



Leadership Style in Relation to Organizational Commitment: A case Insurance Companies Ethiopia

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Abstract: The objective of this study was to examine the relationship between transactional leadership style and organizational commitment in private insurance companies of Ethiopia. The study sample has comprised of 8 insurance companies. These are selected among 16 private insurance companies through the procedure of simple random sampling technique. Therefore by using (Israel, 1992; Sekaran and Bougie, 2010) sample size determination formula 331 respondents were included. Although contingent reward had a statistical significant and positive relationship with organizational commitment ($r=0.45$, $p<0.01$), employees' perception of their immediate supervisors' active or passive management-by-exception leadership had a non-significant and negative relationship with organizational commitment ($r = -0.08$ and $r = -0.04$, $p<0.01$) respectively. Moreover, transactional leadership had a weak positive relationship with organizational commitment ($r = 0.18$, $p < .01$). On the bases of these findings the researcher has fairly to reject the alternative hypothesis (H_{a2}), since transactional leadership established positive but statistically non-significant relationship with organizational commitment. Therefore it indicated that there is a statistical non-significant positive relationship between transactional leadership and organizational commitment in private insurances. In general it implies that respondents of the stated insurance companies are not comfortable with their leaders' transactional leadership style to be more committed than ever.

Keywords: Commitment, leadership, transactional, organizational, style.

1. INTRODUCTION

According to Rehman, Mansoor and Bilal (2012) organization is a social built place where human resources are work hard, invest certain knowledge, diagnose major competitors and reinforce them for the success of companies. Intelligent supervisor and workers are those who give great help to any organization to achieve its aims. The collaborated strength and hardworking with entities is to deliver integrated services and ultimately organization will achieve its expected outcome (Pradeep and Prabhu, 2011). Many observations and academic documents agreed that leaderships have great impact on employee organizational commitment (Dobre, 2013). Covey (2007) discuss that transactional leaders want to encourage and inspire their followers by attracting them to their own self-interest. This leader uses tangible reward and punishment system to get the attention and commitment of employees. Moreover they accept the working culture of the organization and thought their end result is ineffective to achieve organizational goals. Transactional leaders should provide equitable reward in exchange for their performance.

They should understand and give what they promise to satisfy employees need (Rosenbach and Sashkin, 2007).

Organizational commitment is a form of mental thinking that can show the level of individual's voluntariness, need and attitude to continuity of service in the organization (Jahani and Nikban, 2011). For some individual commitment is similar with attitude which is not true literally and even contextually. Most famous authors, researcher, and writers Meyer and Herscovitch (2001) distinguished commitment from attitude in the following form; that is commitment anything more than a drive to engage in particular courses of action or a positive attitude toward a particular unit that affects a person to act in a manner that benefits that entity? If not, commitment admits to loss its value as an explanatory concept. Commitment is a person's affective replies to behaviors of someone entity and if loyalty is nothing more than a state of mind that occurs while personal practices an acceptable bi-direction relationship with some institution; it contributes nothing beyond exchange school of thought to our understanding of organizational behavior (Cook and Wall, 1980).

A brief about Insurance companies in Ethiopia

According to Pareto (2010) insurance is a form of risk management by which the party insured gives up the cost of possible loss to another organization in exchange for monetary reimbursement known as the premium. Therefore in this modern time every parts of the world have entertaining with the value and service of insurance industry including Ethiopia. However the service quality and quantity differs one country to other. It is quite simple to say that in most European and U.S. as the sector was established before a centuries, now a days it is possible to find very impressive kind of insurance service other than most African and Asian countries. Due to this fact even in some urban and rural areas of especially African country the societies even do not have the concept of insurance. Any way the insurance sector in Ethiopia is a recent phenomenon.

The role of financial institutions in the economy of a country in general and insurance companies in particular will not be fruit full without being used effective leadership styles. Sambasivam and Ayele (2013) stated that the history of insurance service is as far back as modern form of banking service in Ethiopia which was introduced in 1905. At that time, an agreement was made between Emperor Menelik II and a representative of the British owned National Bank of Egypt to start (open) a new bank in Ethiopia. Similarly, modern insurance service, which was introduced in Ethiopia by foreigners, shine out their beginning as far back as 1905



International Journal of Ethics in Engineering & Management Education

Website: www.ijeee.in (ISSN: 2348-4748, Volume 4, Issue 4, April 2017)

while the bank of Abyssinia started to transact fire and marine insurance as an agent of a foreign insurance company.

Later the military government that came to power in 1974 put an end to all private enterprises. Then all insurance business companies working were state-owned and from January 1, 1975 onwards the government took over the possession and governor of these business companies & merged them into a single unit called Ethiopian Insurance Corporation Zeleke (2007). During the transitional government in 1991, the proclamation for the licensing and supervision of insurance business heralded the beginning of a new period. Immediately after the development of the declaration in the 1994, private insurance companies began to increase. Currently, there are more than 17 insurance companies in operation.

1.1. Objectives of the Study

- 1). To understand the leadership styles in insurance companies
- 2). To understand the dynamics of organizational commitment
- 3). To examine the relationship between transactional leadership style and organizational commitment.

1.2. Research Hypotheses

Ho1: There is no statistical significant relationship between transactional leadership and organizational commitment.

Ha2: There is a statistical significant relationship between transactional leadership and organizational commitment

2. REVIEW OF RELATED LITERATURE

What is leadership?

Leadership is nothing but one is influencing other based on his/her assumption in the right direction to meet the expected goals. There are three important points that most of the time leadership definition should be stressed. First, the process of leadership should consider two subject of participants; leader and followers. Second, leadership is a deliberate act on the side of follower that leaders run their philosophy. Third, leaders indicate ways to follower in order to attain short and long term goals. It is the ability to inspire confidence and support among the people who are in need of achieving organizational goals (Andoh, 2013).

Dawkins (2011, p.12) define the term leadership as the process of influencing followers while functioning to meet organizational needs and improving the organization through change. For Belias and Koustelios (2014) leadership in organizational or institutional base means its leaders style of providing direction, implementing plans and inspiring workers. Moreover they have been clarified that leadership is an influencing process affecting the measures of subordinates, the selection of goals for the team or organization and the active interaction between leaders and employees. In spite of some clear differences, all types of leadership styles are based on the similar ideology, which shows the characteristics of leaders and make them effective or not. Whereas Rinfret (2012) defined it as the ability to make happen a sincere emotional connection with the members of a group in order to bring them to surpass their individual needs in favor of common objectives. Both direct and indirect forms of influence

are included. The influence processes may involve only a single leader or it may involve many leaders.

Transactional Leadership

Covey (2007) discuss that transactional leaders want to encourage and inspire their followers by attracting them to their own self-interest. This leader uses tangible reward and punishment system to get the attention and commitment of employees. Moreover they accept the working culture of the organization and thought their end result is ineffective to achieve organizational goals. Transactional leaders should provide equitable reward in exchange for their performance. They should understand and give what they promise to satisfy employees need (Rosenbach and Sashkin, 2007).

A transactional leader identified and explained his or her assumptions to employees and promised rewards in exchange for the needed goals. To realize the goals, the transactional leader needed to clearly verify and explain the value and assignment demanded of the supporters. A transactional leader also showed his or her behavior when engaged in corrective criticism, negative feedback, and negative reinforcement (Muenjohn and Armstrong, 2007).

They don't want to see thing on the other side's rather they tend to listen themselves in solving different decisive problems that may endanger the operation of the organization. Other than transformational leadership, leaders who regularly use the transactional style are not looking to change the future; they are looking to simply things the same. They give greater attention for followers not to appreciate or appraise rather to find various mistakes and deviations from the standard they have told to do so. This leadership style is more effective when things are disorder and where there is chaos in the firms function (Odumeru, James and Ogbonna, 2013).

Other than transformational leadership, in transactional relationship, the leaders do not make particular effort to alter followers' values or engage them in a process by which they understand organizational values. Although, the formal definition of leadership given above will serve us in our further discussions of leadership, the subsequent comparisons of these two styles of leadership are helpful. Transformational leadership combines the behavioral approach with a little bit of trait theories. Transactional leaders, such as those indicated in contingency theories, transformational leaders demand to followers' ideals and moral values and motivate them to think about difficulties in new or various ways (Saeidinia et al., 2011).

Transactional leadership style in both business and educational professions indicates the exercise of an authoritative leadership style with limited parameter, rules, policies and procedures then give reward for those employees who follow them and continue to achieve goal or objective while punishing those fail to do so. Leaders of this approach are more focus on the output of employees rather than treating them for the well-being of the organization (Russell, 2011).

Transactional leadership is not adequate to enlarge the trust and full potential of organizations' members. In current organizational settings, members have the desire of active supervisor that run far from the modest transactional tactic to



International Journal of Ethics in Engineering & Management Education

Website: www.ijeee.in (ISSN: 2348-4748, Volume 4, Issue 4, April 2017)

styles described by encouragement, motivation, and eagerness for highest stages of interrelationship and union. A transformational leader has the potential to become a role model for their subordinates. Also they are loved, admired and followed by them. They have a separate place in the hearts of followers. Transformational leader trusts the followers and the followers trust the leader.

3. ORGANIZATIONAL COMMITMENT

The term organizational commitment is mainly defined as a psychological state that brings together the individual and the organization. In many organizations there is a growing commitment gap and a widening split between the expectations of employers and what workers are prepared to do. When employers' measures the work performed by employees based on standards it is found that imbalance between dedication and contribution of subordinates. Organizational commitment is how strong the individual's beliefs are toward the institution and its objective Gallato et al., (2012). According to Shah et al., (2012) commitment to an entity means "an outlook that displays the potential of the connection between workers and an organization". The degree of commitment has implications as to whether an individual would stay with an organization.

Committed worker will not think of leaving the organization, but will stay and contribute to the achievement of the organization's objectives (Ismail, 2004,). Organizational commitment basically articulates positive feelings, dedication and commitment towards the organization. In other words organizational commitment is to believe in the goals and objectives of the organization and to work towards the accomplishment of these together with the lower level employees to top range leaders participated in the institution (Engin,2013,). Organizational commitment is the loyalty of an individual to the organization (Schermerhorn et al., 2010).

Hence it the responsibilities of the leaders to keep employees that to feel good about their organization that enable them give a service continually. I mean that the leaders have the opportunity and power either to make employees aggressively work having with belongingness to the entity or lag behind them in relation to the goal and objective of the organization.

Leadership Styles and Organizational Commitment

Most of the researches (Yahaya and Chek, 2013; Samsudin, 2007; Ghalandari, 2013; Almutairi, 2013), in service organization divulge that significant correlations exist among frames of leadership and organizational commitment (Daneshfard and Elsadat, 2012; Abbaspour, Heydarinejad and Azmsha, 2012).

The concept of leadership is connected with different institutional matters like stress, service quality, psychological empowerment, reward etc. Therefore managers should modify their leadership style in such a way that makes their employees or subordinates more committed and dedicated to their organizations. It is a competitive advantage for most that have developed well organizational structure with good management to do things as fast as others and become

successful in their business activities. It means that leadership and employees commitment to the organization is related each other. By any means stockholders should select leaders that have the qualities of good leadership styles which takes in to considerations the employees organizational commitment, loyalty, responsiveness and accountability.

To mention some empirical evidences that show the direct relationship between leadership and organizational commitment Aghashahi et al., (2013) is one among others. From their study the result indicated that a positive effects of transformational leadership style on two components of organizational commitment namely affective and normative (beta = 0.43 and 0.34) respectively,

Organizational commitment is widely expressed, discussed and elaborated in the management and behavioral area literature as a serious factor in the correlation between workers and organizations. Therefore, as Mathebula (2004) explained companies that have managers who treat employees honestly as they enact procedures and human resource practices could enhance their workers expectation in the organization and managers; this will in turn positively influence the extent of institutional commitment. The more considering employees in a positive way and giving proper attention is an advantage for the company why because like attracts like.

4. RESEARCH METHODOLOGY

This section provides the methodology that was employed by the researcher in conducting the study. Methodology of the research is a technique to thoroughly solve the research problem. It may be understood as a science of studying how research is done scientifically (Kothari, 2004, p.8). It was covered the research design, the study population, the sampling procedure and sample size, the variables and their measurements, reliability and validity of the research instrument, data collection methods, data processing, analysis procedures and techniques.

Population and Sampling Procedures

According to Greener (2008) population is the full universe of people or things from which the sample is selected. The total private insurance companies in Ethiopia are 16 that provide necessary service for their customers. Because of the activities performed by all private companies are almost similar, 8 were selected to represent others using simple random sampling techniques.

These were Lion Insurance Company S.C, Africa Insurance company S.C, Awash insurance company S.C , Nyala Insurance company S.C , Nile Insurance company S.C, Global Insurance Company S.C , Tsehay Insurance Company and United insurance company. Then proportional numbers of samples (employees) were allocated based on their departments. Using (Israel, 1992; Sekaran and Bougie, 2010) sample size determination formula and procedures the researcher has distributed 331 questionnaires which were completed by employees of each firm.



International Journal of Ethics in Engineering & Management Education

Website: www.ijeee.in (ISSN: 2348-4748, Volume 4, Issue 4, April 2017)

Data Gathering and Analysis Instruments

For the objectives of this paper a quantitative methodology involving a close-ended questionnaire was used as the measuring instrument. This method of data collection is quite popular, particularly in case of big enquiries. It is being adopted by private people, workers of research, private and public companies and even by governments (Kothari, 2004.). The questionnaire survey design is chosen because it is relatively easy to design, many questions can be asked, and comparatively objective can be unspecified and is able to be analyzed statistically.

In order to measure the relationship between the independent and dependent variables Multifactor Leadership Questionnaire (MLQ) developed by (Avolio and Bass, 2004), Minnesota Satisfaction Questionnaire (MSQ) short form (Weiss, et al., 1967, p.111) and Organizational Commitment Questionnaire (OCQ) (Mowday, Steers and Porter, 1979), in the form of Likert scale were used.

Prior to statistical analyses, information/data organization and handling of missing values were performed. Next the relevant data were coded, summarized and then moved to SPSS to be investigated and presented. Frequency tables, pie chart and bar

graphs were used to review the participants profile in a type of frequency and percentages whereas the descriptive statistics such as mean and standard deviations of respondent response to leadership styles and the other variables scales were calculated. Subsequently, the researcher has employed Pearson correlation and multiple regression analysis to investigate the relationship between leadership style and organizational commitment using SPSS (version 20). The Pearson movement product association is a bi-variate parametric statistic used when both variables are approximately normally distributed i.e scale data (Morgan et al., 2004, p.116)

5. RESULTS OF THE STUDY:

Reliability of the Instrument

The researcher has examined the reliability (Chronbach's alpha) of each variable which were determined by using Chan (2003) as a stepping bored. The ranges of the reliability which were specified by these authors were ≤ 35 , weak, 36 to 67, moderate and ≥ 68 , is strong.

Table 1: Chronbach's alpha of the MLQ Form 5X

Total/subscale	N	Items	Cronbaches Alpha (present study) on standardized items	Alpha (past studies)	Norm alpha ^a
Transactional leadership (Washington, 2007)					
Contingent Reward	4	282	0.914	0.85	0.87
Management-by-Exception(Active)	4	282	0.838	0.74	0.74
Management-by-Exception (Passive)	4	282	0.892	0.66	0.82
Transactional leadership	12	282	0.714		
Organizational Commitment	15	282	0.62		

^a Norm data were obtained from eight samples ($n = 2,154$) in a variety of occupational areas reported in the manual of Bass and Avolio (2000) as cited in (Chen, 2004).

The Chronbach's alphas of the three subscales and the total scale ranged from 0.71 to 0.91 (see Table 1). Hence there is no a subscale by which its coefficient alpha was less than 0.70 in the case of MLQ Form. However it is evident

that the coefficient alpha of organizational commitment was 0.62.

Table 2: Summary of the Total and Subscales' Scores of the MLQ-5X (N= 282)

Scale & subscale	Min.	Max.	Mean	SD
Contingent Reward	2.791	2.883	2.842	4.51
Management-by-Exception(Active)	1.429	2.135	1.688	4.88
Management-by-Exception(Passive)	1.117	1.273	1.211	4.76
Transactional	1.117	2.883	1.90	8.297
Organizational commitment	2.67	6.07	4.71	9.89

Note. A 5-point Likert scale ranged from 0 *not at all*, to 4 = *frequently*, if *not always*.

Significantly, both this study and the norm data had somewhat related result. Moreover the average scores of transactional



International Journal of Ethics in Engineering & Management Education

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leadership remained at a lower level (Mean=1.91). Therefore the transactional leadership style had a mean value of (1.91, $p < 0.05$) which indicate that employees were perceived this style as incompatible with their interest.

Correlation and Regression Analysis

The purpose of the study was to identify relationship between the different variables which were: leadership styles, and organizational commitment. In order to achieve this, the Pearson (r) relationship coefficient was calculated, provided with the interval nature of the data and the need to test the direction and strength of relationships that obtained among the study constructs. Weber and Lamb (1970) as cited by Taylor

(1990), the relationship coefficient is of lesser significance unless it can be properly interpreted. Hence, $r \leq 0.35$ are largely taken as to signify smaller or weak relationship, 0.36 to 0.67 modest or moderate correlations, and 0.68 to 1.0 high association with “r” coefficients ≥ 0.90 very high correlations. Regarding correlations between organizational commitment, contingent reward had moderate correlations with “r” value of (0.45) than the other two variables. The Management-by-Exception (Active) and Management-by-Exception (Passive) variables both had low non-significant negative correlations with commitment (-0.08 and -0.04 respectively) see table 3.

Table 3: Correlations between the eight Subscales of the MLQ-5X and organizational commitment

Variables	Pearson r correlation
Contingent Reward	0.45**
Management-by-Exception(Active)	-0.08
Management-by-Exception (Passive)	-0.04
Transactional leadership	0.18

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

N=282

However when the transactional variables associated and observed independently with organizational commitment, it showed a low non-significant positive relationship ($r = 0.18^{**}$) (see table 3). This means that when supervisors do not give attention to subordinates; motivate employee involvement, group work, freedom in doing organizational

tasks based on vision and mission, organizational commitment of workers is go down. This commitment is do not exemplified in the employee’s “interest to spend most of their career in such organization, believe in the values of the institution and feel as part of the organization”.

Table 4: Multiple regression analysis of transactional leadership on organizational commitment

Variables	Unstandardized Coefficients B	Standardized Coefficients beta	T	Sig. (0)
(constant)	3.527		23.233	0.000
Transactional	0.143	0.14	2.633	0.000
R=0.45 R²=0.21 Adjusted R Square=0.20 F=36.080 Sig. F=0.000				

Just like that of the individual analysis of the three sub variables the researcher has also analyzed the direct impact of transactional leadership style on organizational commitment as shown in table 4.

As it is indicated in the table, variations in organizational commitment is influenced by transactional leadership. The results indicate that 21 percent of variations in organizational commitment can be explained by variations in transactional leadership. This means that transactional leadership accounts for 21% of the variation in organizational commitment. Therefore the more they perceive that their leaders are of

transactional characters, the more commitment they will develop to the extent of 21 percent. Actually it is weak. The standardized beta results are all determined in standard deviation units and so are directly comparable: therefore, it provides a better insight into the ‘importance’ of a predictor in the model (Field, 2009). Let us look in to transactional leadership (*standardized beta* = 0.14): This value indicates that as transactional leadership increases by one standard deviation (0.69) organizational commitment increase by 0.42 standard deviations. In this case, we are interested in comparing the contribution of the predictor variable, there for we can use the beta values.



International Journal of Ethics in Engineering & Management Education

Website: www.ijeee.in (ISSN: 2348-4748, Volume 4, Issue 4, April 2017)

RECOMMENDATIONS

Hypothesis Evaluation

Ho1: There is no statistical significant relationship between transactional leadership and organizational commitment.

Ha2: There is a statistical significant relationship between transactional leadership and organizational commitment.

stated employees' perceptions of their immediate supervisors' transactional leadership style is significantly related to employees' organizational commitment. Although contingent reward had a statistically significant and positive relationship with organizational commitment ($r = 0.45, p < 0.01$), predicted employees' perceptions of their immediate supervisors' active or passive management-by-exception leadership had a non-significant and negative relationship with organizational commitment ($r = -0.08$ and $r = -0.04, p < 0.01$) respectively. Moreover, independently transactional leadership had a positive, non-significant relationship with organizational commitment ($r = 0.18, p < 0.01$).

It should be noted that transformational leadership shows an even stronger relationship than transactional leadership. With regard to transactional leadership the statistically-significant relationship was not as to what the researcher has presumed. Having all these findings, it leads the researcher fairly to reject the alternative hypothesis (Ha3) since transactional leadership establishes positive but statistically non-significant relationship with organizational commitment and rather the null hypothesis (Ho2) is completely accepted. Hence it showed that there is a statistically non-significant positive relationship between transactional leadership and organizational commitment in private insurances.

6. CONCLUSION

This part of the thesis clarified the results of the study in response to the objectives and hypotheses. The conclusion will then pave the way towards the recommendations which can be implemented for practical use. The research was aimed to examine the correlation among styles of leadership and organizational commitment of employees to their companies on private insurances located in Addis Ababa the capital city of Ethiopia.

Hence based on the findings of the study the following conclusion relying on the objective mentioned prior in this study are provided.

Concerning the hypothesis although the two commonly weak variables management-by-exception active/passive had a negative correlation with employee commitment to the organization, due to contingent reward, transactional variable generated a positive relationship ($r = 0.18, p < .01$) with organizational commitment. Therefore here it is necessary to reject the alternative hypothesis. That means as managers in private insurance companies applied transactional leadership style their employees commitment to these companies is diminish and decline. Moreover, transactional leadership was also positively affects organizational commitment ($\beta = 0.14$).

Transactional leadership has a lowest score relationship with organizational commitment. Due to this reason it is recommended that private insurance managers in Addis Ababa should not involve in practicing transactional leadership style to reach their mission and goals. Rather it is important to devote any material, human and financial resources on other like transformational leadership to a larger extent. However it is believed that there is no one best way of leadership style rather leaders should adopt different leadership behavior depending on several other situational factors that comes into existence. For example, the readiness of employees in terms of a given task, the expertise and knowledge of the subordinates, the familiarity of the task, and the burden of workloads to the extent of social interactions among leaders is some of them.

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Website: www.ijee.in (ISSN: 2348-4748, Volume 4, Issue 4, April 2017)

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