LEADERSHIP SKILL AMONG FRONTLINE MANAGERS OF COMMERCIAL BANK OF ETHIOPIA IN ADDIS ABABA

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BY: ABEBA GEBREHIWOT

ADVISOR: TILAYE KASSAHUN (DR)

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SCHOOL OF POST GRADUATE

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QUALITY OF LEADERSHIP SKILLS AMONG FRONTLINE MANAGERS

OF COMMERCIAL BANK OF ETHIOPIA IN ADDIS ABABA

BY: ABEBA GEBREHIWOT

ST. MARY UNIVERSITY, MA PROGRAM

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ADVISOR   SIGNATURE

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INTERNAL EXAMINER   SIGNATURE

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DECLARATION

I, Abeba Gebrehiwot, declare that this research paper entitled "***Leadership skill among frontline managers of Commercial bank of Ethiopia in Addis Ababa***" is outcome of my own effort and that all sources of material used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestion of the research advisor. This study has not been submitted for any degree in this university or any other university. It is offered for the partial fulfillment of the degree of MA in business administration.

By: Abeba Gebrehiwot

Signature: _____

Date: _____

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ACRONYMS

BM	Branch Manager
CBE	Commercial Bank of Ethiopia
FLM	First Level Managers /First-Line Managers/ Front-Line Managers
HRD	Human Resource Development
CHRD	Corporate Human Resource Development
CIPD	Chartered Institute of Personnel and Development
CSM	Customer Service Managers
HRM	Human Resource Management
HR	Human Resource
SHRM	Strategic Human Resource Management
VP	Vice President

ABSTRACT

The purpose of this study was to assess leadership skills among frontline managers (Branch Managers and Customer Service Managers) of Commercial Bank of Ethiopia in Addis Ababa. For the reason of the banking industry service nature, front line managers are the lynchpin to organizational performance and business results if they are provided with a right knowledge and skill to do the job so, leadership development is becoming an increasingly critical and strategic imperative for Commercial Bank of Ethiopia to be competitive in the current business environment. The target groups selected for this study were three: first-line managers namely branch managers and customer service managers and non managerial staffs of grade IV, III and II branches located under the four district offices of Addis Ababa. 370 sample participants were selected from the total population (92 FLMs and 278 non managerial staffs). The Closed ended questionnaire prepared based on various scholars work were distributed to 46 branches by using simple random and purposive sampling method. From this data 304 of them were returned and analyzed using descriptive and inferential statistics. Interpretation is made on the mean, standard deviation, frequency and percentage results. The findings from the overall result of the research show that The overall result of the perception of the non managerial staffs about their FLMs level of leadership skill shows that staffs are nearly agreed with the personal quality of their FLMs' However, they are neutral or negative thought about their FLMs skill of positioning, purpose, people and performance management or they believe that there is a major skill gap on FLMs. And the perception of FLMs' on their leadership skill shows that FLMs are strongly agreed with their personal quality skill and also moderately agreed with their skill of positioning, purpose, people and performance management. This indicates that the two group perception was contradicting to each other. And also the FLMs' responded that from the selected obstacle work overload and lack of training has a significant effect or association with their staff management role. Finally, the researcher recommends that CBE human resource development office should identify the leadership skill gap of FLMs and implement the most effective leadership development method and work more on leadership skill development of frontline managers especially on young and low experienced once and empowerment of women's to leadership should also be put into practice to get the benefit of gender diversity on leadership. As the main focus of this study was assessing the results provided by the non managerial employees of branches and FLMs, a further related study were recommended with more detail discussion on the leadership skill quality differences between top level management and frontline Managers as well as among different levels of line managers by using appropriate statistical measurement technique.

Keywords: *Leadership skill dimensions, frontline managers, Leadership development, Commercial Bank of Ethiopia.*

CHAPTER 1: INTRODUCTION

1.1 Background of the study

The challenges of 21st century leadership and management include working in an environment of constant change and the increasing complexity of organizational structures. Managers must also deal with a tough economic climate and growing international competition. New technologies, the knowledge economy and the rise of social media, greater transparency, rising consumer demands and environmental resource concerns all add to a potent and complex mix of challenges that managers must negotiate to be successful. The ways in which an organization meets these challenges can mean the difference between business success and failure. Successive studies have shown that getting the right mix of inspirational leadership and effective management skills and practices can have a significant impact on organizational performance in terms of profit, sales, growth and survival (BIS, 2012).

While strong leaders are invaluable in setting the organization's vision, strong managers are needed to communicate and operationalize that vision. The banking industry is a service-oriented industry and frontline staff in any bank plays a major role. In case of commercial bank of Ethiopia, the frontline managers handle the frontline staff' and also they have a much larger influence on employees' day-to-day performance than managers at other levels, and provide the most relevant leadership. A 2004 Corporate Leadership Council study of 50,000 worldwide employees revealed that "…the manager of frontline employees – in particular his or her effectiveness at managing people – is the most important driver of performance and engagement." To further illustrate the impact of the frontline manager, when an ineffective manager can shift to an effective people manager there is the potential to improve employee performance by 25%, employee engagement by 52% and employee retention by 40%. This means frontline managers are the lynchpin to organizational performance and business results, but only if they are provided with the right knowledge and skill sets to do the job. Also frontline employees can make or break an organization. They make the product, face customers, maintain equipment, and handle complaints. To do their jobs well, they need to have direction, competence, opportunity, and motivation—all of which are affected by their supervisors. (Sommer, 2008)

To effectively manage their teams, frontline leaders need development in key skills that will enable them to understand and foster the success of individual employees who have their own values, motivation, favored working condition and learning style and to make fast decision in today's complex and dynamic business environment. Instill a leadership mind-set in your managers so they are ready to act decisively on strategic opportunities. Therefore leadership development is becoming an increasingly critical and strategic imperative for CBE in the current business environment.

1.2 Background of the organization

The target organization for this study is Commercial Bank of Ethiopia (CBE). CBE is the leading bank in Ethiopia, established in 1942; it has more than 1160 branches stretched across the country with 30,000 talented and committed employees (CBE, 2017). It has also four branches in South Sudan.

It is so long since CBE has embarked upon the Business Process Re-engineering endeavor. As a result, it has got transformed from a functional oriented bank to a process-based institution striving for efficiency and effectiveness. This paradigm shift has radically changed the Bank in general and its human resources management in particular. Thus due to the need for the CBE to realign its human resources management system with the business goals of Bank, strategic HRM has been formulated and is being implemented. With the intention to serve as a basis for all human resources management activities of the CBE HR policy, which is currently being revised, has been formulated. It states that the responsibility of human resources management rests with the management of the bank at all levels. Accordingly, the responsibilities with respect to HR are set for the Board of Directors, the President, and management of other processes-process owners, middle-level managers and team leaders. A human resource development strategy, which has been developed by Frankfurt School of Finance and Management, has also been formulated and is continued to be implemented.

These line managers are categorized in to three levels- top level (members of Process Council [PC]-the President, VPs and Chief Officers), middle level (Directors and District Managers) and low level (Branch Managers, Managers at Head Office Organs and District Offices, and other Supervisory managerial positions (Customer Service Managers and Team Leaders). In light of the CBE's structure, VP- CATS- Process (Vice President- Customers Account and Transaction Service- Process) is a line management position directly reporting to the President of the bank. Under the VP there are fifteen district managers corresponding to 15

district offices located in and outside Addis Ababa. Under districts there are branches for which a Branch Manager, assisted by one or more Customer Service Manager (CSM), is responsible for its operation. Branch Managers and CSMs, as already defined as First-line managers (FLMs) are the target groups for this study.

1.3 Statement of the problem

The turn of the century has seen a significant transformation of our banking sector. The changes have been driven by the new emerging economic opportunities, changing customer requirements, new technology, the more competitive environment and changes in the regulatory and supervisory framework. This period has also seen significant progress achieved in the strengthening of the domestic banking system. The strengthening of the banking sector has been driven by the restructuring, re-engineering, rationalization and consolidation that have been undertaken during this period. Indeed, this progress has been achieved against a background of a challenging global financial and economic environment as we strive for high performance benchmarked against international standards, we must not lose sight of the context of the financial and economic environment in which we operate. Central to this is a common vision of developing a world class banking system that is best able to serve the nation and thus contribute to economic growth in an environment of financial stability The expectations are thus for the banking system to be able to provide the intermediation function that is effective, efficient, resilient, and that supports sustainable economic growth (Aziz, 2004). There are increasing evidence to suggest that front line managers (FLMs) play a crucial role in the delivery of organizational performance by the way in which they enact HR policies and influence employees' attitudes and behaviors'. The banking industry is a service-oriented industry so the frontline staffs in any bank play a major role. , the frontline managers handle the frontline staff's and also they have a much larger influence on employees' day-to-day performance than managers at other levels, and provide the most relevant leadership. But frontline managers had been a relatively neglected area of study and within organizations it remains rare for these managers to be identified as a special group worthy of attention. (Purcell, 2008)

However, Commercial Bank of Ethiopia has been working with a vision of becoming a world-class commercial bank by the year 2025, but it is observed that there is no strong focuses on the FLMs of CBE in regarding to leadership development and identification of

FLMs leadership skill quality gap and their challenges on people management. So, it is questionable that the CBE human resource both at leadership and professional levels has upholding critical competencies that match world class standards. Also there is no any, empirical study that has been done in the CBE to asses this issue focusing on frontline manager's leadership quality therefore the quality of frontline manager's leadership skill was not clearly known. On the other hand there are also no related empirical studies conducted inside and outside Ethiopia in this area. So, this research was determining the quality of leadership skill among frontline managers of CBE and indicates their challenges on their leadership implementation and may indicate the assessed gap to the CHRD office. And it may also used for reference for further researchers.

1.4 Research questions

1. What leadership skills are possessed by CBE's frontline managers?

2. What is the major skill gaps observed among the first line managers of the CBE?

3. What are the most pressing obstacles which prevent FLMs from performing their people management role effectively?

1.5 Research objective

The objective of this study was address one broad general objectives and some more specific objective and these are presented below:

1.5.1 General objective

The main objective of this study was to assess leadership skill among frontline managers of CBE in Addis Ababa.

1.5.2 Specific objectives

1. To measure the CBE frontline managers leadership skill quality using different quality models.

2. To check whether the selected obstacles influence the people management aspect of FLMs of CBE?

3. To identify what skills and competencies do new CBE first level managers need to help them make the critical transition from individual contributor to successful leader and People manager.

1.6 Significance of the study

Primarily this research paper can give clear picture of the existing leadership skill of CBE FLMs and may help the organization to evaluate its FLMs leadership skill quality and specifically it help the CHRD Training and development office to understand the gap on leadership skill quality of its frontline manager and design and implement an effective training and development program to develop their frontline managers leadership skill and make future decisions accordingly. And this paper also gives info for the bank higher management organs about the challenges of FLMs to implement better leadership on their operational work. So it may lead them to provide a system to reduce this challenge. Next to this, the finding of the research may also serve as a relevant reference for much deeper investigation in the area. And finally the study can be used as a reference material for studies of varies management and leadership fields.

1.7 Scope and limitations of the study

In the case organization, frontline managers are categorized in three managerial levels: top, middle and lower level management. The lower level management comprises managers at head office organs, Branch managers, Customer Service Managers, and Team Leaders. However, the target groups for this study was only Branch Managers, Customer service managers and non managerial employees of grade II, III and IV branches located under Commercial bank of Ethiopia Addis Ababa District.

The limitation of this study was unwillingness of some respondents to fill in the questionnaires because there is workload in the operation area especially during working hours. And the researcher faced a great difficulty in data collection process hence some employees were scared to measure the existing leadership skill of their Frontline managers.

1.8 Organization of the study

The study is organized in to five chapters. The first chapter focuses on the introduction and background of the study. Review of related literature is presented in the second chapter. In the third chapter, the design and methodology of the study is presented. In the fourth chapter findings and analysis of the study is presented. Summary, conclusions and recommendation is presented in chapter five.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter covers both the theoretical and empirical literature review of the existing research on frontline managers and leadership skill quality. Under the first theme, introduction of FLMs was prepared. Under second theme, importance of FLMs and the concept of FLMs and staff management was analyzed by referring to various current journal articles. Under the third theme, it covers the general idea about the relation between human resource management and organizational success. Under the fourth theme, brief discussion on leadership skill and its quality dimensions were indicated. Under the fifth theme, leadership skill development and its importance to employee performance was analyzed by indicating different studies. Finally, under the sixth themes, the business benefit of good leadership and consequence of poor leadership and management was analyzed.

2.2 Who are the frontline managers'?

Most organizations differentiate between various levels of management (Anna, 2010). As Anna indicate, top managers are responsible for establishing an organization's overall objectives and developing policies to achieve those objectives. Middle managers are positioned below top managers and they are responsible for supervising other managers. They are usually responsible for establishing and meeting goals in their particular department or unit. Often, these managers have job titles such as division manager, district manager or unit manager. First-line managers are the lowest level in the organization's management team: they oversee and supervise the work of operating employees.

Within existing literature various terms have emerged to describe this body of managers including 'first line', 'supervisors', 'front line', 'junior' and 'team leader' and distinctions between them are unclear, with the terms often used interchangeably (Hales, 2005). Hales defines a first-line manager as a manager "to whom non-managerial employees report". Heraty & Morley (1995 as cited on Gezachew 2015) refer line managers as those who have direct responsibility for achieving the objectives of the organization. Though they have similarity in representing their organizations line managers (LM) are further divided into three – first level, middle level and top level according to their role in organizations. In this regard, (Stoner et al, 2006) define First-Line-Managers/first level managers (FLM) as

managers who are the lowest in an organization at which individuals are responsible for the work of others. FLMs direct non-management employees; they do not supervise other managers. As defined by (Gizachew, 2015) Front-line managers are managers who are responsible for a work group to a higher level of management hierarchy, and are placed in the lower layers of the management hierarchy, normally at the first level. They tend to have employees reporting to them who themselves do not have any management or supervisory responsibility and are responsible for the day-to-day running of their work rather than strategic matters. A growing body of research defines this group of managers as those who have direct supervisory responsibility, normally for non-managerial employees, and are placed at the lower levels of the management hierarchy, often the first line level (Hutchinson and Purcell, 2003). They tend to be responsible for the day to day running of their work area rather than strategic matters and are normally engaged in general management work, but could also be specialists in a functional area, such as sales or finance. Whilst recognizing that there may be variations in the role according to the organization and workplace context, it is possible to identify some further common characteristics among FLMs. (Purcell, 2008).

There is increasing evidence to suggest that front line managers (FLMs), those at the lower end of the management hierarchy, play a crucial role in the delivery of organizational performance by the way in which they enact HR policies and influence employees' attitudes and behaviors'. However, until recently, this group of managers had been a relatively neglected area of study and within organizations it remains rare for these managers to be identified as a special group worthy of attention (Purcell and Hutchinson, 2007). And some have criticized this focus as being at a level which is too high to impact on behaviors' at operational level (Ferlie, 1996).

2.3 FLMs' staff management and their Importance

Numerous studies have observed, how, over the last decade, line managers have played a more prominent role in the delivery of people management. (Hutchinson and Wood, 1995; Larsen and Brewster 2003; Hutchinson and Purcell 2007; Perry and Kulik, 2008). Today most FLMs, regardless of their functional specialism and sector, are expected to undertake some HR or people management activities. At the very minimum this will cover some sort of performance management role, such as conducting performance reviews and managing poor performers. This is not a new phenomenon. Line managers have always had some

responsibility for people management – back in Victorian Britain supervisors enjoyed extensive delegated powers including responsibility for hiring and firing employees and the docking of pay (Child and Partridge, 1982).

Today, in many organizations, it is common practice that many of the traditional day to day activities associated with a specialist HR function are now in the hands of FLMs, such as appraisal, absence control, recruitment and selection, communication and involvement, training and development and discipline and grievance handling. There are clear advantages to involving FLMs in people management (Renwick, 2006; Larsen and Brewster, 2003; Whittaker and Marchington, 2003). These managers are best placed to deal with such issues, being closest to front line employees, communicating with them regularly, and with direct responsibly for the management of employees on a day to day basis. They are, therefore, more likely to take ownership of people management and be committed to these activities. Managers should be able to make speedier decisions that are more tailored to the needs of individuals, the workplace and therefore in tune with business realities. Changes in the role of the HR function have also contributed towards this shift. 'Human Resource Management' (HRM), which emerged as a concept in the 1980s, argues that the management of people should be increasingly 'integrated' and shared with line management rather than being the sole responsibility of some specialist function (Storey, 1992).

However, whilst there are clear benefits many studies suggest negative consequences and raise concerns about the effectiveness of line managers in supporting and delivering people management (McGovern, 1997; Marchington, 2001; Hutchinson and Purcell, 2007; CIPD, 2007). Lack of the appropriate skills and competencies, insufficient training and support, high volumes of work and competing priorities are further key factors which inhibit FLMs' ability to perform their people management role effectively (Cunningham and Hyman, 1999; Hutchinson and Purcell, 2007; Whittaker and Marchington, 2003).

2.3.1 Why are FLMs so important?

One of the emerging themes in the HRM literature is the critical role of line managers in HR or people management. A growing body of literature argues that organizational performance outcomes are influenced by FLMs by the way in which these managers translate HR policies into practice. Research examining the link between people management and performance

(Hutchinson and Purcell, 2003; Purcell and Hutchinson, 2007) shows that the way these managers implement and enact HR policies, and show leadership plays a major part in influencing employee attitudes towards the organization and their jobs. Positive employee attitudes, such as job satisfaction, organization commitment and motivation, encourage or induce positive discretionary behaviors, sometimes referred to as working 'beyond contract' (Purcell, 2008). It will impact on individual and organizational performance. Discretionary effort is behavior which employees choose to engage in and cannot be forced, such as helping new starters, sharing ideas, good attendance, working extra hours, or co-operative behavior in dealing with customers.

In other words, employees' experiences of people management are linked to their attitudes and behavior towards their job and employer, hence to performance. Crucially, line managers can make a difference to these attitudes and behaviors by the way in which they interpret and implement people management practices, or 'bring policies to life' (Purcell *et al*, 2003). This emphasis on implementation has also been observed in the strategy literature. As Barney notes, 'the ability to implement strategies by itself is a resource that can be a source of competitive advantage' (Barney, 2001, p503). Others refer to this as Organizational Process Advantage. The importance of the role of FLMs has also been recognized by earlier work on the 'forgotten supervisor' (Thurley and Wirdenius, 1973) and 'lost managers' (Child and Partridge, 1982), and in the development of informal practices (Purcell, 2008). Others have also observed that employees' perceptions of FLMs' leadership behavior influences organization commitment and job experiences (Purcell and Hutchinson, 2007). Research on the psychological contract shows that supervisory leadership was the strongest factor associated with organization commitment. Supervisory leadership was also the strongest, or amongst the most important factors, explaining positive psychological contracts, work satisfaction and customer loyalty. A study by (Kidd and Smewing, 2001) found that 'respondents who saw their supervisor as engaging in feedback and goal setting behaviors were more committed to their organization, as were those whose supervisor trusted them and gave them authority to do the job'. A longitudinal analysis of the workplace employee Relations Survey (WERS) shows a strong relationship (Cox, 2007) between line managers' approaches to employee involvement and the commitment and satisfaction of employees, arguing that the informal way in which line managers deliver formal involvement processes is a key to improved employee attitudes. Further evidence of the importance of line

management behavior is found in the work on social exchange theory, which emphasizes the importance of leadership behavior through the concept of 'leader member exchange' (LMX). This highlights the critical relationship between the employee and his or her boss and shows that 'more effectively developed relationships are beneficial for individual and work unit functions and have many positive outcomes related to firm performance' (Uhl-Bien, 2000, p209). Research on perceived organizational support (Eisenberger, 2002) also lends support to the critical role of line managers, and other studies find a stronger relationship between commitment to supervisor and performance than between commitment to the organization and performance.

Clearly, organizations need to understand the FLM role, in particular how and why FLMs implement HR or people management. This is likely to be influenced by the way in which FLMs themselves are managed, since this will impact, positively or negatively on their discretionary behaviors and those they manage. If, for example, FLMs experience 'good' people management or HRM, this should trigger higher commitment to their job and the organization and positive discretionary effort. It is vital, therefore, that further research also explores the way in which FLMs are supported and managed. (Purcell et al, 2008)

It was widely believed that line managers behavior as leaders and deliverers of people management practices could significantly influence the attitudes and behavior of the staff they managed. Levels of motivation, morale and commitment were frequently attributed to the quality of the line manager, and reflected in turnover rates, absence levels, vacancies, and the use of agency staff and even the success of student placements (Purcell *et al*, 2003). Other researchers have referred to these managers as 'boundary spanners', who perform a crucial co-coordinating role (Floyd and Wooldridge, 1997). Line managers were also seen to be critical to the success of the knowledge skills framework and facilitating the skills development of their staff. This included the use of appraisals, developing less formal approaches to learning and development such as on the job training, coaching and informal mentoring. Recent research, however, suggests that whilst line managers are not engaging in the concept of the Skills Escalator they are encouraging staff to engage in learning and development opportunities (Purcell, 2008).

2.4 Human Resource Management and organizational success

Human resource is a key to determining organizational success. The effectiveness and success of an organization therefore lies on the people who form and work within the organization (Beyene, 2011). It follows therefore that the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge (Armstrong, 2010). As organizations strive to compete in the global economy, differentiation on the basis of the skills, knowledge, and motivation of their workforce takes on increasing importance (Kraiger and Aguinis, 2009). The overall purpose of HRM (or people management) is to ensure that the organization is able to achieve success through people and it aims to increase organizational effectiveness and capability to achieve its goals by making the best use of the resources available to it (Armstrong, 2010,). Latest studies provide that organizations heavily invest in Human Resource Development interventions to update and skill the employees in order to attain job performance, job satisfaction and job involvement. These skills can be impacted by providing necessary technical/non-technical training and coaching (Rowold, 2008). The continued need for individual and organizational development can be traced to numerous demands, including maintaining superiority in the marketplace, enhancing employee skills and knowledge, and increasing productivity. (T.bell, 2003)

2.5 Leadership skill

As Bookboon (2010) defines, Leadership skills are the tools, behaviors and capabilities that a person needs in order to be successfully at motivating and directing others. Yet true leadership involves something more; the ability to help people grow in their own abilities. It can be said that the most successful leaders are those that drive other to achieve their own success. Leadership and management are skills that can be successfully developed. Those organizations that nurture and fully utilize management potential by introducing progressive management strategies for handling change, increasing employee engagement and developing the skills of their workforce, can reap significant rewards in terms of productivity, growth and long-term business success. This is an issue that no organization wishing to achieve long-term success can afford to ignore. (BIS, 2012).

According to Merriam-Webster Inc., a leader is defined as "a person who has commanding authority or influence". This definition, however, is very vague as well as void of the

important individuality that each person brings to the concept of leadership. It is for this reason that the qualities of a "good leader" are difficult to define. Each individual comes to the table with different leadership styles, experiences, and philosophies. What is important is that each leader takes the time to evaluate not only her/his own leadership strengths and weaknesses, but also the needs and dynamics of the group with which they will be working. As (Burgoyne, 2004) states *learning to learn'* is seen as an increasingly important meta-skill for manager and take the idea of learning much further in placing the idea of learning at the heart of leadership: *'Leadership is not taught and leadership is not learned. Leadership is learning.'*, a thought previously also applied to management by (Burgoyne, 2004). The finding of a study by Mabey and Thomson (2000) indicates that highlighted some management skills in high demand: *Managing people, leadership, team working and customer focus.* Within leadership they picked out motivation and teamwork followed by strategic vision and delivering Results (Burgoyne, 2004). Many other studies findings have looked at specific skills needed by senior managers. They include the ability to see the 'big picture' and deal with relationships, and the ability to work across boundaries (Burgoyne, 2004).

Table-2.1 Leadership skill quality determinants by different scholars

(McCormick, 2011) *Top 10 leadership skill qualities of a manager*	*Vision* *Communication* *Integrity* *Enthusiasm* *Empathy* *Competence* *Delegator* *Team building* *Problem solver* *Hardy attitude*
(Simpson, 2012) *10 Qualities used to develop their leadership challenge model*	*Model the way* *Inspire a shared vision* *Challenge the process* *Enable others to act* *Encourage the heart* *Clarify values set an example* *Enlist others envision the future* *Experiment & take risks search for opportunities* *Foster collaboration strengthen others* *Recognize contributions* *celebrate victories, values & accomplishment*

(Vangundy, 1998) *Skill that helps to develop your leadership capabilities*	*Creativity, Ambition* *Strong Values* *Cleverness* *Motivation* *Trustworthiness* *Imagination* *Empathy* *Sense of Humor* *Open-Mindedness* *Persistence* *Confidence* *Organization* *Calmness* *Intelligence* *Intuition* *Adaptability* *Likeability* *Dedication* *Tolerance* *Loyalty* *Goal-Oriented* *Passion* *Commitment and Others*
(Simpson, 2013) Top 10 qualities that are most important for a manager to be an effective leader	*Inspires shared vision* *Good communicator* *Integrity* *Enthusiasm* *Empathy* *Competence* *Ability to delegate task* *Cool under pressure* *Team building skill* *Problem solving skill*
(BIS, 2012) Core leadership and management skills	*Providing effective leadership* *Strategic planning* *People management* *Budgeting and financial planning* *Risk management* *Fostering innovation and creativity and partnership working.*
(Maxwell, 2000) *The 21 Indispensable Qualities of a Leader*	*Character* *Charisma* *Commitment* *Communication* *Competence* *Courage* *Discernment*

	Focus *Generosity* *Initiative* *Listening* *Passion* *positive attitude* *problem solving* *Relationship* *Responsibility* *Security* *Self discipline* *Servant hood* *Teaches ability and* *Vision*
(Stellar leadership, 2017) *Unlocking Leadership Questionnaire*	*Personal skill* *Skill of positioning* *Skill of purpose* *People management skill* *Performance management skill*

2.6 Leadership skill Development and its importance regarding to Employee performance

Leadership requirement in today's organizations perspective is very important to meet the global business challenges. On the other hand, leadership development is also a major consideration and challenge across the globe and has a major influence on employee's performance. Leadership development is an important area which is considered and implemented in organizations to increase human capability and some other benefits like to gain competitive advantage. Leadership development is becoming an increasingly critical and strategic imperative for organizations in the current business environment (Yaqoob, 2009) .

As global leadership forecast 2014/15 indicated the best talent will, of course, want to use the most effective methods to develop leaders and continue to grow their skills. How can an organization maximize the effectiveness of development choices? To explore this question and to identify the most effective development methods across four leadership levels, we asked leaders to identify which methods are most effective for developing their skills. We also asked HR to tell us what methods their organizations are focusing.
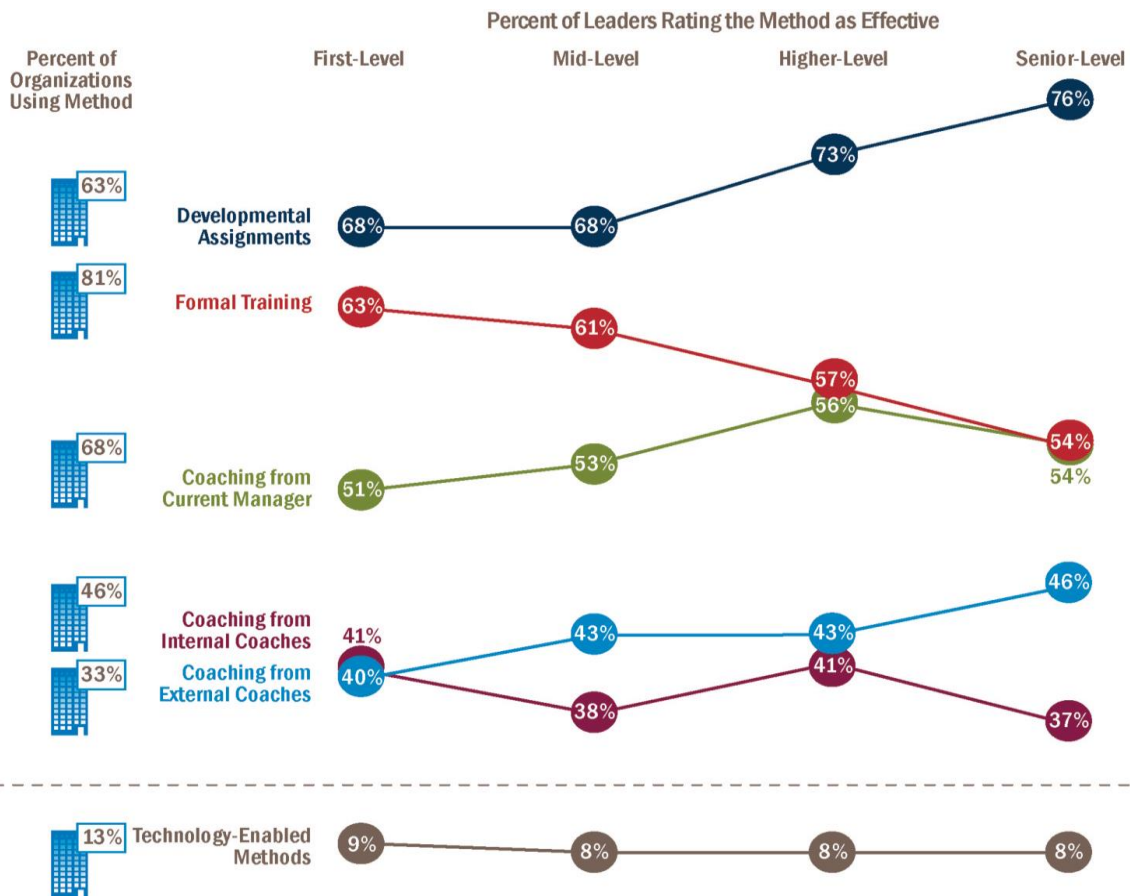
Figure-2.1 Most Effective Leadership Development Methods at Each Management Level

As Petrie, (2014) *business psychologists described there are 28 methods to develop leaders*

- **Feedback activities** – 360-degree feedback, simulations and role plays with feedback, computer based assessment, Psychometric tests, Ability tests, Physical challenge activities, Learning logs, Performance review.

- **Training**- In-house training, External courses, Distance learning, E-learning, Long courses at universities and business schools, Reading and Internet search.

- Development Relationships Coaching, Mentoring, Action Learning sets, Communities of best practice and Learning buddies.

Planned Experiences Job shadowing/observation, Job swaps, Projects and assignments, Working in a new area/business/country, Acting up/deputizing, Interviewing relevant others, Teaching/training others and Personal development plans.

And as Petrie, (2014) point outs that in the current situation, the environment has changed—it is more complex, volatile, and unpredictable and the skills needed for leadership have also changed—more complex and adaptive thinking abilities are needed, The methods being used to develop leaders have not changed (much),The majority of managers are developed from on-the job experiences, training, and coaching/ mentoring; while these are all still important, leaders are no longer developing fast enough or in the right ways to match the new environment. So he indicate *Four Trends for the Future of Leadership Development*

1. More focus on vertical development

2. Transfer of greater developmental

3. Greater focus on collective rather than individual leadership

4. Much greater focus on innovation in leadership development methods

As Baldwin (1988) explains the success of leadership development efforts has been linked to three variables:

- Individual learner characteristics

- Quality and nature of the leadership development program

- Support for behavioral change from the leader's supervisor.

As per indicate in many literatures, the HRD plays an important role in Leadership Development, especially in multidimensional businesses or conglomerates. The best organizations view leadership development as a treasury function. They centralize ownership of high-potential leaders and their value to the organization, rather than downloading responsibility to the departments where the high potentials happen to be working.

The responsibility is on the HR Development function to:

- **Make** the connection between corporate and business-unit strategies. When leadership development is disconnected from strategy, the leadership pipeline becomes clogged or sucks air. High potentials leave the organization for lack of opportunities, or the organization struggles to implement strategies without leadership resources.

- **Integrate** critical HR systems around the leadership development challenge, as shown in Figure Common flaws in HR development are: development without succession planning, information systems that are inadequate for inventorying talent and experiences, and assessment and evaluation systems that make no allowance for talent spotting and deployment.

- **Manage** the development and deployment of the infrastructure of leadership development activities, including assessments, evaluations, programs, courses and career tracking. Advise and consult on individual career plans and developmental moves, working with candidates, supervisors, mentors and top management.

- **Brief** management on developments in leadership thinking.

- **Seek** and evaluate "outside" leadership development resources (e.g., consultants, academics, and organizations).

- **Benchmark** development leadership practices against high-performing organizations.

Leadership Development System

| Human resourcce information |
| Career Development |
| Succession Planning |
| Performance Management |
| Strategic Planning |
| Recruitment and Selection |
| Training and Development |

Figure-2.2 Integrated Leadership Development Systems

As Gadot, (2007) in his study try to assess the relationship between leadership and performance was indirect as well as direct, which proves the importance of developing leaders through leadership development programs. Leadership development process intends to develop leaders and also includes transfer of organizational culture and values ultimately resulting into collective sharing among all the members of the organization to achieve the organizational objectives (Yaqoob, 2009). One of the importance's of leadership skill is on employees' performance. And under employees performance there are affecting factors like coaching, empowerment, participation, delegation and training and development and others

Figure-2.3 Factors that affect Employee performance

2.7 The business benefits of Good Leadership and Management

As BIS, (2012) indicates, most organizations will tell you they know what good management and leadership looks like and will be able to identify people with skills and qualities they admire. They may also tell you they know that good management makes a real difference to organizational performance. There is strong evidence to support this contention: historically, our greatest business leaders have driven economic prosperity and growth.

Improved business performance
- *Better qualified managers are associated with a better qualified workforce.*
- *Highly qualified managers are more innovative. They appear more likely to adopt strategies introducing new, higher quality products and improving the quality of existing products, while less qualified managers are more likely to be engaged in increasing the efficiency of the production of existing products and services*
- *Management proficiency and performance appear to be positively linked (although this is a two-way relationship).*

Improved employee performance
- *Employee Wellbeing*
- *Employee Engagement*

Figure-2.4 the business benefits of Good Leadership and Management

Leadership and management skills have a direct impact on effective employee engagement. This matters because engaged employees give a business its competitive edge. Levels of employee engagement can correlate with performance and even more significantly, there is evidence that improving engagement correlates with improving performance. Engagement is about establishing mutual respect in the workplace for what people can do and be. It is about the business valuing the employee and the employee valuing the business.

The (BIS, 2012) MacLeod Review on Employee Engagement reported a range of business performance benefits associated with employee engagement, including:

- Engaged employees have less sickness absence.
- Engaged employees understand customer needs.
- Engaged employees are loyal.

Surveying the evidence, the MacLeod report concluded that the "joint and consequential failure of leadership and management is the main cause of poor employee engagement".

2.8 The consequences of poor leadership and management

As (BIS, 2012) whilst the arguments for improving leadership and management skills are compelling, the consequences of not addressing these issues are equally stark. Poor leadership and management can erode business profits and ultimately contribute to business failure.

1. Business Costs

The study of 2000 employees across the UK reveals that three quarters (75 percent) of workers waste up to two hours out of their working week due to inefficient managers. Worst management practices responsible for time lost include unclear communication (33 percent); lack of support (33 percent); micro-management (26 percent); and lack of direction (25 percent).

Failing to effectively implement leadership and management development activities in the workplace is also costing businesses money. The CMI/Penna research shows that fewer than half of all managers (47 percent) reported that they have current opportunities to use the skills and knowledge they have gained, suggesting that organizations are failing to make the most of their training investment.

2. Business Survival

At its most extreme, poor leadership and management can cause a business to fail. A poll of insolvency experts carried out by insolvency trade body R3 found that incompetence or bad management of company directors causes 56 percent of corporate failures, while nearly 40 percent of businesses could have been saved if professional advice had been sought earlier, it's impossible to manage and develop their leadership capability

2.9 Conceptual Framework

A model developed after review of various literatures shows leadership skill quality dimensions. While developing the under figured conceptual model, various models by different authors are used with regards to leadership. To assess the leadership skill quality of FLMs' the following leader's character were generated; Demonstrating Integrity, fairness, decisiveness and behavioral flexibility, scanning the internal and external environment to inform vision and strategy, Articulating a shared vision, values and clear strategy, Building good Relationships and motivating people as individuals and in teams, providing resources, implementing plans, reviewing performance and getting great results and others. These leadership skill qualities are recommended to be for line managers by various scholars and literature sources for example: (Stellar leadership, 2017; MTD, 2010; Sergiovanni, 1982; Vangundy, 1998; Mccornick, 2011; Simpson, 2012; Ireland, 2013)

Figure- 2.5 leadership skill determinants [adopted from Stellar leadership, 2017*; MTD, 2010; Sergiovanni, 1982; Vangundy, 1998; Mccornick, 2011; Simpson, 2012; Ireland, 2013]*

2.10 Summary

Chapter two has provided a review of the literature and research necessary for understanding the phenomena related to this study. A review of the theories of leadership builds a framework for understanding the leadership skill quality recommended for FLMs. The review of related studies of leadership helps to draw a contextual picture about the development of these concepts and research gap in these fields. More importantly, a review of related studies provides a better understanding of why this current study is important. While the researcher seen various researches done on the topic, the researcher could not find researches done on the aspect of leadership skill quality of FLMs of Commercial bank of Ethiopia. Hence, the research has been conducted in order to fill the above gaps on the area and, the enterprise.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Research design

The survey is a popular and common strategy in business and management research and is most frequently used to answer who, what, where, how much and how many questions. It therefore tends to be used for exploratory and descriptive research. The survey strategy allows you to collect quantitative data which you can analyze quantitatively using descriptive and inferential statistics (Saunders, et al, 2009) accordingly; the purpose of this study is to make assessment on the leadership skill among frontline manager of CBE, and as a result descriptive survey method were employed to obtain relevant and pertinent data.

Additionally descriptive survey is concerned with the assessment of attitudes, opinions, preferences, demographics, practices and procedures (Gay, et al 2006). Therefore, on the basis of the above mentioned reasons the researcher applied descriptive survey method to observe the perception of employees on the leadership skill of frontline managers of CBE.

3.2 Sample and Sampling Technique

3.2.1 Target Population

The target population that is expected to possess the information sought by the researcher and about which inferences are to be made with the group of branch Managers, customer service managers (CSMs) and non managerial staffs of Grade IV, III and II branches of the commercial bank of Ethiopia under the four (south, north, east and west) district offices located in Addis Ababa. The groups of managers were defined as FLM.

As per the report generated from commercial bank of Ethiopia human resource management office, the bank totally have 9,689 employees under the selected four districts (South, North, West and East) as of February, 2017; out of these 361 of them are branch managers, 817 are CSMs and the remaining 8,511 are non managerial staffs.

3.2.2 Sample Size and Sampling

In determining a sample size for a survey study confidence level and margin of error are, among other things, the key factors. In most related researches most commonly used confidence level and margin of error are 95% and 0.05, respectively. According to "Research Advisors" (2006) sample size determination table, the recommended sample size for a population of 9,698 (total number of employee on the four districts , a confidence level of

95% and margin of error (degree of accuracy) of 0.05 is 370 (http://research-advisors.com/). Thus, as the population for this study is 9,698 ≈ 10,000 the sample size of 370 participants with the same confidence level and margin of error was decide.

The researcher was drawn 370 participants (both FLMs and non managerial employees) for the study population. To select the sample branches, simple randomly sampling method were used and to select for sample participants of each branch both simple random and purposive sampling method was used. So, The researcher simple randomly select 46 Grade II, III and IV sample branches under four districts located in Addis Ababa city and distribute 8 questionnaires (2 for FLMs and 6 for non managerial staffs) this is because the researcher were observed that averagely there were one-fourth number of FLMs in every branch. This means the researcher distribute 92 questionnaires for FLMs and 278 for non managerial staffs and the FLMs measure their leadership skill and non managerial staffs' also measure their FLMs leadership skill quality.

To maintain the norms of ethical research, approval from the bank was obtained to access the necessary sources of data the purpose of the research was communicated to participants. The willingness of participants to complete the questionnaire was asked first and they were also assured that the data gathered from them would be kept confidential and be used only for the research purpose.

3.3 Instruments of Data Collection

The researcher used both primary and secondary data for the purpose of the study. Primary data were gathered using close ended survey questionnaire that was completed by non managerial staffs and FLMs to gather data about the perception of non managerial staffs about their FLMs leadership skill quality. And frontline managers were also measure their own leadership skill quality. Most of the questions are taken from the pre tested questionnaire which was developed by (Stellar leadership, 2017). On the other hand, secondary data were collected from research papers, books journals and various websites.

3.4 Measurement

The questionnaire items that measured the quality of FLMs' leadership skill were developed based on the reviewed literatures. To assess the leadership skill quality of FLMs' the following leader's character were generated; demonstrating integrity, fairness, decisiveness and behavioral flexibility, scanning the internal and external environment to inform vision and strategy, articulating a shared vision, values and clear strategy, building good relationships and motivating people as individuals and in teams, providing resources, implementing plans, reviewing performance and getting great results and others. These leadership skill qualities are recommended to be for line managers by various scholars and literature sources for example: (Stellar leadership, 2017; MTD, 2010; Sergiovanni, 1982; Vangundy, 1998; Mccornick, 2011; Simpson, 2012; Ireland, 2013).

3.5 Procedures of Data Collection

The research questions on the questionnaire are prepared in the manner that all the respondents could easily understood and the questionnaire are distributed to all type of employees working in the enterprise and collected on the spot for the anonymity purpose. The questionnaires were distributed and collected by non managerial staffs to avoid fear of staffs.

3.6 Reliability and Validity of the Research Instruments

The questionnaire was developed with due care containing 32 items, 5 of which are demographic items. The questions were adopted from various scholar works. Most of the questions are taken from the pre tested questionnaire which was developed by (Stellar leadership, 2017). As much as possible, the questions are designed in the way that they could answer the research questions. The reference material used to construct the determinants of leadership skill is reliable sources from published books and articles, from various acclaimed authors in leadership skill and development. The questionnaire was distributed to scholars for comment and adjusted accordingly before distribution. The researcher made a pilot test by distributing 38 (10 FLMs' and 28 non managerial staffs) questionnaires which are 10.27% of the total sample size which are randomly selected commercial bank of Ethiopia employees and the reliability of the research instruments was assured by Cronbach alpha. The result indicates 0.96 which can be considered reliable for ability tests at cut-off point of 0.7.

Table-3.1 Reliability testing of leadership skill determinants

	Number of Items	Cronbach's Alpha (α)
Personal quality skill	7	0.899
Skill of positioning	6	0.892
Skill of purpose	2	0.620
Staff management skill	10	0.911
Performance management skill	7	0.869
Total	**32**	**0.964**

3.6 Methods of Data Analysis

In the study both quantitative methods of data analysis techniques were employed. Analysis of data in this research was done by using statistical tools like frequency, percentage, mean, standard deviation, and chi square test. In the study the perception of respondents on the five leadership skill quality determinants were also analyzed by interpreting the mean and standard deviation results. Chi-square test was conducted to test the significance level of obstacles which influence people management of FLMs. The presentations were presented in the form of tables, text descriptions, diagrams, bar chart and pie charts for easier interpretation and understanding.

CHAPTER 4: RESULTS AND DISCUSSION

This chapter analyzes interprets and presents the data gathered from the questionnaire. As the main focus of the study were on the overall result provided by FLMs and non managerial staffs, the discussions/interpretations were employed based on mean, standard deviation frequencies and percentages of the analysis. As described in the previous chapter, the total number of CBE employees is about 9,689. However, only 370 employees were taken as samples drawn from the four districts located in Addis Ababa and the researcher distribute 92 questionnaires for FLMs and successfully collected 76(82%) of them and from the 278 questionnaires distributed for non managerial staffs 228(82%) of the questionnaires were successfully filled. Babbie (1998) and Mugenda (2003) assert that more than 70% response rate is very good, 60% is considered good and 50% is adequate (cited in Robert, Jane & Iravo, 2013). Therefore, the response rate for this study was well above the requirement indicating strong basis for the study report.

4.1 Demographic characteristics of Respondents

In this section demographic information of the participant employees is presented using table and figures. This part of the questionnaire requested a limited amount of information related to personal and professional demographic characteristics of respondents. The variables summarized incorporate sex, age, educational qualification, work experience and current work position.

Table-4.1 Background characteristics of the respondents

Personal information							
Characteristics of Respondents		Frontline managers		Non managerial staffs		Total	
		Freq. N= 60	Percent (%)	Freq. N= 195	Percent (%)	Freq. N= 255	Percent (%)
Gender	Male	61	80.3	143	62.7	204	67
	Female	15	19.7	85	37.3	100	33
	Total	**76**	**100.0**	**228**	**100.0**	**304**	**100**
Age	18-25	4	5.3	98	43	102	33.5
	26-35	48	63.1	117	51.3	165	54.3
	36-45	22	29	12	5.3	34	11.2
	46-55	2	2.6	1	.4	3	1
	Total	**76**	**100.0**	**228**	**100.0**	**304**	**100**

As can be seen from Table-4.1 above; the majority, 204 (67%) out of 304 non managerial respondents participating in the questionnaire survey were males and 100(33%) were females. From this it is possible for us to infer that, the study included both male and female respondents as a source of data. From the sample FLMs', Most of them 48(80.3%) are males so this indicates that majority of frontline managers in CBE were males. With regarding to total respondents' age category, Most of the respondents 165(54.3%) were age among 26-35. The next higher group 102 (33.5%) fall under age category of 18-25.This implies that about 87.8% of the respondents are below 35 years of age and it also indicate that the Organization's recruiting policy focuses on young generations. In general, the table shows CBE has large number of young workforce. The remaining group 34 (11.2%) and 3(1%) are under age category of 36-45 and 46-55 respectively. From the sample FLMs Most of 48(63.1%) and 22(29%) have aged between 26-35 and 36-45. This implies that majority of FLMs of CBE are less than forty five years i.e., they are youngsters.
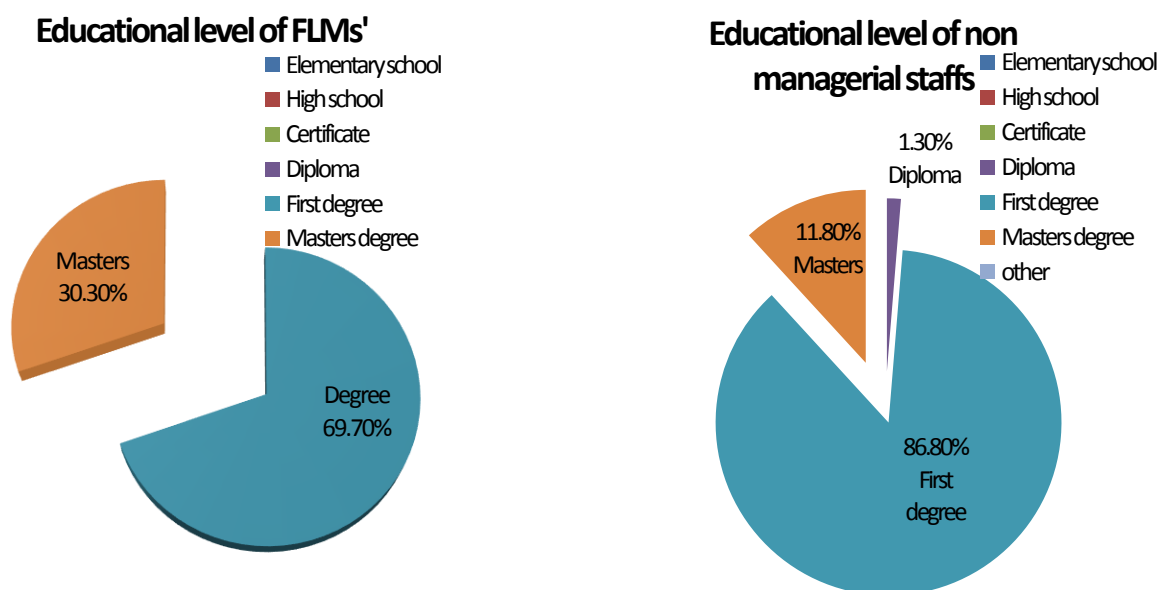
Figure-4.1 respondent response on education background

Of all managerial respondents in relation to employee level of qualification, the above pie chart clearly shows that majority of the sample FLMs' 53(69.70%) acquired their first degree. And the remaining 23(30.3%) have masters degree. And also all non managerial respondents 198 (86.8%) and 27(11.8%) have first and second or above degrees respectively; this indicating that almost all, that is, 225 (98.6%) non managerial staffs had a bachelor and above degree of high educational background. However, there are also a significant number of

employees at diploma level that constitutes 1.3 percent of the total respondents or 3 employees. This indicates that most activities in the bank need an education level of degree and this will create an opportunity for CBE to develop and obtain competitive advantages over others by having qualified and skilled human resource.
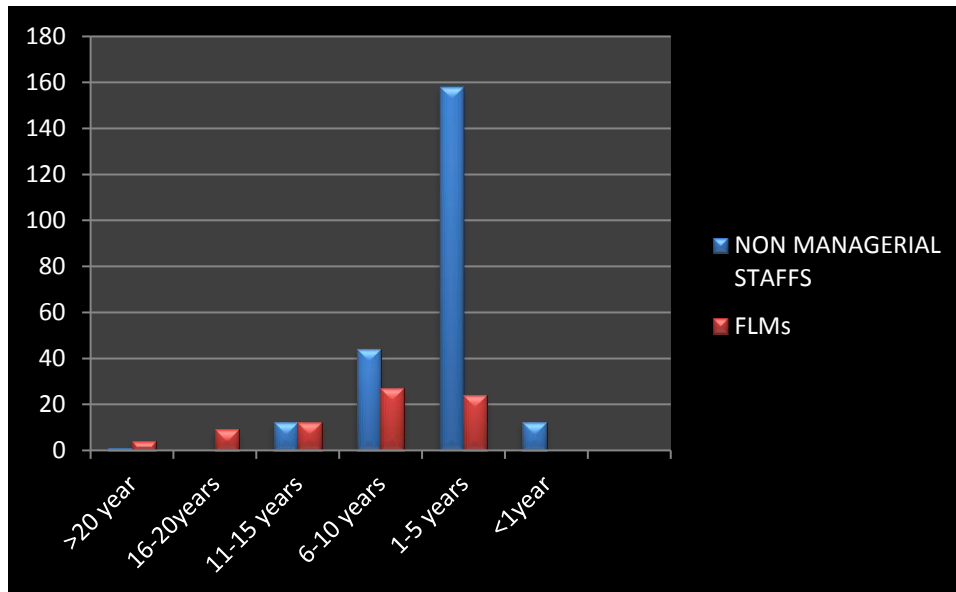
Figure-4.2 Work experience of respondents

As shown in the above bar graph, the organization has a great number of non managerial workforces that works between 1-5 years. Out of the employees who responded the distributed questionnaire 158 of those (about 69.3%) are failing in this category. On the other hand, the numbers of employees who work 6-10 years are 44 which constitute about 19.3 percent of the respondents. The numbers of employees who work for the organization for about 11-15 and < 1 years and incorporated in this study are 12 respectively. And there is no group 16-20years. The high number of employees who serve between 1-5 years shows that the jobs in the enterprise don't need lots of experience and there is extensive recruitment of new employees in CBE.

FLMs' were also asked about their overall work experience in the bank. As summarized in figure 4.1(b), 27 (35.5%) and 24 (31.6%) FLMs had 6-10 and 1-5 years of work experience in the CBE respectively. Also 12(15.8%) and 9(11.8%) FLMs' had work experience of 11-15 and 16-20 years respectively. There are also 4(5.3%) staffs that have above 20 years of work experience. This shows that the majority of FLM respondents were got FLM level within medium work experience.

CSM= Customer Service Manager   CSO= Customer service officer

BM= Branch Manager   SCSO= senior customer service officer

CRO= Customer relationship officer
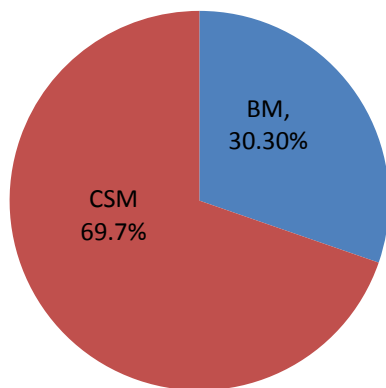
FLMs work position   **Non managerial staffs respondents work position**
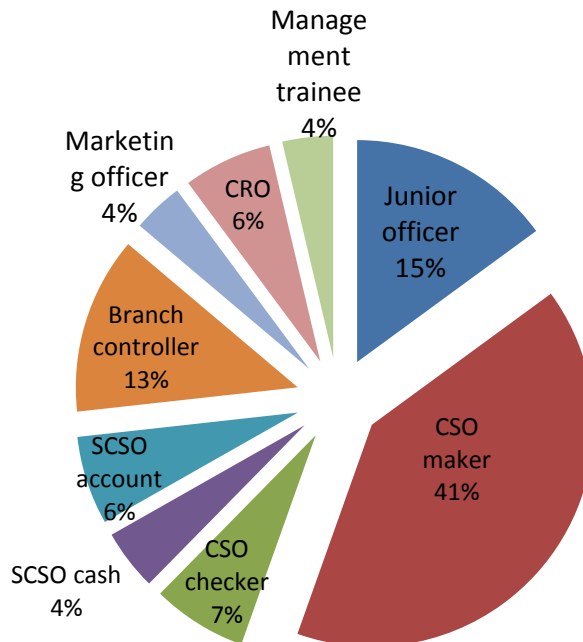
Figure-4.3 Respondents work position in the organization

The first figure tell us that from the total sample respondents of FLMs' 53(69.7%) of the respondents were CSMs' and 23(30.3%) of the respondents were branch managers. From these, we can understand that all level of FLMs' (branch managers and CSMs') of CBE was considered for the study.

The second figure result indicates that from the total 228 non managerial staff respondents 100(43.9%) were CSO makers. 37(16.2%) and 32(14%) of respondents were junior officer and Branch controllers respectively. Also 17(7.5%) and 16(7%) are CSO checker and SCSO account. And the other 11(4.8%) and 7(3.1%) are SCSO cash and CRO level staffs. The remaining 4(1.8%) and 4(1.8%) are Marketing officer and Management trainee respectively. This tell us that the research include all non managerial staffs of different work position so these diversified work level responses were help for the validity of the research.

4.2 FLMs' Leadership skill quality in Commercial Bank of Ethiopia

4.2.1 Personal quality of FLMs'

Responses of respondents were measured on five point Likert scale with 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; and 5 = Strongly Agree. To make an easy interpretation, the following range of values was assigned to each scale: 1.50 or below = Strongly Disagree; 1.51- 2.50 = Disagree; 2.51- 3.50 = Neutral; 3.51 – 4.50 = Agree; and 4.51 and above = Strongly Agree.

Table 4.2 - perception of respondents on personal quality

	Non managerial staffs perception on their FLMs' leadership skill N= 228		FLMs' Perception on their own leadership skill N= 76		Total
	Mean	SD	Mean	SD	Mean
Self-awareness and use feedback to know develop and manage him/her self as a leader.	3.57	1.107	4.36	.761	3.965
Works' to a strong set of values, especially in relation to integrity and fairness.	3.64	1.024	4.57	.699	4.105
Take care of her/his own physical and mental health and well-being	3.90	1.120	4.46	.662	4.18
Enthusiastic and positive about the organization and its mission	3.87	1.101	4.47	.599	4.17
Having the social skills needed to influence others	3.45	1.046	4.22	.704	3.835
Adapt to deal with different people and situations and use a variety of leadership styles as required	3.46	1.055	4.21	.928	3.835
Prepared to speak out and act in a decisive manner to address difficult and complex issues	3.42	1.036	4.08	.990	3.75
Mean	**3.61**		**5.06**		**4.335**

Source: Stellar leadership, 2017

Table 4.2, shows the mean and standard deviation value on personal quality perception of the selected respondents. the result shows that the level of satisfaction of non managerial respondents with regarding to their FLMs' skill of; self-awareness and using feedback to know develop and manage him/her self as a leader, works' to a strong set of values, especially

in relation to integrity and fairness, take care of her/his own physical and mental health and well-being and enthusiastic and positive about the organization and its mission (Mean=3.56, SD = 1.107; Mean= 3.64, SD= 1.024; Mean=3.90, SD= 1.120; and Mean =3.87, SD= 1.101) respectively. This indicated that the mean results of non managerial employee's perception are almost above the average level of satisfaction in this scale, it can be concluded that non managerial staff respondents of the bank are agreed with their FLMs personal quality. But In some other subjects employees are neutral level of agreement with their FLMs skill of; having the social skills needed to influence others, adapt to deal with different people and situations and use a variety of leadership styles as required and prepared to speak out and act in a decisive manner to address difficult and complex issues. In relationship to this, the result of levels of agreements of FLMs' on their personal quality shows (and this personal quality can be measured from the seven statements the mean scores for the questions are closer to four (4) indicating FLMs are above average level of satisfaction on their own personal quality. However, some response results of non managerial staffs' are contradicted with each other

4.2.2 Positioning skill of FLMs'

Table 4.3- perception of respondents on positioning skill

	Non managerial staffs perception on their FLMs' leadership skill N= 228		FLMs' Perception on their own leadership skill N= 76		Total
	Mean	SD	Mean	SD	Mean
Continually scan, assess and help interpret the meaning of events in the wider environment	3.45	.999	4.14	.905	3.795
Open to and bring forward ideas and opportunities for discussion	3.50	1.009	4.47	.774	3.985
Stay up-to-date by interacting with knowledgeable people and events in the wider environment	3.39	1.091	4.16	.865	3.775
Creative and look for ways to innovate by suggesting or backing new ways of doing things	3.31	1.092	4.07	.838	3.69
Encourage others to experiment and take calculated risk	3.31	1.196	4.33	.944	3.82
Model other branch or team culture that I want to see emerge and grow	3.18	1.087	4.16	.784	3.67
Mean	**3.35**		**4.22**		**3.785**

Source: Stellar leadership, 2017

Table 4.3, shows the mean and standard deviation result on positioning skill perception of the selected respondents. When we observe the positioning skill of FLMs through the six questions, the result shows that the level of satisfaction of non managerial respondents with regarding to their FLMs' skill of; continually scan, assess and help interpret the meaning of events in the wider environment, open to and bring forward ideas and opportunities for discussion, stay up-to-date by interacting with knowledgeable people and events in the wider environment, creative and look for ways to innovate by suggesting or backing new ways of doing things, encourage others to experiment and take calculated risk, model other branch or team culture that I want to see emerge and grow (Mean=3.45, SD = .999; Mean= 3.50, SD= 1.009; Mean=3.39, SD= 1.091; Mean= 3.31, SD= 1.092; Mean= 3.31, SD= 1.196 and Mean =3.18, SD= 1.087) respectively. This indicated that the mean results of non managerial staff's perception are neutral, it can be concluded that non managerial staff respondents of the bank are not satisfied or disagreed with their FLMs skill of positioning.

In relation to this, the result of levels of agreements of FLMs' on their own skill of positioning shows (And this skill of positioning can be measured from the six statements). The mean scores for the questions are closer to four (4) indicating FLMs are agreed with their positioning skill. However FLMs' are neutral on their skill of modeling other branches or team cultures that has emerging and grow. And still, the perception of this two group are contradicted each other.

4.2.3 Skill of purpose of FLMs'

Table 4.4- perception of respondents on skill of purpose

	Non managerial staffs perception on their FLMs' leadership skill N= 228		FLMs' Perception on their own leadership skill N= 76		Total
	Mean	SD	Mean	SD	Mean
Ensure that strategies are in place and aligned to vision, values and objectives	3.63	1.047	4.13	.737	3.88
Adaptable and prepared to change plans as circumstances change	3.46	1.155	4.20	.654	3.83
Mean	**3.5**		**4.16**		**3.83**

Source: Stellar leadership, 2017

Table 4.4, shows the mean and standard deviation result on skill of purpose perception of the selected respondents. When we observe the skill of purpose of FLMs through the two questions, the result shows that the level of satisfaction of non managerial respondents with regarding to their managers skill of; ensure that strategies are in place and aligned to vision, values and objectives and adaptable and prepared to change plans as circumstances change (Mean=3.63, SD = .1.047 and Mean= 3.46, SD= 1.155) respectively. This indicated that non managerial staffs are somehow agreed and neutral about their FLMs' skill of purpose.

In relation to this, the result of levels of agreements of FLMs' on their skill of purpose shows (And this skill of purpose can be measured from the two statements). The mean scores for the questions are closer to four (4) indicating FLMs are agreed with their skill of purpose. However FLMs are agreed with their skill of purpose. This shows as that the perceptions of these two groups are somehow contradict to each other.

4.2.4 Staff management skill of FLMs'

Table 4.5- perception of respondents on staff management skill

	Non managerial staffs perception on their FLMs' leadership skill N= 228		FLMs' Perception on their own leadership skill N= 76		Total
	Mean	SD	Mean	SD	Mean
Act as a positive role model to others	3.54	1.268	4.37	.709	3.955
Make sure others know and act in line with agreed values, attitudes and behaviors	3.59	1.081	4.32	.752	3.955
Energize people by creating an atmosphere and environment they find enabling and empowering	3.24	1.168	4.26	.700	3.75
Communicate what is expected of each individual in their role	3.61	1.012	4.21	.699	3.91
Build appropriate, high quality relationships with my individual team members	3.45	1.087	4.43	.660	3.94
Foster collaboration, mutual trust and cooperation across my team	3.46	1.051	4.39	.896	3.925
Create a sense of common identity, commitment and optimism in the team	3.48	1.092	4.16	.767	3.82
Take timeout to support, develop and recognize people as individual	3.90	1.120	4.12	.765	4.01
Appreciate and give praise when a job is well done	3.46	1.473	4.21	.853	3.835
Find ways to celebrate success e.g. small wins such as project milestones	3.23	1.405	3.79	.943	3.51
Mean	**3.49**		**4.22**		3.855

Source: Stellar leadership, 2017

Table 4.5, shows the mean and standard deviation result on staff management skill perception of the selected respondents. When we observe the skill of staff management of FLMs through the ten questions, the result shows that the level of satisfaction of non managerial respondents with regarding to their managers skill of; act as a positive role model to others, make sure others know and act in line with agreed values, attitudes and behaviors, communicate what is expected of each individual in their role, take timeout to support develop and recognize people as individual , (Mean=3.54, SD = 1.268; Mean= 3.59, SD=1.081, Mean= 3.61, SD= 1.012 and Mean= 3.9 , SD= 1.120) respectively. This indicated that non managerial staffs are

agreed with the listed subjects regarding to staff management skill of their FLMs'. And non managerial staffs are neutral about the remaining staff management skill subjects of FLMs'.

In relation to this, the result of levels of agreements of FLMs' on their own skill of staff management shows (And this skill of purpose can be measured from the ten statements). The mean scores for the questions are closer to four (4) indicating FLMs are agreed with their staff management skill. However FLMs are also neutral about their skill of modeling other branches or team cultures that has emerging and grow. This shows as that the perceptions of these two groups are somehow correspondence to each other.

4.2.5 Performance management skill of FLMs'

Table4.6- perception of respondents on performance management skill

	Non managerial staffs perception on their FLMs' leadership skill N= 228		FLMs' Perception on their own leadership skill N= 76		Total
	Mean	SD	Mean	SD	Mean
Know how plans will be achieved by ensuring everyone operates to an agreed form of 'plan-do-review' cycle	3.31	1.039	3.95	.781	3.63
Get people to talk about plans and progress made against them, at regular intervals	3.31	.887	3.95	.831	3.63
Focus on getting results through people by supporting them and recognizing that it is people who improve performance	3.47	.917	4.18	.812	3.825
Clear about and communicate the specific role and tasks expected of teams and individuals	3.64	1.079	4.29	.763	3.965
Ensure that activities are assigned to a 'responsible owner' to manage or perform	3.59	.932	4.18	.795	3.885
Offer support and guidance to my team members through regular one-to-one review sessions	3.34	1.072	4.13	.869	3.735
I track performance and give people feedback on their performance	3.53	1.030	4.41	.769	3.97
Mean	**3.45**		**4.15**		**3.8**

Source: Stellar leadership, 2017

Table 4.6, shows the mean and standard deviation result on performance management skill perception of the selected respondents. When we observe the performance management skill of FLMs through the six questions, the result shows that the level of satisfaction of non managerial respondents with regarding to their managers skill of; know how plans will be achieved by ensuring everyone operates to an agreed form of 'plan-do-review' cycle, get people to talk about plans and progress made against them, at regular intervals, focus on getting results through people by supporting them and recognizing that it is people who improve performance and offer support and guidance to my team members through regular one-to-one review sessions (Mean=3.31, SD = 1.039; Mean= 3.31, SD= .887; Mean=3.47, SD= .917; and Mean= 3.34, SD= 1.072) respectively. This indicated that the mean results of non managerial staff's perception are neutral, it can be concluded that non managerial staffs respondents of the bank are not satisfied or disagreed with their FLMs skill of performance

management subjects. But agreed with the skill of their managers on; clear about and communicate the specific role and tasks expected of teams and individuals, ensure that activities are assigned to a 'responsible owner' to manage or perform and I track performance and give people feedback on their performance.

In relation to this, the result of levels of agreements of FLMs' on their skill of performance management shows (And this skill of purpose can be measured from the seven statements). The mean scores for the some questions; focus on getting results through people by supporting them and recognizing that it is people who improve performance, clear about and communicate the specific role and tasks expected of teams and individuals, ensure that activities are assigned to a 'responsible owner' to manage or perform, offer support and guidance to my team members through regular one-to-one review sessions and I track performance and give people feedback on their performance are closer to four (4) and this indicating FLMs are agreed with their performance management skill. However FLMs are neutral about their skill of know how plans will be achieved by ensuring everyone operates to an agreed form of 'plan-do-review' cycle and get people to talk about plans and progress made against them, at regular intervals. This shows as that the perceptions of these two groups are contradicted on two subjects; focus on getting results through people by supporting them and recognizing that it is people who improve performance and offer support and guidance to my team members through regular one-to-one review sessions this means FLMs perceived that they have this skill but non managerial staffs are neutral about the existence of this skill on their managers.

4.3 Obstacles which prevent FLMs' from performing staff management role effectively.

The result of the chi square test shows that from the selected obstacles of staff management; role conflict and ambiguity, lack of resource, poor human resource support, lack of senior management support and management structure has not have significant effect or association with CBE FLMs' staff management. However work overload and lack of training has a significant effect or association with CBE FLMs' staff management as it has indicated on the table 4.7.

Table 4.7 testing the influence of selected obstacles on staff management role

Chi-Square Test

Management role		Work overload was an obstacle for effective management		Total
		YES	NO	Total
2.5-3.51	Count	1	5	6
2.5-3.51	% within Management role	16.7%	83.3%	100.0%
2.5-3.51	% within Workload obstacle	4.5%	9.6%	7.9%
3.51-4.5	Count	16	22	38
3.51-4.5	% within Management role	42.1%	57.9%	100.0%
3.51-4.5	% within Workload obstacle	72.7%	42.3%	50.0%
4.51-5.0	Count	5	25	32
4.51-5.0	% within Management role	15.6%	78.1%	100.0%
4.51-5.0	% within Workload obstacle	22.7%	48.1%	42.1%
Total	Count	22	52	76
Total	% within Management role	28.9%	68.4%	100.0%
Total	% within Workload obstacle	100.0%	100.0%	100.0%
Chi-square test:				
Test Criteria		Chi-square value		Significance level
Pearson Chi-Square		8.548[***]		0.073
Likelihood Ratio		9.433[***]		0.051
Linear-by-Linear Association		3.508[***]		0.061

[***] Significant at $p < 0.1$

Management role		Lack of training was an obstacle for effective management		Total
		YES	NO	Total
2.5-3.51	Count	0	6	6
2.5-3.51	% within Management role	.0%	100.0%	100.0%
2.5-3.51	% within lack of training	.0%	9.8%	7.9%
3.51-4.5	Count	10	28	38
3.51-4.5	% within Management role	26.3%	73.7%	100.0%
3.51-4.5	% within lack of training	76.9%	45.9%	50.0%
4.51-5.0	Count	3	27	32
4.51-5.0	% within Management role	9.4%	84.4%	100.0%
4.51-5.0	% within lack of training	23.1%	44.3%	42.1%
Total	Count	13	61	76
Total	% within Management role	17.1%	80.3%	100.0%
Total	% within lack of training	100.0%	100.0%	100.0%
Chi-square test:				
Test Criteria		Chi-square value		Significance level
Pearson Chi-Square		7.342		.119
Likelihood Ratio		9.015		.061
Linear-by-Linear Association		2.637		.104

*** Significant at p<0.1/

As it is indicated on chi square test table 4.7 work overload and lack of training has 90% significance level this means they have an association or significant effect on CBE FLMs' staff management role.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter presents the summary of the findings of this study, the conclusions derived from the findings, limitations of the study and the recommendations of the researcher.

5.1 Summary

The purpose of this study was to assess FLMs' leadership skill quality. The target group from which 304 sample participants were selected was 370 First-line managers and non managerial staff (Branch Managers and CSMs) of grade IV, III and II branches located in Addis Ababa under four District Offices. The sample was selected using a lottery system of simple random sampling technique. Using a self completed survey questionnaire quantitative data were gathered and analyzed using mainly descriptive statics of frequencies, average and percentages.

The research questions that were stated in the introductory part of this paper were: What leadership skill quality does show among CBE frontline managers and what are the most numerous obstacles which prevents FLMs' from performing staff management role effectively. ***The findings of the study has presented as follows:***

1. ***Demographic analysis***

   - From the sample FLM respondents, Most of them 48(80.3%) are males. so this indicates that majority of frontline managers in CBE were males. And also the result shows, CBE has large number of young workforce in the non managerial level.

   - From the sample FLMs', most of 48(63.1%) and 22(29%) have aged between 26-35 and 36-45. This implies that majority of FLMs of CBE are less than forty five years i.e., they are youngsters.

   - Of all managerial respondents in relation to employee level of qualification, majority of the sample FLMs' 53(69.70%) acquired their first degree. And the remaining 23(30.3%) have masters degree.

   - Of all non managerial respondents 198 (86.8%) and 27(11.8%) have first and second or above degrees respectively; this indicating that almost all, that is, 225 (98.6%) non managerial staffs had a bachelor and above degree of high educational background.

   - The result on the work experience of FLMs' shows that the majority of FLM respondents were got FLM level in CBE with less than ten years of experience.

   - The high number of non managerial staff respondents is serving between 1-5 years.

- All level of FLMs' (branch managers and CSMs') and non managerial staffs of CBE were participated on the response

2. Analyze mean result of FLMs and non managerial staffs' perception of leader ship skill

> **Personal quality skill**

Mostly non managerial staffs are agreed with their FLMs personal quality skill. And also FLMs' are strongly agreed about their skill on personal quality. This indicates that the two groups' perception on the FLMs personal quality has correspondent each other.

> **Positioning skill**

Non Managerial staffs are neutral about their FLMs' skill of positioning however; FLMs are agreed with their positioning skill. And this indicates that the perception of this two group are contradicted each other.

> **Skill of purpose**

The result shows that the non managerial staffs are somehow agreed and neutral about their FLMs' skill of purpose. And the result of levels of agreements of FLMs' on their skill of purpose shows that FLMs are agreed with their skill of purpose. This shows as that the perception of these two groups is somehow correspondence to each other.

> **Staff management skill**

Non managerial staffs are neutral on the skill of staff management of FLMs however and of level of agreements of FLMs' on their skill of staff management shows that FLMs are agreed with their skill of people management. This shows as that the perception of these two groups is correspondence to each other.

> **Performance management skill**

Non managerial staff's are neutral about their FLMs' performance skill. However FLMs are agreed about their performance management skill. This shows as that the perceptions of these two groups are contradicted to each other.

3.Obstacles which prevent FLMs' from performing staff management role effectively.

The result of the chi square test shows that from the selected obstacles of staff management; role conflict and ambiguity, lack of resource, poor human resource support, lack of senior management support and management structure has not have significant effect or association with staff management. However work overload and lack of training has a significant effect or association with staff management.

5.2 Conclusion

The results summarized above were based on the responses of 304 participants from a sample of 370 which represented the population of 76 FLMs' and 228 non managerial staffs. And this study has consider all level FLMs' that means both branch managers and FLMs' and non managerial staffs with different work level. The following conclusions are derived from the above findings.

However Current findings disclose that success of organizations are built largely on the talents of people and a diverse workforce, But large number of frontline managers in CBE has males. And the research finding also tell us that most of CBE FLMs' have young population and an experience of less than 10 years this means, the bank is managed by low skill and inexperience managements. young and inexperienced managers has seems us risky for the bank Because, age is one of the most important factors that determine the leadership style and also it is commonly believed that age and experience are important contributors when determining which behavior a leader displays. However, many studies are revel that young leaders bring fresh ideas and energy to long-standing problems and are often more willing to embrace innovation and technology and they are particular strengths in encouraging intergenerational understanding and community unity. And these benefits can be multiplied if young managers are given the freedom to exercise their leadership and to contribute meaningfully to decision-making, management and implementation.

Regarding to educational background of the FLMs' and non managerial staffs respondents of the bank, the researcher found that large numbers of CBE work force including FLMs' and non managerial staffs have degree and above degree. So, this will drive the bank to develop and obtain competitive advantages over others by having qualified and skilled human resource because this is one of the objective of the bank.

The overall result of the perception of the non managerial staffs about their FLMs level of leadership skill shows that they are nearly agreed with the personal quality of their FLMs'. However they are neutral or negative thought about their FLMs skill of positioning, purpose, staff and performance management or they believe that there is a major skill gap on this skill of FLMs.

And the perception of FLMs' on their leadership skill shows that FLMs are strongly agreed with their personal quality skill And also agreed with their skill of positioning, purpose, staff and performance management.

From this the researcher concludes, however the result of the two groups are contradicted to each other, the researcher will give a recommendation based on the non managerial staffs response because the result of the leadership gap on the managers may directly affect the performance of the employee. So, based on this the result indicates in all of the leadership skill quality measurement, non managerial staffs are only agreed with the personal quality of their FLMs. This means there is leadership skill gap on the CBE FLMs' and this indicate that there may be a gap on the leadership development program or practice of the bank.

The result on the selected obstacles on the FLMs staff management role showed us that work overload and lack of training has significant effect on the FLMs' staff management role.

5.3 Recommendations

On the basis of the findings and conclusions of the study obtained above, the researcher has forwarded the following recommendations.

- ➢ In CBE a large number of managers are young and less than ten years experience So, the bank has need to make those young managers to work together with old managers in team oriented endeavors because a mutual understanding of the strengths and weaknesses each group brings is crucial to future success and also Each generation entering and working within organizations differs from the previous one in terms of education, values, aspirations, work attitudes, and "world view". Conversely, ignoring the value of one approach and emphasizing the other is highly problematic. So, CBE has need to maintain the organization past learning and also it need to develop their talent pool through a process of mentoring. Younger leaders may require different competencies for the challenges ahead, and yet they may be trained and rewarded for today's competencies.

- ➢ The success of an organization is built largely on the talent of people and a diverse workforce. But most of CBE managers are males because there are no any programs that specially appreciate women employees to come to the leadership position So, CBE has need to work on women's' leadership development by sponsoring and preparing priorities for women's who have capability.

- ➢ The researcher recommend that CBE HRD office should need to work in order to be more successful in developing its leaders, It is essential that the office should create understanding on the individual employee about individual leadership that means: understand the concept of systems thinking and thoroughly investigate the system and structures with which they are working; focus on people and on building effective and supportive relationship; commit the time and the effort necessary to developing their vision and their authenticity. With proper attention to the three faces of leadership and support from within the organization, as well as from a qualified expert, authentic leadership is more likely to be achieved.

- ➢ One of the major way CBE has need to implement in its HRD program is using of different leadership development methodologies or training courses that are; feedback activities, training, development relationships and planned experience.

- To address the gap in the operational area CBE HR development office must need to facilitate leadership training to create leaders and this will benefit the bank to increase productivity, to retain employee, to nurture future leaders, to increase employee engagement, to implement an effective leadership style and to make a better decision.

- Still The majority of managers are developed from on-the-job experiences, training, and coaching/ mentoring; while these are all still important, leaders are no longer developing fast enough or in the right ways to match the new environment so, More focus on vertical development, Transfer of greater developmental ownership to the individual, Greater focus on collective rather than individual leadership and Much greater focus on innovation in leadership development methods must be practiced to match the new environment.

- By determining the best leadership style the bank must identify current and potential leaders within the company and identifying their leadership gap to develop succession plan (for critical roles) , career planning goal (for potential leaders), develop skill roadmap (for future leaders) and develop retention program for avoid future leaders and for current and future leaders.

- As per the FLMs response, the major obstacles that affect CBE FLMs' staff management performance has work overload and lack of training so CBE has need to revise FLMs work division and job responsibility to direct them to better decision making. And developmental training must be aggressively given to the FLMs to boost their leadership skill.

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APPENDIXES

St. Mary's University
School of post graduate studies
Questionnaire to be filled by Branch manager and CSMS' of CBE

I am a postgraduate student at **Saint Mary University**-School of post graduate studies pursuing my MA in Business Administration. For my final thesis, I am doing a research on *"Assessment of quality of leadership skill among frontline managers of Commercial Bank of Ethiopia in Addis Ababa".* The purpose of the study is to assess the quality of leadership skill of frontline managers. You are therefore, selected to participate in this study by responding the questions in this instrument. I assure you that any information gathered from you will be treated strictly confidential.

Please put an (X) mark or write the correct answer in the appropriate space provided corresponding to each item/question. **Note:**

For the purpose of this study:

First line managers (FLM) are Branch Managers and Customer Service Managers (CSMs).

Clerical employees are non management staffs of selected branches.

If you have any question, please call me: 0925-273499 or via mail – abebag.hiwotnegussie@cbe.mail.et thank you for taking the time to assist me.

Sincerely,

Abeba G/hiwot

Basic demographic data

1. How old are you? (Years)

    A) 18 –25 ( )   D) 46 –55 ( )

    B) 26 – 35 ( )   E) 56 –59 ( )

    C) 36 – 45 ( )   F) If any specify (------)

2. Gender;   A) Male ( )   B) Female ( )

3. Educational Background;

    A) Elementary school ( )   E) First Degree ( )

    B) High School ( )   F) Masters Degree ( )

    C) Certificate ( )   G) other (please specify) (---------------)

    D) Diploma ( )

4. How long have you been working with this organization?

    A) 1 – 5 years ( )   D) 16 – 20 years ( )

    B) 6 – 10 years ( )   E) 21 and greater than ( )

    C) 11 – 15 years ( )   F) if other specify (-----------------)

5. What is your position in the organization?

    A) Branch manager ( )   B) CSM ( )

Leadership Quality Questions

Think of your leadership quality at your branch. The following questions are expected to Measure the personal characteristics of **Branch managers and CSMs**.

Please put an (X) mark in the appropriate space provided corresponding to each item/question.

Key: 1 = strongly disagree   2 = Disagree   3 = Neutral   4 = Agree   5 = strongly agree

S/N	Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Personal Qualities: Demonstrating integrity, fairness, decisiveness and behavioral flexibility						
1	I am self-aware and use feedback to know, develop and manage myself as a leader.					
2	I work to a strong set of values, especially in relation to integrity and fairness.					
3	I take care of my own physical and mental health and well-being					
4	I am enthusiastic and positive about the organization and its mission					
5	I have the social skills needed to influence others					
6	I adapt to deal with different people and situations and use a variety of leadership styles as required					

7	I am prepared to speak out and act in a decisive manner to address difficult and complex issues					

Positioning: *Scanning the internal and external environment to inform vision and strategy*

8	I continually scan, assess and help interpret the meaning of events in the wider environment					
9	I am open to and bring forward ideas and opportunities for discussion					
10	I stay up-to-date by interacting with knowledgeable people and events in the wider environment					
11	I am creative and look for ways to innovate by suggesting or backing new ways of doing things					
12	I encourage others to experiment and take calculated risk					
13	I model other branch or team culture that I want to see emerge and grow					

Purpose: *Articulating a shared vision, values and clear strategy*

14	I ensure that strategies are in place and aligned to vision, values and objectives					
15	I am adaptable and prepared to change plans as circumstances change					

Staff: *Building good relationships and motivating people as individuals and in teams*

16	I act as a positive role model to others					
17	I make sure others know and act in line with agreed values, attitudes and behaviors					
18	I energize people by creating an atmosphere and environment they find enabling and empowering					
19	I communicate what is expected of each individual in their role					
20	I build appropriate, high quality relationships with my individual team members					
21	I foster collaboration, mutual trust and cooperation across my team					
22	I create a sense of common identity, commitment and optimism in the team					
23	I take time out to support, develop and recognize people as individuals					
24	I appreciate and give praise when a job is well done					

25	I find ways to celebrate success e.g. small wins such as project milestones					
Performance: *Providing resources, implementing plans, reviewing performance and getting great results.*						
26	I know how plans will be achieved by ensuring everyone operates to an agreed form of 'plan-do-review' cycle					
27	I get people to talk about plans and progress made against them, at regular intervals					
28	I focus on getting results through people by supporting them and recognizing that it is people who improve performance					
29	I am clear about and communicate the specific role and tasks expected of teams and individuals					
30	I ensure that activities are assigned to a 'responsible owner' to manage or perform					
31	I offer support and guidance to my team members through regular one-to-one review sessions					
32	I track performance and give people feedback on their performance					

Which are the most numerous obstacles which prevents you from performing your people management role effectively?

1. Role conflict and ambiguity ☐
2. Lack of resources (staff, time, money) ☐
3. Lack of training ☐
4. Work overload ☐
5. Poor HR support
6. Lack of senior management support ☐
7. Management structure ☐

St. Mary's University

School of post graduate studies

Questionnaire to be filled by Non Managerial Staffs of CBE

I am a postgraduate student at **Saint Mary University**-School of post graduate studies pursuing my MA in Business Administration. For my final thesis, I am doing a research on *"Assessment of quality of leadership skill among frontline managers of Commercial Bank of Ethiopia in Addis Ababa"*. The purpose of the study is to assess the quality of leadership skill of frontline managers. You are therefore, selected to participate in this study by responding the questions in this instrument. I assure you that any information gathered from you will be treated strictly confidential.

Please put an (X) mark or write the correct answer in the appropriate space provided corresponding to each item/question. **Note:**

For the purpose of this study:

First line managers (FLM) are Branch Managers and Customer Service Managers (CSMs).

Clerical employees are non management staffs of selected branches.

If you have any question, please call me: 0925-273499 or via mail – abebag.hiwotnegussie@cbe.mail.et thank you for taking the time to assist me.

Sincerely,

Abeba G/hiwot

Basic demographic data

1. How old are you? (Years)

    A) 18 –25 ( )   D) 46 –55 ( )

    B) 26 – 35 ( )   E) 56 –59 ( )

    C) 36 – 45 ( )   F) If any specify (------)

2. Gender;   A) Male ( )   B) Female ( )

3. Educational Background;

    A) Elementary school (   )   E) First Degree ( )

    B) High School (   )   F) Masters Degree ( )

    C) Certificate (   )   G) other (please specify) (-------------)

    D) Diploma ( )

4. How long have you been working in CBE?

    A) 1 – 5 years ( )   D) 16 – 20 years ( )

    B) 6 – 10 years ( )   E) 21 and greater than ( )

    C) 11 – 15 years ( )   F) if other specify (-----------------)

5. What is your position in the organization?

    A) SCSO accounts ( )   D) CSO checker ( )

    B) SCSO cash ( )   E) junior officer ( )

    C) CSO maker ( )   F) If any other specify (----------------)

Leadership Qualities

Thinking of the branch manager for your branch The following questions are supposed to Measure personal characteristics of a *Branch Manager*.

Please put an (X) mark in the appropriate space provided corresponding to each item/question.

Key: 1 = strongly disagree   2 = Disagree   3 = Neutral   4 = Agree   5 = strongly agree

S/N	Questions	Strongly disagree	Dis-agree	Neutral	Agree	Strongly agree
*Personal Qualities: Demonstrating integrity, fairness, decisiveness and behavioral flexibility*
1	My branch manager have self-aware and use feedback to know, develop and manage himself as a leader.					
2	My branch manager works to a strong set of values, especially in relation to integrity and fairness.					
3	My branch manager have taken care of his own physical and mental health and well-being					
4	My branch manager has enthusiastic and positive about the organization and its mission					

5	My branch manger have social skills needed to influence others					
6	My branch manager adapt to deal with different people and complex situations and use a variety of leadership styles as required					
7	My branch manager prepared to speak out and act in an influential manner to address difficult and complex issues?					

Positioning: Scanning the internal and external environment to inform vision and strategy

8	My branch manager continually scans, assess and help interpret the meaning of events in the wider environment					
9	My branch manager has open to and bring forward ideas and opportunities for discussion					
10	My branch manager stay up-to-date by interacting with knowledgeable people and events in the wider environment					
11	My branch manager has creative and look for ways to innovate by suggesting or backing new ways of doing things					
12	My branch manager has encourage staffs to experiment and take calculated risk					
13	My branch manager model other branch or team culture that he/she want to see emerge and grow					

Purpose: Articulating a shared vision, values and clear strategy

14	My branch manager ensures that strategies are in place and aligned to vision, values and objectives					
15	My branch manager adaptable and prepared to change plans as circumstances change					

Staff: Building good relationships and motivating people as individuals and in teams

16	My branch manager act as a positive role model to others.					
17	My branch manager makes sure about how others know and act in line with agreed values, attitudes and behaviors.					
18	My branch manager energizes people by creating an atmosphere and environment they find enabling and empowering.					
19	My branch manager communicates what is expected of each individual in their role.					
20	My branch manager builds appropriate, high quality relationships with my individual team members.					
21	My branch manager fosters collaboration, mutual trust and cooperation across my team.					

22	My branch manager creates a sense of common identity, commitment and optimism in the team.					
23	My branch manager takes time out to support, develop and recognize people as individuals.					
24	My branch manager appreciates and gives praise when a job is well done.					
25	My branch manager find ways to celebrate success e.g. small wins such as project milestones.					
Performance: Providing resources, implementing plans, reviewing performance and getting great results.						
26	My branch manager knows how plans will be achieved by ensuring everyone operates to an agreed form of 'plan-do-review' cycle.					
27	My branch manager get people to talk about plans and progress made against them, at regular intervals.					
28	My branch manager focus on getting results through people by supporting them and recognizing that it is people who improve performance.					
29	My branch manager clear about and communicate the specific role and tasks expected of teams and individuals.					
30	My branch manager ensures that activities are assigned to a 'responsible owner' to manage or perform.					
31	My branch manager offer support and guidance to my team members through regular one-to-one review sessions.					
32	My branch manager track performance and give people feedback on their performance.					

Any other comment ——————————————————————————

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