

**UNIVERSITY OF GHANA BUSINESS SCHOOL**

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**LEADERS EMOTIONAL INTELLIGENCE AND EMPLOYEE  
CREATIVITY IN INDIGENOUS GHANAIAN BANKS: THE  
MEDIATING ROLE OF EMPLOYEE VOICE**

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OF MPhil ORGANIZATION AND HUMAN RESOURCE MANAGEMENT**

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**DECLARATION**

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any other university. All references used in the work have been fully acknowledged.

I bear sole responsibility for any shortcomings.

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**CERTIFICATION**

I do hereby certify that the candidate's thesis has been completed to my satisfaction, and that it is in a format recognized by the University.

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DATE: .....

## **DEDICATION**

This work is dedicated to my family

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## TABLE OF CONTENT

DECLARATION .....	i
CERTIFICATION .....	ii
DEDICATION .....	iii
ACKNOWLEDGEMENT .....	iv
TABLE OF CONTENT .....	v
LIST OF FIGURES .....	x
LIST OF TABLES .....	xi
LIST OF ABBREVIATIONS .....	xii
ABSTRACT .....	xiii
CHAPTER ONE .....	1
1.0 INTRODUCTION .....	1
1.1 Background .....	1
1.2 Problem Statement .....	6
1.3 General Objective .....	9
1.3.1 Specific Objectives .....	9
1.4 Research questions .....	10
1.5 Research hypothesis .....	10
1.6 Significance of the Study .....	11
1.7 Scope of the Study .....	12
1.8 Chapter Disposition .....	12
CHAPTER TWO .....	14
LITERATURE REVIEW .....	14
2.0 Introduction .....	14

2.1 History, Development and Issues of the Ghanaian Banking industry .....	14
2.2 Definition of Leadership .....	16
2.3. Leaders' emotional intelligence (EI) .....	17
2.4 Leadership styles (Transactional and transformational) .....	19
2.4.1 Distinguishing features between Transactional and transformational Leadership .....	21
2.5 Employee creativity .....	23
2.6 Employee voice .....	24
2.7 Theoretical review .....	25
2.7.1 The leader–member exchange (LMX) theory.....	25
2.7.2 The Social exchange theory .....	26
2.8 Conceptual Framework .....	27
2. 9 Empirical review .....	28
2.9.1 The relationship between leaders Emotional Intelligence and Employee Creativity .....	28
2.9.2 Relationship between leaders Emotional Intelligence and employee voice .....	30
2.9.3 Relationship between employee voice and employee creativity .....	31
2.9.4 The influence of Leadership styles (TSL and TFL) on employee creativity .....	32
2.9.5 Employee voice as a mediator between leaders EI and EC .....	34
CHAPTER THREE .....	36
METHODOLOGY .....	36
3.1 Introduction.....	36
3.2 Research Paradigm.....	36
3.3 Research Design.....	37
3.4 Study Population.....	38

3.5 Inclusion Criteria .....	40
3.6 Exclusion Criteria .....	40
3.7 Sample Size.....	41
3.8 Sampling Techniques.....	42
3.9 Data collection Instrument.....	42
3.10 Validity and Reliability .....	43
3.10.1 Pilot Study.....	43
3.11 Quantitative Data Collection Procedure .....	44
3.12 Data Analysis .....	45
3.12.1 Quantitative Data Analysis.....	46
3.12.2 Qualitative Data Analysis .....	46
3.13 Ethical Consideration.....	46
CHAPTER FOUR.....	48
PRESENTATION OF RESULTS .....	48
4.1 Introduction.....	48
4.2 Demographic Characteristics of Respondents .....	48
4.2.1 Gender of respondents .....	48
4.2.2 Age of Respondents .....	49
4.2.3 Marital Status of Respondents .....	50
4.2.4 Level of Formal Education of Respondents.....	50
4.2.5 Tenure of Work of the Respondents .....	51
4.2.6 Position in the Bank .....	52
4.2.7 Distribution of the Type of Bank .....	53
4.2.8 Distribution of Respondents Departments .....	54



4.3 Descriptive Statistics.....	54
4.3.1 Test of Data Normality .....	55
4.4 Empirical Hypotheses Testing of Study .....	56
4.4.6 Hypothesis One (Objective One) .....	56
4.4.7 Hypothesis Two (Objective Two).....	58
Hypothesis 3 (Research Objective Three) .....	59
Hypothesis 4 (Research Objective Four) .....	60
Hypothesis 5 (Research Objective Five).....	61
4.5 Findings from qualitative study .....	61
4.5.1 Main findings of the Qualitative Study.....	65
5.5.2 Meaning assigned to emotional intelligence.....	68
5.5.2.1 Emotional Awareness .....	69
5.5.2.2 Motivation of Employee Creativity .....	70
5.5.2.3 Transfor-sactional Leadership Style .....	73
5.5.2.4 Conceptualization of Employee Voice .....	75
4.6 Synthesis of quantitative & qualitative findings.....	77
CHAPTER FIVE .....	80
5.0 DISCUSSION OF FINDINGS .....	80
5.1 Introduction.....	80
5. 1 Relationship between leader’s emotional intelligence and employee creativity .....	80
5. 2 Relationship between leader’s EI and employee voice.....	81
5. 3 Relationship between employee voice and employee creativity .....	82

5. 4 Relationship between leadership style (transformational leadership and transactional leadership) and employee creativity .....	83
5.5 The mediating role of employee voice.....	85
CHAPTER SIX.....	87
6.0 CONCLUSION AND RECOMMENDATION.....	87
6.1 Conclusion .....	87
6.2 Recommendations .....	87
6.3 Practical and theoretical implications .....	88
6.4 Limitations and recommendations for future research .....	89
REFERENCES .....	90
APENDICES.....	98
APENDIX I.....	98
APENDIX II.....	100
APENDIX III .....	105
APENDIX IV.....	106

## LIST OF FIGURES

<b>Figure 1.</b> Conceptual Framework of the study.....	28
<b>Figure 2.</b> Relationship between EI and EC with Mediator EV.....	62

## LIST OF TABLES

Table 3.1 Sample Size Distribution.....	42
Table 3.2: Reliability Analysis .....	44
Table 4.1: Gender of participants.....	49
Table 4.2: Age of study participants .....	49
Table 4.3: Marital Status of study participants .....	50
Table 4.4: Level of Formal Education .....	51
Table 4.5: Length of Service.....	51
Table 4.6: Job Position.....	52
Table 4.7: Respondents from the selected banks .....	53
Table 4.8: Departments of Respondents .....	54
Table 4.9: Descriptive Statistics of each variable .....	55
Table 4.10: Normality statistics of variables .....	56
Table 4.12 Coefficients (Employee Creativity) .....	57
Table 4.12 Coefficients of variables (Emotional Intelligence) .....	58
Table 4.13 Coefficients of variables (Employee voice).....	59
Table 4.14 Coefficients of variable (Leadership style).....	60
Table 4.15 Coefficients of variables (Employee voice).....	61
Table 4.16 Model Summary for step 1.....	63
Table 4.17 Model Summary for step 2.....	64
Table 4.18 Model Summary for step 3.....	64
Table 4.19 The demographic characteristics of the leaders at the various banks.....	65
Table 4.20a. Themes, sub-themes and selected quotes for meaning assigned to emotional intelligence.....	66
Table 4.20b. Themes, sub-themes and selected quotes for conceptualization of voice.....	67
Table 4.20c. Themes, sub-themes and selected quotes for Transformational Leadership Style.....	67
Table 4.20d. Themes, sub-themes and selected quotes for motivation of employee creativity...	68

## **LIST OF ABBREVIATIONS**

GCB: Ghana Commercial Bank Limited

ADB: Agricultural Development Bank Limited

CGB: Consolidated Bank Ghana

NIB: National Investment Bank

EI: Emotional Intelligence

CV: Constructive Voice

EC: Employee Creativity

PhD: Doctor of Philosophy

SUEIT: Swinburne University Emotional Intelligence Test

TFL: Transformational Leadership

TSL: Transactional Leadership

## ABSTRACT

The main aim of this study was to assess how leaders' emotional intelligence influence the creativity of employees in indigenous Ghanaian banks. Moreover, the study examined how employee voice acts as a mediator for the leaders' emotional intelligence-employee creativity relationship. Specifically, the objectives of the study were to examine the relationship between leaders emotional intelligence and employee creativity in indigenous Ghanaian banks; to determine the relationship between leaders emotional intelligence and employee voice; to assess the relationship between employee voice and employee creativity; to identify the relationship between leadership style (transformational and transactional) and employee creativity and to find out whether employee voice mediate the relationship between leaders emotional intelligence and employee creativity. A cross sectional study was conducted among four indigenous Ghanaian banks, namely; Agricultural Development Bank, Consolidated Bank, Ghana, National Investment Bank and GCB Bank. An explanatory sequential mixed method led by the quantitative approach was employed in this study. This involved the use of questionnaires to gather data from 266 employees and the use of semi- structured interview guide to gather data from 18 branch managers (leaders) of the banks used for the study. The findings of this study revealed that, leaders Emotional Intelligence (EI) has a significantly positive influence on Employee Creativity.

Additionally, leaders EI was significantly and positively related to Employee Voice (EV). Employee voice was also observed to show positive regression with EC. For leadership style, it was found that both transformational leadership and transactional leadership significantly and positively predicted employee creativity in indigenous Ghanaian banks, even though transformational leadership was associated more with employee creativity than transactional leadership. Regarding the mediator role, EV was supported as a mediator between leaders' EI and employee creativity. It was therefore suggested that leaders in indigenous Ghanaian banks should be emotionally intelligent and also practice a mix of transformational - transactional leadership, in order to create a conducive environment that will awaken their employees' creativity. This would help in the development of innovative and attractive products and services that meet customers' satisfaction and give competitive advantage to their banks.

## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background

Employee creativity has become a critical concern for human resource managers in recent times, due to the complex challenges associated with it, coupled with the immense competition in the world of work. Generally, employee creativity can be described as the capacity of employees to bring on board modern and beneficial ideas, suggest changes, alternatives or solutions to work-related problems to support organizational growth (Amabile, 1988; Oldham & Cummings, 1996; Shalley, 1991; Zhou & George, 2003). Organizational success among other factors leans strongly on creative employees whose continuous effort to “think out of the box” offers solutions that builds a competitive environment while ensuring their organization’s survival. Scholars of organizational behaviour and practitioners have therefore given priority to the understanding of the dynamics of creativity in organizations.

Extant literature has devoted much focus on the notable role of employee creativity and its success factors in organizational usefulness and continued existence (Shalley, Zhou, & Oldham, 2004; Zhou & Shalley, 2008; Goleman, 2011; Tsai & Lee, 2013; Beheshtifar & Zare, 2013; Khalid & Zubair, 2014; Jafri *et al.*, 2016; Darvishmotevalia *et al.*, 2018). One valuable element of the human condition is the production of new ideas for work improvement and thus, a potentiality for many employees because increase in creativity in workplaces in turn increases the employee performance, job satisfaction, and business growth (Ellsworth, 2002 cited in Zhou & George, 2003).

Being a mental process which involves developing new ideas, suggestions and processes, creativity requires a conducive environment which offers a favourable mixture of different factors

in a given situation to achieve critical goals (Zhou, 2003; Neshat *et al.*, 2012). Creativity can be triggered in workers who were not disposed to it naturally.

Employees with creative ideas can suggest changes that support organizational growth which will eventually provide new solutions in the organization (Madjar, 2005). Hence, the reason for organizations that are increasingly seeking to foster individual creativity.

However, employee creativity is influenced by a combination of vital individual factors such as motivation, personal traits, awareness, social environment, affection and emotion (Lubart & Getz, 1997; Ciarrochi *et al.*, 2000). Psychological forces that can have strong impact on employees at the workplace, particularly, their behaviour and performance include emotions (Kidwell *et al.*, 2011).

An Emotionally Intelligent person is believed to possess a set of abilities that enables that person perceive own and others' emotions, express them properly, make use of these emotions to expedite performance, and to regulate them in self and others (Mayer & Salovey 1997; Mayer & Salovey, 2007; Mayer *et al.*, 2008; O'Boyle Jr. *et al.*, 2011).

Several researches have considered the effects of leaders' emotional intelligence on organizational outcomes both at the individual and organizational levels (Zhou & George 2003; Gardner & Stough 2002; Barbuto & Burbach 2006; Brown & Moshavi 2005; Harms & Crede 2010; Prati *et al.* 2003; Hur *et al.* 2011; Jordan & Troth 2011; Kerr *et al.* 2006). Leaders who are emotionally intelligent have the ability to create conducive environment that awaken their employees' creativity as proved by several studies (George 2000; Zhou & George, 2003; Dartey-Baah & Mekpor, 2017).



High emotional intelligence of leaders is a key factor that contributes to creativity enhancement by generating open-mindedness, worker's motivation and a sensational working environment so as to yield inspired views which supports organizational growth.

Researchers have further indicated that emotions can be a boosting or blocking factor for creativity (Averill, 2000; Md. Hassan *et al.*, 2006). This has been proven in different industries such as the advertising agencies (Saadia and Aisha 2014), travel agencies (Chen-Tsang & Yi-Ju, 2014) as well as other small to medium-sized enterprises (Hamidianpour *et al.*, 2015).

Consequently, when clarifying work performance, emotional intelligence (EI) is very vital (Lam & Kirby, 2002) and through its effect on environment and its surroundings, employee creativity can be affected. An enthusiastic, information sharing and motivational surrounding in which individuals show exceptional performance is established by leaders who drive emotions positively (Porter, 2010). On the other hand, when negative emotions are portrayed by leaders, the environment is characterized by fear, anxiety, anger and lack of bonding, thus, impeding individuals' creativity.

Moreover, extant leadership scholars have considered the concept of emotional intelligence from different leadership perspectives. These include charismatic leadership (e.g. Bono & Ilies, 2006), transformational leadership (Barbuto & Burbach, 2006; Brown, Bryant, & Reilly, 2006; Brown & Moshavi, 2005; Küpers & Weibler, 2006; Rubin, Munz, & Bommer, 2005), collective leadership (e.g. Friedrich, Vessey, Schuelke, Ruark, & Mumford, 2009), and leader-member exchange (Dasborough & Ashkanasy, 2002).

However, the two popular and most researched leadership styles are the transformational and transactional leadership styles. In their work, Mekpor & Dartey-Baah, (2017) evidenced transformational leaders to be more emotionally intelligent than transactional leaders. Whereas

transformational leaders focus on motivating their subordinates to perform beyond set targets and goals, transactional leaders display leader-member exchange relationship by fulfilling the employees' needs in an exchange for them meeting set organizational targets and goals (Bass & Avolio, 1994). There is however the possibility of leaders possessing the qualities of both transformational and transactional styles leadership (Lowe, Kroeck, & Sivasubramaniam, 1996) which Dartey-Baah (2015), referred to as "Transfor-sactional" Leadership (i.e. a mixture of transformational-transactional leadership).

Another emerging concept that has received significant recognition among practitioners and researchers is employee voice. The term "employee voice" indicates different understanding to scholars as well as practitioners in the field of human resource management. Inconclusive definitions have been given for voice regarding how it is applied in organizations (Dundon *et al.*, 2004). Employee voice encompasses all available opportunities for employees to have their say and have some influence over decisions made at the work place (Boxall & Purcell, 2011). It is also explained as employees or their representatives speaking up on work-related issues and problems facing their organization (Dyne *et al.*, 2003; Dundon *et al.*, 2004).

Previous employee voice research has addressed how it impacts the attitude and behavior of employees as well as its impact on job satisfaction (Holland *et al.*, 2011), commitment (Farndale *et al.*, 2011; Maynes & Podsakoff, 2014), and work engagement (Rees *et al.*, 2013).

According to Maynes and Podsakoff, (2014), employee voice can be categorized into constructive voice (CV) which refers to employees speaking up with opinions, new ideas or solutions to their supervisors to improve organizational performance; and destructive voice (DSV) which denotes subordinate's expression of harsh comments or bad-mouth on work-related issues to their supervisors. Practically, employees are likely to weigh up the costs and gains before they speak up

to avoid incurring the displeasure of their leadership at the workplace. Thus, employees are likely to exhibit more positive attitudes including being creative when they strongly feel that it is possible for them to openly and freely express their individual opinions and concerns to their superiors in the institution and have influence on decisions being made (Holland, Pyman, Cooper & Teicher, 2011; Rees, Alfes & Gatenby, 2013; Ganjali & Rezaee, 2016).

The Ghanaian banking industry is systematically important in the financial sector and the Ghanaian economy as a whole. It controls over 70% of the assets of the financial system (Chartered Institute of Bankers, Ghanaian Banker, 2017). The industry has attracted extensive research due to its importance as well as volatile, complex and changing nature.

Besides, the industry is faced with enormous competition particularly with the introduction of more non-indigenous banks (Price water house Coopers, 2014). This makes employee creativity paramount for the banks to deal with the diverse customer issues and to achieve competitive advantage.

Over the last decade, national and international regulatory bodies have imposed various measures and called for more proactive approach to ensure stability in the banking industry. This has become very relevant in the case of Ghana where nine indigenous banks collapsed in the past year due to poor banking and corporate governance practices, weak supervision and regulation. The current developments in the Ghanaian banking environment, have created increased pressure on leaders in the banking industry to explore creative means of achieving customer satisfaction and survival of their banks.

According to Yunus *et al.*, (2010) (cited in Dartey-Baah & Mekpor, 2017) banks need to attract and train employees to be creative particularly frontline officers who are in direct contact with the customers to meet their diverse needs and satisfaction and contribute to the survival of their banks

(Darvishmotevalia *et al.*, 2018). Basically, the key foundation through which banks can maintain their relevance and competitive edge in the industry is the human resources (Dartey-Baah & Mekpor, 2017). In such a volatile environment, a leader's behaviour will mostly influence the increasing or decreasing of creativity among employees (Amabile *et al.*, 2004).

Having established the relevance of employee creativity in the successful performance and long-term survival of organizations in today's rapidly changing and highly competitive environment (Tsaur, Yen, & Yang, 2011), it is plausible to examine the relationship between leaders' emotional intelligence and employee creativity in the banking industry to gain in-depth understanding of the dimensions of emotional intelligence that influence employee creativity (Min, 2011, 2012). Additionally, Ganjali and Rezaee (2016), noted that employee voice enhances employee creativity. Hence, assessing the mediating role of employee voice on the leaders' emotional intelligence – employee creativity relationship is pertinent.

## **1.2 Problem Statement**

Over the years, the Ghanaian banking sector has been faced with several challenges resulting in the introduction of a number of key reforms which created the opportunity for the influx of several new banks both foreign and local. The situation stimulated efficient and innovative ways of banking. However, it also created immense competition thus putting a lot of pressure on the banks. The situation compelled the banks to constantly explore creative ways of meeting the diverse and sophisticated needs of their customers and ensure their survival.

A couple of years now, the Ghanaian banking sector has been faced with tighter regulatory regimes. The enactment of the Banks and Specialized Deposit-Taking Institutions Act, 2016 (Act 930) and the Deposit Protection Act in late 2016, followed by a stream of other initiatives and proactive monitoring by the Bank of Ghana to further strengthen and stabilize the sector are such

examples putting much stress on the industry. Furthermore, as part of the comprehensive reform exercise, the banking licenses of nine banks were revoked over the last sixteen months with seven of the defunct banks being indigenous Ghanaian banks (PWC Report, 2018).

These current developments require banks to strictly comply with regulations and controlled systems and also depend highly on standardized practices and routines. Additionally, banks need to develop creative products and services that meet customer satisfaction and assure their banks survival. Whereas the phenomenon has made employee creativity critical in the banking environment, especially, from employees who deal directly with the customers, the leadership of the banks are also saddled with the responsibility of influencing and controlling employees to deliver their services in ways that are predetermined in order to meet specific business objectives. Banks are therefore puzzle between control and creativity (Zhou & George, 2003).

However, identifying challenges and opportunities while engaging in creative quests often involves collaboration among employees. Leaders with emotional self-control have the ability to manage these conflicts as well as facilitate the recognition of a common direction and encourage their employees to create new procedures for possible enactment (Zhou & George, 2003). Some studies have examined how emotions can enhance or inhibit creativity (Averill, 2000; Md. Hassan *et al.*, 2006; Dartey-Baah & Mekpor, 2017; Saadia & Aisha 2014; Chen-Tsang & Yi-Ju, 2014; Hamidianpour *et al.*, 2015).

However, there is paucity of research between leaders EI and employee creativity (Joseph & Newman, 2010; O'Boyle *et al.*, 2011; Jafri *et al.*, 2016; Darvishmotevali *et al.*, 2018). Considering the volatile and competitive state of the Ghanaian banking environment and the criticality of employee creativity to ensure the survival of the banks (Tsaur, Yen, & Yang, 2011), it is worth

examining the emotional intelligence of leaders in the banks to understand how emotional intelligence influences employee creativity (Zhou & George, 2003).

Likewise, frontline employees serve as the boundary between their organizations and customers and therefore have first-hand information of the diverse needs of customers and able to gather the relevant market intelligence for their organization's survival (Wang & Netemeyer, 2004; Hassan, Malik, Hasnain, Faiz & Abbas, 2013).

However, these employees usually do not automatically engage in creative behaviours and developing ideas until their creative potentials are awakened (Zhou & George, 2003). Besides, issues and problems in the organization may lead to dissatisfaction and negative mood of employees. Emotionally intelligent leaders can identify such negative emotions in employees and support them to deal with the initial challenges and then facilitate their creativity by encouraging them to come up with creative solutions (Goleman, 1995; Joseph & Newman, 2010; Kim *et al.*, 2012; Prentice, 2016; Tsai and Lee, 2014; Vratskikh *et al.*, 2016; Dartey-Baah & Mekpor, 2017). Thus, effective relationship between leaders and their employees is vital for creativity especially in collaborative workplace environments such as the banking sector (Mathew & Gupta, 2015).

More so, since the banking sector is proven to play essential role in the development of the Ghanaian economic system (Bawumia *et al.*, 2008, PWC, 2018) it is worthwhile assessing the leadership styles adopted by managers and its effectiveness in unleashing the creative abilities of employees in the banking sector. Some studies on creativity have proven the association between transformational leadership style and employee creativity, but very little attention has been devoted to bringing out adequate information on the link between transactional leadership style and employee creativity (Yield & Ozcan, 2014; Ghafoor *et al.*, 2012; Gong *et al.*, 2009).

In addition, studies have revealed that management and leadership behaviours and styles significantly impact employee voice (Maynes & Podsakoff, 2014; Hu *et al.*, 2015; Liu *et al.*, 2010).

However, an extensive empirical search revealed that data on research involving the role of employee voice is very limited worldwide (Chen, 2018; Zafar, 2016; Anyango, 2015).

Moreover, research on employee voice in organizations has been mostly addressed in the context of developed countries, hence reflecting empirical data regarding such context (Umar & Hassan, 2013; Brinsfield, 2009; Detert & Burris, 2007). In the absence of reliable data, information on the contributory factor of employee voice from other countries have been used to fill the gap in painting the picture of the situation in Ghana. However, this approach may not provide a true representation of what is actually going on in the country. Similarly, it appears literature is silent on examining the relationship between leader's emotional intelligence and employee creativity with employee voice playing a mediating role.

Therefore, the focus of this study is to fill the gap by assessing the relationship between leaders' emotional intelligence and employee creativity in indigenous Ghanaian banks and examining the mediating role of employee voice. Similarly focusing solely on the banking sector gives insight into how leaders' emotional intelligence can enhance employee creativity in this very important sector and the important role of employee voice as a mediator.

### **1.3 General Objective**

The present study used a mixed method approach to examine the relationship between leaders' emotional intelligence and employee creativity and how employee voice mediates the relationship.

#### **1.3.1 Specific Objectives**

- i. To examine the relationship between leader's emotional intelligence and employee creativity in indigenous Ghanaian Banks.

- ii. To determine the relationship between leader's emotional intelligence and employee voice.
- iii. To assess the relationship between employee voice and employee creativity in indigenous.
- iv. To identify the relationship between leadership style (transformational & transactional) and Employee Creativity.
- v. To find out whether employee voice mediates the relationship between leader's emotional intelligence and employee creativity.

#### **1.4 Research questions**

- i. What is the relationship between leader's emotional intelligence and employee creativity in indigenous Ghanaian banks?
- ii. How does leader's emotional intelligence relate to employee voice in indigenous Ghanaian banks?
- iii. How does employee voice relate with employee creativity in indigenous Ghanaian banks?
- iv. What is the effect of leadership style (transformational /transactional) on employee creativity in indigenous Ghanaian banks?
- v. Does employee voice mediate the relationship between leader's emotional intelligence and employee creativity in indigenous Ghanaian Banks?

#### **1.5 Research hypothesis**

- i. H1: There will be a significant and positive relationship between leader's EI and employee creativity.
- ii. H2: There will be a significant and positive relationship between leader's EI and employee voice.



- iii. H3: There will be a significant and positive relationship between employee voice and employee creativity.
- iv. H4: Transformational Leadership style (TFL) will be significantly and positively related to employee creativity than transactional leadership style.
- v. H5: Employee voice will mediate the relationship between leaders EI and employee creativity

### **1.6 Significance of the Study**

The outcome of this research work contributes greatly in three major areas which are research, policy and practice. The current work provides useful information to academia, corporate bodies, especially banks and government to address the issue of creativity from the employees' perspective by recruiting proactive and confident employees who have intrinsic motivation to boldly voice their new ideas and suggestions to improve organizational performance.

Moreover, the significance of the study is basically the fact that organizations will make effort to appoint leaders with emotional intelligence competencies and also make provision towards training managers in order to improve their EI competencies. Leader's emotional intelligence can also be developed through training (Groves, McEnroe, & Shen, 2008; Mayer *et al.*, 2004). With the knowledge emanating from this work, managers in the banking sector in particular and the service industry in general can boost their employee creativity through provision of training, which will eventually lead to increased individual and organizational performance. In addition, the present study equips organizations to think about creating environments that enable employees to freely share their opinion on issues and challenge the status quo when necessary, which may eventually have positive effect on employee creativity level.

More so, the present study shares thoughts with the view of equipping banks, corporate bodies, academic institutions and government to make changes in their structures, policies, processes and practices which inhibit employee creativity and voice.

The study also contributes to academia by filling gaps existing in the African context in relations to employee voice. Additionally, it provides direction for future studies.

### **1.7 Scope of the Study**

The study focused on employees of four indigenous Ghanaian banks (GCB Bank, Consolidated Bank, Ghana, Agricultural Development Bank and National Investment Bank). Contextually, the study is centred on the perception of employees in these banks of how their leaders EI influence their creativity. Moreover, the study examined the way in which employee voice is a mediator for employees' creativity as well as the influence of leadership style.

### **1.8 Chapter Disposition**

The study is organized into six chapters as outlined as follows. Chapter One is the introduction chapter which encompasses sections such as the background of the study, the problem statement, the purpose and objectives of the study. It further states the research questions, the significance of the study.

The chapter two discusses extant literature in relation to the variables of study (leaders' emotional intelligence, employee creativity and employee voice) which led to the development of a conceptual framework to summarize the hypothesized relationships.

Chapter three contains the methodological approach adopted for the study. This includes research philosophy (paradigm), the research design, sampling techniques and procedures, data collection

methods (for both quantitative and qualitative), data collection instrument, and the statistical tools used in the data analysis and ethical considerations.

Chapter Four presents the results of the study. The chapter presents the data collected from the field (both quantitative and qualitative) and summarises them via tables and graphs.

More so, chapter five expounds on the results of the analysed data in relation to the variables under study. Finally, chapter six presents the summary, conclusion, limitations and recommendations of the study.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

One of the main human resource challenges facing industries in the 21st century is supporting employee creativity. The ability of leaders to create a conducive environment for employees to be able to freely voice out their creative suggestions is critical for the survival of businesses. This chapter of the study explores and reveals existing related empirical and theoretical literature on emotional intelligence (EI), employee Creativity (EC) and Employee Voice (EV). The chapter consequently develops a fitting conceptual framework which gives an appropriate link between the study variables (EI, EC and EV).

#### **2.1 History, Development and Issues of the Ghanaian Banking industry**

Over the past few years, an increased in the number of banks in Ghana has been observed (Saka *et al.*, 2012). In 1988 only two banks were operating in Ghana, both of which were foreign-owned banks. Decades later, the banking industry comprised of twenty-six (26) banks in 2008, with a majority of these banks still under foreign ownership. Indeed, the banking industry in Ghana has come a long way. Hinson *et al* (2011) reveal that the decade spanning from 1989 to 1999 resulted in a financial service overhaul in Ghana.

This period was characterized by financial sector reform with the main aim of rehabilitation of the nation's financial system, which had suffered from undue political interference and influence. Also, other factors such as weak management, insufficient capital, inappropriate accounting systems, absence of keen competition, and a huge chunk of non-performing loans all had an impact on the industry, requiring the much needed overhaul. As it later turned out, that period in the history

of the financial service industry in Ghana has come to define the new era: the era where customer sovereignty is emphasized and where banks are aware that the presence of keen competition allows no room for error and complacency.

The study by Hinson *et al* (2009) has proved monumental in highlighting one of the catalysts of the new change currently being experienced in the Ghanaian banking industry. Their study found that the industry deregulations have paved way for the entrance of new foreign banks, spearheaded mostly by Nigerian banks. Thus, the entry of these Nigerian banks has kept all other banks in the country on their toes, with all banks aware of the need to deliver quality services in order to remain competitive (Hinson *et al.*, 2011).

On the back of the competition in the industry that was birthed from the deregulation of the late 1990's, the Ghanaian banking industry has also been witness to a great deal of technological advancements and change. A number of reports indicate that there has been a massive investment in various technological platforms that have positively affected the way banks and other financial institutions conduct their business in the country (PWC/Ghana Bankers Association, 2009; Ghana Banking Survey Report, 2008).

Undoubtedly, the presence of improved technology in any industry is a precipitator of change and advancement and that is the exact scenario that has played out in the banking industry in Ghana. Various technologies such as advanced computer systems, money counting machines, communication servers, internet and broadband facilities, data management software and automated teller machines (ATM) are all evidence of the evolution of technology in the Ghanaian banking industry. The study by Narteh (2013) on service quality in automated teller machines in Ghana is evidence of the crucial role of technology in the Ghanaian banking industry. Technology has made it easier for banks to store and retrieve customer information, and to network bank

branches all across the country, making it convenient for bank customers to access their funds irrespective of their location. Through technology, the work of bank employees is not only more comfortable, but also more efficient and effective. This is not to say that the industry is without operational flaws, as banking in Ghana is sometimes characterized by long waiting times in the banking hall. Also there are perceived leadership issues in the Ghanaian banking sector which affects employees and eventually the services delivered by the banks. Like in other industries, the banking industry in Ghana has had its fair share of storms and turbulences.

A report by PricewaterhouseCoopers (PWC) indicates that the year 2013 was one of the banking industry's toughest years since the financial sector reforms. According to the report, despite the fact that the industry's growth in total assets came to 33%, there was a slump in deposit mobilization in the industry. The report attributes this slump to the activities of the government, savings and loans companies and other financial houses (PWC, 2014). Clearly, the industry needs to brace itself for future challenges that may result from increased activities of savings and loans companies and other financial service firms. This will require creative ideas from both leaders and other workers of the Ghanaian banking industry.

## **2.2 Definition of Leadership**

Different views on the definition of leadership has rendered the concept of leadership unclear (Kort, 2008). To date, there is one core persisting problem in leadership studies, which is its definition irrespective of the school of thought (Kramer, 2003; Northhouse, 2010). With regards to different viewpoints, leadership seems to be defined differently by a range of scholars under variety of disciplines which includes philosophy of management, psychology, political science, sociology and economics (Ciulla, 2002; Bolden, 2004, Jing & Avery, 2008). Most researchers define leadership according to their opinion and the concept of model that falls within their interest.

Cameron and Quinn (2006) argued that leaders need to continuously assess their leadership status in alignment with the organization's collective predetermined ambitions or aim for the betterment of the organization. Recently, and especially under the modern leadership model, leadership is explained in a more all-inclusive way which embraces other key interested parties, such as, the followers as part of an integral part of the leadership construct. Such change in the viewpoint of the phenomenon of leadership has led to definition of leadership as 'a process whereby an individual influences other people for the achievement of a common goal' (Hailey, 2006).

This definition can be said to be in line with that of House *et al.* (2004) who stipulated that leadership is the ability of an individual to influence, motivate, and enable other people to give their contribution towards the effectiveness and success of the institution they belong to. Following the same view point then, a leader could be defined as, the 'one person who gets others to do something' (Ciulla 2002). Therefore, leadership can be considered an essential element in an organization, since it is pivotal in driving the performance in the institution and also for the continuous existence of the organization.

### **2.3. Leaders' emotional intelligence (EI)**

A person's ability to recognise the right moments and manner in which to voice out and manage his/her emotions is termed as emotional intelligence (EI). Previous findings by Darwin on the importance of emotional expression for survival was found to be the origin of emotional intelligence. Emotional intelligence has long been of interest to researchers. Earlier in the years 1990, Salovey and Mayer first used the term 'emotional intelligence' to describe the capability of a person to examine his/her emotions and other individuals' emotions, understanding the difference between them and utilising the evidence to manage his/her own opinions and others' views and decisions; a definition which established the main concept of EI (Salovey and Mayer,

1990; Srivastava, 2013). Mayer and Salovey later developed their explanation of EI with a concept involving four branches (Mayer and Salovey, 1997), which contained four abilities: (1) the individualistic skill to comprehend self and others' emotions; (2) the capability to use emotions for mental acceleration; (3) the individualistic capacity to recognise emotional information; lastly, (4) the ability to control their own and others' emotions. Goleman (1998) also defines EI to be a multiplex system of intelligence, including recognition and intellectual abilities, and a core element of workers' performance and progressive organisational results.

In the same year (1998), Barsade reported on a research work which consisted of individuals assigned to the managerial position and distributing allowances or extras to their minions at Yale University (Barsade, 1998). Amongst them, a tutored player was continually told to speak first; he was passionate and happy among some groups, unfriendly and unhappy in others. Barsade observed a twofold result: on the one hand, the player shown ability of 'infecting' group feelings and emotions. On the other hand, affirmative feelings resulted in a better internal group support and equity in allocating the allowances to minions.

Law, Wong and Song (2004) reviewed the definition of EI and argued that EI is conceptually distinct from personality. The conceptualisation involves four constructs: self-emotional evaluation, evaluation of others' emotions, adjustment of emotions, and using emotions. They noted that EI was a significant predictor of job performance ratings e.g. employee creativity (Wong & Law, 2002). Emotional intelligence may better explain job performances as perceived by an individual than common intelligence (Lam & Kirby, 2002). The higher an individual's EI, the better abilities are as to recognise self and others' emotion, manage emotion and use emotion signal to direct thinking and action (Salovey & Mayer, 1997). Because of his or her emotion-related knowledge and skills, an individual with high ability to manage emotions may rapidly organise them in a



manner conducive to problem-solving and strategically adjust emotions when confronted with frustration or a sustained negative emotional state.

An individual with high EI may have diverse emotional experiences, an attitude of openness, strong motivation, willingness to invest in the long term in meeting objectives, the ability to restrain impulses, and the capacity to delay satisfaction to concentrate on achieving his or her objective.

With the existence of this definition, the concept emotional intelligence has developed to be an important and effective precursors of work-related conducts, like organizational citizenship behaviour (OCB) (Korkmaz, & Arpacı, 2009), job satisfaction (Lee, 2017), safety behaviour and deviant workplace behaviour (Vratskikh *et al.*, 2016), innovation, service recovery performance, profitability and creativity (Kim *et al.*, 2012; Tsai and Lee, 2014; Prentice, 2016; Vratskikh *et al.*, 2016). Based on the literature, EI can be described as a significant element for awakening creativity, specifically for frontline employees who are in constant interactions with customers from different walks of life.

## **2.4 Leadership styles (Transactional and Transformational)**

Harris *et al* (2007) defined leadership style as the kind of relationship that is used by an individual so as to make people work together for a common goal or objective. It is believed that leadership style is considered an effective leadership style based on how leaders make use of their skills to apply the right style in accordance to the situation at hand (Yulk, 2002). Two leadership styles which have been of concern to most researchers are transformational and transactional leadership styles (Jansen *et al.*, 2009; Bono & Judge, 2004; Judge & Piccolo, 2004; Chen *et al.*, 2005; Stashevsky & Koslowsky, 2006).

Transformational leadership influences both the micro (individual) and macro level of an institution by transforming followers from their “everyday selves” to “better selves”. This type of leadership appeals to higher order intrinsic needs of followers, helps bypass their vision of short-term goals, and helps them seek the organizational goals rather than their self-interests (Judge & Piccolo, 2004). Jansen *et al.* (2009) concluded in their study that transformational leadership behaviours contribute significantly to exploratory innovation while transactional leadership is associated with exploitative innovation. In another study transformational leadership had major influence on employees' performance and innovation than transactional leadership (Boerner *et al.*, 2007). According to Stashevsky and Koslowsky (2006), transformational leadership was more significantly associated with team cohesiveness, work unit efficacy and organizational learning as compared to transactional leadership.

Transactional leadership on the contrary is a more conventional style in which work is exchanged for resources. A transactional leader influences subordinates by contingent rewards; that is rewards in exchange for their efforts. Such leaders follow workers closely and take corrective actions when required, or passively manage employees and take measures when necessary (Bono & Judge, 2004; Judge & Piccolo, 2004). Study of Chen *et al.*, (2005) found that followers liked the contingent reward dimension of transactional leaders very much. Transactional leadership is based on the notion of a social exchange, as opposed to personal growth and change. In this type of leadership, the leaders actively control the behaviours of their followers' by authority and power whiles putting in efforts to satisfy the needs of the followers simultaneously. This type of leaders believe that job dissatisfaction is achieved from the unfair evaluation of employees' opinions and feelings, and by eliminating any evaluation, they will free the employee to perform to their peak ability. Leaders

who practice transactional leadership offer organizational resources in exchange for followers' compliance and responsiveness.

#### **2.4.1 Distinguishing features between Transactional and Transformational Leadership**

Transactional leadership is a way of leadership that deals with exchange activities between leaders and their followers (Pieterse, 2010). Meanwhile, transformational leadership style focuses on the other hand focuses on causing change in individuals (Pieterse, 2010). These features show that transformational leadership strives to create new opportunities for employees in an organization, whereas transactional leadership style hinges on existing structures (Tucker *et al.*, 2004).

Equally, transactional leadership is reflected "at best a networking of power". The primary areas influenced by transformational leaders which tends to appeal to the heart and mind: (1) profound thinking and (2) understanding. By means of these influences, a transformational leader is able to persuade followers to act on their own wish and for the needs of others. In transformational leadership, the leader commiserates with the progressive requirements of his/her followers. According to Jung *et al.*, (2009), transformational leaders are good advisors and offer training to their followers.

Transformational leadership centres on individuals (Burke *et al.*, 2006). Thus, Bass (1990) clarifies that such governance motivates its followers. According to Stewart, (2006), this leadership or governance takes people beyond egoisms and permits them to concentrate on the nobility of the group or society. Transformational leaders can articulate an attractive vision of the future by communicating ideas and leading through example. This governance style tends to increase the team's spirits and inspires the team members.

In summary, transformational leaders, through their passion and deep thinking have the ability to motivate their followers to strive for excellence without the use of power or authority. In contrast,

transactional leaders accomplish aims by rewarding followers who meet expectations. Employees who fail to perform per expectations, however, are penalized. (Bass *et al.*, 2003). Hence, transactional leadership becomes less pleasing and appears ordinary when the leader depends on passive management by exception.

Transformational leaders use referent power as well as reward power. Reward power is described as, board's view of the representative's capability to control cherished organizational prizes and assets (Jayasingam *et al.*, 2009). In contrast, under a transactional leadership style, being endowed for performing as per expectations leaves no incentive to go outside the call of duty. (Lee, 2008; Dartey-Baah & Ampofo, 2016).

Transformational leadership has also been proposed to affect work motivational conditions through diverse channels (Moynihan *et al.*, 2014, 2012; Hjelmar *et al.*, 2014).

Transformational leaders are also claimed to provide a sense of drive and worth of the effort that promotes commitment and eagerness among their employees (Belle 2014; Wright *et al.*, 2012). Transformational leaders are expected to fortify followers' drive to contribute to the consciousness of this dream (Rainey 2009). Another proposed mechanism is that transformational leadership behaviours can increase the employees' experience of being challenged and involved and thereby increase their work engagement (Bakker *et al.*, 2011; Bakker 2015). A variety of observational studies do indeed suggest a positive association between transformational leadership and followers' work engagement (Ghadi *et al.* 2013; Gözükarar *et al.* 2015; Kovjanic *et al.* 2013; Tims *et al.* 2011; Vincent-Höper *et al.*, 2012). However, a meta-analysis of 91 quantitative studies evidenced that transformational leadership and work outcomes were weakly associated (Christian, Garza & Slaughter, 2011).

Dartey-Baah (2015) reviewed the similarity in current resilient leadership theory and the transformational–transactional leadership theories and recommended an approach that combines the various dimensions under the transformational and transactional leadership styles to give appropriate direction to address issues in the current volatile world of work.

## **2.5 Employee creativity**

With significant baseline information of employee creativity, it is not shocking that researchers have stressed the need to do more study into the idea of creativity, how it is related with structurally preferred entities and personal factors which increase or decrease it (Kim *et al.*, 2012; State & Iorgulescu, 2014; Tsai & Lee, 2014). A critical check of the pertinent works explains a number of possible factors which encouraged creativity. These included ethical leadership and intrinsic motivation (Feng *et al.*, 2016), transformational leadership and creative self-efficacy (Mittal & Dhar, 2015), proactive personality and responsibility for change (Jiang & Gu, 2015), and a high level of generosity and vigor (Carmeli *et al.*, 2014). Relevant literature identifies numerous personal characteristics which are positively related to creativity (Joseph & Newman, 2010; State & Iorgulescu, 2014).

One of the main challenges facing managers currently is how to use the potential capabilities of employees to enhance and accelerate organizational creativity. In some studies, the definition of creativity has been modified and defined towards an individuals' personal characteristic with features that include broad areas of interest and high energy levels (King & Gurland, 2007). Therefore, better comprehension of organizational creativity will necessarily involve understanding first, the creative process, second, the creative product, third, the creative person, fourth, the creative situation, and lastly the way in which each of these components interacts with the others (Nakano & Wechsler, 2018). Furthermore, creativity is a significant factor that drives

most organizations to excel in the business world. Considerable evidence show that employee creativity can basically contribute to organizational innovation, effectiveness, and survival (Shalley, Zhou, & Oldham, 2004; Beheshtifar & Zare, 2013; Unsworth, 2001; Oldham & Cummings, 1996).

## **2.6 Employee voice**

Employee opinion is the technique by which staffs share their outlook with their employers. It is the core mean by which employees can impact matters affecting them at work. For instance, operative opinion leads to organizational efficiency and progress. In the case of personnel, it often results in improved business satisfaction, better impact and improved prospects for progression. Hence, employees who are not content with their jobs would have two options of either voicing out or quitting. Voice is the manner of resolving complications by expressing views. Staff prepared to share their productive ideas can support the improvement of their institutions. Employee voice being a socially based behaviour (Wang *et al.*, 2017), a number of management studies have been published to encourage it (Farh *et al.*, 2007).

Traditionally, employee voice had been heard through union representation. But a decline in unionism has resulted in the expansion to a diversity of channels such as union affiliation and representation, indirect or illustrative contribution mechanisms, and direct employee participation (Budd *et al.*, 2010; Holland et al., 2011). Currently, staff voice has numerous meanings, such as voicing of specific discontent, exchange of opinions or concepts, joint representation, rising problem solving, involvement to workplace decision making ( Morrison et al., 2011)

Previous studies such as Maynes & Podsakoff, (2014) stated that employee voice is an individual, discretionary, openly mutual communication with an insider, and it attempts to influence work

practices or policies. Recent studies looking at organizational behaviour and employee creativity have also mostly centred on exploring the role played by precise leadership conducts in supporting, subduing, enabling or preventing creativity (Shin & Zhou, 2003; Zhou & Shalley 2008; Jhoti & Dev, 2015; Sanda & Arthur, 2017). In line with Maynes and Podsakoff, (2014) categorization, constructive voice (CV) refers to employee speak up with views, fresh concepts or solutions toward supervisors to improve organizational performance, whereas, destructive voice (DSV) represents subordinates' expression of harsh comments or bad-mouth regarding work-related issues to their leaders. Practically, followers are likely to evaluate the implications before they speak, especially when they perceive that speaking up may receive negative results from their superiors in the workplace.

One of the recent studies that has examined employee voice is the study by Chen (2018). The study examined the controlling role of inclusive management in the relationships amongst EI and two-dimensional staff opinion behaviours. Chen, (2018) investigated CV and DSV to fill the gap in previous studies which highlighted the indicator of voice in proactive but less destructive aspect. Besides, past works emphasized specific emotional states on voice, but limited their efforts to integrated ability of emotions. Thus, Chen (2018) introduced EI to complete their literature regarding the emotion-voice relationship. This current study, however, examines EV (specifically constructive voice) as a mediator to explore how EI affects employee creativity, and this forms the conceptual framework of the study.

## **2.7 Theoretical review**

### **2.7.1 The leader–member exchange (LMX) theory**

The leader-member exchange theory emphasizes the two-way relationship between leaders and followers (Lunenburg, 2010). The theory proposes that leaders develop an exchange with each of

their subordinates, and that the quality of these leader–member exchange relationships influences subordinates' responsibilities, decisions, and access to resources and performance (Wang *et al.*, 2005). The most fundamental basis for every striving relationship are trust and respect. Most often emotional relationships extend beyond the scope of employment (Wang *et al.*, 2005; Bauer *et al.*, 2015) Leader–member exchange may promote positive employment experiences and augment organizational effectiveness (Luo & Cheng (2014).

Dulebohn *et al* (1979) identified three primary groups of antecedents: leader characteristics, follower characteristics, and interpersonal relationship and further outlined certain criteria used to evaluate these groups. Although the leader takes a dominant role in creating an LMX relationship, the follower also plays an important part in creating the relationship. There are interpersonal relationship variables such as perceived similarity, assertiveness and leader's trust that may affect this relationship. These traits determine the success or otherwise of the LMX theory (Dulebohn *et al.*, 2012).

The LMX theory focuses on a dyad which considers the relationship between a leader and each subordinate independently, rather than on the relationship between the superior and the group. The linkage or relationship created may differ in terms of quality in varied scenarios.

### **2.7.2 The Social exchange theory**

Social exchange theory (SET) explains social change and stability as a process of negotiated exchanges between parties.

Within contemporary management research, the aspect of SET that has garnered by far the most research attention has been the notion of workplace relationships (Shore, Tetrick, & Shore *et al.*, 2004).



Blau (1964) contributed to SET by comparing economic and social exchanges. He maintained that “the basic and most crucial distinction is that social exchange entails *unspecified* obligations” (Blau, 1964). He argued that only social exchange “involves favours that create diffuse future obligations and the nature of the return cannot be bargained” (Blau, 1964) and “only social exchange tends to engender feelings of personal obligations, gratitude and trust; purely economic exchange as such does not” (Blau, 1964). He also argued that “the benefits involved in social exchange do not have an exact price in terms of a single quantitative medium of exchange” (Blau, 1964), implying social exchanges create enduring social patterns.

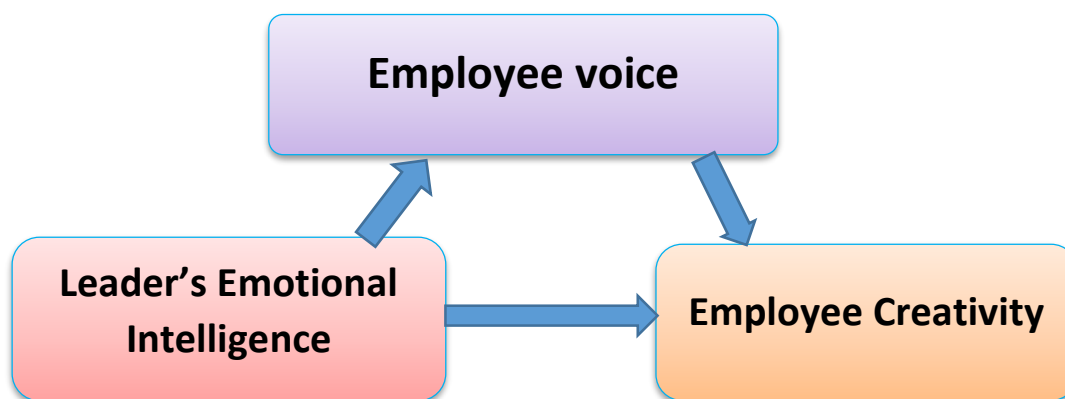
Blau (1964) also outlined exchange relations as causally related, although the direction of the causal arrow is somewhat ambiguous. For example, he argued that “the character of the relationship between exchange partners” might “affect the process of social exchange” (Blau, 1964), meaning that the relationship influences the type of exchange. Yet, he also indicated that successful exchanges can cause one individual to become committed to another (Blau, 1964), suggesting that an exchange may sometimes affect a relationship.

## **2.8 Conceptual Framework**

The current study intends to examine Employee voice (specifically constructive voice) as a mediator to explore how leaders’ emotional intelligence affects employee creativity, and this forms the conceptual framework of the study (Figure 1).

In the current study, it is believed that the relationship between leaders’ emotional intelligence and employee creativity is mediated by employee voice (Figure 1). In other words, employees assess the behaviour of their leaders (especially with regards to their emotional control) before speaking up on any work-related issues. It is the belief in this study that, when leaders negatively control

their emotions and force employees to obey their instructions completely, the employees become reluctant to favour their organization with recommendations that will enhance the performance of the organization. By contrast, when leaders positively control their emotions and show self-discipline and are unselfish in how they treat their subordinates (employees), employees tend to reciprocate their superiors' favour by suggesting ideas to improve work in the organization. Therefore, in the conceptual framework of the current study, it is expected that individual employees will have diverse views of their leaders' emotional intelligence and would thus voice out differently. Therefore, the current study focuses on employees as individuals rather than as groups.



**Figure 1.** Conceptual Framework of the study

## 2. 9 Empirical review

### 2.9.1 The relationship between leaders Emotional Intelligence and Employee Creativity

Employee creativity is one of the important organizationally desired variables especially in modern business environment. In recent times, several studies have expressed interest in the relationship between emotional intelligence (EI) and creativity (Guptaa & Bajaj 2017, Jafri *et al.*, 2016; Tsai & Lee, 2014; Vratskikh *et al.*, 2016). Emotions enhance thinking which helps when considering

different points of views on a particular subject leading to creativity (Caruso & Salovey, 2004). Stough and De Guara (2003) observed that EI which was measured by the Swinburne University Emotional Intelligence Test (SUEIT) was positively linked to the ability to be creative in the working environment. However, some scholars argued that there is no relationship between EI and creativity (Sanchez-Ruiz *et al.*, 2011; Ivcevic *et al.*, 2007). In the current study, the different views of researchers were considered (Caruso & Salovey, 2004; Stough & De Guara, 2003). It was assumed that EI has the ability to potentially influence employee's creativity.

Emotional intelligence theory explains that emotions make intellectual process adaptive and people can think judiciously regarding emotions. Individuals thinking and performance can be associated to their measurable emotional abilities and wide range of intellectual abilities (Salovey and Mayer, 1990; Parke *et al.*, 2015). For instance, if individuals become aware of the relation between mood and performance, how to maintain positive moods; creative thinking can be developed indirectly. (Ivcevic *et al.*, 2007). Other studies have demonstrated that EI plays an important role in employees' creativity (Barczak *et al.*, 2010; Khalid and Zubair, 2014; Tsai and Lee, 2014; Barczak *et al.*, 2010)

In that study Mahlagha and colleagues (2018) examined the effect EI has on frontline employees' creativity and how environmental uncertainty (EU) as an explanatory mechanism to understand the EI acted as a mediator. They observed that EI has a positive impact on frontline employees' creative performance. Their findings also confirm the mediating role of EU in the relationship between EI and CP.

Similarly, Jafri *et al.*, (2016) also investigated how emotional intelligence is related to employee creativity and specifically how proactive personality and organizational climate moderated the relationship between emotional intelligence and employee creativity. Their results showed a

positive and significant relationship. They also observed that Employee's proactive personality and organizational climate both influenced the relationship between emotional intelligence and employee creativity (Jafri *et al.*, 2016). Also, Tsai and Lee (2014) investigated emotional intelligence and employee creativity in travel agencies and observed that travel agency employees who exhibit highly regulated emotions and extensive use of those emotions also display substantial creativity.

Khalid and Zubair (2014) investigated the relationship between emotional intelligence, self-efficacy, and creativity among employees of advertising agencies and observed that emotional intelligence, self-efficacy, and creativity were positively related with each other among employees of advertising agencies. Moreover, emotional intelligence was found to be significant predictors of creativity (Khalid and Zubair, 2014). Based on that, the study came up with the following hypothesis:

H1: There will be a significant and positive relationship between leaders EI and employee creativity.

### **2.9.2 Relationship between leaders Emotional Intelligence and employee voice**

Previous studies have established that employee voice is an individual's discretionary, openly mutual communication with the superior aimed at influencing work practices or policies (e.g., Maynes & Podsakoff, 2014). Basically, an employee would assess the implications of voicing (i.e. check the costs and gains of speaking out to avoid receiving negative results from authorities at the workplace) before engaging in it. In other words, employees would likely respond favourably if they perceive fairness at the workplace (Jawahar, 2007). Accordingly, employees would reduce

the expression of hurtful comments when leaders provide an open communication with each other in the workplace. Empirical studies revealed that constructive voice produces innovation, but destructive voice yields discord in work environments. Emotional intelligence creates one's attitudes, which affects employee voice behaviours (Chen, 2018). EI involves seizing and inferring the information behind emotions, thereby, employees who have great understanding emotions are unlikely to be elicited by affective response, and would mitigate harsh comments. Likewise, individuals who are able to interpret others' emotions correctly may possess strong social skills, that they are easy to establish a high-quality relationship with each other in work environments. Drawing on the LMX theory, high leader-follower relationship stimulates employees speak out with a new way or improvement-oriented information to fix problems (Chen, 2018). Further, individuals who have high regulation of emotions are more likely to extract positive information from negative messages than those who have low regulation of emotions (Law *et al.*, 2004), thus promoting employees speak up with productive information. Findings from the study by Chen, (2018) demonstrated that EI is beneficial to employees speak up with constructive information, and alleviates their expressions of grievance and hurtful criticisms. These empirical studies also led to the formulation of the hypothesis that:

H2: There will be a significant and positive relationship between leaders EI and employee voice.

### **2.9.3 Relationship between employee voice and employee creativity**

The understanding and interpretation of voice has gained a lot of interest among practitioners and researchers who have the belief that employee voice favourably affects both the employee and the institution. A study by Ganjali and Rezaee (2016) which aimed at investigating the relationship between perceived employee voice and creativity, revealed that, perception of employee voice has a positive effect on work meaningfulness. Also, they showed that work meaningfulness has a

positive effect on intrinsic motivation, which in turn has a significantly positive effect on an individual employee's creativity. Employee voice has emerged as a strong predictor of positive organizational outcomes.

Basing on the theoretical model in resource-based theory, a study by Rasheed *et al.*, (2017) evidenced that high-performance work system (HPWS) can enhance organizational innovation of small and medium enterprises through voice behaviours. Following the review of literature, it is hypothesized:

H3: There will be a significant and positive relationship between employee voice and employee creativity.

#### **2.9.4 The influence of Leadership styles (TSL and TFL) on employee creativity**

Effective leadership is also key in eliciting creativity in an organization as it inspires and motivates employees of all levels. Motivation of employees facilitates knowledge transfer into result oriented activities including employee creativity. As proximal contextual factors, leadership or supervisory factors, such as transformational leadership, authentic leadership, and supervisor behaviour (e.g., Gong *et al.*, 2009; Rego *et al.*, 2012), have been fundamentally and significantly indicated in many studies to influence creativity (Anderson *et al.*, 2014; Bosio & Serbia, 2013; Gong *et al.*, 2012; Shalley *et al.*, 2004; Tierney & Farmer, 2002). It is also evidenced that supervisory support discriminates between high-creativity and low-creativity projects (Amabile *et al.*, 1996). However, it is evidenced that traditional leadership styles offer a weak explanation for creativity in the literature. For example, the influence of transformational leadership—a typical traditional leadership style—on creativity is mixed in existing research (Hammond, Neff, Farr, Schwall, & Zhao, 2011; Rosing, Frese, & Bausch, 2011), and it is empirically redundant (Van Knippenberg &

Sitkin, 2013). Thus, the major problem regarding the incompatibility of leadership and creativity engendered an emergent research topic of how creativity-oriented leadership or supervisory behaviour specifically, influences creativity (Anderson *et al.*, 2014; Mainemelis, Kark, & Epitropaki, 2015).

In their study, Herrmann & Felfe (2014) asserted that transformational leadership style enhances employees' creativity. They showed that transformational leadership led to higher levels of creativity than transactional leadership. Recently, Khattak *et al.* (2017) emphasized this assertion when they observed in the Pakistan Banking industry that transformational leadership style was positively and significantly related with employee creativity, while transactional leadership style was negatively related with employee creativity. Transactional leadership style is associated with setting goals, providing feedback, describing desired outcomes, and exchanging rewards and recognition for accomplishing specified goals. Accordingly, leaders who adopt the transactional style of leadership emphasizes the in-role performance of their subordinates which negatively impact group creativity (Dedahanov, *et al.*, 2016). Therefore, transactional leadership style impacts on creativity whilst transformational leadership facilitates creativity.

Gupta and Singh (2015) empirically showed the positive link between leadership and creative behaviours. Therefore, it can be reasonably concluded that introducing the dimension of leadership to the extensively studied variable in the area of employee creativity should generate interesting and useful outcomes both from the academic and professional perspectives. Therefore, based on the review of existing literatures, it was speculated that:

H4: Transformational leadership style (TFL) will be significantly and positively related to employee creativity than transactional leadership style.

### **2.9.5 Employee voice as a mediator between leaders EI and EC**

Investigating the factors that are related to voice remains an important issue in business institutions due to its numerous benefits (Dedahanov, 2016). Employees assess the behaviours of their superiors with regard to voice and act accordingly. Therefore, in line with the social exchange theory, where individuals in an exchange relationship voluntarily provide favours to other parties who provide benefits to them (Blau, 1964), employees will be reluctant to favour their organization with positive recommendations that will affect the organization positively if they perceive their leaders as authoritative and forcing them to obey their instructions completely. By contrast, when leaders' are perceived to be fair and supportive, employees tend to reciprocate their superiors' favour by suggesting ideas to improve work in the organization. There is significant role of voice in mediating the associations between the leadership behaviour and employee creativity (Dedahanov, 2016).

Earlier, Ng and Feldman (2012) investigated the relationship between voice behaviour and creativity. Although they included creativity in their model, they did not examine how leaders EI contributes to enhance employee voice which eventually will lead to employee creativity; therefore, they did not investigate the mediating role of voice in the association between leadership style and creativity.

Examining the mediating role of voice in the link between' leaders EI and creativity enables us to have deeper knowledge on the behavioural characteristics of leaders that hinder or facilitate creativity through voice. With this knowledge, leaders will be able to control their emotions to facilitate creativity in the organization. Voice benefits both employees and employers; therefore, Strauss (2006) indicated that voice is a "win-win solution" that fulfils the need of employees and helps organizations to attain their objectives.



Dedahanov (2016) believed that the relationship between leadership behaviour and employee creativity is mediated by employee voice. In other words, employees assess the behaviour of their leaders before voicing. Depending on the behaviour of their leaders, employees decide to make recommendations on work-related issues, and their decision on making improvement oriented suggestions and recommendations serves as the groundwork for their further extra-role behaviour such as creativity. Following the review of literature on leadership and EI, the following hypothesis is stated:

H5: Employee voice will mediate the relationship between leaders EI and employee creativity.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter explains the methodological approaches, processes and procedures that was adopted for the study. The main issues discussed under the chapter include the research paradigm, the research design, the study area, the population and sample for the study, the sampling technique, procedure for data collection, measures and instruments that were used, inclusion and exclusion criteria as well as highlighting the data analysis techniques that were used to test the formulated hypotheses and how the interviews for the qualitative study were analysed.

#### **3.2 Research Paradigm**

A research paradigm is regarded as a set of principles, ethics and systems that form the central theoretical assumptions which define what ‘valid’ research is and the appropriate methods that can be applied in the research (Myers & Avison, 2002). In their study, Alghamdi & Li, (2013) were of the opinion that a researcher need to have a clearer vision of worldview which provides philosophical, theoretical, instrumental, and methodological foundations. According to them, these will shape the researcher’s decision-making to be able to successfully carry out the research process.

Several research paradigms such as positivism, interpretivism, realism, pragmatism, relativism and critical realism (Fazlıoğulları, 2012; Boateng, 2014) have been identified by researchers which tend to inform the particular direction of their research works. Each of these paradigms possesses its own specific characteristics such as ontology, epistemology, methodological assumptions as well as axiology which serve as the framework in explaining their features and drawing the differences that exist between them (Creswell, 2009; Creswell, 2014).

Ontology as a characteristic of a research paradigm refers to how a researcher perceives the nature of social reality whereas epistemology is more concerned about how to study and acquire knowledge. In other words, epistemology is the belief in how to generate, understand and use knowledge that are seen to be valid and acceptable. On the other hand, methodology refers to the framework used to conduct research within a context of a paradigm (Wahyuni, 2012).

This study adopted the pragmatism research paradigm which has been mostly proposed and argued as providing philosophical and methodological foundations to the use of mixed methods research (Biesta, 2010; Creswell, 2010; Teddlie & Tashakkori, 2009). It has the tendency to bring together the insights provided by both the qualitative and quantitative research (Creswell, 2009; 2013). According to Shannon-Baker, (2016) pragmatism research provides a more complex understanding of a phenomenon that would otherwise not be accessible by using one approach alone (Creswell & Plano Clark, 2011). Researchers who are more tilted towards pragmatism will therefore prefer to work with quantitative and qualitative data because it helps them to better understand the social reality.

### **3.3 Research Design**

According to Labaree (2009), research design constitutes the blueprint for the collection, measurement, and analysis of the data collected by the researcher. In other words, the function of a research design is to ensure that the evidence obtained enables the researcher to effectively address the research problem logically and as unambiguously as possible.

In this study, a cross sectional approach which is described as taking a snapshot description of a sampled population at a single point in time was adopted (Neuman, 2007). Thus, the researcher distributed questionnaires to a selected sample of respondents who are employees of the targeted

banks (GCB, ADB, CBG and NIB), at a specific point in time without any additional data collections at a different time.

Moreover, an explanatory sequential mixed method led by the quantitative approach was employed. This involved the use of questionnaires to gather data from employees of the banks followed by the use of semi- structured interview guides to gather data from leaders of the banks. The qualitative data was gathered based on the themes that originated from the responses from the employees (i.e. the quantitative data).

### **3.4 Study Population**

Currently, Ghana has 23 licensed commercial banks, a reduction in the 34 that were operating in the country as of January 2017. This follows Bank of Ghana's strict measures leading to a cleanup exercise of the sector. Many of the banks that previously functioned in the country have been affected by the Central Bank GHS 400 million minimum capital requirement (Bank of Ghana Report, 2019). Out of the licensed banks, four indigenous banks (GCB, Bank, Agricultural Development Bank, Consolidated Bank, Ghana; National Investment Bank) were used for the study.

GCB Bank Limited is the largest local financial institution in Ghana, having over 161 branches. As of December 2016, the bank's total assets were valued at about GHS 6 billion. The Bank had been wholly government owned until 1996 when under the economic recovery programme part of the government ownership was divested.

In 2013, the bank changed its name from Ghana Commercial Bank to GCB Bank Ltd, with a new brand identity which was launched at the end of 2014. As at December 2016, the bank has more than 1,532 staff in branches countrywide (GCB Bank Annual Report, 2016).

Consolidated Bank Ghana (CBG) is the second largest indigenous Bank in Ghana licensed by the Bank of Ghana under the Specialised Deposit-Taking Institutions Act, 2016 (Act,930). The bank was established in August 2018 after the consolidation of five erstwhile banks. The five banks included Construction Bank, Beige Bank, Royal Bank, UniBank and Sovereign Bank. Consolidated Bank, Ghana branches came up to 175 in nine regions of Ghana (Bank of Ghana Report, 2019).

National Investment Bank Limited, normally abbreviated to NIB, is a state owned commercial bank in Ghana. NIB is a medium-sized financial services provider in Ghana. The bank was Ghana's first development bank, established primarily to promote rapid industrialization in all sectors of Ghana's economy. However, the bank now operates as a Universal Bank focusing on development/commercial banking activities. It now, has 49 Branches and 3 Agencies nationwide. As of September 2017, the bank maintained a network of 52 branches.

Agricultural Development Bank of Ghana, commonly known as ADB, is a quasi-government owned development and commercial bank in Ghana. It is a Universal bank offering full range of banking products and services in Consumer, Corporate, Agricultural, Trade and E-Banking among others. The bank listed on the Stock Exchange (GSE) on December 20, 2016 with the Government owning 32.30 percent in its new ownership structure. The Bank has branches across the country.

The selection of the banks that participated in this research was based on two main reason First, the selected banks have never been listed on Club 100 it was launched under the auspices of the Ghana Investment Promotion Centre (GIPC) in 1998. Eligibility for entrant organizations includes limited liability companies. For companies with Government interest, Government ownership

should be less than 50% unless the company is listed on the Ghana Stock Exchange. Moreover, companies that made it to the list served as role models for the private sector.

Recent report generated by a team of technical analysts at Konfidants, a Management Consulting Company based in Accra, Johannesburg and Geneva in which thirty of Ghana's universal banks were ranked using an assessment of their credibility with a Credmap technology ([www.credmap.com](http://www.credmap.com)). Key amongst the index used was the quality of the banks' boards and senior management personnel. GCB was among the positively ranked banks. However, CBG, NIB, and ADB did not make it (My Joy Online, 2018). Therefore, with the objectives of the current study in mind, a mixture of banks that made it and those that did not make the ranking were selected in order to obtain a more representative finding for the indigenous Ghanaian banks and to reduce bias in the results that would be obtained.

### **3.5 Inclusion Criteria**

The eligibility criteria for the study included employees with at least two years' work experience with the bank whilst the leaders had at least five years' work experience in the managerial roles. The study focused on full-time employees in selected branches of the banks used for the research. The employees included frontline officers such as tellers, personal bankers, relationship officers among others who come into contact with the customers on daily basis. The leaders included branch managers from selected branches of the banks used in the study.

### **3.6 Exclusion Criteria**

All part time employees of the selected banks as well as full time employees who did not meet the work experience criterion and do not deal directly with the customers were excluded from this study.

### 3.7 Sample Size

Sample size represents a subset of the population chosen by a researcher for a particular study to help make generalization and an inference to the larger population (Sekaran, 2000; Newman, 2014). The basic reason for sampling is to produce a small set that is representative of the broader picture. For this study, employees were sampled based on the sample size proportion formula by Miller and Brewer (2003), which is given as:

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

Where n=sample size, N=Target population and  $\alpha$ =error term. Therefore,  $n = 1,900 / 1 + 1,900(0.05^2) = 330$ . From the above sample size formula, a total number of 330 questionnaires were administered to respondents out of which 271 were successfully retrieved. However due to improper filling, 5 of the questionnaires were excluded from the number leaving a total of 266 questionnaires as eligible for data entry and analysis. Thus a response rate of 81% was obtained.

It is worth mentioning that the study aggregated the population of frontline officers of the four banks to give an estimated overall total population used in determining the sample size for the study. The study adopted a proportion to total population parameters to determine the sample proportion of employees selected from each bank for the study. This allowed a fair inclusion of the appropriate number of respondents for each bank in the study. Table 3.1 presents a summary of the tabular presentation of the sampling distribution for each bank.

Table 3.1 Sample Size Distribution

<b>Bank</b>	<b>Number of Frontline Officers (N)</b>	<b>Proportion of respondents</b>	<b>Estimated Sample Size (n)</b>
GCB	540	29%	77
CBG	480	25%	67
NIB	510	27%	72
ADB	370	19%	50
<b>TOTAL</b>	<b>1,900</b>	<b>100</b>	<b>266</b>

Source: Field Data (2019)

### 3.8 Sampling Techniques

The study employed purposive and simple random sampling techniques for the selection of respondents. First, the researcher adopted a purposive sampling technique also referred to as a judgmental or expert sample. It is a type of non-probability sample which aims at producing a sample that can be logically assumed to be representative of the population. The researcher adopted this sampling technique because only employees who have direct relationships with the customers in the selected indigenous banks were targeted. Moreover, a simple random sampling technique was used to select the 330 respondents.

### 3.9 Data collection Instrument

The research used structured questionnaires in collecting data from the sample respondents from the banks that were used for the study (Appendix II). The structured questionnaire had five (5) sections. The first part (Section A) of the questionnaire for employees was designed to collect demographic and socioeconomic data. Section B examined employees' opinion on their leaders' emotional intelligence using a modified Wong and Law Emotional Intelligence Scale. Section C scrutinized employees' opinion on their Supervisors/Managers leadership styles using a modified Bass and Avolio Multifactor Leadership Questionnaire. Section D examined employees' creativity



using a Scale developed by Zhou and George (2001). Finally, Section E measured employee constructive voice using a scale developed by Maynes & Podsakoff, (2014).

The questionnaire contains questions which require a “YES” or “NO” answer and also rating using a 5-point Likert scale. From 1=Strongly disagree to 5=Strongly Agree and 1=Not all true to 5=Frequently if not always.

### **3.10 Validity and Reliability**

Validity is defined as the degree to which an instrument measures what it intends to measure (Kimberlin & Winterstein, 2008). Validity of an instrument can be assessed in many ways, however, this study assessed the validity of the quantitative data instruments by ensuring the face validity, content validity and the construct validity. Also, through the pilot study, any inconsistencies found in the questionnaires were rectified before a full data collection exercise was conducted.

One of the main requirements of any research process is the reliability of the scale used in gathering data. Therefore, the reliability of a scale helps the researcher to know the degree to which a test is consistent and reliable in measuring the factor the same way each time it is used under the same condition with the same subjects (Kimberlin & Winnterstein, 2008). The coefficient of internal consistency gives an estimate of the reliability of measurement and it is grounded on the assumption that items measuring the same construct should correlate”. Moreover, Cronbach’s alpha is the most widely used method for estimating internal consistency reliability.

#### **3.10.1 Pilot Study**

The researcher conducted an experimental pilot study was conducted using 20 employees purposively selected from the four banks for the purpose of the study. The respondents used in the pilot study were not added to the main study. The rationale for the pilot study is to ascertain the

appropriateness of the measuring instruments to the Ghanaian context and an opportunity to seek feedback to inform any needed changes. Analysis of the measuring scales was done by checking the Cronbach alpha values, which studies show must be above 0.70 rule of thumb to be deemed acceptable (Sekaran, 2003; George & Malery, 2003; Kimberlin & Winterstein, 2008).

The responses provided were analysed with the aid of the Statistical Package for Social Sciences (SPSS version 21) using the Cronbach's Alpha method. Cronbach's alpha for emotional intelligence reported to be 0.97, transformational leadership was 0.98, transactional leadership was 0.79, employee creativity was 0.98 and employee voice was 0.91. As displayed in table 3.1, which shows the pilot study, the value of Cronbach's alpha is greater than 0.7 for all items.

Table 3.2: Reliability Analysis

<b>Variable</b>	<b>Original Value</b>	<b>Study</b>	<b>Number of Items</b>
Emotional Intelligence	0.94	0.97	16
Employee Creativity	0.84	0.98	13
Transformational Leadership	0.88	0.98	19
Transactional Leadership	0.71	0.79	16
Employee Voice	0.81	0.91	5

Source: Field data (2019)

### 3.11 Quantitative Data Collection Procedure

Quantitative data for the study was collected with the aid of questionnaires that are designed for that purpose. A total of 330 questionnaires were administered to employees of the selected banks used for the study. The researcher embarked on the data collection exercise for a period of eight weeks. Once permission was granted by the Human Resource Managers of the selected banks used for the study, the researcher gave out consent forms to the prospective participants to enable them

make decision to participate in the study or otherwise (Appendix I). Only those who expressed readiness and willingness were given the research questionnaires to complete. The researcher allowed the respondents to complete the questionnaires at their own convenient time with no duress. Respondents completed questionnaires within an estimated time of 30 minutes. After the completion of the questionnaires by the respondents, the researcher expressed gratitude to the participants for their time and energy spent on the study. The completed and returned questionnaires were collated for the purposes of data analysis.

### **3.12 Data Analysis**

#### **3.12.1 Quantitative Data Analysis**

The completed questionnaires were coded into the “Statistical Package for Social Sciences (SPSS) version 20”. The demographic data was first analysed via descriptive Statistics (e.g. frequencies, percentages, tables and charts).

The standard linear regression was used to analyse hypotheses 1, 2, 3 and 4 because these hypotheses sought to examine the relationships between the independent variables (emotional intelligence and Employee Voice) on one dependent variable (Employee Creativity). According to Tabachnik and Fidell (2001), this method of analysis is appropriate when the researcher seeks to examine the influence of several variables and when the sample size is more than eighty (80) respondents. Moreover, Hypothesis 5 sought to examine whether or not employee voice played a mediating role between leaders’ emotional intelligence and employee voice. According to Preacher et al. (2007), mediation analysis helps the researcher to examine the means by which an independent variable influences the dependent variable. Thus, mediation for the study was analysed using PROCESS 3v3 in SPSS (Hayes, 2018).

### **3.12.2 Qualitative Data Analysis**

Drawings from the views of many authors, Wisdom and Creswell (2013) made the assertion that qualitative data collection and analysis often go sequentially in order to build a coherent interpretation of the data. Therefore, qualitative data collection was done after the quantitative data collection process with an interview guide (Appendix III). The researcher identified the themes, subthemes, concepts and ideas that emerged from the quantitative data which fed into the qualitative data collection which was recorded and transcribed. The qualitative data was repeatedly listened to and read through simultaneously with the purpose of avoiding errors and ensure key themes and subthemes were not missed (Braun & Clarke, 2006; Gibbs, 2007). Some of the interviewees were sent copies of their interviews to check the appropriateness of the transcribed data (Gibbs, 2007).

### **3.13 Ethical Consideration**

Every research activity adheres to some ethical principles to guide the conduct of the researcher. According to Kapp, (2006) ethical issues are important where research involves human participants. This study, like any other research also made some ethical considerations.

#### **i. Informed Consent**

Arigmer (1997) defined informed consent as a person knowingly, willingly and intelligently, and in a clear and obvious way, gives his permission to be a partaker of a research. In line with this principle, the study first sought the consent of the banks through an introductory letter sent to their respective Heads of Human Resources for approval. After seeking the approval of the banks, the sampled respondents were also informed about the details of the research to ensure their express approval.

**ii. Respect for Anonymity and Confidentiality**

Confidentiality addresses the issue of fear of giving out personal information of respondents to a party not involved in the study. This principle assures respondent that the information provided will not be made available to anyone who is not directly involved in the study. Anonymity essentially provides that participants will remain anonymous throughout the study, including to the individual conducting the research. Based on this principle, tools for gathering data was designed in a way and manner such that the identity of respondents were concealed from third parties and also to the researcher.

## **CHAPTER FOUR**

### **PRESENTATION OF RESULTS**

#### **4.1 Introduction**

This chapter presents the data gathered from respondents. The study generally sought to examine leaders' emotional intelligence and employees' creativity in selected indigenous Ghanaian banks. Furthermore, the study investigated the mediating role of employee voice in the relationship between leader's emotional intelligence and employee creativity. The chapter presents results from both the quantitative and qualitative data collected. It begins with the presentation of the results from the quantitative data consisting of demographic characteristics of the research respondents and the results of hypotheses tested in line with the various objectives set for the study. This is followed by the presentation of results from the qualitative data depicting the demographic characteristics of the respondents, themes and sub-themes that emanated from the data and also provided further information on the results from the quantitative study.

#### **4.2 Demographic Characteristics of Respondents**

This section of the chapter presents the distribution of age, gender, level of education, tenure (number of years worked in the banks), marital status and job title of the respondents in the selected indigenous banks used for the study.

##### **4.2.1 Gender of respondents**

The statistics in relation to the gender of the respondents of the study revealed that out of the 266 respondents, 161 (representing 60.5%) were females whiles 105 (representing 39.5%) were males. This outcome indicates that frontline roles in the banking environment are dominated by female employees who have direct contact with the customers and thus have first-hand information about

the specific needs of each customer. Table 4.1 below shows the frequency and percentage for each category.

Table 4.1: Gender of participants

<b>Gender</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Male	105	39.5
Female	161	60.5
<b>Total</b>	266	100

Source: Field data (2019)

#### 4.2.2 Age of Respondents

From Table 4.2 below, the age distribution of the respondents showed that 8 of the respondents (representing 3.0%) were below 20 years; 138 of the respondents (representing 51.9%) were between the ages of 20 -29 years; 101 respondents (representing 38%) were within the range of 30- 39 years; 15 of the respondents (representing 5.6%) were between the ages of 40 – 49 years; whereas the remaining 4 respondents (representing 1.5%) were 50 years and above.

Table 4.2: Age of study participants

<b>Age</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Below 20 years	8	3.0
20 - 29 years	138	51.9
30 - 39 years	101	38.0
40 - 49 years	15	5.6
50+ years	4	1.5
<b>Total</b>	266	100.0

Source: Field data (2019)

This summary therefore revealed that majority of the respondents were between the ages of 20-29 years, followed by those within 30-39 years indicating the youthful nature of employees in frontline roles in the banking environment.

#### 4.2.3 Marital Status of Respondents

With respect to the marital status of the various respondents, the data revealed that majority of the respondents, that is 116 (representing 43.6%) were identified as being married, 1 of the respondents (representing 0.4 %) was divorced whereas 14 of the respondents (representing 5.3%) were separated and 132 respondents (second highest, representing 49.6%) were never married.

Table 4.3: Marital Status of study participants

Marital Status	Frequency (n)	Percentage (%)
Married	116	43.6
Widowed	1	0.4
Divorced	3	1.1
Separated	14	5.3
Never Married	132	49.6
<b>Total</b>	266	100.0

Source: Field data (2019)

#### 4.2.4 Level of Formal Education of Respondents

The level of formal education as displayed in Table 4.4 revealed that 183 respondents (representing 68.8%), thus forming the majority of the employees sampled for the study had their highest level of formal education as Bachelor degree holders. This is followed by 63 respondents (representing



23.7%) who had their Master/PHD Degrees and 16 respondents (representing 6.0%) with Diploma/Professional qualification as their highest educational level and 4 respondents (representing 1.5 %) who had other formal educational qualifications respectively.

Table 4.4: Level of Formal Education

<b>Educational level</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Diploma/ Professional	16	6.0
Bachelor Degree	183	68.8
Masters/PHD	63	23.7
Others	4	1.5
<b>Total</b>	<b>266</b>	<b>100.0</b>

Source: Field data (2019)

#### 4.2.5 Tenure of Work of the Respondents

In Table 4.5, the frequencies showed that 162 respondents (representing 60.9%) had worked less than 5 years in their banks; 68 respondents (representing 25.6 %) have been in their organization between 5-9 years.

Table 4.5: Length of Service

<b>Length (years)</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Less than 5 years	162	60.9
5 - 9 years	68	25.6
10 - 14 years	28	10.5
15 years and above	8	3.0
<b>Total</b>	<b>266</b>	<b>100.0</b>

Source: Field data (2019)

Furthermore, 28 respondents (representing 10.5%) had spent 10 - 14 years and 8 of the respondents (representing 3.0%) has spent 15 years and above in the organization. The summary results clearly show that majority of the employees of the selected banks have spent less than 5 years in their respective banks.

#### 4.2.6 Position in the Bank

The table below reveals that 25 of the respondents of the study (representing 13.19%) work as Customer Service Officers while 16 of them (representing 8.38%) function as Personal Bankers. Additionally, 17 respondents (representing 8.9%) are in Marketing Officer roles whereas 12 of the respondents (representing 6.2%) function as New Business Officers.

Table 4.6: Job Position

Functional Area	Frequency (n)	Percentage (%)
Customer Service Officer	36	13.19
Personal Banker	22	8.38
Marketing Officer	24	8.9
New Business Officer	16	6.2
Relationship Officer	72	27.2
Teller	70	26.23
Direct Sales Officer	18	6.8
Credit Officer	8	3.1
<b>Total</b>	<b>266</b>	<b>100.0</b>

Source: Field data (2019)

Moreover, 52 respondents (representing 27.2%) function as Relationship Officers; 50 respondents (representing 26.23%) work as Tellers; 13 respondents (representing 6.8%) are in Direct Sales roles and 6 respondents (representing 3.1%) function as Credit Officers. From the study, majority of the respondents were Relationship Officers.

#### 4.2.7 Distribution of the Type of Bank

The table below shows the number of respondents from the selected banks and their percentages represented in the total data set.

Table 4.7: Respondents from the selected banks

Bank	Frequency (n)	Percentage (%)
GCB Bank	77	29
ADB	50	19
CGB	67	25
NIB	72	27
<b>Total</b>	266	100.0

Source: Field data (2019)

GCB Bank had 77 respondents (representing 29 %), Agricultural Development Bank (ADB) had 50 respondents (representing 19%), Consolidated Bank, Ghana (CBG) was represented by 67 respondents (representing 25%) and National Investment Bank (NIB) had 72 respondents (representing 27%). Majority of respondents for this study were drawn from GCB Bank.

#### 4.2.8 Distribution of Respondents Departments

Table 4.8 shows the departments that the respondents of the study were drawn from and their percentages represented in the total data set. One hundred and nine (109) respondents (representing 40.8%) work in Branch Operations forming majority of respondents for the study. This is followed by Customer Service department which had 59 respondents (representing 22%). SME Department had 3 respondents (representing 1.05%) forming the lowest number.

Table 4.8: Departments of Respondents

Departments	Frequency (n)	Percentage (%)
Branch Operations	109	40.8
Commercial Banking	5	2.09
Consumer Banking	19	7.3
Corporate Banking	5	2.09
Credit Operations	13	4.77
Customer Service	59	22.0
Marketing	35	13.09
Retail Banking	18	6.81
SME Banking	3	1.05
<b>Total</b>	<b>266</b>	<b>100.0</b>

Source: Field data (2019)

#### 4.3 Descriptive Statistics

Table 4.9 shows the descriptive distribution of each of the variables used in the present study. From the table, Leaders emotional Intelligence had a mean of 60.8910 with a SD = 9.87045 whiles employee creativity recorded a mean of 50.9850 with a SD = 7.00833. Moreover, transformational

leadership style recorded a mean of 67.7368 with a SD of 14.96632 while Transactional Leadership Style recorded a mean of 36.0038 with a SD of 8.23270. However, the mediating variable (i.e. employee voice) had a mean of 19.1015 and an SD = 2.85648.

Table 4.9: Descriptive Statistics of each variable

<b>Variable</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>SD</b>
Emotional Intelligence	266	25.00	80.00	60.8910	9.87045
Employee Creativity	266	29.00	65.00	50.9850	7.00833
Transformational	266	24.00	132.00	67.7368	14.96632
Transactional	266	17.00	88.00	36.0038	8.23270
Employee Voice	266	9.00	25.00	19.1015	2.85648

Source: Field data (2019)

Generally, the mean values showed that the respondents were strong in their responses to questions related to the leaders' emotional intelligence, employee creativity and employee voice, whereas they were moderate and average in their responses to questions related to transformational leadership style and transactional leadership respectively. Moreover, the standard deviation values revealed that leaders' emotional intelligence, employee creativity and employee voice had approximately 75 % variations among the responses from strongly disagree to strongly agree of the respondents, whereas transformational leadership had approximately 50% variations in the responses and transactional leadership had 40% variation.

#### **4.3.1 Test of Data Normality**

Data normality is conducted to test if the data collected conforms to any distribution of interest so long as the theoretical coefficients of the skewness and kurtosis are known. In view of this the data normality was obtained for this study by using the absolute values of the skewness and kurtosis of

each variable. A data is normally distributed if the absolute values of the skewness and kurtosis of the variables are between -2 and +2 (Tabachnick & Fidell, 2007). This analysis was performed in SPSS and the results are presented in Table 4.10.

From Table 4.10, the skewness value showed that all the variables were normally distributed, since they all met the rule of thumb values of -2 and +2. As indicated in Table 4.10, one of the kurtosis values was beyond the +2 threshold mark. However, it is worth noting that data normality is often assessed with the focus on the dependent variables. Hence the kurtosis for employee creativity is within the recommended threshold mark. From this point, it can conclude that the assumption of data normality was met.

Table 4.10: Normality statistics of variables

Variables	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
Emotional Intelligence	-1.110	0.149	1.896	0.298
Transformational Leadership	-0.252	0.149	0.523	0.298
Transactional Leadership	1.200	0.149	5.405	0.298
Employee Creativity	-0.805	0.149	0.866	0.298
Employee Voice	-0.366	0.149	0.603	0.298

#### 4.4 Empirical Hypotheses Testing of Study

The study sought to address five main hypotheses which were analysed using different statistical tests such as the simple linear regression, simple regression and the PROCESS software for mediation (Hayes, 2018).

##### 4.4.1 Hypothesis One (Objective One)

Objective one of the study examined the relationship between the leader's emotional intelligence and employee creativity in indigenous Ghanaian banks by conducting simple regression in SPSS to test Hypothesis One which states that:

H1: There will be a significant and positive relationship between leaders EI and employee creativity.

The summary results in model 1 are represented in Table 4.11.

Table 4.11: Coefficients (Employee Creativity)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	31.191	2.396		13.016	0.000
	tot_EI	0.325	0.039	0.458	8.367	0.000
a. Dependent Variable: Employee Creativity						
b. $R^2 = 0.210$ , $p > 0.05$						

There was a positive relationship between Leader's Emotional Intelligence (EI) and Employee Creativity. The results show that EI influences creativity positively and statistically significantly ( $\beta .458$ ,  $p < 0.05$ ). Moreover, the result also indicates that Leader's emotional intelligence accounted for 21% of the total variation in employee creativity which is very significant [ $R^2 = .210$ ,  $p > 0.05$ ], thus confirming hypothesis H1, which states that "there will be a significant and positive relationship between leader's emotional intelligence and employee creativity.

The analysis indicated that Leader's EI accounted for approximately 21 percent of the variance in employee creativity while 79 percent represent the unexplained variation. This implies that the tendency for employees to be creative at their banks is 21 percent caused by them working under a leader who is highly emotionally intelligence whereas the rest of the influence is speculated to be as a result of other variables. The results therefore supported the speculations of the study that leader's emotional intelligence significantly and positively relates to employee creativity.

#### 4.4.2 Hypothesis Two (Objective Two)

The second objective of this study examined the predictive relationship that exists between leader's emotional intelligence (EI) and employee voice in selected indigenous Ghanaian banks. It was however stated as:

H2: There will be a significant and positive relationship between leader's emotional intelligence (EI) and employee voice.

Simple linear regression was used to test the hypothesis and summary of the results are represented in Table 4.12.

Table 4.12 Coefficients of variables (Emotional Intelligence)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.095	1.070		14.109	0.000
	Emotional Intelligence	0.066	0.017	0.227	3.794	0.000
a. Dependent Variable: Employee Voice						
b. R <sup>2</sup> =0.52, p>0.05						

The summary of the results from the standard multiple regression analysis showed that the leader's emotional intelligence was significantly and positively related to employee voice ( $\beta = .227$ ,  $p < 0.05$ ). The results further revealed that approximately 52% of the variation in employee voice is explained by leader's emotional intelligence. The results therefore significantly and positively supported the hypothesis 2, H2: There will be a significant and positive relationship between leaders EI and employee creativity.



#### 4.4.3 Hypothesis 3 (Research Objective Three)

The third objective sought to assess how employee voice predicted employee creativity in indigenous Ghanaian banks. In view of this, a hypothesis was formulated to test whether employee voice positively and significantly predicted employee creativity. In achieving this, standard multiple regression was used to test the hypothesis and summary of the results are represented in Table 4.13 below.

The hypothesis was stated as:

H3: There will be a significant and positive relationship between employee voice and employee creativity.

Simple linear regression was also used to test the hypothesis and summary of the results are represented below.

**Table 14.13** Coefficients of variables (Employee voice)

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	19.444	2.157		9.014	0.000
Employee Voice	1.651	0.112	0.673	14.785	0.000
a. Dependent Variable: Employee Creativity					
b. $R^2=.453$ , $p>0.05$					

In comparing the results with the corresponding hypothesis in Table 4.13, employee voice shows a positive relationship with employee creativity ( $\beta = .673$ ,  $p < 0.05$ ). The study therefore, supported

hypothesis H3 which states that there will be a significant and positive relationship between employee voice and employee creativity. Moreover, the results in Table 4.13 also indicate that employee voice explained 45.3 percent ( $R^2=.453$ ,  $p>0.05$ ) of the variation in employee creativity with other factors accounting for the 54.7 percent of the unexplained variation.

#### 4.4.4 Hypothesis 4 (Research Objective Four)

Objective 4 of the study sought to examine the relationship between leadership styles (transformational and transactional) and employee creativity in indigenous Ghanaian banks. Based on this objective, it was hypothesized that the two leadership styles will significantly predict employee creativity. To examine the relationships between the two leadership styles and employee creativity, a simple linear regression was conducted in SPSS to test the hypothesis:

H4: Transformational leadership style will have a more significant and positive relationship with employee creativity than transactional leadership style in indigenous Ghanaian banks.

The Table 4.14 below provides summary results of the simple linear regression.

**Table 4.14 Coefficients of variable** (Leadership style)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	35.683	2.172		16.427	0.000
	tot_TFL	0.171	0.028	0.365	6.154	0.000
	tot_TSL	0.103	0.050	0.122	2.049	0.041
a. Dependent Variable: Employee Creativity						
b. $R^2=.178$ , $p>0.05$						

From Table 4.14, the results generally show both transformational leadership ( $\beta = .365$ ,  $p < .01$ ) and transactional leadership ( $\beta = .122$ ,  $p < 0.05$ ) significantly and positively predicted an employee

creativity in indigenous Ghanaian banks. The analysis however indicated that the two leadership styles (i.e. transformational and transactional) accounted for approximately 17.8% of the variance in employee creativity while 82.2% represent the unexplained variation. The results therefore supported the speculations of the study (i.e. both leadership styles had a significant and positive relationship with employee creativity). It also supported the speculation that transformational leadership will be more positively related to employee creativity than transactional leadership.

#### 4.4.5 Hypothesis 5 (Research Objective Five)

The study also hypothesized that employee voice will mediate the relationship between leader's emotional intelligence and employee creativity.

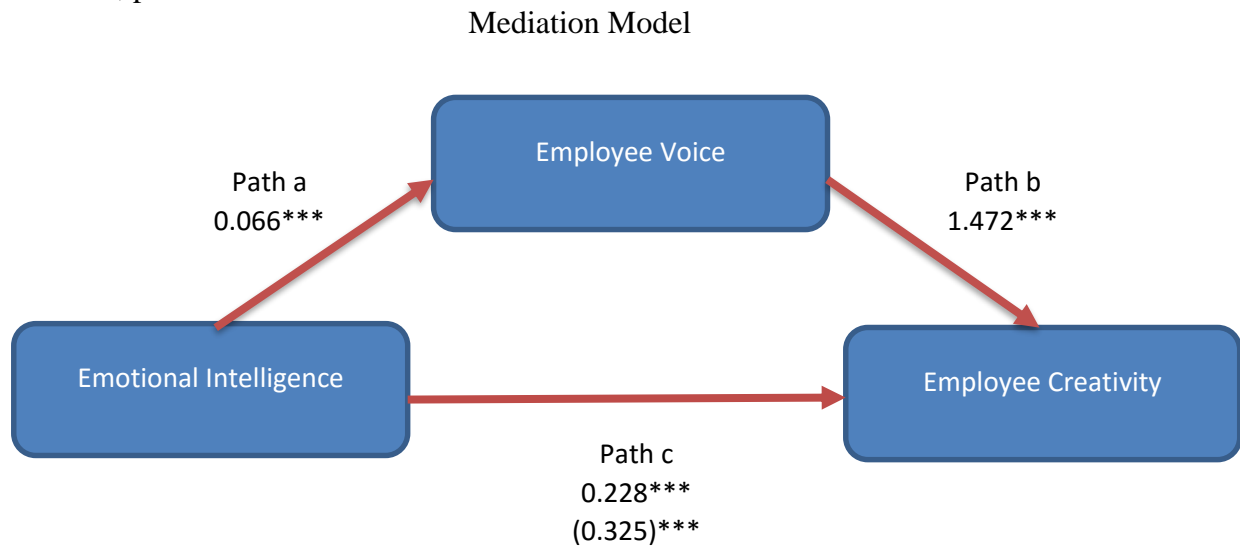
Using the PROCESS software for SPSS (Hayes, 2018), the mediating effect of leader's emotional intelligence and employee creativity was tested. Table 4.15 presents the results below.

**Table 14.15** Coefficients of variables (Employee voice)

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Step 1:					
(Constant)	15.09	1.07	0.23	14.40	0.002
EI	0.66	0.02			
Step 2:					
(Constant)	8.97	2.40		161.32	0.000
EI			0.321		
EV			0.60		
Step 3:					
(Constant)	31.20	2.40	0.50		0.000
EI	0.33	0.39			

a. Dependent Variable: Employee Creativity

b.  $R^2=0.21$ ,  $p>0.05$



**Figure 2.** Mediation Model

In Step 1 of the mediation model, the regression of leader's emotional intelligence on employee creativity, ignoring the mediator, was significant,  $b = .33$ ,  $t(264) = 14.02$ ,  $p < .001$ . Step 2 showed that the regression of the leader's emotional intelligence on the mediator, employee voice, was also significant,  $b = .07$ ,  $t(264) = 3.79$ ,  $p < .001$ . Step 3 of the mediation process showed that the mediator (employee voice), controlling for leader's emotional intelligence, was significant,  $b = 1.47$ ,  $t(263) = 14.14$ ,  $p = .00$ . Step 4 of the analyses revealed that, controlling for the mediator (employee voice), leader's emotional intelligence scores was also a significant predictor of employee creativity,  $b = .23$ ,  $t(263) = 7.57$ ,  $p = .0000$ . There was a significant indirect effect of leader's emotional intelligence on employee creativity through employee voice. It was thus found that employee voice mediated the relationship between leader's emotional intelligence with employee creativity. Moreover, the results from Table 14.5 further revealed that approximately 21% of the variation in the relationship between leaders' emotional intelligence and employee

creativity is mediated by employee voice. The results therefore significantly and positively supported the hypothesis:

H5: Employee voice will mediate the relationship between leaders EI and employee creativity.

#### 4.4.6 Relationship between EI and EC with Mediator EV

Model summaries showed the relationship between dependent variable and independent variables with the moderator in order to determine fitness of the models used. The R, R<sup>2</sup>, F, and p values are displayed.

The table 14.6 below reported the value of R, R<sup>2</sup>, F, and p values. As presented in the table, the R<sup>2</sup> value was 0.5171, which indicates that the independent variables explained 51% variance in our dependent variable. The F value indicates the model fitness. In this summary the p value was 0.002, so the model used is fit.

**Table 14.16** Model Summary for step 1

R	R-sq	MSE	F	df1	df2	p
0.2274	0.5171	7.7669	114.3943	1.0000	264.0000	0.0002
Outcome: EC						

Table 14.17 reports model summary of the predicted and predictor variables. As displayed in the table, an R<sup>2</sup> of 0.5509 was obtained, which shows that the predictors EI and EV explain 55.09% of the variance in predicted variable EC. The F value of 161.32 tells about model fitness. In this case, the higher F value indicates that the model is fit and this was also confirmed by the p value because the p value was significant.

**Table 14.17** Model Summary for step 2 and 3

R	R-sq	MSE	F	df1	df2	p
.7422	.5509	22.2255	161.3156	2.0000	263.0000	0.0000

Outcome: EC

The above table reports model summary of the relationship between predictor variable EI and dependent variable EC. As shown from the table, the value of  $R^2$  is 0. 2096, which shows that predictor variable EI explains 20.96% of the variance in the predicted variable employee creativity. The F-stat value is 70.0086, which tells about the model fitness. The p value is significant i.e.  $p < 0.05$ , which means that the model is fit.

**Table 14.18** Model Summary for step 4

R	R-sq	MSE	F	df1	df2	p
.4578	.2096	38.9689	70.0086	1.0000	264.0000	0.0000

Outcome: EC

#### 4.5 Findings from qualitative study

From one-on-one interviews conducted with 18 branch managers, the study collected qualitative data in order to triangulate and provide further understanding to the results obtained in the quantitative study. The branch managers who were selected from the indigenous Ghanaian banks for the study, shared varying perspectives on the subject matter and provided in-depth explanations regarding their emotional intelligence and the measures they employ to unleash the creative abilities of their employees. They were in all 8 females and 10 males (Table 4.19). They had varied years of experience from 5 years to 18 years.

**Table 4.19** The demographic characteristics of the leaders at the various banks

No.	Sex	Age	Marital status	Education	Years of experience
Bm1	Male	54	Married	Master's Degree	18 years
Bm2	Male	45	Married	Bachelor's Degree	10 years
Bm3	Female	38	Single	Master's Degree	6 years
Bm4	Male	46	Married	Bachelor's Degree	11 years
Bm5	Female	52	Married	Bachelor's Degree	15 years
Bm6	Male	46	Single	Master's Degree	12 years
Bm7	Female	36	Single	Master's Degree	8 years
Bm8	Male	44	Married	Master's Degree	9 years
Bm9	Female	41	Married	Master's Degree	11 years
Bm10	Male	35	Married	Master's Degree	7 years
Bm11	Male	38	Married	Master's Degree	8 years
Bm12	Female	34	Married	Bachelor's Degree	5 years
Bm13	Female	36	Single	Bachelor's Degree	11 years
Bm14	Male	35	Married	Bachelor's Degree	7 years
Bm15	Female	38	Single	Master's Degree	8 years
Bm16	Male	46	Divorced	Bachelor's Degree	12 years
Bm17	Female	48	Married	Master's Degree	14 years
Bm18	Male	52	Married	Master's Degree	12 years

They also expatiated on the organizational climate which is engulfed with regulations and controls that tend to impede employee voice and therefore stifling employee creativity in the banking environment. Using Thematic Analysis, the study generated themes and sub-themes which were buttressed with relevant quotes expressed by the respondents. Based on five research objectives formulated for the qualitative study, four main themes were generated.

#### 4.5.1 Main findings of the Qualitative Study

With the use of Thematic Analysis, the study discovered four main thematic areas which tend to address the three research objectives set for the qualitative strand of the study. Themes which emerged from the study included **meaning assigned to leader's emotional intelligence** (Table 4.20a), **conceptualization of employee voice** (Table 4.20b), **a mix of transformational and**

**transactional leadership style** (Table 4.20c) (transfor-sactional leadership **style** as advanced by Dartey-Baah, 2015 - defining the leadership style applied in the context of banking), **understanding of employee creativity** (Table 4.20d), and. Additionally, seven sub-themes were derived from the main themes which included emotional awareness, empathy, intrinsic motivation, development of solutions, monetary reciprocity and individual consideration. The summary of the main themes and sub-themes which emanated from the qualitative study is presented in the Table 4.20. Additionally, six sub-themes were derived from the main themes which included emotional awareness, empathy, intrinsic motivation, development of solutions, monetary reciprocity and individual consideration. The summary of the main themes and sub-themes which emanated from the qualitative study is presented in the table 4.20a to d.

Table 4.20a. Themes, sub-themes and selected quotes for meaning assigned to emotional intelligence

Theme	Sub-Theme	Selected Quotes
<b>Meaning assigned to emotional intelligence</b>	Emotional awareness	<i>..... being able to deal with the people I work with and attitudinal issues. Tapping into their emotions, being able to understand a situation and dealing with it within that framework. The dynamics of human beings are different. It is not a robot situation, some are matured, others are not. Getting all these characters to work together to achieve the organizational goals as a leader makes you emotionally intelligent (female, bm9)</i>
	Empathy	<i>.....ability of the leader to act without being influenced by his/her emotions. Setting aside your emotions and doing what is expected to be done. I have identified the emotions of my employees through the day to day interaction with them. Employees are at different emotional levels so I assign them the appropriate schedules in order not to expose their negative emotions (female, bm5).</i>
		<i>..... each and every employee comes from a different background, understanding each employee's emotions and being able to manage it. I read people's minds and observe their demeanour, the mood swing help in identifying subordinates' emotions. As a leader you have to motivate yourself to be able to motivate others (male, bm18).</i>

Field Interviews (2019)



Table 4.20b. Themes, sub-themes and selected quotes for conceptualization of voice

Theme	Sub-Theme	Selected Quotes
<b>Conceptualization of employee voice</b>	Psychological safety	<p><i>We the Branch Managers serve as the conduit through which employees' voice is heard by management. Customer feedback goes directly to employees who also give to the branch managers. My employees feel more comfortable expressing their opinions to me because of the relationship I have with each individual (male, bm4).</i></p> <p><i>Our brainstorming sessions, weekly meetings and Office retreats creates the opportunities for employees to make suggestions and propose new ideas. Having the opportunity to voice out their ideas and suggestions bring out their creative abilities (female, bm5).</i></p> <p><i>..... even though it is a risky job, creativity is important for employees to excel in their jobs otherwise they will decay. I see most employees with the attitude "I am afraid ooo" I don't want to say anything to be victimized. It is true that people are over cautious in order to avoid mistakes and protect their jobs.....but you need to share your ideas and challenge the status quo when necessary.....those with positive attitudes are more creative and enjoy their work (female, bm7).</i></p>

Table 4.20c. Themes, sub-themes and selected quotes for Transfor-sactional Leadership Style

Theme	Sub-Theme	Selected Quotes
<b>Transfor-sactional Leadership Style</b>	Monetary Reciprocity	<p><i>..... We have procedures and processes to follow so we are more skewed towards transactional rather than transformational leadership style (male, bm2).</i></p> <p><i>I don't stick to one, I basically blend the two. As a branch within the bank our performance is quantified so there is the need to demand results. However, for the transactional to yield results, there is the need to go beyond the quantitative results and motivate the people to deliver the expected results by harnessing the self-satisfaction, the promotion and the recognition that comes with great performance (female, bm12).</i></p>
	Individual Consideration	<p><i>I believe in transformational leadership. I want my people to go through my hands and become better employees. I train and encourage my subordinates not to be stagnant. I want them to fly high to the top to become better people. However, we are working in a controlled, high risk financial environment with rigid accounting processes which push us to blend the leadership styles. We are dealing with money and our structures are very strict. Hmmm, and our jobs are at risk (female, bm3).</i></p> <p><i>People are coming from different backgrounds and cultures. What might go well for one might not be ok for another. Being aware of how</i></p>

		<i>they react to issues I am able to flex my style to suit each person's emotions. This has helped in jelling as a team. I believe in transformational leadership (a servant leader) I apply leadership by example by demonstrating what to be done by doing it and coach my team to deliver the expected results (male, bm11).</i>
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Table 4.20d. Themes, sub-themes and selected quotes for motivation of employee creativity

Theme	Sub-Theme	Selected Quotes
<b>Motivation of employee creativity</b>	Intrinsic motivation	<i>.... there are some ingenuity and creativity that are within some individuals and not written in any book or directed by any rule. Especially being creative in delivering the best outcomes for our customers, I mean dealing with all the problems the customer comes with. This has really helped in retaining our loyal customers (male, bm18).</i>
	Development of solutions	<i>Employees are given room within the permit of the controls to be creative especially the sales people. Because Sales is not as structured as the branch operational team who have to follow the controls judiciously, the sales team are able to identify creative means of dealing with the customer's specific needs (male, bm10).</i>  <i>.....the banking environment is dicey and risky, thus creating the fear that prevent people from applying their initiatives on the job. I constantly encourage my employees to be creative in solving problems within the rule. Hmmm!! for the business teams their daily activities are up to them. There are guidelines but not as rigid as the operational team who have to follow the rules to the core. The employee's approach in delivering the service is where the creativity comes from. Yeah, that makes the difference (female, bm3).</i>

**Field Interviews (2019)****4.5.2 Meaning assigned to emotional intelligence**

Emotional intelligence is eminent among the branch managers, majority (N=16) of whom were very conversant with the concept. This is evidenced by the various explanations given and the conceptualization of the phenomenon by the interviewees. It is also worth noting that out of the 18 respondents, 16 of the branch managers indicated that they were high in emotional intelligence. The understanding of the phenomenon reflected two issues; *emotional awareness* and *empathy*.

#### 4.5.2.1 Emotional Awareness

To the branch managers, being emotionally intelligent means they understand their own emotions and that of their subordinates and have cultivated the abilities to effectively manage situations that occur in the delivering of their daily work activities. It was asserted that understanding their employees enable them establish and maintain supportive relationships with them. One of the branch managers who has 11 years' work experience at the management level expressed her views as following:

*..... being able to deal with the people I work with and attitudinal issues. Tapping into their emotions, being able to understand a situation and dealing with it within that framework. The dynamics of human beings are different. It is not a robot situation, some are matured, others are not. Getting all these characters to work together to achieve the organizational goals as a leader makes you emotionally intelligent (female, bm9).*

The perspective on emotional intelligence was also expressed by another branch manager with over 18 years work experience:

*.....high emotional intelligence is about building great relationships with the people you work with. Manage their emotions by understanding why they behave the way they do. Working with people with different backgrounds will definitely create some tensions once a while. But I look at the individual and apply the appropriate tool to deal with the situation. As a manager I am no body without my workers so I deal with them carefully and encourage them to be creative (male, bm1)*

In the opinion of another branch manager who has been in managerial position for 8 years, a highly emotionally intelligent leader:

*.....ability to exhibit your leadership control and skills despite emotions and anger. A leader might not be a bad leader but might not be able to control yourself. Some people want to go strictly by the rules instead of bending it a bit. That does not make you emotionally intelligent (female, bm7).*

### ***Empathy***

Empathy denotes the leader's ability to discern the emotions, feelings and concerns of his or her employees. Empathetic leaders find it easier to understand the worries, fears and positive emotions of their employees and are therefore able to respond appropriately by providing emotional support to them when needed. This notion was evidenced by the expression of one of the branch managers who has 15 years' work experience:

*.....ability of the leader to act without being influenced by his/her emotions. Setting aside your emotions and doing what is expected to be done. I have identified the emotions of my employees through the day to day interaction with them. Employees are at different emotional levels so I assign them the appropriate schedules in order not to expose their negative emotions (female, bm5).*

In the words of another branch manager who has 12 years' work experience and has his view skewed to showing empathy to your subordinates, he expressed:

*.....each and every employee comes from a different background, understanding each employee's emotions and being able to manage it. I read people's minds and observe their demeanour, the mood swing help in identifying subordinates' emotions. As a leader you have to motivate yourself to be able to motivate others (male, bm18).*

#### **4.5.2.2 Motivation of Employee Creativity**

In assessing the interviewees' opinions on how they help in unleashing the creative abilities of their employees, the theme that emerged was **motivation of employee creativity** which was explained as stirring employees' creativity through encouraging them to identify problems or opportunities in their job processes for which creative ideas of solutions might be generated. This main theme was conceived from two dimensions – *intrinsic motivation* and *development of solutions*.

### ***Intrinsic motivation***

The meaning of intrinsic motivation was given as the passion of employees for excellent service delivery of job tasks. It is a state in which the employee has the passion and is inwardly motivated to deliver excellent customer services without necessarily being motivated by the monetary outcome. One of the interviewees who has been in the banking environment for 12 years' supported this assertion by the expression below:

*..... there are some ingenuity and creativity that are within some individuals and not written in any book or directed by any rule. Especially being creative in delivering the best outcomes for our customers, I mean dealing with all the problems the customer comes with. This has really helped in retaining our loyal customers (male, bm18).*

Another opinion was shared by one of the branch managers who has 7 years' experience at the banking environment as a manager as follows:

*Employees are given room within the permit of the controls to be creative especially the sales people. Because Sales is not as structured and rigid as the branch operation, where employees have to follow the controls judiciously, the sales team are able to identify creative means of dealing with the customer's specific needs (male, bm10).*

Another selected quote that emanated from a female branch manager who has 14 years' experience was that:

*Employees have their own creative ways of delivering result through innovative ideas. Employees are placed well based on their personal skills and persona to bring out the best in them (female, bm17)*

### ***Development of solutions***

The explanations that emanated from the branch managers on the above-mentioned sub-theme to unleash the creativity abilities of their employees was that they motivate their employees to identify problems in their daily work processes and every transaction with their customers and explore the opportunities for which a creative idea or solution might be developed. According to the managers, their frontline employees have direct and personal interactions with customers daily

and are better placed to have first-hand knowledge regarding customer problems and performance gaps. In some of the branches, every new idea generated is rewarded monetarily.

For tellers who follow pre-established routines and standardized processes, creativity is often not explicitly defined as part of their job, they are not likely to automatically engage in creative activities. Therefore, the branch managers indicated that they trigger the apathy of being creative in their day-to-day dealings with their customers, by encouraging them to detect problems, opportunities, and room to improve their processes to be more efficient.

The above point is evidenced by the views expressed by one of the branch managers with 11 years' experience in the banking environment.

*.....banking is an experience and not a product, we are dealing with human beings and Bank of Ghana regulations require application of controls in every activity we undertake. Everything we do has legal implications hence employee creativity is in the service delivery process. Creativity is in the productivity level, i.e. making the service more enjoyable for the customer but not challenging the status quo (female, bm13).*

Another opinion shared by another branch manager with 12 years' work experience is expressed in the quote below:

*.....the banking environment is dicey and risky, thus creating the fear that prevent people from applying their initiatives on the job. I constantly encourage my employees to be creative in solving problems within the rule. Hmmm!! for the business teams their daily activities are up to them. There are guidelines but not as rigid as the operational team who have to follow the rules to the core. The employee's approach in delivering the service is where the creativity comes from. Yeah, that makes the difference (male, bm16).*

The employee's approach in delivering the service is where the creativity comes from. Yeah, that makes the difference.

One of the female branch managers had this to say:

*..... I empower my employees to be creative through delegation. However, creativity is allowed within the remit of the regulations and controls. Hmmm, they can be creative but not outside that. Somehow you can be creative by adding value to what you are doing but can't go overboard.*

#### **4.5.2.3 Transfor-sactional Leadership Style**

In response to the question posed on the leadership style applied on the job, various views were shared by the branch managers about blending the transformational leadership style with the transactional leadership to unleash the creative abilities of their employees. Majority of the branch managers (N=15) indicated that due to the controlled environment in which they work, they engage in exchange relationship with their employees. Thus, specific performance targets/deliverables are clearly stipulated and expected outcomes communicated to employees. These targets are linked to specific reward packages and branch managers consistently monitor the performance and behaviours demonstrated by employees in order to ensure compliance to organizational expectations. The branch managers however, confirmed that the strict adoption of the transactional leadership style resulted in bureaucratic authority, strict compliance regulations and controls which normally created undue pressure, killed employee voice and stifled creative initiatives. Therefore, the preference is to blend the two leadership styles. The main theme that emerged from the explanations was transfor-sactional leadership style which refers to a mix of the two leadership styles. Two sub-themes originated from the main theme which were *monetary reciprocity* and *individual consideration*.

##### ***Monetary reciprocity***

It was evidenced from the explanations given by the branch managers that transactional leadership style is applied most at the banking environment to motivate employees to deliver the required results. This is done by sharing with employees their job expectations and the rewards attached to that. According to the views shared by the respondents, reward and recognition schemes drive performance and employee creativity whilst corrective sanctions are applied when employees deviate from the rules. Several quotes were shared to support the assertion above.

One of the branch manager with 10 years' work experience expressed the view in the quote below:

*..... We have procedures and processes to follow so we are more skewed towards transactional rather than transformational leadership style..... that is the only to achieve results (male, bm2).*

Another branch manager with 5 years' work experience also shared similar sentiment by saying that:

*I don't stick to one, I basically blend the two. As a branch within the bank our performance is quantified so there is the need to demand results. However, for the transactional to yield results, there is the need to go beyond the quantitative results and motivate the people to deliver the expected results by harnessing the self-satisfaction, the promotion and the recognition that comes with great performance (female, bm12).*

Another opinion expressed by a branch manager with 12 years in leadership position at the bank was:

*Based on the work we do we use both styles. Our job is a target business so we are required to apply both styles. On the transformational side, we train our staff to deliver the expected results. We apply the transactional when you have some people dragging the team back with performance issues. We motivate them by stressing on the monetary aspect of performing well (male, bm6).*

Further view expressed by one of the interviewees who has 5 years' work experience is as follows:

*In the banking industry, transformational leadership is not exhibited normally because of the controls and rules governing every transaction. Mostly I apply transactional leadership style than the transformational. There are few occasions where I can use my discretion or effect the changes I want (female, bm12).*

### ***Individual Consideration***

In explaining their notion of leadership style applied in their banks, few of the branch managers (N=3) professed to adopt more transformational leadership style in influencing their employees to be creative. From their assertions, they exhibited more individual consideration which is one of the dimensions of transformational leadership. In this aspect of transformational leadership, the



branch managers concentrate on building individual relationships with their employees. This involves identifying specific needs of the employee and responding to these needs. They also mentioned that they engage in coaching, display compassion and appreciation and reward them for their performance.

One of the branch managers expressed this opinion which is evidence in the quote below:

*I believe in transformational leadership. I want my people to go through my hands and become better employees. I train and encourage my subordinates not to be stagnant. I want them to fly high to the top to become better people. However, we are working in a controlled, high risk financial environment with rigid accounting processes which push us to blend the leadership styles. We are dealing with money and our structures are very strict. Hmmm, and our jobs are at risk (female, bm3).*

The viewpoint of another branch manager with more than 8 years working experience is not different from the earlier viewpoint as expressed below:

*People are coming from different backgrounds and cultures. What might go well for one might not be ok for another. Being aware of how they react to issues I am able to flex my style to suit each person's emotions. This has helped in jelling as a team. I believe in transformational leadership (a servant leader) I apply leadership by example by demonstrating what to be done by doing it and coach my team to deliver the expected results (male, bm11).*

Another manager reiterated the viewpoint by expressing this:

*I use both leadership style..... Yeah, it is your environment that molds you. The environment determines the type of leadership style to use..... I apply the transformational leadership style more and pay attention to the progress of the key people I have work with. However, there are some that you can only get results from by applying the transactional leadership which is forcing them to deliver the expected results (female, bm7).*

#### **4.5.2.4 Conceptualization of Employee Voice**

In the discussion of employee voice, conceptualization of employee voice emerged as the main theme. In the opinions of the branch managers, employee voice can be defined as employee speak up or communication of ideas, suggestions, raising concerns and information to managers and other colleagues on important issues and problems that crop up in the day to day delivering of their

job roles with the aim of improving organizational performance and effectiveness. In their explanations, the branch managers' elaborated on both the constructive and challenging aspects of employee voice. It is constructive due to the fact that it is anticipated to increase organizational productivity and effectiveness. Whereas, the challenging aspect focus on modifying, changing and improving current practices, procedures and ways of working. In their view, employee voice was more intense at the branch level through weekly meetings, tutorials, brainstorming sessions and during staff retreats. *Psychological safety* emerged as the subtheme from the discussion of the main theme.

### ***Psychological Safety***

In the context of this study, psychological safety was explained as the perception of employees about the reactions of their managers when they voice their opinions by asking questions, proposing new ideas, seeking feedback, reporting mistakes in their work processes or challenging current ways of working. In this vein, employees would risk voicing their opinions and recommendations when they perceive their actions would not be penalized or disciplined. Therefore, the feeling of being psychologically safe boosts employees' confidence and enhances their creative abilities. In re-echoing the assertion above, one of the branch managers expressed his opinion in the quote below:

*We the Branch Managers serve as the conduit through which employees voice is heard by management. Customers feedback go directly to employees who also give to us their managers. My employees feel more comfortable expressing their opinions to me because of the relationship I have with each individual (male, bm4).*

In support of the earlier view, one of the branch managers who has 15 years' work experience had this to say:

*Our brainstorming sessions, weekly meetings and office retreats create the opportunities for employees to make suggestions and propose new ideas. Having the opportunity to voice out their ideas and suggestions bring out their creative abilities (female, bm5).*

Another point raised was that:

*(smiles.....) you know, the highly regulated banking environment stifles employee voice which ultimately affect employee creativity. On our part as leaders, constant encouragement and motivation is a way of helping our people to share their opinions on issues. I believe this approach helps them to be creative (female, bm3).*

One of the respondents expressed his views as stated below:

*..... You know, the Ghanaian employee is modest with non- aggressive mentality. We are therefore compelled to continuously encourage them and at times push them to share their ideas and opinion on issues (male, bm18).*

In sharing her opinion on the issue, one of the branch managers who has 8 years' experience expressed:

*..... even though it is a risky job, creativity is important for employees to excel in their jobs otherwise they will decay. I see most employees with the attitude "I am afraid ooo" I don't want to say anything to be victimized. It is true that people are over cautious in order to avoid mistakes and protect their jobs.....but you need to share your ideas and challenge the status quo when necessary.....those with positive attitudes are more creative and enjoy their work (female, bm7).*

#### **4.6 Synthesis of quantitative & qualitative findings**

The results gathered from the qualitative study gave a broader perspective of the research problem and provided additional evidence and support for the findings in the qualitative study. For instance, in objective 1 of the study, the researcher was interested in examining the relationship between leaders' emotional intelligence and employee creativity in indigenous Ghanaian Banks. The results from the quantitative study supported hypothesis one (H1) which predicted that there will be a significant and positive relationship between leader's emotional intelligence and employee creativity in indigenous Ghanaian banks. In giving an in-depth explanation on the result from the

quantitative findings, emotional awareness and empathy that emerged from the theme in the qualitative findings assessed the meaning of emotional intelligence. The subthemes provided in-depth insight into the relationship between the two constructs in terms of the way the branch managers relate to their employees. Being aware of their own emotions and that of their subordinates, the branch managers are in a better position to understand the emotions of their subordinates and empathize with them, thus enabling them to unleash the creative abilities of their employees even in the highly regulated and controlled banking environment.

It is worth noting that the subthemes (development of solutions and intrinsic motivation) that emanated from the main theme *motivation of employee creativity* in the qualitative study further interrogated the results obtained from the quantitative study and provided in-depth understanding to the relationship between the constructs.

Moreover, in considering the relationship between the leadership styles adopted by the branch managers and employee creativity as stated in Objective 4 of the study, the evidence from the qualitative study showed that most of the branch managers adopt the transfor-sactional leadership style (a mix of the two leadership styles with 83% of the managers skewed towards the transactional leadership style) which emerged as the main theme with its accompanying subthemes - monetary reciprocity and individual consideration. Thus, giving more insight and explanation to the appropriateness of the adoption of combined leadership style as professed by the leaders in such a highly regulated and controlled environment. This outcome gave a contradictory view on the results of objective 4 of the quantitative study which supported hypothesis 4 which predicted that transformational leadership style will have a more significant and positive relationship with employee creativity than transactional leadership style.

Aside these issues, the qualitative study brought forth psychological safety as a subtheme for conceptualization of employee voice as personal resource employees in the banking environment tend to lean on in expressing their opinions on work-related issues and reporting problems they encounter in the day to day performance of their work activities.

In a nutshell, findings from the qualitative study provided insight to the quantitative results which enriched the study. A detailed analysis of the interconnection between the qualitative study findings and the quantitative study findings are discussed at the next chapter (chapter 5) which highlight the convergence in the findings.

## **CHAPTER FIVE**

### **5.0 DISCUSSION OF FINDINGS**

#### **5.1 Introduction**

This chapter elaborates on the results of the various analyses done in the previous chapter. This is done in the light of the study objectives and further discussed in the context of extant literature identified as relevant to the findings of the present study. The study was conducted to achieve five objectives: (a) to examine the relationship between leader's emotional intelligence and employee creativity in indigenous Ghanaian Banks, (b) to determine the relationship between leaders' emotional intelligence and employee voice in indigenous banks, (c) to assess the relationship between employee voice and employee creativity in indigenous Ghanaian Banks, (d) to identify the relationship between leadership style (transformational & transactional) and Employee Creativity in indigenous Ghanaian banks, (e) to find out whether employee voice mediate the relationship between leader's emotional intelligence and employee creativity in indigenous Ghanaian banks. All the proposed hypotheses were supported. The study is limited to the views of the employees and leaders who participated in this work.

#### **5. 1 Relationship between leader's emotional intelligence and employee creativity**

With respect to the first objective, the results supported the assertion that EI is related to and influences employee creativity significantly. There was a positive relationship between Leader's Emotional Intelligence (EI) and Employee Creativity. This results indicated the importance of employee's EI in the creative performance of workers in indigenous Ghanaian banks. EI is an important attribute in employee's performance including their creativity. Thus, the results corroborate with the findings of other researchers (Jafri et al., 2016; Caruso & Salovey, 2004; Stough & De Guara, 2003). Researchers who claim that EI does contribute in employee's creativity

feel that, EI enables people to differentiate emotions, and to make appropriate choices for thinking and action (Jafri et al., 2016; Mayer, Salovey, & Caruso, 2004; Zhou & George, 2003).

Meanwhile, some researchers have indicated that relationship does not exist between EI and creativity (Ivcevic et al., 2007; Sanchez-Ruiz et al., 2011). For instance, a study conducted by Sanchez-Ruiz et al. (2011) on the relationship between the EI and creativity found that EI bears little relationship to creativity. Thus, contradiction in association between the two variables exists in the literature. With the views of researchers (Jafri et al., 2016; Caruso & Salovey, 2004; Stough & De Guara, 2003) who found that EI and creativity are positively associated, the current study conjectured that EI has the ability to potentially influence employee's creativity. This study has confirmed such relationship and one reason for this association could be that employees surrounded by leaders in their positive emotional states are in a better position to use their intelligence to think and address problem in a creative manner. EI is a set of cognitive abilities, which is based on the concept of intelligence and emotions both integrated and intertwined. People with high EI promote more flexible, divergent thinking, and related cognitive processes among the people they interact with which eventually facilitates the generation of novel and useful ideas.

## **5. 2 Relationship between relationship between leader's EI and employee voice**

It was observed in this study that leader's emotional intelligence was significantly and positively related to employee voice. In context of the current study, constructive voice was assessed. Constructive voice (CV) refers to employee speaking up with opinions, new ideas or solutions toward supervisors to improve organizational performance (Maynes and Podsakoff's, 2014).

Chen, 2018 in a study which looked at the effect of emotional intelligence on constructive voice and Destructive voice observed that EI is positively associated with CV. Liu et al., 2017 also

observed that employers' behaviours affect employee voice. Thus the current study adds to the available knowledge that leader's emotional intelligence has a significant association with employee voice, which is very critical to the performance of an organization. Practically, voice contributes to organizational effectiveness (Detert, Burris, Harrison, & Martin, 2013), and leader's emotional intelligence have been argued to play a critical role in shaping employee behaviours (Van Kleef, et al., 2009).

EI involves seizing and inferring the information behind emotions, thereby, employees who have great understanding of their emotions are unlikely to be elicited by affective response, and would mitigate harsh comments. Likewise, individuals who are able to interpret others' emotions correctly may possess strong social skills, that they are easy to establish a high-quality relationship with each other in work environments. High leader-employee relationship stimulates employees speak out with a new way or improvement-oriented information to fix problems. Further, individuals who have high regulation of emotions are more likely to extract positive information from negative messages than those have low (Law et al., 2004), that may promote employees speak up with productive information.

Meanwhile, it was observed from the interviews with the managers that being emotionally intelligent enable them to create opportunities for employee voice. However, it is not an easy task for most of the managers due to the controlled nature of their work and difference in the dynamics of human beings.

### **5. 3 Relationship between employee voice and employee creativity**

Employee voice was observed to show a positive relationship with employee creativity supporting the third hypothesis, which states that; there will be a significant and positive relationship between employee voice and employee creativity. Previous employee voice research has addressed how



such practices may affect employees' attitudes and behaviours, such as job satisfaction (Holland et al., 2011), commitment (Farndale, Van Ruiten, Kelliher and HopeHailey, 2011), and work engagement (Rees et al., 2013). However, its influence on employees' creativity and the process through which it operates has received scant attention. Ganjali and Rezaee (2016) proposed that encouraging employees to voice their concerns, grievances and opinions can enhance their work meaningfulness and intrinsic motivation which, in turn, enhances overall creativity which was confirmed by their study. Holland et al. (2011) believe that employee voice enables managers to respond better to the heterogeneous needs of the workforce, thus generating higher levels of employee engagement and job satisfaction. Therefore, this study adds to the few studies which connected employee voice to employee creativity.

#### **5. 4 Relationship between leadership style (transformational leadership and transactional leadership) and employee creativity**

This result from the quantitative data of this study showed that both transformational leadership and transactional leadership significantly and positively predicted an employee creativity in indigenous Ghanaian banks, although transformational leadership has more significant and positive relationship compared to transactional leadership. This observation is similar to Khattak et al., (2017) who also conducted their study in the Pakistan banking sector. Also, Gupta and Singh (2015) asserted that leadership is a primary factor that facilitates creativity. In their study, they empirically established the positive relationship between leadership and creative behaviours. Additionally, Herrmann, and Felfe (2014) affirmed that transformational leadership enhances employees' creativity and led to higher levels of creativity than transactional leadership.

Moreover, researchers also found a positive effect of transformational leadership style on employees' creative behaviour (Tierney & Farmer, 2002; Gong et al., 2012). On the other hand,

transactional leadership style is associated with setting goals, providing feedback, describing desired outcomes, and exchanging rewards and recognition for accomplishing specified goals. Leaders who apply transactional leadership style are considered to be authoritative in nature and tend to emphasize on the in-role performance of the subordinates. Research has found that authoritarian leaders negatively impact creativity whereas transformational leadership facilitates creativity (Dedahanov, et al., 2016).

However, the findings of this study indicate that there is a statistically positive and significant relationship between the transactional leadership style and employee creativity in indigenous Ghanaian banks. Moreover, the assertions from the branch managers interviewed evidenced that leaders in the banks adopt more transactional leadership styles than transformational leadership style to facilitate employee creativity and allows some level of employee voice. In explaining the reasons for skewing more towards the adoption of transactional leadership style, the managers were of the opinion that in such a controlled and highly regulated environment, employees are expected to perform their tasks in accordance with the instructions of their leaders in line with the clearly defined roles and responsibilities.

This finding is similar to those produced by other studies (Dartey-Baah & Ampofo, 2016; Hongnou et al., 2014; Rizi et al., 2013; and Janssen & Yperen, 2004) that established that managers who exhibit more of transactional leadership style tended to increase employee job satisfaction levels. Additionally, this study supports reports from previous research that leadership behaviour influences employee creativity (Bosiok & Serbia, 2013).

Moreover, the findings from the study also showed that the leaders combine both the transactional and transformational leadership styles in their efforts to unleash the creative abilities of their employees in the various banks. This finding is in congruence with Dartey-Baah (2015) which

proposed transfor-sactional leadership style, a mix of the transformational and transactional leadership styles is suitable for the banking environment. According to the study, transfor-sactional leadership style enables leaders to enforce compliance by their employees to established regulations, procedures, systems and structures in a bureaucratic organisational system and at the same time create a shared responsibility towards the attainment of organisational goals and the future sustenance of the organisation. “Transfor-sactional Leadership” is considered to symbolise an ideal leadership approach needed to solve the challenges of the present, while focusing on addressing future challenges as well (Dartey-Baah, 2015).

This study adds to the different researches that have investigated the creative behaviours of employees in organizations and the procedures and processes to enhance them which included leadership style. Leader’s role is of great importance in an organization as it inspires and motivates employees of all levels. Hence, effective leadership is a key factor to flourish employee creativity.

### **5.5 The mediating role of employee voice**

In this study the suggestion that employee voice will mediate the relationship between leader’s emotional intelligence and employee creativity was supported. Although, employee voice has received more research attention recent years (Khalid and Zubair, 2014; Ganjali & Rezaee, 2016; Liu et al., 2017; Chen, 2018), interestingly, this study is among the first to examine its mediating role in leader’s emotional intelligence and employee creativity. The mediating role of employee voice as established in this study is very critical towards the improvement of employee creativity in indigenous Ghanaian banks. For example, in the case of tellers who follow pre-established routines and standardized processes in their day-to-day dealings with their customers, creativity is released through their ability to detect problems, opportunities, and room for improvement on their

jobs. When they utilize the role of voice by bringing out their observations and innovative ways for improvement, it will go a long way to improve upon general services at the bank since they have a direct and personal interactions with the customers.

Meanwhile one roadblock to employee voice as indicated by the qualitative data was the feeling of psychological safety. This is the perception some employees have about their leaders with regards to the negative effect they would have to go through while voicing out their concerns. This sometimes weakens employees' confidence and kills their creative abilities.

## **CHAPTER SIX**

### **6.0 CONCLUSION AND RECOMMENDATION**

#### **6.1 Conclusion**

It can be concluded from this study that employees become more creative under leaders who are emotionally intelligent, regardless of the type of leadership style, even though transformational leadership may produce a relatively better outcome. Also, when employees are encouraged to constructively voice out their concern, it could lead to more creative display by the employees. Employee creativity plays a significant role in modern work organization to keep the organization current and growing. Creativity is required in almost all kinds of organizations. Organizations need creative employees to learn and adapt to the fast changing situations. Creativity is a very complex phenomenon influenced by sets of individual and contextual factors.

The present research revealed that EI can be a major source of enhancing employee creativity. The results from the study supported the assertion that the relationship between leader's EI and employee creativity become stronger in a situation where the employee feels free to voice out constructively.

#### **6.2 Recommendations**

In view of the findings, discussions and conclusion of the study, the following recommendations are made by the researcher:

As creative employees support their organizations to achieve desired business objectives, it is imperative for organizations especially banks to identify and understand how the creative potentials of their employees could be unleashed.

Moreover, in order to promote employee voice, it is recommended that EI be made part of the leadership training in organizations to help managers enhance their capabilities and to develop leaders who understand the value of encouraging their employees to be creative.

### **6.3 Practical and Theoretical implications**

The current study which examined the relationship between leader's emotional intelligence and employee creativity, to the best of the researcher's knowledge, is the first of such a study to be conducted in the Ghanaian and Sub-Sahara African context with particular sample selected from the banking industry. Moreover, an extensive search has shown that the current study is the single study that has examined the mediating role of employee voice in the relationship between leader's emotional intelligence and employee creativity as well as the use of a sequential mixed-method approach, is exclusive in the Ghanaian and Sub-Sahara African context.

Theoretically, the research will create a great underpinning for subsequent empirical studies to be conducted in the Ghanaian and Sub-Sahara African setting with the use of other service sector employees. More so, the study will extend contribution and enrich the literature of creativity from EI perspective. It will also be among the first to present findings on the mediating role of employee voice.

Moreover, a mixed-method approach was used in the research to provide insight to the variables studied. Empirical studies on leader's emotional intelligence and employee creativity have much focused on quantitative approach. This study makes use of both quantitative and qualitative approaches in order to provide more evidence and in-depth understanding to the findings in the quantitative thus providing much rigorousness to the research.

The findings from the study provided much implications both for practical and theoretical reasons. Insights apprehended from this research have fundamental practical and theoretical implications.

Employee creativity is an important issue and a major concern for organizations because of its direct link to the organizational performance especially in fast-paced business scenario. The issue of creativity can partly be addressed from the perspective of their employee's EI.

Organizations can focus on hiring employees who can voice out constructively and are willing to be creative. Moreover, employees' creative abilities can be harnessed by organizations providing the requisite trainings for their employees. Managers EI abilities can also be developed through training (Groves, McEnrue, & Shen, 2008; Mayer et al., 2004). Other organisations in the service industry can also make use of the findings from this study to help them in assessing and training their workers on emotional management in order to support in awakening their employees' creative abilities.

#### **6.4 Limitations and recommendations for future research**

It is worth noting that the study is not free from limitations. First limitation of the study is that the study was conducted on only indigenous Ghanaian banks. Therefore, the findings may not be a true representation of the entire Ghanaian banking sector which comprises of both local and foreign banks. Future research may extend their investigation to the foreign banks as well.

One of the variables of the present study is EI, which varies from culture to culture in its relevance for behaviour and effectiveness (Brackett & Geher, 2006; Wong, & Law, 2007). The present study was conducted in the Ghanaian setting, and this may also pose the issue of non-generalizability in another country. The present research only considered constructive voice under employee voice, and thus it is encouraged that future studies include destructive voice in order to identify its effect as well.

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## APPENDICES

### APPENDIX I

#### **A. CONSENT FORM FOR STUDY PARTICIPANTS**

**Project Title:** Leaders Emotional Intelligence and Employees Creativity in indigenous Ghanaian Banks: The Mediating Role of Employee Voice

**Institution of affiliation:** University of Ghana Business School, University of Ghana, Legon.

**Background of interviewer:** My name is.....from  
..... ([ ] I am a student who is here) or ([ ] I am helping a student) to gather data purely for academic purposes for a degree in MPhil Organisation and Human Resource Management

**Procedure:** Information required from you are in five (5) sections. The first part is to collect demographic and socioeconomic data. Section B will examine your opinion on your leaders' emotional intelligence. The third section will seek your opinion on your Supervisors/Managers leadership styles. The fourth section will examined your creativity and finally, the last will measure your employee constructive voice.

**Risks and benefits:** There are minimum or no risks if you take part in this study. There are also no incentives but the information you provide will help bring out innovative services by Ghanaian banks.

**Right to refuse and withdrawal:** Your consent to participate in this study is voluntary and you can withdraw from this study at any time.

**Anonymity and Confidentiality:** You are assured of strict confidentiality and your identity would remain anonymous throughout the study. Any questions concerning this study may be addressed to the principal investigator, Vivian Tetteh on **0540100755** or via **vivatta1@yahoo.com**.

**Name of Participant:** .....

**PARTICIPANT STATEMENT**

I have read the foregoing information or it has been read and duly explained to me. My concerns about this study have been duly addressed. I have been given an opportunity to have my questions about the study answered to my satisfaction. By signing, I indicate that I now voluntarily agree to participate in this study knowing that I have the right to withdraw from the study at any time without any effect. I am also aware that I will be given a copy of the form after it has been signed.

.....

Signature or Thumb print of Participant:

.....

Date:



## APPENDIX II

### UNIVERSITY OF GHANA BUSINESS SCHOOL

#### DEPARTMENT OF ORGANIZATION AND HUMAN RESOURCE MANAGEMENT

Dear Respondent,

Thank you in advance for taking the time to complete this questionnaire and helping contribute to my research on **“Leaders Emotional Intelligence and Employees Creativity in indigenous Ghanaian Banks: The Mediating Role of Employee Voice”** as part of the requirement for the award of an MPhil degree in Human Resource Management from the University of Ghana, Legon.

You are highly assured of confidentiality since all information given on this questionnaire is used for research purposes only.

In case of any questions with regards to this study, please do not hesitate to contact me on **0540100755** or via **vivatta1@yahoo.com**. Thank you.

Best regards,  
Vivian Tetteh

#### **SECTION A: Demographic Profile of Respondent**

##### **1) Gender of Respondent**

Male [ ]      Female [ ]

##### **2) Age of respondent**

Less than 20yrs [ ]    20-29 yrs. [ ]    30-39yrs [ ]    40-49yrs [ ]    50- 59 yrs. [ ]    60 or more [ ]

##### **3) Marital status:** Married [ ] Widowed [ ] Divorced [ ] Separated [ ] Never married [ ]

Other: Please specify.....

##### **4) Educational level of Respondent**

O/A-Level Diploma/Professional [ ]    C. Bachelor Degree [ ]    Masters/PhD [ ]

Other: Please specify.....

##### **5) How long have you been working in this organization? (Tenureof work)**

less than 5year [ ]    5-9yrs [ ]    10-14yrs [ ]    15yrs and above [ ]

##### **6) Position in theorganization.....**

##### **7) Department .....**

### SECTION B:

This section examines your opinion on your Leader's Emotional Intelligence using a modified Wong and Law Emotional Intelligence Scale.

1=Strongly disagree; 2=Disagree; 3=Neutral; 4=Agree; 5=Strongly Agree

No.		For each statement choose a number				
		1	2	3	4	5
1	He/she has a good sense of why he/she have certain feelings most of the time	1	2	3	4	5
2	He/she has a good understanding of his/her own emotions	1	2	3	4	5
3	He/she really understand what he/she feels	1	2	3	4	5
4	He/she always know whether or not he/she is happy	1	2	3	4	5
5	He/she always knows his friends' emotions from their behavior	1	2	3	4	5
6	He/she is a good observer of others' emotions	1	2	3	4	5
7	He/she is sensitive to the feelings and emotions of others	1	2	3	4	5
8	He/she has a good understanding of the emotions of people around him/her	1	2	3	4	5
9	He/she always set goals for his/herself and then try his/her best to achieve them	1	2	3	4	5
10	He/she always tells him/herself that he/she is a competent person	1	2	3	4	5
11	He/she is a self-motivated person	1	2	3	4	5
12	He/she would always encourage him/herself to try his/her best	1	2	3	4	5
13	He/she is able to control his/her temper and handle difficulties rationally	1	2	3	4	5
14	He/she is quite capable of controlling his/her own emotions	1	2	3	4	5
15	He/she can always calm down quickly when he/she is very angry	1	2	3	4	5
16	He/she has a good control of his/her own emotions	1	2	3	4	5

### SECTION C:

This section examines your opinion on your Supervisor/ Manager's Leadership Style using a modified Bass and Avolio Multifactor Leadership Questionnaire.

1=Not all true; 2=Once in a while; 3=Sometimes; 4=Fairly Often; Frequently if not always

No.	II--Transformational	For each statement choose a number				
		1	2	3	4	5

1	My manager instils pride in me for being associated with him/her	1	2	3	4	5
2	My manager goes beyond self-interest for the good of his/her team	1	2	3	4	5
3	My manager acts in ways that build my respect	1	2	3	4	5
4	My manager displays a sense of power and confidence	1	2	3	4	5
5	My manger talks about his/her most important values and beliefs	1	2	3	4	5
6	My manager specifies the importance of having a strong sense of decisions	1	2	3	4	5
7	My manager emphasizes the importance of having a collective sense of mission	1	2	3	4	5

1=Not all true; 2=Once in a while; 3=Sometimes; 4=Fairly Often; Frequently if not always

No.	<b>IM--Transformational</b>	<b>For each statement choose a number</b>				
1	My manager talks optimistically about the future	1	2	3	4	5
2	My manager talks enthusiastically about what needs to be accomplished	1	2	3	4	5
3	My manager expresses a compelling vision of the future	1	2	3	4	5
4	My manager expresses confidence that goals will be achieved	1	2	3	4	5

1=Not all true; 2=Once in a while; 3=Sometimes; 4=Fairly Often; Frequently if not always

No.	<b>IS--Transformational</b>	<b>For each statement choose a number</b>				
1	My manager re-examines critical assumptions to questions whether they are appropriate	1	2	3	4	5
2	My manager seeks differing perspectives when solving problems	1	2	3	4	5
3	My manager encourages me to look at problems from many different angels	1	2	3	4	5
4	My manager suggests new options on how to complete assignments	1	2	3	4	5

1=Not all true; 2=Once in a while; 3=Sometimes; 4=Fairly Often; Frequently if not always

No.	<b>IC--Transformational</b>	<b>For each statement choose a number</b>				
1	Spends time teaching and coaching	1	2	3	4	5
2	Treats me as individual rather than just a member of a team	1	2	3	4	5
3	Considers me as having different needs, abilities, and aspirations from others	1	2	3	4	5
4	Helps me to develop strengths	1	2	3	4	5

1=Not all true; 2=Once in a while; 3=Sometimes; 4=Fairly Often; Frequently if not always

No.	<b>CR--Transactional</b>	<b>For each statement choose a number</b>				
-----	--------------------------	---	--	--	--	--

1	My manager provides me with assistance in exchange for my efforts	1	2	3	4	5
2	My manager discusses in specific terms who is responsible for achieving performance targets	1	2	3	4	5
3	My manager makes clear what I can expect to receive when performance goals are achieved	1	2	3	4	5
4	My manager expresses satisfaction when I meet expectations	1	2	3	4	5

1=Not all true; 2=Once in a while; 3=Sometimes; 4=Fairly Often; Frequently if not always

No.	MA--Transactional	For each statement choose a number				
1	Focuses attention on irregularities, mistakes, exceptions and deviations from standards	1	2	3	4	5
2	Concentrates his/her full attention on dealing with mistakes, complaints, and failure	1	2	3	4	5
3	Keeps track of all mistakes	1	2	3	4	5
4	Directs my attention toward failures to meet standards	1	2	3	4	5

1=Not all true; 2=Once in a while; 3=Sometimes; 4=Fairly Often; Frequently if not always

No.	MP--Transactional	For each statement choose a number				
1	My manager fails to interfere until problems becomes serious	1	2	3	4	5
2	My manager waits for things to go wrong before taking action	1	2	3	4	5
3	My manager shows that he/she is a firm believer in "if it will not break, don't fix it"	1	2	3	4	5
4	My manager demonstrates that problems must become chronic before taking action.	1	2	3	4	5

## SECTION D:

This section examines your creativity using a Scale developed by Zhou and George (2001). Please choose one of the following ratings for each description which best describes you.

**1=Strongly disagree; 2=Disagree; 3=Neutral; 4=Agree; 5=Strongly Agree**

No.		For each statement choose a number				
1	I suggest ways to achieve goals and objectives	1	2	3	4	5
2	I come up with new and practical ideas to improve performance	1	2	3	4	5
3	I search out new technologies, processes, techniques and/or product ideas	1	2	3	4	5
4	I suggests new ways to increase quality	1	2	3	4	5
5	I am a good source of creativity	1	2	3	4	5
6	I am not afraid to risk	1	2	3	4	5
7	I promote and champions ideas to others	1	2	3	4	5

8	I exhibit creativity on the job when given the opportunity to	1	2	3	4	5
9	I develops adequate plans and schedules for the implementation of new ideas	1	2	3	4	5
10	I often have new innovative ideas	1	2	3	4	5
11	I come up with creative solutions to problems	1	2	3	4	5
12	I often have a fresh approach to problems	1	2	3	4	5
13	I Suggest new ways of performing work tasks	1	2	3	4	5

## SECTION E:

This section measures employee constructive voice using a Scale developed by Maynes, T. D., & Podsakoff, P. M. (2014). Please choose one of the following ratings which best describes you.

**1=Strongly disagree, 2= Disagree, 3=Neutral, 4=Agree, 5= Strongly agree**

		For each statement choose a number				
1	Frequently makes suggestions about how to do things in new or more effective ways at work	1	2	3	4	5
2	Often suggests changes to work projects in order to make them better.	1	2	3	4	5
3	Often speaks up with recommendations about how to fix work-related problems	1	2	3	4	5
4	Frequently makes suggestions about how to improve work methods or practices	1	2	3	4	5
5	Regularly proposes ideas for new or more effective work methods	1	2	3	4	5

**APPENDIX III**  
**Interview Guide**

Assessing emotional intelligence

1. How will you generally rate your emotional intelligence as a leader? High, low or average?
  - a. Would you say you are aware of your own emotions?
  - b. Would you say you are able to manage your own emotions?
  - c. Would you say you are able to identify your colleagues and subordinates' emotions from their behaviours?
  - d. Would you say you are aware of the emotions of others in the organization?
  - e. Would you say you are able to manage the emotions of others?

Assessing leadership styles

2. Which leadership style do you think you use in leading? Transactional or Transformational leadership style?

Assessing employee creativity

3. By what means do you elicit ideas from your subordinates?
4. Are there measures in place to encourage creativity?
5. If yes, how effective has that been in unleashing the creativity of your subordinates? Can you give some examples?
6. Are employees allowed to use their own ideas when carrying out tasks assigned to them? If NO, Why? If YES, Can you give some few examples?

Assessing employee voice

7. By what means are your subordinates allowed to speak their minds on issues in the organization?
8. How effective are these channels? Can you give some few examples?

Assessing employee voice and employee creativity

9. Do you think when employees are allowed to speak up in the organization it will enhance their creativity? If NO, Why? If YES, Can you give some few examples?
10. What do you think leaders can do to encourage employee creativity in their organizations?

**APPENDIX IV****Full Matrix of Regression analyses**

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*****
OUTCOME VARIABLE:
  tot_EV

Model Summary
      R      R-sq      MSE      F      df1      df2      p
    .2274    .5171    7.7669   141.3943    1.0000   264.0000    .0002

Model
      coeff(b)      se      t      p      LLCI      ULCI
constant    15.0946    1.0699   14.1089    .0000    12.9880    17.2011
tot_EI       .0658     .0173    3.7940    .0002     .0317     .1000

Standardized coefficients
      coeff
tot_EI    .2274

*****
OUTCOME VARIABLE:
  tot_EC

Model Summary
      R      R-sq      MSE      F      df1      df2      p
    .7422    .5509   22.2255   161.3156    2.0000   263.0000    .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant    8.9731    2.3969    3.7436    .0002    4.2536    13.6926
tot_EI       .2282     .0301    7.5742    .0000     .1689     .2875
tot_EV       1.4719     .1041   14.1380    .0000    1.2669    1.6769

Standardized coefficients
      coeff
tot_EI     .3214
tot_EV     .5999

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
  tot_EC

Model Summary
      R      R-sq      MSE      F      df1      df2      p
    .4578    .2096   38.9689    70.0086    1.0000   264.0000    .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant   31.1912    2.3964   13.0158    .0000   26.4727   35.9098
tot_EI      .3251     .0389    8.3671    .0000     .2486     .4016

Standardized coefficients
      coeff
tot_EI     .4578

```

\*\*\*\*\* TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y \*\*\*\*\*

Total effect of X on Y

	Effect	se	t	p	LLCI	ULCI	c_ps
c_cs	.3251	.0389	8.3671	.0000	.2486	.4016	.0464
	.4578						

Direct effect of X on Y

	Effect	se	t	p	LLCI	ULCI	c'_ps
c'_cs	.2282	.0301	7.5742	.0000	.1689	.2875	.0326
	.3214						

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
tot_EV	.0969	.0390	.0236	.1771

Partially standardized indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
tot_EV	.0138	.0053	.0035	.0245

Completely standardized indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
tot_EV	.1364	.0491	.0362	.2280

\*\*\*\*\* ANALYSIS NOTES AND ERRORS \*\*\*\*\*

Level of confidence for all confidence intervals in output:  
95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:  
5000

----- END MATRIX -----