

OPEN ACCESS: “EPISTEMOLOGY”

eISSN: 2663-5828;pISSN: 2519-6480

Vol.11 Issue 12 December 2022

SALES FORCE PRODUCT KNOWLEDGE & PERFORMANCE WITH INTERVENING ROLE OF SELF-EFFICACY AND MODERATING ROLE OF SUPERVISORY SUPPORT: THE CASE OF BANK ISLAMI PAKISTAN

Muhammad Nouman Hameed

Bahria University, Lahore Campus, Lahore, Pakistan.

Dr. Muhammad Ahmed

Bahria University, Lahore Campus, Lahore, Pakistan.

Abstract: The Islamic banking industry in Pakistan is evolving rapidly over the last decade. Islamic banks are growing in a competitive environment with other conventional banks, but still, there are several challenges that they have to address in order to compete with conventional banks. These include employees’ misunderstandings regarding Islamic banking, its operations, products, and services. Importantly, the knowledge and competence in Islamic banking employees especially in sales force while dealing with their customers have been questioned. Drawing on social cognitive theory, this study aims to investigate impact of sales force product knowledge on performance with intervening role of self-efficacy and moderating role of supervisory support in the context of Bank Islami Pakistan. Survey data of 447 employees (sales force) were collected from 54 cities all over Pakistan. Structural equation modeling was employed using SMART PLS. Results indicate that sales force product knowledge has a positive impact on self-efficacy. Similarly, self-efficacy positively influences sales force performance. However, sales force product knowledge does not have any impact on sales force performance. As a result, self-efficacy fully mediates the relationship between sales force product knowledge and sales force performance. Further analysis reveals that supervisory support positively moderates between self-efficacy and sales force performance. Theoretical and managerial implications have been discussed.

Keywords: Sales force Product knowledge; Sales force Performance, Sales force self-efficacy, Supervisory Support, Islamic Banking, Pakistan

INTRODUCTION

Pakistan is among the first three countries (other than Iran and Sudan) in the world that took initiative in the 1970s to introduce a Shariah-based banking system (Ayub et al., 2019). Meezan was Pakistan's first Islamic bank which was established on 27th January 1997 which is Pakistan's oldest private limited Islamic Bank. Only one full-fledged Islamic bank existed by the end of 2003, while three commercial banks had Islamic banking branches. Now there are 5 fully licensed Islamic banks and 17 licensed conventional banks operating specialized Islamic banks (Pakistan, April- June 2021). As of June 2021, the assets of the Islamic banking industry exceeded Rs. 4.797 trillion, IBI's assets and deposits grew by 32 % and 29.7 % respectively, year over year. The industry's total branch network includes more than 3583 branches in more than 50 cities and towns all across the country (Pakistan, April- June 2021). As per State Bank Pakistan (April- June 2021) Bank Islami, Pakistan Limited is the second most branches (having 340 branches) in Pakistan. Despite the promising growth of the Islamic banking industry within Pakistan, it is still not up to the mark when compared to other leading Islamic countries. According to Thomson Reuters' 2018 "State of Global Islamic Economy, 2018-19," Pakistan is ranked seventh in Islamic finance, after Malaysia, the United Arab Emirates, Bahrain, Saudi Arabia, Kuwait, and even Oman, which started its Islamic finance program in 2012. The fundamental reason for this poor growth is the public's lack of trust in Islamic banks in terms of Shariah compliance (Ayub et al., 2019; Rashid et al., 2015). Islamic banks so far have not been able to completely differentiate themselves based on the Shariah principles in comparison with conventional banks (Lahsasna & Research, 2011). With the rise in the Muslim population and understanding of Islamic values, the demand for Islamic banks' interest-free products has increased (Harun et al., 2015; Rostan et al., 2021). On one side, the demand for Islamic banks and their products is increasing day by day but on the other side, Islamic banks have yet to resolve several issues at the earliest. At times appropriate training and competence in Islamic banking employees while dealing with their customers have been questioned (Ali et al., 2021). This issue has its roots in the misconception that Islamic banking employees have. A major misconception among Islamic banking professionals is that there is little distinction between traditional and Islamic banking structures and concepts (Alam et al., 2021; Q. Ali et al., 2018; S. A. Ali et al., 2018; Ali & Hassan, 2017). Employees believe that Islamic banking is only theoretical and cannot be implemented in the actual world (S. A. Ali et al., 2018). These issues arise due to employees' inadequate knowledge about Shariah principles before working for Islamic banks (Yimer, 2021). Product knowledge is an important component of the salesforce's strategic role (Harun et al., 2015; Zainol et al., 2009). Siagian et al. (2020b) argue that product expertise is frequently a

determining element in the interaction between salespeople and customers. Salesforce's negative attitudes regarding Islamic banking's product knowledge can lead to customer loss, a trust deficit among clients, lower service quality, and decreased organizational and occupational commitment (Ali & Hassan, 2017; Shamsudheen et al., 2021). This negative attitude is developed because most of the Islamic bank employees have conventional banks' employment backgrounds and they feel no difference in the operational work of conventional banks and Islamic banks (S. A. Ali et al., 2018). The importance of this problem is more significant after Pakistan's Federal Shariat Court verdict about Islamic banking. According to this verdict "*The Federal Shariat Court on Thursday, 28 April 2022, gave the government five years to implement an Islamic and interest-free banking system in the country, as the economic system of an Islamic country like Pakistan should be free of interest*" (Court, 2022). In the light of the court's decision the problem which we are going to solve is become more significant to implement court decision within next 5 years because salesforce has to play a key role to clear ambiguity in their mind and from customer mind as well and it will only happen with clear product knowledge of Islamic banks. Islamic banking has failed to realize its objectives in a significant way. According to some academics, the contrasts in Islamic banking's concept and reality have been the most significant of all the issues the industry has faced (Said et al., 2021; Saifurrahman & Kassim, 2021). Due to this narrative about Islamic banking, the concept of Islamic banking is misunderstood to a large extent. This study will address this gap by studying the performance of the sales force in Islamic banks. While there is a lot of literature on the issues of employees' competence and the need for capacity building among Islamic banking practitioners in general, there isn't much on the salesforce, and their level of knowledge about the products they sell to customers (Shamsudheen & Chowdhury, 2020). This study will bridge above mention gap in the literature as Kaakeh et al. (2020) suggest that future research could look at the influence of knowledge, self-efficacy, and performance. Recently there is a new scale developed in the Malaysian IB about Salesforce product knowledge (Shamsudheen & Chowdhury, 2020). There is a need to study this scale in other countries whether it is validated who have emerging Islamic banking industry e.g. Pakistan, Saudi Arabia, U.A.E, etc. Secondly, there is a need to investigate the consequences of Salesforce product knowledge with other variables such as self-efficacy and Salesforce performance (Gilissen et al., 2020; Kaakeh et al., 2020). Another very important gap in the context of Pakistan, there is an extreme dearth of research on salesforce product knowledge in the Islamic banking industry. So in this way following study is a unique research in Pakistani culture.

LITERATURE REVIEW

Sales Force's Product Knowledge:

Salesforce product knowledge is defined as “Detailed knowledge of a product's features and benefits required by a salesperson to persuade a prospect to purchase” (Sohail, 2004). Product knowledge is frequently determining element in the interaction between salesforce and customers (Rentz et al., 2002). Product knowledge molds and develops one's mental attitude in order to be more prepared to sell things (Siagian et al., 2020b). Because of the salesperson's lack of product expertise, the process of adjusting to the sales position will be difficult or impossible. Customers who receive insufficient information from salespeople are more likely to reconsider buying the products offered. Therefore, the salesforce should be familiar with the attributes and functions of the products being sold, from the most fundamental to the most complicated features (Shoemaker & Johlke, 2002; Siagian et al., 2020b). Past studies underline that Islamic banks should ensure that its worker is well-versed in all of the underlying principles, rules, and training of Islamic laws, in addition to following Shariah laws and principles (Shamsudheen & Chowdhury, 2020; Uppal & Mangla, 2014). According to Amin and Research (2020), well-versed Islamic bankers play an important role in persuading consumers to adopt Islamic house financing. Vahed et al. (2016) also revealed that generally there is a negative image of Islamic banking, due to a deficiency of education, awareness, and comprehension.

Sales Force's Self-Efficacy:

Salesforce self-efficacy has been defined as “one's capabilities to mobilize the motivation, cognitive resources, and course of action needed to meet given situational demands” (Wood et al., 1989). Bandura (1991) also define as self-efficacy refers to a person's perceived capacity to carry out a task in a way that results in the achievement of an anticipated degree of performance. According to Bandura (1986), there are four types of information that influence a person's sense of self-efficacy: 1. Direct experience, 2. Vicarious experience i.e., seeing a person with similar characteristics engage in certain conduct, 3. Verbal persuasion i.e., reading or hearing messages, and 4. physiological sensations i.e., an individual negatively judging their capabilities based on how emotionally aroused they are in a situation. According to social cognitive theory, Self-efficacy leads to a greater performance level by embedding confidence in employees about their ability to complete tasks (Bandura, 2014; Houghton et al., 2003). Higher degrees of self-efficacy lessen the detrimental impacts of setbacks or difficult situations that hinder performance (Chen et al., 2001). Self-efficacy relates to how people's perceptions of their skills impact their behavior to achieve desired results (Stajkovic & Luthans, 1998). Self-efficacy also helps people acquire the knowledge on which their talents are

built by affecting their level of motivation and behavior choices (Bandura, 1997).

2.3 Salesforce Performance:

Salesforce performance is defined as the “*evaluation of the salesperson’s behavior in contributing to achieving the organization’s objectives*” (Churchill, G.A et al., 1985). Any corporate organization, whether it measures success by top-line revenue or bottom-line profit, wants to improve sales performance. It is the outcome of new sales techniques and imaginative selling. It is commonly known that Salesforce performance is a crucial research field and is essential to the success of almost any organization (Verbeke et al., 2011). However, the efficacy of sales researchers in identifying characteristics affecting salesforce performance has varied (Evans et al., 2012; Verbeke et al., 2011). According to past studies, salesforce performance is affected due to following factors; Customer orientation (Franke & Park, 2006), adaptive selling (McFarland & Management, 2019), product knowledge (Sujan et al., 1994), goal-oriented (Silver et al., 2006), technical expertise (Verbeke et al., 2011), and intrinsic motivation have all been linked to improved sales performance in previous sales performance studies (Edwards et al., 2022). Understanding how several factors affect bank salesperson behavior and how the salesperson will act as a result, as well as how this dynamic might aid enhance their self-efficacy and performance, requires a focus on banking employees (Kaakeh et al., 2020).

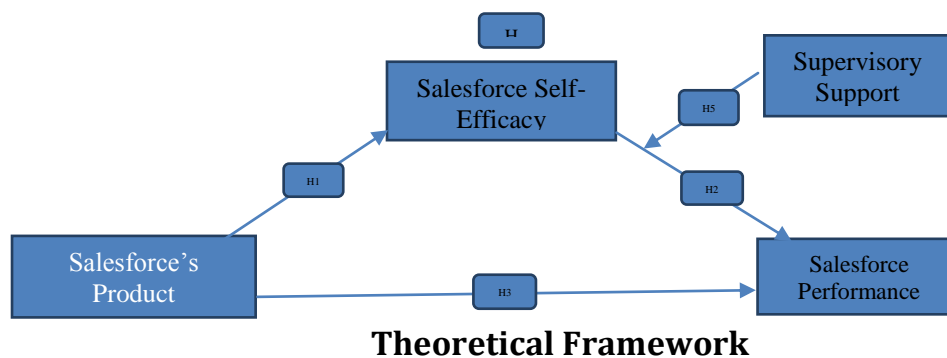
2.4 Supervisory Support:

Supervisory support is defined as a “*positive, constructive and helpful attitude toward employees*” (Locke, 1984). The supervisor is the clearest member of the organization and is most suited to explain to workers what is expected from them (Ayu, 2017). A supervisor's responsibility is to speak openly with employees about the demands of the business. They are in charge of keeping an eye on employees' performance, performing regular evaluations, and giving feedback to encourage more engagement and contributions to the organization's objectives (Putri et al., 2021). The encouragement that workers receive from their manager's example of a successful supervisor-subordinate relationship has a significant impact on their motivation to improve performance (Rathi & Lee, 2017). The way managers interact with their employees greatly affects how employees view their connection with the organization. For 500 enterprises over three years, Ballantine and Nunns (1998) found a substantial positive association between supervisory support and performance indicators (i.e. salesforce performance). Furthermore, goal achievement for such subordinates who have nonsupportive supervisors is more difficult as compared to those who have supportive supervisors (Latham & Saari, 1979). Employee loyalty in the company should be influenced more

by supervisory support rather than the official employee-organization connection(Zhang et al., 2008).

1.5 Social Cognitive Theory:

Albert Bandura created the initial version of Social Cognitive Theory (SCT) in the 1960s as Social Learning Theory. In 1986, it was renamed the Social Cognitive Theory, and it claims that learning occurs in a social context, with a dynamic and reciprocal interaction between the individual, their environment, and their behavior. According to the social cognitive theory, there is a clear link between knowledge and self-efficacy, which leads to improved performance. *“According to social cognitive theory, proactive learning facilitates the transition of information into efficacy”* (Bandura, 2001). The social cognitive theory was also tested by a researcher, who found that higher levels of self-efficacy were found to be strongly connected to improved task performance. Worse levels of self-efficacy were found to be strongly related to lower task performance (Harrison et al., 1997).The adopted model of social cognitive theory is proposed by (Kaakeh et al., 2020; Wang & Netemeyer, 2002).According to SCT, human behavior such as self-efficacy, personal elements in the form of cognitive, affective, and bodily processes such as knowledge, and the external environment such as performance are three interdependent causes of psychosocial functioning (Bandura & organization, 1999).



1.6 Hypothesis Development:

1.6.1 Salesforce product knowledge positively influences their self-efficacy.

Self-efficacy is a type of self-evaluation that represent what people believe they can accomplish with their acquired knowledge (Chen et al., 2019). In the context of knowledge, motivation may come from employees' knowledge self-efficacy, or confidence in order to contribute to their organization (Nguyen & Malik, 2020). In previous research, Gilissen et al. (2020) stated that lack of knowledge and low self-efficacy have been identified as major barriers to success. Given the above Product knowledge significantly improves self-

efficacy (Kaakeh et al., 2020). The researcher also stated that the group who had both knowledge and objective had the greatest gain in self-efficacy (J. T. Abbitt, 2011). Islamic banking needs a salesforce who have adequate product knowledge which will enhance their self-efficacy which is shown in the salesforce's belief that can assist in solving problems and generate job-related ideas (Mustika et al., 2022; Pan et al., 2018; Safdar et al., 2020). Between self-efficacy and salesforce product knowledge, there is a favourable and significant link (Bilginoglu&Yozgat, 2018). Self-efficacy affects how salesforce behave toward knowledge, demonstrating how it foretells people's knowledge (Yoon, 2014).

1.6.2 Salesforce self-efficacy positively impacts salesforce performance.

Existing research in the field of sales suggests that self-efficacy is an individual-level attribute that has a significant impact on salesforce performance (Fallah et al., 2018; Fournier et al., 2010; Krishnan et al., 2002). Bandura (2001) discovered in his social cognitive theory that people who had stronger self-efficacy had more faith in their abilities to achieve their objectives and perform better. Following that, several studies validate the impact of self-efficacy on salesforce performance. Past studies found a positive relationship between self-efficacy and performance (Karatepe&Baddar, 2006; Richard et al., 2006; Wang &Netemeyer, 2002). (Bandura, 1997) discovered that those who have higher levels of self-efficacy are more self-assured in their ability to accomplish goals and perform better. Following that, numerous studies supported the impact of self-efficacy on salesforce performance.

1.6.3 Salesforce product knowledge positively impacts salesforce performance.

Academic scholars and practitioners agreed that salesforce knowledge is critical for good performance (Mariadoss et al., 2014; Siagian et al., 2020b). Product knowledge is an important component of the salesforce's strategic role. Product expertise is frequently a determining element in the interaction between salesforce and customer. For customers, the salesforce product knowledge reflects the quality of the salesforce. Salesforce performance is directly affected due to the lack of salesforce product expertise (Siagian et al., 2020b). The indirect positive impact of salesperson product knowledge on salesperson performance via competitive intelligence behavior is reduced as sales force automation usage grows, but increases when sales force automation use reduces. The impact of salesforce product knowledge on their performance was highlighted in a conceptual article introduced by (Shannahan et al., 2013). A firm's competitive advantage typically comes from salesforce product knowledge that is tacit, sticky, causally ambiguous, and firmly ingrained in organizational routines and practices. Employees have a lot of the knowledge

that businesses have. A deep knowledge base can be an unrivaled source of competitive advantage, according to a key premise of knowledge (Sangtani et al., 2017). Giacobbe et al. (2006) also explore in his research that salesforce product knowledge has an indirect effect on salesforce performance.

1.6.4 Salesforce Self-Efficacy mediates the relationship between Salesforce's product knowledge and its performance.

Some researchers highlighted the relevance of self-efficacy in mediating the relationship between salesforce performance and other variables (i.e. product knowledge) (Fosse et al., 2016; Monteiro & Vieira, 2016). According to Hu et al. (2016), the relationship between knowledge sharing and innovation was partially mediated by self-efficacy and employee innovation is a type of performance that is influenced by job satisfaction. Furthermore, Self-efficacy theory holds that self-efficacy serves as a mediator between knowledge and performance in determining action (Conrad, 1990). Salesforce product knowledge may serve as a determinant of self-efficacy, which in turn leads to improved salesforce performance, given that salesforce with strong product knowledge tends to be more effective in overcoming uncertainty and disappointment and have greater salesforce performance (Villegas–Puyod et al., 2021).

1.6.5 Supervisory support moderates the relationship between salesforce self-efficacy and salesforce performance.

The supervisor is the closest member of the organization and is most suited to explain to subordinates what is expected of them (Ayu, 2017). Employee satisfaction is indirectly affected by supervisor support. Employee job happiness is influenced by how much they feel supported by their superiors (Alkhatari et al., 2018). Supervisory assistance may also help salesforce views of fair and acceptable labor boost their job performance (Qureshi et al., 2017). Dhir and Dutta (2020) examine the association between supervisory support and self-efficacy and declare support if the boss understands the employee's willingness to work hard to keep his job. It is said that it is necessary to look into the variables that moderate the connection between performance and self-efficacy. One such element is thought to be supervisory assistance. The performance of their subordinates will be enhanced by supervisors who make sure that their subordinates understand their goals and help in goal attainment (Ballantine & Nunns, 1998).

METHODOLOGY:

The research philosophy in this research was positivism. The research approach was deductive. The research strategy was a survey. The research choice was the quantitative method. The time horizon was cross-sectional. The unit of analysis was individual. The population of this research was the salesforce of Bank Islami. The sample size of this research was 403. The sampling technique which was used in this research was purposive sampling

i.e. a non-probability sampling technique. Data has been collected through both online Google form questionnaire and physical visits to various branches. The questionnaire was divided into five sections, which included respondents' demographic information and variable measurement items. The scale we used was Likert scale (Strongly disagree =1, disagree 2, Neutral=3, Agree- 4, strongly agree=5). Statistical tools used in this research were SPSS v.25 and Smart PLS 4.

RESULTS AND ANALYSIS

Missing values and outlier have been removed at the first stage of this research. 44 outliers have been removed and further analysis was done on the remaining 403 responses. By performing a descriptive analysis in which the values of kurtosis and skewness have been noted, the normality of the data has been ensured.

Descriptive Analysis:

Skewness means data must be normally distributed. There must be symmetry in the parabola picture. If your data tilted more towards the right or left then we can say it is a skewness problem (Doane & Seward, 2011). Skewness is a crucial instrument for evaluating the normality of the data. The typical range for the skewness statistic is between +1 and -1 (Morgan et al., 2019).

Table 4.1: Descriptive Statistics

	N	Mean	Std. Deviation	Missing Value	Skewness	
	Statistics	Statistics	Statistics	Statistics	Statistics	Std. Error
PK1	403	4.52	0.570	0	-0.691	0.122
PK2	403	4.58	0.556	0	-0.890	0.122
PK4	403	4.51	0.644	0	-0.950	0.122
PK5	403	4.44	0.613	0	-0.603	0.122
PK6	403	4.54	0.573	0	-0.788	0.122
PK7	403	4.44	0.633	0	-0.677	0.122
PK8	403	4.52	0.574	0	-0.716	0.122
PK9	403	4.43	0.629	0	-0.655	0.122
PK11	403	4.38	0.637	0	-0.529	0.122
PK12	403	4.35	0.641	0	-0.467	0.122
PK13	403	4.39	0.661	0	-0.625	0.122
SE1	403	4.40	0.652	0	-0.642	0.122
SE2	403	3.52	0.647	0	-0.484	0.122
SE3	403	4.39	0.615	0	-0.493	0.122
SE4	403	4.31	0.705	0	-0.515	0.122

SE5	403	4.18	0.781	0	-0.324	0.122
SE6	403	4.41	0.626	0	-0.580	0.122
SE7	403	4.40	0.636	0	-0.579	0.122
SP1	403	4.40	0.631	0	-0.618	0.122
SP2	403	4.40	0.624	0	-0.531	0.122
SP3	403	4.37	0.647	0	-0.549	0.122
SP5	403	4.47	0.624	0	-0.739	0.122
SP7	403	4.37	0.651	0	-0.552	0.122
SP8	403	4.42	0.635	0	-0.640	0.122
SP9	403	4.30	0.735	0	-0.544	0.122
SP10	403	4.43	0.625	0	-0.641	0.122
SP11	403	4.40	0.629	0	-0.569	0.122
SP12	403	4.46	0.623	0	-0.712	0.122
SP13	403	4.34	0.677	0	-0.538	0.122
SP14	403	4.47	0.587	0	-0.603	0.122
SP15	403	4.45	0.626	0	-0.692	0.122
SS1	403	4.45	0.642	0	-0.736	0.122
SS2	403	4.40	0.659	0	-0.646	0.122
SS3	403	4.53	0.608	0	-0.912	0.122
SS4	403	4.51	0.636	0	-0.926	0.122
SS6	403	2.13	0.789	0	0.754	0.122
SS7	403	4.50	0.624	0	-0.867	0.122

Demographic Analysis:

Table 4.2 is depicting the demographic analysis of this study.

Table 4.2: Demographic Analysis

		Frequency	Percent	Valid %	Cumulative %
Gender	Male	364	90.3	90.3	90.3
	Female	39	9.7	9.7	100
	Total	403	100	100	
Age	18-30	170	42.2	42.2	42.2
	31-40	165	40.9	40.9	83.1
	41-50	53	13.2	13.2	96.3
	51-60	15	3.7	3.7	100
	Total	403	100	100	
Qualification	Matric/O-level	2	0.5	0.5	0.5
	Intermediate/ level	35	8.7	8.7	9.2
	Bachelor's Degree	190	47.1	47.1	56.3

	Master's Degree	176	43.7	43.7	100
	Total	403	100	100	
Experience	Less than 1 year	115	28.5	28.5	28.5
	1-3	125	31	31	59.6
	4-6	75	18.6	18.6	78.2
	7-10	44	10.9	10.9	89.1
	Above 10	44	10.9	10.9	100
	Total	403	100	100	

Reliability Analysis:

The first stage in ensuring the stability of results is to confirm the reliability of the questionnaire. Cronbach's alpha and composite reliability are used to evaluate the validity and reliability of the measures. The acceptable level is 0.6 for exploratory research and 0.7 for established research. In exploratory research, reliability levels are deemed acceptable between 0.60 and 0.70, and between 0.70 and 0.90, they range from adequate to good (Diamantopoulos et al., 2012; Hair et al., 2019). Taber, (2017) stated that Cronbach's Alpha is evidence of instrument quality. The result of Cronbach's Alpha shows that Salesforce Product Knowledge (0.836), Salesforce Performance (0.863), Self-efficacy (0.857), and Supervisory Support (0.903). Composite Reliability is an important tool to assess internal consistency (Hair et al., 2019). As shown in the table below all the result of Cronbach's Alpha and composite reliability exceeds the threshold value hence measures can be deemed reliable.

Table 4.3: Reliability Analysis

Variables	Measures	Cronbach's alpha (α)	No of Items	Composite Reliability
Product Knowledge	PK	0.836	6	0.838
Salesforce Performance	SP	0.863	9	0.863
Self Efficacy	SE	0.857	5	0.857
Supervisory Support	SS	0.903	6	0.901

Outer Loadings:

Outer loading is described by Cenfetelli and Bassellier (2009) as the bivariate correlation between an indicator and its concept. Loadings above 0.7 are regarded as highly satisfactory, whereas any significant number below 0.5 should be removed from the study unless there is a solid theoretical justification (Fong, 2013; Hair Jr et al., 2017). All outer loading values of PK, SE, SP, and SS were above 0.7 values except PK7, PK9, SE6 and SS4. Values of these items were above 0.6 which are acceptable as well.

Discriminant Validity

To determine how much a construct differs empirically from other constructs of structure, discriminant validity is applied (Hair et al., 2019). Cross-loadings, the Fornell-Larcker Criterion, and the Heterotrait-Monotrait Ratio of correlations (HTMT) are the three methods we employed to test the discriminant validity.

4.4 Fornell-Larcker Criterion

Measures	Product Knowledge	Salesforce Performance	Self-Efficacy	Supervisory Support
PK	0.714			
SP	0.639	0.747		
SE	0.713	0.895	0.738	
SS	0.535	0.667	0.676	0.778

Table 4.5: Heterotrait-Monotrait Ratio

Measures	Product Knowledge	Salesforce Performance	Self-Efficacy	Supervisory Support
PK				
SP	0.640			
SE	0.714	0.895		
SS	0.534	0.661	0.672	

Model Fit

To assess how strongly certain variables are related to one another, the regression coefficient or coefficient of determination is utilized (Saunders, 2016). Results from PLS-SEM should be validated in accordance with how it is often used to test theories and predictions (Hair et al., 2019). The model's prediction performance is evaluated using R² (Henseler et al., 2015). A link between an independent and dependent variable is considered stronger when it is closer to 1 and at 0 there is no relationship. In our study, every variable is above the cutoff point, indicating a substantial correlation between them.

Table 4.63: R² Value

Measures	R-square	R-square adjusted
SP	0.816	0.814
SE	0.508	0.507

Hypothesis Results

A sample of 403 respondents was used to investigate the bootstrapping hypothesis testing. Statistical model significance is checked and tested using

the bootstrapping approach. The structural model hypothesis test was conducted using PLS-SEM.

Table 4.7: Hypothesis Testing

Hypothesis		Original Sample	Sample Mean	Standard Deviation	T Values	P values	Decision
H1	PK -> SE	0.713	0.715	0.044	16.363	0.000	SUPPORTED
H2	SE -> SP	0.836	0.846	0.090	9.312	0.000	SUPPORTED
H3	PK -> SP	-0.026	-0.035	0.078	0.338	0.735	REJECTED
H4	PK -> SE -> SP	0.596	0.606	0.085	6.988	0.000	SUPPORTED
H5	SS x SE -> SP	0.090	0.092	0.044	2.054	0.040	SUPPORTED

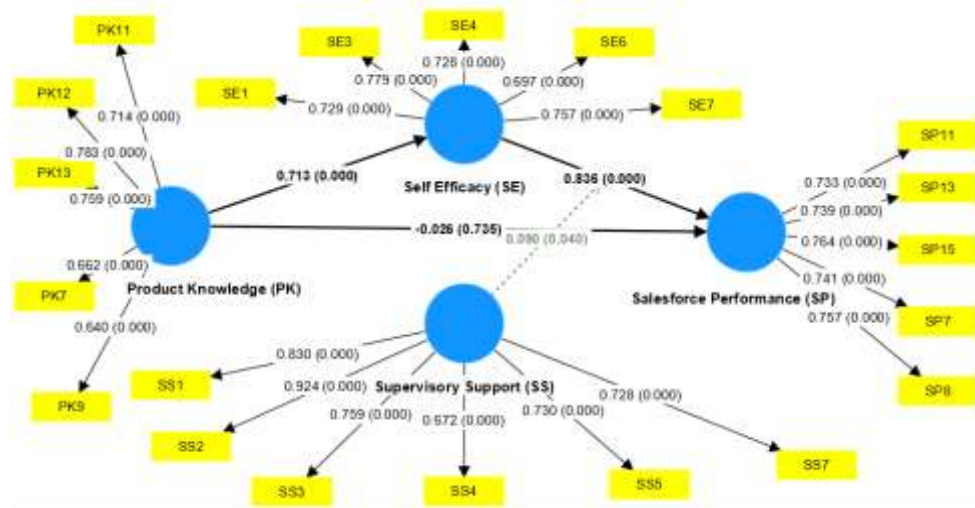


Figure 4.1: Structural Equation Model

Moderating Effect

To analyze the moderating effect, consistent PLS bootstrapping has been done along with simple slope analysis. In simple slope analysis red line depicts 1 standard deviation below the mean blue line depicts the mean and the green line depicts 1 standard deviation above the mean. In this study, simple slope analysis shows that supervisory support positively moderates self-efficacy and

salesforce performance because it is going from bottom left to top right in a linear way.

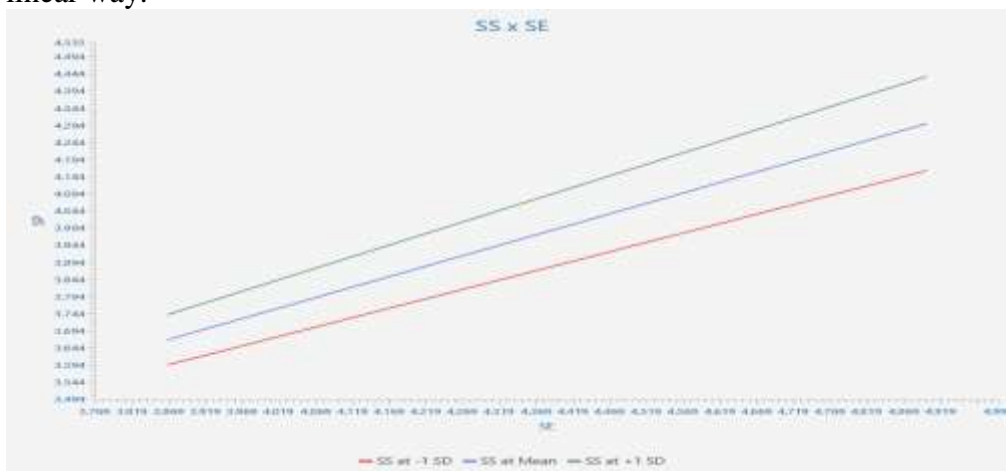


Figure 4.2: Simple Slope Analysis

DISCUSSION, IMPLICATIONS, LIMITATIONS AND FUTURE RESEARCH SUGGESTIONS

Discussion:

The following research is mainly based on a newly developed scale by Shamsudheen and Chowdhury (2020) of Islamic banks' salesforce product knowledge. In the Pakistani context, Islamic banks are a hot issue after the verdict of the Federal Shariah Court (Government has to implement an Islamic and interest-free banking system in the country, as the economic system of an Islamic country like Pakistan should be free of interest) and to implement court decision within next 5 years, the finding of this study will help constructively. The primary purpose of this study is to assess the impact of salesforce product knowledge (PK) on their sales performance (SP) with the intervening role of self-efficacy (SE) and the moderating effect of supervisory support (SS). The finding of this study is partially consistent with earlier studies as out of 5 hypotheses 4 are supported and 1 is rejected. According to the finding of this research, salesforce product knowledge does not create an impact on salesforce product knowledge directly although salesforce product knowledge enhances the salesforce self-efficacy and self-efficacy improves sales performance.

Theoretical and practical implications:

This study contributes to the body of knowledge. It has been identified that very little research has been done on Islamic banks' salesforce. This study made a theoretical advance to our understanding of the employees' level of product knowledge at Islamic banks. Prior research tended to concentrate more on customer perception (Abdullah et al., 2012; Ahmad & Haron, 2002; Akbar et al., 2012). On the other hand, the focus of this study is on the issue of

employee awareness of Islamic banking products. SCT has been tested; theory stands valid in this context of Salesforce of Bank Islami. Newly developed scales also has been tested in Pakistani context along with its impact on other variables (Self-efficacy and salesforce performance) and stand valid. The result of this study depicts that salesforce product knowledge increases salesforce performance through self-efficacy. Salesforce product knowledge creates an impact on salesforce self-efficacy and self-efficacy ultimately enhances salesforce performance. This study partially contradicts previous studies in a way that according to the result of this study salesforce product knowledge does not has a direct impact on salesforce performance. Moreover, this study also explains the moderating role of supervisory support between salesforce self-efficacy and salesforce performance.

This study provides various individual, managerial, organizational, and industrial implications based on the findings of the current study and from previous relevant literature. All employees want to improve their performance and want to identify their weaknesses to convert them into their strengths, so based on the findings of this study Islamic banks' salesforce personnel can understand the importance of product knowledge which has an impact on their self-efficacy and ultimately self-efficacy to improve their performance. At the managerial level sales managers can use the study's practical recommendations to make better judgments. HR managers can also understand what critical elements they should consider when selecting the salesforce of the Islamic bank. Bank Islam should hire those personnel as salesforce who have better Islamic banking knowledge. Bank Islami should introduce proper certification on specifically Shariah-based knowledge for salesforce after hiring them. The results of this study also have implications for Islamic banks as an organization, the findings of this study demonstrate that these criteria should be stressed to train professionals in Islamic banking who are skilled and informed. In addition, the industry of Islamic banks needs to build connections with the educational fields to offer salesforce cooperative Islamic banking training and education. The finding of this study also help and enlightened the path of policymakers to devise such policies that help them to implement the Federal shariah court decision about Islamic banks and rapid growth of Islamic banks all over the country as early as possible.

Limitations and future research:

There are several limitations in this study, which may provide useful directions for future research. In this research, Study discussed salesforce product knowledge's consequences not antecedents so for future research it is recommended to study about the antecedents of product knowledge and also add more factors so it will expand research boundaries. Although the salesforce is the face of Islamic banks and plays an important role but other employees also play a vital role in their domain. In this research we only

include the salesforce of Islamic banks which provides us one side insight information although there many other employees are also working in this sector, so for future research, we suggest including other employees to take part in this research to generalize the result on all employees. To analyze another perspective, it is suggested to add customers' perspectives and find the difference for better understanding. Data in this research is collected from one bank so in the future we suggest collecting data from other banks as well so results can implement in the industry as a whole. Following is a cross-sectional study; longitudinal study is also suggested for future research.

Conclusion:

This thesis aimed to extend our understanding of the impact of salesforce product knowledge (PK) on salesforce performance (SP) by the intervening role of self-efficacy (SE) and moderating role of supervisory support (SS) in Islamic banks of Pakistan. The study demonstrates that salesforce product knowledge positively impacts salesforce self-efficacy and salesforce self-efficacy positively impacts salesforce performance. As per the result of this study, Product knowledge does not have a direct significant impact on salesforce performance. However, self-efficacy positively mediates the relationship between salesforce product knowledge and salesforce performance. Supervisory support positively moderates the relationship between self-efficacy and salesforce performance. Thus, this thesis found that salesforce product knowledge enhances salesforce performance through self-efficacy's mediation process. Islamic banks must work on their salesforce product knowledge to enhance their productivity and performance as a whole. The outcome of this study suggested that the management side of the Islamic banking industry needed to educate their salesforce about Islamic banking. Salesforce of Islamic banks may be provided with training and educational opportunities to help them become proficient in using Islamic banking services. Additionally, regular lectures and workshops might assist in accomplishing these goals.

REFERENCES & NOTES

- Abbitt, J. T. (2011). An Investigation of the Relationship between Self-Efficacy Beliefs about Technology Integration and Technological Pedagogical Content Knowledge (TPACK) among Preservice Teachers. *Journal of Digital Learning in Teacher Education*, 27(4), 134-143. <https://doi.org/10.1080/21532974.2011.10784670>
- Abdullah, A. A., Sidek, R., Adnan, A. A. J. I. J. o. B., & Science, S. (2012). Perception of non-Muslims customers towards Islamic banks in Malaysia. 3(11).
- Ahmad, N., & Haron, S. J. I. j. o. I. f. s. (2002). Perceptions of Malaysian corporate customers towards Islamic banking products & services. 3(4), 1-16.

- Akbar, S., Shah, S. Z. A., Kalmadi, S. J. I. J. o. I., finance, m. e., & management. (2012). An investigation of user perceptions of Islamic banking practices in the United Kingdom. <https://doi.org/10.1108/17538391211282845>
- Alam, M. K., Islam, F. T., Runy, M. K. J. A. J. o. E., & Banking. (2021). Why does Shariah governance framework important for Islamic banks? <https://doi.org/10.1108/AJEB-02-2021-0018>
- Ali, Q., Ali, H., & Kamis, U. H. H. (2018). Evaluation of Employees' Perception Towards Islamic Banks Growth. *Journal of Islamic Banking and Finance*, 35(4), 70-86.
- Ali, S. A., Hassan, A., Juhdi, N., Razali, S. S. J. I. J. o. E., & Systems. (2018). Employees' attitude towards Islamic banking: measurement development and validation. <https://doi.org/10.1108/IJOES-05-2017-0070>
- Ali, S. A., & Hassan, A. J. I. J. o. R. i. S. S. (2017). Employees' attitude towards Islamic banking: an exploratory study in Malaysia. 7(4), 114-138.
- Alkhateri, A. S., Abuelhassan, A. E., Khalifa, G. S., Nusari, M., & Ameen, A. J. I. B. M. (2018). The Impact of perceived supervisor support on employees turnover intention: The Mediating role of job satisfaction and affective organizational commitment. 12(7), 477-492.
- Amin, H. J. J. o. I. A., & Research, B. (2020). Examining the influence of factors critical for the consumer to accept the offered Islamic home financing. <https://doi.org/10.1108/JIABR-07-2018-0110>
- Ayu, K. S. (2017). *PENGARUH PERSON-ORGANIZATION FIT TERHADAP KEPUASAN KERJA DENGAN DUKUNGAN ATASAN LANGSUNG SEBAGAI PEMEDIASI PADA UD KAPAS MODERN YOGYAKARTA UAJY*.
- Ayub, M., Khan, K., Rashid, D., Shahzad, M. A., Rehman, H. J. J. o. I. B., & Management. (2019). Enhancing the competence and effectiveness of Sharī 'ah advisory boards: Case of Islamic banking institutions in Pakistan. 9(1), 42-63.
- Ballantine, K., & Nunns, C. G. J. S. A. J. o. P. (1998). The moderating effect of supervisory support on the self-efficacy work-performance relationship. 28(3), 164-173. <https://doi.org/10.1177/008124639802800307>
- Bandura, A. (1986). Fearful expectations and avoidant actions as coeffects of perceived self-inefficacy. <https://doi.org/10.1037/0003-066X.41.12.1389>
- Bandura, A. (1991). Anticipatory and self-reactive mechanisms. Nebraska symposium on motivation, perspectives on motivation,
- Bandura, A. (1997). The exercise of control. In: New York: Freeman.
- Bandura, A. J. A. I. t. T. o. P. (2014). Social-cognitive theory. 341-360.
- Bandura, A. J. A. r. o. p. (2001). Social cognitive theory: An agentic perspective. 52(1), 1-26. <https://doi.org/10.1146/annurev.psych.52.1.1>
- Bandura, A. J. T. c. o. p. S.-c. b. o. c., variability,, & organization. (1999). Social cognitive theory of personality. 185-241.
- Bilginoğlu, E., & Yozgat, U. J. Y. B. P. D. (2018). Perceived training intensity and knowledge sharing among banking sector employees in Turkey: Examining the moderating role of intrinsic motivation and self-efficacy. 2(4), 361-371. <https://doi.org/10.31461/ybpd.486928>

- Cenfetelli, R. T., & Bassellier, G. J. M. q. (2009). Interpretation of formative measurement in information systems research. 689-707. <https://doi.org/10.2307/20650323>
- Chen, G., Gully, S. M., & Eden, D. J. O. r. m. (2001). Validation of a new general self-efficacy scale. 4(1), 62-83. <https://doi.org/10.1177/109442810141004>
- Chen, Z. F., Cheng, Y. J. J. o. P., & Management, B. (2019). Consumer response to fake news about brands on social media: the effects of self-efficacy, media trust, and persuasion knowledge on brand trust. <https://doi.org/10.1108/JPBM-12-2018-2145>
- Conrad, B. (1990). *Using self-efficacy theory to explain maternal confidence during toddlerhood* University of Illinois at Chicago, Health Sciences Center].
- Court, F. S. (2022). *Verdict about Islamic Bank*. Geo News. <https://www.geo.tv/latest/414212-federal-Shariaht-court-gives-govt-five-years-to-implement-islamic-interest-free-banking-system>
- Dhir, S., & Dutta, T. J. J. o. I. B. R. (2020). Linking supervisor-support, person-job fit and person-organization fit to company value. 12(4), 549-561. <https://doi.org/10.1108/JIBR-04-2019-0124>
- Diamantopoulos, A., Sarstedt, M., Fuchs, C., Wilczynski, P., & Kaiser, S. J. J. o. t. A. o. M. S. (2012). Guidelines for choosing between multi-item and single-item scales for construct measurement: a predictive validity perspective. 40(3), 434-449.
- Doane, D. P., & Seward, L. E. J. J. o. s. e. (2011). Measuring skewness: a forgotten statistic? , 19(2). <https://doi.org/10.1080/10691898.2011.11889611>
- Edwards, J., Miles, M. P., D'Alessandro, S., & Frost, M. J. J. o. B. R. (2022). Linking B2B sales performance to entrepreneurial self-efficacy, entrepreneurial selling actions. 142, 585-593. <https://doi.org/10.1016/j.jbusres.2021.12.074>
- Evans, K. R., McFarland, R. G., Dietz, B., Jaramillo, F. J. J. o. P. S., & Management, S. (2012). Advancing sales performance research: A focus on five underresearched topic areas. 32(1), 89-105. <https://doi.org/10.2753/PSS0885-3134320108>
- Fallah, H., Jafariyan, H., & Savabieh, S. J. J. o. r. M. (2018). Investigation of market orientation and self-efficacy effects on sale force performance: mediator role of sales force creativity and innovation implementation. 17(3), 188-203. <https://doi.org/10.1080/15332667.2018.1440147>
- Fong, L. H. N. L., Rob. (2013). Assessing the visibility of hotels on smartphones: A case study of hotels in Hong Kong. In *Information and communication technologies in tourism 2014* (pp. 841-854). Springer. 10.1007/978-3-319-03973-2_61
- Fornell, C., & Larcker, D. F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics. In: Sage Publications Sage CA: Los Angeles, CA. <https://doi.org/10.1177/002224378101800313>

- Fosse, T. H., Buch, R., Säfvenbom, R., & Martinussen, M. (2016). The impact of personality and self-efficacy on academic and military performance: The mediating role of self-efficacy. <https://doi.org/10.1515/jms-2016-0197>
- Fournier, C., Tanner Jr, J. F., Chonko, L. B., Manolis, C. J. J. o. P. S., & Management, S. (2010). The moderating role of ethical climate on salesperson propensity to leave. *30*(1), 7-22. <https://doi.org/10.2753/PSS0885-3134300101>
- Franke, G. R., & Park, J.-E. J. J. o. m. R. (2006). Salesperson adaptive selling behavior and customer orientation: A meta-analysis. *43*(4), 693-702. <https://doi.org/10.1509/jmkr.43.4.693>
- Giacobbe, R. W., Jackson Jr, D. W., Crosby, L. A., Bridges, C. M. J. J. o. p. s., & management, s. (2006). A contingency approach to adaptive selling behavior and sales performance: Selling situations and salesperson characteristics. *26*(2), 115-142. <https://doi.org/10.2753/PSS0885-3134260202>
- Gilissen, J., Pivodic, L., Wendrich-van Dael, A., Cools, W., Vander Stichele, R., Van den Block, L., . . . Gastmans, C. J. P. M. (2020). Nurses' self-efficacy, rather than their knowledge, is associated with their engagement in advance care planning in nursing homes: A survey study. *34*(7), 917-924. <https://doi.org/10.1177/0269216320916158>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. J. E. b. r. (2019). When to use and how to report the results of PLS-SEM. *31*(1), 2-24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hair Jr, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. J. I. J. o. M. D. A. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. *1*(2), 107-123.
- Harrison, A. W., Rainer Jr, R. K., Hochwarter, W. A., & Thompson, K. R. J. T. J. o. s. p. (1997). Testing the self-efficacy—performance linkage of social—cognitive theory. *137*(1), 79-87. <https://doi.org/10.1080/00224549709595415>
- Harun, T. W. R., Rashid, R., Hamed, A. B. J. J. o. I. S., & Culture. (2015). Factors influencing products' knowledge of Islamic banking employees. *3*(1), 23-33. <https://doi.org/10.1080/1051712X.2022.2068820>
- Henseler, J., Ringle, C. M., & Sarstedt, M. J. J. o. t. a. o. m. s. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *43*(1), 115-135.
- Houghton, J. D., Neck, C. P., & Manz, C. C. J. T. P. M. a. i. j. (2003). We think we can, we think we can, we think we can: the impact of thinking patterns and self- efficacy on work team sustainability. <https://doi.org/10.1108/13527590310468042>
- Kaakeh, A., Hassan, M. K., Van-Hemmen, S., Hossain, I. J. J. o. I. A., & Research, B. (2020). Understanding self-efficacy and performance of salespersons in Islamic banking. <https://doi.org/10.1108/JIABR-10-2018-0160>
- Karatepe, O. M., & Baddar, L. J. T. m. (2006). An empirical study of the selected consequences of frontline employees' work–family conflict and family–work conflict. *27*(5), 1017-1028. <https://doi.org/10.1016/j.tourman.2005.10.024>

- Krishnan, B. C., Netemeyer, R. G., Boles, J. S. J. J. o. P. S., & Management, S. (2002). Self-efficacy, competitiveness, and effort as antecedents of salesperson performance. *22*(4), 285-295.
- Lahsasna, A. J. J. o. F. M., & Research. (2011). Fatwa and its shariah methodology in Islamic finance. *2*(1), 133-179. <https://doi.org/10.33102/jfatwa.vol2no1.121>
- Latham, G. P., & Saari, L. M. J. J. o. a. P. (1979). Application of social-learning theory to training supervisors through behavioral modeling. *64*(3), 239. <https://doi.org/10.1037/0021-9010.64.3.239>
- Locke, E. A., Latham, Gary P. (1984). *Goal setting: A motivational technique that works!* Prentice Hall.
- Mariadoss, B. J., Milewicz, C., Lee, S., & Sahaym, A. J. I. M. M. (2014). Salesperson competitive intelligence and performance: The role of product knowledge and sales force automation usage. *43*(1), 136-145. <https://doi.org/10.1016/j.indmarman.2013.08.005>
- McFarland, R. G. J. J. o. P. S., & Management, S. (2019). A conceptual framework of macrolevel and microlevel adaptive selling theory, setting a research agenda, and suggested measurement strategies. *39*(3), 207-221. <https://doi.org/10.1080/08853134.2019.1645019>
- Monteiro, R. B., & Vieira, V. A. J. B.-B. A. R. (2016). Team potency and its impact on performance via self-efficacy and adaptability. *13*, 98-119. <https://doi.org/10.1590/1807-7692bar2016150283>
- Morgan, G. A., Barrett, K. C., Leech, N. L., & Gloeckner, G. W. (2019). *IBM SPSS for Introductory Statistics: Use and Interpretation: Use and Interpretation*. Routledge. <https://doi.org/10.4324/9780429287657>
- Mustika, H., Eliyana, A., Agustina, T. S., & Anwar, A. J. S. O. (2022). Testing the Determining Factors of Knowledge Sharing Behavior. *12*(1), 21582440221078012. <https://doi.org/10.1177/21582440221078012>
- Nguyen, T.-M., & Malik, A. J. J. o. K. M. (2020). Cognitive processes, rewards and online knowledge sharing behaviour: the moderating effect of organisational innovation. <https://doi.org/10.1108/JKM-12-2019-0742>
- Pakistan, I. B. D. S. B. o. (April- June 2021). *Islamic Banking Bulletin*. <https://www.sbp.org.pk/ibd/bulletin/2021/Jun.pdf>
- Panagopoulos, N. G., & Ogilvie, J. J. I. M. M. (2015). Can salespeople lead themselves? Thought self-leadership strategies and their influence on sales performance. *47*, 190-203. <https://doi.org/10.1016/j.indmarman.2015.02.043>
- Putri, P., Surya, I. B. K. J. A. J. o. H., & Research, S. S. (2021). The role of supervisor support in moderating the effect of person-organization fit on employee satisfaction (Empirical Study at a Travel Agency in Bali, Indonesia). *5*(6), 105-111.
- Qureshi, M. A., Hamid, K. J. I. J. o. A. R. i. B., & Sciences, S. (2017). Impact of supervisor support on job satisfaction: A moderating role of fairness perception. *7*(3), 235-242.

- Rashid, A., Khaleequzzaman, M., Jabeen, S. J. J. o. I. B., & Vol, M. (2015). Analyzing performance of banks in Pakistan: Conventional versus Islamic banks. *5*(2), 1-26.
- Rathi, N., & Lee, K. J. P. R. (2017). Understanding the role of supervisor support in retaining employees and enhancing their satisfaction with life. <https://doi.org/10.1108/PR-11-2015-0287>
- Rentz, J. O., Shepherd, C. D., Tashchian, A., Dabholkar, P. A., Ladd, R. T. J. J. o. P. S., & Management, S. (2002). A measure of selling skill: Scale development and validation. *22*(1), 13-21.
- Richard, E. M., Diefendorff, J. M., & Martin, J. H. J. H. P. (2006). Revisiting the within-person self-efficacy and performance relation. *19*(1), 67-87. https://doi.org/10.1207/s15327043hup1901_4
- Rostan, P., ALAMÍ, S., MOHAMMAD, E., RAHMANÍ, A., AZÍZÍ, S. J. J. J. o. E. E., & Policy. (2021). Challenges of islamic banking in least developed countries: the case of Afghanistan. *6*(Özel Sayı), 5-19.
- Safdar, M., Batool, S. H., Mahmood, K. J. G. K., Memory, & Communication. (2020). Relationship between self-efficacy and knowledge sharing: systematic review. <https://doi.org/10.1108/GKMC-11-2019-0139>
- Said, L. R., Bilal, K., Aziz, S., Gul, A., Shabbir, M. S., Zamir, A., & Abro, H. J. J. o. F. S. M. (2021). A comparison of conventional versus Islamic banking customers attitudes and judgment. 1-15.
- Saifurrahman, A., & Kassim, S. J. J. o. I. F. (2021). Islamic Financial Literacy for Indonesian MSMEs during COVID-19 Pandemic: Issues and Importance. *10*, 045–060-045–060.
- Sangtani, V., Murshed, F. J. M. I., & Planning. (2017). Product knowledge and salesperson performance: Rethinking the role of optimism. <https://doi.org/10.1108/MIP-11-2016-0199>
- Shamsudheen, S. V., & Chowdhury, M. A. F. J. J. o. I. M. (2020). Salesforce product knowledge in Islamic financial institutions; development and validation of measurement scale. <https://doi.org/10.1108/JIMA-05-2020-0138>
- Shamsudheen, S. V., Mahomed, Z. J. I. J. o. I., Finance, M. E., & Management. (2021). Measuring burdening effect of Shariah knowledge on sales performance; does work experience matter? A multi-group analysis in the Islamic finance industry. <https://doi.org/10.1108/IMEFM-10-2020-0507>
- Shannahan, K. L., Shannahan, R. J., Bush, A. J. J. J. o. B., & Marketing, I. (2013). Salesperson coachability: what it is and why it matters. <https://doi.org/10.1108/08858621311330254>
- Shoemaker, M. E., & Johlke, M. C. J. J. o. M. I. (2002). An examination of the antecedents of a crucial selling skill: asking questions. 118-131.
- Siagian, H., Putera, G., & Burlakovs, J. (2020a). *The effect of product knowledge on salesperson performance with the moderating role of attitude* [EDP Sciences].
- Siagian, H., Putera, G., & Burlakovs, J. (2020b). The Effect of Product Knowledge on Salesperson Performance with the moderating role of Attitude. SHS Web of Conferences,

- Silver, L. S., Dwyer, S., Alford, B. J. J. o. P. S., & Management, S. (2006). Learning and performance goal orientation of salespeople revisited: The role of performance-approach and performance-avoidance orientations. *26*(1), 27-38. <https://doi.org/10.2753/PSS0885-3134260103>
- Sohail, M. S. J. M. R. (2004). Student attitudes to careers in sales: A Malaysian perspective. *39*(2), 51-58.
- Stajkovic, A. D., & Luthans, F. J. P. b. (1998). Self-efficacy and work-related performance: A meta-analysis. *124*(2), 240. <https://doi.org/10.1037/0033-2909.124.2.240>
- Sujan, H., Weitz, B. A., & Kumar, N. J. J. o. m. (1994). Learning orientation, working smart, and effective selling. *58*(3), 39-52. <https://doi.org/10.1177/002224299405800303>
- Uppal, J. Y., & Mangla, I. U. J. J. o. F. (2014). Islamic banking and finance revisited after forty years: Some global challenges. *16*, 36-51.
- Vahed, I., Hoque, M. E. J. B., & systems, b. (2016). The perception of Islamic banking by the first national bank sales staff in the Kwazulu-Natal region of South Africa. (11, Iss. 4), 50-60.
- Verbeke, W., Dietz, B., & Verwaal, E. J. J. o. t. A. o. M. S. (2011). Drivers of sales performance: a contemporary meta-analysis. Have salespeople become knowledge brokers? , *39*(3), 407-428. <https://doi.org/10.1007/s11747-010-0211-8>
- Vieira, V., Silva, J., & Negreiros, L. J. A. d. X. E. d. A., São Paulo, Sp, Brasil. (2019). When the alignment of salesforce control system improves salespeople's self-efficacy and sales efficiency. *43*.
- Villegas-Puyod, J., Phungsoonthorn, T., Sithipo, P., & Aunyawong, W. J. I. R. R. (2021). The contribution of emotional intelligence to academic engagement of undergraduate students in Thailand: the mediating role of self-efficacy. *16*(6), 30-37.
- Wang, G., & Netemeyer, R. G. J. J. o. t. A. o. M. S. (2002). The effects of job autonomy, customer demandingness, and trait competitiveness on salesperson learning, self-efficacy, and performance. *30*(3), 217-228. <https://doi.org/10.1177/0092070302303003>
- Wood, R., Bandura, A. J. J. o. p., & psychology, s. (1989). Impact of conceptions of ability on self-regulatory mechanisms and complex decision making. *56*(3), 407.
- Yimer, S. (2021). *CHALLENGES AND PROSPECTS OF INTEREST FREE BANKING, THE CASE OF COMMERCIAL BANK OF ETHIOPIA* [St. Mary's University]. <http://197.156.93.91/bitstream/123456789/6675/2/final%20comment.pdf>
- Yoon, J. (2014). *THE INTERACTIVE ROLE OF MOTIVATION AND ABILITY FOR KNOWLEDGE SHARING IN EMPLOYEE NETWORKS* [서울대학교대학원].
- Zainol, Z., Shaari, R., Muhamad Ali, H. J. I. J. o. B., & management. (2009). A comparative analysis on bankers' perceptions on Islamic banking. *3*(4), 157-168. <http://doi.org/10.5539/ijbm.v3n4p157>

- Zhang, A. Y., Tsui, A. S., Song, L. J., Li, C., Jia, L. J. H. R. M. P. i. C. w. t. S. o. B. A., The University of Michigan, & Management, i. a. w. t. S. o. H. R. (2008). How do I trust thee? The employee-organization relationship, supervisory support, and middle manager trust in the organization. *47*(1), 111-132.