

APPENDIX B SPSS OUTPUT

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Appendix B1: Profile of Responding

Table 4.1

Questionnaires Rate of Return

Total Questionnaires sent to the companies	150
Returned questionnaires (not filled- up)	15
Completed questionnaire received from respondents	135
Returned questionnaires (partially answered)	1
Questionnaires not returned	9
Overall response Rate	83.33%
Usable response Rate	78.66%

Statistics

	age	gender	marital status	educational level	work experience in banking	Earlier &late respon	Bank Name
N Valid	118	118	118	118	118	118	118
Missing	7	7	7	7	7	7	7

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 30	9	7.2	7.6	7.6
	30 less than 40	26	20.8	22.0	29.7
	40 less than 50	57	45.6	48.3	78.0
	50 less than 60	26	20.8	22.0	100.0
	Total	118	94.4	100.0	
Missing	System	7	5.6		
Total		125	100.0		

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	99	79.2	83.9	83.9
	female	19	15.2	16.1	100.0
	Total	118	94.4	100.0	
Missing	System	7	5.6		
Total		125	100.0		

marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	16	12.8	13.6	13.6
	married	100	80.0	84.7	98.3
	other	2	1.6	1.7	100.0
	Total	118	94.4	100.0	
Missing	System	7	5.6		
Total		125	100.0		

educational level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	secondary	1	.8	.8	.8
	graduate	50	40.0	42.4	43.2
	postgraduate	67	53.6	56.8	100.0
	Total	118	94.4	100.0	
Missing	System	7	5.6		
Total		125	100.0		

Earlier & late respon

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	earlier respon	73	58.4	61.9	61.9
	late respon	45	36.0	38.1	100.0
	Total	118	94.4	100.0	
Missing	System	7	5.6		
Total		125	100.0		

Bank Name

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Al-Shamal Islamic Bank	4	3.2	3.4	3.4
	Sudanese Islamic Bank	5	4.0	4.2	7.6
	Faisal Islamic Bank	15	12.0	12.7	20.3
	Savings& Social Development Bank	4	3.2	3.4	23.7
	Capital Bank	1	.8	.8	24.6
	Saudi Sudanese Bank	5	4.0	4.2	28.8
	Farmer's Commercial Bank	3	2.4	2.5	31.4
	Gordonain Gazear Bank	4	3.2	3.4	34.7
	Bank of Khartoum	11	8.8	9.3	44.1
	Sudanese Egytian Bank	5	4.0	4.2	48.3
	Agricultural Bank	7	5.6	5.9	54.2
	Animal Resources' Bank	3	2.4	2.5	56.8
	Bank of Sudan	7	5.6	5.9	62.7
	Shore & Desert Bank	2	1.6	1.7	64.4
	Estates Commercial Bank	3	2.4	2.5	66.9
	Baraka Bank	4	3.2	3.4	70.3
	Omdurman National Bank	5	4.0	4.2	74.6
	Tadamon Islamic Bank	2	1.6	1.7	76.3
	Sudanese French Bank	5	4.0	4.2	80.5
	El-Nilein Industrial Development Bank	3	2.4	2.5	83.1
	Export Development Bank	2	1.6	1.7	84.7
	Al salam Bank	3	2.4	2.5	87.3
	Quater National Bank	2	1.6	1.7	89.0
	Financial Investment Bank	3	2.4	2.5	91.5
	Islamic Co-operative Development Bank	2	1.6	1.7	93.2
	Workers' National Bank	1	.8	.8	94.1
	Industrial Development Bank	3	2.4	2.5	96.6
	Abu Dhabi National Bank	1	.8	.8	97.5
	Ivory Bank	1	.8	.8	98.3
	Blue Nile Mashreq Bank	1	.8	.8	99.2
National Arabic Bank	1	.8	.8	100.0	
Total		118	94.4	100.0	
Missing	System	7	5.6		
Total		125	100.0		

Appendix B2: Tests for Response Bias

CROSSTABS

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/ TABLES=age gender status education experience BN BY Response
/ FORMAT= AVALUE TABLES
/ CELLS= COUNT
/ COUNT ROUND CELL.
  
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Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * Earlier &late respon	118	94.4%	7	5.6%	125	100.0%
gender * Earlier &late respon	118	94.4%	7	5.6%	125	100.0%
marital status * Earlier &late respon	118	94.4%	7	5.6%	125	100.0%
educational level * Earlier &late respon	118	94.4%	7	5.6%	125	100.0%
work experience in banking * Earlier &late respon	118	94.4%	7	5.6%	125	100.0%
Bank Name * Earlier &late respon	118	94.4%	7	5.6%	125	100.0%

age * Earlier &late respon Crosstabulation

Count

		Earlier &late respon		Total
		ealier respon	late respon	
age	less than 30	7	2	9
	30 less than 40	18	8	26
	40 less than 50	34	23	57
	50 less than 60	14	12	26
Total		73	45	118

gender * Earlier &late respon Crosstabulation

Count

		Earlier &late respon		Total
		ealier respon	late respon	
gender	male	63	36	99
	female	10	9	19
Total		73	45	118

marital status * Earlier &late respon Crosstabulation

Count

		Earlier &late respon		Total
		ealier respon	late respon	
marital status	single	13	3	16
	married	59	41	100
	other	1	1	2
Total		73	45	118

educational level * Earlier & late respon Crosstabulation

Count		Earlier & late respon		Total
		ealier respon	late respon	
educational level	secondary	0	1	1
	graduate	31	19	50
	postgraduate	42	25	67
Total		73	45	118

work experience in banking * Earlier & late respon Crosstabulation

Count		Earlier & late respon		Total
		ealier respon	late respon	
work experience in banking	10 less than 15 year	23	8	31
	15 less than 20year	23	14	37
	20 and more	27	23	50
Total		73	45	118

Bank Name * Earlier & late respon Crosstabulation

Count		Earlier & late respon		Total
		ealier respon	late respon	
Bank Name	Al-Shamal Islamic Bank	0	4	4
	Sudanese Islamic Bank	5	0	5
	Faisal Islamic Bank	13	2	15
	Savings& Social Development Bank	0	4	4
	Capital Bank	0	1	1
	Saudi Sudanese Bank	2	3	5
	Farmer's Commercial Bank	3	0	3
	Gordonain Gazear Bank	4	0	4
	Bank of Khartoum	9	2	11
	Sudanese Egytian Bank	5	0	5
	Agricultural Bank	0	7	7
	Animal Resources' Bank	1	2	3
	Bank of Sudan	7	0	7
	Shore & Desert Bank	2	0	2
	Estates Commercial Bank	3	0	3
	Baraka Bank	1	3	4
	Omdurman National Bank	1	4	5
	Tadamon Islamic Bank	1	1	2
	Sudanese French Bank	2	3	5
	El-Nilein Industrial Development Bank	2	1	3
	Export Development Bank	0	2	2
	Al salam Bank	1	2	3
	Quater National Bank	1	1	2
	Financial Investment Bank	3	0	3
	Islamic Co-operative Development Bank	1	1	2
	Workers' National Bank	1	0	1
	Industrial Development Bank	1	2	3
	Abu Dhabi National Bank	1	0	1
	Ivory Bank	1	0	1
	Blue Nile Mashreq Bank	1	0	1
	National Arabic Bank	1	0	1
Total		73	45	118

Table 4.4

Appendix B2a: Chi-Square Test for Differences between Early and Late Responses

Chi-square Test for Early and Late Responses

Variable		Respondents		Sig.
		Earlier (74)	Late (51)	
Age	<i>less than 30</i>	7	2	.61
	<i>30 less than 40</i>	18	11	
	<i>40 less than 50</i>	34	25	
	<i>50 less than 60</i>	15	13	
gender	<i>male</i>	64	38	.09
	<i>female</i>	10	13	
marital status	<i>single</i>	13	5	.33
	<i>married</i>	60	44	
	<i>other</i>	1	2	
educational level	<i>secondary</i>	1	1	.96
	<i>graduate</i>	31	21	

	<i>postgraduate</i>	42	29	
Work experience in banking	<i>10 less than 15 year</i>	23	11	.38
	<i>15 less than 20year</i>	23	15	
	<i>20 and more</i>	28	25	
Bank Name	<i>Al-Shamal Islamic Bank</i>	0	4	.00
	<i>Sudanese Islamic Bank</i>	5	0	
	<i>Faisal Islamic Bank</i>	13	2	
	<i>Savings& Social Development Bank</i>	0	6	
	<i>Capital Bank</i>	0	1	
	<i>Saudi Sudanese Bank</i>	2	3	
	<i>Farmer's Commercial Bank</i>	3	0	
	<i>Jordanian jazeera Bank</i>	4	0	
	<i>Bank of Khartoum</i>	9	2	
		5	0	

	<i>Sudanese Egyptian Bank</i>		
	<i>Agricultural Bank</i>	0	8
	<i>Animal Resources' Bank</i>	1	3
	<i>Bank of Sudan</i>	7	0
	<i>Shore & Desert Bank</i>	3	0
	<i>Estates Commercial Bank</i>	3	0
	<i>Baraka Bank</i>	1	3
	<i>Omdurman National Bank</i>	1	4
	<i>Tadamon Islamic Bank</i>	1	2
	<i>Sudanese French Bank</i>	2	4
	<i>El-Nilein Industrial Development Bank</i>	2	1
	<i>Export Development Bank</i>	0	2
	<i>Al Salam Bank</i>	1	2
	<i>Qatar National Bank</i>	1	1
	<i>Financial Investment Bank</i>	3	0
	<i>Islamic Co-operative Development Bank</i>	1	1

	<i>Workers' National Bank</i>	1	0
	<i>Industrial Development Bank</i>	1	2
	<i>Abu Dhabi National Bank</i>	1	0
	<i>Ivory Bank</i>	1	0
	<i>Blue Nile Mashreq Bank</i>	1	0
	<i>National Arabic Bank</i>	1	0

Appendix B3.1 Factor Analysis for Marketing Information System

FACTOR

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/ VARIABLES INQ1 INQ8 SQ2 INQ3 INQ6 INQ4 INQ5 SQ1 INQ2 SQ3 MRO5 MRO6 MRO4
MRO3 MRO2 MRO1 SSQ3 SSQ5 SSQ6 /MISSING LISTWISE /ANALYSIS INQ1 INQ8 SQ2
INQ3 INQ6 INQ4 INQ5 SQ1 INQ2 SQ3 MRO5 MRO6 MRO4 MRO3 MRO2 MRO1 SSQ3 SSQ5
SSQ6
/ PRINT INITIAL KMO AIC EXTRACTION ROTATION
/ FORMAT SORT
/ CRITERIA MINEIGEN(1) ITERATE(25(
/ EXTRACTION PC
/ CRITERIA ITERATE(25(
/ ROTATION VARIMAX
/ METHOD=CORRELATION.

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Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.919
Bartlett's Test of Sphericity	Approx. Chi-Square	1726.485
	df	171
	Sig.	.000

Communalities

	Initial	Extraction
INQ1 my bank information is clear	1.000	.798
INQ8 my bank information has reliability and relevance	1.000	.777
SQ2 my bank system is efficient	1.000	.769
INQ3 my bank information is up to date	1.000	.735
INQ6 my bank information has completeness	1.000	.754
INQ4 my bank information has timeliness	1.000	.725
INQ5 my bank information has precision	1.000	.750
SQ1 my bank system provides accurate information	1.000	.693
INQ2 my bank information has format	1.000	.685
SQ3my bank system has quick response time	1.000	.601
MRQ5 my bank marketing orientation comprises an intelligence collection.	1.000	.868
MRQ6 my bank marketing orientation comprises response to intelligence	1.000	.866
MRQ4 my bank marketing orientation comprises an intelligence collection	1.000	.852
MRQ3 my bank marketing orientation comprises inter-functional coordination	1.000	.675
MRO2 my bank marketing orientation comprises competitor orientation.	1.000	.655
MRO1 my bank marketing orientation comprises customer orientation	1.000	.531
SSQ3 my bank teamwork is often seen as ameans of supporting willingness to deliver service quality	1.000	.709
SSQ5 my bank performance appraisals and rewards gives the right directions to workforce	1.000	.728
SSQ6 my bank communication (two way internal) as upward and downward	1.000	.538

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

	Component		
	1	2	3
INQ1 my bank information is clear	.855	.258	.027
INQ3 my bank information is up to date	.828	.167	.148
INQ8 my bank information has reliability and relevance	.819	.111	.307
SQ2 my bank system is efficient	.783	.395	.004
INQ2 my bank information has format	.782	.178	.205
INQ6 my bank information has completeness	.775	.197	.340
INQ5 my bank information has precision	.767	.217	.340
INQ4 my bank information has timeliness	.756	.231	.317
SQ1 my bank system provides accurate information	.709	.434	-.040
SQ3my bank system has quick response time	.686	.344	.106
MRQ5 my bank marketing orientation comprises an intelligence collection.	.232	.863	.263
MRQ6 my bank marketing orientation comprises response to intelligence	.272	.841	.290
MRQ4 my bank marketing orientation comprises an intelligence collection	.292	.823	.301
MRQ3 my bank marketing orientation comprises inter-functional coordination	.161	.740	.317
MRO2 my bank marketing orientation comprises competitor orientation.	.402	.640	.290
MRO1 my bank marketing orientation comprises customer orientation	.446	.576	-.015
SSQ3 my bank teamwork is often seen as ameans of supporting willingness to deliver service quality	.268	.183	.777
SSQ5 my bank performance appraisals and rewards gives the right directions to workforce	.283	.341	.729
SSQ6 my bank communication (two way internal) as upward and downward	.031	.376	.629

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.360	54.524	54.524	10.360	54.524	54.524	6.797	35.771	35.771
2	2.213	11.646	66.170	2.213	11.646	66.170	4.450	23.422	59.193
3	1.137	5.984	72.154	1.137	5.984	72.154	2.463	12.961	72.154
4	.771	4.057	76.211						
5	.698	3.673	79.884						
6	.642	3.380	83.264						
7	.489	2.574	85.838						
8	.469	2.466	88.304						
9	.390	2.051	90.355						
10	.311	1.636	91.991						
11	.289	1.522	93.513						
12	.252	1.325	94.838						
13	.239	1.257	96.094						
14	.195	1.024	97.119						
15	.163	.857	97.976						
16	.153	.804	98.779						
17	.096	.507	99.286						
18	.089	.470	99.756						
19	.046	.244	100.000						

Extraction Method: Principal Component Analysis.

Component Transformation Matrix

Component	1	2	3
1	.750	.557	.356
2	-.661	.646	.382
3	-.017	-.522	.853

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

APPENDIX B3.2: Factor Analysis for Competencies Based

FACTOR

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/ VARIABLES PC02 PC03 PC04 PC05 PC06 PC07 PC09 OC04 OC05 OC06 OC07 OC08
  SCO1 SCO2 SCO3 SCO4 SCO5 SCO6 SCO7 SCO8 SCO9 SCO10 SCO11 SCO12 SCO13 SCO14
  SCO15 /MISSING LISTWISE /ANALYSIS PC02 PC03 PC04 PC05 PC06 PC07 PC09 OC04
  OC05 OC06 OC07 OC08 SCO1 SCO2 SCO3 SCO4 SCO5 SCO6 SCO7 SCO8 SCO9 SCO10
  SCO11 SCO12 SCO13 SCO14 SCO15
/ PRINT INITIAL KMO AIC EXTRACTION ROTATION
/ FORMAT SORT
/ CRITERIA MINEIGEN(1) ITERATE(25(
/ EXTRACTION PC
/ CRITERIA ITERATE(25(
/ ROTATION VARIMAX
/ METHOD=CORRELATION.
    
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Factor Analysis

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KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.905
Bartlett's Test of Sphericity	Approx. Chi-Square	2524.324
	df	351
	Sig.	.000

Communalities			Rotated Component Matrix			
	Initial	Extraction	Component			
			1	2	3	4
PC02 in my bank employees do although job	1.000	.535	.857	-.144	-.175	.004
PC03 in my bank employees are full of energy	1.000	.828				
PC04 in my bank employees do things efficiently	1.000	.719	.845	-.106	.086	.078
PC05 in my bank employees generate alot enthusiasm	1.000	.807				
PC06 in my bank employees get nervous easily	1.000	.788	.839	-.162	.218	.035
PC07 in my bank employees worries alot	1.000	.814				
PC09 in my bank employees are depressed , blue	1.000	.809	.824	-.252	.019	-.051
OC04 my bank employee satisfaction attract the best employees	1.000	.749				
OC05 my bank employee satisfaction leads to retention of the best employees	1.000	.856	.813	-.167	.040	-.105
OC06 my bank employee satisfaction leads to more highly motivated employees	1.000	.866	.803	-.137	.177	.025
OC07 my bank employee satisfaction leads to more highly customer conscious employees	1.000	.856	.802	.200	.156	-.002
OC08 my bank employee development of specific individual competencies can lead to improvement of work	1.000	.877	.801	.305	.092	-.114
SC01 banking stakeholders know how to use and interact the direction impact of banking interests value	1.000	.872	.772	.307	.092	-.145
SC02 banking stakeholders know how to build talent communication relationships from stakeholders network	1.000	.880	.772	-.129	-.195	-.148
SC03 banking stakeholders know how to model social responsibility	1.000	.896	.766	.321	.075	-.181
SC04 banking stakeholders know how to manage the needs of all stakeholders members to meet long term values	1.000	.779	.780	.119	.328	.077
SC05 banking stakeholders know how to set oriented policies toward banking interests value that drive performance measures	1.000	.767	.757	.266	.191	-.004
SC06 banking stakeholders know how to innovate brand	1.000	.708	.693	-.176	.165	-.115
SC07 banking stakeholders know how to gain positive benefits even in difficult and unusual circumstances in different market structure	1.000	.701	.253	.873	.194	-.055
SC08 banking stakeholders know how to use their rights to accept or reject banking interests value	1.000	.739	.279	.831	.263	-.135
SC09 banking stakeholders know how to use competence that is familar with industry	1.000	.786	.317	.828	.206	-.164
SC10 banking stakeholders know how to work in an open situation	1.000	.871	.400	.744	.158	-.103
SC11 banking stakeholders know how to seek for responsible leadership that effectively used resources	1.000	.720	.348	.642	.273	-.262
SC12 banking stakeholders know how to sophisticate international stakeholders relationship	1.000	.756	.166	.292	.835	-.133
SC13 banking stakeholders know how to offer customer service and after sales service	1.000	.728	.099	-.188	.779	-.258
SC14 banking stakeholders know how to provide offer in home markets that was similar to that in the foreign markets	1.000	.704	.255	-.131	.715	-.117
SC15 banking stakeholders know how to seek risk minimization in banking interests	1.000	.552	.220	-.167	.873	.080
			-.089	-.059	-.018	.881
			-.036	-.197	-.113	.872
			-.064	-.140	-.200	.863

Extraction Method: Principal Component Analysis.

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 18 iterations.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.243	49.047	49.047	13.243	49.047	49.047	10.106	37.431	37.431
2	3.203	11.862	60.910	3.203	11.862	60.910	4.048	14.991	52.422
3	1.806	6.689	67.599	1.806	6.689	67.599	2.966	10.987	63.409
4	1.512	5.600	73.199	1.512	5.600	73.199	2.643	9.791	73.199
5	.887	3.286	76.485						
6	.719	2.664	79.149						
7	.604	2.237	81.385						
8	.579	2.145	83.530						
9	.537	1.987	85.518						
10	.455	1.685	87.203						
11	.411	1.521	88.724						
12	.373	1.380	90.104						
13	.357	1.321	91.425						
14	.333	1.233	92.658						
15	.271	1.004	93.662						
16	.241	.891	94.554						
17	.225	.832	95.386						
18	.208	.771	96.157						
19	.179	.665	96.822						
20	.157	.581	97.403						
21	.138	.512	97.915						
22	.130	.481	98.397						
23	.112	.413	98.810						
24	.104	.387	99.196						
25	.088	.326	99.522						
26	.083	.307	99.829						
27	.046	.171	100.000						

Extraction Method: Principal Component Analysis.

Component Transformation Matrix

Component	1	2	3	4
1	.834	.430	.305	-.162
2	.499	-.439	-.414	.622
3	-.218	.352	.504	.758
4	.090	-.706	.694	-.108

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

APPENDIX B3.3 Factor Analysis for Organizational Variables

FACTOR

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/ VARIABLES ORC1 ORC2 ORC3 ORC4 ORC5 ORC6 ORC8 ORC9 ORC10 ORC11 OKB2 OKB4
  OKB5 OKB6 OIS2 OIS3 OIS5 OIS7 OIS8 OIS10 OIS11 OIS12 /MISSING LISTWISE
/ ANALYSIS ORC1 ORC2 ORC3 ORC4 ORC5 ORC6 ORC8 ORC9 ORC10 ORC11 OKB2 OKB4
  OKB5 OKB6 OIS2 OIS3 OIS5 OIS7 OIS8 OIS10 OIS11 OIS12
/ PRINT INITIAL KMO AIC EXTRACTION ROTATION
/ FORMAT SORT
/ CRITERIA MINEIGEN(1) ITERATE(25(
/ EXTRACTION PC
/ CRITERIA ITERATE(25(
/ ROTATION VARIMAX
/ METHOD=CORRELATION.
    
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Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.882
Bartlett's Test of Sphericity	Approx. Chi-Square	1829.509
	df	231
	Sig.	.000

Communalities			Rotated Component Matrix ^a				
	Initial	Extraction	Component				
			1	2	3	4	5
ORC1 my chief is warm and caring(e.g.they seek to develop employees full potential and act as their mentors and guides.	1.000	.686	.820	.258	.273	.085	.103
ORC2 the glue that holds my bank together is loyalty and tradition	1.000	.814					
ORC3 my chief is very personal place(e.g. it is also like an extended family	1.000	.788	.805	.300	.275	.015	.088
ORC4 the glue that holds my bank together is emphasis on tasks and goal accomplishment	1.000	.689	.712	.394	.040	.092	.055
ORC5 the glue that holds my bank together is commitment to innovation and development(e.g. there is an emphasis on being first)	1.000	.733	.695	.263	.251	.210	.272
ORC6 my bank emphasizes and stability	1.000	.662					
ORC8 my bank is very production-oriented (e.g. major concern is with getting the job done)	1.000	.566	.666	.191	.210	.261	.310
ORC9 my chief is a risk taker(e.g.they encourage employees to take risks and be innovative.	1.000	.675	.612	.142	.263	.273	.168
ORC10 my chief is a coordinator and coach.(e.g.they help employees meet the bank's goals and objectives.	1.000	.822	.179	.849	.104	.065	.217
ORC11 my chief is warm and caring(e.g.they seek to develop employees full potential and act as their mentors and guides.	1.000	.831	.334	.758	.291	.040	.168
OKB2 my bank knowledge base has a knowledge infrastructure consisting of structure	1.000	.686	.231	.721	.200	.254	.330
OKB4 my bank knowledge base has a knowledge infrastructure consisting of conversion	1.000	.829					
OKB5 my bank knowledge base has a knowledge infrastructure consisting of application	1.000	.840					
OKB6 my bank knowledge base has a knowledge infrastructure consisting of protection	1.000	.806					
OS2 at my bank application developed by our own is staff using fourth generation languages	1.000	.730	.330	.710	.283	.235	.236
OS3 at my bank microcomputers linked by LANs.	1.000	.717	.307	.683	.178	.063	.147
OS5 at my bank data can be shared easily among various internal systems	1.000	.770	.162	.138	.848	.195	.063
OS7 at my bank our systems can easily transmit,integrate and process data from suppliers and customers	1.000	.787	.325	.182	.775	.094	.302
OS8 at my bank our systems allow continuous monitoring of order status at various stage in the process	1.000	.805	.243	.305	.745	.221	.270
OS10 at my bank all service-related information is available online (e.g. catalog service, description,detail specification,price&etc)	1.000	.814	.364	.290	.662	.147	.097
OS11 at my bank documents are maintained using imaging technologies.	1.000	.800	.149	.099	.194	.859	.080
OS12 at my bank customers can customize their orders on line without phone,fax,face-to face interactions.	1.000	.619	.149	.022	.192	.854	.011
			.282	.287	.041	.695	.223
			.241	.230	-.007	.092	.806
			.109	.247	.255	.075	.758
			.194	.226	.304	.120	.731

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.689	48.587	48.587	10.689	48.587	48.587	4.515	20.524	20.524
2	1.831	8.321	56.908	1.831	8.321	56.908	3.726	16.935	37.459
3	1.479	6.723	63.632	1.479	6.723	63.632	3.144	14.290	51.749
4	1.382	6.283	69.915	1.382	6.283	69.915	2.585	11.749	63.498
5	1.098	4.989	74.904	1.098	4.989	74.904	2.509	11.406	74.904
6	.697	3.168	78.072						
7	.612	2.782	80.854						
8	.581	2.641	83.495						
9	.522	2.373	85.869						
10	.448	2.034	87.903						
11	.417	1.895	89.799						
12	.334	1.518	91.316						
13	.290	1.320	92.636						
14	.283	1.285	93.922						
15	.264	1.199	95.120						
16	.236	1.073	96.193						
17	.207	.943	97.136						
18	.190	.864	98.000						
19	.176	.801	98.801						
20	.117	.532	99.334						
21	.089	.404	99.738						
22	.058	.262	100.000						

Extraction Method: Principal Component Analysis.

Component Transformation Matrix

Component	1	2	3	4	5
1	.578	.499	.433	.318	.359
2	.112	-.538	.141	.772	-.286
3	-.732	-.004	.405	.216	.503
4	-.109	.307	-.776	.470	.267
5	.326	-.606	-.164	-.188	.682

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

APPENDIX B3.4: Factor Analysis for Customer Equity Drivers

FACTOR

```

/ VARIABLES VEQ1 VEQ7 VEQ9 VEQ11 VEQ12 BEQ1 BEQ2 BEQ3 BEQ4 BEQ5 BEQ6 BEQ7
  BEQ8 BEQ9 REQ8 REQ9 REQ10 /MISSING LISTWISE /ANALYSIS VEQ1 VEQ7 VEQ9
  VEQ11 VEQ12 BEQ1 BEQ2 BEQ3 BEQ4 BEQ5 BEQ6 BEQ7 BEQ8 BEQ9 REQ8 REQ9 REQ10
/ PRINT INITIAL KMO AIC EXTRACTION ROTATION
/ FORMAT SORT
/ CRITERIA MINEIGEN(1) ITERATE(25(
/ EXTRACTION PC
/ CRITERIA ITERATE(25(
/ ROTATION VARIMAX
/ METHOD=CORRELATION.
    
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.915
Bartlett's Test of Sphericity	Approx. Chi-Square	1886.817
	df	136
	Sig.	.000

Communalities			Rotated Component Matrix ^a	
	Initial	Extraction	Component	
			1	2
VEQ1 my bank ask our customers to articulate a complete list of their needs and requirements-pay attention to what they know that they know	1.000	.521	.856	.403
VEQ7 my bank information system measure our customers value ,quality and convenience perceptions	1.000	.728	.853	.395
VEQ9 my bank do not automatically assume that low price is what customers want	1.000	.642	.842	.437
VEQ11 My bank found out from customers what service products or outcomes will be valued.	1.000	.724	.834	.358
VEQ12 my bank found out from customers what service delivery features can add to the value of our offering	1.000	.730	.827	.399
BEQ1 my bank determines the right mix of communications strategies to effectively reach the bank's current and potential customers	1.000	.834	.808	.312
BEQ2 my bank utilizes marketing research to determine the appropriate creative approach(the right message,communicated in the right way	1.000	.895	.788	.370
BEQ3 my bank measures the extent to which our bank is attracting new customers	1.000	.888	.732	.374
BEQ4 my bank ensure that our communications strategies effectively remind existing customers to return or tell others	1.000	.899	.850	.438
BEQ5 my bank develops communications strategies that build emotional ties with our customers	1.000	.842	.583	.426
BEQ6 my bank conducts research to examine the extent to which ours communications are watched ,read,listenedto,experienc ed,and acted upon by the customer and by the bank	1.000	.750	.198	.776
BEQ7 my bank determines our customers perceptions of our bank's ethics	1.000	.675	.367	.768
BEQ8 my bank develops adatsa privacy policy for our organization,communicat e it to our customers,employees and stakeholders	1.000	.615	.379	.766
BEQ9 my bank examine our community record,environmental record,and hiring and work practices ,improve where necessary	1.000	.798	.450	.724
REC9 my bank determines whether our bank has a distinctive brand personality that may make it a candidate for community building	1.000	.592	.407	.637
REC9 my bank before engaging in knowledge-building programs can be sure to get customer consent and buy-in for utilizing customer information to customize the relationship	1.000	.541	.436	.592
REC10 my bank utilize information gained from the customer to build a lasting relationship and to offer customized benefits	1.000	.571	.487	.587
BEQ2 my bank utilizes marketing research to determine the appropriate creative approach(the right message,communicated in the right way				
BEQ3 my bank measures the extent to which our bank is attracting new customers				
BEQ4 my bank ensure that our communications strategies effectively remind existing customers to return or tell others				
BEQ5 my bank develops communications strategies that build emotional ties with our customers				
BEQ6 my bank conducts research to examine the extent to which ours communications are watched ,read,listenedto,experienc ed,and acted upon by the customer and by the bank				
BEQ7 my bank determines our customers perceptions of our bank's ethics				
BEQ8 my bank develops adatsa privacy policy for our organization,communicat e it to our customers,employees and stakeholders				
BEQ9 my bank examine our community record,environmental record,and hiring and work practices ,improve where necessary				
REC9 my bank determines whether our bank has a distinctive brand personality that may make it a candidate for community building				
REC9 my bank before engaging in knowledge-building programs can be sure to get customer consent and buy-in for utilizing customer information to customize the relationship				
REC10 my bank utilize information gained from the customer to build a lasting relationship and to offer customized benefits				

Extraction Method: Principal Component Analysis.
 a. Rotation converged in 31 iterations.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.117	65.396	65.396	11.117	65.396	65.396	7.242	42.601	42.601
2	1.073	6.313	71.709	1.073	6.313	71.709	4.948	29.108	71.709
3	.847	4.984	76.693						
4	.639	3.761	80.455						
5	.608	3.574	84.029						
6	.498	2.930	86.959						
7	.421	2.475	89.435						
8	.366	2.153	91.588						
9	.338	1.990	93.578						
10	.313	1.843	95.420						
11	.194	1.141	96.561						
12	.161	.947	97.508						
13	.128	.752	98.260						
14	.106	.622	98.882						
15	.076	.447	99.330						
16	.067	.394	99.724						
17	.047	.276	100.000						

Extraction Method: Principal Component Analysis.

Component Transformation Matrix

Component	1	2
1	.784	.621
2	-.621	.784

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

APPENDIX B4: Reliability and Descriptive Statistics

DATASET NAME DataSet1 WINDOW=FRONT.

RELIABILITY Information System Quality

/ VARIABLES=SQ1 SQ2 INQ1 INQ2 INQ3 INQ4 INQ5 INQ6 INQ8
 / SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	111	88.8
	Excluded ^a	14	11.2
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.951	9

RELIABILITY: Marketing Orientation

/ VARIABLES=SSQ7 MRO1 MRO2 MRO3 MRO4 MRO5 MRO6
 / SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	109	87.2
	Excluded ^a	16	12.8
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.924	7

RELIABILITY: Support Service Quality

/ VARIABLES=SSQ3 SSQ5 SSQ6
 / SCALE('ALL VARIABLES') ALL/MODEL=ALPHA.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	115	92.0
	Excluded ^a	10	8.0
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.722	3

RELIABILITY: Stakeholders Competencies

```

/ VARIABLES=SCO1 SCO2 SCO3 SCO4 SCO5 SCO6 SCO7 SCO8 SCO9 SCO10 SCO11 SCO12
SCO13 SCO14 SCO15
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	111	88.8
	Excluded ^a	14	11.2
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.966	15

RELIABILITY: Organizational Competencies

```

/ VARIABLES=OCO5 OCO6 OCO7 OCO8 OCO9
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	114	91.2
	Excluded ^a	11	8.8
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.928	5

RELIABILITY: Personality Competencies

```

/ VARIABLES=PCO2 PCO3 PCO4 PCO5
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	114	91.2
	Excluded ^a	11	8.8
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.783	4

RELIABILITY: Personality Competencies Barriers

```

/ VARIABLES=PCO6 PCO7 PCO9
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	113	90.4
	Excluded ^a	12	9.6
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.874	3

RELIABILITY: Organizational Orientation

```

/ VARIABLES=OCO1 OCO2 OCO3
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

```

Case Processing Summary

		N	%
Cases	Valid	115	92.0
	Excluded ^a	10	8.0
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.906	3

RELIABILITY: Organizational IS Sophistication

/ VARIABLES=OIS6 OIS7 OIS8 OIS9 OIS10 OIS11 OIS12
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	113	90.4
	Excluded ^a	12	9.6
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.924	7

RELIABILITY: Organizational Knowledge Based

/ VARIABLES=OKB1 OKB2 OKB3 OKB4 OKB5 OKB6
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	114	91.2
	Excluded ^a	11	8.8
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.930	6

RELIABILITY: Organizational Culture

/ VARIABLES=ORC4 ORC8 ORC9 ORC10 ORC11
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	116	92.8
	Excluded ^a	9	7.2
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.898	5

RELIABILITY: Organizational IS Network

/ VARIABLES=OIS2 OIS3 OIS5
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	114	91.2
	Excluded ^a	11	8.8
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.812	3

RELIABILITY: Brand Retention Equity

/ VARIABLES=BEQ1 BEQ2 BEQ3 BEQ4 BEQ5 BEQ6 BEQ7 BEQ9 REQ5 REQ6 REQ7
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	111	88.8
	Excluded ^a	14	11.2
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.971	11

RELIABILITY: Value Retention Equity

/ VARIABLES=VEQ7 VEQ9 VEQ11 VEQ12 REQ9
/ SCALE ('ALL VARIABLES') ALL/MODEL=ALPHA.

Case Processing Summary

		N	%
Cases	Valid	112	89.6
	Excluded ^a	13	10.4
	Total	125	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.875	5

DATASET NAME DataSet1 WINDOW=FRONT.

DESCRIPTIVES Statistic for Marketing Information System

VARIABLES=W1 W2 W3
/ STATISTICS=MEAN STDDEV MIN MAX.

Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
W1 Information System Quality	118	1.33	5.00	3.9198	.79363
W2 Marketing Orientation Support Quality	118	1.86	5.00	3.7285	.80820
W3 Support Service Quality	118	1.33	5.00	3.6130	.80209
Valid N (listwise)	118				

DESCRIPTIVES Statistic for Competencies Based

VARIABLES=X1 X2 X3 X4 X5
/ STATISTICS=MEAN STDDEV MIN MAX.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1 Stakeholder Competencies	117	1.13	5.00	3.5340	.71010
X2 Organizational Competencies	117	1.20	5.00	3.7611	.88574
X3 Personality Competencies	118	2.00	5.00	3.7761	.74796
X4 Personality Competencies Barriers	118	1.00	5.00	3.4379	1.00327
X5 Organizational Orientation	117	1.67	5.00	3.8846	.76891
Valid N (listwise)	116				

DESCRIPTIVES Statistic for Organizational Variables

VARIABLES=Y1 Y2 Y3 Y4

/ STATISTICS=MEAN STDDEV MIN MAX.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Y1 Organizational IS Sophistication	117	1.86	5.00	3.6526	.78352
Y2 Organizational Knowledge Based	118	1.00	5.00	3.7665	.74959
Y3 Organizational Culture	118	1.20	5.00	3.7678	.78008
Y4 Organizational IS Network	117	1.33	5.00	3.7578	.79344
Valid N (listwise)	117				

DESCRIPTIVES Statistic for Customer Equity Drivers

VARIABLES=Z1 Z2

/ STATISTICS=MEAN STDDEV MIN MAX.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Z1 Brand Retention Equi	118	1.50	5.00	3.6122	.83717
Z2 Value Retention Equi	117	2.00	5.00	3.5165	.72476
Valid N (listwise)	117				

Appendix B5: Pearson's Correlations between All the Variables

Correlations

	Information System Quality W1	Marketing Orientation W2	Support Service Quality W3	Stakeholders Competencies X1	Organizational Competencies X2	Personality Competencies X3	Personality Barriers X4	Organizational Culture Y1	Organizational Sophistication Y2	Organizational Knowledge Based Y3	Organizational Environment Y4	Organizational Network Y5	Brand Equity Z1	Value Retention Equity Z2
Information System Quality W1	1	.663*	.503*	.483*	.555*	.512*	-.335*	.571*	.626*	.548*	.301*	.469*	.634*	.514*
Marketing Orientation W2		1	.613*	.531*	.537*	.563*	-.175	.529*	.642*	.482*	.409*	.484*	.672*	.635*
Support Service Quality W3			1	.615*	.586*	.538*	-.177	.619*	.563*	.474*	.354*	.400*	.662*	.605*
Stakeholders Competencies X1				1	.624*	.400*	-.205*	.736*	.688*	.573*	.420*	.497*	.723*	.668*
Organizational Competencies X2					1	.469*	-.306*	.604*	.559*	.462*	.283*	.357*	.559*	.453*
Personality Competencies X3						1	-.279*	.438*	.480*	.385*	.357*	.309*	.573*	.407*
Personality Barriers X4							1	-.253*	-.165	-.210*	-.134	-.043	-.247*	-.110
Organizational Culture Y1								1	.667*	.643*	.526*	.540*	.793*	.694*
Organizational Sophistication Y2									1	.624*	.442*	.637*	.794*	.730*
Organizational Knowledge Based Y3										1	.478*	.558*	.650*	.605*
Organizational Environment Y4											1	.386*	.560*	.535*
Organizational Network Y5												1	.568*	.569*
Brand Equity Z1													1	.820*
Value Retention Equity Z2														1

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

a. Listwise N=114

Appendix B6a REGRESSION: Test For Marketing Information System and Brand Retention Equity

```

/ DESCRIPTIVES MEAN STDDEV CORR SIG N
/ MISSING LISTWISE
/ STATISTICS COEFF OUTS CI BCOV R ANOVA COLLIN TOL CHANGE
/ CRITERIA=PIN(.05) POUT(.10)
/ NOORIGIN
/ DEPENDENT Z1
/ METHOD=ENTER W1 W2 W3
/ RESIDUALS DURBIN
/ CASEWISE PLOT(ZRESID) OUTLIERS(3. (
    
```

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.767 ^a	.589	.578	.56205	.589	53.941	3	113	.000	1.837

a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2

b. Dependent Variable: Brand Equity Z1

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.120	3	17.040	53.941	.000 ^a
	Residual	35.697	113	.316		
	Total	86.818	116			

a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2

b. Dependent Variable: Brand Equity Z1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.020	.289		.069	.945	-.553	.593		
	Information System Quality W1	.305	.089	.280	3.431	.001	.129	.481	.546	1.833
	Marketing Orientation W2	.283	.095	.267	2.987	.003	.095	.470	.455	2.196
	Support Service Quality W3	.372	.082	.353	4.559	.000	.210	.533	.607	1.648

a. Dependent Variable: Brand Equity Z1

Appendix B6b REGRESSION: Test For Marketing Information System and Value Retention Equity

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.690 ^a	.476	.462	.52167	.476	33.937	3	112	.000	2.094

a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2

b. Dependent Variable: Value Retention Equity Z2

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.707	3	9.236	33.937	.000 ^a
	Residual	30.479	112	.272		
	Total	58.186	115			

a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2

b. Dependent Variable: Value Retention Equity Z2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.964	.269		3.589	.000	.432	1.496		
	Information System Quality W1	.103	.083	.116	1.251	.214	-.060	.267	.545	1.833
	Marketing Orientation W2	.310	.088	.358	3.531	.001	.136	.484	.456	2.195
	Support Service Quality W3	.276	.076	.320	3.642	.000	.126	.426	.607	1.647

a. Dependent Variable: Value Retention Equity Z2

Appendix B7a REGRESSION: Test For Marketing Information System and Stakeholders Competencies

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.651 ^a	.424	.408	.54810	.424	27.445	3	112	.000	2.173

a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2

b. Dependent Variable: Stakeholders Competencies X1

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.735	3	8.245	27.445	.000 ^a
	Residual	33.646	112	.300		
	Total	58.381	115			

- a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2
 b. Dependent Variable: Stakeholders Competencies X1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	1.122	.283		3.967	.000	.562	1.682		
	Information System Quality W1	.148	.087	.165	1.705	.091	-.024	.320	.546	1.830
	Marketing Orientation W2	.133	.092	.153	1.442	.152	-.050	.316	.456	2.192
	Support Service Quality W3	.374	.080	.432	4.695	.000	.216	.531	.608	1.645

- a. Dependent Variable: Stakeholders Competencies X1

Appendix B7b REGRESSION: Test For Marketing Information System and Organizational Competencies

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.659 ^a	.434	.419	.70866	.434	28.632	3	112	.000	1.961

- a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2
 b. Dependent Variable: Organizational Competencies X2

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.137	3	14.379	28.632	.000 ^a
	Residual	56.246	112	.502		
	Total	99.383	115			

- a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2
 b. Dependent Variable: Organizational Competencies X2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.408	.365		1.119	.265	-.314	1.131		
	Information System Quality W1	.340	.112	.292	3.030	.003	.118	.562	.545	1.836
	Marketing Orientation W2	.134	.119	.119	1.125	.263	-.102	.371	.455	2.196
	Support Service Quality W3	.407	.103	.361	3.953	.000	.203	.610	.606	1.649

- a. Dependent Variable: Organizational Competencies X2

Appendix B7c REGRESSION: Test For Marketing Information System and Personality Competencies

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.627 ^a	.393	.377	.59171	.393	24.434	3	113	.000	2.095

- a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2
- b. Dependent Variable: Personality Competencies X3

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.664	3	8.555	24.434	.000 ^a
	Residual	39.563	113	.350		
	Total	65.228	116			

- a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2
- b. Dependent Variable: Personality Competencies X3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	1.259	.305		4.134	.000	.656	1.862		
	Information System Quality W1	.186	.094	.197	1.987	.049	.001	.371	.546	1.833
	Marketing Orientation W2	.239	.100	.261	2.400	.018	.042	.437	.455	2.196
	Support Service Quality W3	.251	.086	.276	2.930	.004	.081	.421	.607	1.648

- a. Dependent Variable: Personality Competencies X3

Appendix B7d REGRESSION: Test For Marketing Information System and Personality Competencies Barriers

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.344 ^a	.119	.095	.95513	.119	5.069	3	113	.002	2.014

- a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2
- b. Dependent Variable: Personality Competencies Barriers X4

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.872	3	4.624	5.069	.002 ^a
	Residual	103.086	113	.912		
	Total	116.958	116			

- a. Predictors: (Constant), Support Service Quality W3, Information System Quality W1, Marketing Orientation W2
- b. Dependent Variable: Personality Competencies Barriers X4

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	4.218	.492		8.582	.000	3.245	5.192		
	Information System Quality W1	-.475	.151	-.376	-3.147	.002	-.775	-.176	.546	1.833
	Marketing Orientation W2	.132	.161	.107	.820	.414	-.187	.451	.455	2.196
	Support Service Quality W3	-.075	.139	-.062	-.544	.587	-.350	.199	.607	1.648

- a. Dependent Variable: Personality Competencies Barriers X4

Appendix B7e REGRESSION: Test For Marketing Information System and Organizational Orientation

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.656 ^a	.431	.416	.58778	.431	28.503	3	113	.000	2.098

- a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality
- b. Dependent Variable: X5 Organizational Orientation

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.542	3	9.847	28.503	.000 ^a
	Residual	39.039	113	.345		
	Total	68.581	116			

- a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality
- b. Dependent Variable: X5 Organizational Orientation

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	5% Confidence Interval for		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	1.177	.309		3.803	.000	.564	1.790						
	W1 Information System Quality	.222	.093	.230	2.370	.020	.036	.407	.555	.218	.168	.537	1.862	
	W2 Marketing Orientation Support Quality	.378	.096	.399	3.937	.000	.188	.568	.620	.347	.279	.490	2.041	
	W3 Support Service Quality	.119	.082	.125	1.455	.149	-.043	.281	.449	.136	.103	.685	1.460	

- a. Dependent Variable: X5 Organizational Orientation

Appendix B8a REGRESSION: Test For Competencies Based and Brand Retention Equity

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.796 ^a	.634	.618	.52042	.634	38.136	5	110	.000	1.692

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Dependent Variable: Z1 Brand Retention Equity

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.642	5	10.328	38.136	.000 ^a
	Residual	29.792	110	.271		
	Total	81.434	115			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Dependent Variable: Z1 Brand Retention Equity

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	5% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	-.390	.309		-1.262	.210	-1.002	.222					
	X1 Stakeholder Competencies	.612	.090	.516	6.765	.000	.433	.792	.723	.542	.390	.571	1.752
	X2 Organizational Competencies	-.021	.079	-.022	-.266	.791	-.177	.136	.550	-.025	-.015	.478	2.094
	X3 Personality Competencies	.255	.079	.229	3.225	.002	.098	.412	.552	.294	.186	.663	1.509
	X4 Personality Competencies Barriers	-.020	.053	-.024	-.376	.708	-.126	.086	.240	-.036	-.022	.821	1.218
	X5 Organizational Orientation	.262	.094	.241	2.783	.006	.076	.449	.633	.256	.161	.444	2.252

a. Dependent Variable: Z1 Brand Retention Equity

Appendix B8b REGRESSION: Test For Competencies Based and Value Retention Equity

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.678 ^a	.459	.435	.54500	.459	18.523	5	109	.000	1.726

a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies

b. Dependent Variable: Z2 Value Retention Equity

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.509	5	5.502	18.523	.000 ^a
	Residual	32.375	109	.297		
	Total	59.884	114			

a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies

b. Dependent Variable: Z2 Value Retention Equity

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	5% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.848	.324		2.617	.010	.206	1.490					
	X1 Stakeholder Competencies	.550	.095	.541	5.803	.000	.362	.738	.641	.486	.409	.570	1.753
	X2 Organizational Competencies	-.062	.083	-.077	-.751	.454	-.226	.102	.418	-.072	-.053	.477	2.095
	X3 Personality Competencies	.129	.084	.134	1.534	.128	-.038	.295	.402	.145	.108	.651	1.536
	X4 Personality Competencies Barriers	-.083	.056	-.115	-1.471	.144	-.194	.029	.099	-.140	-.104	.816	1.226
	X5 Organizational Orientation	.196	.101	.208	1.942	.055	-.004	.395	.491	.183	.137	.431	2.322

a. Dependent Variable: Z2 Value Retention Equity

Appendix B9.1a Mediating Stakeholders Competencies and Brand R Equity

Model Summary ^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.758 ^a	.574	.563	.55523	.574	50.834	3	113	.000	1.663
2	.822 ^b	.675	.663	.48740	.101	34.637	1	112	.000	

- a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality
 b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X1 Stakeholder Competencies
 c. Dependent Variable: Z1 Brand Retention Equity

ANOVA ^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.013	3	15.671	50.834	.000 ^a
	Residual	34.835	113	.308		
	Total	81.848	116			
2	Regression	55.241	4	13.810	58.133	.000 ^b
	Residual	26.607	112	.238		
	Total	81.848	116			

- a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality
 b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X1 Stakeholder Competencies
 c. Dependent Variable: Z1 Brand Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	.089	.293		.302	.763								
	W1 Information System Quality	.302	.088	.286	3.420	.001	.127	.477	.643	.306	.210	.538	1.859	
	W2 Marketing Orientation Support Quality	.366	.091	.353	4.036	.000	.186	.546	.682	.355	.248	.492	2.034	
	W3 Support Service Quality	.268	.077	.257	3.463	.001	.115	.422	.582	.310	.213	.686	1.457	
2	(Constant)	-.405	.271		-1.498	.137	-.941	.131						
	W1 Information System Quality	.231	.078	.219	2.950	.004	.076	.386	.643	.268	.159	.525	1.903	
	W2 Marketing Orientation Support Quality	.257	.082	.248	3.137	.002	.095	.419	.682	.284	.169	.466	2.146	
	W3 Support Service Quality	.111	.073	.106	1.522	.131	-.034	.256	.582	.142	.082	.595	1.681	
	X1 Stakeholder Competencies	.495	.084	.418	5.885	.000	.328	.661	.725	.486	.317	.575	1.739	

- a. Dependent Variable: Z1 Brand Retention Equity

Appendix B9.1b Mediating Stakeholders Competencies and Value R Equity

Model Summary ^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.697 ^a	.485	.472	.52791	.485	35.226	3	112	.000	2.005
2	.742 ^b	.551	.534	.49555	.065	16.102	1	111	.000	

- a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality
 b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X1 Stakeholder Competencies
 c. Dependent Variable: Z2 Value Retention Equity

ANOVA ^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.451	3	9.817	35.226	.000 ^a
	Residual	31.213	112	.279		
	Total	60.663	115			
2	Regression	33.405	4	8.351	34.007	.000 ^b
	Residual	27.258	111	.246		
	Total	60.663	115			

- a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality
 b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X1 Stakeholder Competencies
 c. Dependent Variable: Z2 Value Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.799	.279		2.867	.005	.247	1.351					
	W1 Information System Quality	.107	.084	.118	1.272	.206	-.060	.273	.522	.119	.086	.537	1.862
	W2 Marketing Orientation Support Quality	.344	.086	.385	3.978	.000	.173	.515	.632	.352	.270	.490	2.039
	W3 Support Service Quality	.282	.074	.313	3.827	.000	.136	.428	.576	.340	.259	.686	1.457
2	(Constant)	.457	.275		1.660	.100	-.088	1.002					
	W1 Information System Quality	.058	.080	.064	.729	.468	-.100	.216	.522	.069	.046	.525	1.906
	W2 Marketing Orientation Support Quality	.267	.083	.300	3.209	.002	.102	.432	.632	.291	.204	.465	2.151
	W3 Support Service Quality	.173	.074	.192	2.330	.022	.026	.320	.576	.216	.148	.595	1.682
	X1 Stakeholder Competencies	.343	.085	.337	4.013	.000	.174	.512	.644	.356	.255	.575	1.740

a. Dependent Variable: Z2 Value Retention Equity

Appendix B9.2 Mediating Personality Competencies and Value R Equity

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.753 ^a	.568	.556	.55774	.568	49.867	3	114	.000	
2	.760 ^b	.578	.563	.55328	.011	2.845	1	113	.094	1.896

a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality

b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X3 Personality Competencies

c. Dependent Variable: Z1 Brand Retention Equity

ANOVA^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.537	3	15.512	49.867	.000 ^a
	Residual	35.462	114	.311		
	Total	82.000	117			
2	Regression	47.408	4	11.852	38.717	.000 ^b
	Residual	34.592	113	.306		
	Total	82.000	117			

a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality

b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X3 Personality Competencies

c. Dependent Variable: Z1 Brand Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.119	.294		.406	.685	-.462	.701					
	W1 Information System Quality	.304	.089	.288	3.427	.001	.128	.479	.641	.306	.211	.538	1.860
	W2 Marketing Orientation Support Quality	.363	.091	.351	3.989	.000	.183	.544	.679	.350	.246	.490	2.039
	W3 Support Service Quality	.262	.078	.251	3.376	.001	.108	.416	.577	.302	.208	.685	1.460
2	(Constant)	-.066	.311		-.211	.834	-.682	.551					
	W1 Information System Quality	.283	.089	.268	3.191	.002	.107	.459	.641	.288	.195	.528	1.896
	W2 Marketing Orientation Support Quality	.308	.096	.297	3.196	.002	.117	.498	.679	.288	.195	.432	2.313
	W3 Support Service Quality	.238	.078	.228	3.036	.003	.083	.393	.577	.275	.185	.662	1.511
	X3 Personality Competencies	.149	.088	.133	1.687	.094	-.026	.323	.550	.157	.103	.602	1.660

a. Dependent Variable: Z1 Brand Retention Equity

Appendix B9.3 Mediating Organizational Orientation and Brand R Equity

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.754 ^a	.569	.557	.55789	.569	49.713	3	113	.000	
2	.777 ^b	.604	.590	.53678	.036	10.063	1	112	.002	1.882

a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality

b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X5 Organizational Orientation

c. Dependent Variable: Z1 Brand Retention Equity

ANOVA ^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.419	3	15.473	49.713	.000 ^a
	Residual	35.171	113	.311		
	Total	81.590	116			
2	Regression	49.318	4	12.330	42.791	.000 ^b
	Residual	32.271	112	.288		
	Total	81.590	116			

- a. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality
b. Predictors: (Constant), W3 Support Service Quality, W1 Information System Quality, W2 Marketing Orientation Support Quality, X5 Organizational Orientation
c. Dependent Variable: Z1 Brand Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.120	.294		.410	.683	-.461	.702					
	W1 Information System Quality	.300	.089	.284	3.375	.001	.124	.475	.640	.303	.208	.537	1.862
	W2 Marketing Orientation Support Quality	.366	.091	.354	4.017	.000	.186	.547	.680	.353	.248	.490	2.041
	W3 Support Service Quality	.262	.078	.252	3.376	.001	.108	.416	.578	.303	.209	.685	1.460
2	(Constant)	-.200	.300		-.667	.506	-.795	.394					
	W1 Information System Quality	.239	.087	.227	2.734	.007	.066	.412	.640	.250	.162	.512	1.955
	W2 Marketing Orientation Support Quality	.263	.094	.255	2.813	.006	.078	.449	.680	.257	.167	.431	2.321
	W3 Support Service Quality	.230	.075	.221	3.046	.003	.080	.379	.578	.277	.181	.672	1.487
	X5 Organizational Orientation	.273	.086	.250	3.172	.002	.102	.443	.633	.287	.189	.569	1.757

- a. Dependent Variable: Z1 Brand Retention Equity

Appendix B10a: Moderating Organizational IS Sophistication and Brand R Equity

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.796 ^a	.634	.618	.52042	.634	38.136	5	110	.000	
2	.852 ^b	.727	.712	.45193	.092	36.866	1	109	.000	
3	.874 ^c	.764	.739	.42983	.037	3.299	5	104	.008	1.820

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication
c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication, X4Y1 PER COM B* ORG IS SOPH, X2Y1 ORG COM* ORG IS SOPH, X3Y1 PER COM* ORG IS SOPH, X1Y1 STAK COM* ORG IS SOPH, X5Y1 ORG ORI* ORG IS SOPH
d. Dependent Variable: Z1 Brand Retention Equity

ANOVA ^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.642	5	10.328	38.136	.000 ^a
	Residual	29.792	110	.271		
	Total	81.434	115			
2	Regression	59.172	6	9.862	48.286	.000 ^b
	Residual	22.262	109	.204		
	Total	81.434	115			
3	Regression	62.219	11	5.656	30.614	.000 ^c
	Residual	19.215	104	.185		
	Total	81.434	115			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication
c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication, X4Y1 PER COM B* ORG IS SOPH, X2Y1 ORG COM* ORG IS SOPH, X3Y1 PER COM* ORG IS SOPH, X1Y1 STAK COM* ORG IS SOPH, X5Y1 ORG ORI* ORG IS SOPH
d. Dependent Variable: Z1 Brand Retention Equity

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	5% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	-.390	.309		-1.262	.210	-1.002	.222						
	X1 Stakeholder Competencies	.612	.090	.516	6.765	.000	.433	.792	.723	.542	.390	.571	1.752	
	X2 Organizational Competencies	-.021	.079	-.022	-2.266	.791	-.177	.136	.550	-.025	-.015	.478	2.094	
	X3 Personality Competencies	.255	.079	.229	3.225	.002	.098	.412	.552	.294	.186	.663	1.509	
	X4 Personality Competencies Barriers	-.020	.053	-.024	-.376	.708	-.126	.086	.240	-.036	-.022	.821	1.218	
	X5 Organizational Orientation	.262	.094	.241	2.783	.006	.076	.449	.633	.256	.161	.444	2.252	
2	(Constant)	-.550	.270		-2.040	.044	-1.084	-.016						
	X1 Stakeholder Competencies	.346	.090	.291	3.839	.000	.167	.524	.723	.345	.192	.435	2.299	
	X2 Organizational Competencies	-.040	.069	-.042	-.581	.562	-.176	.096	.550	-.056	-.029	.477	2.098	
	X3 Personality Competencies	.169	.070	.151	2.403	.018	.030	.307	.552	.224	.120	.635	1.574	
	X4 Personality Competencies Barriers	.009	.047	.010	.185	.853	-.084	.101	.240	.018	.009	.813	1.230	
	X5 Organizational Orientation	.172	.083	.157	2.060	.042	.007	.337	.633	.194	.103	.430	2.327	
	Y1 Organizational IS Sophistication	.480	.079	.449	6.072	.000	.323	.637	.788	.503	.304	.459	2.178	
3	(Constant)	-3.119	1.063		-2.935	.004	-5.226	-1.011						
	X1 Stakeholder Competencies	1.033	.332	.872	3.111	.002	.375	1.692	.723	.292	.148	.029	34.587	
	X2 Organizational Competencies	-.398	.309	-.421	-1.287	.201	-1.011	.215	.550	-.125	-.061	.021	47.092	
	X3 Personality Competencies	-.286	.301	-.256	-.950	.344	-.882	.311	.552	-.093	-.045	.031	31.992	
	X4 Personality Competencies Barriers	.255	.252	.304	1.013	.313	-.245	.756	.240	.099	.048	.025	39.824	
	X5 Organizational Orientation	.781	.355	.717	2.198	.030	.076	1.485	.633	.211	.105	.021	46.838	
	Y1 Organizational IS Sophistication	1.285	.323	1.201	3.978	.000	.644	1.925	.788	.363	.189	.025	40.209	
	X1Y1 STAK COM* ORG IS SOPH	-.199	.089	-1.147	-2.242	.027	-.375	-.023	.797	-.215	-.107	.009	115.321	
	X2Y1 ORG COM* ORG IS SOPH	.090	.081	.561	1.102	.273	-.072	.251	.738	.107	.053	.009	114.111	
	X3Y1 PER COM* ORG IS SOPH	.131	.082	.753	1.600	.113	-.031	.293	.776	.155	.076	.010	97.680	
	X4Y1 PER COM B* ORG IS SOPH	-.072	.061	-.428	-1.167	.246	-.193	.050	.543	-.114	-.056	.017	59.311	
	X5Y1 ORG ORI* ORG IS SOPH	-.173	.096	-1.042	-1.795	.076	-.364	.018	.786	-.173	-.086	.007	148.498	

a. Dependent Variable: Z1 Brand Retention Equity

Appendix B10b: Moderating Organizational IS Sophistication and Value R Equity

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.678 ^a	.459	.435	.54500	.459	18.523	5	109	.000	1.796
2	.760 ^b	.578	.554	.48390	.118	30.262	1	108	.000	
3	.794 ^c	.630	.591	.46353	.053	2.940	5	103	.016	

a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies

b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication

c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication, X4Y1 PER COM B* ORG IS SOPH, X2Y1 ORG COM* ORG IS SOPH, X3Y1 PER COM* ORG IS SOPH, X1Y1 STAK COM* ORG IS SOPH, X5Y1 ORG ORI* ORG IS SOPH

d. Dependent Variable: Z2 Value Retention Equity

ANOVA ^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.509	5	5.502	18.523	.000 ^a
	Residual	32.375	109	.297		
	Total	59.884	114			
2	Regression	34.595	6	5.766	24.623	.000 ^b
	Residual	25.289	108	.234		
	Total	59.884	114			
3	Regression	37.753	11	3.432	15.973	.000 ^c
	Residual	22.131	103	.215		
	Total	59.884	114			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y1 Organizational IS Sophistication, X4Y1 PER COM B* ORG IS SOPH, X2Y1 ORG COM* ORG IS SOPH, X3Y1 PER COM* ORG IS SOPH, X1Y1 STAK COM* ORG IS SOPH, X5Y1 ORG ORI* ORG IS SOPH
- d. Dependent Variable: Z2 Value Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.848	.324		2.617	.010	.206	1.490					
	X1 Stakeholder Competencies	.550	.095	.541	5.803	.000	.362	.738	.641	.486	.409	.570	1.753
	X2 Organizational Competencies	-.062	.083	-.077	-.751	.454	-.226	.102	.418	-.072	-.053	.477	2.095
	X3 Personality Competencies	.129	.084	.134	1.534	.128	-.038	.295	.402	.145	.108	.651	1.536
	X4 Personality Competencies Barriers	-.083	.056	-.115	-1.471	.144	-.194	.029	.099	-.140	-.104	.816	1.226
	X5 Organizational Orientation	.196	.101	.208	1.942	.055	-.004	.395	.491	.183	.137	.431	2.322
2	(Constant)	.690	.289		2.386	.019	.117	1.263					
	X1 Stakeholder Competencies	.292	.096	.287	3.025	.003	.101	.483	.641	.279	.189	.435	2.299
	X2 Organizational Competencies	-.080	.074	-.099	-1.090	.278	-.226	.066	.418	-.104	-.068	.476	2.099
	X3 Personality Competencies	.047	.076	.049	.618	.538	-.104	.198	.402	.059	.039	.626	1.597
	X4 Personality Competencies Barriers	-.054	.050	-.075	-1.074	.285	-.154	.046	.099	-.103	-.067	.807	1.239
	X5 Organizational Orientation	.104	.091	.111	1.146	.254	-.076	.285	.491	.110	.072	.416	2.402
	Y1 Organizational IS Sophistication	.466	.085	.508	5.501	.000	.298	.634	.726	.468	.344	.459	2.180
3	(Constant)	.313	1.147		.273	.785	-1.961	2.588					
	X1 Stakeholder Competencies	.387	.359	.380	1.077	.284	-.325	1.099	.641	.106	.065	.029	34.759
	X2 Organizational Competencies	.596	.334	.735	1.788	.077	-.065	1.258	.418	.173	.107	.021	47.099
	X3 Personality Competencies	-.882	.324	-.917	-2.720	.008	-1.525	-.239	.402	-.259	-.163	.032	31.696
	X4 Personality Competencies Barriers	.337	.273	.467	1.234	.220	-.205	.879	.099	.121	.074	.025	40.007
	X5 Organizational Orientation	-.004	.384	-.005	-.011	.991	-.766	.757	.491	-.001	-.001	.021	46.599
	Y1 Organizational IS Sophistication	.676	.349	.737	1.939	.055	-.016	1.367	.726	.188	.116	.025	40.260
	X1Y1 STAK COM* ORG IS SOPH	-.042	.096	-.281	-.436	.664	-.232	.148	.732	-.043	-.026	.009	115.810
	X2Y1 ORG COM* ORG IS SOPH	-.184	.088	-1.337	-2.090	.039	-.358	-.009	.625	-.202	-.125	.009	114.109
	X3Y1 PER COM* ORG IS SOPH	.255	.088	1.707	2.888	.005	.080	.430	.673	.274	.173	.010	97.381
	X4Y1 PER COM B* ORG IS SOPH	-.103	.066	-.715	-1.548	.125	-.234	.029	.412	-.151	-.093	.017	59.430
	X5Y1 ORG ORI* ORG IS SOPH	.012	.104	.085	.116	.908	-.194	.218	.689	.011	.007	.007	148.286

a. Dependent Variable: Z2 Value Retention Equity

Appendix B11a: Moderating Organizational Knowledge Based and Brand R Equity

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.796 ^a	.634	.618	.52042	.634	38.136	5	110	.000	1.874
2	.829 ^b	.687	.669	.48389	.052	18.233	1	109	.000	
3	.843 ^c	.711	.680	.47593	.024	1.735	5	104	.133	

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based, X1Y2 STAK COM*ORG KNOW B, X4Y2 PER COM ORG KNOW B, X3Y2 PER COM* ORG KNOW B, X2Y2 ORG COM* ORG KNOW B, X5Y2 ORG ORI* ORG KNOW B
- d. Dependent Variable: Z1 Brand Retention Equity

ANOVA^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.642	5	10.328	38.136	.000 ^a
	Residual	29.792	110	.271		
	Total	81.434	115			
2	Regression	55.911	6	9.319	39.798	.000 ^b
	Residual	25.522	109	.234		
	Total	81.434	115			
3	Regression	57.876	11	5.261	23.228	.000 ^c
	Residual	23.557	104	.227		
	Total	81.434	115			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based, X1Y2 STAK COM*ORG KNOW B, X4Y2 PER COM B* ORG KNOW B, X3Y2 PER COM* ORG KNOW B, X2Y2 ORG COM* ORG KNOW B, X5Y2 ORG ORI* ORG KNOW B
- d. Dependent Variable: Z1 Brand Retention Equity

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	5% Confidence Interval for		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	-.390	.309		-1.262	.210	-1.002	.222						
	X1 Stakeholder Competencies	.612	.090	.516	6.765	.000	.433	.792	.723	.542	.390	.571	1.752	
	X2 Organizational Competencies	-.021	.079	-.022	-.266	.791	-.177	.136	.550	-.025	-.015	.478	2.094	
	X3 Personality Competencies	.255	.079	.229	3.225	.002	.098	.412	.552	.294	.186	.663	1.509	
	X4 Personality Competencies Barriers	-.020	.053	-.024	-.376	.708	-.126	.086	.240	-.036	-.022	.821	1.218	
	X5 Organizational Orientation	.262	.094	.241	2.783	.006	.076	.449	.633	.256	.161	.444	2.252	
2	(Constant)	-.663	.294		-2.252	.026	-1.246	-.079						
	X1 Stakeholder Competencies	.457	.092	.386	4.992	.000	.276	.639	.723	.431	.268	.481	2.078	
	X2 Organizational Competencies	-.028	.073	-.030	-.387	.700	-.174	.117	.550	-.037	-.021	.477	2.095	
	X3 Personality Competencies	.225	.074	.202	3.046	.003	.079	.371	.552	.280	.163	.657	1.523	
	X4 Personality Competencies Barriers	-.021	.050	-.025	-.418	.677	-.119	.078	.240	-.040	-.022	.821	1.218	
	X5 Organizational Orientation	.173	.090	.158	1.915	.058	-.006	.351	.633	.180	.103	.420	2.381	
	Y2 Organizational Knowledge Based	.348	.082	.311	4.270	.000	.187	.510	.702	.379	.229	.542	1.846	
3	(Constant)	-2.479	1.244		-1.992	.049	-4.946	-.012						
	X1 Stakeholder Competencies	.501	.361	.422	1.386	.169	-.216	1.217	.723	.135	.073	.030	33.394	
	X2 Organizational Competencies	-.724	.430	-.765	-1.685	.095	-1.576	.128	.550	-.163	-.089	.013	74.147	
	X3 Personality Competencies	.040	.340	.036	.119	.906	-.634	.715	.552	.012	.006	.030	33.441	
	X4 Personality Competencies Barriers	-.063	.291	-.075	-.217	.829	-.639	.513	.240	-.021	-.011	.023	43.125	
	X5 Organizational Orientation	1.491	.575	1.368	2.591	.011	.350	2.631	.633	.246	.137	.010	100.176	
	Y2 Organizational Knowledge Based	.875	.349	.781	2.505	.014	.182	1.567	.702	.239	.132	.029	34.956	
	X1Y2 STAK COM* OR KNOW B	-.017	.094	-.091	-.177	.860	-.204	.170	.776	-.017	-.009	.011	94.102	
	X2Y2 ORG COM* OR KNOW B	.172	.109	1.042	1.570	.119	-.045	.388	.700	.152	.083	.006	158.446	
	X3Y2 PER COM* OR KNOW B	.058	.090	.332	.648	.518	-.120	.237	.737	.063	.034	.011	94.451	
	X4Y2 PER COM B* ORG KNOW B	.010	.070	.059	.139	.890	-.129	.148	.480	.014	.007	.016	64.171	
	X5Y2 ORG ORI* OR KNOW B	-.348	.151	-2.076	-2.307	.023	-.648	-.049	.733	-.221	-.122	.003	291.029	

a. Dependent Variable: Z1 Brand Retention Equity

Appendix B11b: Moderating Organizational Knowledge Based and Value R Equity

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.678 ^a	.459	.435	.54500	.459	18.523	5	109	.000	
2	.717 ^b	.514	.487	.51912	.055	12.139	1	108	.001	
3	.728 ^c	.529	.479	.52314	.015	.669	5	103	.648	1.708

a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies

b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based

c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based, X1Y2 STAK COM* ORG KNOW B, X4Y2 PER COM B* ORG KNOW B, X3Y2 PER COM* ORG KNOW B, X2Y2 ORG COM* ORG KNOW B, X5Y2 ORG ORI* ORG KNOW B

d. Dependent Variable: Z2 Value Retention Equity

ANOVA ^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.509	5	5.502	18.523	.000 ^a
	Residual	32.375	109	.297		
	Total	59.884	114			
2	Regression	30.780	6	5.130	19.036	.000 ^b
	Residual	29.104	108	.269		
	Total	59.884	114			
3	Regression	31.696	11	2.881	10.529	.000 ^c
	Residual	28.188	103	.274		
	Total	59.884	114			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y2 Organizational Knowledge Based, X1Y2 STAK COM*ORG KNOW B, X4Y2 PER COM B* ORG KNOW B, X3Y2 PER COM* ORG KNOW B, X2Y2 ORG COM* ORG KNOW B, X5Y2 ORG ORI* ORG KNOW B
- d. Dependent Variable: Z2 Value Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.848	.324		2.617	.010	-.206	1.490					
	X1 Stakeholder Competencies	.550	.095	.541	5.803	.000	.362	.738	.641	.486	.409	.570	1.753
	X2 Organizational Competencies	-.062	.083	-.077	-0.751	.454	-.226	.102	.418	-.072	-.053	.477	2.095
	X3 Personality Competencies	.129	.084	.134	1.534	.128	-.038	.295	.402	.145	.108	.651	1.536
	X4 Personality Competencies Barriers	-.083	.056	-.115	-1.471	.144	-.194	.029	.099	-.140	-.104	.816	1.226
	X5 Organizational Orientation	.196	.101	.208	1.942	.055	-.004	.395	.491	.183	.137	.431	2.322
2	(Constant)	.608	.316		1.922	.057	-.019	1.235					
	X1 Stakeholder Competencies	.415	.098	.408	4.218	.000	.220	.609	.641	.376	.283	.481	2.078
	X2 Organizational Competencies	-.069	.079	-.084	-0.869	.387	-.225	.088	.418	-.083	-.058	.477	2.096
	X3 Personality Competencies	.103	.080	.107	1.286	.201	-.056	.262	.402	.123	.086	.646	1.549
	X4 Personality Competencies Barriers	-.083	.054	-.115	-1.550	.124	-.189	.023	.099	-.147	-.104	.816	1.226
	X5 Organizational Orientation	.116	.099	.124	1.175	.243	-.080	.311	.491	.112	.079	.407	2.454
	Y2 Organizational Knowledge Based	.305	.088	.318	3.484	.001	.131	.478	.616	.318	.234	.542	1.846
3	(Constant)	1.459	1.368		1.067	.289	-1.254	4.172					
	X1 Stakeholder Competencies	.020	.397	.019	.050	.960	-.768	.808	.641	.005	.003	.030	33.433
	X2 Organizational Competencies	-.007	.472	-.009	-.015	.988	-.944	.930	.418	-.001	-.001	.013	74.154
	X3 Personality Competencies	-.523	.374	-.544	-1.398	.165	-1.265	.219	.402	-.136	-.095	.030	33.132
	X4 Personality Competencies Barriers	-.217	.320	-.300	-0.677	.500	-.852	.418	.099	-.067	-.046	.023	43.091
	X5 Organizational Orientation	.916	.632	.976	1.448	.151	-.338	2.170	.491	.141	.098	.010	99.320
	Y2 Organizational Knowledge Based	.099	.384	.103	.258	.797	-.662	.861	.616	.025	.017	.029	34.991
	X1Y2 STAK COM*ORG KNOW B	.103	.104	.652	.994	.322	-.103	.309	.697	.098	.067	.011	94.226
	X2Y2 ORG COM* ORG KNOW B	-.018	.120	-.126	-.148	.883	-.256	.221	.579	-.015	-.010	.006	158.478
	X3Y2 PER COM* ORG KNOW B	.171	.099	1.132	1.724	.088	-.026	.367	.613	.167	.117	.011	94.285
	X4Y2 PER COM B* ORG KNOW B	.032	.077	.225	.415	.679	-.121	.184	.341	.041	.028	.016	64.130
X5Y2 ORG ORI* ORG KNOW B	-.216	.166	-1.498	-1.301	.196	-.545	.113	.618	-.127	-.088	.003	290.179	

- a. Dependent Variable: Z2 Value Retention Equity

Appendix B12a: Moderating Organizational Culture and Brand R Equity

Model Summary ^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.796 ^a	.634	.618	.52042	.634	38.136	5	110	.000	1.853
2	.845 ^b	.713	.698	.46271	.079	30.149	1	109	.000	
3	.857 ^c	.734	.706	.45635	.021	1.611	5	104	.164	

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture, X4Y3 PER COM B* ORG CUL, X1Y3 STAK COM* ORG CUL, X3Y3 PER COM* ORG CUL, X2Y3 ORG COM* ORG CUL, X5Y3 ORG ORI* ORG CUL
- d. Dependent Variable: Z1 Brand Retention Equity

ANOVA ^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.642	5	10.328	38.136	.000 ^a
	Residual	29.792	110	.271		
	Total	81.434	115			
2	Regression	58.097	6	9.683	45.226	.000 ^b
	Residual	23.337	109	.214		
	Total	81.434	115			
3	Regression	59.775	11	5.434	26.093	.000 ^c
	Residual	21.659	104	.208		
	Total	81.434	115			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture, X4Y3 PER COM B* ORG CUL, X1Y3 STAK COM* ORG CUL, X3Y3 PER COM* ORG CUL, X2Y3 ORG COM* ORG CUL, X5Y3 ORG ORI* ORG CUL
- d. Dependent Variable: Z1 Brand Retention Equity

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	-.390	.309		-1.262	.210	-1.002	.222						
	X1 Stakeholder Competencies	.612	.090	.516	6.765	.000	.433	.792	.723	.542	.390	.571	1.752	
	X2 Organizational Competencies	-.021	.079	-.022	-.266	.791	-.177	.136	.550	-.025	-.015	.478	2.094	
	X3 Personality Competencies	.255	.079	.229	3.225	.002	.098	.412	.552	.294	.186	.663	1.509	
	X4 Personality Competencies Barriers	-.020	.053	-.024	-.376	.708	-.126	.086	.240	-.036	-.022	.821	1.218	
	X5 Organizational Orientation	.262	.094	.241	2.783	.006	.076	.449	.633	.256	.161	.444	2.252	
2	(Constant)	-.651	.279		-2.336	.021	-1.204	-.099						
	X1 Stakeholder Competencies	.346	.094	.292	3.687	.000	.160	.532	.723	.333	.189	.419	2.387	
	X2 Organizational Competencies	-.077	.071	-.082	-1.092	.277	-.218	.063	.550	-.104	-.056	.468	2.139	
	X3 Personality Competencies	.247	.070	.221	3.515	.001	.108	.386	.552	.319	.180	.662	1.510	
	X4 Personality Competencies Barriers	-.010	.048	-.012	-.216	.829	-.104	.084	.240	-.021	-.011	.820	1.219	
	X5 Organizational Orientation	.189	.085	.173	2.223	.028	.021	.357	.633	.208	.114	.433	2.309	
3	Y3 Organizational Culture	.450	.082	.420	5.491	.000	.287	.612	.758	.465	.282	.449	2.227	
	(Constant)	-1.855	1.083		-1.713	.090	-4.002	.292						
	X1 Stakeholder Competencies	-.028	.389	-.023	-.071	.943	-.800	.744	.723	-.007	-.004	.024	42.166	
	X2 Organizational Competencies	-.171	.369	-.180	-.463	.645	-.902	.561	.550	-.045	-.023	.017	59.379	
	X3 Personality Competencies	-.130	.340	-.117	-.384	.702	-.804	.543	.552	-.038	-.019	.028	36.254	
	X4 Personality Competencies Barriers	-.167	.240	-.199	-.696	.488	-.644	.309	.240	-.068	-.035	.031	32.087	
	X5 Organizational Orientation	1.416	.531	1.299	2.667	.009	.363	2.468	.633	.253	.135	.011	92.747	
	Y3 Organizational Culture	.849	.314	.794	2.702	.008	.226	1.473	.758	.256	.137	.030	33.742	
	X1Y3 STAK COM* ORG CUL	.096	.101	.547	.953	.343	-.104	.297	.789	.093	.048	.008	128.757	
	X2Y3 ORG COM* ORG CUL	.021	.098	.134	.215	.830	-.174	.216	.711	.021	.011	.007	151.302	
	X3Y3 PER COM* ORG CUL	.101	.089	.580	1.134	.259	-.076	.278	.780	.111	.057	.010	102.271	
	X4Y3 PER COM B* ORG CUL	.035	.058	.207	.599	.550	-.080	.150	.517	.059	.030	.022	46.445	
	X5Y3 ORG ORI* ORG CUL	-.332	.141	-2.009	-2.350	.021	-.613	-.052	.770	-.225	-.119	.003	285.963	

a. Dependent Variable: Z1 Brand Retention Equity

Appendix B12b: Moderating Organizational Culture and Value R Equity

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.678 ^a	.459	.435	.54500	.459	18.523	5	109	.000	1.744
2	.713 ^b	.508	.480	.52241	.048	10.628	1	108	.001	
3	.750 ^c	.563	.517	.50396	.055	2.611	5	103	.029	

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture, X4Y3 PER COM B* ORG CUL, X1Y3 STAK COM* ORG CUL, X3Y3 PER COM* ORG CUL, X2Y3 ORG COM* ORG CUL, X5Y3 ORG ORI* ORG CUL
- d. Dependent Variable: Z2 Value Retention Equity

ANOVA ^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.509	5	5.502	18.523	.000 ^a
	Residual	32.375	109	.297		
	Total	59.884	114			
2	Regression	30.409	6	5.068	18.571	.000 ^b
	Residual	29.475	108	.273		
	Total	59.884	114			
3	Regression	33.725	11	3.066	12.072	.000 ^c
	Residual	26.159	103	.254		
	Total	59.884	114			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y3 Organizational Culture, X4Y3 PER COM B* ORG CUL, X1Y3 STAK COM* ORG CUL, X3Y3 PER COM* ORG CUL, X2Y3 ORG COM* ORG CUL, X5Y3 ORG ORI* ORG CUL
- d. Dependent Variable: Z2 Value Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.848	.324		2.617	.010	.206	1.490					
	X1 Stakeholder Competencies	.550	.095	.541	5.803	.000	.362	.738	.641	.486	.409	.570	1.753
	X2 Organizational Competencies	-.062	.083	-.077	-.751	.454	-.226	.102	.418	-.072	-.053	.477	2.095
	X3 Personality Competencies	.129	.084	.134	1.534	.128	-.038	.295	.402	.145	.108	.651	1.536
	X4 Personality Competencies Barriers	-.083	.056	-.115	-1.471	.144	-.194	.029	.099	-.140	-.104	.816	1.226
	X5 Organizational Orientation	.196	.101	.208	1.942	.055	-.004	.395	.491	.183	.137	.431	2.322
2	(Constant)	.673	.315		2.136	.035	.048	1.298					
	X1 Stakeholder Competencies	.372	.106	.366	3.505	.001	.162	.582	.641	.320	.237	.419	2.388
	X2 Organizational Competencies	-.100	.080	-.123	-1.249	.214	-.259	.059	.418	-.119	-.084	.467	2.140
	X3 Personality Competencies	.123	.080	.128	1.529	.129	-.036	.283	.402	.146	.103	.651	1.537
	X4 Personality Competencies Barriers	-.076	.054	-.106	-1.416	.160	-.183	.031	.099	-.135	-.096	.815	1.228
	X5 Organizational Orientation	.147	.098	.156	1.503	.136	-.047	.341	.491	.143	.101	.421	2.378
3	Y3 Organizational Culture	.301	.092	.328	3.260	.001	.118	.485	.632	.299	.220	.449	2.226
	(Constant)	.888	1.198		.741	.460	-1.489	3.265					
	X1 Stakeholder Competencies	-.529	.431	-.520	-1.227	.223	-1.383	.326	.641	-.120	-.080	.024	42.357
	X2 Organizational Competencies	-.694	.407	-.856	-1.705	.091	-1.502	.113	.418	-.166	-.111	.017	59.378
	X3 Personality Competencies	-.558	.376	-.581	-1.484	.141	-1.304	.188	.402	-.145	-.097	.028	36.086
	X4 Personality Competencies Barriers	-.052	.266	-.071	-.194	.846	-.578	.475	.099	-.019	-.013	.031	31.941
	X5 Organizational Orientation	2.016	.587	2.147	3.437	.001	.853	3.179	.491	.321	.224	.011	92.046
	Y3 Organizational Culture	.337	.348	.367	.968	.335	-.353	1.027	.632	.095	.063	.030	33.897
	X1Y3 STAK COM* ORG CUL	.236	.112	1.564	2.111	.037	.014	.458	.696	.204	.138	.008	129.447
	X2Y3 ORG COM* ORG CUL	.159	.109	1.176	1.468	.145	-.056	.375	.583	.143	.096	.007	151.292
X3Y3 PER COM* ORG CUL	.168	.099	1.125	1.702	.092	-.028	.364	.624	.165	.111	.010	103.079	
X4Y3 PER COM B* ORG CUL	.000	.064	-.002	-.005	.996	-.127	.127	.348	.000	.000	.022	46.345	
X5Y3 ORG ORI* ORG CUL	-.514	.157	-3.617	-3.284	.001	-.825	-.204	.627	-.308	-.214	.003	286.083	

- a. Dependent Variable: Z2 Value Retention Equity

Appendix B13a: Moderating Organizational IS Network and Brand R Equity

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.796 ^a	.634	.618	.52042	.634	38.136	5	110	.000	1.834
2	.823 ^b	.677	.659	.49159	.042	14.278	1	109	.000	
3	.826 ^c	.682	.648	.49907	.005	.351	5	104	.880	

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y4 Organizational IS Network
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y4 Organizational IS Network, X5Y4 ORG ORI* ORG IS NET, X4Y4 PER COM B* ORG IS NET, X1Y4 STAK COM* ORG IS NET, X3Y3 PER COM* ORG IS NET, X2Y4 ORG COM* ORG IS NET
- d. Dependent Variable: Z1 Brand Retention Equity

ANOVA^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.642	5	10.328	38.136	.000 ^a
	Residual	29.792	110	.271		
	Total	81.434	115			
2	Regression	55.093	6	9.182	37.996	.000 ^b
	Residual	26.341	109	.242		
	Total	81.434	115			
3	Regression	55.530	11	5.048	20.268	.000 ^c
	Residual	25.904	104	.249		
	Total	81.434	115			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y4 Organizational IS Network
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y4 Organizational IS Network, X5Y4 ORG ORI* ORG IS NET, X4Y4 PER COM B* ORG IS NET, X1Y4 STAK COM* ORG IS NET, X3Y3 PER COM* ORG IS NET, X2Y4 ORG COM* ORG IS NET
- d. Dependent Variable: Z1 Brand Retention Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	-.390	.309		-1.262	.210	-1.002	.222						
	X1 Stakeholder Competencies	.612	.090	.516	6.765	.000	.433	.792	.723	.542	.390	.571	1.752	
	X2 Organizational Competencies	-.021	.079	-.022	-.266	.791	-.177	.136	.550	-.025	-.015	.478	2.094	
	X3 Personality Competencies	.255	.079	.229	3.225	.002	.098	.412	.552	.294	.186	.663	1.509	
	X4 Personality Competencies Barriers	-.020	.053	-.024	-.376	.708	-.126	.086	.240	-.036	-.022	.821	1.218	
	X5 Organizational Orientation	.262	.094	.241	2.783	.006	.076	.449	.633	.256	.161	.444	2.252	
2	(Constant)	-.786	.310		-2.535	.013	-1.401	-.171						
	X1 Stakeholder Competencies	.496	.091	.418	5.452	.000	.315	.676	.723	.463	.297	.505	1.981	
	X2 Organizational Competencies	-.021	.075	-.022	-.281	.780	-.169	.127	.550	-.027	-.015	.478	2.094	
	X3 Personality Competencies	.227	.075	.204	3.027	.003	.078	.376	.552	.278	.165	.656	1.524	
	X4 Personality Competencies Barriers	.006	.051	.008	.124	.902	-.095	.107	.240	.012	.007	.806	1.241	
	X5 Organizational Orientation	.227	.090	.208	2.530	.013	.049	.404	.633	.235	.138	.439	2.277	
	Y4 OrganizationalIS Network	.256	.068	.242	3.779	.000	.122	.390	.580	.340	.206	.722	1.384	
3	(Constant)	-.492	1.234		-.399	.691	-2.938	1.954						
	X1 Stakeholder Competencies	.831	.413	.701	2.013	.047	.012	1.650	.723	.194	.111	.025	39.688	
	X2 Organizational Competencies	-.325	.435	-.343	-.747	.457	-1.188	.538	.550	-.073	-.041	.014	69.107	
	X3 Personality Competencies	.309	.383	.277	.807	.422	-.450	1.068	.552	.079	.045	.026	38.464	
	X4 Personality Competencies Barriers	-.199	.322	-.237	-.618	.538	-.838	.440	.240	-.060	-.034	.021	48.209	
	X5 Organizational Orientation	.256	.538	.234	.475	.636	-.812	1.323	.633	.047	.026	.013	79.718	
	Y4 OrganizationalIS Network	.161	.339	.152	.474	.636	-.512	.834	.580	.046	.026	.030	33.749	
	X1Y4 STAK COM* ORG IS NET	-.088	.107	-.485	-.822	.413	-.301	.125	.745	-.080	-.045	.009	114.020	
	X2Y4 ORG COM* ORG IS NET	.084	.110	.510	.762	.448	-.134	.302	.682	.074	.042	.007	146.725	
	X3Y3 PER COM* ORG IS NET	-.022	.100	-.125	-.223	.824	-.220	.176	.690	-.022	-.012	.010	103.040	
	X4Y4 PER COM B* ORG IS NET	.050	.076	.288	.650	.517	-.102	.201	.478	.064	.036	.016	64.271	
	X5Y4 ORG ORI* ORG IS NET	-.002	.138	-.010	-.013	.990	-.276	.273	.729	-.001	-.001	.005	209.473	

a. Dependent Variable: Z1 Brand Retention Equity

Appendix B13b: Moderating Organizational IS Network and Value R Equity

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.678 ^a	.459	.435	.54500	.459	18.523	5	109	.000	
2	.713 ^b	.508	.481	.52205	.049	10.792	1	108	.001	
3	.733 ^c	.537	.488	.51866	.029	1.283	5	103	.277	1.730

a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Person Competencies, X2 Organizational Competencies

b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Person Competencies, X2 Organizational Competencies, Y4 OrganizationalIS Network

c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Person Competencies, X2 Organizational Competencies, Y4 OrganizationalIS Network, X5Y4 ORG ORI* ORG IS NET, X4Y4 PER COM B* ORG X1Y4 STAK COM* ORG IS NET, X3Y3 PER COM* ORG IS NET, X2Y4 ORG COM* ORG IS NET

d. Dependent Variable: Z2 Value Retention Equity

ANOVA ^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.509	5	5.502	18.523	.000 ^a
	Residual	32.375	109	.297		
	Total	59.884	114			
2	Regression	30.450	6	5.075	18.621	.000 ^b
	Residual	29.434	108	.273		
	Total	59.884	114			
3	Regression	32.176	11	2.925	10.873	.000 ^c
	Residual	27.708	103	.269		
	Total	59.884	114			

- a. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies
- b. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y4 OrganizationalIS Network
- c. Predictors: (Constant), X5 Organizational Orientation, X4 Personality Competencies Barriers, X1 Stakeholder Competencies, X3 Personality Competencies, X2 Organizational Competencies, Y4 OrganizationalIS Network, X5Y4 ORG ORI* ORG IS NET, X4Y4 PER COM B* ORG IS NET, X1Y4 STAK COM* ORG IS NET, X3Y3 PER COM* ORG IS NET, X2Y4 ORG COM* ORG IS NET
- d. Dependent Variable: Z2 Value Retention Equity

Coefficients[§]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	5% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.848	.324		2.617	.010	.206	1.490					
	X1 Stakeholder Competencies	.550	.095	.541	5.803	.000	.362	.738	.641	.486	.409	.570	1.753
	X2 Organizational Competencies	-.062	.083	-.077	-.751	.454	-.226	.102	.418	-.072	-.053	.477	2.095
	X3 Personality Competencies	.129	.084	.134	1.534	.128	-.038	.295	.402	.145	.108	.651	1.536
	X4 Personality Competencies Barriers	-.083	.056	-.115	-1.471	.144	-.194	.029	.099	-.140	-.104	.816	1.226
	X5 Organizational Orientation	.196	.101	.208	1.942	.055	-.004	.395	.491	.183	.137	.431	2.322
2	(Constant)	.483	.330		1.464	.146	-.171	1.136					
	X1 Stakeholder Competencies	.442	.097	.435	4.581	.000	.251	.634	.641	.403	.309	.505	1.982
	X2 Organizational Competencies	-.062	.079	-.077	-.785	.434	-.219	.095	.418	-.075	-.053	.477	2.095
	X3 Personality Competencies	.102	.081	.106	1.267	.208	-.058	.262	.402	.121	.085	.645	1.551
	X4 Personality Competencies Barriers	-.059	.054	-.081	-1.080	.283	-.167	.049	.099	-.103	-.073	.801	1.249
	X5 Organizational Orientation	.164	.097	.174	1.686	.095	-.029	.356	.491	.160	.114	.426	2.346
3	Y4 OrganizationalIS Network	.236	.072	.261	3.285	.001	.094	.379	.543	.301	.222	.723	1.384
	(Constant)	1.383	1.283		1.078	.284	-1.162	3.927					
	X1 Stakeholder Competencies	.555	.430	.546	1.290	.200	-.298	1.407	.641	.126	.086	.025	39.822
	X2 Organizational Competencies	.566	.452	.698	1.253	.213	-.330	1.463	.418	.123	.084	.014	69.114
	X3 Personality Competencies	-.568	.398	-.591	-1.426	.157	-1.358	.222	.402	-.139	-.096	.026	38.197
	X4 Personality Competencies Barriers	-.073	.335	-.101	-.218	.828	-.738	.592	.099	-.021	-.015	.021	48.034
	X5 Organizational Orientation	-.083	.560	-.088	-.148	.882	-1.193	1.027	.491	-.015	-.010	.013	79.085
	Y4 OrganizationalIS Network	-.014	.353	-.015	-.039	.969	-.714	.687	.543	-.004	-.003	.030	33.820
	X1Y4 STAK COM* ORG IS NET	-.022	.112	-.140	-.196	.845	-.244	.200	.677	-.019	-.013	.009	114.489
	X2Y4 ORG COM* ORG IS NET	-.162	.114	-1.149	-1.416	.160	-.389	.065	.569	-.138	-.095	.007	146.713
	X3Y3 PER COM* ORG IS NET	.179	.104	1.172	1.719	.089	-.028	.386	.594	.167	.115	.010	103.522
X4Y4 PER COM B* ORG IS NET	-.001	.079	-.005	-.008	.993	-.158	.156	.343	-.001	-.001	.016	64.172	
X5Y4 ORG ORI* ORG IS NET	.059	.144	.398	.410	.683	-.227	.345	.628	.040	.027	.005	209.327	

- a. Dependent Variable: Z2 Value Retention Equity