

The Relationship between Leaders Role and Technological Challenges: The Case of a Private Commercial Bank in Kingdom of Bahrain

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ABSTRACT

The world is in rapid state of evolution, where a business's adapt to the changes in the marketplace determines its survival in such a highly competitive market. Many factors have contributed to the competition, such as globalization, technological advancement, training sophistication among other factors, and as such, industries and businesses need to be conscious of the changes in their environment and to be open to embrace and adapt to these changes in order to continue to exist in such rapidly changing and a competitive marketplace. The purpose of this study was to evaluate the relation between certain factors of leadership role and acceptance of technological challenges seen in the banks of Bahrain. In order to achieve the goals of this research, a quantitative approach was used in the collection and analysis of the data. The research has revealed that the employees have understood the importance of change and being adaptive to these changes, however, the employees resistance to technological advancements in their working environment is due to the employees lack of skill, communication and fear of handling more responsibilities. The research instrument uses the five points Likert Scale. 183 respondents are considered for the study. Findings have shown that coaching has less significant influence on the employees in the acceptance of technological challenges.

1. Introduction

Technology is bringing a vast change to the way businesses operate and also in delivering of products to consumers. In many of the sectors such as telecommunication, educational and banking sectors are mostly in need of the adaptation of new technologies such as smarter computer software to have a smooth control on the workflow. According to the study done by Muhammad Imran and Nadeem Maqbool, (2014) in their study it was indicted that there is a significant relationship between technological advancement and employee performance. In our study we would like to measure the role of the leaders to support the technological challenges in the process of advancement. Development in organizational relationships and the staff leadership are basic gaps that need to be fulfilled. The most important question from each of the questions are how to address the staff currently in tackling the new technologies and take full potential of the advancement (skill for health 2017). Innovation changes the way the organization works and meeting the customers need. Chatbots have quickly turned into the standard form of interface for the client. (Partner Content, 2018). Innovation enables many tasks to be done effectively in one piece of the appropriate documents. In this way it have energized the work environment and lower the cost in workplaces (nomis solutions 2015)

2. Technology influence in Banks

The financial sectors tackle numerous remarkable difficulties because of the development of money related innovation. The future of banking unclear and uncertain. Many believe that fin-tech services will erase the traditional banking

system. Financial institutions are trying to associate with fin-tech companies. Digital technologies are reshaping the banking services for the better. Financial institutions trying to keep up with the fin-tech services and provide dignified experiences to consumers. PWC's research shows that the world's bank executives are looking to the future with a burst of optimism. However, several still fear that they will lose their businesses to innovators. About 88% of respondents are worried about losing their business to standalone companies.

3. Leadership

The behavior of the leader is demonstrated by one's style of leadership. The overcome resistance to change in the biggest obstacle of the organization and transformer need a specific skill that can implant the change in technology for the employees in the organization. Different leadership styles are seen below

- The authoritarian leader is all about "control" and managing the completion of tasks. This type of leadership is effective in situations in which people have a high level of trust in the organization and the leader is given responsibility of the action.
- The democratic style is assumed that the power of leaders is granted by the group they lead, and are basically self-directed and creative
- The Charismatic Leader are the leaders influenced by the characteristics or the moves of the great leaders
- In transactional leadership, the leaders motivate the people through rewards and punishment
- Situational leadership refers to a leader style that can adjust their style to fit the situation they are

demanding to influence. The leader must be adaptive to their situation.

4. Statement of the problem

According to the study done by Francesco et.al., (2015) there is a significant change that affects the banking sector worldwide with the major impact of development and trends in technology and management strategy. (Olivia, 2014) National bank of Kenya limited implemented new technology and takes other actions to keep themselves competitive in their chosen markets, they ensured that the changes they implement achieve the full scope of their technical, financial, and human objectives. The objective of this study was to establish of strategic leadership and change management practices at National bank of Kenya Limited. The study found that leadership at NBK has been able to exhibit leadership competencies. The NBK leadership also sought to create autonomy of distribution channels from businesses. The researcher also found that in response to a changing economic environment the NBK management implemented some operational changes. This involved changes in the way the customer interacted with the bank. These changes comprised of internet banking. The bank also rolled out new ATMs. Few banks in Bahrain has started to accept more of the advanced technological challenges like biometrics and interactive teller machines. There is always a debatable situation that will the employees accept the technological changes that is implemented in the banks. Its really a challenge for the leaders to make the employees accept the technological challenges

5. Research Question

1. What are the technological challenges faced by the banks in the Kingdom of Bahrain in terms of
 - Employees
2. What are the leadership role that will fit in to the organization that adapts to the technological challenges in terms of
 - Support
 - Coach
 - Delegate
 - Direct
3. Is there a significant relation between leadership role and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

6. Research objective

1. Analyze the technological challenges faced by the banks in the Kingdom of Bahrain
2. Analyze if there is influence of leadership support on the acceptance of technological challenges by the employees
3. Analyze if there is influence of leadership coach on the acceptance of technological challenges by the employees
4. Analyze if there is influence of leadership delegate on the acceptance of technological challenges by the employees
5. Analyze if there is influence of leadership direct on the acceptance of technological challenges by the employees

6. Analyze the leadership role that will fit in to the organization that adapts to the technological challenges
7. Analyze Is there a significant relation between leadership role and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

7. Hypothesis

- H01: Is there no significant relation between leadership role in terms of support and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain
- H02: Is there no significant relation between leadership role in terms of coach and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain
- H03: Is there no significant relation between leadership role in terms of delegate and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain
- H04: Is there no significant relation between leadership role in terms of direct and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain
- H05: Is there no significant relation between leadership role and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

8. Conceptual framework

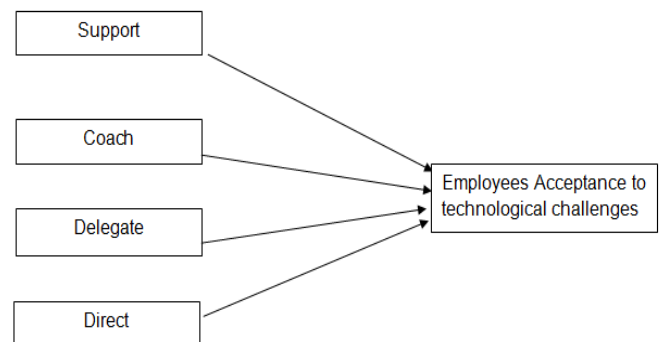


Figure 1 Hypothesis Model for the study

In the above conceptual frame work the study is going to understand on the leaders role in the Banks when it comes to the adaption to the technology. As a leader, the role is to support the existing or the new employees with different types of strategies to support them on the technological challenges. There are more than 50 financial institutes in Bahrain. In which some of the banks have already adapted recent technologies to interact with the customers for example Interactive teller machines. The Central Banks of Bahrain is providing ongoing initiative towards the financial digital transformation to provide more proficient services to the customers. In this study it would analyze the technological challenges and what could be the leaders strategy in helping the employees to overcome the technological challenges. In this study we will analyze on the situational leadership model by understanding at each leave the employees are supported by the leaders.

9. LiteratureReview

Leadership style is a highly discussed topic in the field of management due to the influence of employee productivity.

From their perspective, this study was discussed on the impact of situational leadership style on employee's motivation. A quantitative data collection method was used in order to study the relationship between the variables with 150 participants. As the result of the study concluded that there is, a positive relationship was found between situational leadership and employee productivity. (Ghazzawi et. al. 2017). NBK has a board of directors that is committed to ensuring that the business of the Bank is run in a professional, transparent and equitable manner so as to protect and enhance shareholder value and also satisfy the interests of other stakeholders. The study found that leadership at NBK has been able to exhibit leadership competencies. (Olivia, 2014). The overall performance of a bank depends on the efficiency of its human capital. An employee's perceived level of job performance and job satisfaction is affected by several factors. The objectives of this study are to identify and analyse the factors affecting leaders' behaviour and the impact of leadership on the performance of banks. Five hypotheses were tested. Factor analysis, correlation and regression analysis were applied to analyse and interpret the collected data. Overall, the results revealed that team orientation and development is the crucial aspect in enhancing employees' performance. However, there is no correlation between the age of the leader and the behaviour towards employees' team orientation and development. (Iqbal et. al 2016)

10. Research Methodology

Banks of Bahrain was used as a subject for this research, where data was collected through the researcher's personally developed questionnaires. The respondents will be interviewed separately and each will be questionnaire to be filled. A total of 91 employees and 92 leaders are expected in the study to get an accurate statistical information for the interpretation of the data. The survey questionnaire divided into two parts, which are leadership role and technological challenges. The data that were collected from the Questionnaires were computerized and analyzed by using statistical formulas SPSS software. The statistical formulas are arithmetic mean, correlation and ANOVA. The results is presented in forms to be easily understood to the readers. Statistical tools, such as reliability test of Cronbach's Alpha, descriptive statistics, correlation and

linear regression. To determine the different variables among the respondents, the weighted mean was computed. The respondents need to answer according to Likert scale, from 5 being the most agreed to 1 most disagreed.

11. Validity and Reliability

The developed questionnaire was undergone a pilot test and the presented in the cronbach alpha test which resulted in 91% reliability.

12. Data Gathering Procedure

The ultimate objective to grow the learning and the perspective regarding the matter, legitimate and complete reference is utilized in this study. Even more clearly the connected references are framed by the books, journals, trusted web resources and distributed research. Display of the examination plan, theoretical and conceptual framework of this investigation in a general sense was helped by the investigated references. All questionnaires that were affirmed were conveyed to the respondents at random and in person.

This section covers two types of sources of data which are primary sources and secondary sources.

- Primary sources: the primary data is to be provided to the respondents by questionnaires survey.
- Secondary Sources: is a Secondary data to be gained from the previous literatures and studies.

13. Presentation of the Data

This "would discuss the results from the analysis. The data of this study are analyzed through SPSS.

Reliability Statistics

| | |
|------------------|------------|
| Cronbach's Alpha | N of Items |
| .915 | 21 |

TABLE 1

A Cronbach's Alpha score of more than 0.70 indicates that all questions in both variables (Independent and Dependent) and their dimensions are highly reliable. In this study, 14 sample responses were considered for the Cronbach alpha test.

Descriptive statistics of technological changes and leadership role

| Descriptive Statistics | Mean | Std. Deviation | N |
|------------------------|---------|----------------|-----|
| Technological Changes | 3.47416 | .655216 | 183 |
| Leadership Role | 3.57586 | .669149 | 183 |

TABLE 2

Descriptive analysis is done to transfer the raw data in to a form that could be easily be understood and interpreted. Mean represents the central value on the distribution of the data. In the above table the statistical result of the mean in technological changes has (3.4741) which indicate that respondents agree to the all the statements mentioned in the

questionnaire. The leadership role also maintain the same result (3.57586). The standard deviation shows a higher level of deviation of 65% to 66% on the response. To have a more detailed understanding the survey results are explained with charts.

| Mean, standard deviation and interpretation for technological challenges | | | |
|----------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|------------------|
| Technological Challenges | Mean | Std. Deviation | Interpretation |
| Are there any rewards for the employees when the technological changes is successfully implemented | 3.43 | 1.04 | Agree |
| Are you confident with the current IT skills | 3.41 | 1.08 | Agree |
| Are there clearly defined implementation steps to employees for the technological change process in your company | 3.28 | 1.01 | Moderately agree |
| Has the flow of information changed due to the increased use of the new information Technology | 3.57 | 0.95 | Agree |
| Do you think due to the technological changes there will be chances for you to get promoted | 3.54 | 1.05 | Agree |
| Is there any conflict between the employees expectation for their jobs and goals of the company during the technological changes | 3.34 | 0.89 | Moderately agree |
| Are you comfortable with the current technology been used for working in your organization | 3.50 | 0.98 | Agree |
| Does management team involve employees in designing the technological change? | 3.25 | 1.10 | Moderately agree |
| Does the company provide adequate training courses to increase the job performance | 3.62 | 1.10 | Agree |
| Does the management team empower the employees in the change process and listen to them to fulfill their needs? | 3.50 | 1.05 | Agree |
| TOTAL | 3.47416 | .655216 | Agree |

TABLE 3

| Mean , standard deviation and interpretation for leadership role | | | |
|---------------------------------------------------------------------------------------------------------------------------|----------------|----------------|------------------|
| Leadership role | Mean | Std. Deviation | Interpretation |
| Does the manager or superior check staff's work on a regular basis to assess their progress and learning | 3.44 | 1.10 | Agree |
| Does the manager or superior focus on opportunities and not problems. | 3.75 | 1.19 | Agree |
| Does the manager or superior conduct regular meetings to discuss work status. | 3.45 | 1.04 | Agree |
| Does the manager or superior recognise staff's achievements with encouragement and support | 3.79 | 0.98 | Agree |
| Does the manager or superior rotate the role of team member among the staff.. | 3.69 | 0.93 | Agree |
| Does the manager or superior provide staff with the time and resources to pursue their own developmental objectives | 3.47 | 0.96 | Agree |
| Does the manager or superior discuss any organizational or policy changes with staff prior to taking action | 3.38 | 0.98 | Moderately agree |
| Does the manager or superior emphasis the importance of quality but allow my staff to establish the control standards. | 3.57 | 0.94 | Agree |
| Does the manager or superior expect staff to create their own goals and objectives and submit them to me in finished form | 3.40 | 1.06 | Agree |
| Does the manager or superior provide staff with clear responsibilities and allow them to decide how to accomplish them. | 3.57 | 1.05 | Agree |
| Does staff to think ahead and develop long-term plans for their areas. | 3.40 | 1.01 | Agree |
| Does staff report back to the manager or superior after completing each step of their work. | 3.48 | 1.04 | Agree |
| TOTAL | 3.57586 | .669149 | Agree |

TABLE 4

As the result of the study indicated, 41.7% of the respondents agree that the banks reward the employees when the technological changes are successfully implemented . Whereas 11.7% of the employees are still disagree to the statements that they are getting rewarded. Job cannot be

performed effectively without proper motivation for the employees. Rewards are one way that can motivate the employees .Compensation , bonus , flexible time , ideas in adaptation of new technology are some of the factors that can motivate the employees (Muhammad Imran, 2014). 44.2% of

the respondents agree that the employees are confident with the current IT skill . Whereas 26.7% of the employees are moderately agree to the statements. As the confidence level is higher on the current IT skill, it can be also a chance to have resistance in adapting the technological changes .42.5% of the respondents moderately agree that the organization clearly defines implementation steps to employees for the

technological change process in your company. Whereas 33.3% of the employees are agree to the statements. One of the greatest challenge in any organization is the resistance of the employees in adapting to new technology . According to Dr. Fareeha Zafar and KanwalNaveed(2014) effective change management models adapted in the organization can help the employees to overcome the resistance to change .

| Correlations | | |
|--------------------------|-------------------------|-----------------|
| | Technological Challenge | Leadership Role |
| Technological Challenges | 1.000 | . |
| Leadership Role | 0.687 | 1.000 |

Hypothesis: Is there no significant relation between leadership role and the acceptance of technological changes by the Banks in the Kingdom of Bahrain. As the result mentioned in the above table show the significant result as 0.000 which indicates that the null hypothesis in this study has to be rejected. The leadership role always has a huge influence on the organization because technological changes in the organizations are faced daily. The correlation results shows that there is a positive correlation between the leadership role and technological changes at 0.687. According to (Deloitte

insight, 2019) leaders face new challenges in technology. They need to focus on the traditional and new leadership skills to supervise the team , engage the employees and make they accept the technological changes. In the surveyed statements only 40% or 50% of the respondents are agreeing on the leadership roles and technological challenges. They can be seen a wider areas to be improvement for having successful implementation on technologies in the banks. 80% of the respondents in the global survey expect the leaders to have a unique skill to meet with the organizational success.

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .672 ^a | .451 | .439 | .47333 |

TABLE 5

a. Predictors: (Constant), Direct, Support, Coach, Delegate

In the above table the value of the R Square indicate that 45% of the variation in technological challenges are explained by leadership roles .The value of r(.672) indicate on the positive increasing relationship between the variables. Even though the result are on the complexities with the result of

Adjusted R Square (0.451) we can be more assured that there is less variations. The Std. Error gives us the average amount that the estimated coefficient of a predictor differs from the actual coefficient of predictor.

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 32.641 | 4 | 8.160 | 36.423 | .000 ^b |
| | Residual | 39.655 | 177 | .224 | | |
| | Total | 72.296 | 181 | | | |

TABLE 6

a. Dependent Variable: Technological_Acceptance

b. Predictors: (Constant), Direct, Support, Coach, Delegate

The computed value F = 36.423 The table value of F with 4 degree of freedom in the numerator and 177 degree of freedom in the denominator at a significant level of 5% could have a value 3.92. As the computed statistics is greater than

the table of F value, the null hypothesis will be rejected. Therefore it is interesting to find that the leadership role can influence on the technological challenges.

Correlations Coefficients**Coefficients^a**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 1.303 | .196 | | 6.663 | .000 |
| 1 Support | .240 | .063 | .279 | 3.817 | .000 |
| Coach | .059 | .071 | .072 | .830 | .408 |
| Delegate | .163 | .079 | .199 | 2.077 | .039 |
| Direct | .153 | .058 | .236 | 2.649 | .009 |

TABLE 7

a. Dependent Variable: Technological_ Acceptance

The overall effect of leadership role on the technological challenges results that leadership role $B= 0.672$, $P= 0.000$ is significance and its coefficient is positive indicating that when the leadership role is increasing it will also increase the technological challenges. In the above table indicate that the coaching is less significant influence to the acceptance technological challenges by the employees. The beta coefficient is the degree of change in the outcome variable for every 1-unit of change in the predictor variable. Support, delegate and direct are the three independent variable that have influence on the acceptance of the technological challenges by the employees

14. Summary of Findings

Analyze the technological challenges faced by the banks in the Kingdom of Bahrain

In Bahrain the financial institutes are focusing on adapting new technologies to make the economy advanced and have a cash free economy. In the process of reaching at these levels the banks started innovative ATMs that can be used by the customers to access on the financial products, withdraw money without cards and even open the account. Though the advancements are moving faster the organization should focus on few of the below steps that can have a smooth flow of the process

- Create a clear technological implementation process for the employees so they can get prepared with the changes
- When the new technology is implemented, they are chances to have conflict with the employees expectation and the goals of the company. They could create a de-motivation for the employees
- Involve the staffs of various departments in designing of the technology and reward the employees on their ideas

Analyze the leadership role that will fit in to the organization that adapts to the changes

The leader as the manager or the superior is one of the core factor that can help the employees to adapt to the technological changes.

As mentioned in the four leadership styles, a highly supportive superior can bring out more productivity from the team. A supportive leader checks the progression of the employees on regular basis and keep meeting to understand the area of improvement for the team member.

A manager should focus on providing more opportunities to the employees by coaching them on the new software's such as SAP, ERP or any new software's that is being newly used in the institute . With good level of coaching the leaders should recognize the staffs' achievements which will create more loyalty and encouragement to be within the organization and to avoid employee turn over

If the managers expect the employees to have a clear goals in the work place and also in the personnel career development, they should be delegated with the level of responsibilities to complete the tasks. According to this research it could find that the employees prefer to have a supportive leader to accept the technologic

H01: Is there no significant relation between leadership role in terms of support and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

In this study the $B=0.240$, $P=0.000$. The result indicates that the null hypothesis is rejected. The support of the leader does have a positive influence on the technological challenges to be accepted by the employees. The manager or superior check staff's work on a regular basis to assess their progress and learning but the process should be done by giving feedback back to the employees. It will give the employees to understand the areas of improvement

H02: Is there no significant relation between leadership role in terms of coach and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

In this study the the $B=0.059$, $P=0.408$, indicate it is more than the significant value of 5%. The result shows that the hypothesis was rejected. (Núñez, 2015) in their study highlighted that coaching had a positive influence on the employees performances . Coaching helps firms improve their

competitive position via effects on organisational performance, sales increases and productivity growth.

H03: Is there no significant relation between leadership role in terms of delegate and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

In this study the $B=0.163$, $P=0.039$. The result indicate that the null hypothesis is rejected. The delegate of the leader do have a positive influence on the technological challenges to be accepted by the employees . (Al-Jammal, 2015)The results of the study have shown that there is a statically significant for delegation of authority on efficiency, effectiveness and empowerment of employees' performance

H04: Is there no significant relation between leadership role in terms of direct and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

In this study the $B=0.153$, $P=0.009$. The result indicate that the null hypothesis is rejected. The direct of the leader do have a positive influence on the technological challenges to be accepted by the employees. (Bambang , 2018)The results of this study showed that leadership has a positive and significant effect directly to job satisfaction

H05: Is there no significant relation between leadership role and the acceptance of technological challenges by the Banks in the Kingdom of Bahrain

The result of the study indicates that the hypothesis for the study has been rejected because from the correlation result shows that there is a relation between the leadership roles and technological challenges for the banks in the Kingdom of Bahrain. In many of the statements the respondents has been indicated that there should be proper implementation process and managers should give adequate training with meetings for the employees to be more adapted to changes.

15. Conclusion

The purpose of this study was to evaluate the relation between the leadership role and technological challenges on the Banks in Bahrain. The research has analyzed that the employees should understand the importance of technological change and the leaders should bring out different methods to help the employees in accepting the challenges. In the survey undertaken majority of the respondents are only moderately agreeing to the statements which indicate that the leaders should have a creative leadership approach to encourage the employees to be more engaged with the technological changes in the organization. The management should focus more on the opportunities by analyzing the talents and conducting regular meeting to analyze the areas in giving more training for the employees .Support , delegate and direct are the three independent variable that have influence on the acceptance of the technological challenges by the employees . Coaching has less influence on the employees .

16. Recommendation

According to (Deloitte insight, 2019) leaders face new challenges in technology. They need to focus on the traditional and new leadership skills to supervise the team , engage the employees and make they accept the technological changes. In the surveyed statements only 40% or 50% of the respondents are agreeing on the leadership roles and technological challenges. They can be seen a wider areas to be improvement for having successful implementation on technologies in the banks. 80% of the respondents in the global survey expect the leaders to have a unique skill to meet with the organizational success. In this study , the employees prefer the leaders to provide them with more support, delegate and direct on the basis of the responsibilities , rules and policies. Though in many of the studies it was seen that coaching is the methods of impovement which has contraccdicted to our study. The recommendation for the future researchers are to analyze the different strategies to improve the coaching skill of the leaders.

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