

EVALUATING EFFECTIVE LEADERSHIP QUALITIES OF MANAGERS IN DAY-TO-DAY WORK OF BANKING SECTOR IN PAKISTAN

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ABSTRACT

The objective of this study is to identify and evaluate the effective leadership qualities in day-to-day working environment of banking sector in Pakistan. This study further enlightens its impact over the success factor in banks providing them an edge over competitors. Primary and secondary researches were two methods to gather an up to date data. Questionnaires and interviews from a random sample of 93 respondents provided the most relevant data. This study reveals that effective leadership qualities are the most critical differential factor in generating revenues for banks, in retaining and motivating employees and satisfying customers through high quality service standards thereby nurturing an effective and efficient day-to-day working environment in high contact service industries like banks. This result is also consistent with the literature that the managers are supposed to put more focus not only towards the tasks but also towards the people. This study further indicates that some of the leadership dimensions vary with respect to gender, experience, qualification and designation of managers.

KEYWORDS: Leadership, leadership dimensions, Banking Pakistan

JEL: M10

INTRODUCTION

Financial service in Pakistan has seen tremendous growth for the past few years. There is an increasing trend of investments in the financial services particularly banking sector, which has given rise to fierce competition in the market particularly in the consumer banking. This is also evident from increasing marketing budgets and cutthroat competition. Currently banks are focusing on reaching out to customers rather than to attract customers to their far flung locations and that's why most of the banks are also competing on more number of branches at different locations thereby providing easy access to their valued customers. Banks have developed their own field sales teams and call centers in order to target their potential customers to promote their banking services including personal loans, car financing, home loans and running business finances etc. Increased number of sales teams for different products and for different locations has further augmented the search of effective leadership qualities particularly in team leaders and managers.

In daily routine activities, the employees in the banks particularly team leaders and managers have to go through many situations in which they have to take different decisions, which may or may not differ from their natural personality styles giving rise to conflicts within the departments. In this regard, Chen, Y. et al., (2005) suggests that in order to overcome obstacles and improve productivity, cooperative approach by managers may be an effective way to conflict management rather than competitive or avoidance approaches. Since in the service industry people provide services to the people, therefore the need is to keep the employees motivated and satisfied so that they could consistently deliver their best even when someone is not keeping an eye on them. In view of above, the purpose of this study is to identify the

effective leadership qualities in the employees of banking sector and thereby enabling them to execute successful differentiation strategy and to achieve sustainable competitive advantage.

An additional objective of this report is to identify leader's common behaviors or skills in on-the-job situation, who are acting as managers in the banking sector and to highlight the areas of strengths and weaknesses of leaders. This study further aims to find out variation in the leadership styles and that may vary with respect to gender, experience, qualification and designation of managers.

LITERATURE REVIEW

The literature indicates that leadership is a complex concept and despite extensive coverage in the literature, there is no single universally accepted definition of leadership. The literature also indicates that leadership is actually the ability to get others to do something that they would otherwise be reluctant to do, or to do it with greater commitment and confidence. Yukl (1994) and Lim (1997) also suggest that effective leadership is essential for the success of firms. As this study focuses on the effective leadership qualities, therefore more attention would be given on leadership as influencing, motivating, inspiring and coordinating others which are also the common themes of the definitions of leadership provided by Yukl (1989) and Wehrich and Koontz (1993).

In a leadership process, the importance of motivating, inspiring and directing others at all levels are the main connecting factors and managers at all levels realize its importance. Cialdini (1988) states that staff accepts influence from their leader because of their position or respect whereas Bennis and Nanus (1985) argue that the leaders inspire followers and make them feel that they are part of a successful enterprise. The terms 'leadership' and 'management' are often confused but Bennis and Nanus (1985: 21) explain the differences by stating that "*managers are people who do things right and leaders are people who do the right thing*". Zaleznik (1977) state that leadership changes the ways that people think about what is needed and achievable, whereas management relates to the operational details of implementing that change. The literature does not provide a clear-cut distinction between leadership and management. Consistently, Bass (1990) and Kotter (1988) also state that leaders and managers are not necessarily from different backgrounds. Accordingly, Oshagbemi (2006) explains that in fact managers belong to different groups based on their leadership style. However, author further asserts that there are no certain boundaries in between each category and the effectiveness of any group is relative to circumstances.

In banks, particularly in sales and call centers departments, hiring new staff in search of high performers and firing the bad performers is an on going process. In addition to this, most of the staff in these departments is on short-term or temporary basis therefore switching jobs for better opportunities is also a norm in these departments. This requires that HR develop policies and practices carefully in order to attract, motivate, and retain talented employees, which may have also become an asset for the organization (Hippel et al., 1997). Where as Pfeffer and Veiga (1999) believe that downsizing or frequent appointment of temporary staff members for specific products may also result in demoralizing and demotivating employees who work harder and honestly; therefore key to high performance management practices consider employment security at top priority.

In Pakistan particularly, most of the banks have their own call centers for inbound services as well as for outbound marketing calls thereby developing competencies of their own full time and part time staff members. This is also consistent with the findings of Ulrich (1997) which shows that outsourcing has increased costs and organizations loose the benefit of knowledge gained by long serving employees. Sales targets and nature of job, forces the management to have different contracts with different employees at different times, which also raises the issue of having different employment contracts within the same organization (Lepak and Snell, 1999). This further enhances the problems for leaders in managing teams equally having different contracts. Accordingly, Smith and Kelly (1997) state that only high performing

organizations having an image of high character, integrity and credibility are successful not only in recruiting and but also in retaining the best talents.

Leaders having effective leadership qualities can easily overcome new challenges for their teams in the rapidly changing environment and ever-changing consumer needs and preferences. Thomsen and Hoest (2001) consider 'rewards' as "*the most powerful and visible management tools that can support changes*". Therefore, many banks have developed fixed salary structures coupled with bonuses on achieving sales targets in order to keep employees motivated in constantly changing environment. Therefore, Horibe (1999) emphasizes that managers should learn the art of praising at the right time because recognition rewards have more impact. Therefore, timely acknowledgment of effort and performance not only leaves long lasting positive impression but also motivates the employees as being a reward for their effort. Furthermore, Currie and Kerrin (2003) also advise HR practitioners that they should formally intervene in the development of performance management framework for more effective reward system.

Stodgill (1974) states that, effective leadership results primarily from the traits of leaders or their practiced behavioral patterns. Whereas Wright (1996) introduces directive and participative styles of leadership, which caused a shift in thinking from leadership roles to behavior types and is consistent with changes in the business environment as well. This also leads to a trend towards shared responsibilities and clear accountabilities. All the studies examined clearly acknowledge that personal characteristics can influence the effectiveness of leadership and are also consistent with the work of Fiedler (1967) who contends that there are two main leadership styles 'relationship orientated' and 'task orientated'. Where 'relationship orientated' leadership focuses on the interpersonal relationships that leaders have with their subordinates and 'task orientated' leaders focus on ensuring that the task is completed to the required standard.

Leaders who are highly task orientated and with little consideration for the feelings of the group could be termed 'autocratic', whereas leaders with a high concern for the feelings of the group and a low concern for the task could be termed 'human resource orientated' (Finlay, 2000). Bass (1990) concludes that transformational leadership has the greatest and most significant impact on performance followed by transactional leadership style. Furthermore, he also confirms that laissez faire (passive) has the least impact on performance. Bass (1985) states that transactional and transformational styles are two separate dimensions of leadership but often leaders adopt both styles at the same time depending upon the situation. He also refers transformational leadership as an extension of the transactional leadership style.

The literature clearly shows that leadership has a significant impact on performance (Hart and Quinn, 1993) and (Keller, 1992). Whereas Lancaster and Van der Velden (2004) find that, there is hardly any implication of market orientation in banks in relation to business performance, leadership styles and employees. Khandelwal (2007) argues that in order to achieve sustainable competitive advantage, the banks should be innovative and adaptive to change in rapidly changing environment particularly in retail banking. Accordingly, Oke (2007) states that incremental innovations are integral part of innovation strategies whereby product innovations in financial sectors are more important and service innovations are important factor in the retail sector. Paradise-Tornow (1991) emphasizes that in order to differentiate one bank from other banks, new competitive strategies are required thereby meeting the challenges of new business environment. Like other organizations and products, banks also need to differentiate their banking services from other banks; therefore, focus towards the quality of service has become an important ingredient of differentiation strategy and requires that leaders should be vigilant enough to make their products and services – always a moving target for their competitors. Consistently, Jones and Kriflik (2006) state that efforts for bringing change have generally focus towards bringing the movement in the existing system and structure rather than developing a completely new one.

Marsh (2006) argues that through education and practice leadership attributes particularly communication and adaptability competencies require more attention to meet the challenges in organizations particularly in service sectors, therefore qualification and experience get more weighting during the selection process of bank managers. Furthermore, Broussine and Miller (2005) state that leaders also have the responsibility to give priority to moral and ethical values in decision making process particularly at the time of hiring or firing staff members because systematic pressures may force them to work in less transparent ways. Kotter and Heskett (1992) conclude that leadership is much more than coordination and conclude that successful firms have effective leadership at the helm having a clear perception of a need for change, effective communication of vision and motivating others. Accordingly, Jas and Skelcher (2005) show that it is almost impossible for organizations to self-initiate turnaround process in the absence of leadership capability therefore the strategies should be focused towards building leadership capabilities for effective change management.

PROBLEM STATEMENT

This study investigates the effective leadership qualities of managers in day-to-day work of banking sector in Pakistan. In order to identify areas of strength and development opportunities in day-to-day work of managers thereby adapting an effective leadership profile to increase overall efficiency in the banking sector of Pakistan, following hypothesis for research are as under:

- H₀₁: There is no significant difference between male and female respondents for the different leadership qualities.
- H₀₂: There is no significant difference between the undergraduate and master level respondents in the following leadership indicators:
- H₀₃: There is no significant difference in respondents with respect to experience.
- H₀₄: There is no significant difference in respondents with respect to their designation.

METHODOLOGY

In order to obtain information about leaders' behavior on day-to-day work, data collected through both secondary and primary research. Questionnaires, interviews, direct observation and participant observation were the most important tools in gathering primary data. In order to collect data for leadership qualities in day-to-day work life and efficiency, online databases were helpful. Furthermore, printed material including books and articles were also quite useful in gathering related information and data.

Sampling

The criteria set out for this study included banking sector in the high contact service industry, which is a growing sector in the service industry in Pakistan today. Managers who were responsible for different areas of banking business and managing day-to-day affairs such as loans, car financing, mortgages, opening of accounts etc., were observed and taken under study. Managers from different banks participated in order to study different behaviors and utilization of skills in a day to work. Pakistani and foreign banks contributed valuable information and support for conducting this survey including Habib Bank Ltd., NIB/PICIC Commercial Bank, ABN AMRO, and Saudi Pak Bank. There was no gender restriction in this study. Since these days, women are also taking active part as shoulder-to-shoulder with men in the service industry. Therefore, women's leadership capabilities and skills as managers' are equally important as men. Besides, no age restriction was included.

However, experience was taken into consideration so as to judge whether a person was given such responsibilities on different levels including Line Manager (entry level for managers), Middle Manager

(experienced managers having required skills and qualification), and Top Management position (qualification, experience and proven track record). Moreover, education information helped to assess the managerial level position held by a manager in the bank. From a random sample of 150 respondents, only 93 respondents of them participated willingly where as rest made an excuse of their busy schedule as the month of June 2007 was a closing month for their accounts. A number of limitations during the study relate to methodological and conceptual issues. Most important issues include relatively small sample size, length of questionnaire and time constraint.

RESULT AND DISCUSSION

Descriptive statistics computes for the different dimensions of leadership and measure of differences calculate between gender, qualification, experience and designation of the respondents. In order to check the reliability of the scale for the nine dimensions of the leadership, Chronbach alpha was 0.861, which shows that the items measuring leadership construct is reliable.

Table 1: Descriptive Statistics

Leadership Dimensions	N	Mean	Std. Deviation
Developing Others	93	3.74	0.65
Developing Self	93	3.80	0.54
Supporting Team	93	3.68	0.57
Identifying the Pain	93	3.61	0.58
Business Acumen	93	3.58	0.50
Commitment	93	3.83	0.63
Interpersonal Skills	93	3.73	0.58
Pursuit of Excellence	93	3.73	0.41
Accountability / Focus	93	3.60	0.48

Table 1 computes mean and standard deviation of leadership variables. It reveals that the mean value of all the measures of leadership is above 3.5 having minimum mean value of 3.58 for the variable "Business Acumen" and maximum mean value of 3.83 for the variable "Commitment" which shows that among the effective leadership qualities commitment is the most prominent attitude of leadership shown by the respondents.

Table 2: Independent Sample t-Test for Gender

Leadership Dimensions	Levene's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	t	Sig. (2-tailed)	Mean Diff.
Developing Others	0.137	0.712	2.164	0.033*	0.296
Developing Self	0.153	0.697	1.821	0.072	0.209
Supporting Team	0.742	0.391	1.512	0.134	0.184
Identifying the Pain	0.061	0.806	1.677	0.097	0.207
Business Acumen	0.001	0.976	1.879	0.063	0.2
Commitment	2.267	0.136	0.839	0.403	0.115
Interpersonal Skills	0.014	0.905	1.412	0.161	0.177
Pursuit of Excellence	0.901	0.345	-0.106	0.916	-0.09
Accountability / Focus	0.05	0.823	-0.838	0.404	-0.087

* Significant at .05 level. Table 2 shows measure of difference for leadership dimensions among gender using independent sample t-test. The significance value of the statistic is greater than 0.05 for all variables as computed by Levene's test for equality of variance; therefore, assumption is that the groups have equal variances. There is significant difference between male and female respondents for the variable "Developing Others" ($p < .05$) as indicated by t-test for equality of means, therefore reject the null hypothesis. Whereas, accept the null hypothesis for all the other variables when ($p > .05$) which means that there is no significant difference between male and female respondents for all other variables.

Table 3: Independent Sample t-Test for Graduate and Master Level Respondents

Leadership Dimensions	Levene's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	t	Sig. (2-tailed)	Mean Diff.
Developing Others	0.808	0.371	-0.98	0.33	-0.159
Developing Self	1.815	0.181	-1.667	0.099	-0.223
Supporting Team	0.221	0.639	-1.127	0.263	-0.16
Identifying the Pain	0.065	0.8	-1.288	0.201	-0.186
Business Acumen	0.199	0.657	-1.139	0.258	-0.143
Commitment	6.187	0.15	-0.924	0.358	-0.147
Interpersonal Skills	0.333	0.565	0.285	0.777	0.042
Pursuit of Excellence	1.015	0.316	-2.478	0.015*	-0.252
Accountability / Focus	0.208	0.65	-2.827	0.006*	-0.329

* Significant at .05 level. Table 3 signifies the measure of difference for leadership variables among graduate and master level respondents. The significance value of the statistic is greater than 0.05 for leadership dimensions as shown by Levene's test, therefore assumption is that the groups have equal variances. There is significant difference between graduate and master level respondents for the variables "Pursuit for excellence" and "Accountability / Focus" ($p < .05$) as shown by t-test for equality of means therefore reject the null hypothesis. Whereas accept the null hypothesis for all the other variables when ($p > .05$) which means that there is no significant difference between graduate and master levels respondents for all other variables.

Table 4: Analysis of Variance With Respect to the Work Experience of Respondents

Leadership Dimensions	F	Sig.	Leadership Dimensions	F	Sig.
Developing Others	3.406	0.021*	Commitment	2.112	0.104
Developing Self	6.711	0.00*	Interpersonal Skills	1.265	0.291
Supporting Team	2.997	0.03*	Pursuit of Excellence	3.726	0.014*
Identifying the Pain	2.265	0.086	Accountability/Focus	3.623	0.016*
Business Acumen	2.587	0.058			

* Significant at .05 level

Table 4 computes measure of difference for leadership with respect to work experience of respondents using ANOVA test. There is significant difference between the respondents having different work experience for the variables "Developing Others, Developing Self, Supporting Teamwork, Pursuit of excellence, Accountability/ Focus" ($p < .05$) as depicted in the table 4, null hypothesis is therefore rejected. Whereas accept the null hypothesis for all the other variables when ($p > .05$) which means that there is no significant difference in the respondents with respect to their work experience.

Table 5: Analysis of Variance With Respect To the Designation of the Respondents

Leadership Dimensions	F	Sig.
Developing Others	0.538	0.586
Developing Self	0.445	0.642
Supporting Team	1.198	0.306
Identifying the Pain	2.603	0.08
Business Acumen	1.628	0.202
Commitment	0.154	0.857
Interpersonal Skills	2.336	0.103
Pursuit of Excellence	0.941	0.394
Accountability / Focus	0.314	0.732

Table 5 shows measure of difference for variables with respect to designation of respondents. All variables have their significance value greater than 0.05 therefore the null hypothesis for all the leadership dimensions is accepted ($p > .05$) which means that there is no significant difference in the respondents with respect to their designation.

CONCLUSION

This study critically evaluated the role of managers as being leaders in the banks. An analysis of literature identifies that a task-orientated leader is likely to focus on the formulation and deployment of the strategic plan and the co-ordination of corporate activities, whereas a human relations orientated leader is likely to focus on the attitudes, feelings and personal well-being of the people in the firm. Consistently, this study concludes that in order to meet the needs of challenging and changing

environment, effective leadership could be the most important differential factor between an ordinary bank and a successful bank. Most of the findings reveal that the mean values are above 3.5 for all the variables of effective leadership qualities, which shows that the banking sector has generally employed managers who are in harmony with the recent development as well as having acquaintance about the importance of human resource.

This result is also consistent with the literature that the managers need to put more focus not only towards the tasks but also towards the people. This research identifies the current practices and effective leadership qualities of managers working in banks. The results demonstrated that the commitment is the key factor of leadership in the banking sector of Pakistan. It is also evident from the study that managers having different qualifications have different approaches to the variable “pursuit for excellence”. The study further reveals that qualification and experience may count for variation in leadership styles. Consequently, in order to achieve sustainable competitive, the managers in the banks need to be highly adaptive and flexible to change.

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