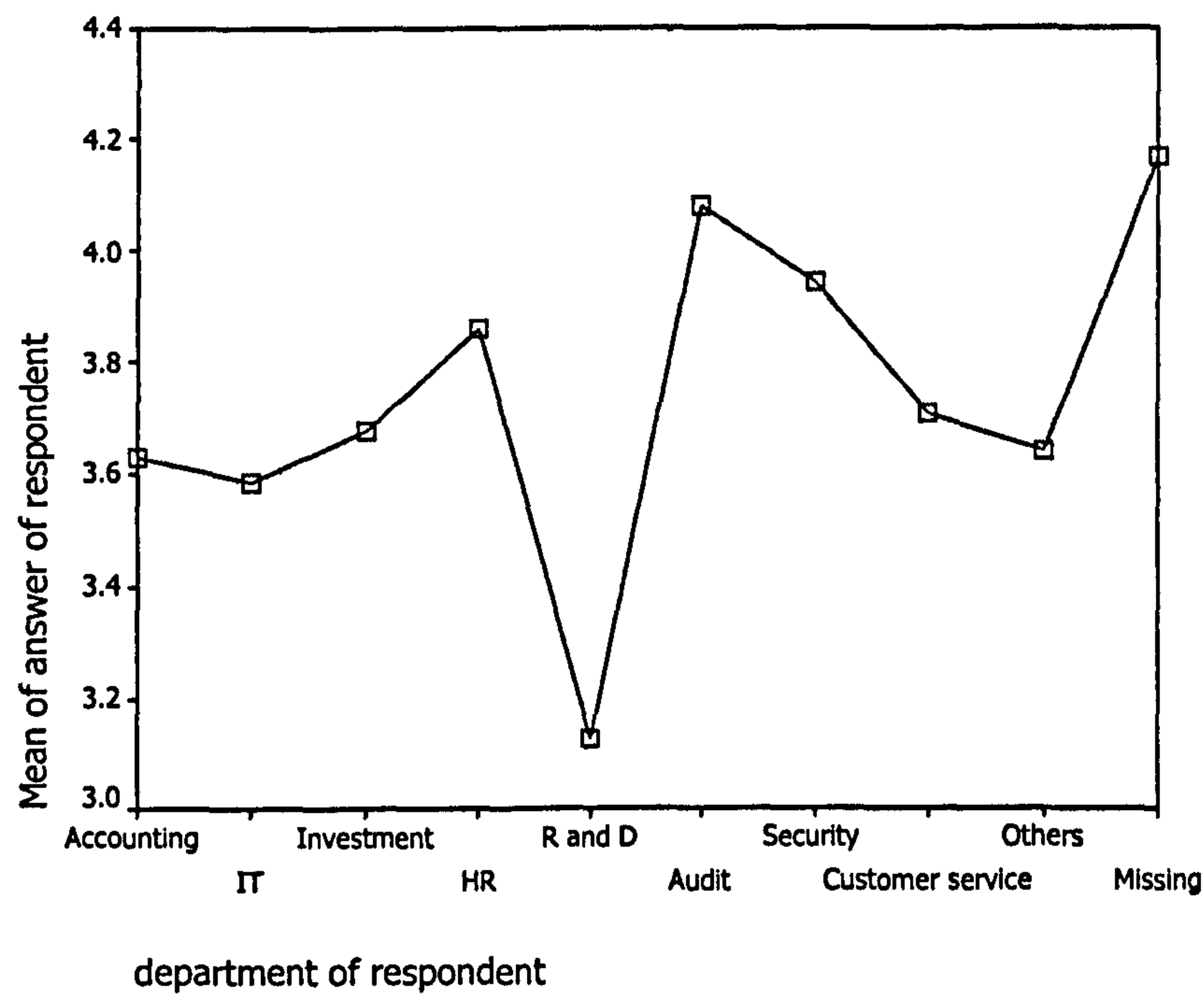
region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b}	HUABEI	186	3.5054
	DONGBEI	214	3.5421
	HUANAN	121	3.7769

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.2.1

(1) Among departments groups
Means Plots



Test of Homogeneity of Variances

answer of respondent			
Levene Statistic	df1	df2	Sig.
1.698	9	511	.087

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent
Tamhane

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	.0427	.17300	1.000	-.5439	.6293
	Investment	-.0453	.11369	1.000	-.4194	.3289
	HR	-.2324	.14045	.992	-.7026	.2379
	R and D	.5031	.30832	.999	-.9900	1.9962
	Audit	-.4488	.27933	.998	-1.5706	.6729
	Security	-.3131	.23576	1.000	-1.1959	.5697
	Customer service	-.0756	.19702	1.000	-.7654	.6142
	Others	-.0083	.17892	1.000	-.6400	.6234
	Missing	-.5386	.18917	.255	-1.1941	.1169
IT	Accounting	-.0427	.17300	1.000	-.6293	.5439
	Investment	-.0880	.16383	1.000	-.6482	.4722
	HR	-.2751	.18341	.999	-.8961	.3459
	R and D	.4604	.33011	1.000	-.9849	1.9056
	Audit	-.4916	.30322	.997	-1.6409	.6578
	Security	-.3558	.26363	1.000	-1.2996	.5880
	Customer service	-.1183	.22964	1.000	-.9051	.6684
	Others	-.0510	.21431	1.000	-.7880	.6860
	Missing	-.5813	.22293	.401	-1.3409	.1783
Investment	Accounting	.0453	.11369	1.000	-.3289	.4194
	IT	.0880	.16383	1.000	-.4722	.6482
	HR	-.1871	.12898	.999	-.6221	.2480
	R and D	.5484	.30327	.994	-.9660	2.0627
	Audit	-.4036	.27375	1.000	-1.5238	.7167
	Security	-.2678	.22912	1.000	-1.1409	.6053
	Customer service	-.0303	.18902	1.000	-.7006	.6399
	Others	.0370	.17007	1.000	-.5741	.6481
	Missing	-.4933	.18082	.347	-1.1272	.1406
HR	Accounting	.2324	.14045	.992	-.2379	.7026
	IT	.2751	.18341	.999	-.3459	.8961
	Investment	.1871	.12898	.999	-.2480	.6221
	R and D	.7355	.31428	.868	-.7390	2.2099
	Audit	-.2165	.28590	1.000	-1.3434	.9105
	Security	-.0807	.24351	1.000	-.9786	.8172
	Customer service	.1568	.20623	1.000	-.5596	.8731
	Others	.2241	.18901	1.000	-.4366	.8848
	Missing	-.3062	.19874	.998	-.9906	.3782
R and D	Accounting	-.5031	.30832	.999	-1.9962	.9900
	IT	-.4604	.33011	1.000	-1.9056	.9849
	Investment	-.5484	.30327	.994	-2.0627	.9660
	HR	-.7355	.31428	.868	-2.2099	.7390
	Audit	-.9519	.39632	.726	-2.5079	.6041
	Security	-.8162	.36692	.856	-2.2913	.6590
	Customer service	-.5787	.34331	.996	-2.0218	.8644
	Others	-.5114	.33326	.999	-1.9592	.9365
	Missing	-1.0417	.33887	.356	-2.4838	.4005
Audit	Accounting	.4488	.27933	.998	-.6729	1.5706
	IT	.4916	.30322	.997	-.6578	1.6409
	Investment	.4036	.27375	1.000	-.7167	1.5238
	HR	.2165	.28590	1.000	-.9105	1.3434
	R and D	.9519	.39632	.726	-.6041	2.5079
	Security	.1357	.34293	1.000	-1.1232	1.3947
	Customer service	.3732	.31754	1.000	-.8075	1.5539
	Others	.4406	.30664	1.000	-.7201	1.6013
	Missing	-.0897	.31273	1.000	-1.2590	1.0795
Security	Accounting	.3131	.23576	1.000	-.5697	1.1959
	IT	.3558	.26363	1.000	-.5880	1.2996
	Investment	.2678	.22912	1.000	-.6053	1.1409
	HR	.0807	.24351	1.000	-.8172	.9786
	R and D	.8162	.36692	.856	-.6590	2.2913
	Audit	-.1357	.34293	1.000	-1.3947	1.1232
	Customer service	.2375	.27998	1.000	-.7561	1.2311
	Others	.3048	.26755	1.000	-.6566	1.2662
	Missing	-.2255	.27451	1.000	-1.2016	.7506
Customer service	Accounting	.0756	.19702	1.000	-.6142	.7654
	IT	.1183	.22964	1.000	-.6684	.9051
	Investment	.0303	.18902	1.000	-.6399	.7006
	HR	-.1568	.20623	1.000	-.8731	.5596
	R and D	.5787	.34331	.996	-.8644	2.0218
	Audit	-.3732	.31754	1.000	-1.5539	.8075
	Security	-.2375	.27998	1.000	-1.2311	.7561
	Others	.0673	.23413	1.000	-.7442	.8788
	Missing	-.4630	.24205	.941	-1.2946	.3687
Others	Accounting	.0083	.17892	1.000	-.6234	.6400
	IT	.0510	.21431	1.000	-.6860	.7880
	Investment	-.0370	.17007	1.000	-.6481	.5741
	HR	-.2241	.18901	1.000	-.8848	.4366
	R and D	.5114	.33326	.999	-.9365	1.9592
	Audit	-.4406	.30664	1.000	-1.6013	.7201
	Security	-.3048	.26755	1.000	-1.2662	.6566
	Customer service	-.0673	.23413	1.000	-.8788	.7442
	Missing	-.5303	.22756	.663	-1.3163	.2557
Missing	Accounting	.5386	.18917	.255	-.1169	1.1941
	IT	.5813	.22293	.401	-.1783	1.3409
	Investment	.4933	.18082	.347	-.1406	1.1272
	HR	.3062	.19874	.998	-.3782	.9906
	R and D	1.0417	.33887	.356	-.4005	2.4838
	Audit	.0897	.31273	1.000	-1.0795	1.2590
	Security	.2255	.27451	1.000	-.7506	1.2016
	Customer service	.4630	.24205	.941	-.3687	1.2946
	Others	.5303	.22756	.663	-.2557	1.3163

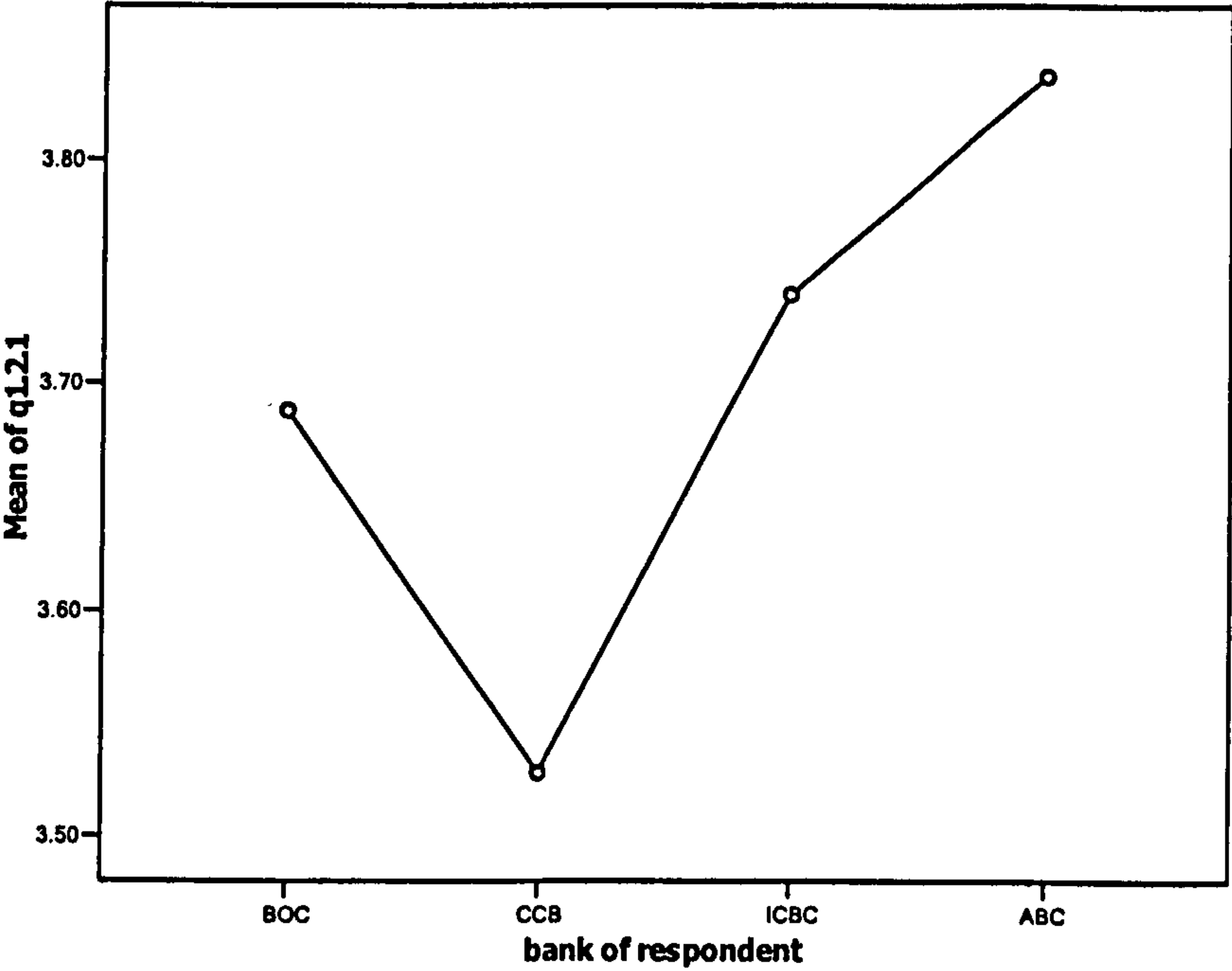
Homogeneous Subsets

2011
10/10/2011
10/10/2011

answer of respondent			
department of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,b} R and D	8	3.1250	
IT	41	3.5854	3.5854
Accounting	121	3.6281	3.6281
Others	22	3.6364	3.6364
Investment	199	3.6734	3.6734
Customer service	27	3.7037	3.7037
HR	43	3.8605	3.8605
Security	17	3.9412	3.9412
Audit	13		4.0769
Missing	30		4.1667

Means for groups in homogeneous subsets are displayed.
a. Uses Harmonic Mean Sample Size = 22.857.
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.2.1			
Levene Statistic	df1	df2	Sig.
.124	3	517	.946

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.1

LSD

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.15981	.12545	.203	-.0866	.4063
	ICBC	-.05261	.10654	.622	-.2619	.1567
	ABC	-.14971	.11547	.195	-.3766	.0771
CCB	BOC	-.15981	.12545	.203	-.4063	.0866
	ICBC	-.21242	.12531	.091	-.4586	.0338
	ABC	-.30952*	.13298	.020	-.5708	-.0483
ICBC	BOC	.05261	.10654	.622	-.1567	.2619
	CCB	.21242	.12531	.091	-.0338	.4586
	ABC	-.09710	.11532	.400	-.3236	.1294
ABC	BOC	.14971	.11547	.195	-.0771	.3766
	CCB	.30952*	.13298	.020	.0483	.5708
	ICBC	.09710	.11532	.400	-.1294	.3236

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

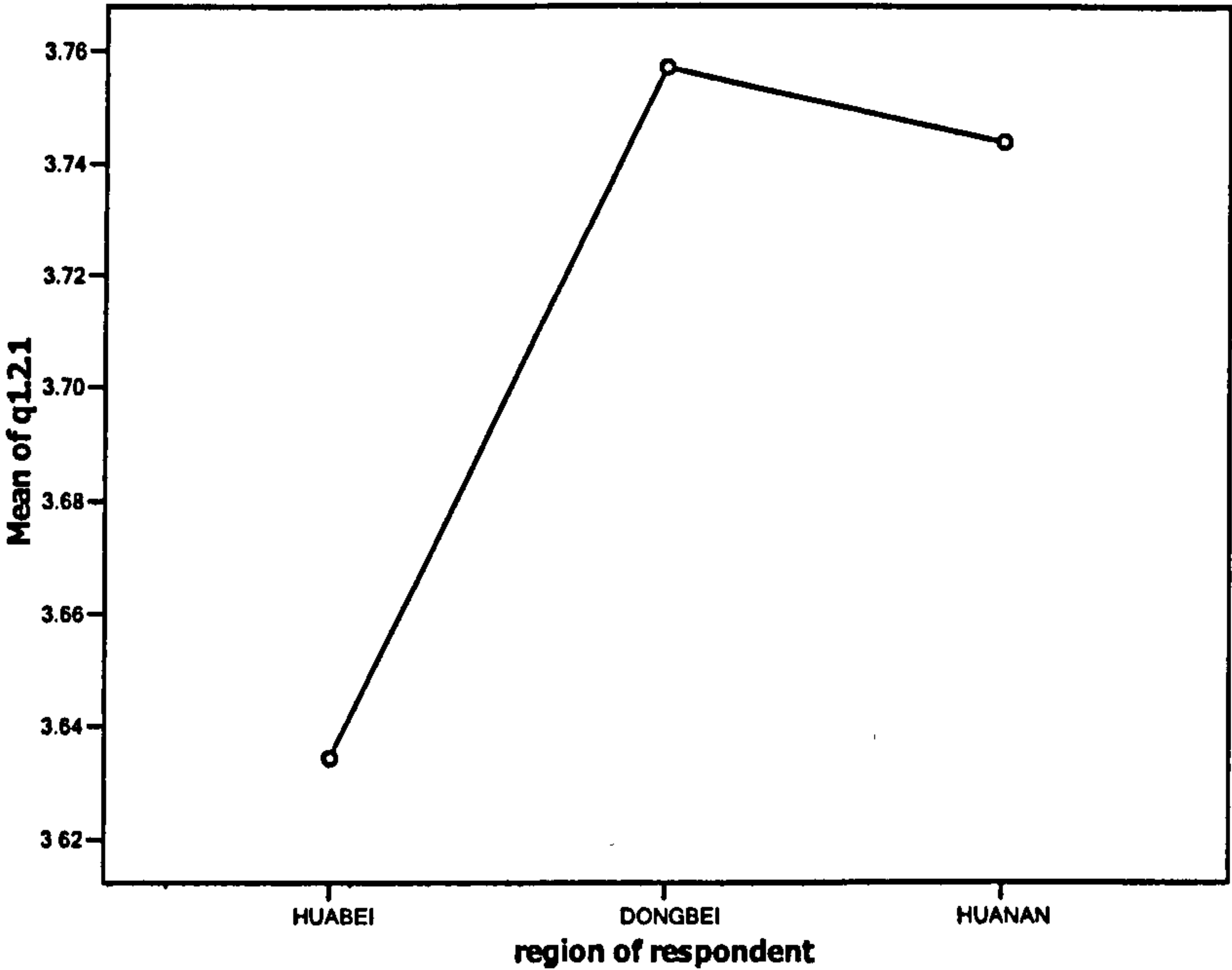
answer of respondent to q1.2.1

	bank of respondent	N	Subset for alpha = .05
			1
Tukey HSD ^{a, b}	CCB	89	3.5281
	BOC	157	3.6879
	ICBC	158	3.7405
	ABC	117	3.8376
	Sig.		.051

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 123.147.
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(3) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.2.1

Levene Statistic	df1	df2	Sig.
3.113	2	518	.045

Multiple Comparisons

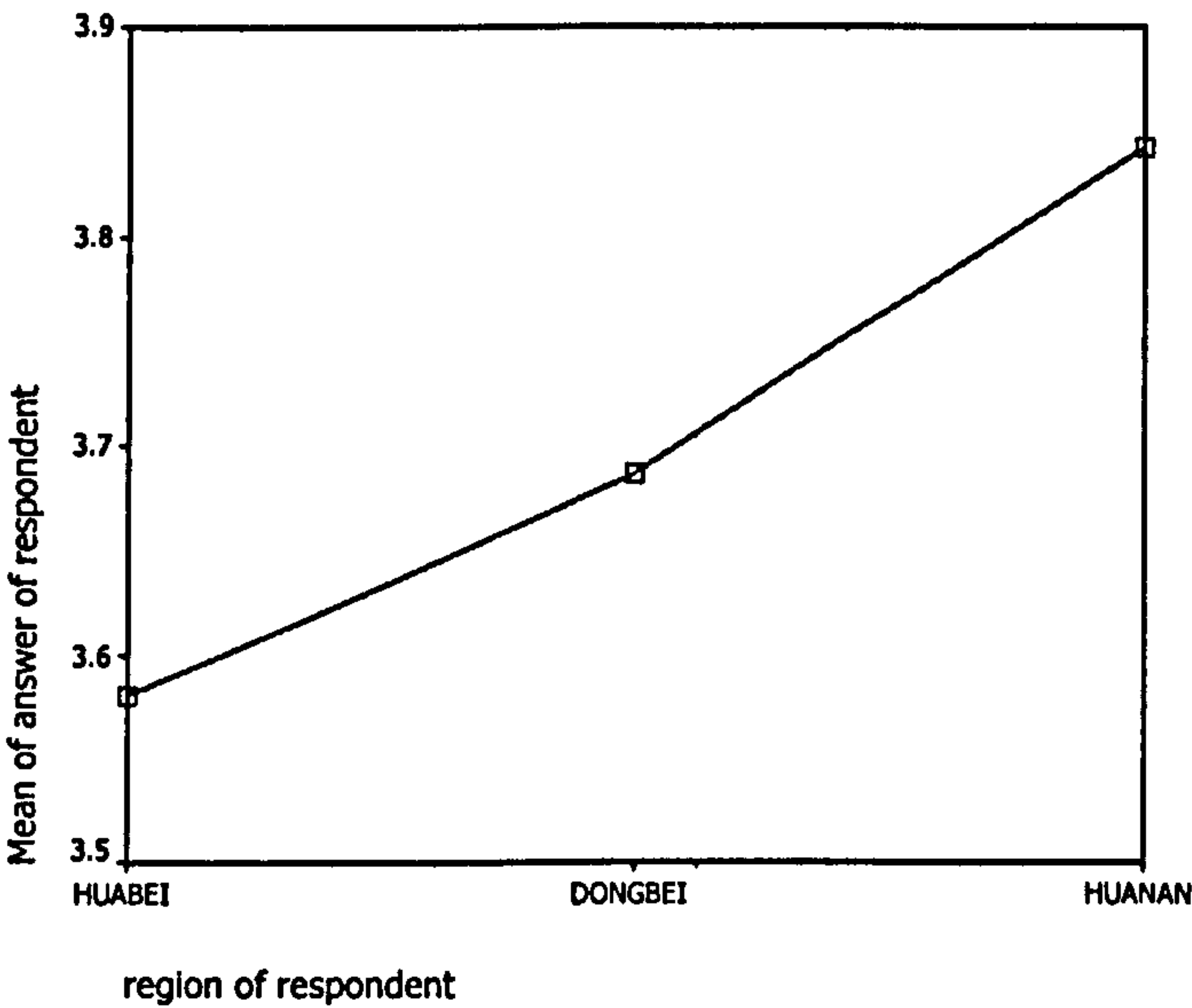
Dependent Variable: answer of respondent to q1.2.1

Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
HUABEI	DONGBEI	-.12260	.09305	.466	-.3458	.1006
	HUANAN	-.10939	.11872	.735	-.3948	.1760
DONGBEI	HUABEI	.12260	.09305	.466	-.1006	.3458
	HUANAN	.01321	.11109	.999	-.2541	.2806
HUANAN	HUABEI	.10939	.11872	.735	-.1760	.3948
	DONGBEI	-.01321	.11109	.999	-.2806	.2541

For Question No. 1.2.2

Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.719	2	518	.488

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of responder	(J) region of responder				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.1063	.09979	.287	-.3023	.0898
		HUANAN	-.2623*	.11627	.024	-.4907	-.0339
	DONGBEI	HUABEI	.1063	.09979	.287	-.0898	.3023
		HUANAN	-.1561	.11323	.169	-.3785	.0664
	HUANAN	HUABEI	.2623*	.11627	.024	.0339	.4907
		DONGBEI	.1561	.11323	.169	-.0664	.3785

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent		N	Subset for alpha = .05	
			1	2
Tukey B ^{a,t}	HUABEI	186	3.5806	
	DONGBEI	214	3.6869	3.6869
	HUANAN	121		3.8430

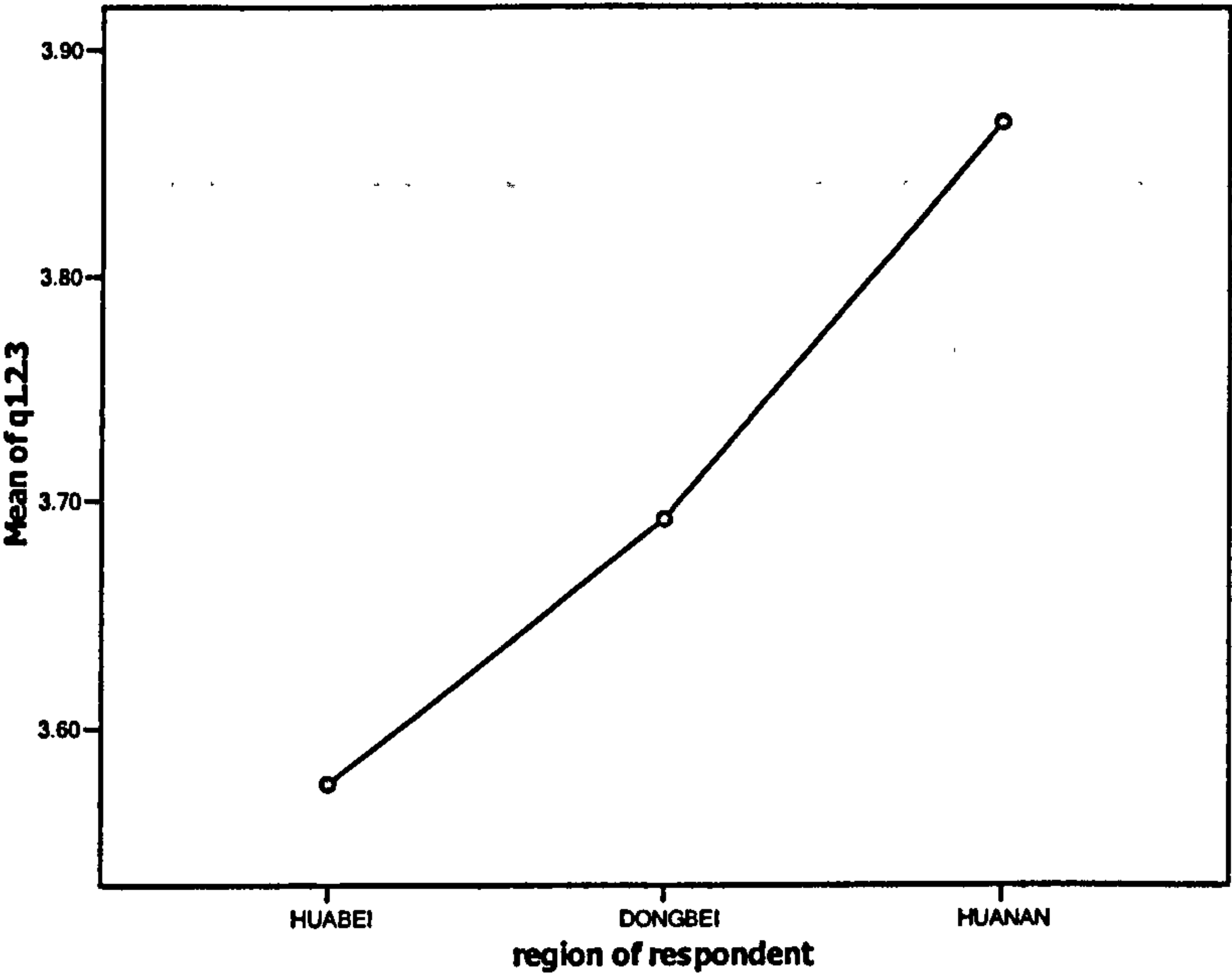
Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.2.3

Among regions groups:
Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.2.3

Levene Statistic	df1	df2	Sig.
2.442	2	518	.088

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.3

LSD

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
HUABEI	DONGBEI	-.11632	.09037	.199	-.2939	.0612
	HUANAN	-.29250*	.10529	.006	-.4993	-.0857
DONGBEI	HUABEI	.11632	.09037	.199	-.0612	.2939
	HUANAN	-.17618	.10254	.086	-.3776	.0253
HUANAN	HUABEI	.29250*	.10529	.006	.0857	.4993
	DONGBEI	.17618	.10254	.086	-.0253	.3776

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q1.2.3

		N	Subset for alpha = .05	
region of respondent			1	2
Tukey HSD ^{a,b}	HUABEI	186	3.5753	
	DONGBEI	214	3.6916	3.6916
	HUANAN	121		3.8678
	Sig.		.473	.181

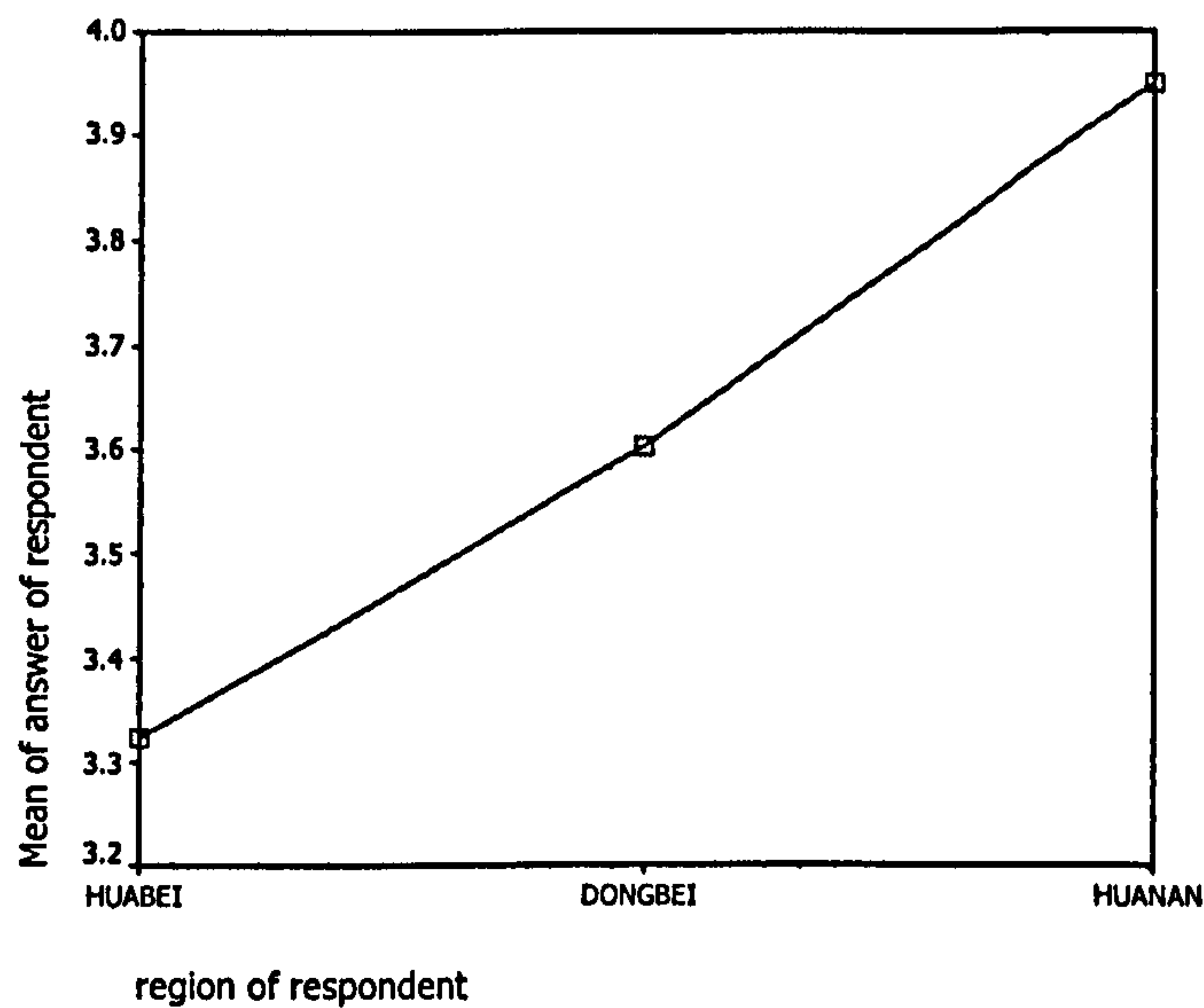
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.2.4

Among regions groups:

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
2.243	2	518	.107

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.2802*	.09545	.003	-.4677	-.0927
		HUANAN	-.6278*	.11120	.000	-.8463	-.4094
	DONGBEI	HUABEI	.2802*	.09545	.003	.0927	.4677
		HUANAN	-.3476*	.10830	.001	-.5604	-.1349
	HUANAN	HUABEI	.6278*	.11120	.000	.4094	.8463
		DONGBEI	.3476*	.10830	.001	.1349	.5604

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a,t} HUABEI	186	3.3226		
DONGBEI	214		3.6028	
HUANAN	121			3.9504

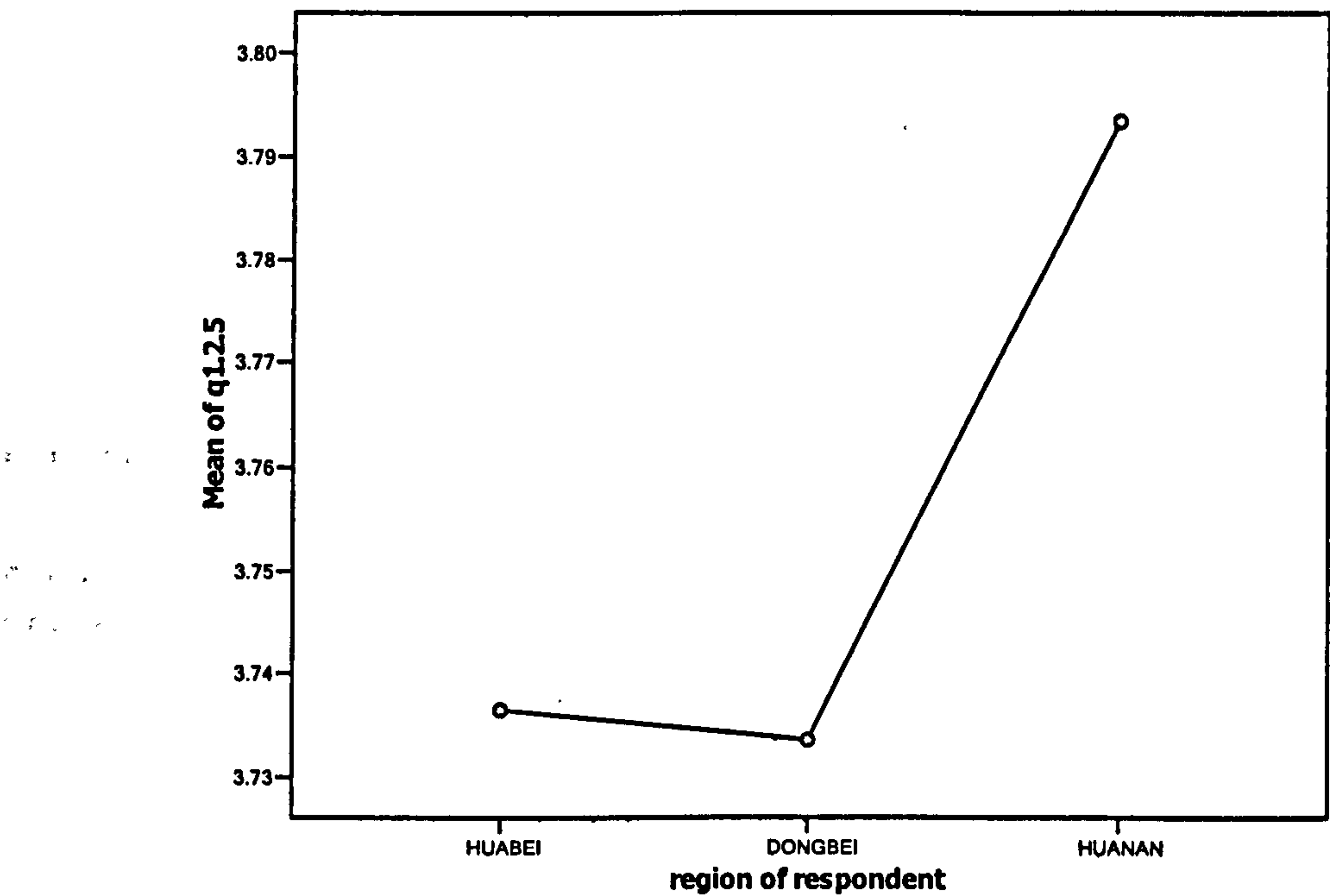
Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.2.5

Among regions groups:
Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.2.5

Levene Statistic	df1	df2	Sig.
2.220	2	518	.110

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.5

LSD

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	.00291	.09131	.975	-.1765	.1823
	HUANAN	-.05683	.10638	.593	-.2658	.1522
DONGBEI	HUABEI	-.00291	.09131	.975	-.1823	.1765
	HUANAN	-.05974	.10360	.564	-.2633	.1438
HUANAN	HUABEI	.05683	.10638	.593	-.1522	.2658
	DONGBEI	.05974	.10360	.564	-.1438	.2633

Homogeneous Subsets

answer of respondent to q1.2.5

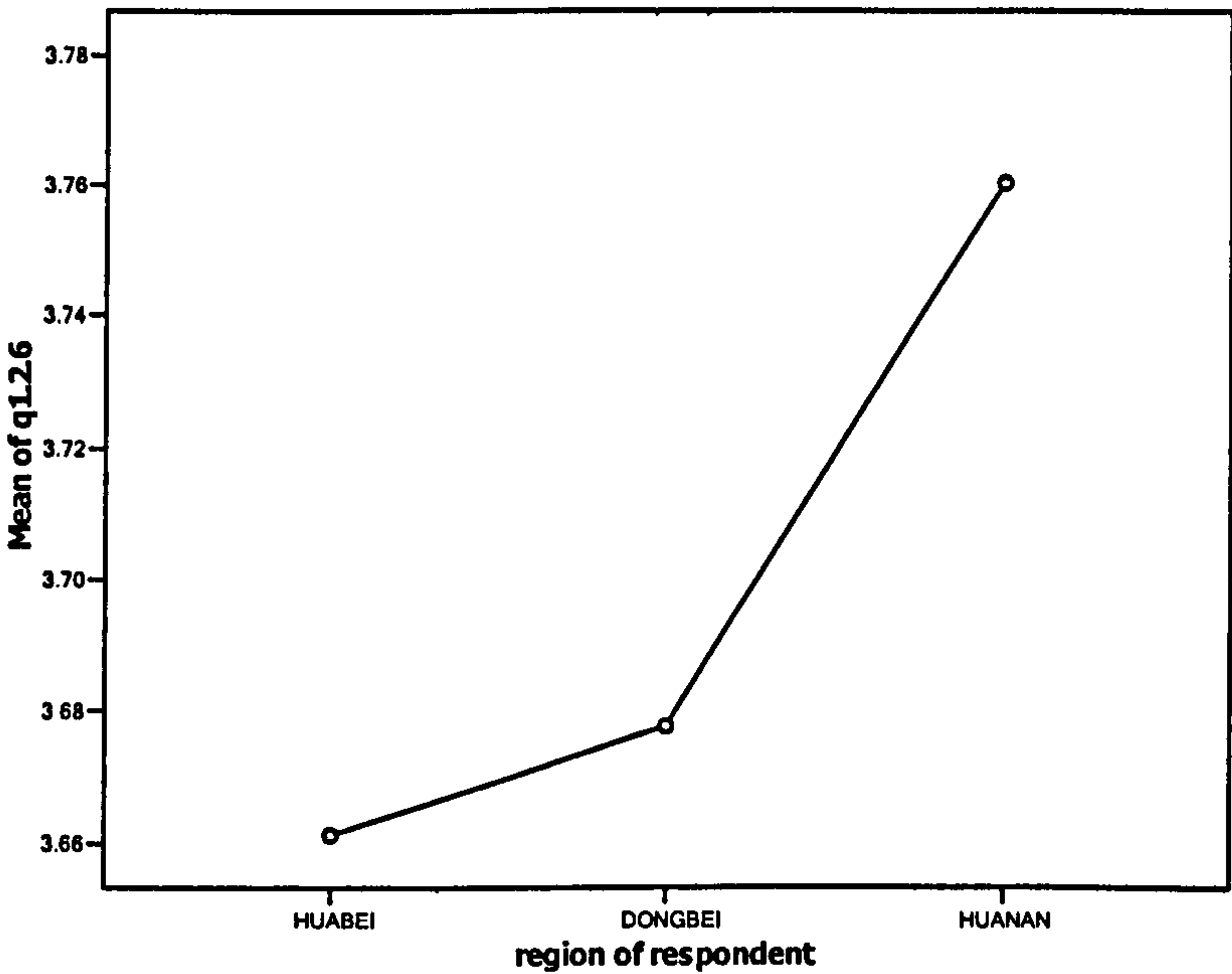
region of respondent	N	Subset for alpha = .05
		1
Tukey HSD ^{a,b} DONGBEI	214	3.7336
HUABEI	186	3.7366
HUANAN	121	3.7934
Sig.		.824

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.2.6

Among regions groups:
Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.2.6

Levene Statistic	df1	df2	Sig.
2.849	2	518	.059

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.2.6

LSD

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.01628	.09533	.864	-.2036	.1710
	HUANAN	-.09904	.11107	.373	-.3172	.1192
DONGBEI	HUABEI	.01628	.09533	.864	-.1710	.2036
	HUANAN	-.08276	.10817	.445	-.2953	.1297
HUANAN	HUABEI	.09904	.11107	.373	-.1192	.3172
	DONGBEI	.08276	.10817	.445	-.1297	.2953

Homogeneous Subsets

answer of respondent to q1.2.6

region of respondent	N	Subset for alpha = .05
		1
Tukey HSD ^{a,b} HUABEI	186	3.6613
DONGBEI	214	3.6776
HUANAN	121	3.7603
Sig.		.614

Means for groups in homogeneous subsets are displayed.

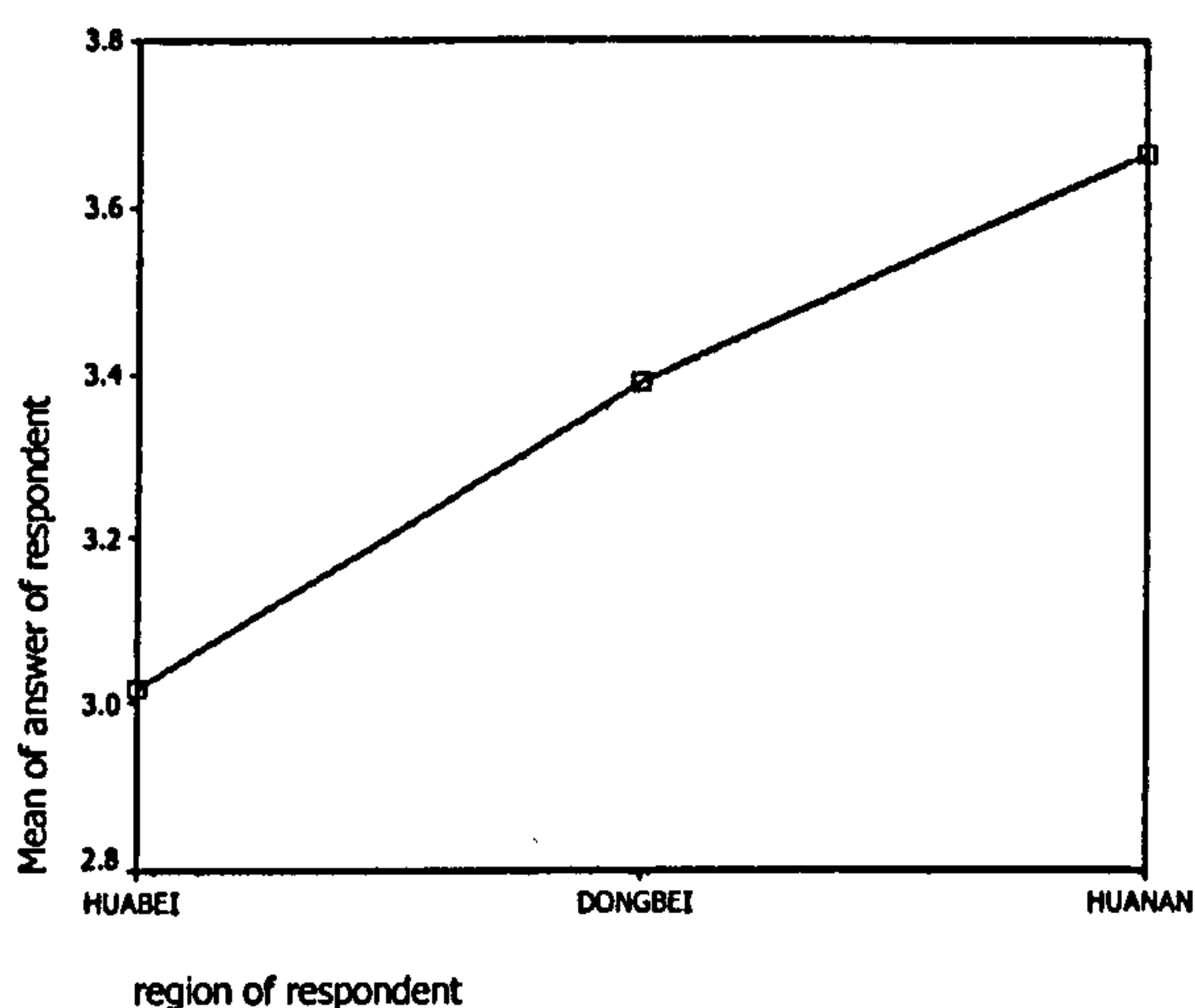
a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.3.1

(1) Among regions groups:

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.800	2	518	.450

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of responder	(J) region of responder				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.3717*	.10833	.001	-.5845	-.1589
		HUANAN	-.6450*	.12621	.000	-.8930	-.3971
	DONGBEI	HUABEI	.3717*	.10833	.001	.1589	.5845
		HUANAN	-.2733*	.12291	.027	-.5148	-.0318
	HUANAN	HUABEI	.6450*	.12621	.000	.3971	.8930
		DONGBEI	.2733*	.12291	.027	.0318	.5148

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

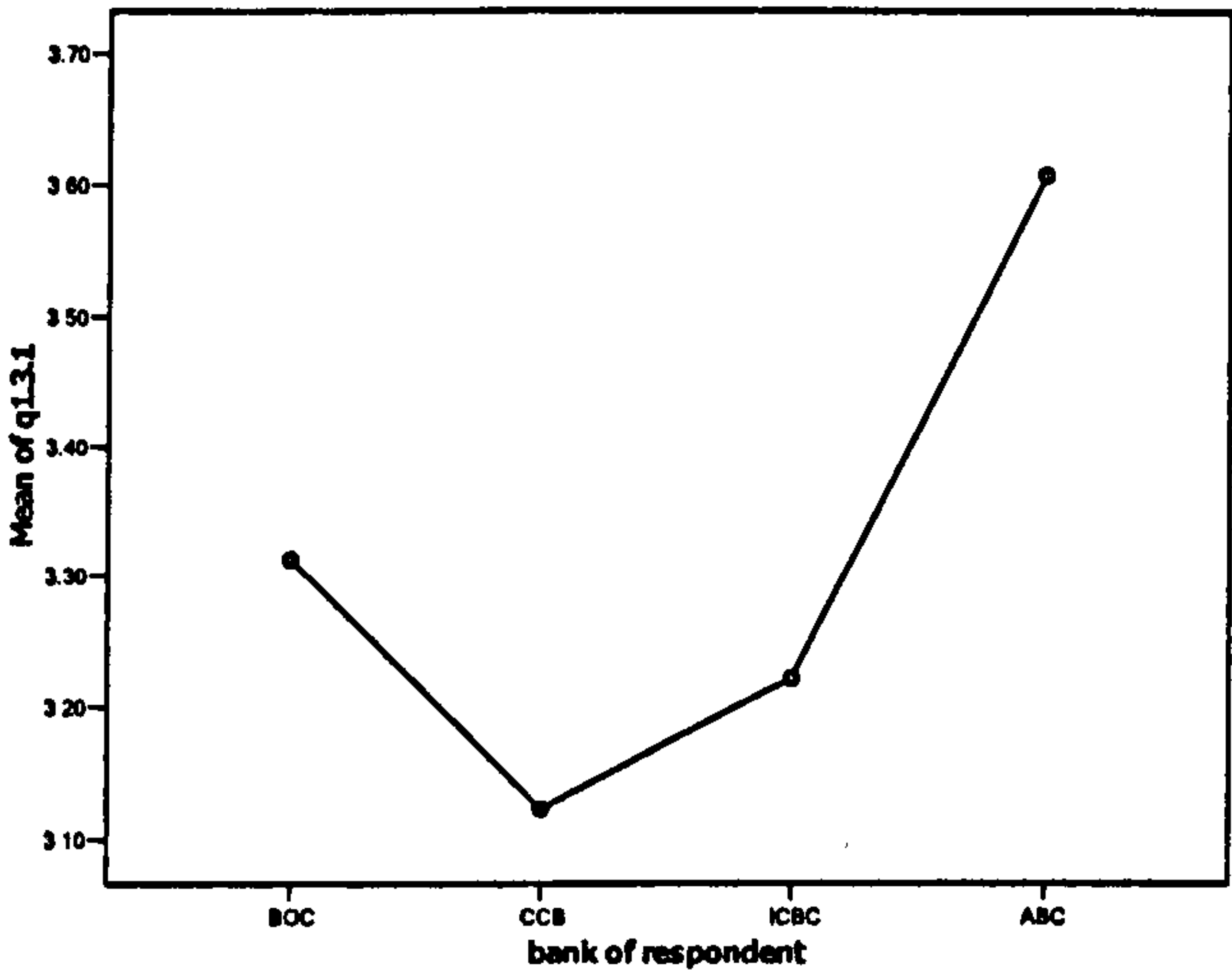
answer of respondent

region of responder	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a,c}	HUABEI	186	3.0161	
	DONGBEI	214		3.3879
	HUANAN	121		3.6612

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks groups:
Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.3.1

Levene Statistic	df1	df2	Sig.
6.219	3	517	.000

Post Hoc Tests

Multiple Comparisons

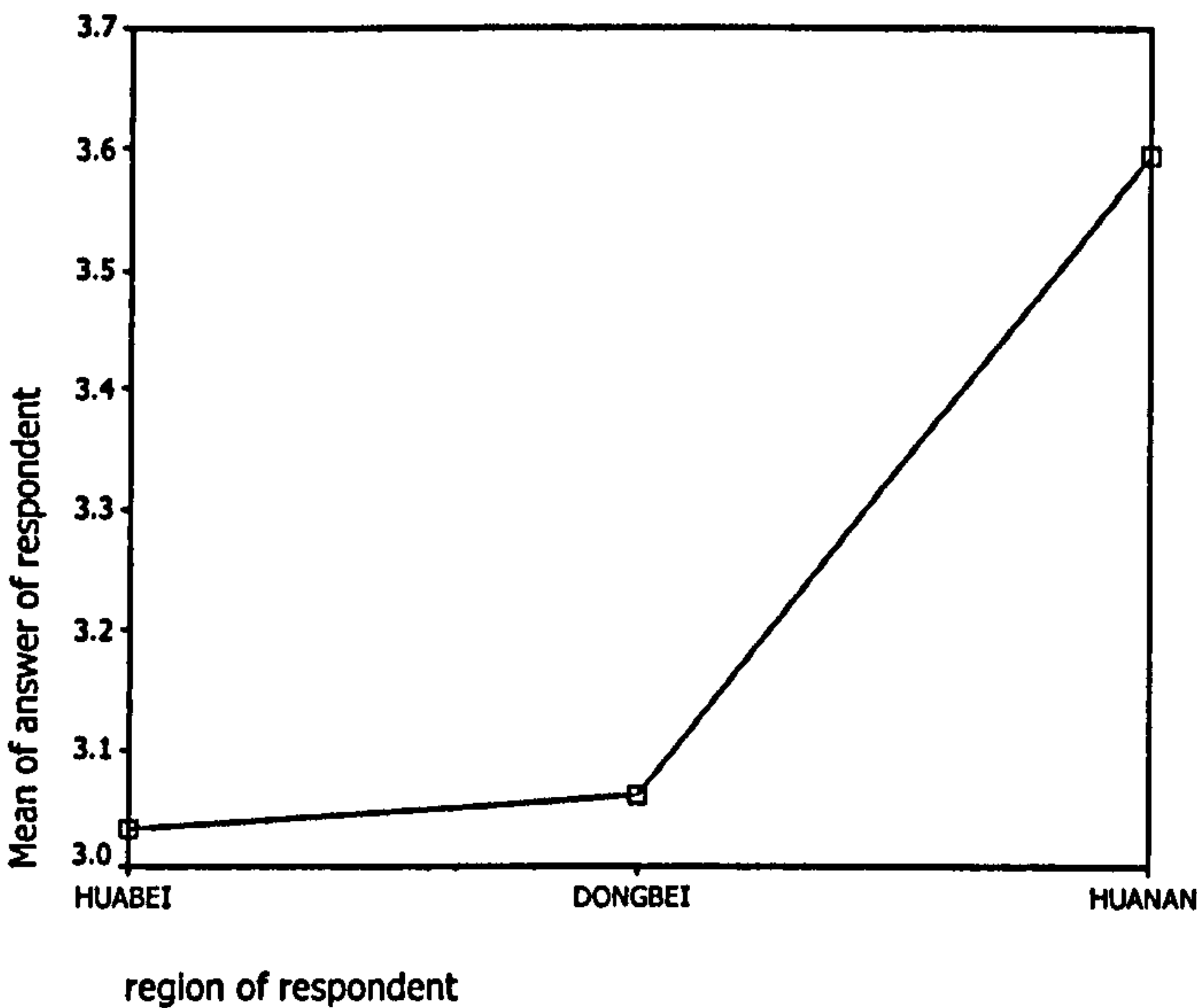
Dependent Variable: answer of respondent to q1.3.1

Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respondent	(J) bank of respondent				Lower Bound	Upper Bound
BOC	CCB	.18851	.14213	.709	-.1888	.5658
	ICBC	.09058	.13320	.984	-.2621	.4433
	ABC	-.29474	.13355	.157	-.6487	.0592
CCB	BOC	-.18851	.14213	.709	-.5658	.1888
	ICBC	-.09792	.13371	.976	-.4531	.2573
	ABC	-.48324*	.13406	.002	-.8397	-.1268
ICBC	BOC	-.09058	.13320	.984	-.4433	.2621
	CCB	.09792	.13371	.976	-.2573	.4531
	ABC	-.38532*	.12455	.013	-.7155	-.0552
ABC	BOC	.29474	.13355	.157	-.0592	.6487
	CCB	.48324*	.13406	.002	.1268	.8397
	ICBC	.38532*	.12455	.013	.0552	.7155

*. The mean difference is significant at the .05 level.

For Question No. 1.3.2
(1)Between region groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.003	2	518	.997

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent	Lower Bound				Upper Bound	
LSD	HUABEI	DONGBEI	-.0285	.10303	.782	-.2309	.1739
		HUANAN	-.5628*	.12004	.000	-.7986	-.3270
	DONGBEI	HUABEI	.0285	.10303	.782	-.1739	.2309
		HUANAN	-.5343*	.11690	.000	-.7640	-.3046
	HUANAN	HUABEI	.5628*	.12004	.000	.3270	.7986
		DONGBEI	.5343*	.11690	.000	.3046	.7640

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

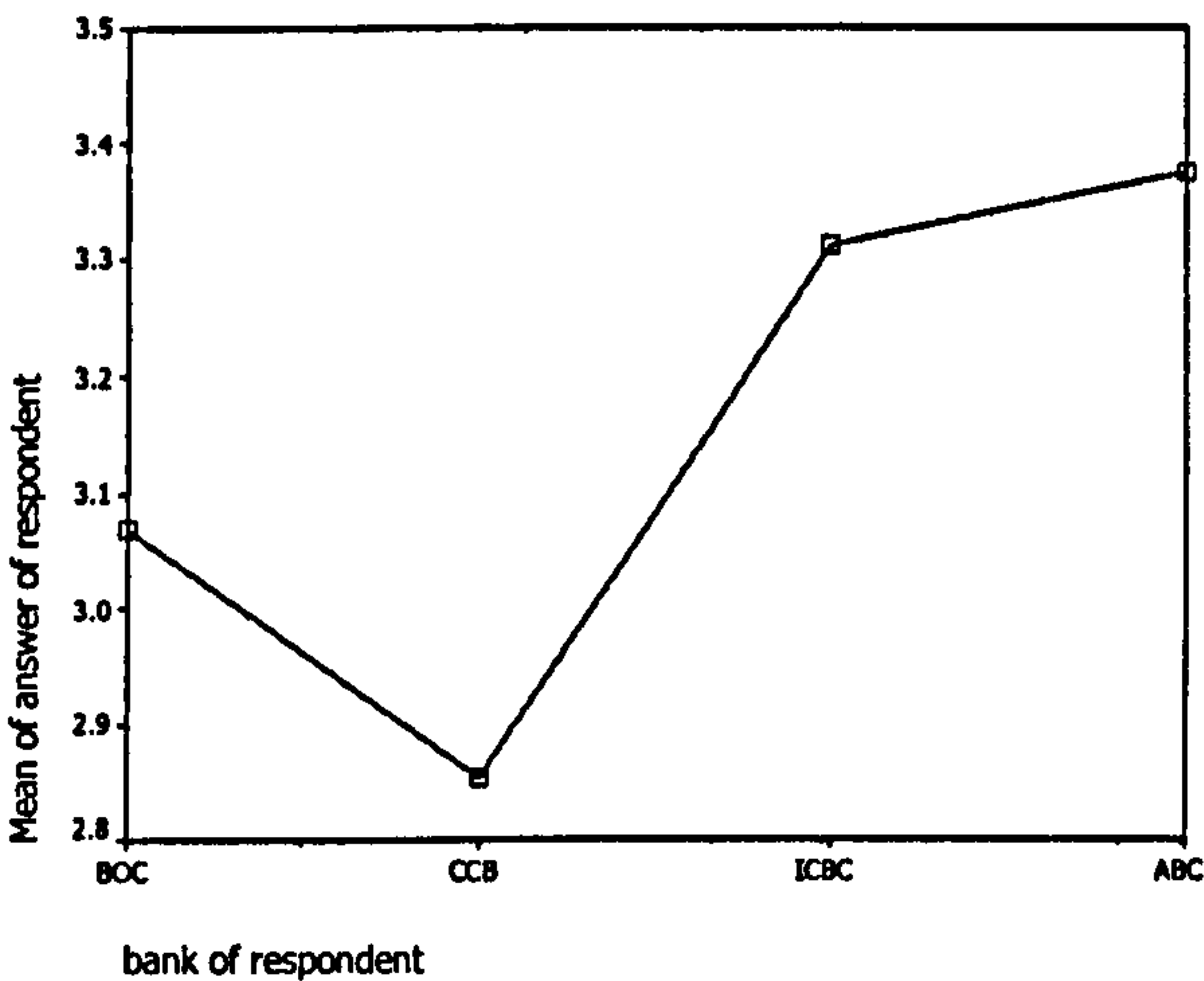
region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, c} HUABEI	186	3.0323	3.5950
DONGBEI	214	3.0607	
HUANAN	121		

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2)Between banks groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.140	3	517	.936

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

(I) bank of respondent (J) bank of respondent		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
LSD : BOC	CCB	.2161	.13767	.117	-.0543	.4866
	ICBC	-.2401*	.11692	.041	-.4698	-.0104
	ABC	-.3060*	.12672	.016	-.5550	-.0571
CCB	BOC	-.2161	.13767	.117	-.4866	.0543
	ICBC	-.4562*	.13751	.001	-.7263	-.1860
	ABC	-.5221*	.14594	.000	-.8088	-.2354
ICBC	BOC	.2401*	.11692	.041	.0104	.4698
	CCB	.4562*	.13751	.001	.1860	.7263
	ABC	-.0659	.12655	.603	-.3146	.1827
ABC	BOC	.3060*	.12672	.016	.0571	.5550
	CCB	.5221*	.14594	.000	.2354	.8088
	ICBC	.0659	.12655	.603	-.1827	.3146

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

bank of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b} CCB	89	2.8539	
BOC	157	3.0701	3.0701
ICBC	158		3.3101
ABC	117		3.3761

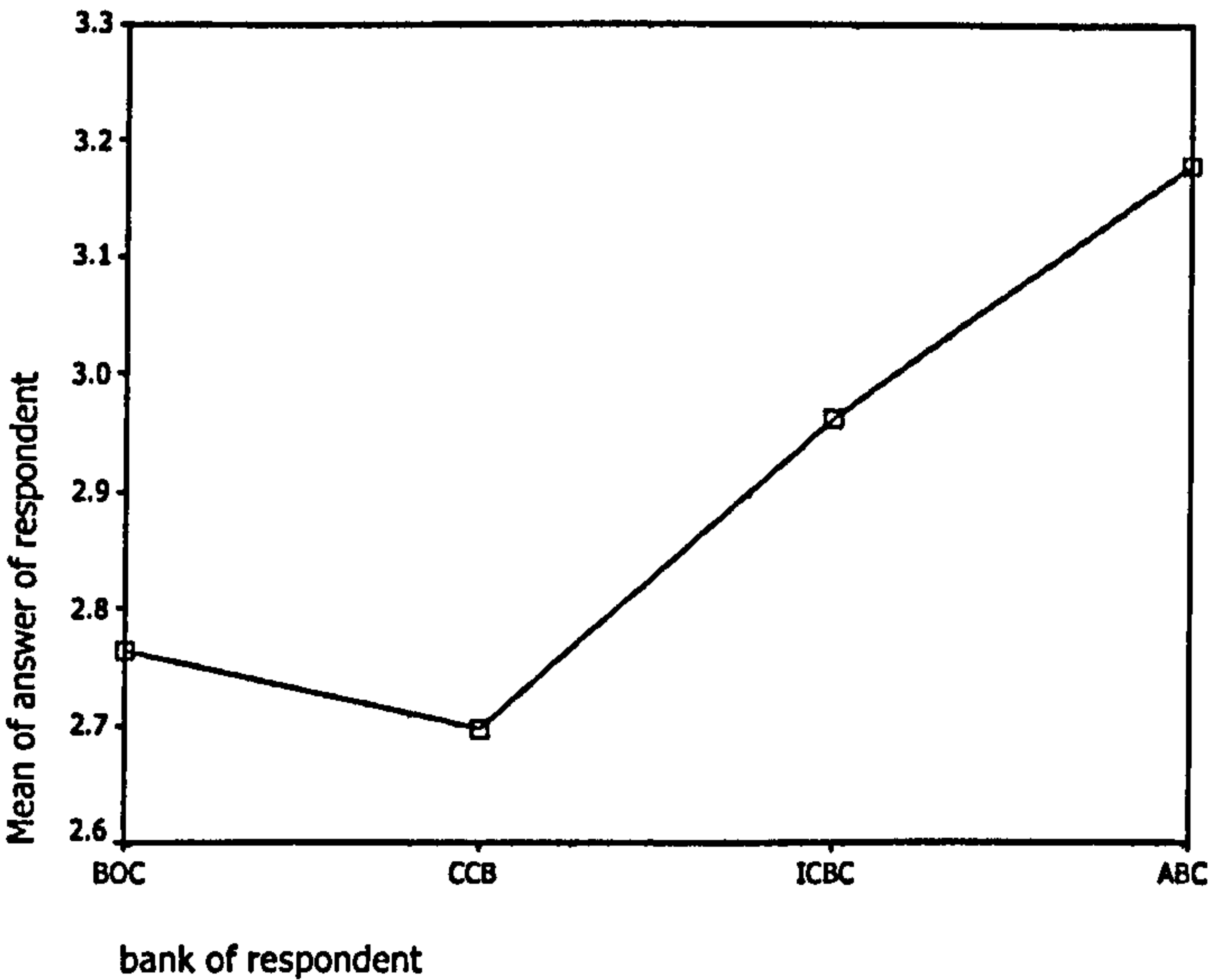
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 123.147.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.3.3

(1) Between banks groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.374	3	517	.772

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) bank of respondent	(J) bank of respondent				Lower Bound	Upper Bound	
LSD	BOC	CCB	.0677	.15240	.657	-.2317	.3671
		ICBC	-.1977	.12944	.127	-.4520	.0566
		ABC	-.4152*	.14028	.003	-.6908	-.1396
	CCB	BOC	-.0677	.15240	.657	-.3671	.2317
		ICBC	-.2654	.15223	.082	-.5645	.0337
		ABC	-.4829*	.16156	.003	-.8002	-.1655
	ICBC	BOC	.1977	.12944	.127	-.0566	.4520
		CCB	.2654	.15223	.082	-.0337	.5645
		ABC	-.2175	.14009	.121	-.4927	.0578
	ABC	BOC	.4152*	.14028	.003	.1396	.6908
		CCB	.4829*	.16156	.003	.1655	.8002
		ICBC	.2175	.14009	.121	-.0578	.4927

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

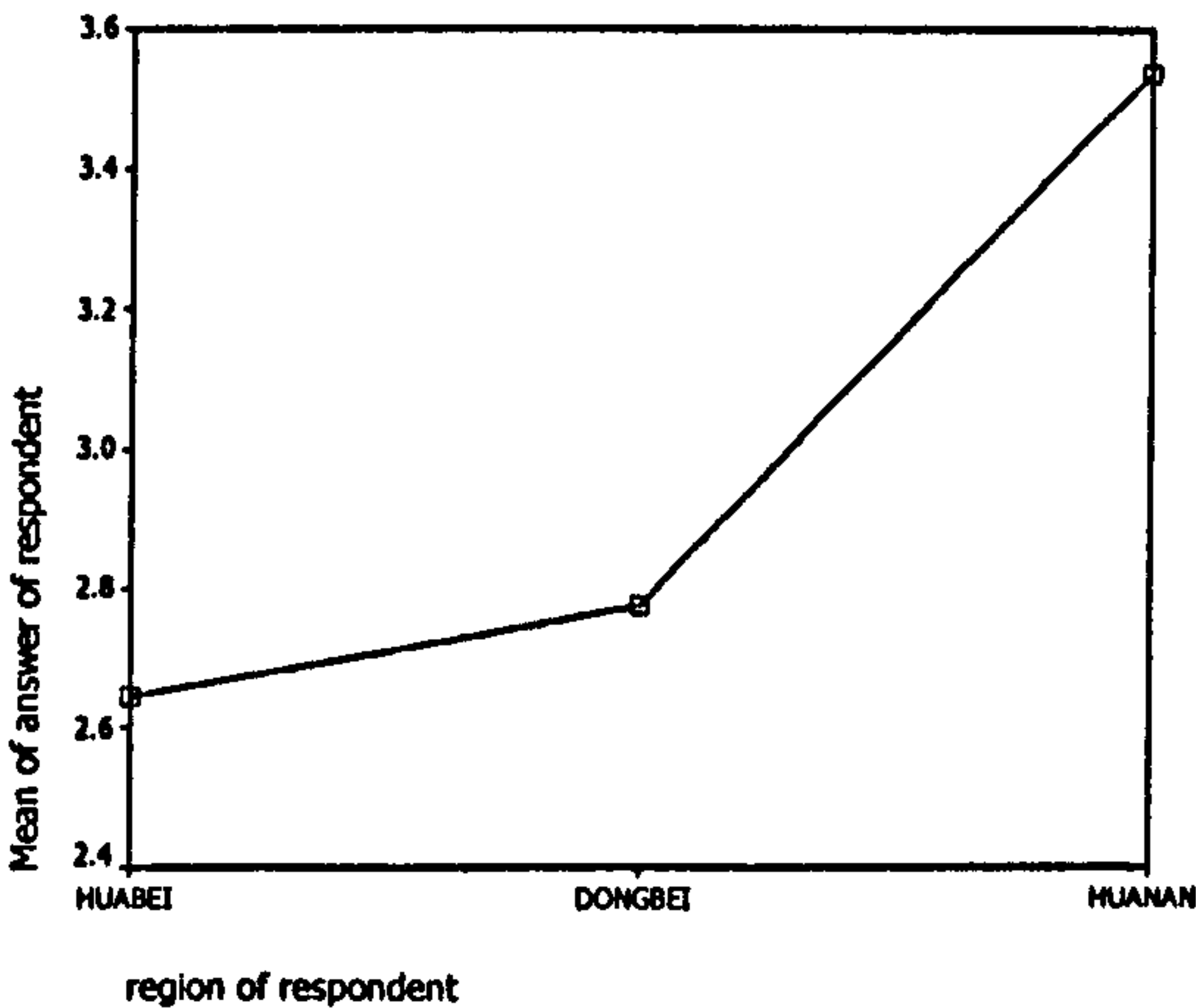
answer of respondent

		N	Subset for alpha = .05	
bank of respondent			1	2
Tukey B ^{a,t}	CCB	89	2.6966	
	BOC	157	2.7643	
	ICBC	158	2.9620	2.9620
	ABC	117		3.1795

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 123.147.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2)Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.435	2	518	.648

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference			95% Confidence Interval		
(I) region of respondent	(J) region of respondent	(I-J)	Std. Error	Sig.	Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.1305	.11089	.240	-.3484	.0873
		HUANAN	-.8920*	.12920	.000	-1.1459	-.6382
	DONGBEI	HUABEI	.1305	.11089	.240	-.0873	.3484
		HUANAN	-.7615*	.12583	.000	-1.0087	-.5143
	HUANAN	HUABEI	.8920*	.12920	.000	.6382	1.1459
		DONGBEI	.7615*	.12583	.000	.5143	1.0087

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

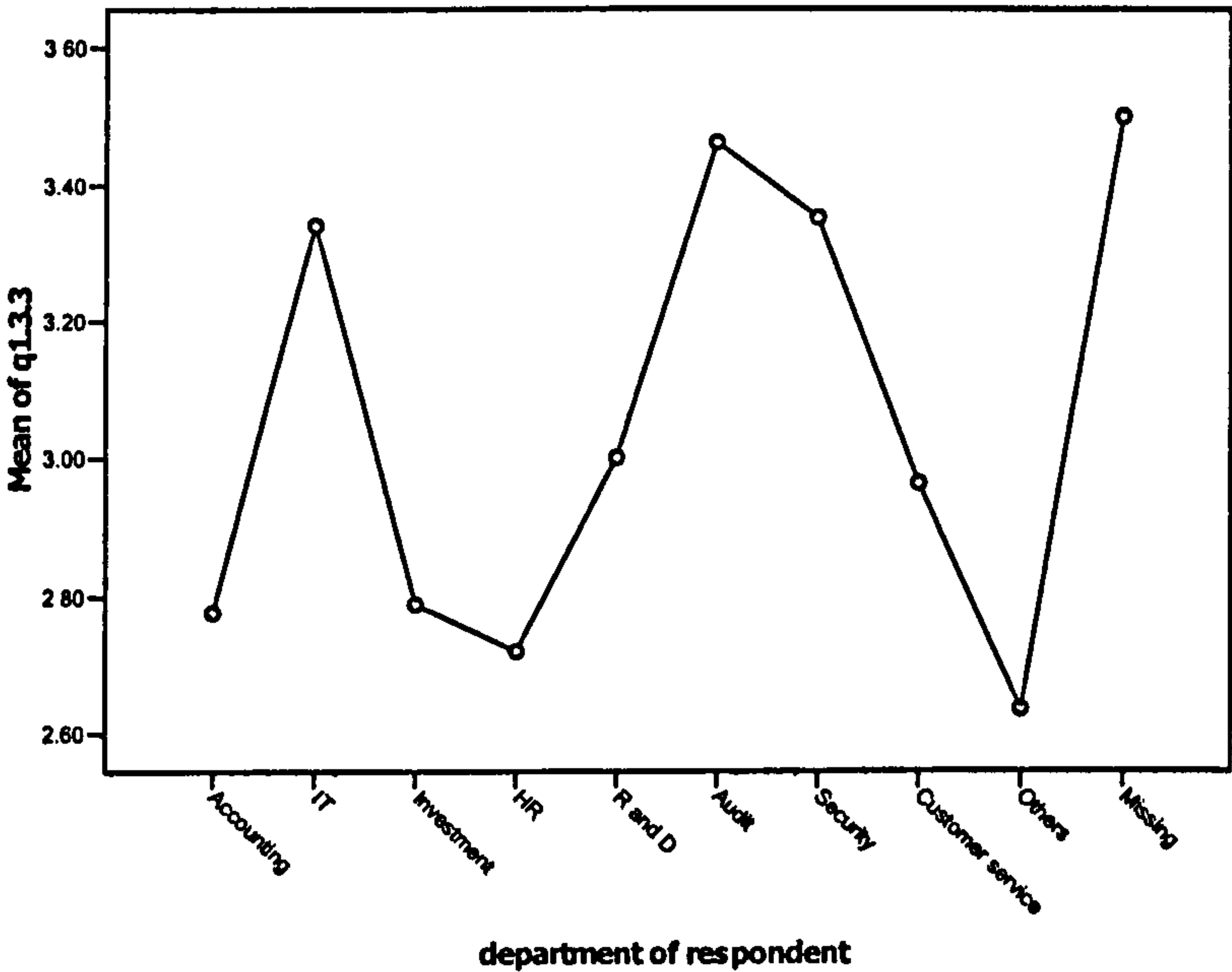
region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,c} HUABEI	186	2.6452	
DONGBEI	214	2.7757	
HUANAN	121		3.5372

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among departments groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.3.3

Levene Statistic	df1	df2	Sig.
2.225	9	511	.019

Post Hoc Tests

Multiple Comparisons

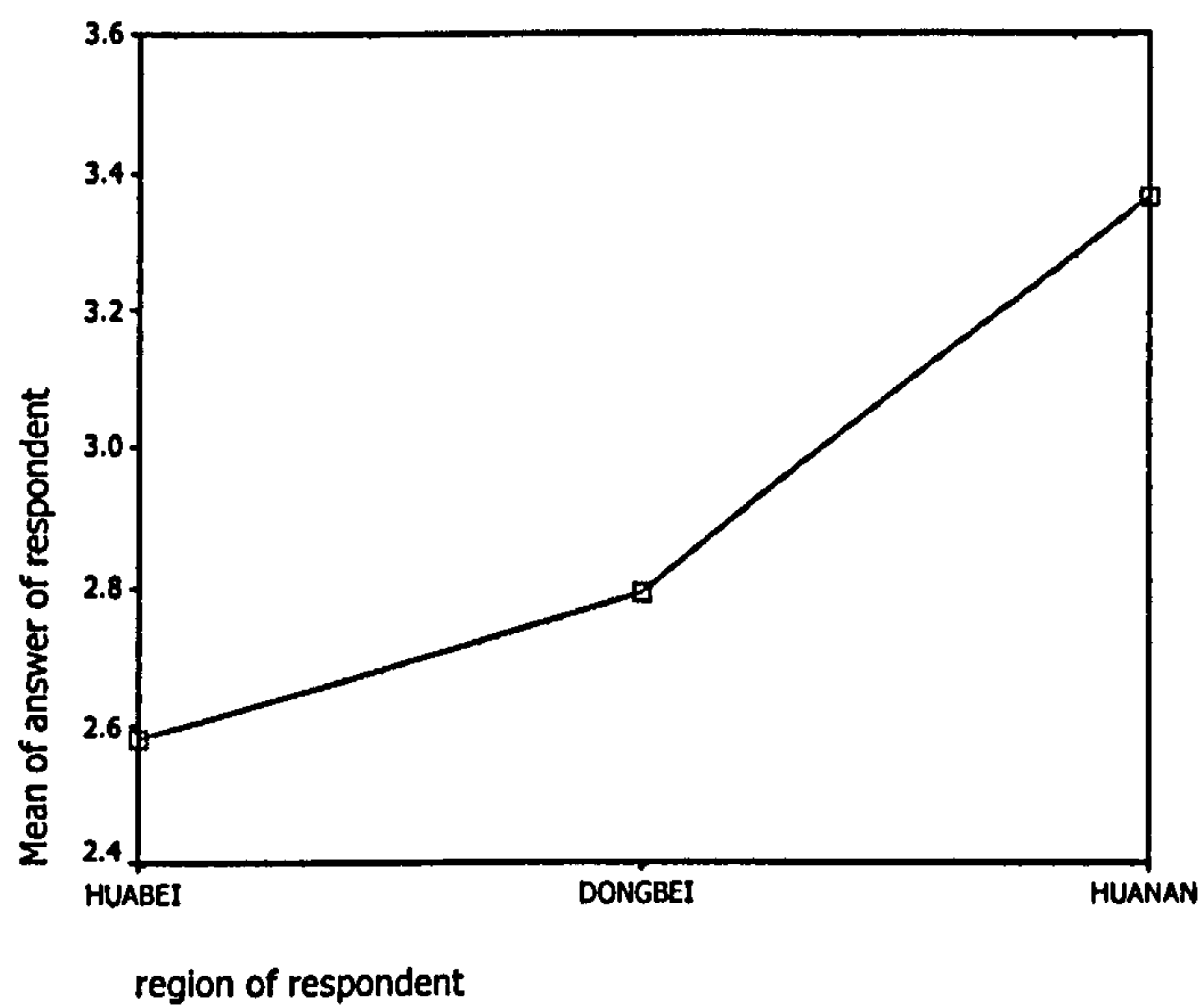
Dependent Variable: answer of respondent to q1.3.3
Tamhare

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	-.56400	.19602	.203	-.12247	.0055
	Investment	-.01209	.14077	1.000	-.4758	.4617
	HR	.06593	.20699	1.000	-.8480	.7698
	R and D	-.22314	.39616	1.000	-.81951	1.0998
	Audit	-.68408	.31321	.898	-.18226	.8532
	Security	-.57808	.31796	.981	-.17718	.8198
	Customer service	-.18610	.20076	1.000	-.8754	.8032
	Others	.14060	.28368	1.000	-.8810	1.1620
	Missing	-.72314*	.20076	.028	-.14087	-.0376
IT	Accounting	.56400	.19602	.203	-.0055	1.2247
	Investment	.66262	.17793	.121	-.0844	1.1584
	HR	.82063	.23638	.388	-.1733	1.4144
	R and D	.34148	.40687	1.000	-.15298	2.2128
	Audit	-.12008	.33158	1.000	-.13817	1.1418
	Security	-.01148	.33808	1.000	-.12422	1.3103
	Customer service	.37850	.22836	.982	-.4007	1.1577
	Others	.70510	.30402	.898	-.3876	1.7778
	Missing	-.15854	.22836	1.000	-.8363	.8182
Investment	Accounting	.01209	.14077	1.000	-.4617	.4758
	IT	-.66262	.17793	.121	-.11584	.0844
	HR	.06801	.19180	1.000	-.5808	.7228
	R and D	-.21108	.39650	1.000	-.81607	1.7386
	Audit	-.67269	.30222	.882	-.18058	.8804
	Security	-.68400	.30713	.879	-.17481	.8171
	Customer service	-.17402	.18314	1.000	-.8163	.4683
	Others	.15268	.27170	1.000	-.8444	1.1498
	Missing	-.71108*	.18313	.018	-.13483	-.0738
HR	Accounting	-.06593	.20699	1.000	-.7698	.6480
	IT	-.82063	.23638	.388	-.14144	.1733
	Investment	-.08801	.19180	1.000	-.7228	.5808
	R and D	-.27907	.41607	1.000	-.81380	1.5808
	Audit	-.74081	.33822	.843	-.8147	.8338
	Security	-.63201	.34380	.972	-.18790	.8180
	Customer service	-.34203	.23632	1.000	-.10684	.8723
	Others	.08467	.31234	1.000	-.10102	1.1794
	Missing	-.77907	.23632	.076	-.15913	.0331
R and D	Accounting	.22314	.39616	1.000	-.18889	2.1361
	IT	-.34148	.40687	1.000	-.82128	1.8298
	Investment	.21108	.39650	1.000	-.17386	2.1807
	HR	.27907	.41607	1.000	-.18808	2.1380
	Audit	-.48154	.47716	1.000	-.83818	1.4586
	Security	-.36294	.48027	1.000	-.82801	1.8642
	Customer service	.03704	.41216	1.000	-.18321	1.8081
	Others	.38384	.46843	1.000	-.18006	2.2277
	Missing	-.50000	.41216	1.000	-.83884	1.3884
Audit	Accounting	.68408	.31321	.898	-.8532	1.9726
	IT	.12008	.33158	1.000	-.14118	1.3817
	Investment	.67269	.30222	.882	-.8804	1.8088
	HR	.74081	.33822	.843	-.8338	2.0147
	R and D	.48154	.47716	1.000	-.14586	2.3818
	Security	.10880	.41547	1.000	-.13889	1.8171
	Customer service	.49858	.33440	.899	-.7708	1.7678
	Others	.82617	.38001	.883	-.8882	2.2368
	Missing	-.03848	.33440	1.000	-.13889	1.2789
Security	Accounting	.57808	.31796	.981	-.8198	1.7718
	IT	.01148	.33808	1.000	-.12422	1.2422
	Investment	.66400	.30713	.879	-.8171	1.7481
	HR	.63201	.34380	.972	-.8180	1.8700
	R and D	.36294	.48027	1.000	-.18642	2.2801
	Audit	-.10880	.41547	1.000	-.18171	1.3889
	Customer service	.38998	.33884	1.000	-.8487	1.8298
	Others	.71858	.38383	.874	-.8811	2.1143
	Missing	-.14708	.33884	1.000	-.13888	1.0817
Customer service	Accounting	-.18610	.20076	1.000	-.8032	.8784
	IT	-.37850	.22836	.982	-.11577	.4007
	Investment	.17402	.18314	1.000	-.4683	.8183
	HR	.34203	.23632	1.000	-.8723	1.0884
	R and D	-.03704	.41216	1.000	-.18321	1.8321
	Audit	-.49858	.33440	.899	-.17879	.7708
	Security	-.38998	.33884	1.000	-.18298	.8487
	Others	.32880	.30710	1.000	-.7580	1.4119
	Missing	-.53704	.23243	.876	-.13362	.2612
Others	Accounting	-.14060	.28368	1.000	-.1820	.8810
	IT	-.70610	.30402	.898	-.17778	.3878
	Investment	-.15268	.27170	1.000	-.11486	.8444
	HR	-.08467	.31234	1.000	-.1794	1.0102
	R and D	-.38384	.46843	1.000	-.82277	1.8088
	Audit	-.82617	.38001	.883	-.82388	.5882
	Security	-.71858	.38383	.874	-.81143	.8811
	Customer service	-.32880	.30710	1.000	-.14112	.7580
	Missing	-.86384	.30710	.298	-.18471	.2198
Missing	Accounting	.72314*	.20076	.028	.0376	1.4087
	IT	.15854	.22836	1.000	-.8363	.8032
	Investment	.71108*	.18313	.018	-.0738	1.3483
	HR	.77907	.23632	.076	-.0331	1.5913
	R and D	.50000	.41216	1.000	-.13884	2.3884
	Audit	.03848	.33440	1.000	-.12298	1.3888
	Security	.14708	.33884	1.000	-.10817	1.3868
	Customer service	.53704	.23243	.876	-.2612	1.3352
	Others	.86384	.30710	.298	-.2198	1.9471

*. The mean difference is significant at the .05 level

For Question No. 1.3.4

Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
4.506	2	518	.011

Post Hoc Tests

Multiple Comparisons

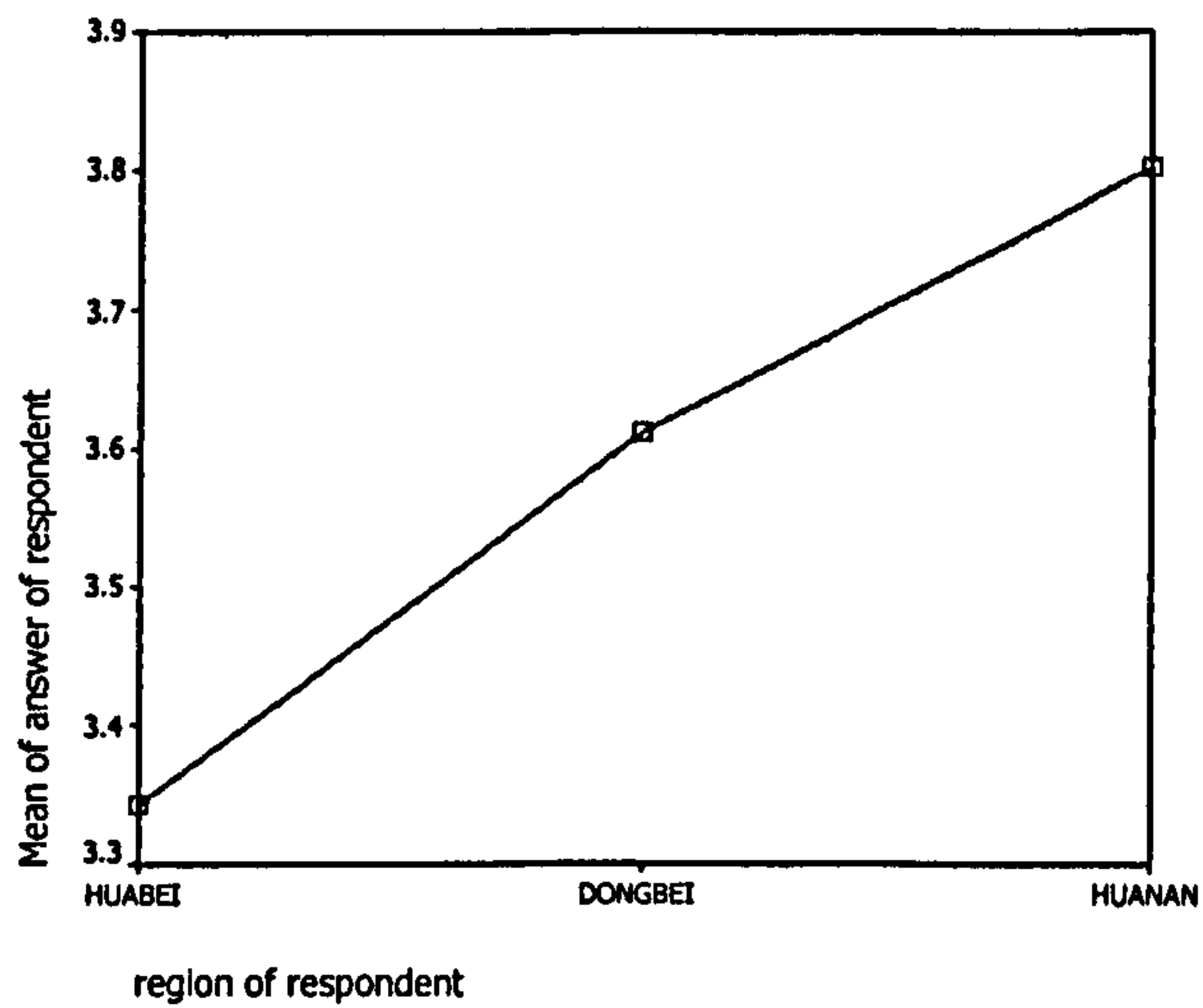
Dependent Variable: answer of respondent
Tamhane

(I) region of respondent (J) region of respondent		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.2091	.11533	.197	-.4857	.0675
	HUANAN	-.7830*	.14837	.000	-1.1397	-.4262
DONGBEI	HUABEI	.2091	.11533	.197	-.0675	.4857
	HUANAN	-.5739*	.14022	.000	-.9114	-.2364
HUANAN	HUABEI	.7830*	.14837	.000	.4262	1.1397
	DONGBEI	.5739*	.14022	.000	.2364	.9114

*. The mean difference is significant at the .05 level.

For Question No. 1.3.5

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
3.398	2	518	.034

Post Hoc Tests

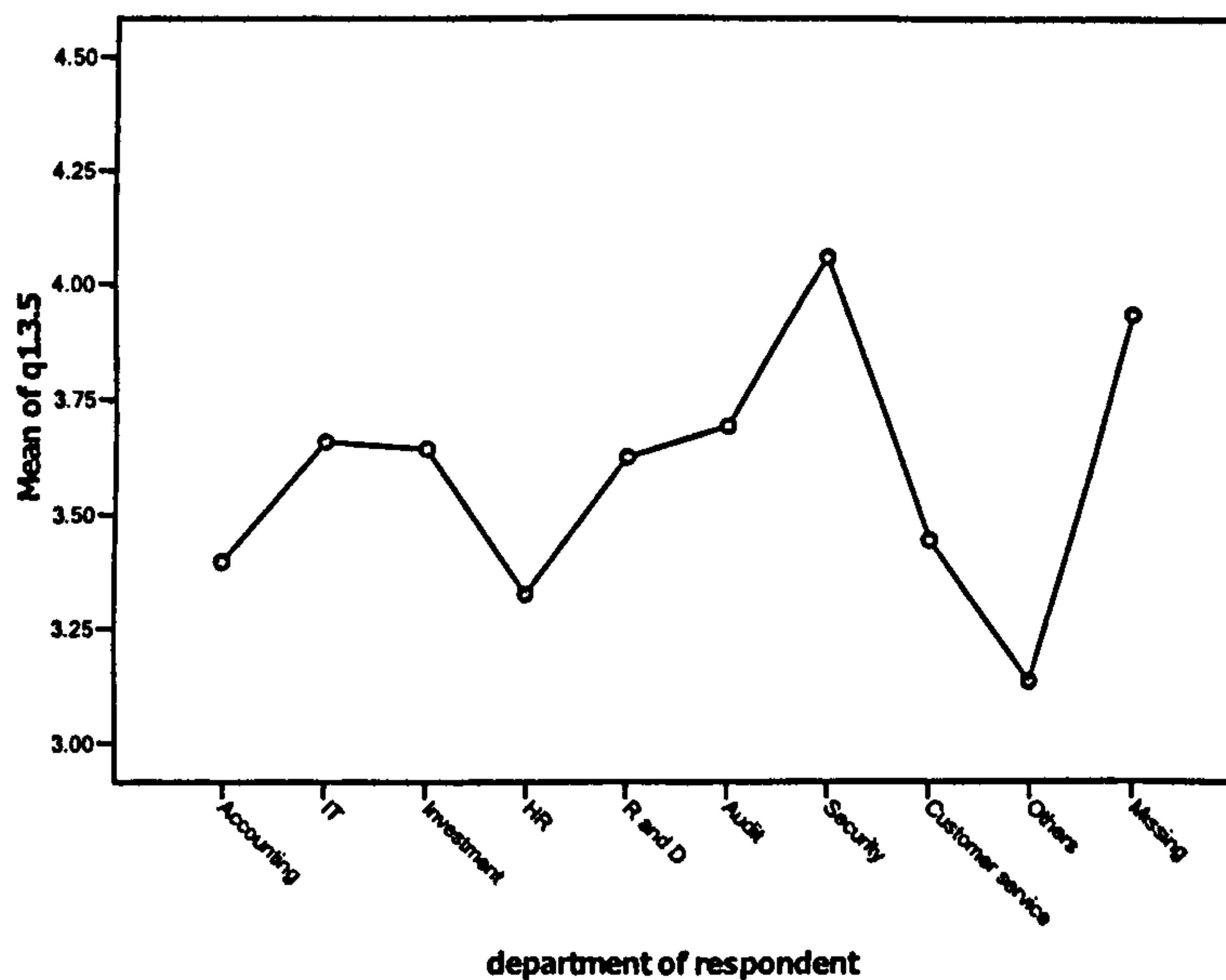
Multiple Comparisons

Dependent Variable: answer of respondent
Tamhane

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.2681*	.10048	.024	-.5091	-.0270
	HUANAN	-.4576*	.12255	.001	-.7520	-.1631
DONGBEI	HUABEI	.2681*	.10048	.024	.0270	.5091
	HUANAN	-.1895	.11103	.245	-.4566	.0776
HUANAN	HUABEI	.4576*	.12255	.001	.1631	.7520
	DONGBEI	.1895	.11103	.245	-.0776	.4566

*. The mean difference is significant at the .05 level.

(2) Among departmentss groups Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.3.5

Levene Statistic	df1	df2	Sig.
1.740	9	511	.077

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.5

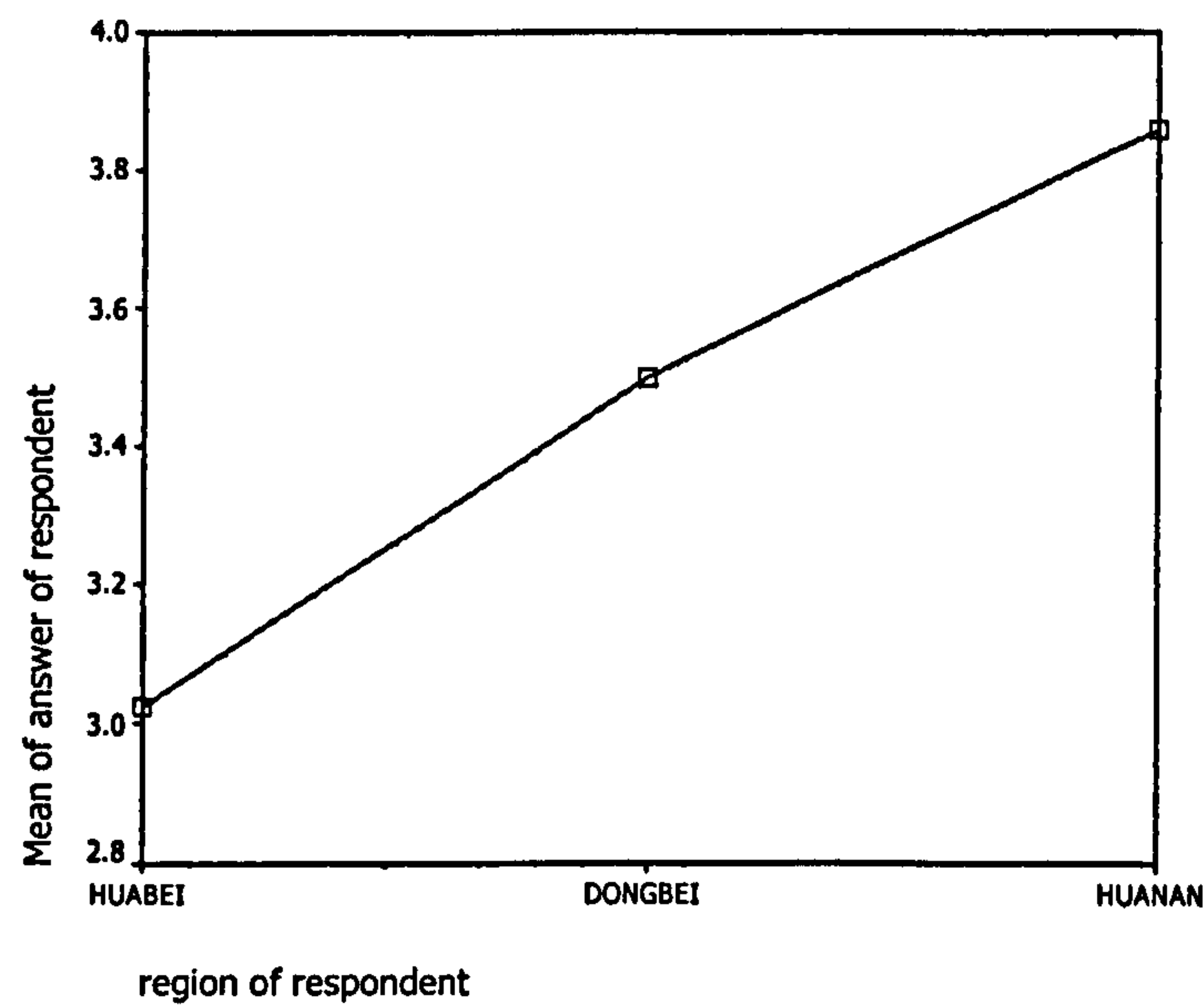
Tamara

(i) department of respondent	(j) department of respondent	Mean Difference (i-j)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	-.26184	.10134	1.000	-.4608	.9433
	Investment	-.24682	.12338	.888	-.4681	.9600
	HR	.07111	.18624	1.000	-.2841	.9963
	R and D	-.22631	.36844	1.000	-.8399	1.3873
	Audit	-.39681	.26782	1.000	-.73067	.7144
	Security	-.06219	.25632	.628	-.7140	.2687
	Customer service	-.04776	.18188	1.000	-.7119	.6164
	Others	.26033	.19368	1.000	-.4202	.9409
	Missing	-.53864	.16881	.067	-.71111	.0378
	Missing	.26184	.10134	1.000	-.3442	.9099
IT	Accounting	.01832	.17807	1.000	-.4245	.6225
	Investment	.33288	.22462	.998	-.1892	1.0802
	HR	.63354	.40883	1.000	-.1892	1.8422
	R and D	-.03377	.28734	1.000	-.70934	1.0256
	Audit	-.49029	.38510	1.000	-.9180	.9184
	Security	.21406	.23010	1.000	-.6706	.9987
	Customer service	.62217	.20185	.723	-.2732	1.3176
	Others	-.27480	.21117	1.000	-.6919	.4473
	Missing	.24682	.12338	.888	-.1800	.6631
	Missing	-.01832	.17807	1.000	-.4228	.9817
Investment	Accounting	.31783	.17036	.998	-.3643	.9999
	HR	.01822	.38188	1.000	-.7299	1.0623
	R and D	-.04808	.24734	1.000	-.7031	.9960
	Audit	-.41881	.34474	.993	-.9320	.9207
	Security	.18877	.17784	1.000	-.4287	.8262
	Customer service	.60886	.17860	.318	-.1408	1.3543
	Others	-.28012	.16233	.947	-.6185	.2382
	Missing	-.07111	.18624	1.000	-.4943	.9441
	Missing	-.33288	.22462	.998	-.7802	.4245
	Missing	-.31783	.17036	.998	-.6996	.9643
HR	Accounting	-.29842	.40581	1.000	-.9178	1.3098
	Investment	-.38873	.38331	1.000	-.9178	.9841
	R and D	-.38873	.38331	1.000	-.9178	.9841
	Audit	-.79324	.38104	.487	-.9178	.7414
	Security	-.11888	.22804	1.000	-.6884	.4487
	Customer service	-.18822	.22861	1.000	-.6887	.9881
	Others	-.60776	.20985	.174	-.9083	.0898
	Missing	.22831	.38844	1.000	-.1832	2.1388
	Missing	-.03364	.40682	1.000	-.9182	1.8182
	Missing	-.01822	.38188	1.000	-.7828	1.0256
R and D	Accounting	.28842	.40581	1.000	-.9186	1.7878
	Investment	-.08731	.44388	1.000	-.9287	1.7621
	HR	-.48362	.44222	1.000	-.93814	1.4137
	Audit	-.48362	.44222	1.000	-.93814	1.4137
	Security	.18088	.40682	1.000	-.91738	2.0500
	Customer service	.48884	.40678	1.000	-.91880	2.3432
	Others	-.30833	.38856	1.000	-.9187	1.8881
	Missing	.28842	.40581	1.000	-.9182	2.1388
	Missing	.03364	.40682	1.000	-.9182	1.8182
	Missing	-.01822	.38188	1.000	-.7828	1.0256
Audit	Accounting	.03377	.24734	1.000	-.4660	.9641
	Investment	.04808	.24734	1.000	-.4660	.9641
	HR	.38873	.38331	1.000	-.9178	1.8207
	R and D	-.38873	.38331	1.000	-.9178	.9841
	Security	-.34788	.26778	1.000	-.8178	1.3138
	Customer service	.66884	.26880	.966	-.8182	1.8271
	Others	-.24103	.27288	1.000	-.7247	.7827
	Missing	.03377	.24734	1.000	-.4660	.9641
	Missing	.04808	.24734	1.000	-.4660	.9641
	Missing	.38873	.38331	1.000	-.9178	1.8207
Security	Accounting	.41881	.34474	.993	-.9320	1.7841
	Investment	.79324	.38104	.487	-.9178	2.2814
	HR	.43382	.44222	1.000	-.9173	1.8178
	R and D	.38873	.38331	1.000	-.9178	1.8207
	Audit	.38873	.38331	1.000	-.9178	1.8207
	Customer service	.61436	.26582	.836	-.4108	1.6387
	Others	.92248	.26888	.130	-.9188	1.9432
	Missing	.12548	.27088	1.000	-.9180	1.1110
	Missing	.04776	.18188	1.000	-.6184	.7118
	Missing	-.21406	.23010	1.000	-.8867	.6706
Customer service	Accounting	-.19877	.17784	1.000	-.4262	.4267
	Investment	.11888	.22804	1.000	-.6487	.8844
	HR	-.18088	.40882	1.000	-.8380	1.6738
	R and D	-.24788	.28778	1.000	-.7130	.6173
	Audit	-.61438	.28862	.636	-.9387	.4108
	Security	.30808	.23204	1.000	-.4888	1.1131
	Others	-.48888	.21173	.878	-.7182	.2404
	Missing	-.28033	.19368	1.000	-.4909	.4203
	Missing	-.62217	.20185	.728	-.9178	.2732
	Missing	-.60886	.17860	.318	-.9184	.1408
Others	Accounting	-.18822	.22861	1.000	-.6881	.9881
	Investment	-.48884	.40873	1.000	-.9343	1.3980
	HR	-.66884	.38880	.966	-.9271	.5182
	R and D	-.66884	.38880	.966	-.9271	.5182
	Audit	-.62248	.26888	.130	-.9188	.1083
	Security	-.30808	.23204	1.000	-.4888	.4888
	Customer service	-.70887	.21328	.024	-.9183	-.0547
	Missing	.50884	.18881	.067	-.0378	1.1111
	Missing	.27480	.21117	1.000	-.4428	.9818
	Missing	.28012	.16233	.947	-.2843	.1843
Missing	Accounting	.00776	.20985	.174	-.6887	1.3098
	Investment	.30833	.38856	1.000	-.9181	2.1887
	R and D	.24103	.27288	1.000	-.7827	1.2747
	Audit	-.12548	.27088	1.000	-.91110	.9800
	Security	.48888	.21173	.878	-.2404	1.2182
	Customer service	.70887	.21328	.024	-.0547	1.5383
	Others	.70887	.21328	.024	-.0547	1.5383
	Missing	.50884	.18881	.067	-.0378	1.1111
	Missing	.27480	.21117	1.000	-.4428	.9818
	Missing	.28012	.16233	.947	-.2843	.1843

*. The mean difference is significant at the .05 level.

For Question No. 1.3.6

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent			
Levene Statistic	df1	df2	Sig.
4.733	2	518	.009

Post Hoc Tests

Multiple Comparisons

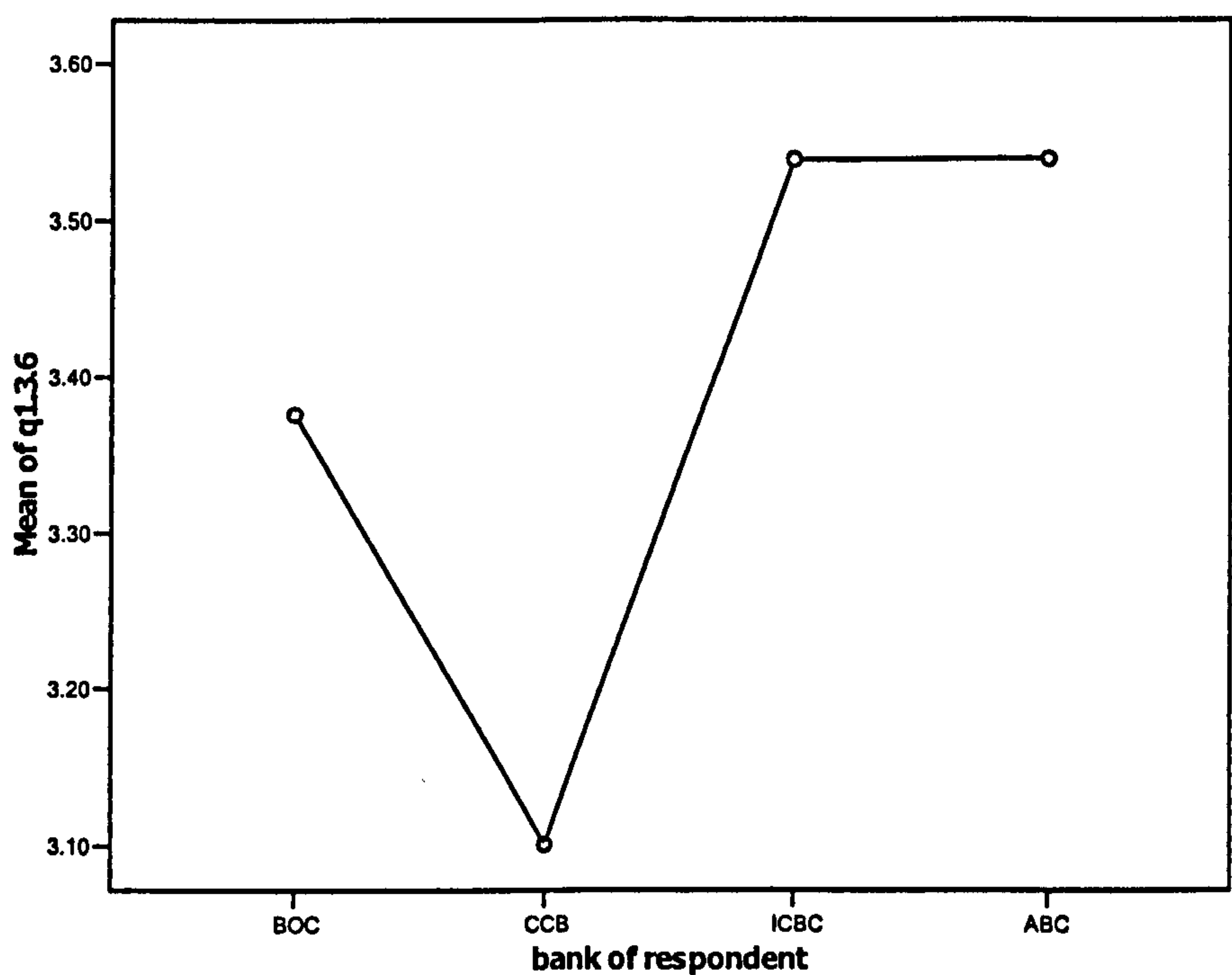
Dependent Variable: answer of respondent
Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
HUABEI	DONGBEI	-.4731*	.10929	.000	-.7353	-.2110
	HUANAN	-.8326*	.12121	.000	-1.1237	-.5415
DONGBEI	HUABEI	.4731*	.10929	.000	.2110	.7353
	HUANAN	-.3595*	.10926	.003	-.6221	-.0969
HUANAN	HUABEI	.8326*	.12121	.000	.5415	1.1237
	DONGBEI	.3595*	.10926	.003	.0969	.6221

*. The mean difference is significant at the .05 level.

(3) Among banks groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q1.3.6

Levene Statistic	df1	df2	Sig.
3.516	3	517	.015

Multiple Comparisons

Dependent Variable: answer of respondent to q1.3.6

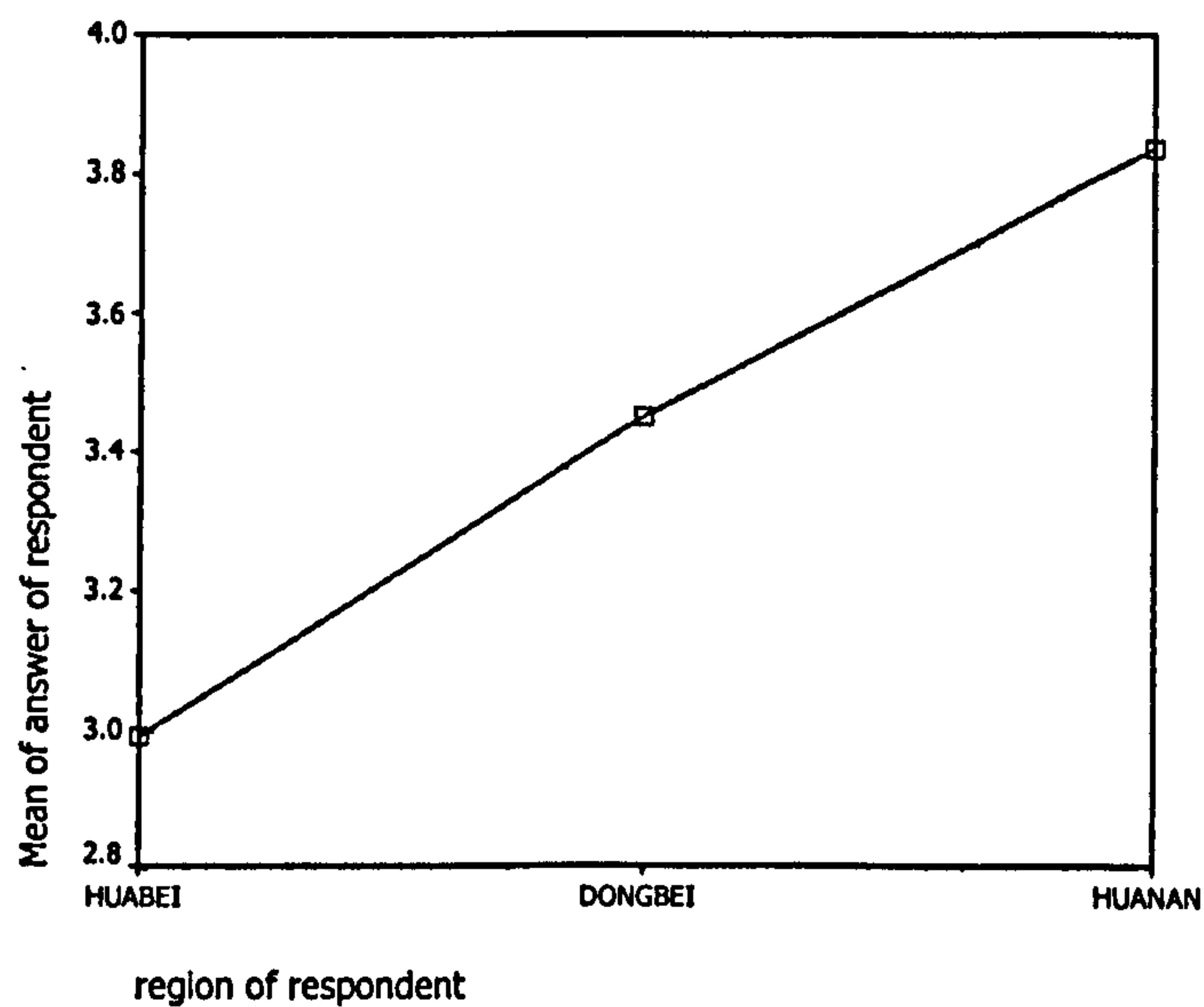
Tamhane

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.27467	.14617	.317	-.1137	.6630
	ICBC	-.16218	.12777	.748	-.5005	.1762
	ABC	-.16267	.13146	.770	-.5111	.1858
CCB	BOC	-.27467	.14617	.317	-.6630	.1137
	ICBC	-.43685*	.13963	.012	-.8082	-.0655
	ABC	-.43734*	.14301	.015	-.8177	-.0569
ICBC	BOC	.16218	.12777	.748	-.1762	.5005
	CCB	.43685*	.13963	.012	.0655	.8082
	ABC	-.00049	.12414	1.000	-.3296	.3286
ABC	BOC	.16267	.13146	.770	-.1858	.5111
	CCB	.43734*	.14301	.015	.0569	.8177
	ICBC	.00049	.12414	1.000	-.3286	.3296

*. The mean difference is significant at the .05 level.

For Question No. 1.3.7.

Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.705	2	518	.495

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent	Lower Bound				Upper Bound	
LSD	HUABEI	DONGBEI	-.4640*	.11000	.000	-.6801	-.2479
		HUANAN	-.8455*	.12816	.000	-1.0972	-.5937
	DONGBEI	HUABEI	.4640*	.11000	.000	.2479	.6801
		HUANAN	-.3814*	.12481	.002	-.6266	-.1362
	HUANAN	HUABEI	.8455*	.12816	.000	.5937	1.0972
		DONGBEI	.3814*	.12481	.002	.1362	.6266

*. The mean difference is significant at the .05 level.

Homogeneous Subset

answer of respondent

region of responde	N	Subset for alpha = .05		
		1	2	3
Tukey B HUABEI	186	2.9892		
DONGBEI	214		3.4533	
HUANAN	121			3.8347

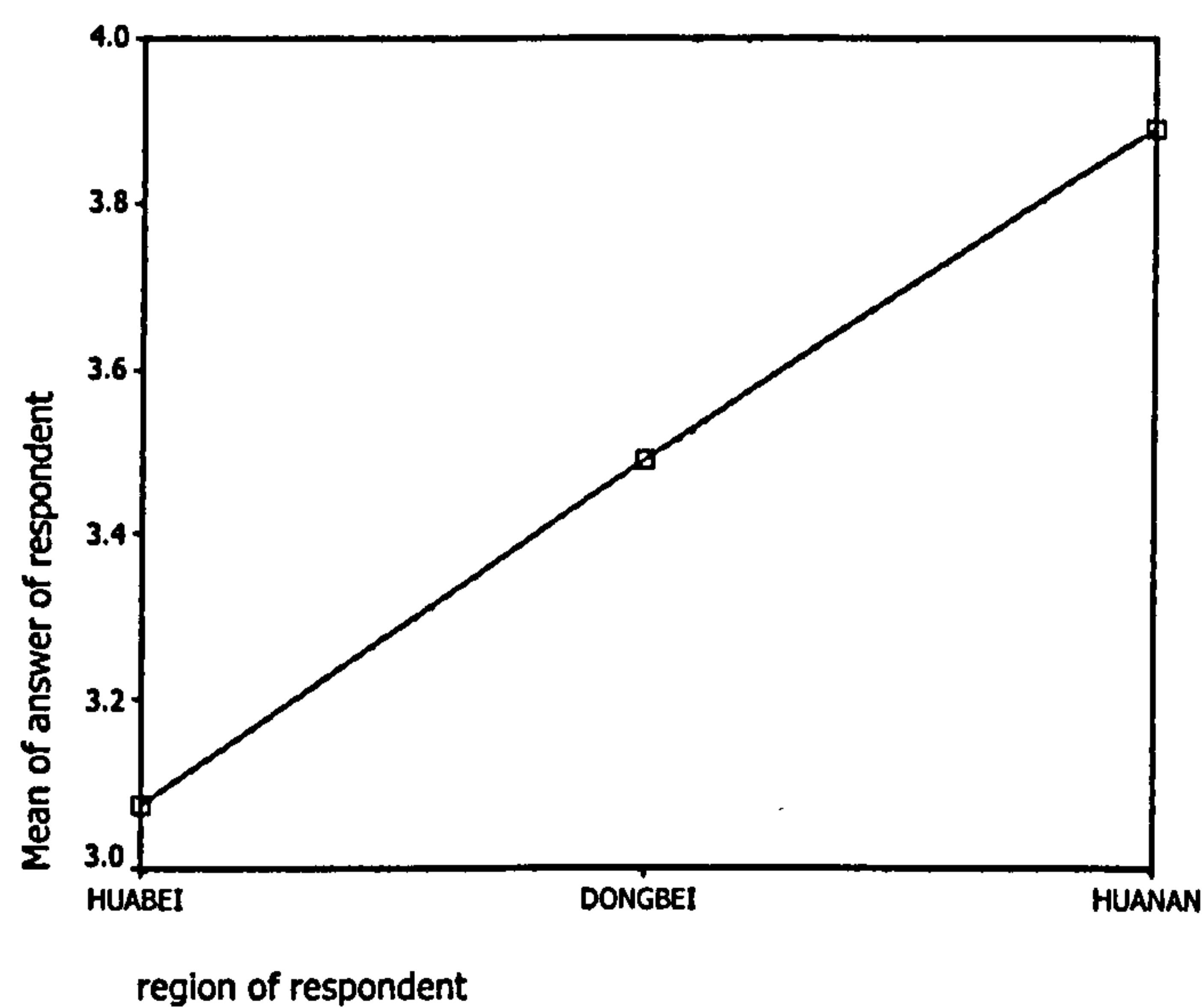
Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group size is used. Type I error levels are not guaranteed.

For Question No. 1.3.8
Among regions
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
3.219	2	518	.041

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

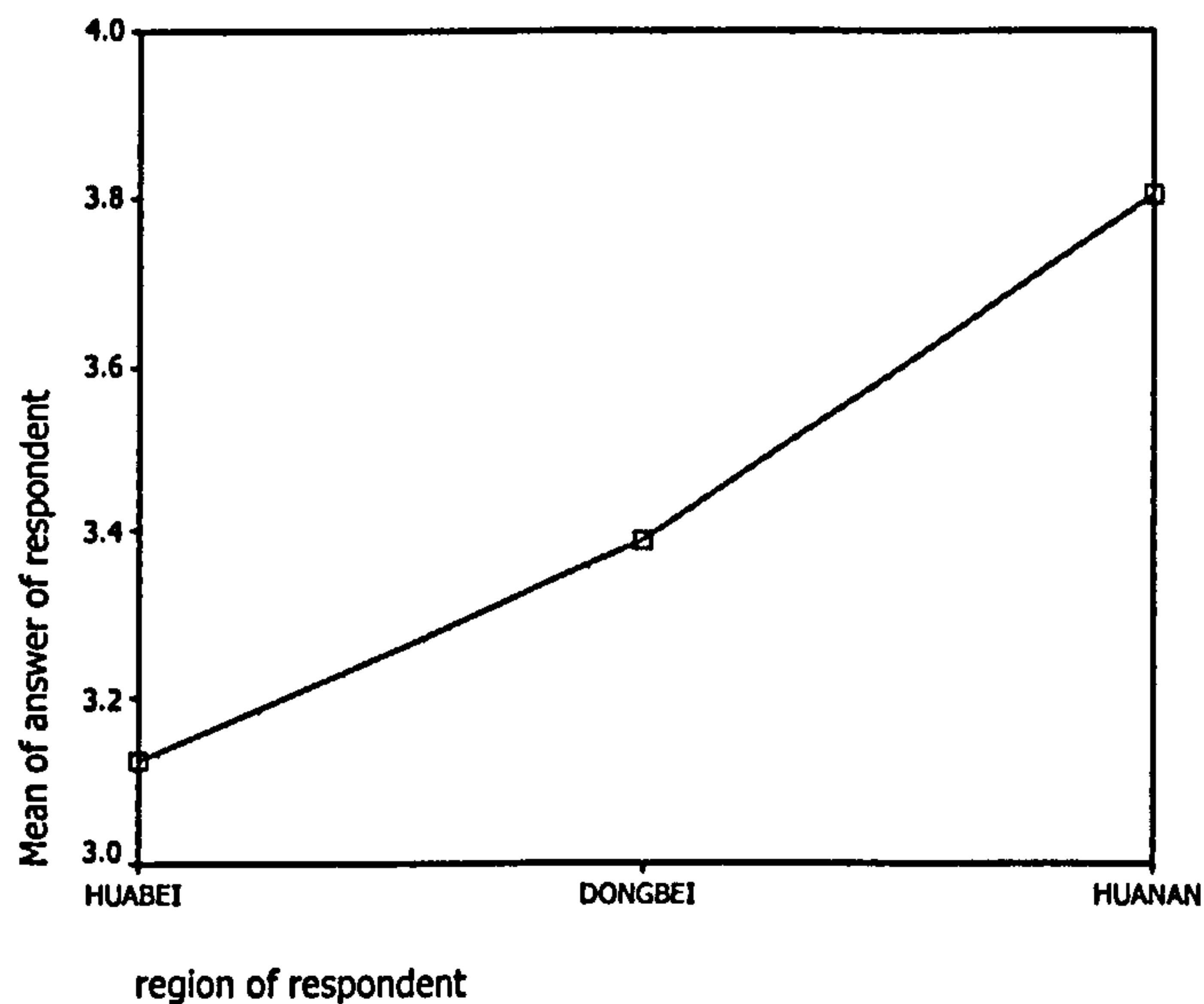
Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
HUABEI	DONGBEI	-.4154*	.10128	.000	-.6583	-.1725
	HUANAN	-.8173*	.11055	.000	-1.0828	-.5518
DONGBEI	HUABEI	.4154*	.10128	.000	.1725	.6583
	HUANAN	-.4019*	.10051	.000	-.6434	-.1604
HUANAN	HUABEI	.8173*	.11055	.000	.5518	1.0828
	DONGBEI	.4019*	.10051	.000	.1604	.6434

*. The mean difference is significant at the .05 level.

For Question No. 1.3.9
Among regions
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.339	2	518	.713

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

	(I) region of responde	(J) region of responde	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	HUABEI	DONGBEI	-.2642*	.09591	.006	-.4526	-.0758
		HUANAN	-.6780*	.11175	.000	-.8975	-.4585
	DONGBEI	HUABEI	.2642*	.09591	.006	.0758	.4526
		HUANAN	-.4138*	.10883	.000	-.6276	-.2000
	HUANAN	HUABEI	.6780*	.11175	.000	.4585	.8975
		DONGBEI	.4138*	.10883	.000	.2000	.6276

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a, c} HUABEI	186	3.1237	3.3879	3.8017
DONGBEI	214			
HUANAN	121			

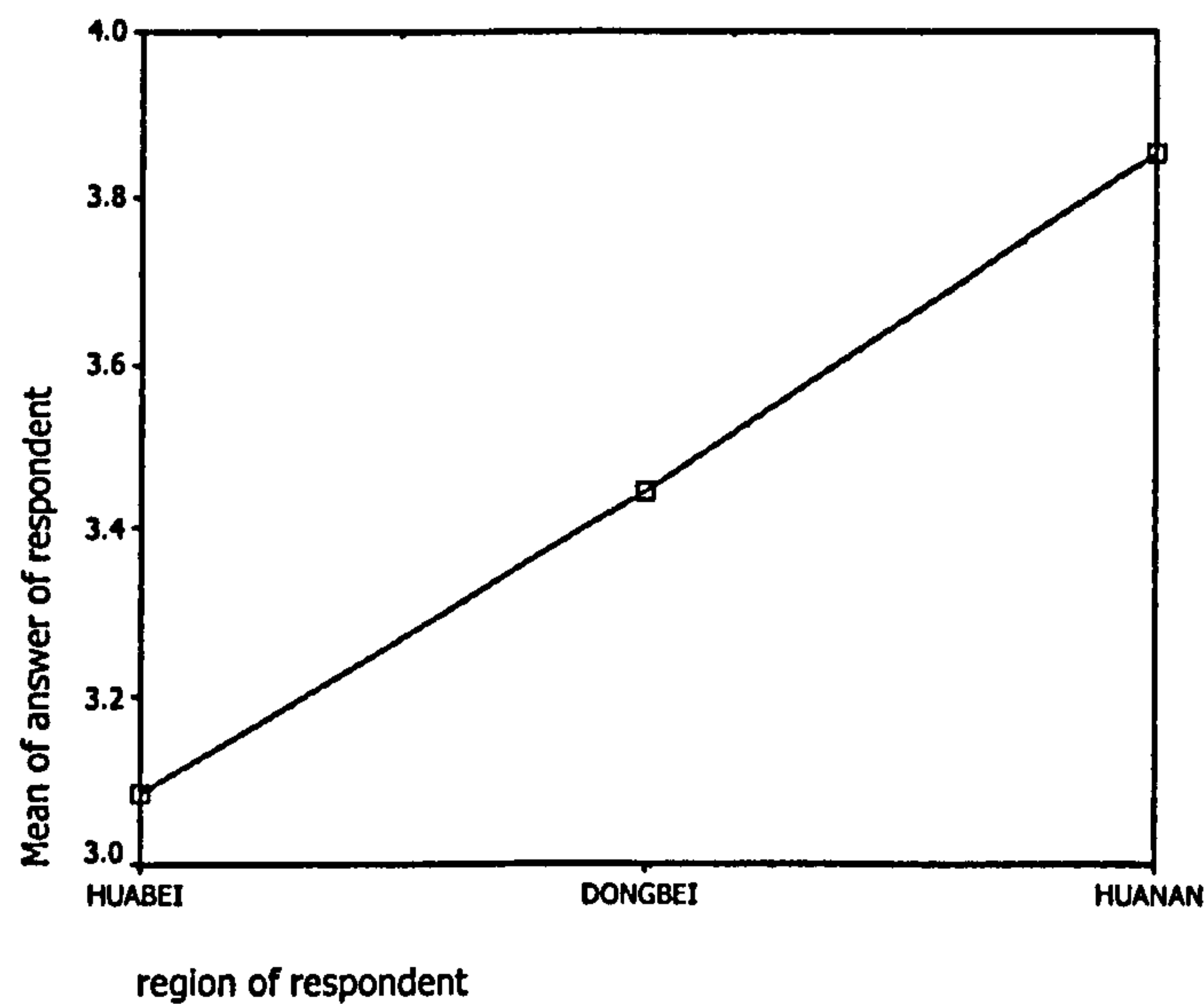
Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 1.3.10

Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.543	2	518	.581

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of response	(J) region of response	Lower Bound				Upper Bound	
LSD	HUABEI	DONGBEI	-.3579*	.10032	.000	-.5550	-.1608
		HUANAN	-.7652*	.11688	.000	-.9948	-.5356
	DONGBEI	HUABEI	.3579*	.10032	.000	.1608	.5550
		HUANAN	-.4073*	.11383	.000	-.6309	-.1837
	HUANAN	HUABEI	.7652*	.11688	.000	.5356	.9948
		DONGBEI	.4073*	.11383	.000	.1837	.6309

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a,t} HUABEI	186	3.0860		
DONGBEI	214		3.4439	
HUANAN	121			3.8512

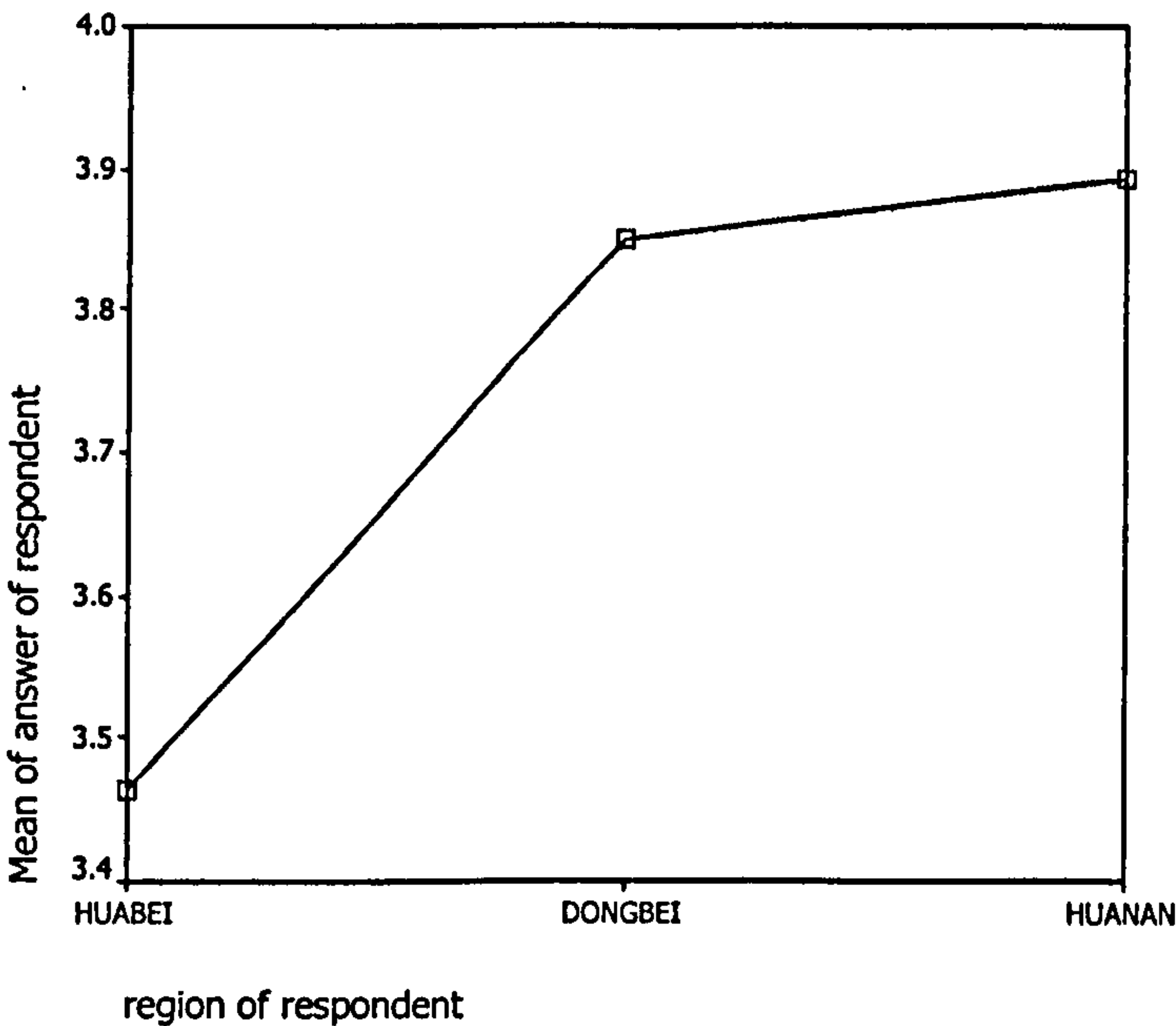
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 2.1.1

(1)Among regions groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.630	2	518	.533

Homogeneous

Multiple Comparisons

Dependent Variable: answer of respondent

(I) region of respondent (J) region of respondent		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
					Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.3881	.32190	.228	-1.0205	.2443
		HUANAN	-.4302	.37503	.252	-1.1670	.3066
	DONGBEI	HUABEI	.3881	.32190	.228	-.2443	1.0205
		HUANAN	-.0421	.36523	.908	-.7596	.6754
	HUANAN	HUABEI	.4302	.37503	.252	-.3066	1.1670
		DONGBEI	.0421	.36523	.908	-.6754	.7596

Subsets

answer of respondent

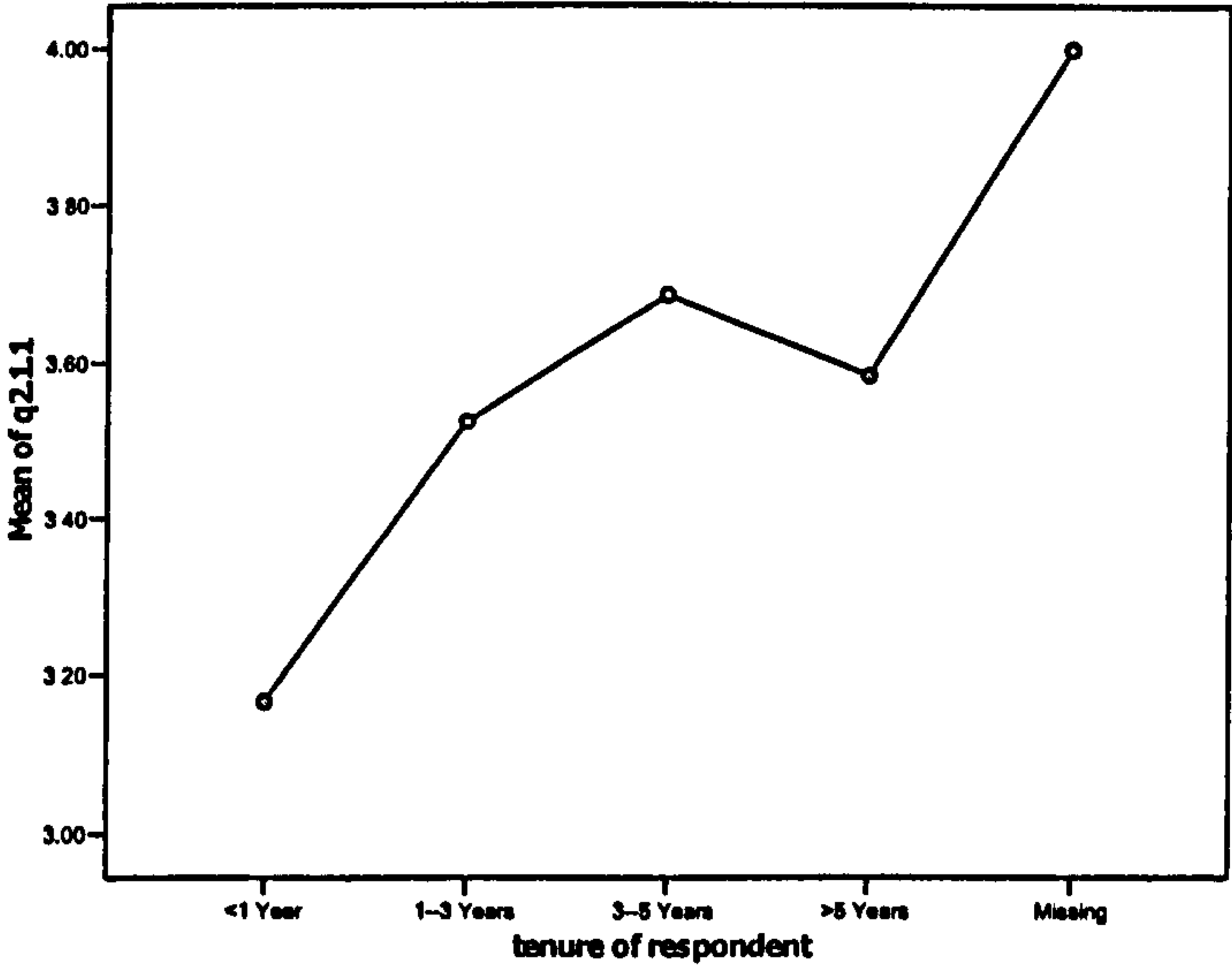
region of respondent	N	Subset for alpha = .05
		1
Tukey B ^{a,t} HUABEI	186	3.4624
DONGBEI	214	3.8505
HUANAN	121	3.8926

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among tenures
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q2.1.1

Levene Statistic	df1	df2	Sig.
3.411	4	516	.009

Homogeneous

Multiple Comparisons

Dependent Variable: answer of respondent to q2.1.1

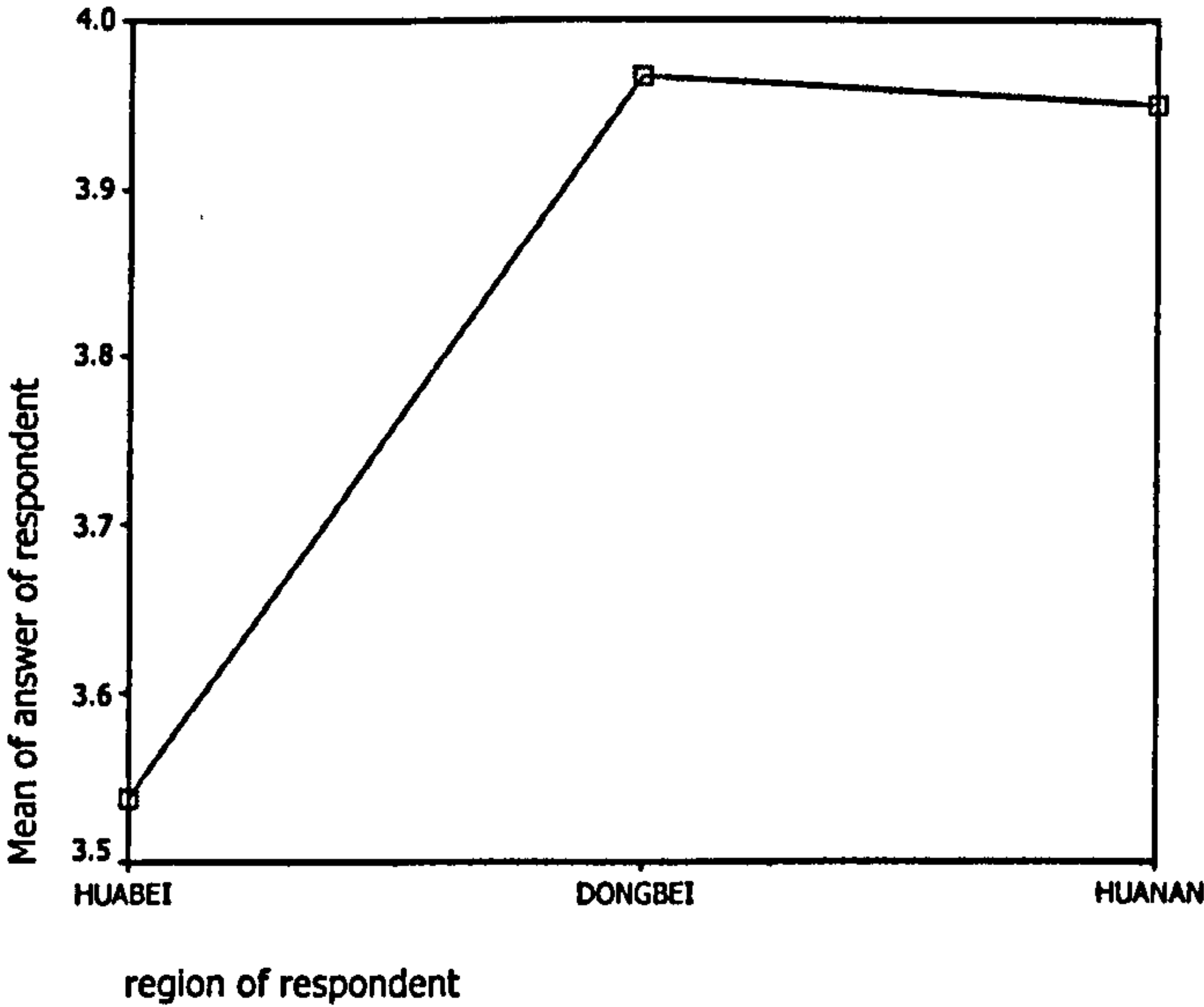
Tamhane

(I) tenure of respondent	(J) tenure of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<1 Year	1-3 Years	-.35965	.22249	.700	-1.0162	.2969
	3-5 Years	-.52008	.21212	.175	-1.1513	.1112
	>5 Years	-.41813	.19317	.333	-1.0085	.1723
	Missing	-.83333*	.23253	.010	-1.5256	-.1411
1-3 Years	<1 Year	.35965	.22249	.700	-.2969	1.0162
	3-5 Years	-.16043	.15636	.974	-.6063	.2855
	>5 Years	-.05848	.12949	1.000	-.4320	.3150
	Missing	-.47368	.18310	.128	-1.0179	.0705
3-5 Years	<1 Year	.52008	.21212	.175	-.1112	1.1513
	1-3 Years	.16043	.15636	.974	-.2855	.6063
	>5 Years	.10195	.11072	.988	-.2137	.4176
	Missing	-.31325	.17035	.544	-.8265	.2000
>5 Years	<1 Year	.41813	.19317	.333	-.1723	1.0085
	1-3 Years	.05848	.12949	1.000	-.3150	.4320
	3-5 Years	-.10195	.11072	.988	-.4176	.2137
	Missing	-.41520	.14607	.105	-.8822	.0518
Missing	<1 Year	.83333*	.23253	.010	.1411	1.5256
	1-3 Years	.47368	.18310	.128	-.0705	1.0179
	3-5 Years	.31325	.17035	.544	-.2000	.8265
	>5 Years	.41520	.14607	.105	-.0518	.8822

*. The mean difference is significant at the .05 level.

For Question No. 2.1.2

(1)Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.395	2	518	.674

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of response (J) region of response					Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.4297	.32134	.182	-1.0610	.2016
		HUANAN	-.4128	.37439	.271	-1.1483	.3227
	DONGBEI	HUABEI	.4297	.32134	.182	-.2016	1.0610
		HUANAN	.0169	.36461	.963	-.6994	.7332
	HUANAN	HUABEI	.4128	.37439	.271	-.3227	1.1483
		DONGBEI	-.0169	.36461	.963	-.7332	.6994

Homogeneous Subsets

answer of respondent

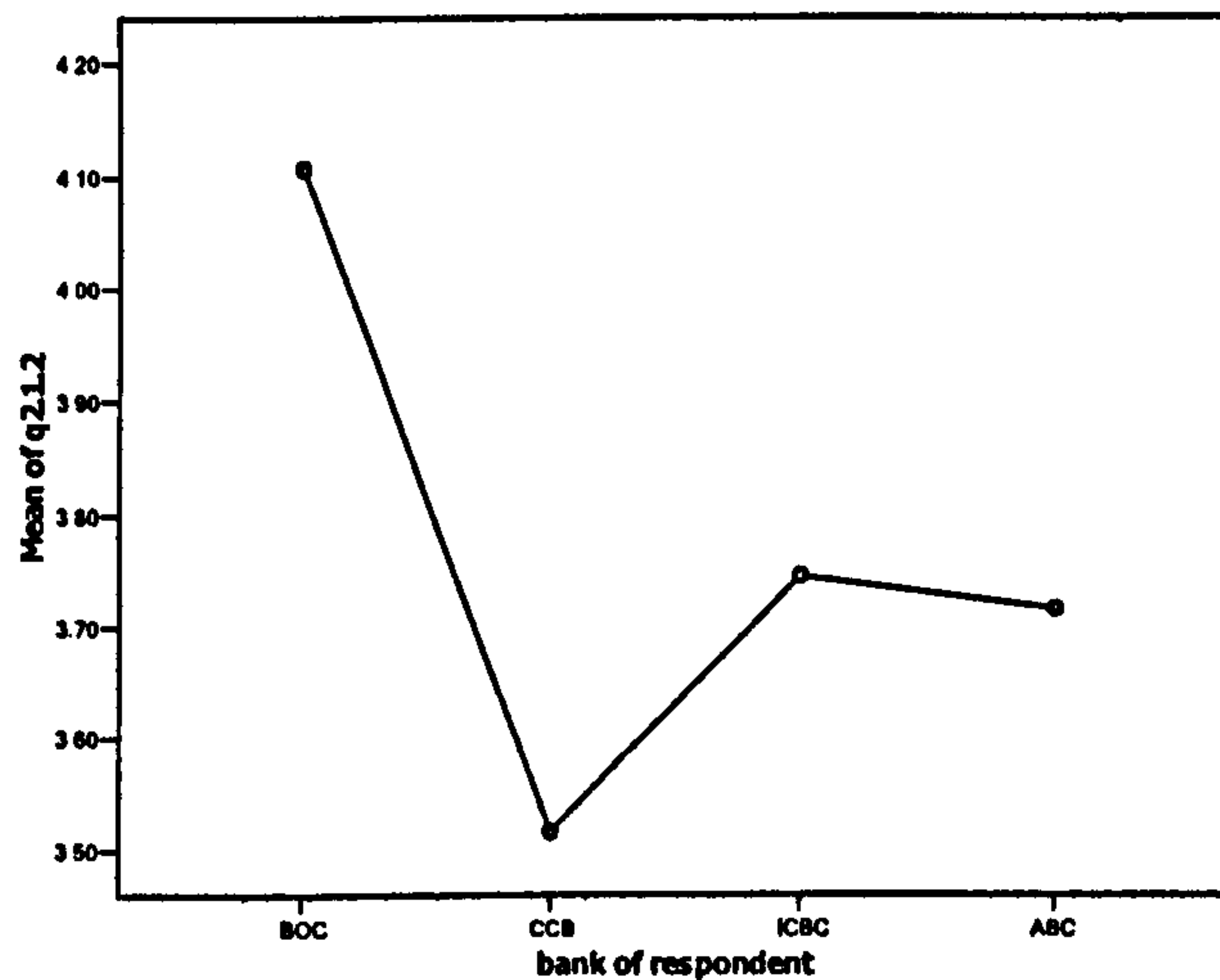
		Subset for alpha = .05
region of respondent		1
Tukey B ^{a,t}	HUABEI	186 3.5376
	HUANAN	121 3.9504
	DONGBEI	214 3.9673

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q2.1.2

Levene Statistic	df1	df2	Sig.
1.167	3	517	.322

Homogeneous

Multiple Comparisons

Dependent Variable: answer of respondent to q2.1.2

LSD

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.59143	.42567	.165	-.2448	1.4277
	ICBC	.36144	.36151	.318	-.3488	1.0717
	ABC	.39033	.39182	.320	-.3794	1.1601
CCB	BOC	-.59143	.42567	.165	-1.4277	.2448
	ICBC	-.22998	.42518	.589	-1.0653	.6053
	ABC	-.20109	.45123	.656	-1.0876	.6854
ICBC	BOC	-.36144	.36151	.318	-1.0717	.3488
	CCB	.22998	.42518	.589	-.6053	1.0653
	ABC	.02889	.39129	.941	-.7398	.7976
ABC	BOC	-.39033	.39182	.320	-1.1601	.3794
	CCB	.20109	.45123	.656	-.6854	1.0876
	ICBC	-.02889	.39129	.941	-.7976	.7398

answer of respondent to q2.1.2

bank of respondent	N	Subset for alpha = .05
		1
Tukey HSD ^{a,b} CCB	89	3.5169
ABC	117	3.7179
ICBC	158	3.7468
BOC	157	4.1083
Sig.		.471

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 123.147.

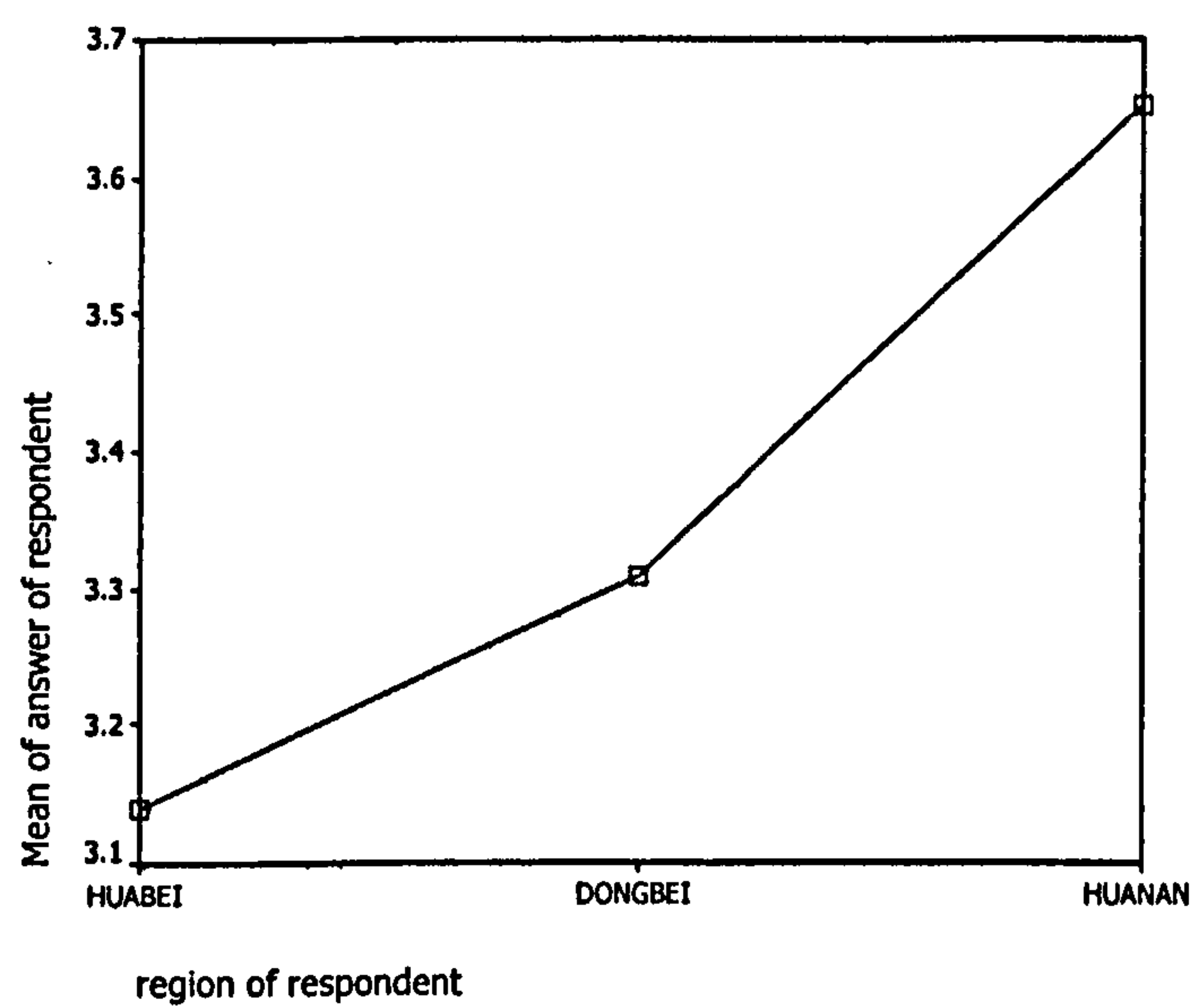
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 2.1.3

(1)Among regions

Means Plots

groups



Test of Homogeneity of Variances

answer of respondent			
Levene Statistic	df1	df2	Sig.
6.707	2	518	.001

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent
Tamhane

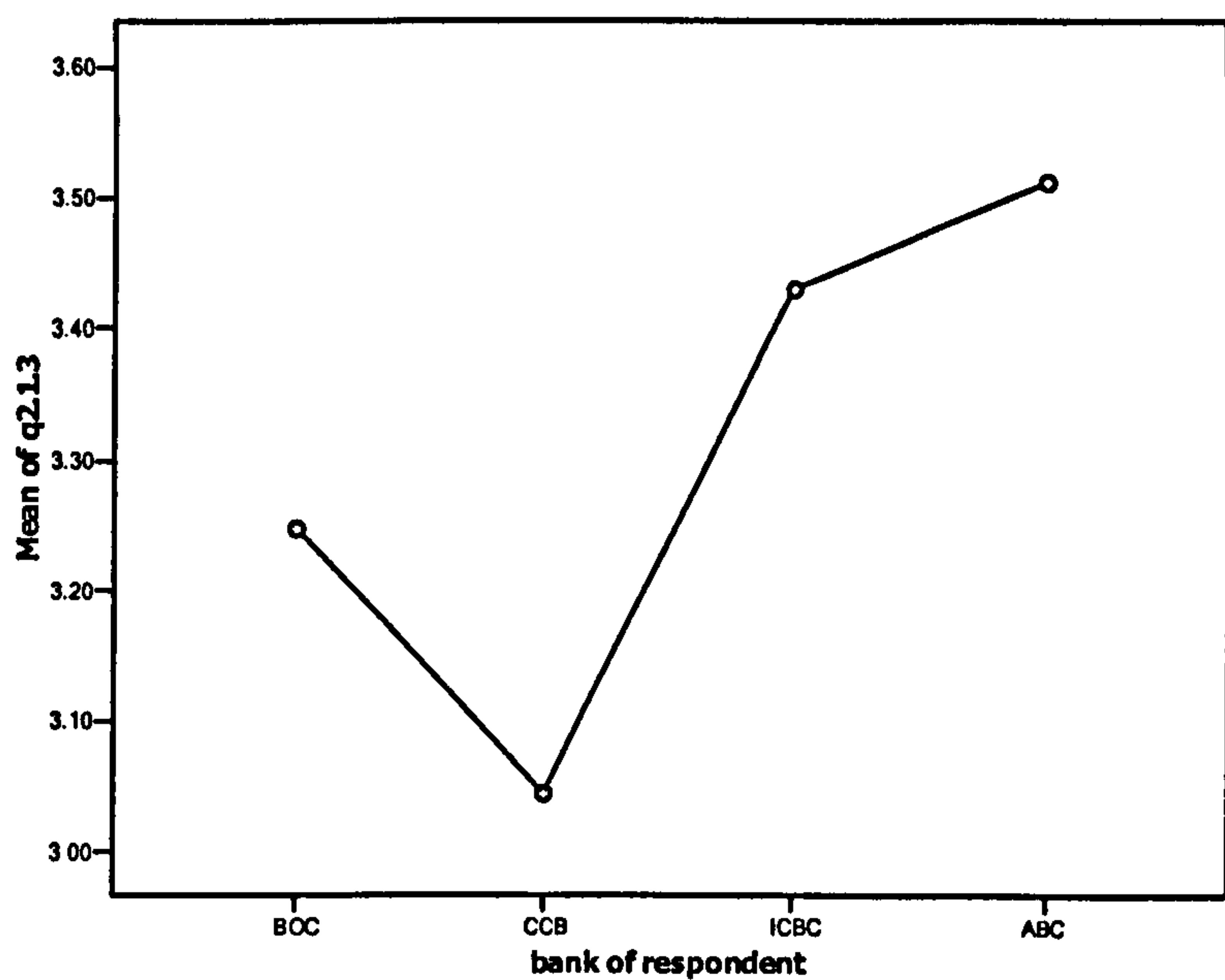
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
HUABEI	DONGBEI	-.1686	.09649	.225	-.4001	.0628
	HUANAN	-.5131*	.12671	.000	-.8178	-.2085
DONGBEI	HUABEI	.1686	.09649	.225	-.0628	.4001
	HUANAN	-.3445*	.11763	.011	-.6277	-.0613
HUANAN	HUABEI	.5131*	.12671	.000	.2085	.8178
	DONGBEI	.3445*	.11763	.011	.0613	.6277

*. The mean difference is significant at the .05 level.

(2) Among banks

Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q2.1.3

Levene Statistic	df1	df2	Sig.
2.888	3	517	.035

Multiple Comparisons

Dependent Variable: answer of respondent to q2.1.3

Tamhane

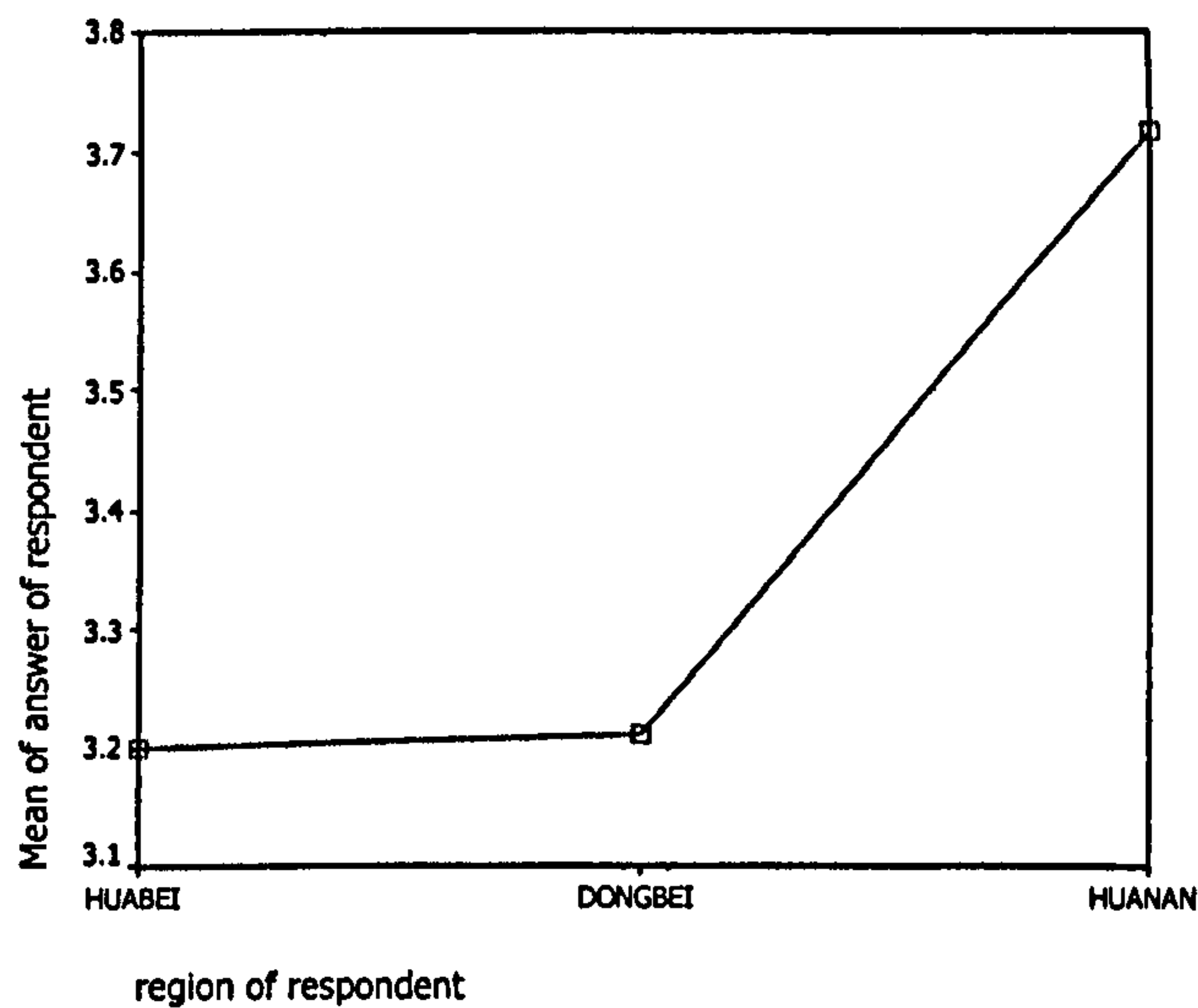
(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.20346	.13114	.543	-.1451	.5521
	ICBC	-.18197	.11676	.536	-.4911	.1272
	ABC	-.26441	.11796	.145	-.5771	.0483
CCB	BOC	-.20346	.13114	.543	-.5521	.1451
	ICBC	-.38544*	.13164	.023	-.7353	-.0355
	ABC	-.46788*	.13271	.003	-.8208	-.1149
ICBC	BOC	.18197	.11676	.536	-.1272	.4911
	CCB	.38544*	.13164	.023	.0355	.7353
	ABC	-.08244	.11852	.982	-.3966	.2317
ABC	BOC	.26441	.11796	.145	-.0483	.5771
	CCB	.46788*	.13271	.003	.1149	.8208
	ICBC	.08244	.11852	.982	-.2317	.3966

*. The mean difference is significant at the .05 level.

For Question No. 2.1.4

(1)Among regions
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
1.784	2	518	.169

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of responder (J) region of responder					Lower Bound	Upper Bound
LSD	HUABEI DONGBEI	-.0114	.09402	.904	-.1961	.1733
	HUABEI HUANAN	-.5201*	.10954	.000	-.7353	-.3049
	DONGBEI HUABEI	.0114	.09402	.904	-.1733	.1961
	DONGBEI HUANAN	-.5087*	.10667	.000	-.7183	-.2992
	HUANAN HUABEI	.5201*	.10954	.000	.3049	.7353
	HUANAN DONGBEI	.5087*	.10667	.000	.2992	.7183

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b} HUABEI	186	3.1989	3.7190
DONGBEI	214	3.2103	
HUANAN	121		

Means for groups in homogeneous subsets are displayed.

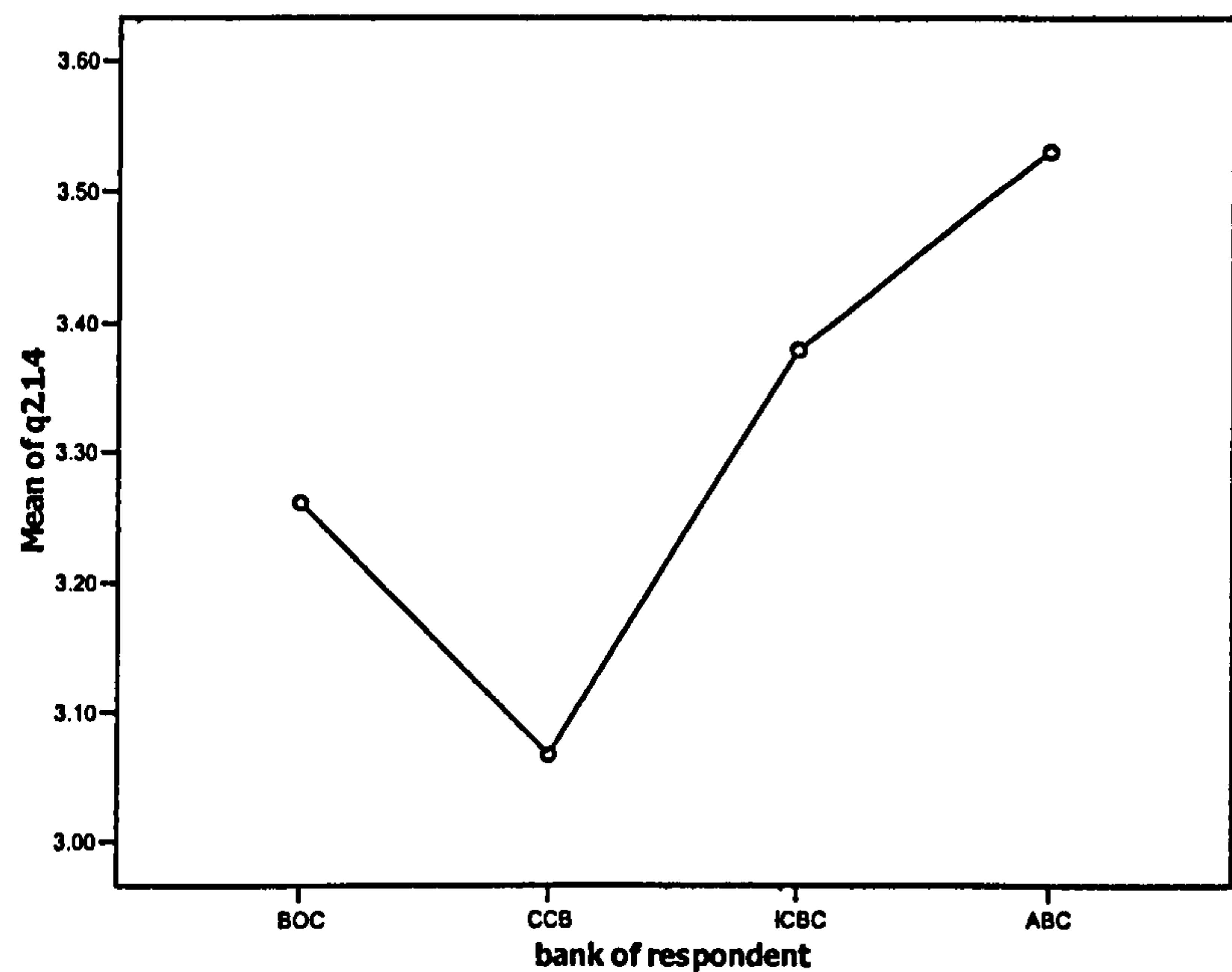
a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q2.1.4

Levene Statistic	df1	df2	Sig.
3.703	3	517	.012

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.1.4

Tamhane

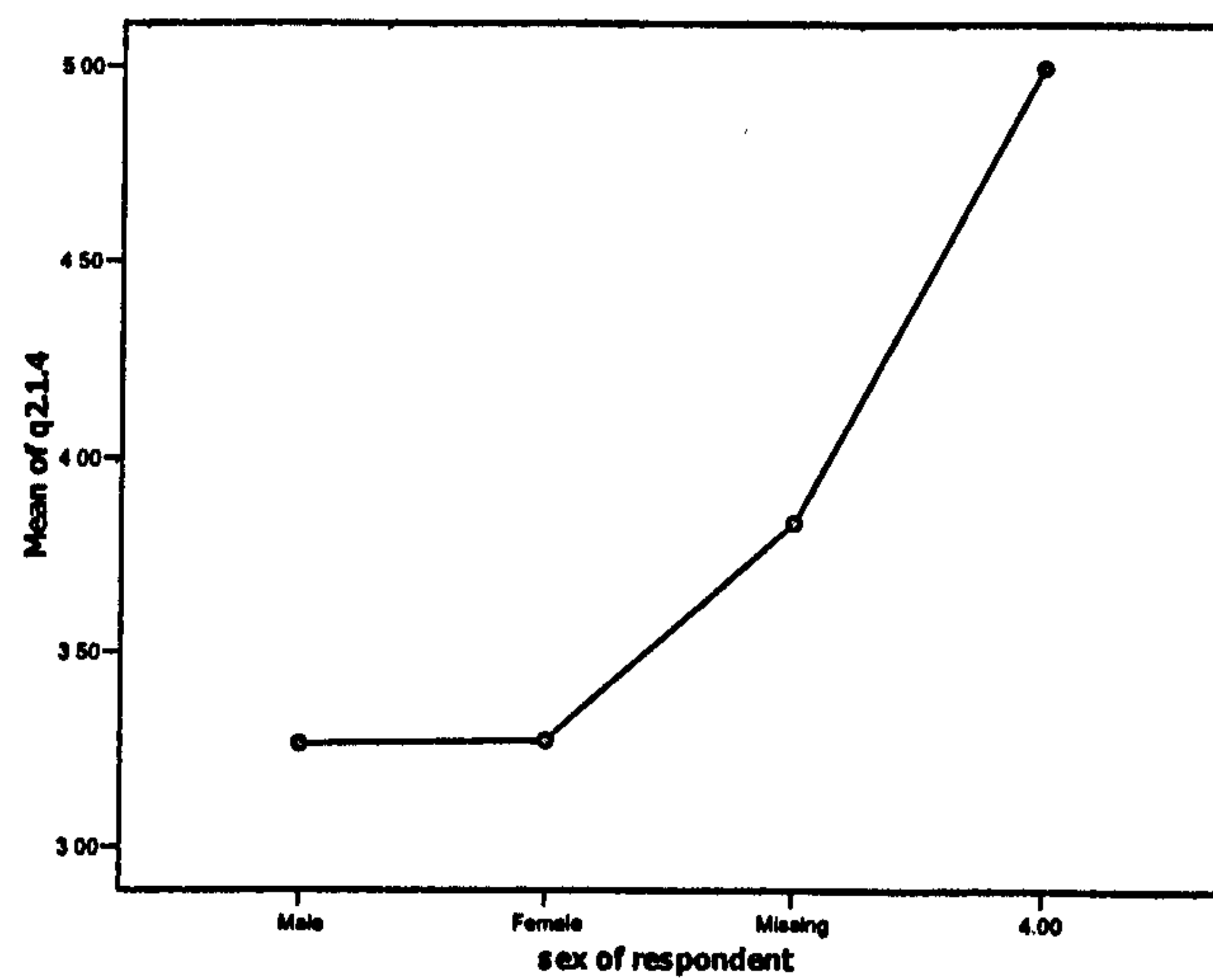
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respondent	(J) bank of respondent				Lower Bound	Upper Bound
BOC	CCB	.19373	.11970	.493	-.1242	.5116
	ICBC	-.11860	.11171	.871	-.4144	.1772
	ABC	-.26877	.11734	.129	-.5799	.0423
CCB	BOC	-.19373	.11970	.493	-.5116	.1242
	ICBC	-.31233	.11781	.051	-.6253	.0006
	ABC	-.46250*	.12317	.001	-.7898	-.1352
ICBC	BOC	.11860	.11171	.871	-.1772	.4144
	CCB	.31233	.11781	.051	-.0006	.6253
	ABC	-.15017	.11541	.727	-.4562	.1558
ABC	BOC	.26877	.11734	.129	-.0423	.5799
	CCB	.46250*	.12317	.001	.1352	.7898
	ICBC	.15017	.11541	.727	-.1558	.4562

*. The mean difference is significant at the .05 level.

(3) Among sexes

groups

Means Plots

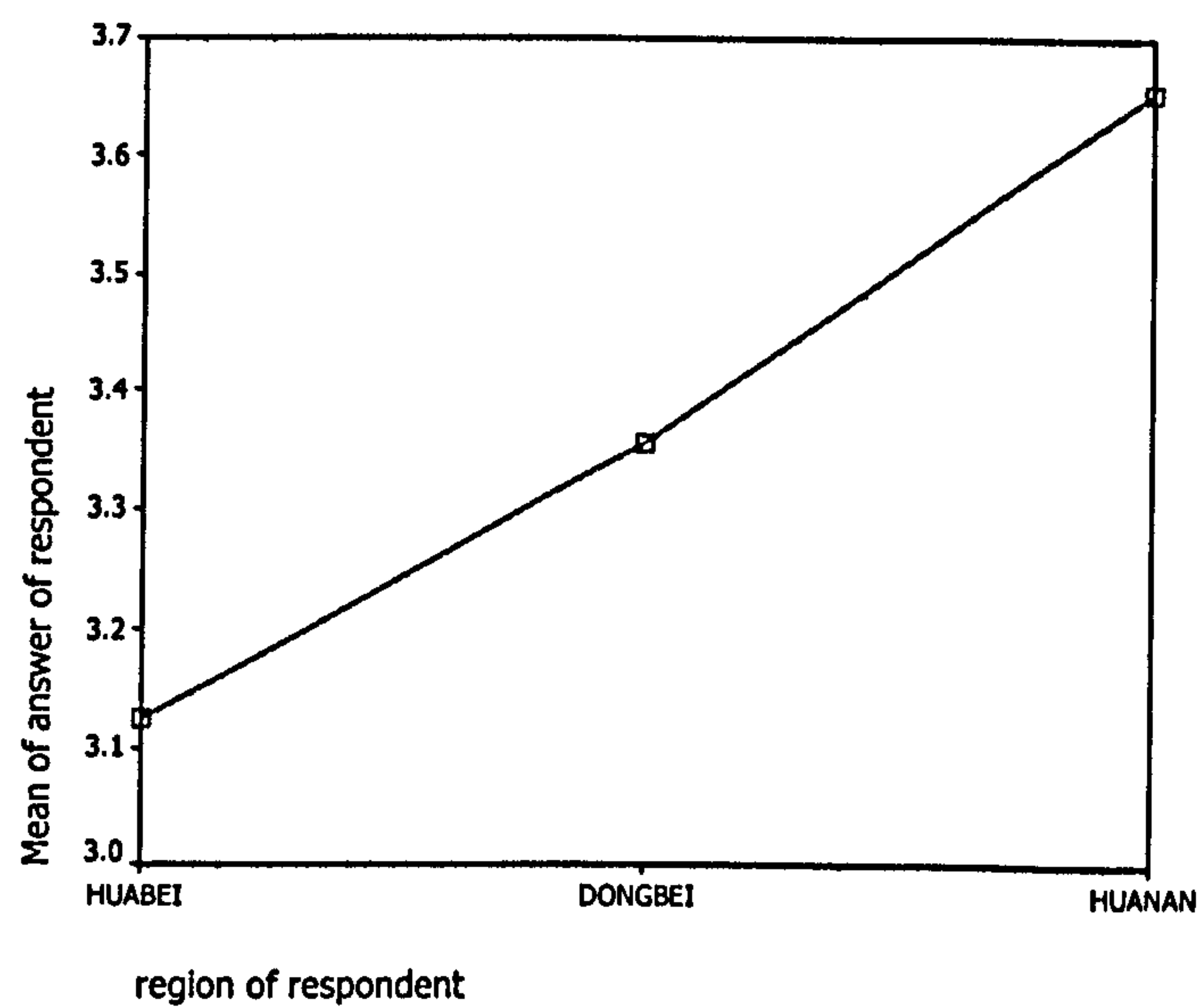


For Question No. 2.2.1

(1) Among regions

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.482	2	518	.618

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

(I) region of respondent (J) region of respondent		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
					Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.2315*	.10503	.028	-.4378	-.0252
		HUANAN	-.5292*	.12236	.000	-.7696	-.2888
	DONGBEI	HUABEI	.2315*	.10503	.028	.0252	.4378
		HUANAN	-.2978*	.11917	.013	-.5319	-.0636
	HUANAN	HUABEI	.5292*	.12236	.000	.2888	.7696
		DONGBEI	.2978*	.11917	.013	.0636	.5319

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b} HUABEI	186	3.1237	3.6529
DONGBEI	214	3.3551	
HUANAN	121		

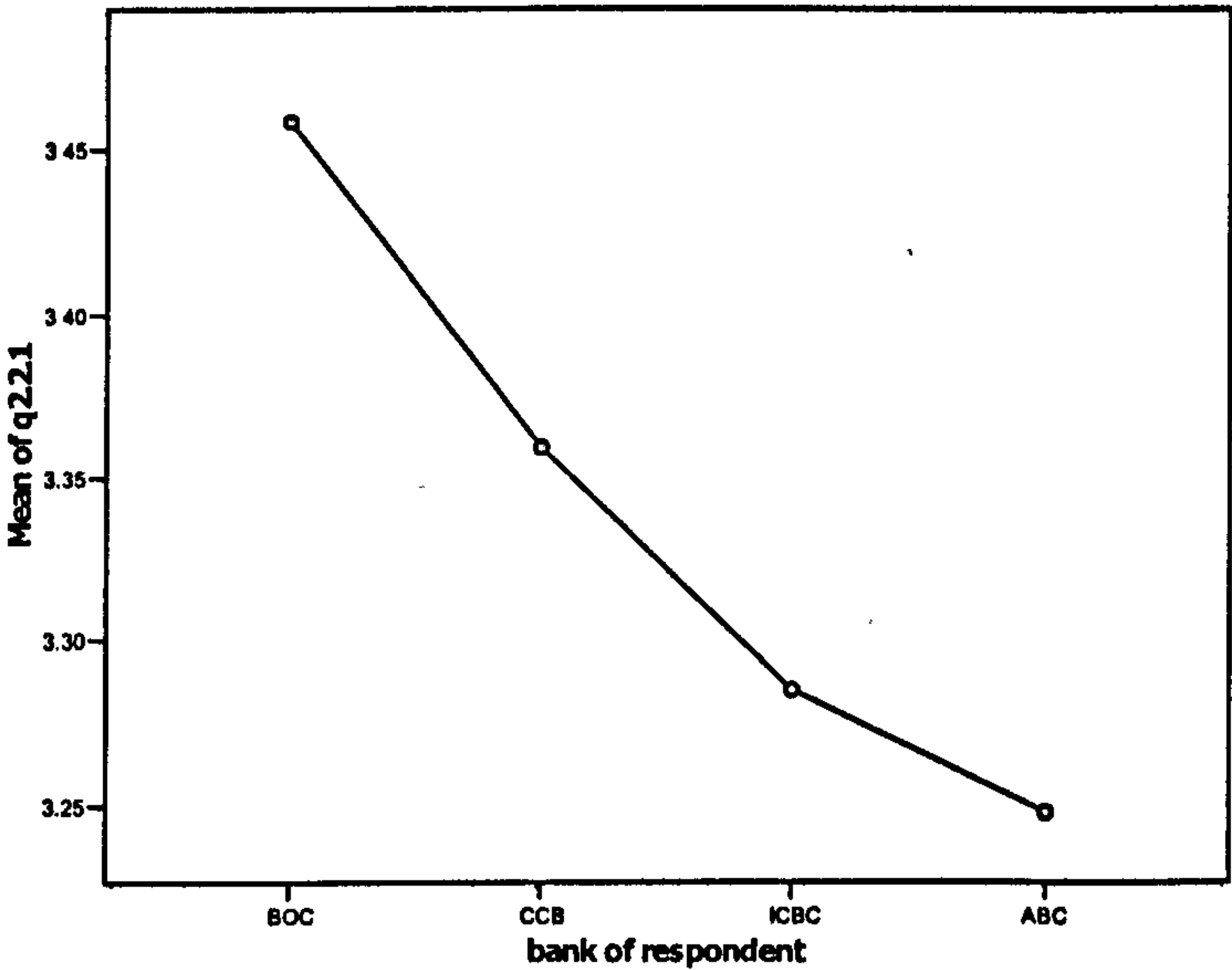
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q2.2.1

Levene Statistic	df1	df2	Sig.
5.318	3	517	.001

Post Hoc Tests

Multiple Comparisons

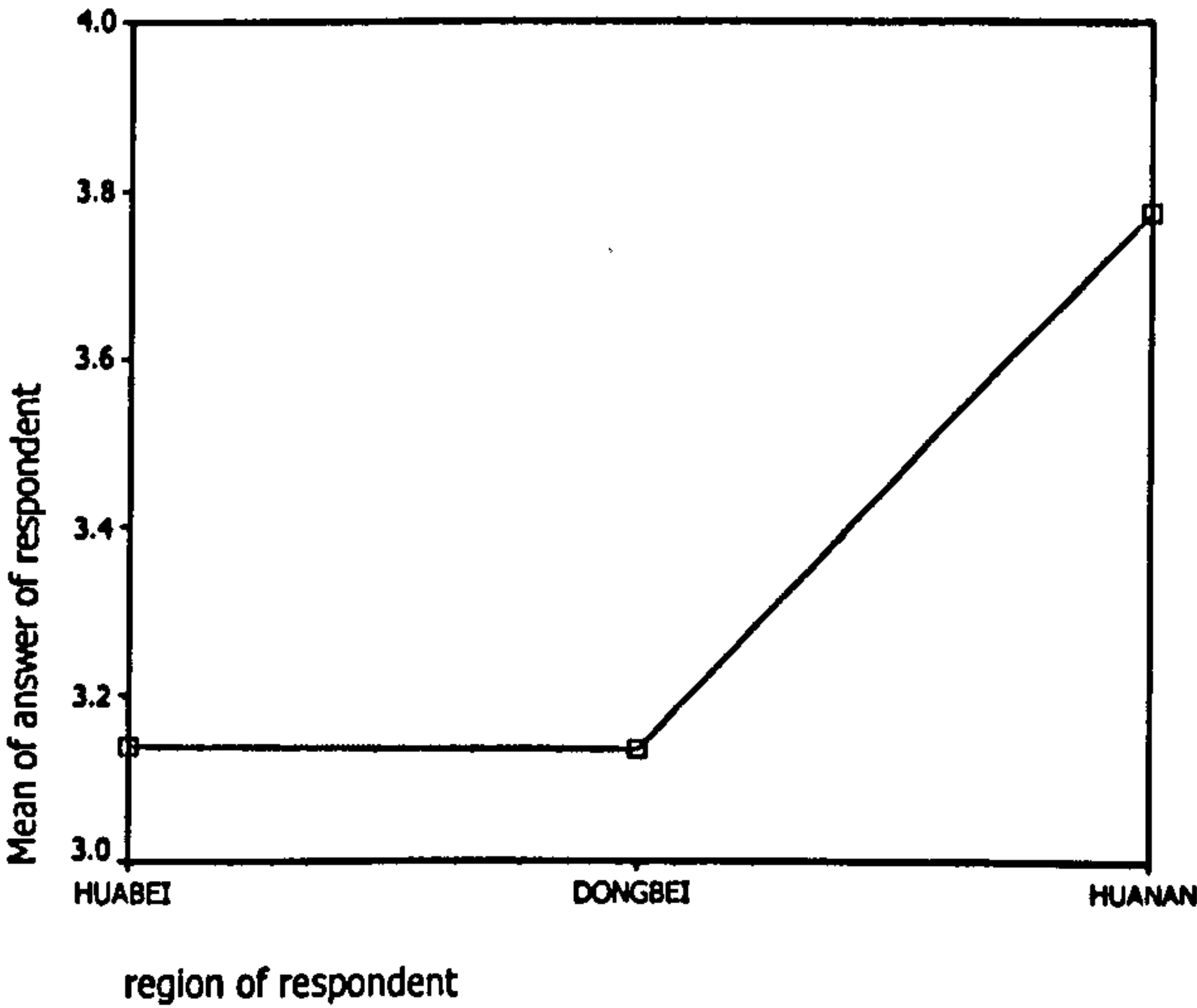
Dependent Variable: answer of respondent to q2.2.1

Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) bank of respondent	(J) bank of respondent				Lower Bound	Upper Bound
BOC	CCB	.09905	.13482	.976	-.2588	.4568
	ICBC	.17379	.12476	.660	-.1567	.5042
	ABC	.21074	.13889	.568	-.1574	.5789
CCB	BOC	-.09905	.13482	.976	-.4568	.2588
	ICBC	.07474	.12199	.991	-.2494	.3989
	ABC	.11169	.13640	.959	-.2507	.4741
ICBC	BOC	-.17379	.12476	.660	-.5042	.1567
	CCB	-.07474	.12199	.991	-.3989	.2494
	ABC	.03695	.12647	1.000	-.2986	.3725
ABC	BOC	-.21074	.13889	.568	-.5789	.1574
	CCB	-.11169	.13640	.959	-.4741	.2507
	ICBC	-.03695	.12647	1.000	-.3725	.2986

For Question No. 2.2.2

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
1.038	2	518	.355

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of responden	(J) region of responden				Lower Bound	Upper Bound
LSD	HUABEI	DONGBEI	.0043	.966	-.1916	.2001
		HUANAN	-.6371*	.000	-.8653	-.4089
	DONGBEI	HUABEI	-.0043	.966	-.2001	.1916
		HUANAN	-.6413*	.000	-.8636	-.4191
	HUANAN	HUABEI	.6371*	.000	.4089	.8653
		DONGBEI	.6413*	.000	.4191	.8636

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey Ba,t DONGBEI	214	3.1355	3.7769
HUABEI	186	3.1398	
HUANAN	121		

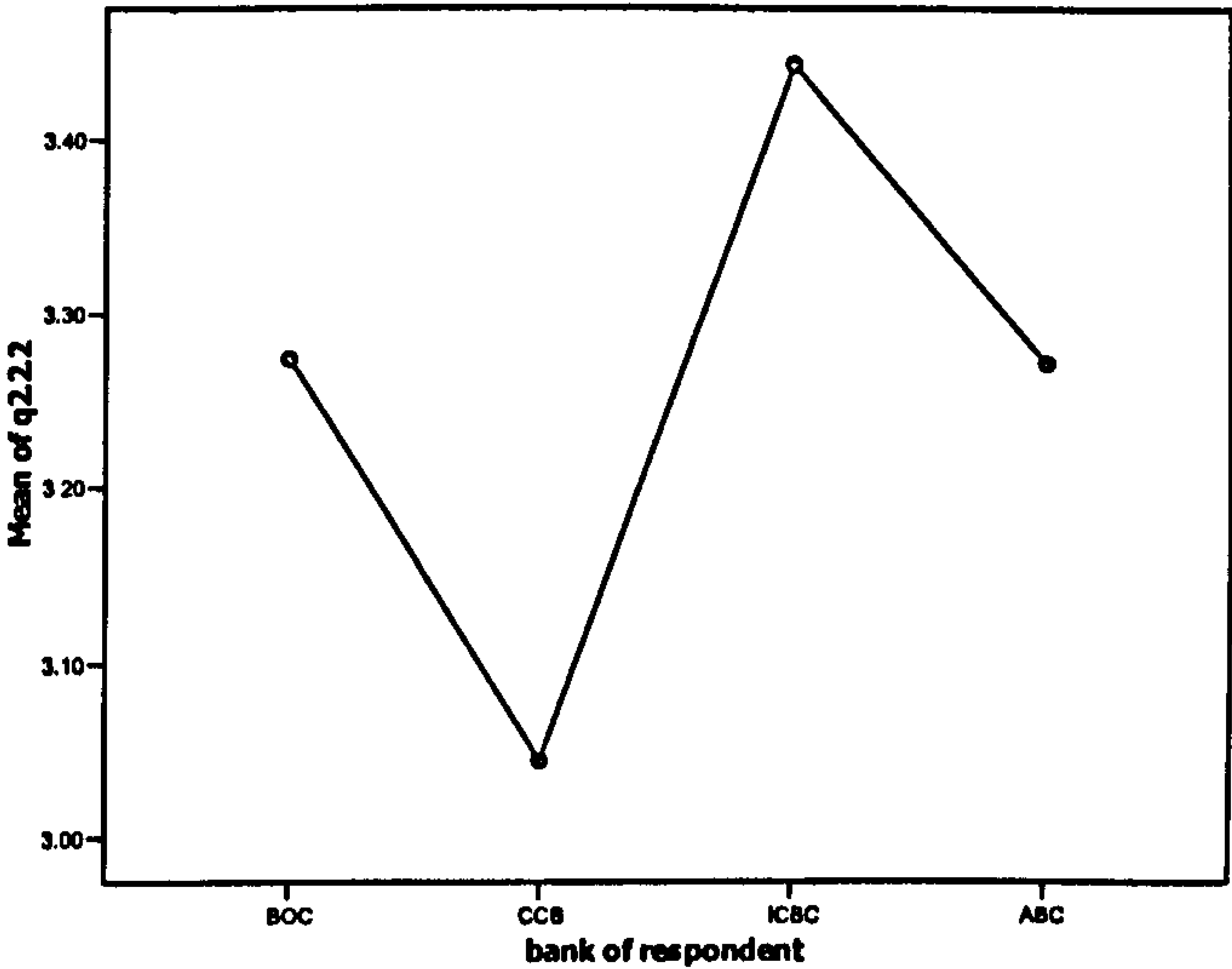
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q2.2.2

Levene Statistic	df1	df2	Sig.
2.279	3	517	.079

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.2

LSD

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.22894	.13576	.092	-.0378	.4957
	ICBC	-.16915	.11530	.143	-.3957	.0574
	ABC	.00038	.12497	.998	-.2451	.2459
CCB	BOC	-.22894	.13576	.092	-.4957	.0378
	ICBC	-.39809*	.13561	.003	-.6645	-.1317
	ABC	-.22856	.14392	.113	-.5113	.0542
ICBC	BOC	.16915	.11530	.143	-.0574	.3957
	CCB	.39809*	.13561	.003	.1317	.6645
	ABC	.16953	.12480	.175	-.0756	.4147
ABC	BOC	-.00038	.12497	.998	-.2459	.2451
	CCB	.22856	.14392	.113	-.0542	.5113
	ICBC	-.16953	.12480	.175	-.4147	.0756

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.2.2

Tukey HSD^{a,b}

bank of respondent	N	Subset for alpha = .05	
		1	2
CCB	89	3.0449	
ABC	117	3.2735	3.2735
BOC	157	3.2739	3.2739
ICBC	158		3.4430
Sig.		.296	.563

Means for groups in homogeneous subsets are displayed.

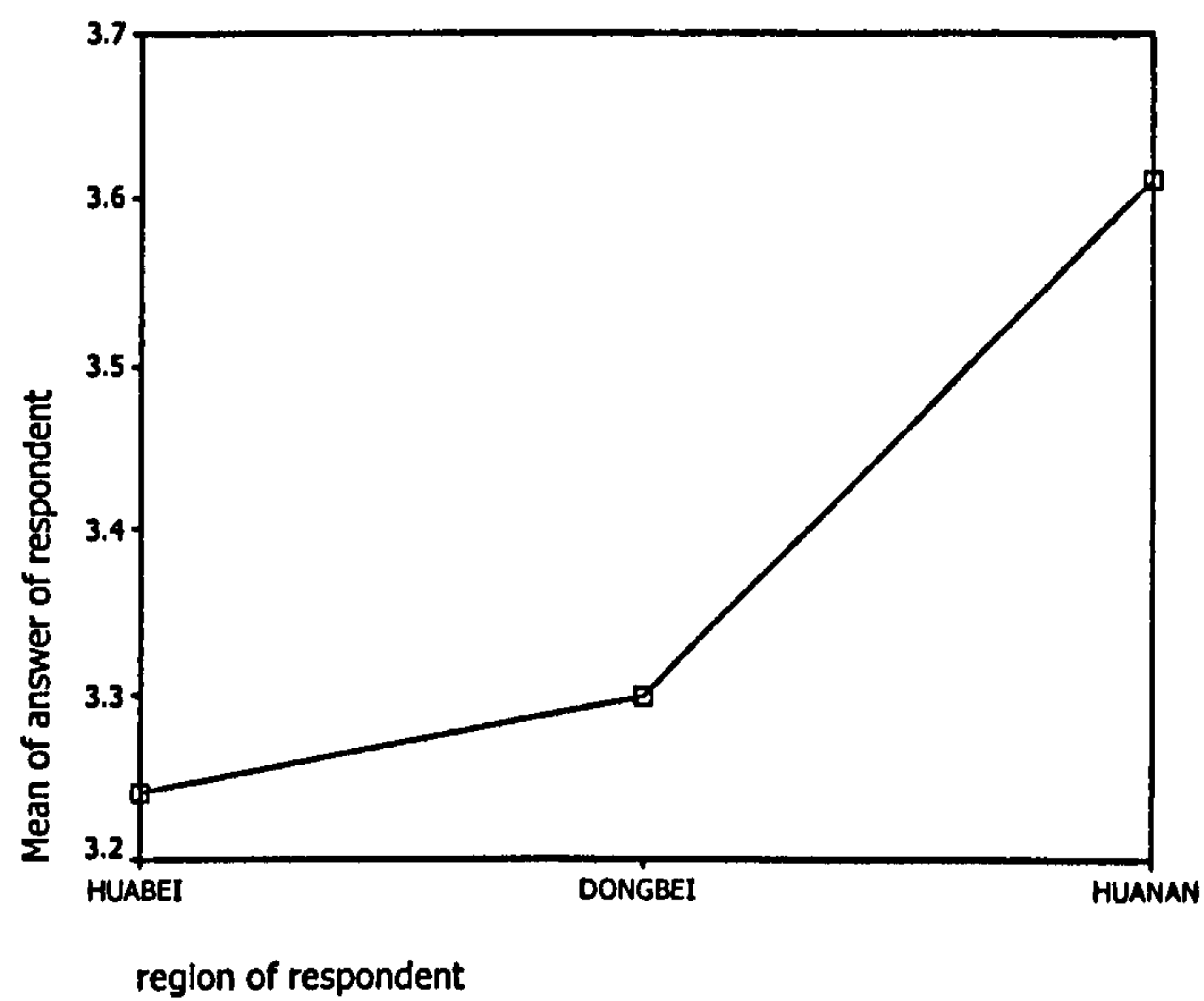
- a. Uses Harmonic Mean Sample Size = 123.147.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 2.2.3

Among regions

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
6.094	2	518	.002

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

Tamhane

(I) region of responden	(J) region of responden	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.0571	.09431	.906	-.2833	.1691
	HUANAN	-.3696*	.12176	.008	-.6624	-.0769
DONGBEI	HUABEI	.0571	.09431	.906	-.1691	.2833
	HUANAN	-.3125*	.11359	.019	-.5859	-.0391
HUANAN	HUABEI	.3696*	.12176	.008	.0769	.6624
	DONGBEI	.3125*	.11359	.019	.0391	.5859

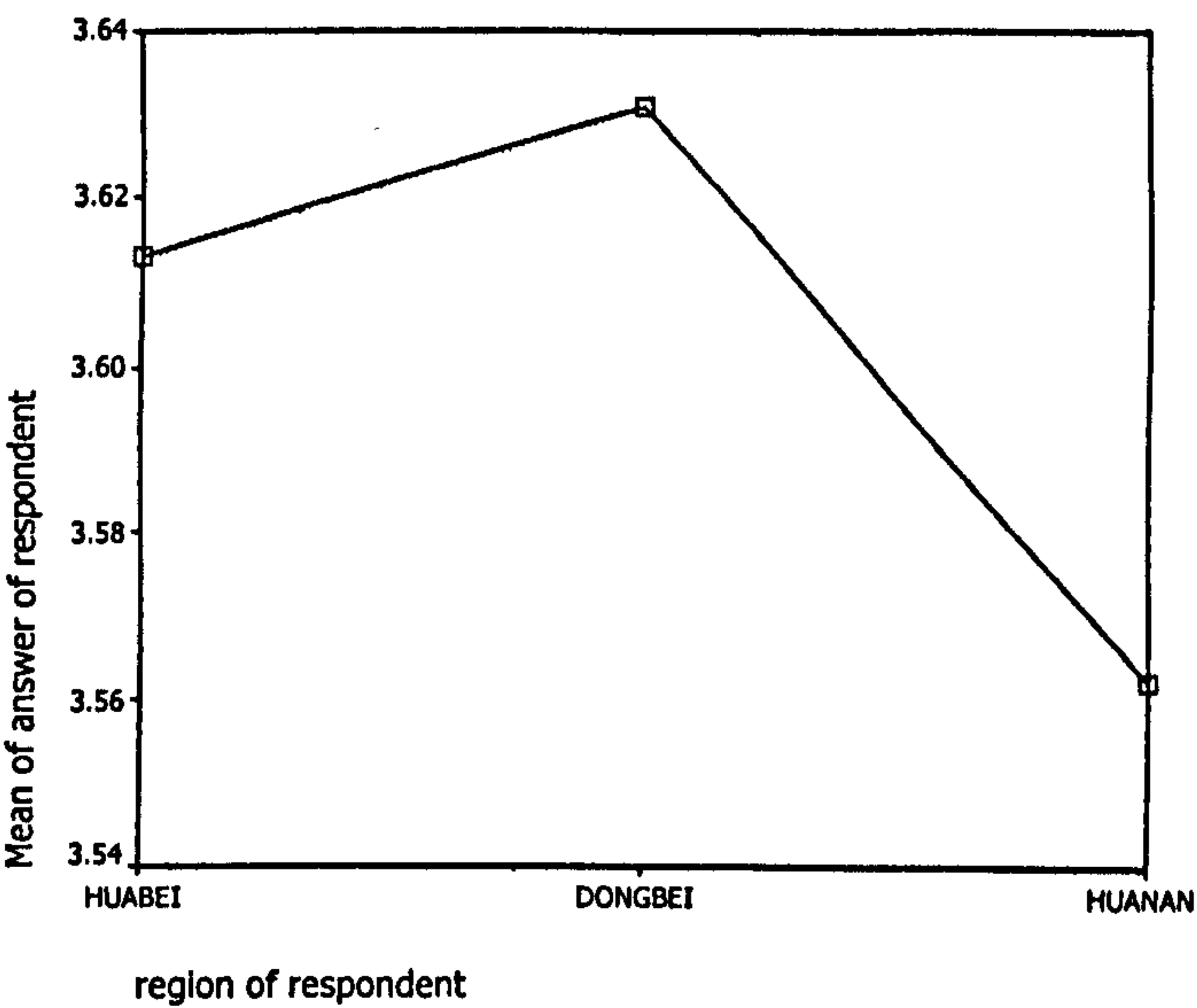
*. The mean difference is significant at the .05 level.

For Question No. 2.2.4

(1) Among regions

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
13.532	2	518	.000

Post Hoc Tests

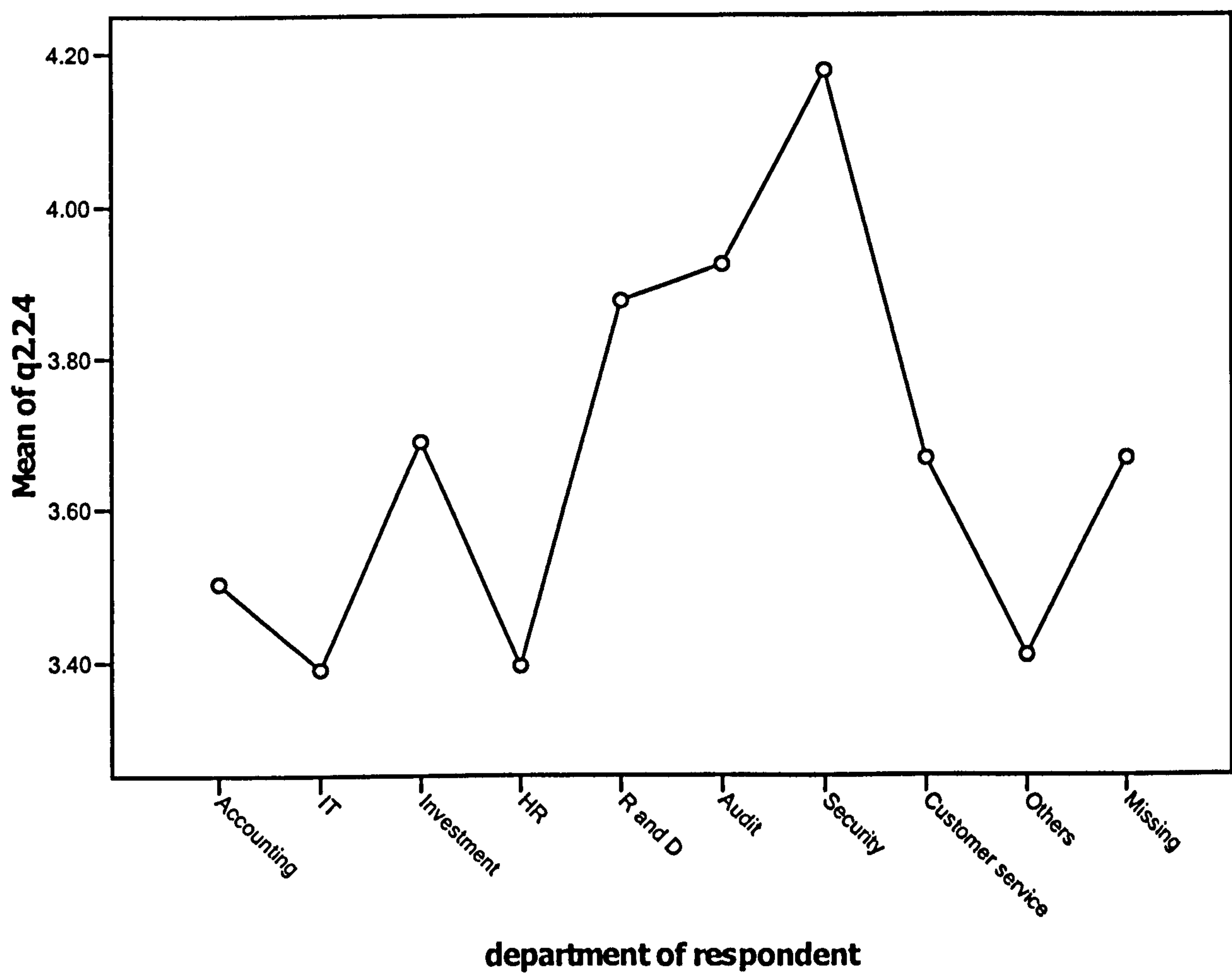
Multiple Comparisons

Dependent Variable: answer of respondent
Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound
HUABEI	DONGBEI	-.0179	.08338	.995	-.2179	.1820
	HUANAN	.0509	.12112	.966	-.2407	.3426
DONGBEI	HUABEI	.0179	.08338	.995	-.1820	.2179
	HUANAN	.0689	.11955	.918	-.2191	.3568
HUANAN	HUABEI	-.0509	.12112	.966	-.3426	.2407
	DONGBEI	-.0689	.11955	.918	-.3568	.2191

(2) Among departments
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q2.2.4

Levene Statistic	df1	df2	Sig.
2.141	9	511	.025

Post Hoc Tests

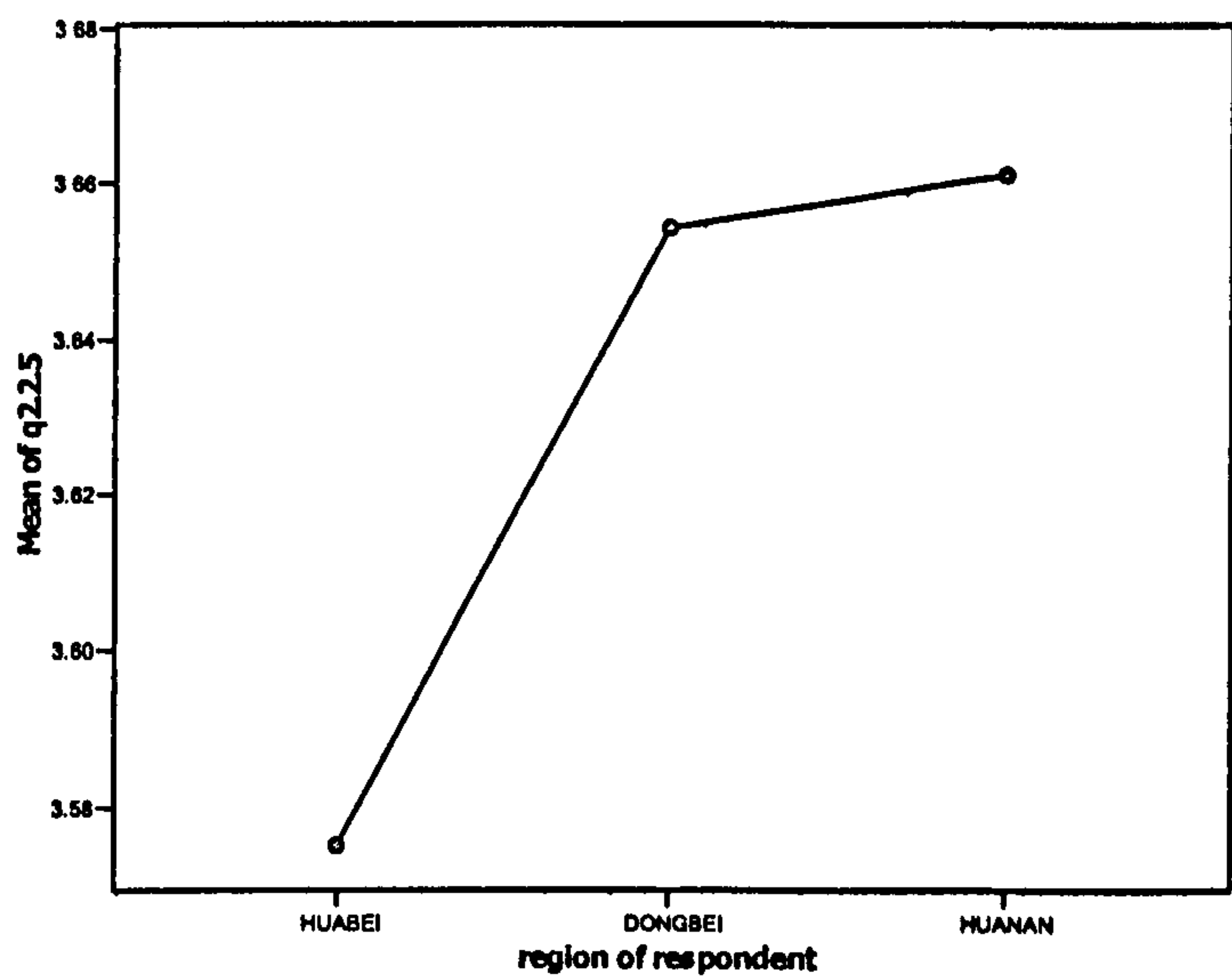
Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.4
Tamhane

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	.11389	.17463	1.000	-.4773	.7060
	Investment	-.18431	.11098	.990	-.5503	.1818
	HR	.10878	.16968	1.000	-.4838	.6812
	R and D	-.37087	.40887	1.000	-2.4187	1.6740
	Audit	-.41894	.20063	.902	-1.1841	.3462
	Security	-.67234	.19959	.101	-1.4023	.0676
	Customer service	-.16253	.16059	1.000	-.7134	.3883
	Others	.09504	.24324	1.000	-.7841	.9742
	Missing	-.16253	.18641	1.000	-.8059	.4809
IT	Accounting	-.11389	.17463	1.000	-.7060	.4773
	Investment	-.29820	.15945	.956	-.8462	.2498
	HR	-.00510	.20467	1.000	-.8984	.8882
	R and D	-.48476	.42460	1.000	-2.4727	1.5032
	Audit	-.53283	.23100	.723	-1.3638	.2981
	Security	-.78623	.23010	.065	-1.5950	.0225
	Customer service	-.27642	.16722	1.000	-.9477	.3949
	Others	-.01885	.26884	1.000	-.9627	.9250
	Missing	-.27642	.21876	1.000	-1.0213	.4685
Investment	Accounting	.18431	.11098	.990	-.1816	.5503
	IT	.29820	.15945	.956	-.2498	.8462
	HR	.29309	.15398	.944	-.2340	.8202
	R and D	-.18658	.40262	1.000	-2.2639	1.8907
	Audit	-.23463	.18756	1.000	-.9876	.5184
	Security	-.48803	.18645	.528	-1.1958	.2198
	Customer service	.02178	.14393	1.000	-.4849	.5284
	Others	.27935	.23258	1.000	-.8791	1.1378
	Missing	.02178	.17226	1.000	-.5852	.6286
HR	Accounting	-.10878	.16968	1.000	-.6812	.4638
	IT	.00510	.20467	1.000	-.8882	.8984
	Investment	-.29309	.15398	.944	-.8202	.2340
	R and D	-.47965	.42258	1.000	-2.4733	1.5140
	Audit	-.52773	.22726	.715	-1.3488	.2934
	Security	-.78112	.22634	.061	-1.5789	.0168
	Customer service	-.27132	.19283	1.000	-.9272	.3846
	Others	-.01374	.26563	1.000	-.9487	.9212
	Missing	-.27132	.21481	1.000	-1.0029	.4603
R and D	Accounting	.37087	.40887	1.000	-1.6740	2.4187
	IT	.48476	.42460	1.000	-1.5032	2.4727
	Investment	.18658	.40262	1.000	-1.8907	2.2639
	HR	.47965	.42258	1.000	-1.5140	2.4733
	Audit	-.04808	.43594	1.000	-2.0226	1.9263
	Security	-.30147	.43546	1.000	-2.2724	1.6698
	Customer service	.20833	.41902	1.000	-1.7975	2.2142
	Others	.46591	.45712	1.000	-1.4851	2.4170
	Missing	.20833	.42958	1.000	-1.7686	2.1853
Audit	Accounting	.41894	.20063	.902	-.3462	1.1841
	IT	.53283	.23100	.723	-.2981	1.3638
	Investment	.23463	.18756	1.000	-.5184	.9876
	HR	.52773	.22726	.715	-.2934	1.3488
	R and D	.04808	.43594	1.000	-1.9263	2.0226
	Security	-.25339	.25040	1.000	-1.1833	.6666
	Customer service	.25641	.22057	1.000	-.5834	1.0963
	Others	.51399	.28641	.979	-.5068	1.5348
	Missing	.25641	.24002	1.000	-.6036	1.1164
Security	Accounting	.67234	.19959	.101	-.0676	1.4023
	IT	.78623	.23010	.065	-.0225	1.8950
	Investment	.48803	.18645	.528	-.2198	1.1958
	HR	.78112	.22634	.061	-.0168	1.8789
	R and D	.30147	.43594	1.000	-1.6698	2.2724
	Audit	.25339	.25040	1.000	-.6666	1.1833
	Customer service	.50980	.21983	.704	-.2743	1.2939
	Others	.76738	.28568	.387	-.2413	1.7760
	Missing	.50980	.23916	.836	-.3303	1.3500
Customer service	Accounting	.16253	.16059	1.000	-.3883	.7134
	IT	.27642	.19722	1.000	-.3949	.9477
	Investment	-.02178	.14393	1.000	-.8284	.4849
	HR	.27132	.19283	1.000	-.3846	.9272
	R and D	-.20833	.41902	1.000	-2.2142	1.7975
	Audit	-.25641	.22057	1.000	-1.0863	.5834
	Security	-.50980	.21983	.704	-1.2939	.2743
	Others	.25758	.25994	1.000	-.6651	1.1802
	Missing	.00000	.20772	1.000	-.7141	.7141
Others	Accounting	-.09504	.24324	1.000	-.9742	.7841
	IT	.01885	.26884	1.000	-.9250	.9627
	Investment	-.27935	.23258	1.000	-1.1378	.8791
	HR	.01374	.26563	1.000	-.9212	.9487
	R and D	-.46591	.45712	1.000	-2.4170	1.4851
	Audit	-.51399	.28641	.979	-1.5348	.5068
	Security	-.76738	.28568	.387	-1.7760	.2413
	Customer service	-.25758	.25994	1.000	-1.1802	.6651
	Missing	-.25758	.27663	1.000	-1.2265	.7113
Missing	Accounting	.16253	.18641	1.000	-.4809	.8069
	IT	.27642	.21876	1.000	-.4685	1.0213
	Investment	-.02178	.17226	1.000	-.8286	.8662
	HR	.27132	.21481	1.000	-.4603	1.0029
	R and D	-.20833	.42958	1.000	-2.1853	1.7686
	Audit	-.25641	.24002	1.000	-1.1164	.8036
	Security	-.50980	.23916	.836	-1.3500	.3303
	Customer service	.00000	.20772	1.000	-.7141	.7141
	Others	.25758	.27663	1.000	-.7113	1.2265

For Question No. 2.2.5
Among regions
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q2.2.5

Levene Statistic	df1	df2	Sig.
2.138	2	518	.119

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.2.5

LSD

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.07894	.08529	.355	-.2465	.0886
	HUANAN	-.08589	.09937	.388	-.2811	.1093
DONGBEI	HUABEI	.07894	.08529	.355	-.0886	.2465
	HUANAN	-.00695	.09677	.943	-.1971	.1832
HUANAN	HUABEI	.08589	.09937	.388	-.1093	.2811
	DONGBEI	.00695	.09677	.943	-.1832	.1971

Homogeneous Subsets

answer of respondent to q2.2.5

Tukey HSD^{a,b}

region of respondent	N	Subset for alpha = .05
		1
HUABEI	186	3.5753
DONGBEI	214	3.6542
HUANAN	121	3.6612
Sig.		.632

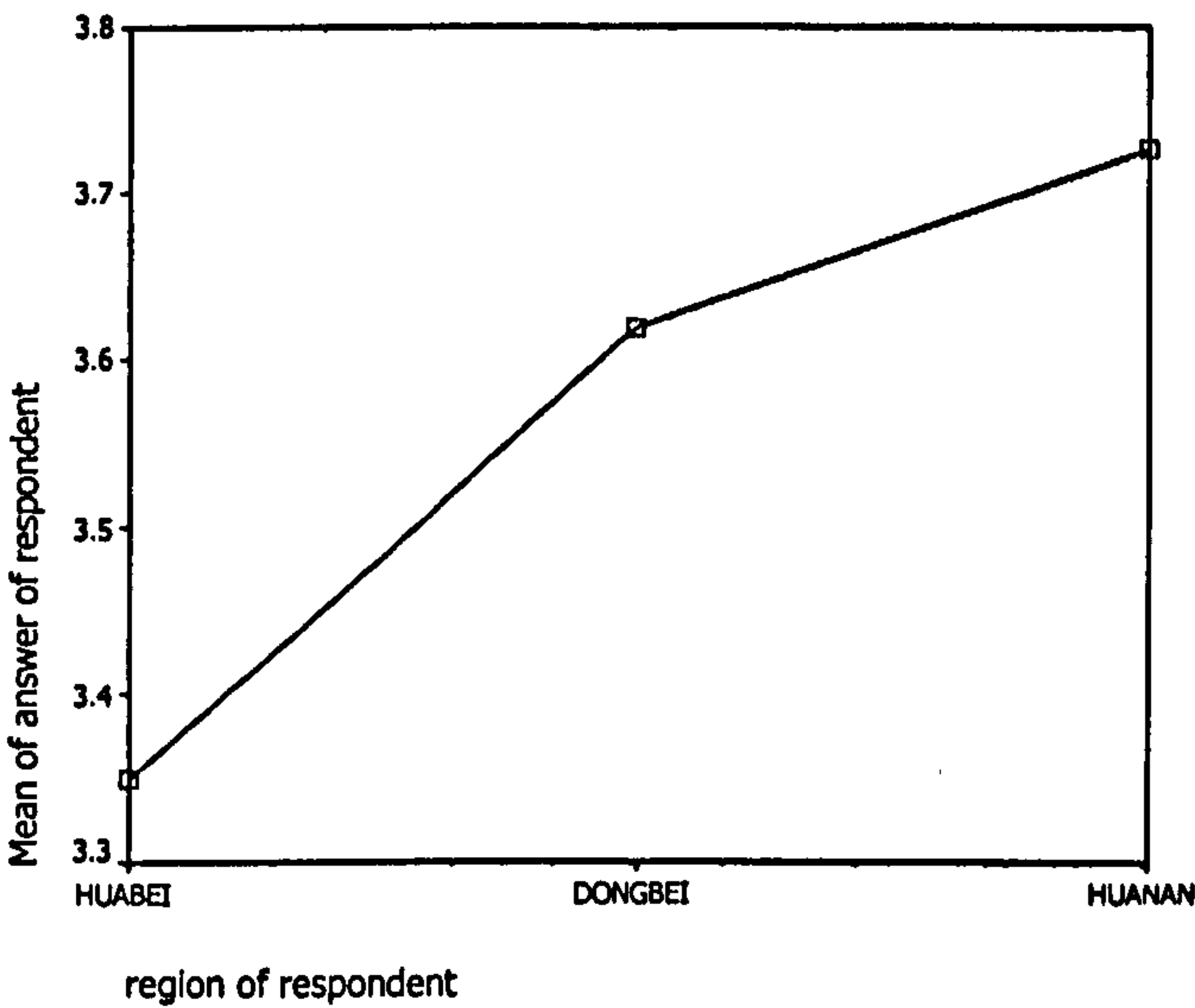
Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 2.2.6

Among regions groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
1.580	2	518	.207

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of responden	(J) region of responder	Lower Bound				Upper Bound	
LSD	HUABEI	DONGBEI	-.2674*	.08928	.003	-.4428	-.0920
		HUANAN	-.3778*	.10402	.000	-.5822	-.1735
	DONGBEI	HUABEI	.2674*	.08928	.003	.0920	.4428
		HUANAN	-.1105	.10130	.276	-.3095	.0886
	HUANAN	HUABEI	.3778*	.10402	.000	.1735	.5822
		DONGBEI	.1105	.10130	.276	-.0886	.3095

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

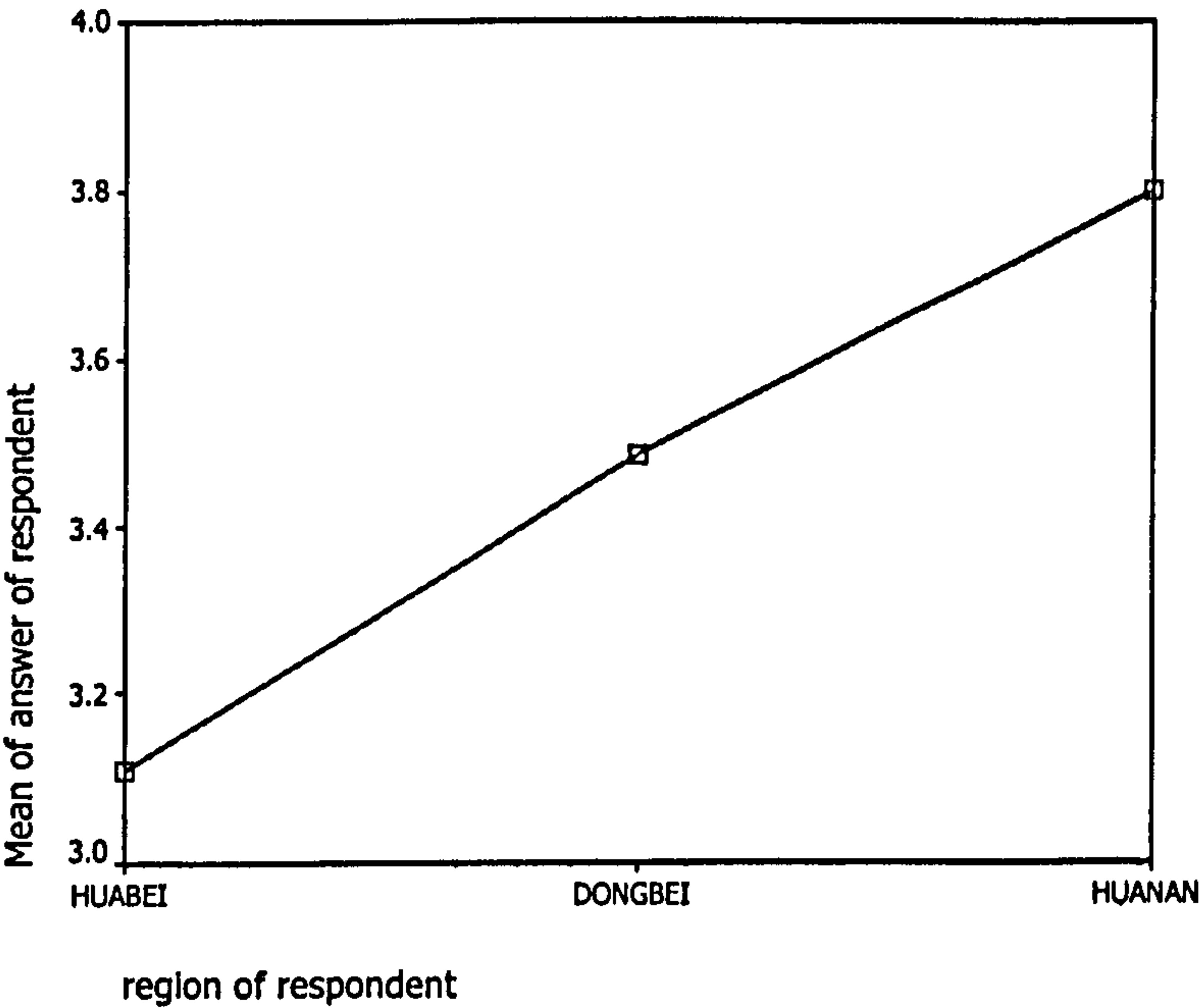
answer of respondent

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,t} HUABEI	186	3.3495	
DONGBEI	214		3.6168
HUANAN	121		3.7273

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 2.3.1
(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.668	2	518	.513

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
		Lower Bound				Upper Bound	
(I) region of responder	(J) region of responder						
LSD	HUABEI	DONGBEI	-.3785*	.10088	.000	-.5766	-.1803
		HUANAN	-.6941*	.11753	.000	-.9250	-.4632
	DONGBEI	HUABEI	.3785*	.10088	.000	.1803	.5766
		HUANAN	-.3157*	.11446	.006	-.5405	-.0908
	HUANAN	HUABEI	.6941*	.11753	.000	.4632	.9250
		DONGBEI	.3157*	.11446	.006	.0908	.5405

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

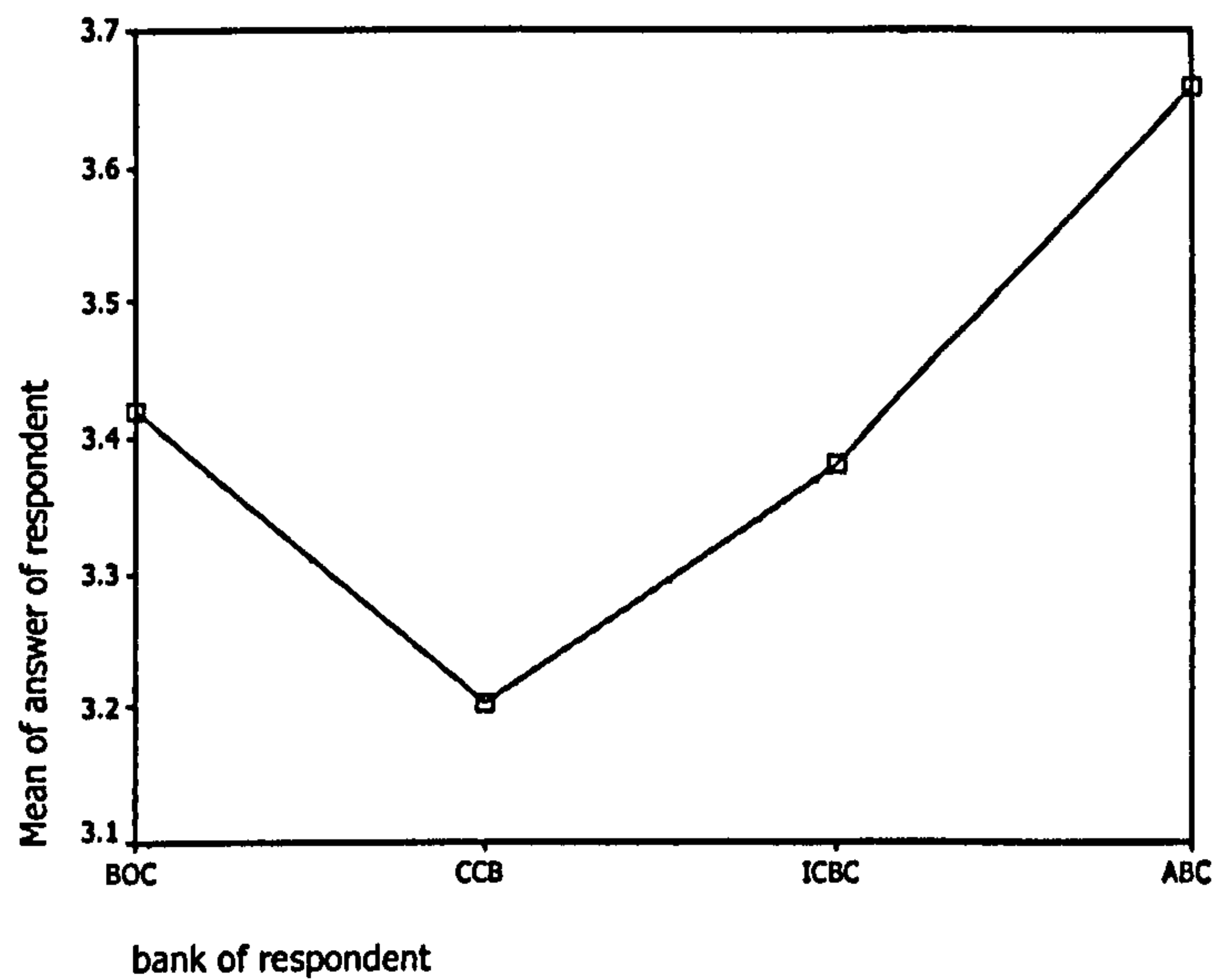
region of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a,t} HUABEI	186	3.1075	3.4860	3.8017
DONGBEI	214			
HUANAN	121			

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks groups

Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
6.294	3	517	.000

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

Tamhane

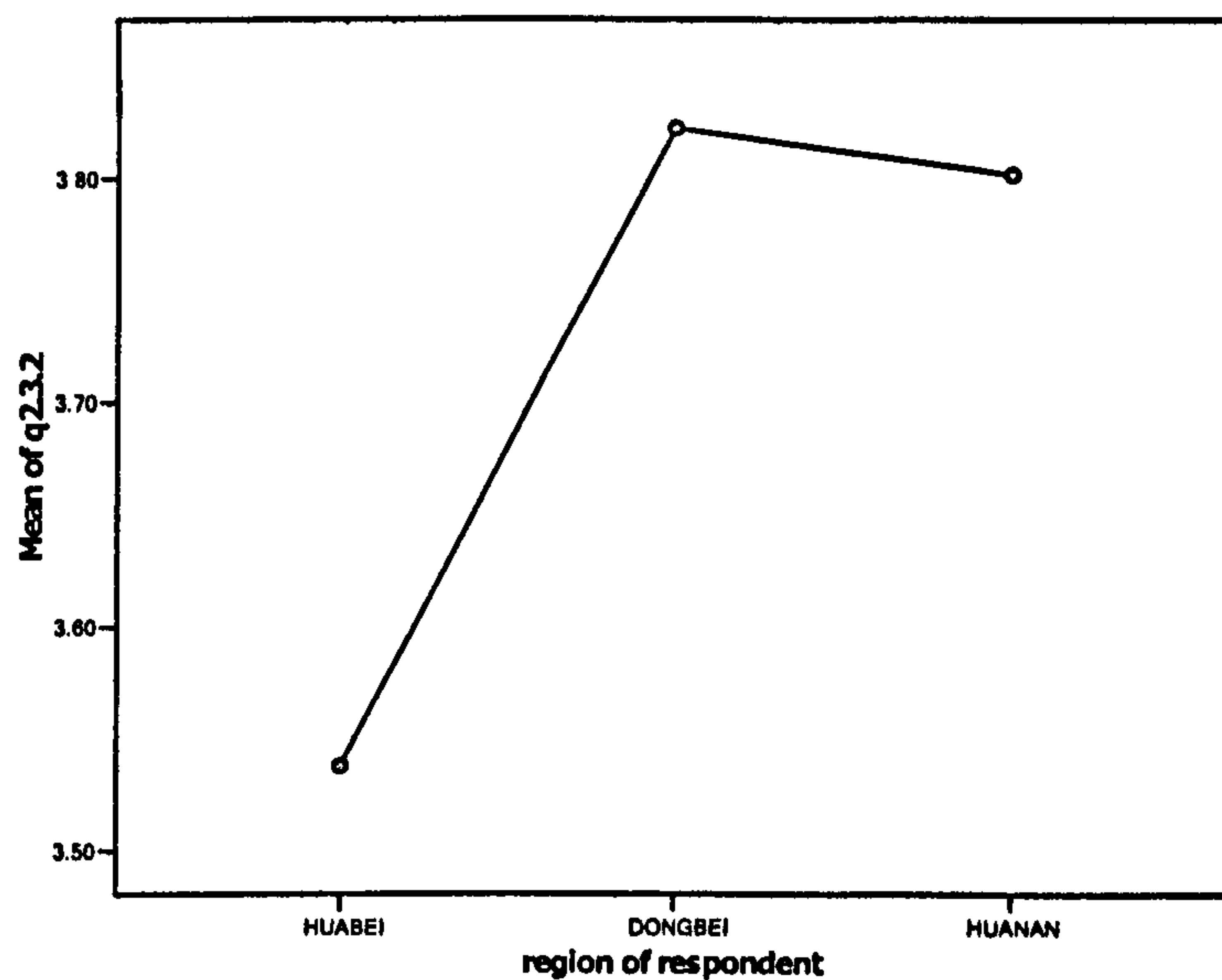
(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.2181	.13381	.484	-.1371	.5734
	ICBC	.0406	.12510	1.000	-.2906	.3719
	ABC	-.2377	.12437	.297	-.5674	.0919
CCB	BOC	-.2181	.13381	.484	-.5734	.1371
	ICBC	-.1775	.12736	.661	-.5159	.1609
	ABC	-.4559*	.12666	.002	-.7927	-.1191
ICBC	BOC	-.0406	.12510	1.000	-.3719	.2906
	CCB	.1775	.12736	.661	-.1609	.5159
	ABC	-.2784	.11741	.106	-.5896	.0328
ABC	BOC	.2377	.12437	.297	-.0919	.5674
	CCB	.4559*	.12666	.002	.1191	.7927
	ICBC	.2784	.11741	.106	-.0328	.5896

*. The mean difference is significant at the .05 level.

For Question No. 2.3.2

(1) Among regions
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q2.3.2

Levene Statistic	df1	df2	Sig.
2.633	2	518	.073

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.3.2

LSD

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.28480*	.09777	.004	-.4769	-.0927
	HUANAN	-.26402*	.11391	.021	-.4878	-.0402
DONGBEI	HUABEI	.28480*	.09777	.004	.0927	.4769
	HUANAN	.02078	.11093	.852	-.1972	.2387
HUANAN	HUABEI	.26402*	.11391	.021	.0402	.4878
	DONGBEI	-.02078	.11093	.852	-.2387	.1972

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.3.2

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey HSD ^{a,b} HUABEI	186	3.5376	
HUANAN	121		3.8017
DONGBEI	214		3.8224
Sig.		1.000	.980

Means for groups in homogeneous subsets are displayed.

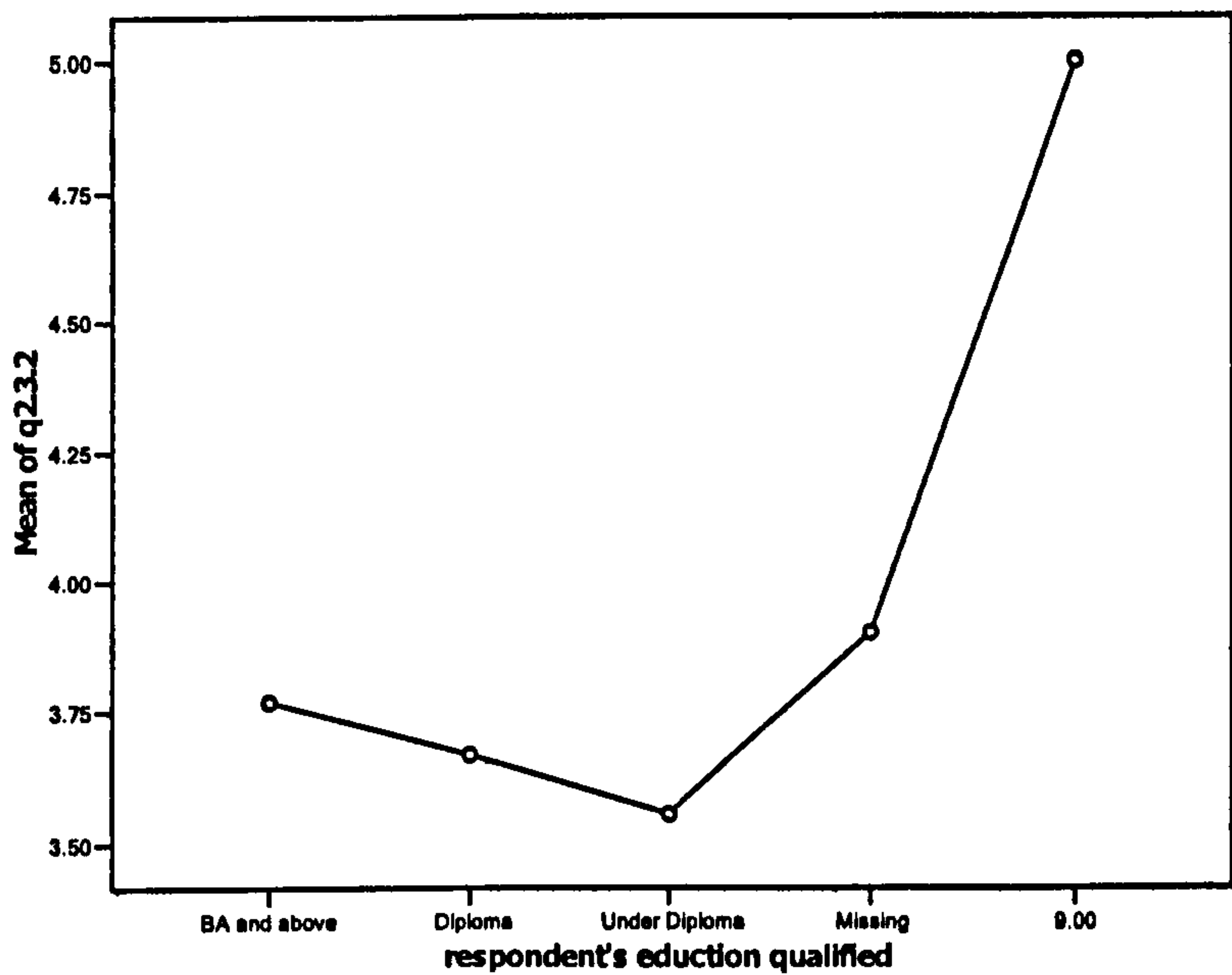
a. Uses Harmonic Mean Sample Size = 163.812.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among educations

groups

Means Plots

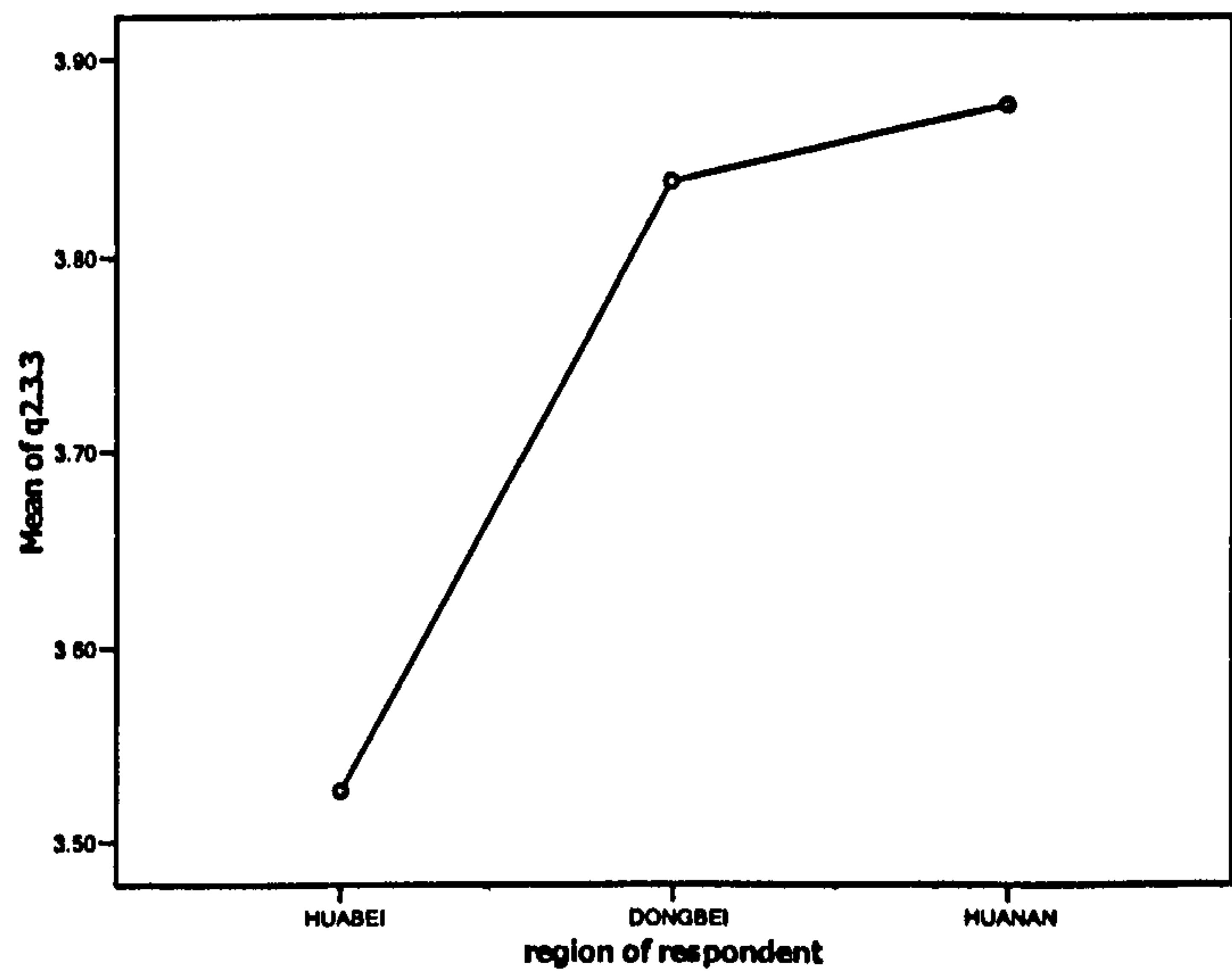


For Question No. 2.3.3

(1) Among regions

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q2.3.3

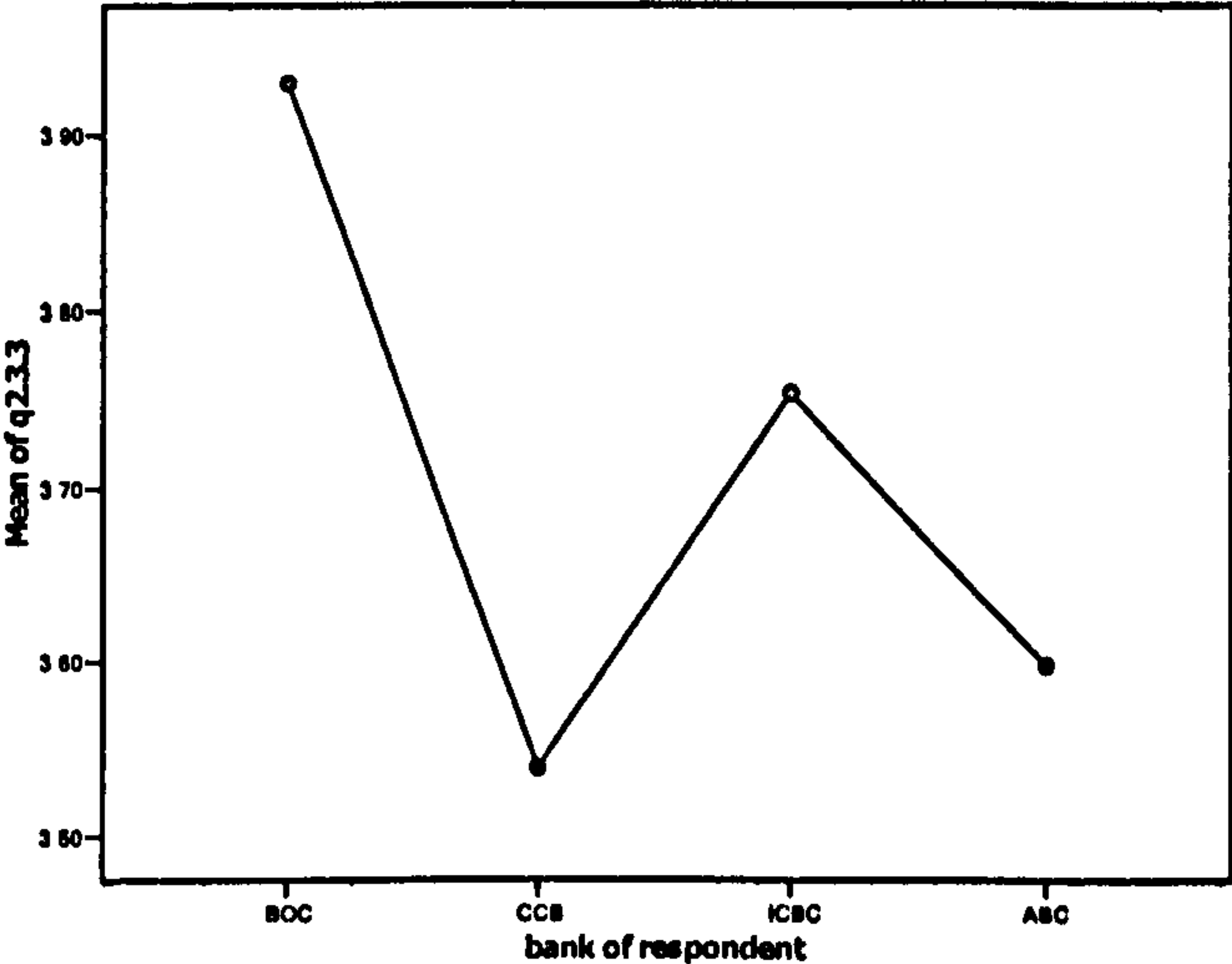
Levene Statistic	df1	df2	Sig.
3.987	2	518	.019

Post Hoc Tests

Multiple Comparisons						
Dependent Variable: answer of respondent to q2.3.3						
Tamhane						
(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.30957*	.09300	.003	-.5328	-.0865
	HUANAN	-.34915*	.10779	.004	-.6081	-.0902
DONGBEI	HUABEI	.30957*	.09300	.003	.0865	.5328
	HUANAN	-.03958	.10067	.971	-.2816	.2024
HUANAN	HUABEI	.34915*	.10779	.004	.0902	.6081
	DONGBEI	.03958	.10067	.971	-.2024	.2816

*. The mean difference is significant at the .05 level.

(2) Among banks s groups
 Means Plots



Test of Homogeneity of Variances			
answer of respondent to q2.3.3			
Levene Statistic	df1	df2	Sig.
1.722	3	517	.161

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q2.3.3
LSD

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.39061*	.12155	.001	.1518	.6294
	ICBC	.17677	.10323	.087	-.0260	.3796
	ABC	.33165*	.11188	.003	.1119	.5514
CCB	BOC	-.39061*	.12155	.001	-.6294	-.1518
	ICBC	-.21384	.12141	.079	-.4523	.0247
	ABC	-.05896	.12884	.647	-.3121	.1942
ICBC	BOC	-.17677	.10323	.087	-.3796	.0260
	CCB	.21384	.12141	.079	-.0247	.4523
	ABC	.15487	.11173	.166	-.0646	.3744
ABC	BOC	-.33165*	.11188	.003	-.5514	-.1119
	CCB	.05896	.12884	.647	-.1942	.3121
	ICBC	-.15487	.11173	.166	-.3744	.0646

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q2.3.3

Tukey HSD^{a,b}

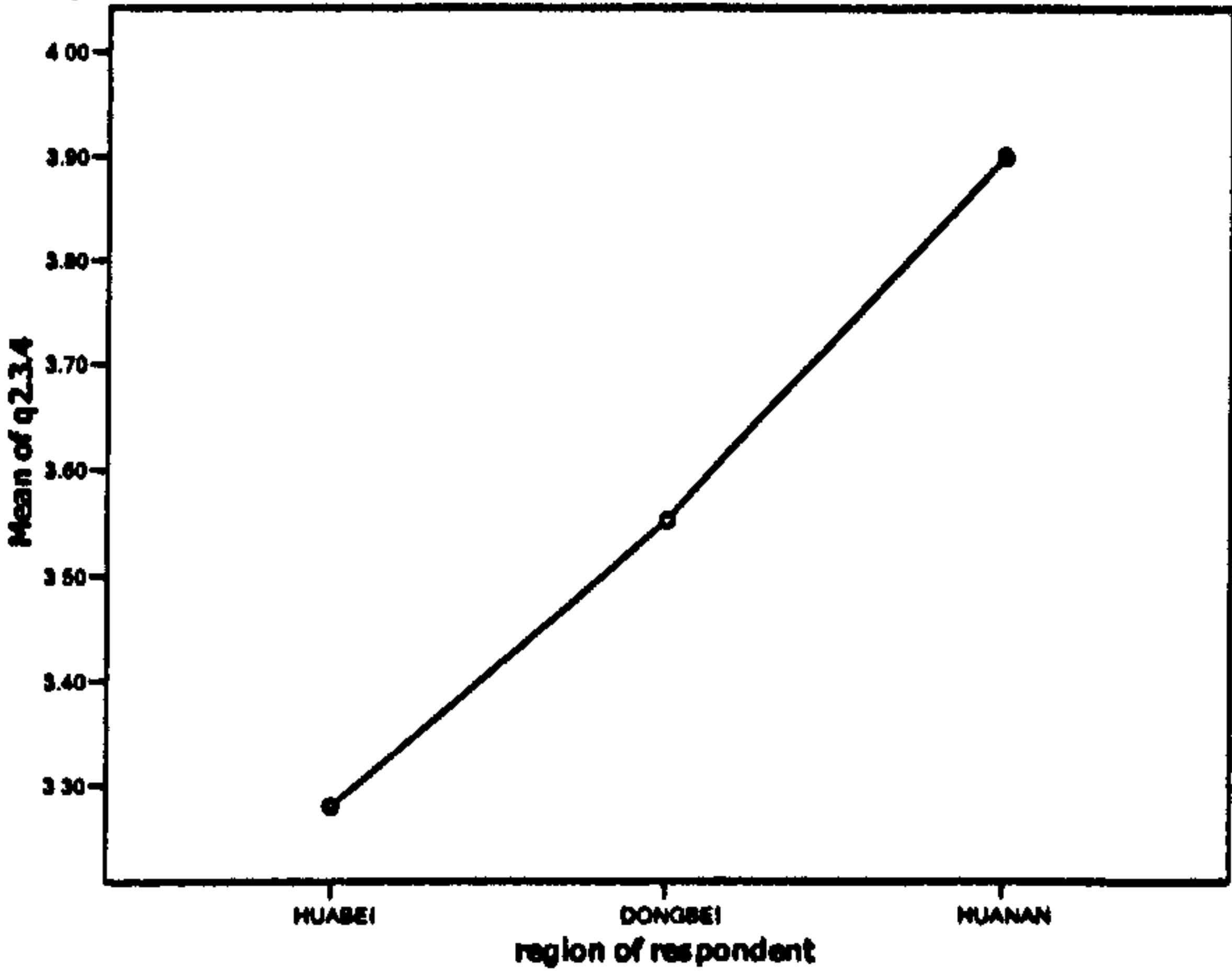
bank of respondent	N	Subset for alpha = .05	
		1	2
CCB	89	3.5393	3.7532
ABC	117	3.5983	
ICBC	158	3.7532	
BOC	157		3.9299
Sig.		.260	.430

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 123.147.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 2.3.4

Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.462	2	518	.630

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of respondent	(J) region of respondent				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.2718*	.09702	.005	-.4624	-.0812
		HUANAN	-.6213*	.11304	.000	-.8433	-.3992
	DONGBEI	HUABEI	.2718*	.09702	.005	.0812	.4624
		HUANAN	-.3494*	.11008	.002	-.5657	-.1332
	HUANAN	HUABEI	.6213*	.11304	.000	.3992	.8433
		DONGBEI	.3494*	.11008	.002	.1332	.5657

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05		
		1	2	3
Tukey B ^{a, b} HUABEI	186	3.2796		
DONGBEI	214		3.5514	
HUANAN	121			3.9008

Means for groups in homogeneous subsets are displayed.

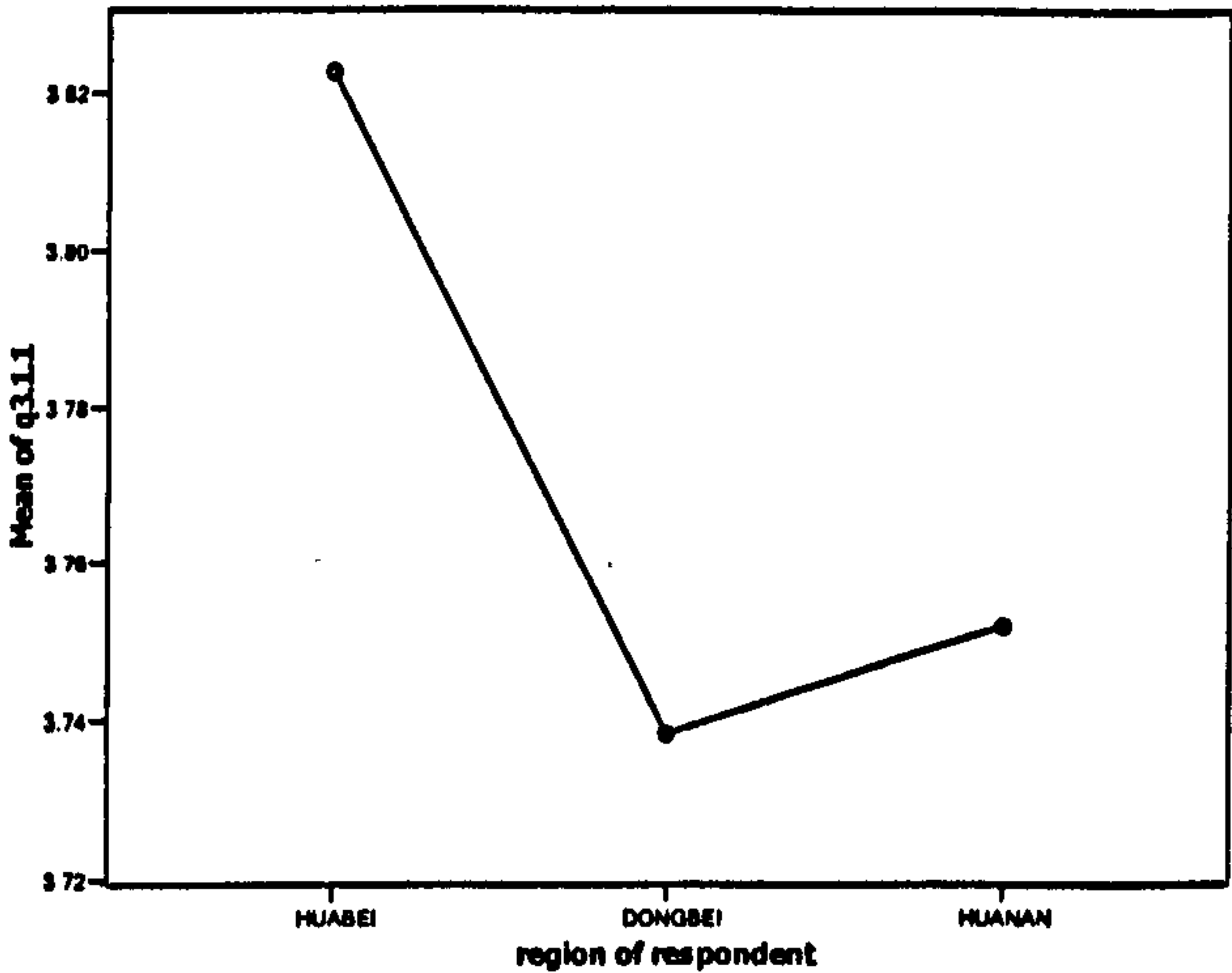
- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 3.1.1

Among regions

Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q3.1.1

Levene Statistic	df1	df2	Sig.
7.623	2	518	.001

Post Hoc Tests

Multiple Comparisons

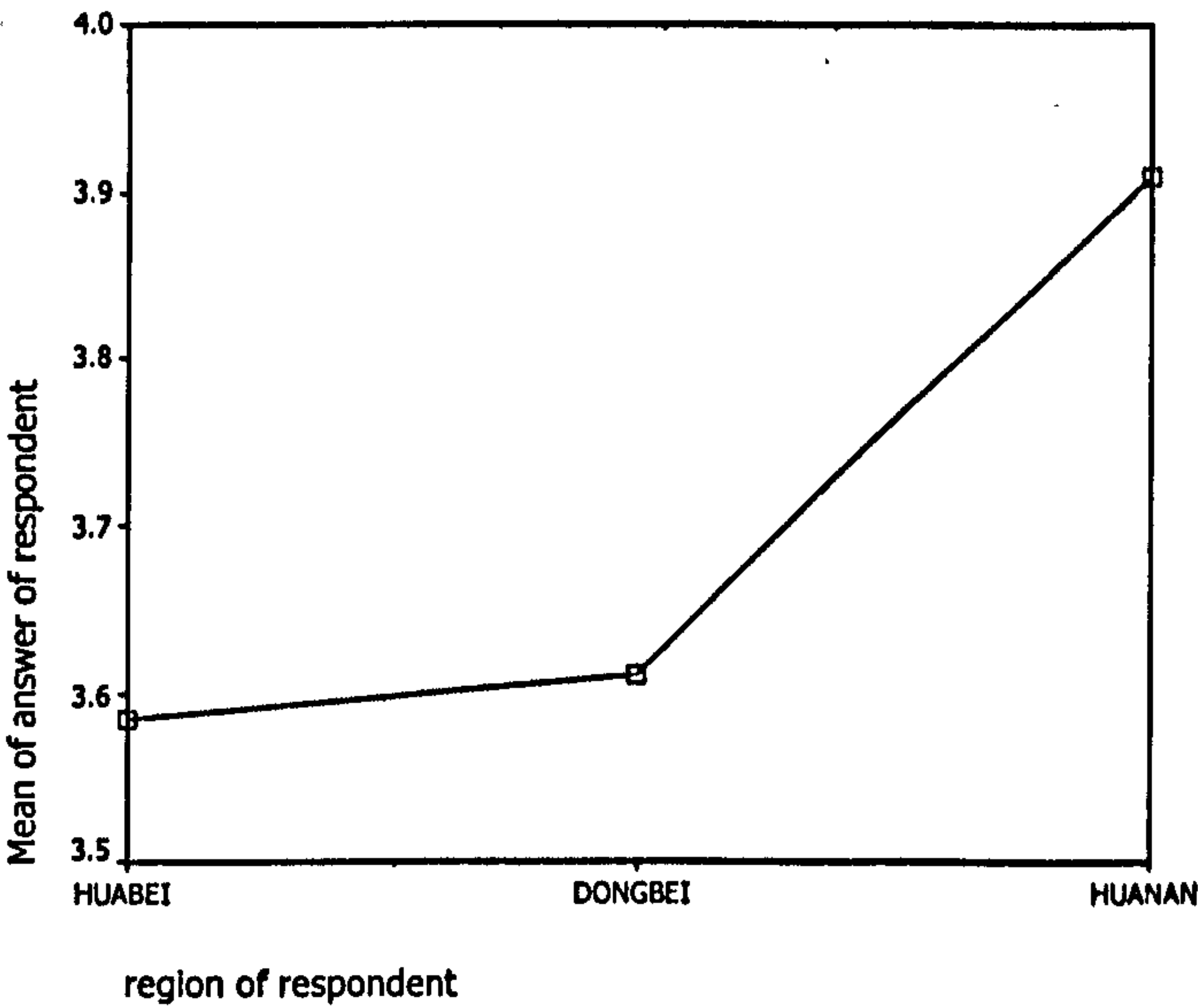
Dependent Variable: answer of respondent to q3.1.1

Tamhane

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	.08426	.08255	.669	-.1137	.2822
	HUANAN	.07051	.10195	.867	-.1748	.3159
DONGBEI	HUABEI	-.08426	.08255	.669	-.2822	.1137
	HUANAN	-.01375	.10535	.999	-.2671	.2398
HUANAN	HUABEI	-.07051	.10195	.867	-.3159	.1748
	DONGBEI	.01375	.10535	.999	-.2398	.2671

For Question No. 3.1.2

Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.020	2	518	.981

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of responde	(J) region of responde	Lower Bound				Upper Bound	
LSD	HUABEI	DONGBEI	-.0261	.08896	.769	-.2009	.1486
		HUANAN	-.3231*	.10365	.002	-.5267	-.1195
	DONGBEI	HUABEI	.0261	.08896	.769	-.1486	.2009
		HUANAN	-.2969*	.10094	.003	-.4952	-.0986
	HUANAN	HUABEI	.3231*	.10365	.002	.1195	.5267
		DONGBEI	.2969*	.10094	.003	.0986	.4952

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

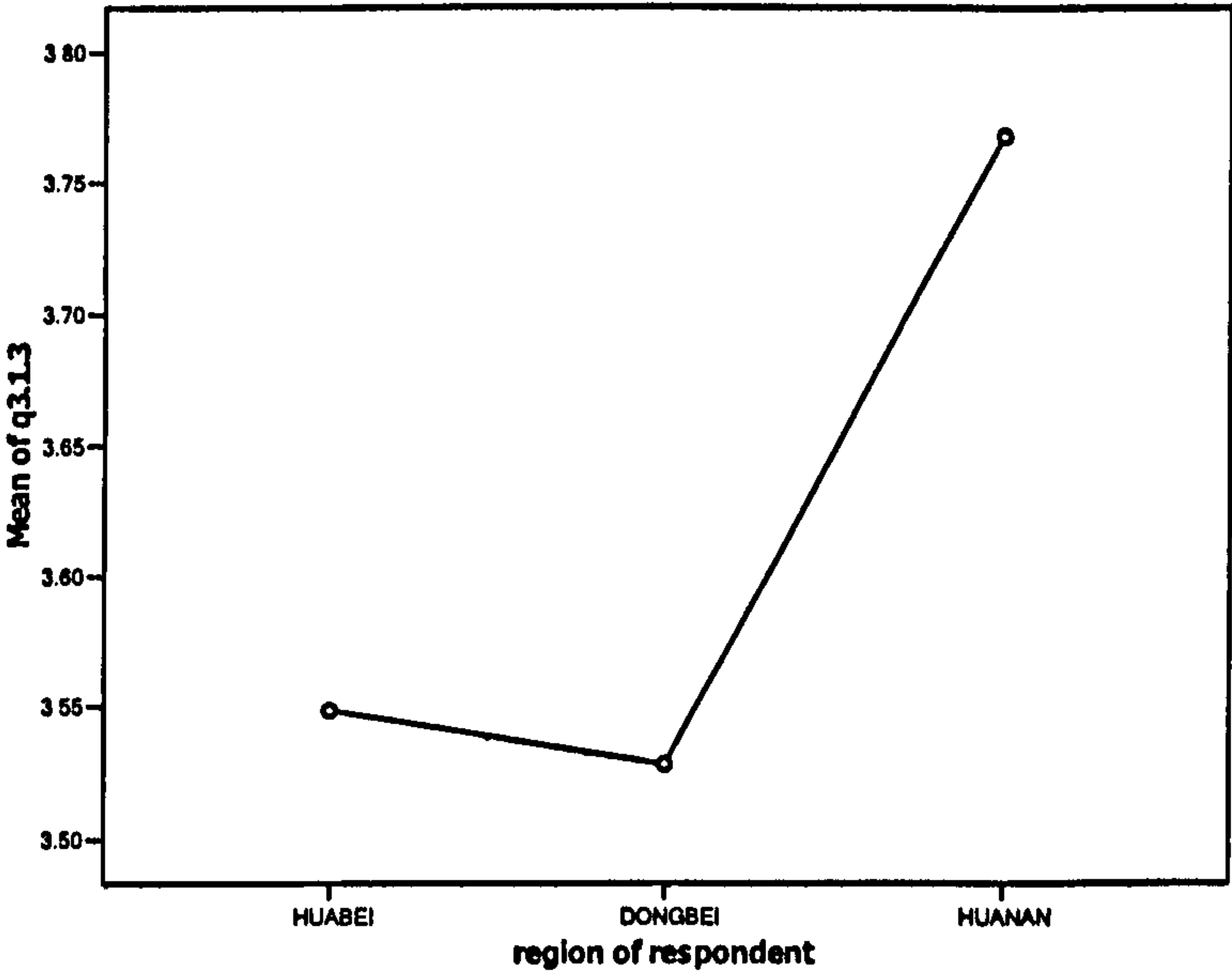
region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, t} HUABEI	186	3.5860	3.9091
DONGBEI	214	3.6121	
HUANAN	121		

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 3.1.3

Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.1.3

Levene Statistic	df1	df2	Sig.
1.812	2	518	.164

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.1.3
LSD

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	.02035	.08709	.815	-.1507	.1914
	HUANAN	-.22021*	.10146	.030	-.4195	-.0209
DONGBEI	HUABEI	-.02035	.08709	.815	-.1914	.1507
	HUANAN	-.24056*	.09881	.015	-.4347	-.0464
HUANAN	HUABEI	.22021*	.10146	.030	.0209	.4195
	DONGBEI	.24056*	.09881	.015	.0464	.4347

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.1.3

Tukey HSD^{a,b}

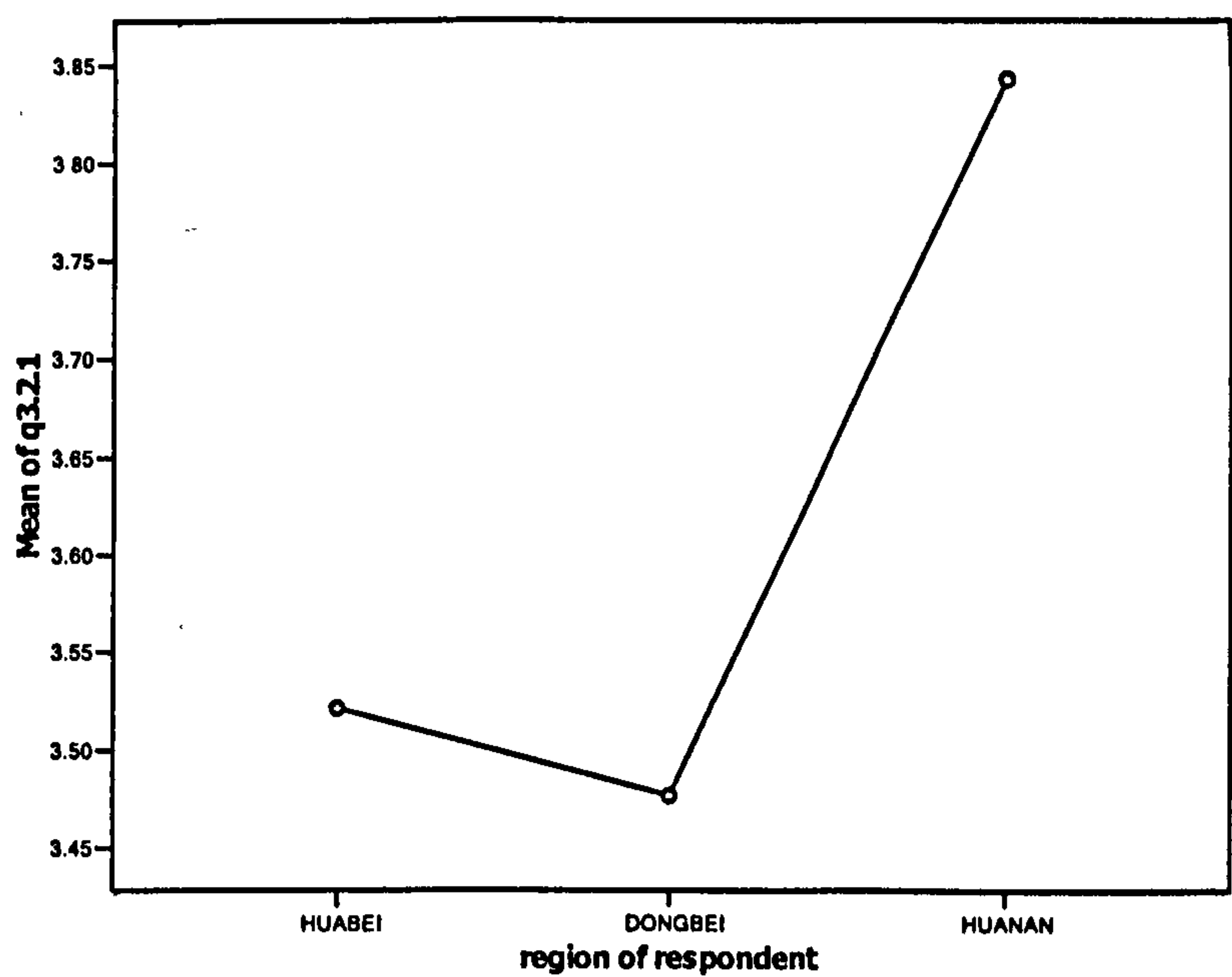
region of respondent	N	Subset for alpha = .05	
		1	2
DONGBEI	214	3.5280	
HUABEI	186	3.5484	3.5484
HUANAN	121		3.7686
Sig.		.976	.058

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 3.2.1

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.2.1

Levene Statistic	df1	df2	Sig.
.111	2	518	.895

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.1
LSD

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	.04487	.09046	.620	-.1328	.2226
	HUANAN	-.32147*	.10539	.002	-.5285	-.1144
DONGBEI	HUABEI	-.04487	.09046	.620	-.2226	.1328
	HUANAN	-.36634*	.10264	.000	-.5680	-.1647
HUANAN	HUABEI	.32147*	.10539	.002	.1144	.5285
	DONGBEI	.36634*	.10264	.000	.1647	.5680

*. The mean difference is significant at the .05 level.

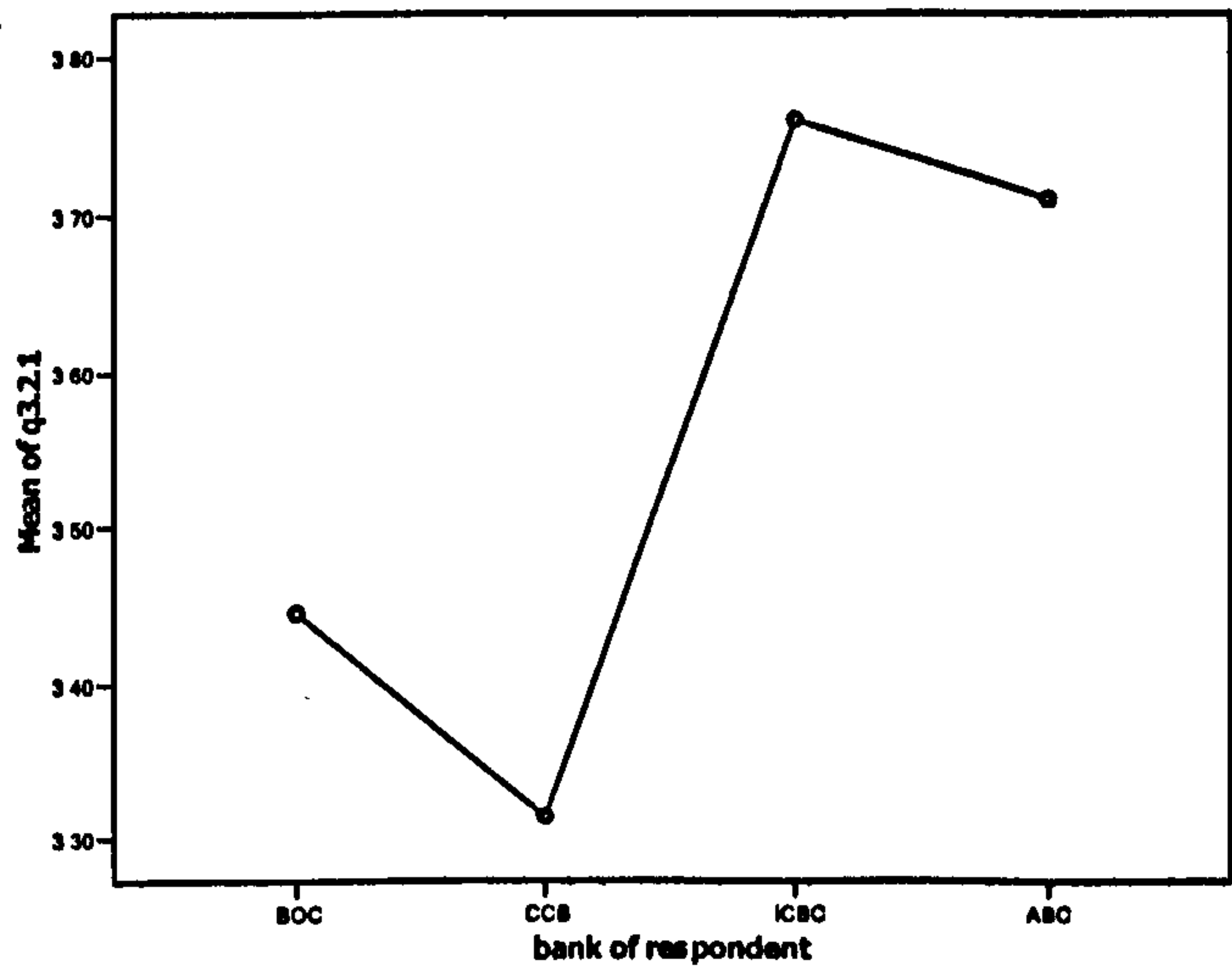
answer of respondent to q3.2.1

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey HSD ^{a,b} DONGBEI	214	3.4766	3.8430
HUABEI	186	3.5215	
HUANAN	121		
Sig.		.894	1.000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks groups
Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.2.1

Levene Statistic	df1	df2	Sig.
3.472	3	517	.016

Post Hoc Tests

Multiple Comparisons						
Dependent Variable: answer of respondent to q3.2.1						
Tamhane						
(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.13125	.11262	.815	-.1677	.4302
	ICBC	-.31363*	.10656	.021	-.5958	-.0315
	ABC	-.26354	.11355	.120	-.5645	.0375
CCB	BOC	-.13125	.11262	.815	-.4302	.1677
	ICBC	-.44489*	.10599	.000	-.7264	-.1634
	ABC	-.39479*	.11302	.004	-.6951	-.0945
ICBC	BOC	.31363*	.10656	.021	.0315	.5958
	CCB	.44489*	.10599	.000	.1634	.7264
	ABC	.05009	.10698	.998	-.2338	.3338
ABC	BOC	.26354	.11355	.120	-.0375	.5645
	CCB	.39479*	.11302	.004	.0945	.6951
	ICBC	-.05009	.10698	.998	-.3338	.2338

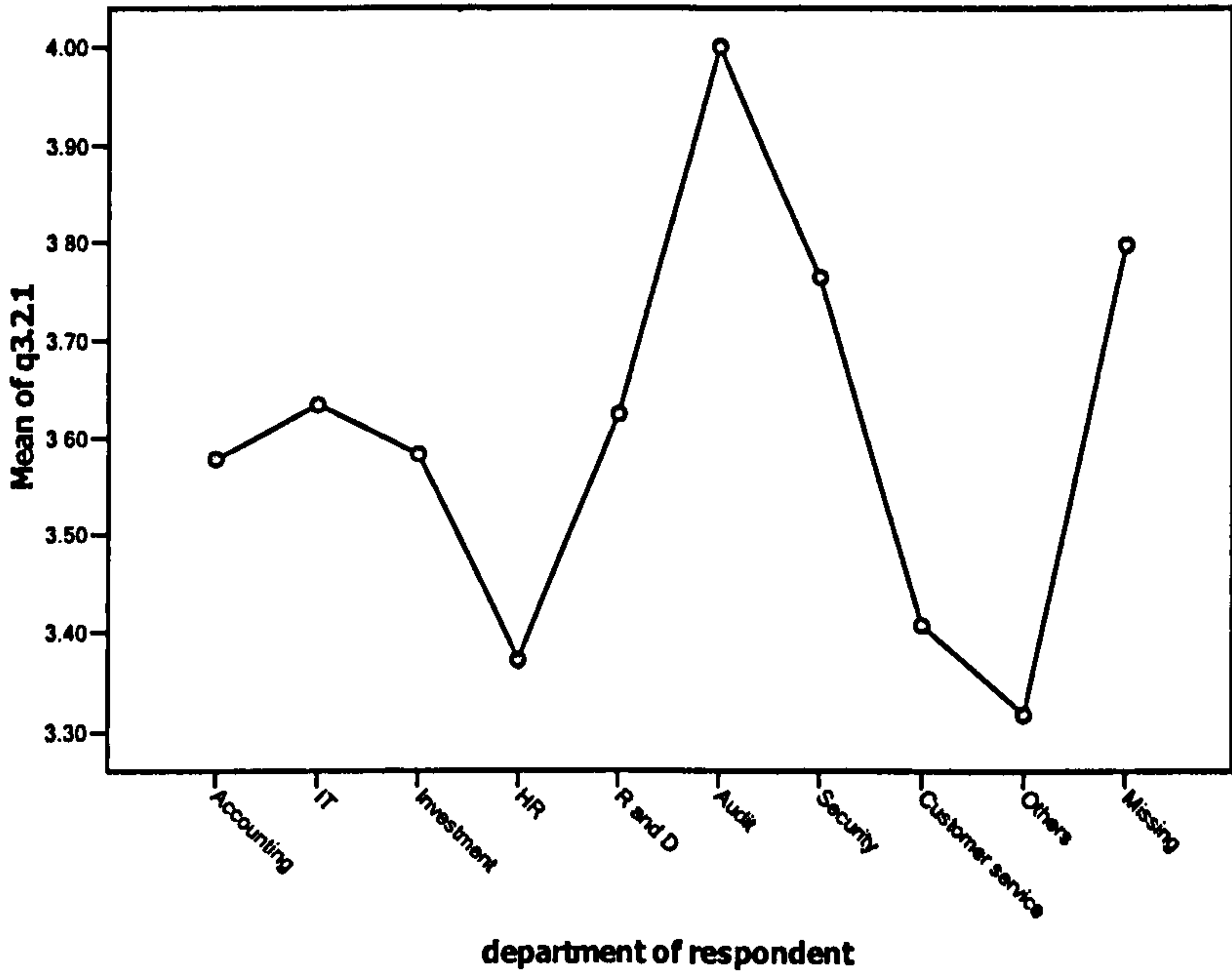
*. The mean difference is significant at the .05 level.

(3)

Among departments

groups

Means Plots



Test of Homogeneity of Variances			
answer of respondent to q3.2.1			
Levene Statistic	df1	df2	Sig.
.965	9	511	.468

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3 2 1
LSD

(I) department of respondent	(J) department of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Accounting	IT	-.05563	.18470	.736	-.3792	.2679
	Investment	-.00440	.10507	.967	-.2108	.2020
	HR	.20842	.18181	.203	-.1115	.5243
	R and D	-.04649	.33271	.889	-.7001	.6072
	Audit	-.42149	.26601	.114	-.9441	.1011
	Security	-.18619	.23607	.431	-.6500	.2778
	Customer service	.17110	.19399	.378	-.2100	.5522
	Others	.26033	.21124	.218	-.1547	.6753
	Missing	-.22149	.18589	.234	-.5867	.1437
IT	Accounting	.05563	.18470	.736	-.2679	.3792
	Investment	.05123	.15631	.743	-.2559	.3583
	HR	.26205	.19894	.188	-.1288	.6529
	R and D	.00915	.35227	.979	-.6829	.7012
	Audit	-.36585	.29010	.208	-.9358	.2041
	Security	-.13056	.26291	.620	-.6471	.3860
	Customer service	.22674	.22589	.316	-.2170	.6705
	Others	.31596	.24067	.190	-.1572	.7892
	Missing	-.16585	.21897	.449	-.5961	.2643
Investment	Accounting	.00440	.10507	.967	-.2020	.2108
	IT	-.05123	.15631	.743	-.3583	.2559
	HR	.21082	.15327	.170	-.0903	.5119
	R and D	-.04209	.32864	.898	-.6877	.6036
	Audit	-.41709	.26091	.111	-.9297	.0955
	Security	-.18179	.23030	.430	-.6342	.2707
	Customer service	.17551	.18692	.348	-.1917	.5427
	Others	.26473	.20477	.197	-.1376	.6670
	Missing	-.21709	.17850	.224	-.5678	.1336
HR	Accounting	-.20842	.18181	.203	-.5243	.1115
	IT	-.26205	.19894	.188	-.6529	.1288
	Investment	-.21082	.15327	.170	-.5119	.0903
	R and D	-.25291	.35093	.471	-.9423	.4365
	Audit	-.62791*	.28847	.030	-1.1946	-.0612
	Security	-.39261	.26111	.133	-.9058	.1204
	Customer service	-.03531	.22379	.875	-.4750	.4044
	Others	.05391	.23890	.822	-.4154	.5233
	Missing	-.42791*	.21681	.049	-.8539	-.0020
R and D	Accounting	.04649	.33271	.889	-.6072	.7001
	IT	-.00915	.35227	.979	-.7012	.6829
	Investment	.04209	.32864	.898	-.6036	.6877
	HR	.25291	.35093	.471	-.4365	.9423
	Audit	-.37500	.40955	.360	-1.1796	.4296
	Security	-.13971	.39078	.721	-.9074	.6280
	Customer service	.21759	.36686	.553	-.5032	.9384
	Others	.30682	.37629	.415	-.4324	1.0461
	Missing	-.17500	.36266	.630	-.8675	.5376
Audit	Accounting	.42149	.26601	.114	-.1011	.9441
	IT	.36585	.29010	.208	-.2041	.9358
	Investment	.41709	.26091	.111	-.0955	.9297
	HR	.62791*	.28847	.030	.0612	1.1946
	R and D	.37500	.40955	.360	-.4296	1.1796
	Security	.23529	.33580	.484	-.4244	.8950
	Customer service	.59259	.30767	.055	-.0119	1.1971
	Others	.68182*	.31883	.033	.0554	1.3082
	Missing	.20000	.30263	.509	-.3946	.7946
Security	Accounting	.18619	.23607	.431	-.2778	.6500
	IT	.13056	.26291	.620	-.3660	.6471
	Investment	.18179	.23030	.430	-.2707	.6342
	HR	.39261	.26111	.133	-.1204	.9058
	R and D	.13971	.39078	.721	-.6280	.9074
	Audit	-.23529	.33580	.484	-.8950	.4244
	Customer service	.35730	.26218	.208	-.1971	.9117
	Others	.44652	.29431	.130	-.1317	1.0247
	Missing	-.03529	.27668	.899	-.5789	.5083
Customer service	Accounting	-.17110	.19399	.378	-.5522	.2100
	IT	-.22674	.22589	.316	-.6705	.2170
	Investment	-.17551	.18692	.348	-.5427	.1917
	HR	.03531	.22379	.875	-.4044	.4750
	R and D	-.21759	.36686	.553	-.9384	.5032
	Audit	-.59259	.30767	.055	-1.1971	.0119
	Security	-.35730	.26218	.208	-.9117	.1971
	Others	.08923	.26177	.733	-.4250	.6036
	Missing	-.39259	.24177	.105	-.8676	.0824
Others	Accounting	-.26033	.21124	.218	-.6753	.1547
	IT	-.31596	.24067	.190	-.7892	.1572
	Investment	-.26473	.20477	.197	-.6670	.1376
	HR	-.05391	.23890	.822	-.5233	.4154
	R and D	-.30682	.37629	.415	-1.0461	.4324
	Audit	-.68182*	.31883	.033	-1.3082	-.0554
	Security	-.44652	.29431	.130	-1.0247	.1317
	Customer service	-.08923	.26177	.733	-.6035	.4250
	Missing	-.48182	.25582	.080	-.9844	.0208
Missing	Accounting	.22149	.18589	.234	-.1437	.5867
	IT	.16585	.21897	.449	-.2643	.5961
	Investment	.21709	.17850	.224	-.1336	.5678
	HR	.42791*	.21681	.049	.0020	.8539
	R and D	.17500	.36266	.630	-.5375	.8675
	Audit	-.20000	.30263	.509	-.7946	.3946
	Security	.03529	.27668	.899	-.5083	.5789
	Customer service	.39259	.24177	.105	-.0824	.8676
	Others	.48182	.25582	.080	-.0208	.9844

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent to q3.2.1

Tukey HSD^{a,b}

department of respondent	N	Subset for alpha = .05
		1
Others	22	3.3182
HR	43	3.3721
Customer service	27	3.4074
Accounting	121	3.5785
Investment	199	3.5829
R and D	8	3.6250
IT	41	3.6341
Security	17	3.7647
Missing	30	3.8000
Audit	13	4.0000
Sig.		.255

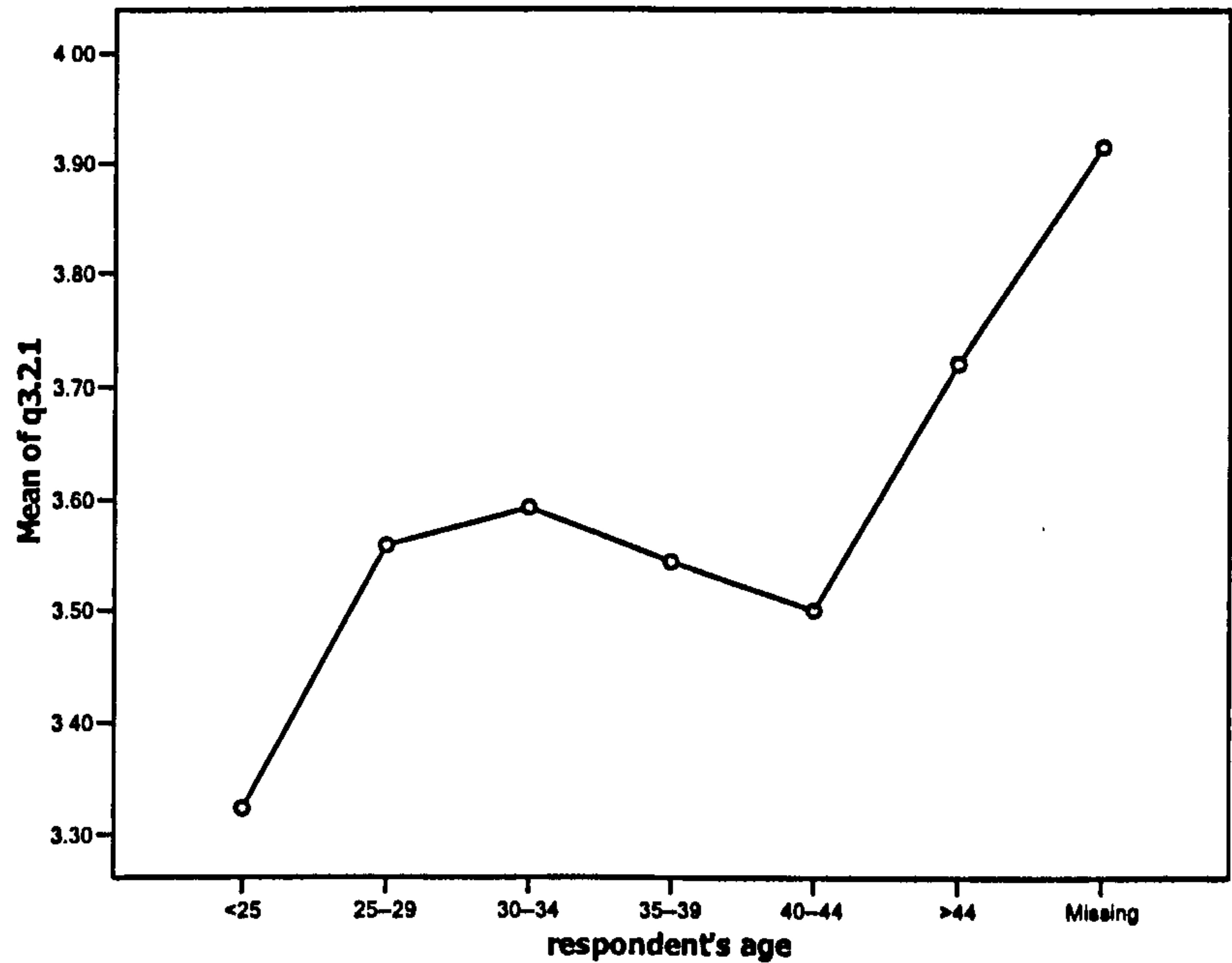
Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 22.857.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(4)
groups
Means Plots

Among ages



Test of Homogeneity of Variances

answer of respondent to q3.2.1

Levene Statistic	df1	df2	Sig.
4.730	6	514	.000

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.1
Tamhane

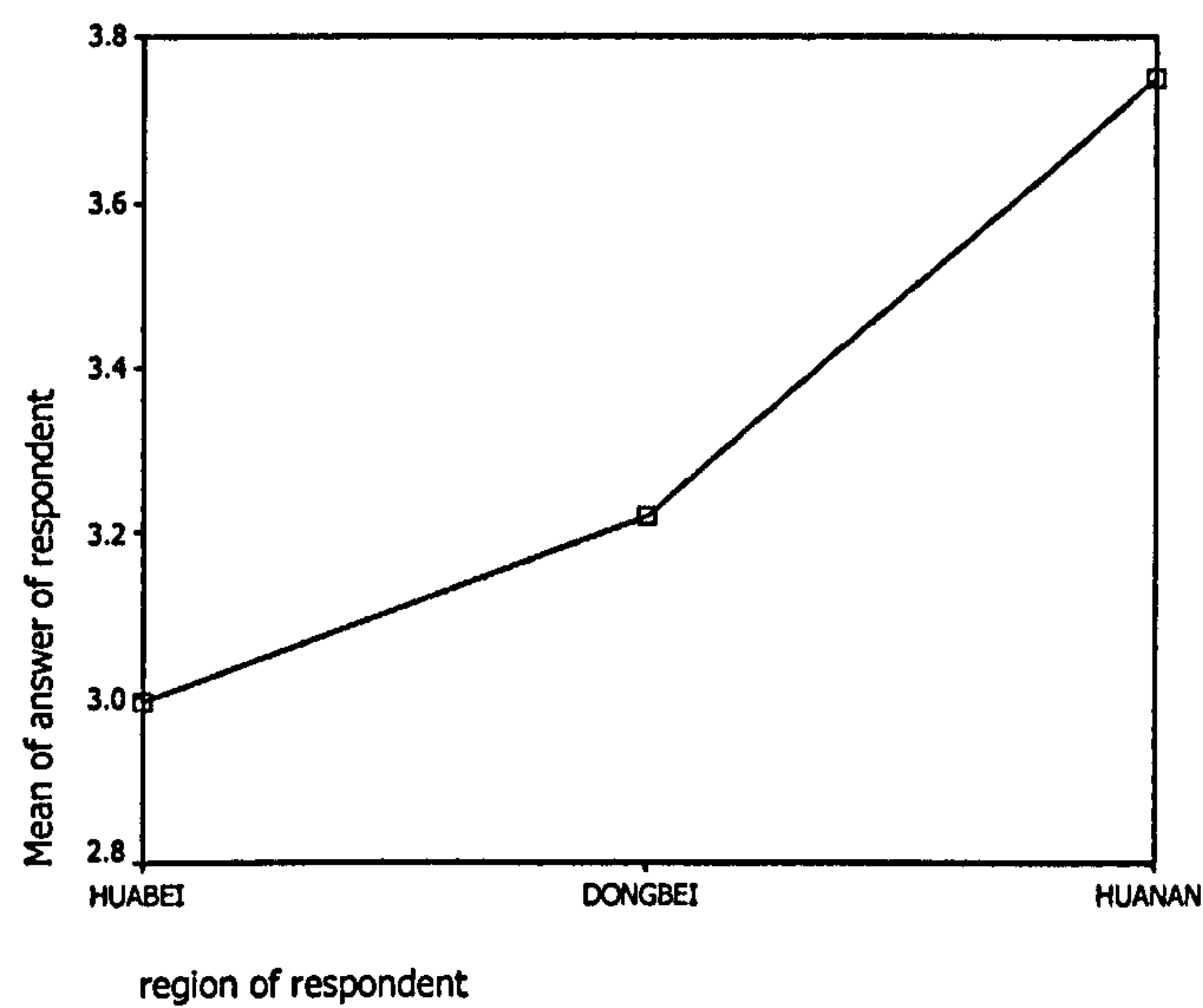
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) respondent's age	(J) respondent's age				Lower Bound	Upper Bound
<25	25–29	-.23480	.19125	.995	-.8394	.3698
	30–34	-.26883	.17436	.947	-.8295	.2918
	35–39	-.22016	.18388	.997	-.8053	.3649
	40–44	-.17647	.19881	1.000	-.8043	.4513
	>44	-.39647	.19487	.635	-1.0160	.2231
	Missing	-.59314	.22854	.217	-1.3127	.1264
25–29	<25	.23480	.19125	.995	-.3698	.8394
	30–34	-.03402	.12040	1.000	-.4034	.3354
	35–39	.01464	.13382	1.000	-.3957	.4250
	40–44	.05833	.15369	1.000	-.4179	.5346
	>44	-.16167	.14856	.999	-.6280	.3047
	Missing	-.35833	.19060	.754	-.9593	.2427
30–34	<25	.26883	.17436	.947	-.2918	.8295
	25–29	.03402	.12040	1.000	-.3354	.4034
	35–39	.04867	.10832	1.000	-.2838	.3811
	40–44	.09236	.13208	1.000	-.3219	.5066
	>44	-.12764	.12607	1.000	-.5335	.2782
	Missing	-.32431	.17365	.772	-.8807	.2321
35–39	<25	.22016	.18388	.997	-.3649	.8053
	25–29	-.01464	.13382	1.000	-.4250	.3957
	30–34	-.04867	.10832	1.000	-.3811	.2838
	40–44	.04369	.14442	1.000	-.4058	.4932
	>44	-.17631	.13894	.993	-.6163	.2637
	Missing	-.37298	.18321	.632	-.9542	.2083
40–44	<25	.17647	.19881	1.000	-.4513	.8043
	25–29	-.05833	.15369	1.000	-.5346	.4179
	30–34	-.09236	.13208	1.000	-.5066	.3219
	35–39	-.04369	.14442	1.000	-.4932	.4058
	>44	-.22000	.15817	.980	-.7189	.2789
	Missing	-.41667	.19818	.569	-1.0412	.2078
>44	<25	.39647	.19487	.635	-.2231	1.0160
	25–29	.16167	.14856	.999	-.3047	.6280
	30–34	.12764	.12607	1.000	-.2782	.5335
	35–39	.17631	.13894	.993	-.2637	.6163
	40–44	.22000	.15817	.980	-.2789	.7189
	Missing	-.19667	.19423	1.000	-.8128	.4195
Missing	<25	.59314	.22854	.217	-.1264	1.3127
	25–29	.35833	.19060	.754	-.2427	.9593
	30–34	.32431	.17365	.772	-.2321	.8807
	35–39	.37298	.18321	.632	-.2083	.9542
	40–44	.41667	.19818	.569	-.2078	1.0412
	>44	.19667	.19423	1.000	-.4195	.8128

For Question No. 3.2.2

(1) Among regions

Means Plots

groups



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
.019	2	518	.981

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) region of responde	(J) region of responde	Lower Bound				Upper Bound	
LSD	HUABEI	DONGBEI	-.2250*	.10237	.028	-.4261	-.0239
		HUANAN	-.7574*	.11927	.000	-.9918	-.5231
	DONGBEI	HUABEI	.2250*	.10237	.028	.0239	.4261
		HUANAN	-.5324*	.11616	.000	-.7606	-.3042
	HUANAN	HUABEI	.7574*	.11927	.000	.5231	.9918
		DONGBEI	.5324*	.11616	.000	.3042	.7606

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent			
region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a, b}	HUABEI	186	2.9946
	DONGBEI	214	3.2196
	HUANAN	121	3.7521

Means for groups in homogeneous subsets are displayed.

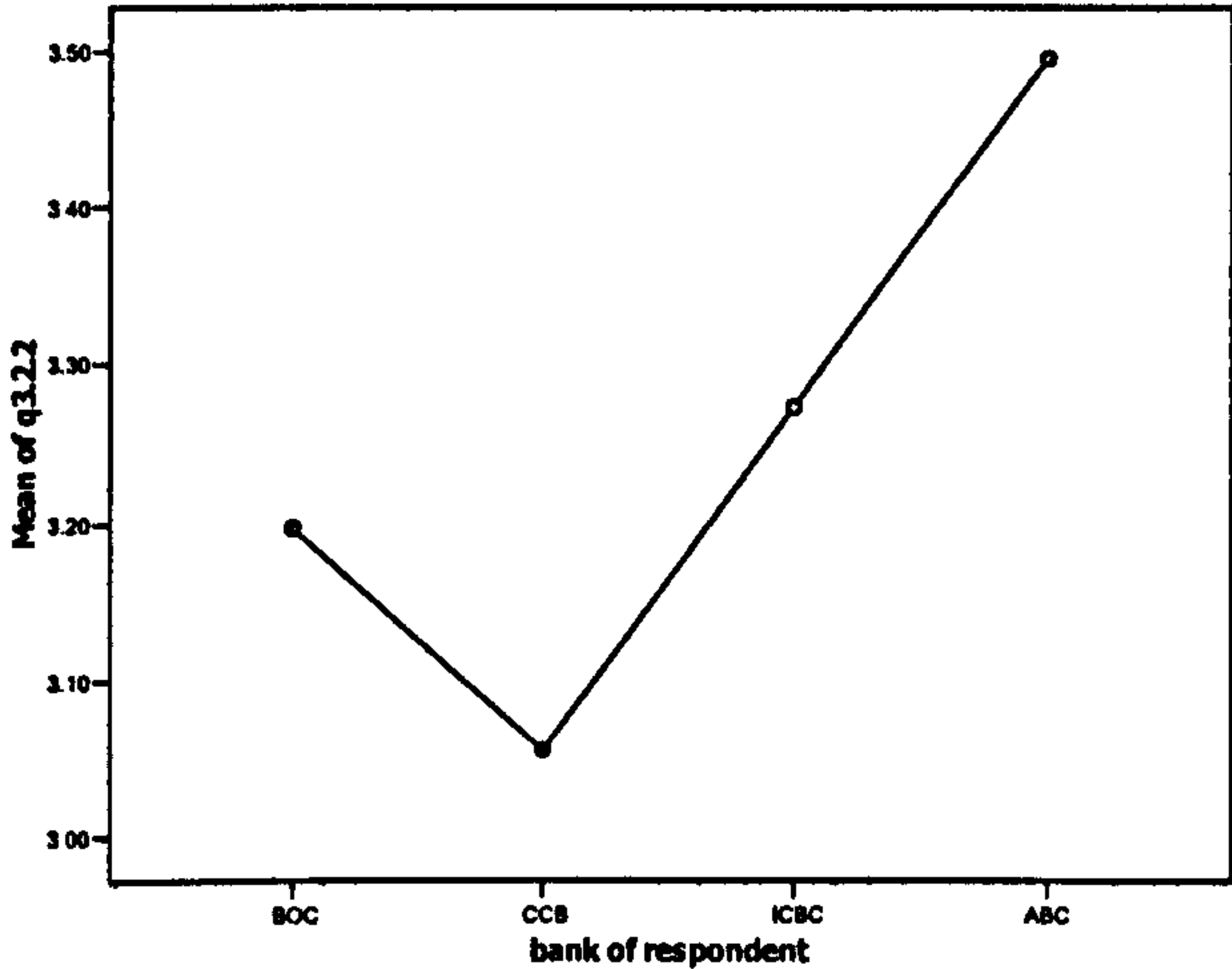
- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2)

Among banks

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.2.2			
Levene Statistic	df1	df2	Sig.
9.985	3	517	.000

Post Hoc Tests

Multiple Comparisons						
Dependent Variable: answer of respondent to q3.2.2						
Tamhane						
(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	.14127	.13266	.870	-.2107	.4933
	ICBC	-.07470	.12429	.992	-.4039	.2545
	ABC	-.29827	.13825	.177	-.6647	.0682
CCB	BOC	-.14127	.13266	.870	-.4933	.2107
	ICBC	-.21597	.11775	.345	-.5288	.0969
	ABC	-.43955*	.13241	.006	-.7913	-.0878
ICBC	BOC	.07470	.12429	.992	-.2545	.4039
	CCB	.21597	.11775	.345	-.0969	.5288
	ABC	-.22357	.12402	.364	-.5526	.1055
ABC	BOC	.29827	.13825	.177	-.0682	.6647
	CCB	.43955*	.13241	.006	.0878	.7913
	ICBC	.22357	.12402	.364	-.1055	.5526

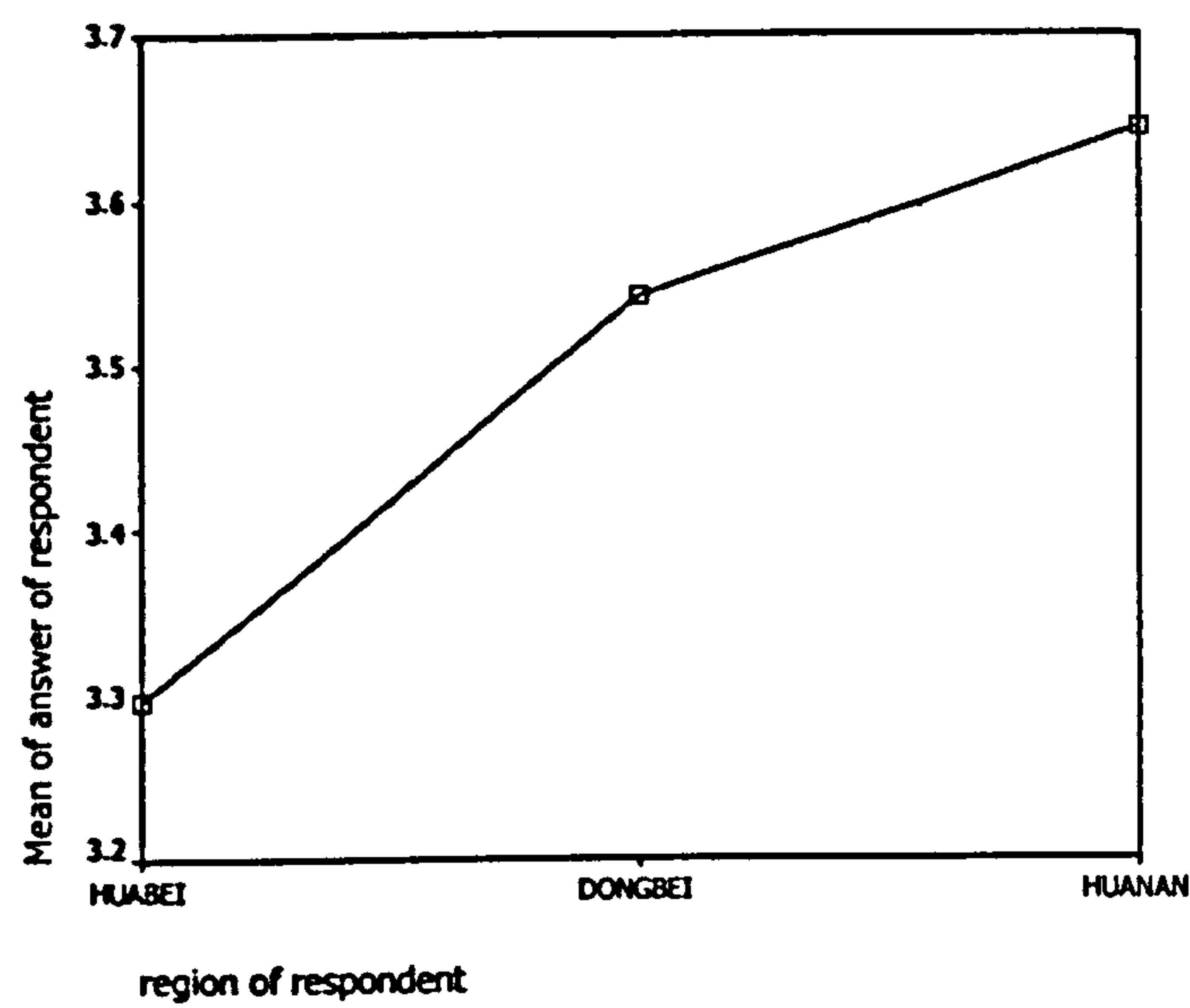
*. The mean difference is significant at the .05 level.

For Question No. 3.2.3

Among regions

Means Plots

groups



Test of Homogeneity of Variances

answer of respondent			
Levene Statistic	df1	df2	Sig.
1.785	2	518	.169

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of responde	(J) region of responde				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.2464*	.09825	.012	-.4394	-.0533
		HUANAN	-.3489*	.11447	.002	-.5738	-.1240
	DONGBEI	HUABEI	.2464*	.09825	.012	.0533	.4394
		HUANAN	-.1026	.11148	.358	-.3216	.1164
	HUANAN	HUABEI	.3489*	.11447	.002	.1240	.5738
		DONGBET	.1026	.11148	.358	-.1164	.3216

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent

region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,t} HUABEI	186	3.2957	
DONGBEI	214		3.5421
HUANAN	121		3.6446

Means for groups in homogeneous subsets are displayed.

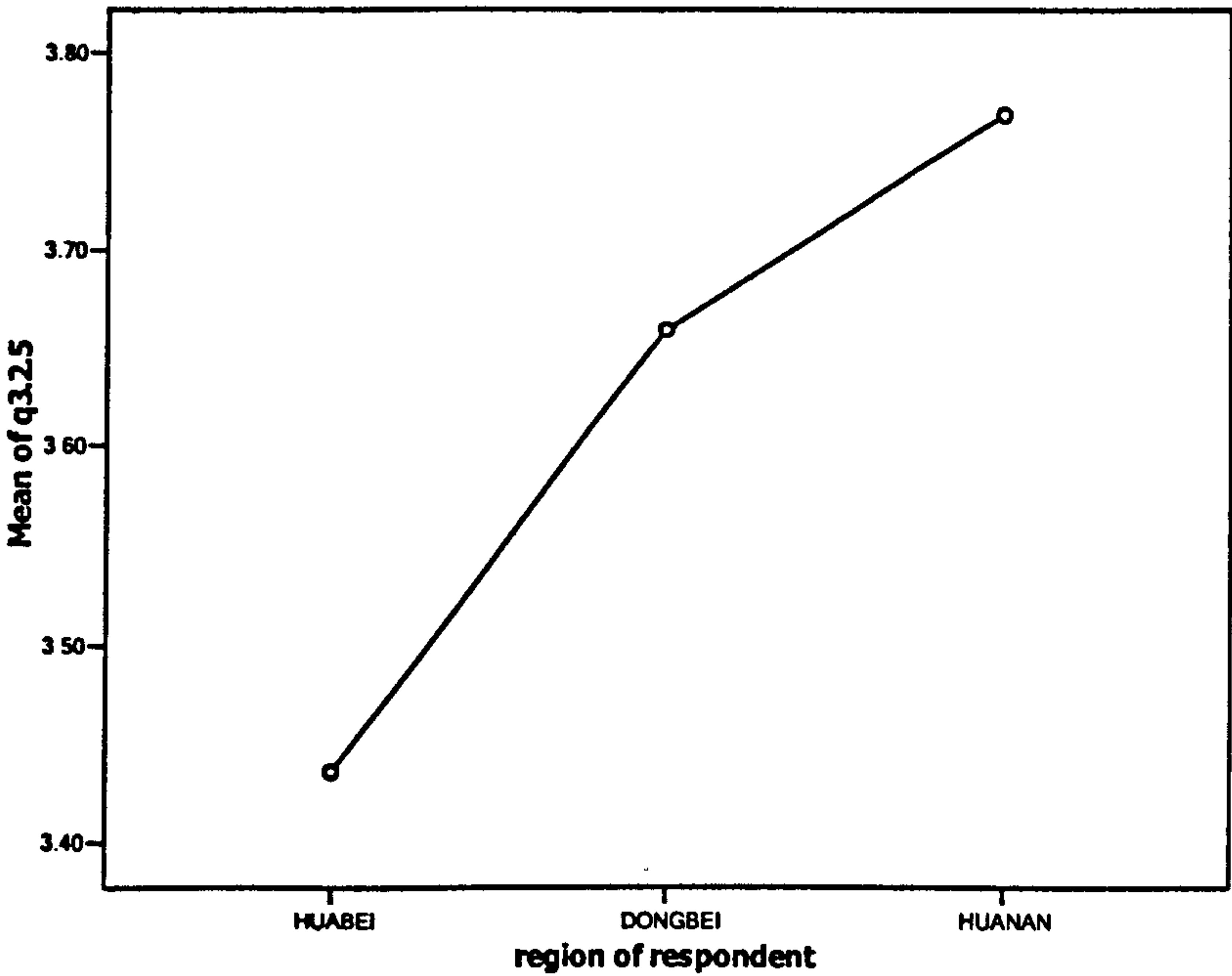
- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 3.2.5

Among regions

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.2.5

Levene Statistic	df1	df2	Sig.
5.345	2	518	.005

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.5

Tamhane

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.22339	.10059	.079	-.4647	.0179
	HUANAN	-.33311*	.11309	.010	-.6047	-.0615
DONGBEI	HUABEI	.22339	.10059	.079	-.0179	.4647
	HUANAN	-.10972	.10240	.634	-.3558	.1364
HUANAN	HUABEI	.33311*	.11309	.010	.0615	.6047
	DONGBEI	.10972	.10240	.634	-.1364	.3558

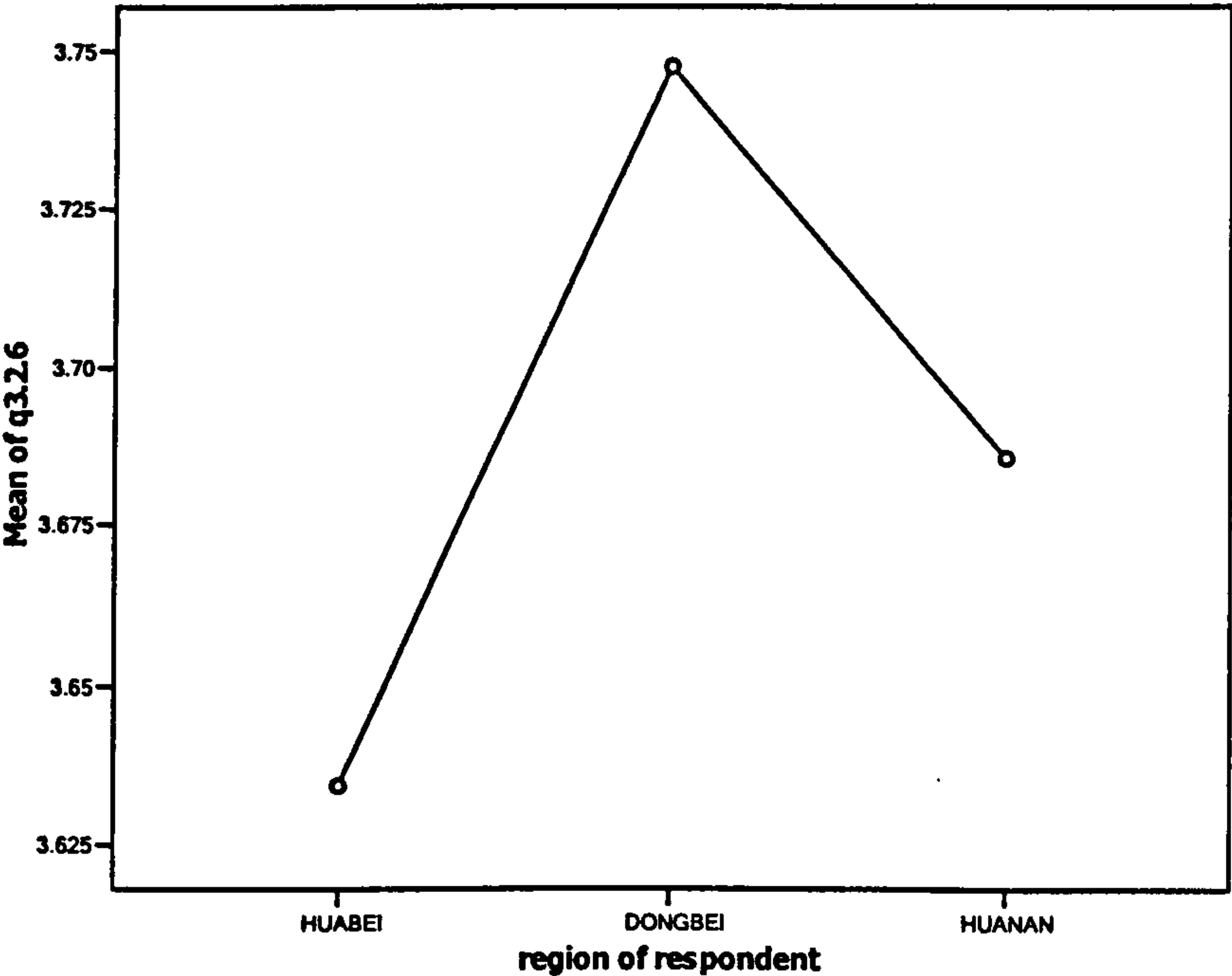
*. The mean difference is significant at the .05 level.

For Question No. 3.2.6

(1) Among regions

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.2.6

Levene Statistic	df1	df2	Sig.
5.448	2	518	.005

Post Hoc Tests

Multiple Comparisons

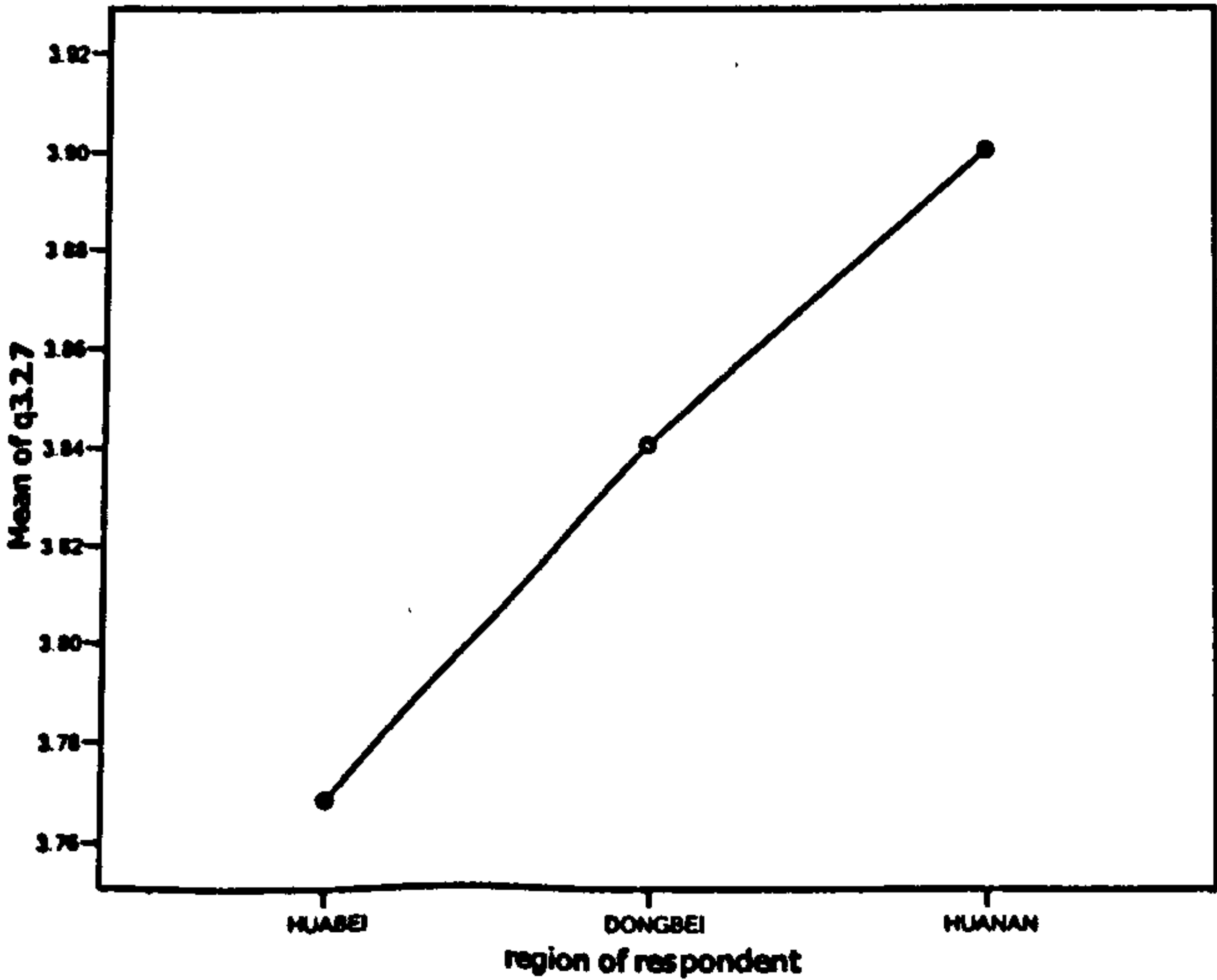
Dependent Variable: answer of respondent to q3.2.6
Tamhane

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.11325	.10578	.634	-.3669	.1404
	HUANAN	-.05154	.14063	.977	-.3899	.2868
DONGBEI	HUABEI	.11325	.10578	.634	-.1404	.3669
	HUANAN	.06171	.13673	.958	-.2674	.3908
HUANAN	HUABEI	.05154	.14063	.977	-.2868	.3899
	DONGBEI	-.06171	.13673	.958	-.3908	.2674

For Question No. 3.2.7

(1) Among regions groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.2.7

Levene Statistic	df1	df2	Sig.
1.222	2	518	.295

Post Hoc Tests

Multiple Comparisons						
Dependent Variable: answer of respondent to q3.2.7						
LSD						
(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.07230	.09873	.464	-.2663	.1217
	HUANAN	-.13201	.11503	.252	-.3580	.0940
DONGBEI	HUABEI	.07230	.09873	.464	-.1217	.2663
	HUANAN	-.05970	.11202	.594	-.2798	.1604
HUANAN	HUABEI	.13201	.11503	.252	-.0940	.3580
	DONGBEI	.05970	.11202	.594	-.1604	.2798

Homogeneous Subsets

answer of respondent to q3.2.7		
region of respondent	N	Subset for alpha = .05
		1
Tukey HSD ^{a,b}	HUABEI	3.7688
	DONGBEI	3.8411
	HUANAN	3.9008
	Sig.	.446

Means for groups in homogeneous subsets are displayed.

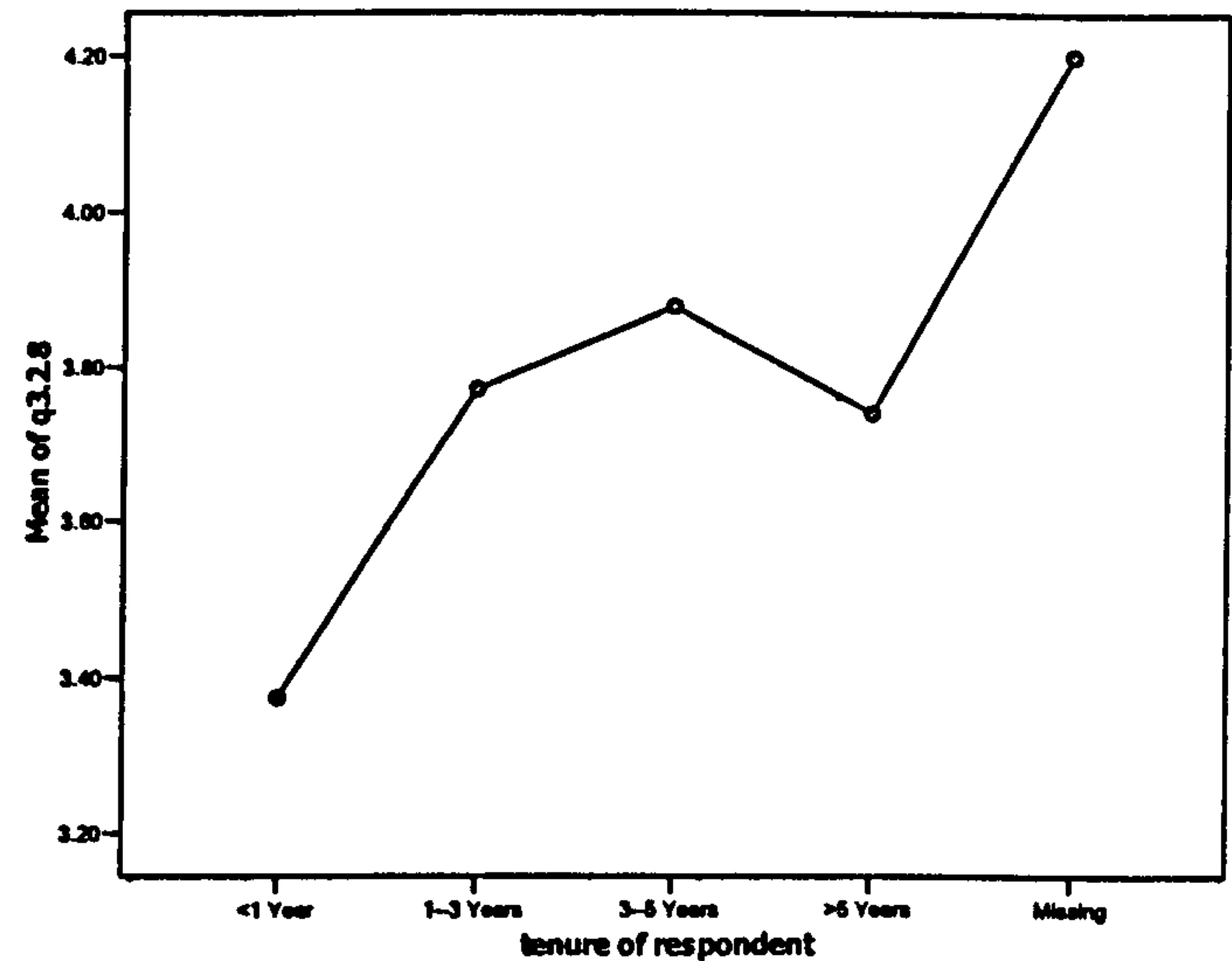
- a. Uses Harmonic Mean Sample Size = 163.812.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 3.2.8

(1) Among tenures

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.2.8

Levene Statistic	df1	df2	Sig.
2.783	4	516	.026

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.2.8

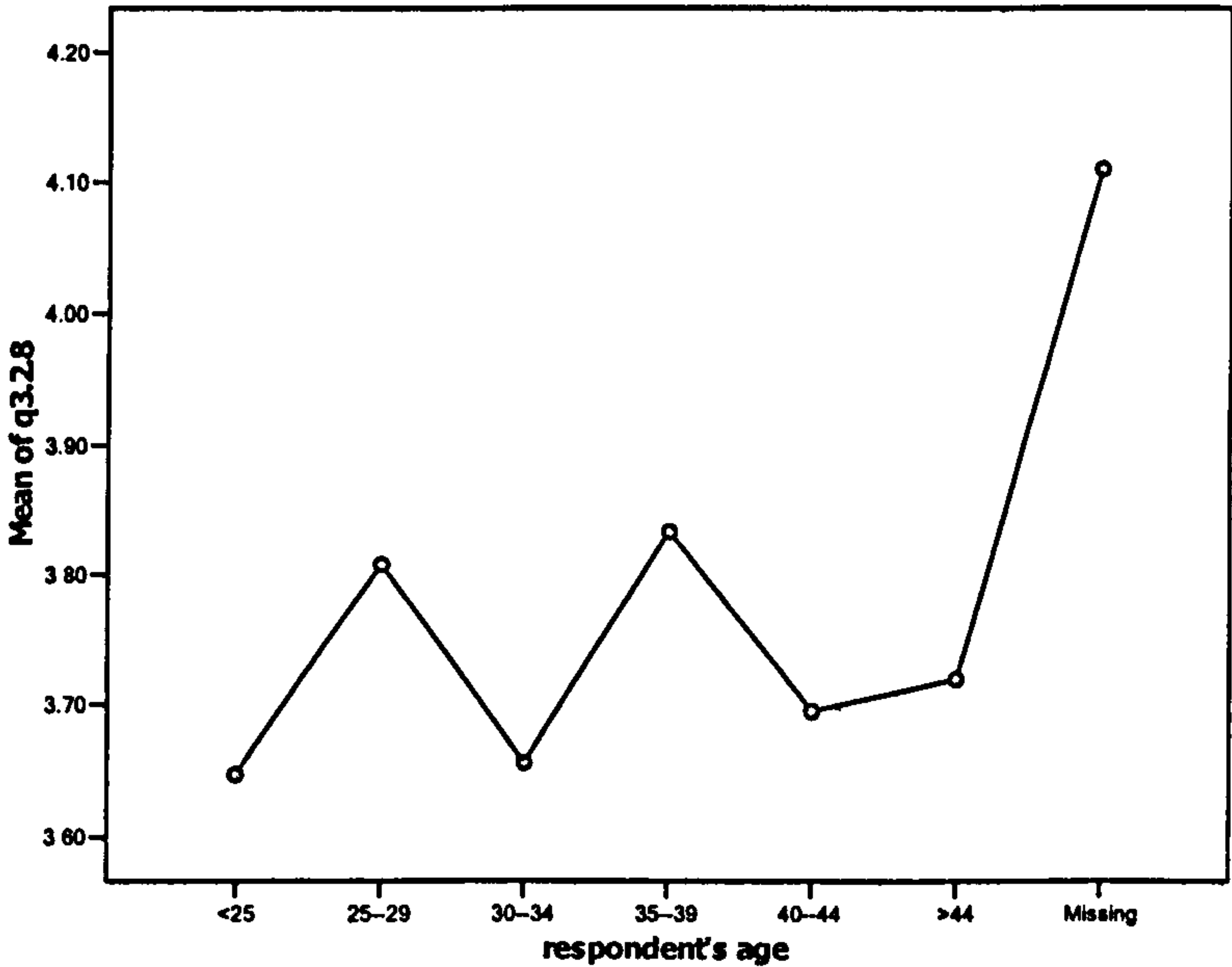
Tamhane

(I) tenure of respondent	(J) tenure of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<1 Year	1–3 Years	-.39693	.28061	.833	-1.2225	.4287
	3–5 Years	-.50452	.26112	.468	-1.2826	.2735
	>5 Years	-.36769	.23765	.763	-1.0957	.3603
	Missing	-.82500*	.27317	.046	-1.6402	-.0098
1–3 Years	<1 Year	.39693	.28061	.833	-.4287	1.2225
	3–5 Years	-.10759	.19897	1.000	-.6757	.4605
	>5 Years	.02924	.16697	1.000	-.4536	.5121
	Missing	-.42807	.21454	.411	-1.0565	.2004
3–5 Years	<1 Year	.50452	.26112	.468	-.2735	1.2826
	1–3 Years	.10759	.19897	1.000	-.4605	.6757
	>5 Years	.13683	.13162	.972	-.2388	.5125
	Missing	-.32048	.18833	.640	-.8810	.2400
>5 Years	<1 Year	.36769	.23765	.763	-.3603	1.0957
	1–3 Years	-.02924	.16697	1.000	-.5121	.4536
	3–5 Years	-.13683	.13162	.972	-.5125	.2388
	Missing	-.45731	.15414	.080	-.9485	.0338
Missing	<1 Year	.82500*	.27317	.046	.0098	1.6402
	1–3 Years	.42807	.21454	.411	-.2004	1.0565
	3–5 Years	.32048	.18833	.640	-.2400	.8810
	>5 Years	.45731	.15414	.080	-.0338	.9485

*. The mean difference is significant at the .05 level.

(2) Among ages
Means Plots

groups



Test of Homogeneity of Variances

answer of respondent to q3.2.8

Levene Statistic	df1	df2	Sig.
2.713	6	514	.013

Post Hoc Tests

Multiple Comparisons

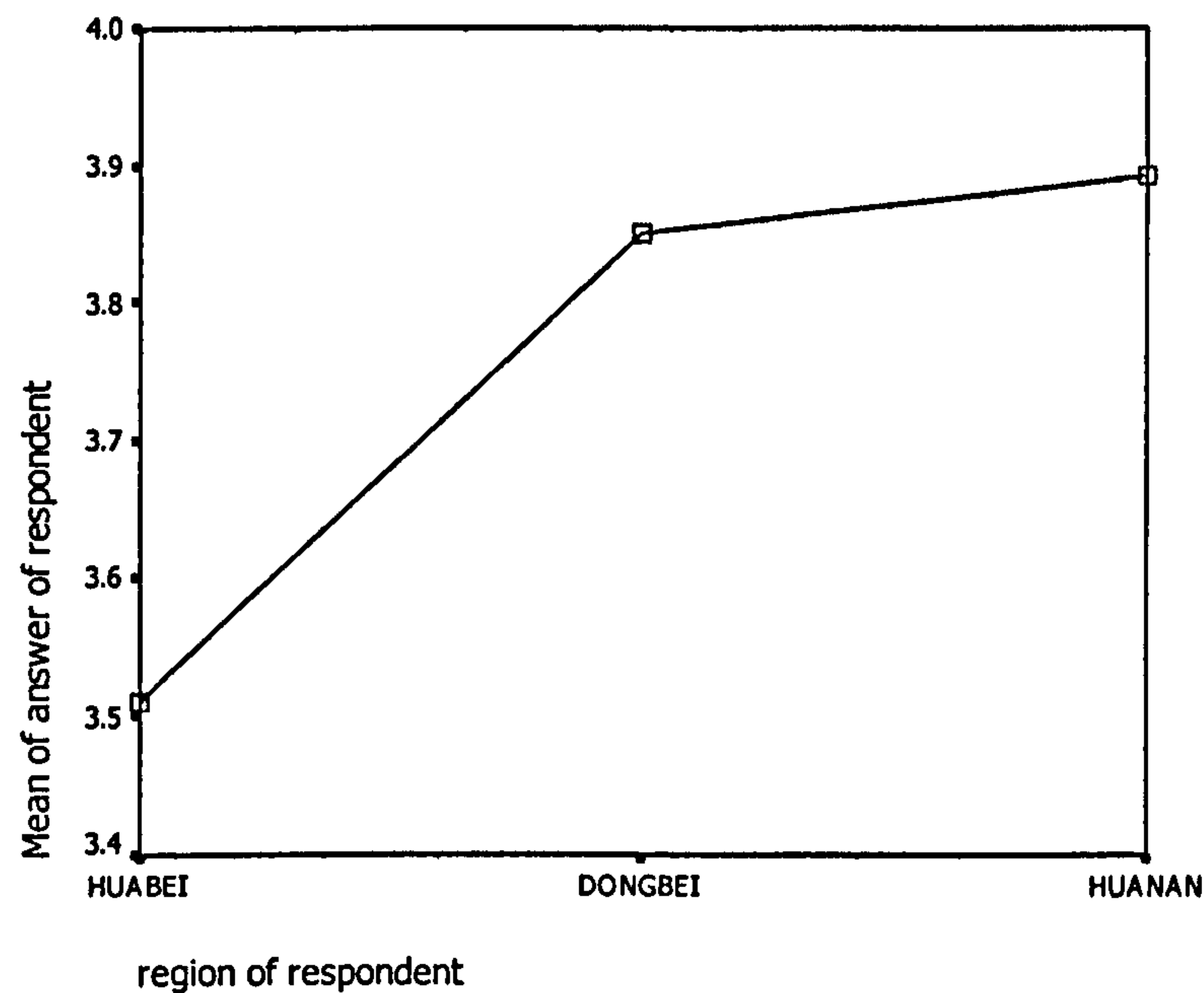
Dependent Variable: answer of respondent to q3.2.8

Tamhane

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) respondent's age	(J) respondent's age				Lower Bound	Upper Bound
<25	25-29	-.16127	.22872	1.000	-.8892	.5667
	30-34	-.00899	.21710	1.000	-.7073	.6893
	35-39	-.18789	.22476	1.000	-.9057	.5299
	40-44	-.04859	.24094	1.000	-.8116	.7144
	>44	-.07294	.25004	1.000	-.8669	.7210
	Missing	-.46405	.24389	.739	-1.2367	.3086
25-29	<25	.16127	.22872	1.000	-.5667	.8892
	30-34	.15228	.13369	.998	-.2574	.5619
	35-39	-.02662	.14578	1.000	-.4736	.4204
	40-44	.11268	.16968	1.000	-.4141	.6394
	>44	.08833	.18237	1.000	-.4921	.6687
	Missing	-.30278	.17384	.846	-.8464	.2409
30-34	<25	.00899	.21710	1.000	-.6893	.7073
	25-29	-.15228	.13369	.998	-.5619	.2574
	35-39	-.17890	.12678	.974	-.5677	.2099
	40-44	-.03960	.15366	1.000	-.5204	.4412
	>44	-.06395	.16757	1.000	-.6065	.4786
	Missing	-.45506	.15824	.110	-.9554	.0453
35-39	<25	.18789	.22476	1.000	-.5299	.9057
	25-29	.02662	.14578	1.000	-.4204	.4736
	30-34	.17890	.12678	.974	-.2099	.5677
	40-44	.13930	.16429	1.000	-.3721	.6507
	>44	.11495	.17737	1.000	-.4526	.6825
	Missing	-.27616	.16859	.904	-.8053	.2529
40-44	<25	.04859	.24094	1.000	-.7144	.8116
	25-29	-.11268	.16968	1.000	-.6394	.4141
	30-34	.03960	.15366	1.000	-.4412	.5204
	35-39	-.13930	.16429	1.000	-.6507	.3721
	>44	-.02435	.19748	1.000	-.6503	.6016
	Missing	-.41546	.18963	.489	-1.0096	.1786
>44	<25	.07294	.25004	1.000	-.7210	.8669
	25-29	-.08833	.18237	1.000	-.6687	.4921
	30-34	.06395	.16757	1.000	-.4786	.6065
	35-39	-.11495	.17737	1.000	-.6825	.4526
	40-44	.02435	.19748	1.000	-.6016	.6503
	Missing	-.39111	.20107	.708	-1.0299	.2477
Missing	<25	.46405	.24389	.739	-.3086	1.2367
	25-29	.30278	.17384	.846	-.2409	.8464
	30-34	.45506	.15824	.110	-.0453	.9554
	35-39	.27616	.16859	.904	-.2529	.8053
	40-44	.41546	.18963	.489	-.1786	1.0096
	>44	.39111	.20107	.708	-.2477	1.0299

For Question No. 3.3.1

(1) Among regions groups
Means Plots



Test of Homogeneity of Variances

answer of respondent

Levene Statistic	df1	df2	Sig.
2.155	2	518	.117

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
(I) region of response	(J) region of response				Lower Bound	Upper Bound	
LSD	HUABEI	DONGBEI	-.3397*	.10266	.001	-.5414	-.1380
		HUANAN	-.3818*	.11961	.001	-.6168	-.1468
	DONGBEI	HUABEI	.3397*	.10266	.001	.1380	.5414
		HUANAN	-.0421	.11649	.718	-.2709	.1867
	HUANAN	HUABEI	.3818*	.11961	.001	.1468	.6168
		DONGBEI	.0421	.11649	.718	-.1867	.2709

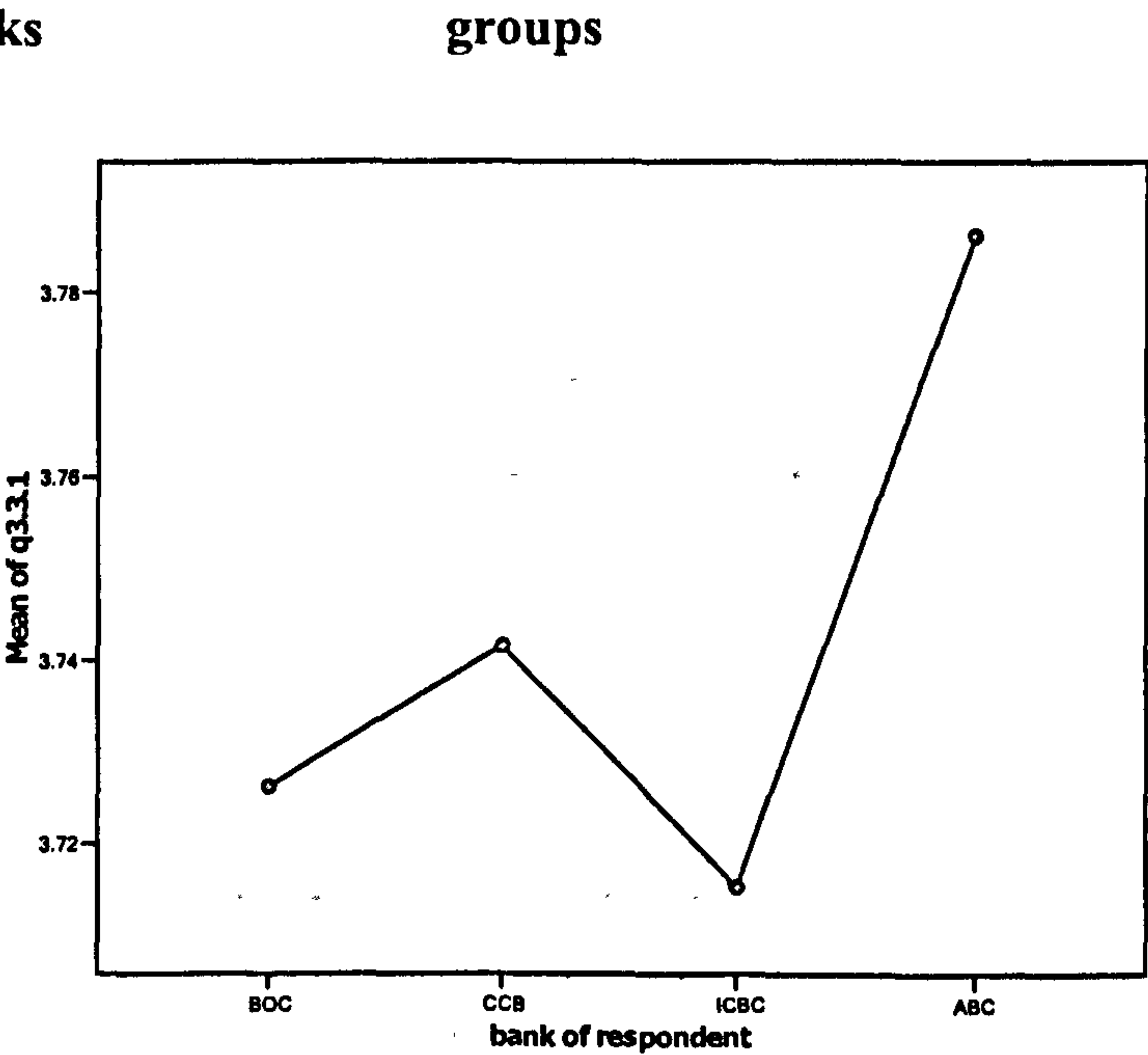
*. The mean difference is significant at the .05 level.

Homogeneous Subsets

answer of respondent			
region of respondent	N	Subset for alpha = .05	
		1	2
Tukey B ^{a,t} HUABEI	186	3.5108	
DONGBEI	214		3.8505
HUANAN	121		3.8926

- Means for groups in homogeneous subsets are displayed.
- a. Uses Harmonic Mean Sample Size = 163.812.
 - b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

(2) Among banks
Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.3.1			
Levene Statistic	df1	df2	Sig.
2.174	3	517	.090

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.3.1

LSD

(I) bank of respondent	(J) bank of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BOC	CCB	-.01546	.13786	.911	-.2863	.2554
	ICBC	.01092	.11708	.926	-.2191	.2409
	ABC	-.06021	.12690	.635	-.3095	.1891
CCB	BOC	.01546	.13786	.911	-.2554	.2863
	ICBC	.02638	.13770	.848	-.2441	.2969
	ABC	-.04475	.14614	.760	-.3318	.2423
ICBC	BOC	-.01092	.11708	.926	-.2409	.2191
	CCB	-.02638	.13770	.848	-.2969	.2441
	ABC	-.07113	.12673	.575	-.3201	.1778
ABC	BOC	.06021	.12690	.635	-.1891	.3095
	CCB	.04475	.14614	.760	-.2423	.3318
	ICBC	.07113	.12673	.575	-.1778	.3201

Homogeneous Subsets

answer of respondent to q3.3.1

Tukey HSD^{a,b}

bank of respondent	N	Subset for alpha = .05
		1
ICBC	158	3.7152
BOC	157	3.7261
CCB	89	3.7416
ABC	117	3.7863
Sig.		.950

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 123.147.

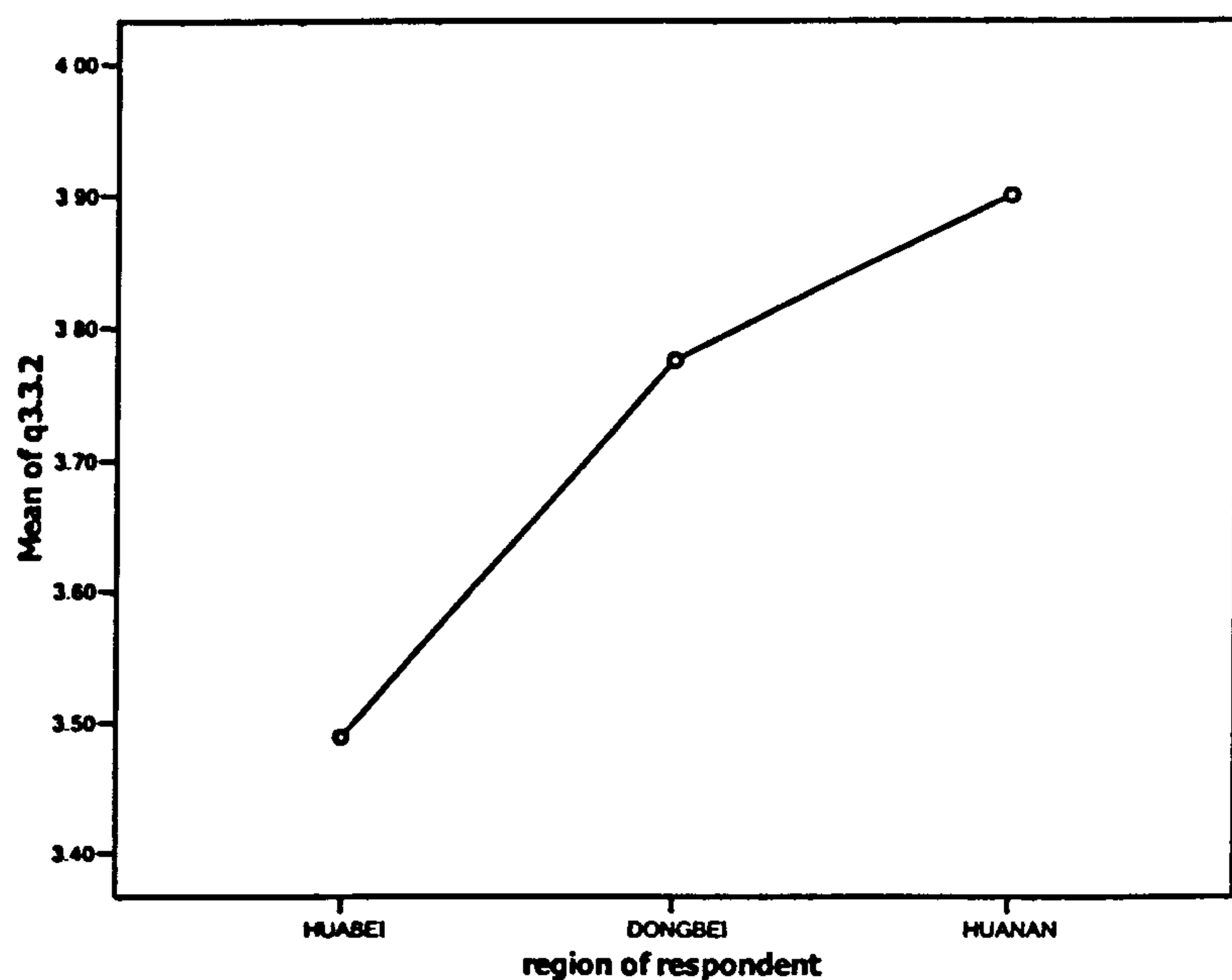
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

For Question No. 3.3.2

Among regions

groups

Means Plots



Test of Homogeneity of Variances

answer of respondent to q3.3.2

Levene Statistic	df1	df2	Sig.
3.973	2	518	.019

Post Hoc Tests

Multiple Comparisons

Dependent Variable: answer of respondent to q3.3.2

Tamhane

(I) region of respondent	(J) region of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HUABEI	DONGBEI	-.28645*	.10507	.020	-.5385	-.0344
	HUANAN	-.41158*	.12094	.002	-.7021	-.1210
DONGBEI	HUABEI	.28645*	.10507	.020	.0344	.5385
	HUANAN	-.12513	.11182	.602	-.3939	.1437
HUANAN	HUABEI	.41158*	.12094	.002	.1210	.7021
	DONGBEI	.12513	.11182	.602	-.1437	.3939

*. The mean difference is significant at the .05 level.

Appendix 9:

The Date For Analysis Using SPSS

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
1	1.00	1.00	4.00	2.00	1.0	1.00	8.00	5.0	5.00
2	1.00	1.00	2.00	3.00	1.0	1.00	3.00	2.0	4.00
3	1.00	1.00	4.00	3.00	2.0	2.00	1.00	5.0	4.00
4	1.00	1.00	4.00	4.00	3.0	2.00	3.00	4.0	4.00
5	1.00	1.00	4.00	3.00	1.0	1.00	3.00	2.0	1.00
6	1.00	1.00	4.00	3.00	2.0	1.00	3.00	6.0	5.00
7	1.00	1.00	4.00	3.00	2.0	1.00	3.00	3.0	5.00
8	1.00	1.00	3.00	2.00	1.0	2.00	6.00	3.0	3.00
9	1.00	1.00	4.00	2.00	1.0	1.00	3.00	7.0	3.00
10	1.00	1.00	4.00	3.00	3.0	3.00	1.00	4.0	5.00
11	1.00	1.00	4.00	3.00	2.0	1.00	1.00	3.0	3.00
12	1.00	1.00	4.00	3.00	1.0	1.00	8.00	3.0	4.00
13	1.00	1.00	4.00	3.00	1.0	1.00	5.00	6.0	3.00
14	1.00	1.00	4.00	3.00	1.0	2.00	6.00	4.0	5.00
15	1.00	1.00	4.00	3.00	1.0	1.00	6.00	3.0	3.00
16	1.00	1.00	4.00	2.00	1.0	1.00	9.00	4.0	4.00
17	1.00	1.00	4.00	2.00	1.0	2.00	9.00	3.0	4.00
18	1.00	1.00	4.00	2.00	2.0	1.00	3.00	3.0	4.00
19	1.00	1.00	4.00	3.00	2.0	2.00	8.00	3.0	5.00
20	1.00	1.00	4.00	4.00	3.0	4.00	10.0	7.0	5.00
21	1.00	1.00	4.00	3.00	1.0	3.00	7.00	2.0	5.00
22	1.00	1.00	3.00	3.00	1.0	1.00	2.00	2.0	4.00
23	1.00	1.00	4.00	3.00	2.0	2.00	6.00	5.0	4.00
24	1.00	1.00	4.00	3.00	2.0	2.00	10.0	4.0	3.00
25	1.00	1.00	4.00	2.00	1.0	1.00	3.00	4.0	5.00
26	1.00	1.00	4.00	3.00	2.0	2.00	3.00	6.0	4.00
27	1.00	1.00	4.00	3.00	1.0	2.00	3.00	3.0	2.00
28	1.00	1.00	5.00	2.00	2.0	4.00	3.00	4.0	4.00
29	1.00	1.00	4.00	2.00	1.0	1.00	3.00	4.0	4.00
30	1.00	1.00	4.00	2.00	2.0	2.00	3.00	7.0	4.00
31	1.00	1.00	4.00	3.00	2.0	2.00	1.00	3.0	3.00
32	1.00	1.00	2.00	3.00	1.0	2.00	1.00	2.0	4.00
33	1.00	1.00	4.00	3.00	2.0	3.00	1.00	7.0	4.00
34	1.00	1.00	4.00	3.00	2.0	1.00	1.00	7.0	5.00
35	1.00	1.00	1.00	3.00	2.0	1.00	1.00	2.0	5.00
36	1.00	1.00	4.00	3.00	2.0	2.00	1.00	3.0	5.00
37	1.00	1.00	4.00	3.00	1.0	1.00	1.00	3.0	4.00
38	1.00	1.00	3.00	3.00	1.0	3.00	1.00	2.0	5.00
39	1.00	1.00	4.00	3.00	1.0	1.00	3.00	3.0	5.00
40	1.00	1.00	3.00	3.00	1.0	2.00	1.00	2.0	5.00
41	1.00	1.00	2.00	3.00	2.0	1.00	1.00	2.0	4.00
42	1.00	1.00	4.00	3.00	1.0	2.00	1.00	3.0	5.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
1	4.00	4.00	4.00	2.00	1.00	2.00	3.00
2	4.00	5.00	4.00	2.00	1.00	3.00	4.00
3	4.00	4.00	4.00	2.00	2.00	4.00	4.00
4	4.00	4.00	4.00	4.00	4.00	4.00	4.00
5	2.00	2.00	4.00	1.00	1.00	4.00	2.00
6	2.00	4.00	4.00	3.00	2.00	4.00	3.00
7	2.00	2.00	4.00	2.00	2.00	4.00	4.00
8	3.00	3.00	3.00	3.00	3.00	4.00	4.00
9	3.00	3.00	3.00	4.00	3.00	4.00	4.00
10	3.00	1.00	3.00	5.00	3.00	3.00	1.00
11	3.00	3.00	3.00	3.00	3.00	4.00	4.00
12	4.00	4.00	3.00	3.00	3.00	4.00	4.00
13	3.00	3.00	3.00	3.00	3.00	3.00	3.00
14	5.00	4.00	4.00	4.00	2.00	4.00	5.00
15	3.00	4.00	4.00	3.00	2.00	4.00	4.00
16	4.00	4.00	2.00	1.00	2.00	4.00	4.00
17	4.00	4.00	4.00	4.00	3.00	4.00	4.00
18	4.00	4.00	4.00	4.00	2.00	3.00	4.00
19	4.00	4.00	3.00	4.00	3.00	3.00	3.00
20	4.00	4.00	4.00	4.00	3.00	5.00	6.00
21	5.00	5.00	5.00	1.00	1.00	5.00	5.00
22	4.00	4.00	4.00	3.00	3.00	4.00	4.00
23	4.00	4.00	4.00	4.00	2.00	3.00	4.00
24	4.00	3.00	3.00	3.00	3.00	2.00	2.00
25	5.00	3.00	5.00	5.00	2.00	4.00	2.00
26	5.00	4.00	3.00	3.00	4.00	4.00	4.00
27	2.00	3.00	5.00	1.00	1.00	5.00	3.00
28	4.00	4.00	4.00	2.00	2.00	4.00	4.00
29	4.00	4.00	4.00	1.00	4.00	4.00	4.00
30	4.00	4.00	4.00	3.00	3.00	4.00	4.00
31	2.00	3.00	3.00	3.00	2.00	2.00	4.00
32	4.00	4.00	4.00	3.00	2.00	3.00	2.00
33	5.00	4.00	3.00	2.00	2.00	3.00	2.00
34	5.00	4.00	4.00	2.00	2.00	4.00	4.00
35	5.00	5.00	4.00	3.00	2.00	4.00	3.00
36	5.00	5.00	5.00	1.00	1.00	4.00	4.00
37	4.00	4.00	4.00	2.00	1.00	4.00	4.00
38	4.00	4.00	4.00	2.00	2.00	4.00	4.00
39	1.00	1.00	5.00	1.00	1.00	4.00	3.00
40	4.00	4.00	4.00	2.00	1.00	3.00	4.00
41	4.00	2.00	4.00	1.00	3.00	3.00	4.00
42	4.00	4.00	4.00	2.00	2.00	5.00	1.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
1	3.00	4.00	4.00	3.00	3.00	3.00	4.00
2	3.00	3.00	4.00	4.00	4.00	4.00	4.00
3	4.00	4.00	4.00	3.00	3.00	4.00	4.00
4	4.00	4.00	4.00	4.00	4.00	4.00	4.00
5	5.00	4.00	5.00	4.00	4.00	6.00	3.00
6	4.00	3.00	2.00	2.00	4.00	3.00	3.00
7	4.00	4.00	4.00	4.00	3.00	4.00	4.00
8	4.00	4.00	4.00	3.00	3.00	4.00	4.00
9	4.00	4.00	4.00	4.00	3.00	4.00	4.00
10	5.00	3.00	4.00	3.00	3.00	3.00	1.00
11	3.00	3.00	3.00	2.00	2.00	2.00	2.00
12	4.00	4.00	4.00	4.00	4.00	4.00	4.00
13	5.00	2.00	3.00	1.00	3.00	3.00	3.00
14	5.00	4.00	3.00	4.00	5.00	4.00	5.00
15	4.00	5.00	5.00	4.00	4.00	4.00	4.00
16	4.00	4.00	4.00	4.00	4.00	4.00	4.00
17	4.00	4.00	4.00	4.00	4.00	3.00	3.00
18	3.00	4.00	2.00	4.00	4.00	6.00	4.00
19	3.00	4.00	4.00	3.00	3.00	3.00	3.00
20	4.00	4.00	4.00	4.00	4.00	3.00	3.00
21	5.00	5.00	5.00	5.00	5.00	5.00	5.00
22	4.00	4.00	4.00	3.00	3.00	3.00	3.00
23	4.00	3.00	4.00	4.00	4.00	4.00	4.00
24	2.00	2.00	3.00	6.00	4.00	2.00	2.00
25	5.00	3.00	3.00	3.00	4.00	4.00	4.00
26	3.00	3.00	5.00	4.00	3.00	3.00	4.00
27	5.00	1.00	5.00	2.00	1.00	1.00	1.00
28	4.00	4.00	4.00	4.00	4.00	4.00	4.00
29	4.00	4.00	4.00	4.00	4.00	4.00	4.00
30	4.00	4.00	4.00	4.00	4.00	4.00	4.00
31	4.00	4.00	4.00	3.00	3.00	4.00	4.00
32	3.00	2.00	2.00	4.00	4.00	4.00	4.00
33	3.00	2.00	4.00	2.00	2.00	2.00	3.00
34	4.00	4.00	4.00	3.00	2.00	2.00	2.00
35	4.00	3.00	5.00	3.00	3.00	2.00	2.00
36	3.00	3.00	4.00	4.00	4.00	3.00	3.00
37	3.00	3.00	3.00	4.00	4.00	2.00	2.00
38	4.00	2.00	3.00	4.00	3.00	2.00	2.00
39	4.00	1.00	5.00	1.00	1.00	1.00	1.00
40	4.00	4.00	4.00	4.00	4.00	2.00	2.00
41	4.00	1.00	3.00	1.00	5.00	1.00	1.00
42	4.00	1.00	5.00	2.00	3.00	4.00	4.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
1	3.00	4.00	4.00	4.00	2.00	2.00	2.00
2	4.00	4.00	4.00	3.00	3.00	3.00	3.00
3	4.00	4.00	4.00	3.00	3.00	3.00	3.00
4	4.00	4.00	4.00	3.00	3.00	2.00	2.00
5	3.00	4.00	2.00	1.00	4.00	1.00	1.00
6	3.00	3.00	3.00	3.00	3.00	3.00	3.00
7	3.00	4.00	4.00	2.00	3.00	2.00	1.00
8	3.00	4.00	4.00	3.00	3.00	3.00	3.00
9	3.00	4.00	4.00	3.00	3.00	3.00	2.00
10	1.00	4.00	1.00	1.00	3.00	3.00	1.00
11	2.00	3.00	4.00	2.00	2.00	2.00	3.00
12	4.00	4.00	4.00	2.00	2.00	2.00	2.00
13	3.00	4.00	3.00	2.00	3.00	2.00	3.00
14	4.00	5.00	5.00	5.00	5.00	2.00	2.00
15	2.00	4.00	4.00	3.00	2.00	4.00	4.00
16	4.00	4.00	4.00	4.00	4.00	1.00	1.00
17	3.00	3.00	3.00	2.00	2.00	3.00	3.00
18	3.00	5.00	3.00	4.00	3.00	3.00	1.00
19	3.00	3.00	3.00	3.00	3.00	2.00	2.00
20	3.00	4.00	4.00	3.00	3.00	3.00	3.00
21	5.00	5.00	5.00	5.00	1.00	1.00	1.00
22	3.00	3.00	3.00	3.00	3.00	2.00	2.00
23	4.00	4.00	3.00	4.00	2.00	2.00	2.00
24	2.00	3.00	2.00	1.00	2.00	2.00	2.00
25	4.00	5.00	4.00	1.00	4.00	2.00	3.00
26	4.00	3.00	4.00	4.00	2.00	3.00	4.00
27	2.00	4.00	1.00	1.00	5.00	1.00	1.00
28	4.00	4.00	4.00	4.00	3.00	2.00	4.00
29	4.00	4.00	4.00	4.00	3.00	2.00	4.00
30	4.00	4.00	4.00	4.00	4.00	4.00	4.00
31	3.00	4.00	4.00	3.00	3.00	2.00	2.00
32	2.00	2.00	4.00	2.00	3.00	2.00	2.00
33	2.00	4.00	4.00	4.00	2.00	3.00	1.00
34	4.00	4.00	4.00	1.00	1.00	1.00	2.00
35	3.00	4.00	4.00	2.00	2.00	3.00	3.00
36	4.00	4.00	4.00	4.00	4.00	4.00	1.00
37	2.00	4.00	4.00	2.00	3.00	2.00	1.00
38	2.00	4.00	4.00	1.00	1.00	1.00	1.00
39	1.00	1.00	5.00	1.00	5.00	1.00	1.00
40	4.00	3.00	4.00	2.00	4.00	2.00	3.00
41	1.00	3.00	1.00	1.00	3.00	1.00	1.00
42	3.00	4.00	3.00	1.00	4.00	1.00	1.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
1	4.00	3.00	4.00	3.00	3.00	4.00	4.00
2	4.00	3.00	3.00	3.00	2.00	4.00	4.00
3	3.00	3.00	3.00	3.00	3.00	3.00	3.00
4	4.00	4.00	4.00	4.00	4.00	3.00	4.00
5	2.00	2.00	1.00	1.00	1.00	1.00	3.00
6	3.00	3.00	3.00	3.00	3.00	3.00	3.00
7	3.00	3.00	1.00	1.00	1.00	1.00	3.00
8	3.00	3.00	3.00	3.00	3.00	3.00	4.00
9	3.00	3.00	3.00	3.00	3.00	4.00	4.00
10	4.00	4.00	3.00	3.00	3.00	3.00	3.00
11	3.00	2.00	2.00	3.00	3.00	2.00	3.00
12	2.00	2.00	2.00	2.00	2.00	2.00	4.00
13	3.00	3.00	2.00	2.00	3.00	2.00	3.00
14	5.00	5.00	5.00	5.00	5.00	5.00	5.00
15	3.00	3.00	3.00	3.00	4.00	4.00	4.00
16	4.00	4.00	1.00	1.00	1.00	1.00	2.00
17	3.00	3.00	2.00	2.00	2.00	2.00	4.00
18	3.00	2.00	2.00	2.00	3.00	3.00	4.00
19	3.00	3.00	2.00	2.00	2.00	2.00	2.00
20	2.00	2.00	2.00	2.00	3.00	3.00	3.00
21	5.00	1.00	5.00	5.00	5.00	5.00	5.00
22	3.00	3.00	3.00	3.00	3.00	3.00	3.00
23	3.00	3.00	3.00	3.00	4.00	3.00	4.00
24	3.00	2.00	1.00	1.00	1.00	1.00	1.00
25	3.00	2.00	2.00	2.00	3.00	2.00	4.00
26	5.00	4.00	4.00	4.00	4.00	3.00	4.00
27	1.00	1.00	1.00	1.00	2.00	1.00	4.00
28	4.00	3.00	4.00	4.00	4.00	3.00	4.00
29	4.00	4.00	4.00	4.00	4.00	4.00	4.00
30	4.00	4.00	4.00	4.00	4.00	4.00	4.00
31	4.00	3.00	3.00	3.00	3.00	3.00	4.00
32	1.00	1.00	2.00	2.00	2.00	3.00	4.00
33	1.00	1.00	2.00	1.00	1.00	3.00	3.00
34	1.00	1.00	1.00	2.00	2.00	3.00	3.00
35	5.00	5.00	3.00	3.00	4.00	4.00	3.00
36	1.00	1.00	1.00	3.00	3.00	3.00	3.00
37	4.00	2.00	2.00	2.00	3.00	4.00	4.00
38	1.00	1.00	1.00	3.00	4.00	4.00	3.00
39	4.00	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	3.00	4.00	3.00	4.00	4.00
41	4.00	1.00	1.00	3.00	1.00	1.00	3.00
42	3.00	2.00	2.00	2.00	2.00	2.00	4.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
1	5.00	4.00	4.00	4.00	2.00	3.00	4.00
2	4.00	3.00	3.00	5.00	4.00	4.00	4.00
3	3.00	3.00	3.00	3.00	3.00	3.00	3.00
4	4.00	3.00	4.00	4.00	4.00	4.00	4.00
5	2.00	1.00	2.00	3.00	5.00	1.00	1.00
6	4.00	4.00	4.00	3.00	3.00	3.00	4.00
7	3.00	4.00	4.00	2.00	3.00	3.00	3.00
8	4.00	3.00	3.00	3.00	4.00	4.00	3.00
9	3.00	3.00	3.00	4.00	4.00	4.00	4.00
10	3.00	3.00	3.00	1.00	3.00	3.00	3.00
11	3.00	3.00	3.00	3.00	3.00	3.00	3.00
12	3.00	2.00	2.00	4.00	3.00	3.00	3.00
13	3.00	2.00	2.00	6.00	3.00	3.00	3.00
14	5.00	3.00	5.00	2.00	4.00	5.00	5.00
15	5.00	4.00	4.00	3.00	3.00	4.00	4.00
16	2.00	2.00	4.00	2.00	1.00	2.00	4.00
17	3.00	2.00	2.00	3.00	2.00	3.00	2.00
18	4.00	4.00	3.00	3.00	3.00	4.00	2.00
19	3.00	2.00	2.00	4.00	3.00	2.00	3.00
20	3.00	3.00	2.00	5.00	4.00	3.00	3.00
21	5.00	5.00	5.00	5.00	5.00	5.00	5.00
22	3.00	3.00	3.00	3.00	3.00	3.00	3.00
23	4.00	4.00	4.00	3.00	4.00	4.00	4.00
24	1.00	1.00	1.00	1.00	1.00	1.00	2.00
25	4.00	2.00	2.00	3.00	3.00	3.00	3.00
26	4.00	2.00	2.00	1.00	3.00	4.00	5.00
27	2.00	2.00	3.00	1.00	1.00	3.00	3.00
28	4.00	4.00	4.00	4.00	4.00	4.00	4.00
29	4.00	4.00	4.00	4.00	4.00	4.00	4.00
30	3.00	4.00	4.00	4.00	4.00	4.00	4.00
31	4.00	3.00	4.00	3.00	4.00	3.00	4.00
32	3.00	2.00	4.00	1.00	2.00	2.00	3.00
33	2.00	2.00	3.00	1.00	2.00	2.00	3.00
34	4.00	1.00	1.00	1.00	4.00	3.00	4.00
35	3.00	2.00	2.00	3.00	2.00	3.00	4.00
36	3.00	4.00	3.00	4.00	3.00	2.00	1.00
37	3.00	2.00	1.00	4.00	3.00	4.00	4.00
38	3.00	2.00	2.00	1.00	1.00	1.00	2.00
39	4.00	2.00	3.00	1.00	1.00	3.00	3.00
40	2.00	2.00	2.00	1.00	4.00	2.00	4.00
41	4.00	1.00	3.00	5.00	1.00	4.00	5.00
42	4.00	3.00	3.00	2.00	2.00	2.00	4.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
1	4.00	3.00	4.00	4.00	5.00	4.00	5.00
2	4.00	4.00	4.00	4.00	4.00	4.00	4.00
3	3.00	3.00	3.00	4.00	4.00	3.00	3.00
4	4.00	4.00	3.00	4.00	3.00	4.00	4.00
5	4.00	1.00	2.00	4.00	4.00	4.00	4.00
6	4.00	3.00	3.00	5.00	5.00	3.00	4.00
7	2.00	2.00	2.00	3.00	3.00	3.00	3.00
8	3.00	3.00	3.00	4.00	3.00	3.00	3.00
9	4.00	4.00	4.00	4.00	5.00	4.00	4.00
10	3.00	3.00	3.00	3.00	3.00	1.00	4.00
11	3.00	3.00	2.00	3.00	4.00	3.00	4.00
12	4.00	3.00	2.00	3.00	4.00	2.00	4.00
13	6.00	3.00	2.00	2.00	3.00	3.00	3.00
14	4.00	4.00	5.00	5.00	4.00	5.00	5.00
15	4.00	4.00	4.00	4.00	4.00	4.00	4.00
16	4.00	4.00	4.00	4.00	4.00	3.00	4.00
17	2.00	3.00	3.00	3.00	4.00	3.00	4.00
18	4.00	3.00	2.00	3.00	5.00	2.00	4.00
19	3.00	2.00	2.00	3.00	3.00	3.00	2.00
20	3.00	3.00	1.00	4.00	4.00	3.00	4.00
21	5.00	5.00	5.00	5.00	5.00	5.00	5.00
22	3.00	3.00	3.00	3.00	3.00	3.00	3.00
23	4.00	4.00	3.00	4.00	3.00	3.00	4.00
24	2.00	2.00	1.00	3.00	3.00	2.00	3.00
25	3.00	4.00	3.00	5.00	5.00	3.00	4.00
26	4.00	3.00	2.00	2.00	2.00	3.00	3.00
27	2.00	1.00	1.00	3.00	5.00	2.00	5.00
28	4.00	4.00	3.00	4.00	3.00	4.00	4.00
29	4.00	4.00	4.00	4.00	4.00	4.00	4.00
30	4.00	3.00	4.00	3.00	4.00	4.00	4.00
31	4.00	4.00	2.00	2.00	3.00	4.00	4.00
32	3.00	4.00	2.00	2.00	2.00	2.00	4.00
33	3.00	4.00	1.00	1.00	2.00	2.00	4.00
34	3.00	4.00	3.00	2.00	3.00	4.00	4.00
35	4.00	4.00	3.00	3.00	3.00	5.00	5.00
36	2.00	2.00	3.00	3.00	3.00	3.00	3.00
37	3.00	2.00	4.00	4.00	4.00	4.00	4.00
38	1.00	1.00	2.00	2.00	3.00	4.00	4.00
39	2.00	2.00	1.00	3.00	3.00	1.00	5.00
40	4.00	2.00	2.00	2.00	3.00	4.00	4.00
41	1.00	3.00	1.00	1.00	1.00	2.00	5.00
42	3.00	3.00	2.00	2.00	4.00	2.00	4.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
1	4.00	4.00	4.00	3.00	4.00	3.00	4.00
2	4.00	3.00	4.00	2.00	3.00	3.00	3.00
3	3.00	3.00	3.00	3.00	3.00	3.00	3.00
4	4.00	4.00	4.00	4.00	4.00	4.00	4.00
5	2.00	3.00	3.00	1.00	1.00	1.00	1.00
6	3.00	3.00	4.00	3.00	4.00	4.00	4.00
7	4.00	4.00	3.00	2.00	2.00	2.00	2.00
8	3.00	3.00	3.00	3.00	3.00	3.00	3.00
9	4.00	4.00	4.00	4.00	4.00	4.00	4.00
10	5.00	4.00	4.00	4.00	4.00	4.00	4.00
11	4.00	4.00	4.00	3.00	3.00	3.00	3.00
12	3.00	3.00	2.00	3.00	2.00	2.00	2.00
13	3.00	3.00	3.00	2.00	2.00	3.00	2.00
14	5.00	5.00	3.00	2.00	3.00	5.00	5.00
15	4.00	5.00	4.00	2.00	4.00	2.00	2.00
16	2.00	2.00	4.00	2.00	2.00	2.00	2.00
17	3.00	3.00	3.00	2.00	3.00	3.00	3.00
18	4.00	4.00	3.00	1.00	2.00	3.00	4.00
19	2.00	2.00	3.00	2.00	2.00	2.00	2.00
20	4.00	4.00	3.00	3.00	4.00	4.00	4.00
21	5.00	5.00	3.00	1.00	5.00	5.00	5.00
22	3.00	3.00	3.00	3.00	3.00	3.00	3.00
23	4.00	4.00	4.00	2.00	2.00	1.00	1.00
24	3.00	3.00	3.00	3.00	2.00	2.00	3.00
25	4.00	4.00	4.00	1.00	2.00	4.00	4.00
26	3.00	3.00	3.00	2.00	2.00	2.00	3.00
27	5.00	5.00	5.00	5.00	1.00	1.00	3.00
28	4.00	4.00	4.00	3.00	3.00	3.00	3.00
29	4.00	4.00	4.00	4.00	4.00	4.00	4.00
30	4.00	4.00	3.00	4.00	4.00	4.00	3.00
31	3.00	3.00	3.00	2.00	2.00	2.00	3.00
32	4.00	3.00	1.00	2.00	2.00	2.00	1.00
33	2.00	4.00	4.00	2.00	2.00	1.00	2.00
34	3.00	4.00	4.00	1.00	4.00	3.00	1.00
35	5.00	4.00	3.00	4.00	3.00	4.00	5.00
36	2.00	2.00	2.00	2.00	3.00	3.00	3.00
37	3.00	4.00	2.00	3.00	3.00	4.00	3.00
38	4.00	3.00	1.00	1.00	1.00	1.00	1.00
39	4.00	3.00	5.00	2.00	2.00	2.00	2.00
40	3.00	3.00	2.00	1.00	1.00	1.00	2.00
41	3.00	3.00	1.00	1.00	3.00	3.00	2.00
42	3.00	3.00	4.00	2.00	3.00	3.00	3.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
1	4.00	4.00	5.00	5.00	5.00	.50
2	4.00	4.00	3.00	4.00	4.00	1.00
3	3.00	3.00	3.00	3.00	3.00	1.33
4	4.00	4.00	4.00	4.00	4.00	1.00
5	2.00	3.00	1.00	1.00	4.00	4.00
6	3.00	3.00	4.00	4.00	4.00	1.33
7	3.00	3.00	3.00	2.00	2.00	4.00
8	3.00	3.00	3.00	3.00	3.00	1.33
9	4.00	4.00	4.00	4.00	4.00	1.33
10	4.00	4.00	4.00	4.00	3.00	1.00
11	3.00	3.00	3.00	3.00	3.00	2.00
12	2.00	4.00	4.00	4.00	4.00	2.00
13	3.00	3.00	3.00	2.00	2.00	1.50
14	5.00	5.00	5.00	5.00	5.00	.80
15	4.00	4.00	4.00	4.00	4.00	1.33
16	4.00	4.00	4.00	4.00	2.00	4.00
17	2.00	2.00	3.00	3.00	3.00	2.00
18	5.00	5.00	2.00	3.00	4.00	1.50
19	3.00	3.00	2.00	2.00	2.00	1.50
20	4.00	4.00	4.00	1.00	3.00	2.50
21	5.00	5.00	5.00	5.00	5.00	1.00
22	3.00	3.00	3.00	3.00	3.00	1.33
23	3.00	3.00	3.00	3.00	3.00	1.00
24	1.00	3.00	3.00	1.00	3.00	2.00
25	4.00	4.00	4.00	4.00	4.00	2.00
26	3.00	3.00	4.00	3.00	5.00	1.00
27	1.00	1.00	1.00	1.00	1.00	5.00
28	4.00	4.00	3.00	3.00	3.00	1.00
29	4.00	4.00	4.00	4.00	4.00	1.00
30	3.00	3.00	4.00	4.00	4.00	1.00
31	4.00	4.00	4.00	3.00	4.00	.67
32	3.00	2.00	1.00	3.00	3.00	1.50
33	1.00	4.00	3.00	1.00	3.00	1.50
34	1.00	4.00	3.00	1.00	2.00	4.00
35	3.00	5.00	3.00	4.00	4.00	1.33
36	2.00	3.00	2.00	3.00	4.00	4.00
37	4.00	4.00	3.00	3.00	3.00	2.00
38	3.00	1.00	1.00	4.00	4.00	4.00
39	4.00	3.00	3.00	3.00	2.00	4.00
40	1.00	4.00	1.00	2.00	1.00	1.00
41	2.00	3.00	1.00	3.00	2.00	3.00
42	3.00	4.00	3.00	3.00	3.00	2.50

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
43	1.00	1.00	4.00	3.00	2.0	2.00	1.00	2.0	4.00
44	1.00	1.00	4.00	2.00	2.0	1.00	3.00	4.0	5.00
45	1.00	1.00	4.00	2.00	2.0	2.00	9.00	3.0	3.00
46	1.00	1.00	4.00	3.00	1.0	1.00	3.00	2.0	4.00
47	1.00	1.00	4.00	2.00	1.0	1.00	3.00	5.0	5.00
48	1.00	1.00	3.00	4.00	1.0	4.00	2.00	2.0	3.00
49	2.00	1.00	4.00	1.00	2.0	2.00	8.00	4.0	4.00
50	2.00	1.00	4.00	3.00	1.0	2.00	3.00	6.0	4.00
51	2.00	1.00	4.00	3.00	2.0	2.00	3.00	1.0	5.00
52	2.00	1.00	2.00	3.00	1.0	2.00	8.00	2.0	4.00
53	2.00	1.00	4.00	2.00	2.0	2.00	3.00	5.0	5.00
54	2.00	1.00	4.00	2.00	3.0	2.00	3.00	4.0	4.00
55	2.00	1.00	4.00	3.00	2.0	1.00	3.00	3.0	5.00
56	2.00	1.00	4.00	2.00	2.0	1.00	3.00	4.0	1.00
57	2.00	1.00	4.00	3.00	1.0	1.00	3.00	3.0	4.00
58	2.00	1.00	4.00	3.00	2.0	1.00	3.00	2.0	4.00
59	2.00	1.00	4.00	2.00	1.0	1.00	3.00	4.0	4.00
60	2.00	1.00	4.00	3.00	1.0	2.00	5.00	5.0	5.00
61	2.00	1.00	4.00	3.00	1.0	1.00	1.00	7.0	4.00
62	2.00	1.00	4.00	3.00	2.0	3.00	1.00	5.0	5.00
63	2.00	1.00	3.00	3.00	2.0	2.00	1.00	2.0	5.00
64	2.00	1.00	4.00	3.00	2.0	1.00	1.00	3.0	1.00
65	2.00	1.00	2.00	3.00	1.0	3.00	1.00	1.0	5.00
66	2.00	1.00	4.00	3.00	1.0	1.00	1.00	2.0	5.00
67	2.00	1.00	4.00	3.00	1.0	1.00	1.00	7.0	5.00
68	2.00	1.00	4.00	3.00	2.0	2.00	1.00	2.0	5.00
69	2.00	1.00	4.00	3.00	2.0	2.00	3.00	4.0	4.00
70	2.00	1.00	4.00	2.00	3.0	2.00	3.00	5.0	4.00
71	2.00	1.00	3.00	3.00	1.0	1.00	6.00	4.0	4.00
72	2.00	1.00	2.00	2.00	2.0	2.00	2.00	3.0	5.00
73	2.00	1.00	3.00	3.00	1.0	3.00	6.00	3.0	3.00
74	2.00	1.00	4.00	3.00	2.0	2.00	4.00	4.0	5.00
75	2.00	1.00	2.00	3.00	1.0	2.00	10.0	2.0	4.00
76	2.00	1.00	4.00	3.00	2.0	2.00	3.00	1.0	5.00
77	2.00	1.00	4.00	3.00	2.0	3.00	3.00	6.0	4.00
78	2.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
79	2.00	1.00	4.00	3.00	2.0	2.00	3.00	5.0	4.00
80	2.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	5.00
81	2.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
82	2.00	1.00	4.00	3.00	2.0	1.00	8.00	4.0	5.00
83	2.00	1.00	3.00	3.00	2.0	2.00	10.0	2.0	5.00
84	2.00	1.00	4.00	3.00	1.0	1.00	3.00	3.0	4.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
43	4.00	3.00	4.00	2.00	2.00	4.00	2.00
44	4.00	2.00	3.00	2.00	1.00	5.00	4.00
45	3.00	3.00	4.00	4.00	3.00	4.00	4.00
46	1.00	2.00	4.00	2.00	2.00	3.00	3.00
47	4.00	4.00	4.00	4.00	2.00	4.00	4.00
48	3.00	3.00	3.00	3.00	3.00	3.00	3.00
49	4.00	5.00	3.00	4.00	1.00	5.00	6.00
50	4.00	4.00	4.00	3.00	4.00	4.00	5.00
51	5.00	3.00	3.00	5.00	1.00	3.00	3.00
52	5.00	4.00	5.00	4.00	2.00	5.00	5.00
53	5.00	5.00	5.00	1.00	1.00	3.00	3.00
54	4.00	4.00	4.00	3.00	2.00	4.00	3.00
55	4.00	4.00	4.00	2.00	1.00	3.00	4.00
56	1.00	1.00	1.00	4.00	4.00	4.00	3.00
57	4.00	3.00	4.00	4.00	2.00	3.00	4.00
58	3.00	3.00	3.00	4.00	4.00	3.00	4.00
59	3.00	4.00	4.00	4.00	4.00	3.00	4.00
60	5.00	3.00	2.00	3.00	2.00	4.00	4.00
61	4.00	4.00	4.00	4.00	2.00	4.00	3.00
62	5.00	3.00	3.00	3.00	2.00	3.00	2.00
63	5.00	3.00	2.00	3.00	2.00	2.00	2.00
64	5.00	5.00	4.00	4.00	2.00	3.00	2.00
65	5.00	5.00	4.00	2.00	2.00	2.00	2.00
66	5.00	5.00	5.00	1.00	5.00	4.00	2.00
67	5.00	3.00	3.00	3.00	2.00	2.00	2.00
68	5.00	5.00	5.00	1.00	1.00	2.00	2.00
69	4.00	3.00	3.00	3.00	3.00	4.00	4.00
70	5.00	3.00	3.00	3.00	4.00	2.00	4.00
71	3.00	3.00	4.00	3.00	3.00	4.00	3.00
72	3.00	4.00	4.00	3.00	4.00	3.00	3.00
73	4.00	4.00	3.00	4.00	3.00	4.00	4.00
74	5.00	4.00	3.00	4.00	4.00	5.00	3.00
75	4.00	3.00	3.00	4.00	3.00	3.00	3.00
76	5.00	3.00	3.00	5.00	1.00	2.00	2.00
77	4.00	4.00	4.00	4.00	2.00	3.00	3.00
78	4.00	4.00	4.00	4.00	2.00	2.00	4.00
79	4.00	3.00	3.00	3.00	5.00	4.00	4.00
80	5.00	4.00	4.00	4.00	2.00	3.00	3.00
81	4.00	3.00	3.00	3.00	3.00	3.00	3.00
82	4.00	3.00	3.00	3.00	2.00	1.00	3.00
83	5.00	4.00	4.00	3.00	2.00	4.00	4.00
84	4.00	3.00	4.00	2.00	2.00	3.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
43	4.00	5.00	4.00	2.00	2.00	2.00	4.00
44	4.00	3.00	4.00	3.00	2.00	3.00	2.00
45	4.00	2.00	5.00	3.00	2.00	4.00	5.00
46	3.00	3.00	3.00	4.00	4.00	4.00	4.00
47	4.00	4.00	4.00	4.00	4.00	4.00	4.00
48	3.00	3.00	3.00	3.00	3.00	3.00	3.00
49	5.00	5.00	5.00	4.00	4.00	3.00	3.00
50	2.00	3.00	3.00	4.00	5.00	5.00	4.00
51	3.00	3.00	4.00	3.00	3.00	2.00	2.00
52	3.00	4.00	4.00	3.00	4.00	3.00	3.00
53	4.00	4.00	4.00	4.00	4.00	4.00	4.00
54	4.00	3.00	4.00	4.00	4.00	4.00	4.00
55	5.00	4.00	5.00	4.00	4.00	3.00	3.00
56	4.00	3.00	4.00	4.00	4.00	4.00	4.00
57	4.00	4.00	3.00	3.00	4.00	3.00	3.00
58	3.00	4.00	4.00	4.00	4.00	3.00	4.00
59	4.00	3.00	4.00	4.00	4.00	3.00	4.00
60	4.00	4.00	4.00	4.00	4.00	4.00	4.00
61	4.00	4.00	4.00	4.00	4.00	4.00	4.00
62	4.00	4.00	4.00	3.00	3.00	3.00	3.00
63	2.00	4.00	3.00	3.00	3.00	3.00	3.00
64	4.00	3.00	4.00	4.00	4.00	4.00	4.00
65	3.00	3.00	3.00	3.00	3.00	3.00	3.00
66	4.00	4.00	5.00	3.00	4.00	4.00	4.00
67	2.00	5.00	5.00	3.00	2.00	2.00	3.00
68	2.00	4.00	5.00	5.00	3.00	3.00	3.00
69	4.00	3.00	4.00	3.00	2.00	3.00	3.00
70	4.00	3.00	3.00	4.00	3.00	4.00	3.00
71	4.00	4.00	3.00	3.00	4.00	3.00	2.00
72	4.00	3.00	4.00	4.00	3.00	4.00	3.00
73	3.00	4.00	5.00	3.00	3.00	4.00	3.00
74	4.00	3.00	4.00	2.00	3.00	4.00	4.00
75	3.00	4.00	3.00	3.00	3.00	4.00	4.00
76	4.00	3.00	4.00	3.00	2.00	2.00	2.00
77	4.00	4.00	4.00	4.00	4.00	4.00	4.00
78	2.00	4.00	4.00	4.00	4.00	4.00	4.00
79	4.00	4.00	5.00	4.00	5.00	5.00	5.00
80	3.00	4.00	4.00	3.00	2.00	2.00	1.00
81	3.00	3.00	4.00	3.00	3.00	3.00	3.00
82	2.00	4.00	4.00	1.00	3.00	3.00	3.00
83	4.00	3.00	4.00	3.00	4.00	4.00	4.00
84	3.00	4.00	4.00	4.00	4.00	5.00	4.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
43	4.00	3.00	4.00	5.00	2.00	2.00	3.00
44	2.00	4.00	2.00	1.00	4.00	1.00	1.00
45	2.00	5.00	3.00	1.00	2.00	1.00	1.00
46	2.00	4.00	3.00	2.00	3.00	2.00	2.00
47	4.00	4.00	4.00	4.00	2.00	2.00	2.00
48	3.00	3.00	3.00	3.00	3.00	3.00	2.00
49	4.00	4.00	5.00	3.00	2.00	3.00	6.00
50	5.00	4.00	3.00	2.00	3.00	3.00	2.00
51	2.00	4.00	5.00	4.00	2.00	1.00	2.00
52	2.00	4.00	3.00	4.00	2.00	4.00	4.00
53	4.00	4.00	4.00	4.00	2.00	4.00	2.00
54	3.00	4.00	3.00	3.00	3.00	2.00	2.00
55	2.00	5.00	3.00	1.00	3.00	4.00	2.00
56	4.00	4.00	2.00	2.00	2.00	2.00	2.00
57	4.00	4.00	4.00	2.00	6.00	2.00	4.00
58	4.00	3.00	4.00	5.00	5.00	5.00	4.00
59	4.00	5.00	4.00	5.00	4.00	5.00	4.00
60	2.00	2.00	4.00	2.00	3.00	2.00	1.00
61	3.00	4.00	4.00	3.00	2.00	2.00	3.00
62	2.00	2.00	5.00	5.00	2.00	1.00	1.00
63	3.00	2.00	4.00	4.00	2.00	1.00	1.00
64	2.00	4.00	4.00	2.00	3.00	5.00	5.00
65	3.00	3.00	3.00	3.00	3.00	1.00	1.00
66	3.00	3.00	3.00	5.00	3.00	1.00	1.00
67	2.00	2.00	3.00	4.00	2.00	1.00	1.00
68	3.00	3.00	3.00	4.00	1.00	1.00	1.00
69	3.00	4.00	3.00	3.00	3.00	2.00	3.00
70	4.00	5.00	4.00	4.00	4.00	4.00	4.00
71	3.00	3.00	3.00	4.00	3.00	3.00	3.00
72	4.00	2.00	3.00	4.00	3.00	4.00	4.00
73	4.00	3.00	2.00	3.00	3.00	3.00	3.00
74	3.00	5.00	2.00	2.00	2.00	1.00	1.00
75	3.00	4.00	4.00	3.00	3.00	3.00	3.00
76	2.00	4.00	4.00	3.00	2.00	2.00	2.00
77	4.00	4.00	4.00	4.00	4.00	4.00	3.00
78	4.00	4.00	4.00	3.00	4.00	3.00	3.00
79	4.00	4.00	4.00	4.00	2.00	2.00	2.00
80	3.00	3.00	4.00	3.00	4.00	1.00	1.00
81	3.00	3.00	3.00	3.00	2.00	3.00	3.00
82	2.00	2.00	4.00	3.00	2.00	2.00	2.00
83	4.00	3.00	4.00	4.00	2.00	3.00	3.00
84	3.00	4.00	4.00	5.00	4.00	2.00	2.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
43	5.00	3.00	4.00	3.00	2.00	2.00	3.00
44	2.00	2.00	1.00	1.00	1.00	1.00	3.00
45	2.00	1.00	1.00	2.00	2.00	2.00	3.00
46	4.00	3.00	3.00	2.00	3.00	3.00	2.00
47	2.00	2.00	3.00	3.00	3.00	2.00	4.00
48	3.00	2.00	2.00	2.00	3.00	3.00	3.00
49	3.00	4.00	3.00	4.00	5.00	3.00	3.00
50	3.00	3.00	4.00	3.00	4.00	4.00	3.00
51	3.00	2.00	2.00	3.00	3.00	3.00	4.00
52	4.00	3.00	4.00	4.00	3.00	2.00	4.00
53	2.00	2.00	4.00	2.00	3.00	3.00	4.00
54	4.00	3.00	3.00	3.00	3.00	2.00	3.00
55	3.00	3.00	2.00	2.00	2.00	2.00	5.00
56	4.00	2.00	3.00	3.00	2.00	2.00	4.00
57	4.00	4.00	4.00	3.00	3.00	4.00	4.00
58	3.00	5.00	5.00	4.00	4.00	4.00	4.00
59	4.00	4.00	4.00	4.00	4.00	5.00	3.00
60	3.00	2.00	4.00	4.00	3.00	2.00	2.00
61	1.00	4.00	4.00	4.00	4.00	4.00	3.00
62	4.00	4.00	4.00	4.00	4.00	4.00	4.00
63	3.00	2.00	2.00	4.00	2.00	2.00	2.00
64	1.00	1.00	2.00	2.00	3.00	3.00	3.00
65	2.00	2.00	4.00	4.00	4.00	4.00	3.00
66	2.00	2.00	2.00	2.00	2.00	2.00	3.00
67	1.00	1.00	2.00	2.00	3.00	3.00	3.00
68	2.00	2.00	2.00	2.00	2.00	2.00	3.00
69	3.00	3.00	2.00	3.00	3.00	2.00	3.00
70	2.00	3.00	4.00	2.00	4.00	3.00	3.00
71	3.00	4.00	4.00	3.00	2.00	3.00	3.00
72	4.00	4.00	4.00	4.00	4.00	3.00	3.00
73	4.00	3.00	4.00	3.00	4.00	3.00	4.00
74	3.00	2.00	3.00	2.00	3.00	3.00	3.00
75	3.00	4.00	5.00	4.00	5.00	4.00	3.00
76	3.00	2.00	4.00	3.00	2.00	4.00	4.00
77	4.00	4.00	4.00	4.00	4.00	4.00	3.00
78	4.00	3.00	4.00	4.00	4.00	4.00	4.00
79	4.00	4.00	4.00	4.00	3.00	4.00	3.00
80	2.00	2.00	3.00	3.00	3.00	4.00	4.00
81	3.00	3.00	3.00	3.00	3.00	3.00	3.00
82	3.00	2.00	2.00	2.00	2.00	2.00	4.00
83	5.00	4.00	5.00	4.00	5.00	2.00	4.00
84	4.00	3.00	4.00	3.00	4.00	4.00	4.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
43	4.00	3.00	2.00	3.00	3.00	3.00	4.00
44	1.00	3.00	2.00	1.00	4.00	2.00	3.00
45	3.00	2.00	2.00	2.00	2.00	2.00	2.00
46	3.00	3.00	3.00	2.00	3.00	3.00	4.00
47	4.00	3.00	2.00	4.00	2.00	4.00	4.00
48	3.00	2.00	3.00	3.00	3.00	3.00	3.00
49	5.00	4.00	4.00	4.00	2.00	3.00	4.00
50	3.00	4.00	4.00	3.00	4.00	5.00	3.00
51	3.00	2.00	3.00	3.00	3.00	4.00	3.00
52	4.00	2.00	3.00	4.00	2.00	4.00	4.00
53	4.00	4.00	4.00	4.00	4.00	4.00	4.00
54	4.00	2.00	4.00	3.00	3.00	4.00	4.00
55	3.00	2.00	3.00	4.00	5.00	2.00	4.00
56	3.00	3.00	2.00	3.00	3.00	2.00	4.00
57	4.00	4.00	4.00	3.00	3.00	4.00	4.00
58	4.00	4.00	4.00	5.00	5.00	5.00	4.00
59	3.00	3.00	4.00	2.00	2.00	4.00	4.00
60	3.00	4.00	2.00	4.00	3.00	3.00	4.00
61	4.00	2.00	3.00	4.00	3.00	2.00	4.00
62	4.00	3.00	3.00	3.00	3.00	2.00	4.00
63	2.00	1.00	1.00	3.00	2.00	1.00	4.00
64	4.00	2.00	3.00	4.00	3.00	2.00	4.00
65	3.00	3.00	3.00	3.00	3.00	3.00	3.00
66	3.00	2.00	2.00	4.00	2.00	2.00	3.00
67	3.00	3.00	2.00	3.00	3.00	3.00	4.00
68	2.00	2.00	3.00	2.00	1.00	1.00	3.00
69	4.00	2.00	2.00	4.00	2.00	2.00	4.00
70	5.00	4.00	3.00	3.00	3.00	4.00	3.00
71	4.00	3.00	3.00	3.00	3.00	3.00	4.00
72	4.00	3.00	3.00	4.00	3.00	4.00	3.00
73	3.00	4.00	4.00	4.00	3.00	4.00	4.00
74	3.00	1.00	2.00	4.00	1.00	3.00	3.00
75	4.00	3.00	5.00	3.00	4.00	3.00	3.00
76	3.00	2.00	3.00	3.00	3.00	3.00	3.00
77	3.00	4.00	3.00	4.00	3.00	3.00	4.00
78	4.00	4.00	4.00	3.00	3.00	4.00	4.00
79	4.00	4.00	4.00	5.00	6.00	4.00	4.00
80	4.00	5.00	4.00	5.00	5.00	3.00	3.00
81	4.00	4.00	4.00	3.00	4.00	3.00	3.00
82	3.00	3.00	3.00	3.00	2.00	2.00	3.00
83	4.00	2.00	2.00	3.00	2.00	2.00	2.00
84	4.00	3.00	3.00	4.00	3.00	4.00	4.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
43	3.00	4.00	4.00	4.00	4.00	4.00	4.00
44	3.00	2.00	1.00	3.00	3.00	1.00	3.00
45	2.00	2.00	2.00	5.00	3.00	2.00	5.00
46	4.00	3.00	2.00	5.00	5.00	3.00	4.00
47	4.00	4.00	2.00	4.00	4.00	4.00	4.00
48	3.00	3.00	3.00	3.00	3.00	3.00	3.00
49	2.00	3.00	4.00	3.00	4.00	3.00	4.00
50	5.00	4.00	3.00	4.00	4.00	3.00	4.00
51	3.00	2.00	2.00	2.00	2.00	4.00	4.00
52	4.00	3.00	4.00	2.00	3.00	4.00	4.00
53	4.00	4.00	4.00	4.00	4.00	4.00	4.00
54	4.00	4.00	2.00	3.00	3.00	3.00	4.00
55	4.00	2.00	2.00	4.00	4.00	2.00	4.00
56	4.00	2.00	2.00	4.00	2.00	2.00	3.00
57	5.00	5.00	5.00	5.00	5.00	4.00	4.00
58	5.00	6.00	4.00	5.00	4.00	5.00	5.00
59	4.00	3.00	4.00	4.00	3.00	2.00	4.00
60	4.00	2.00	2.00	4.00	5.00	2.00	4.00
61	4.00	2.00	2.00	4.00	3.00	2.00	4.00
62	4.00	3.00	3.00	3.00	4.00	3.00	3.00
63	4.00	3.00	3.00	4.00	2.00	2.00	4.00
64	4.00	3.00	2.00	4.00	2.00	2.00	4.00
65	3.00	3.00	3.00	4.00	4.00	4.00	4.00
66	3.00	3.00	2.00	4.00	4.00	3.00	3.00
67	4.00	4.00	4.00	4.00	4.00	4.00	4.00
68	3.00	3.00	4.00	4.00	4.00	3.00	3.00
69	4.00	4.00	2.00	2.00	3.00	2.00	3.00
70	4.00	3.00	4.00	3.00	2.00	3.00	4.00
71	4.00	3.00	3.00	4.00	3.00	3.00	3.00
72	4.00	3.00	4.00	3.00	4.00	3.00	4.00
73	4.00	4.00	3.00	4.00	4.00	3.00	4.00
74	4.00	3.00	2.00	5.00	5.00	2.00	2.00
75	3.00	4.00	4.00	4.00	4.00	4.00	4.00
76	3.00	3.00	3.00	2.00	2.00	3.00	5.00
77	3.00	4.00	3.00	3.00	3.00	4.00	4.00
78	4.00	4.00	3.00	3.00	3.00	4.00	4.00
79	4.00	4.00	5.00	5.00	5.00	4.00	4.00
80	3.00	3.00	3.00	2.00	2.00	3.00	3.00
81	3.00	3.00	3.00	3.00	3.00	3.00	3.00
82	3.00	2.00	2.00	3.00	2.00	3.00	2.00
83	4.00	4.00	4.00	5.00	5.00	5.00	2.00
84	3.00	3.00	3.00	5.00	4.00	4.00	4.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
43	4.00	4.00	4.00	3.00	4.00	3.00	4.00
44	2.00	2.00	4.00	2.00	2.00	2.00	1.00
45	5.00	5.00	4.00	3.00	3.00	3.00	3.00
46	3.00	3.00	4.00	3.00	3.00	3.00	3.00
47	4.00	4.00	3.00	4.00	4.00	4.00	4.00
48	3.00	3.00	3.00	3.00	3.00	3.00	3.00
49	3.00	3.00	3.00	4.00	3.00	5.00	4.00
50	2.00	2.00	3.00	2.00	3.00	3.00	2.00
51	4.00	4.00	3.00	2.00	2.00	2.00	2.00
52	4.00	3.00	4.00	4.00	4.00	4.00	3.00
53	4.00	4.00	2.00	2.00	4.00	4.00	4.00
54	3.00	3.00	3.00	2.00	3.00	3.00	4.00
55	4.00	4.00	3.00	4.00	2.00	2.00	2.00
56	3.00	3.00	3.00	2.00	3.00	3.00	3.00
57	5.00	4.00	5.00	4.00	5.00	5.00	5.00
58	4.00	4.00	5.00	4.00	5.00	4.00	5.00
59	3.00	4.00	4.00	4.00	4.00	4.00	4.00
60	3.00	3.00	3.00	2.00	4.00	4.00	4.00
61	3.00	3.00	4.00	2.00	4.00	4.00	4.00
62	2.00	3.00	2.00	4.00	4.00	4.00	4.00
63	3.00	3.00	4.00	4.00	4.00	5.00	5.00
64	3.00	3.00	3.00	3.00	4.00	4.00	4.00
65	4.00	4.00	4.00	2.00	4.00	4.00	4.00
66	3.00	3.00	4.00	2.00	4.00	4.00	5.00
67	4.00	4.00	2.00	2.00	5.00	5.00	5.00
68	3.00	3.00	3.00	3.00	4.00	4.00	5.00
69	3.00	3.00	3.00	3.00	4.00	3.00	4.00
70	3.00	2.00	3.00	4.00	3.00	3.00	3.00
71	3.00	3.00	3.00	4.00	3.00	3.00	3.00
72	3.00	4.00	3.00	3.00	3.00	3.00	3.00
73	4.00	4.00	4.00	4.00	4.00	3.00	4.00
74	2.00	2.00	3.00	2.00	4.00	5.00	4.00
75	3.00	3.00	4.00	3.00	3.00	3.00	3.00
76	4.00	3.00	3.00	2.00	3.00	3.00	3.00
77	3.00	3.00	4.00	3.00	3.00	3.00	3.00
78	4.00	4.00	4.00	3.00	3.00	4.00	4.00
79	3.00	3.00	3.00	3.00	4.00	4.00	4.00
80	3.00	3.00	2.00	1.00	1.00	3.00	3.00
81	4.00	4.00	4.00	3.00	3.00	3.00	3.00
82	3.00	3.00	4.00	3.00	4.00	4.00	3.00
83	3.00	3.00	3.00	5.00	1.00	2.00	3.00
84	4.00	3.00	4.00	3.00	3.00	4.00	4.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
43	4.00	4.00	4.00	4.00	4.00	1.00
44	1.00	3.00	2.00	1.00	1.00	5.00
45	2.00	2.00	2.00	2.00	2.00	4.00
46	4.00	3.00	3.00	3.00	3.00	1.00
47	2.00	4.00	4.00	4.00	4.00	1.33
48	3.00	3.00	3.00	3.00	3.00	1.50
49	4.00	4.00	4.00	4.00	4.00	1.67
50	4.00	2.00	3.00	3.00	4.00	1.00
51	2.00	3.00	3.00	3.00	2.00	1.50
52	4.00	4.00	5.00	4.00	4.00	1.25
53	4.00	2.00	2.00	4.00	4.00	.75
54	4.00	4.00	4.00	4.00	4.00	1.33
55	4.00	4.00	3.00	3.00	4.00	1.50
56	4.00	4.00	4.00	3.00	3.00	1.33
57	4.00	4.00	4.00	4.00	4.00	.75
58	5.00	4.00	4.00	5.00	5.00	.60
59	4.00	5.00	5.00	4.00	5.00	.75
60	2.00	2.00	2.00	3.00	4.00	1.00
61	4.00	4.00	4.00	4.00	4.00	1.00
62	4.00	4.00	4.00	4.00	4.00	.75
63	5.00	5.00	5.00	5.00	5.00	1.00
64	2.00	4.00	4.00	3.00	3.00	1.50
65	5.00	5.00	5.00	5.00	5.00	.50
66	5.00	5.00	5.00	5.00	5.00	2.00
67	3.00	3.00	3.00	3.00	3.00	1.00
68	5.00	5.00	5.00	5.00	5.00	1.00
69	4.00	4.00	4.00	3.00	2.00	2.00
70	4.00	3.00	3.00	4.00	3.00	.50
71	3.00	4.00	5.00	2.00	3.00	1.00
72	4.00	4.00	3.00	3.00	4.00	.75
73	3.00	4.00	3.00	4.00	4.00	1.00
74	3.00	3.00	3.00	3.00	3.00	1.67
75	4.00	4.00	4.00	4.00	3.00	.60
76	3.00	3.00	3.00	3.00	4.00	.50
77	4.00	4.00	4.00	4.00	4.00	.75
78	4.00	4.00	4.00	4.00	4.00	.50
79	5.00	5.00	5.00	5.00	4.00	1.00
80	2.00	3.00	3.00	3.00	3.00	1.00
81	3.00	3.00	3.00	3.00	3.00	1.00
82	2.00	3.00	2.00	2.00	2.00	.50
83	3.00	3.00	3.00	3.00	3.00	.80
84	3.00	6.00	6.00	6.00	6.00	.75

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
85	2.00	1.00	4.00	3.00	2.0	2.00	3.00	2.0	4.00
86	2.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
87	2.00	1.00	4.00	3.00	1.0	1.00	3.00	3.0	2.00
88	2.00	1.00	4.00	3.00	2.0	3.00	4.00	5.0	4.00
89	2.00	1.00	4.00	3.00	1.0	1.00	3.00	3.0	3.00
90	2.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	5.00
91	2.00	1.00	4.00	3.00	1.0	2.00	1.00	5.0	5.00
92	2.00	1.00	2.00	3.00	2.0	1.00	3.00	2.0	5.00
93	2.00	1.00	4.00	3.00	2.0	3.00	4.00	5.0	4.00
94	2.00	1.00	4.00	3.00	2.0	3.00	3.00	2.0	3.00
95	3.00	1.00	3.00	2.00	1.0	1.00	3.00	2.0	4.00
96	3.00	3.00	4.00	2.00	2.0	3.00	3.00	6.0	2.00
97	3.00	1.00	4.00	2.00	2.0	3.00	3.00	6.0	2.00
98	3.00	1.00	2.00	3.00	1.0	1.00	9.00	2.0	4.00
99	3.00	1.00	4.00	2.00	2.0	1.00	9.00	3.0	4.00
100	3.00	1.00	4.00	2.00	1.0	1.00	1.00	3.0	5.00
101	3.00	1.00	3.00	3.00	2.0	1.00	9.00	2.0	2.00
102	3.00	1.00	4.00	3.00	1.0	1.00	3.00	3.0	4.00
103	3.00	1.00	4.00	2.00	1.0	2.00	8.00	4.0	3.00
104	3.00	1.00	3.00	2.00	2.0	1.00	3.00	3.0	5.00
105	3.00	1.00	2.00	3.00	1.0	2.00	3.00	3.0	4.00
106	3.00	1.00	4.00	3.00	2.0	2.00	3.00	4.0	5.00
107	3.00	1.00	4.00	3.00	2.0	3.00	9.00	4.0	4.00
108	3.00	1.00	4.00	4.00	3.0	4.00	3.00	4.0	5.00
109	3.00	1.00	4.00	3.00	1.0	1.00	3.00	4.0	3.00
110	3.00	1.00	4.00	2.00	3.0	4.00	8.00	4.0	4.00
111	3.00	1.00	4.00	2.00	2.0	2.00	4.00	6.0	4.00
112	3.00	1.00	4.00	2.00	3.0	4.00	1.00	4.0	4.00
113	3.00	1.00	4.00	1.00	1.0	3.00	1.00	6.0	4.00
114	3.00	1.00	4.00	4.00	1.0	1.00	2.00	4.0	4.00
115	3.00	1.00	4.00	3.00	1.0	2.00	3.00	3.0	5.00
116	3.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	5.00
117	3.00	1.00	4.00	3.00	2.0	2.00	3.00	5.0	4.00
118	3.00	1.00	4.00	3.00	2.0	1.00	3.00	3.0	4.00
119	3.00	1.00	4.00	3.00	1.0	2.00	3.00	4.0	4.00
120	3.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
121	3.00	1.00	4.00	2.00	1.0	2.00	3.00	4.0	4.00
122	3.00	1.00	3.00	4.00	2.0	2.00	3.00	3.0	4.00
123	3.00	1.00	4.00	2.00	1.0	4.00	3.00	5.0	4.00
124	3.00	1.00	4.00	4.00	3.0	4.00	10.0	7.0	4.00
125	3.00	1.00	4.00	3.00	2.0	2.00	3.00	4.0	1.00
126	3.00	1.00	4.00	3.00	1.0	2.00	3.00	6.0	4.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
85	4.00	3.00	4.00	3.00	3.00	4.00	4.00
86	4.00	4.00	4.00	4.00	2.00	4.00	4.00
87	3.00	3.00	4.00	1.00	1.00	3.00	2.00
88	4.00	3.00	3.00	2.00	2.00	4.00	2.00
89	4.00	4.00	3.00	3.00	4.00	3.00	2.00
90	5.00	5.00	5.00	5.00	1.00	3.00	2.00
91	4.00	4.00	4.00	2.00	1.00	2.00	3.00
92	5.00	5.00	4.00	3.00	1.00	4.00	3.00
93	4.00	4.00	4.00	4.00	2.00	2.00	2.00
94	2.00	4.00	5.00	5.00	2.00	1.00	3.00
95	4.00	2.00	3.00	4.00	2.00	2.00	3.00
96	4.00	2.00	3.00	3.00	2.00	3.00	2.00
97	3.00	2.00	3.00	3.00	3.00	2.00	3.00
98	4.00	3.00	4.00	1.00	1.00	4.00	4.00
99	3.00	4.00	4.00	1.00	1.00	4.00	3.00
100	4.00	4.00	5.00	1.00	1.00	1.00	3.00
101	3.00	3.00	4.00	2.00	2.00	3.00	2.00
102	5.00	4.00	4.00	2.00	1.00	4.00	4.00
103	4.00	3.00	3.00	3.00	3.00	3.00	2.00
104	4.00	5.00	4.00	2.00	2.00	3.00	3.00
105	4.00	5.00	5.00	3.00	2.00	3.00	2.00
106	5.00	5.00	4.00	4.00	3.00	5.00	5.00
107	4.00	4.00	3.00	2.00	2.00	3.00	3.00
108	5.00	5.00	4.00	4.00	3.00	5.00	5.00
109	4.00	2.00	4.00	2.00	2.00	4.00	4.00
110	4.00	4.00	3.00	2.00	4.00	3.00	4.00
111	4.00	4.00	4.00	4.00	1.00	1.00	1.00
112	4.00	4.00	4.00	4.00	4.00	3.00	4.00
113	5.00	4.00	4.00	2.00	2.00	3.00	4.00
114	4.00	4.00	4.00	4.00	4.00	1.00	1.00
115	4.00	4.00	4.00	2.00	2.00	3.00	3.00
116	3.00	3.00	2.00	4.00	2.00	3.00	4.00
117	4.00	3.00	5.00	4.00	1.00	3.00	4.00
118	4.00	3.00	3.00	4.00	1.00	2.00	3.00
119	4.00	4.00	4.00	4.00	2.00	3.00	2.00
120	4.00	4.00	4.00	3.00	3.00	4.00	3.00
121	2.00	2.00	3.00	4.00	2.00	3.00	2.00
122	4.00	4.00	4.00	4.00	4.00	3.00	3.00
123	4.00	4.00	4.00	3.00	2.00	4.00	4.00
124	4.00	4.00	3.00	3.00	2.00	4.00	4.00
125	4.00	4.00	3.00	4.00	3.00	2.00	3.00
126	4.00	4.00	4.00	2.00	2.00	3.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
85	4.00	5.00	5.00	5.00	5.00	5.00	5.00
86	4.00	3.00	2.00	6.00	4.00	4.00	3.00
87	5.00	5.00	5.00	5.00	1.00	5.00	3.00
88	4.00	4.00	4.00	4.00	4.00	2.00	4.00
89	2.00	4.00	4.00	4.00	2.00	2.00	4.00
90	3.00	5.00	4.00	4.00	5.00	4.00	5.00
91	4.00	4.00	4.00	3.00	4.00	4.00	4.00
92	3.00	2.00	4.00	2.00	3.00	4.00	4.00
93	4.00	4.00	3.00	4.00	4.00	4.00	4.00
94	5.00	4.00	2.00	5.00	5.00	5.00	4.00
95	2.00	3.00	4.00	2.00	3.00	4.00	3.00
96	3.00	3.00	2.00	4.00	3.00	2.00	3.00
97	2.00	4.00	4.00	4.00	3.00	4.00	3.00
98	4.00	5.00	5.00	3.00	4.00	4.00	4.00
99	4.00	3.00	3.00	3.00	3.00	2.00	4.00
100	4.00	2.00	3.00	4.00	4.00	4.00	4.00
101	3.00	4.00	4.00	4.00	4.00	4.00	4.00
102	4.00	3.00	4.00	4.00	4.00	4.00	4.00
103	3.00	2.00	3.00	3.00	4.00	4.00	4.00
104	3.00	4.00	4.00	3.00	4.00	4.00	4.00
105	2.00	4.00	4.00	3.00	5.00	3.00	4.00
106	5.00	4.00	5.00	5.00	5.00	5.00	5.00
107	4.00	4.00	3.00	3.00	3.00	3.00	3.00
108	5.00	4.00	5.00	5.00	5.00	4.00	4.00
109	4.00	5.00	4.00	4.00	4.00	4.00	4.00
110	4.00	4.00	3.00	3.00	4.00	4.00	3.00
111	4.00	4.00	4.00	1.00	4.00	4.00	4.00
112	3.00	4.00	3.00	3.00	3.00	3.00	3.00
113	4.00	4.00	4.00	4.00	4.00	4.00	4.00
114	4.00	4.00	4.00	4.00	4.00	4.00	4.00
115	4.00	3.00	3.00	3.00	2.00	4.00	4.00
116	4.00	3.00	4.00	2.00	4.00	4.00	3.00
117	3.00	3.00	5.00	4.00	4.00	5.00	3.00
118	3.00	3.00	4.00	3.00	2.00	4.00	4.00
119	2.00	3.00	4.00	3.00	4.00	4.00	4.00
120	3.00	4.00	4.00	2.00	4.00	4.00	4.00
121	4.00	2.00	3.00	3.00	2.00	4.00	2.00
122	3.00	4.00	4.00	4.00	3.00	3.00	3.00
123	4.00	4.00	4.00	3.00	5.00	4.00	5.00
124	4.00	4.00	4.00	4.00	4.00	4.00	5.00
125	4.00	3.00	4.00	2.00	4.00	3.00	4.00
126	2.00	3.00	2.00	2.00	3.00	4.00	3.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
85	5.00	4.00	4.00	2.00	2.00	3.00	3.00
86	4.00	4.00	4.00	4.00	4.00	4.00	2.00
87	1.00	3.00	5.00	2.00	3.00	2.00	2.00
88	4.00	5.00	3.00	3.00	3.00	3.00	1.00
89	2.00	3.00	4.00	3.00	2.00	2.00	2.00
90	5.00	2.00	5.00	3.00	2.00	3.00	3.00
91	3.00	4.00	4.00	4.00	2.00	2.00	2.00
92	3.00	5.00	3.00	2.00	2.00	2.00	2.00
93	3.00	4.00	4.00	3.00	4.00	2.00	2.00
94	5.00	4.00	5.00	5.00	5.00	5.00	5.00
95	4.00	4.00	5.00	2.00	2.00	2.00	3.00
96	3.00	3.00	4.00	1.00	2.00	3.00	2.00
97	3.00	3.00	1.00	2.00	3.00	2.00	4.00
98	3.00	4.00	4.00	3.00	3.00	2.00	1.00
99	4.00	3.00	4.00	4.00	2.00	2.00	2.00
100	4.00	3.00	4.00	4.00	3.00	3.00	2.00
101	2.00	2.00	3.00	1.00	3.00	2.00	2.00
102	4.00	4.00	4.00	3.00	3.00	3.00	2.00
103	3.00	3.00	3.00	4.00	3.00	3.00	3.00
104	3.00	5.00	4.00	3.00	4.00	4.00	3.00
105	5.00	5.00	3.00	3.00	4.00	5.00	5.00
106	4.00	4.00	5.00	5.00	1.00	5.00	5.00
107	4.00	4.00	3.00	3.00	3.00	3.00	4.00
108	4.00	4.00	5.00	5.00	6.00	2.00	5.00
109	4.00	4.00	4.00	3.00	3.00	2.00	2.00
110	4.00	4.00	2.00	3.00	2.00	3.00	4.00
111	1.00	1.00	4.00	1.00	4.00	1.00	1.00
112	3.00	3.00	3.00	3.00	3.00	3.00	3.00
113	3.00	4.00	4.00	3.00	3.00	3.00	2.00
114	4.00	4.00	4.00	1.00	4.00	4.00	1.00
115	3.00	4.00	4.00	3.00	3.00	3.00	3.00
116	4.00	3.00	3.00	1.00	3.00	1.00	1.00
117	4.00	5.00	2.00	2.00	1.00	2.00	1.00
118	2.00	4.00	4.00	2.00	3.00	2.00	2.00
119	4.00	4.00	4.00	2.00	2.00	4.00	4.00
120	3.00	4.00	4.00	2.00	2.00	3.00	3.00
121	2.00	4.00	2.00	1.00	3.00	1.00	1.00
122	3.00	4.00	4.00	4.00	4.00	4.00	3.00
123	4.00	4.00	6.00	3.00	4.00	4.00	4.00
124	4.00	4.00	4.00	3.00	4.00	4.00	4.00
125	3.00	2.00	4.00	3.00	3.00	4.00	2.00
126	3.00	4.00	4.00	3.00	4.00	3.00	3.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
85	3.00	3.00	3.00	3.00	3.00	3.00	3.00
86	3.00	4.00	3.00	4.00	3.00	4.00	4.00
87	4.00	2.00	2.00	2.00	2.00	2.00	3.00
88	3.00	3.00	3.00	3.00	3.00	3.00	3.00
89	2.00	2.00	1.00	2.00	3.00	2.00	2.00
90	5.00	3.00	4.00	5.00	5.00	3.00	5.00
91	4.00	6.00	3.00	3.00	4.00	4.00	4.00
92	3.00	3.00	2.00	3.00	3.00	3.00	4.00
93	2.00	2.00	3.00	3.00	3.00	4.00	4.00
94	4.00	5.00	5.00	5.00	4.00	3.00	4.00
95	5.00	4.00	2.00	4.00	3.00	4.00	3.00
96	4.00	4.00	4.00	3.00	3.00	3.00	2.00
97	4.00	4.00	3.00	3.00	2.00	2.00	3.00
98	3.00	3.00	1.00	2.00	4.00	1.00	1.00
99	2.00	4.00	3.00	3.00	3.00	3.00	3.00
100	2.00	3.00	3.00	3.00	3.00	3.00	2.00
101	3.00	2.00	2.00	2.00	2.00	2.00	1.00
102	5.00	4.00	3.00	3.00	3.00	3.00	5.00
103	3.00	3.00	3.00	3.00	3.00	3.00	3.00
104	5.00	5.00	5.00	5.00	2.00	4.00	3.00
105	3.00	4.00	3.00	3.00	4.00	2.00	5.00
106	5.00	5.00	5.00	5.00	5.00	5.00	5.00
107	4.00	3.00	3.00	3.00	4.00	4.00	4.00
108	5.00	5.00	5.00	5.00	5.00	5.00	5.00
109	3.00	3.00	3.00	3.00	3.00	4.00	4.00
110	3.00	4.00	4.00	3.00	3.00	3.00	3.00
111	4.00	1.00	1.00	1.00	1.00	1.00	3.00
112	3.00	4.00	4.00	4.00	4.00	4.00	4.00
113	4.00	3.00	4.00	3.00	4.00	3.00	4.00
114	4.00	1.00	1.00	2.00	3.00	4.00	4.00
115	4.00	4.00	3.00	3.00	3.00	3.00	3.00
116	2.00	2.00	2.00	2.00	2.00	2.00	2.00
117	5.00	4.00	4.00	3.00	3.00	4.00	3.00
118	4.00	2.00	2.00	2.00	2.00	3.00	3.00
119	4.00	3.00	3.00	3.00	4.00	2.00	2.00
120	4.00	4.00	3.00	3.00	3.00	4.00	3.00
121	2.00	2.00	2.00	2.00	2.00	2.00	2.00
122	4.00	4.00	4.00	3.00	3.00	4.00	4.00
123	4.00	4.00	4.00	4.00	4.00	4.00	4.00
124	4.00	4.00	4.00	4.00	4.00	4.00	4.00
125	4.00	3.00	4.00	3.00	4.00	6.00	3.00
126	3.00	2.00	4.00	4.00	3.00	3.00	3.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
85	4.00	3.00	3.00	5.00	3.00	3.00	3.00
86	4.00	3.00	4.00	4.00	3.00	3.00	4.00
87	3.00	2.00	2.00	2.00	2.00	4.00	4.00
88	3.00	4.00	3.00	3.00	4.00	4.00	4.00
89	3.00	2.00	3.00	3.00	2.00	2.00	2.00
90	5.00	5.00	3.00	4.00	4.00	5.00	5.00
91	4.00	4.00	4.00	4.00	3.00	4.00	4.00
92	3.00	3.00	3.00	3.00	3.00	3.00	3.00
93	4.00	6.00	3.00	3.00	3.00	3.00	4.00
94	4.00	5.00	4.00	3.00	3.00	5.00	5.00
95	4.00	3.00	3.00	2.00	3.00	4.00	4.00
96	3.00	2.00	2.00	3.00	3.00	4.00	4.00
97	3.00	2.00	2.00	3.00	3.00	4.00	4.00
98	2.00	3.00	3.00	3.00	3.00	3.00	4.00
99	4.00	4.00	3.00	4.00	3.00	4.00	4.00
100	4.00	4.00	3.00	3.00	4.00	4.00	3.00
101	3.00	3.00	2.00	2.00	3.00	4.00	2.00
102	5.00	3.00	4.00	3.00	4.00	5.00	5.00
103	3.00	3.00	3.00	3.00	3.00	3.00	3.00
104	4.00	3.00	4.00	5.00	4.00	3.00	4.00
105	4.00	3.00	3.00	2.00	3.00	4.00	4.00
106	5.00	5.00	5.00	5.00	5.00	5.00	5.00
107	3.00	3.00	4.00	3.00	3.00	4.00	4.00
108	5.00	5.00	5.00	5.00	5.00	5.00	5.00
109	4.00	4.00	4.00	3.00	3.00	3.00	4.00
110	3.00	3.00	2.00	3.00	3.00	3.00	4.00
111	4.00	4.00	3.00	3.00	3.00	4.00	4.00
112	4.00	4.00	4.00	4.00	4.00	4.00	4.00
113	4.00	3.00	4.00	4.00	4.00	4.00	4.00
114	4.00	4.00	4.00	3.00	4.00	2.00	4.00
115	4.00	4.00	3.00	3.00	3.00	3.00	3.00
116	2.00	3.00	3.00	2.00	4.00	2.00	4.00
117	4.00	2.00	4.00	4.00	3.00	4.00	4.00
118	4.00	3.00	2.00	4.00	2.00	3.00	3.00
119	3.00	2.00	3.00	4.00	4.00	3.00	4.00
120	3.00	4.00	4.00	4.00	4.00	4.00	4.00
121	2.00	2.00	2.00	2.00	4.00	2.00	3.00
122	4.00	4.00	4.00	4.00	4.00	4.00	3.00
123	4.00	4.00	4.00	4.00	4.00	4.00	4.00
124	4.00	4.00	4.00	4.00	4.00	4.00	4.00
125	2.00	3.00	4.00	2.00	3.00	4.00	6.00
126	3.00	4.00	3.00	3.00	3.00	2.00	3.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
85	3.00	3.00	2.00	3.00	3.00	3.00	4.00
86	4.00	4.00	4.00	3.00	3.00	4.00	4.00
87	2.00	2.00	2.00	4.00	4.00	2.00	3.00
88	4.00	4.00	3.00	4.00	4.00	4.00	4.00
89	2.00	3.00	4.00	2.00	2.00	4.00	4.00
90	5.00	5.00	5.00	5.00	5.00	5.00	5.00
91	4.00	4.00	4.00	5.00	5.00	4.00	4.00
92	3.00	4.00	3.00	4.00	3.00	3.00	3.00
93	4.00	4.00	3.00	4.00	4.00	4.00	4.00
94	4.00	5.00	5.00	4.00	4.00	5.00	4.00
95	2.00	4.00	2.00	5.00	5.00	3.00	4.00
96	3.00	4.00	3.00	2.00	3.00	2.00	4.00
97	4.00	4.00	4.00	4.00	3.00	3.00	3.00
98	3.00	2.00	1.00	5.00	4.00	3.00	4.00
99	4.00	3.00	4.00	3.00	4.00	4.00	4.00
100	4.00	4.00	3.00	3.00	5.00	5.00	4.00
101	3.00	3.00	3.00	1.00	3.00	3.00	2.00
102	5.00	4.00	2.00	3.00	4.00	5.00	4.00
103	3.00	3.00	3.00	3.00	3.00	3.00	3.00
104	4.00	3.00	3.00	3.00	2.00	3.00	5.00
105	3.00	4.00	4.00	2.00	2.00	3.00	5.00
106	5.00	5.00	5.00	5.00	5.00	5.00	5.00
107	3.00	3.00	4.00	4.00	3.00	4.00	3.00
108	5.00	5.00	5.00	5.00	5.00	5.00	5.00
109	4.00	3.00	3.00	4.00	4.00	3.00	4.00
110	3.00	4.00	3.00	3.00	3.00	4.00	4.00
111	4.00	4.00	4.00	1.00	2.00	4.00	4.00
112	4.00	4.00	4.00	4.00	4.00	4.00	4.00
113	4.00	4.00	3.00	4.00	4.00	4.00	4.00
114	4.00	4.00	4.00	4.00	4.00	4.00	4.00
115	3.00	2.00	3.00	4.00	4.00	3.00	3.00
116	2.00	2.00	2.00	4.00	2.00	2.00	4.00
117	4.00	3.00	2.00	1.00	2.00	2.00	4.00
118	3.00	2.00	2.00	4.00	3.00	2.00	3.00
119	3.00	3.00	3.00	3.00	4.00	3.00	4.00
120	3.00	3.00	4.00	3.00	3.00	3.00	4.00
121	2.00	2.00	2.00	2.00	2.00	2.00	4.00
122	3.00	3.00	3.00	3.00	3.00	4.00	4.00
123	4.00	4.00	5.00	5.00	5.00	4.00	4.00
124	4.00	4.00	5.00	4.00	4.00	4.00	4.00
125	4.00	4.00	3.00	4.00	3.00	4.00	3.00
126	4.00	3.00	2.00	4.00	3.00	3.00	4.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
85	3.00	3.00	3.00	3.00	3.00	3.00	3.00
86	4.00	4.00	3.00	3.00	4.00	4.00	3.00
87	3.00	3.00	2.00	2.00	2.00	2.00	2.00
88	4.00	4.00	3.00	3.00	3.00	4.00	4.00
89	2.00	4.00	3.00	2.00	4.00	2.00	3.00
90	5.00	5.00	3.00	3.00	4.00	5.00	5.00
91	4.00	4.00	4.00	2.00	4.00	4.00	4.00
92	3.00	3.00	4.00	4.00	4.00	4.00	4.00
93	4.00	4.00	4.00	3.00	4.00	4.00	4.00
94	3.00	1.00	2.00	3.00	2.00	2.00	5.00
95	2.00	2.00	3.00	2.00	4.00	3.00	2.00
96	3.00	3.00	3.00	3.00	2.00	3.00	2.00
97	3.00	3.00	4.00	2.00	3.00	2.00	4.00
98	3.00	3.00	4.00	1.00	2.00	2.00	3.00
99	4.00	4.00	4.00	3.00	2.00	4.00	4.00
100	4.00	4.00	3.00	2.00	2.00	3.00	2.00
101	2.00	4.00	2.00	3.00	3.00	5.00	1.00
102	4.00	4.00	4.00	4.00	2.00	4.00	4.00
103	3.00	3.00	3.00	2.00	3.00	3.00	3.00
104	5.00	5.00	4.00	2.00	3.00	4.00	2.00
105	4.00	3.00	3.00	2.00	3.00	4.00	4.00
106	5.00	5.00	3.00	3.00	5.00	5.00	5.00
107	3.00	3.00	3.00	3.00	3.00	3.00	3.00
108	5.00	5.00	5.00	5.00	3.00	5.00	5.00
109	4.00	4.00	2.00	3.00	4.00	4.00	4.00
110	3.00	3.00	2.00	3.00	4.00	4.00	4.00
111	4.00	4.00	4.00	4.00	4.00	4.00	4.00
112	4.00	4.00	4.00	4.00	4.00	4.00	4.00
113	4.00	4.00	4.00	2.00	4.00	4.00	4.00
114	4.00	4.00	4.00	4.00	4.00	4.00	4.00
115	2.00	2.00	4.00	3.00	4.00	4.00	4.00
116	3.00	3.00	4.00	4.00	3.00	3.00	2.00
117	4.00	4.00	4.00	3.00	4.00	4.00	3.00
118	2.00	2.00	5.00	3.00	2.00	2.00	2.00
119	4.00	4.00	2.00	2.00	4.00	4.00	4.00
120	4.00	4.00	3.00	3.00	4.00	4.00	3.00
121	2.00	3.00	4.00	3.00	2.00	2.00	2.00
122	4.00	4.00	4.00	4.00	4.00	4.00	4.00
123	4.00	4.00	4.00	4.00	4.00	4.00	4.00
124	4.00	4.00	4.00	4.00	4.00	4.00	4.00
125	4.00	3.00	4.00	3.00	4.00	2.00	4.00
126	3.00	3.00	3.00	3.00	3.00	2.00	3.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
85	4.00	4.00	3.00	3.00	3.00	1.33
86	4.00	4.00	3.00	3.00	4.00	1.33
87	4.00	2.00	2.00	3.00	3.00	1.50
88	4.00	4.00	3.00	3.00	3.00	1.33
89	2.00	4.00	4.00	4.00	4.00	3.00
90	5.00	5.00	5.00	5.00	5.00	.75
91	4.00	4.00	4.00	4.00	3.00	.67
92	4.00	4.00	3.00	3.00	4.00	2.00
93	4.00	4.00	4.00	4.00	4.00	.67
94	5.00	5.00	4.00	4.00	4.00	.20
95	5.00	4.00	4.00	3.00	2.00	1.00
96	4.00	2.00	2.00	3.00	2.00	.75
97	4.00	3.00	3.00	4.00	3.00	.67
98	3.00	3.00	4.00	3.00	2.00	4.00
99	4.00	4.00	4.00	4.00	4.00	1.33
100	3.00	4.00	3.00	4.00	3.00	.33
101	5.00	5.00	3.00	3.00	2.00	1.50
102	4.00	4.00	4.00	5.00	4.00	1.33
103	3.00	4.00	4.00	4.00	3.00	1.00
104	3.00	2.00	2.00	3.00	2.00	.60
105	3.00	4.00	4.00	2.00	2.00	1.00
106	5.00	2.00	5.00	5.00	5.00	1.00
107	4.00	4.00	4.00	4.00	4.00	1.00
108	5.00	5.00	2.00	6.00	6.00	1.00
109	4.00	4.00	4.00	4.00	4.00	1.33
110	4.00	4.00	4.00	4.00	4.00	.75
111	4.00	4.00	4.00	3.00	1.00	1.00
112	4.00	4.00	4.00	4.00	4.00	.75
113	4.00	4.00	4.00	4.00	4.00	.75
114	4.00	4.00	4.00	3.00	1.00	1.00
115	4.00	4.00	4.00	4.00	2.00	1.00
116	2.00	2.00	2.00	2.00	2.00	1.50
117	5.00	5.00	4.00	2.00	3.00	.75
118	4.00	4.00	4.00	3.00	3.00	1.00
119	4.00	4.00	4.00	3.00	3.00	1.00
120	3.00	4.00	3.00	2.00	3.00	1.33
121	2.00	3.00	2.00	2.00	4.00	1.50
122	4.00	4.00	3.00	3.00	3.00	.75
123	4.00	5.00	4.00	4.00	4.00	1.00
124	4.00	4.00	4.00	4.00	4.00	1.00
125	3.00	6.00	4.00	3.00	3.00	.50
126	4.00	4.00	4.00	4.00	3.00	.75

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
127	3.00	1.00	4.00	3.00	2.0	2.00	3.00	4.0	4.00
128	3.00	1.00	4.00	3.00	2.0	2.00	3.00	6.0	4.00
129	3.00	1.00	4.00	2.00	3.0	2.00	3.00	5.0	2.00
130	3.00	1.00	4.00	3.00	2.0	2.00	3.00	5.0	3.00
131	3.00	1.00	4.00	2.00	2.0	2.00	10.0	7.0	4.00
132	3.00	1.00	4.00	4.00	1.0	1.00	3.00	3.0	5.00
133	3.00	1.00	4.00	2.00	2.0	3.00	3.00	6.0	2.00
134	3.00	1.00	4.00	3.00	2.0	1.00	3.00	4.0	4.00
135	3.00	1.00	4.00	2.00	1.0	2.00	3.00	5.0	3.00
136	3.00	1.00	4.00	3.00	2.0	2.00	3.00	4.0	4.00
137	3.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
138	3.00	1.00	4.00	3.00	1.0	1.00	3.00	3.0	5.00
139	3.00	1.00	4.00	3.00	2.0	2.00	3.00	4.0	4.00
140	3.00	1.00	4.00	3.00	2.0	1.00	1.00	4.0	4.00
141	3.00	1.00	4.00	3.00	2.0	2.00	7.00	4.0	3.00
142	3.00	1.00	4.00	2.00	2.0	2.00	3.00	3.0	3.00
143	3.00	1.00	4.00	3.00	2.0	3.00	4.00	5.0	3.00
144	4.00	1.00	4.00	3.00	1.0	2.00	9.00	6.0	4.00
145	4.00	1.00	4.00	1.00	2.0	2.00	3.00	5.0	5.00
146	4.00	1.00	3.00	3.00	1.0	2.00	10.0	2.0	3.00
147	4.00	1.00	4.00	3.00	2.0	3.00	8.00	5.0	3.00
148	4.00	1.00	3.00	3.00	3.0	2.00	1.00	3.0	4.00
149	4.00	1.00	4.00	3.00	2.0	3.00	10.0	3.0	3.00
150	4.00	1.00	3.00	2.00	1.0	2.00	1.00	7.0	4.00
151	4.00	1.00	4.00	2.00	2.0	1.00	10.0	4.0	4.00
152	4.00	1.00	4.00	2.00	3.0	1.00	1.00	3.0	5.00
153	4.00	1.00	4.00	3.00	3.0	1.00	10.0	7.0	4.00
154	4.00	1.00	3.00	3.00	1.0	2.00	3.00	7.0	4.00
155	4.00	1.00	4.00	2.00	1.0	1.00	3.00	7.0	4.00
156	4.00	1.00	3.00	3.00	1.0	2.00	3.00	2.0	4.00
157	4.00	1.00	4.00	3.00	2.0	1.00	3.00	2.0	4.00
158	4.00	1.00	4.00	3.00	2.0	2.00	3.00	7.0	4.00
159	4.00	1.00	4.00	3.00	1.0	3.00	7.00	3.0	5.00
160	4.00	1.00	4.00	2.00	1.0	2.00	7.00	4.0	4.00
161	4.00	1.00	4.00	2.00	1.0	2.00	3.00	3.0	4.00
162	4.00	1.00	4.00	2.00	1.0	1.00	10.0	4.0	4.00
163	4.00	1.00	4.00	4.00	2.0	2.00	3.00	4.0	4.00
164	4.00	1.00	5.00	3.00	1.0	2.00	7.00	3.0	5.00
165	4.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
166	4.00	1.00	2.00	3.00	2.0	1.00	4.00	1.0	5.00
167	4.00	1.00	4.00	3.00	2.0	1.00	9.00	3.0	5.00
168	4.00	1.00	4.00	3.00	2.0	1.00	3.00	2.0	5.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
127	3.00	3.00	3.00	3.00	2.00	2.00	3.00
128	3.00	4.00	4.00	3.00	3.00	3.00	4.00
129	3.00	2.00	3.00	3.00	2.00	3.00	2.00
130	3.00	4.00	3.00	3.00	4.00	3.00	4.00
131	3.00	5.00	3.00	3.00	2.00	2.00	2.00
132	5.00	4.00	3.00	3.00	3.00	3.00	3.00
133	3.00	3.00	3.00	3.00	2.00	3.00	2.00
134	4.00	4.00	3.00	3.00	2.00	3.00	4.00
135	3.00	3.00	3.00	3.00	2.00	2.00	4.00
136	4.00	4.00	4.00	4.00	2.00	3.00	3.00
137	4.00	3.00	3.00	2.00	2.00	4.00	3.00
138	1.00	1.00	5.00	2.00	1.00	5.00	1.00
139	4.00	4.00	3.00	3.00	2.00	5.00	4.00
140	3.00	2.00	4.00	3.00	2.00	3.00	2.00
141	3.00	3.00	3.00	2.00	3.00	2.00	2.00
142	3.00	2.00	3.00	1.00	1.00	4.00	3.00
143	4.00	3.00	4.00	3.00	4.00	3.00	3.00
144	4.00	4.00	4.00	4.00	1.00	4.00	4.00
145	5.00	3.00	3.00	4.00	2.00	4.00	6.00
146	4.00	4.00	4.00	4.00	4.00	4.00	4.00
147	3.00	3.00	3.00	3.00	3.00	3.00	3.00
148	4.00	4.00	4.00	4.00	4.00	5.00	5.00
149	3.00	3.00	3.00	3.00	3.00	3.00	3.00
150	4.00	4.00	4.00	4.00	4.00	3.00	4.00
151	4.00	4.00	4.00	4.00	4.00	4.00	4.00
152	5.00	5.00	5.00	5.00	5.00	5.00	5.00
153	4.00	4.00	4.00	4.00	4.00	5.00	5.00
154	4.00	4.00	4.00	4.00	4.00	4.00	4.00
155	4.00	4.00	4.00	5.00	5.00	5.00	5.00
156	4.00	4.00	4.00	4.00	4.00	4.00	4.00
157	4.00	4.00	4.00	4.00	4.00	5.00	5.00
158	4.00	4.00	4.00	4.00	4.00	4.00	5.00
159	5.00	5.00	5.00	5.00	2.00	4.00	4.00
160	4.00	4.00	4.00	4.00	4.00	4.00	4.00
161	4.00	4.00	4.00	5.00	5.00	4.00	4.00
162	4.00	4.00	4.00	4.00	4.00	5.00	5.00
163	4.00	4.00	4.00	4.00	4.00	4.00	4.00
164	5.00	5.00	5.00	4.00	2.00	4.00	4.00
165	4.00	4.00	4.00	4.00	4.00	4.00	4.00
166	5.00	4.00	4.00	1.00	1.00	4.00	4.00
167	4.00	3.00	4.00	4.00	2.00	4.00	4.00
168	4.00	3.00	4.00	4.00	2.00	4.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
127	3.00	3.00	4.00	4.00	4.00	4.00	3.00
128	2.00	3.00	2.00	2.00	3.00	4.00	3.00
129	3.00	2.00	4.00	4.00	3.00	4.00	4.00
130	4.00	3.00	4.00	3.00	5.00	2.00	3.00
131	4.00	2.00	3.00	4.00	6.00	2.00	4.00
132	4.00	4.00	3.00	3.00	3.00	4.00	4.00
133	3.00	2.00	4.00	4.00	4.00	3.00	4.00
134	4.00	3.00	4.00	3.00	3.00	3.00	3.00
135	2.00	4.00	4.00	4.00	4.00	4.00	4.00
136	3.00	3.00	4.00	3.00	4.00	3.00	3.00
137	5.00	5.00	4.00	2.00	5.00	2.00	2.00
138	5.00	1.00	1.00	1.00	1.00	1.00	1.00
139	4.00	3.00	4.00	4.00	4.00	3.00	3.00
140	3.00	2.00	4.00	4.00	3.00	3.00	3.00
141	3.00	3.00	4.00	4.00	4.00	3.00	3.00
142	4.00	3.00	4.00	4.00	4.00	3.00	3.00
143	1.90	4.00	2.00	2.00	3.00	2.00	4.00
144	4.00	4.00	4.00	4.00	4.00	4.00	4.00
145	4.00	3.00	4.00	4.00	2.00	4.00	4.00
146	4.00	4.00	4.00	4.00	6.00	3.00	3.00
147	3.00	3.00	3.00	3.00	3.00	3.00	3.00
148	5.00	4.00	4.00	4.00	4.00	4.00	5.00
149	3.00	3.00	3.00	3.00	3.00	3.00	3.00
150	4.00	4.00	4.00	4.00	4.00	4.00	4.00
151	4.00	4.00	4.00	4.00	4.00	4.00	5.00
152	5.00	5.00	5.00	5.00	5.00	5.00	5.00
153	5.00	5.00	5.00	5.00	5.00	5.00	5.00
154	3.00	3.00	3.00	3.00	3.00	4.00	4.00
155	5.00	5.00	5.00	5.00	5.00	5.00	5.00
156	4.00	4.00	4.00	4.00	4.00	4.00	4.00
157	5.00	5.00	5.00	5.00	5.00	5.00	5.00
158	5.00	5.00	5.00	5.00	5.00	5.00	5.00
159	4.00	5.00	5.00	5.00	4.00	4.00	4.00
160	4.00	4.00	4.00	5.00	4.00	4.00	4.00
161	4.00	4.00	4.00	4.00	4.00	4.00	4.00
162	5.00	5.00	5.00	5.00	5.00	5.00	5.00
163	4.00	4.00	3.00	3.00	3.00	3.00	3.00
164	4.00	5.00	5.00	5.00	5.00	5.00	5.00
165	4.00	4.00	4.00	4.00	4.00	4.00	4.00
166	4.00	4.00	4.00	4.00	4.00	4.00	4.00
167	4.00	3.00	4.00	4.00	4.00	4.00	4.00
168	4.00	3.00	4.00	4.00	3.00	4.00	4.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
127	4.00	3.00	4.00	2.00	2.00	3.00	2.00
128	3.00	4.00	4.00	3.00	4.00	3.00	3.00
129	4.00	3.00	3.00	1.00	2.00	3.00	2.00
130	4.00	3.00	2.00	4.00	4.00	4.00	3.00
131	4.00	2.00	4.00	4.00	3.00	4.00	2.00
132	3.00	3.00	4.00	4.00	4.00	3.00	3.00
133	4.00	3.00	3.00	1.00	2.00	3.00	2.00
134	3.00	3.00	3.00	3.00	3.00	2.00	2.00
135	4.00	4.00	4.00	3.00	2.00	2.00	2.00
136	3.00	3.00	3.00	2.00	3.00	3.00	2.00
137	2.00	5.00	4.00	1.00	5.00	1.00	1.00
138	1.00	1.00	1.00	1.00	1.00	1.00	1.00
139	2.00	3.00	5.00	3.00	3.00	2.00	2.00
140	3.00	4.00	4.00	2.00	3.00	3.00	3.00
141	3.00	4.00	4.00	3.00	3.00	2.00	2.00
142	3.00	4.00	4.00	2.00	3.00	1.00	1.00
143	2.00	4.00	3.00	3.00	2.00	5.00	2.00
144	4.00	4.00	1.00	1.00	1.00	1.00	2.00
145	2.00	3.00	4.00	3.00	2.00	2.00	2.00
146	3.00	3.00	3.00	3.00	3.00	3.00	4.00
147	3.00	3.00	3.00	3.00	3.00	3.00	4.00
148	5.00	4.00	5.00	4.00	5.00	4.00	4.00
149	3.00	3.00	3.00	3.00	3.00	3.00	4.00
150	4.00	4.00	4.00	4.00	4.00	4.00	4.00
151	5.00	5.00	4.00	4.00	4.00	4.00	4.00
152	5.00	4.00	4.00	3.00	3.00	4.00	5.00
153	5.00	5.00	5.00	2.00	2.00	2.00	4.00
154	4.00	4.00	4.00	4.00	4.00	4.00	4.00
155	5.00	5.00	4.00	4.00	4.00	4.00	4.00
156	4.00	4.00	4.00	3.00	3.00	3.00	3.00
157	5.00	5.00	5.00	3.00	3.00	3.00	3.00
158	5.00	5.00	5.00	3.00	5.00	4.00	4.00
159	5.00	5.00	4.00	4.00	5.00	4.00	4.00
160	4.00	5.00	4.00	5.00	5.00	4.00	4.00
161	4.00	4.00	4.00	4.00	4.00	4.00	5.00
162	5.00	5.00	5.00	5.00	5.00	5.00	4.00
163	5.00	5.00	5.00	5.00	5.00	5.00	5.00
164	4.00	4.00	5.00	5.00	5.00	4.00	4.00
165	4.00	4.00	4.00	4.00	4.00	4.00	4.00
166	3.00	4.00	4.00	4.00	4.00	3.00	3.00
167	4.00	4.00	2.00	4.00	2.00	4.00	2.00
168	3.00	4.00	4.00	3.00	4.00	2.00	2.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
127	4.00	4.00	3.00	4.00	6.00	4.00	3.00
128	3.00	2.00	4.00	4.00	3.00	3.00	3.00
129	4.00	4.00	4.00	3.00	3.00	2.00	2.00
130	3.00	2.00	2.00	6.00	2.00	2.00	2.00
131	3.00	2.00	3.00	4.00	3.00	4.00	4.00
132	4.00	4.00	3.00	3.00	3.00	3.00	3.00
133	4.00	4.00	4.00	3.00	3.00	2.00	2.00
134	3.00	3.00	3.00	3.00	3.00	3.00	3.00
135	4.00	2.00	4.00	2.00	2.00	2.00	4.00
136	1.00	2.00	2.00	3.00	3.00	1.00	3.00
137	3.00	1.00	2.00	2.00	2.00	2.00	3.00
138	1.00	4.00	1.00	1.00	1.00	1.00	4.00
139	4.00	4.00	3.00	3.00	3.00	4.00	4.00
140	3.00	3.00	3.00	3.00	3.00	2.00	3.00
141	2.00	2.00	2.00	2.00	2.00	2.00	2.00
142	2.00	2.00	1.00	2.00	2.00	2.00	3.00
143	5.00	5.00	4.00	3.00	3.00	5.00	3.00
144	3.00	2.00	1.00	4.00	4.00	4.00	4.00
145	4.00	2.00	3.00	3.00	3.00	5.00	4.00
146	4.00	4.00	4.00	4.00	4.00	4.00	4.00
147	4.00	4.00	4.00	5.00	4.00	4.00	4.00
148	4.00	4.00	4.00	4.00	4.00	4.00	4.00
149	4.00	6.00	3.00	4.00	4.00	4.00	4.00
150	4.00	4.00	4.00	4.00	5.00	5.00	6.00
151	4.00	4.00	4.00	4.00	4.00	4.00	4.00
152	4.00	4.00	4.00	4.00	4.00	4.00	4.00
153	4.00	4.00	4.00	4.00	4.00	4.00	4.00
154	3.00	4.00	4.00	3.00	3.00	3.00	3.00
155	4.00	3.00	3.00	3.00	3.00	4.00	4.00
156	3.00	4.00	4.00	4.00	4.00	4.00	4.00
157	3.00	3.00	3.00	3.00	3.00	3.00	3.00
158	4.00	4.00	4.00	4.00	4.00	4.00	4.00
159	4.00	4.00	5.00	5.00	5.00	3.00	4.00
160	5.00	3.00	5.00	5.00	2.00	2.00	4.00
161	5.00	4.00	4.00	4.00	4.00	4.00	4.00
162	4.00	4.00	4.00	4.00	4.00	4.00	4.00
163	5.00	5.00	5.00	5.00	4.00	4.00	4.00
164	4.00	3.00	5.00	5.00	3.00	3.00	4.00
165	4.00	4.00	4.00	4.00	4.00	4.00	4.00
166	4.00	3.00	4.00	4.00	3.00	4.00	4.00
167	4.00	2.00	2.00	2.00	3.00	2.00	4.00
168	4.00	2.00	2.00	3.00	3.00	3.00	4.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
127	3.00	4.00	4.00	2.00	4.00	2.00	4.00
128	3.00	4.00	3.00	3.00	3.00	2.00	3.00
129	3.00	3.00	2.00	2.00	3.00	3.00	4.00
130	2.00	2.00	2.00	4.00	4.00	2.00	4.00
131	3.00	4.00	4.00	3.00	4.00	4.00	4.00
132	4.00	3.00	3.00	3.00	4.00	3.00	3.00
133	3.00	3.00	2.00	2.00	3.00	3.00	4.00
134	3.00	3.00	3.00	3.00	3.00	3.00	3.00
135	4.00	2.00	3.00	3.00	3.00	4.00	4.00
136	3.00	2.00	3.00	3.00	2.00	2.00	2.00
137	3.00	1.00	2.00	2.00	2.00	2.00	4.00
138	1.00	3.00	1.00	1.00	5.00	1.00	1.00
139	4.00	3.00	4.00	4.00	2.00	2.00	4.00
140	3.00	2.00	2.00	2.00	2.00	3.00	3.00
141	3.00	2.00	2.00	2.00	3.00	2.00	3.00
142	3.00	3.00	2.00	3.00	3.00	2.00	3.00
143	4.00	3.00	2.00	3.00	3.00	2.00	3.00
144	4.00	4.00	4.00	4.00	4.00	4.00	4.00
145	4.00	2.00	3.00	3.00	6.00	4.00	4.00
146	4.00	4.00	4.00	4.00	4.00	4.00	4.00
147	4.00	4.00	4.00	2.00	2.00	2.00	3.00
148	4.00	4.00	4.00	3.00	3.00	3.00	4.00
149	4.00	4.00	4.00	4.00	4.00	3.00	4.00
150	4.00	4.00	5.00	2.00	2.00	4.00	3.00
151	4.00	4.00	4.00	2.00	2.00	3.00	4.00
152	5.00	4.00	4.00	3.00	3.00	3.00	3.00
153	5.00	5.00	5.00	2.00	2.00	2.00	4.00
154	3.00	4.00	4.00	2.00	2.00	2.00	4.00
155	4.00	4.00	4.00	3.00	3.00	4.00	5.00
156	4.00	4.00	4.00	2.00	2.00	2.00	3.00
157	3.00	5.00	5.00	2.00	2.00	5.00	4.00
158	4.00	6.00	3.00	3.00	3.00	4.00	4.00
159	4.00	3.00	4.00	4.00	4.00	4.00	5.00
160	2.00	2.00	2.00	2.00	3.00	4.00	4.00
161	4.00	4.00	4.00	3.00	3.00	3.00	4.00
162	4.00	4.00	4.00	2.00	2.00	5.00	4.00
163	4.00	4.00	3.00	2.00	3.00	3.00	5.00
164	4.00	3.00	3.00	4.00	3.00	4.00	5.00
165	4.00	4.00	4.00	2.00	2.00	4.00	3.00
166	4.00	3.00	3.00	3.00	4.00	3.00	5.00
167	3.00	2.00	3.00	3.00	3.00	3.00	4.00
168	4.00	3.00	3.00	3.00	3.00	3.00	4.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
127	6.00	4.00	2.00	3.00	4.00	4.00	4.00
128	4.00	3.00	2.00	4.00	3.00	3.00	4.00
129	4.00	4.00	4.00	4.00	4.00	3.00	3.00
130	4.00	3.00	2.00	5.00	3.00	3.00	4.00
131	3.00	4.00	3.00	3.00	4.00	3.00	4.00
132	3.00	3.00	3.00	4.00	4.00	4.00	3.00
133	4.00	4.00	4.00	4.00	4.00	3.00	3.00
134	4.00	3.00	3.00	4.00	4.00	3.00	3.00
135	4.00	3.00	3.00	4.00	4.00	4.00	6.00
136	3.00	2.00	2.00	3.00	3.00	3.00	3.00
137	4.00	3.00	2.00	4.00	4.00	2.00	2.00
138	1.00	1.00	1.00	5.00	5.00	1.00	4.00
139	4.00	3.00	3.00	3.00	3.00	3.00	4.00
140	3.00	2.00	2.00	2.00	3.00	2.00	4.00
141	3.00	2.00	2.00	3.00	3.00	2.00	3.00
142	3.00	2.00	2.00	3.00	3.00	2.00	4.00
143	3.00	4.00	3.00	3.00	3.00	3.00	4.00
144	4.00	4.00	4.00	4.00	4.00	4.00	4.00
145	4.00	3.00	3.00	2.00	2.00	4.00	4.00
146	4.00	4.00	4.00	4.00	4.00	4.00	4.00
147	3.00	3.00	3.00	3.00	3.00	3.00	3.00
148	4.00	4.00	4.00	4.00	3.00	3.00	3.00
149	4.00	4.00	4.00	4.00	5.00	5.00	5.00
150	3.00	3.00	3.00	3.00	3.00	4.00	4.00
151	4.00	4.00	4.00	3.00	3.00	3.00	4.00
152	3.00	4.00	4.00	4.00	6.00	3.00	4.00
153	5.00	5.00	5.00	5.00	3.00	3.00	5.00
154	4.00	3.00	3.00	3.00	3.00	3.00	3.00
155	4.00	3.00	3.00	3.00	4.00	2.00	4.00
156	3.00	6.00	3.00	3.00	3.00	3.00	5.00
157	4.00	4.00	4.00	3.00	3.00	3.00	3.00
158	5.00	5.00	5.00	5.00	2.00	5.00	5.00
159	4.00	4.00	5.00	4.00	4.00	4.00	4.00
160	4.00	3.00	5.00	5.00	5.00	3.00	3.00
161	4.00	4.00	2.00	2.00	2.00	4.00	4.00
162	4.00	3.00	3.00	3.00	3.00	3.00	5.00
163	5.00	4.00	4.00	5.00	3.00	4.00	5.00
164	4.00	4.00	5.00	2.00	2.00	2.00	2.00
165	3.00	3.00	3.00	3.00	3.00	3.00	3.00
166	4.00	4.00	4.00	4.00	4.00	4.00	4.00
167	4.00	4.00	2.00	3.00	4.00	4.00	4.00
168	4.00	4.00	3.00	3.00	4.00	4.00	4.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
127	4.00	3.00	6.00	4.00	3.00	4.00	3.00
128	3.00	3.00	3.00	3.00	3.00	2.00	3.00
129	3.00	3.00	4.00	4.00	6.00	2.00	4.00
130	3.00	3.00	4.00	2.00	2.00	2.00	2.00
131	3.00	4.00	3.00	4.00	3.00	4.00	4.00
132	3.00	3.00	3.00	4.00	3.00	4.00	4.00
133	3.00	3.00	4.00	6.00	2.00	4.00	4.00
134	3.00	3.00	3.00	3.00	3.00	4.00	4.00
135	4.00	4.00	3.00	2.00	4.00	3.00	4.00
136	3.00	3.00	3.00	2.00	2.00	2.00	2.00
137	2.00	2.00	4.00	2.00	2.00	2.00	2.00
138	4.00	4.00	4.00	1.00	1.00	1.00	1.00
139	3.00	3.00	3.00	3.00	3.00	3.00	3.00
140	6.00	4.00	4.00	3.00	3.00	4.00	2.00
141	3.00	3.00	4.00	2.00	2.00	2.00	2.00
142	3.00	3.00	4.00	2.00	2.00	2.00	2.00
143	4.00	3.00	3.00	2.00	4.00	3.00	3.00
144	4.00	4.00	4.00	4.00	4.00	4.00	4.00
145	4.00	3.00	3.00	3.00	3.00	3.00	3.00
146	4.00	4.00	4.00	4.00	4.00	5.00	5.00
147	3.00	3.00	3.00	3.00	3.00	3.00	3.00
148	3.00	4.00	4.00	4.00	4.00	4.00	4.00
149	5.00	5.00	5.00	5.00	3.00	3.00	5.00
150	5.00	4.00	4.00	4.00	4.00	4.00	4.00
151	3.00	4.00	4.00	3.00	4.00	4.00	4.00
152	5.00	3.00	5.00	5.00	5.00	5.00	5.00
153	5.00	5.00	5.00	3.00	5.00	5.00	5.00
154	3.00	3.00	3.00	4.00	4.00	4.00	4.00
155	5.00	5.00	5.00	4.00	4.00	4.00	5.00
156	5.00	5.00	5.00	5.00	5.00	5.00	4.00
157	3.00	5.00	5.00	3.00	5.00	5.00	5.00
158	5.00	5.00	5.00	3.00	3.00	3.00	5.00
159	4.00	3.00	3.00	3.00	3.00	4.00	4.00
160	3.00	3.00	4.00	4.00	3.00	4.00	4.00
161	4.00	4.00	4.00	4.00	3.00	3.00	3.00
162	5.00	5.00	5.00	5.00	5.00	5.00	5.00
163	5.00	5.00	5.00	5.00	5.00	5.00	5.00
164	2.00	3.00	3.00	3.00	3.00	3.00	3.00
165	4.00	4.00	4.00	4.00	3.00	3.00	4.00
166	5.00	4.00	4.00	4.00	4.00	4.00	4.00
167	4.00	4.00	3.00	3.00	4.00	4.00	4.00
168	4.00	3.00	3.00	2.00	4.00	4.00	4.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
127	4.00	4.00	4.00	4.00	4.00	.67
128	4.00	4.00	4.00	3.00	3.00	.75
129	4.00	3.00	3.00	4.00	3.00	.75
130	3.00	3.00	3.00	3.00	3.00	1.50
131	4.00	3.00	2.00	3.00	3.00	.67
132	3.00	4.00	4.00	4.00	3.00	1.00
133	3.00	3.00	4.00	3.00	3.00	.75
134	3.00	4.00	4.00	4.00	3.00	1.00
135	3.00	4.00	4.00	4.00	3.00	.50
136	2.00	2.00	2.00	2.00	2.00	1.50
137	3.00	3.00	3.00	3.00	2.00	2.00
138	1.00	1.00	1.00	1.00	1.00	5.00
139	3.00	3.00	3.00	3.00	3.00	1.67
140	4.00	4.00	3.00	4.00	3.00	1.00
141	2.00	2.00	2.00	2.00	2.00	1.00
142	1.00	2.00	2.00	2.00	2.00	4.00
143	4.00	2.00	5.00	3.00	3.00	.75
144	4.00	4.00	4.00	4.00	4.00	4.00
145	4.00	4.00	4.00	4.00	4.00	1.33
146	5.00	5.00	5.00	5.00	5.00	1.00
147	4.00	4.00	4.00	4.00	4.00	.75
148	5.00	5.00	5.00	5.00	5.00	1.25
149	5.00	5.00	5.00	5.00	5.00	1.00
150	5.00	4.00	4.00	4.00	5.00	.75
151	5.00	5.00	5.00	5.00	5.00	1.00
152	5.00	5.00	5.00	5.00	5.00	1.25
153	5.00	5.00	5.00	5.00	5.00	1.25
154	5.00	5.00	5.00	5.00	5.00	1.00
155	4.00	4.00	4.00	4.00	4.00	1.67
156	5.00	4.00	4.00	4.00	4.00	1.00
157	5.00	5.00	5.00	5.00	5.00	1.67
158	5.00	5.00	5.00	5.00	5.00	1.00
159	5.00	5.00	5.00	5.00	5.00	.80
160	3.00	4.00	4.00	4.00	5.00	.80
161	5.00	4.00	5.00	5.00	5.00	1.00
162	5.00	5.00	5.00	5.00	5.00	1.25
163	5.00	5.00	5.00	5.00	5.00	.80
164	4.00	5.00	5.00	5.00	5.00	.80
165	5.00	4.00	4.00	4.00	4.00	1.00
166	5.00	4.00	4.00	4.00	4.00	1.00
167	4.00	4.00	4.00	3.00	3.00	2.00
168	4.00	4.00	4.00	4.00	4.00	2.00

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
169	4.00	1.00	4.00	2.00	1.0	4.00	3.00	3.0	4.00
170	4.00	1.00	4.00	2.00	3.0	4.00	3.00	3.0	4.00
171	4.00	1.00	4.00	3.00	1.0	4.00	3.00	4.0	5.00
172	4.00	1.00	4.00	3.00	2.0	1.00	1.00	3.0	5.00
173	4.00	1.00	4.00	3.00	2.0	2.00	1.00	3.0	5.00
174	4.00	1.00	4.00	3.00	1.0	2.00	3.00	3.0	2.00
175	4.00	1.00	4.00	1.00	1.0	1.00	3.00	3.0	3.00
176	4.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
177	4.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
178	4.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
179	4.00	1.00	4.00	3.00	3.0	2.00	3.00	3.0	4.00
180	4.00	1.00	4.00	3.00	1.0	3.00	3.00	2.0	4.00
181	4.00	1.00	4.00	3.00	2.0	2.00	3.00	2.0	4.00
182	4.00	1.00	4.00	3.00	1.0	2.00	3.00	2.0	4.00
183	4.00	1.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
184	4.00	1.00	4.00	3.00	1.0	2.00	7.00	3.0	4.00
185	4.00	1.00	4.00	3.00	1.0	2.00	7.00	4.0	4.00
186	4.00	1.00	4.00	3.00	1.0	2.00	7.00	5.0	4.00
187	4.00	1.00	4.00	3.00	2.0	1.00	7.00	5.0	4.00
188	1.00	2.00	4.00	3.00	1.0	1.00	8.00	2.0	5.00
189	1.00	2.00	4.00	2.00	2.0	1.00	1.00	4.0	1.00
190	1.00	2.00	2.00	3.00	1.0	1.00	3.00	3.0	5.00
191	1.00	2.00	4.00	2.00	2.0	2.00	3.00	5.0	3.00
192	1.00	2.00	2.00	3.00	2.0	1.00	9.00	1.0	3.00
193	1.00	2.00	4.00	3.00	1.0	1.00	3.00	2.0	4.00
194	1.00	2.00	1.00	3.00	1.0	1.00	3.00	2.0	5.00
195	1.00	2.00	3.00	3.00	1.0	1.00	1.00	2.0	5.00
196	1.00	2.00	2.00	3.00	1.0	1.00	3.00	2.0	5.00
197	1.00	2.00	3.00	2.00	1.0	2.00	2.00	7.0	4.00
198	1.00	2.00	2.00	3.00	2.0	2.00	1.00	1.0	3.00
199	1.00	2.00	4.00	3.00	2.0	2.00	9.00	5.0	4.00
200	1.00	2.00	2.00	2.00	3.0	1.00	1.00	2.0	5.00
201	1.00	2.00	5.00	1.00	1.0	3.00	7.00	3.0	5.00
202	1.00	2.00	3.00	3.00	1.0	2.00	4.00	2.0	3.00
203	1.00	2.00	4.00	3.00	1.0	1.00	3.00	4.0	5.00
204	1.00	2.00	3.00	3.00	1.0	2.00	1.00	2.0	3.00
205	1.00	2.00	4.00	2.00	1.0	1.00	2.00	4.0	3.00
206	1.00	2.00	3.00	2.00	1.0	1.00	2.00	4.0	4.00
207	1.00	2.00	2.00	3.00	2.0	2.00	1.00	3.0	4.00
208	1.00	2.00	2.00	3.00	1.0	1.00	6.00	7.0	3.00
209	1.00	2.00	3.00	3.00	2.0	2.00	1.00	3.0	5.00
210	1.00	2.00	2.00	3.00	2.0	2.00	3.00	1.0	4.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
169	4.00	3.00	4.00	4.00	2.00	3.00	4.00
170	4.00	3.00	4.00	4.00	2.00	4.00	4.00
171	5.00	4.00	4.00	4.00	2.00	3.00	3.00
172	5.00	5.00	4.00	2.00	2.00	2.00	4.00
173	5.00	4.00	4.00	4.00	1.00	2.00	1.00
174	2.00	3.00	3.00	3.00	2.00	3.00	4.00
175	2.00	4.00	3.00	1.00	1.00	5.00	3.00
176	4.00	4.00	4.00	1.00	2.00	2.00	1.00
177	2.00	3.00	4.00	1.00	1.00	4.00	4.00
178	4.00	4.00	2.00	4.00	4.00	4.00	3.00
179	3.00	3.00	3.00	3.00	3.00	3.00	3.00
180	4.00	4.00	4.00	4.00	4.00	3.00	3.00
181	4.00	4.00	2.00	4.00	4.00	4.00	4.00
182	4.00	4.00	2.00	5.00	2.00	4.00	4.00
183	4.00	4.00	4.00	4.00	4.00	3.00	3.00
184	4.00	3.00	2.00	2.00	4.00	2.00	2.00
185	4.00	3.00	2.00	2.00	4.00	2.00	2.00
186	4.00	4.00	4.00	3.00	4.00	2.00	4.00
187	4.00	4.00	4.00	4.00	1.00	4.00	4.00
188	4.00	4.00	4.00	4.00	1.00	3.00	5.00
189	5.00	1.00	2.00	5.00	5.00	5.00	3.00
190	5.00	5.00	4.00	5.00	3.00	2.00	4.00
191	3.00	3.00	5.00	3.00	4.00	3.00	3.00
192	4.00	4.00	4.00	1.00	1.00	3.00	3.00
193	3.00	3.00	3.00	3.00	2.00	4.00	3.00
194	4.00	4.00	4.00	2.00	1.00	2.00	4.00
195	4.00	4.00	4.00	4.00	1.00	3.00	4.00
196	5.00	5.00	3.00	3.00	1.00	5.00	5.00
197	3.00	3.00	2.00	4.00	3.00	4.00	3.00
198	3.00	4.00	2.00	4.00	2.00	5.00	3.00
199	4.00	5.00	5.00	2.00	1.00	3.00	2.00
200	5.00	5.00	5.00	2.00	1.00	2.00	3.00
201	4.00	5.00	2.00	2.00	3.00	4.00	4.00
202	4.00	1.00	2.00	4.00	2.00	2.00	3.00
203	4.00	3.00	3.00	4.00	2.00	4.00	2.00
204	3.00	3.00	3.00	3.00	2.00	3.00	2.00
205	3.00	2.00	2.00	3.00	1.00	3.00	2.00
206	3.00	3.00	4.00	3.00	2.00	3.00	2.00
207	3.00	3.00	3.00	4.00	2.00	3.00	2.00
208	2.00	3.00	74.00	3.00	2.00	2.00	6.00
209	4.00	4.00	3.00	3.00	1.00	5.00	2.00
210	4.00	4.00	3.00	3.00	2.00	4.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
169	4.00	3.00	4.00	3.00	3.00	4.00	4.00
170	4.00	4.00	4.00	4.00	4.00	4.00	4.00
171	4.00	2.00	4.00	3.00	3.00	4.00	4.00
172	3.00	3.00	4.00	4.00	3.00	4.00	4.00
173	3.00	3.00	3.00	4.00	4.00	4.00	4.00
174	4.00	3.00	4.00	4.00	4.00	4.00	3.00
175	4.00	1.00	5.00	5.00	6.00	5.00	5.00
176	1.90	4.00	5.00	5.00	6.00	3.00	4.00
177	4.00	4.00	4.00	3.00	4.00	4.00	4.00
178	5.00	1.00	5.00	1.00	3.00	4.00	3.00
179	4.00	3.00	3.00	2.00	2.00	3.00	1.00
180	4.00	2.00	4.00	1.00	1.00	1.00	3.00
181	3.00	4.00	4.00	5.00	6.00	6.00	6.00
182	4.00	3.00	4.00	4.00	4.00	4.00	4.00
183	3.00	3.00	2.00	2.00	2.00	3.00	3.00
184	2.00	4.00	4.00	4.00	4.00	4.00	4.00
185	2.00	4.00	4.00	4.00	4.00	4.00	4.00
186	2.00	4.00	5.00	3.00	4.00	3.00	4.00
187	4.00	4.00	4.00	4.00	4.00	4.00	4.00
188	2.00	4.00	1.00	5.00	3.00	2.00	4.00
189	5.00	1.00	5.00	5.00	5.00	3.00	2.00
190	3.00	2.00	2.00	3.00	4.00	4.00	3.00
191	4.00	2.00	3.00	3.00	3.00	4.00	4.00
192	3.00	2.00	4.00	4.00	3.00	3.00	3.00
193	4.00	4.00	4.00	4.00	3.00	4.00	4.00
194	3.00	4.00	4.00	4.00	3.00	5.00	5.00
195	4.00	4.00	4.00	4.00	4.00	4.00	4.00
196	5.00	5.00	5.00	5.00	5.00	5.00	5.00
197	4.00	2.00	4.00	2.00	4.00	2.00	3.00
198	5.00	3.00	5.00	3.00	5.00	2.00	2.00
199	2.00	4.00	4.00	3.00	4.00	2.00	3.00
200	2.00	5.00	5.00	2.00	5.00	4.00	4.00
201	3.00	3.00	4.00	5.00	4.00	3.00	5.00
202	2.00	4.00	2.00	4.00	3.00	2.00	3.00
203	4.00	2.00	2.00	1.00	2.00	1.00	2.00
204	4.00	2.00	3.00	2.00	3.00	2.00	2.00
205	4.00	4.00	3.00	3.00	4.00	1.00	1.00
206	3.00	3.00	4.00	4.00	3.00	3.00	4.00
207	2.00	1.00	5.00	3.00	2.00	3.00	4.00
208	3.00	2.00	3.00	4.00	5.00	2.00	1.00
209	1.00	2.00	3.00	4.00	5.00	2.00	2.00
210	3.00	4.00	4.00	3.00	4.00	2.00	2.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
169	3.00	4.00	4.00	3.00	4.00	2.00	2.00
170	4.00	4.00	4.00	3.00	4.00	2.00	3.00
171	4.00	4.00	4.00	4.00	3.00	2.00	2.00
172	3.00	4.00	4.00	3.00	2.00	4.00	4.00
173	4.00	4.00	4.00	4.00	2.00	3.00	5.00
174	4.00	4.00	2.00	2.00	4.00	2.00	2.00
175	1.00	1.00	1.00	1.00	5.00	1.00	1.00
176	3.00	5.00	4.00	5.00	2.00	2.00	2.00
177	4.00	4.00	4.00	4.00	4.00	3.00	3.00
178	1.00	4.00	4.00	4.00	4.00	4.00	4.00
179	4.00	4.00	3.00	3.00	3.00	1.00	1.00
180	4.00	5.00	5.00	1.00	1.00	1.00	1.00
181	6.00	6.00	6.00	6.00	6.00	6.00	6.00
182	2.00	4.00	2.00	1.00	2.00	2.00	4.00
183	1.00	1.00	3.00	3.00	3.00	3.00	2.00
184	4.00	4.00	4.00	4.00	2.00	2.00	2.00
185	4.00	4.00	4.00	4.00	2.00	2.00	2.00
186	3.00	4.00	4.00	5.00	3.00	3.00	3.00
187	4.00	4.00	4.00	4.00	2.00	2.00	2.00
188	2.00	3.00	5.00	2.00	4.00	3.00	5.00
189	5.00	2.00	1.00	1.00	1.00	1.00	1.00
190	5.00	4.00	5.00	5.00	2.00	4.00	4.00
191	4.00	4.00	3.00	3.00	2.00	3.00	2.00
192	3.00	3.00	3.00	1.00	3.00	1.00	1.00
193	3.00	4.00	6.00	4.00	2.00	2.00	2.00
194	4.00	4.00	4.00	3.00	3.00	3.00	3.00
195	4.00	4.00	4.00	4.00	3.00	1.00	4.00
196	5.00	5.00	4.00	5.00	1.00	5.00	5.00
197	5.00	4.00	4.00	2.00	2.00	2.00	1.00
198	4.00	5.00	4.00	3.00	2.00	2.00	2.00
199	2.00	4.00	4.00	1.00	2.00	3.00	3.00
200	4.00	5.00	5.00	5.00	2.00	2.00	2.00
201	4.00	5.00	3.00	5.00	4.00	5.00	3.00
202	5.00	3.00	2.00	4.00	3.00	2.00	2.00
203	4.00	4.00	3.00	1.00	4.00	2.00	1.00
204	3.00	4.00	3.00	2.00	2.00	2.00	2.00
205	2.00	2.00	3.00	4.00	4.00	3.00	3.00
206	4.00	5.00	4.00	4.00	3.00	3.00	4.00
207	4.00	4.00	4.00	3.00	5.00	3.00	5.00
208	2.00	3.00	4.00	4.00	5.00	4.00	4.00
209	5.00	4.00	3.00	5.00	2.00	1.00	4.00
210	4.00	4.00	4.00	3.00	2.00	2.00	2.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
169	4.00	3.00	3.00	3.00	3.00	3.00	4.00
170	4.00	4.00	3.00	3.00	4.00	3.00	4.00
171	4.00	4.00	3.00	3.00	3.00	2.00	4.00
172	3.00	2.00	3.00	5.00	3.00	4.00	3.00
173	5.00	5.00	3.00	3.00	3.00	4.00	4.00
174	2.00	2.00	2.00	2.00	2.00	2.00	3.00
175	1.00	1.00	1.00	1.00	1.00	2.00	5.00
176	4.00	2.00	4.00	2.00	3.00	2.00	3.00
177	4.00	4.00	3.00	3.00	3.00	3.00	4.00
178	4.00	4.00	4.00	4.00	4.00	4.00	4.00
179	1.00	1.00	1.00	1.00	3.00	3.00	3.00
180	1.00	1.00	1.00	1.00	3.00	3.00	3.00
181	6.00	6.00	6.00	6.00	6.00	6.00	6.00
182	4.00	4.00	1.00	4.00	4.00	3.00	4.00
183	2.00	2.00	2.00	1.00	1.00	1.00	1.00
184	4.00	4.00	2.00	4.00	4.00	4.00	4.00
185	4.00	4.00	2.00	4.00	4.00	4.00	4.00
186	5.00	5.00	2.00	2.00	4.00	4.00	4.00
187	4.00	4.00	2.00	4.00	4.00	4.00	4.00
188	3.00	2.00	4.00	1.00	5.00	2.00	4.00
189	2.00	5.00	1.00	3.00	3.00	1.00	1.00
190	4.00	4.00	4.00	4.00	4.00	3.00	3.00
191	4.00	2.00	2.00	4.00	4.00	2.00	4.00
192	3.00	3.00	1.00	2.00	2.00	1.00	3.00
193	4.00	2.00	2.00	4.00	4.00	2.00	4.00
194	4.00	4.00	4.00	3.00	3.00	3.00	74.00
195	4.00	4.00	4.00	3.00	3.00	4.00	3.00
196	5.00	4.00	5.00	5.00	5.00	5.00	3.00
197	3.00	2.00	3.00	3.00	3.00	3.00	2.00
198	4.00	3.00	3.00	2.00	3.00	4.00	2.00
199	3.00	3.00	3.00	3.00	3.00	3.00	4.00
200	5.00	5.00	5.00	5.00	5.00	5.00	5.00
201	5.00	5.00	3.00	4.00	3.00	4.00	3.00
202	3.00	5.00	2.00	5.00	2.00	4.00	2.00
203	3.00	2.00	3.00	2.00	2.00	2.00	2.00
204	3.00	3.00	3.00	3.00	2.00	3.00	2.00
205	4.00	4.00	5.00	5.00	4.00	4.00	3.00
206	3.00	5.00	4.00	3.00	4.00	3.00	3.00
207	4.00	3.00	4.00	3.00	5.00	4.00	3.00
208	3.00	5.00	5.00	5.00	5.00	5.00	3.00
209	4.00	5.00	3.00	4.00	5.00	4.00	3.00
210	4.00	4.00	4.00	4.00	4.00	4.00	3.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
169	4.00	3.00	4.00	4.00	4.00	4.00	4.00
170	4.00	4.00	4.00	4.00	3.00	3.00	4.00
171	4.00	3.00	3.00	3.00	2.00	4.00	4.00
172	3.00	3.00	4.00	4.00	3.00	3.00	3.00
173	5.00	4.00	4.00	4.00	5.00	5.00	3.00
174	2.00	3.00	4.00	2.00	4.00	2.00	3.00
175	5.00	3.00	3.00	1.00	5.00	1.00	3.00
176	5.00	2.00	1.00	4.00	2.00	3.00	3.00
177	3.00	3.00	4.00	4.00	4.00	3.00	3.00
178	4.00	4.00	4.00	4.00	4.00	4.00	4.00
179	3.00	1.00	3.00	2.00	2.00	3.00	3.00
180	3.00	3.00	4.00	4.00	4.00	5.00	3.00
181	6.00	6.00	6.00	6.00	6.00	6.00	6.00
182	5.00	5.00	1.00	3.00	3.00	3.00	3.00
183	1.00	1.00	4.00	5.00	5.00	5.00	1.00
184	4.00	4.00	4.00	2.00	2.00	4.00	4.00
185	4.00	4.00	4.00	2.00	2.00	4.00	4.00
186	4.00	3.00	3.00	4.00	3.00	5.00	4.00
187	4.00	4.00	4.00	4.00	4.00	4.00	4.00
188	5.00	2.00	3.00	6.00	5.00	1.00	5.00
189	1.00	1.00	2.00	5.00	5.00	1.00	3.00
190	4.00	4.00	4.00	2.00	4.00	5.00	5.00
191	3.00	2.00	2.00	2.00	2.00	4.00	4.00
192	3.00	1.00	1.00	3.00	2.00	2.00	2.00
193	3.00	2.00	2.00	2.00	2.00	4.00	4.00
194	4.00	4.00	4.00	3.00	3.00	3.00	4.00
195	4.00	4.00	4.00	3.00	5.00	3.00	1.00
196	3.00	4.00	3.00	5.00	4.00	3.00	3.00
197	3.00	3.00	2.00	3.00	4.00	2.00	3.00
198	3.00	2.00	2.00	2.00	4.00	2.00	3.00
199	4.00	4.00	4.00	4.00	3.00	4.00	3.00
200	5.00	5.00	5.00	5.00	5.00	5.00	5.00
201	3.00	3.00	3.00	4.00	3.00	4.00	4.00
202	4.00	2.00	4.00	1.00	4.00	2.00	2.00
203	3.00	2.00	2.00	3.00	4.00	2.00	2.00
204	3.00	2.00	2.00	2.00	3.00	2.00	3.00
205	3.00	3.00	3.00	4.00	2.00	3.00	3.00
206	4.00	4.00	3.00	4.00	5.00	3.00	3.00
207	3.00	3.00	4.00	5.00	3.00	3.00	4.00
208	3.00	3.00	4.00	2.00	3.00	4.00	3.00
209	3.00	3.00	3.00	2.00	3.00	3.00	2.00
210	4.00	3.00	3.00	4.00	3.00	3.00	4.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
169	4.00	4.00	3.00	3.00	4.00	4.00	4.00
170	4.00	4.00	3.00	3.00	4.00	4.00	4.00
171	4.00	4.00	4.00	4.00	4.00	2.00	3.00
172	3.00	3.00	4.00	3.00	3.00	3.00	2.00
173	5.00	5.00	5.00	5.00	5.00	5.00	5.00
174	4.00	2.00	2.00	3.00	1.00	2.00	3.00
175	1.00	1.00	3.00	5.00	5.00	3.00	5.00
176	4.00	4.00	3.00	3.00	2.00	2.00	3.00
177	3.00	3.00	3.00	4.00	4.00	4.00	4.00
178	4.00	4.00	4.00	4.00	4.00	4.00	4.00
179	2.00	3.00	2.00	3.00	3.00	2.00	3.00
180	3.00	3.00	3.00	4.00	4.00	4.00	2.00
181	6.00	6.00	6.00	6.00	6.00	6.00	6.00
182	5.00	5.00	5.00	5.00	5.00	5.00	5.00
183	1.00	1.00	2.00	2.00	2.00	3.00	3.00
184	4.00	4.00	4.00	4.00	4.00	2.00	4.00
185	4.00	4.00	4.00	4.00	4.00	2.00	4.00
186	4.00	4.00	5.00	5.00	5.00	3.00	4.00
187	4.00	4.00	4.00	4.00	2.00	4.00	4.00
188	1.00	6.00	4.00	2.00	3.00	5.00	1.00
189	3.00	1.00	3.00	5.00	1.00	1.00	3.00
190	5.00	5.00	5.00	5.00	5.00	5.00	5.00
191	4.00	2.00	2.00	4.00	4.00	4.00	4.00
192	2.00	2.00	1.00	1.00	1.00	1.00	1.00
193	4.00	2.00	2.00	4.00	4.00	2.00	4.00
194	4.00	3.00	4.00	4.00	4.00	3.00	4.00
195	4.00	4.00	4.00	3.00	5.00	3.00	3.00
196	4.00	5.00	5.00	5.00	5.00	5.00	4.00
197	4.00	3.00	3.00	4.00	3.00	3.00	3.00
198	4.00	3.00	2.00	3.00	3.00	2.00	2.00
199	3.00	4.00	1.00	3.00	3.00	4.00	4.00
200	5.00	5.00	5.00	5.00	5.00	5.00	5.00
201	2.00	4.00	5.00	4.00	4.00	4.00	5.00
202	4.00	2.00	4.00	1.00	4.00	2.00	4.00
203	3.00	3.00	3.00	3.00	3.00	3.00	3.00
204	4.00	2.00	2.00	4.00	3.00	3.00	3.00
205	3.00	4.00	4.00	4.00	4.00	3.00	4.00
206	4.00	5.00	4.00	3.00	5.00	3.00	4.00
207	3.00	3.00	4.00	5.00	5.00	3.00	3.00
208	4.00	3.00	4.00	4.00	4.00	4.00	3.00
209	3.00	4.00	5.00	5.00	5.00	3.00	2.00
210	4.00	4.00	3.00	4.00	4.00	3.00	3.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
169	4.00	4.00	3.00	3.00	4.00	4.00	4.00
170	4.00	4.00	4.00	3.00	4.00	4.00	4.00
171	4.00	4.00	4.00	4.00	4.00	4.00	4.00
172	4.00	4.00	4.00	4.00	4.00	4.00	3.00
173	4.00	4.00	3.00	2.00	4.00	4.00	5.00
174	3.00	3.00	3.00	4.00	2.00	3.00	3.00
175	5.00	5.00	4.00	1.00	1.00	1.00	1.00
176	3.00	3.00	2.00	3.00	4.00	4.00	2.00
177	4.00	4.00	4.00	3.00	4.00	4.00	4.00
178	4.00	4.00	4.00	4.00	4.00	4.00	4.00
179	3.00	3.00	3.00	2.00	3.00	3.00	2.00
180	2.00	2.00	1.00	1.00	2.00	2.00	5.00
181	6.00	6.00	6.00	6.00	6.00	6.00	6.00
182	5.00	5.00	5.00	5.00	5.00	5.00	5.00
183	4.00	4.00	5.00	5.00	5.00	5.00	5.00
184	4.00	4.00	4.00	4.00	4.00	4.00	4.00
185	4.00	4.00	4.00	4.00	4.00	4.00	4.00
186	4.00	3.00	4.00	4.00	3.00	3.00	3.00
187	4.00	4.00	4.00	4.00	4.00	4.00	4.00
188	3.00	4.00	2.00	5.00	4.00	6.00	1.00
189	3.00	3.00	1.00	5.00	2.00	1.00	1.00
190	5.00	5.00	5.00	5.00	5.00	5.00	5.00
191	3.00	3.00	2.00	5.00	5.00	5.00	5.00
192	2.00	2.00	2.00	2.00	3.00	2.00	2.00
193	4.00	3.00	3.00	2.00	2.00	2.00	2.00
194	4.00	4.00	4.00	3.00	4.00	4.00	4.00
195	4.00	4.00	4.00	4.00	3.00	3.00	3.00
196	4.00	4.00	3.00	3.00	4.00	4.00	4.00
197	3.00	3.00	2.00	2.00	3.00	3.00	4.00
198	3.00	2.00	2.00	3.00	3.00	3.00	4.00
199	4.00	4.00	3.00	2.00	4.00	5.00	5.00
200	5.00	5.00	5.00	2.00	5.00	5.00	5.00
201	3.00	3.00	4.00	3.00	3.00	4.00	4.00
202	3.00	5.00	3.00	5.00	3.00	4.00	3.00
203	2.00	3.00	2.00	2.00	2.00	2.00	3.00
204	2.00	2.00	2.00	2.00	3.00	3.00	3.00
205	3.00	2.00	3.00	5.00	5.00	4.00	2.00
206	5.00	4.00	3.00	4.00	5.00	3.00	4.00
207	4.00	3.00	3.00	5.00	4.00	4.00	4.00
208	3.00	3.00	5.00	5.00	4.00	3.00	2.00
209	3.00	6.00	3.00	2.00	3.00	2.00	4.00
210	4.00	3.00	2.00	2.00	4.00	4.00	4.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
169	4.00	4.00	4.00	4.00	4.00	1.00
170	4.00	4.00	4.00	4.00	4.00	1.33
171	4.00	4.00	3.00	4.00	4.00	1.00
172	2.00	3.00	4.00	3.00	3.00	.67
173	5.00	5.00	5.00	5.00	5.00	.67
174	3.00	3.00	3.00	2.00	3.00	1.50
175	3.00	3.00	3.00	1.00	1.00	5.00
176	4.00	4.00	4.00	3.00	3.00	.50
177	4.00	4.00	4.00	4.00	4.00	1.33
178	3.00	4.00	4.00	4.00	4.00	1.00
179	3.00	3.00	3.00	2.00	2.00	3.00
180	5.00	5.00	5.00	1.00	1.00	3.00
181	6.00	6.00	6.00	6.00	6.00	.67
182	5.00	5.00	5.00	5.00	5.00	4.00
183	1.00	1.00	1.00	1.00	5.00	1.50
184	4.00	4.00	4.00	4.00	2.00	1.00
185	4.00	4.00	4.00	4.00	2.00	1.00
186	4.00	4.00	4.00	3.00	3.00	1.00
187	4.00	4.00	4.00	4.00	2.00	2.00
188	2.00	3.00	4.00	2.00	3.00	.75
189	3.00	3.00	1.00	3.00	1.00	5.00
190	5.00	5.00	5.00	5.00	5.00	.50
191	5.00	5.00	5.00	5.00	5.00	1.50
192	1.00	1.00	1.00	1.00	1.00	3.00
193	5.00	5.00	2.00	2.00	2.00	2.00
194	4.00	4.00	4.00	4.00	4.00	.50
195	4.00	4.00	4.00	4.00	4.00	.75
196	5.00	4.00	4.00	4.00	4.00	1.00
197	3.00	3.00	3.00	3.00	4.00	1.33
198	3.00	3.00	2.00	3.00	3.00	1.67
199	4.00	4.00	4.00	4.00	3.00	1.00
200	5.00	5.00	5.00	5.00	5.00	.40
201	5.00	4.00	4.00	5.00	3.00	1.33
202	1.00	3.00	4.00	2.00	4.00	1.00
203	3.00	3.00	2.00	3.00	3.00	1.33
204	2.00	3.00	2.00	2.00	3.00	1.00
205	5.00	4.00	4.00	5.00	4.00	.60
206	4.00	4.00	5.00	5.00	3.00	.75
207	4.00	5.00	4.00	3.00	3.00	.75
208	5.00	5.00	4.00	4.00	4.00	.40
209	4.00	4.00	4.00	5.00	5.00	1.67
210	4.00	4.00	4.00	4.00	4.00	1.00

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
211	1.00	2.00	4.00	2.00	1.0	1.00	7.00	3.0	5.00
212	1.00	2.00	4.00	2.00	1.0	2.00	1.00	3.0	5.00
213	1.00	2.00	4.00	3.00	2.0	2.00	1.00	3.0	4.00
214	1.00	2.00	1.00	3.00	1.0	3.00	2.00	1.0	4.00
215	1.00	2.00	4.00	4.00	3.0	1.00	3.00	3.0	5.00
216	1.00	2.00	4.00	3.00	1.0	1.00	3.00	2.0	5.00
217	1.00	2.00	4.00	2.00	2.0	1.00	1.00	3.0	5.00
218	1.00	2.00	4.00	2.00	1.0	1.00	2.00	3.0	4.00
219	1.00	2.00	2.00	3.00	2.0	2.00	3.00	2.0	3.00
220	1.00	2.00	3.00	2.00	1.0	1.00	8.00	3.0	4.00
221	1.00	2.00	1.00	3.00	2.0	2.00	2.00	7.0	4.00
222	1.00	2.00	3.00	3.00	1.0	1.00	2.00	7.0	5.00
223	1.00	2.00	3.00	3.00	1.0	1.00	3.00	2.0	5.00
224	1.00	2.00	2.00	3.00	2.0	2.00	8.00	1.0	4.00
225	1.00	2.00	1.00	3.00	2.0	2.00	1.00	1.0	1.00
226	1.00	2.00	4.00	3.00	1.0	1.00	3.00	3.0	4.00
227	1.00	2.00	4.00	3.00	1.0	2.00	8.00	3.0	4.00
228	1.00	2.00	4.00	3.00	2.0	2.00	8.00	3.0	3.00
229	1.00	2.00	4.00	3.00	2.0	2.00	8.00	4.0	4.00
230	1.00	2.00	2.00	4.00	1.0	4.00	3.00	3.0	4.00
231	1.00	2.00	4.00	3.00	2.0	1.00	3.00	2.0	5.00
232	1.00	2.00	1.00	3.00	2.0	2.00	3.00	3.0	3.00
233	1.00	2.00	4.00	2.00	1.0	2.00	3.00	3.0	5.00
234	1.00	2.00	4.00	3.00	1.0	1.00	1.00	3.0	5.00
235	1.00	2.00	2.00	3.00	1.0	2.00	3.00	1.0	4.00
236	1.00	2.00	2.00	4.00	2.0	4.00	3.00	3.0	2.00
237	1.00	2.00	2.00	3.00	1.0	2.00	3.00	7.0	4.00
238	1.00	2.00	2.00	3.00	2.0	2.00	10.0	7.0	4.00
239	1.00	2.00	3.00	3.00	2.0	2.00	1.00	3.0	5.00
240	1.00	2.00	3.00	3.00	1.0	2.00	3.00	2.0	5.00
241	1.00	2.00	2.00	3.00	1.0	2.00	3.00	3.0	3.00
242	1.00	2.00	3.00	3.00	1.0	2.00	3.00	2.0	4.00
243	1.00	2.00	2.00	3.00	2.0	1.00	3.00	2.0	5.00
244	1.00	2.00	2.00	4.00	1.0	2.00	10.0	7.0	5.00
245	1.00	2.00	5.00	3.00	1.0	2.00	3.00	2.0	5.00
246	1.00	2.00	4.00	3.00	2.0	1.00	3.00	2.0	5.00
247	1.00	2.00	4.00	2.00	2.0	1.00	3.00	4.0	4.00
248	1.00	2.00	2.00	3.00	2.0	2.00	3.00	1.0	5.00
249	1.00	2.00	5.00	4.00	3.0	4.00	10.0	7.0	5.00
250	1.00	2.00	5.00	4.00	3.0	4.00	10.0	7.0	5.00
251	1.00	2.00	4.00	3.00	2.0	1.00	8.00	3.0	5.00
252	1.00	2.00	2.00	3.00	1.0	1.00	3.00	2.0	4.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
211	4.00	4.00	5.00	2.00	1.00	2.00	3.00
212	5.00	5.00	4.00	4.00	1.00	4.00	4.00
213	4.00	4.00	4.00	3.00	2.00	2.00	3.00
214	3.00	5.00	4.00	3.00	2.00	4.00	4.00
215	5.00	5.00	4.00	1.00	1.00	5.00	5.00
216	5.00	5.00	4.00	2.00	1.00	5.00	5.00
217	5.00	4.00	3.00	3.00	2.00	3.00	3.00
218	3.00	3.00	2.00	3.00	2.00	4.00	3.00
219	3.00	4.00	4.00	4.00	2.00	4.00	3.00
220	3.00	4.00	4.00	3.00	4.00	3.00	4.00
221	4.00	5.00	4.00	3.00	1.00	2.00	4.00
222	5.00	5.00	3.00	4.00	2.00	2.00	4.00
223	2.00	3.00	4.00	2.00	1.00	4.00	4.00
224	4.00	4.00	4.00	3.00	2.00	2.00	3.00
225	1.00	1.00	4.00	3.00	1.00	2.00	4.00
226	4.00	3.00	4.00	4.00	2.00	2.00	3.00
227	1.00	3.00	6.00	1.00	5.00	3.00	5.00
228	3.00	3.00	3.00	3.00	3.00	3.00	3.00
229	4.00	5.00	4.00	4.00	2.00	3.00	4.00
230	4.00	4.00	4.00	4.00	4.00	4.00	4.00
231	5.00	5.00	5.00	1.00	1.00	2.00	4.00
232	4.00	5.00	5.00	3.00	6.00	5.00	4.00
233	4.00	4.00	4.00	4.00	1.00	5.00	5.00
234	4.00	4.00	4.00	3.00	2.00	3.00	5.00
235	4.00	4.00	4.00	2.00	2.00	4.00	4.00
236	3.00	4.00	2.00	4.00	3.00	4.00	5.00
237	4.00	5.00	2.00	4.00	4.00	4.00	3.00
238	4.00	4.00	4.00	2.00	2.00	5.00	4.00
239	5.00	5.00	5.00	1.00	1.00	5.00	5.00
240	5.00	5.00	5.00	1.00	1.00	3.00	3.00
241	3.00	3.00	2.00	1.00	3.00	3.00	3.00
242	5.00	4.00	4.00	2.00	1.00	5.00	5.00
243	5.00	5.00	5.00	1.00	1.00	5.00	5.00
244	5.00	5.00	5.00	5.00	1.00	3.00	4.00
245	4.00	5.00	5.00	3.00	4.00	4.00	4.00
246	5.00	4.00	4.00	2.00	1.00	4.00	4.00
247	5.00	5.00	5.00	2.00	1.00	1.00	4.00
248	4.00	5.00	5.00	3.00	4.00	4.00	4.00
249	5.00	5.00	5.00	3.00	4.00	4.00	5.00
250	5.00	5.00	5.00	3.00	4.00	4.00	5.00
251	5.00	5.00	3.00	2.00	1.00	4.00	4.00
252	4.00	4.00	4.00	2.00	1.00	3.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
211	4.00	4.00	4.00	4.00	4.00	3.00	4.00
212	4.00	4.00	4.00	4.00	4.00	3.00	4.00
213	3.00	4.00	4.00	3.00	3.00	3.00	3.00
214	2.00	4.00	3.00	4.00	5.00	3.00	4.00
215	5.00	5.00	5.00	5.00	5.00	5.00	5.00
216	5.00	5.00	5.00	3.00	2.00	5.00	5.00
217	3.00	3.00	3.00	3.00	3.00	3.00	3.00
218	4.00	2.00	3.00	2.00	3.00	2.00	2.00
219	4.00	5.00	4.00	3.00	4.00	5.00	4.00
220	5.00	4.00	5.00	3.00	4.00	4.00	4.00
221	3.00	4.00	3.00	3.00	4.00	4.00	4.00
222	2.00	4.00	2.00	4.00	2.00	4.00	3.00
223	4.00	3.00	4.00	3.00	4.00	4.00	4.00
224	2.00	4.00	3.00	3.00	4.00	4.00	4.00
225	2.00	3.00	3.00	4.00	4.00	5.00	3.00
226	4.00	4.00	4.00	4.00	3.00	4.00	4.00
227	2.00	5.00	3.00	2.00	4.00	3.00	4.00
228	3.00	3.00	3.00	3.00	3.00	3.00	3.00
229	4.00	4.00	4.00	4.00	5.00	4.00	4.00
230	3.00	4.00	4.00	4.00	3.00	4.00	4.00
231	4.00	4.00	4.00	5.00	5.00	5.00	5.00
232	5.00	5.00	5.00	3.00	2.00	5.00	4.00
233	5.00	5.00	5.00	4.00	4.00	5.00	5.00
234	5.00	5.00	5.00	4.00	4.00	4.00	4.00
235	4.00	5.00	5.00	3.00	4.00	4.00	4.00
236	3.00	2.00	4.00	3.00	4.00	4.00	2.00
237	4.00	3.00	3.00	3.00	3.00	3.00	3.00
238	5.00	4.00	4.00	4.00	5.00	5.00	5.00
239	5.00	5.00	5.00	5.00	5.00	5.00	5.00
240	4.00	4.00	4.00	4.00	4.00	4.00	4.00
241	3.00	4.00	4.00	4.00	4.00	5.00	4.00
242	4.00	5.00	5.00	4.00	4.00	5.00	5.00
243	5.00	5.00	5.00	5.00	4.00	4.00	5.00
244	5.00	4.00	4.00	4.00	4.00	4.00	4.00
245	4.00	5.00	2.00	3.00	4.00	4.00	4.00
246	5.00	5.00	4.00	3.00	5.00	5.00	5.00
247	4.00	3.00	3.00	3.00	4.00	5.00	5.00
248	4.00	5.00	5.00	2.00	3.00	4.00	4.00
249	5.00	5.00	5.00	5.00	4.00	3.00	3.00
250	5.00	5.00	5.00	5.00	4.00	3.00	3.00
251	4.00	4.00	4.00	4.00	5.00	5.00	5.00
252	3.00	4.00	4.00	5.00	5.00	5.00	5.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
211	4.00	4.00	5.00	4.00	4.00	4.00	3.00
212	3.00	4.00	4.00	2.00	3.00	2.00	2.00
213	3.00	4.00	4.00	4.00	3.00	3.00	2.00
214	3.00	4.00	3.00	5.00	2.00	3.00	2.00
215	5.00	5.00	5.00	3.00	3.00	5.00	3.00
216	4.00	4.00	4.00	4.00	2.00	2.00	1.00
217	3.00	3.00	4.00	4.00	3.00	2.00	1.00
218	3.00	4.00	3.00	2.00	3.00	2.00	2.00
219	4.00	5.00	4.00	4.00	3.00	4.00	5.00
220	5.00	3.00	4.00	4.00	4.00	5.00	4.00
221	4.00	3.00	4.00	4.00	4.00	3.00	3.00
222	2.00	5.00	1.00	5.00	5.00	4.00	5.00
223	5.00	5.00	4.00	3.00	2.00	5.00	5.00
224	2.00	4.00	4.00	5.00	3.00	2.00	2.00
225	3.00	2.00	3.00	4.00	3.00	2.00	2.00
226	4.00	3.00	4.00	4.00	3.00	3.00	4.00
227	5.00	1.00	3.00	5.00	2.00	3.00	5.00
228	3.00	3.00	4.00	3.00	3.00	2.00	2.00
229	4.00	4.00	4.00	2.00	4.00	3.00	3.00
230	3.00	4.00	4.00	4.00	4.00	1.00	2.00
231	5.00	5.00	5.00	5.00	1.00	1.00	3.00
232	5.00	3.00	5.00	3.00	4.00	1.00	2.00
233	4.00	5.00	5.00	3.00	4.00	2.00	2.00
234	3.00	5.00	4.00	3.00	3.00	3.00	3.00
235	3.00	4.00	4.00	3.00	2.00	4.00	4.00
236	4.00	3.00	2.00	2.00	4.00	3.00	5.00
237	3.00	3.00	3.00	3.00	3.00	3.00	4.00
238	5.00	4.00	4.00	4.00	4.00	4.00	4.00
239	5.00	5.00	5.00	5.00	5.00	5.00	4.00
240	4.00	4.00	4.00	3.00	3.00	3.00	4.00
241	4.00	4.00	4.00	4.00	4.00	4.00	3.00
242	5.00	5.00	5.00	5.00	5.00	5.00	5.00
243	5.00	5.00	5.00	5.00	5.00	5.00	4.00
244	5.00	5.00	5.00	5.00	5.00	5.00	3.00
245	4.00	4.00	4.00	4.00	1.00	2.00	2.00
246	5.00	3.00	4.00	5.00	1.00	3.00	3.00
247	4.00	4.00	5.00	5.00	3.00	3.00	3.00
248	4.00	4.00	4.00	4.00	1.00	2.00	2.00
249	3.00	3.00	4.00	4.00	3.00	3.00	4.00
250	3.00	3.00	4.00	4.00	3.00	3.00	4.00
251	2.00	4.00	4.00	3.00	2.00	2.00	2.00
252	4.00	4.00	5.00	4.00	4.00	5.00	5.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
211	4.00	4.00	4.00	3.00	4.00	5.00	4.00
212	3.00	2.00	3.00	3.00	3.00	3.00	4.00
213	4.00	4.00	4.00	3.00	3.00	3.00	3.00
214	4.00	2.00	3.00	5.00	3.00	4.00	3.00
215	3.00	3.00	3.00	3.00	3.00	3.00	3.00
216	5.00	2.00	4.00	3.00	4.00	4.00	5.00
217	4.00	4.00	4.00	4.00	4.00	4.00	3.00
218	3.00	2.00	3.00	3.00	3.00	3.00	2.00
219	4.00	3.00	6.00	4.00	3.00	4.00	4.00
220	5.00	5.00	4.00	5.00	4.00	4.00	5.00
221	4.00	4.00	4.00	5.00	4.00	4.00	4.00
222	5.00	4.00	5.00	3.00	5.00	3.00	5.00
223	5.00	5.00	2.00	2.00	2.00	2.00	3.00
224	4.00	4.00	4.00	3.00	4.00	4.00	3.00
225	4.00	4.00	4.00	4.00	3.00	4.00	3.00
226	3.00	4.00	4.00	4.00	4.00	4.00	3.00
227	3.00	2.00	2.00	4.00	2.00	3.00	2.00
228	4.00	4.00	6.00	3.00	3.00	3.00	4.00
229	5.00	4.00	4.00	4.00	4.00	4.00	3.00
230	4.00	4.00	4.00	4.00	3.00	4.00	3.00
231	5.00	4.00	5.00	5.00	5.00	5.00	5.00
232	4.00	5.00	3.00	4.00	3.00	3.00	3.00
233	4.00	3.00	3.00	3.00	3.00	3.00	4.00
234	5.00	4.00	4.00	3.00	3.00	3.00	4.00
235	5.00	5.00	5.00	4.00	3.00	3.00	4.00
236	3.00	4.00	3.00	2.00	3.00	3.00	4.00
237	4.00	4.00	4.00	4.00	4.00	3.00	4.00
238	4.00	4.00	4.00	4.00	4.00	4.00	4.00
239	5.00	4.00	4.00	4.00	4.00	4.00	4.00
240	4.00	4.00	4.00	4.00	4.00	4.00	4.00
241	3.00	4.00	3.00	4.00	4.00	4.00	4.00
242	5.00	5.00	5.00	5.00	4.00	4.00	4.00
243	4.00	4.00	4.00	4.00	3.00	4.00	4.00
244	3.00	4.00	5.00	5.00	5.00	5.00	5.00
245	5.00	5.00	5.00	5.00	4.00	3.00	4.00
246	4.00	4.00	1.00	5.00	5.00	5.00	5.00
247	5.00	3.00	5.00	5.00	4.00	4.00	4.00
248	5.00	5.00	5.00	5.00	5.00	4.00	3.00
249	4.00	3.00	3.00	4.00	2.00	4.00	5.00
250	4.00	3.00	3.00	4.00	2.00	4.00	5.00
251	3.00	3.00	4.00	4.00	3.00	3.00	5.00
252	5.00	5.00	5.00	5.00	4.00	4.00	5.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
211	5.00	3.00	3.00	4.00	4.00	4.00	3.00
212	4.00	3.00	3.00	3.00	4.00	4.00	3.00
213	3.00	3.00	3.00	5.00	3.00	4.00	4.00
214	4.00	2.00	2.00	5.00	3.00	3.00	2.00
215	3.00	3.00	3.00	2.00	3.00	3.00	3.00
216	5.00	3.00	2.00	3.00	3.00	4.00	4.00
217	4.00	3.00	3.00	3.00	3.00	3.00	4.00
218	3.00	2.00	2.00	2.00	3.00	2.00	3.00
219	4.00	5.00	4.00	4.00	3.00	3.00	4.00
220	5.00	5.00	4.00	4.00	4.00	4.00	5.00
221	3.00	4.00	3.00	3.00	3.00	3.00	4.00
222	3.00	5.00	4.00	5.00	4.00	4.00	3.00
223	3.00	3.00	3.00	5.00	3.00	2.00	5.00
224	4.00	4.00	4.00	3.00	3.00	4.00	4.00
225	4.00	3.00	2.00	2.00	3.00	3.00	3.00
226	4.00	3.00	4.00	4.00	4.00	3.00	4.00
227	3.00	3.00	3.00	4.00	2.00	4.00	4.00
228	4.00	4.00	3.00	3.00	3.00	3.00	4.00
229	3.00	4.00	4.00	3.00	3.00	4.00	4.00
230	4.00	4.00	4.00	4.00	4.00	3.00	4.00
231	5.00	4.00	4.00	4.00	3.00	4.00	5.00
232	2.00	3.00	3.00	4.00	4.00	4.00	3.00
233	4.00	4.00	3.00	6.00	2.00	3.00	4.00
234	4.00	4.00	3.00	4.00	3.00	4.00	4.00
235	3.00	4.00	3.00	4.00	3.00	3.00	4.00
236	3.00	4.00	4.00	4.00	3.00	4.00	4.00
237	4.00	4.00	4.00	4.00	4.00	4.00	4.00
238	4.00	4.00	4.00	4.00	4.00	4.00	4.00
239	4.00	4.00	4.00	4.00	4.00	4.00	4.00
240	4.00	4.00	4.00	4.00	4.00	4.00	5.00
241	4.00	4.00	4.00	3.00	4.00	5.00	3.00
242	5.00	4.00	4.00	4.00	5.00	4.00	5.00
243	3.00	4.00	4.00	3.00	3.00	3.00	4.00
244	5.00	5.00	5.00	5.00	5.00	5.00	5.00
245	4.00	4.00	4.00	3.00	3.00	4.00	5.00
246	5.00	3.00	3.00	5.00	3.00	2.00	5.00
247	74.00	4.00	4.00	4.00	4.00	4.00	4.00
248	4.00	4.00	4.00	4.00	3.00	4.00	5.00
249	5.00	4.00	4.00	5.00	5.00	4.00	5.00
250	5.00	4.00	4.00	5.00	5.00	4.00	5.00
251	5.00	2.00	3.00	3.00	3.00	3.00	4.00
252	4.00	4.00	4.00	4.00	4.00	4.00	5.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
211	3.00	4.00	4.00	4.00	4.00	5.00	4.00
212	3.00	3.00	3.00	4.00	4.00	3.00	4.00
213	4.00	4.00	4.00	4.00	4.00	3.00	3.00
214	3.00	3.00	2.00	3.00	3.00	4.00	3.00
215	3.00	3.00	3.00	4.00	4.00	3.00	3.00
216	4.00	4.00	4.00	4.00	4.00	4.00	4.00
217	3.00	3.00	3.00	4.00	6.00	6.00	4.00
218	4.00	3.00	2.00	4.00	3.00	2.00	3.00
219	3.00	4.00	3.00	4.00	4.00	4.00	4.00
220	4.00	4.00	4.00	4.00	4.00	4.00	5.00
221	4.00	3.00	4.00	4.00	4.00	3.00	4.00
222	5.00	4.00	3.00	5.00	3.00	5.00	3.00
223	5.00	3.00	3.00	5.00	5.00	5.00	5.00
224	4.00	4.00	5.00	5.00	5.00	4.00	3.00
225	3.00	3.00	4.00	4.00	4.00	3.00	4.00
226	3.00	4.00	4.00	4.00	3.00	4.00	3.00
227	3.00	3.00	4.00	1.00	4.00	5.00	4.00
228	2.00	4.00	4.00	4.00	6.00	3.00	4.00
229	4.00	4.00	4.00	5.00	5.00	5.00	4.00
230	4.00	4.00	4.00	4.00	4.00	4.00	4.00
231	5.00	5.00	5.00	3.00	5.00	5.00	5.00
232	4.00	2.00	3.00	4.00	4.00	3.00	5.00
233	3.00	3.00	4.00	5.00	5.00	5.00	4.00
234	4.00	4.00	5.00	5.00	5.00	5.00	5.00
235	4.00	4.00	4.00	4.00	4.00	4.00	4.00
236	3.00	3.00	2.00	4.00	3.00	4.00	4.00
237	4.00	4.00	4.00	4.00	4.00	4.00	4.00
238	4.00	4.00	5.00	4.00	4.00	4.00	5.00
239	4.00	4.00	4.00	4.00	4.00	4.00	4.00
240	4.00	5.00	4.00	5.00	5.00	5.00	5.00
241	4.00	4.00	4.00	3.00	3.00	3.00	4.00
242	5.00	5.00	5.00	5.00	5.00	5.00	5.00
243	3.00	3.00	4.00	4.00	3.00	3.00	4.00
244	5.00	5.00	5.00	5.00	5.00	5.00	5.00
245	5.00	5.00	5.00	4.00	4.00	4.00	5.00
246	5.00	5.00	5.00	5.00	5.00	5.00	4.00
247	4.00	4.00	4.00	4.00	4.00	4.00	4.00
248	5.00	5.00	5.00	4.00	4.00	4.00	5.00
249	5.00	5.00	5.00	5.00	5.00	4.00	4.00
250	5.00	5.00	5.00	5.00	5.00	5.00	4.00
251	4.00	4.00	3.00	5.00	4.00	3.00	5.00
252	5.00	5.00	5.00	5.00	5.00	5.00	5.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
211	3.00	4.00	5.00	4.00	4.00	4.00	4.00
212	3.00	3.00	3.00	2.00	3.00	3.00	3.00
213	3.00	3.00	3.00	1.00	2.00	3.00	3.00
214	3.00	2.00	3.00	2.00	3.00	2.00	4.00
215	3.00	3.00	5.00	5.00	5.00	5.00	5.00
216	4.00	4.00	2.00	2.00	4.00	2.00	4.00
217	4.00	3.00	3.00	1.00	3.00	3.00	3.00
218	2.00	3.00	2.00	2.00	3.00	3.00	3.00
219	3.00	4.00	4.00	3.00	4.00	3.00	4.00
220	5.00	3.00	4.00	5.00	5.00	4.00	4.00
221	4.00	4.00	4.00	4.00	4.00	3.00	4.00
222	4.00	3.00	5.00	4.00	5.00	5.00	5.00
223	5.00	3.00	3.00	3.00	5.00	5.00	5.00
224	4.00	4.00	3.00	4.00	4.00	4.00	4.00
225	4.00	4.00	4.00	4.00	3.00	4.00	3.00
226	4.00	3.00	4.00	2.00	4.00	3.00	3.00
227	2.00	3.00	3.00	4.00	3.00	4.00	3.00
228	3.00	3.00	4.00	2.00	4.00	4.00	4.00
229	4.00	4.00	4.00	1.00	4.00	4.00	4.00
230	4.00	4.00	4.00	4.00	4.00	4.00	4.00
231	4.00	3.00	4.00	1.00	5.00	5.00	5.00
232	5.00	2.00	3.00	4.00	4.00	4.00	3.00
233	4.00	4.00	3.00	3.00	4.00	4.00	4.00
234	5.00	5.00	4.00	3.00	4.00	4.00	4.00
235	4.00	3.00	4.00	3.00	4.00	4.00	4.00
236	3.00	4.00	3.00	4.00	3.00	4.00	3.00
237	4.00	4.00	4.00	4.00	5.00	5.00	4.00
238	4.00	5.00	4.00	4.00	4.00	4.00	4.00
239	4.00	4.00	4.00	4.00	5.00	4.00	5.00
240	5.00	5.00	5.00	5.00	5.00	5.00	5.00
241	3.00	4.00	3.00	4.00	4.00	4.00	4.00
242	5.00	5.00	5.00	5.00	5.00	5.00	5.00
243	4.00	4.00	4.00	4.00	4.00	4.00	4.00
244	5.00	5.00	5.00	5.00	5.00	5.00	5.00
245	5.00	5.00	5.00	4.00	4.00	5.00	5.00
246	4.00	4.00	4.00	4.00	5.00	4.00	5.00
247	4.00	4.00	4.00	1.00	4.00	4.00	4.00
248	5.00	5.00	5.00	4.00	4.00	5.00	5.00
249	5.00	4.00	3.00	5.00	5.00	4.00	4.00
250	4.00	5.00	6.00	5.00	5.00	4.00	4.00
251	4.00	4.00	3.00	3.00	4.00	4.00	4.00
252	4.00	5.00	4.00	4.00	5.00	5.00	5.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
211	4.00	5.00	4.00	4.00	5.00	.50
212	3.00	3.00	3.00	4.00	3.00	1.33
213	4.00	4.00	4.00	5.00	3.00	.50
214	4.00	2.00	4.00	3.00	3.00	1.33
215	3.00	3.00	3.00	3.00	3.00	1.67
216	5.00	5.00	5.00	5.00	5.00	1.25
217	4.00	4.00	4.00	5.00	3.00	.75
218	2.00	3.00	2.00	3.00	3.00	1.33
219	5.00	4.00	4.00	5.00	4.00	.67
220	4.00	5.00	5.00	5.00	5.00	.75
221	3.00	4.00	4.00	4.00	5.00	.50
222	5.00	5.00	5.00	1.00	1.00	.40
223	5.00	5.00	5.00	5.00	5.00	2.00
224	4.00	4.00	4.00	4.00	4.00	.50
225	4.00	3.00	4.00	4.00	4.00	.50
226	4.00	4.00	3.00	3.00	4.00	.50
227	5.00	3.00	2.00	4.00	1.00	1.50
228	4.00	4.00	4.00	4.00	3.00	.50
229	4.00	4.00	5.00	4.00	4.00	.75
230	4.00	4.00	4.00	4.00	4.00	1.00
231	5.00	5.00	5.00	5.00	4.00	.40
232	5.00	5.00	5.00	4.00	5.00	1.67
233	5.00	5.00	5.00	5.00	4.00	1.67
234	4.00	4.00	5.00	5.00	4.00	.75
235	4.00	4.00	4.00	5.00	5.00	.80
236	4.00	3.00	4.00	3.00	4.00	1.33
237	5.00	5.00	5.00	5.00	5.00	1.00
238	5.00	5.00	5.00	5.00	5.00	1.25
239	4.00	4.00	5.00	5.00	4.00	1.25
240	4.00	4.00	4.00	4.00	4.00	.75
241	4.00	3.00	3.00	3.00	3.00	1.00
242	5.00	5.00	5.00	4.00	4.00	1.00
243	5.00	5.00	5.00	5.00	5.00	1.25
244	5.00	5.00	5.00	5.00	5.00	.60
245	5.00	5.00	5.00	5.00	5.00	.80
246	5.00	5.00	5.00	5.00	5.00	4.00
247	5.00	5.00	5.00	5.00	5.00	.20
248	5.00	5.00	5.00	5.00	5.00	.80
249	5.00	5.00	5.00	5.00	5.00	1.33
250	5.00	5.00	5.00	5.00	5.00	1.33
251	4.00	4.00	4.00	4.00	4.00	1.00
252	5.00	5.00	5.00	5.00	5.00	.60

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
				3.00	1.0	2.00	1.00	2.0	5.00
253	1.00	2.00	3.00	3.00	2.0	1.00	3.00	2.0	4.00
254	1.00	2.00	1.00	3.00	1.0	1.00	3.00	2.0	3.00
255	1.00	2.00	2.00	3.00	2.0	2.00	3.00	1.0	5.00
256	1.00	2.00	1.00	3.00	1.0	2.00	3.00	1.0	5.00
257	1.00	2.00	1.00	3.00	2.0	1.00	3.00	2.0	4.00
258	1.00	2.00	4.00	3.00	2.0	1.00	3.00	1.0	5.00
259	1.00	2.00	2.00	3.00	3.0	4.00	3.00	2.0	4.00
260	1.00	2.00	2.00	2.00	1.0	2.00	3.00	3.0	4.00
261	1.00	2.00	4.00	2.00	2.0	2.00	3.00	2.0	4.00
262	1.00	2.00	4.00	3.00	1.0	2.00	3.00	3.0	4.00
263	1.00	2.00	2.00	3.00	1.0	3.00	9.00	1.0	3.00
264	1.00	2.00	4.00	3.00	1.0	2.00	3.00	2.0	3.00
265	1.00	2.00	4.00	2.00	1.0	1.00	3.00	2.0	5.00
266	1.00	2.00	1.00	3.00	2.0	2.00	3.00	1.0	4.00
267	1.00	2.00	2.00	3.00	1.0	2.00	3.00	1.0	4.00
268	1.00	2.00	1.00	3.00	2.0	2.00	3.00	1.0	4.00
269	2.00	2.00	4.00	2.00	2.0	1.00	4.00	4.0	4.00
270	2.00	2.00	4.00	1.00	2.0	1.00	4.00	5.0	4.00
271	2.00	2.00	4.00	3.00	1.0	2.00	1.00	3.0	4.00
272	2.00	2.00	4.00	1.00	2.0	1.00	2.00	4.0	4.00
273	2.00	2.00	4.00	2.00	1.0	1.00	2.00	4.0	4.00
274	2.00	2.00	4.00	2.00	1.0	2.00	6.00	3.0	3.00
275	2.00	2.00	4.00	1.00	1.0	2.00	8.00	3.0	3.00
276	2.00	2.00	2.00	3.00	2.0	1.00	3.00	1.0	5.00
277	2.00	2.00	4.00	3.00	1.0	3.00	5.00	5.0	4.00
278	2.00	2.00	4.00	2.00	1.0	1.00	4.00	4.0	5.00
279	2.00	2.00	4.00	3.00	2.0	1.00	3.00	2.0	4.00
280	2.00	2.00	4.00	3.00	2.0	2.00	3.00	3.0	4.00
281	2.00	2.00	4.00	3.00	2.0	2.00	3.00	5.0	5.00
282	2.00	2.00	3.00	3.00	2.0	1.00	4.00	2.0	4.00
283	2.00	2.00	4.00	3.00	1.0	1.00	3.00	7.0	4.00
284	2.00	2.00	3.00	3.00	2.0	2.00	1.00	3.0	4.00
285	2.00	2.00	2.00	3.00	2.0	2.00	3.00	4.0	4.00
286	2.00	2.00	3.00	3.00	2.0	4.00	3.00	5.0	2.00
287	2.00	2.00	4.00	3.00	1.0	2.00	4.00	2.0	2.00
288	2.00	2.00	4.00	2.00	2.0	1.00	5.00	2.0	3.00
289	2.00	2.00	2.00	2.00	1.0	1.00	2.00	3.0	5.00
290	2.00	2.00	4.00	3.00	2.0	3.00	8.00	3.0	3.00
291	2.00	2.00	1.00	2.00	2.0	1.00	2.00	4.0	2.00
292	2.00	2.00	3.00	2.00	1.0	1.00	4.00	4.0	2.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
253	5.00	3.00	3.00	1.00	1.00	5.00	5.00
254	4.00	4.00	4.00	2.00	2.00	3.00	4.00
255	5.00	2.00	2.00	3.00	6.00	4.00	5.00
256	4.00	4.00	3.00	4.00	2.00	3.00	3.00
257	4.00	5.00	5.00	3.00	1.00	1.00	3.00
258	4.00	4.00	3.00	3.00	2.00	4.00	4.00
259	5.00	5.00	5.00	2.00	2.00	2.00	4.00
260	4.00	5.00	4.00	2.00	2.00	2.00	4.00
261	5.00	5.00	3.00	2.00	1.00	3.00	4.00
262	5.00	5.00	4.00	3.00	1.00	2.00	4.00
263	4.00	4.00	4.00	2.00	2.00	2.00	5.00
264	3.00	3.00	4.00	1.00	2.00	2.00	4.00
265	4.00	4.00	3.00	5.00	1.00	2.00	3.00
266	5.00	5.00	5.00	2.00	2.00	2.00	4.00
267	4.00	3.00	4.00	4.00	3.00	2.00	4.00
268	4.00	5.00	4.00	2.00	2.00	2.00	4.00
269	4.00	4.00	3.00	2.00	3.00	4.00	4.00
270	4.00	3.00	3.00	1.00	4.00	4.00	4.00
271	4.00	4.00	3.00	3.00	1.00	4.00	4.00
272	4.00	4.00	3.00	3.00	1.00	4.00	4.00
273	4.00	3.00	4.00	3.00	2.00	1.00	3.00
274	5.00	5.00	4.00	3.00	4.00	5.00	4.00
275	3.00	3.00	3.00	3.00	3.00	3.00	3.00
276	4.00	4.00	3.00	1.00	3.00	3.00	3.00
277	5.00	5.00	5.00	2.00	2.00	4.00	3.00
278	4.00	3.00	2.00	2.00	3.00	2.00	2.00
279	5.00	5.00	3.00	4.00	3.00	2.00	4.00
280	4.00	4.00	4.00	4.00	1.00	2.00	4.00
281	5.00	4.00	4.00	1.00	1.00	4.00	4.00
282	4.00	4.00	3.00	4.00	2.00	4.00	4.00
283	5.00	5.00	3.00	4.00	2.00	2.00	2.00
284	5.00	3.00	3.00	2.00	2.00	3.00	2.00
285	4.00	3.00	4.00	2.00	3.00	2.00	3.00
286	4.00	4.00	4.00	3.00	2.00	2.00	3.00
287	3.00	2.00	2.00	3.00	3.00	4.00	3.00
288	2.00	3.00	4.00	2.00	1.00	4.00	3.00
289	3.00	4.00	3.00	2.00	3.00	3.00	3.00
290	3.00	2.00	1.00	4.00	4.00	3.00	2.00
291	4.00	4.00	4.00	3.00	4.00	3.00	3.00
292	4.00	3.00	2.00	3.00	3.00	2.00	5.00
293	3.00	2.00	4.00	4.00	3.00	4.00	3.00
294	4.00	3.00	3.00	4.00	4.00	2.00	3.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
253	5.00	5.00	5.00	3.00	3.00	5.00	4.00
254	3.00	3.00	4.00	4.00	4.00	4.00	4.00
255	3.00	5.00	4.00	4.00	3.00	4.00	3.00
256	4.00	4.00	4.00	4.00	4.00	4.00	4.00
257	2.00	4.00	4.00	4.00	4.00	4.00	5.00
258	4.00	5.00	5.00	5.00	5.00	5.00	5.00
259	4.00	4.00	4.00	4.00	5.00	5.00	5.00
260	3.00	4.00	4.00	4.00	4.00	4.00	4.00
261	3.00	4.00	4.00	5.00	4.00	4.00	5.00
262	4.00	5.00	5.00	5.00	4.00	5.00	4.00
263	3.00	4.00	5.00	4.00	5.00	4.00	5.00
264	4.00	5.00	4.00	2.00	3.00	4.00	3.00
265	5.00	5.00	5.00	4.00	4.00	4.00	5.00
266	4.00	4.00	4.00	4.00	5.00	5.00	5.00
267	4.00	3.00	4.00	4.00	5.00	5.00	5.00
268	3.00	4.00	4.00	4.00	4.00	3.00	4.00
269	4.00	4.00	4.00	4.00	4.00	4.00	4.00
270	4.00	4.00	4.00	4.00	3.00	3.00	3.00
271	4.00	4.00	4.00	4.00	4.00	3.00	3.00
272	4.00	4.00	4.00	4.00	4.00	3.00	3.00
273	4.00	4.00	4.00	4.00	3.00	2.00	3.00
274	3.00	4.00	5.00	4.00	3.00	4.00	5.00
275	3.00	3.00	3.00	4.00	4.00	4.00	4.00
276	3.00	4.00	4.00	3.00	4.00	3.00	3.00
277	3.00	2.00	5.00	4.00	4.00	4.00	4.00
278	3.00	3.00	3.00	3.00	3.00	4.00	2.00
279	3.00	3.00	4.00	2.00	5.00	4.00	4.00
280	5.00	4.00	5.00	3.00	4.00	5.00	4.00
281	4.00	4.00	4.00	4.00	3.00	3.00	3.00
282	4.00	4.00	4.00	4.00	4.00	4.00	4.00
283	3.00	4.00	4.00	4.00	4.00	4.00	4.00
284	4.00	4.00	4.00	4.00	3.00	4.00	4.00
285	4.00	4.00	3.00	2.00	2.00	3.00	2.00
286	4.00	5.00	5.00	3.00	2.00	3.00	3.00
287	2.00	5.00	1.00	2.00	4.00	3.00	5.00
288	3.00	4.00	2.00	3.00	3.00	4.00	2.00
289	3.00	3.00	4.00	4.00	2.00	2.00	3.00
290	2.00	2.00	2.00	3.00	3.00	3.00	4.00
291	3.00	3.00	3.00	2.00	2.00	4.00	4.00
292	4.00	2.00	3.00	4.00	2.00	3.00	3.00
293	2.00	4.00	3.00	2.00	4.00	2.00	3.00
294	3.00	4.00	2.00	3.00	3.00	3.00	2.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
253	4.00	3.00	3.00	3.00	3.00	2.00	2.00
254	3.00	4.00	4.00	3.00	2.00	3.00	3.00
255	3.00	3.00	3.00	4.00	1.00	2.00	2.00
256	3.00	4.00	4.00	3.00	3.00	3.00	3.00
257	4.00	5.00	4.00	3.00	2.00	2.00	1.00
258	5.00	4.00	4.00	3.00	2.00	1.00	2.00
259	4.00	4.00	4.00	4.00	3.00	4.00	4.00
260	5.00	4.00	4.00	4.00	4.00	2.00	4.00
261	5.00	5.00	4.00	4.00	5.00	2.00	4.00
262	5.00	5.00	4.00	5.00	4.00	3.00	4.00
263	4.00	5.00	5.00	5.00	5.00	4.00	4.00
264	2.00	4.00	3.00	3.00	4.00	3.00	3.00
265	3.00	3.00	1.00	1.00	2.00	1.00	1.00
266	4.00	4.00	4.00	4.00	3.00	4.00	4.00
267	4.00	4.00	4.00	4.00	3.00	4.00	4.00
268	4.00	4.00	4.00	4.00	2.00	4.00	5.00
269	4.00	4.00	4.00	5.00	5.00	1.00	2.00
270	3.00	3.00	3.00	2.00	2.00	2.00	2.00
271	3.00	3.00	3.00	2.00	2.00	2.00	2.00
272	3.00	3.00	3.00	2.00	2.00	2.00	2.00
273	4.00	4.00	4.00	3.00	3.00	3.00	3.00
274	5.00	5.00	4.00	4.00	4.00	4.00	4.00
275	4.00	4.00	3.00	3.00	3.00	2.00	4.00
276	3.00	3.00	3.00	3.00	3.00	3.00	3.00
277	5.00	2.00	4.00	2.00	2.00	3.00	2.00
278	2.00	3.00	3.00	2.00	4.00	4.00	2.00
279	3.00	4.00	4.00	3.00	1.00	4.00	4.00
280	4.00	4.00	4.00	2.00	2.00	1.00	1.00
281	3.00	4.00	4.00	4.00	4.00	4.00	3.00
282	4.00	4.00	4.00	4.00	4.00	4.00	3.00
283	3.00	3.00	4.00	3.00	2.00	3.00	2.00
284	3.00	4.00	4.00	3.00	2.00	2.00	2.00
285	3.00	4.00	4.00	3.00	2.00	3.00	3.00
286	2.00	4.00	2.00	3.00	4.00	2.00	2.00
287	1.00	3.00	4.00	2.00	3.00	3.00	3.00
288	3.00	4.00	3.00	3.00	4.00	2.00	2.00
289	4.00	3.00	2.00	3.00	4.00	3.00	2.00
290	4.00	2.00	3.00	4.00	4.00	4.00	2.00
291	2.00	3.00	4.00	2.00	5.00	2.00	2.00
292	3.00	3.00	4.00	3.00	3.00	4.00	3.00
293	4.00	3.00	3.00	2.00	2.00	3.00	4.00
294	4.00	3.00	2.00	2.00	2.00	2.00	3.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
253	2.00	2.00	2.00	2.00	2.00	2.00	3.00
254	5.00	4.00	4.00	3.00	4.00	4.00	4.00
255	3.00	3.00	5.00	4.00	3.00	4.00	4.00
256	5.00	4.00	4.00	3.00	3.00	3.00	3.00
257	4.00	2.00	3.00	3.00	3.00	3.00	3.00
258	4.00	3.00	4.00	3.00	3.00	5.00	3.00
259	3.00	4.00	3.00	5.00	4.00	3.00	4.00
260	5.00	4.00	5.00	4.00	4.00	5.00	4.00
261	4.00	5.00	5.00	4.00	5.00	5.00	4.00
262	5.00	4.00	5.00	5.00	4.00	4.00	5.00
263	5.00	4.00	5.00	4.00	4.00	5.00	4.00
264	2.00	2.00	3.00	2.00	3.00	4.00	2.00
265	6.00	3.00	1.00	2.00	2.00	4.00	4.00
266	3.00	4.00	3.00	5.00	4.00	3.00	4.00
267	3.00	4.00	3.00	4.00	3.00	4.00	5.00
268	4.00	5.00	4.00	4.00	5.00	4.00	5.00
269	4.00	4.00	4.00	4.00	4.00	4.00	3.00
270	3.00	2.00	2.00	3.00	3.00	3.00	3.00
271	3.00	2.00	2.00	3.00	3.00	3.00	3.00
272	3.00	2.00	2.00	3.00	3.00	3.00	3.00
273	2.00	2.00	3.00	3.00	3.00	2.00	4.00
274	4.00	4.00	5.00	5.00	5.00	4.00	4.00
275	3.00	3.00	3.00	3.00	3.00	4.00	3.00
276	3.00	3.00	3.00	3.00	3.00	3.00	4.00
277	2.00	2.00	3.00	3.00	3.00	2.00	3.00
278	3.00	4.00	2.00	3.00	4.00	5.00	1.00
279	3.00	3.00	4.00	3.00	3.00	3.00	4.00
280	3.00	2.00	3.00	6.00	3.00	2.00	2.00
281	3.00	3.00	4.00	4.00	4.00	4.00	4.00
282	3.00	3.00	3.00	3.00	3.00	4.00	3.00
283	3.00	2.00	3.00	3.00	3.00	4.00	4.00
284	3.00	3.00	4.00	3.00	4.00	4.00	4.00
285	4.00	4.00	4.00	4.00	4.00	4.00	4.00
286	3.00	4.00	4.00	4.00	3.00	3.00	3.00
287	3.00	4.00	5.00	2.00	2.00	3.00	4.00
288	4.00	5.00	2.00	1.00	3.00	3.00	4.00
289	3.00	4.00	4.00	3.00	2.00	3.00	3.00
290	5.00	4.00	3.00	2.00	2.00	4.00	3.00
291	3.00	4.00	4.00	4.00	3.00	2.00	3.00
292	4.00	5.00	4.00	4.00	4.00	2.00	2.00
293	3.00	4.00	2.00	3.00	4.00	3.00	4.00
294	2.00	3.00	4.00	4.00	3.00	3.00	3.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
253	3.00	4.00	3.00	4.00	2.00	3.00	5.00
254	5.00	4.00	4.00	4.00	3.00	4.00	4.00
255	4.00	4.00	4.00	5.00	4.00	3.00	2.00
256	4.00	3.00	4.00	2.00	3.00	3.00	3.00
257	3.00	3.00	3.00	3.00	3.00	3.00	3.00
258	4.00	1.00	2.00	3.00	2.00	3.00	4.00
259	5.00	4.00	3.00	4.00	4.00	3.00	4.00
260	5.00	4.00	4.00	5.00	1.00	3.00	4.00
261	4.00	5.00	5.00	4.00	2.00	3.00	4.00
262	5.00	5.00	4.00	4.00	1.00	2.00	4.00
263	5.00	4.00	4.00	5.00	1.00	3.00	4.00
264	3.00	2.00	2.00	4.00	2.00	2.00	4.00
265	3.00	5.00	1.00	5.00	5.00	4.00	3.00
266	5.00	4.00	3.00	4.00	4.00	3.00	4.00
267	4.00	3.00	4.00	4.00	4.00	5.00	4.00
268	4.00	4.00	5.00	1.00	3.00	4.00	4.00
269	3.00	4.00	4.00	4.00	3.00	4.00	4.00
270	3.00	3.00	2.00	4.00	4.00	4.00	4.00
271	3.00	3.00	2.00	4.00	4.00	4.00	4.00
272	3.00	3.00	2.00	4.00	4.00	4.00	4.00
273	4.00	2.00	2.00	5.00	3.00	2.00	4.00
274	3.00	3.00	4.00	4.00	5.00	5.00	3.00
275	3.00	3.00	3.00	3.00	3.00	4.00	3.00
276	4.00	3.00	3.00	3.00	4.00	3.00	3.00
277	3.00	3.00	3.00	3.00	3.00	3.00	5.00
278	3.00	3.00	4.00	2.00	2.00	3.00	3.00
279	4.00	3.00	4.00	4.00	4.00	4.00	4.00
280	4.00	2.00	2.00	2.00	2.00	4.00	3.00
281	4.00	3.00	2.00	2.00	2.00	3.00	5.00
282	4.00	3.00	2.00	2.00	2.00	2.00	3.00
283	4.00	4.00	3.00	4.00	4.00	4.00	3.00
284	4.00	3.00	3.00	4.00	3.00	3.00	3.00
285	4.00	3.00	2.00	3.00	3.00	3.00	4.00
286	3.00	4.00	3.00	3.00	2.00	3.00	3.00
287	3.00	2.00	4.00	3.00	2.00	3.00	3.00
288	2.00	2.00	4.00	4.00	2.00	3.00	4.00
289	3.00	4.00	4.00	2.00	2.00	2.00	2.00
290	3.00	4.00	2.00	1.00	5.00	3.00	4.00
291	4.00	3.00	4.00	2.00	3.00	3.00	3.00
292	3.00	2.00	4.00	3.00	1.00	3.00	4.00
293	4.00	4.00	4.00	3.00	2.00	2.00	2.00
294	2.00	2.00	2.00	1.00	3.00	5.00	2.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
253	5.00	3.00	3.00	4.00	5.00	3.00	3.00
254	4.00	4.00	4.00	5.00	4.00	4.00	4.00
255	4.00	4.00	5.00	4.00	4.00	4.00	5.00
256	4.00	4.00	4.00	4.00	4.00	4.00	4.00
257	3.00	3.00	4.00	3.00	4.00	4.00	4.00
258	3.00	3.00	2.00	3.00	3.00	3.00	4.00
259	3.00	5.00	3.00	3.00	3.00	4.00	3.00
260	4.00	4.00	4.00	4.00	4.00	4.00	4.00
261	5.00	4.00	4.00	5.00	4.00	5.00	5.00
262	5.00	4.00	4.00	5.00	5.00	4.00	4.00
263	4.00	4.00	5.00	5.00	5.00	5.00	5.00
264	4.00	5.00	2.00	3.00	5.00	2.00	4.00
265	2.00	5.00	2.00	5.00	5.00	2.00	5.00
266	3.00	5.00	3.00	3.00	3.00	4.00	3.00
267	3.00	4.00	3.00	3.00	4.00	3.00	4.00
268	4.00	5.00	5.00	5.00	5.00	3.00	3.00
269	4.00	5.00	4.00	4.00	4.00	3.00	3.00
270	4.00	4.00	4.00	3.00	3.00	2.00	5.00
271	4.00	4.00	4.00	3.00	3.00	2.00	5.00
272	4.00	4.00	4.00	3.00	3.00	2.00	5.00
273	4.00	4.00	3.00	3.00	2.00	2.00	2.00
274	4.00	5.00	3.00	4.00	5.00	4.00	3.00
275	3.00	3.00	4.00	4.00	3.00	3.00	3.00
276	4.00	4.00	3.00	4.00	4.00	4.00	4.00
277	5.00	4.00	2.00	4.00	4.00	4.00	4.00
278	4.00	4.00	2.00	2.00	3.00	3.00	4.00
279	4.00	4.00	4.00	4.00	4.00	4.00	4.00
280	3.00	3.00	3.00	5.00	3.00	3.00	5.00
281	4.00	4.00	4.00	4.00	4.00	4.00	4.00
282	3.00	3.00	3.00	3.00	3.00	3.00	4.00
283	3.00	4.00	3.00	3.00	3.00	4.00	4.00
284	3.00	4.00	4.00	3.00	3.00	2.00	3.00
285	4.00	4.00	4.00	4.00	4.00	3.00	4.00
286	4.00	4.00	4.00	3.00	3.00	2.00	3.00
287	4.00	3.00	2.00	2.00	3.00	3.00	3.00
288	3.00	3.00	2.00	5.00	5.00	1.00	1.00
289	3.00	4.00	3.00	2.00	3.00	4.00	3.00
290	4.00	5.00	2.00	3.00	4.00	5.00	1.00
291	3.00	4.00	2.00	3.00	4.00	2.00	5.00
292	3.00	2.00	3.00	4.00	4.00	4.00	4.00
293	2.00	3.00	3.00	3.00	3.00	2.00	4.00
294	3.00	4.00	5.00	2.00	3.00	4.00	4.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
253	3.00	3.00	4.00	2.00	2.00	2.00	2.00
254	4.00	4.00	4.00	3.00	3.00	4.00	4.00
255	4.00	5.00	2.00	1.00	5.00	3.00	5.00
256	3.00	3.00	3.00	3.00	4.00	4.00	4.00
257	4.00	4.00	4.00	4.00	4.00	4.00	4.00
258	3.00	3.00	2.00	1.00	2.00	2.00	3.00
259	4.00	4.00	3.00	4.00	4.00	3.00	4.00
260	4.00	4.00	4.00	4.00	4.00	4.00	5.00
261	5.00	4.00	5.00	4.00	4.00	5.00	5.00
262	4.00	4.00	5.00	4.00	4.00	5.00	5.00
263	5.00	5.00	4.00	4.00	5.00	5.00	5.00
264	3.00	4.00	2.00	3.00	4.00	4.00	5.00
265	3.00	2.00	1.00	2.00	5.00	5.00	5.00
266	4.00	4.00	3.00	4.00	4.00	3.00	4.00
267	4.00	3.00	4.00	4.00	3.00	5.00	4.00
268	3.00	4.00	2.00	4.00	4.00	4.00	4.00
269	3.00	3.00	4.00	4.00	3.00	4.00	4.00
270	5.00	5.00	4.00	4.00	4.00	4.00	4.00
271	5.00	5.00	4.00	4.00	4.00	4.00	4.00
272	5.00	5.00	4.00	4.00	4.00	4.00	4.00
273	4.00	3.00	4.00	2.00	2.00	3.00	3.00
274	4.00	5.00	4.00	3.00	4.00	5.00	3.00
275	3.00	4.00	4.00	3.00	3.00	3.00	3.00
276	4.00	3.00	4.00	4.00	3.00	3.00	3.00
277	4.00	4.00	4.00	4.00	4.00	4.00	4.00
278	3.00	3.00	3.00	2.00	2.00	2.00	2.00
279	4.00	4.00	4.00	4.00	4.00	3.00	4.00
280	4.00	4.00	2.00	4.00	4.00	3.00	3.00
281	4.00	4.00	3.00	3.00	3.00	3.00	3.00
282	4.00	4.00	4.00	4.00	4.00	4.00	4.00
283	4.00	4.00	4.00	4.00	3.00	3.00	3.00
284	4.00	4.00	3.00	3.00	4.00	4.00	3.00
285	4.00	4.00	4.00	3.00	3.00	3.00	3.00
286	3.00	4.00	4.00	4.00	4.00	4.00	3.00
287	2.00	3.00	4.00	2.00	3.00	3.00	3.00
288	3.00	4.00	2.00	4.00	4.00	4.00	2.00
289	3.00	2.00	3.00	3.00	3.00	3.00	2.00
290	1.00	2.00	3.00	4.00	4.00	3.00	2.00
291	5.00	1.00	3.00	2.00	3.00	3.00	2.00
292	4.00	3.00	3.00	2.00	2.00	3.00	2.00
293	4.00	3.00	2.00	3.00	4.00	3.00	2.00
294	3.00	2.00	2.00	3.00	2.00	3.00	4.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
253	3.00	3.00	3.00	3.00	2.00	2.50
254	4.00	4.00	5.00	5.00	5.00	.75
255	3.00	4.00	4.00	5.00	5.00	.80
256	4.00	4.00	4.00	4.00	4.00	.75
257	5.00	5.00	5.00	5.00	5.00	.33
258	4.00	4.00	4.00	4.00	4.00	1.00
259	4.00	4.00	3.00	4.00	4.00	.67
260	4.00	4.00	4.00	4.00	5.00	.40
261	5.00	4.00	5.00	5.00	5.00	.60
262	4.00	4.00	5.00	4.00	5.00	.40
263	4.00	4.00	4.00	5.00	5.00	.40
264	5.00	5.00	5.00	5.00	4.00	.67
265	4.00	4.00	5.00	1.00	3.00	2.00
266	4.00	4.00	3.00	4.00	4.00	.67
267	4.00	4.00	3.00	4.00	4.00	.67
268	4.00	4.00	5.00	5.00	5.00	.50
269	4.00	4.00	4.00	5.00	5.00	1.00
270	2.00	2.00	2.00	5.00	5.00	2.00
271	2.00	2.00	2.00	5.00	5.00	2.00
272	2.00	2.00	2.00	5.00	5.00	2.00
273	2.00	3.00	3.00	4.00	4.00	.33
274	5.00	4.00	5.00	5.00	5.00	1.00
275	4.00	4.00	3.00	4.00	3.00	1.00
276	4.00	4.00	4.00	4.00	3.00	1.00
277	3.00	3.00	3.00	4.00	4.00	1.33
278	3.00	4.00	2.00	2.00	3.00	1.00
279	4.00	4.00	4.00	4.00	4.00	.50
280	5.00	4.00	4.00	4.00	4.00	.67
281	3.00	6.00	3.00	3.00	3.00	1.00
282	3.00	3.00	3.00	3.00	3.00	1.33
283	3.00	3.00	4.00	4.00	4.00	.67
284	3.00	4.00	4.00	3.00	3.00	.75
285	3.00	3.00	3.00	4.00	4.00	.50
286	2.00	2.00	3.00	4.00	4.00	.50
287	3.00	4.00	2.00	2.00	4.00	.80
288	3.00	3.00	2.00	3.00	2.00	2.00
289	3.00	2.00	4.00	3.00	3.00	.75
290	2.00	3.00	4.00	3.00	2.00	1.00
291	4.00	4.00	3.00	3.00	4.00	.75
292	2.00	3.00	4.00	3.00	3.00	.50
293	2.00	1.00	3.00	4.00	2.00	2.00
294	4.00	4.00	4.00	3.00	4.00	.50

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
295	2.00	2.00	4.00	3.00	1.0	1.00	9.00	5.0	4.00
296	2.00	2.00	4.00	3.00	2.0	1.00	6.00	3.0	5.00
297	2.00	2.00	4.00	3.00	2.0	1.00	4.00	4.0	4.00
298	2.00	2.00	1.00	3.00	2.0	1.00	8.00	2.0	4.00
299	2.00	2.00	4.00	1.00	1.0	1.00	9.00	6.0	4.00
300	2.00	2.00	4.00	3.00	1.0	1.00	4.00	5.0	5.00
301	2.00	2.00	4.00	3.00	1.0	1.00	9.00	5.0	5.00
302	2.00	2.00	4.00	3.00	2.0	1.00	4.00	4.0	5.00
303	2.00	2.00	4.00	3.00	1.0	3.00	7.00	3.0	3.00
304	2.00	2.00	4.00	3.00	1.0	2.00	4.00	3.0	5.00
305	2.00	2.00	4.00	2.00	1.0	2.00	1.00	3.0	3.00
306	2.00	2.00	4.00	2.00	1.0	2.00	4.00	3.0	3.00
307	2.00	2.00	3.00	3.00	1.0	1.00	1.00	2.0	4.00
308	2.00	2.00	4.00	3.00	1.0	1.00	4.00	3.0	4.00
309	2.00	2.00	4.00	2.00	3.0	1.00	4.00	4.0	3.00
310	2.00	2.00	4.00	2.00	2.0	1.00	4.00	4.0	3.00
311	2.00	2.00	4.00	1.00	1.0	1.00	3.00	4.0	4.00
312	2.00	2.00	1.00	3.00	1.0	2.00	3.00	1.0	5.00
313	3.00	2.00	4.00	3.00	2.0	1.00	3.00	5.0	5.00
314	3.00	2.00	4.00	3.00	1.0	1.00	4.00	3.0	4.00
315	3.00	2.00	4.00	2.00	1.0	2.00	4.00	3.0	4.00
316	3.00	2.00	4.00	2.00	1.0	1.00	4.00	4.0	4.00
317	3.00	2.00	4.00	3.00	1.0	2.00	1.00	2.0	5.00
318	3.00	2.00	4.00	2.00	2.0	1.00	4.00	3.0	5.00
319	3.00	2.00	4.00	2.00	2.0	4.00	1.00	3.0	4.00
320	3.00	2.00	4.00	3.00	2.0	2.00	1.00	2.0	5.00
321	3.00	2.00	4.00	3.00	1.0	3.00	8.00	4.0	5.00
322	3.00	2.00	4.00	3.00	2.0	1.00	1.00	4.0	4.00
323	3.00	2.00	4.00	3.00	1.0	2.00	1.00	2.0	5.00
324	3.00	2.00	4.00	3.00	1.0	2.00	1.00	2.0	5.00
325	3.00	2.00	4.00	3.00	1.0	2.00	1.00	3.0	3.00
326	3.00	2.00	4.00	2.00	2.0	1.00	1.00	2.0	5.00
327	3.00	2.00	4.00	2.00	2.0	1.00	4.00	4.0	3.00
328	3.00	2.00	3.00	3.00	2.0	1.00	2.00	2.0	4.00
329	3.00	2.00	4.00	3.00	1.0	1.00	2.00	2.0	3.00
330	3.00	2.00	4.00	2.00	3.0	1.00	2.00	4.0	5.00
331	3.00	2.00	4.00	2.00	1.0	2.00	4.00	4.0	4.00
332	3.00	2.00	4.00	3.00	1.0	3.00	1.00	4.0	4.00
333	3.00	2.00	4.00	3.00	2.0	1.00	1.00	4.0	6.00
334	3.00	2.00	4.00	2.00	2.0	1.00	3.00	3.0	5.00
335	3.00	2.00	3.00	3.00	2.0	1.00	3.00	1.0	5.00
336	3.00	2.00	4.00	2.00	2.0	1.00	4.00	4.0	4.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
295	4.00	3.00	2.00	5.00	4.00	3.00	2.00
296	4.00	4.00	4.00	4.00	5.00	4.00	4.00
297	4.00	4.00	3.00	3.00	3.00	4.00	4.00
298	4.00	3.00	4.00	3.00	2.00	1.00	3.00
299	4.00	3.00	4.00	3.00	2.00	4.00	4.00
300	4.00	3.00	3.00	1.00	4.00	2.00	4.00
301	5.00	4.00	3.00	3.00	1.00	4.00	2.00
302	5.00	4.00	3.00	3.00	2.00	2.00	2.00
303	3.00	3.00	3.00	3.00	3.00	3.00	3.00
304	5.00	5.00	4.00	2.00	1.00	3.00	3.00
305	3.00	3.00	3.00	3.00	4.00	4.00	4.00
306	4.00	4.00	4.00	3.00	3.00	4.00	4.00
307	4.00	4.00	3.00	4.00	2.00	4.00	3.00
308	4.00	3.00	3.00	2.00	2.00	4.00	3.00
309	5.00	5.00	5.00	5.00	5.00	4.00	6.00
310	3.00	5.00	3.00	2.00	1.00	1.00	2.00
311	4.00	4.00	3.00	2.00	2.00	4.00	4.00
312	5.00	4.00	4.00	2.00	2.00	4.00	2.00
313	5.00	5.00	4.00	5.00	3.00	2.00	4.00
314	4.00	4.00	4.00	2.00	1.00	3.00	3.00
315	4.00	4.00	3.00	3.00	2.00	2.00	3.00
316	4.00	4.00	3.00	2.00	2.00	3.00	4.00
317	5.00	1.00	2.00	5.00	1.00	3.00	3.00
318	5.00	3.00	3.00	3.00	4.00	3.00	3.00
319	4.00	4.00	4.00	4.00	3.00	3.00	3.00
320	5.00	3.00	4.00	4.00	5.00	4.00	5.00
321	5.00	2.00	2.00	1.00	5.00	2.00	2.00
322	4.00	4.00	4.00	4.00	4.00	4.00	4.00
323	5.00	5.00	5.00	5.00	1.00	4.00	5.00
324	5.00	3.00	5.00	3.00	2.00	5.00	5.00
325	3.00	3.00	3.00	3.00	3.00	3.00	3.00
326	5.00	2.00	3.00	3.00	3.00	2.00	2.00
327	3.00	4.00	1.00	1.00	3.00	2.00	3.00
328	4.00	4.00	4.00	1.00	1.00	4.00	3.00
329	3.00	2.00	4.00	2.00	2.00	4.00	4.00
330	5.00	4.00	4.00	4.00	1.00	3.00	3.00
331	4.00	5.00	5.00	5.00	1.00	3.00	3.00
332	4.00	5.00	4.00	2.00	1.00	2.00	4.00
333	6.00	6.00	6.00	6.00	4.00	4.00	4.00
334	5.00	5.00	4.00	2.00	1.00	2.00	4.00
335	5.00	4.00	4.00	2.00	1.00	2.00	4.00
336	4.00	5.00	3.00	3.00	2.00	2.00	3.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
295	3.00	4.00	4.00	4.00	4.00	3.00	4.00
296	4.00	4.00	4.00	5.00	4.00	4.00	4.00
297	4.00	4.00	4.00	4.00	4.00	3.00	3.00
298	4.00	4.00	4.00	4.00	3.00	2.00	3.00
299	4.00	4.00	4.00	4.00	4.00	3.00	3.00
300	5.00	5.00	3.00	5.00	5.00	5.00	3.00
301	4.00	5.00	4.00	3.00	4.00	5.00	5.00
302	4.00	5.00	5.00	4.00	4.00	5.00	5.00
303	3.00	2.00	4.00	4.00	2.00	2.00	2.00
304	4.00	3.00	3.00	4.00	4.00	4.00	4.00
305	3.00	3.00	4.00	3.00	4.00	4.00	4.00
306	3.00	3.00	3.00	3.00	3.00	4.00	4.00
307	4.00	4.00	4.00	3.00	5.00	5.00	5.00
308	4.00	4.00	5.00	4.00	4.00	4.00	4.00
309	3.00	4.00	5.00	5.00	4.00	6.00	4.00
310	2.00	5.00	5.00	5.00	4.00	5.00	4.00
311	4.00	4.00	4.00	3.00	3.00	4.00	4.00
312	4.00	4.00	4.00	4.00	4.00	4.00	4.00
313	3.00	2.00	2.00	3.00	5.00	4.00	3.00
314	3.00	2.00	5.00	4.00	5.00	4.00	2.00
315	3.00	6.00	4.00	4.00	4.00	4.00	4.00
316	4.00	4.00	6.00	4.00	3.00	3.00	3.00
317	3.00	3.00	3.00	3.00	3.00	5.00	5.00
318	3.00	3.00	4.00	3.00	4.00	5.00	5.00
319	3.00	4.00	4.00	2.00	2.00	3.00	3.00
320	5.00	5.00	5.00	4.00	5.00	4.00	4.00
321	2.00	4.00	2.00	3.00	2.00	2.00	2.00
322	4.00	5.00	5.00	4.00	4.00	4.00	4.00
323	4.00	3.00	3.00	3.00	2.00	4.00	4.00
324	5.00	5.00	3.00	4.00	3.00	5.00	5.00
325	3.00	3.00	4.00	4.00	4.00	3.00	3.00
326	2.00	3.00	3.00	3.00	2.00	4.00	4.00
327	2.00	4.00	2.00	2.00	4.00	3.00	5.00
328	3.00	1.00	4.00	2.00	3.00	1.00	3.00
329	4.00	5.00	4.00	1.00	3.00	5.00	5.00
330	4.00	4.00	4.00	3.00	4.00	4.00	4.00
331	4.00	5.00	2.00	4.00	5.00	2.00	2.00
332	4.00	3.00	4.00	4.00	4.00	4.00	4.00
333	4.00	3.00	3.00	3.00	3.00	3.00	3.00
334	4.00	3.00	4.00	4.00	4.00	4.00	4.00
335	3.00	5.00	5.00	4.00	3.00	4.00	4.00
336	4.00	5.00	5.00	3.00	5.00	5.00	4.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
295	2.00	5.00	4.00	3.00	5.00	5.00	3.00
296	4.00	4.00	4.00	4.00	4.00	4.00	3.00
297	3.00	3.00	3.00	2.00	2.00	2.00	2.00
298	4.00	4.00	4.00	3.00	3.00	3.00	3.00
299	3.00	3.00	3.00	2.00	2.00	2.00	2.00
300	5.00	3.00	2.00	2.00	2.00	2.00	1.00
301	3.00	5.00	3.00	5.00	2.00	2.00	2.00
302	3.00	5.00	4.00	2.00	2.00	1.00	1.00
303	2.00	4.00	5.00	3.00	3.00	3.00	2.00
304	4.00	4.00	4.00	3.00	2.00	2.00	3.00
305	4.00	4.00	3.00	3.00	3.00	3.00	2.00
306	4.00	3.00	4.00	3.00	3.00	3.00	3.00
307	5.00	5.00	5.00	4.00	4.00	4.00	2.00
308	3.00	3.00	2.00	3.00	2.00	1.00	2.00
309	5.00	6.00	4.00	5.00	4.00	5.00	5.00
310	4.00	4.00	5.00	3.00	3.00	3.00	3.00
311	4.00	4.00	4.00	4.00	2.00	2.00	2.00
312	2.00	2.00	2.00	2.00	2.00	2.00	2.00
313	4.00	5.00	4.00	5.00	2.00	4.00	4.00
314	3.00	4.00	4.00	2.00	4.00	2.00	1.00
315	4.00	4.00	5.00	3.00	3.00	3.00	2.00
316	4.00	4.00	3.00	3.00	2.00	2.00	3.00
317	3.00	3.00	2.00	3.00	5.00	2.00	4.00
318	4.00	4.00	2.00	3.00	2.00	3.00	4.00
319	3.00	4.00	3.00	2.00	3.00	3.00	3.00
320	5.00	5.00	5.00	5.00	4.00	2.00	2.00
321	3.00	2.00	2.00	2.00	2.00	2.00	2.00
322	4.00	4.00	4.00	4.00	4.00	4.00	4.00
323	3.00	4.00	4.00	2.00	3.00	1.00	1.00
324	3.00	4.00	2.00	4.00	3.00	2.00	3.00
325	3.00	4.00	3.00	4.00	3.00	3.00	3.00
326	2.00	3.00	2.00	2.00	2.00	2.00	2.00
327	5.00	5.00	5.00	2.00	2.00	4.00	5.00
328	4.00	3.00	4.00	5.00	3.00	4.00	4.00
329	3.00	5.00	4.00	2.00	3.00	1.00	1.00
330	4.00	3.00	4.00	3.00	3.00	3.00	2.00
331	4.00	5.00	5.00	3.00	4.00	3.00	4.00
332	4.00	4.00	4.00	4.00	4.00	2.00	2.00
333	3.00	4.00	2.00	3.00	4.00	4.00	2.00
334	4.00	4.00	4.00	4.00	4.00	2.00	2.00
335	3.00	5.00	5.00	3.00	4.00	1.00	1.00
336	3.00	5.00	5.00	4.00	2.00	2.00	2.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
295	4.00	5.00	4.00	3.00	2.00	3.00	5.00
296	3.00	3.00	3.00	4.00	4.00	4.00	4.00
297	3.00	2.00	2.00	3.00	3.00	3.00	3.00
298	2.00	2.00	3.00	3.00	3.00	2.00	4.00
299	3.00	2.00	2.00	3.00	3.00	3.00	3.00
300	2.00	5.00	3.00	3.00	3.00	3.00	3.00
301	3.00	3.00	3.00	3.00	3.00	3.00	3.00
302	2.00	5.00	3.00	3.00	3.00	3.00	3.00
303	2.00	2.00	2.00	2.00	2.00	2.00	3.00
304	3.00	3.00	4.00	3.00	3.00	3.00	4.00
305	3.00	3.00	4.00	4.00	3.00	3.00	3.00
306	3.00	3.00	3.00	3.00	3.00	3.00	3.00
307	3.00	3.00	3.00	3.00	3.00	3.00	3.00
308	2.00	3.00	2.00	2.00	2.00	4.00	2.00
309	5.00	5.00	5.00	5.00	5.00	5.00	4.00
310	2.00	3.00	3.00	3.00	6.00	3.00	3.00
311	3.00	3.00	4.00	4.00	4.00	4.00	4.00
312	2.00	2.00	2.00	2.00	2.00	2.00	2.00
313	5.00	5.00	4.00	4.00	3.00	3.00	3.00
314	2.00	1.00	1.00	1.00	1.00	2.00	4.00
315	4.00	3.00	3.00	3.00	3.00	4.00	3.00
316	3.00	3.00	3.00	4.00	3.00	3.00	4.00
317	4.00	6.00	3.00	3.00	3.00	2.00	2.00
318	2.00	4.00	3.00	4.00	3.00	3.00	4.00
319	4.00	3.00	3.00	3.00	3.00	3.00	3.00
320	5.00	4.00	5.00	4.00	4.00	5.00	4.00
321	5.00	5.00	5.00	5.00	2.00	2.00	2.00
322	4.00	4.00	4.00	4.00	4.00	4.00	4.00
323	3.00	2.00	2.00	2.00	2.00	3.00	5.00
324	3.00	3.00	2.00	3.00	3.00	5.00	5.00
325	4.00	3.00	3.00	3.00	3.00	4.00	3.00
326	3.00	3.00	3.00	3.00	2.00	2.00	3.00
327	5.00	1.00	4.00	4.00	4.00	4.00	3.00
328	5.00	5.00	5.00	4.00	5.00	5.00	3.00
329	3.00	2.00	1.00	2.00	3.00	2.00	3.00
330	4.00	2.00	2.00	2.00	3.00	4.00	3.00
331	5.00	5.00	4.00	4.00	3.00	5.00	3.00
332	4.00	4.00	4.00	4.00	4.00	6.00	3.00
333	4.00	3.00	4.00	4.00	4.00	3.00	4.00
334	4.00	4.00	4.00	4.00	4.00	4.00	3.00
335	4.00	3.00	3.00	3.00	4.00	5.00	5.00
336	5.00	5.00	5.00	5.00	4.00	5.00	5.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
295	3.00	2.00	3.00	4.00	3.00	2.00	5.00
296	4.00	4.00	5.00	5.00	5.00	5.00	5.00
297	3.00	3.00	2.00	4.00	4.00	4.00	2.00
298	4.00	2.00	2.00	5.00	3.00	2.00	4.00
299	3.00	3.00	2.00	3.00	3.00	3.00	4.00
300	3.00	3.00	3.00	3.00	3.00	3.00	3.00
301	3.00	1.00	3.00	3.00	3.00	2.00	3.00
302	3.00	2.00	3.00	3.00	2.00	3.00	3.00
303	3.00	3.00	3.00	5.00	5.00	1.00	3.00
304	4.00	3.00	3.00	3.00	3.00	3.00	4.00
305	4.00	3.00	3.00	3.00	3.00	3.00	4.00
306	4.00	3.00	3.00	2.00	3.00	3.00	4.00
307	3.00	2.00	3.00	3.00	2.00	2.00	4.00
308	4.00	4.00	2.00	4.00	2.00	2.00	2.00
309	5.00	5.00	5.00	4.00	4.00	5.00	4.00
310	3.00	3.00	3.00	3.00	3.00	3.00	2.00
311	4.00	4.00	3.00	4.00	4.00	4.00	4.00
312	4.00	3.00	3.00	3.00	3.00	3.00	4.00
313	4.00	5.00	5.00	2.00	3.00	5.00	5.00
314	4.00	3.00	2.00	2.00	4.00	3.00	3.00
315	4.00	4.00	4.00	4.00	3.00	3.00	4.00
316	4.00	4.00	3.00	3.00	3.00	4.00	4.00
317	2.00	2.00	4.00	2.00	2.00	2.00	1.00
318	4.00	3.00	3.00	4.00	5.00	5.00	2.00
319	2.00	2.00	2.00	2.00	3.00	4.00	3.00
320	5.00	4.00	4.00	4.00	4.00	4.00	4.00
321	2.00	2.00	2.00	2.00	2.00	4.00	4.00
322	4.00	4.00	4.00	4.00	3.00	3.00	4.00
323	5.00	3.00	3.00	3.00	5.00	5.00	4.00
324	4.00	4.00	4.00	3.00	4.00	4.00	5.00
325	3.00	3.00	3.00	3.00	3.00	4.00	3.00
326	2.00	3.00	3.00	2.00	2.00	2.00	3.00
327	2.00	5.00	5.00	5.00	5.00	4.00	4.00
328	5.00	5.00	5.00	4.00	4.00	4.00	3.00
329	4.00	2.00	2.00	3.00	2.00	2.00	4.00
330	3.00	3.00	3.00	3.00	3.00	3.00	3.00
331	4.00	4.00	4.00	2.00	2.00	2.00	3.00
332	4.00	4.00	3.00	2.00	1.00	3.00	4.00
333	4.00	3.00	2.00	1.00	1.00	3.00	4.00
334	4.00	4.00	3.00	2.00	1.00	3.00	4.00
335	5.00	4.00	4.00	2.00	3.00	4.00	3.00
336	5.00	2.00	2.00	3.00	3.00	3.00	5.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
295	4.00	3.00	4.00	4.00	4.00	5.00	5.00
296	4.00	3.00	4.00	5.00	4.00	3.00	4.00
297	3.00	2.00	2.00	3.00	3.00	3.00	3.00
298	4.00	4.00	3.00	3.00	2.00	3.00	3.00
299	4.00	4.00	4.00	3.00	3.00	2.00	5.00
300	3.00	4.00	5.00	4.00	3.00	3.00	3.00
301	3.00	4.00	2.00	5.00	4.00	3.00	3.00
302	3.00	4.00	2.00	5.00	4.00	3.00	3.00
303	3.00	3.00	3.00	4.00	4.00	4.00	4.00
304	4.00	4.00	3.00	5.00	5.00	3.00	4.00
305	4.00	3.00	3.00	4.00	4.00	3.00	4.00
306	4.00	3.00	3.00	4.00	4.00	3.00	4.00
307	4.00	4.00	3.00	4.00	4.00	4.00	4.00
308	3.00	4.00	4.00	4.00	4.00	3.00	3.00
309	4.00	4.00	4.00	4.00	4.00	4.00	4.00
310	3.00	3.00	4.00	3.00	4.00	4.00	4.00
311	4.00	4.00	3.00	4.00	4.00	4.00	4.00
312	4.00	2.00	2.00	4.00	4.00	2.00	4.00
313	5.00	4.00	5.00	5.00	4.00	5.00	5.00
314	3.00	3.00	2.00	5.00	2.00	4.00	4.00
315	4.00	4.00	3.00	4.00	4.00	3.00	3.00
316	4.00	4.00	3.00	4.00	4.00	4.00	4.00
317	2.00	2.00	2.00	5.00	5.00	5.00	4.00
318	2.00	3.00	2.00	4.00	4.00	4.00	3.00
319	2.00	3.00	2.00	2.00	2.00	4.00	4.00
320	4.00	4.00	5.00	5.00	5.00	3.00	5.00
321	2.00	4.00	2.00	3.00	3.00	3.00	3.00
322	4.00	4.00	4.00	4.00	5.00	5.00	5.00
323	4.00	3.00	3.00	5.00	5.00	5.00	5.00
324	4.00	4.00	4.00	5.00	5.00	4.00	5.00
325	4.00	3.00	4.00	4.00	4.00	4.00	4.00
326	3.00	3.00	2.00	4.00	4.00	3.00	3.00
327	5.00	4.00	3.00	5.00	4.00	5.00	5.00
328	4.00	5.00	5.00	5.00	5.00	5.00	5.00
329	4.00	2.00	3.00	3.00	3.00	2.00	4.00
330	3.00	3.00	3.00	2.00	2.00	3.00	3.00
331	3.00	4.00	4.00	5.00	5.00	5.00	5.00
332	4.00	4.00	3.00	3.00	3.00	4.00	3.00
333	4.00	4.00	3.00	3.00	3.00	4.00	3.00
334	4.00	4.00	3.00	3.00	3.00	4.00	3.00
335	4.00	4.00	4.00	5.00	5.00	5.00	5.00
336	4.00	5.00	3.00	5.00	5.00	4.00	2.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
295	5.00	4.00	4.00	3.00	6.00	3.00	4.00
296	5.00	4.00	3.00	4.00	5.00	4.00	3.00
297	3.00	3.00	2.00	4.00	4.00	4.00	4.00
298	4.00	3.00	4.00	2.00	2.00	3.00	3.00
299	5.00	5.00	4.00	4.00	4.00	4.00	4.00
300	3.00	3.00	3.00	3.00	3.00	3.00	3.00
301	3.00	3.00	3.00	3.00	3.00	3.00	3.00
302	3.00	3.00	4.00	3.00	3.00	4.00	2.00
303	4.00	4.00	4.00	4.00	4.00	4.00	3.00
304	4.00	3.00	3.00	2.00	2.00	3.00	3.00
305	3.00	3.00	3.00	3.00	3.00	3.00	3.00
306	3.00	3.00	3.00	3.00	3.00	3.00	3.00
307	4.00	3.00	3.00	2.00	3.00	4.00	4.00
308	2.00	3.00	2.00	3.00	3.00	3.00	3.00
309	4.00	4.00	4.00	4.00	5.00	3.00	4.00
310	4.00	3.00	3.00	4.00	4.00	6.00	4.00
311	4.00	4.00	4.00	2.00	4.00	4.00	4.00
312	2.00	2.00	2.00	2.00	4.00	4.00	2.00
313	5.00	5.00	4.00	3.00	4.00	4.00	5.00
314	4.00	4.00	4.00	2.00	3.00	3.00	1.00
315	3.00	3.00	2.00	4.00	4.00	3.00	4.00
316	4.00	4.00	4.00	4.00	4.00	4.00	3.00
317	2.00	2.00	3.00	3.00	3.00	3.00	3.00
318	3.00	3.00	3.00	3.00	3.00	3.00	3.00
319	4.00	5.00	4.00	4.00	2.00	2.00	2.00
320	4.00	4.00	4.00	3.00	4.00	3.00	5.00
321	3.00	3.00	3.00	4.00	3.00	3.00	3.00
322	5.00	5.00	4.00	5.00	4.00	4.00	4.00
323	5.00	5.00	5.00	3.00	2.00	4.00	4.00
324	5.00	5.00	5.00	3.00	4.00	4.00	4.00
325	3.00	3.00	4.00	3.00	3.00	3.00	3.00
326	2.00	2.00	3.00	3.00	3.00	4.00	2.00
327	5.00	5.00	5.00	5.00	5.00	5.00	5.00
328	5.00	4.00	5.00	5.00	5.00	4.00	5.00
329	3.00	2.00	3.00	3.00	2.00	3.00	3.00
330	3.00	3.00	3.00	3.00	3.00	3.00	3.00
331	5.00	3.00	5.00	3.00	3.00	4.00	4.00
332	3.00	3.00	3.00	4.00	4.00	3.00	4.00
333	3.00	3.00	3.00	4.00	4.00	3.00	4.00
334	3.00	3.00	3.00	4.00	4.00	3.00	4.00
335	4.00	3.00	4.00	4.00	4.00	4.00	5.00
336	3.00	3.00	3.00	1.00	5.00	5.00	5.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
295	5.00	5.00	5.00	3.00	4.00	.75
296	5.00	4.00	5.00	4.00	5.00	1.33
297	2.00	2.00	2.00	5.00	5.00	2.00
298	3.00	4.00	4.00	5.00	5.00	.33
299	2.00	2.00	2.00	5.00	5.00	2.00
300	2.00	3.00	3.00	4.00	3.00	.67
301	2.00	3.00	2.00	5.00	3.00	1.33
302	2.00	3.00	2.00	5.00	3.00	.67
303	4.00	4.00	4.00	4.00	4.00	1.50
304	4.00	6.00	3.00	3.00	3.00	.75
305	4.00	4.00	3.00	3.00	3.00	1.00
306	3.00	3.00	3.00	3.00	3.00	1.33
307	3.00	3.00	3.00	3.00	3.00	1.33
308	3.00	3.00	3.00	4.00	4.00	2.00
309	5.00	5.00	5.00	5.00	5.00	.80
310	5.00	5.00	5.00	5.00	5.00	.33
311	4.00	4.00	4.00	4.00	4.00	1.00
312	2.00	2.00	2.00	2.00	2.00	2.00
313	5.00	5.00	5.00	5.00	5.00	.50
314	1.00	3.00	3.00	2.00	3.00	3.00
315	4.00	4.00	4.00	4.00	4.00	.67
316	3.00	4.00	4.00	3.00	3.00	1.00
317	2.00	3.00	2.00	2.00	3.00	1.00
318	4.00	4.00	3.00	2.00	3.00	1.00
319	4.00	4.00	4.00	4.00	4.00	1.00
320	4.00	4.00	5.00	4.00	4.00	.80
321	2.00	2.00	2.00	2.00	2.00	.40
322	3.00	5.00	5.00	5.00	5.00	1.00
323	5.00	5.00	5.00	5.00	4.00	2.00
324	4.00	4.00	4.00	4.00	5.00	2.50
325	3.00	3.00	4.00	4.00	3.00	1.00
326	4.00	4.00	3.00	2.00	2.00	.67
327	5.00	5.00	5.00	5.00	5.00	.50
328	5.00	5.00	5.00	5.00	5.00	.80
329	3.00	2.00	4.00	3.00	2.00	4.00
330	4.00	4.00	4.00	4.00	3.00	1.50
331	5.00	5.00	5.00	5.00	5.00	.75
332	4.00	4.00	4.00	4.00	4.00	.50
333	4.00	4.00	4.00	4.00	4.00	1.00
334	4.00	4.00	4.00	4.00	4.00	.50
335	5.00	5.00	5.00	4.00	4.00	.67
336	5.00	5.00	5.00	2.00	3.00	.40

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
337	3.00	2.00	4.00	3.00	1.0	1.00	4.00	3.0	5.00
338	3.00	2.00	4.00	2.00	2.0	2.00	1.00	3.0	4.00
339	3.00	2.00	4.00	3.00	2.0	1.00	1.00	3.0	4.00
340	3.00	2.00	4.00	3.00	1.0	1.00	4.00	3.0	1.00
341	3.00	2.00	4.00	3.00	2.0	1.00	4.00	4.0	3.00
342	3.00	2.00	4.00	2.00	1.0	1.00	4.00	4.0	4.00
343	3.00	2.00	4.00	3.00	1.0	2.00	3.00	4.0	5.00
344	3.00	2.00	2.00	1.00	1.0	3.00	2.00	4.0	4.00
345	3.00	2.00	4.00	2.00	2.0	1.00	4.00	4.0	4.00
346	3.00	2.00	2.00	3.00	2.0	1.00	3.00	1.0	4.00
347	3.00	2.00	4.00	2.00	2.0	2.00	4.00	6.0	4.00
348	3.00	2.00	4.00	3.00	1.0	1.00	1.00	3.0	4.00
349	3.00	2.00	4.00	3.00	1.0	2.00	3.00	3.0	4.00
350	3.00	2.00	3.00	3.00	2.0	2.00	3.00	2.0	4.00
351	3.00	2.00	4.00	4.00	1.0	2.00	3.00	4.0	5.00
352	3.00	2.00	4.00	3.00	1.0	2.00	1.00	5.0	5.00
353	3.00	2.00	4.00	3.00	2.0	1.00	1.00	2.0	5.00
354	3.00	2.00	4.00	2.00	1.0	1.00	3.00	3.0	4.00
355	3.00	2.00	4.00	3.00	2.0	1.00	1.00	2.0	5.00
356	3.00	2.00	2.00	3.00	1.0	1.00	1.00	2.0	5.00
357	3.00	2.00	3.00	3.00	2.0	1.00	3.00	2.0	5.00
358	3.00	2.00	1.00	3.20	1.0	3.00	1.00	4.0	4.00
359	4.00	2.00	5.00	3.00	2.0	2.00	3.00	4.0	4.00
360	4.00	2.00	5.00	3.00	2.0	1.00	10.0	3.0	4.00
361	4.00	2.00	5.00	3.00	1.0	2.00	3.00	4.0	4.00
362	4.00	2.00	5.00	4.00	3.0	2.00	3.00	5.0	4.00
363	4.00	2.00	4.00	3.00	1.0	2.00	3.00	4.0	4.00
364	4.00	2.00	5.00	4.00	3.0	2.00	3.00	5.0	4.00
365	4.00	2.00	5.00	3.00	2.0	2.00	3.00	4.0	4.00
366	4.00	2.00	4.00	4.00	2.0	2.00	3.00	6.0	4.00
367	4.00	2.00	4.00	3.00	2.0	2.00	10.0	2.0	5.00
368	4.00	2.00	4.00	3.00	1.0	4.00	1.00	4.0	3.00
369	4.00	2.00	4.00	3.00	3.0	4.00	1.00	7.0	3.00
370	4.00	2.00	3.00	2.00	2.0	2.00	1.00	2.0	3.00
371	4.00	2.00	4.00	3.00	2.0	1.00	2.00	4.0	5.00
372	4.00	2.00	4.00	3.00	1.0	2.00	8.00	2.0	2.00
373	4.00	2.00	4.00	3.00	2.0	3.00	9.00	4.0	2.00
374	4.00	2.00	4.00	3.00	2.0	2.00	1.00	3.0	1.00
375	4.00	2.00	4.00	3.00	2.0	2.00	3.00	7.0	4.00
376	4.00	2.00	4.00	3.00	2.0	1.00	3.00	3.0	3.00
377	4.00	2.00	4.00	2.00	2.0	1.00	1.00	4.0	4.00
378	4.00	2.00	4.00	3.00	1.0	1.00	3.00	3.0	3.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
337	5.00	4.00	4.00	3.00	2.00	3.00	3.00
338	5.00	4.00	5.00	1.00	1.00	3.00	6.00
339	4.00	3.00	3.00	2.00	2.00	4.00	2.00
340	1.00	4.00	4.00	3.00	3.00	4.00	2.00
341	4.00	5.00	4.00	3.00	3.00	4.00	2.00
342	4.00	4.00	4.00	3.00	2.00	2.00	4.00
343	5.00	4.00	4.00	2.00	2.00	4.00	4.00
344	4.00	4.00	3.00	2.00	4.00	4.00	4.00
345	4.00	4.00	4.00	3.00	1.00	2.00	4.00
346	4.00	4.00	3.00	2.00	2.00	4.00	4.00
347	4.00	4.00	3.00	3.00	2.00	4.00	4.00
348	4.00	4.00	3.00	2.00	2.00	3.00	3.00
349	4.00	4.00	3.00	2.00	2.00	4.00	4.00
350	4.00	4.00	3.00	2.00	2.00	3.00	4.00
351	4.00	4.00	4.00	3.00	1.00	2.00	3.00
352	5.00	5.00	5.00	3.00	1.00	4.00	5.00
353	5.00	4.00	3.00	4.00	1.00	4.00	5.00
354	4.00	3.00	4.00	5.00	2.00	5.00	4.00
355	5.00	3.00	5.00	3.00	1.00	4.00	3.00
356	4.00	5.00	4.00	2.00	1.00	4.00	2.00
357	5.00	1.00	2.00	2.00	2.00	2.00	2.00
358	4.00	4.00	5.00	3.00	2.00	4.00	4.00
359	4.00	4.00	4.00	2.00	2.00	2.00	4.00
360	4.00	4.00	4.00	2.00	2.00	2.00	4.00
361	4.00	4.00	4.00	2.00	2.00	2.00	4.00
362	4.00	4.00	4.00	2.00	2.00	2.00	4.00
363	4.00	4.00	4.00	2.00	2.00	2.00	4.00
364	4.00	4.00	4.00	2.00	2.00	2.00	4.00
365	4.00	4.00	4.00	2.00	2.00	2.00	4.00
366	4.00	4.00	2.00	4.00	2.00	4.00	4.00
367	4.00	3.00	3.00	3.00	2.00	4.00	4.00
368	4.00	3.00	4.00	4.00	4.00	4.00	3.00
369	4.00	3.00	3.00	3.00	3.00	4.00	3.00
370	3.00	4.00	5.00	4.00	3.00	4.00	5.00
371	4.00	4.00	4.00	3.00	1.00	2.00	4.00
372	3.00	2.00	3.00	2.00	3.00	2.00	3.00
373	3.00	3.00	4.00	3.00	2.00	3.00	3.00
374	4.00	3.00	4.00	3.00	2.00	3.00	3.00
375	3.00	3.00	3.00	3.00	2.00	4.00	4.00
376	4.00	3.00	4.00	3.00	1.00	74.00	5.00
377	4.00	5.00	4.00	3.00	4.00	4.00	3.00
378	3.00	3.00	4.00	3.00	2.00	4.00	3.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
337	3.00	4.00	4.00	3.00	4.00	5.00	4.00
338	2.00	4.00	4.00	3.00	4.00	5.00	5.00
339	4.00	5.00	5.00	3.00	4.00	4.00	3.00
340	4.00	3.00	4.00	4.00	3.00	4.00	3.00
341	4.00	5.00	3.00	3.00	4.00	4.00	3.00
342	3.00	4.00	4.00	3.00	4.00	3.00	4.00
343	4.00	4.00	4.00	3.00	3.00	4.00	4.00
344	3.00	4.00	4.00	3.00	4.00	4.00	4.00
345	2.00	4.00	2.00	4.00	4.00	4.00	4.00
346	4.00	4.00	4.00	3.00	4.00	4.00	4.00
347	4.00	3.00	4.00	3.00	4.00	4.00	4.00
348	3.00	4.00	4.00	3.00	4.00	4.00	4.00
349	4.00	4.00	3.00	3.00	4.00	4.00	4.00
350	4.00	4.00	4.00	3.00	3.00	4.00	4.00
351	4.00	4.00	4.00	4.00	3.00	3.00	3.00
352	4.00	5.00	5.00	4.00	4.00	5.00	5.00
353	5.00	5.00	5.00	5.00	4.00	5.00	4.00
354	4.00	4.00	4.00	3.00	5.00	4.00	4.00
355	3.00	3.00	3.00	3.00	3.00	3.00	4.00
356	4.00	5.00	5.00	4.00	5.00	3.00	4.00
357	2.00	2.00	4.00	4.00	5.00	5.00	5.00
358	2.00	4.00	4.00	3.00	5.00	5.00	4.00
359	4.00	4.00	4.00	4.00	4.00	4.00	4.00
360	4.00	4.00	4.00	4.00	4.00	4.00	4.00
361	4.00	4.00	4.00	4.00	4.00	4.00	4.00
362	4.00	4.00	4.00	4.00	4.00	4.00	4.00
363	4.00	4.00	4.00	4.00	4.00	4.00	4.00
364	4.00	4.00	4.00	4.00	4.00	4.00	4.00
365	4.00	4.00	4.00	4.00	4.00	4.00	4.00
366	4.00	4.00	4.00	3.00	3.00	4.00	3.00
367	4.00	2.00	4.00	2.00	6.00	2.00	2.00
368	3.00	4.00	4.00	3.00	4.00	4.00	4.00
369	3.00	4.00	4.00	3.00	4.00	3.00	4.00
370	5.00	4.00	3.00	3.00	4.00	4.00	3.00
371	4.00	1.00	5.00	5.00	5.00	1.00	1.00
372	3.00	3.00	2.00	3.00	3.00	3.00	2.00
373	3.00	4.00	4.00	3.00	3.00	3.00	2.00
374	4.00	3.00	4.00	3.00	5.00	3.00	2.00
375	3.00	3.00	3.00	3.00	3.00	3.00	3.00
376	4.00	3.00	4.00	4.00	3.00	4.00	4.00
377	3.00	3.00	3.00	4.00	4.00	4.00	3.00
378	4.00	3.00	3.00	3.00	3.00	3.00	3.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
337	3.00	4.00	4.00	4.00	2.00	3.00	3.00
338	3.00	5.00	4.00	3.00	1.00	2.00	2.00
339	5.00	3.00	3.00	3.00	3.00	1.00	1.00
340	4.00	3.00	4.00	3.00	3.00	2.00	2.00
341	4.00	3.00	4.00	3.00	3.00	2.00	2.00
342	3.00	4.00	4.00	3.00	3.00	2.00	2.00
343	3.00	5.00	4.00	3.00	3.00	2.00	2.00
344	4.00	4.00	3.00	4.00	2.00	2.00	4.00
345	3.00	4.00	3.00	4.00	4.00	3.00	3.00
346	4.00	4.00	3.00	3.00	3.00	2.00	2.00
347	4.00	3.00	4.00	3.00	4.00	2.00	2.00
348	3.00	4.00	4.00	4.00	3.00	2.00	2.00
349	4.00	4.00	4.00	3.00	4.00	2.00	2.00
350	4.00	4.00	4.00	3.00	4.00	2.00	2.00
351	3.00	3.00	4.00	2.00	3.00	4.00	3.00
352	5.00	5.00	5.00	5.00	4.00	1.00	2.00
353	4.00	5.00	4.00	1.00	5.00	2.00	1.00
354	4.00	4.00	4.00	3.00	3.00	3.00	3.00
355	3.00	3.00	4.00	1.00	2.00	1.00	1.00
356	5.00	1.00	5.00	5.00	1.00	5.00	3.00
357	3.00	2.00	4.00	4.00	4.00	2.00	2.00
358	4.00	2.00	2.00	2.00	1.00	1.00	3.00
359	4.00	4.00	4.00	4.00	4.00	2.00	2.00
360	4.00	4.00	4.00	4.00	4.00	2.00	2.00
361	4.00	4.00	4.00	4.00	4.00	2.00	2.00
362	4.00	4.00	4.00	4.00	4.00	2.00	2.00
363	4.00	4.00	4.00	4.00	4.00	2.00	2.00
364	4.00	4.00	4.00	4.00	4.00	2.00	2.00
365	4.00	4.00	4.00	4.00	4.00	2.00	2.00
366	3.00	4.00	4.00	3.00	2.00	3.00	2.00
367	2.00	4.00	4.00	3.00	3.00	3.00	2.00
368	4.00	3.00	3.00	3.00	4.00	4.00	4.00
369	3.00	3.00	4.00	4.00	3.00	4.00	4.00
370	3.00	3.00	3.00	4.00	4.00	5.00	3.00
371	3.00	1.00	2.00	4.00	3.00	4.00	5.00
372	2.00	2.00	2.00	3.00	3.00	3.00	3.00
373	3.00	3.00	4.00	3.00	3.00	2.00	2.00
374	1.00	3.00	2.00	3.00	3.00	2.00	2.00
375	3.00	3.00	3.00	4.00	3.00	3.00	4.00
376	4.00	4.00	3.00	4.00	2.00	3.00	3.00
377	3.00	4.00	4.00	4.00	4.00	4.00	4.00
378	3.00	3.00	4.00	5.00	3.00	5.00	5.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
337	3.00	3.00	4.00	4.00	3.00	3.00	4.00
338	4.00	3.00	4.00	4.00	4.00	3.00	4.00
339	3.00	3.00	3.00	5.00	5.00	5.00	3.00
340	3.00	4.00	3.00	3.00	2.00	3.00	4.00
341	2.00	4.00	3.00	3.00	4.00	3.00	4.00
342	3.00	4.00	3.00	3.00	2.00	3.00	4.00
343	4.00	4.00	4.00	3.00	4.00	5.00	4.00
344	3.00	4.00	4.00	4.00	4.00	4.00	4.00
345	4.00	4.00	4.00	4.00	3.00	3.00	3.00
346	4.00	4.00	4.00	4.00	3.00	4.00	4.00
347	4.00	4.00	4.00	4.00	3.00	4.00	4.00
348	4.00	4.00	4.00	4.00	3.00	4.00	4.00
349	4.00	4.00	4.00	4.00	3.00	4.00	4.00
350	4.00	4.00	4.00	3.00	3.00	4.00	3.00
351	3.00	3.00	4.00	3.00	3.00	4.00	4.00
352	3.00	3.00	3.00	3.00	3.00	3.00	4.00
353	3.00	3.00	1.00	1.00	1.00	1.00	3.00
354	4.00	3.00	2.00	3.00	4.00	4.00	4.00
355	1.00	1.00	1.00	1.00	3.00	2.00	5.00
356	2.00	4.00	3.00	3.00	4.00	3.00	4.00
357	3.00	2.00	3.00	3.00	3.00	3.00	3.00
358	3.00	2.00	2.00	2.00	3.00	2.00	2.00
359	4.00	4.00	4.00	4.00	4.00	4.00	4.00
360	4.00	4.00	4.00	4.00	4.00	2.00	4.00
361	4.00	4.00	4.00	4.00	4.00	2.00	4.00
362	4.00	4.00	4.00	4.00	4.00	4.00	4.00
363	4.00	4.00	4.00	4.00	4.00	2.00	4.00
364	4.00	4.00	4.00	4.00	4.00	4.00	4.00
365	4.00	4.00	4.00	4.00	4.00	4.00	4.00
366	4.00	3.00	4.00	4.00	3.00	3.00	4.00
367	4.00	3.00	3.00	3.00	3.00	3.00	4.00
368	4.00	3.00	3.00	4.00	4.00	3.00	3.00
369	3.00	3.00	3.00	3.00	4.00	4.00	4.00
370	3.00	4.00	4.00	4.00	4.00	3.00	3.00
371	5.00	5.00	5.00	5.00	5.00	5.00	5.00
372	3.00	2.00	3.00	2.00	2.00	2.00	3.00
373	2.00	3.00	2.00	3.00	3.00	3.00	2.00
374	3.00	2.00	3.00	4.00	3.00	2.00	1.00
375	3.00	4.00	4.00	4.00	4.00	4.00	4.00
376	4.00	4.00	2.00	2.00	3.00	4.00	4.00
377	4.00	3.00	3.00	3.00	4.00	4.00	3.00
378	4.00	5.00	5.00	4.00	4.00	5.00	4.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
337	4.00	4.00	4.00	3.00	4.00	4.00	4.00
338	4.00	2.00	3.00	6.00	3.00	3.00	4.00
339	3.00	3.00	3.00	3.00	2.00	3.00	4.00
340	4.00	3.00	3.00	3.00	3.00	4.00	3.00
341	5.00	3.00	3.00	3.00	3.00	4.00	4.00
342	4.00	3.00	3.00	3.00	3.00	4.00	4.00
343	4.00	3.00	3.00	2.00	3.00	4.00	4.00
344	4.00	3.00	3.00	3.00	4.00	4.00	4.00
345	4.00	3.00	3.00	3.00	3.00	3.00	3.00
346	4.00	3.00	3.00	2.00	3.00	4.00	4.00
347	4.00	3.00	3.00	3.00	3.00	4.00	4.00
348	4.00	3.00	3.00	3.00	2.00	4.00	4.00
349	4.00	4.00	3.00	3.00	2.00	4.00	4.00
350	4.00	4.00	4.00	3.00	3.00	4.00	4.00
351	3.00	4.00	3.00	4.00	3.00	4.00	3.00
352	4.00	4.00	4.00	4.00	3.00	4.00	4.00
353	3.00	2.00	1.00	3.00	3.00	1.00	4.00
354	5.00	2.00	3.00	1.00	3.00	2.00	3.00
355	4.00	4.00	2.00	3.00	5.00	2.00	4.00
356	3.00	4.00	4.00	4.00	4.00	3.00	3.00
357	2.00	2.00	2.00	3.00	2.00	3.00	2.00
358	2.00	3.00	2.00	3.00	4.00	3.00	3.00
359	4.00	4.00	4.00	4.00	2.00	4.00	4.00
360	4.00	4.00	4.00	4.00	2.00	2.00	4.00
361	4.00	4.00	4.00	4.00	2.00	4.00	4.00
362	4.00	4.00	4.00	4.00	4.00	2.00	4.00
363	4.00	4.00	4.00	4.00	2.00	4.00	4.00
364	4.00	4.00	4.00	4.00	2.00	4.00	4.00
365	4.00	4.00	4.00	4.00	2.00	4.00	4.00
366	4.00	4.00	4.00	3.00	4.00	3.00	4.00
367	3.00	3.00	3.00	3.00	3.00	3.00	3.00
368	3.00	4.00	4.00	4.00	4.00	4.00	4.00
369	3.00	3.00	3.00	3.00	3.00	3.00	4.00
370	3.00	3.00	3.00	3.00	3.00	3.00	4.00
371	5.00	3.00	1.00	4.00	4.00	4.00	4.00
372	3.00	3.00	3.00	2.00	3.00	3.00	2.00
373	3.00	3.00	3.00	3.00	3.00	3.00	2.00
374	2.00	2.00	3.00	3.00	3.00	3.00	3.00
375	3.00	4.00	3.00	3.00	3.00	3.00	4.00
376	4.00	3.00	3.00	3.00	2.00	3.00	4.00
377	3.00	4.00	4.00	3.00	3.00	3.00	4.00
378	3.00	4.00	3.00	3.00	3.00	3.00	3.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
337	4.00	4.00	4.00	4.00	4.00	4.00	4.00
338	3.00	4.00	4.00	5.00	4.00	4.00	5.00
339	3.00	3.00	4.00	3.00	3.00	3.00	4.00
340	4.00	5.00	5.00	3.00	2.00	4.00	3.00
341	5.00	3.00	2.00	4.00	4.00	3.00	5.00
342	5.00	3.00	2.00	4.00	4.00	3.00	5.00
343	4.00	4.00	3.00	4.00	4.00	4.00	4.00
344	4.00	3.00	4.00	4.00	4.00	4.00	4.00
345	4.00	4.00	4.00	3.00	4.00	4.00	4.00
346	4.00	3.00	3.00	4.00	4.00	4.00	4.00
347	4.00	4.00	3.00	4.00	4.00	3.00	4.00
348	4.00	4.00	4.00	4.00	4.00	3.00	4.00
349	4.00	4.00	3.00	4.00	4.00	3.00	4.00
350	4.00	4.00	4.00	4.00	4.00	3.00	4.00
351	3.00	3.00	4.00	3.00	3.00	4.00	3.00
352	4.00	4.00	4.00	4.00	4.00	4.00	4.00
353	3.00	3.00	1.00	5.00	5.00	1.00	3.00
354	3.00	3.00	2.00	4.00	4.00	3.00	3.00
355	4.00	3.00	5.00	5.00	5.00	3.00	5.00
356	4.00	3.00	3.00	2.00	2.00	2.00	3.00
357	2.00	2.00	2.00	5.00	5.00	2.00	2.00
358	2.00	2.00	4.00	4.00	4.00	3.00	3.00
359	4.00	4.00	4.00	4.00	4.00	4.00	4.00
360	4.00	4.00	4.00	4.00	4.00	4.00	4.00
361	4.00	4.00	4.00	4.00	4.00	4.00	4.00
362	4.00	4.00	4.00	4.00	4.00	4.00	4.00
363	4.00	4.00	4.00	4.00	4.00	4.00	4.00
364	4.00	4.00	4.00	4.00	4.00	4.00	4.00
365	4.00	4.00	4.00	4.00	4.00	4.00	4.00
366	3.00	4.00	3.00	3.00	3.00	3.00	4.00
367	3.00	3.00	3.00	4.00	4.00	3.00	3.00
368	4.00	3.00	3.00	4.00	4.00	3.00	3.00
369	4.00	4.00	4.00	6.00	3.00	4.00	3.00
370	4.00	4.00	4.00	4.00	3.00	3.00	3.00
371	4.00	4.00	4.00	4.00	5.00	5.00	4.00
372	3.00	2.00	2.00	2.00	3.00	2.00	3.00
373	2.00	2.00	3.00	3.00	3.00	2.00	2.00
374	3.00	3.00	3.00	4.00	4.00	3.00	2.00
375	3.00	4.00	4.00	4.00	4.00	4.00	3.00
376	4.00	3.00	3.00	4.00	4.00	4.00	3.00
377	3.00	3.00	4.00	3.00	4.00	4.00	4.00
378	3.00	4.00	5.00	3.00	4.00	4.00	4.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
337	4.00	4.00	4.00	3.00	4.00	4.00	4.00
338	4.00	5.00	4.00	3.00	4.00	6.00	6.00
339	4.00	4.00	3.00	3.00	3.00	3.00	3.00
340	5.00	3.00	3.00	4.00	2.00	3.00	4.00
341	3.00	3.00	4.00	2.00	3.00	4.00	5.00
342	3.00	3.00	4.00	2.00	3.00	4.00	5.00
343	4.00	4.00	4.00	3.00	4.00	4.00	4.00
344	3.00	3.00	3.00	4.00	4.00	4.00	4.00
345	3.00	3.00	2.00	3.00	3.00	3.00	3.00
346	4.00	3.00	3.00	3.00	4.00	4.00	4.00
347	4.00	4.00	3.00	3.00	4.00	4.00	4.00
348	3.00	4.00	4.00	3.00	4.00	4.00	4.00
349	4.00	3.00	4.00	3.00	4.00	4.00	4.00
350	3.00	4.00	4.00	3.00	4.00	4.00	4.00
351	3.00	3.00	4.00	3.00	3.00	4.00	3.00
352	4.00	4.00	3.00	3.00	3.00	3.00	3.00
353	2.00	2.00	5.00	3.00	3.00	3.00	2.00
354	3.00	3.00	2.00	2.00	3.00	2.00	3.00
355	3.00	3.00	5.00	3.00	3.00	3.00	4.00
356	3.00	4.00	3.00	4.00	3.00	4.00	4.00
357	2.00	2.00	2.00	2.00	2.00	2.00	2.00
358	3.00	3.00	3.00	3.00	3.00	4.00	4.00
359	4.00	4.00	4.00	2.00	2.00	2.00	4.00
360	4.00	4.00	4.00	2.00	2.00	2.00	4.00
361	4.00	4.00	4.00	2.00	2.00	2.00	4.00
362	4.00	4.00	4.00	2.00	2.00	2.00	4.00
363	4.00	4.00	4.00	2.00	2.00	2.00	4.00
364	4.00	4.00	4.00	2.00	2.00	2.00	4.00
365	4.00	4.00	4.00	2.00	2.00	2.00	4.00
366	3.00	3.00	4.00	3.00	3.00	3.00	4.00
367	3.00	3.00	3.00	2.00	3.00	3.00	4.00
368	4.00	4.00	4.00	3.00	3.00	4.00	4.00
369	3.00	3.00	4.00	4.00	4.00	4.00	4.00
370	4.00	4.00	4.00	4.00	4.00	4.00	4.00
371	5.00	4.00	4.00	4.00	4.00	5.00	4.00
372	2.00	2.00	2.00	3.00	3.00	3.00	2.00
373	3.00	3.00	3.00	3.00	4.00	3.00	4.00
374	2.00	2.00	3.00	4.00	3.00	3.00	3.00
375	3.00	3.00	3.00	3.00	3.00	3.00	3.00
376	3.00	3.00	4.00	4.00	4.00	4.00	4.00
377	4.00	4.00	4.00	4.00	3.00	3.00	3.00
378	4.00	3.00	5.00	3.00	5.00	3.00	4.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
337	4.00	4.00	4.00	4.00	4.00	.75
338	5.00	5.00	5.00	5.00	5.00	.75
339	5.00	5.00	5.00	5.00	4.00	1.33
340	5.00	5.00	5.00	4.00	3.00	1.33
341	5.00	5.00	4.00	4.00	3.00	1.33
342	5.00	5.00	5.00	4.00	3.00	.67
343	4.00	4.00	4.00	4.00	4.00	1.00
344	4.00	4.00	4.00	4.00	4.00	1.00
345	4.00	4.00	3.00	4.00	4.00	.50
346	5.00	5.00	5.00	5.00	5.00	1.00
347	5.00	5.00	5.00	4.00	4.00	1.00
348	5.00	5.00	5.00	4.00	4.00	.75
349	4.00	4.00	4.00	4.00	4.00	1.00
350	4.00	4.00	4.00	4.00	4.00	.75
351	3.00	4.00	4.00	4.00	4.00	.50
352	3.00	3.00	3.00	3.00	4.00	1.33
353	2.00	4.00	2.00	3.00	1.00	4.00
354	3.00	3.00	3.00	3.00	2.00	2.50
355	5.00	5.00	5.00	5.00	5.00	4.00
356	2.00	3.00	2.00	3.00	2.00	1.33
357	4.00	4.00	4.00	4.00	4.00	.67
358	4.00	4.00	2.00	2.00	4.00	2.00
359	4.00	4.00	4.00	4.00	4.00	.50
360	4.00	4.00	4.00	4.00	4.00	.50
361	4.00	4.00	4.00	4.00	4.00	.50
362	4.00	4.00	4.00	4.00	4.00	.50
363	4.00	4.00	4.00	4.00	4.00	.50
364	4.00	4.00	4.00	4.00	4.00	.50
365	4.00	4.00	4.00	4.00	4.00	.50
366	4.00	4.00	4.00	4.00	4.00	1.00
367	3.00	3.00	3.00	3.00	3.00	1.33
368	4.00	4.00	4.00	4.00	4.00	1.33
369	4.00	4.00	4.00	4.00	4.00	1.33
370	3.00	3.00	3.00	3.00	3.00	1.00
371	4.00	5.00	5.00	5.00	5.00	.40
372	2.00	2.00	2.00	3.00	3.00	.67
373	2.00	2.00	3.00	3.00	2.00	1.50
374	2.00	2.00	3.00	3.00	4.00	1.00
375	4.00	3.00	4.00	3.00	4.00	1.00
376	4.00	4.00	4.00	4.00	3.00	37.00
377	4.00	3.00	4.00	3.00	3.00	1.33
378	4.00	4.00	4.00	4.00	4.00	.80

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
379	4.00	2.00	4.00	3.00	1.0	3.00	3.00	3.0	2.00
380	4.00	2.00	4.00	3.00	2.0	3.00	6.00	3.0	4.00
381	4.00	2.00	4.00	3.00	1.0	3.00	3.00	7.0	2.00
382	4.00	2.00	5.00	3.00	2.0	2.00	3.00	4.0	4.00
383	4.00	2.00	5.00	4.00	3.0	4.00	10.0	7.0	4.00
384	4.00	2.00	5.00	3.00	1.0	1.00	4.00	1.0	5.00
385	4.00	2.00	4.00	3.00	2.0	1.00	1.00	3.0	5.00
386	4.00	2.00	4.00	3.00	2.0	1.00	3.00	2.0	3.00
387	4.00	2.00	4.00	3.00	2.0	2.00	1.00	3.0	4.00
388	4.00	2.00	4.00	3.00	2.0	3.00	8.00	3.0	3.00
389	4.00	2.00	4.00	3.00	2.0	3.00	4.00	2.0	3.00
390	4.00	2.00	4.00	3.00	1.0	3.00	3.00	2.0	2.00
391	4.00	2.00	4.00	2.00	2.0	2.00	1.00	4.0	3.00
392	4.00	2.00	4.00	1.00	1.0	1.00	5.00	4.0	4.00
393	4.00	2.00	4.00	3.00	2.0	1.00	1.00	4.0	3.00
394	4.00	2.00	4.00	3.00	1.0	3.00	3.00	3.0	3.00
395	4.00	2.00	4.00	3.00	2.0	3.00	2.00	7.0	3.00
396	4.00	2.00	4.00	3.00	1.0	3.00	9.00	3.0	3.00
397	4.00	2.00	4.00	3.00	2.0	3.00	8.00	3.0	3.00
398	4.00	2.00	4.00	4.00	3.0	4.00	1.00	5.0	4.00
399	4.00	2.00	4.00	3.00	1.0	3.00	3.00	3.0	4.00
400	4.00	2.00	3.00	2.00	1.0	4.00	1.00	2.0	4.00
401	4.00	2.00	4.00	3.00	1.0	2.00	1.00	4.0	3.00
402	1.00	3.00	4.00	4.00	3.0	1.00	2.00	7.0	4.00
403	1.00	3.00	3.00	3.00	2.0	2.00	1.00	2.0	4.00
404	1.00	3.00	3.00	3.00	1.0	3.00	3.00	1.0	3.00
405	1.00	3.00	1.00	3.00	2.0	1.00	10.0	1.0	3.00
406	1.00	3.00	4.00	2.00	3.0	4.00	9.00	2.0	5.00
407	1.00	3.00	4.00	4.00	3.0	3.00	1.00	3.0	5.00
408	1.00	3.00	4.00	3.00	2.0	2.00	1.00	5.0	5.00
409	1.00	3.00	4.00	1.00	2.0	3.00	1.00	5.0	4.00
410	1.00	3.00	4.00	4.00	3.0	1.00	4.00	7.0	5.00
411	1.00	3.00	4.00	4.00	3.0	1.00	1.00	6.0	5.00
412	1.00	3.00	4.00	1.00	2.0	1.00	1.00	2.0	3.00
413	1.00	3.00	4.00	2.00	2.0	1.00	1.00	2.0	4.00
414	1.00	3.00	4.00	1.00	1.0	1.00	9.00	5.0	4.00
415	1.00	3.00	4.00	2.00	2.0	1.00	1.00	2.0	4.00
416	1.00	3.00	2.00	4.00	2.0	2.00	3.00	1.0	2.00
417	1.00	3.00	3.00	4.00	1.0	1.00	3.00	2.0	5.00
418	1.00	3.00	4.00	4.00	2.0	3.00	3.00	2.0	4.00
419	1.00	3.00	2.00	4.00	1.0	4.00	7.00	1.0	4.00
420	1.00	3.00	4.00	4.00	1.0	3.00	3.00	2.0	4.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
379	3.00	3.00	3.00	3.00	2.00	3.00	4.00
380	4.00	4.00	4.00	3.00	4.00	3.00	4.00
381	4.00	2.00	3.00	3.00	2.00	2.00	3.00
382	4.00	4.00	4.00	2.00	2.00	2.00	4.00
383	4.00	4.00	4.00	4.00	2.00	2.00	4.00
384	5.00	3.00	3.00	4.00	2.00	5.00	5.00
385	5.00	3.00	3.00	3.00	3.00	3.00	3.00
386	3.00	3.00	3.00	3.00	3.00	3.00	3.00
387	4.00	4.00	4.00	4.00	3.00	4.00	3.00
388	3.00	3.00	4.00	4.00	3.00	4.00	3.00
389	4.00	3.00	4.00	4.00	3.00	4.00	3.00
390	3.00	2.00	2.00	3.00	2.00	2.00	3.00
391	3.00	2.00	3.00	4.00	2.00	3.00	5.00
392	4.00	4.00	4.00	4.00	3.00	4.00	4.00
393	3.00	2.00	3.00	4.00	2.00	3.00	5.00
394	3.00	3.00	3.00	3.00	3.00	3.00	6.00
395	2.00	2.00	3.00	3.00	3.00	4.00	3.00
396	3.00	2.00	2.00	3.00	3.00	2.00	2.00
397	4.00	3.00	4.00	4.00	3.00	3.00	4.00
398	4.00	4.00	4.00	4.00	3.00	4.00	4.00
399	4.00	3.00	2.00	2.00	2.00	3.00	3.00
400	4.00	4.00	4.00	3.00	3.00	3.00	6.00
401	3.00	3.00	3.00	3.00	4.00	3.00	4.00
402	4.00	4.00	3.00	4.00	2.00	3.00	3.00
403	4.00	4.00	3.00	4.00	2.00	3.00	3.00
404	3.00	2.00	3.00	2.00	2.00	3.00	3.00
405	4.00	4.00	5.00	5.00	4.00	4.00	4.00
406	4.00	4.00	4.00	5.00	5.00	5.00	4.00
407	3.00	4.00	4.00	3.00	3.00	4.00	3.00
408	3.00	5.00	4.00	3.00	4.00	5.00	5.00
409	5.00	4.00	5.00	5.00	5.00	5.00	4.00
410	4.00	3.00	4.00	4.00	5.00	5.00	4.00
411	5.00	4.00	3.00	4.00	5.00	4.00	5.00
412	4.00	3.00	4.00	5.00	5.00	4.00	5.00
413	5.00	3.00	4.00	4.00	5.00	4.00	4.00
414	2.00	4.00	5.00	4.00	2.00	3.00	3.00
415	5.00	4.00	5.00	3.00	4.00	5.00	4.00
416	2.00	2.00	2.00	2.00	2.00	2.00	3.00
417	4.00	3.00	3.00	2.00	1.00	3.00	3.00
418	5.00	3.00	4.00	4.00	4.00	4.00	3.00
419	4.00	4.00	3.00	3.00	2.00	4.00	4.00
420	4.00	5.00	4.00	4.00	2.00	4.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
379	2.00	3.00	3.00	3.00	4.00	4.00	3.00
380	3.00	4.00	3.00	4.00	6.00	4.00	3.00
381	3.00	2.00	3.00	2.00	3.00	2.00	2.00
382	4.00	4.00	4.00	4.00	4.00	4.00	4.00
383	4.00	4.00	4.00	4.00	4.00	4.00	4.00
384	5.00	5.00	5.00	6.00	5.00	5.00	4.00
385	3.00	3.00	3.00	3.00	3.00	3.00	3.00
386	3.00	3.00	3.00	3.00	3.00	3.00	3.00
387	4.00	4.00	4.00	4.00	3.00	3.00	4.00
388	4.00	3.00	4.00	4.00	4.00	3.00	4.00
389	4.00	4.00	3.00	3.00	4.00	3.00	3.00
390	3.00	2.00	3.00	2.00	3.00	2.00	3.00
391	3.00	3.00	4.00	5.00	4.00	4.00	5.00
392	4.00	4.00	5.00	5.00	4.00	4.00	4.00
393	3.00	3.00	3.00	4.00	5.00	4.00	4.00
394	4.00	4.00	3.00	3.00	3.00	4.00	4.00
395	2.00	3.00	3.00	3.00	2.00	2.00	3.00
396	2.00	3.00	3.00	3.00	3.00	3.00	4.00
397	4.00	4.00	3.00	3.00	3.00	3.00	4.00
398	4.00	4.00	4.00	4.00	4.00	4.00	4.00
399	3.00	3.00	3.00	2.00	2.00	2.00	3.00
400	3.00	3.00	3.00	3.00	3.00	3.00	4.00
401	4.00	3.00	3.00	4.00	4.00	3.00	4.00
402	3.00	2.00	5.00	5.00	2.00	4.00	4.00
403	4.00	4.00	4.00	3.00	4.00	4.00	4.00
404	4.00	4.00	4.00	2.00	3.00	3.00	3.00
405	5.00	5.00	4.00	5.00	3.00	4.00	4.00
406	5.00	4.00	5.00	4.00	5.00	4.00	4.00
407	4.00	3.00	4.00	3.00	4.00	3.00	5.00
408	3.00	4.00	4.00	5.00	4.00	5.00	4.00
409	5.00	4.00	5.00	4.00	5.00	4.00	3.00
410	5.00	4.00	3.00	4.00	4.00	5.00	4.00
411	4.00	5.00	4.00	5.00	4.00	5.00	3.00
412	5.00	5.00	4.00	3.00	4.00	4.00	5.00
413	5.00	5.00	3.00	2.00	3.00	4.00	5.00
414	4.00	4.00	3.00	4.00	3.00	4.00	5.00
415	5.00	3.00	4.00	5.00	3.00	4.00	4.00
416	3.00	4.00	3.00	4.00	2.00	3.00	4.00
417	4.00	4.00	4.00	3.00	4.00	4.00	4.00
418	4.00	4.00	5.00	4.00	5.00	5.00	4.00
419	4.00	5.00	5.00	4.00	5.00	4.00	4.00
420	5.00	5.00	4.00	4.00	4.00	5.00	4.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
379	2.00	3.00	3.00	4.00	3.00	2.00	4.00
380	3.00	6.00	4.00	4.00	4.00	4.00	4.00
381	3.00	2.00	2.00	3.00	3.00	2.00	2.00
382	4.00	4.00	4.00	4.00	4.00	2.00	2.00
383	4.00	4.00	4.00	4.00	4.00	2.00	2.00
384	4.00	3.00	5.00	3.00	4.00	3.00	3.00
385	3.00	3.00	4.00	3.00	3.00	3.00	3.00
386	3.00	3.00	3.00	3.00	3.00	3.00	3.00
387	3.00	3.00	4.00	4.00	4.00	4.00	4.00
388	4.00	3.00	3.00	3.00	3.00	3.00	2.00
389	4.00	3.00	3.00	3.00	4.00	4.00	3.00
390	2.00	3.00	2.00	3.00	2.00	3.00	2.00
391	3.00	4.00	5.00	3.00	3.00	3.00	3.00
392	5.00	4.00	4.00	4.00	5.00	4.00	4.00
393	5.00	3.00	4.00	5.00	3.00	3.00	3.00
394	3.00	4.00	3.00	4.00	2.00	4.00	3.00
395	4.00	3.00	2.00	3.00	2.00	3.00	3.00
396	3.00	3.00	3.00	3.00	2.00	2.00	3.00
397	4.00	3.00	3.00	4.00	3.00	3.00	3.00
398	3.00	3.00	4.00	4.00	3.00	4.00	4.00
399	3.00	3.00	3.00	4.00	3.00	2.00	2.00
400	4.00	4.00	4.00	4.00	4.00	4.00	4.00
401	3.00	4.00	3.00	3.00	4.00	4.00	4.00
402	4.00	3.00	3.00	3.00	2.00	3.00	2.00
403	4.00	3.00	3.00	2.00	3.00	2.00	2.00
404	2.00	3.00	3.00	3.00	2.00	2.00	2.00
405	5.00	4.00	5.00	4.00	5.00	4.00	4.00
406	5.00	5.00	4.00	5.00	4.00	4.00	5.00
407	5.00	4.00	4.00	4.00	5.00	3.00	5.00
408	5.00	4.00	5.00	4.00	5.00	4.00	5.00
409	4.00	5.00	4.00	5.00	3.00	5.00	3.00
410	5.00	4.00	5.00	4.00	5.00	4.00	4.00
411	5.00	3.00	4.00	4.00	3.00	5.00	3.00
412	5.00	4.00	5.00	5.00	4.00	4.00	4.00
413	4.00	3.00	2.00	3.00	4.00	4.00	2.00
414	5.00	2.00	3.00	5.00	3.00	5.00	5.00
415	5.00	4.00	5.00	3.00	4.00	5.00	5.00
416	4.00	4.00	2.00	3.00	1.00	2.00	1.00
417	3.00	2.00	3.00	1.00	2.00	1.00	1.00
418	5.00	4.00	4.00	5.00	5.00	4.00	4.00
419	4.00	4.00	4.00	4.00	4.00	4.00	5.00
420	3.00	4.00	4.00	4.00	4.00	4.00	4.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
379	3.00	3.00	3.00	3.00	2.00	2.00	3.00
380	4.00	4.00	4.00	3.00	3.00	3.00	4.00
381	3.00	3.00	2.00	2.00	2.00	2.00	3.00
382	4.00	4.00	4.00	4.00	4.00	4.00	4.00
383	4.00	4.00	4.00	4.00	4.00	4.00	4.00
384	3.00	2.00	2.00	3.00	3.00	4.00	3.00
385	4.00	4.00	3.00	3.00	3.00	3.00	3.00
386	3.00	3.00	3.00	3.00	3.00	3.00	3.00
387	4.00	4.00	4.00	4.00	3.00	3.00	4.00
388	2.00	3.00	2.00	2.00	2.00	3.00	3.00
389	3.00	3.00	4.00	4.00	3.00	3.00	3.00
390	3.00	2.00	3.00	2.00	3.00	2.00	3.00
391	4.00	4.00	4.00	4.00	5.00	5.00	5.00
392	5.00	5.00	4.00	5.00	5.00	4.00	4.00
393	5.00	4.00	4.00	4.00	4.00	5.00	5.00
394	4.00	3.00	3.00	4.00	3.00	4.00	3.00
395	3.00	3.00	2.00	4.00	4.00	2.00	3.00
396	3.00	2.00	3.00	3.00	2.00	3.00	3.00
397	3.00	4.00	4.00	3.00	3.00	3.00	4.00
398	4.00	4.00	4.00	4.00	4.00	4.00	4.00
399	3.00	3.00	3.00	3.00	3.00	2.00	2.00
400	4.00	4.00	3.00	4.00	3.00	4.00	3.00
401	4.00	3.00	3.00	3.00	4.00	4.00	4.00
402	1.00	4.00	2.00	4.00	4.00	5.00	5.00
403	4.00	4.00	4.00	3.00	3.00	4.00	3.00
404	3.00	2.00	3.00	4.00	2.00	2.00	3.00
405	5.00	4.00	4.00	5.00	4.00	5.00	4.00
406	4.00	5.00	4.00	4.00	4.00	4.00	5.00
407	4.00	4.00	5.00	4.00	3.00	4.00	4.00
408	4.00	5.00	4.00	5.00	4.00	5.00	4.00
409	4.00	5.00	4.00	5.00	4.00	5.00	4.00
410	4.00	5.00	4.00	5.00	4.00	5.00	5.00
411	4.00	5.00	3.00	4.00	5.00	3.00	4.00
412	4.00	5.00	4.00	5.00	4.00	5.00	4.00
413	3.00	3.00	4.00	4.00	4.00	5.00	3.00
414	4.00	3.00	4.00	4.00	5.00	3.00	5.00
415	4.00	5.00	4.00	3.00	4.00	4.00	5.00
416	1.00	3.00	2.00	3.00	3.00	3.00	4.00
417	4.00	2.00	2.00	3.00	3.00	5.00	4.00
418	5.00	4.00	5.00	4.00	5.00	4.00	5.00
419	4.00	4.00	5.00	5.00	4.00	4.00	3.00
420	4.00	4.00	5.00	5.00	4.00	4.00	5.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
379	4.00	4.00	3.00	2.00	2.00	2.00	3.00
380	4.00	4.00	4.00	4.00	4.00	4.00	4.00
381	2.00	2.00	2.00	2.00	2.00	3.00	2.00
382	4.00	4.00	4.00	4.00	2.00	4.00	4.00
383	4.00	4.00	4.00	4.00	2.00	4.00	4.00
384	3.00	3.00	3.00	3.00	4.00	3.00	5.00
385	3.00	3.00	3.00	6.00	3.00	3.00	3.00
386	3.00	3.00	3.00	3.00	3.00	3.00	2.00
387	3.00	3.00	3.00	4.00	4.00	4.00	4.00
388	2.00	2.00	2.00	2.00	2.00	2.00	3.00
389	4.00	4.00	4.00	3.00	3.00	3.00	4.00
390	3.00	3.00	2.00	3.00	2.00	3.00	3.00
391	4.00	5.00	1.00	3.00	3.00	3.00	4.00
392	5.00	4.00	4.00	5.00	5.00	5.00	5.00
393	5.00	4.00	5.00	1.00	3.00	3.00	4.00
394	4.00	3.00	3.00	3.00	3.00	3.00	4.00
395	3.00	3.00	3.00	3.00	2.00	3.00	3.00
396	2.00	3.00	3.00	2.00	2.00	2.00	3.00
397	4.00	3.00	3.00	3.00	2.00	2.00	3.00
398	3.00	3.00	4.00	3.00	4.00	4.00	4.00
399	2.00	3.00	3.00	4.00	4.00	4.00	2.00
400	4.00	3.00	4.00	3.00	4.00	3.00	4.00
401	3.00	3.00	3.00	4.00	4.00	4.00	3.00
402	3.00	3.00	3.00	3.00	3.00	2.00	4.00
403	4.00	3.00	3.00	3.00	2.00	3.00	3.00
404	3.00	2.00	2.00	4.00	2.00	2.00	3.00
405	4.00	5.00	5.00	4.00	5.00	4.00	4.00
406	4.00	5.00	4.00	5.00	4.00	5.00	3.00
407	5.00	4.00	5.00	4.00	5.00	3.00	5.00
408	5.00	4.00	5.00	4.00	5.00	4.00	5.00
409	5.00	4.00	5.00	4.00	5.00	4.00	3.00
410	4.00	4.00	4.00	5.00	4.00	5.00	5.00
411	5.00	4.00	4.00	5.00	4.00	5.00	1.00
412	5.00	2.00	3.00	3.00	1.00	2.00	5.00
413	4.00	4.00	5.00	4.00	3.00	2.00	1.00
414	3.00	5.00	3.00	4.00	5.00	4.00	4.00
415	4.00	5.00	4.00	5.00	4.00	5.00	4.00
416	2.00	2.00	3.00	3.00	2.00	2.00	2.00
417	4.00	2.00	2.00	2.00	3.00	3.00	3.00
418	5.00	4.00	5.00	4.00	5.00	4.00	4.00
419	4.00	4.00	4.00	4.00	4.00	4.00	4.00
420	4.00	4.00	4.00	5.00	4.00	4.00	4.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
379	3.00	2.00	3.00	3.00	3.00	4.00	4.00
380	3.00	3.00	3.00	3.00	4.00	4.00	3.00
381	3.00	3.00	3.00	2.00	2.00	2.00	2.00
382	4.00	4.00	4.00	4.00	4.00	4.00	4.00
383	4.00	4.00	4.00	4.00	4.00	4.00	4.00
384	5.00	4.00	3.00	3.00	3.00	3.00	3.00
385	4.00	3.00	3.00	3.00	3.00	3.00	3.00
386	2.00	3.00	3.00	3.00	3.00	3.00	4.00
387	4.00	4.00	4.00	4.00	3.00	3.00	3.00
388	3.00	2.00	2.00	2.00	2.00	2.00	2.00
389	4.00	3.00	3.00	3.00	4.00	4.00	4.00
390	2.00	2.00	2.00	3.00	3.00	3.00	2.00
391	3.00	4.00	4.00	4.00	5.00	5.00	5.00
392	5.00	4.00	4.00	5.00	4.00	5.00	4.00
393	3.00	4.00	4.00	4.00	5.00	5.00	3.00
394	4.00	3.00	4.00	4.00	4.00	3.00	4.00
395	4.00	2.00	2.00	3.00	3.00	4.00	3.00
396	3.00	2.00	3.00	2.00	3.00	3.00	2.00
397	3.00	3.00	3.00	2.00	2.00	3.00	3.00
398	4.00	3.00	6.00	3.00	4.00	3.00	3.00
399	2.00	3.00	3.00	3.00	2.00	2.00	2.00
400	4.00	3.00	4.00	3.00	3.00	3.00	4.00
401	4.00	3.00	4.00	4.00	3.00	3.00	4.00
402	3.00	2.00	3.00	2.00	4.00	3.00	4.00
403	3.00	4.00	3.00	4.00	4.00	4.00	3.00
404	3.00	3.00	2.00	4.00	3.00	2.00	2.00
405	5.00	4.00	4.00	4.00	5.00	5.00	4.00
406	2.00	4.00	5.00	4.00	5.00	4.00	5.00
407	4.00	3.00	4.00	4.00	4.00	3.00	4.00
408	5.00	5.00	5.00	4.00	5.00	4.00	5.00
409	3.00	3.00	4.00	5.00	4.00	5.00	4.00
410	4.00	5.00	5.00	5.00	4.00	5.00	5.00
411	3.00	4.00	4.00	2.00	3.00	4.00	3.00
412	4.00	3.00	5.00	4.00	5.00	4.00	5.00
413	2.00	3.00	3.00	4.00	3.00	4.00	3.00
414	4.00	5.00	4.00	5.00	4.00	5.00	3.00
415	5.00	4.00	5.00	4.00	5.00	3.00	4.00
416	3.00	3.00	3.00	3.00	3.00	2.00	2.00
417	2.00	4.00	3.00	4.00	4.00	3.00	4.00
418	5.00	3.00	4.00	4.00	5.00	4.00	3.00
419	4.00	5.00	5.00	4.00	4.00	5.00	4.00
420	5.00	4.00	5.00	5.00	4.00	5.00	4.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
379	4.00	3.00	3.00	3.00	3.00	3.00	3.00
380	3.00	3.00	4.00	4.00	4.00	4.00	4.00
381	2.00	3.00	3.00	3.00	3.00	2.00	2.00
382	4.00	4.00	4.00	2.00	2.00	2.00	5.00
383	4.00	4.00	4.00	2.00	2.00	2.00	4.00
384	3.00	3.00	3.00	3.00	2.00	3.00	3.00
385	3.00	3.00	3.00	4.00	3.00	3.00	3.00
386	3.00	3.00	3.00	2.00	2.00	2.00	3.00
387	3.00	4.00	4.00	3.00	3.00	4.00	4.00
388	2.00	2.00	3.00	3.00	3.00	3.00	3.00
389	3.00	4.00	3.00	4.00	3.00	3.00	3.00
390	2.00	2.00	2.00	2.00	2.00	3.00	3.00
391	3.00	3.00	3.00	3.00	3.00	4.00	4.00
392	5.00	4.00	4.00	4.00	4.00	4.00	5.00
393	3.00	3.00	3.00	3.00	3.00	4.00	4.00
394	3.00	4.00	3.00	3.00	4.00	4.00	4.00
395	3.00	3.00	3.00	4.00	3.00	3.00	3.00
396	3.00	3.00	3.00	2.00	2.00	3.00	3.00
397	3.00	4.00	4.00	4.00	4.00	3.00	3.00
398	4.00	3.00	4.00	3.00	4.00	3.00	4.00
399	3.00	3.00	3.00	4.00	4.00	4.00	4.00
400	4.00	4.00	3.00	3.00	4.00	4.00	4.00
401	4.00	3.00	4.00	3.00	4.00	3.00	4.00
402	4.00	4.00	4.00	4.00	2.00	2.00	2.00
403	3.00	3.00	3.00	2.00	3.00	3.00	3.00
404	3.00	3.00	2.00	3.00	3.00	3.00	3.00
405	5.00	4.00	4.00	5.00	4.00	5.00	4.00
406	4.00	5.00	4.00	5.00	3.00	4.00	4.00
407	4.00	4.00	3.00	4.00	3.00	4.00	3.00
408	4.00	5.00	4.00	5.00	4.00	5.00	4.00
409	5.00	4.00	5.00	4.00	5.00	4.00	5.00
410	5.00	5.00	4.00	5.00	4.00	5.00	5.00
411	4.00	5.00	5.00	3.00	5.00	3.00	4.00
412	4.00	5.00	3.00	5.00	3.00	4.00	3.00
413	4.00	3.00	5.00	5.00	3.00	4.00	4.00
414	4.00	5.00	3.00	4.00	3.00	4.00	4.00
415	5.00	3.00	4.00	5.00	4.00	5.00	4.00
416	4.00	3.00	3.00	2.00	2.00	3.00	3.00
417	4.00	4.00	4.00	3.00	2.00	2.00	4.00
418	4.00	4.00	4.00	4.00	4.00	4.00	4.00
419	5.00	4.00	4.00	4.00	4.00	5.00	4.00
420	5.00	5.00	4.00	4.00	5.00	5.00	4.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
379	3.00	3.00	2.00	2.00	2.00	1.00
380	3.00	4.00	3.00	4.00	4.00	.75
381	2.00	3.00	3.00	2.00	3.00	1.00
382	4.00	4.00	4.00	4.00	4.00	.50
383	4.00	4.00	4.00	4.00	4.00	.50
384	2.00	3.00	4.00	4.00	3.00	2.50
385	3.00	3.00	3.00	3.00	3.00	1.00
386	5.00	5.00	5.00	5.00	3.00	1.00
387	3.00	3.00	3.00	3.00	3.00	1.00
388	2.00	2.00	2.00	2.00	2.00	2.00
389	2.00	2.00	3.00	3.00	3.00	1.00
390	2.00	2.00	3.00	2.00	3.00	.67
391	4.00	4.00	4.00	4.00	5.00	.75
392	4.00	5.00	5.00	5.00	4.00	1.00
393	4.00	4.00	4.00	4.00	5.00	.75
394	4.00	4.00	4.00	4.00	4.00	1.00
395	3.00	2.00	3.00	2.00	3.00	2.00
396	2.00	2.00	3.00	2.00	3.00	.67
397	3.00	3.00	2.00	3.00	4.00	.75
398	4.00	4.00	4.00	4.00	4.00	1.00
399	2.00	3.00	3.00	3.00	2.00	1.00
400	5.00	5.00	4.00	4.00	4.00	1.00
401	4.00	4.00	4.00	4.00	4.00	1.00
402	3.00	5.00	5.00	5.00	4.00	1.50
403	4.00	4.00	4.00	4.00	3.00	.75
404	4.00	4.00	4.00	4.00	3.00	1.00
405	3.00	4.00	3.00	3.00	4.00	1.00
406	5.00	3.00	4.00	3.00	4.00	1.25
407	4.00	5.00	5.00	5.00	4.00	.80
408	3.00	4.00	4.00	4.00	3.00	1.25
409	3.00	4.00	4.00	5.00	5.00	1.25
410	2.00	3.00	4.00	4.00	4.00	1.25
411	4.00	5.00	4.00	5.00	3.00	1.33
412	4.00	3.00	4.00	3.00	4.00	1.00
413	5.00	3.00	4.00	3.00	3.00	1.00
414	5.00	4.00	4.00	5.00	4.00	.75
415	5.00	4.00	3.00	4.00	5.00	1.25
416	3.00	4.00	4.00	4.00	3.00	1.00
417	5.00	5.00	5.00	4.00	4.00	1.50
418	3.00	4.00	4.00	3.00	4.00	.80
419	4.00	4.00	5.00	4.00	5.00	.80
420	4.00	5.00	4.00	4.00	5.00	.80

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
421	1.00	3.00	4.00	3.00	1.0	2.00	3.00	2.0	4.00
422	1.00	3.00	2.00	4.00	1.0	3.00	3.00	3.0	3.00
423	1.00	3.00	4.00	2.00	3.0	4.00	6.00	6.0	5.00
424	1.00	3.00	1.00	3.00	2.0	1.00	10.0	1.0	1.00
425	1.00	3.00	4.00	2.00	1.0	2.00	2.00	3.0	5.00
426	1.00	3.00	4.00	3.00	2.0	2.00	1.00	2.0	4.00
427	1.00	3.00	2.00	4.00	3.0	2.00	7.00	5.0	4.00
428	1.00	3.00	1.00	4.00	2.0	1.00	1.00	1.0	5.00
429	3.00	3.00	3.00	2.00	2.0	1.00	2.00	2.0	4.00
430	3.00	3.00	4.00	1.00	2.0	1.00	1.00	2.0	4.00
431	3.00	3.00	4.00	3.00	1.0	3.00	2.00	3.0	4.00
432	3.00	3.00	3.00	3.00	3.0	4.00	3.00	5.0	4.00
433	3.00	3.00	4.00	4.00	2.0	1.00	2.00	3.0	4.00
434	3.00	3.00	4.00	4.00	2.0	1.00	2.00	3.0	5.00
435	3.00	3.00	4.00	1.00	2.0	3.00	9.00	6.0	5.00
436	3.00	3.00	4.00	4.00	3.0	1.00	4.00	5.0	4.00
437	3.00	3.00	4.00	1.00	2.0	1.00	1.00	2.0	5.00
438	3.00	3.00	3.00	4.00	2.0	2.00	6.00	7.0	5.00
439	3.00	3.00	4.00	4.00	1.0	1.00	3.00	3.0	4.00
440	3.00	3.00	4.00	2.00	2.0	1.00	10.0	3.0	5.00
441	3.00	3.00	3.00	4.00	2.0	1.00	1.00	4.0	2.00
442	3.00	3.00	3.00	4.00	2.0	1.00	9.00	5.0	5.00
443	3.00	3.00	4.00	3.00	3.0	1.00	1.00	4.0	4.00
444	3.00	3.00	1.00	2.00	1.0	3.00	2.00	6.0	5.00
445	3.00	3.00	3.00	1.00	2.0	2.00	1.00	3.0	4.00
446	3.00	3.00	3.00	2.00	1.0	2.00	1.00	3.0	4.00
447	3.00	3.00	3.00	3.00	2.0	1.00	2.00	1.0	4.00
448	3.00	3.00	2.00	1.00	2.0	1.00	1.00	1.0	4.00
449	3.00	3.00	4.00	2.00	2.0	4.00	5.00	3.0	5.00
450	3.00	3.00	3.00	2.00	1.0	2.00	10.0	2.0	4.00
451	3.00	3.00	3.00	2.00	1.0	2.00	3.00	3.0	5.00
452	3.00	3.00	3.00	2.00	1.0	1.00	10.0	4.0	5.00
453	3.00	3.00	3.00	2.00	1.0	1.00	10.0	4.0	5.00
454	3.00	3.00	4.00	3.00	1.0	2.00	3.00	2.0	5.00
455	3.00	3.00	3.00	3.00	2.0	2.00	10.0	2.0	4.00
456	3.00	3.00	3.00	4.00	1.0	2.00	2.00	3.0	4.00
457	3.00	3.00	3.00	3.00	1.0	2.00	3.00	3.0	5.00
458	3.00	3.00	2.00	2.00	1.0	2.00	3.00	3.0	4.00
459	3.00	3.00	4.00	2.00	2.0	1.00	10.0	3.0	5.00
460	3.00	3.00	4.00	1.00	1.0	1.00	1.00	4.0	4.00
461	3.00	3.00	4.00	2.00	2.0	1.00	1.00	2.0	4.00
462	3.00	3.00	4.00	4.00	3.0	1.00	2.00	3.0	4.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
421	5.00	3.00	2.00	4.00	4.00	2.00	4.00
422	4.00	2.00	3.00	2.00	4.00	2.00	6.00
423	2.00	5.00	3.00	4.00	3.00	4.00	3.00
424	2.00	2.00	2.00	3.00	2.00	3.00	2.00
425	3.00	3.00	4.00	4.00	2.00	4.00	4.00
426	4.00	4.00	2.00	3.00	2.00	2.00	3.00
427	2.00	4.00	2.00	4.00	4.00	2.00	4.00
428	4.00	3.00	4.00	3.00	2.00	4.00	2.00
429	3.00	4.00	5.00	5.00	4.00	4.00	3.00
430	5.00	4.00	5.00	4.00	3.00	3.00	4.00
431	5.00	4.00	4.00	4.00	5.00	4.00	5.00
432	5.00	4.00	5.00	4.00	5.00	4.00	5.00
433	3.00	3.00	4.00	3.00	4.00	5.00	4.00
434	5.00	5.00	5.00	5.00	5.00	5.00	4.00
435	3.00	4.00	4.00	5.00	5.00	4.00	5.00
436	5.00	4.00	5.00	5.00	5.00	4.00	5.00
437	4.00	5.00	4.00	5.00	1.00	5.00	5.00
438	4.00	3.00	4.00	4.00	5.00	5.00	5.00
439	5.00	4.00	4.00	1.00	1.00	3.00	3.00
440	5.00	4.00	4.00	1.00	1.00	3.00	4.00
441	4.00	2.00	4.00	2.00	4.00	2.00	4.00
442	2.00	5.00	2.00	4.00	4.00	2.00	4.00
443	3.00	4.00	3.00	2.00	1.00	3.00	4.00
444	4.00	4.00	5.00	5.00	4.00	5.00	4.00
445	3.00	3.00	4.00	3.00	3.00	4.00	2.00
446	3.00	2.00	3.00	4.00	3.00	3.00	3.00
447	3.00	2.00	4.00	3.00	3.00	2.00	3.00
448	3.00	2.00	4.00	2.00	2.00	3.00	4.00
449	5.00	5.00	4.00	4.00	1.00	3.00	4.00
450	6.00	4.00	4.00	3.00	2.00	4.00	3.00
451	5.00	4.00	2.00	1.00	3.00	4.00	4.00
452	5.00	5.00	4.00	3.00	4.00	4.00	4.00
453	5.00	5.00	4.00	2.00	2.00	4.00	5.00
454	5.00	5.00	4.00	4.00	2.00	2.00	4.00
455	4.00	4.00	2.00	2.00	1.00	3.00	3.00
456	4.00	4.00	4.00	2.00	2.00	4.00	4.00
457	5.00	5.00	4.00	5.00	4.00	4.00	4.00
458	5.00	5.00	5.00	3.00	2.00	2.00	3.00
459	4.00	3.00	4.00	2.00	4.00	5.00	3.00
460	5.00	4.00	2.00	3.00	4.00	3.00	4.00
461	5.00	4.00	5.00	4.00	3.00	4.00	5.00
462	3.00	4.00	3.00	4.00	4.00	5.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
421	4.00	5.00	4.00	5.00	4.00	5.00	4.00
422	1.00	3.00	4.00	1.00	3.00	2.00	3.00
423	5.00	5.00	4.00	5.00	3.00	5.00	4.00
424	3.00	2.00	2.00	1.00	4.00	4.00	1.00
425	3.00	3.00	5.00	5.00	5.00	3.00	4.00
426	3.00	3.00	3.00	3.00	3.00	5.00	5.00
427	2.00	4.00	2.00	4.00	2.00	4.00	3.00
428	4.00	3.00	5.00	2.00	3.00	3.00	3.00
429	4.00	4.00	4.00	5.00	2.00	5.00	4.00
430	5.00	4.00	5.00	3.00	4.00	5.00	3.00
431	3.00	4.00	5.00	4.00	5.00	4.00	5.00
432	4.00	3.00	4.00	5.00	4.00	5.00	4.00
433	5.00	4.00	5.00	4.00	5.00	4.00	5.00
434	5.00	5.00	5.00	5.00	4.00	4.00	4.00
435	4.00	5.00	3.00	5.00	4.00	5.00	5.00
436	4.00	5.00	4.00	5.00	5.00	5.00	5.00
437	5.00	5.00	4.00	5.00	4.00	5.00	4.00
438	4.00	4.00	5.00	5.00	5.00	4.00	5.00
439	4.00	5.00	5.00	3.00	4.00	5.00	5.00
440	4.00	4.00	5.00	4.00	5.00	3.00	4.00
441	6.00	2.00	3.00	2.00	3.00	2.00	3.00
442	3.00	2.00	4.00	5.00	5.00	5.00	4.00
443	3.00	2.00	2.00	2.00	4.00	4.00	4.00
444	3.00	4.00	5.00	4.00	2.00	4.00	3.00
445	2.00	3.00	4.00	3.00	2.00	2.00	3.00
446	4.00	4.00	3.00	1.00	2.00	2.00	3.00
447	3.00	4.00	2.00	3.00	4.00	2.00	4.00
448	2.00	4.00	2.00	3.00	3.00	2.00	3.00
449	4.00	4.00	3.00	4.00	4.00	3.00	4.00
450	3.00	5.00	5.00	4.00	4.00	4.00	4.00
451	5.00	4.00	5.00	5.00	5.00	5.00	5.00
452	4.00	5.00	5.00	5.00	4.00	5.00	5.00
453	5.00	4.00	4.00	5.00	4.00	4.00	3.00
454	4.00	4.00	5.00	4.00	5.00	4.00	5.00
455	3.00	3.00	4.00	4.00	4.00	5.00	4.00
456	4.00	5.00	5.00	5.00	4.00	5.00	4.00
457	3.00	3.00	3.00	4.00	4.00	3.00	4.00
458	4.00	4.00	4.00	3.00	4.00	4.00	3.00
459	4.00	2.00	4.00	5.00	2.00	4.00	4.00
460	5.00	3.00	4.00	3.00	4.00	3.00	4.00
461	4.00	5.00	3.00	4.00	5.00	3.00	4.00
462	3.00	4.00	4.00	5.00	4.00	5.00	4.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
421	4.00	3.00	4.00	5.00	4.00	4.00	4.00
422	1.00	3.00	6.00	1.00	3.00	4.00	4.00
423	5.00	5.00	4.00	5.00	5.00	5.00	3.00
424	4.00	1.00	3.00	2.00	2.00	3.00	1.00
425	6.00	3.00	3.00	3.00	4.00	4.00	3.00
426	4.00	3.00	4.00	2.00	3.00	1.00	1.00
427	2.00	3.00	2.00	3.00	2.00	3.00	2.00
428	4.00	4.00	3.00	4.00	3.00	2.00	2.00
429	5.00	4.00	5.00	4.00	5.00	4.00	5.00
430	4.00	5.00	3.00	4.00	5.00	2.00	1.00
431	4.00	5.00	4.00	5.00	4.00	5.00	4.00
432	5.00	3.00	4.00	4.00	5.00	4.00	4.00
433	4.00	5.00	4.00	5.00	4.00	4.00	3.00
434	4.00	5.00	4.00	5.00	4.00	5.00	5.00
435	5.00	3.00	5.00	3.00	5.00	3.00	5.00
436	5.00	5.00	5.00	5.00	4.00	4.00	5.00
437	5.00	4.00	5.00	4.00	4.00	4.00	2.00
438	4.00	5.00	4.00	3.00	4.00	5.00	4.00
439	4.00	4.00	4.00	3.00	2.00	2.00	2.00
440	5.00	4.00	4.00	4.00	3.00	4.00	5.00
441	5.00	2.00	4.00	2.00	4.00	3.00	1.00
442	3.00	5.00	5.00	3.00	5.00	3.00	4.00
443	4.00	3.00	3.00	4.00	3.00	3.00	4.00
444	4.00	4.00	3.00	4.00	2.00	4.00	1.00
445	4.00	3.00	2.00	3.00	4.00	3.00	4.00
446	3.00	4.00	4.00	4.00	5.00	3.00	4.00
447	2.00	4.00	3.00	2.00	4.00	2.00	2.00
448	5.00	4.00	5.00	2.00	4.00	2.00	2.00
449	3.00	3.00	4.00	3.00	3.00	4.00	3.00
450	4.00	5.00	5.00	5.00	4.00	3.00	3.00
451	4.00	5.00	4.00	5.00	4.00	2.00	4.00
452	3.00	5.00	5.00	3.00	3.00	4.00	5.00
453	3.00	5.00	4.00	4.00	5.00	5.00	5.00
454	5.00	4.00	5.00	5.00	4.00	4.00	4.00
455	4.00	5.00	5.00	4.00	3.00	4.00	2.00
456	4.00	5.00	4.00	3.00	4.00	5.00	2.00
457	4.00	3.00	4.00	4.00	3.00	4.00	4.00
458	4.00	4.00	3.00	3.00	4.00	4.00	4.00
459	3.00	4.00	5.00	5.00	5.00	3.00	5.00
460	5.00	5.00	2.00	3.00	4.00	5.00	3.00
461	3.00	2.00	2.00	3.00	3.00	4.00	4.00
462	5.00	4.00	5.00	4.00	3.00	3.00	3.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
421	4.00	3.00	3.00	4.00	6.00	4.00	3.00
422	1.00	6.00	2.00	4.00	2.00	1.00	3.00
423	5.00	5.00	5.00	4.00	5.00	5.00	4.00
424	3.00	2.00	3.00	2.00	3.00	2.00	3.00
425	4.00	3.00	2.00	3.00	4.00	3.00	3.00
426	4.00	4.00	4.00	4.00	4.00	4.00	4.00
427	3.00	2.00	1.00	4.00	4.00	3.00	2.00
428	1.00	5.00	5.00	3.00	4.00	2.00	2.00
429	5.00	3.00	5.00	5.00	5.00	5.00	5.00
430	4.00	3.00	4.00	3.00	4.00	3.00	4.00
431	5.00	4.00	5.00	4.00	5.00	5.00	5.00
432	5.00	4.00	5.00	4.00	5.00	4.00	4.00
433	4.00	3.00	2.00	3.00	3.00	4.00	3.00
434	5.00	4.00	5.00	4.00	5.00	4.00	4.00
435	4.00	4.00	4.00	5.00	4.00	5.00	3.00
436	4.00	4.00	5.00	5.00	4.00	5.00	4.00
437	3.00	3.00	3.00	3.00	3.00	4.00	4.00
438	5.00	3.00	5.00	5.00	3.00	5.00	4.00
439	4.00	1.00	4.00	5.00	3.00	5.00	5.00
440	4.00	4.00	5.00	4.00	5.00	4.00	4.00
441	4.00	4.00	1.00	3.00	3.00	1.00	4.00
442	4.00	4.00	4.00	3.00	4.00	3.00	3.00
443	4.00	5.00	5.00	5.00	4.00	4.00	5.00
444	5.00	5.00	3.00	5.00	2.00	5.00	2.00
445	5.00	3.00	5.00	3.00	2.00	3.00	4.00
446	4.00	5.00	4.00	4.00	5.00	4.00	5.00
447	3.00	2.00	5.00	5.00	5.00	3.00	5.00
448	1.00	5.00	3.00	4.00	2.00	4.00	2.00
449	4.00	4.00	5.00	4.00	5.00	5.00	4.00
450	3.00	4.00	4.00	5.00	4.00	4.00	4.00
451	4.00	5.00	5.00	4.00	4.00	4.00	5.00
452	5.00	4.00	4.00	5.00	4.00	4.00	4.00
453	5.00	4.00	4.00	5.00	4.00	5.00	4.00
454	4.00	4.00	4.00	5.00	5.00	4.00	4.00
455	5.00	5.00	5.00	5.00	3.00	4.00	4.00
456	5.00	4.00	5.00	5.00	5.00	5.00	5.00
457	4.00	3.00	4.00	4.00	3.00	3.00	4.00
458	4.00	3.00	3.00	4.00	3.00	4.00	4.00
459	4.00	4.00	5.00	5.00	4.00	3.00	4.00
460	4.00	5.00	1.00	3.00	4.00	5.00	2.00
461	3.00	4.00	3.00	4.00	3.00	4.00	3.00
462	4.00	5.00	3.00	4.00	3.00	4.00	4.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
421	4.00	3.00	2.00	4.00	3.00	4.00	3.00
422	1.00	4.00	1.00	5.00	1.00	5.00	2.00
423	5.00	4.00	5.00	5.00	5.00	5.00	4.00
424	2.00	4.00	4.00	4.00	4.00	2.00	2.00
425	4.00	4.00	3.00	4.00	3.00	3.00	3.00
426	2.00	3.00	2.00	2.00	3.00	3.00	3.00
427	3.00	2.00	4.00	2.00	4.00	2.00	4.00
428	5.00	2.00	5.00	2.00	5.00	2.00	3.00
429	3.00	5.00	2.00	4.00	4.00	5.00	1.00
430	3.00	4.00	3.00	4.00	2.00	3.00	4.00
431	5.00	5.00	4.00	4.00	4.00	3.00	4.00
432	5.00	4.00	4.00	5.00	4.00	5.00	4.00
433	4.00	3.00	4.00	5.00	4.00	4.00	4.00
434	4.00	5.00	4.00	5.00	4.00	3.00	4.00
435	4.00	4.00	3.00	4.00	3.00	4.00	5.00
436	5.00	4.00	5.00	4.00	5.00	3.00	3.00
437	4.00	5.00	5.00	4.00	5.00	5.00	5.00
438	3.00	5.00	4.00	2.00	5.00	3.00	4.00
439	3.00	2.00	2.00	2.00	1.00	4.00	4.00
440	4.00	4.00	3.00	3.00	4.00	6.00	4.00
441	2.00	2.00	1.00	3.00	4.00	1.00	1.00
442	3.00	3.00	3.00	3.00	3.00	5.00	5.00
443	5.00	5.00	4.00	5.00	4.00	5.00	5.00
444	5.00	2.00	5.00	2.00	5.00	3.00	4.00
445	5.00	1.00	3.00	4.00	4.00	2.00	3.00
446	4.00	5.00	4.00	5.00	3.00	1.00	2.00
447	5.00	3.00	5.00	3.00	5.00	3.00	3.00
448	4.00	2.00	4.00	2.00	3.00	3.00	3.00
449	4.00	3.00	3.00	3.00	3.00	3.00	5.00
450	5.00	3.00	5.00	5.00	4.00	4.00	5.00
451	5.00	4.00	4.00	5.00	4.00	5.00	5.00
452	5.00	5.00	4.00	3.00	3.00	3.00	3.00
453	4.00	5.00	4.00	5.00	4.00	3.00	4.00
454	5.00	4.00	4.00	4.00	3.00	3.00	3.00
455	5.00	5.00	4.00	4.00	3.00	3.00	3.00
456	5.00	4.00	3.00	3.00	2.00	4.00	4.00
457	4.00	3.00	4.00	3.00	3.00	4.00	3.00
458	5.00	5.00	5.00	4.00	5.00	5.00	4.00
459	4.00	5.00	3.00	4.00	5.00	3.00	4.00
460	4.00	3.00	4.00	3.00	4.00	2.00	5.00
461	4.00	3.00	4.00	3.00	4.00	3.00	4.00
462	3.00	4.00	3.00	4.00	4.00	3.00	4.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
421	4.00	3.00	4.00	5.00	4.00	4.00	3.00
422	3.00	4.00	1.00	5.00	5.00	4.00	3.00
423	5.00	4.00	5.00	4.00	5.00	5.00	5.00
424	3.00	4.00	4.00	4.00	3.00	4.00	3.00
425	3.00	4.00	4.00	4.00	3.00	4.00	4.00
426	4.00	3.00	4.00	3.00	4.00	4.00	4.00
427	3.00	4.00	3.00	2.00	4.00	3.00	4.00
428	3.00	2.00	3.00	2.00	4.00	4.00	3.00
429	3.00	1.00	4.00	4.00	3.00	5.00	4.00
430	3.00	4.00	3.00	4.00	3.00	4.00	3.00
431	4.00	4.00	5.00	4.00	5.00	4.00	5.00
432	3.00	4.00	3.00	4.00	5.00	5.00	4.00
433	5.00	3.00	3.00	4.00	3.00	4.00	3.00
434	5.00	5.00	5.00	2.00	4.00	4.00	5.00
435	5.00	4.00	4.00	4.00	5.00	4.00	5.00
436	4.00	4.00	4.00	4.00	4.00	5.00	5.00
437	4.00	5.00	4.00	5.00	4.00	5.00	4.00
438	3.00	5.00	3.00	5.00	3.00	4.00	5.00
439	4.00	2.00	2.00	5.00	3.00	4.00	4.00
440	3.00	4.00	5.00	4.00	4.00	4.00	4.00
441	4.00	1.00	4.00	1.00	3.00	2.00	2.00
442	4.00	5.00	5.00	4.00	5.00	4.00	5.00
443	4.00	5.00	4.00	5.00	4.00	5.00	4.00
444	2.00	3.00	4.00	3.00	4.00	3.00	2.00
445	4.00	3.00	2.00	2.00	2.00	3.00	3.00
446	3.00	4.00	3.00	4.00	3.00	2.00	3.00
447	5.00	3.00	5.00	4.00	3.00	5.00	5.00
448	4.00	3.00	1.00	3.00	2.00	4.00	2.00
449	4.00	4.00	4.00	4.00	5.00	4.00	5.00
450	4.00	4.00	3.00	3.00	4.00	4.00	4.00
451	5.00	4.00	5.00	5.00	5.00	5.00	5.00
452	4.00	3.00	3.00	4.00	4.00	4.00	5.00
453	2.00	4.00	4.00	6.00	5.00	5.00	5.00
454	4.00	4.00	4.00	4.00	3.00	3.00	4.00
455	3.00	4.00	4.00	3.00	4.00	5.00	4.00
456	3.00	4.00	4.00	5.00	5.00	4.00	5.00
457	3.00	4.00	4.00	3.00	4.00	3.00	4.00
458	4.00	3.00	4.00	4.00	4.00	4.00	3.00
459	5.00	4.00	5.00	4.00	5.00	4.00	5.00
460	5.00	3.00	4.00	3.00	4.00	3.00	3.00
461	4.00	4.00	3.00	4.00	3.00	4.00	4.00
462	5.00	3.00	4.00	4.00	3.00	4.00	3.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
421	5.00	4.00	5.00	4.00	5.00	3.00	4.00
422	3.00	3.00	2.00	5.00	2.00	3.00	4.00
423	5.00	4.00	4.00	4.00	4.00	3.00	4.00
424	4.00	4.00	3.00	4.00	1.00	3.00	3.00
425	5.00	4.00	4.00	3.00	3.00	3.00	4.00
426	3.00	3.00	2.00	3.00	3.00	3.00	4.00
427	1.00	4.00	2.00	4.00	2.00	4.00	2.00
428	3.00	2.00	4.00	4.00	2.00	4.00	3.00
429	5.00	4.00	5.00	4.00	5.00	4.00	5.00
430	2.00	5.00	1.00	3.00	4.00	3.00	4.00
431	4.00	5.00	4.00	5.00	4.00	5.00	4.00
432	5.00	4.00	5.00	4.00	4.00	5.00	4.00
433	2.00	3.00	3.00	4.00	2.00	5.00	3.00
434	5.00	4.00	5.00	4.00	5.00	4.00	2.00
435	4.00	5.00	4.00	5.00	4.00	5.00	4.00
436	4.00	5.00	4.00	5.00	5.00	4.00	5.00
437	5.00	5.00	4.00	4.00	5.00	4.00	5.00
438	3.00	4.00	5.00	2.00	3.00	4.00	3.00
439	5.00	5.00	3.00	4.00	4.00	3.00	3.00
440	5.00	5.00	4.00	4.00	5.00	4.00	5.00
441	3.00	1.00	3.00	5.00	5.00	1.00	4.00
442	4.00	4.00	4.00	4.00	4.00	4.00	3.00
443	5.00	4.00	5.00	4.00	5.00	4.00	5.00
444	1.00	2.00	4.00	3.00	2.00	3.00	4.00
445	2.00	3.00	4.00	3.00	4.00	3.00	4.00
446	4.00	2.00	4.00	3.00	2.00	2.00	5.00
447	3.00	4.00	4.00	3.00	5.00	3.00	2.00
448	3.00	4.00	2.00	3.00	3.00	4.00	3.00
449	5.00	4.00	5.00	3.00	3.00	3.00	4.00
450	3.00	3.00	3.00	3.00	4.00	4.00	4.00
451	4.00	5.00	3.00	2.00	4.00	3.00	3.00
452	5.00	5.00	3.00	3.00	3.00	4.00	4.00
453	5.00	4.00	4.00	5.00	5.00	5.00	4.00
454	4.00	3.00	4.00	4.00	3.00	3.00	4.00
455	4.00	4.00	3.00	4.00	3.00	3.00	2.00
456	5.00	4.00	4.00	3.00	3.00	3.00	4.00
457	4.00	4.00	4.00	4.00	3.00	3.00	4.00
458	3.00	4.00	4.00	4.00	4.00	3.00	4.00
459	3.00	4.00	4.00	5.00	4.00	5.00	4.00
460	4.00	2.00	3.00	4.00	3.00	4.00	3.00
461	3.00	4.00	4.00	3.00	4.00	3.00	5.00
462	4.00	3.00	4.00	3.00	4.00	3.00	4.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
421	3.00	4.00	3.00	2.00	4.00	.67
422	2.00	3.00	2.00	4.00	2.00	1.00
423	3.00	4.00	4.00	5.00	2.00	.80
424	1.00	1.00	1.00	1.00	1.00	1.00
425	3.00	4.00	3.00	4.00	4.00	2.00
426	4.00	4.00	4.00	4.00	3.00	.50
427	3.00	4.00	3.00	4.00	4.00	2.00
428	1.00	2.00	2.00	3.00	3.00	.80
429	3.00	4.00	1.00	3.00	4.00	.80
430	5.00	4.00	3.00	4.00	2.00	.75
431	5.00	5.00	5.00	5.00	4.00	.80
432	4.00	5.00	5.00	4.00	4.00	.80
433	4.00	3.00	4.00	3.00	5.00	2.50
434	3.00	3.00	3.00	4.00	5.00	1.00
435	4.00	5.00	4.00	4.00	5.00	1.00
436	4.00	5.00	4.00	5.00	4.00	.80
437	5.00	4.00	5.00	4.00	5.00	1.67
438	4.00	3.00	4.00	5.00	4.00	1.00
439	5.00	5.00	5.00	5.00	5.00	.75
440	5.00	5.00	5.00	5.00	5.00	.60
441	2.00	3.00	4.00	3.00	5.00	2.00
442	5.00	4.00	4.00	5.00	3.00	.50
443	5.00	3.00	4.00	4.00	3.00	.60
444	2.00	2.00	3.00	3.00	2.00	1.67
445	3.00	4.00	3.00	4.00	3.00	.80
446	3.00	4.00	3.00	4.00	5.00	.75
447	1.00	3.00	3.00	2.00	3.00	.40
448	2.00	3.00	4.00	2.00	4.00	1.00
449	5.00	5.00	5.00	4.00	4.00	.60
450	4.00	5.00	5.00	5.00	5.00	1.00
451	4.00	5.00	4.00	5.00	4.00	.80
452	4.00	5.00	5.00	5.00	4.00	1.00
453	5.00	5.00	4.00	3.00	4.00	1.00
454	4.00	5.00	5.00	3.00	4.00	.50
455	4.00	4.00	3.00	4.00	3.00	.60
456	5.00	5.00	5.00	5.00	5.00	.80
457	5.00	5.00	5.00	5.00	4.00	1.00
458	5.00	5.00	4.00	5.00	5.00	.67
459	3.00	3.00	4.00	4.00	4.00	1.00
460	5.00	4.00	3.00	4.00	4.00	3.00
461	5.00	4.00	5.00	4.00	5.00	1.33
462	4.00	5.00	4.00	3.00	4.00	1.67

Appendix 9

	bank	location	tenure	position	sex	educ	depart	age	qa
463	3.00	3.00	3.00	4.00	2.0	3.00	8.00	2.0	5.00
464	3.00	3.00	4.00	1.00	1.0	1.00	5.00	3.0	5.00
465	4.00	3.00	2.00	1.00	2.0	1.00	2.00	3.0	5.00
466	3.00	3.00	1.00	4.00	2.0	1.00	1.00	5.0	5.00
467	3.00	3.00	4.00	4.00	2.0	1.00	1.00	5.0	5.00
468	3.00	3.00	4.00	4.00	2.0	4.00	1.00	3.0	4.00
469	3.00	3.00	3.00	2.00	3.0	4.00	2.00	4.0	4.00
470	3.00	3.00	4.00	4.00	1.0	3.00	1.00	6.0	5.00
471	3.00	3.00	4.00	4.00	3.0	1.00	1.00	2.0	5.00
472	3.00	3.00	3.00	1.00	1.0	4.00	2.00	1.0	3.00
473	3.00	3.00	4.00	4.00	2.0	4.00	8.00	2.0	5.00
474	3.00	3.00	4.00	2.00	2.0	1.00	1.00	3.0	5.00
475	3.00	3.00	1.00	4.00	2.0	2.00	1.00	2.0	5.00
476	3.00	3.00	3.00	4.00	1.0	4.00	1.00	2.0	5.00
477	3.00	3.00	4.00	4.00	1.0	1.00	6.00	7.0	5.00
478	3.00	3.00	2.00	3.00	2.0	1.00	3.00	6.0	3.00
479	4.00	3.00	3.00	2.00	3.0	4.00	3.00	4.0	4.00
480	3.00	3.00	2.00	3.00	1.0	2.00	1.00	3.0	5.00
481	3.00	3.00	2.00	1.00	2.0	1.00	2.00	2.0	4.00
482	3.00	3.00	1.00	2.00	3.0	4.00	2.00	2.0	4.00
483	3.00	3.00	2.00	1.00	3.0	2.00	1.00	2.0	4.00
484	3.00	3.00	3.00	1.00	2.0	2.00	2.00	3.0	4.00
485	3.00	3.00	3.00	3.00	1.0	2.00	2.00	2.0	4.00
486	3.00	3.00	3.00	4.00	1.0	4.00	1.00	4.0	5.00
487	3.00	3.00	3.00	1.00	1.0	3.00	4.00	6.0	5.00
488	3.00	3.00	2.00	3.00	3.0	4.00	1.00	2.0	4.00
489	3.00	3.00	3.00	4.00	3.0	4.00	10.0	7.0	5.00
490	3.00	3.00	3.00	2.00	2.0	2.00	4.00	2.0	5.00
491	3.00	3.00	3.00	2.00	3.0	9.00	7.00	4.0	4.00
492	3.00	3.00	3.00	3.00	1.0	1.00	3.00	3.0	4.00
493	3.00	3.00	3.00	4.00	1.0	2.00	3.00	3.0	5.00
494	4.00	3.00	2.00	3.00	2.0	2.00	3.00	2.0	3.00
495	4.00	3.00	3.00	3.00	2.0	2.00	3.00	7.0	5.00
496	4.00	3.00	3.00	2.00	2.0	1.00	1.00	1.0	5.00
497	4.00	3.00	3.00	2.00	2.0	3.00	1.00	4.0	4.00
498	4.00	3.00	4.00	2.00	3.0	2.00	9.00	4.0	5.00
499	4.00	3.00	3.00	4.00	2.0	2.00	3.00	2.0	5.00
500	4.00	3.00	4.00	1.00	2.0	1.00	4.00	3.0	4.00
501	4.00	3.00	4.00	1.00	1.0	3.00	1.00	3.0	5.00
502	4.00	3.00	3.00	3.00	1.0	3.00	10.0	2.0	4.00
503	4.00	3.00	4.00	2.00	1.0	1.00	7.00	4.0	5.00
504	4.00	3.00	2.00	2.00	2.0	1.00	1.00	4.0	3.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
463	4.00	4.00	3.00	2.00	5.00	4.00	4.00
464	4.00	5.00	5.00	4.00	4.00	5.00	4.00
465	6.00	2.00	2.00	3.00	3.00	3.00	5.00
466	3.00	4.00	3.00	4.00	4.00	5.00	4.00
467	4.00	5.00	4.00	2.00	2.00	3.00	4.00
468	5.00	5.00	5.00	5.00	5.00	4.00	4.00
469	4.00	5.00	3.00	3.00	5.00	4.00	3.00
470	2.00	4.00	3.00	3.00	4.00	4.00	5.00
471	4.00	5.00	4.00	5.00	4.00	5.00	5.00
472	4.00	4.00	3.00	4.00	1.00	2.00	4.00
473	4.00	4.00	4.00	3.00	2.00	3.00	4.00
474	5.00	4.00	4.00	2.00	1.00	3.00	4.00
475	2.00	3.00	3.00	1.00	1.00	3.00	3.00
476	4.00	5.00	4.00	3.00	2.00	3.00	4.00
477	5.00	4.00	5.00	3.00	3.00	4.00	5.00
478	5.00	2.00	2.00	4.00	5.00	4.00	3.00
479	4.00	3.00	4.00	3.00	2.00	4.00	3.00
480	4.00	4.00	3.00	3.00	3.00	4.00	3.00
481	4.00	1.00	3.00	2.00	3.00	2.00	1.00
482	3.00	4.00	1.00	4.00	5.00	2.00	4.00
483	2.00	4.00	2.00	3.00	3.00	2.00	4.00
484	3.00	4.00	4.00	3.00	3.00	2.00	3.00
485	5.00	3.00	4.00	5.00	3.00	4.00	2.00
486	4.00	5.00	4.00	5.00	3.00	2.00	1.00
487	4.00	5.00	2.00	5.00	3.00	4.00	1.00
488	3.00	2.00	2.00	4.00	4.00	3.00	4.00
489	4.00	4.00	3.00	2.00	1.00	4.00	3.00
490	5.00	5.00	2.00	3.00	2.00	4.00	4.00
491	3.00	5.00	2.00	5.00	5.00	5.00	5.00
492	5.00	5.00	5.00	3.00	1.00	5.00	5.00
493	5.00	4.00	3.00	2.00	2.00	4.00	4.00
494	4.00	4.00	3.00	4.00	2.00	3.00	3.00
495	5.00	4.00	4.00	3.00	2.00	3.00	3.00
496	3.00	4.00	3.00	2.00	5.00	3.00	6.00
497	5.00	3.00	3.00	5.00	5.00	5.00	5.00
498	5.00	4.00	3.00	3.00	5.00	3.00	4.00
499	5.00	5.00	3.00	3.00	2.00	3.00	3.00
500	3.00	2.00	4.00	5.00	4.00	5.00	4.00
501	4.00	5.00	3.00	5.00	5.00	4.00	5.00
502	5.00	5.00	2.00	2.00	2.00	2.00	3.00
503	5.00	5.00	5.00	2.00	1.00	2.00	3.00
504	5.00	4.00	4.00	4.00	4.00	5.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
463	2.00	2.00	3.00	3.00	4.00	4.00	2.00
464	3.00	4.00	3.00	3.00	2.00	3.00	4.00
465	5.00	4.00	4.00	5.00	4.00	5.00	4.00
466	3.00	4.00	2.00	4.00	5.00	4.00	3.00
467	5.00	5.00	5.00	4.00	4.00	4.00	3.00
468	5.00	5.00	4.00	5.00	4.00	4.00	4.00
469	4.00	4.00	2.00	5.00	5.00	5.00	4.00
470	5.00	4.00	5.00	4.00	5.00	4.00	5.00
471	4.00	5.00	5.00	5.00	4.00	5.00	4.00
472	4.00	4.00	4.00	5.00	4.00	5.00	4.00
473	4.00	5.00	4.00	4.00	4.00	4.00	4.00
474	3.00	4.00	5.00	4.00	4.00	5.00	3.00
475	1.00	3.00	1.00	3.00	1.00	3.00	1.00
476	4.00	4.00	3.00	4.00	2.00	3.00	4.00
477	3.00	5.00	3.00	5.00	3.00	5.00	3.00
478	4.00	4.00	4.00	5.00	4.00	3.00	3.00
479	3.00	4.00	4.00	2.00	2.00	1.00	2.00
480	4.00	3.00	4.00	3.00	4.00	1.00	4.00
481	3.00	3.00	1.00	2.00	3.00	4.00	5.00
482	3.00	3.00	3.00	3.00	3.00	5.00	4.00
483	2.00	4.00	2.00	3.00	3.00	2.00	3.00
484	4.00	4.00	3.00	5.00	5.00	3.00	5.00
485	4.00	4.00	4.00	5.00	4.00	5.00	3.00
486	2.00	2.00	3.00	3.00	2.00	2.00	3.00
487	5.00	4.00	5.00	5.00	3.00	5.00	4.00
488	2.00	4.00	1.00	4.00	1.00	4.00	2.00
489	3.00	4.00	4.00	3.00	5.00	5.00	4.00
490	4.00	4.00	4.00	4.00	3.00	5.00	5.00
491	5.00	4.00	4.00	5.00	5.00	4.00	4.00
492	4.00	4.00	5.00	4.00	5.00	4.00	5.00
493	5.00	4.00	4.00	4.00	3.00	4.00	4.00
494	3.00	3.00	3.00	2.00	2.00	4.00	4.00
495	3.00	4.00	5.00	3.00	4.00	4.00	4.00
496	3.00	4.00	1.00	5.00	5.00	3.00	4.00
497	3.00	4.00	4.00	5.00	5.00	3.00	5.00
498	5.00	3.00	5.00	1.00	3.00	4.00	3.00
499	4.00	4.00	4.00	3.00	3.00	4.00	4.00
500	5.00	4.00	5.00	3.00	4.00	4.00	4.00
501	5.00	4.00	3.00	4.00	3.00	4.00	5.00
502	3.00	4.00	4.00	4.00	3.00	4.00	4.00
503	3.00	4.00	3.00	3.00	4.00	4.00	3.00
504	5.00	3.00	4.00	3.00	2.00	1.00	3.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
463	3.00	4.00	2.00	3.00	3.00	3.00	5.00
464	5.00	3.00	4.00	3.00	4.00	2.00	3.00
465	5.00	4.00	4.00	5.00	4.00	4.00	4.00
466	4.00	1.00	5.00	5.00	3.00	2.00	3.00
467	4.00	5.00	4.00	3.00	4.00	4.00	5.00
468	5.00	3.00	4.00	4.00	5.00	5.00	3.00
469	4.00	5.00	2.00	3.00	5.00	5.00	3.00
470	5.00	5.00	5.00	4.00	4.00	4.00	3.00
471	5.00	5.00	3.00	5.00	4.00	4.00	4.00
472	5.00	4.00	4.00	3.00	4.00	4.00	4.00
473	4.00	4.00	5.00	4.00	4.00	5.00	4.00
474	4.00	4.00	5.00	4.00	4.00	3.00	4.00
475	3.00	1.00	3.00	1.00	3.00	1.00	4.00
476	3.00	4.00	3.00	3.00	4.00	4.00	4.00
477	4.00	4.00	5.00	5.00	5.00	4.00	3.00
478	4.00	3.00	4.00	3.00	4.00	2.00	2.00
479	2.00	3.00	2.00	2.00	1.00	1.00	1.00
480	3.00	3.00	4.00	3.00	4.00	1.00	1.00
481	4.00	3.00	2.00	3.00	2.00	2.00	1.00
482	4.00	3.00	1.00	3.00	4.00	3.00	2.00
483	2.00	3.00	4.00	4.00	4.00	4.00	5.00
484	3.00	5.00	3.00	5.00	3.00	5.00	1.00
485	4.00	5.00	3.00	4.00	3.00	2.00	1.00
486	2.00	5.00	4.00	4.00	2.00	3.00	5.00
487	3.00	5.00	2.00	5.00	2.00	5.00	4.00
488	3.00	3.00	2.00	4.00	2.00	3.00	3.00
489	4.00	3.00	4.00	4.00	4.00	4.00	3.00
490	5.00	5.00	4.00	4.00	4.00	3.00	3.00
491	3.00	5.00	5.00	5.00	4.00	5.00	5.00
492	4.00	4.00	4.00	3.00	3.00	4.00	4.00
493	4.00	3.00	4.00	4.00	4.00	3.00	4.00
494	3.00	3.00	3.00	4.00	4.00	3.00	2.00
495	3.00	4.00	4.00	3.00	3.00	4.00	5.00
496	2.00	3.00	4.00	5.00	3.00	1.00	5.00
497	3.00	5.00	3.00	5.00	3.00	1.00	4.00
498	4.00	5.00	2.00	4.00	2.00	4.00	3.00
499	3.00	3.00	4.00	4.00	3.00	4.00	3.00
500	5.00	4.00	4.00	5.00	4.00	5.00	4.00
501	5.00	4.00	3.00	5.00	4.00	5.00	3.00
502	4.00	4.00	3.00	3.00	4.00	4.00	4.00
503	4.00	4.00	4.00	4.00	4.00	4.00	2.00
504	2.00	4.00	3.00	2.00	4.00	3.00	1.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
463	4.00	4.00	4.00	3.00	4.00	3.00	4.00
464	4.00	3.00	4.00	3.00	5.00	3.00	5.00
465	4.00	4.00	5.00	5.00	5.00	4.00	5.00
466	4.00	4.00	2.00	4.00	2.00	4.00	4.00
467	5.00	3.00	4.00	4.00	4.00	4.00	5.00
468	3.00	4.00	4.00	5.00	5.00	3.00	4.00
469	4.00	5.00	3.00	4.00	4.00	4.00	4.00
470	3.00	4.00	5.00	4.00	5.00	4.00	5.00
471	4.00	5.00	5.00	4.00	5.00	4.00	5.00
472	4.00	5.00	4.00	5.00	3.00	4.00	5.00
473	4.00	4.00	5.00	4.00	4.00	4.00	5.00
474	5.00	4.00	4.00	4.00	5.00	4.00	5.00
475	2.00	3.00	2.00	5.00	1.00	3.00	1.00
476	5.00	5.00	4.00	3.00	4.00	5.00	5.00
477	4.00	4.00	5.00	4.00	4.00	4.00	5.00
478	3.00	3.00	4.00	3.00	3.00	2.00	4.00
479	2.00	2.00	1.00	3.00	4.00	6.00	3.00
480	3.00	4.00	3.00	4.00	3.00	1.00	2.00
481	1.00	2.00	2.00	2.00	3.00	3.00	3.00
482	3.00	4.00	2.00	3.00	1.00	2.00	3.00
483	4.00	4.00	5.00	2.00	4.00	4.00	3.00
484	2.00	3.00	3.00	4.00	2.00	3.00	4.00
485	3.00	4.00	3.00	4.00	3.00	4.00	3.00
486	4.00	3.00	4.00	3.00	4.00	4.00	3.00
487	5.00	6.00	3.00	2.00	5.00	3.00	4.00
488	2.00	3.00	3.00	4.00	1.00	3.00	2.00
489	5.00	5.00	4.00	4.00	4.00	5.00	5.00
490	5.00	3.00	5.00	5.00	4.00	5.00	5.00
491	4.00	5.00	4.00	5.00	4.00	5.00	4.00
492	4.00	5.00	5.00	4.00	4.00	4.00	4.00
493	3.00	3.00	4.00	3.00	4.00	4.00	3.00
494	4.00	3.00	4.00	4.00	4.00	4.00	4.00
495	5.00	5.00	5.00	4.00	4.00	4.00	4.00
496	3.00	4.00	4.00	2.00	4.00	2.00	3.00
497	3.00	3.00	4.00	3.00	4.00	4.00	4.00
498	2.00	3.00	2.00	2.00	3.00	5.00	4.00
499	4.00	4.00	4.00	3.00	4.00	4.00	4.00
500	5.00	3.00	3.00	4.00	5.00	2.00	4.00
501	5.00	4.00	5.00	4.00	5.00	3.00	5.00
502	4.00	3.00	4.00	4.00	5.00	5.00	5.00
503	5.00	5.00	5.00	4.00	5.00	5.00	5.00
504	3.00	4.00	2.00	4.00	2.00	3.00	4.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
463	3.00	3.00	3.00	3.00	4.00	3.00	4.00
464	6.00	3.00	4.00	4.00	3.00	3.00	2.00
465	4.00	5.00	2.00	3.00	3.00	3.00	5.00
466	5.00	5.00	5.00	4.00	5.00	4.00	4.00
467	5.00	5.00	4.00	4.00	5.00	5.00	3.00
468	4.00	5.00	2.00	4.00	5.00	3.00	5.00
469	5.00	5.00	5.00	5.00	5.00	5.00	5.00
470	2.00	3.00	5.00	3.00	5.00	3.00	5.00
471	4.00	5.00	4.00	5.00	5.00	5.00	5.00
472	3.00	5.00	4.00	4.00	5.00	5.00	4.00
473	4.00	4.00	5.00	4.00	4.00	5.00	4.00
474	4.00	5.00	4.00	3.00	4.00	4.00	4.00
475	4.00	2.00	2.00	3.00	4.00	2.00	1.00
476	4.00	5.00	3.00	3.00	3.00	4.00	4.00
477	5.00	4.00	5.00	4.00	4.00	5.00	4.00
478	2.00	3.00	4.00	2.00	3.00	4.00	2.00
479	4.00	3.00	4.00	3.00	4.00	2.00	2.00
480	2.00	2.00	3.00	5.00	4.00	4.00	2.00
481	4.00	4.00	4.00	3.00	3.00	2.00	3.00
482	3.00	4.00	3.00	3.00	3.00	4.00	1.00
483	4.00	5.00	4.00	2.00	3.00	4.00	1.00
484	5.00	3.00	5.00	3.00	5.00	3.00	2.00
485	4.00	2.00	4.00	3.00	2.00	4.00	3.00
486	2.00	1.00	2.00	5.00	4.00	3.00	2.00
487	3.00	1.00	3.00	4.00	2.00	3.00	2.00
488	3.00	4.00	5.00	5.00	5.00	3.00	4.00
489	4.00	4.00	4.00	4.00	3.00	3.00	4.00
490	5.00	3.00	4.00	3.00	3.00	3.00	4.00
491	5.00	5.00	4.00	3.00	3.00	5.00	5.00
492	5.00	5.00	5.00	5.00	4.00	5.00	5.00
493	4.00	3.00	4.00	4.00	5.00	3.00	4.00
494	3.00	3.00	3.00	4.00	3.00	3.00	3.00
495	3.00	3.00	4.00	3.00	3.00	3.00	4.00
496	4.00	2.00	4.00	2.00	4.00	3.00	3.00
497	3.00	3.00	4.00	5.00	5.00	2.00	2.00
498	4.00	4.00	2.00	2.00	2.00	3.00	2.00
499	4.00	4.00	3.00	3.00	4.00	4.00	4.00
500	4.00	5.00	4.00	5.00	3.00	5.00	3.00
501	4.00	5.00	4.00	5.00	4.00	3.00	5.00
502	4.00	3.00	4.00	3.00	3.00	4.00	4.00
503	4.00	4.00	3.00	4.00	4.00	4.00	5.00
504	3.00	2.00	4.00	3.00	4.00	3.00	1.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
463	4.00	3.00	3.00	4.00	3.00	4.00	3.00
464	3.00	4.00	3.00	4.00	3.00	4.00	3.00
465	4.00	5.00	4.00	5.00	4.00	5.00	4.00
466	5.00	5.00	5.00	5.00	3.00	4.00	4.00
467	4.00	2.00	2.00	3.00	3.00	4.00	4.00
468	4.00	5.00	5.00	4.00	4.00	5.00	4.00
469	4.00	5.00	5.00	5.00	5.00	5.00	4.00
470	4.00	5.00	4.00	5.00	4.00	5.00	3.00
471	5.00	5.00	5.00	4.00	5.00	4.00	4.00
472	3.00	4.00	5.00	3.00	4.00	5.00	4.00
473	4.00	4.00	5.00	4.00	4.00	4.00	4.00
474	3.00	4.00	5.00	5.00	5.00	5.00	5.00
475	3.00	4.00	2.00	2.00	4.00	2.00	4.00
476	4.00	4.00	5.00	5.00	5.00	3.00	4.00
477	5.00	4.00	5.00	4.00	4.00	4.00	5.00
478	2.00	3.00	3.00	2.00	3.00	3.00	2.00
479	4.00	3.00	4.00	2.00	4.00	1.00	4.00
480	2.00	3.00	3.00	3.00	4.00	1.00	2.00
481	3.00	2.00	3.00	2.00	3.00	2.00	4.00
482	2.00	2.00	3.00	3.00	3.00	2.00	3.00
483	2.00	3.00	3.00	4.00	3.00	4.00	3.00
484	3.00	4.00	3.00	4.00	3.00	4.00	3.00
485	2.00	3.00	4.00	3.00	4.00	2.00	3.00
486	3.00	4.00	3.00	2.00	3.00	2.00	4.00
487	3.00	4.00	2.00	3.00	4.00	3.00	4.00
488	3.00	4.00	4.00	2.00	3.00	4.00	3.00
489	4.00	4.00	3.00	4.00	5.00	5.00	5.00
490	3.00	4.00	3.00	5.00	5.00	5.00	4.00
491	4.00	4.00	5.00	5.00	5.00	3.00	3.00
492	5.00	4.00	4.00	5.00	5.00	5.00	4.00
493	4.00	5.00	4.00	4.00	4.00	5.00	4.00
494	3.00	4.00	4.00	4.00	5.00	4.00	4.00
495	4.00	5.00	5.00	4.00	4.00	5.00	4.00
496	3.00	4.00	2.00	3.00	2.00	3.00	2.00
497	3.00	3.00	4.00	4.00	3.00	4.00	3.00
498	3.00	3.00	2.00	1.00	2.00	3.00	2.00
499	4.00	3.00	3.00	3.00	4.00	3.00	4.00
500	4.00	4.00	4.00	4.00	5.00	3.00	4.00
501	3.00	4.00	5.00	4.00	3.00	4.00	5.00
502	4.00	3.00	3.00	4.00	4.00	4.00	3.00
503	4.00	4.00	3.00	4.00	4.00	5.00	4.00
504	3.00	2.00	3.00	2.00	3.00	4.00	3.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
463	4.00	3.00	4.00	3.00	3.00	4.00	3.00
464	5.00	3.00	5.00	3.00	4.00	4.00	5.00
465	3.00	4.00	5.00	3.00	5.00	3.00	5.00
466	4.00	3.00	4.00	3.00	4.00	5.00	5.00
467	5.00	4.00	5.00	4.00	5.00	4.00	5.00
468	5.00	4.00	5.00	4.00	5.00	4.00	4.00
469	5.00	5.00	5.00	5.00	5.00	6.00	4.00
470	4.00	4.00	4.00	5.00	4.00	4.00	4.00
471	4.00	5.00	5.00	5.00	4.00	5.00	4.00
472	3.00	4.00	5.00	4.00	3.00	4.00	5.00
473	4.00	5.00	5.00	4.00	5.00	4.00	4.00
474	5.00	5.00	5.00	4.00	4.00	5.00	4.00
475	2.00	1.00	3.00	1.00	3.00	1.00	3.00
476	4.00	3.00	4.00	4.00	3.00	4.00	4.00
477	5.00	5.00	6.00	4.00	3.00	3.00	4.00
478	3.00	3.00	3.00	4.00	2.00	2.00	3.00
479	2.00	3.00	2.00	3.00	3.00	1.00	3.00
480	4.00	2.00	4.00	2.00	4.00	2.00	4.00
481	4.00	4.00	4.00	2.00	4.00	2.00	3.00
482	2.00	3.00	2.00	3.00	2.00	3.00	3.00
483	4.00	3.00	4.00	3.00	3.00	4.00	3.00
484	4.00	2.00	3.00	3.00	2.00	3.00	3.00
485	3.00	4.00	3.00	2.00	3.00	2.00	3.00
486	6.00	5.00	5.00	2.00	4.00	3.00	4.00
487	3.00	2.00	4.00	2.00	4.00	2.00	4.00
488	2.00	2.00	5.00	2.00	4.00	2.00	4.00
489	5.00	4.00	4.00	3.00	3.00	3.00	3.00
490	4.00	5.00	5.00	4.00	4.00	4.00	5.00
491	4.00	4.00	5.00	4.00	4.00	5.00	5.00
492	4.00	4.00	4.00	5.00	5.00	4.00	5.00
493	5.00	5.00	5.00	4.00	4.00	5.00	5.00
494	4.00	4.00	3.00	2.00	2.00	2.00	2.00
495	4.00	4.00	3.00	4.00	3.00	4.00	3.00
496	4.00	5.00	5.00	4.00	5.00	4.00	2.00
497	4.00	2.00	3.00	4.00	1.00	1.00	5.00
498	3.00	2.00	3.00	5.00	4.00	3.00	2.00
499	4.00	3.00	3.00	4.00	3.00	3.00	3.00
500	4.00	3.00	4.00	5.00	3.00	4.00	5.00
501	4.00	3.00	4.00	5.00	4.00	5.00	3.00
502	3.00	4.00	4.00	3.00	4.00	4.00	3.00
503	4.00	4.00	3.00	4.00	4.00	4.00	3.00
504	4.00	3.00	1.00	5.00	3.00	4.00	3.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
463	5.00	2.00	4.00	3.00	3.00	1.00
464	2.00	3.00	3.00	4.00	4.00	1.25
465	3.00	4.00	5.00	4.00	4.00	.60
466	3.00	4.00	4.00	5.00	5.00	2.50
467	4.00	5.00	4.00	5.00	4.00	.75
468	4.00	4.00	4.00	5.00	5.00	1.00
469	5.00	5.00	5.00	5.00	4.00	1.33
470	5.00	5.00	4.00	3.00	4.00	.80
471	5.00	5.00	5.00	4.00	4.00	1.00
472	4.00	4.00	5.00	4.00	5.00	.50
473	4.00	5.00	4.00	5.00	5.00	.60
474	4.00	4.00	5.00	4.00	4.00	.75
475	1.00	3.00	3.00	3.00	3.00	1.50
476	3.00	4.00	3.00	5.00	5.00	.75
477	5.00	5.00	4.00	4.00	4.00	.80
478	2.00	4.00	4.00	3.00	4.00	1.00
479	2.00	3.00	3.00	2.00	3.00	4.00
480	1.00	2.00	2.00	3.00	3.00	1.33
481	1.00	2.00	1.00	2.00	3.00	1.00
482	1.00	1.00	1.00	2.00	2.00	1.00
483	1.00	3.00	4.00	3.00	4.00	.40
484	4.00	4.00	4.00	5.00	5.00	.67
485	2.00	1.00	2.00	3.00	3.00	1.33
486	2.00	2.00	4.00	3.00	4.00	.50
487	2.00	5.00	5.00	5.00	2.00	1.33
488	5.00	2.00	5.00	2.00	5.00	1.00
489	3.00	5.00	5.00	5.00	5.00	1.00
490	4.00	4.00	3.00	4.00	3.00	.80
491	5.00	4.00	3.00	4.00	5.00	1.25
492	5.00	5.00	5.00	5.00	4.00	1.00
493	5.00	4.00	5.00	5.00	5.00	1.00
494	5.00	5.00	5.00	5.00	3.00	.75
495	5.00	5.00	5.00	4.00	5.00	.60
496	5.00	3.00	2.00	3.00	3.00	.75
497	4.00	3.00	6.00	3.00	5.00	1.25
498	1.00	3.00	3.00	2.00	3.00	1.50
499	5.00	5.00	5.00	4.00	5.00	.75
500	3.00	4.00	5.00	3.00	4.00	1.67
501	5.00	4.00	4.00	5.00	3.00	.80
502	5.00	5.00	5.00	4.00	4.00	.50
503	4.00	5.00	5.00	5.00	4.00	.40
504	4.00	1.00	3.00	2.00	4.00	2.50

Appendix 9

	bank	location	tenure	position	sex	educ	depart t	age	qa
505	4.00	3.00	4.00	1.00	2.0	1.00	1.00	4.0	4.00
506	4.00	3.00	4.00	4.00	1.0	4.00	3.00	2.0	4.00
507	4.00	3.00	1.00	4.00	2.0	3.00	7.00	6.0	5.00
508	4.00	3.00	4.00	4.00	2.0	1.00	8.00	2.0	4.00
509	4.00	3.00	3.00	4.00	3.0	3.00	8.00	6.0	5.00
510	4.00	3.00	4.00	3.00	2.0	3.00	1.00	2.0	4.00
511	4.00	3.00	4.00	4.00	3.0	1.00	10.0	3.0	4.00
512	4.00	3.00	3.00	4.00	1.0	1.00	2.00	4.0	5.00
513	4.00	3.00	3.00	1.00	4.0	4.00	1.00	5.0	5.00
514	4.00	3.00	4.00	4.00	2.0	2.00	5.00	4.0	4.00
515	4.00	3.00	1.00	1.00	2.0	2.00	1.00	2.0	4.00
516	4.00	3.00	2.00	2.00	1.0	3.00	1.00	2.0	4.00
517	4.00	3.00	4.00	4.00	2.0	1.00	2.00	3.0	5.00
518	4.00	3.00	4.00	4.00	2.0	4.00	4.00	3.0	5.00
519	4.00	3.00	3.00	3.00	1.0	2.00	2.00	3.0	5.00
520	4.00	3.00	4.00	2.00	1.0	3.00	3.00	2.0	5.00
521	4.00	3.00	4.00	4.00	1.0	2.00	10.0	7.0	5.00

Appendix 9

	qb	qc	qd	qe	qf	q1.1.1	q1.1.2
505	6.00	5.00	3.00	4.00	5.00	5.00	5.00
506	4.00	4.00	4.00	3.00	2.00	2.00	3.00
507	3.00	2.00	3.00	3.00	5.00	4.00	4.00
508	5.00	4.00	4.00	4.00	5.00	5.00	2.00
509	5.00	5.00	4.00	3.00	2.00	3.00	4.00
510	3.00	4.00	3.00	4.00	4.00	3.00	4.00
511	5.00	4.00	2.00	4.00	4.00	5.00	4.00
512	4.00	3.00	4.00	3.00	4.00	4.00	5.00
513	5.00	5.00	5.00	5.00	4.00	5.00	4.00
514	4.00	4.00	2.00	1.00	6.00	4.00	2.00
515	3.00	4.00	3.00	2.00	3.00	2.00	3.00
516	2.00	3.00	3.00	2.00	1.00	5.00	5.00
517	6.00	2.00	3.00	4.00	5.00	2.00	5.00
518	6.00	6.00	2.00	4.00	3.00	2.00	4.00
519	5.00	5.00	3.00	2.00	2.00	3.00	4.00
520	5.00	5.00	5.00	4.00	2.00	5.00	4.00
521	5.00	4.00	5.00	5.00	1.00	4.00	4.00

Appendix 9

	q1.1.3	q1.1.4	q1.1.5	q1.1.6	q1.2.1	q1.2.2	q1.2.3
505	5.00	4.00	4.00	4.00	5.00	6.00	4.00
506	3.00	3.00	2.00	3.00	3.00	2.00	3.00
507	5.00	5.00	2.00	3.00	3.00	3.00	4.00
508	5.00	5.00	5.00	5.00	5.00	4.00	5.00
509	4.00	4.00	3.00	2.00	6.00	1.00	3.00
510	4.00	4.00	5.00	5.00	4.00	5.00	4.00
511	4.00	4.00	4.00	4.00	4.00	4.00	4.00
512	4.00	5.00	4.00	4.00	3.00	4.00	3.00
513	4.00	5.00	5.00	5.00	5.00	5.00	5.00
514	2.00	2.00	2.00	2.00	2.00	3.00	3.00
515	2.00	3.00	1.00	1.00	5.00	5.00	5.00
516	4.00	5.00	5.00	4.00	5.00	2.00	4.00
517	3.00	4.00	5.00	2.00	4.00	2.00	4.00
518	4.00	5.00	3.00	4.00	4.00	2.00	4.00
519	4.00	4.00	3.00	3.00	4.00	4.00	4.00
520	4.00	5.00	5.00	4.00	5.00	4.00	5.00
521	5.00	4.00	5.00	4.00	4.00	5.00	5.00

Appendix 9

	q1.2.4	q1.2.5	q1.2.6	q1.3.1	q1.3.2	q1.3.3	q1.3.4
505	5.00	4.00	5.00	2.00	3.00	6.00	3.00
506	3.00	3.00	2.00	3.00	2.00	3.00	3.00
507	5.00	5.00	5.00	5.00	5.00	5.00	5.00
508	2.00	5.00	5.00	3.00	5.00	3.00	5.00
509	4.00	2.00	5.00	2.00	3.00	4.00	1.00
510	5.00	4.00	3.00	4.00	3.00	4.00	4.00
511	5.00	3.00	4.00	4.00	3.00	5.00	5.00
512	4.00	3.00	5.00	5.00	4.00	3.00	3.00
513	4.00	4.00	5.00	5.00	4.00	4.00	5.00
514	4.00	2.00	1.00	2.00	3.00	2.00	4.00
515	4.00	4.00	4.00	3.00	3.00	3.00	4.00
516	5.00	2.00	5.00	3.00	4.00	3.00	5.00
517	4.00	4.00	4.00	4.00	4.00	4.00	3.00
518	3.00	3.00	1.00	5.00	1.00	4.00	1.00
519	5.00	5.00	5.00	4.00	5.00	4.00	5.00
520	4.00	5.00	4.00	3.00	3.00	4.00	4.00
521	4.00	4.00	3.00	3.00	4.00	4.00	4.00

Appendix 9

	q1.3.5	q1.3.6	q1.3.7	q1.3.8	q1.3.9	q1.3.10	q2.1.1
505	4.00	4.00	5.00	3.00	4.00	4.00	5.00
506	3.00	3.00	2.00	2.00	3.00	3.00	2.00
507	5.00	5.00	3.00	4.00	4.00	4.00	4.00
508	4.00	3.00	5.00	5.00	5.00	5.00	5.00
509	3.00	2.00	3.00	3.00	2.00	3.00	2.00
510	3.00	4.00	4.00	4.00	4.00	5.00	5.00
511	4.00	4.00	4.00	4.00	4.00	5.00	4.00
512	4.00	4.00	3.00	4.00	3.00	4.00	3.00
513	5.00	4.00	5.00	4.00	5.00	4.00	5.00
514	2.00	4.00	2.00	4.00	2.00	3.00	3.00
515	3.00	3.00	4.00	3.00	2.00	3.00	3.00
516	5.00	5.00	4.00	4.00	5.00	5.00	5.00
517	4.00	5.00	6.00	4.00	4.00	4.00	3.00
518	3.00	4.00	4.00	2.00	4.00	2.00	4.00
519	5.00	4.00	5.00	4.00	5.00	5.00	4.00
520	5.00	4.00	5.00	5.00	4.00	5.00	5.00
521	4.00	3.00	5.00	4.00	4.00	2.00	2.00

Appendix 9

	q2.1.2	q2.1.3	q2.1.4	q2.2.1	q2.2.2	q2.2.3	q2.2.4
505	6.00	4.00	3.00	4.00	2.00	3.00	4.00
506	3.00	3.00	3.00	3.00	2.00	3.00	4.00
507	3.00	4.00	4.00	5.00	5.00	4.00	5.00
508	5.00	5.00	5.00	3.00	5.00	5.00	3.00
509	4.00	2.00	4.00	2.00	4.00	2.00	4.00
510	5.00	4.00	5.00	4.00	5.00	4.00	4.00
511	6.00	5.00	4.00	4.00	5.00	4.00	3.00
512	4.00	3.00	5.00	5.00	5.00	5.00	5.00
513	4.00	4.00	5.00	5.00	4.00	5.00	4.00
514	2.00	3.00	1.00	5.00	5.00	5.00	5.00
515	3.00	3.00	2.00	1.00	5.00	5.00	4.00
516	4.00	5.00	4.00	5.00	4.00	5.00	5.00
517	5.00	3.00	5.00	1.00	4.00	5.00	4.00
518	3.00	2.00	5.00	1.00	4.00	3.00	2.00
519	4.00	5.00	4.00	5.00	5.00	4.00	5.00
520	5.00	3.00	3.00	3.00	4.00	5.00	4.00
521	3.00	3.00	3.00	2.00	2.00	3.00	2.00

Appendix 9

	q2.2.5	q2.2.6	q2.3.1	q2.3.2	q2.3.3	q2.3.4	q3.1.1
505	4.00	4.00	4.00	2.00	3.00	5.00	2.00
506	4.00	3.00	4.00	4.00	4.00	4.00	3.00
507	4.00	3.00	4.00	5.00	4.00	5.00	5.00
508	4.00	4.00	4.00	4.00	5.00	5.00	5.00
509	1.00	3.00	4.00	4.00	2.00	4.00	3.00
510	5.00	4.00	5.00	5.00	5.00	5.00	5.00
511	5.00	4.00	3.00	5.00	5.00	5.00	4.00
512	4.00	4.00	4.00	3.00	4.00	4.00	5.00
513	4.00	4.00	4.00	5.00	5.00	5.00	4.00
514	5.00	5.00	5.00	3.00	3.00	2.00	2.00
515	4.00	5.00	5.00	5.00	4.00	3.00	5.00
516	4.00	5.00	5.00	5.00	5.00	5.00	5.00
517	4.00	4.00	5.00	5.00	2.00	5.00	3.00
518	3.00	4.00	3.00	6.00	2.00	3.00	1.00
519	5.00	4.00	4.00	5.00	5.00	4.00	4.00
520	3.00	3.00	4.00	3.00	5.00	5.00	3.00
521	3.00	3.00	3.00	2.00	3.00	3.00	3.00

Appendix 9

	q3.1.2	q3.1.3	q3.2.1	q3.2.2	q3.2.3	q3.2.4	q3.2.5
505	4.00	3.00	4.00	5.00	2.00	1.00	4.00
506	3.00	3.00	4.00	4.00	3.00	3.00	3.00
507	5.00	4.00	4.00	5.00	5.00	4.00	4.00
508	5.00	3.00	5.00	5.00	4.00	4.00	5.00
509	2.00	3.00	4.00	1.00	3.00	1.00	4.00
510	4.00	5.00	4.00	5.00	4.00	5.00	4.00
511	4.00	4.00	3.00	4.00	5.00	4.00	4.00
512	5.00	5.00	4.00	5.00	4.00	4.00	5.00
513	5.00	4.00	4.00	5.00	5.00	4.00	4.00
514	2.00	3.00	3.00	3.00	5.00	5.00	2.00
515	4.00	3.00	5.00	3.00	5.00	3.00	2.00
516	4.00	5.00	5.00	5.00	5.00	5.00	5.00
517	4.00	3.00	4.00	3.00	3.00	5.00	5.00
518	5.00	5.00	2.00	5.00	6.00	2.00	5.00
519	5.00	5.00	4.00	4.00	5.00	4.00	4.00
520	4.00	4.00	5.00	5.00	4.00	5.00	5.00
521	3.00	4.00	3.00	2.00	2.00	2.00	3.00

Appendix 9

	q3.2.6	q3.2.7	q3.2.8	q3.3.1	q3.3.2	fbbe
505	5.00	5.00	5.00	5.00	5.00	1.00
506	4.00	4.00	4.00	4.00	3.00	1.00
507	4.00	4.00	4.00	4.00	5.00	1.33
508	3.00	3.00	3.00	4.00	5.00	1.00
509	1.00	4.00	3.00	2.00	3.00	1.00
510	5.00	4.00	5.00	4.00	5.00	.75
511	4.00	4.00	4.00	3.00	4.00	1.25
512	5.00	3.00	4.00	4.00	4.00	1.33
513	5.00	5.00	4.00	4.00	5.00	1.00
514	5.00	5.00	5.00	5.00	5.00	2.00
515	2.00	3.00	4.00	5.00	1.00	.50
516	4.00	5.00	5.00	5.00	5.00	1.25
517	3.00	1.00	4.00	2.00	1.00	.33
518	1.00	5.00	3.00	5.00	5.00	.50
519	5.00	5.00	4.00	5.00	4.00	.60
520	5.00	5.00	5.00	4.00	4.00	1.00
521	4.00	4.00	5.00	4.00	4.00	.80