

Analyzing challenges that affect leadership styles among Top Ten Commercial Banks in Ethiopia

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ABSTRACT

Various researches have involved with the leadership and its effects within the organizations in global literature. My study focuses on the notion that challenges of leadership in commercial Banks in Ethiopia. For this study a mixed descriptive and explanatory research approaches were employed. To achieve the objective of this study, primary data was collected from Employees from top 10 Commercial banks of Ethiopia Head Quarters. Structured questionnaires were distributed to the samples of 399 Bank Employees all 90% of respondents are completed and responses were returned. Interviews were also conducted with management bodies of the banks. For this study systematic and purposive sampling techniques has been pursued to collect data. The data obtained from Questionnaires were analyzed by using SPSS 25 version. Moreover, all Predicators have Strong correlation with leadership styles scored the highest person correlation Result of .656 and the multiple regression analysis result of model summary indicates the R .781 shows that there is Strong correlation of independent variable to Dependent Variable and an adjusted R² of 0.611. This means that 61.1% of variation in leadership style is explained by Independent Variable. In general, comparing The Regression coefficient beta value of all independent variables shows there is positive and significant relation with dependent.

Keywords: Leadership, service quality, and challenges, commercial Banks in Ethiopia

INTRODUCTION

Banking industry is purely related to financial services, which needs to create the trust among the people. The private banks used much innovative strategies to attract and retain employees. Still more make a move from a regulatory agency, and some come from entirely outside the banking world altogether. But today's bank leaders emphasize common themes: namely, that regardless of their paths thus far, constant learning, investing in others and a spirit of humility are essential for continuing to grow. Additional challenges to banking leadership include Customer Retention, regulation, Increasing competition, succession, changing customer expectations, Outdated banking technology, and leadership development. Leadership is a process by which an executive can direct, guide and influence the behavior and work of others towards accomplishment of specific goals in a given situation. Leadership is the ability of a manager to induce the subordinates to work with confidence and zeal. Leadership is a manager's ability to inspire his subordinates to work with confidence. According to Kouzes, J. M., and Posner, B. Z. (2003), "Leadership is the ability to persuade others to pursue defined goals with enthusiasm. It is the human element that binds a group together and motivates the group to achieve its goals. Leadership is a sought-after and highly regarded discipline in business and organizational management in the organizations they lead. As a result, today's bookshelf is filled with popular leadership books, tips on how to be a good leader, and leadership styles with an extensive list of leadership traits. Many people believe that leadership is a way to improve their personal, social, and professional lives. Companies look for people with good leadership because they believe they bring special strength to the organization and ultimately improve the bottom line of the organization they lead and thereby improve its own success. Surname(Newman, M.A., Guy, ME and Mastracci, SH.(2007).A review of the scientific literature on leadership shows that there are many theoretical approaches to explaining the complexity of the leadership process (Bass, 1990).Only recently have practical works been developed to measure the effectiveness of leaders in organizational success. Effective leadership is about identifying a specific priority role and then focusing on those roles.(Adare, 2016) attempted to measure the effectiveness of leaders in different business sectors. People like Drucker, 1974 believe

that leadership is no different from processes of social influence that occur among all members of a group and that leadership is anything a person does to lead. Effectively towards achieving a common goal by focusing first and foremost on his role.

According to (Newman, M.A., Guy, M.E.& Mastracci,S.H.(2007).however, it is undeniable that leadership is not easy, leaders must have necessary qualities such as vision, character integrity, trustworthiness, altruism, dedication, creativity competence, perseverance, communication capacity, risk taking and visibility in addition to defining roles and focusing these roles as a priority.Although there are countless ways to conceptualize leadership, the following elements can be identified as central according to Newman, M.A., Guy, M.E.& Mastracci, S.H.(2007).(a) leadership is a process; (b) leadership involves influence, (c) leadership takes place in groups; and (d) leadership in relation to shared goals Kouzes, J. M., and Posner, B. Z. (2010) Based on these factors, the following definition of leadership can be formed:Leadership is a process by which an individual influences a group of other individuals to achieve a common goal of the organization (Newman, M.A., Guy, M.E.& Mastracci, S.H.(2007).But how the organization's goals are set is another question that needs to be answered. On the other hand, when seriously observing the implementation of this leadership style since the end of the 20th century, i.e. More than 120 years old, it is confirmed that this is a very dynamic research area, developing rapidly. Along with the situation and development of the world. In a nutshell about the evolution of the science of management and thereby leading to leadership, the discovery of oil in 1901 was the great achievement in human history, changing the source of energy from coal to petroleum, a cheap source of energy soon after the discovery of oil.in Texas., USA (Quinn et al.2015).All the dynamic changes in the work environment in the United States, such as changes in the industry, lack of capital, workforce with limited education, concentration of managers (leadership).On productivity and maximizing results both followed this discovery. A prime example is when Hennery Ford maximized the production of a car from 728 hours to 93 minutes, the evolution of management science and leadership followed as internal processes were developed in which bureaucracy assumes leadership of an organization held in the second quarter of the 20th century. Internal processes related to stability and the process of getting a table of followers. The third quarter of the 20th century was a

quarter of human relationships, i.e. Employee engagement, commitment, encouragement, and motivation. The last quarter of the 20th century was the open system that dominated output and competition in a dynamic world of all creation, innovation and invention. This first quarter of the 21st century has been a competition on all fronts, manipulating paradoxical scenarios, striving to excel in all dynamics (Quinn R, et al 2015).

OBJECTIVE OF THE STUDY

The overall aim of the study is analyzing challenges that affect leadership styles among Top Ten Commercial Banks in Ethiopia.

SPECIFIC OBJECTIVE

- To identify the challenges affecting leadership in commercial banks in Ethiopia

SAMPLE AND PROCEDURE

The sample used in this study was drawn from employees Top Ten Commercial Banks in Ethiopia.

MEASURES

All of the scales used in this study used a 5-point Likert-type scale, ranging from 1 = strongly disagree to 5 = strongly agree.

SCOPE OF THE STUDY

The scope of this study is limited to the information that was gathered from Top Ten Commercial Banks in Ethiopia headquarters in Addis Ababa.

SIGNIFICANCE OF THE STUDY

The study provides a more reliable and in-depth analyzing challenges that affect leadership styles among Top Ten Commercial Banks in Ethiopia and the study may provide insight into improving leadership style practice in the Ethiopian banking sector in general.

REVIEW OF RELATED LITERATURE

This topic gives to the Reader an insight into the theoretical and Empirical view of the topics under study. It also includes Empirical studies on this topic. In addition, the conceptual framework of the study is presented at the end of the chapter.

THEORETICAL LITERATURE

In order to find relevant information about the chosen area, the information collected through books. Relevant literature will be collected using the following keywords: Leadership, service quality, and challenges, commercial Banks in Ethiopia.

THE BANKING INDUSTRY IN ETHIOPIA

When Emperor Menlike II formally opened the first Bank of Abyssinia on 15 February 1906, banking in Ethiopia officially got underway. The stock of this private bank was traded in Addis Ababa, New York, Paris, London, and Vienna. The banking system underwent changes in 1931 under Emperor Haile Selassie. After the Bank of Abyssinia's liquidation, its management, personnel, and assets were taken over by the newly founded Bank of Ethiopia, which the government owns. The Bank of Ethiopia offered the nation's commercial and central banks services.

The banking industry grew throughout the five years of Italian occupation (1936–41). Banks from Italy were very active. The majority of the banks were active at the time. Britain played a crucial part in achieving Ethiopia's independence from Italy's brief occupation because of its strategic planning during World War II. Barclays Bank was created and operated there between 1941 and 1943 (Geda, Citation2008). The State Bank of Ethiopia (NBE), founded in 1942, was divided into three entities in 1963: the National Bank of Ethiopia, the Central Bank, and the Commercial Bank of Ethiopia (top ten commercial banks).

The Ethiopian government followed a gradualism strategy, opening private banks and insurance businesses alongside public ones (Geda, Citation2008). Liberalizing the foreign currency market and boosting local competitive ability before full liberalization (Geda, Citation2008). Limiting the industry to local investors, enhancing the NBE's capabilities for regulation and oversight, granting banks autonomy, and expanding the interbank money market; Geda, Citation2008). Since 1992, numerous declarations and laws have been passed that follow this pattern (Geda, Citation2008).

Ethiopia now has 28 private commercial banks, one government-owned bank, and one development bank. The NBE directive number. SBB/78/2021 increased banks' minimum paid-up capital requirement from the previous ETB500 million to ETB5 billion. Existing banks have five years to satisfy the new standard; new banks have seven years to do so.

According to NBE (2022) report, there are now 83.3 billion birrs in deposit accounts, up from 40.04 billion. As a result, during the past four years, the total deposits have climbed from 899 billion in 2019 to 1.7 trillion in 2022. The bank's overall capital increased from 98.9 billion birrs in 2019 to 199.1 billion birrs in 2022. The growth is recorded at an average annual growth rate of 27%. Additionally, banks' overall assets increased by 92%, from 1.3 trillion to 2.4 trillion Birr. Additionally, as previously mentioned, banks' net income climbed from 22.4 billion Birr in 2019 to 49.9 billion Birr in 2022, representing a 122% growth.

EMPIRICAL REVIEW

Regarding earlier related studies, there are few studies which are carried out on the challenges affecting leadership in commercial banks of which the researcher will discuss some of them. Among the studies on the industry (The Banking Industry), a study by Kothari C.R.(2004) on this research study different study conducted by scholars will be reviewed. The purpose of the study is to identify the challenges affecting leadership in commercial banks. The findings of the study identified Customer Retention, regulation, Increasing competition, succession, changing customer expectations, Outdated banking technology, and leadership development are the most serious and affecting the adoption process significantly.

CONCEPTUAL FRAMEWORK

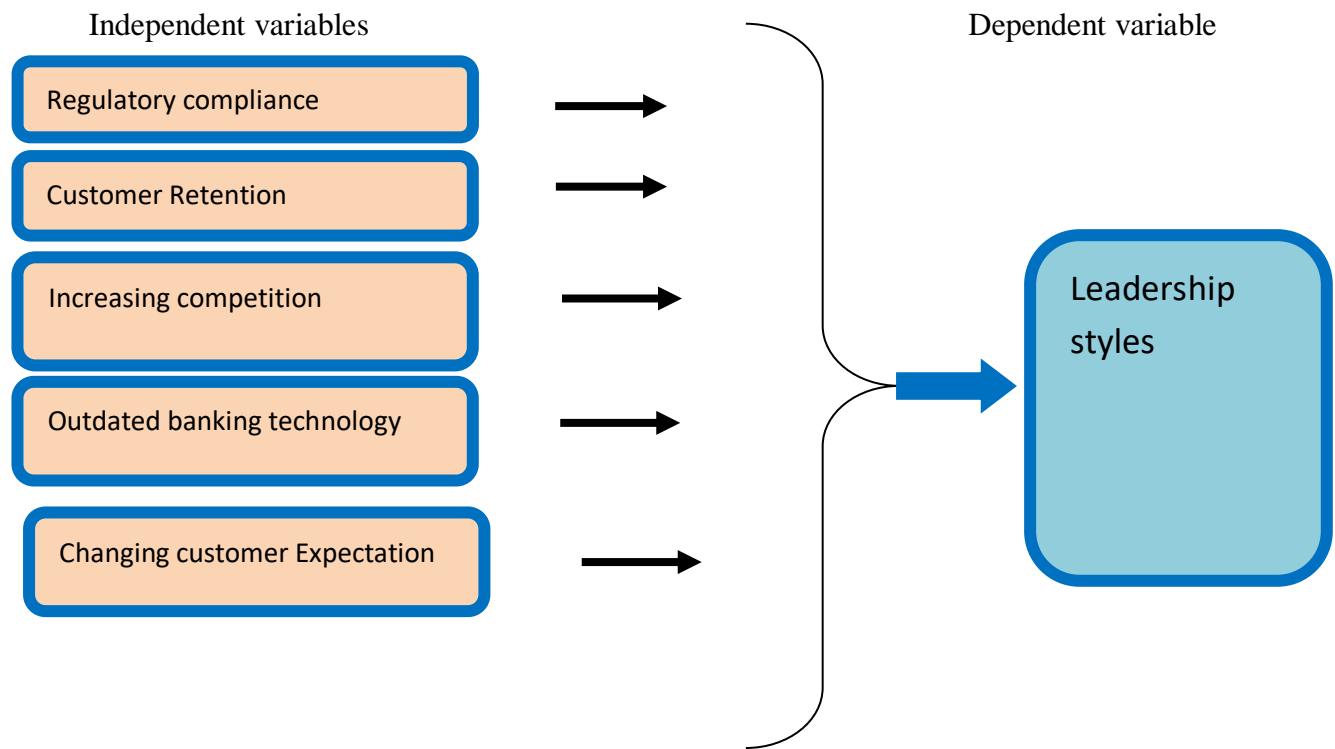


Figure 1.1: Conceptual Framework Developed by the Researcher from Literature Review

RESEARCH METHODOLOGY

DATA TYPE AND SOURCE

Qualitative Data was collected and typically, qualitative data are not numerical. They are usually descriptive or nominal in nature, and they are important in impact evaluations since they provide information useful for understanding the processes behind observed results as well as assessing the change in people's perception of their well-being over time. Qualitative methods can be used to improve the quality of survey-based quantitative evaluations by helping generate evaluation hypotheses, strengthening the design of survey questionnaires, and expanding or clarifying quantitative evaluation findings. Kothari C.R.(2004) .

RESEARCH DESIGN AND METHODOLOGY

This chapter of the study deals with the research design and method of the study. It includes the Research Design and Approach, Population, Sample Size, and Sampling Techniques of the study, Source of Data, Data collection methods, Sample Size, and sampling techniques, data source, Data Gathering Instrument, Procedures for Data Collection, and methods of data analysis.

RESEARCH DESIGN

Both qualitative and quantitative research methods are employed in the study and the data gathered through questionnaires and interviews. The purpose of this research study is to analyzing challenges that affect leadership styles among Top Ten Commercial Banks in Ethiopia. Hence, the research design appropriate for this study is both qualitative and quantitative research design comprises of descriptive and explanatory research design.

Descriptive study was used to demonstrate the current reality and associations of the study variables. Explanatory research design is used to test the relationship between relationship marketing and customer loyalty. The rationale behind using this research design is the best method to show the effect of an independent variable on the dependent variable (Saunders, Lewins, and Thornhill 2009).

RESEARCH APPROACH

The research approach for this study is both qualitative and quantitative research approach. A Qualitative research approach used to address the research objective by examining the relationship among variables (Creswell, 2003) subsequently A Quantitative research approach used to Measure the level of Customer Satisfaction. Furthermore, the researcher sought to use this approach because the objective of the research is to analyze the effect of CRM practice on Customer Satisfaction in selected study areas and data collected from a sample of the population and analyzed to confirm or disprove the hypotheses.

SAMPLING TECHNIQUE

The sampling Technique that employed in this research is non-probability sampling techniques and Purposive sampling method for the accessibility of primary data. Non-Probability Sampling technique employed to collect the data from the Employees of the district and Purposive Sampling technique was employed to collect data from Top Management of the bank. To do so, the Head Quarters in Addis Ababa are considered. After the identification of the specific number of employees in the district, the sample is drawn from the population of the Bank.

DATA COLLECTION INSTRUMENT

In this study, both primary and secondary data collection methods are implemented principally, self-administer questionnaires, and proposed tools for the primary data collection. As an additional source of primary data, interviews are conducted with key informants of the District. The questionnaires include open-ended questions that may invite them to express their feeling and closed-ended questions that provide alternatives to choose.

SOURCES OF DATA

Qualitative data were analyzed qualitatively, while quantitative data were analyzed quantitatively. In qualitative data, data were edited, coded and descriptions were used where necessary and narration of personal experiences were recorded verbatim. While the rest of the information was reduced into clusters, themes were then generated and then conclusions were drawn. This technique allowed the researcher to categorize data

according to the study objectives and research questions. Quantitative data were analyzed using descriptive statistics. Frequency tables and graphs prepared using Microsoft Excel were used to show percentages to proportions of the sampled population.

According to Kothari (2004), validity is a measurement characteristic that describes the ability of a research instrument or tool to measure what it was intended to measure. In this study, validity of instruments is ensuring by using simple language when constructing instruments for respondents to understand easily. During the data collection process, all the questionnaires forms were verified by the researcher to check whether all the questions are properly answered or not.

The results of the regression analysis show that the largest impacts on factors affecting in leadership are Customer Retention with a beta of 0.388, Increasing competition with a beta of 0.366, and changing customer expectations with a beta of 0.303 and Outdated banking technology with a beta of 0.146 that contributed positively significant to women managerial position

PRIMARY DATA

The primary data collected by distributing both a standardized questionnaire and an interview method of data collection. The interview also used to collect data from key informants of the top ten commercial banks including Managers and officers and the questionnaire organized to collect data from 399 respondents or Employees.

SECONDARY DATA

Secondary data are data obtained from literature sources or data collected by other people for some other purposes. Secondary data obtained from document review; the use of Internet is great help in obtaining some information. However, several other sources are received including past research papers, published reports, journals and textbook. This helps to see what others say about the subject matter, what are their findings and recommendations.

TARGET POPULATION

Kothari (2004) uses the term “target population” to refer to the intended population covered by a study in a specific geographical area in Addis Ababa headquarters, in terms Accordingly, the target population of this research paper was all permanent employees that currently working in head office of top ten commercial banks their total number is

110,378 .In a quantitative study, the sample size can be calculated using a specific formula, but in a qualitative study, the sample size is totally up to the researcher's discretion; there are no predetermined guidelines (Bass B. M., Avolio B. J. (1994). Thus, a 95% confidence level finite and big population sample size formula developed by Taro Yamane in 1967 was used to obtain a preventative sample for the population. Here is the formula used to determine this sample size to take population:

$$n = \frac{N}{1 + N(e)^2}$$

Where n denotes the sample size, N the size of the population overall, and e the level of precision of the sampling error

Where:

n = Sample size to be studied

N= Population size

e = margin of error

From the above formula, the sample size for this study is

$$n = \frac{110,378}{1 + 110,378(0.05)^2} = 398.55 \sim 399$$

Therefore, according to the above calculation, a total of 399 questionnaires and interview questions were distributed to collect relevant data for the study. The totality of people or object being consider employers perform in leadership and working environment in Top ten Ethiopian Banks . The target population for the study consists of 127 managerial and 272 clerical team of workers of Top ten Ethiopian Banks at Headquarters.

DOCUMENT ANALYSIS

Document Analysis aims at the automatic extraction of information presented on paper and the researcher used different documents regarding inputs, outputs, and outcomes of the banking Industry analyzed and presented.

VALIDITY AND RELIABILITY OF THE INSTRUMENT

The validation done by gathering opinions from my supervisors, from those who directly working in respective departments, who supervise the operations and employees. The researcher used standardized questionnaire, so the instrument is already valid and tested.

Reliability refers to whether a measurement instrument can yield consistent results each time it is applied (Saunders et al., 2000). It is the property of a measurement device that causes it to yield similar outcome or results for similar inputs. This implies that responses

to a reliable survey are vary because respondents have different opinions, not because the questionnaire items are confusing or ambiguous. The researcher started the data analysis by examining the reliability of the sample data.

Variables	No. of Items	Cronbach's Alpha Result
Customer Retention	5	.831
competition,	5	.779
changing customer expectations	4	.801
Outdated banking technology,	5	0.782
Leadership development.	5	.0891

Source SPSS 25 output. (2023)

Table 1.1 Reliability Test result

ETHICAL CONSIDERATIONS

Ethics is one of the major considerations in research. Hence this research study conducted in a good manner while considering personal values. A researcher only deals with the subject matter whereas it observed and keeps all issues outside the study at the field. The responsibility of ensuring that a respondent is respected the order of the day and thus personal matters were avoided to the great extent. Therefore, the study is incorporated the following ethical considerations.

- Respondents are clearly communicating about the objective of the study before they were asked to give their answer.
- Respondents were not asked about their name, race, and religion etc.
- The questionnaires are distributed after getting the consent of the bank.

DATA ANALYSIS AND INTERPRATION

In this chapter, the collected data from the employees of the Six Head Quarters of Commercial Bank of Ethiopia Headquarters are summarized and analyzed to realize the ultimate objective of the study. Demographic data of the respondent presented in the frequency and percentage and Descriptive Statistics: Percentage, frequency, mean, and standard deviation are analyzed and interpreted. And The Correlation analysis is conducted to examine the interdependency between independent variables Dependent variables. Besides that, multiple regression analysis is used to examine the relationship between the independent and dependent variables. At last, summary of the findings is presented.

RESPONSE RATE

As it is indicated in the table below, out of 399 questionnaires distributed to top ten commercial banks Head quarters in the selected branch employees and all 360 (90%) questioners are properly filled and returned and employed in the analysis.

DEMOGRAPHIC BACKGROUND OF THE RESPONDENTS

The demographic profile of the respondents is presented and the personal profile of the respondents is analyzed as per their gender, age, educational level, Period of Employees Service years from top ten commercial banks Respondents.

DESCRIPTIVE ANALYSIS OF THE STUDY

This section discusses the analysis of respondents for top ten commercial banks Customer. Analysis Study Finding of Variables, Including Customer Retention, regulation, Increasing competition, succession, changing customer expectations, Outdated banking technology, and leadership development.. And the responses of the respondents were measured on a five-point Likert scale with 1= strongly disagree, 2= disagree, and 3= neutral. 4= agree, and 5=strongly agree. Used to measure challenges that affect leadership styles among Top Ten Commercial Banks in Ethiopia.It is easier for the respondents to understand the format and produce more accurate answers. Furthermore, the Mean Finding for every variable and statement is interpreted.

According to (Saunders et al., 2000). a mean score of 3.80 is considered high, 3.40-3.79 is moderate, and below 3.39 is low satisfaction.

NORMALITY

Regression assumes that variables have normal distributions. Non-normality distributed variables can distort relationships and significance tests and the normality assumption is that the mean of the residuals is Zero.

Similarly, the above figure shows the normal distribution of residuals around its mean of zero. Hence the normality assumption is fulfilled as required based on the above.

The shape of the histogram as shown above in the figure revealed that the residuals are normally distributed around its mean of zero.

MULTI-COLLINEARITY

Multicollinearity Tests are done using variance inflation factor (VIF). The VIF indicates whether a predictor has a strong linear relationship with the other predictor (s). The VIF indicates whether a predictor has a strong linear relationship with the other predictors. And Myers, R.H. (1990) Suggests that a value less than 10 is a good value. The table below confirms that there is no problem with collinearity since the value of VIF is less than 10.

HOMOSCEDASTICITY

Homoscedasticity refers to the assumption that dependent variable (s) exhibit equal levels of variance across the range of predictor variables (Emmioğlu, E., & Capa-Aydin, Y. (2012). Homoscedasticity are the aspects of multivariate normality that can be evaluated by the inspection of scatter plots (Kline, 2011). Within the multivariate analysis, the failure of homoscedasticity is also known as heteroscedasticity and can create serious problems (Hair et al., 2006). In the present study, an inspection of scatter plots demonstrates that variables are linearly related and their variances are homogeneously distributed

The Model Summary results shows that R, R Square, Adjusted R Square, and the standard error of the estimate and R square Change. Additionally, the table 1.1 lists the independent variables that are entered into the regression model. R (.781) shows that there is Strong correlation of independent variable to Dependent Variable and an adjusted R2 of 0.611. The R Square .611 also indicates how much of the variance in the dependent

variable is explained by the independent variables this means the Regression model of the study explains 61.1 % of the variance in dependent variable.

The ANOVA results in show that the overall significance of the model was statistically significant at $F=147.784$ and $P\text{-value}=0.000<0.05$. This means that the model was statistically significant at 95% confidence level. The findings also imply that there was a significant effect on combined challenge that affect leadership styles among Top Ten Commercial Banks in Ethiopia Consequently, the findings indicate that In order to improve the five variables so that the desired customer satisfaction levels can be achieved.

TESTING HYPOTHESIS

H1: There is a significant positive relationship between Technology and Customer satisfaction.

The result of multiple regression analysis of the clearly indicates that the Beta Value of Standardize Coefficient of technology is 0.132 and P value=0.001 and less than 0.05. This indicates that there is a positive and significant relationship between Technology and Customer Satisfaction. Therefore, the above proposed hypothesis is accepted.

H2: There is a significant positive Relationship Between related succession and changing customer expectations

The result of multiple regression analysis indicates that the Beta Value of Standardize Coefficient of Customer Retention is 0.284 and P value=0.000 this Shows that there is a positive and significant relationship between Customer Retention and Customer leadership development. Therefore, the above proposed hypothesis is accepted.

H3: there is a significant positive relationship among changing customer expectations, Outdated banking technology, and leadership development. The result of multiple regression analysis of the clearly indicates that the Beta Value of Standardize Coefficient of Quality Data is 0.376 and P value=0.000 this Indicates that there is a positive and significant relationship between succession and changing customer expectations. Therefore, the above proposed hypothesis is accepted.

H4: There is a significant positive relationship between Customer Retention, and regulation. The result of multiple regression analysis of the clearly indicates that the Beta Value of Standardize Coefficient of Adequate Investment is 0.201 and P value=0.000 this

Indicates that there is a positive and significant relationship between Customer Retention, regulation. Therefore, the above proposed hypothesis is accepted.

MODEL SPECIFICATION

The elements of independent variables are the factors that affect Customer Satisfaction.

This can be determined by the following equation method as below:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Y = leadership style,

a = constant

X1 = Customer Retention

X2 = regulation

X3 = succession

X4 = changing customer expectations

X5 = Outdated banking technology

X6 = leadership development.

b = regression of coefficient of Xi,

i = 1, 2, 3, 4

e = an error term, normally distributed of mean 0 (usually e is assumed to be 0)

$$Y \text{ (leadership style)} = -4.171 + 0.473 + 0.236 + 0.434 + 0.351 + 0.423 + 0.445$$

Based on the equation above, the relative predictive importance of the independent variables is established by comparing these standardized beta weights, hence it can be concluded that among the six independent variables, Customer Retention is more influential than other variables in predicting leadership style in the Commercial Banks of Ethiopia Headquarters.

SUMMARY, CONCLUSION, AND RECOMMENDATION

This chapter presented the summary of Major Findings and Construct a conclusions that have been reached and general recommendations from the researcher with regard to the objectives of the study.

SUMMARY OF MAJOR FINDINGS

The correlation coefficient of the study indicates the presence of relatively a strong association between among the factors (Customer Retention, regulation, Increasing competition, succession, changing customer expectations, outdated banking technology, and leadership development.)Themselves and between factors and Customer Retention. 61.3% of the employee' engagement were determined and explained by each factors And at 36.7% Customer Retention affect by other variables. The value of F statistics shows a value .000 implying the model was significant. Independent variables which had positive and statistically relationship with leadership styles.

The regression results confirmed that support the most dominating factors in affecting the Customer Retention with a higher coefficient.

CONCLUSION

Customer Retention, regulation, Increasing competition, succession, changing customer expectations, Outdated banking technology, and leadership development were correlated positively and significantly with leadership styles in Top Ten Commercial Banks in Ethiopia Based on regression analysis output,

There is a positive relationship between the independent and dependent variables.

RECOMMENDATION

On the basis of the entire study the following recommendations

- In order to enhance the leadership styles the Management of top ten commercial banks should Advance the bank technological inputs and enhance the skill of employee.
- Organizations should focus on creating a work environment that is conducive to employee engagement.
- Greater attention should be paid by the management of the bank to undertake corrective actions in order to enhance motivation of employees at their work stations

through improved perception of better understanding of personal issues by the management of the bank.

- The banks should understand that employee' engagement can lead to positive organizational outcomes such as higher levels of productivity and task performance, customer satisfaction, and reduced employee turnover.
- A responsible management bodies should focus on the implementation of both the rewards and continuous management support to performers
- Concerned bodies need to keep both these factors in mind to further motivate and increase the performance equally.

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