THE INFLUENCE OF LEADERSHIP AND COMMITMENT OF EMPLOYEES ON ADOPTING THEIR BANK VALUES IN KENYA: CASE OF FAMILY BANK

BY

LINDA ACHIENG OGANGA

UNITED STATES INTERNATIONAL UNIVERSITY - AFRICA

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A Research Project Report Submitted to the Chandaria School of Business in Partial Fulfillment of the Degree Requirements for Master of Science in Organizational Development (MOD)

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SUMMER 2017
STUDENT’S DECLARATION

I, the undersigned master’s student at United States International University of Africa, affirms that this project work entitled, “The Influence of Leadership and Commitment of Employees on Adopting Their Bank Values in Kenya: Case of Family Bank,” is an authentic record of an original work done by me under the guidance of Dr. Zachary Mosoti, faculty member and project supervisor in the Chandaria School of Business and it is submitted solely as fulfillment part of my academic degree requirements.

Signed: ________________________ Date: ______________________
Linda Achieng’ Oganga (647024)

I, as the supervisor of the project for spring 2017 confirm the above and that this work was submitted for examination with my approval.

Signed: ________________________ Date: ______________________
Dr. Zachary Mosoti

Signed: ________________________ Date: ______________________
Dean, Chandaria School of Business
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DEDICATION

I dedicate this work to the Almighty God who has helped me this far and granted me the opportunity to think of contributing to the well-being of humanity, and who has blessed me with a gift of a loving family that has accorded me support, patience and encouragement during the entire period of the study and their continued prayers towards the successful completion of this proposal.
ACKNOWLEDGEMENT

I take this opportunity to thank my supervisor, Dr. Zachary Mosoti, for the commitment, dedication and tireless effort in guiding me through the rigorous process of proposal development. To my supervisor I say, “I have learnt a lot and will forever be grateful.” I would also like to acknowledge all who have helped me in one way or another in particular my family for their unconditional love and support during the period of proposal development.
ABSTRACT

The study’s main objectives were to explain and describe the influence of bank leadership on the adoption of bank values by their employees; the influence of commitment of employees on the adoption of their bank values and other factors outside bank leadership and employees’ commitment that determines the adoption of bank values by employees in Kenya. With a need to address these objectives, this study was founded on both descriptive and correlational research designs. Through area sampling frame, thirteen (13) family bank branches distributed unevenly in Nairobi County served better in deriving a population sample. The intended technique that was used in deriving the sample is simple random sampling using paper chips drawn from a cup, which is the most basic probability method to derive a desirable sample. The sample size for this study was thirteen (13) family bank branches. From each family bank branch in the sample both managers and employees participated in providing information through questionnaires as the research tool.

From this study, it was established that employees understand effective leadership as a situation where they are involved in major decision making and strategizing for the organization which motivates them and improves bank values adoption. On employees’ commitment, the study found out that motivation was as a result of being guided well by their leaders while promoting the upholding of the bank values which were identified as transparency, humility, self-belief and winning together. On the basis of bank values adoption, however, it was evident that employees would want the bank management and leadership to first appreciate the fact that they have personal goals and values and therefore find a good way to support them as well. In so doing, they will automatically feel recognized and hence adopt bank values effectively. Most of the respondents cited that there are no huge differences between good organizational values and individual values as they affected them directly. Some of the cited goals included career growth, intrinsic and extrinsic motivations, appropriate bank activities and responsibilities, team work (winning together), utilizing the employees’ skills positively, promoting socialization and team-building, and ensuring that work satisfaction is achieved respectively.

In conclusion, this study was not only fundamental in informing its objectives but also educates on how bank leadership and employees’ commitment are related in aiding the processes of employees’ adoption of their bank values through descriptive and correlational research methods. As two key aspects of service delivery, leadership and customer service (by employees) are on the opposite ends of every responsibility in a company, organization
or institution’s service delivery. As already established, not much has been studied in earlier research endeavors about leadership and employees’ commitment in the context of the process of the adoption of bank values by employees in Kenya. This study, therefore, stood on the gap to document empirical results on its objectives from Kenya’s family bank.

On the major recommendations of this study, the study recommends that bank leaders and managers should strive to understand the nature of human resources that a bank has in order to determine the appropriate strategies to employ in managing them. Further, the study recommends that banking sector and more specifically Family bank should consider motivating her employees in order to boost their commitment. On the other hand, the study recommends that banks should seek to understand the different goals by employees and try to provide leadership that supports personal goals in addition to bank values.
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

On a global scale, financial institutions especially the banks are very important pillars in the building of the world economy (Pfeffer, 1998). They provide jobs in form of project contracts, internships, full time and part time. Banks also provide various services ranging from insurance covers, pension plans, collateral and securities (Wiley, 2010). These institutions operate from all levels of social hierarchy to safeguard wealth, development projects, daily lives of humanity and funding the business world (Romzek, 1990). Therefore, banks are entrusted with the most valuable resource, their clients’ money (Belasen and Toma, 2016). Financial resource is the one on which the circulation of all other resources around wealth, is the central fulcrum on which all economies of the world rotate, balance and guarantee people’s services (Romzek, 1990). In a nutshell, therefore, bank operations bring out the sensitivity of the services offered, working environments and risks that are associated with bank operations (Daft and Lane, 2008). To achieve their vision, the banks embark on a mission to buy and sell currencies, lend loans, lease other resources, manage people’s financial accounts and this way keep all world economies running (Romzek, 1990). This means that, bank institutions must operate on critical values of promise to their clients that all employees need stand firm for or otherwise, the economy that all humanity depends on will collapse (Romzek, 1990). On these values, this research tries to dig into the motivations that compel the employees in bank industry to adopt them.

Having motivated employees is a great breakthrough for any other companies, institutions and businesses (Robinson et al., 2014). Even though attaining this goal is not an easy walk into the park, it is one of the greatest objectives for all managers and employers (Nyamekye, 2012); to have highly driven workers who love their job and are willing to put lots of effort into it. Previous research by Qaisar & Sara (2010) viewed the objective as a dilemma for most employers to identify the things that companies and institutions can do to motivate their employees to adopt and work up to their brand values. In this study, it is at this point that important questions are posed regarding the role of bank leadership in Kenya and the influence it has on the ways bank employees adopts their bank values.
The study takes the supposition that, “bank leadership in Kenya and employees’ commitment are key determinants in the adoption of the bank values by employees.” This hypothesis was indirectly informed by Branson and Sam Walton in Jeffrey Pfeffer (1998) that it is known that staff who are proud of their company offer services of high standards and that, “…the way management treats the associates is exactly how the associates will treat the customers,” (Pfeffer, 1998). From the statements, we notice a chain flow of influences from management all the way to the recipients of the services, the customers. Furthermore, the quality of the services delivered greatly depends on how the staff or associates feel about their company (House et al., 2014). Let’s take a pause and think about what this means. Every company in modern world wants to competitively earn clientele trust and loyalty (Hum, 2007). However, clients trust and loyalty is highly depended up on the standard and quality of services and products they receive, which indirectly is influenced by the leadership of their services and products providers through their employees (Karadag, 2015).

At this juncture while putting everything into perspective leads to the realization that there’s a critical role of both bank leadership and employees’ loyalty and altruism towards guaranteeing their institution success (Zenger and Folkman, 2009). This points out to the miles the bank employers through their leadership and employees through their commitment to their service delivery must be willing to go to deliver their services successfully and remain the number one choice to their clients (Gustakson and Liff, 2014). It also could point out to the work ethic that the employees adopt because they feel proud of the success of their employer (Saksvic, 2009). In addition to the employees’ work ethics, willingness to adopt values that guide them in delivering high standard services is also pointed out (Bennis and Nanus, 2003). Hence, this research endeavors to investigate on the bank leadership and employees’ commitment and their resulting impact on the adoption of financial institutions’ values in Kenya.

There are models that try to explain how bank leaders can solve the dilemma of understanding ways of achieving employees’ motivation to adopt and work willingly guided by their institutional values (Kane and Patapan, 2012). The theoretical model of why people apply prosocial values (Muethel, Hoegl and Parboteeah, 2011) in their daily endeavors, scientific management theory of monetary benefits as the motivation, the Abraham Maslow’s Theory of Hierarchy of Needs (Nyamekye, 2012) and theoretical model of corporate responsibility (CS) or institutions’ social responsibility are just a few of theories that points out to the ways of getting employees committed to their work. In Kenyan banks, these
Theoretical paradigms are not exceptional suggestions as guides to win employees commitment to their services and delivery of products. These theories have worked world yonder (Schein, 2017). For instance, each employee has personal values they hold dear, from their backgrounds, personal principles from life experiences, religious affiliations and socializations (Schein, 2017). They also have needs in their lives that are basic and secondary thus probably why they work for monetary benefits of meeting these needs; needs to grow, needs for status, needs for affiliations and meet their physiological needs as well (Bennis and Nanus, 2003).

The paradigm shifts of thinking in terms of prosocial values (owing to others) affirms that personal goals and needs become the motivation to engage prosocial behaviors in daily activities (Muethel et al. 2011). Measuring prosocial values as feeling of the need to help others courteously Muethel et al. (2011) reported that this significantly proves that prosocial values account largely on serving in ways that avoid, “work-related interpersonal problems, tolerating less-than-ideal circumstances and helping,” (p. 185). As sources of commitment to their bank values, therefore, it is that banks employees are compelled by their personal prosocial values not to violate their organizational values to avoid work-related problems (Bauer and Erdogan, 2016). To elaborate just a bit to put all this into perspective, it is true therefore to say that prosocial values are implicit drivers that compel employees to commit their services, time and expertise to providing high quality services (Mallay, 2011). In turn, this kind of devotion gives the choice to employees to stand by the institution’s values while serving others and Barbara Romzek (1990) called this the “...commitment, a tie that bind”.

The other theory that quite resonates with the hypothesis of this study is the social responsibility theory (Jennings, 2012) which explains the role of an organization to the larger community. Organizations, companies, institutions and other business premises are not set up in a vacuum (Greenleaf et al. 2012). Their existence is within an eco-systemic web of relationships that include nearby homesteads, businesses, and the environment. This means that the premises have a role to operate in a way that it doesn’t affect others around it and the environment negatively (Ingley, 2015). The services banks offer, in addition, should require institutional values that stand for, “full disclosure of product information to consumers in its advertising and would encourage political activism on the part of its managers and employees on all issues,” (Jennings, 2012) as part and parcel of corporate responsibility. This theory reflects the leadership expected in search organizations whose values resonate with social responsibility (Cropanzano and Ambrose, 2015). In this study, this theory will be
crucial in guiding the understanding of the ethicality in which financial institutions operate to meet the leadership that all Kenyan banks should adopt for quality of social responsibility.

As per Nyamekye, (2012); Maslow describes people as continuously needy in a way that never ends. He developed a hierarchical representation of human needs per their level of importance; Physiological Needs (primary needs) for water, food, shelter among others, Safety needs for an environment that is predictable and has fewer threats, Social needs/love/affection and belongingness, Esteem needs for self- respect and reputation, prestige, and recognition from others and Self-actualization needs for the realization of one’s full potential. On achieving this need, an individual feel accomplished and satisfied with one self. In the workplace, this need is met through tackling challenging assignments, training and development opportunities, achievement in work, and career advancement.

With Maslow’s theory, an employee’s beginning emphasis on the lower order needs of physiology and security makes sense. Generally, a person beginning their career will be very concerned with physiological needs such as adequate wages and stable income and security needs such as benefits and a safe work environment. We all want a good salary to meet the needs of our family and we want to work in a stable environment. Employees whose lowest level needs have not been met will make job decisions based on compensation, safety, or stability concerns. Also, employees will revert to satisfying their lowest level needs when these needs are no longer met or are threatened (such as during an economic downturn). This place an extra obligation on managers to act humanely when difficult organizational decisions such as staff reductions must be implemented. By meeting Maslow’s needs one after another, life is lived to one’s potential; meaning that career in banks is a step-in life towards self-fulfillment (Gostick, 2007). Hence, bank employees will commit to their working values if their potential to grow is guaranteed. This study, therefore, also considers both empirical and theoretical approaches to describe ways in which banking employees commit to their bank values. It in addition includes the influence bank leadership, which oversees values adoption play a role (Barling, 2014).

1.2 Statement of the Problem

Everywhere in the world, bank institutions are probably the most important blocks in the building of economies. While much of the documented research in these institutions has been done in greater depth on their various aspects from other continents, most of the existing research on motivation to adopting bank values by their employees has not been done in the
African continent, especially in Kenya (Valentine et al. 2015). From previous studies in other parts of the world, much attention has been given to bank leadership styles, bank brands and prosocial values being linked to the motivation among employees to adopting their bank values (Ahmed et al. 2013). All leadership styles studied to date have each a significant contribution to effective leadership yet no single leadership style can be relied up on as effective (Dulewicz and Higgs, 2005). This understanding however requires deeper investigation on which leadership styles can be together used in banking leadership for effectively and efficiently executing leadership duties (Dulewicz and Higgs, 2005).

1.3 General Objective

The purpose of this study was to explore and add to the existing knowledge how bank leadership and employees’ commitment influence bank employees on adopting their bank values in Kenyan Family bank.

1.4 Specific Objectives

1.4.1 To explore and describe the influence of bank leadership in Kenyan Banks on how bank values are adopted by the employees.

1.4.2 To explore and describe the influence of employees’ commitment on the adoption of their bank values in Kenyan Banks.

1.4.3 To deduce how leadership in banks and employees’ commitment are related in the way they both influence the way employees in banks adopt their bank values.

1.4.4 To present other factors outside bank leadership and employees’ commitment that influences the adoption of banks values by their employees in Kenyan Banks.

1.5 Justification of the Study

This study will be significant to various stakeholders such as family bank, researchers and academicians, banking sector, employee recruitment agencies, policy makers and bank leaders as explained below.

1.5.1 Family Bank

The banks’ process of developing rules and policies that govern the expected behavior among bank leaders and employees will find lots of guidance from this study.
1.5.2 Researchers and Academicians

The information that is documented from this study will be important for other researchers for their reference in their future research.

1.5.3 Banking Sector

Information on various factors that influence how bank values are adopted by their employees from this study will immensely boost bank-employees’ relationships with a need for the bank to retain employees and improve their performance.

1.5.4 Employee Recruitment Agencies

The results of this study are crucial to the employees’ recruitment and selection process for top leadership among Kenyan banks.

1.5.5 Policy Makers

The study also adds big value on to the existing literature on factors that affect the adoption of bank values by their employees.

1.6 Scope of the Study

The study was carried out in thirteen branches of Family Bank within Nairobi, Kenya. The target population involved all top managers of the bank’s branches and their employees from which a study sample was randomly selected. A structured questionnaire was administered to a randomly selected sample among the respondents. The managerial sample was selected via convenience sampling where appointments were required due to the managers’ tight schedules. The limitations of the study were equally noted to be many. Since the research adopted correlational and descriptive designs, then it meant that confounding variables were in play. However, their effect was minimized via a structured questionnaire piloting. Other descriptive results that brought confounding factors were determined, interpreted during data analysis and reported as well. Data was collected during the working hours and in respective banks in April 2017.

1.7 Definition of Terms

1.7.1 Leadership

“As the quality of an individual to influence a group of other people into acting towards achieving some goals/objectives/completion of a task, leadership is about relationships and relationships are sustained by shared moral values; therefore, leadership is value based.
Understanding this idea is a prerequisite to becoming aware of the basic moral principles that comprise the foundations of effective leadership behavior,” (Hester and Killan, 2010, p. 3).

1.7.2 Bank Leadership

Bank leadership is the “interplay among [the banks’ top managerial level of operations and the junior staff and other employees within the bank operation] systems by which all are bound together through particular forms of interaction,” (Hoivik and Von, 2002, p. 1).

1.7.3 Values

Employees’ commitment refers to the loyal and altruistic feelings of attachment the bank employees have with the bank (Malhotra and Mukherjee, 2004).

1.7.4 Bank Values

Bank values are guiding principles of ethics that governs how both top, senior and lower junior employees relate with each other and the outsiders (Benson, 1989) and therefore are the guiding principles of relating with other employees, top managerial officers, customers, other banks and visitors to the institution.

1.7.5 Correlation

Correlation is the non-cause-and-effect influence that variables have on each other and the magnitude and direction of the relationship (Chizea, 2012).

1.8 Chapter Summary

In this chapter of this work, the sections covered include; background to the study, the statement of the problem that the study will address, the purpose of carrying out the study, the study objectives, justification of the study, scope of the study, and the operationalization of the definitions of selected terms as applied in the study. The next chapter will focus on literature review from the previous studies on the topic of this study. Chapter three will explore in detail the research methodology that was adopted by the study. It will be followed by chapter four that will basically highlight the research findings and conclusions. Finally, chapter five will focus on summary, discussions, and recommendations.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

Per Mappamiring (2015) and Fatemer (2013), due to a drop in global economic activities, the banking sector is facing diminishing employees’ trust and it is no doubt that banking sector team players need to rethink about building employees’ trust using Joy’s (2015) advice which is building brands and their values as an effective avenue for strong relationships and employees’ loyalty (Valentine et al. 2015). Since one of this study’s objectives is to explore a phenomenon to add more knowledge on to the topic by statistically describing the influence bank leadership and the commitment of employees have on the adoption of bank values by the employees, this chapter will dwell on existing information on institutional or organizational leadership and the employees’ commitment. The main aim will be to explore how bank management and team leaders impact on the adoption of bank values by the bank employees in Kenyan context. To achieve this, the existing literature will be instrumental in exploring bank leadership and employees’ commitment and how these relate and influence the adoption of bank values in the Kenya’s family bank.

2.2 How Leadership Influences the Adopting of Bank Values by Employees

According to Hoivik and Von (2002); leadership is a form of “interplay among people of all levels within an organization and also within the economic system by which people are bound together through particular forms of interaction”. This is a pretty deep view of leadership which presents key aspects that are critical for this study. The first aspect is the influential interplay in all levels of operation within a company (Day, 2014). The second aspect is the bond shared by all parties involved in managing, operating and providing customer-client services (Lang, 2011). The two aspects of leadership, influence and cooperation between bank leadership and employees define the system they operate in and therefore building their brands together. This point was emphasized more by Wallace, Chernatony and Buil, (2011) who noted that, “banks' employees are key stakeholders who can influence other stakeholders, the bank customers,” yet, “amongst all service firms, leaders are critical to values adoption,” the same values that guide employees on how to behave.
Bank leadership ranks highest relative to other factors that impact on banks’ values adoption by their employees as Romzek (1990) reported. In her writing, she documented that bank management can influence such factors are socialization processes, culture development and the power of meeting employees’ expectations (Newman, 2010). Effective leadership in every organization is an important factor, which is the point Romzek (1990) put across. In socialization processes for example, relationships formed could be based on values that individuals share but the culture of the bank, through leadership can direct these relationships in ways that increase the adoption of brand values through influence and cooperation (Muethel, Hoegl and Parboteeah, 2011).

Applying influence and cooperation aspects to bank leadership, the interplay could be vertical, horizontal and diagonal directions of influence among bank owners, top, management, middle management and operations and vice versa and since there are different levels of operations within bank institutions, the interplay is guided by bank values ranging from dress code, customer service, integrity, respect, team work up to work ethics (Hester and Killan, 2010). These values are responsible for the bonding, togetherness and behavior that members of the top, middle and bottom operations of their system have (Muethel, Hoegl and Parboteeah 2011). The effects of such kind of decentralized leadership can lead to various reasons for commitments among the members of the system towards building their banks (Hester and Killan, 2010). In the following pages, several ways in which the influence of bank leadership on employees helps with bank brand building will be documented and detailed.

### 2.2.1 Effective Bank Leadership and Bank Success

Leadership in banks must be effective for any bank’s success due to continuous interactions among members of every level of management and operations whether physically or by role modeling (Hester and Killan, 2010). This is because bank employees operate under supervision, duty allocations including shifts and job rotations and guidelines like rules and policies (Hoivik and Von, 2002). Such expectations of the bank contribute towards the display of the institutional values that are implemented and monitored regularly by the management and team leaders (Dulewicz and Higgs, 2005). Through these follow ups and monitoring, such continuous interactions work towards maintaining a reliable behavioral and hierarchical effectiveness of the customer service delivery in both the management and employees (Pfeffer, 1998).
Ineffective leadership lacks the ability to ensure good portrayal of the management-employees’ interactions and could lead to focusing on the wrong endeavors other than building on the brand values among management and leadership teams (Pfeffer, 1998). This in return results into, “the management issues, which include seeking success in the wrong places, wasting a lot of effort, focusing on wrong things and overlooking the most competitive resource: organization culture and capabilities buried in people management techniques,” (Azulay, 2012). This can bring confusion among employees and fail to have role models for living up to their brand values, the bank and finally cause exclusivity among employees and management due to loss of common focus in bank leadership (Pfeffer, 1998).

It is not surprising, therefore, that exclusive leadership proves futile in guaranteeing values adoption within an organization if the key resource, the employees are disregarded and the organization embarks on a wrong direction as Pfeffer (1998) confirms that the failing direction results from the perspective the organization has on people management which is fundamental for business approach and consequential performance economically. If bank management could manage their human resource effectively, and acquire employees’ full support of the organizational culture of values success can be realized as concluded by Cole (2010) who said that, “Success in banking is determined by value delivered to customers, from knowing the value they want and how to organize people to bring that value.” What Pfeffer (1998) meant was that it is the effective continuous interactions that can guarantee successful service delivery of banks and is determined by how well human capital and work force are managed by the leaders, whether supervisors, managers or team leaders.

The interpretation therefore is that ineffective leadership will not know what customers want and how to organize employees to deliver, hence losing the customer taste; hence, the bank leadership should know effective way to organizing people to bring the success and value that customers want (Malhotra and Mukherjee, 2004). In addition to that, other positive consequence could be that the employees also adopt the value and commit to growing their bank brand and values. Pfeffer (1998) also added that in their interactions with employees, bank leaders should keep in mind that, “successful banks must understand the importance of implementation not just strategy, by recognizing the crucial role of their employees in the process.” It would be cruel to overlook the role of employees and apply ineffective leadership skills that kill the employees’ morale at implementation level and therefore, effective leadership does not only guarantee customer service delivery but also employees’ motivation to serve the customers (Malhotra and Mukherjee, 2004).
2.2.2 Bank Leadership as Founded on Morals

One probable way to recognizing the role employees play in banking industry is provided by Hester and Kallan’s (2010) piece of advice to leaders. They confirmed leadership as relationship oriented by putting it this way, “Leadership is about relationships and relationships are sustained by shared moral values; therefore, leadership is value based.” It is such a big chunk of work to try and define what being moral and immoral mean, however, being ethical by treating employees with care and without harm, ensuring that everyday relationships are based on that which is right as well as principled can go a long way to having leadership that is supported by all employees (Hoivik and Von, 2002). Understanding this idea is a prerequisite to becoming aware of the basic moral principles that comprise the foundations of effective leadership behavior,” (Hester and Kallan, 2010). Therefore, it is right to say that effective leadership is that which observes moral principles and code of standard behavior which consequently results to success in banking (Hoivik and Von, 2002).

The ultimate price for effective moral leadership is the understanding that bank leadership that is founded on morals is capable of ridding off leaders from the temptation to seeing bank employees as cost other than as builders of an environment of knowledge, relationships and service, high commitment and performance, high levels of skills, motivation and loyalty (Bansal, 2015). Therefore, leaders can change their thought processes into tapping from employees’ skills, commitment, motivation and creativity but only when recognized as potential geniuses other than liabilities (Romzek 1990).

How the above shift in the view of employees by leaders works is practically presented by Pfeffer (1998) from his speculation on Apple Company’s employees’ handbook which contained these records, “We’ve managed to succeed year after year in leading the personal computer industry largely because of talents, tenacity and spirit of our employees; how we work to communicate with each other openly and honestly and how in the midst of constant change we still treasure our core values such as designing friendly products for people, innovation, quality and teamwork.” From the above Apple case study of the employees’ handbook bank leadership can borrow the moral aspect of core values that binds both the management and employees both in a way that allows maximum utilization of bank employees’ talents, spirits and tenacity in service delivery and brand building.
It is quite clear then that bank leadership is the heart that pumps bank values into employee’s veins through diligent relationships that leaders ensure in all levels of bank operations (Charan et al. 2011). Such diligent relationships are based on good morals, treating employees as important and significantly needed for the leadership to be evaluated as effective. Despite, Wallace et al. (2011) viewed employees as brand ambassadors due to the close relationship they have with customers and their study on frontline bank employees in Irish, which revealed a direct influence of leaders on employees’ adoption of bank values.

2.3 How Employees’ Commitment Aid in Adopting their Bank Values

Successful bank leaders’ role in aiding bank values adoption by its employees enhances something else stronger and that is employees’ commitment to their organization (Hodgkinson and Ford, 2012). As a key factor to guaranteeing the adoption of bank values, employees commitment, which is the, “affective attachment to the work organization, show that employees identify with and feel loyal toward the agency; they share the values of the organization and have a personal sense of importance about the agency's mission.” (Romzek, 1990). One of the key factors that points out the term employees’ commitment to their banks is the affection which has significant meaning in the employees’ lives as workers in their banks because it shows how their emotions are attached to their work (Wallace et al. 2011). It reflects the kind of emotional bond employees develop with their bank. The other significant factor for employees’ commitment to their banks is the sense of shared values towards achieving a common mission as it signifies sacrifices and togetherness and objective role towards living the mission (Romzek, 1990).

2.3.1 Employees’ Commitment through Psychological Ties

The kind of emotional attachment between employees and their banks is what Somaye (2015) referred to as employees’ psychological tie to their organizations (Wallace et al. 2011). This means that the employees are psychologically stable and can have control over their work without much stress or demotivation through care and attention offered by their banks. However, how does such a psychological bond develop between the bank and its employees? Romzek (1990) provided some light to understanding this by separating the attachment into two psychological ties; employees’ investment with the institution and important shared agency values. The two psychological ties are the strongest originating from common values among the managers and the employees (Romzek, 1990). Therefore, employees’ commitment isn’t just coming to work every morning and leaving after working
hours but it goes beyond to include the part of the bank that the employees own, for example shares, pensions scheme contributions, development loans among other investments and it incorporates the shared values of the employees within the bank (Romzek, 1990).

Just how do the bank employees’ programs and other peripheral benefits to their employees contribute to affective ties between the bank and the employees? Romzek (1990) identifies the distinction between calculated mutuality benefits between the organization and the employees and the commitment from shared values and mission. When it comes to calculated, employee gains the meaning of their work life is focused on how banks’ capacity building through employee development programs, contracts and un-contracted time spent in the bank and other benefits that might curb sunk costs are ensured to them (Nyamekye, 2012).

Employees’ development programs and capacity building as Nyamekye (2012) mentions could range from those that guarantee job security to those that are based on the concept of rewarding systems. Some of the programs and other factors that greatly play these roles are competitive salary, good interpersonal relationships, friendly working environment, and job security among others (Nyamekye, 2012). The results of such endeavors in banks towards their employees have great results and impact including employees who are “happy with their jobs, more devoted to doing a good job and vigorous to improve their organizational customers’ satisfaction,” (Lita, 2010) …Employees who are satisfied with higher intentions of persisting with their organization, which results in decreased turnover rate (Belas, 2013).

Psychological ties operate within the parties that are bonded by the affective elements of the relationship, in this case the bank and its employees’ relationship (Pfeffer, 1998). According to Nyamekye (2012) two factors theory as cited argued that employees are motivated by internal values rather than values that are external to the work. In other words, motivation is internally generated and is propelled by variables that are intrinsic to the work which are, “motivators that are intrinsic variables that include achievement, recognition, the work itself, responsibility, advancement and growth,” (Nyamekye, 2012). From Ali’s (2015) argument, it is clearly defined that employee motivation is a substitute, to some extent to commitment due to elements related to Romzek (1990) employees’ investment with the institution affective ties. Therefore, Kenyan banks will need to check within their programs to determine that which needs be done to strengthen psychological ties with their employees, hence cultivating employees’ commitment.
2.3.2 Employees’ Commitment through Shared Values and Mission

In support of Romzek (1990) and Lita (2015) the employees’ promise to the company is dedication, engagement and pledge that they pledge to their companies, the banks. It might appear as some kind of mutual benefits but that is what it is. Commitment requires that all the involved parties be part and parcel of common growth with equal participation towards it. This is what banks need to put into consideration because building such a team of employees must be both objective and strategic (Benlamri and Sparer, 2016). The Standard Chartered Bank of Kenya, for example realized the key role employees play in strengthening services delivery and developed various strategies to motivate their loyalty to the bank (Irungu, 2016).

The various techniques according to Irungu (2016) that the Standard Bank of Kenya devised in order to win employees’ commitment were having discussions about employees’ development plan with middle supervisors, giving them chances for participation in assignments not in enlisted in their job descriptions, effective information sharing, openness and trust, valuing their inputs to the bank’s growth, middle management sharing responsibilities with juniors and ensuring employees’ involvement in matters regarding the bank.

The Standard Chartered strategies were just examples of swift techniques for building and maximizing on shared values and mission to result to employees’ commitments that would consequently allow the bank to maximize on employees’ potential (Irungu, 2016). As previous studies show, including employees in critical decision-making processes that involve banks plan to grow and develop their employees renders meaningful programs because supervisors can understand directly what employees’ needs are and therefore having the bank developing and applying employees’ growth and development programs that meet their needs (Irungu, 2016). Furthermore, researchers have found out and documented that employees are committed more to their banks if they have something to do even if it means one more extra thing (Irungu, 2016).

The Standard Chartered Bank’s idea of giving employees assignments not described in their job description allows them to explore more outside their dockets hence expanding their service capacity (Irungu, 2016). Employees in such an organization, company or institution should feel valued and appreciated as well for achieving more than what their job description requires of them for contributing to their brand growth in addition to the role served by effective communication channels, maintaining openness and trust which are also significant.
in communicating values and mission of the teams for meeting company deadlines and objectives (Irungu, 2016).

Just like Wallace et al. (2011) who found in their investigation on normative and affective commitment that committed employees are highly encouraged to adopt their organizational brands, Pfeffer (1998) looked into the same observation differently by probably focusing on where leadership fails and provided yet another piece of advice by saying that, “Knowing business, having good shared values and implementation of advanced technology are important but not as talented, professional, motivated people who care,” thus for banking to achieve highest customer service and delight it will be depended on people who feel good about the organization. The insights of Wallace et al. (2011) do not only point out the magical transformation towards the adoption of bank values by their employees who are motivated to commit themselves but also how strategic it can be in building and living it as a brand norm. If employees view bank organizational values adoption like a norm, it becomes their everyday routine to work within the confines of the values (Pfeffer, 1998).

It isn’t a surprise that Pfeffer (1998) compared the value of having shared values and advanced technology to that of having talented, professional and motivated employees and concluded that the later takes the most significance in assuring highest customer service and bank delight. Shared values and technology can actually be the products of potentially maximized human resource than other resources within banks, which is invaluable because well-equipped employees with talents and skills, happy, motivated, and committed are able to increase productivity with just the same machines. In addition, Peace and Ali (2014) echoes the benefits of shared values’ thought by pointing out that the vision of the organization must be shared with the employee as well as the importance the employees play in helping fulfill it (Nyamekye, 2012).

In essence, it is believed that the importance of employees treating each customer, client and teammate as an individual and treating every moment as one that matters is a good impression of values that are well anchored towards a sustainable human relationship. In this regard, employees strive to go the distance to deliver, with discipline and passion (Peace and Ali, 2014). It’s believed that in connecting with people person-to-person, with empathy and understanding, everything employees do for customers, clients, teammates and the communities served by an institution is built on a solid business foundation that delivers for shareholders (Nyamekye, 2012). Furthermore, this ensures that integrity and the disciplined
management of risk form the foundation of organizations’ business. Theoretical foundations
indicate that decisions and actions affect people’s lives every day. Therefore, shared values
and bank leadership should form the basis in which procedures employed in making
decisions that are clear, fair, and grounded in the principles of shared success, responsible
citizenship, and community building is enhanced in a banking institution for purposes of
service delivery and improved competition.

2.4 How Leadership and Employees’ Commitment are related on Bank Values
Adoption

According to a study by Ali, Asad and Rahim (2014), organization’s human capital is getting
more importance in today’s economy and is considered the most valuable asset because it
plays a major role in the progress of an organization and society as a whole. Though finance
is considered the life blood for an organization, but the proper management of these financial
resources depends upon its human resources. So every organization wants to have the best
human resources to achieve its objectives but this can only be possible when it has a satisfied
workforce because a satisfied workforce exerts more efforts and works hard to achieve
organizational objectives (Ali, Asad and Rahim, 2014).

The more the employees are satisfied with their jobs, the more efforts they will exert to
achieve organizational objectives, and satisfaction of employees with their jobs has a direct
effect on the success of the organization. However, if employees are dissatisfied with their
jobs it will show adverse results like withdrawal behavior, growing cost, lowering profits and
finally customers’ dissatisfaction. Transformational leadership is what that motivates
employees to achieve more rather than what was originally planned. It means to go beyond
expectations (Ali, Asad and Rahim, 2014). Transformational leadership has high impact on
followers and changes their attitude and beliefs for their own interest and at the same time
this change in behavior benefits the organization. Transformational leadership focuses on
promoting development and strategic thinking in the organization and carries on the change
process more effectively than others. In this regard, such leadership promotes commitment
among the employees and makes it encouraging for them to adopt the stipulated bank values
in addition to going an extra mile to ensure that there is efficiency and effectiveness in
operation, as well as being creative and innovative on positive values that have not even been
put in place by the organization (Ali, Asad and Rahim, 2014).
2.4.1 The Uniting Factors among Leaders and Employees

According to a study by Elaine, Leslie and Isabel in 2011 on “how leadership and employee commitment influence bank employees’ adoption of their bank values,” established that retail banking is facing many challenges, not least the loss of its customers’ trust and loyalty. In addition, they observed that economic crisis is forcing banks to examine their relationships with stakeholders and to offer greater reassurance that their brand promises will be delivered. More than ever, banks need to stand for something positive and valued by stakeholders and one way to achieve this is through paying more attention to brand values.

Elaine, Leslie and Isabel’s (2011) research explored how values are adopted by employees within a bank. According to their study, when employees ‘live’ their brand values, their behavior during customer interactions reflects this, encouraging the strengthening of customer relationships, on observation they recorded when specifically testing the relationship between leadership style, employee commitment, and the adoption of values. Data was collected from a survey of 438 branch employees in a leading Irish retail bank. The study found that a structured and directive leadership style was effective at encouraging the adoption of the bank’s values. Moreover, when employees are committed to the organization, this has a significant impact on their adoption of values; thus, guiding this study in supporting the literature which suggests that leadership and commitment are prerequisites for values adoption.

Fundamentally, organizational culture refers to the beliefs and values that have existed in an organization for a long time, and to the beliefs of the staff and the foreseen value of their work that will influence their attitudes and behavior (Elaine, Leslie and Isabel, 2011). The administrators therefore should usually adjust their leadership behavior to accomplish the mission of the organization, and this could influence the employees’ job satisfaction. It is also essential to understand the relationship between organizational cultures, leadership behavior, and job satisfaction of employees and how leaders (management) and employees are united in an organization (Elaine, Leslie and Isabel, 2011). In other management fields, empirical research of organizational culture has involved the functionalist perspective, providing impressive evidence of the role of organizational culture in improving performance (Elaine, Leslie and Isabel, 2011). The pervasiveness of an organizational culture requires that management recognize its underpinning dimensions and its impact on employee-related
variables, such as job satisfaction, organizational commitment, and performance (Elaine, Leslie and Isabel, 2011).

It is generally believed that less research has been done on the relationship between organizational culture and job satisfaction within the research topic of organizational culture and outcome in a context where an organization is consisting of the staff, with the behavior of its individual members affecting outcomes (Elaine, Leslie and Isabel, 2011). In their study, Elaine, Leslie and Isabel (2011) also documented that a two-dimensional model of leadership that focuses on the concern for people and production has been used for many years in organizational research but in the late 1970s, leadership research started focusing on behavior within organizational change and development. They pointed out that leadership implies authority in the broadest sense of the word and not simply the power to wield the stick but it is based on objective factors, such as managerial ability, and more subjective characteristics that include personal qualities of the leaders. The factors are of even greater importance given the current emerging culture of employees in the banking sector that may be having insider information and nature of business they oversee on daily basis (Elaine, Leslie and Isabel, 2011).

2.4.2 Fundamental Concepts on Employee Commitment and Bank Leadership

A study by Jeffry in 2015 on “how leadership and commitment influence bank employees’ adoption of values” also found out that the transactional leadership style is more adopted by branch managers in the private banking sector and this is the main leadership style that can increase the employees’ job satisfaction significantly due to strong positive correlation with their job satisfaction. These results are very important for the higher management of the private banking sector and they should train their branch managers to adopt transactional leadership style to enhance employees’ job satisfaction but the results of this research study cannot be generalized to the whole banking sector due to limited number of selected private banks with limited sample size of 230 (Jeffrey, 2015).

Fundamentally, the quality of leader-employee relationship has a significant relatedness with employees’ job satisfaction and employees feel satisfied and comfortable with leaders who are supportive, otherwise, employees feel stressed when they have to work with a leader who is unsupportive and whose behavior is negative, according to Jeffrey (2015). He added that negative leader-employee relationship has various adverse impacts on the employees as it reduces productivity, increases absenteeism and the turnover to the organization can also be
quite high. In his regard, the aftermath impacts is that the bank’s core values are not adopted as employees do not ideally identify themselves with their bank, a fact that is disastrous on performance as well.

In Jeffrey’s (2015) other findings, front line employees were observed critical to service brand success, as their performance brings brand promises to life. Banking employees like others working with clients directly must therefore remain committed to their employers, to live the brand, particularly during periods of economic uncertainty and customer frustration. Because their commitment influences their brand adoption and brand-supporting behavior during service delivery encounters (Jeffrey, 2015). On the side of bank leaders, he also advised that bank management should also remain top notch because effective leadership fosters employee commitment and brand supporting behaviors. His study was carried out to seek and to examine the nature of employee commitment in banking, distinguishing between affective, continuance and normative commitment. The study explored bank leaders, examining whether initiating structure leader behavior or considerate leader behavior is most effective in encouraging employee commitment. Data from a sample of 438 employees in a leading Irish bank revealed that both are the optimal leadership styles for employee commitment.

As a matter of fact, it is important for bank managers to influence their employees by creating a good organizational culture that lays more emphasis on bank values even though creating a business case for culture isn’t impossible in which case other motivating factors can be pursued which at the long-run keep the employees focused on bank issues as well as promoting values shared in the bank (Jeffrey, 2015). One of the most sensitive elements that bank leaders need to put into great consideration is the employees’ career ladder in an organization and in the modern business environment; many companies have concluded that their system of evaluating their people, which drives the promotion process, tends to destroy performance (Jeffrey, 2015). Systems where employees are stack-ranked or rated against each other will increase emotional and economic pressure, reducing total motivation and thus performance and from this, companies are learning to increasingly move away from performance review systems that foster unhealthy competition, in order to allow for intrinsic motivations which eventually build on bank values appreciation among employees (Jeffrey, 2015).
2.5 Other Factors that Aid in Adopting Bank Values by Employees

No study is comprehensive and entirely exhaustive in its entirety and therefore, this study isn’t also expected to encompass all other factors that directly or indirectly influence how employees adopt banking values outside banks leadership and employees’ commitment. Since this study considers the influence and relationship among variables and not cause and effect where all other variables are controlled, confounding factors to its results are expected (Sekaran and Bougie 2013). The fact that the adoption of Bank values by its employees could be influenced by many other factors cannot be ignored thus some of these factors will be discussed in this section.

Some of the confounding factors to this study can be attributed to both interpersonal influences and intrapersonal influences that Romzek (1990) hinted on when identifying the earlier two Psychological ties (investment and shared agency commitment) that employees develop in their workplace when he confirmed that it is possible for the employees to develop both, one of them or even none. If employees fail to develop any of the two psychosocial ties based on investment or shared agency commitment, could they still be attached to the organization and commit to act as per the organization’s values? The answer to this is agreeable because like Pfeffer (1998) wondered, being in the working environment of ‘one’s dream’ gives some forms of meaning that if all other factors were maintained constant, the employees’ passion would still make them adopt his/her organization values as long as their passion isn’t taken away (Timothy et al. 2011). In addition, such motivation to adopt bank values among employees could also be found in Romzek (1990) insight that employees will always be different, getting motivations to behave and work as per their organizations’ values from different things including the nice feeling to help others freely.

In this study, even though the focus is on bank leadership (explicit factors) and employees’ commitment (implicit factors), however, in the existing literature other factors that could predict lack of credibility of this study and could include what Romzek (1990) above called, “different things,” that would make employees adopt their bank values even when leadership and their commitment to their banks do not exist. Pfeffer (1998) wondered about what these things could be and if being in the right job could motivate employees. Such factors that cannot be associated with banks’ efforts to build employees’ commitment but seemingly originating from employees’ themselves could contribute greatly to their adoption of their bank values as explained below.
2.5.1 Role of Prosocial Values in Adopting Bank Values by their Employees

Romzek (1990) came to refer to Pfeffer (1998) different things he wondered about including the nice feeling to help others freely, the prosocial values although he did not get deeper into them in his investigation. Prosocial values according to Muethel, Hoegl, and Parboteeah, (2011) are, “the concern for immediate others as well as the welfare of all people, and related behaviors such as helping, sharing, cooperating, and volunteering and have been shown to be important drivers of performance.”

Various backgrounds or upbringing environments, could shape an individual in many ways that become part of their identity in life with such values as concerns for immediate others and welfare for all people and are mostly not learned in organizations including banks when employees join the working team (Muethel, Hoegl, and Parboteeah, 2011). Such values are engrained in employees’ personalities and have become part of them after a long time just like in their records in an effort to define prosocial values as “Central elements of interpersonal citizenship behavior (OCB-I) and organizational citizenship behavior (OCB-O) (Hum, 2007), and they contribute to organizational effectiveness by enhancing co-worker and managerial productivity, fostering intergroup coordination, strengthening the organization's ability to attract and retain the best employees, increasing the stability of the organization's performance and enabling the organization to adapt more effectively to environmental changes,” (Muethel, Hoegl, and Parboteeah, 2011).

Romzek (1990) presents a case where after a crisis to the company some employees might work harder or on extra hours to help the company cope. Such implicit drives as much as they are hard to explain, Romzek (1990) calls them implicit, subtle expectations or psychological contracts because they are neither expressed nor understood except to the employee alone. She adds that employees would commit themselves through psychological contracts for reasons known only to them, for example working extra hours with hope to advance their skills for better positions in future or just because they are slow and can use extra hours to do their assigned work or hope for a meaningful and satisfying job. These factors are the ones collectively take the term prosocial values that also make employees adopt bank values apart from their commitment to the bank and influence of their banks’ leadership (Muethel, Hoegl, and Parboteeah, 2011).
While focusing on role of prosocial values in adopting bank values, studies summarize that certain issues must be given priority in banks. The first step is to define core values “why they are important and what is hoped to be achieved with them” (Romzek, 1990). Core values are the essence of a company’s identity. They are the main principles, philosophy and culture, a brand and voice and presents what an organization stand for with her employees and customers alike. Core values are also the compass that helps in making hard decisions that resonate with bank leaders and management. Core values are not optional but rather persist as the company evolves, and last through both boom and bust (Romzek, 1990). For the core values to be living, breathing ideas that run throughout an organization, focusing on anchoring them in real-world experiences is critical. When developing, refining and sharing a bank’s core values with team, brainstorming actual anecdotes of how those values have been reflected in the company is an important strategy. This will help in moving them from culture norms to fully-formed values that will provide everyone in a company with a sense of belonging and shared purpose.

2.5.2 The Four Drivers for Bank Values’ Adoption by Employees

According to Irungu (2016), no matter the companies’ approaches to retaining employees, they are driven by four forces as drives to acquire, bond, comprehend and defend (pp. 8-10). A person normally works to acquire something in life, be it basic commodities like food, shelter and clothing or get recognized or promoted. In the workplace, this is not exclusive. Employees report to work daily with the expectation of getting a salary at the end of the month so that they can manage to settle their bills. If employees cannot acquire what they want in an organization, they will tend to be dissatisfied. This is in agreement with Herzberg Two Factor Theory that extrinsic motivators lead to dissatisfaction when they lack in an organization (Irungu, 2016).

The drive to bond is better catered for by organization’s reward system containing factors like salary and other fringe benefits, better performance recognition, and promotions. Employees are also social beings (Irungu, 2016). They need to feel appreciated and be made to feel that they are part of the organization and when this need is met, there is creation of environment full of care and regard for others (Irungu, 2016). When employees view themselves as part of the organization, they will extend their care more to the organization than the employees sub-grouping found within the organization contrary to when there is slack of the sense of belonging within the organization where the employees are likely to be
always at loggerheads with each other and less loyal to the organization thus the drive to bond can be catered via building a strong culture of comradeship and a family like bond within the organization as Irungu (2016) advised.

On following Irungu (2016) advice that the drive to comprehend entails desire to make meaningful contribution to the environment outside work, in banks, this desire is met by giving employees challenging tasks that can contribute positively to the organization success, which varies depending on the area of bank one is attached (p. 19). Challenging jobs present the employees with an opportunity to learn new things and expand their portfolio of skills which in turn make them marketable (Irungu, 2016). If an organization’s job is saddled with monotonous work, talented employees will exit to seek challenging jobs in other firms so to deal that and develop the desire to comprehend among the employees, banks should come up with job designs that make the job challenging, interesting and meaningful (Irungu, 2016).

Lastly, people are always ready to defend themselves, their properties and achievements, their ideas and beliefs against any imminent external attack causing a fight to fight tendency in humans that may be manifested through aggressiveness or defensive behavior (Irungu, 2016). In the banks, the drive to defend comes in areas like organizational justice and when employees fulfill the desire to defend, they feel secure and confident hence banks need to understand such drives are catered for in the organization through fair treatment and job security and when they lack in an organization, there is a tendency of employees being resistive and fearful which causes demotivation (Irungu, 2016). On the other hand, to satisfy the drive to defend, organizations should inculcate a transparent, fair, and trustworthy resource allocation process while additionally supervisors should not excessively control employees action but should give employees room to control most of the actions exclusive to their jobs so they can feel part of their banks and work to preserve the values of the organization (Irungu, 2016).

### 2.6 Chapter Summary

Chapter two has documented the existing information from previous studies regarding objectives of this study. The first objective in this work is to deduce the influence that organizational leadership has on the way bank employees adopt their bank values. In addition, the other objective being investigated is how employees’ commitment to their work in banking institutions influences how they adopt their bank values. Also, the study looked to find out other factors apart from leadership and employees’ commitment that motivate
employees to adopt their bank values. Lastly, the study seeks to find any correlation between leadership and employees’ commitment in the way both influence the adoption of bank values by the employees. In the next chapter, the empirical aspect of this study will be discussed based on research methodology from the study population and sample.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

The chapter dwells in the methodology and research procedures employed in the process of investigating how leadership and employees’ commitment in banks influence the process of the bank values’ adoption by its employees in Kenyan’s family bank. It was expected that for better exploration of this study’s objectives, the adoption of concrete procedural guide to this study was instrumental in achieving definite and reliable answers to the question of the relationship existing among the involved study variables: bank leadership, employees’ commitment to their banks, bank values’ adoption and other factors outside the focus of this investigation. This chapter provides information regarding designs, population and sampling techniques, sample frame, sample size and research tools involved in data collection and analysis. Therefore, more on measures taken in this research, tools for and data collection procedures, data management and processing methods for this investigation are covered in this section.

3.2 Research Design

In research, there are activities and specific methods that are instrumental for the success of any study. Sekaran and Bougie (2003) referred to them in a single term as the template that provides a procedure and a plan in data acquisition, management and interpretation to end up with close to correct information as per study aims. To support this view, every study must provide empirical support for its claim on selected phenomenon to emerge as valid in results and a keen guess(Saunders, Lewis and Thornhill, 2012) put Sekaran and Bougie’s (2003) procedural template in simple terms as a plan, framework, and research basis for empirical evidence on how variables in question relate. With this regard, this study was founded on both descriptive and correlational research designs. The goal was to provide insights on the characteristics contribution of leadership and employees’ commitment towards the employees’ willingness to live and work up to the values of their organization hence Saunders, Lewis and Thornhill’s (2012) guide to descriptive studies provided initial approach to the relationship existing among top management and lower ranks in family bank.
3.3 Population and Sampling Design

3.3.1 Population

Population was defined and described by Sekaran and Bougie (2013) who termed and looked at study populations as ‘entire group of people, events, or things,” (p. 240) where an observation by the researcher originates. Study population therefore specifically points to the entirety or vastness of people, objects, events, collections or universe with characteristics of interest to the researcher going by Sekaran and Bougie’s (2013) definition. From the population, the researcher made an educated guess or proposed an observation that guided in empirical search for the evidence of correctness of that which was observed (Sekaran and Bougie, 2013). What motivated the employees to live up to the bank values? Is it leadership or their commitment to the bank? Guided by the proposition that the bank leadership and their commitment to their work encourage bank employees to adopt their bank values, this study collected empirical data from a population of 258 respondents which included both employees and managers from thirteen (13) family bank branches from which a sample was derived.
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<tr>
<td>4</td>
<td>Pan African House, Kenyatta Avenue</td>
<td>17</td>
<td>1</td>
<td>18</td>
<td>6.78%</td>
</tr>
<tr>
<td>5</td>
<td>Family Bank in Muindi Mbingu street</td>
<td>21</td>
<td>1</td>
<td>22</td>
<td>8.53%</td>
</tr>
<tr>
<td>6</td>
<td>St. Nipuul Shah Bulding Tom Mboya</td>
<td>19</td>
<td>1</td>
<td>20</td>
<td>7.75%</td>
</tr>
<tr>
<td>7</td>
<td>Garden House Moi Avenue</td>
<td>18</td>
<td>1</td>
<td>19</td>
<td>7.25%</td>
</tr>
<tr>
<td>8</td>
<td>Sonalux House Moi Avenue</td>
<td>20</td>
<td>1</td>
<td>21</td>
<td>8.13%</td>
</tr>
<tr>
<td>9</td>
<td>Ngara Park road Branch</td>
<td>14</td>
<td>1</td>
<td>15</td>
<td>5.81%</td>
</tr>
<tr>
<td>10</td>
<td>Mt. Kenya Building Gikomba along Jogoo Road</td>
<td>20</td>
<td>1</td>
<td>21</td>
<td>8.13%</td>
</tr>
<tr>
<td>11</td>
<td>Family Bank Tower Corp Muindi Mbingu Street</td>
<td>18</td>
<td>1</td>
<td>19</td>
<td>7.25%</td>
</tr>
<tr>
<td>12</td>
<td>River Road branch in river road</td>
<td>21</td>
<td>1</td>
<td>22</td>
<td>8.53%</td>
</tr>
<tr>
<td>13</td>
<td>Kariobangi Branch along Outering Road</td>
<td>20</td>
<td>1</td>
<td>21</td>
<td>8.13%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>245</td>
<td>13</td>
<td>258</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Family Bank Database, 2017
3.3.2 Sampling Frame

Due to time constraints, the researcher’s academic and work commitments; it was preferable that area sampling frame deemed the better option. Guided by Nusser and Larse (2005) sampling frame is a list based on population units or specific characteristics within the population that helps in identifying, enlisting and enumerating population representatives into a sample. In this study, therefore, the researcher chose area sampling frame (Sekaran and Bougie, 2013) on the 13 accessible family bank branches within Nairobi County. In this case, area sampling frame happened to be the better option because other family bank branches in other regions were far and not easily accessible like the selected ones (Sekaran and Bougie, 2013). Sekaran and Bougie (2013) defined a sample as a subset or subgroup part of study population whose characteristics resemble those of mother population and whose statistics are used to describe population parameters. This means that for researchers to describe any population, the population sample must have been selected carefully and tactfully using correct sampling techniques to help minimize and keep errors and biasness in check for the sample statistics to be generalizable in the sample population (Nusser and Larse, 2005).

3.3.3. Sampling Technique

To achieve sample representativeness of its population, Nusser and Larse (2005) advised that sampling should follow scientific techniques of probability like randomization to avoid biases in mere judgment and availability techniques or non-probability methods. Some of the probability methods of sampling are simple random sampling, stratified and systematic while some of the unreliable, highly biased non-probability techniques are purposive, convenience and quota sampling (Nusser and Larse, 2005). Hence, in this study thirteen Kenya’s family bank branches in Nairobi County’s population were subjected to simple random sampling which is the most basic probability method to derive a desirable sample of 130 participants that were chosen. The sample involved employees and at least one manager or supervisor from each branch selected.

3.3.4 Sample Size

It is difficult to completely eradicate research errors and biases for the reasons described by Sekaran and Bougie (2013). Nusser and Larse (2005) also wrote that, “It is nearly impossible to be a 100% perfect in sampling and population representativeness so errors will always occur but what needs to be curbed is the level of error in data collection, the margin of errors.” Researchers are advised stick to not less than 5% of population value for a sample
size (Nusser and Larse, 2005). Therefore, from the population of thirteen (13) family bank branches comprising 258 employees, sample size was determined in line with Mugenda and Mugenda (2003); statistical technique for selecting a sample will be adopted as a model for a sample in this study. The model for selecting a sample from a population of more than ten thousand is derived as follows:

\[ n = \frac{(z^2pq)}{d^2} \]

Where;

- **n** = is the desired sample size when the population is more than 10,000
- **z** = standardized normal deviations at a confidence level of 95% which is 1.96
- **p** = the proportion in the target population that assumes the characteristics being sought.

In this study, a 50:50-basis is assumed which is a probability of 50% (0.5).

- **q** = the balance from **p** to add up to 100%. That is 1-**p**, which in our case will be 1-0.5, hence (0.5).

- **d** = significance level of the measure, that is at 95% confidence level the significance level is 0.05.

As such the sample size for this study can be derived as follows;

\[ n = \frac{(1.96^2 X 0.5 X 0.5)}{0.05^2} = 384 \]

Target population in this study was less 10,000, thus the sample of 384 was not used (Mugenda and Mugenda, 2003). Adjustment to this study was undertaken using the further proposed formula by Mugenda and Mugenda (2013) as provided below;

\[ N_t = n/(1 + n/N) = 384/(1 + 384/258) = 130. \]

In this study, the sample size consisted of participants from each of the 13 family bank branches in leadership category from either bank managers or supervisors depending on their availability as per their office or shift hours during the time of data collection. From employees’ category, the participants were full time employee, part time, or both, again depending on their availability. Therefore, a total of one hundred and thirty (130) participants made up the sample size as determined previously and were distributed equally to all branches as shown in Table 3.2 below.
Table 3.2: The Study Sample Size

<table>
<thead>
<tr>
<th>Branch</th>
<th>Manager/Supervisor</th>
<th>Sample Distribution</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kilimani along Agwings Kodhek road</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Industrial Area opposite GoK Prisons</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>KTDA retail branch in Moi Avenue</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Pan African House, Kenyatta Avenue</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Family Bank in Muindi Mbingu Street</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>St. Nipuil Shah Bulding, Tom Mboya Street</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Garden house, Moi Avenue</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Sonalux House, Moi Avenue</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Ngara Park road Branch</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Mt. Kenya Building Gikomba - Jogoo Road</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Family Bank Tower Corp Muindi Mbingu</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>River Road branch in river road</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Kariobangi Branch along Outering road</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>13</strong></td>
<td><strong>117</strong></td>
<td><strong>130</strong></td>
</tr>
</tbody>
</table>
3.4 Data Collection Methods

The data collection method involved two processes with the assistance of research assistants trained by USIU-Africa’s Research Department. The two processes were piloting and actual data collection using survey method that relied on the questionnaire tool. Piloting helped in measuring both the content and facial validity of the questionnaires before actual data collection was undertaken to avoid content and face validity errors as advised by Nusser and Larse (2005). Piloting exercise was done in 1 family bank branch that was not sampled out during sample selection. This was Village Market branch and 10 questionnaires were issued to respondents in order to test the ability of the instrument in enabling the researcher to achieve the desired objectives. Necessary changes were made in the questionnaire as informed by the piloting results before the actual data collection commenced.

The 13 sampled out family bank branches were contacted by the researcher prior to actual data collection to request for participation of their top management and employees by providing the required information. Guided by Sekaran and Bougie’s (2013) view of the power of empirical and raw data, the researcher, with the help of United States International University Africa’s research department provided research assistants for field visits and visited the 13 family bank branches with questionnaires and a letter of introduction and a consent form to collect data. The respondents were requested to provide information by responding to both open-ended and close-ended questions in respective questionnaires.

Guided by Romzek (1990), the questionnaire consisted of questions ranging from Likert scales of the level of agreement to given statements from 1-5, where 1 was strongly disagree through 5 which is strongly agree to other open and closed ended questions. The other type of questions that were used in seeking information from participants in the questionnaire involved ticking the appropriate multiple answer questions, ranking based on the level of importance and finally the employees’ questionnaires were including giving opinions on personal need/implicit drives for adopting of their institutional values. The respondents’ confidentiality was observed and ensured as stated by (Sekaran & Bougie, 2013) and therefore, no personal private information like contact or any other questions that would breach confidentiality of participants was used. The researcher sought the International Review Board’s (IRB) approval for the research viability in terms of ethical adherence and contribution to the world of research. The IRB was based in the United States International University of Africa’s research and program development program department. The
questionnaire was also assessed together with the study proposal before being used in this study.

3.5 Research Procedure

This is the systematic approaches that this study employed in carrying out the study. The procedures we considered of great importance as they allowed the researcher to control the entire study in ensuring that study objectives were met. The main advantage of the design ensured that there was no bias in collecting data and selecting the participants for this study.

3.6 Data Analysis Methods

Using the Statistic Program for Social Sciences (SPSS), the questionnaires data was managed (coded, entered, cleaned and ran for basic statistics) (Sekaran and Bougie, 2013). Coding and entry of questionnaire data into the SPSS software required help from research assistants trained via the research department in United States International University-Africa. The researcher then took responsibility through the advice of the research associate, research department to run the basic statistics (descriptive statistics) and inferential statistics (correlational statistics). The SPSS was helpful and easy to use for descriptive tabulations of descriptive statistics, chart presentations and correlational analysis.

In this study, the descriptive analysis dwelt on describing study variables in order to understand bank managers’ and employees’ view of each other’s influence. Leadership of the bank was dually examined from the leaders’ understanding and the employees’ view. Employees’ commitment was also described from both views: leaders’ and employees to understand how the two variables interacted within the banking operations. Bank values that this study was trying to investigate as far as their adoption by employees was concerned were also assessed in terms of their existence and functionality. Other factors (confounding factors), apart from the focus of this study which were bank leadership and employees’ commitment that played a role in influencing bank values adoption were also accommodated and explained. This enabled the researcher to interpret the correlational approaches using Likert’s scale equations Y=aX1 + aX2 + aX3…where “a” is a statistical constant, Y will stand for the adoption of bank values by their employees’ variable while X1, X2, X3…will stand for leadership, employees’ commitment variables and any other confounding factors (Sekaran and Bougie 2013) respectively.
3.7 Chapter Summary

Research methodology chapter basically describes all the procedures that were followed in executing a study. It provides information regarding the use of study designs, deriving study population, application of sampling techniques, defining sample frame, selecting a sample size and use of research tools involved in data collection and analysis. In chapter four, the data that was obtained was analyzed using the Statistical Program for Social Sciences (SPSS) to derive the sample statistics and carry out correlation observations. The results and findings were presented using tables and figures for easy interpretation.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

The chapter discusses research findings for the data obtained from the respondents using the proposed data collection approach as outlined in the methodology section. The subsections in this chapter include response rate, data reliability, background information, dependent variables on bank leadership, commitment of employees, and the relationship between leadership and commitment respectively.

4.2 General Information

4.2.1 Response Rate

The overall questionnaire response rate was 76.92%, which is above 30% as recommended by Saunders and Lewis (2009). This is interpreted to mean that in overall the study was successful in obtaining the responses for analysis. The response rate was summarized in the table in Appendix C.

4.2.2 Data Reliability

This is the level in which the methods used to collect data in the study compare to the results expected. Measurement of reliability ideally gives the consistency level of the variables considered under study. The widely applied type of reliability is internal psychometric measure which helps in assessing the survey instruments (Saunders and Lewis, 2009). The variables under this study were therefore measured against reliability using Cronbach’s alpha and revealed that each variable had a scale which was above the minimum recommended of 0.7 (Saunders and Lewis, 2009). In this study, the specific measurement obtained for each variable was 0.75, 0.82 and 0.78 for bank leadership, employee commitment and bank values respectively as presented in Table 4.2.
### Table 4.2: Cronbach’s Alpha Test for Independent Variables

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>No. of items</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Leadership</td>
<td>20</td>
<td>0.75</td>
</tr>
<tr>
<td>Employee Commitment</td>
<td>14</td>
<td>0.82</td>
</tr>
<tr>
<td>Bank Values</td>
<td>13</td>
<td>0.78</td>
</tr>
</tbody>
</table>

#### 4.2.3 Background Information

The questionnaire was designed so as to indicate the following information on the bio-data of respondents; age bracket, gender, level of education, period of service in the bank, factors influenced employees to search for employment opportunity in the bank, and position or role on the bank.

#### 4.2.4 Age Bracket

The study sought to establish the age bracket of the respondents. They were required to indicate if they belonged to either below 20 years of age, 2 to 30 years, 31 to 40 years, 41 to 50 years, or above 51 years of age. From the data obtained, majority of the respondents were in the age bracket of 31 to 40 years followed by 21 to 30 years, 41 to 50 years, and finally above 51 years represented by 42%, 28%, 18% and 12% respectively. There were no respondents who were in the age bracket of below 20 years of age as shown in Table 4.3 that follows.
### Table 4.3: Age Bracket

<table>
<thead>
<tr>
<th>Age Bracket</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20 years</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td>21-30 years</td>
<td>42</td>
<td>42.00</td>
</tr>
<tr>
<td>31-40 years</td>
<td>28</td>
<td>28.00</td>
</tr>
<tr>
<td>41-50 years</td>
<td>18</td>
<td>18.00</td>
</tr>
<tr>
<td>Above 51 years</td>
<td>12</td>
<td>12.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

#### 4.2.5 Gender

The questionnaire also required the respondents to indicate whether they male or female. From the data obtained, 52% of the respondents were female while 48% were male as represented in Figure 4.1.

![Figure 4.1: Gender of the Respondents](image)
4.2.6 Level of Education

The respondents were also required to indicate their level of education. The options provided in the questionnaire were as follows; Diploma, Bachelors, Masters, and PhD level. From the findings, 70 respondents had university degree qualification, 19 had diploma, and 11 masters while there were no respondents who had doctorate level of qualification. These were represented by 70%, 19%, 11% and 0% respectively as shown in Figure 4.2 below.

![Level of Education](image)

**Figure 4.2: Level of Education**

4.2.7 Bank Branches

The study also required the respondents to indicate their bank branches. Out of the obtained data, a total of 76.92% response rate was obtained. Expressing the total received 100 responses as 100%, the response rate contribution from each branch to the total sample population was as presented in Figure 4.3 in the next page.

![Bank Branches](image)

**Figure 4.3: Bank Branches**
4.2.8 Role of the Respondents

The study enquired to find out the role performed by the respondents in their respective banks. Out of the 100 obtained sample size, 10% were on managerial roles while 90% on supervisory roles (junior employees). The findings are presented in Figure 4.4 below.

![Figure 4.4: Respondents’ Roles](image)

4.2.9 Reasons for Looking for Employment in the Bank

While the respondents were required to express the main reasons why they sought to find employment opportunities in the bank, they expressed divergent reasons. However, the main reasons stated in the order of the most preferred to the least preferred reasons include; due to the bank’s growth, looking for a stable source of income, for personal and career growth purposes, looking for a better paying job, the bank’s leadership, and also the fact that it was just the available job to them represented by 32%, 18%, 15%, 13%, 12% while 10% indicated other reasons.

4.2.10 Years Worked in the Bank

Finally, on bio-data information, the research sought to establish the number of years worked in the bank in order to determine the level of experience attained by the employees. From the findings, only 2% had worked in the bank for a period of less than one year, 18% between 1 and 2 years, 30% between 3 to 4 years, 11% between 5 to 6 years, 29% between 7 to 8 years, 7% between 9 to 10 years, and only 3% had worked in the bank for a period of more than 11 years as presented in Table 4.4 that follows.
Table 4.4: Number of Years Worked in the Bank

<table>
<thead>
<tr>
<th>Number of Years</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1 Year</td>
<td>2</td>
<td>2.00</td>
</tr>
<tr>
<td>1-2 years</td>
<td>18</td>
<td>18.00</td>
</tr>
<tr>
<td>3-4 years</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>5-6 years</td>
<td>11</td>
<td>11.00</td>
</tr>
<tr>
<td>7-8 years</td>
<td>29</td>
<td>29.00</td>
</tr>
<tr>
<td>9-10 Years</td>
<td>7</td>
<td>97.00</td>
</tr>
<tr>
<td>Above 11 Years</td>
<td>3</td>
<td>3.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.3 To Explore Influence of Bank Leadership on Adoption of Bank Values

This study specifically sought to find out from the respondents about their perceptions on the influence of bank leadership on the performance of the bank. The respondents were required to indicate any roles they had ever played as employees during their period of service to the bank, personal attitude and understanding of effective leadership, if there is effective leadership in the bank as currently constituted, and testing perceptions about the bank’s leadership using a Likert’s scale with a number of questions. The responses obtained are discussed in the sub-sections that follow below.

4.3.1 Understanding of Effective Leadership

The respondents were asked to explain what they understood by the term effective leadership as far as their experience in Family Bank was concerned. There were various explanations and among the most stated statements included the understanding that this is where employees are seen to be involved fully in developing initiative ideas with support from the top management levels while the executive managerial team pursues to lead by example through adoption of the bank values. Others indicated that effective leadership is one that is
done through people since it is for people, by the fact that leaders should get closer to those they lead irrespective of the nature of organizations in question.

4.3.2 Effective Leadership in Family Bank

The respondents were asked to indicate if they thought there was effective leadership in family bank based on their understanding. The results indicated that 62% of the respondents were for the opinion that indeed there was effective leadership while 38% disputed the fact that the leadership of the bank was effective as presented in figure 4.5. Among the reasons given to support the idea that there was effective leadership in the bank included the fact that the banks is leadership appreciated consultation among the employees while developing strategic goals and plans, as well as being given opportunities for career development. However, those who were against the idea expressed that the bank’s leadership did not recognize employees and therefore treated them as work machines without valuing their time as they said they worked for a long period than the average working hours as recommended by the country’s labor laws (8 hours).

![Figure 4.5: Bank’s Effective Leadership](image)

4.3.3 Opinion on Bank’s Leadership

The respondents were asked to indicate if they agreed or not to various questions by using a scale of 1 to 5 to indicate; 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree and the results obtained on various dimensions are discussed in the sub-sections below.
4.3.4 Bank Management

The respondents were asked to indicate their level of agreement or disagreement to a statement which was stating that, “bank management and team leaders consider staff’s opinions especially on developing ideas of what ought to be done.” The results obtained are presented in figure 4.6.

![Figure 4.6: Level of Agreement to Employee Consideration by Management](image)

4.3.5 Equal Treatment of Employees

Additionally, the study required respondents to indicate their perceptions on how workers were treated and required to respond to the statement that indicated, “Every worker of this branch is treated as equal by the management and team leaders.” The results obtained indicated that 58% agreed, 22% strongly agreed, 10% were neutral, 0% were neutral, and 5% strongly disagreed while 5% disagreed as presented in figure 4.7.

![Figure 4.7: Employee Equality](image)
4.3.6 Adoption of Employee Views

As to whether the bank considered an incorporated the views of staff members, the members were asked to indicate their level of agreement. From the findings, 40% agreed while 22% strongly agreed. 8% were neutral, 19% disagreed while 11% strongly disagreed as shown in figure 4.8.

Figure 4.8: Employee Views Adoption

4.3.7 Role of Communication by Leaders

The study also aimed at establishing the views of the respondents concerning the statement that, “it is the management’s role and bank leaders’ duty to communicate clearly their roles, part and ideas in daily operations of the bank.” The obtained results indicated that only 8% strongly agreed, 32% agreed, 20% were neutral, 25% disagreed, while 15% strongly disagreed as presented in figure 4.9.
4.3.8 Daily Schedules of Employees

The study also requires employees to react on a statement that said, “The management and team leaders are responsible for staff and employees’ daily schedules and implementation.” The results showed that only 17% agreed to this statement, 13% strongly agreed, 23% were neutral, 23% strongly disagreed and 24% disagreed respectively as presented in figure 4.10.

4.4 To Explore Influence of Commitment of Employees on Bank Values Adoption

As the second objective of this study, it was targeted to be established how employee commitment influenced performance and adoption of bank values in Family Bank. The study sought to determine if the employees knew the family bank core values as well as required...
them to express their opinions about various statements on family bank as far as employee commitment was concerned. The results obtained are discussed below.

4.4.1 List of Family Bank’s Core Values

When the respondents were asked to list the family bank core values, all the respondents representing 100% clearly listed the core values as; transparency, humility, self-belief, and winning together.”

4.4.2 Employee Commitment

The employees were required to indicate if they strongly disagreed, disagreed, neutral, agreed or strongly agreed on various statements relating to employee commitment. The results obtained are discussed in the subsections that follow.

4.4.3 Working in Family Bank is Satisfactory

The respondents were asked to state what their opinion was on working family bank and if indeed this was satisfactory. The results showed that 35% disagreed, 15% strongly disagreed, 0% were neutral, 26% agreed while 24% strongly agreed as presented in figure 4.11.

![Figure 4.11: Working in Family Bank is Satisfactory](image)

4.4.4 Owning of Family Bank Challenges

The respondents were asked as to how they agreed or disagreed with a statement that indicated, “I take challenges and problems faced by this bank as my own.” The results obtained showed that 41% disagreed, 23% strongly disagreed, 17% were neutral, 9% strongly agreed, and 10% agreed as presented in figure 4.12.
The respondents were also subjected to a statement which indicated that, “I believe Family Bank has increased employees; empowerment, skills development and positive outlook to the future for its staff.” The results obtained indicated that 33% agreed, 32% strongly agreed, 12% were neutral, 18% disagreed while 5% strongly disagreed as presented in figure 4.13 below.

Figure 4.13: Positive Future Outlook
4.4.6 Significance to Career

The respondents were also asked their perception about the bank’s impact of their career path. In this regard, they were asked to give opinion to a statement which stated that, “this bank has a greater meaning to my career path.” The results obtained indicated that 37% agreed, 33% strongly agreed, 23% disagreed, and 7% strongly disagreed. Figure 4.14 clearly shows the findings to this question.

![Pie chart showing responses to the significance to career question.

Figure 4.14: Significance to Career

4.4.7 Motivation of Staff and Employees

On motivation of the bank’s employees, the study sought to find out whether the employees were motivated to commit themselves to their duties and responsibilities. The respondents therefore were asked their level of agreement or disagreement to the following statement, “most staff and employees appear motivated to continue working with family bank indefinitely.” The results obtained indicated that, only 7% strongly agreed, 11% agreed, 22% were neutral, 32% disagreed and 28% strongly disagreed as presented in figure 4.15 that follows in the next page.
Figure 4.15: Employee Motivation

4.4.8 Leaving the Bank

The respondents were asked to indicate their level of agreement to the statement that stated, “Even if I had a chance to leave this bank I would not leave”. From the findings, only 1% strongly agreed, 3% agreed, 3% were neutral, 43% strongly disagreed, and 50% disagreed as shown in figure 4.16 below.

Figure 4.16: Leaving Family Bank

4.5 To Explore Relationship between Leadership and Employee Commitment in Adoption of Bank Values

The study’s third objective was to establish the relationship between bank leadership and employees’ commitment on adoption of bank values. Specifically, the study employed a
Likert’s scale in which respondents were asked to respond to various questions and also sought to establish if the banks’ organizational culture allowed employees to socialize with each other and hence allowing them to mingle in order to share about the bank values. The findings are presented in the sections that follow.

4.5.1 Likert’s Scale on Bank Values Adoption

The respondents were similarly required to indicate on how they agreed or disagreed to a series of statement concerning the relationship between employee commitment and leadership of the bank towards the adoption of the bank values. The five points Likert’s scale that required them to indicate 1 to five ranging from strongly disagree to strongly agree obtained the following results.

4.5.2 Organizational Versus Employees’ Values

The study sought to establish if indeed there was a conflict between the banks’ and employees’ individual values. From the results obtained, 23% strongly disagreed, 64% disagreed, 10% were indicated neutral and only 3% of the study population agreed while nobody strongly agreed as presented in figure 4.17.

![Figure 4.17: Organizational and Individual Values](image)

4.5.3 Bank Values and Career Growth

The study sought to establish how respondents viewed the bank’s values as far as personal career development was concerned. Out of the 100 interviewed respondents, 30% strongly agreed that the bank was giving them an opportunity to fulfill personal desires, 30% agreed, 10% were neutral, 15% disagreed, and another 15% strongly disagreed. In overall, 30% disagreed, 60% agreed, while 10% were not sure as presented in Table 4.5 below.
Table 4.5: Bank Values and Career Development

<table>
<thead>
<tr>
<th>Career Development</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>10</td>
<td>10.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>15</td>
<td>15.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>15</td>
<td>15.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.5.4 Internal Motivation

The study also focused to obtain the perception of the respondents as far as internal and external motivations are concerned. In this regard, they were subjected to a statement that stated, “My motivation comes from within as opposed to external”. The results indicated that in overall, 50% of the respondents agreed to this statement while the other 50% disagreed as distributed in Table 4.6 that follows in the next page.

Table 4.6: Internal Motivation

<table>
<thead>
<tr>
<th>Internal Motivation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>20</td>
<td>20.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>20</td>
<td>20.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>
4.5.5 Leading Others to Achieve

An additional concern that was intended to determine the relationship between bank values and that of the individual employees especially on aspects of influencing others to establish the connection between appreciation of personal values, others’ values as well as the bank values was undertaken by the research. The researcher therefore asked the respondents to indicate if they actually thought that they had a role to play in leading others. Therefore the study presented to the respondents a statement that said, “Leading others to achieve give me a deal of motivation to remain in family bank”. The results obtained showed that 60% of the respondents believed that this was true while 40% did not agree with this. These results were distributed as follows; out of the 60% that agreed, 40% strongly agreed while 20% agreed; out of the 40%, who disagreed, 15% strongly disagreed, 20% disagreed, and only 5% were neutral. The results are presented in the table 4.7 that follows.

Table 4.7: Influencing Others

<table>
<thead>
<tr>
<th>Influencing Others</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>40</td>
<td>40.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>20</td>
<td>20.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>5</td>
<td>5.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>20</td>
<td>20.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>15</td>
<td>15.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.5.6 Recognizing Employees’ Strengths

In order to measure or assess if indeed family bank did appreciate and recognize her employees’ strengths as well as encouraging them to achieve the best they could at all time, the study presented a statement to the respondents which said that, “Family Bank brings the best out of me”. The respondents were required to indicate to what extent they agreed to this statement by selecting options ranging from strongly agree, agree, neutral, disagree and strongly disagree in a scale of 1 to 5 in a reverse order. The results obtained showed that 30%
of the respondents were neutral, 15% strongly agreed, 20% agreed, 25% disagreed, and 10% strongly disagreed. The results are presented in Table 4.8 below.

Table 4.8: Employee Strengths

<table>
<thead>
<tr>
<th>Employee Strengths</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>15</td>
<td>15.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>20</td>
<td>20.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>25</td>
<td>25.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>10</td>
<td>10.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.5.7 Being at the Peak of Career

The study also required respondents to indicate the level at which they thought they had attained the progression and growth of their careers. Ideally, the study required them to indicate if indeed they thought they had fully grown to the potential of their careers or they still needed to grow further. In this regard, a statement which indicated that, “I feel I have achieved the peak of my career,” was presented to the respondents for them to show the level of agreement or disagreement. From the results, none of the respondents agreed to the statement but 20% were neutral, 50% disagreed, and 30% strongly disagreed as presented in Table 4.9 that follows.
Table 4.9: Peak of Career

<table>
<thead>
<tr>
<th>Peak of Career</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>20</td>
<td>20.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>50</td>
<td>50.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.6 To Explore Other Factors outside Leadership and Employee Commitment Affecting the Adoption of Bank Values

As the last objective of the study, efforts were made to establish any other factors that enhanced adoption of bank values and which were not related to leadership in general as well as commitment by employees as discussed in this subsection.

4.6.1 Bank Activities

Focus was put on the nature of bank activities and if indeed they focused on employees’ welfare as well or just profits realization of the bank and growth only. The respondents therefore were asked to indicate the level of agreement to the statement, “bank activities are usually focused on growth and profit making”. The results indicated that 49% strongly agreed that activities are focused on the bank’s profits, 31% agreed, 5% were neutral, 10% disagreed, while 5% strongly disagreed as presented in Table 4.10 below.
Table 4.10: Bank Activities

<table>
<thead>
<tr>
<th>Bank Activities</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>49</td>
<td>49.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>31</td>
<td>31.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>5</td>
<td>5.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>10</td>
<td>10.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>5</td>
<td>5.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.6.2 Winning Together

The study was determined to find out about the employees’ team work spirit and value of winning together. The respondents were consequently required to dive an opinion by ranking on a scale of 1 to 5 the statement which was saying, “Leading other to achieve their goals gives me a sense of satisfaction and motivation to remain in Family Bank”. From the results, in overall 71% of the respondents agreed to this statement, 2% were neutral while the remaining 27% disagreed as presented in the Table 4.11 below.

Table 4.11: Winning Together

<table>
<thead>
<tr>
<th>Winning Together</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>20</td>
<td>20.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>51</td>
<td>51.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>2</td>
<td>2.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>17</td>
<td>17.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>10</td>
<td>10.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>
4.6.3 Skills Utilization

It was also aimed to establish if the bank’s leadership was making the employees to fill that they explore their inner skills and talents effectively. The respondents were therefore required to indicate their level of agreement or disagreement on the statement, “Family Bank has brought out the best of me.” Results showed that 25%, 30%, 12%, 28%, and 8% strongly agreed, agreed, were neutral, disagreed, and strongly disagreed respectively as shown in Table 4.12 as follows.

Table 4.12: Skills Utilization

<table>
<thead>
<tr>
<th>Skills Utilization</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>25</td>
<td>25.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>30</td>
<td>30.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>12</td>
<td>12.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>25</td>
<td>25.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>8</td>
<td>8.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.6.4 Satisfaction in Life

The respondents were also asked to indicate their satisfaction levels while at Family Bank. They were subjected to a statement, “my position at work gives me satisfaction and pleasure in life that makes me feel self-actualized as an achiever.” Results indicated that only 1% strongly agreed, 4% agreed, 5% were neutral, 40% disagreed, while 50% disagreed as presented in table 4.13 below.
Table 4.13: Satisfaction

<table>
<thead>
<tr>
<th>Satisfaction in Life</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>1</td>
<td>1.00</td>
</tr>
<tr>
<td>Agreed</td>
<td>4</td>
<td>4.00</td>
</tr>
<tr>
<td>Neutral</td>
<td>5</td>
<td>5.00</td>
</tr>
<tr>
<td>Disagreed</td>
<td>40</td>
<td>40.00</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>50</td>
<td>50.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

4.6.5 Socialization Mechanisms

Through the study, the research sought to find out the perception of the respondents on the aspect of socialization as a means of allowing the employees to share their values and propagate those perceived to be positive in an environment that gives freedom of self-expression. The results indicated that 50% of the respondents indicated yes while the other 50% indicated no as in table 4.14 below.

Table 4.14: Socialization

<table>
<thead>
<tr>
<th>Socialization</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>50</td>
<td>50.00</td>
</tr>
<tr>
<td>No</td>
<td>50</td>
<td>50.00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Further, for those who indicated that the bank indeed provided them with opportunities to freely interact and socialize, the respondents were required to indicate the frequency at which the bank indeed allowed by them either marking very frequently, frequently, or rarely. The results obtained indicated that 23% indicated very frequently, 27% said frequently, while 50% indicated rarely as shown in figure 4.18 that follows.
4.6.6 Unique Features of Family Bank Fraternity

The respondents were asked also to explain or those features that they found unique and interesting among family bank employees. The most mentioned features included team work, self-motivation, inter-personal relationships and leadership skills represented by 50%, 33%, 15% and 2% respectively as shown in figure 4.19 below.

4.6.7 Correlations Co-efficient

The coefficients of correlation obtained indicated that leadership is positively correlated with employee commitment while bank values are negatively correlated to the leadership variable. In this regard, it is evident that bank values adoption has a dimension on the effectiveness of bank performance but is independent of the leadership in place. However, employee commitment and bank values adoption is presented to be having a close relationship. In general, the Likert’s scale can be summarized as follows; Bank values adoption is equals to
effective leadership and employee commitment which tests and approves the correlational and Likert’s scale equations in chapter three. See Table 4.15 below.

**Table 4.15: Correlations Co-efficient**

<table>
<thead>
<tr>
<th></th>
<th>Leadership</th>
<th>Employee Commitment</th>
<th>Other Factors</th>
<th>Bank Values Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Commitment</td>
<td>0.6142</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Factors</td>
<td>0.5362</td>
<td>0.4252</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Bank Values Adoption</td>
<td>-0.1532</td>
<td>-0.2345</td>
<td>-0.3625</td>
<td>1</td>
</tr>
</tbody>
</table>

**4.7 Chapter Summary**

This chapter has covered in detail the study’s findings and presentation using graphs and tables following the proposed methodology in chapter three. In particular, the findings have been presented in accordance with the objectives that guided this study which were: to explore the influence of bank leadership in Kenyan banks on how bank values are adopted by employees; to explore the influence of employees’ commitment on the adoption of their bank values in the Kenyan banks; to deduce how leadership in banks and employees’ commitment are related in the way they both influence the way employees adopt bank values; and to explore and present other factors outside bank leadership and employee commitment that have effects on bank values adoption. Chapter five will cover discussions, conclusions and recommendations respectively.
CHAPTER FIVE

5.0 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section will present the discussions of the findings, conclusions and recommendations for improvement and further studies. The discussions and conclusions will specifically be based on the research questions as well as literature reviewed in order to affirm the findings of this study. Further, the conclusions will basically be founded on the findings analyzed in chapter four of this study. Finally, recommendations will be obtained from any possible limitations of this study as well as the research methodology employed, including the observed gaps from this study and the reviewed studies in the chapter two (literature review).

5.2 Summary of Findings

From this study, it was established that employees understand effective leadership as a situation where they are involved in major decision making and strategizing for the organization which motivates them and improves bank values adoption. Ideally, the respondents indicated that as it was the situation during the study, there was effective leadership in the bank supported by 62% of the respondents. For those who were for the opinion that leadership was not as effective as it should be, cited situations where managers and supervisors are too strict to them and forcing them to work for more than 8 hours in a day, hence considering them as not considerate.

It was evident from the study that, majority of the respondents agreed that management was in overall considerate on employees supported by 60% of the population that formed part of the research informants. 80% had cited that there were clear circumstances under which the management exhibited equal treatment of employees, although this was disputed by 10% of the respondents. While 38% indicated that their bank did not consult them while undertaking any changes in the bank as they would expect, 62% indicated that the consultation was satisfactory to them. It was also noted that 40% of the respondents believed that the bank’s leadership was practicing effective communication role by leaders, and at the same time 40% indicated that the bank’s leadership was not meeting its required standards of ensuring communication role is well performed.
On employees’ commitment, the study found out that motivation was as a result of being guided well by their leaders while promoting the upholding of the bank values which were identified as transparency, humility, self-belief and winning together. About 50% of the respondents were so far satisfied with the bank as their employer while the other 50% were not. Despite a good proportion demonstrating satisfaction, they however were not willing and ready to own any challenges associated by the bank as their own as this was disputed by about 67% of the respondents. A total of 65% of the respondents however indicated that the bank had a bright future if the effectiveness in leadership was handled properly and that this will enable the company to achieve its positive future outlook plans and goals.

On the basis of bank value adoption however, it was evident that employees would want the bank management and leadership to first appreciate the fact that they have personal goals and values and therefore find a good way to support them as well. In so doing, they will automatically feel recognized and hence adopt bank values effectively. Most of the respondents cited that there are no huge differences between good organizational values and individual values as they affected them directly. Some of the cited goals included career growth, intrinsic and extrinsic motivations, appropriate bank activities and responsibilities, team work (winning together), utilizing the employees’ skills positively, promoting socialization and team-building, and ensuring that work satisfaction is achieved respectively.

In addition, this study was not only fundamental in informing its objectives but also educates on how bank leadership and employees’ commitment are related in aiding the processes of employees’ adoption of their bank values through descriptive and correlational research methods. As two key aspects of service delivery, leadership and customer service (by employees) are on the opposite ends of every responsibility in a company, organization or institution’s service delivery. As already established, not much has been studied in earlier research endeavors about leadership and employees’ commitment in the context of the process of the adoption of bank values by employees in Kenya. This study, therefore, stood on the gap to document empirical results on its objectives from Kenya’s family bank.

Finally, the fourth objective of the study was to establish any factors away from leadership and employee commitment that potentially had impact on the adoption of bank values. From the results obtained, a particular focus was directed towards the nature of the bank values. The respondents were asked to indicate whether they had a clear understanding of the bank values as provided by their strategic plan. Each of the values was focused individually and
results showed majority of the respondents considered the value of winning together as relating to team-work and helping them to identify with their bank. This was supported by 71% of the respondents that were interviewed. Transparency was also understood by the respondents as the aspect of upholding integrity and ensuring that professionalism is supported in all levels of management and organizational operations. Additionally, the value of self-belief was established as that which enhanced confidence in the bank both for performance and future sustainability as source of employment and livelihood to the employees and customers as well.

Another important aspect that was considered to be influencing bank adoption a part from the nature of the bank values was the socialization aspect. While a half of the population showed that they lacked socialization opportunities with colleagues based on the nature of their work, about another a half however indicated that they were satisfied and contented with their level of socialization. In overall, they expressed their perception that socialization helped them to discuss bank values and also device mechanisms of perfecting their responsibilities and therefore promoting adoption bank values. According to them, having written bank values were a different issue altogether with putting the same into practice. In this regard, through groups and specialization, it becomes easier to understand every aspect of the values and alternatively change attitudes previously help that were not a true reflection of what the values stood for.

Fundamentally, socialization was seen as an important vehicle that promoted inter-personal relationships and greatly helped to shape the attitudes that employees developed towards management, leadership, bank goals, employment conditions, appreciation by employers, self-motivation, and above all organizational culture of the bank. Other aspects such as being committed towards compliance provisions on legal issues as well as corporate social responsibility determine the level at which employees took the bank values as serious or not.

5.3 Discussions of this Study’s Findings

5.3.1 Influence of Bank Leadership on Bank Values Adoption

The study’s findings reveal that there is influence among bank values adoption and bank leadership, employees’ commitment and other factors as well. The objectives of the study were met and the study showed that Family Bank can enhance the adoption of values by employees to promote performance and ensure that management and shareholders’ objectives are met. On the issue of leadership, employees presented divergent opinions from the
management team but they all appreciated that leadership was an influencing factors as it indeed provided the direction in which other major actions could be acted upon and also on the implementation process. The results indicated that 62% of the respondents were for the opinion that indeed there was effective leadership while 38% disputed the fact that the leadership of the bank was effective as presented in Figure 4.5. The literature reviewed commented that for any bank to be successful there ought to be effective leadership as a pre-requisite towards success and good performance (Hester and Killan, 2010).

Among the reasons that supported there was effective leadership in Family bank included the consultation from the employees while developing strategic goals and plans and opportunities for career development. In agreement with Lang’s (2011) observation, was the aspect of the influence of leadership to involve all stakeholders in managing, operating and providing customer-clients services. The 38% who were against the idea expressed that the bank’s leadership did not recognize them but treated them as work machines without valuing their time pointing out to working for a long period than the average working hours as recommended by the country’s labor laws (8 hours). Such feelings, however, could have been contributed by the fact that among the reasons given by respondents when asked why they preferred working in a banking company, 32% quoted bank growth prospects, 18% needed a source of income, 15% chose to work in a bank for personal and career growth reasons, 13% wanted a better paying job, 12% were attracted by bank leadership while 10% indicated other reasons.

To shed more light on these results, this study sought the Family bank’s leaders’ perspective whether they think their employees are motivated for long-term commitment working at the bank. From their level of agreement with the statement, “Most staff and employees appear motivated to continue working with Family bank indefinitely,” only 7% strongly agreed, 11% agreed while 22% were neutral in their level of agreement. On the same statement, 32% disagreed while 28% strongly disagreed as shown in figure 4.15. These responses apparently contradicted with the employees’ view on the same in terms of their willingness to leave their institution whenever there are chances to as findings their feedbacks indicated that 43% would not leave and 50% would strongly agree to remain (figure 4.16). In their responses to the question, on the other hand, only 1% strongly agreed to leave, 3% would leave and 3% would remain neutral on whether to leave or remain. These responses compared with the employees’ view of at 62% that Family bank leadership is effective would agree with Irungu (2016) that communication channels that are effective guarantee the adoption of an
organization’s values, which is true in our case. Therefore, the leaders at Family bank seem not to have been communicating the organization’s challenges as much as they did for its values and thus the leaders remain unsure whether their employees would commit themselves to the bank in the long-run.

5.3.2 Influence of Employee Commitment on Bank Values Adoption

This study also sought to find out, as a catalyst to employees’ commitment to an organization according to Romzek (1990) and later Wallace et al. (2011) their willingness to own up Family bank challenges. In the findings, the respondents’ feedback recorded in figure 4.12, showed that 41% disagreed with willingness to own Family bank’s challenges, 23% strongly disagreed, 17% were neutral, 9% strongly agreed while 10% agreed. These results are aligned with the results on reasons for choosing to work with the bank because majority were attracted by the prospects for bank’s growth and only 15% chose to work with Family bank for personal and career growth. The later 15% would therefore mean that there was passion for work hence probably contributing towards the 9% who would strongly own up their bank challenges and 10% who just agreed with the 9% group. Fundamentally, Family bank leadership should adopt a communication channel that allows employees relate with the challenges faced by the bank.

In other findings on Family bank employees’ future positive outlook with family bank, which to some extent would aid in understanding employees’ satisfaction and timely commitment to Family bank, the results obtained indicated that 33% agreed, 32% strongly agreed, 12% were neutral, 18% disagreed while 5% strongly disagreed as presented in figure 4.13. It was observable therefore that a good number of employees agreed to work with the bank for a longer time in future. This confirmed the employees; response at 100% on having known their bank values which Malhorta and Mukherjee (2014) documented can make employees commit to growing their brand, the bank. In addition, it also confirmed their guaranteed motivation to continue delivering services to the bank customers (Malharta and Mukherjee, 2014) and this was also reflected in the following results for the significance of their jobs to their career as obtained indicating that 37% agreed while 33% strongly agreed their job is significant to them as (figure 4.14) clearly shows the findings to this position.

As per the results of this study, findings on the number of years the employees have been committed in their work with Family bank, 30 out of 100 reported having worked for 3-4 years, 29 have worked for 7-8 years while 7 and 3 have worked for 9-10 years and 11 years
and over respectively. Although this study did not endeavor to find out if the employees have had investments with the bank, looking at the years worked in the same bank supports Romzek’s (1990) findings that when it comes to calculating employees’ gains, the meaning of their work life is focused on how bank’s capacity building through employees’ development programs, contracts and uncontracted time spent in the bank and other benefits that might curb sunk costs are ensured to them. The results of such endeavors in banks towards their employees have great results and unbelievable impact including employees who are happy with their jobs, more devoted to doing a good job and vigorous to improve their organizational customers’ satisfaction, hence are satisfied themselves (Irungu, 2016). In this study findings, more than half of employees would leave Family bank (43% would strongly agree to leave, 50% agreed) and this was also reflected on the level of dissatisfaction (15% were strongly dissatisfied plus 35% were just dissatisfied). Therefore, Kenyan banks will need to check within their programs to determine that which needs to be done to strengthen their employees’ satisfaction, hence cultivating employees’ commitment. Employees who are satisfied have higher intentions of persisting with their organization, which results in decreased turnover rate.

5.3.3 Relatedness between Leadership and Employee Commitment on Values Adoption

According to the study’s findings, an organization’s human capital compared to finances is getting more importance in today’s economy and is considered an invaluable asset because it plays a major role in the progress of an organization and in general term, the society (Jeffrey, 2015). Understanding this point by banks management helps in managing relationships and other factors like investments and employees based programs to positively influence the team-work traits among the stakeholders in the organization. This study found out that the more the employees are satisfied with their jobs, the more efforts they will exert to achieve organizational objectives, yet satisfaction of employees with their jobs has a direct effect on the success of the organization as it determines their output and commitment. This can be reflected by the results in figures 4.5, 4.6 and 4.11. However, if the employees are dissatisfied with their jobs it will show adverse results like withdrawal behavior, growing cost due to low production thus lowering profits and finally employees’ dissatisfaction reflected in the high turnover rate (Belas, 2013). In this study, unfortunately, it was difficult to measure these otherwise adverse outcomes.
In the case of Family bank leadership, therefore, this study found that transformational leadership as suggested by Ali, Asad and Rahim (2014) and structured and directive leadership style (Elaine, Leslie and Isabel, 2011) are required so to motivate employees to achieve more rather than what was originally planned and it means to go beyond expectations as it changes their attitudes and believes in their own interest and so that leaders could be closer to understanding their employees respectively. The need to adopt both leadership forms in Family bank arises from the factors that employees need to be motivated to focus on promoting development and strategic thinking in the institution and carry on their change process from their varied reasons for choosing to work in Family bank to their need for career growth through skills development and personal investments and enhance communication channels that allow leaders to closely share and relate with bank challenges respectively.

To get to a point where employees are so committed that they ‘live’ their brand’s values and are willing to adjust their behavior during customer interactions to suit appreciable service delivery, the quality of leadership must be effective enough to reflect in the motivated and encouraged employee-customer relationships. At a crucial point, therefore, this study supports literature which suggests that leadership styles resulting to employees’ commitment are prerequisites for effective motivation for the adoption of the bank’s values and should fundamentally be reflected in the organization culture. Organizational culture refers to the beliefs and values that have existed in an organization for a long time, and to the beliefs of the staff and the foreseen value of their work that will influence their attitudes and behavior in the daily interactions at work place (Elaine, Leslie and Isabel, 2011). Administrators usually adjust their leadership behavior to accomplish the mission of the organization, and this could influence the employees’ job satisfaction and it is therefore essential to understand the relationship between organizational culture, leadership behavior and job satisfaction of employees and how leaders (management) and employees are united in an organization (Benlamri and Sparer, 2016).

5.3.4 Other Factors that Influence the Adoption of Bank Values

As far as this study’s findings are concerned, some of the confounding factors to this study can be attributed to both interpersonal influences and intrapersonal influences that Romzek (1990) and Somaye (2015) hinted on when identifying the two Psychological ties (investment and shared agency commitment) that employees develop in their workplace and confirmed
that it is possible for the employees to develop both, one of them or even none. In this study, even though the focus was on bank leadership (explicit factors) and employees’ commitment (implicit factors), it was apparent from the existing literature that other factors could predict lack of credibility of this study and could include “different things,” (Romzek, 1990) that would make employees adopt their bank values even when leadership and their commitment to their banks do not exist. Such factors that cannot be associated with banks’ efforts to build employees’ commitment but seemingly originating from employees’ themselves could contribute greatly to their adoption of their bank values.

According to the results and theories reviewed, various reasons, backgrounds and upbringing environments, could shape an individual in many ways that become part of their identity in life with such values as concerns for immediate others and welfare for all people and are mostly not learned in organizations including banks when employees join the working team (Pfeffer, 1998). Such values as this study found are engrained in employees’ personalities and have become part of them after a long time just like in their records in an effort to define prosocial values as Central elements of interpersonal citizenship behavior (OCB-I) and organizational citizenship behavior (OCB-O), which greatly contribute to organizational effectiveness by enhancing co-worker and managerial productivity, fostering intergroup coordination, strengthening the organization's ability to attract and retain the best employees, increasing the stability of the organization's performance and enabling the organization to adapt more effectively to environmental changes (Muethel, Hoegl and Parboteeah, 2011).

This study’s findings present a case where after a crisis to the company, for example, some employees might work harder or on extra hours to help the company cope thus showing the implicit drives as much as they are hard to explain, such as subtle expectations or psychological contracts because they are neither expressed nor understood except to the employee alone (Romzek, 1990). This showed that the employees would commit themselves through psychological contracts for reasons known only to them, for example working extra hours with hope to advance their skills for better positions in future or just because they are slow and can use extra hours to do their assigned work or hope for a meaningful and satisfying job (Romzek, 1990). These factors are the ones collectively take the term prosocial values that also make employees adopt bank values apart from their commitment to the bank and influence of their banks’ leadership as Muethel, Hoegl and Parboteeah (2011) indicated.
While focusing on the role of prosocial values in adopting bank values, studies reviewed from studies by Romzek (1990), Muethel, Hoegl and Parboteeah (2011) and Irungu (2016) summarize for this study that certain issues must be given priority in banks including defining core values and “why they are and what is hope to be achieved with them,” in order that employees would be able to understand them differently and distinctly from their own prosocial and personal values. Core values are the essence of a company’s identity, main principles, philosophy and culture, a brand, voice and compass that helps in making hard decisions that resonate with bank leaders and management, presenting to them what an organization stands for with her employees and customers alike (Charan et al. 2011 and Wallace et al. 2011). This understanding together with the 100% results obtained from employees on whether they understood what Family bank values were in this study meant that core values are not optional but rather persist as the company and last through both boom and bust. For the core values to be leaving, breathing ideas that run though out an organization, focusing on anchoring them in real-world experiences, their adoption by both the management and employees is critical (Muethel, Hoegl and Parboteeah, 2011). When developing, refining and sharing a bank’s core values with the team, brainstorming the anecdotes of how those values have been reflected in the company is an important strategy as it will help in moving them from culture norms to fully formed values that will provide everyone in the company with a sense of belonging and a shared purpose as Romzek (1990) put it.

5.4 Conclusions

5.4.1 Influence of Bank Leadership on Bank Values Adoption

From the discussions and findings as well, it can be concluded that adoption of bank values greatly depends on the nature of leadership in place and employees’ commitment towards bank values. From the correlational coefficient and Likert’s Scale, the relationship was clear and therefore undisputable in entirety. In this regard, the relationship as proposed by the multi-variant equation that bank values adoption = effective leadership + employee commitment can be concluded to be true. Ideally, the findings and discussions reveal that employees as human beings are extremely sensitive towards the nature of treatment they receive from management and leadership in place. They consider themselves as important in decision making and they would rather wish to be involved consultatively as opposed to being left out of plans. Fundamentally, acts such as discrimination, mishandling employees,
lack of equality, improper ways of solving issues, lack of sufficient support for personal growth among other were considered to be pertinent by most of the respondents. The study therefore concludes that literature reviewed which observed that for any bank to be successful there ought to be effective leadership as a pre-requisite towards success and good performance is absolutely correct. Additionally, the study concludes that exclusive leadership may prove futile in guaranteeing value adoption within an organization if the key resources, employees, are disregarded and the bank or organization embarks on a wrong direction.

5.4.2 Influence of Employee Commitment on Bank Values Adoption

Additionally, the study concludes that employee commitment is an independent factor (variable) in the adoption of bank values. Although there is an element of leadership influence, it is also possible that the commitment can be purely triggered by different aspects. Some of the obvious determining factors include the nature of motivation an individual has (whether intrinsic or extrinsic), the level of needs that are driving employee operation, and the overall perception on bank values. Ideally, motivation plays an integral role in shaping commitment levels and apparently this helps in shaping the organizational culture. Through informal groups and socialization, it is possible that employees can influence the commitment levels of other employees either in a positive or negative manner.

5.4.3 Relatedness between Leadership and Employee Commitment on Values Adoption

The study concludes that there is a close relationship between leadership and employee commitment especially on the adoption of bank values. It was found that banking sector in specific is a very sensitive environment especially on how leaders influence employees. The application of strict rules and regulation and the nature of the working environment in terms of schedules were found to be factors that forces employees to be in line with bank values even if they are not willingly motivated to do so. As a matter of fact, if leaders are friendly to employees and provide appropriate leadership, the adoption of the bank values will be an automatic outcome with exceptions on few unique cases in which some employees may be having personal issues.

5.4.4 Other Factors Influencing Bank Values Adoption

Other factors which were found to be having an impact on the adoption of bank values and do not relate to employee commitment and leadership respectively included; employee motivation, team-work, inter-personal relationships, work-environment, and organizational structures. Although these factors were considered independently in this study, it was
however established that they too had a relationship with either leadership strategies or employee commitment in overall. For instance, employee motivation and work environment has a lot of influence on the level of commitment by the employees, and on the other hand organizational structures shapes the leadership styles respectively.

5.5 Recommendations

5.5.1 Recommendation for Improvement on the Influence of Bank Leadership and Employees’ Commitment on Bank Values Adoption

5.5.1.1 The study recommends that bank leaders must seek to understand the nature of human resources that a bank has in order to determine the appropriate strategies to employ in managing them.

5.5.1.2 It is recommended also that leadership skills and styles adopted in organizations (banks) must be one that identifies employees as important while giving them opportunities not only to contribute towards organizational plan but to have their plans which are considered as important initiatives implemented. This increases their sense of belonging to the bank.

5.5.1.3 The study also recommends that management in Family Bank (and other banks) should consider introducing of programs which are meant to improve leadership styles of its managers more importantly on a continuous basis on the foundations of helping them to adjust smoothly with the modern challenges and the changing work-force.

5.5.1.4 On employee commitment, the study recommends that banking sector and more specifically Family Bank should consider motivating her employees in order to boost their commitment through relevant trainings that can shape the attitudes of employees and instilling in them the importance of upholding bank values as well as professional standards and ethics.

5.5.1.5 It is recommended that organizations (banks) should seek to understand the different goals by employees, and try to provide leadership that supports personal goals in addition to bank values. The Family Bank leadership in this case is recommended to introduce flexible working conditions in which employees do not get affected by fatigue and work-related stress to the extent of affecting them negatively and making them uncooperative with the bank’s leadership. Ideally, the bank should incorporate her employees in the decision making
process in almost all the activities of the bank in order to create a good rapport between the bank leaders and the employees.

5.5.1.6 As per the study findings on other factors that influence bank values adoption by employees, the study recommends that the bank must always be in focus of other factors that may not necessarily be directly attributed to leadership or employee commitment, but have significant impacts on bank values adoption. Such issues include addressing of working schedules, enhancing inter-personal relationships through allowing the employees to freely socialize in their informal groups, having favorable organizational structures and cultures, and supporting team work.

5.5.2 Recommendation for Future Research

The purpose of the study was to identify how adoption of bank values was affected by leadership in the bank and employee commitment respectively. The study has categorically highlighted different aspects in which these factors plus others influence adoption of bank values. However, the study did not focus on a wider scope in terms of population and geographical distribution of the respondents. On the basis of further studies, the study recommends that a study should be undertaken with a wider scope including other banks in Kenya as well as a wider geographic area in order to obtain divergent views from different populations. Finally, the study recommends that studies should also be undertaken to find out how job satisfaction affects bank values adoption by employees.


APPENDIX A: THE INTRODUCTION LETTER

To Whom It May Concern

Dear Sir/Madam,

My name is Linda Achieng’ Oganga, doing a study for my Masters in United States International University of Africa on: “THE INFLUENCE OF LEADERSHIP AND COMMITMENT OF EMPLOYEES ON ADOPTING THEIR BANK VALUES IN KENYA,” as partial fulfillment of academic degree program.

Family bank of Kenya is my bank choice for this study and I kindly request for some information from the a few managers and team leaders and the staff/employees. The information will be handled with utmost confidentiality and it will ONLY be used for the purpose of this study alone, no other.

I will be highly esteemed to get your positive and honest responses that will be of great contribution towards my study success. Thank you

Yours Faithfully,

Linda Achieng’ Oganga

Masters’ Student

United States International University – Africa
APPENDIX B: THE QUESTIONNAIRE

INSTRUCTIONS;
Kindly answer the following questions objectively by writing a brief answer or ticking in the space or boxes provided respectively.

Name(Optional)………………………Email…………………………………… Cell Phone…………

TOPIC: THE INFLUENCE OF LEADERSHIP AND COMMITMENT OF EMPLOYEES ON ADOPTING THEIR BANK VALUES IN KENYA: CASE OF FAMILY BANK

PART A: Background Information
Please tick (✓) as appropriate
Kindly indicate your age bracket.

Below 20 years (  )
21-30 years (  )
31-40 years (  )
41-50 years (  )
Above 51 years. (  )

Kindly indicate your gender

Male (  )
Female (  )

Level of education attained
Diploma (  )
Bachelors (  )
Masters ( )
PhD ( )

(a) Name of Bank branch ..........................................................
(b) Location .............................................................................
(c) Your department ..............................................................
(d) Your position/role
   Manager ( )
   Supervisor ( )

What factors influenced your decision to look for a job opportunity with family bank?
......................................................................................................
......................................................................................................
......................................................................................................

What’s the period you have worked with family bank?
Below 1 year ( )
Between 1-2 years ( )
Between 3-4 years ( )
Between 5-6 years ( )
Between 7-8 years ( )
Between 9-10 years ( )
Above 11 years ( )

PART B: Bank Leadership Influence on Adopting Bank Values by their Employees

What is your capacity role (s) in family bank? (To be filled by X1-Manager/Supervisor)
......................................................................................................
......................................................................................................
......................................................................................................
Have you ever played any leadership role within your family bank experience? (to be filled by employee)

Yes [ ]                                  No [ ]

b) If yes, what leadership role were you/are you charged with?

Supervisory role [ ]
Team leader [ ]
Managerial roles [ ]
Employees relations [ ]
Any other [ ] Elaborate ...........................................

Based on your family bank experience, how would you define effective leadership?

...........................................................................................................................................
...........................................................................................................................................
...........................................................................................................................................

In your view, do you think there is effective leadership in your bank branch?

Yes [ ]                                  No [ ]

If No, explain why?

...........................................................................................................................................
...........................................................................................................................................

If yes how?

...........................................................................................................................................
...........................................................................................................................................
Indicate by **TICKING** the extent to which you agree with the following statements by using a scale of 1 to 5 where 1= Strongly Disagree, 2=Disagree, 3=Neutral. 4=Agree and 5 = Strongly Agree

<table>
<thead>
<tr>
<th>Extent you Agree</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank management and team leaders consider staff and other employees’ opinions in what needs to be done</td>
<td></td>
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</tr>
<tr>
<td>Every worker in this branch is treated as equal by the management and team leaders</td>
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</tr>
<tr>
<td>Staff and employees’ views are incorporated into the operation of the bank branch</td>
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</tr>
<tr>
<td>It’s the management and team leaders’ duty in this bank to clearly communicate their part, roles and ideas in daily operations of the bank</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>The management and team leaders are responsible for staff and employees’ daily schedules and implementing it</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The bank leadership encourages friendliness and approachability by all staff and employees</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>All the ideas of the management and team leaders are tried in a team in which everyone else is involved</td>
<td></td>
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</tr>
<tr>
<td>The branch managers and team leaders decide on tasks without the knowledge of the staff and employees and communicate them later</td>
<td></td>
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</tr>
<tr>
<td>Leadership in this branch is up to the expectations of bank values</td>
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<td></td>
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<tr>
<td>I think leaders here are more people centered than self-centered</td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>The management and team leadership are easily and more productively involved in operational activities</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
The running and management of this bank are greatly motivated in improving the team skills and growth

Bank leaders gladly and honestly take responsibility for their failures, mistakes and misconducts

Regular staff, employees, team leaders and management meetings take place to discuss bank values, evaluate performance and address grievances

The leaders encourage working under formality, work ethics, rules, policies, regulations and bank values

The management and team leadership are responsible for the motivation in all work stations

### PART C: Employees’ Commitment Influence on their Adopting of their Banks Values

*(This section to be filled by X1-Manager/Supervisor)*

Indicate by **TICKING** the extent to which you agree with the following statements by using a scale of 1 to 5 where 1= Strongly Disagree, 2=Disagree, 3=Neutral. 4=Agree and 5 = Strongly Agree

<table>
<thead>
<tr>
<th>Extent you Agree</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working in family bank has been fulfilling time of my career</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I take the challenges and problems faced by this branch as my own</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>I believe family bank has increased staff and employees’ skills, empowerment and a positive outlook into the future of their career</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This branch has a great deal of meaning in my career life</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
Most staff and employees appear motivated to continue working with family bank indefinitely

It is my obligation to remain in this branch and contribute to its future growth

Even if I had a chance to leave this branch I would not

This organization deserves my unconditional loyalty

Both staff and employees’ concerns and growth needs are highly valued in family bank

From my observation, most staff and employees feel a sense of duty to safeguard, build and sell the bank brand

The bank values are highly emphasized to the staff and employees in family bank

All bank activities are directed towards sustaining and building on its values

If this branch underperforms I feel responsible and vice versa

<table>
<thead>
<tr>
<th>9. Please list down the core family bank values that it operates under</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) .............................................................................................................</td>
</tr>
<tr>
<td>b) .............................................................................................................</td>
</tr>
<tr>
<td>c) .............................................................................................................</td>
</tr>
<tr>
<td>d) .............................................................................................................</td>
</tr>
</tbody>
</table>

Section D: The Relationship between Bank Leadership and Employees’ Commitment on Employees’ Adopting of their Bank Values

Indicate by TICKING the extent to which you agree with the following statements by using a scale of 1 to 5 where 1= Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree and 5 = Strongly Agree
<table>
<thead>
<tr>
<th>Extent you Agree</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>My personal values conflict with those of this organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My career with this bank fulfills personal desires to serve others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My motivation to work do not come from without but within my self</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank activities should be based on staff and employees’ personal satisfaction and not much on material gains or close supervision</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leading others to achieve give me a deal of motivation to remain in family bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family bank has brought out the best of me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I should have been in a better environment or to lead others better than my current one</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family bank recognizes strengths and important events in employees’ lives and it tries to get involved where possible</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My position at work gives me pleasure in life that makes me feel</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
self-actualized and an achiever  

I feel that employees and staff personal values and needs are highly valued  

I feel I’m at the peak of my career goals and achievement right now  

Does your institution provide socialization mechanisms for mingling with the staff and other employees?  

Yes [ ]  No [ ]  

b) If yes in (13) above, how frequently?  

Very frequently [ ]  
Frequently [ ]  
Rarely [ ]  

Explain what you love the most about the staff and employees at family bank  

Team work [ ]  
Self-motivated [ ]  
Leadership skills [ ]  
Inter-personal relationship [ ]  
Others [ ] Explain.  

The End  

Thank you for your cooperation!
## APPENDIX C: QUESTIONNAIRE RESPONSE RATE

<table>
<thead>
<tr>
<th>Branch</th>
<th>Sample Size</th>
<th>Returned Questionnaires</th>
<th>Response Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kilimani along Agwings Kodhek</td>
<td>10</td>
<td>7</td>
<td>70%</td>
</tr>
<tr>
<td>Industrial Area opposite GoK Prisons</td>
<td>10</td>
<td>8</td>
<td>80%</td>
</tr>
<tr>
<td>KTDA retail branch in Moi Avenue</td>
<td>10</td>
<td>6</td>
<td>60%</td>
</tr>
<tr>
<td>Pan African House, Kenyatta Avenue</td>
<td>10</td>
<td>6</td>
<td>60%</td>
</tr>
<tr>
<td>Family Bank, Muindi Mbungu Street</td>
<td>10</td>
<td>9</td>
<td>90%</td>
</tr>
<tr>
<td>St. Nipuil Shah Bulding, Tom Mboya Street</td>
<td>10</td>
<td>7</td>
<td>70%</td>
</tr>
<tr>
<td>Garden house Moi Avenue</td>
<td>10</td>
<td>8</td>
<td>80%</td>
</tr>
<tr>
<td>Sonalux House Moi Avenue</td>
<td>10</td>
<td>7</td>
<td>70%</td>
</tr>
<tr>
<td>Ngara Park Road Branch</td>
<td>10</td>
<td>8</td>
<td>80%</td>
</tr>
<tr>
<td>Mt. Kenya Building Gikomba - Jogoo Road</td>
<td>10</td>
<td>9</td>
<td>90%</td>
</tr>
<tr>
<td>Family Bank Tower Corp Muindi Mbungu St</td>
<td>10</td>
<td>7</td>
<td>70%</td>
</tr>
<tr>
<td>River Road branch in river road</td>
<td>10</td>
<td>8</td>
<td>80%</td>
</tr>
<tr>
<td>Kariobangi Branch along Outering road</td>
<td>10</td>
<td>10</td>
<td>100%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>130</strong></td>
<td><strong>100</strong></td>
<td><strong>76.92%</strong></td>
</tr>
</tbody>
</table>