

DEPARTMENT OF PSYCHOLOGY
UNIVERSITY OF GHANA
LEGON

TITLE

**THE INFLUENCE OF LEADERSHIP STYLES AND EMPLOYEE PERSONALITY
TRAITS ON WORK-RELATED OUTCOMES**



THIS THESIS IS SUBMITTED TO THE DEPARTMENT OF PSYCHOLOGY
OF UNIVERSITY OF GHANA, LEGON, IN PARTIAL FULFILMENT
FOR THE AWARD OF THE MASTER OF PHILOSOPHY
(MPHIL) DEGREE IN INDUSTRIAL PSYCHOLOGY

MARCH, 2016

DECLARATION

I, Akua Amankwaah Brobbey, do hereby declare that this thesis is the result of my research carried out in the Department of Psychology, University of Ghana, Legon under the eminent supervision of Dr. Maxwell Asumeng and Dr. Adote Anum who are both my lecturers and supervisors. I further do declare that all research works cited in this study have been duly acknowledged.

AKUA AMANKWAAH BROBBEY

(STUDENT)

DATE _____

This thesis has been submitted for examination with the approval of:



DR. MAXWELL ASUMENG
(PRINCIPAL SUPERVISOR)

DATE _____

DR. ADOTE ANUM
(CO-SUPERVISOR)

DATE _____

DEDICATION

I dedicate this research work first and foremost to God Almighty for successfully seeing me through the completion of this thesis. I also dedicate this research work to the Brobbey family for their immense support in diverse ways. And lastly to my friend Aseye and also to my husband Mr. Amoako Asante Kakra for their immense support and contribution towards this research. May God Almighty richly bless you all.



ACKNOWLEDGEMENTS

In undertaking such a study, I had to “stand on the shoulders of giants” to enable me achieve my aim. Such people I need to acknowledge. I am most grateful to them.

I am highly grateful to God for bringing me this far in my university education. I thank Him for His countless favors and blessings which have been very instrumental in my academic accomplishments.

Besides these giants, there are others who have encouraged and helped me along the way. I am particularly grateful to Dr. Maxwell Asumeng and Dr. Adote Anum, my supervisors, whose advice and directions have been of immense help to my study.

In addition, I wish to acknowledge my respondents who spent time to assist me obtain the necessary information for this research. I am indeed grateful to them.

Last but not least, I want to thank my family and friends for their immense support.

Finally, I am thankful to all individuals who, in diverse ways, have contributed to the success of my university education. God bless you all.

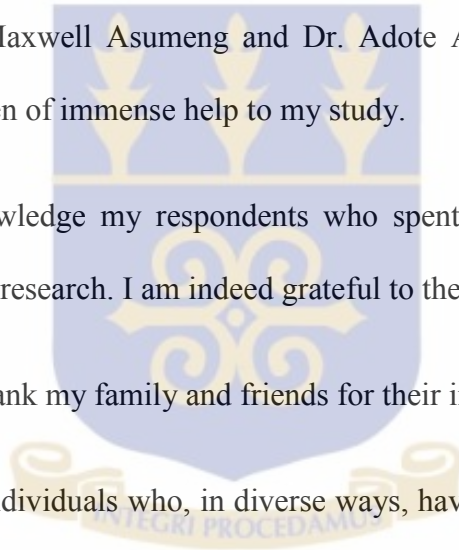
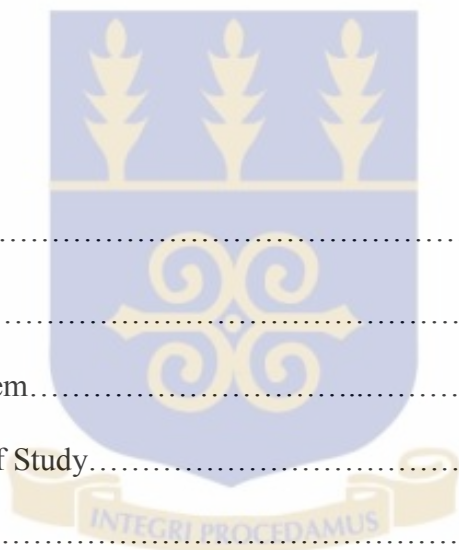


TABLE OF CONTENTS	PAGE
DECLARATION.....	i
DEDICATION.....	ii
ACKNOWLEDGEMENT.....	iii
TABLE OF CONTENTS.....	iv
LIST OF TABLES.....	vii
ABSTRACT.....	viii
CHAPTER ONE	
INTRODUCTION.....	1
1.1. Background of study.....	1
1.2. Statement of the Problem.....	10
1.3. Aims and Objectives of Study.....	11
1.4. Relevance of study.....	12
CHAPTER TWO	
LITERATURE REVIEW.....	14
2.1. Introduction.....	14
2.2. Theoretical Frameworks.....	19
2.3. Review of Related Studies.....	43
2.4. Rationale for the Present Study.....	45



2.5. Statement of Hypotheses.....	45
2.6. Operational Definition of Terms.....	46
2.7. Conceptual Framework	47

CHAPTER THREE

METHODOLOGY.....	49
3.0. Introduction.....	49
3.1. Population.....	50
3.2. Sample size / Sampling Technique.....	52
3.2. Participants.....	53
3.4. Measures/ Instruments.....	55
3.5. Research Design.....	60
3.6. Pilot.....	61
3.7. Procedure.....	62
3.8. Ethical Considerations.....	63

CHAPTER FOUR

RESULTS.....	66
4.0. Introduction.....	66
4.1. Preliminary Analyses.....	67
4.2. Hypotheses Testing.....	68
4.3. Summary of Findings.....	79

CHAPTER FIVE

DISCUSSIONS.....	82
5.0. Introduction.....	82
5.1. Discussion.....	95
5.2. Limitations of the Study.....	96
5.3. Recommendations.....	96
5.4. Conclusion.....	100
REFERENCES.....	101
APPENDIX.....	112

List of Tables

Table	Page
Table 1: Demographic characteristics of the sample.....	54
Table 2: Descriptive Statistics and reliability indices of the study variables (N=178)	67
Table 3: Pearson Correlations among the studyvariables.....	68
Table 4(a) Hierarchical Linear Regression analyses on predictors of organizational Commitment	72
Table 4 (b) Hierarchical Linear Regression analyses on predictors of Job Satisfaction	76
Table 5: Results of Hierarchical Multiple Regression Analyses for the moderation effect of Self- Efficacy in Relationship between Transformational Leadership and Organizational Commitment	76
Table 6: Results of Hierarchical Multiple Regression Analyses for the moderation effect of Self- Efficacy in Relationship between Transformational Leadership and Job Satisfaction	78

ABSTRACT

The study investigated the influence of transformational and transactional leadership styles and employee personality traits (locus of control and self-efficacy) on work-related outcomes. Work-related outcomes were defined in terms of job satisfaction and organizational commitment. The cross-sectional survey design was employed. A total of 178 employees of First Capital Plus consisting of both males (n=87) and females (n=91) were asked to fill questionnaires that contained Work Locus of Control Scale, Generalized Self-Efficacy Scale, Multifactor Leadership Questionnaire, Organizational Commitment Questionnaire, and Job Satisfaction Scale. The Linear Regression test was employed to analyze the data. The results revealed leadership styles, locus of control, and self-efficacy as significant predictors of both job satisfaction and organizational commitment. In addition, self-efficacy moderated the relationship between transformational leadership and work related outcomes (job satisfaction and organizational commitment). There were no significant gender differences in job satisfaction and organizational commitment. These findings have been discussed with relevant theoretical and empirical references.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Work environments have become more complex and sophisticated in such a way that emphasizing on improving the human resource determines the success of the organization. Most organizations today face tremendous challenges from external environment, including an uncertain economy, continued globalization of markets, and rapidly advancing technology. Organizations are also facing major internal challenges, many of them resulting in restructuring, re-engineering and downsizing in the form of mergers and acquisition. With the increasing challenges resulting from internal and external environment, organizations can succeed by emphasizing on certain decisive factors that affect the work related outcomes of their employees (Kuchinke, 1999). Assessment of effective leadership styles and personality traits has therefore become more critical for employees' work related outcomes such as job satisfaction and organizational commitment (Earle, 1996).

To run organizations smoothly, effectively and efficiently, the most valuable and indispensable factor organizations need is human resource (Mosadragh, 2003). Well-qualified and capable personnel are important in context of achieving goals and objectives of an organization. The success of an organization depends on hard working, loyal and involved managers and employees. Ulrich (2002) argued that the competitive edge of companies no longer lies in its product, but in its human resource. In this modern era where the world has become a global village, firms are considered to be competitive on the basis of the competence of their human resources. Studies have indicated that for performance to be optimal, an employee's full potential is needed at all levels in organisations (Rothmann & Coetzer 2002). This is because it is

somewhat a difficult task to handle people who are physically and psychologically detached from the organization. This throws more emphasizes on the issue of employee commitment and satisfaction on the job as critical in the success of any organization.

1.1.1. Work related outcomes (Job satisfaction and organizational commitment)

The concepts of organisational commitment and job satisfaction have attracted considerable interest in an attempt to understand and clarify the intensity and stability of an employee's contentment and dedication to the organisation (Lumley 2010). However, most of these researches have emanated from the western countries. In light of the fact that research on the relationship between job satisfaction and organisational commitment, particularly within the context of the Ghanaian financial sector appears to be limited, it is worthwhile to set out to add empirical research that unravels the underlining factors of job satisfaction and organizational commitment in the Ghanaian context. Concerns about employee job satisfaction and organizational commitment are just as critical in the financial institutions as they are in other business sectors. Similarly, the motivation to investigate job satisfaction and organizational commitment among financial institution employees is similar to the interest of research concerning work related behaviours in industrial settings (McBride, 2002).

Job satisfaction deals with an affective reaction to a job, based on a comparison between actual outcomes and desired outcomes (Mosadeghrad, 2003). A person with high job satisfaction appears to hold generally positive attitudes, and one who is dissatisfied holds negative attitudes towards their job (Robbins 1993). Job satisfaction is generally recognized as a multifaceted construct that includes employee feelings about a variety of both intrinsic and extrinsic job elements. It encompasses specific aspects of satisfaction related to pay, benefits, promotion,

work conditions, supervision, organizational practices and relationships with co-workers (Miseneret al., 1996).

Organizational commitment on the other hand is the psychological connection that individuals have with their organisation, characterized by strong identification with the organisation and a desire to contribute to the accomplishment of organisational goals (Meyer & Allen 1997). The level of employees' organisational commitment will possibly ensure that they are better suited to receiving both extrinsic rewards (which include remuneration and benefits) and psychological rewards (which include job satisfaction and associations with fellow employees) related to the organization. Meyer and Allen (1991) conceive of organisational commitment as reflecting three core themes, namely affective, continuance and normative commitment.

Affective commitment refers to the employee's emotional connection to, identification with, and participation in, the organisation (Meyer & Allen 1997). Employees who are dedicated at an emotional level usually remain with the organisation because they see their individual employment relationship as being in harmony with the goals and values of the organisation for which they are currently working (Beck & Wilson 2000). Continuance commitment is regarded as the willingness of an employee to remain in the organization because of the perceived cost associated with leaving the organisation (Meyer & Allen 1997). Employees with continuance commitment remain with a specific organisation because of the money they as employees earn as a result of the time spent in the organisation, and not because they want to. Normative commitment on the other hand is based on an employee's sense of responsibility to continue employment with a specific organisation (Meyer & Allen 1997). The normative element is seen as the commitment individuals consider morally appropriate regarding their remaining with a specific organisation, irrespective of how much status improvement or fulfilment the organisation provides the individual over the years (March & Mannari 1977).

1.1.2. Determinants of job satisfaction and organizational commitment

Numerous studies have independently assessed the factors that influence job satisfaction and organizational commitment. Though evidence indicate that job satisfaction and organizational commitment are determined by managerial and personality factors (Fiedler & House, 1988), the inconsistencies in these findings as to the ultimate managerial and personality factors is a clear indication that important factors influencing job satisfaction and organizational commitment remain indeterminate. There is therefore the need for more empirical research to unravel the underlying factors of work related outcomes (job satisfaction and organizational commitment) among employees. This study assesses key leadership styles and employee personality characteristics that influence employees' job satisfaction and their commitment to the organization. The study first examines how employee's perception of transformational and transactional leadership affects their job satisfaction and commitment. It also assesses how employees' personality factors such as their self-efficacy and locus of control serve as determinants of their job satisfaction and commitment.

1.1.3 Leadership styles as determinants of work related outcomes

Stordeur, D'hoore, and Vandernberghe (2001) revealed that managerial behaviours such as style of leadership provide possible explanations to work related outcomes than other category of factors. Rizzi, Azadi, Farsani and Aroufzad (2013) also found that among determinants of job satisfaction, leadership is an important predictor and plays a central role in determining employee's behaviour for organizational effectiveness. Leaders, as the key decision-makers, determine the acquisition, development, and deployment of organizational resources, the conversion of these resources into valuable products and services, and the delivery of value to organizational stakeholders. Everyone is leading someone somewhere, but the question is where

and how. A good leader is determined by the style of leadership one adopts. Leadership as a management function is mostly related to human resources and social interaction. Dependable and apposite leadership is crucial to the success of any organization (Spinelli, 2006).

Leadership is the ability of a manager to influence, motivate, and enable employees to contribute toward organizational success (Rowe, 2001). The most substantial of leaders is their influential personality that has positive relation with the follower's job satisfaction and the performance (Lian, 2011). Having acquired the human resources, there is the need to maintain and keep them together, it should be noted that every individual has his personal expectation for working in an organization. To this effect, the leader must employ the various ways of making sure that the employees stay at work, feel contented, ready to put in their best and that their expectations are met without neglecting the overall corporate objective(s) of the organization (Lussier & Achua, 2004).

There is no generally accepted universal leadership style. Different leadership styles are needed for different situations. Managers can utilize various leadership styles to lead and direct their employees including autocratic, bureaucratic, laissez-faire, charismatic, democratic, participative, transactional, and transformational leadership styles. According to Goldberg (2002), no matter how one leads its members, the style adopted can be classified into one of two types of leadership styles. These are the transformational and the transactional leadership styles.

Transformational leadership has received more empirical scrutiny in the organizational literature suggesting that it is positively related to work related outcomes than the transactional type of leadership style (Judge & Bono, 2000; Lowe & Gardner, 2000). Rizi, Azadi, Farsani and Aroufzad (2013) however indicated that it is not only transformational leadership that influence employees work related behaviours. They indicated that transactional leadership equally

influences work related outcomes like that of transformational leadership style. There is therefore the need to do comparative studies of these two leadership styles to determine their relative effectiveness in predicting work related behaviours which has not been a major focus for some researchers (e.g., Lowe & Gardner, 2000; Rizi et al., 2013; Judge & Bono, 2000).

Transactional leadership styles are more concerned with maintaining the normal flow of operations. Transactional leaders use disciplinary power and an array of incentives to motivate employees to perform at their best. A transactional leader generally does not look ahead in strategically guiding an organization to a position of market leadership; instead, these managers are solely concerned with making sure everything flows smoothly today (Moss & Ritossa, 2007). Transactional leadership helps organizations achieve their current objectives more efficiently by linking job performance to valued rewards and by ensuring employees have the resources needed to get the job done. Transactional leaders are considered to concentrate on compromise, intrigue, and control; therefore they are more likely to be seen as more inflexible, detached, and manipulative (Moss & Ritossa, 2007).

Transformational leader on the other hand go beyond managing day-to-day operations and crafts strategies for taking his company, department or work team to the next level of performance and success (Moss & Ritossa, 2007). Transformational leadership styles focus on team-building, motivation and collaboration with employees at different levels of an organization to accomplish change for the better. Transformational leaders set goals and incentives to push their subordinates to higher performance levels, while providing opportunities for personal and professional growth for each employee (Moss & Ritossa, 2007).

1.1.4. Personality factors as determinants of work related outcome

It is not only the managerial behaviours that influence the work related outcomes of employees. Many research studies have increasingly reaffirmed the role of personality factors at work (House, Shane, & Herold, 1996; Mount, Barrick, & Ryan, 2003). Nonetheless, the increased interest in the role of personality at work is often restricted to the Big Five personality traits which include neuroticism, extraversion, agreeableness, conscientiousness, and openness to experience (Caligiuri, 2000; George & Zhou, 2001; Hans, Mubeen & Ghabshi, 2013; Kristof-Brown, Barrick, & Franke, 2002). Consequently, personality traits which fall outside of these have gained little attention within organizational science literatures. There are a number of key personality traits that have been found outside the big five which have an influence on work related outcomes (Howell & Avolio, 1993). One of such key personality trait is that of internal versus external locus of control.

1.1.4.1. Locus of control personality factor

Locus of control reflects the degree to which an individual perceives reinforcement as contingent upon his or her own behaviour or on some other person and/or external force. Spector (1988) described work locus of control as a personality variable and defined it as a generalized expectancy that rewards, reinforcements or outcomes in life are controlled either by one's own action or other forces beyond the control of the employee. These rewards or outcomes include promotion, favourable circumstances, salary increases and general career advancement. Individuals who believe they can influence outcomes through their own abilities, efforts, skills and characteristics are designated as internals. Those who perceive that outcomes are contingent upon external forces such as luck, chance, fate and powerful others or are of the belief that

events are unpredictable because of the many complexities in the environment are designated as of external orientation (Hans, Mubeen & Ghabshi, 2013).

In the organizational setting, internal and external locus of control determines how employees approach work, both attitudinally and behaviorally. Because internalizers believe they are in control of affairs, they are more likely to be satisfied with what they receive and show higher level of commitment compared to externalizers who believe events in the organization and beyond their influence (Vijayashree & Vishalkumar, 2011).

1.1.4.2 Self-efficacy personality factor

Another personality factor under consideration is self-efficacy. Self-efficacy has become an important variable within organizational research because of its association with various favourable or unfavourable consequences within the context of work such as performance, commitment, job satisfaction etc. however, the concept of self-efficacy as it relates to work has not received much preview because it fall outside the big five personality traits (Howell & Avolio, 1993). Self-efficacy is one's belief in the likelihood that goal completion can be motivating in itself (Van der Bijl & Shortridge-Baggett, 2002). Self-efficacy is also the conviction that one can successfully execute a given behaviour required to produce certain outcomes.

Perceived efficacy affects how people think, make choices, set goals, commit to the goals, put forth effort, anticipate outcomes from their efforts and persevere during challenging experiences (Bandura, 2006). Employees with low level of self-efficacy exert low effort and exhibit low level of commitment because they do not believe in themselves as capable of completing a task they set for themselves. Because employees with low self-efficacy do not believe they can accomplish

a task, they do not even set greater goals which accomplishment will lead to higher level of satisfaction (Mahajan & Kaur, 2012).

1.1.5. Interaction between leadership styles and personality factors

The study on self-efficacy is not only important because it predicts work related outcomes such as job satisfaction and organizational commitment, but because several studies have also reported findings of supervisor behaviour (leadership styles) influencing employees feeling of self-efficacy (Eden & Kinnar 1991). In self-efficacy, two lines of development has emerged which appears to be distinct from each other but have some overlaps occasionally. These include motivational theories, where self-efficacy is conceptualized in motivational terms and cognitive theories where self-efficacy is conceptualized in terms of control and expectancies (Howell & Avolio, 1993). Transformational leadership as opposed to transactional leadership often possesses elements of employee motivation. Transformational leaders have the ability and capacity to stimulate, steer and inspire employees towards the attainment of goals for which they may otherwise not be enthusiastic about. Transformational leadership styles also tend to stimulate in the individual the sense of control over what they do.

This background indicates that the type of leadership style adopted by leaders and the personality traits of employees (self-efficacy and locus of control) can together determine the satisfaction and commitment level of the employees. The present study is a further research aimed at clarifying outcomes by looking at the main effect of personality factors (locus of control and self-efficacy) and leadership styles (transactional and transformational) and their interactive effects on work related outcomes such as job satisfaction and organizational commitment.

1.2 Statement of the Problem

Issues of employee commitment and satisfaction on the job are critical in the success of any organization especially in the recent competitive and turbulent world of work. Some negative effects linked to lack of employee commitment and low job satisfaction include absenteeism and turnover (Bennett & Durkin 2000) which are detrimental to the effectiveness of organizations. According to Lumley (2010), leadership styles and personality traits contribute to this lack of commitment and low level of satisfaction among employees.

It appears from available literature that, employees working in the public sector seem to be dissatisfied with their jobs and have little commitment to their jobs which by insinuation can be said as accounting for many of the recent labor strikes and agitations among public sector workers in Ghana. However, very little research has been done in this regard within private sector organizations particularly, the financial sector to ascertain whether the same pertains there. Seldom have employees in the private sectors particularly the financial sector embarked on strike actions or any such form of labor agitations. The question that remains is whether managerial leadership styles in the private sector are contributing factors of the effective work related behaviors/outcomes compared to their counterparts working in the public sector where there is incessant labor unrest.

Most organizations in Ghana seldom have standardized recruitment and selection procedures in place to aid in the employment of the appropriate caliber of people (Asante, 2012). Their focus on recruitment centre mainly on educational qualifications and work experience with fewer policies that rely on other factors such as personality. However, in view of the fact that employees within organizations are persons made up of varied personality traits which play

central role in attitudes towards work, it is essential that human resource practitioners attach more importance to it during their recruitment and hiring processes.

Moreover, researches on leadership styles in available literatures rely on the traditional view of leadership which places the leader at the background of attention and power to a more collaborative approach. Most of these studies have also concentrated much on demographic characteristics such as age, gender and tenure of work. However, the link between these work related factors and self-efficacy as a personality factor as well as transactional and transformational leadership styles are limited and available evidence indicate contradictory results. Due to this, the present study seeks to assess the influence of leadership styles and personality traits on work related behaviours such as job satisfaction and employees commitment within the financial institution in the Ghanaian context.

1.3 Aims and Objectives of the Study

The study investigated the phenomena related to the possible relationship between leadership styles, employee personality traits and work outcomes among employees in First Capital Plus Bank. It further identifies the moderating role of perception of leadership styles on the relationship between self-efficacy and job satisfaction as well as organizational commitment.

Specifically, the study assessed the following objectives:

- (1) Determine whether leadership style, self-efficacy and locus of control influence employee work outcomes (job satisfaction and organizational commitment)
- (2) Identify whether the relationship between leadership style and employee work outcomes (job satisfaction and organizational commitment) would be moderated by self-efficacy

- (3) Explore gender differences in employee work outcomes (job satisfaction and organizational commitment)

1.4 Relevance of Study

The importance in studying the relationship between leadership styles, employee personality traits and work outcomes among employees cannot be overstated because enhancing the commitment and job satisfaction among employees through effective leadership style benefits both the individual and the organization at large. For both employees and the organization, the findings would provide a foundation in exploring the impact of perceived leadership style, locus of control and self-efficacy on job satisfaction and organizational commitment of employees which will further help the organization to create best ideas and draw suitable plans to increase the sustainability of their employees in the organization. This may help the management of organizations to initiate some change in management strategy to increase the level of job satisfaction and commitment among their employees.

The study would be able to generate viable solutions to some administrative lapses including leadership inefficiencies that will help boost the effectiveness of the organization based on commitment and satisfaction among employees. The findings of the present study will thus help determine the type of leadership styles that will maximize the satisfaction and commitment levels of employees to generate viable solutions to some of the administrative lapses. This would guide other financial institutions to improve their service deliveries through committed and satisfied employees.

The results of the research could mold how future leadership training will be configured within the sector being investigated and also advocate for HR practitioners to adopt often, the practice of assessing personality factors during the process of staff recruitment.

Finally, the study expects to contribute to the paucity of literature and advance the knowledge in this area by examining the interactive relationship between personality traits, leadership styles and follower outcomes. Findings will therefore add to the number of studies done in this field and give direction to future researchers on other relevant areas to be examined.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section introduced the dimensions of the variables under consideration in this study. These variables include leadership styles (transformational and transactional), employee personality traits (self-efficacy and locus of control) and employee work outcomes (job satisfaction and organizational commitment). It then continues with the various theoretical underpinnings of the study. This is followed with the review and criticisms to the studies related to the present research. Hypotheses are then formulated followed by the hypothesized model showing the relationship existing between the various variables. The chapter then ends with operational definition of terms in the study that needs further clarifications.

2.1 Theoretical Framework

The grounds for the impact of leadership styles (transformational and transactional), employee personality traits (self-efficacy and locus of control) on employee work outcomes (job satisfaction and organizational commitment) is based on leader-member exchange theory (Graen, 1976; Wang et al., 2005), Social Empowerment Theory (Kanter, 1993) and the Organization Identification Theory (Ashforth, 2008).

2.1.1. Leader-Member Exchange Theory (Graen & Cashman, 2005)

Graen and Cashman (2005) contributed to the leader-member exchange (LMX) theory, which suggests that leaders adapt their styles of leadership to generate an interchange geared towards followers or subordinates. The basic idea behind the leader-member exchange (LMX) theory is that leaders form two groups, an in-group and an out-group, of followers. In-group members are

given greater responsibilities, more rewards, and more attention. The leader allows these members some latitude in their roles. They work within the leader's inner circle of communication. In contrast, out-group members are outside the leader's inner circle, receive less attention and fewer rewards, and are managed by formal rules and policies.

The LMX theory focuses on a dyad, that is, the relationship between a leader and each subordinate considered independently, rather than on the relationship between the supervisor and the group. Each linkage, or relationship, is likely to differ in quality. Thus, the same leader may have poor interpersonal relations with some subordinates and open and trusting relations with others. The relationships within these pairings, or dyads, may be of a predominantly in-group or out-group nature. The leader will provide support, consideration, and assistance mandated by duty but will not go beyond such limits. In effect, the leader is practicing a contractual exchange with such members; they are hired hands, who are being influenced by legitimate authority rather than true leadership. These employees will do what they have to do and little beyond that with less satisfaction.

According to Graen and Cashman, when the strength of the relationship between employees and the leader is low, it just supports the contract of exchange, but when relationship strength is high, trust and respect come into play. An important implication of the leader-member exchange theory is that the quality of the relationship between the leader and each group member has important job consequences. Specifically, the research supporting the LMX theory indicates that subordinates with in-group status with their leaders will have higher level of job satisfaction, and organizational commitment (Chen, Lam, & Zhong, 2007).

The LMX theory has some implications on work related outcomes. The theory suggests that for any leader to elicit positive response from followers, the leader-follower relationship must not be

impersonal. In organizational settings, if employees perceive impersonal relationship from their leaders, they will respond by doing only what is required of them. They will act without any intrinsic desire to promote organizational effectiveness. Thus, for a leader to exhibit effective leadership qualities, that leader ought to go beyond what is officially required, to attend to the psychological needs of the individuals in the organizations. Comparatively, transactional leaders are likely to interact with their followers on impersonal goals whilst transformational leaders are likely to be responsive and adaptive to the psychological needs of individual employees. As the theory suggests, leaders who adapt their styles of leadership to generate an interchange derive more positive response.

2.1.2. Social Empowerment Theory (Kanter, 1993)

Employee empowerment is a style of management that puts managers in the role of coach, adviser, sponsor, or facilitator. Empowerment involves delegating the decision-making authority regarding the action to be taken on a task that is considered to be important to both the manager and employee. According to this theory, empowerment is promoted in work environments that provide employees with access to information, resources, support, and the prospect to learn and expand their job specifications. Kluska (1993) noted that psychological empowerment includes feelings of competence, autonomy, job meaningfulness, and an ability to impact the organization through the knowledge, skills and abilities developed.

According to the social empowerment theory, empowerment is thought to occur when an organization sincerely engages people and progressively responds to this engagement with mutual interest and intention to promote growth. Empowerment develops over time as employees gain greater control over their lives and increasingly take part in decisions which

affect them. Kluska (1993) study suggested that constant learning of employees “increases their sense of empowerment and foster self-growth and organizational development” (p. 96). Employees who are empowered are more committed to the organization, more accountable for their work, and also in an effective manner fulfill their job demands (Degner, 2005).

The social empowerment theory is relevant in explaining how leadership can be used to arouse feelings of empowerment and competencies in followers. In relation to the present study, the theory implies that the type of leadership that will involve employees in decision making will promote higher level of job satisfaction and organizational commitment. Kalleberg (1990) found there is a positive correlation between empowerment and work related outcomes such as job satisfaction and organizational commitment. According to Kanter (1993), employees are empowered when management promote work environments that provide employees with access to information, resources, support, and the prospect to learn and expand their job specifications. Employees are empowered when the style of management puts managers in the role of coach, adviser, sponsor, or facilitator. Employees who are empowered are more satisfied, committed to the organization, more accountable for their work, and also in an effective manner fulfill their job demands (Degner, 2005).

According to the social empowerment theory, empowerment is thought to occur when an organization sincerely engages people and progressively responds to this engagement with mutual interest and intention to promote growth. Empowerment develops over time as employees gain greater control over their lives and increasingly take part in decisions which affect them. Koh, Steers, and Terborg (1995) study indicated that transformational leadership empowers employees to be satisfied and committed to the organization compared to transactional leadership.

2.1.3. Organization Identification Theory (Ashforth, 2008)

The organizational identification theory proposes that organizational identification is a function of one's self-definition, importance, and affect, which provide the core of identification. Also, the content of identification is proposed to stem from one's values, goals, beliefs, traits, knowledge, skills, and abilities. According to this theory, employee's level of commitment and job satisfaction will depend on their traits and abilities. When employees believe they have some kind of control over how, when, and why rewards are distributed, instrumentality tends to increase and their level of organizational identity intensifies.

The core and content of identification are proposed to influence behaviours reflecting one's identity. According to transformational leadership and self-concept-based explanations of such leadership, transformational leaders influence followers' self-definitions, affect, values, beliefs, and behaviors. They also guide followers to recognize the importance of their work and develop their knowledge, skills and abilities to reach their full potential (Bass, 1985). Thus, transformational leaders are likely to be associated with empowered followers who possess strong identification with their organizations. Vigoda - Gadot (2006) indicated that employee's demonstrate high level of organizational identification when their leaders exhibit transformational leadership.

The implication of this theory is that organizational commitment cannot occur when employees have not first developed strong attachment to and identification with the organization and its norms and values. Identification with the organization is therefore a necessary condition for organizational commitment. However, such identification can only be solidified among employees through dynamic leadership style and process. Kark and Shamir (2002) proposed that transformational leaders influence two distinct levels of their followers' self-concept: the

relational and the collective self. Followers come to identify with their particular leader through the relational aspects of the followers' self-concept, while organizational or social identification is influenced by priming of their collective self. Transactional leaders emphasize more on organizational justice, so followers are more likely to be satisfied to identify with their remuneration and not with the physical and psychological attachment with the leader and the organization.

Furthermore, transformational leaders can create group level influences, including collective identification, by establishing symbolic activities, which will increase follower self-esteem and consequently lead to employee satisfaction and higher level of commitment (Shamir et al., 1993). Transformational leaders create a supportive work environment that emphasizes employees' needs and feelings, develops new skills, and helps solve various job problems and other challenges. This increases employee's social identity and create a sense of satisfaction. Empirically, research has indicated that transformational leadership has a more positive effect on creating higher social identity among employees compared to transactional leadership (Lowe, 1996).

2.2. Review of Related Studies

In addition to the theories guiding the present study, this section reviews empirical studies examining the influence of leadership styles (Transformational and Transactional Leadership styles), and personality traits (self-efficacy and locus of control) on work related outcomes (organizational commitment and job satisfaction). The empirical review is categorized into the relationship between leadership style and work related outcomes, personality traits and work-related outcomes, gender and work related outcomes.

2.2.1. Leadership styles and work outcomes

Work related outcomes such as job satisfaction and organizational commitment are influenced by a lot of factors. One of these factors that have received a lot of interest in the literature is style of leadership. It has been widely accepted that effective organizations require effective leadership and that organizational performance will suffer in direct proportion if effective leadership is neglected (Fiedler & House, 1988). The interest of researchers on leadership is varying from leadership behaviors to the effects of these leadership behaviours on organizational and individual outcomes. Among the various leadership behaviours studied, transactional and transformational leadership behaviours have received substantial attention by researchers in leadership studies in recent times because these two leadership styles are said to provide possible explanations to work related outcomes than the other categories (Stordeur, D'hoore, & Vandenberghe, 2001).

Leadership styles and job satisfaction

Arzil and Farahbod (2014) studied the role of leadership style using quantitative approach for measuring the impact of components of transformational leadership and transactional leadership on job satisfaction. Overall, 121 data have been collected from hotels of Iran. The collected data have been analyzed through Multiple Regression analysis. Among components of transformational leadership, intellectual stimulation, vision and supportive leadership had the significant impact and on the other side inspirational communication and personal recognition did not have any significant impact. Moreover, supportive leadership had the most significant impact. Both two dimensions of transactional leadership had significant and positive impact on job satisfaction. The impact of contingent reward was more than management expectation.

To determine whether leadership styles have direct impact on job satisfaction among employees, Rad and Yarmohammadian (2006) selected 814 employees, first line, middle and senior managers using stratified random sampling. Results indicated that the dominant leadership style of managers was participative. There was significant correlation between the use of leadership behaviors and employees job satisfaction. The correlation between employee job satisfaction and employee-oriented and task-oriented dimensions of leadership style were all significant. However, the correlation coefficient between employee oriented and task oriented dimensions of leadership style and employees job satisfaction indicated that the relationship between participative leadership style and job satisfaction was more effective than the relationship between task-oriented dimensions and job satisfaction. The satisfaction scores for men were found to be significantly higher than those of women. This study focused on descriptive statistics which doubts the significance of the differences in job satisfaction among the groups. The use of inferential statistics is therefore very necessary to draw valid conclusions.

Moreover, Rizi, Azadi, Farsani and Aroufzad (2013) found that among determinants of job satisfaction, leadership is as an important predictor and plays a central role. In their study which examined the relationship between leadership styles and job satisfaction among 125 physical education organization employees, results showed a significant positive correlation between overall leadership styles and job satisfaction. Also, the correlations between leadership styles sub-scales such as transactional leadership and transformational leadership and job satisfaction was significant. Unlike the study by Riaz and Haider (2010), Rizi, Azadi, Farsani and Aroufzad (2013) which failed to find any significant difference in the amount of variance accounted for job satisfaction by transformational and transactional leadership styles. The inconsistency in the results demand further studies to determine which of the two leadership styles will significantly predict and account for higher variances in job satisfaction.

Chang and Lee (2007) did a quantitative research assessing the relationship between leadership style, organizational culture and job satisfaction. A total of 1,000 questionnaires were mailed out and 134 valid replies were received and used for the analysis. The results showed that transactional leadership style have a significantly higher relationship with job satisfaction compared to transformational leadership. Although the research adopted the use of concise questionnaires, it is very difficult to emphasize whether the respondents substantially understood the original contextual meaning of the questionnaires since the questionnaires were mailed online to them and so could not ask questions on items they did not understand. Moreover, the non-response bias of 86.6% was too high which has a deadly blow to both the reliability and validity of survey study findings (Draugalis, Coons & Plaza, 2008). According to Babbie and Mouton (2001), a response rate of 50% is adequate for analysis thus the response rate of 13.4% obtained in Chang and Lee (2007) study was not adequate for qualitative analyses.

Voon, Lo, Ngui, and Ayob (2011) observed in their study that both transactional and transformational leadership have direct relationships with employees' job satisfaction. The results showed that transformational leadership style has a stronger relationship with job satisfaction. Though the study by Voon, Lo, Ngui, and Ayob (2011) employed a total of 300 questionnaires and a high response rate (66.7%) was obtained, the study employed the qualitative design which need further study to determine the significance of the findings through quantitative analyses.

Similarly, Riaz and Haider (2010) used a total of 240 responses ($n = 240$) from various private organizations working in the capital city of Pakistan to determine the impact of transformational and transactional leadership style on career satisfaction. Questionnaires were mailed to the respondents; however in some cases self-administered surveys were also conducted. Results showed that transactional leadership accounted for higher variance than transformational leadership

in predicting job satisfaction. The results of Riaz and Haider (2010) study showed that leadership styles accounted for 16.5% of variances in job satisfaction which means that there is the possibility of other variables predicting job satisfaction that needs to be verified.

Leadership style and organizational commitment

A number of studies have also been done on leadership and leadership effectiveness in predicting organizational commitment. However, different types of leadership styles on commitment have gained much attention with the impact of transformational and transactional leadership styles on organizational commitment relatively unattended to by leadership researchers.

Avolio, Zhu, Koh, and Puja (2004), using a sample of 200 staff nurses employed by a large public hospital in Singapore to investigate the relationship between leadership styles and organizational commitment, found a positive significant relationship between transformational leadership and organizational commitment. Koh, Steers, and Terborg (1995) also found a positive relationship between transformational leadership and work related attitudes such as job satisfaction, organizational commitment, and performance in a study to investigate the relationship between leadership styles on job satisfaction, commitment and job satisfaction among 108 teachers. Moreover, Jung, Butler, and Baik (2000) reported a significant positive relationship between the two types of leadership styles (transformational and transactional leadership) on organizational commitment during a study to assess the influence of leadership styles on commitment in a study of 220 workers of an engineering firm in Canada. Selamat, Nordin and Adnan (2013) also revealed that there was a positive and strong linear relationship between transformational leadership behavior and organizational commitment in a study in

which they conducted to find the relationship between leadership styles on commitment and job performance using 150 mining sector workers .

Similarly, Batool (2013) investigated the impact of transformational leadership style on subordinate's level of organizational commitment in the banking industry of Pakistan using 100 staff of the bank. The quantitative survey method was used and a randomly selected sample of 100 employees took part in the study. The findings indicated a positive significant relationship between transformational leadership style and organizational commitment. All these studies only emphasized on the relationship between the two types of leadership styles on work related outcomes such as organizational commitment and job satisfaction without assessing which of the two leadership styles is more effective in predicting organizational commitment. The present study thus aims at assessing which of the two leadership styles will have a significant higher impact on organizational commitment.

Moreover, Cemaloglus, Sezgin and Kilinc (2012) determined the relationships between school principals transformational and transactional leadership styles and teachers' organizational commitment. A total of 237 primary school teachers employed participated in the study. Results indicated that there were significant relationships between transformational and transactional leadership styles of principals and organizational commitment of teachers. The study by Cemaloglus, Sezgin and Kilinc (2012) though made it clear that both types of leadership style predict organizational commitment, yet the most effective among the two were not verified. Moreover, only leadership style was accounted for in predicting organizational commitment even though the results showed that the two leadership styles accounted for only 21% of the variances in organizational commitment. The present study thus assessed the amount of variances that personality factors will account for the remaining variances that was not accounted for by leadership styles.

Yavirach (2012) assessed the impact of transformational and transactional leadership to subordinates job satisfaction and organizational commitment in thirteen (13) autonomous universities in Thailand. Findings of the study showed that leadership's styles in general have a significant impact on subordinate's job satisfaction and organizational commitment. The result of individual level found that subordinates' job satisfaction had higher direct effects from transactional leadership than transformational leadership. Organizational commitment however had higher direct effects from transactional than transformational leadership. Other studies have however found inconsistent results.

The study by Dvir et al. (2004) examined the relationships among the sub-dimensions of transformational and transactional leadership and commitment and found significant positive associations. The study also showed that transformational leadership influences organizational commitment, without the use of rewards or punishments and elicits higher support than transactional leadership from members for the organization through their acceptance of the organization's values, goals, and behaviours based on interaction with the transformational leader. Additionally, Loke (2001) found transformational leadership style to have significantly higher relationship to organizational commitment than transactional leadership. The inconsistency in findings therefore demand further clarification into the most effective leadership style in predicting organizational commitment which the present study seeks to provide.

Dhammika, Ahmad and Sam (2013) also conducted a study to examine the impact of transactional and transformational leadership on commitment of unionized employees. Sample of 380 questionnaires were retrieved for analyses from 33 public sector organizations through mail. The parallel model testing procedure based on Structural Equation Modeling (SEM) was used for testing the hypothesized models. The results revealed that transactional and transformational leadership has a direct effect and an indirect effect as well via union commitment on

organizational commitment of employees. Both transactional and transformational leadership had a significant positive effect on organizational commitment while transformational leadership had the highest positive impact on commitment. Though the findings of Dhammika, Ahmad and Sam (2013) undeniably are in line with available literatures and so its reliability cannot be questioned, yet the use of questionnaires by mail is questionable. One cannot be sure whether the respondents understood the contextual meaning of the items in the scale since there was no room for them to ask for clearance of the items they did not understand and no pilot study was reported before the distribution of the questionnaires. Self-administered face to face method could have curbed this pitfall increasing the reliability of the results.

Leadership styles, job satisfaction, and organizational commitment

Some studies have also assessed the impact of leadership styles in predicting the two work related outcomes (job satisfaction and organizational commitment) together. A study by Aydin, Sarier, and Uysal (2013) analyzed the effect of leadership styles of school administrators on the job satisfaction and organizational commitment of teachers using the method of meta-analysis. Twelve research findings made in Turkey were analyzed. The research results showed that particularly, transformational leadership style affected job satisfaction and organizational commitment of teachers in a positive way. It was concluded that as the leadership style of administrators changes from transactional to transformational, the level of job satisfaction and organizational commitment of teachers' rose indicating higher amount of variance accounted by transformational leadership than transactional leadership in job satisfaction and organizational commitment.

Though the study by Aydin, Sarier and Uysal (2013) compared the relative effectiveness of the two leadership styles in predicting job satisfaction and organizational commitment, the

researchers adopted the meta-analytical approach which is highly criticized (Walker, Kattan & Hernandez, 2008). Walker, Kattan and Hernandez (2008) emphasized that several conditions are critical for review of large previous studies and small violations of those conditions can lead to misleading results. According to Walker, Kattan and Hernandez (2008), meta-analysis is influenced by publication bias since studies relevant to previous findings are the only ones selected. Based on this, conclusions of meta-analyses have not been fully justified.

A cross-sectional study was conducted by Mosadeghrad and Ferdosi (2013) using self-administered questionnaires distributed among 814 hospital employees and managers through a stratified random sampling technique. Hospital employees were moderately satisfied with their jobs and committed to their organization. Salaries, benefits, promotion, contingent rewards, interpersonal relationships and working conditions were the best predictors of job satisfaction among the hospital's employees. Leadership, job satisfaction and commitment were closely interrelated. The leadership behaviour of managers explained 28% and 20% of the variations in job satisfaction and organizational commitment respectively.

Also, Top, Tarcan, Tekingündüz, and Hikmet (2013) examined the relationships among organizational commitment, organizational trust, job satisfaction and transformational leadership in two Turkish public hospitals. Eight hundred and four employees were recruited for the study with a response rate of 38.14%. Results indicated that there were significant relationships among overall job satisfaction, overall transformational leadership and organizational trust. These studies though assessed leadership styles, job satisfaction and organizational commitment together are not without flaws. In the two studies, leadership styles accounted for not up to half of the variances in job satisfaction and organizational commitment. This means other predictive variables must be studied to assess their relative contribution in predicting job satisfaction and

organizational commitment. Moreover, the response rate of 38.14 was relatively small for quantitative analyses (Babbie & Mouton, 2001).

Nguni, Slegers and Denessen (2006) examined the effects of transformational and transactional leadership on primary school teacher's job satisfaction, and organizational commitment. Among the respondents, 82.8% were female teachers and 17.2% male teachers. Results using regression analyses showed that both transformational and transactional leadership dimensions have significant effects on teacher's job satisfaction and organizational commitment. Transformational leadership had significant influence on job satisfaction and organizational commitment than transactional leadership. Leadership styles explained 39% and 28% of the variance in teacher's commitment and job satisfaction respectively. The job contexts of teachers are normally different from that of other employees in financial institutions. Teachers normally do not have direct influence on their headmaster who is the direct manager and their remunerations are decided by other bodies that do not have direct influence on the work related outcomes of employees thus making it difficult to generalize it to other employees in financial organizations such as those in First Capital Plus Bank.

In addition, Walumbwa, Orwa, Wang and Lawler (2005) explored the nature of the relationship between transformational leadership and two work-related attitudes, organizational commitment and job satisfaction, by comparing Kenya and the United States. The results indicated that transformational leadership has a strong and positive effect on organizational commitment and job satisfaction in both cultures. A positive significant relationship was found to exist between transformational leadership styles and work commitment as well as job satisfaction. Transformational leadership accounted for higher relationship with job satisfaction than

commitment. Though this study assessed both job satisfaction and organizational commitment, it emphasized only on transformational leadership style without comparing the relative effectiveness of transactional leadership style in predicting organizational commitment and job satisfaction and which of the two leadership styles will predict higher job satisfaction and organizational commitment which is one of the main focus of the present study.

Moreover, Chen (2002) examined the impact of leadership styles on organizational commitment and job satisfaction among three steel companies, which have undergone reengineering, restructuring, and downsizing within a month. Results indicated that both transformational and transactional leadership behaviors have a slightly positive relationship with organizational commitment and job satisfaction with transformational leadership predicting significantly higher variance in organizational commitment and job satisfaction than transactional leadership style. However, the problem with this study is its emphasis on the use of organizations which have undergone reengineering, restructuring, and downsizing. The downsizing leading to layoff and economic recession could have influence the level of job satisfaction and organizational commitment of the unaffected employees. Therefore, the work related behaviours of job satisfaction and organizational commitment could have been influenced by the downsizing.

In summary, vast array of knowledge has been accumulated both on the behaviours and the effect of transactional and transformational leadership on employees' outcomes since they have been the mostly explored leadership aspects in leadership studies (Kovjanic, Schuh, Jonas, Quaquebeke, & Dick, 2012). The effect of these two leadership styles on employee work related outcomes such as job satisfaction (Batool, 2013; Koh, Steers, & Terborg, 1995), and organizational commitment (Nguni, Slegers & Denessen, 2006; Walumbwa, Lawler & Avolio (2005) are well established in leadership literature. However, it is clear when analyzing these studies, that researchers have not been eclectic in their approach. Some of these studies have

also reviewed inconsistent results. Moreover, previous research studies have found that other factors contribute to organizational commitment and job satisfaction and the present study assessed the contribution of personality traits in predicting job satisfaction and organizational commitment.

2.2.2. Personality factors and work related outcomes

Personality is a stable characteristic that employees bring to the work place (Omari, K'Obonyo & Kidombo, 2012). According to Barrick and Mount (1991), personality traits influence work related behaviours and outcomes. This study employed two personality factors which include work locus of control and self-efficacy because less attention has been generated to them in predicting work related behaviours and outcomes. Compared with self-efficacy, which emphasizes more on confidence with respect to actions or behaviours, locus of control, focuses more on confidence in being able to control outcomes.

2.2.3. Locus of control and work related outcomes

Locus of control and organizational commitment

McMahon (2007) conducted a study to ascertain how the dimensions of the two types of commitment correlate with locus of control among 171 employees. The survey included a demographic questionnaire and four scales measuring the variables detailed below. Twenty-four participants from one organization (a financial services company) recorded responses on a paper survey, while the remaining participants were provided a link to an online survey. Response rate among participants who completed the paper survey was approximately 15%, while the online

response rate was approximately 25%. The results showed that the less an individual feels in control of personally relevant outcomes, the more likely he or she is to be less committed to the organization.

However, Bruno and Popoola (2011) examined the influence of work locus of control on the organizational commitment among medical records personnel. Five hundred and twelve employees were selected from 17 sampled university teaching hospitals to take part in the study. The result showed that though locus of control had inverse relationship with organizational commitment, it did not make significant contribution to organizational commitment. Aside the inconstancy in the results of the two studies, their methodology is not devoid of criticisms. The use of both face to face questionnaires administration and online survey by McMahon (2007) could generate different results. Whilst the face to face administered participants could seek for clarification on question they did not understand, those in the online survey could not have that chance. Moreover, the response rate of 15% and 25% for the face to face administration and online response was too small for quantitative analyses (Babbie & Mouton, 2001). Bruno and Popoola (2011) also assessed locus of control as a single construct without verifying the relative contribution of internalizers and externalizers. The present study thus took into consideration other factors such as leadership style which has found evident in work related behavior literatures.

Locus of control and job satisfaction

Aside the impact that locus of control has on organizational commitment, the predictive ability of locus of control on job satisfaction has also been found evident in available literatures. Hans, Mubeen and Ghabshi (2013) assessed the relationship between locus of control and job satisfaction among middle level management in semi-government organizations. The results of

the study indicated that the middle level management employees in semi-government organizations were primarily driven by internal locus of control and most of the employees in the sector scored low in job satisfaction scale. The use of 100 employees from 25 companies constituting eight sectors in semi-governmental organization was relatively small to yield any findings that could be generalized. Moreover, the unit sample consisted of only middle level management employees of semi government without considering those in the lower level.

There is also evidence to support a significant relationship between both internal and external locus of control and job satisfaction when the two locus of control are treated different. A study conducted by Vijayashree and Vishalkumar (2011) demonstrated that there was a positive correlation between internal locus of control and job satisfaction as well as between external (other) locus of control and job satisfaction but the relationship between external locus of control and job satisfaction was partial. Using survey, the relationship between work locus of control and job satisfaction was examined by Tillman et al., (2010). Tillman et al., (2010) found empirical links between internal and external locus of control and job satisfaction. Though the two types of locus of control predicted job satisfaction, internalizers demonstrated significantly higher level of job satisfaction than externalizers.

Mahajan and Kaur (2012) carried out an empirical study using a sample of 150 teachers selected from different colleges of Amritsar city in India. They used Pearson Product Moment Coefficient of Correlation and T-test for their analyses. The results showed a significant relationship between locus of control and job satisfaction of college teachers with internalizers having higher level of job satisfaction than externalizers. Among male and female teachers, male teachers with high job satisfaction possessed a positive locus of control as compared to female college teachers with high job satisfaction. In contrast, a study was also conducted on the impact of job stress on the relationship between locus of control and accountants' job satisfaction by Abedi and

Khorshidifar (2011). A sample of 65 senior and regular accountants who work for thirteen different regional municipalities of city of Mashad in east part of Iran was taken up for the study. The study found no significant difference in level of job satisfaction between internalizers and externalizers. Aside the cross-sectional design used by Mahajan and Kaur (2012) as well as Abedi and Khorshidifar (2011), the major limitation of their study is that they investigated job satisfaction using employees in middle management without taking into consideration those in the junior levels.

Locus of control, job satisfaction, and organizational commitment

Few studies have also examined how locus of control influences both job satisfaction and organizational commitment. Omari, K'Obonyo, and Kidombo (2012) examined the effect of human resource practices on the relationship between locus of control and employee outcomes. Out of 284 questionnaires distributed, 181 (63.7%) responses were obtained. Employee outcomes studied were job satisfaction, trust, employee commitment and organizational citizenship behaviour. Results obtained indicated that human resources practices (leadership styles) influence the relationship between locus of control with job satisfaction and employee commitment. No significant difference was found in level of job satisfaction between internalizers and externalizers. A negative relationship between locus of control and commitment indicating that external locus of control exhibited higher level of commitment than internal locus of control was found.

Moreover, Chhabra (2013) explored the direct relationship of job satisfaction and locus of control on organizational commitment. The study was conducted among 449 Indian IT professionals using structured questionnaires. Hierarchical multiple regression showed that locus of control was positive and significant to both commitment and job satisfaction. Though the

findings of these studies conform unarguably to previous studies, the amount of variance accounted by locus of control did not exhaust all the variables which are related to job satisfaction and organizational commitment since the combined amount of variance predicted by locus of control in the two studies did not exceed 50% for the two studies.

2.2.4. Self-efficacy and work related outcomes

Another personality factor which has found numerous support in predicting job satisfaction and organizational commitment is self-efficacy. Self-efficacy is an individual's belief in his or her capacity to mobilize the cognitive, motivational, and behavioral resources needed to meet given situational demands. Self-efficacy has been widely used in organizational research and some empirical researchers have support that self-efficacy is correlated with work related outcomes.

Self-efficacy and job satisfaction

The work related literatures also contain empirical findings strongly indicating the influence of self-efficacy on job satisfaction. A meta-analysis by Judge and Bono (2001) offer specific support for the role of self-efficacy on job satisfaction in a study spanning 12 years of training research. The findings of the study indicated that the corrected correlation coefficient between self-efficacy and job satisfaction was 0.23 which the researchers described as moderately high. The result goes to suggest that self-efficacy plays a prodigious role in job satisfaction.

As earlier indicated, there are a lot of criticisms in the use of meta-analysis as in the case of Judge and Bono's (2001) study. The use of meta-analytical design makes the study questionable since meta-analytical studies are controversial due to the numerous conditions and violation of these conditions can lead to misleading results (Walker, Kattan & Hernandez, 2008). The outcome of a meta-analysis also depends on the studies included. Searches of databases such as

PubMed or Embase can yield long lists of studies. However, these databases include only studies that have been published. Such searches are unlikely to yield a representative sample because more often there is a selective publication with studies that show a positive result more likely to be published than those that do not (Walker, Kattan & Hernandez, 2008).

Karabiyik and Korumaz (2014) also examined the relationship between teacher's self-efficacy perceptions and job satisfaction level using 83 teachers from different schools in Turkey. Data were collected via e-mail. The study adopted the qualitative survey method. Results indicated that there was a significant and positive relationship between teachers' self-efficacy perception and job satisfaction level which indicated that teacher's job satisfaction level increased with the increase of teachers' self-efficacy. There was however no significant differences in teacher's self-efficacy perception and job satisfaction level according to gender. Similarly, Hassan, Kibriya and Nawaz (2013) found that self-efficacy has a significant positive effect on organizational results such as organizational commitment and job satisfaction. Moreover, Lai and Chen (2012) assessed self-efficacy and its impact on job performance and job satisfaction. Among the total amount of 803 copies, a usable sample of 616 questionnaires was utilized in this study, yielding a response rate of 76.7%. The structural equation modeling (SEM) with LISREL was used to analyze and test the data. The results reveal that that self-efficacy has a positive effect on job performance and job satisfaction. The studies by Karabiyik and Korumaz (2014) and Hassan, Kibriya and Nawaz (2013) all adopted the qualitative research design and the results need to be quantified using the quantitative design as was done in the present study.

Tojjari, Esmaeili and Bavandpour (2013) adopted the descriptive research method to investigated the effect of self-efficiency on job satisfaction among 191 sport referees. The results showed that the general self-efficacy of sport referees has a significant effect on intrinsic and extrinsic factors of job satisfaction, while this effect was not significant for general factors of job

satisfaction. The perceived self-efficacy of referees showed no significant effect on none of intrinsic, extrinsic or general factors of job satisfaction. Aside the fact that the present study adopted the descriptive analysis, it did not treat job satisfaction as a single entity which could have accounted for the insignificant relationship between the variables.

Self-efficacy and organizational commitment

Literature on the relationship between self-efficacy and organizational commitment supports the notion that self-efficacy is an important determinant of organizational commitment. Sinha, Talwar, and Rajpal (2002) explored the relationship between organizational commitments and self-efficacy among 167 managers in India. The results revealed that organizational commitment was positively related with self-efficacy. Similarly, Hurter (2008) found that professional commitment was positively related with self-efficacy. Hurter (2008) also determined whether there is a correlation between perceived self-efficacy and employee commitment in a South African sugar manufacturing company. The results of this study indicate that there is a positive correlation between self-efficacy and employee commitment.

Though these studies found a positive relationship between self-efficacy and organizational commitment, Shahril, Sulaiman, and Mohi (2007) did not find any significant relationship between self-efficacy and organizational commitment. Shahnawaz and Jafri (2009) also explored psychological capital (which includes psychological capacities of self-efficacy and hope) as a predictor of organizational commitment between public and private sector organization. Results revealed that all psychological capacities; self-efficacy, optimism resilience and hope were not predicting organizational commitment in both types of organizations. Driskell, Copper, and Moran (1994) argued that if people expect failure then they will put less effort into a task.

Saleem, Saba and Adnan (2012) explored self-efficacy as a predictor of organizational commitment among bank employees. The data was collected from 150 employees, which consisted of equal number of employees of private and semi-public sector banks of Sargodha. Correlational analyses indicated that self-efficacy was positively correlated with organizational commitment. Only managers, accountants, cashiers and all others employees whose qualification was master or above masters were taken as participants in the study by Saleem, Saba and Adnan (2012). This does not give the true reflection of employees in the organization.

2.2.5. Self-efficacy as a moderator for leadership styles and work related outcomes

Social Cognitive Theory (Bandura 1997)

Self – efficacy since its conception has been applied to varied contexts (bandura, 1977, 1982, 1997). Self-efficacy and social cognitive theories both provide a number of suggestions that can be applied in the work setting. Social Cognitive Theory suggests that increasing the self-efficacy of employees will boost motivation and performance. The basic idea behind this theory is that motivation and performance are determined by how successful people believe they can be (Bandura, 1982). This is extremely useful in the workplace because employers can develop and improve self-efficacy beliefs in their employees to make them more productive at the work place by being committed and dedicated to their jobs and giving off their best towards the success of their organizations. According to bandura (1982), self –efficacy affects employees in three different ways i.e. the goals they choose, the efforts they exert on the job and the persistence at which an employee will learn a new and difficult task. Employees high in self –efficacies are thought to be more confident and therefore will persist when encountering a problem. (Bandura, 1997; Jex &Bliese, 1999; Schwarzer, 1999) consider self-efficacy as relevant in the study of work and stress fulfilling a moderating role. the basis for this is found in considering leadership

style's influence and personality of employees as a key factor in influencing work outcomes of employees such that, depending on how self-efficacious employees are, it could influence work outcomes. This is consistent with Bandura's cognitive social theory which considers self-efficacy in terms of its level of influence on outcome of work such as commitment, motivation, performance and job satisfaction. Awamleh and Al-dmourj (2004) tested transformational leadership theory among managers at a functional level in Jordanian banks. They examined the effects of both transformational and transactional leadership styles of bank managers/supervisors on employees' satisfaction and self-perceived performance. Self-efficacy, self-esteem and leadership disposition (romance of leadership) of employees were hypothesized to act as moderators. Data was collected from employees working in Jordanian banks. A multiple regression analysis indicated that transformational leadership style, transactional leadership style, and self-efficacy were all related to job satisfaction. On the other hand, self-efficacy, romance of leadership (RLS), and self-esteem were related to self-perceived performance. Furthermore, a mancova analysis indicated significant effects of self-efficacy, RLS, and self-esteem as covariates. Results showed that to elicit higher levels of satisfaction among bank employees, managers/supervisors need to demonstrate transformational and transactional attributes at the same time.

Aggarwal and Krishnan (2013) believed that enhancing the belief in the abilities of employees to perform a particular task is the critical role played by a transformational leader subject to impression management strategies used by the employees. These authors conducted a study on how self-efficacy of the subordinates is enhanced by their use of impression management strategies on supervisors and the impact of transformational leadership in enhancing subordinate's self-efficacy. Data were collected from 112 respondents (40 females and 72 males) working in the information technology industry in India. They responded to questions about their

supervisor's transformational leadership, the impression management strategies they used on their supervisors and their self-efficacy. The results show positive relationship between transformational leadership and the self-efficacy of the subordinates. Self-focused impression management strategies were positively related to the self-efficacy. Other-focused strategies had positive relationship with transformational leadership. Other-focused and job-focused strategies also moderated the relation between transformational leadership and self-efficacy, such that there was a positive relationship between transformational leadership and follower self-efficacy only when followers' use of other-focused and job-focused impression management strategies was high.

Again, Nielsen, Yarker, Randall and Munir (2009) examine two possible psychological mechanisms that link transformational leadership behaviours to employee job satisfaction and well-being using a cross-sectional study design. Their study took place in two elderly care centers in large Danish local government. Staffs were predominantly healthcare assistants but also nurses and other healthcare-related professions participated in the study. A total of 274 elderly care employees completed the questionnaire. Surveys were sent to all employees working at the centers. 91% were female. The average age was 45 years. A questionnaire was distributed to all members of staff in the elderly care centers and where employees were asked to rate their line manager's leadership style and were asked to evaluate their own level of self-efficacy as well as the level of efficacy in their team (team efficacy) and their job satisfaction and psychological well-being. The results showed that both team and self-efficacy acted as mediators, however, their effects differed. Self-efficacy was found to fully mediate the relationship between transformational leadership and well-being and team efficacy was found to partially mediate the relationship between transformational leadership and job satisfaction and fully mediate the relationship between transformational leadership and well-being.

2.2.6. Demographic characteristics and work related outcomes

It is well known that there has been an increase in the presence of women in the workplace over the last few decades and this growth pattern is projected to continue. With this increase in participation rates of women in the workforce, there has been an emphasis in organizational research on examining whether gender differences exist in the workplace attitudes and behaviors of men and women (Aven, Parker, & McEvoy, 1993).

The range of workplace variables in which gender differences have been examined is quite broad but the interest of the present study was on job satisfaction and organizational commitment. The concentration on these workplace attitudes and behaviors is not surprising in light of the costs of low job satisfaction and employee commitment (Cascio, 1991). Potter (2012) did a quantitative causal-comparative study between males and females on job satisfaction and organizational commitment. A stratified random selection of schools based on the administrator's gender (female, n = 85; male, n= 85) was selected and a response rate of 50% was achieved. No gender differences were observed in both job satisfaction and organizational commitment. Similarly, Gumbang, Suki and Suki (2010) gathered data from 112 employees to examine whether significant differences exist between the two genders in term of employees' job satisfaction and organisational commitment. Results showed that both male and female employees have the same level of perception of job satisfaction and level of organisational commitment. As explained by Aven, Parker, and McEvoy (1993), the type of occupation influence the level of job satisfaction and organizational commitment among males and females. These studies were all conducted among teachers. Wahn (1998) stipulated that the educational sector is not a gender stereotypic occupation and so one may not expect gender differences in level of job satisfaction and

organizational commitment. There is therefore the need to use other organization such as financial institutions to see if the results will be applicable among them.

Celik (2008) also examined the relationship between components of organizational commitment and job satisfaction of tax office employees. The Mann Whitney U test and Kruskal Wallis test were used for the analyses. Males were more committed than females. This study used the non-parametric test which has got less power and thus difficult rejecting the null hypothesis even when it is not true. The present study thus employed the parametric test to ascertain the reliability of the results.

Several meta-analyses on organizational commitment have also been conducted to help elucidate the gender differences in empirical controversy. Mathieu and Zajac's (1990) meta-analysis of the antecedents, correlates, and consequences of organizational commitment revealed that women are more organizationally committed than men. In a six study meta-analytical review, Aven et al. (1993) also found that there were no gender differences in organizational commitment. Unfortunately, all these meta-analyses have some limitation that minimizes the extent to which the findings can be generalized. These studies adopted the meta-analytical design which is associated with publication bias. Moreover, the number of studies in the review that included measures of transfer in the study by Aven et al. (1993) was relatively small to generate reliable findings.

Critical analyses of the literature concerning the influence of demographic information such as gender, organizational commitment and job satisfaction among employees gives varying results. Throughout the years of research, contrasting results have been identified. For example, there are some researchers who suggest that women are less satisfied and experience low level of committed to their work than men (Karrasch, 2003; Kinnier, Katz, & Berry, 1991; Loscocco,

1990). Much of these contentions have as their roots the idea that women, as a result of their socialization, place a greater emphasis on family roles than men, which in turn may result in women placing less importance on their work roles (Dodd-McCue & Wright, 1996). Among 745 survey respondents, Bogler (2001) revealed female employees were more satisfied than male teachers.

Other studies have found significant gender differences in the levels of organizational commitment and job satisfaction. As Sax and Harper (2007) explored employee's gender differences in job satisfaction, women were more likely to have feelings of being overwhelmed, which negatively affected their level of job satisfaction. Sodoma and Else (2009) examined over a six year span overall job satisfaction and job satisfaction according to gender of school principals. Surveys were administered to principals, and a stratified random sample of 300 respondents was attained in 1999 and again in 2005. Results indicated statistically significant differences in overall job satisfaction and in job satisfaction between males and females. Respondents were more satisfied in 2005, and male respondents were more satisfied than females in both years of study.

In contrast with studies supporting higher level of job satisfaction and organizational commitment among either male or female employees, other studies have found inconsistent results between males and females in job satisfaction and organizational commitment. Eckman (2004) combined quantitative and qualitative data from surveys and interviews to examine the similarities and differences between male and female secondary principals. She discovered equal satisfaction results between males and females. The varied results of these studies that have examined gender differences in job satisfaction and organizational commitment confirm the need for further research.

Studies have also indicated that gender differences in job satisfaction and organizational commitment may depend on the type of leadership style. Afolabi et al. (2008) found females to demonstrate higher levels of commitment when compared to males. They studied the commitment of 140 employees. The results indicated a statistically significant influence of leadership style on gender in predicting organizational commitment. Males were more satisfied when they perceived transactional leadership style whilst females were satisfied when their leaders practice transformational leadership style. These relationships were however not affirmed in a study by Chen et al. (2010). Chen et al. (2010) found that employees have the same job satisfaction, regardless of gender, when transformational leadership practices were utilized. However, when transactional leadership styles were used, job satisfaction was based on gender.

2.3. Rationale for the present study

Literature in the field of organizational processes has consistently noted leadership styles, and personality variables as some of the key elements central to work related outcomes. However, as a result of many decades of effort by researchers, there appears to be a high level of disagreement among scholars on the influence of leadership style (transformational and transactional) and personality traits (locus of control and self-efficacy) on job satisfaction and organizational commitment. These inconsistencies demand further studies. It is based on this that the present study has been conducted.

In addition, although both transformational leadership and efficacy beliefs have been independently linked to organizational outcomes in a variety of settings (Avolio et al., 2004;

Gully et al., 2002; Judge & Piccolo, 2004; Stajkovic & Luthans, 1998), previous research has not fully considered their interaction effects on followers' work-related outcomes in financial institutions. This study integrates these two important concepts to identify both their independent and joint effects in predicting followers' work-related outcomes in the financial sector. These results extend the literature on leadership and work-related outcome by suggesting that transformational leadership and efficacy beliefs are contingently, rather than independently, related to employees' work-related outcomes in the banking sector. That is, self-efficacy is important to explaining the relationships between transformational leadership and followers' work-related outcomes among employees in financial institutions.

Finally, in terms of measurement, most of transformational/transactional leadership models assume that followers attribute leadership qualities based on face-to-face exchanges with the leader. The bulk of studies in this area end up measuring distant as opposed to close leadership relationship. This tends to weaken their results and invites criticism. For instance, Meindl (1995) argues that attributions of leadership often emerge from social contagion processes, whereby influential followers "spread the word" to persons who lack direct contact with the leader. In that respect, this study is different, leadership qualities were tapped at a functional level. More specifically, this study provides evidence of transformational and transactional effects in a real organizational setting where followers were assessing the leader they know very well and deal with on a daily basis.

2.4 Key variables

- **Independent variables:** Gender, self-efficacy, leadership styles, and locus of control
- **Moderating variable:** Self-efficacy
- **Dependent variables:** Organizational commitment and job satisfaction

2.5 Statement of Hypotheses

In line with the objectives and related studies reviewed, the following hypotheses were tested:

- 1a. Female employees would have higher levels of organizational commitment compared to male employees.
- 2a. Self-efficacy will account for a significant positive variance in organizational commitment.
- 3a. Transformational leadership will significantly account for a positive and higher variance in organizational commitment compared to transactional leadership.
- 4a. Locus of control will positively and significantly predict organizational commitment
- 5a. Self-efficacy will moderate the relationship between perception of transformational leadership and organizational commitment such that employees with high self-efficacy will have greater perception of transformational leadership and higher organizational commitment.
- 1b. There will be higher levels of job satisfaction among female employees than male employees.
- 2b. Self-efficacy will account for a positive and significant variance in job satisfaction.
- 3b. Transformational leadership will positively and significantly account for higher variance in job satisfaction compared to transactional leadership.

- 4b. Locus of control will positively and significantly predict job satisfaction
- 5b. Self-efficacy will moderate the relationship between perception of transformational leadership and job satisfaction such that employees with high self-efficacy will have greater perception of transformational leadership and higher job satisfaction.

2.6 Operational Definition of Terms

Self-efficacy: Belief in one's own ability to complete tasks and reach goals

Transformational leadership style: Visionary, charismatic, and inspirational leadership

Transactional leadership style: Leadership based on a contingent reward system which focuses on the rewards and punishments in return for followers' performance.

Locus of control: Extent to which employees believe they can control events affecting them

2.7 Conceptual Framework

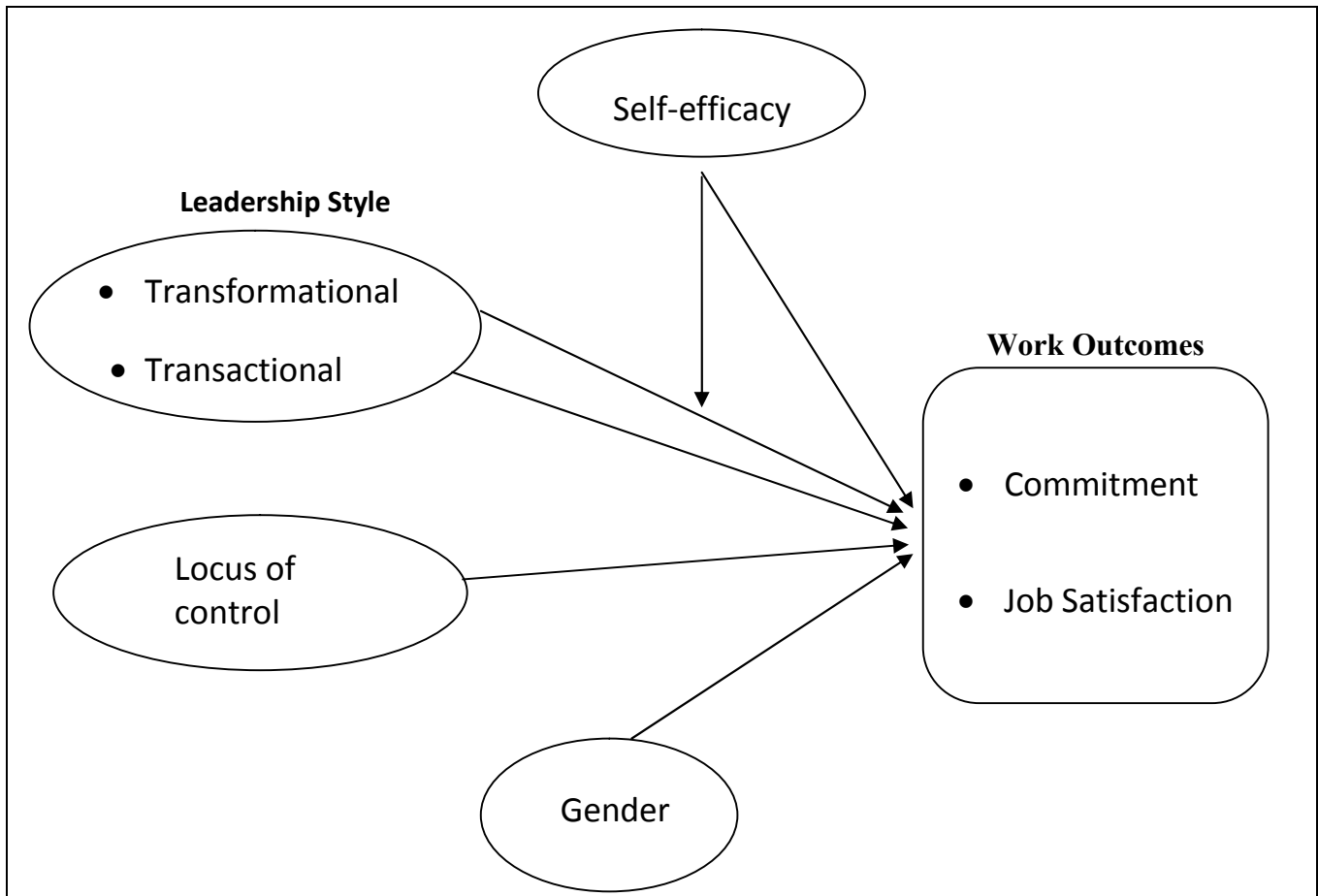


Fig 2: Hypothesized model of the relationship between gender, leadership styles, locus of control, self-efficacy and work outcomes (organizational commitment and job satisfaction).

The proposed conceptual model illustrates four independent variables (i.e., leadership styles, locus of control, self-efficacy and gender) on two dependent variables (i.e., job satisfaction and organizational commitment). The model predicts a relationship between all the four independent variables on the two dependent variables. Leadership style and self-efficacy are predicted to be positively related to job satisfaction and organizational commitment. Locus of control is also predicted to account for higher variance to organizational commitment and job satisfaction. Moreover, females are predicted to demonstrate higher level of job satisfaction and organizational commitment compared to males. Self-efficacy is also hypothesized to moderate

the relationship between transformational leadership and work-related outcomes (job satisfaction and organizational commitment).

CHAPTER THREE

METHODOLOGY

3.0 Introduction

“The methods and procedures are really the heart of the research ... activities should be described with as much detail as possible and the continuity between them should be apparent”
(Wiersma & Jurs, 2005, p.416).

The purpose of this study was to assess the perception of leadership styles of employees working within the financial sector and to determine if their perceived leadership styles had a relationship with work related attitudes such as organizational commitment and job satisfaction and to also find out whether personality traits (locus of control and self-efficacy) of employees predict their work related outcomes such as organizational commitment and job satisfaction.

The study is a quantitative design using descriptive research. This chapter presents the plan of how the research was conducted by specifying the appropriate methodology employed in order to test the hypotheses and discuss the reasons and assumptions underlying the choices made. It emphasizes on the population and sample, sampling technique, the research design, the measuring instruments, data collection procedure, and some of the ethical principles strictly adhered to. The independent variables were the leadership styles (transformational, transactional) and personality traits (locus of control and self-efficacy). The dependent variables were the work outcomes of organizational commitment and job satisfaction.

3.1 Population and Research Setting

The research population is described by Trochin (2000) as a group that the researcher wants to generalize to and the sample from this group are the selected people to be in the study. The population for the study was employees working within the financial sector at First Capital Plus who have been with the company for more than a year and also are in non-supervisory or non-management positions. The basis for selecting employees in non-supervisory or non-management position is that, they would be required to assess their perception of the leadership styles of their superiors in view of the fact that the interest of the research is to investigate the influence or effect of leadership styles on subordinates. Therefore to accomplish this, it would be more practical to seek the opinion of subordinates as to how they perceive the leadership styles of their superiors. Moreover, to be acquainted with the leadership style of the superiors, employees need to have been in the organization for one or more years.

First Capital Plus (FCP) is a wholly-owned Ghanaian financial institution that was issued with a Class 1 Universal Banking license to operate as a Universal Bank effective 13th August, 2013 following the aftermath of a provisional universal banking licence issued in July, 2012. The financial institution was established on the 29th of October, 2009 as a Savings and Loans Company until it became First Capital Plus Bank in 2013. FCP's strategic focus is to provide timely and relevant financial solutions to the Small and Medium Enterprise (SME) market.

First Capital Plus was selected because of its rapid growth and achievement though had not been in existence for a long time. The justification for selecting FCP is also based on the fact that, among its contemporaries in the savings and loans sector, it's the organization that has been able to rise to the status of a bank, now known as capital bank. Most of its contemporaries have either collapsed or struggling to survive in business as shown by the recent publication of the bank of

Ghana cancelling the operation rights/licence of about 100 savings and loans companies. By inference, it can be said that, leadership and employees working within the organization must be doing something right to achieve that feat thereby serving as a basis for the researcher to explore. moreover, through reviewed literature, comparative studies have been done between private and public sector mainstream banking institutions with very little focus on other sectors of financial institutions such as the savings and loans sector. With only four years in existence as savings and loans company and also a bank, First Capital Plus has had a lot of successes. It was adjudged the non-bank financial institution of the year 2012 by the Chartered Institute of Marketing Ghana for the company's orientation to marketing and technological innovation, investment in Corporate Social Responsibility and strong financial performance. In October, 2013 it was awarded as the 10th best performing company for the year 2012 and the best in the Non-Bank Financial Institutions sector at the prestigious Ghana Club 100 (GC100) Awards organized by the Ghana Investment Promotion Centre (GIPC). The non-bank financial services category is a maiden category and First Capital Plus is thus the first company to win it. First Capital Plus is noted for innovation and it is the first financial institution to introduce a deposit solution dubbed; Speed Banking, which makes it possible for customers to deposit cash into their bank accounts anytime, any day, anywhere through their mobile phones without having to visit the banking hall.

Currently FCP has fifteen (15) operational branches in total, located at Abossey Okai, Spintex, Tesano, Newtown, Makola, Ashiaman, Osu, Dansoman, Kasoa, Kumasi, koforidua, Miotso, Tema, Cape-Coast and Takoradi. Based on this background and success of FCP it's only prudent to use them in the present study. To get the branches used for the study, the names of the fifteen (15) operating branches were written on separate pieces of paper. Three of the branches (Spintex,

Tema and Takoradi) were picked at random and so the research took place in these branches. The estimated population size for the three branches was 500.

3.2 Sample size and sampling technique

Quality sampling is characterized by the number and selection of subjects or observations. Obtaining a sample size that is appropriate in both regards is critical for many reasons. For any research, the sample size of any study must be determined during the designing stage of the study. Most importantly, a large sample size is more representative of the population, limiting the influence of outliers or extreme observations.

To avoid wasteful results from undersized sample size, an optimal sample size for achieving higher internal and external validity when conducting a research has been determined by various researchers. According to Salant and Dillman (1994), the size of the sample is determined by four factors: how much sampling error can be tolerated; population size; how varied the population is with respect to the characteristics of interest; and the smallest subgroup within the sample for which estimates are needed. Using the above methods as a guideline, the study employed two approaches in determining the sample size of a population of 500 people using Krejcie and Morgan (1970) and Cohen Statistical Power Analysis.

Based on Krejcie and Morgan's (1970) table for determining sample size and taking into consideration the factors outlined by Dillman (1994), a sample size of 217 would be needed to represent a cross-section of the population. However, it is important for a researcher to consider whether the sample size is adequate to provide enough accuracy to base decisions on the findings with confidence. Therefore, in order to find out if the sample size recommended by Krejcie and Morgan (1970) is sufficient, Cohen's (1992) statistical power analysis was used. According to

Cohen (1992), the sample size that is required for a correlational study is 85 while a multiple regression analysis requires 116. This indicates that the sampling size can range from a minimum of 85 for performing correlation analysis to a maximum of 217 as recommended by Krejcie and Morgan (1970). Dillman (1994) emphasized that sample size ranging from 85 to 217 for an estimated sample size of 500 will yield a medium effect size and Cohen (1992) also argued that a medium effect size could represent an effect that would likely be “visible to the naked eye of a careful observer” (p156). Since a sample size between 85 and 217 was appropriate, an estimated sample size of 200 was targeted.

Participants were selected using the convenience non-probability sampling technique for the study. Subjects were selected simply because they were easy to recruit. Any available employee or staff member who had a supervisor and had spent at least one year under that supervisor was selected to take part in the study during the time of data collection. This sampling technique was used for the study because it was very easy to carry out with few rules governing how the sample was collected. It is also considered easiest, cheapest and least time consuming. The sample size was also achieved in a relatively fast and inexpensive way.

3.3 Participants

Based on the estimated sample size, two hundred (200) questionnaires were distributed to participants. Out of the two hundred (200) questionnaires distributed, one hundred and seventy eight (178) of them were returned. According to Fowler (2002, p. 40), “the response rate is a basic parameter for evaluating a data collection effort”. The completed 178 questionnaires out of the 200 distributed represent a response rate of 89% which indicate an excellent effort in

collecting data for analyses. According to Babbie and Mouton (2001), a response rate of 50% is adequate for analysis while responses of 70% and above is very good for any targeted sample size.

Of the 178 respondents, 87 (48.88%) were males and 91 (51.12%) were females. The mean age of the respondents was 30.89 (SD=2.26). The mean working experience of the respondents was 3.09 (SD=1.06) and the minimum and maximum educational level of the respondents were high school leaving certificate and second degree respectively. The table below represents a summary of respondents' demographic characteristics.

Table 1: Demographic characteristics of the Sample

Demographic Variables	Male (n = 87)	Female (n = 91)	Total (n = 178)
Age	Mean (SD)	Mean (SD)	Mean (SD)
	31.16 (2.48)	30.62 (2.03)	30.89 (2.26)
Educational Levels			
<i>High School</i>	19	21	40
<i>Diploma</i>	21	36	57
<i>First Degree</i>	43	33	76
<i>Second Degree</i>	4	1	5
Work Experience	Mean (SD)	Mean (SD)	Mean (SD)
	3.02 (1.02)	3.16 (1.10)	3.09 (1.06)

3.4 Measures and Scoring

The questionnaires for this study were categorized into four sections. The first section sought for information regarding respondent's demographic characteristics and basic work information. The second sections consisted of measures of leadership style dimensions. The leadership style dimensions were made up of two (2) subscales measuring transformational leadership style and transactional leadership style using Bass and Avolio (1997) Multifactor Leadership Questionnaire. The third section was the personality questionnaires measuring locus of control and self-efficacy using the Work Locus of Control Scale (WLCS) developed by Spector (1988) and Generalized Self-Efficacy Scale (GSE) developed by Schwarzer and Jerusalem (1995) respectively. The last section measured the work related attitudes of job satisfaction and organizational commitment. Job satisfaction and organizational commitment were respectively measured using Spector (1994) Job Satisfaction Survey Scale and the Organizational Commitment Questionnaire (OCQ) designed by Allen and Meyer (1990). Descriptions of the measures used are presented below:

(a) Multifactor leadership Questionnaire

The literature review on leadership revealed that for the purpose of this research, the Full Range Leadership Development Theory is a suitable theoretical construct of leadership. The MLQ was put together from this theory by Bass and Avolio (1997). The MLQ is a 45-item Likert self-reporting and rater descriptive scale that consists of nine leadership constructs which were used to measure the full leadership styles and behaviours, three work outcome constructs and frequency of the occurrences of the behaviour. The MLQ is made up of statements that describe

the leadership style of the individual being assessed. Each of the statements corresponds to one of the nine components of either transformational or transactional leadership factors. The transformational leadership style is based on factors such as idealized Influence, Inspirational Motivation, Individualize Consideration and Intellectual Stimulation. Transactional leadership style is represented by factors known as Contingent Reward, Management-by-Exception (Active) and Management-by-Exception (Passive). The scale comprises a 5-point Likert scale and it ranges from 0= not at all, 1= once in a while, 2= sometimes, 3 = fairly often to 4 = frequently, if not always.

The MLQ has two versions: the rater version and the self-rater version. These two versions consist of exactly the same statements, but they are from different perspectives. The leader, for example, would be given the statement, 'I spend time teaching and coaching', whereas the subordinate's statement would say; 'the person I am rating spends time teaching and coaching'. The study however made use of the rater version, since it was the subordinates who rated their leaders or supervisors in terms of transformational or transactional leadership style.

The possible maximum and minimum score for transactional components were 0 and 96 respectively and the possible minimum and maximum score for the transformational leadership style were 0 and 84 respectively. To determine a specific leadership style, the scores for the individual scales were summed up and divided by the number of item. The leadership style that had the highest mean score was classified as the dominant leadership style. Bass and Avolio (1997) found the Cronbach Alpha coefficient of .85 for the scale. The Cronbach's Alpha coefficient for the present study was .91 for the total scale, .89 for Transformational leadership and .87 for Transactional leadership. Some items on the scale are "the person I am rating re-examine critical assumptions to question whether they are appropriate", "the person I am rating

spends time teaching and coaching’, “the person I am rating instill pride in others for being associated with me etc.

(b) Work Locus of Control Scale

The study adopted the work locus of control scale developed by Spector (1988) to measure the locus of control of employees in employment situation. Researchers have observed that it is more preferable to use the work locus of control scale when investigating behaviours of workers in organizations (Blau, 1993; Orpen, 1992). Spector’s work locus of control scale is a 16 – item scale. Typical examples of the items in the sub-scale are: “A job is what you make of it”, “On most jobs, people can pretty much accomplish whatever they set out to accomplish”, “If you know what you want out of a job, you can find a job that gives it to you”, “If employees are unhappy with a decision made by their boss, they should do something about it” and so on.

Respondents were required to indicate the extent to which they agree with each item using a six point likert type scale labeled: 1 = disagreed very much, 2 = disagreed moderately, 3 = disagreed slightly, 4 = agree slightly, 5 = agreed moderately, 6 = agreed very much. The work locus of control scale distinguishes the two dimension of the locus of control – externalizers and internalizers, just as the Rotter’s (1966) general internal and external locus of control scale. High scores on the work locus of control scale indicate externality; whereas low scores on indicate internality. Spector (1988) reported that the scale has internal consistency (coefficient alpha) of 0.75 to 0.85. The possible minimum and maximum scores are 16 – 96 with a score of 56 and above indicating external locus of control and a score below 56 indicating internal locus of control. The Cronbach alpha reliability of the scale as found in the present study was .88.

(c) Self-Efficacy

Employee self-efficacy was measured using Schwarzer and Jerusalem (1992) 10 items Generalized Self-Efficacy scale (GSE). GSE is a unidimensional scale which aims at a broad and stable sense of personal competence to deal effectively with a variety of stressful situations. It has been used in numerous research projects, where it typically yielded internal consistencies between $\alpha = .75$ and $.90$. The scale is not only parsimonious and reliable, it has also proven valid in terms of convergent and discriminant validity. For example, it correlates positively with self-esteem and optimism, and negatively with anxiety, depression and physical symptoms.

Responses to the items on the scale range from: Not at all (1) to Exactly true (4). An example of an item on the scale is “I can always manage to solve difficult problems if I try hard enough”. The scale is scored on a four point likert scale ranging from 1 to 4. Possible maximum and minimum scores are 40 and 10 respectively. A higher score reflect higher self-efficacy. The Cronbach alpha of the scale as found in the present study was $.79$.

(d) Organizational Commitment

Organizational commitment was measured with the Organizational Commitment Questionnaire (OCQ) designed by Allen and Meyer (1990). The questionnaire contain twenty four (24) items measured on a five point Likert points ranging from strongly disagree, disagree, neutral, agree and strongly agree. Based on a series of studies among 2563 employees in nine divergent organizations, satisfactory test-retest (0.76 - 0.84) reliabilities and internal consistency (0.71 - 0.86) reliabilities were found (Allen & Meyer, 1990). According to Meyer and Allen (1991), this scale has high validity level because of its ability to measure the three constituents of organizational commitment that is affective commitment, continuance commitment and

normative commitment as a unitary construct. In a comparative study conducted in South Africa and Ghana, Kwela (2001) found the alpha coefficient of the scale to be 0.87 and .81 for South African and Ghanaian participants respectively. In a study by Esson (2004) in Ghana, the reliability of this measure was .82. Typical statements include 'I would be very happy to spend the rest my career with this organisation', 'I really feel as if this organisation's problems are my own' etc.

Scoring of the organizational commitment scale was based on response to the five point Likert scale. In this scale, there are fifteen positive items (questions 1, 2, 3, 7, 10, 11, 13, 14, 15, 16, 17, 20, 21, 22 and 23) and nine negative items (questions 4, 5, 6, 8, 9, 12, 18, 19, and 24). Positive statements were scored directly as follows; strongly agree (4), agree (3), neutral (2), disagree (1), and strongly disagree (0). Negative statements were awarded inversely as follows: strongly agree (0), agree (1), neutral (2), disagree (3), and strongly disagree (4). The maximum possible score awarded was 96 and the minimum possible score was 0. The reliability of the scale obtained in the present study was .85.

(e) Job Satisfaction

Job satisfaction was measured using Spector (1997) Job Satisfaction Scale (JSS). The instrument provides sufficient reliability, validity and normative data measurements. The JSS is a 36 item scale that can yield 10 scores. It assesses 9 facets including pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, coworkers, nature of work and communication. Each of the subscales consists of four items. The overall job satisfaction score is computed by summing all 36 items.

The items are presented as statements and are evaluated by marking the alternative that seems closest to one's experience on a scale from 1 to 5. Some of the items are stated in a positive direction and some in a negative direction. Positively directed items indicate job satisfaction and negatively directed items indicate job dissatisfaction. Negatively worded items are reversed: score 5 is changed to 1, 4 to 2, etc. (Spector, 1997). An item on the scale is "there is really too little chance for promotion on my job". Scores ranging from 36 – 180 was awarded. Higher scores reflect higher level of job satisfaction. The present study found the Cronbach's alpha reliability of the JSS to be .92.

The reliabilities of all the scales are reported in Table 2

3.5 Research Design

This study focuses on the perception of employees at First Capital Plus Bank concerning their leaders and important organizational outcomes. The research approach is non-experimental, quantitative, and cross-sectional. Cross-sectional survey that captured self-reports of an individual's own attitudes, behaviours and experiences of many people at the same time was used. The study also made use of a structured questionnaire. The questionnaire cross-sectional survey stands out as the most used quantitative instrument for collecting data in survey research (Bryman, 2004) and it is viewed as the most practical and systematic way of collecting data (Wilson, 1996; Bryman, 2004). The questionnaire cross-sectional survey is the most appropriate method for gathering data from a large scattered sample if the information needed is not too complex and language and literacy are not a problem (Hinds, 2000). It involves presenting the

same questions to a group of respondents in a similar manner and recording responses in a systematic and methodological way that makes analysis straight forward (Cohen, Manion & Morrison, 2000). The time dimension of the study is cross-sectional, as employees at First Capital Plus Bank perceptions of leadership style and work related outcomes are assessed by taking a cross-section of the occurrences at a given time and analyzing the cross-section carefully (Bless & Higson-Smith, 2000).

A very important advantage of this design is that it is cost effective and very easy to administer. It also allows making further comparisons between subgroups and for relationships between many variables. However, one main disadvantage of this design is that it does not demonstrate causal relationship between variables. Also, it requires the initial study design to remain unchanged throughout data collection, thus making them rigid.

3.6 Pilot Study

To test the appropriateness or suitability of the measures for the local population, a pilot study was conducted before launching into full scale survey and data collection. In every study before you launch a full-scale survey, there should be some level of pre-testing (baker 1994). In the words of de Vaus (1993), "do not take the risk, pilot test first" (p. 54). The pilot testing of the questionnaires took place between 3rd and 7th of March, 2014. This was done to identify the possible gaps in the questionnaire and to make possible changes to suit the local setting. The pilot study was done by pre-testing the measures using the Tesano branch employees of first capital plus bank since they share similar culture because it is within the same organization though they were not selected as part of the study.

Thirty (30) participants took part in the pilot testing. The piloted questionnaires were analyzed using the statistical package for social sciences and Cronbach alpha of 0.81 was found for the 134 items forming the whole measures. The Cronbach alpha reliability coefficients of the

subscales ranged from .71 (self-efficacy scale) to .86 (leadership scale). Based on comments from participants on some vague and indefinite items, some minor changes were made to arrive at 131 items instead of the initial 134 items which formed the final measures used for the study. It took participants an average of 40 minutes to complete the questionnaires.

3.7 Procedure

Before the commencement of the study, ethical approval was sought from the research committee of the Department of Psychology, University of Ghana. The researcher then sought for permission from the management of First Capital Plus Bank and also discussed the period for data collection. Before undertaking the real research study, the researcher made some adjustments by deleting some of the questionnaires and also reworded some of the items to make more meaning and also relevant to the Ghanaian cultural context. This was made through pre-testing with the employees at the Tesano branch of First Capital Plus Bank who were not selected to take part in the study.

The study purpose and procedure were explained in a brief meeting with the management and some of the employees that were around. With the support of some research assistants, two hundred of the final version of the questionnaires and a covering letter were distributed to each of the participants independently in the three branches that were selected. The cover letter explained the study purpose, procedures, and methods to protect their anonymity. The participants were also provided with an envelope in which to put their responses and return it personally to the researcher, who went to collect them on the agreed date. Data collection was over a period of three weeks. Data collected were compiled and statistically analyzed.

3.8 Ethical Consideration

The American Psychological Association (APA) ethical guidelines were strictly followed throughout the study. The principle of informed consent which is supposed to be a standard feature for ethical consideration in all social research was strictly adhered. Participants were assured of the privacy, anonymity and confidentiality of data collected and that no individual or worker in the company will be identified in reports or scientific publications written on the basis of the research findings. The researcher did not engage in any form of deception regarding the aim, content or nature of the research. Ethics of justice and fairness, objectivity and respecting the dignity of all participants were adhered to.

In more details, the following principles explained below were strictly followed.

Access and acceptance

This involves obtaining permission to carry out the study in the selected branches of First Capital Plus Bank (Bell, 2005). It includes allowing the researcher into the First Capital Plus Bank environment and permitting him to conduct the study in the preferred methodological way (Homan, 2000). Anticipating that this could be the major challenge in the research process, letters were sent beforehand to the Human Resource Manager introducing the researcher and the research aim and seeking their willingness and approval to participate in the study. After several weeks of follow ups due to a chain of procedures, the acceptance was given. The researcher was successful in gaining access into the selected branches and in conducting the study in the method proposed.

Informed consent

It is required under Standard 3.10 of the APA Ethical Principles of Psychologists and Code of Conduct (2002) that psychologists inform participants about (1) the purpose of the research, expected duration, and procedures; (2) their right to decline to participate and to withdraw even after the research has begun; (3) the foreseeable consequences of declining or withdrawing; (4) reasonably foreseeable factors that may be expected to influence their willingness to participate such as potential risks, discomfort, or adverse effects; (5) any prospective research benefits; (6) limits of confidentiality; (7) incentives for participation; and (8) whom to contact for questions about the research and research participants' rights.

In adhering to this ethical principle, participants were made aware of the purpose of the study and their right to withdraw from the study at any point in time and also refusal to respond to any question they felt uncomfortable with. This was stated clearly in the cover letter that was attached to the questionnaires together with the sole purpose of the study and how the data will be handled and processed. This gives participants the necessary grounds in making informed decisions regarding their participation in the study.

The study has no clear physical dangers. However, the researcher thought participants may entertain fears that the study may affect their employability in the company. Hence, it was made clear to them that neither their management nor any interest group was involved in the study and that the study was purely academic. No incentives were provided. It was basically an appeal made by the researcher as a student. The research study did not also pose any additional cost in any form such as monetary, social, physical or psychological to participants who partook in the research. The contact address of the researcher and the Psychology Department were provided for participants to contact for further enquiries.

Privacy, confidentiality, and anonymity

Ensuring anonymity and trust with the participants helps to establish greater content validity (Cox, 1992). In this study, the participants were instructed not to write their names or any identifiable details on the questionnaire to enhance their anonymity. The data collected for the research were stored and handled in a professional manner in order not to identify individual participants, their respective branch location or any other information that could lead to identifying individual respondents in the discussion of the research results.

CHAPTER FOUR

RESULTS

4.0 Introduction

The study examined the influence of leadership styles (Transformational and Transactional Leadership styles), and personality traits (self-efficacy and locus of control) on work related outcomes (organizational commitment and job satisfaction) among employees at First Capital Plus Bank. The moderating role of perceived leadership style on the relationship between self-efficacy and work related outcomes were also investigated. Gender differences in work related outcomes were also taken into consideration. In total, five hypotheses were stated and tested using the Statistical Package for Social Sciences (SPSS) software version 17.0. The analyses have been divided into two main sections, that is, reliability and correlational analyses and hypotheses testing.

4.1 Descriptive, Reliability and Correlational Analyses

The reliability and correlational analysis were made up of four sections. These were: analysis of the normal distribution of the variables, descriptive statistics analysis of demographic variables, reliability analysis and computing the Pearson correlations among the variables of the study. The first preliminary analysis involved the verification of the normality of the data obtained for the study.

Computation of the descriptive statistics was done on the demographic and the study variables. The descriptive analysis involved summarizing demographic information into frequencies and percentages (see Table 1 in Chapter 3) and computing for means, standard deviations, and normality of data (see Table 2). In checking for normality of the data, the skewness and kurtosis was conducted. This analysis revealed that all the study variables (i.e. Transformational

Leadership, Transactional Leadership, self-efficacy, locus of control, job satisfaction and organizational commitment were normally distributed. In addition, the coefficient of internal consistency (Cronbach's α) was computed to establish the reliability of each of the scales and their subscales used in the study. All measures showed adequate levels of reliability with the Cronbach alpha values ranging from .78 to .92. The alpha values of the scales are presented in Table 2.

Table 2: Descriptive statistics and Reliability indices of the study variables (N = 178)

Variables	Mean	SD	Skewness	Kurtosis	Cronbach's Alpha
Locus of Control	67.21	14.89	.75	.57	.88
Self-efficacy	27.21	7.89	-.14	.86	.87
Transactional	37.55	14.00	.31	.67	.89
Transformational	43.57	11.66	-.82	.47	.91
Commitment	39.30	3.92	-.89	.92	.85
Job Satisfaction	138.31	23.79	-.37	.20	.92

Finally, the correlational analyses was done with the Pearson Moment Correlation Coefficient and summary results was presented in Table 3. Most of the correlations indicated significant relationships except the relationship between locus of control and transactional leadership ($r = .109, p = ns$), and transactional and transformational leadership styles ($r = -.029, p = ns$). Overall, most correlations indicated moderate and positive relationships among the variables except the correlation between self-efficacy and transactional leadership ($r = -.166, p < .05$).

Table 3: Pearson Correlations among the study variables

	1	2	3	4	5	6
1 Locus of Control (LoC)	-					
2 Self-efficacy	.548**	-				
3 Transactional Leadership	-.109	-.166*	-			
4 Transformational Leadership	.237*	.653**	-.029	-		
5 Commitment	.464**	.432**	.192**	.451**	-	
6 Job Satisfaction	.305**	.393**	.211**	.578**	.663**	-

** $p < .01$; * $p < .05$; N=178

4.2 Hypotheses Testing

The hypotheses were tested according to how they were stated. The test used for each hypothesis is stated and the summary results presented.

Testing for main effects

To test the significance of hypotheses 1, 2, 3, and 4, hierarchical regression analysis was used because the focus was to determine how certain predictor variable (i.e., gender, self-efficacy, leadership styles and locus of control) differently account for variance in organizational commitment and job satisfaction. In a hierarchical regression procedure, a single variable or set of variables are entered into an equation in a specified hierarchical order. On the addition of each new set, an R^2 (the proportion of the variance in the criterion variable accounted for by the predictors) is determined (Cohen & Cohen 1983). Results of assumptions of normality, linearity and multi-co linearity were satisfactory. The hierarchical analysis was presented in four steps with gender occupying the first block, self-efficacy in the second block, leadership styles in the third block and locus of control in the fourth block. The result of this analysis is presented in table 4 below.

Testing of Hypotheses 1a, 2a, 3a, and 4a**Table 4a: Hierarchical Linear Regression Analyses on Predictors of Organizational Commitment**

Variables	<i>B</i>	<i>S.E.</i>	<i>β</i>
Step 1:			
Gender	.048	.111	.015
Step 2:			
Gender	.048	.111	.015
Self-efficacy	.314	.129	.209**
Step 3:			
Gender	.041	.121	.011
Self-efficacy	.314	.129	.209**
Transformational Leadership	.532	.070	.357**
Transactional Leadership	-.021	.022	.163*
Step 4:			
Gender	.038	.089	.013
Self-efficacy	.304	.210	.203**
Transformational Leadership	.522	.068	.350**
Transactional Leadership	-.321	.021	.168*
Locus of Control (LoC)	.309	.185	.292**

$R^2 = .032, .188, .348$ and $.439$ for step 1, 2, 3 and 4 respectively. $\Delta R^2 = .156, .130,$ and $.091$ for step 2, 3, and 4 respectively, ** $p < .01$; * $p < .05$;

Hypothesis 1a: Female employees would have higher levels of organizational commitment compared to male employees.

To determine the predictors of organizational commitment, hierarchical regression analysis was conducted. Gender was entered into Step 1 of the hierarchical regression model as shown in Table 4a. Since gender is a nominal dichotomous variable (i.e., has only two mutually exclusive categories), its addition to the regression module was fairly and simply done under dummy coding condition. Gender has only two categories (i.e. males and females). Each category was simply given a numeric code. Males were coded as '0' and females as '1'.

The results of the regression analysis revealed that gender did not account for a significant variance in organizational commitment ($R^2 = .032$, $F_{(1, 176)} = .407$, $p > .05$). Gender did not make any significant contribution to the variance in organizational commitment ($\beta = .015$, $p > .05$). It accounted for 3.2% variance in organizational commitment which was not significant. This implies gender did not predict organizational commitment. In other words, organizational commitment among males was not significantly different from organizational commitment among females. Therefore, hypotheses 1a which stated that “*female employees would have higher levels of organizational commitment compared to male employees*” is not supported.

Hypothesis 2a: self-efficacy will account for a positive significant variance in organizational commitment

Inferring from table 3, self-efficacy is positively related to organizational commitment ($r = .432$, $p < .01$). The regression coefficients presented in table 4a above indicates that self-efficacy accounted for a positive significant variance in organizational commitment ($\beta = .209$, $p < .00$). Self-efficacy together with gender accounted for 18.8% and alone accounted for 15.6% of the variance in organizational commitment ($r^2 = .188$, $\Delta r^2 = .156$, $f_{(1, 177)} = 14.038$, $p < .01$). The result therefore supported hypothesis 2a that ‘self-efficacy will account for a positive significant variance in organizational commitment.

Hypothesis 3a: transformational leadership will positively and significantly account for higher variance in organizational commitment compared to transactional leadership.

The results in table 3 showed that both transactional and transformational style of leadership positively correlated with organizational commitment. However, there was stronger correlation between transformational leadership style and job satisfaction ($r = .451$, $p < .01$) than

transactional leadership style and job satisfaction ($r = .192, p < 0.01$). in step 3 of the hierarchical model in table 4a, leadership style together with gender and self-efficacy accounted for 34.8% but alone accounted for 16.0% of the variance organizational commitment ($r^2 = .338, \Delta r^2 = .160, f_{(2, 175)} = 26.458, p < .01$). Further observation from the results reveals that transformational leadership made more significant contribution to the variance in organizational commitment ($\beta = .357, p < .01$) than transactional leadership ($\beta = .163, p < .05$). Therefore, the hypothesis that “*transformational leadership will positively and significantly account for higher variance in organizational commitment compared to transactional leadership*” was supported.

Hypotheses 4a: locus of control will positively and significantly predict organizational commitment

In table 3 locus of control positively correlated with organizational commitment ($r = .464, p < .01$). as shown on table 4a above, locus of control together with gender, self-efficacy, and leadership style significantly accounted for 43.9% and alone accounted for 9.1% of the variance in organizational commitment ($r^2 = .439, \Delta r^2 = .091, f_{(2, 175)} = 19.518, p < .01$) among employees. Locus of control made more positive contribution to the variance in organizational commitment ($\beta = .292, p < .01$). This in effect support hypotheses 4a which states that *locus of control will positively and significantly predict organizational commitment*.

Testing of Hypotheses 1b, 2b, 3b, and 4b**Table 4b: Hierarchical Linear Regression Analyses on Predictors of Job Satisfaction**

Variables	<i>B</i>	<i>S.E.</i>	<i>B</i>
Step 1:			
Gender	.948	2.194	.045
Step 2:			
Gender	.914	2.453	.029
Self-efficacy	.425	.129	.296**
Step 3:			
Gender	.980	1.100	.047
Self-efficacy	.420	.325	.290**
Transformational Leadership	.362	.165	.411***
Transactional Leadership	-.031	.121	.199**
Step 4:			
Gender	.869	.994	.078
Self-efficacy	.325	.329	.288**
Transformational Leadership	.362	.260	.232**
Transactional Leadership	-.131	.311	.181*
Locus of Control (LoC)	.740	.185	.462***

$R^2 = .012, .157, .352, \text{ and } .465$ for step 1, 2, 3, and 4 respectively. $\Delta R^2 = .145, .195 \text{ and } .113$ for steps 2, 3, and 4, *** $p < .001$; ** $p < .01$; * $p < .05$;

Hypotheses 1b: There will be higher levels of job satisfaction among female employees than male employees

Again, hierarchical regression analysis was conducted to determine predictors of job satisfaction. Gender was entered into Step 1 of the hierarchical regression model as shown in Table 4b. As earlier indicated, gender is a nominal dichotomous variable that needs to be dummy coded in linear regression analysis. In dummy coding, males were coded '0' and females '1'.

The results in Table 4b revealed that gender accounted for 0.12% variance in job satisfaction (R^2

= .012, $F_{(1, 176)} = .097, p > .05$). Its contribution to the variance in job satisfaction was not significant ($\beta = .015, p > .05$). This means that gender did not predict job satisfaction. In other words, job satisfaction among males did not significantly differ from job satisfaction among females. Hypotheses 1b which states that “*there will be higher levels of job satisfaction among female employees than male employees*” was not supported.

Hypothesis 2b: self-efficacy will account for a positive significant variance in job satisfaction

The relationship between self-efficacy and job satisfaction is positive and significant ($r = .393, p < .01$) as shown in table 3. the regression coefficients presented in table 4b above indicates that self-efficacy together with gender accounted for 15.7% and alone accounted for 14.5% of the variance in job satisfaction ($r^2 = .157, \Delta r^2 = .145, f_{(1, 177)} = 11.038, p < .01$). Self-efficacy significantly contributed to the variance in organizational commitment ($\beta = .296, p < .01$). Thus, hypothesis 2b which states that “*self-efficacy will account for a positive significant variance in job satisfaction*” is supported.

Hypothesis 3b: transformational leadership will positively and significantly account for higher variance in job satisfaction compared to transactional leadership.

The results in table 3 show that both transactional and transformational style of leadership positively correlated with job satisfaction. However, there was a stronger correlation between transformational leadership style and job satisfaction ($r = .578, p < .01$) than between transactional leadership style and job satisfaction ($r = .192, p < 0.05$). the results indicated in step 3 of the hierarchical regression model in table 4b shows that leadership style together with gender and self-efficacy accounted for 35.2% but alone accounted for 19.5% of the variance job

satisfaction ($r^2 = .352$, $\Delta r^2 = .195$, $f_{(2, 175)} = 31.400$, $p < .01$). Further observation from the table reveals that transformational leadership made more significant contribution to the variance in organizational commitment ($\beta = .411$, $p < .01$) than transactional leadership ($\beta = .199$, $p < .01$). Therefore, hypothesis 3b which states that '*transformational leadership will positively and significantly account for higher variance in job satisfaction compared to transactional leadership*' was supported.

Hypothesis 4b: locus of control will positively and significantly predict job satisfaction

From table 3, there was a significant correlation between locus of control and job satisfaction ($r = .305$, $p < .01$). as shown on table 3 above, locus of control together with gender, self-efficacy, and leadership style significantly accounted for 46.5% and alone accounted for 11.3% of the variance in job satisfaction ($r^2 = .465$, $\Delta r^2 = .113$, $f_{(2, 175)} = 23.518$, $p < .01$) among employees. Locus of control made a significant positive contribution to the variance in organizational commitment ($\beta = .462$, $p < .001$). This also supports hypotheses 4b which states that *locus of control will positively and significantly predict job satisfaction*.

Testing for moderation

As a requirement for testing for moderation effect, there should be a relationship between the predictor variable(s) and the criterion variables (Holmbeck, 1997). To test hypotheses 5a and 5b that seek to find out whether self-efficacy moderates the relationship between transformational leadership and work-related outcomes (organizational commitment and job satisfaction), the procedures proposed by Baron and Kenny (1986) for testing moderation effect using hierarchical multiple regression was used. According to Baron and Kenny (1986), a common framework for illustrating moderating effect from both correlational and experimental perspectives is possible using a causal path analysis. The three causal paths as illustrated on the diagram below (a, b, and c) was used. This fed into the criterion or dependent variable (DV), organizational commitment

or job satisfaction: the effect of the IV (transformational leadership) on the DV (commitment and satisfaction) (path a), the effect of the moderation variable (self-efficacy) on the DV (commitment and satisfaction) (path b), and the interaction or product of these two paths on the DV (path c). The moderator hypothesis is supported if the interaction term (path c) is significant (Baron & Kenny, 1986).

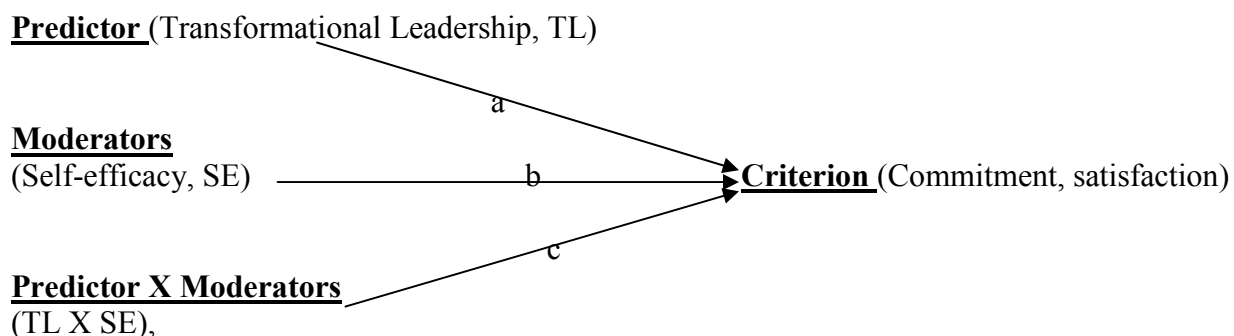


Fig 4: Path diagram of moderation model (Baron & Kenny, 1986)

Hypothesis 5a: Self-efficacy will moderate the relationship between perception of transformational leadership and organizational commitment such that employees with high self-efficacy will have greater perception of transformational leadership and higher organizational commitment.

To test this hypothesis the hierarchical regression in which three distinct steps are stipulated was conducted. The main effect of self-efficacy was entered first, the main effect of leadership style (moderator) was entered second, and the interaction term (self-efficacy and leadership style) was entered third (Aiken & West, 1991). The basic requirement for testing for moderation effect that there should be a relationship between the predictor variable(s) and the criterion variables (Holmbeck, 1997) was met as illustrated in Table 3. The result of the moderation analysis is shown in Table 5a below.

Table 5a: Results of Hierarchical Multiple Regression Analyses for the moderation effect of Self-Efficacy on Transformational Leadership Style – Commitment Relationship

Model	B	Std. Error	β
Step 1			
Transformational Leadership	.314	.111	.209**
Step 2			
Transformational Leadership	.392	.097	.261***
Self-efficacy	.278	.037	.482***
Step 3			
Transformational Leadership	1.429	.417	.250**
Self-efficacy	.780	.200	.352***
Transformational * Efficacy	.011	.004	.163*

$R^2 = .044$ for step 1, $R^2 = .273$ for step 2, $R^2 = .299$ for step 3, $\Delta R^2 = .044$ for step 1, $\Delta R^2 = .249$ for step 2, $\Delta R^2 = .026$ for step 3, * $p < .05$, ** $p < .01$, *** $p < .001$

From Table 5a, it can be inferred from the first step that transformational leadership had a significant influence on job satisfaction ($\beta = .209$, $p < .01$). In the second step, self-efficacy explained a significant increase in variance of organizational commitment ($\Delta R^2 = .249$, $\beta = .482$, $p < .001$). In the third step of the regression analysis, the interaction term between transformational leadership and self-efficacy on organizational commitment was significant ($\Delta R^2 = .026$, $\beta = .163$, $p < .05$). Thus, self-efficacy partially moderated the relationship between transformational leadership and organizational commitment. *Hypothesis 5a self-efficacy will moderate the relationship between perception of transformational leadership and organizational commitment such that employees with high self-efficacy will have greater perception of transformational leadership and higher organizational commitment* was supported.

Hypothesis 5b

***Hypothesis 5b:** Self-efficacy will moderate the relationship between transformational leadership and organizational job satisfaction such that employees with high self-efficacy will have greater perception of transformational leadership and higher job satisfaction.*

To test hypothesis 5b, the hierarchical regression in which three distinct steps are stipulated was also conducted. Here also, self-efficacy (the independent variable) was entered in the first block, perceived leadership style (the moderator) in the second block and self-efficacy X perceived leadership style (the interaction term) in the third block. Summary of the results can be found in Table 5b. The basic requirement for testing for moderation effect that there should be a relationship between the predictor variable(s) and the criterion variables (Holmbeck, 1997) was met as illustrated in Table 3.

Table 5b: Results of Hierarchical Multiple Regression Analyses for the moderation effect of Self-efficacy on the relationship between Transformational Leadership and Job Satisfaction

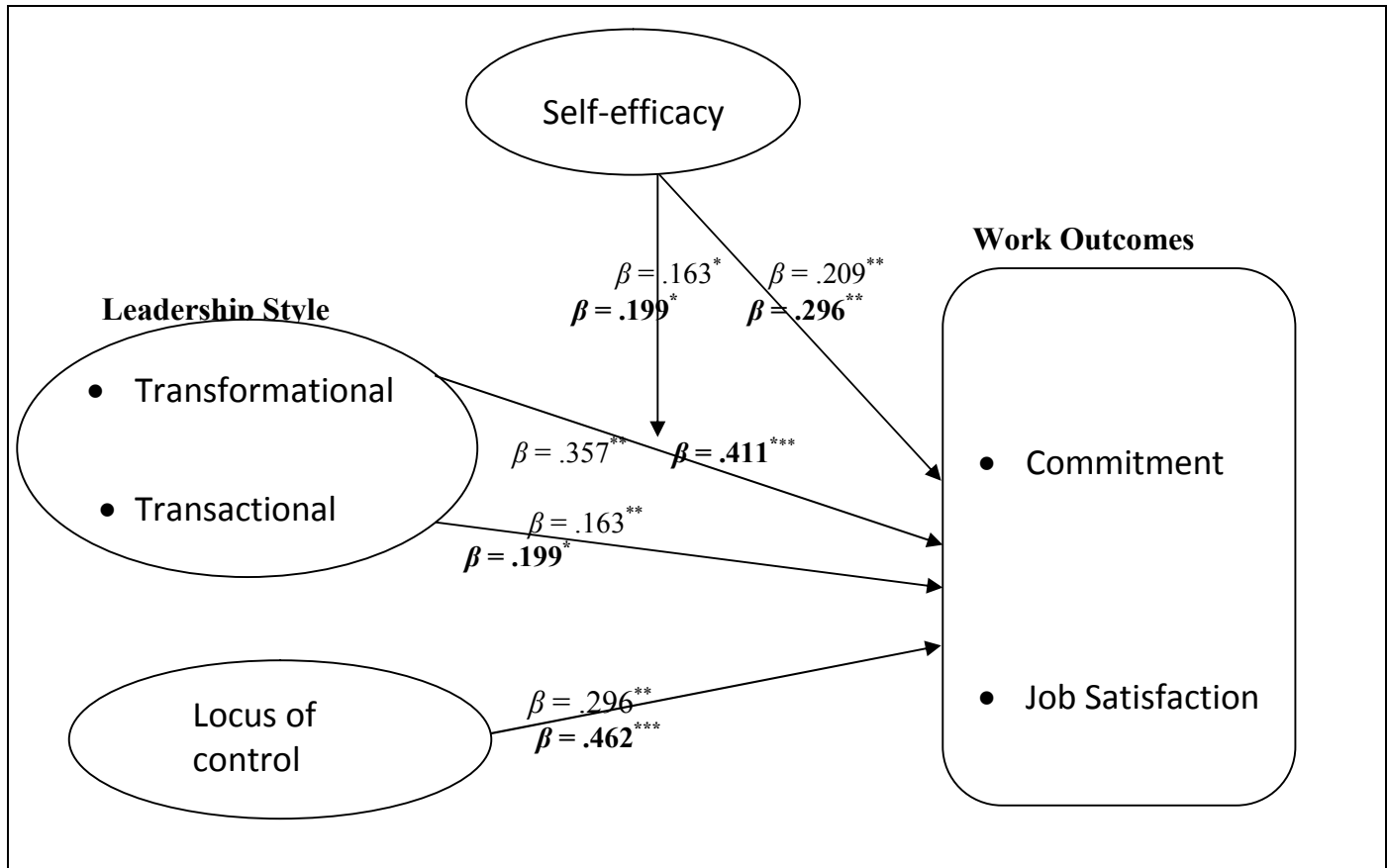
Model	B	Std. Error	β
Step 1			
Transformational leadership	.677	.165	.296**
Step 2			
Transformational leadership	.754	.157	.330**
Self-efficacy	.276	.060	.314**
Step 3			
Transformational leadership	2.089	.677	.213**
Self-efficacy	.922	.325	.150*
Transformational *Efficacy	-.014	.007	.199*

$R^2 = .088$ for step 1, $R^2 = .185$ for step 2, $R^2 = .204$ for step 3, $\Delta R^2 = .088$ for step 1, $\Delta R^2 = .097$ for step 2, $\Delta R^2 = .019$ for step 3, ** $p < .01$ * $p < .05$

Assessing the step 1 of the hierarchical regression in Table 5b, the results show that transformational leadership had a significant positive influence on job satisfaction ($\beta = .296, p < .01$). The results further revealed in step 2 that self-efficacy significantly predict job satisfaction ($\beta = .314, p < .01$). From the third step, the interaction of transformation leadership on the relationship between self-efficacy and job satisfaction was also significant ($\Delta R^2 = .019, \beta = -.199, p < .05$). In this way, self-efficacy emerged as a partial moderator for the relationship between transformational leadership and job satisfaction. Hypothesis 5b which stated that ‘*self-efficacy will moderate the relationship between transformational leadership and organizational job satisfaction such that employees with high self-efficacy will have greater perception of transformational leadership and higher job satisfaction*’ is therefore supported.

4.3 Summary of Findings

1. Gender did not predict employees' levels of organizational commitment and job satisfaction
2. Self-efficacy accounted for a significant variance in organizational commitment and job satisfaction.
3. Transformational leadership accounted for higher variance in organizational commitment and job satisfaction than transactional leadership.
4. Locus of control significantly influenced employees' organizational commitment and job satisfaction.
5. Self-efficacy partially moderated the relationship between transformational leadership and work outcome-related outcomes (organizational commitment and job satisfaction) such that the relationships became stronger at higher levels of self-efficacy.

Fig 3: Structural Model for Observed Main and Moderating Effects

*** $p < .001$; ** $p < .01$; * $p < .05$

*Note: Values in normal face represent Betas for organizational commitment
Values in **bolded face** represent Beta for job satisfaction*

The final structural model for the results illustrates that perceived leadership style predicted job satisfaction and organizational commitment. Moreover, self-efficacy predicted both job satisfaction and organizational commitment. There was also a significant relationship between locus of control and work related outcomes (job satisfaction and organizational commitment). Self-efficacy partially moderated the relationship between perception of transformation leadership and work related outcomes (organizational commitment and job satisfaction). All these significant observations were in line with the hypothesized model. However, the observed model did not see the light of gender differences in any of the work related outcomes (job satisfaction and organizational commitment).

CHAPTER FIVE

DISCUSSION

5.0. Introduction

This study was conducted to investigate determinants of work related outcomes. Work related outcomes were conceptualized as employees' job satisfaction and their commitment to the organization. The factors that were investigated as determinants of job satisfaction and organizational commitment were categorized as leadership styles and personality characteristics of employees. Two leadership styles were examined. These were transformational leadership and transactional leadership. With regards to personality factors, the researcher studied locus of control and self-efficacy.

Based on the direction of the existing literature, and in line with the objectives, five hypotheses were formulated and tested. The first hypotheses explored gender differences in job satisfaction and organizational commitment. The second hypothesis explored the extent to which self-efficacy predicts job satisfaction and organizational commitment. The third hypothesis examined the relative contributions of transformational leadership and transactional leadership to the variance in job satisfaction and organizational commitment. The fourth hypothesis assessed the extent to which locus of control predict job satisfaction and commitment. The final hypothesis determined the moderating effect of self-efficacy on the relationship between transformational leadership and work related outcomes (job satisfaction and organizational commitment). Findings from the statistical testing of these hypotheses are discussed below.

5.1. Discussion of Findings

Gender differences in job satisfaction and organizational commitment

The first research hypothesis examined gender differences in job satisfaction and organizational commitment. The analyses revealed that gender was not a significant predictor of job satisfaction and organizational commitment. In other words, there was no significant difference in the job satisfaction and organizational commitment of male employees and female employees in First Capital Plus.

The lack of gender difference in work-related outcomes (i.e., job satisfaction and organizational commitment) may largely be due to the nature of the organization studied. It is worthy of note that, in first capital bank, a female heads their Information Technology department. Predominantly the field of Information Technology is perceived as a male dominated area and as such very few females are found or pursue that career path. Hence, for a female to play such as leadership role in a male dominated field and in such as reputable financial institution is highly recommendable. This goes to show that, people are given an equal and fair field of play in assuming any role in the organization regardless of gender but rather based on competence, ability, skills and experience to assume any leadership role. Hence the existence of no gender disparity in the organization studied. According to Eagly and Karau (2002), role congruity accounts for gender differences in work-related outcomes. Role congruity addresses the issue of bias against women arguing that communal attributes associated with stereotypic perceptions of the female gender role are inconsistent with the agentic qualities generally believed to be needed for success. According to Eagly and Karau (2002), this perceived incongruity makes it more

difficult for women to realize their fullest potentials in the organization and thus account for lower job satisfaction and commitment.

The degree of perceived incongruity is greater for masculine roles than for roles in more female-dominated settings (Martell, Parker, Emrich & Crawford, 1998). The present study was however conducted in a financial institution (i.e., First Capital Plus) which provides equal opportunities for both males and females. Males and females perform duties and responsibilities that require little physical efforts but much mental abilities. It is worthy of note that, in First Capital Bank their IT department is headed by a female. Predominantly, the field of IT is perceived as a male dominated field and as such very few females find themselves in that field of profession. Recruitment to such an organization relies on assessment of mental abilities, skills, and experience. Both males and females have similar scores on these requirements. Thus, gender ceases to be a significant predictor of job satisfaction and organizational commitment in the financial institution.

Findings regarding gender differences in job satisfaction and organizational commitment have been highly inconsistent in the literature. For example, there are some researchers who suggest that women are less satisfied and experience low level of committed to their work than men (Karrasch, 2003; Kinnier, Katz, & Berry, 1991; Loscocco, 1990). Much of these contentions have as their roots the idea that women, as a result of their socialization, place a greater emphasis on family roles than men, which in turn may result in women placing less importance on their work roles (Dodd-McCue & Wright, 1996). The empirical study of Sax and Harper (2007) revealed that women were more likely to have feelings of being overwhelmed, which negatively affected their level of job satisfaction.

In contrast with studies supporting higher level of job satisfaction and organizational commitment among male employees, other studies have found obtained null findings. Eckman (2004) discovered equal job satisfaction between males and females. Although Eckman (2004) obtained her finding among school principals in the educational sector, her finding is in line with the current observation that was obtained in the financial service sector. The current study has shown that the job satisfaction and organizational commitment are not influenced by the gender of the employees in the financial sector. Therefore, organizational policies meant to influence employees' job satisfaction and organizational commitment in financial institutions should not be drafted on gender lines.

Self-efficacy as a predictor of job satisfaction and organizational commitment

The second hypothesis assessed how self-efficacy as a personality factor can influence job satisfaction and organizational commitment. The results of the study revealed that self-efficacy is related with job satisfaction and organizational commitment. Self-efficacy significantly predicted job satisfaction and organizational commitment. Self-efficacy is one's belief that goal completion can be motivating in itself (Van der Bijl & Shortridge-Baggett, 2002). Human functioning is facilitated by a personal sense of efficacy. If employees believe that they can take action to solve a problem instrumentally, they become more inclined to do so and feel more committed to this decision. An employee who believes in being able to cause an event can

conduct a more active and self-determined course attracts positive results to himself and the organization (Howell & Avolio, 1993).

Ostensibly, the nature of work in the financial institutions requires a strong sense of efficacy. Financial institutions remain one of the most competitive market ventures in Ghana. Employees in the financial institutions are challenged to attract and maintain customers for the organization. This is a daunting task that requires certain psychological skills and efforts. Employees in the financial institutions therefore need a strong sense of efficacy in order to function well in this competitive market to source and retain customers. It is therefore imperative for human resource managers and I/O psychologists responsible for personnel recruitment to employ persons with self-efficacious qualities. Businesses and employers in recent times therefore require persons who can work independently and under less supervision to carry out their mandated duties and still produce expected results and meet their required targets. In a study by Schaubrocesek and Merritt (1997) using Karasek (1979) job demand model, they found a three way interaction involving self-efficacy. Their results matched the predictions of the demand-control model which indicated that having high job demand and control can protect against the consequences of demanding jobs. Employees' ability to successfully execute their tasks and responsibilities will largely depend on their level efficacy (Bandura, 1995). Self-efficacy enables employees in the financial institution to be self-confident and have control in their capability to deal with customers, which in turn will make them become satisfied with their job and committed to their organization.

Self-efficacy makes a difference in how employees feel, think and act (Bandura, 1991). Self-efficacy levels can enhance or impede motivation. Employees with low level of self-efficacy in

the financial institutions may exert low effort and exhibit low level of commitment because they do not believe in themselves as capable of completing a task they set for themselves. Because employees with low self-efficacy do not believe they can accomplish a task, they do not even set greater goals which, when accomplished, will lead to higher level of satisfaction (Mahajan & Kaur, 2012). Indeed, employees with high self-efficacy choose to perform more challenging tasks. They set themselves higher goals and stick to them. Actions are pre-shaped in thought, and people anticipate either optimistic or pessimistic scenarios in line with their level of self-efficacy. Once an action has been taken, high self-efficacious persons invest more effort and persist longer than those who are low in self-efficacy. When setbacks occur, they recover more quickly and maintain the commitment to their goals.

The second finding confirms the general belief that self-efficacy of employees has positive results on work related outcomes such as job satisfaction and commitment (Van der Bijl & Shortridge-Baggett, 2002). In the literature, self-efficacy was consistently shown to be related significantly and positively to work-related outcomes. Sinha, Talwar, and Rajpal (2002), for instance, observed that managers' self-efficacy was positively related to their organizational commitment. Similarly, Hurter (2008) also observed that there is a correlation between perceived self-efficacy and employee commitment in a South African sugar manufacturing company. Saleem, Saba and Adnan (2012) observed that self-efficacy is a significant positive predictor of organizational commitment among employees in private and semi-public sector banks of Sargodha. The high consistency in the finding regarding self-efficacy suggests that organizations should be highly conscious of selecting and maintaining employees who are high on self-efficacy.

Effects of leadership styles on organizational commitment and job satisfaction

The third hypothesis assessed how employees' perception of leadership styles influence their job satisfaction and organizational commitment. It was observed from the study that transformational leadership and transactional leadership are both related to job satisfaction and organizational commitment of employees in the financial institution. Both styles of leadership significantly predicted job satisfaction and organizational commitment of employees in the financial institution. Comparative analyses revealed that employees' perception of transformational leadership style contributed more to the variance in job satisfaction and organizational commitment than did transactional leadership style. This implies that employees' perception of transformational leadership had greater positive influence on their jobs satisfaction and commitment than their perception of transformational leadership.

Work in financial institutions in Ghana such as First Capital Plus is highly bureaucratic and decentralized. There is therefore always the need to have an effective leadership to coordinate the various activities performed by the individual employees. However, employees' perception of the leadership style influences important organizational outcomes such as their job satisfaction and commitment. Whilst employees' perception of transformational leadership in First Capital Plus predicted higher levels of job satisfaction and organizational commitment, perception of

transactional leadership predicted lower levels of satisfaction and organizational commitment. This implies that transformational leadership style is required to boost employees' job satisfaction and commitment in financial institutions in Ghana.

A recommendation here is that, in the hiring of persons to occupy leadership positions in it is imperative to consider person who have or exhibit transformational leadership qualities. This can be achieved through the use of standardized psychometric leadership measurements available. As well for those persons already occupying leadership positions but do not exhibit such transformational leadership qualities, they could be trained through properly designed leadership training programs to acquire such qualities where possible. This is of essence because in the current business world most especially in the financial sector, it is particularly important to have leadership that is transformational in other to drive the needed change for the upward growth and advancement of any organization so as to stay relevant and thrive in the currently competitive business world.

Studies have supported the idea that transformational leadership fosters greater sense of empowerment than transactional leadership. Koh, Steers, and Terborg (1995) indicated that transformational leadership empowers employees to be more satisfied and committed to the organization compared to transactional leadership. According to Avolio, Bass, and Jung (1999), the level of integration and interdependencies that are needed for the current work environment as well as global competition require leadership that goes beyond the more basic transactional styles, which involve contingent reinforcement and management-by-exception, to styles that are more intellectually stimulating, inspirational, and charismatic like the transformational leadership style. When managers operationalize charisma and utilize inspiration, individualized

consideration, and intellectual stimulation they elicit positive reactions from employees. Seemingly, such transformational qualities do indeed stimulate higher level needs of followers and result in feelings of satisfaction.

The positive impact of transformational leadership on job satisfaction and organizational commitment appears to be consistent across different organizational contexts and settings. For instance, Aydin et al. (2013) and Nguni et al. (2006) concluded from their studies that in the school environment, transformational leadership has more significant influence on job satisfaction and organizational commitment than transactional leadership. Nguni et al. (2006) observed that leadership styles explain 39% and 28% of the variance in teacher's commitment and job satisfaction respectively. Similarly, Aydin et al. (2013) found that as the leadership style of administrators changed from transactional to transformational, the level of job satisfaction and organizational commitment of teachers increased, indicating higher amount of variance accounted for by transformational leadership than transactional leadership in job satisfaction and organizational commitment. Even among health workers, Mosadeghrad and Ferdosi (2013) discovered that leadership, job satisfaction and organizational commitment were closely interrelated. The leadership behavior of managers explained 28% and 20% of the variations in job satisfaction and organizational commitment respectively.

Although the job contexts of teachers and hospital workers are normally different from that of employees in financial institutions, the impact of leadership styles remain unchanged under these different job context. This suggests that the mechanisms and processes of leadership styles may be pervasive and consistent across vocational context. These mechanisms and processes may be better explained in the light of the theoretical claims of the Social Empowerment Theory (Kanter, 1993) and the Organization Identification Theory (Ashforth, 2008). According to the social empowerment theory, the benefits of leadership come about through empowerment and

the promotion of widespread feelings of competence. Kluska (1993) noted that empowerment includes feelings of competence, autonomy, job meaningfulness, and an ability to impact the organization through the knowledge, skills and abilities developed. These feelings, when promoted among employees, are likely to arouse greater interest in one's job, thus accounting for high job satisfaction among employees.

The organizational identity theory also explains that dynamic leadership can be used to make employees identify with the organization's goals and culture. This theory explains that organizational commitment can increase when there is high employee identification with the organization. The organizational identification process is a function of one's self-definition, importance, and affect. Also, the content of identification is proposed to stem from one's values, goals, beliefs, traits, knowledge, skills, and abilities. According to this theory, employee's level of commitment and job satisfaction will depend on their traits and abilities which are made useful to the organization. Here, the attention that managers give to individual employees will generally define the feelings and attitudes of employees toward the organization, which in turn affect job satisfaction and organizational commitment. Unlike transactional leaders, transformational leaders create a supportive work environment that emphasizes employees' needs and feelings, develops new skills, and helps solve various job problems and other challenges. This increases employee's social identity and create a sense of satisfaction that results into greater commitment to the organization (Lowe, 1996).

Effects of locus of control on job satisfaction and organizational commitment

Another goal of the researcher was to examine how locus of control affects work related outcomes of employees. The fourth hypothesis of the study tested the influence of locus of

control on employees' job satisfaction and organizational commitment. The results of the analyses revealed that locus of control were positively related to job satisfaction and organizational commitment. Locus of control significantly predicted job satisfaction and organizational commitment of employees in First Capital Plus. Generally, locus of control is defined in two levels: external locus of control and internal locus of control. Lower scores on locus of control scale represents denote external locus of control and higher scores denote internal locus of control.

According to Spector (1988), locus of control is a personality variable that affects work behaviour. Spector (1988) defined work locus of control as a generalized expectancy that rewards, reinforcements or outcomes in organization are controlled either by employees' own actions or other forces beyond the control of the employee. Employees with internal expectancies for control or reinforcement believe that their own behaviour determines the reinforcement they receive. Employees with internal locus of control attribute change to themselves and to their actions. They believe and act as if they control their own futures and see themselves as effective agents in determining the occurrence of reinforcing events in the organization. This kind of belief is reinforcing, self-satisfying, internally motivating and likely to explain why employees with internal locus of control had higher job satisfaction and stronger organizational commitment in First Capital Plus.

In contrast, employees who believe in external control or reinforcements attribute their outcomes and organizational changes to external sources. They believe that powerful forces such as fate, luck, chance, powerful others, social constraints, or instructions determine the occurrence of reinforcing events. Employees with external locus of control may likely change their behavior following reinforcements than those individuals with internal locus of control. They are not innovative, not creative and not motivated to achieve greater heights in the organization. Such

attributes of employees with external locus of control largely account for their lower job satisfaction and poorer organizational commitment in the financial institution.

Given the competitive nature of business in the financial institution, internal locus of control becomes an appreciable trait for positive organizational outcomes. Employees need to be internally motivated in order to pursue and successfully complete their task. The attribution of organizational success to themselves is what makes employees with internal locus become more satisfied with their job and more committed to their organization. The lack of such attribution may make employees with external locus of control become detached from organizational success, less satisfied with their job, and less committed to the organization. There is therefore the need for employees in the financial institution such as First Capital Plus to assume control over events and activities in the organization, be proactive, innovative and creative in the organization. Employees should learn to associate themselves with organizational success in order to have the internal motivation to aspire towards greater organizational success. Doing so will lead to higher job satisfactions and organizational commitment.

The fourth finding has mixed support from the literature. For example, Omari, K'Obonyo, and Kidombo (2012) observed no significant difference in the levels of job satisfaction between internalizers and externalizers and a negative relationship between locus of control and commitment indicating that external locus of control exhibited higher level of commitment than internal locus of control. However, consistent with the present study, Chhabra (2013) observed that locus of control had positive and significant relationship with both commitment and job satisfaction. Internalizers were found to be higher on job satisfaction and organizational commitment than externalizers. Mahajan and Kaur (2012) also observed a significant relationship between locus of control and job satisfaction among college teachers in some

selected schools in India. They observed that internalizers have higher level of job satisfaction than externalizers. Similarly, McMahon (2007) found that among employees in a financial services company, the less an individual feels in control of personally relevant outcomes, the more likely he or she is to be less committed to the organization.

These earlier studies and the present study show that, on the whole, internalizers have greater job satisfaction and stronger commitment to their organizations than externalizers. What may account for their differences may be due to their inherent characteristics. According to Vijayashree and Vishalkumar (2011), internal and external locus of control determines how employees approach work, both attitudinally and behaviorally. Because internalizers believe they are in control of affairs, they are more likely to be satisfied with what they receive and show higher level of commitment compared to externalizers who believe events in the organization are beyond their influence.

Moderating effect of self-efficacy on the relationship between transformational leadership and work-related outcomes

Aside the independent effect of self-efficacy on work related outcomes of employees, the researcher also assessed the moderating effect of self-efficacy in the relationship between transformational leadership and work-related outcomes. The results of the analyses revealed that self-efficacy was a partial moderator for the relationship between transformational leadership and work related outcomes (job satisfaction and organizational commitment). This means that the relationship existing between transformational leadership and work related outcomes to some extent became stronger for employees with high self-efficacy. Employees with high self-efficacy responded more positively to transformational leadership by showing greater sense of

organizational commitment and job satisfaction. On the other hand, employees with low self-efficacy experienced lower levels of satisfaction with their jobs and lower expressed poor commitment to their organization.

The results suggest that efficacy plays a complex, but important role in transformational leadership influence on followers. The interactions observed between transformational leadership and efficacy beliefs suggest that a combination of efficacy beliefs may engender the greatest level of job satisfaction and organizational commitment in First Capital Pluz. Transformational leaders are more challenging and demanding in terms of their expectations of followers (Avolio, 1999; Bass, 1998). Even though transformational leaders can directly influence employees' work related outcomes, their influence become stronger on employees with high sense of efficacy. In other words, the impact of transformational leadership may differ depending on the levels of self-efficacy in the employees they lead. This may help explain some of the variation in transformational leadership and work outcome relationships noted in prior meta-analyses of the transformational leadership literature (Dumdum, Lowe, & Avolio, 2002).

The effect of transformational leadership becomes magnified for employees at the highest levels of self-efficacy. Employees with higher levels of self-efficacy potentially developed by the leader interacting with them over time would, according to transformational leadership theory, be expected to make the greatest contribution to worker attitudinal outcomes. Indeed, following current employment advertisement trends, financial organizations are constantly in search of individuals with the willingness to grow and develop themselves on the job. An interesting avenue for future research to pursue is to track this impact over time with followers who are initially at lower levels of self-efficacy to see whether the boosts in their efficacies by working with a transformational leader translates into the same effects observed in the current cross-sectional study.

5.2. Limitations of the Study

As with all research, the present study is bound by certain significant limitations that warrant further attention. First, the use of cross-sectional data precludes definitive assertions regarding causality and directionality, in addition to the fact that the statistical procedure used here cannot unequivocally sort out the true direction of relationships. Longitudinal designs are needed in future research to avoid such problems.

Second, the fact that all data in this study were collected by self-report measures raises the possibility that our findings may have been confounded by common-method/source variance. Although this likelihood cannot be denied, it can also be argued that it is unlikely that common/source bias is an adequate explanation for the findings in the present study. For example, common-method/source variance cannot explain why certain variables exhibit evidence of group level properties while others do not (Jex & Bliese, 1999).

Moreover, since the researcher collected data from a common source and using common methods, one might expect that it would also have been more difficult to find the interaction effects of variables that were each collected in the same survey. Nevertheless, future studies should consider employing multiple sources of data collection with perhaps the main effect variables collected at time 1 and the outcome variables collected at time 2.

A final limitation of the present study is the fact that the sample comprised of employees from financial institutions. Although using a single occupation for this study ensured a strong match between samples across cultures, it obviously raises questions about the generalizability of the present findings across different occupational context. However, since the current findings did

not have any significant deviations from findings from earlier researchers whose studies occurred in educational and health centers, it can be said that the validity of the present findings is appreciable. This notwithstanding, in the future, it would be useful to replicate these findings in other non-financial settings.

5.3. Recommendations

The researcher offers both practical and theoretical recommendations for organizations and future researchers. The practical recommendations are meant to improve organizational practices and ensure organizational effectiveness. The theoretical recommendations are meant to guide and shape future researches in this area of study. First, the researcher offers theoretical recommendations based on the limitations of the present study. Second, the researcher articulates practical recommendations based on significant findings from the study.

5.3.1 Contribution to Theory

In order to overcome the limitation associated with the longitudinal research design, the researcher recommends the use of longitudinal studies for future researchers. Longitudinal study will be useful to clearly identify the process through which the predictor variables of work related outcomes function.

Since the present study found a significant moderating effect of self-efficacy in the relationship between transformational leadership and work related outcomes, the researcher recommends that future researchers should investigate how self-efficacy can moderate the relationship between transactional leadership and work-related outcomes. This will help provide a broader picture of the moderating effect of self-efficacy in the relationship between leadership styles and work-related outcomes.

Finally, due to the null finding regarding gender differences in work-related outcomes and the mixed findings reported in the literature, the researcher recommends that further investigations on gender differences on work-related outcomes needs to be carried out. This will help to clearly identify the influence of gender on employees' work-related outcomes such as job satisfaction and organizational commitment.

5.3.2 Recommendations for organizational practice

Organizations ought to know and promote the factors that positively predict organizational commitment and job satisfaction. Organizations also need to know and control the factors that negatively predict organizational commitment and job satisfaction. The findings from the study suggest that transformational leadership, high self-efficacy, and internal locus of control are positive predictors of organizational commitment and job satisfaction. Transactional leadership, low self-efficacy, and external locus of control are negative predictors of organizational commitment and job satisfaction. The oversight of many organizations is the focus on satisfying their customers/clients to the near neglect of employees who as well play a key role to the success or failure of any organization. Conventional wisdom makes us understand that, if employees are treated as kings and queens and are satisfied with conditions of work, they will

deliver kingly and queenly services to customers/clients. It stands to reason that, employees are key representatives of any organization for which reason they need to be pulled along with the mission, vision and values of the organization. And this can be effectively achieved through committed and satisfied employees who can apply themselves duly with the mission, vision and value of the organization. By implication, if employees are not connected to the organization it will fail to thrive.

Given that all the predictor variables provided less than 50% explanations for the variance in job satisfaction and organizational commitment, there is the need for future researchers to build up a model that includes other relevant variables that are likely to provide greater explanations to job satisfaction and organizational commitment. In the present study, the model on job satisfaction provided 46.5% of the variance in job satisfaction. Similarly, the model on organizational commitment provided 43.9% explanation of the variance in organizational commitment.

The observation that transformational leadership style has more positive impacts on work-related outcomes suggests that there is the need for organizations to train managers with the skills of transformational leadership. Since self-efficacy is found to be a positive moderator for the relationship between transformational leadership and work-related outcomes, the content of training programs should consider both the leader characteristics and the self-efficacy of employees.

The training programs designed to increase transformational leadership and self-efficacy at the same time may prove to be an effective strategy to enhance employee commitment and satisfaction. For example, when designing a mentoring program, it might be helpful to consider a training strategy that includes the development of leadership skills and how those leadership skills and orientation relate to follower collective and self-efficacy in order for the program to

have the greatest impact over time. Most leadership training interventions are highly leader-centric. Leader-centric training programs are detached from employee differences and sensitivity. The results of the study indicate that helping leaders to understand how they may affect self-efficacy of followers may be a very useful strategy for enhancing the leader's impact on both motivation and performance. Indeed, such training can be based on a causal model that the program is ostensibly attempting to 'bring to life' in a particular context, where the leader is cognizant of the factors that would affect the follower's self-efficacy.

Moreover, the present study illustrates that effect of transformational leadership on work-related outcomes may differ depending on each individual's level of efficacy belief. This implies that managers can enhance employees' work-related outcomes by providing training and development opportunities for individuals low on these cognitive skills.

Finally, due to the lack of gender differences in job satisfaction and organizational commitment among employees in the financial institution, the researcher recommends that organizational policies meant to influence employees job satisfaction and organizational commitment should be free from gender connotations. There is no need to draft different policies to influence job satisfaction and organizational commitment of male employees and female employees. Organizations ought to have equal respect for both male and female employees and encourage healthy competition among them.

5.4. Conclusion

In conclusion, the present study makes a contribution to our understanding about the conditions under which certain leadership styles and employee personality characteristics affect work-related outcomes. The study has shown that employees' perception of leadership styles, their self-efficacy and their locus of control are significant predictors of their work-related outcomes (job satisfaction and organizational commitment). In addition, the study has revealed that transformational leadership is more effective in rousing followers in terms of the interactive effects of leadership and efficacy on work related outcomes. It demonstrates that self-efficacy moderates the relationship between transformational leadership and followers' work-related outcomes such that employees with high efficacy beliefs are likely to respond more positively to transformational leadership than those with low efficacy beliefs. For organizations attempting to build a competitive advantage through a highly capable workforce, both efficacy beliefs and transformational leadership appear to be critical.

Based on the reviewed literature, this is the only study that systematically examines multiple predictors of both job satisfaction and employee commitment as well as the moderating effects of self-efficacy on the relationships between transformational leadership and work-related outcomes in a financial institution in Ghana. Therefore, it is the hope that the results of the current study will stimulate further investigation into potential moderators affecting the relationships between other leadership styles and individual work-related outcomes in a more diverse set of organizations and cultures. Some of these could include work tenure, age, conditions of service etc.

REFERENCES

- Ackermann, C. P., Schepers, J.M., Lessing, B. C. & Dannhauser, Z. (2000). “Die Faktorstruktur van Bass se Veelfaktor Leierskapsvraelys in die Suid- Afrikaans Konteks’, *Journal of Industrial Psychology*, 26(2):58-65.
- Akhter, s., Ghayas, s., & Adil, a. (2012). Self-efficacy and optimism as predictors of organizational commitment among bank employees. *International journal of research studies in psychology*, 2(2).
- Allen, N. J., and Meyer, J. P. (1996). “Affective, continuance and normative commitment to the organization: an examination of construct validity”, *Journal of Vocational Behaviour*, 49:252-276.
- Ashforth, B. E., Tomiuk, M. A., & Kulik, c. t. (2008). *Doing emotion in service encounters: service agents' perceptions of emotional labor and emotional contagion* (doctoral dissertation, Edward Elgar).
- Ashford, J. B., & Lecroy, c. w. (2010). *Human behaviour in the social environment: a multidimensional perspective* (4th Ed.). Belmont, Ca: Wadsworth, Cengage learning
- Aven, F. F., Parker, B., & Mcevoy, G. M. (1993). Gender and attitudinal commitment to organizations: a meta-analysis. *Journal Of Business Research*, 26(1), 63-73.
- Avolio, B. J., Zhu, W., Koh, W., & Bhatia, P. (2004). transformational leadership and organizational commitment: mediating role of psychological empowerment and moderating role of structural distance. *Journal Of Organizational Behavior*, 25(8), 951-968.
- Awamleh, R., & Al-Dmour, H. (2004). The Impact Of Transformational Leadership On Job Satisfaction And Self-Perceived Performance Of Banking Employees: The Case Of Jordan.

Aydin, A., Sarier, Y., & Uysal, S. (2013). The Effect Of School Principals' Leadership Styles On Teachers' Organizational Commitment And Job Satisfaction. *Educational Sciences: Theory And Practice*, 13(2), 806-811.

Babbie, E., & Mouton, J. (2001). *The Practice Of Social Science Research*. Cape Town.

Bagraim, J. (2004). *Measuring Organisational Commitment: A South African Application*. Unpublished manuscript, School of Management Studies. Cape Town: University of Cape Town.

Bandura, A. (1997) *Self-efficacy: The Exercise of Control* (New York: Freeman)

Bandura, Albert (1986). *Social foundation of Thought and Action: A cognitive Theory*. Englewood Cliffs, N.J.: Prentice Hall.

Bandura, A. (2006). Toward A Psychology Of Human Agency. *Perspectives On Psychological Science*, 1(2), 164-180.

Bass, B. M., (1990). "From transactional to transformational leadership: Learning to share the

Bass, B. M., (1990). 3rd Edition. *Bass and Stogdill's handbook of leadership: Theory, Research and Managerial Applications*. New York: The Free Press.

Barrick, M. R., & Mount, M. K. (1991). The Big Five Personality Dimensions And Job Performance: A Meta-Analysis. *Personnel Psychology*, 44(1), 1-26.

Bass, B. M. (1985). *Leadership And Performance Beyond Expectations*. Free Press; Collier Macmillan.

Beck, N. & Wilson, J. (2000). 'Development of affective organizational commitment: A cross-sequential examination of change with tenure', *Journal of Vocational Behaviour*, 56: 114–136

Bennett, H. and Durkin, M. (2000). "The effects of organisational change on employee psychological attachment: An exploratory study", *Journal of Managerial Psychology*, 15(2):126-147.

- Bozeman, B., Dietz, J., & Gaughan, M. (2001). Scientific and Technical Human Capital: An Alternative Model for Research Evaluation. *International Journal of Technology Management*, 22(7/8), 716-740.
- Burns, J. M. (1978). *Leadership*. New York: Harper and Row
- Caligiuri, P (2000). Selecting expatriates for personality characteristics: A moderating effect of personality on the relationship between host national contact and cross-cultural adjustment. *Management International Review*, 40: 61-80.
- Caligiuri, P. M. (2000). The Big Five Personality Characteristics As Predictors Of Expatriate's Desire To Terminate The Assignment And Supervisor-Rated Performance. *Personnel Psychology*, 53(1), 67-88.
- Cascio, W. F. (1991). *Costing Human Resources*. , Cincinnati: South-Western Educational Publishing
- Cemaloğlu, N., Sezgin, F., & Kiliç, A. (2012). Examining The Relationships Between School Principals' Transformational And Transactional Leadership Styles And Teachers' Organizational Commitment. *The Online Journal Of New Horizons In Education*, 2(2), 53-64.
- Chen, Z., Lam, W., & Zhong, J. A. (2007). Leader-Member Exchange And Member Performance: A New Look At Individual-Level Negative Feedback-Seeking Behavior And Team-Level Empowerment Climate. *Journal Of Applied Psychology*, 92(1), 202.
- Chiok Foong Loke, J. (2001). Leadership Behaviours: Effects On Job Satisfaction, Productivity And Organizational Commitment. *Journal Of Nursing Management*, 9(4), 191-204.
- Cropanzano, R. James, K. & Konovsky, M. A. 1993. Dispositional affectivity as a predictor of work attitudes and job performance. *Journal of Organizational Behavior*, 14(6), 595-606.
- Crothers, L. M., Hughes, T. L., & Morine, K. A. (2008). *Theory and cases in school-based consultation: A resource for school psychologists, school counselors, special educators, and other mental health professionals*. New York: Routledge Taylor & Francis Group.
- Dhammika, K. A. S., Ahmad, F. B., & Sam, T. L. (2013). Transactional, Transformational, Union And Organizational Commitment: An Examination Of The Effect Flaws. *International Journal Of Business And Social Science*, 4(6).

Draugalis, J. R., Coons, S. J., & Plaza, C. M. (2008). Best Practices For Survey Research Reports: A Synopsis For Authors And Reviewers. *American Journal Of Pharmaceutical Education*, 72(1).

Eden, D., & Kinnar, J. (1991). Modeling Galatea: Boosting Self-Efficacy To Increase Volunteering. *Journal Of Applied Psychology*, 76(6), 770.

Gbolahan Gbadamosi, (2003) "*HRM and the commitment rhetoric: challenges for Africa*", *Management Decision*, Vol. 41 Iss: 3, pp.274 – 280

George, J. M., & Zhou, J. (2001). When openness to experience and conscientiousness are related to creative behavior: An interactional approach. *Journal of Applied Psychology*, 86 (3), 513-524.

Goldberg, E. (2002). *The Executive Brain: Frontal Lobes And The Civilized Mind*. Oxford University Press, Usa.

Graen, G. (1976). Role-Making Processes Within Complex Organizations. *Handbook Of Industrial And Organizational Psychology*, 1201, 1245.

Gumbang, B., Suki, N. M., & Suki, N. M. (2010). Differences Between Job Satisfaction, Organisational Commitment And Gender. *Labuan E-Journal Of Muamalat And Society*, 4, 1-13.

Hans, A., Mubeen, S. A., & Al Ghabshi, A. S. (2013). A Study Of Locus Of Control And Job Satisfaction In Semi Government Organizations In Sultanate Of Oman. *The Sij Transactions On Industrial, Financial & Business Management*, 1(2), 93-100.

Hassan, M. U., Kibriya, R., & Nawaz, K. (2013). The Effects Of Personal Characteristics On Organizational Commitment Through Job Satisfaction: An Empirical Study Of Pakistan's Financial Sector. *Middle-East Journal Of Scientific Research*, 16(7), 942-951.

House, R. J., Shane, S. A., & Herold, D. M. (1996). Rumors Of The Death Of Dispositional Research Are Vastly Exaggerated. *Academy Of Management Review*, 21(1), 203-224.

House, R. J. and Shamir, B. (1993). "Toward an Integration of Transformational, Charismatic, and Visionary Theories", In Chemers, Martin and Ayman, Roya (Eds.). *Leadership Theory and Research: Perspectives and Directions*. San Diego: Academic Press, 81-108

House, R.J. (2006): *The path goal theory of leader effectiveness*. Administrative Science Quarterly, 16, 321-339

Howell, J. M., & Avolio, B. J. (1993). Transformational Leadership, Transactional Leadership, Locus Of Control, And Support For Innovation: Key Predictors Of Consolidated-Business-Unit Performance. *Journal Of Applied Psychology*, 78(6), 891.

Hurter, N. (2008). *The Role Of Self-Efficacy In Employee Commitment* (Doctoral Dissertation, University Of South Africa).

Igbeneghu, B. I., & Popoola, S. O. (2011). Influence Of Locus Of Control And Job Satisfaction On Organizational Commitment: A Study Of Medical Records Personnel In University Teaching Hospitals In Nigeria. *Library Philosophy And Practice*, (1), 6.

Ivancevich, J. M. and Matteson, M. T. (1993). *Organizational Behavior and Management*. Burr Ridge: Irwin.

job characteristics', *Journal of Applied Psychology*, 85(2): 237–249.

Judge, T. A., & Cable, D. M. (1997). Applicant personality, organizational structure, and organization attraction. *Personnel Psychology*, 50, 359– 394

Judge, T., Bono, J. & Locke, A. 2001. 'Personality And Job Satisfaction: The Mediating Role Of

Jung, D., Butler, M., & Baik, K. (2000). Effects Of Transformational Leadership On Group Members' Collective Efficacy And Perceived Performance. In *15th Annual Meeting Of The Society For Industrial And Organizational Psychology, New Orleans, La*.

Kanter, R. M. (1993). *Men And Women Of The Corporation*. Basic Books.

Kanter, R. M. (1968). "Commitment and social organization: A study of commitment mechanisms in utopian communities", *American Sociological Review*, 33:449-517.

Kanter, R. M. (1995). "Mastering Change". In Chawla, S. and Renesch, J. (ed). *Learning Organisations: Developing cultures for Tomorrow's Workplace*. Portland: Productivity Press.

- Karasek, R. (1979). Job demands, job decision latitude and mental strain: Implications for job redesign. *Administrative Science Quarterly*, 24, 285-307
- Karabiyik, B., & Korumaz, M. (2014). Relationship Between Teacher's Self-Efficacy Perceptions And Job Satisfaction Level. *Procedia-Social And Behavioral Sciences*, 116, 826-830.
- Kark, R., & Shamir, B. (2002, August). The Influence Of Transformational Leadership On Followers' relational Versus Collective Self-Concept. In *Academy Of Management Proceedings* (Vol. 2002, No. 1, Pp. D1-D6). Academy Of Management.
- Katz, D. & Kahn, R. (1978). *The Social Psychology Of Organizations* (2nd Edition). New York: Wiley
- Kristof-Brown, A., Barrick, M. R., & Franke, M. (2002). Applicant Impression Management: Dispositional Influences And Consequences For Recruiter Perceptions Of Fit And Similarity. *Journal Of Management*, 28(1), 27-46.
- Koh, W. L., Steers, R. M., & Terborg, J. R. (1995). The Effects Of Transformational Leadership On Teacher Attitudes And Student Performance In Singapore. *Journal Of Organizational Behavior*, 16(4), 319-333.
- Kovjanic, S., Schuh, S. C., Jonas, K., Quaquebeke, N. V., & Dick, R. (2012). How Do Transformational Leaders Foster Positive Employee Outcomes? A Self-Determination-Based Analysis Of Employees' Needs As Mediating Links. *Journal Of Organizational Behavior*, 33(8), 1031-1052.
- Kotter, J. (1988). *The leadership factor*. New York: The Free Press.
- Kotter, J. P. (1990). *A Force for Change: How Leadership Differs from Management*. New York, The Free Press.
- Kristof- Brown. A.L., Barrick, M. R., & Franke, M. (2002). Applicant Impression Management; Dispositional influences and consequences for recruiter perception of fit and similarity. *Journal of Management*, 28, 27-46
- Lowe, E. J. (1996). *Subjects Of Experience* (P. 32). Cambridge: Cambridge University Press.

- Lumley, E. (2010). *Exploring the relationship between career anchors, job satisfaction and organisational commitment*. Unpublished master's dissertation, Department of Industrial and Organisational Psychology, University of South Africa, Pretoria
- Lussier, R. N., & Achua, C. F. (2004). *Leadership: Theory. Application, Skill Development (South-Western Publishing, Mason, Oh)*.
- Marsh, R. M., & Mannari, H. (1977). Organizational Commitment And Turnover: A Prediction Study. *Administrative Science Quarterly*, 57-75.
- Mcbride, B. A., Schoppe, S. J., & Rane, T. R. (2002). Child Characteristics, Parenting Stress, And Parental Involvement: Fathers Versus Mothers. *Journal Of Marriage And Family*, 64(4), 998-1011.
- Meyer, J. P. and Allen, N. J. (1993). "Commitment to organization and occupations: Extension of a three-component model", *Journal of Applied Psychology*, 78(4):538-551.
- Meyer, J. P. and Allen, N. J. (1997). *Commitment in the workplace*. Thousand Oaks, CA: Sage.Northouse (2001)
- Meyer, J. P., Allen, N. J. and Smith, A.(1993). "Commitment to organizations and occupations: Extension and test of a three-component conceptualization", *Journal of Applied Psychology*, 78:538–555.Kanter (1995)
- Meyer, M. and Botha, E. (Editors) (2000). *Organisational Development and Transition in South Africa*. Durban: Butterworth.
- Mohammad Mosadegh Rad, A., & Hossein Yarmohammadian, M. (2006). A Study Of Relationship Between Managers' Leadership Style And Employees' Job Satisfaction. *Leadership In Health Services*, 19(2), 11-28.
- Mosadeghrad, A. M., & Ferdosi, M. (2013). Leadership, Job Satisfaction And Organizational Commitment In Healthcare Sector: Proposing And Testing A Model. *Materia Socio-Medica*, 25(2), 121.
- Moss, S. A., & Ritossa, D. A. (2007). The Impact Of Goal Orientation On The Association Between Leadership Style And Follower Performance, Creativity And Work Attitudes. *Leadership*, 3(4), 433-456.

Mount, M. K., Barrick, M. R., & Ryan, A. M. (2003). Research Themes For The Future. *Personality And Work: Reconsidering The Role Of Personality In Organizations*, 326-344.

Mowday, R. T., Porter, L. W. and Steers, R. M(1982).*Employeeorganization linkages: The psychology of commitment, absenteeism and turnover*. New York: Academic Press.

Mowday, R. T., Steers, R. M. and Porter, L. W. (1979). “The measurement of organizational commitment”, *Journal of Vocational Behaviour*, 14:224-247. (Kreitner 1995).

Mullins, L. (1999). *Management and organizational behaviour*. 5th ed. London: Pearson Education.

Nguni, S., Slegers, P., & Denessen, E. (2006). Transformational And Transactional Leadership Effects On Teachers' Job Satisfaction, Organizational Commitment, And Organizational Citizenship Behavior In Primary Schools: The Tanzanian Case. *School Effectiveness And School Improvement*, 17(2), 145-177.

Nielsen, K., Yarker, J., Randall, R., & Munir, F. (2009). The Mediating Effects Of Team And Self-Efficacy On The Relationship Between Transformational Leadership, And Job Satisfaction And Psychological Well-Being In Healthcare Professionals: A Cross-Sectional Questionnaire Survey. *International Journal Of Nursing Studies*, 46(9), 1236-1244.

Northhouse, P. G. (2001). *Leadership: Theory and Practice*. Thousand Oaks, CA: Sage. Bennis and Goldsmith (1994),

Omari, S., K’obonyo, P., & Kidombo, H. The Moderating Role Of Organizational Justice On The Relationship Between Age, Locus Of Control And Employee Outcomes.

Pajares F. (1997) Current Directions in Self-efficacy Research. In: M. Maehr & P. R. Pintrich (Eds.). *Advances in Motivation and Achievement: Volume 10* (Greenwich, CT: JAI Press); 1-49

Pearce, J. A., & Robbins, D. K. (1994). Retrenchment Remains The Foundation Of Business Turnaround. *Strategic Management Journal*, 15(5), 407-417.

Peter Lol, John Crawford, (2004) “*The effect of organizational culture and leadership style on job satisfaction and organizational commitment: A cross national comparison*”, Emerald 23

Riaz, A., Haider, M. H., & Open, A. I. (2010, April). Role Of Transformational And Transactional Leadership On Job Satisfaction And Career Satisfaction. In *Spirituality, Leadership And Management, Seventh National Conference Proceedings: Leadership For The Emerging World* (P. 10). Lulu. Com.

Rizi, R. M., Azadi, A., Farsani, M. E., Aroufzad, S., & Mirsafaei, R. (2013). Relationship Between Leadership Styles And Job Satisfaction Among Physical Education Organizations Employees. *European Journal Of Sports And Exercise Science*, 2(1), 7-11.

Rowe, W. G. (2001). Creating Wealth In Organizations: The Role Of Strategic Leadership. *The Academy Of Management Executive*, 15(1), 81-94.

Romzek, B. S. (1990). Employee investment and commitment: The ties that bind. *Public Administration Review*, 50: 374-382.

Rothmann, S. & Coetzer, E. (2002). 'The relationship between personality dimensions and job satisfaction', *Business Dynamics*, 11(1): 29 – 42

Rowden, R. W. (2000). "The relationship between charismatic leadership behaviours and organizational commitment", *The Leadership and Organizational Development Journal*, 21(1):30–35.

Schwarzer, R., & Jerusalem, M. (1995). Generalized Self-Efficacy scale. In J. Weinman, S. Wright, & M. Johnston, *Measures in health psychology: A user's portfolio. Causal and control beliefs* (pp. 35-37). Windsor, Uk: Nfer-Nelson.

Schaubroeck, J., & Merritt, D. E. (1997). Divergent effects of job control on coping with work stressors: The key role of self-efficacy. *Academy of Management Journal*, 40, 738754.

Sempene, M., Rieger, H. & Roodt, G. (2002). 'Job satisfaction in relation to organisational culture', *South African Journal of Industrial Psychology*, 28(2): 23–30

Salamat, N., Nordin, N., & Adnan, A. A. (2013). Rekindle Teacher's Organizational Commitment: The Effect Of Transformational Leadership Behavior. *Procedia-Social And Behavioral Sciences*, 90, 566-574.

Shahnawaz, M. G., & Jafri, M. H. (2009). Psychological Capital As Predictors Of Organizational Commitment And Organizational Citizenship Behaviour. *Journal Of The Indian Academy Of Applied Psychology*, 35, 78-84.

Shahril, A. M., & Sulaiman, S. (2007). Trust In Leader And Self-Efficacy: The Impact On Organizational Commitment.

Shamir, B., House, R. J., & Arthur, M. B. (1993). The Motivational Effects Of Charismatic Leadership: A Self-Concept Based Theory. *Organization Science*, 4(4), 577-594.

Sinha, S. P., Talwar, T., & Rajpal, R. (2002). Correlational Study Of Organizational Commitment, Self-Efficacy And Psychological Barriers To Technological Change. *Psychologia*, 45(3), 176-183.

Sorenson, G. (2002). *An intellectual history of leadership studies in the US*, paper presented at the EIASM Workshop on Leadership Research, Saïd Business School, Oxford. 16-17 December.

Spector, P. (2008). *Industrial and Organisational Behaviour* (5th edition). New Jersey: John

Spector, P.E. (1997). Behaviour in organizations as a function of employee's locus of control. *Psychological Bulletin*, 91(3):482-497

Stogdill, R. M. (1948). "Personal factors associated with leadership: A survey of the literature", *Journal of Psychology*, 25:35-71.

Stogdill, R. M. (1974). *Handbook of Leadership*. New York: The Free Press.

Swanepoel, B.J., Erasmus, B.J., van Wyk, M.W., & Schenk, H.W. (1998). *South African Human Resource Management: Theory & Practice*. Kenwyn: Juta

Tojjari, F., Esmaceli, M. R., & Bavandpour, R. (2013). The Effect Of Self-Efficacy On Job Satisfaction Of Sport Referees. *European Journal Of Experimental Biology*, 3(2), 219-225.

Top, M., Tarcan, M., Tekingündüz, S., & Hikmet, N. (2013). An Analysis Of Relationships Among Transformational Leadership, Job Satisfaction, Organizational Commitment And Organizational Trust In Two Turkish Hospitals. *The International Journal Of Health Planning And Management*, 28(3), E217-E241.

Tracey, J.B., T.R. Hinkin, S. Tannenbaum, and J.E. Mathieu. (2001). The influence of individual characteristics and the work environment on varying levels of training outcomes, *Human Resource Development Quarterly* 12(1) 5-23

- Ulrich, D. 1998. "Intellectual Capital = Competence x Commitment", *Sloane Management Review*, Winter vision", *Organizational Dynamics*, 18:19-31. Wiley & Sons.
- Vijayashree, L., & Jagdishchandra, M. V. (2011). Locus Of Control And Job Satisfaction: Psu Employees. *Serbian Journal Of Management*, 6(2), 193-203.
- Voon, M. L., Lo, M. C., Ngui, K. S., & Ayob, N. B. (2011). The Influence Of Leadership Styles On Employees' Job Satisfaction In Public Sector Organizations In Malaysia. *International Journal Of Business, Management And Social Sciences*, 2(1), 24-32.
- Walker, E., Hernandez, A. V., & Kattan, M. W. (2008). Meta-Analysis: Its Strengths And Limitations. *Cleveland Clinic Journal Of Medicine*, 75(6), 431.
- Walumbwa, F. O., Orwa, B., Wang, P., & Lawler, J. J. (2005). Transformational Leadership, Organizational Commitment, And Job Satisfaction: A Comparative Study Of Kenyan And Us Financial Firms. *Human Resource Development Quarterly*, 16(2), 235-256.
- Yammarino, F J. (1997). "Models of Leadership for Sales Management", *Journal of Personal Selling and Sales Management*, 17(2):43-56.
- Yammarino, F. C. and BASS, B. M. (1990). "Transformational leadership and multiple level analyses", *Human Relations*, 43:975-995.
- Yavirach, N. (2012). The Impact Of Transformational And Transactional Leadership To Subordinates' Job Satisfaction, Organizational Commitment Affect To Team Effectiveness. *Organizational Commitment Affect To Team Effectiveness (October 9, 2012)*.

APPENDIX**QUESTIONNAIRE**

This questionnaire is for academic purpose only. It is meant to enable the researcher fulfill requirements for the award of MPhil Degree in Organizational Psychology at the Department of Psychology in the University of Ghana. The researcher is investigating “The influence of leadership styles and employee personality traits on work related outcomes.” Any answer you provide here will be held highly confidential. There is neither a right nor wrong answer to any question. Please do your best to provide complete and sincere information to the questions below. Thank you.

Section A: Multifactor Leadership Questionnaire (MLQM)

DIRECTIONS: This questionnaire is to describe the leadership style of your Manager / supervisor. Describe the leadership style as you perceive it. Please answer all items below by entering in the block a number from the rating scale that best reflects your perception. If an item is irrelevant, or if you are unsure or do not know the answer, leave the answer blank. Please answer this questionnaire anonymously. Forty-five descriptive statements are listed on the following pages. Judge how frequently each statement fits the person you are describing. THANK YOU.

Use the following rating scale:

0 Not at all	1 Once in a	2 Sometimes	3 Fairly Often	4 Frequently if not
------------------------	-----------------------	-----------------------	--------------------------	-------------------------------

Writing the corresponding number in the space provided against each statement.

THE PERSON I AM RATING...

1. Provides me with assistance in exchange for my efforts _____

2. Re-examines critical assumptions to question whether they are appropriate _____
3. Fails to interfere until problems become serious _____
4. Focuses attention on irregularities, mistakes, exceptions, and deviations from standards _____
5. Avoids getting involved when important issues arise _____
6. Talks about their most important values and belief _____
7. Is absent when needed _____
8. Seeks differing perspectives when solving problems _____
9. Talks optimistically about the future _____
10. Instils pride in me for being associated with him/her _____
11. Discusses in specific terms who is responsible for achieving performance targets _____
12. Waits for things to go wrong before taking action _____
13. Talks enthusiastically about what needs to be accomplished _____
14. Specifies the importance of having a strong sense of purpose _____
15. Spends time teaching and coaching _____
16. Makes clear what one can expect to receive when performance goals are achieved _____
17. Shows that he/she is a firm believer in 'if it ain't broke, don't fix it:' _____
18. Goes beyond self-interest for the good of the group _____
19. Treats me as an individual rather than just as a member of a group _____
20. Demonstrates that problems must become chronic before taking action _____
21. Acts in ways that builds my respect _____
22. concentrates his/her full attention on dealing with mistakes, complaints, and failures _____
23. Considers the moral and ethical consequences of decisions _____

24. Keeps track of all mistakes _____
25. Displays a sense of power and confidence _____
26. Articulates a compelling vision of the future _____
27. Directs my attention toward failures to meet standards _____
28. Avoids making decisions _____

Section B: Organizational Commitment Questionnaire

INSTRUCTIONS

Please describe your personal views of the following statements as objectively as you can by entering in the block a number from the rating scale that best reflects your views. The information requested from you is being collected for research purposes. This questionnaire is not a test, and all information collected will be anonymous, so please respond honestly. Use the following rating. THANK YOU.

Use the following scale:

0 StronglyDisagree	1 Disagree	2 Neutral	3 Agree	4 Strongly Agree
------------------------------	----------------------	---------------------	-------------------	----------------------------

Writing the corresponding number in the space provided against each statement.

1. I feel like part of the family at this organization _____
2. Too much of my life would be disrupted if I decided that I wanted to leave this organisation now _____
3. I would not leave this organisation right now because of what I would stand to lose _____

4. This organisation has a great deal of personal meaning for me _____
5. It would be very costly for me to leave this organisation right now _____
6. For me personally, the cost of leaving this organisation would be far greater than the benefit _____
7. Even if it were to my advantage, I do not feel it would be right to leave my organisation now _____
8. I would violate a trust if I quit my job with this organisation now _____
9. I feel a strong sense of belonging to this organisation _____
10. I feel emotionally attached to this organisation _____
11. I would feel guilty if I left my organisation now _____
12. I would not leave this organisation right now because I have a sense of obligation to the people in it _____

Section C: Job Satisfaction Scale

INSTRUCTIONS

Please describe your personal views of the following statements as objectively as you can by entering in the block a number from the rating scale that best reflects your views. The information requested from you is being collected for research purposes. This questionnaire is not a test, and all information collected will be anonymous, so please respond honestly. Use the following rating. THANK YOU.

JOB SATISFACTION SURVEY Paul E. Spector Copyright Paul E. Spector 1994, All rights reserved.							
PLEASE CIRCLE THE ONE NUMBER FOR EACH QUESTION THAT COMES CLOSEST TO REFLECTING YOUR OPINION ABOUT IT.		Disagree very much	Disagree moderately	Disagree slightly	Agree slightly	Agree moderately	
1	I feel I am being paid a fair amount for the work I do.	1	2	3	4	5	6
2	There is really too little chance for promotion on my job.	1	2	3	4	5	6

3	My supervisor is quite competent in doing his/her job.	1	2	3	4	5	6
4	I am not satisfied with the benefits I receive.	1	2	3	4	5	6
5	When I do a good job, I receive the recognition for it that I should receive.	1	2	3	4	5	6
6	Many of our rules and procedures make doing a good job difficult.	1	2	3	4	5	6
7	I like the people I work with.	1	2	3	4	5	6
8	I sometimes feel my job is meaningless.	1	2	3	4	5	6
9	Communications seem good within this organization.	1	2	3	4	5	6
10	Raises are too few and far between.	1	2	3	4	5	6
11	Those who do well on the job stand a fair chance of being promoted.	1	2	3	4	5	6
12	My supervisor is unfair to me.	1	2	3	4	5	6
13	The benefits we receive are as good as most other organizations offer.	1	2	3	4	5	6
14	I do not feel that the work I do is appreciated.	1	2	3	4	5	6
15	My efforts to do a good job are seldom blocked by red tape.	1	2	3	4	5	6
16	I find I have to work harder at my job because of the incompetence of people I work with.	1	2	3	4	5	6
17	I like doing the things I do at work.	1	2	3	4	5	6
18	The goals of this organization are not clear to me.	1	2	3	4	5	6
19	I feel unappreciated by the organization when I think about what they pay me.	1	2	3	4	5	6
20	People get ahead as fast here as they do in other places.	1	2	3	4	5	6
21	My supervisor shows too little interest in the feelings of subordinates.	1	2	3	4	5	6
22	The benefit package we have is equitable.	1	2	3	4	5	6
23	There are few rewards for those who work here.	1	2	3	4	5	6
24	I have too much to do at work.	1	2	3	4	5	6
25	I enjoy my co-workers.	1	2	3	4	5	6

26	I often feel that I do not know what is going on with the organization.	1	2	3	4	5	6
27	I feel a sense of pride in doing my job.	1	2	3	4	5	6
28	I feel satisfied with my chances for salary increases.	1	2	3	4	5	6
29	There are benefits we do not have which we should have.	1	2	3	4	5	6
30	I like my supervisor.	1	2	3	4	5	6
31	I have too much paperwork.	1	2	3	4	5	6
32	I don't feel my efforts are rewarded the way they should be.	1	2	3	4	5	6
33	I am satisfied with my chances for promotion.	1	2	3	4	5	6
34	There is too much bickering and fighting at work.	1	2	3	4	5	6
35	My job is enjoyable.	1	2	3	4	5	6
36	Work assignments are not fully explained.	1	2	3	4	5	6

Section D: Self-Efficacy Scale

1 = Not at all true 2 = Hardly true 3 = Moderately true 4 = Exactly true

1	I can always manage to solve difficult problems if I try hard enough.
2	If someone opposes me, I can find the means and ways to get what I want.
3	It is easy for me to stick to my aims and accomplish my goals.
4	I am confident that I could deal efficiently with unexpected events.
5	Thanks to my resourcefulness, I know how to handle unforeseen situations.
6	I can solve most problems if I invest the necessary effort.
7	I can remain calm when facing difficulties because I can rely on my coping abilities.
8	When I am confronted with a problem, I can usually find several solutions.
9	If I am in trouble, I can usually think of a solution.
10	I can usually handle whatever comes my way.

Section E:**Locus of Control**

Work Locus of Control Scale						
Copyright Paul E. Spector, All rights reserved, 1988						
The following questions concern your beliefs about jobs in general. They do not refer only to your present job.						
1. A job is what you make of it.	1	2	3	4	5	6
2. On most jobs, people can pretty much accomplish whatever they set out to accomplish	1	2	3	4	5	6
3. If you know what you want out of a job, you can find a job that gives it to you	1	2	3	4	5	6
4. If employees are unhappy with a decision made by their boss, they should do something about it	1	2	3	4	5	6
5. Getting the job you want is mostly a matter of luck	1	2	3	4	5	6
6. Making money is primarily a matter of good fortune	1	2	3	4	5	6
7. Most people are capable of doing their jobs well if they make the effort	1	2	3	4	5	6
8. In order to get a really good job, you need to have family members or friends in high places	1	2	3	4	5	6
9. Promotions are usually a matter of good fortune	1	2	3	4	5	6
10. When it comes to landing a really good job, who you know is more important than what you know	1	2	3	4	5	6
11. Promotions are given to employees who perform well on the job	1	2	3	4	5	6
12. To make a lot of money you have to know the right people	1	2	3	4	5	6
13. It takes a lot of luck to be an outstanding employee on most jobs	1	2	3	4	5	6
14. People who perform their jobs well generally get rewarded	1	2	3	4	5	6
15. Most employees have more influence on their supervisors than they think they do	1	2	3	4	5	6
16. The main difference between people who make a lot of money and people who make a little money is luck	1	2	3	4	5	6

Section F: Demographic Information**Please tick and state where applicable**

1. Age: 20-29(), 30-39 (), 40-49 (), 50-59 (), 60 and above ()

2. Gender: Male Female

3. Marital status Single Married Divorced

4. Level of education HND Diploma Degree Masters/PhD1.

5. Current Position in the organization

6. How long have you been working in this organization?
 - a. 1-3 years () b. 4-6 years () c. 7-9years () d. 10 and above ()