Chapter 4
Results and Findings

4.0 Introduction

A total of 150 questionnaires have been distributed to the staffs of Engtex Group Bhd. There are 91 respondents were completed and returned the questionnaires but 59 questionnaires were not completed and returned. Henceforth, there are only 91 questionnaires were analysed by the SPSS system. This represents a response rate of 60.66%.

4.1 Profile of respondents

The results obtained from the statistical analysis of the respondents' profile are accordance to the groupings which included the gender, age, occupation, respondent's qualification and highest level of occupation.

Table 4.1.0 Gender Statistic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FEMALE	47	51.6	51.6	51.6
	MALE	44	48.4	48.4	100.0
	Total	91	100.0	100.0	

Table 4.1.1 Age Statistic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 to 30	45	49.5	49.5	49.5
	31 to 40	24	26.4	26.4	75.8
	41 to 55	17	18.7	18.7	94.5
	56 and above	5	5.5	5.5	100.0
	Total	91	100.0	100.0	

Among 91 respondents, 51.6 percent are female and 48.4 percent are male. As for age statistic, there are 49.5 percent are aged 21 to 30 years old, 26.4 percent are aged 31 to 40 years old, 18.7 percent are aged 41 to 55 years old and the balance of 5.5 percent are 56 years old and above.

Table 4.1.2 Respondent's qualification Statistic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	32	35.2	35.2	35.2
	DIPLOMA	6	6.6	6.6	41.8
	DEGREE	41	45.1	45.1	86.8
	PROFESSIONAL	10	11.0	11.0	97.8
	MASTER	2	2.2	2.2	100.0
	Total	91	100.0	100.0	

According of the qualification statistic, most of the respondents are posted a degree with 45.1 percent and 35.2 percent of respondents posted a SPM certificate. There

are 11 and 6.6 percent of respondents posted a professional and diploma certificates respectively. The balance of 2.2 percent of respondents are posted Master certificate.

Table 4.1.3 Respondent's Occupation Statistic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non Executive	49	53.8	53.8	53.8
	Supervisor	9	9.9	9.9	63.7
	Executive	21	23.1	23.1	86.8
	Manager	11	12.1	12.1	98.9
	Director	1	1.1	1.1	100.0
	Total	91	100.0	100.0	

As for Respondent's Occupation Statistic, the major respondents are non executive who posted 53.8 percent. The executive and manager are 23.1 and 12.1 percent of respondents respectively. There are only 9.9 and 1.1 percent of respondents belong to supervisor and director.

4.2 Descriptive Statistics

Table 4.2 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EECCM	91	2.00	5.00	4.2967	.72256
EDAM	91	1.00	5.00	4.1209	.89238
ICS	91	2.00	5.00	4.2418	.97000
CCR	91	2.00	5.00	4.1209	.87984
SCCPP	91	3.00	5.00	4.4945	.68918
Valid N (listwise)	91				

The descriptive statistics in table 4.2 is present the minimum, maximum, mean and standard deviation of independent and dependent variables. Four independent variables were tapped on a 5 point scale and the dependent variable was measured on a 5 point scale. The results from table 4.2 depicted that the mean of the factor of standard credit control policy and procedures is 4.4945 and the standard deviation is 0.68918; the mean on factor employee development and motivation is 4.1209 and the standard deviation is 0.89238; the mean on factor of the intelligence collection system 4.2418 and the standard deviation is 0.97000; the mean on factor of the comprehensive collection report is 4.1209 and the standard deviation is 0.87984; the mean of factor of effective and efficiency of credit control management is 4.2967 and the standard deviation is 0.72256.

4.3 Hypotheses Testing - Hypothesis 1

Hypothesis One: A standard credit control policy and procedures has a significant effect on the effective and efficiency of credit control management.

H0 : The standard credit control policy and procedures has no significant effect on the effective and efficiency of credit control management.

H1 : The standard credit control policy and procedures has a significant effect on the effective and efficiency of credit control management.

Hypothesis 1: T – test

The T – Test assesses whether the means of two group are statistically different from each other. This analysis is appropriate whenever you want to compare the means of two groups and especially appropriate as the analysis for the posttest only two group randomized experimental design.

One-Sample Statistics

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
SCCPP	91	4.4945	.68918	.07225

Table 4.3.0 One-Sample Test

One-Sample Test

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
SCCPP	62.211	90	.000	4.49451	4.3510	4.6380

T – Test was used to explain the importance of every independent variable in the demand model. The result in Table 4.3.0 indicted that only the value of P (0.000) is less than 0.05, which means the credit control policy and procedures can significantly influence the effective and efficiency of credit control management when t value is 62.211. In another words, the H0 (The standard credit control policy and procedures has no significant effect on the effective and efficiency of credit control management) is refused by T – Test.

Hypothesis 1 : Personal Correlations
Table 4.3.1 Personal Correlations

		EECCM	SCCPP
EECCM	Pearson Correlation	1	.751(**)
	Sig. (1-tailed)		.000
	N	91	91
SCCPP	Pearson Correlation	.751(**)	1
	Sig. (1-tailed)	.000	
	N	91	91

The personal correlation test statistics = 0.751, SPSS indicates that it is significant at 0.05 level for a 1 tailed prediction. The actual p value is 0.000.

R = 0.751, N = 91, P < 0.05

This result shows that as the standard credit control policy and procedures increase, the effective and efficiency of credit control management also increase. Henceforth, from the table 4.3.1 with r = 0.751, p = 0.000, it can be concluded that there

is a significant relationship between the standard credit control policy and procedures and the effective and efficiency of credit control management.

Hypothesis 1: Regression analysis

Table 4.3.2 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751(a)	.564	.559	.47997

a Predictors: (Constant), SCCPP

The table 4.3.2 gives the value for multiple R, and the adjusted R square is 0.559.

Table 4.3.3 ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.486	1	26.486	114.973	.000(a)
	Residual	20.503	89	.230		
	Total	46.989	90			

a Predictors: (Constant), SCCPP
b Dependent Variable: EECCM

Table 4.3.3 shows the regression ANOVA, which test for a linear relationship between the variables. F test is used to determine the significance of the function. The results of F test on 1% important level was F-estimate > F-table, F estimate =114.973 and P is 0.000 which is < 0.05. As such, the model was meaningful at 1% important level. The results indicated that it was adequate to explain the effects of independent variables on dependent variable.

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SCCPP(a)	.	Enter

a All requested variables entered.

b Dependent Variable: EECCM

Table 4.3.4 Coefficients(a)

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	.759	.334		2.274	.025
	SCCPP	.787	.073	.751	10.723	.000

a Dependent Variable: EECCM

Table 4.3.4. indicates that kernel of the regression analysis.

Because Y = A+B X

Credit control policy and procedures = 0.759+0.787 effective and efficiency of credit control management.

4.4 Hypothesis Testing - Hypothesis 2

Hypothesis Two: The employee development and motivation has a significant effect on the effective and efficiency of credit control management.

H20: The employee development and motivation has no significant effect on the effective and efficiency of credit control management.

H21: The employee development and motivation has a significant effect on the effective and efficiency of credit control management.

One-Sample Statistics

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
EDA M	91	4.1209	.89238	.09355

Table 4.4.0 One-Sample Test

One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
EDAM	44.052	90	.000	4.12088	3.9350	4.3067

The result in Table 4.4.0 indicted that only the value of p (0.000) is less than 0.05, which means the employee development and motivation can significantly influence the effective and efficiency of credit control management when t value is 44.052. In another words, the H0 (employee development and motivation has no significant effect on the effective and efficiency of credit control management) is refused by T – Test.

Table 4.4.1 Correlations

Correlations

		EECCM	EDAM
EECCM	Pearson Correlation	1	.909(**)
	Sig. (1-tailed)		.000
	N	91	91
EDAM	Pearson Correlation	.909(**)	1
	Sig. (1-tailed)	.000	
	N	91	91

The personal correlation test statistics = 0.909, SPSS indicates that it is significant at 0.05 level for a 1 tailed prediction. The actual p value is 0.000.

R = 0.909, N = 91, P < 0.05

This result shows that as the employee development and motivation increase, the effective and efficiency of credit control management also increase.

Henceforth, from the table 4.3.1 with r = 0.909, p = 0.000, it can be concluded that there is a significant relationship between the employee development and motivation and the effective and efficiency of credit control management.

Hypothesis 2: Regression Analysis

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	CCR, ICS, EDAM(a)	.	Enter

a All requested variables entered.

b Dependent Variable: SCCPP

Hypothesis 2: Regression Analysis

Table 4.4.2 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.909(a)	.826	.824	.30325

a Predictors: (Constant), EDAM

Table 4.4.2 shows the value for multiple R, in the case of just one independent variable, has the value as the correlation coefficient r which is 0.909. and R square is 0.826.

Table 4.4.3 ANOVA(b)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38.804	1	38.804	421.952	.000[a]
	Residual	8.185	89	.092		
	Total	46.989	90			

a. Predictors: (Constant), EDAM

b. Dependent Variable: EECCM

Table 4.4.3 shows the regression ANOVA, which test for a linear relationship between the variables. F test is used to determine the significance of the function. The results of F test on 1% important level was F-estimate > F-table, F estimate = 421.952 and P is 0.000 which is < 0.05. As such, the model was meaningful at 1% important level. The results indicated that it was adequate to explain the effects of independent variables on dependent variable.

Table 4.4.4 Coefficients(a)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.264	.151		8.374	.000
	EDAM	.736	.036	.909	20.541	.000

a. Dependent Variable: EECCM

The value of regression coefficient and constant are given B of the table, therefore the regression equation is the employee development and motivation = 1.264+0.736 effective and efficiency of credit control management.

4.5 Hypotheses Testing - Hypothesis 3

Hypothesis Three: The intelligence collection system has a significant effect on the effective and efficiency of credit control management.

H30: The intelligence collection system has no significant effect on the effective and efficiency of credit control management.

H31: The intelligence collection system has a significant effect on the effective and efficiency of credit control management.

One-Sample Statistics

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
ICS	91	4.2418	.97000	.10168

Table 4.5.0 One-Sample Test

One-Sample Test

	Test Value = 0					
				Mean	95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Difference	Lower	Upper
ICS	41.715	90	.000	4.24176	4.0397	4.4438

The result in Table 4.5.0 indicted that only the value of $P = 0.000$ is less than 0.05, which means the employee development and motivation can significantly influence the effective and efficiency of credit control management when t value is 41.715. In another words, the H0 (employee development and motivation has no significant effect on the effective and efficiency of credit control management) is refused by T – Test.

Table 4.5.1 Correlations

Correlations

		EECCM	ICS
EECC M	Pearson Correlation	1	.864(**)
	Sig. (1-tailed)		.000
	N	91	91
ICS	Pearson Correlation	.864(**)	1
	Sig. (1-tailed)	.000	
	N	91	91

The personal correlation test statistics = 0.864, SPSS indicates that it is significant at 0.05 level for a 1 tailed prediction. The actual p value is 0.000.

R = 0.864, N = 91, P > 0.05

This result shows that as the intelligence collection system increase, the effective and efficiency of credit control management also increase.

Henceforth, from the table 4.5.1 with r = 0.864, p = 0.000, it can be concluded that there is a significant relationship between the intelligence collection system and the effective and efficiency of credit control management.

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	ICS(a)	.	Enter

a All requested variables entered.

b Dependent Variable: EECCM

Hypothesis 3: Regression Analysis

Table 4.5.2 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864(a)	.746	.743	.36641

a Predictors: (Constant), ICS

The table 4.5.2 gives the value for multiple R, and the R square is 0.746.

Table 4.5.3 ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.040	1	35.040	260.997	.000(a)
	Residual	11.949	89	.134		
	Total	46.989	90			

a Predictors: (Constant), ICS
b Dependent Variable: EECCM

Table 4.5.3 shows the regression ANOVA, which test for a linear relationship between the variables. F test is used to determine the significance of the function. The results of F test on 1% important level was F-estimate > F-table, F estimate = 260.997

and P is 0.000 which is < 0.05. As such, the model was meaningful at 1% important level. The results indicated that it was adequate to explain the effects of independent variables on dependent variable.

Table 4.5.4 Coefficients(a)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.568	.173		9.053	.000
	ICS	.643	.040	.864	16.155	.000

a. Dependent Variable: EECCM

The value of regression coefficient and constant are given B of the table, therefore the regression equation is the intelligence collection system = 1.568+0.643 effective and efficiency of credit control management.

Table 4.5.5 Normal P-P Plot on Intelligence Collection System

Normal P-P Plot of ICS
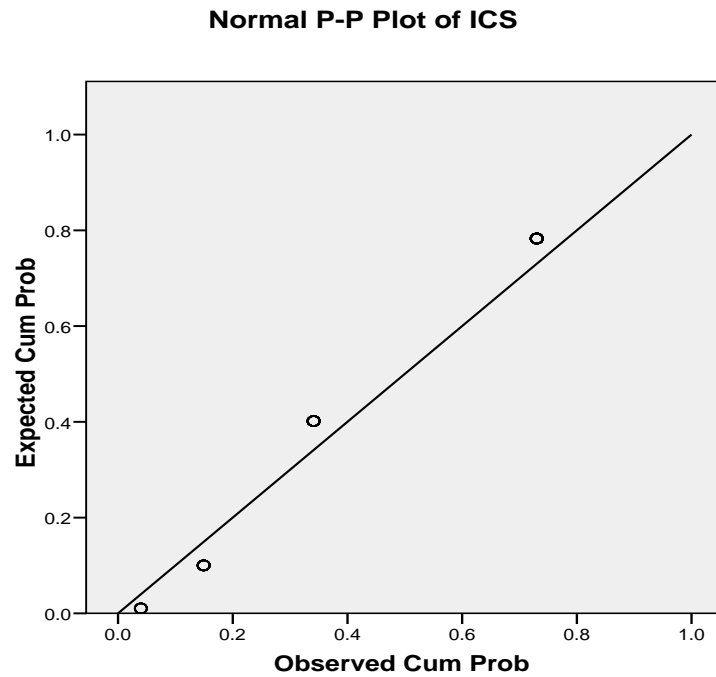
4.6 Hypotheses Testing – Hypothesis 4

Hypothesis Four: The comprehensive collection report has a significant effect on the effective and efficiency of credit control management

H40 : The comprehensive collection report has no significant effect on the effective and efficiency of credit control management

H41: The comprehensive collection report has a significant effect on the effective and efficiency of credit control management

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
CCR	91	4.1209	.87984	.09223

Table 4.6.0 One-Sample Test

One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
CCR	44.679	90	.000	4.12088	3.9376	4.3041

The result in Table 4.6.0 indicted that only the value of $P = 0.000$ is less than 0.05, which means the comprehensive collection report can significantly influence the effective and efficiency of credit control management when t value is 44.679. In other words, the H0 (comprehensive collection report has no significant effect on the effective and efficiency of credit control management) is refused by T – Test.

Table 4.6.1 Correlations

Correlations

		EECCM	CCR
EECCM	Pearson Correlation	1	.904(**)
	Sig. (1-tailed)		.000
	N	91	91
CCR	Pearson Correlation	.904(**)	1
	Sig. (1-tailed)	.000	
	N	91	91

The personal correlation test statistics = 0.904, SPSS indicates that it is significant at 0.05 level for a 1 tailed prediction. The actual p value is 0.000.

R = 0.904, N = 91, P > 0.000

This result shows that as the comprehensive collection report increase, the effective and efficiency of credit control management also increase.

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	CCR(a)	.	Enter

a All requested variables entered.

b Dependent Variable: EECCM

Hypothesis 3: Regression Analysis

Table 4.6.2 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904[a]	.818	.816	.31032

a. Predictors: (Constant), CCR

The table 4.6.2 gives the value for multiple R, and the R square is 0.818.

Table 4.6.3 ANOVA(b)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38.419	1	38.419	398.964	.000[a]
	Residual	8.570	89	.096		
	Total	46.989	90			

a. Predictors: (Constant), CCR

b. Dependent Variable: EECCM

Table 4.6.3 shows the regression ANOVA, which test for a linear relationship between the variables. F test is used to determine the significance of the function. The results of F test on 1% important level was F-estimate > F-table, F estimate = 398.964 and P is 0.000 which is < 0.05. As such, the model was meaningful at 1% important level. The results indicated that it was adequate to explain the effects of independent variables on dependent variable.

Table 4.6.4 Coefficients(a)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.237	.157		7.896	.000
	CCR	.743	.037	.904	19.974	.000

a. Dependent Variable: EECCM

The value of regression coefficient and constant are given B of the table, therefore the regression equation is the comprehensive collection report = 1.237+0.743 effective and efficiency of credit control management.

4.7 Summary of the Findings

The multiple regression analysis was used to examine the relationship between the dependent variable (effective and efficiency of credit control management) and the independent variables (standard credit control policy and procedures, the employee development and motivation, the intelligence collection system and the comprehensive collection report). The "enter" method was used into a multiple regression model with effective and efficiency of credit control management as the dependent variable. At 5 percent significant level, it can be seen from the above tables and SPSS data base of this research paper. The regression results revealed that 85.6 percent of the variance in effective and efficiency of credit control management can be explained by four independent variables. Thus, it shows that the regression model is supported.

Table 4.7.0 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.925(a)	.856	.849	.28069

a Predictors: (Constant), SCCPP, EDAM, ICS, CCR

Summary of Findings

Hypothesis 1	There is significant relationship between standard credit control policy and procedures and effective and efficiency of credit control management	**Supported**
Hypothesis 2	There is significant relationship between the employee development and motivation and effective and efficiency of credit control management	**Supported**
Hypothesis 3	There is significant relationship between the intelligence collection system and effective and efficiency of credit control management	**Supported**
Hypothesis 4	There is significant relationship between the comprehensive collection report and effective and efficiency of credit control management	**Supported**