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**MBA PROGRAM**

**THE BANK MANAGERS' LEADERSHIP STYLE AND ITS  
IMPACT ON EMPLOYEES' JOB SATISFACTION IN THE  
SOUTH OF WEST BANK**

"الانماط القيادية السائدة لدى مدراء البنوك في جنوب الضفة الغربية و علاقتها بالرضا الوظيفي للموظفين"

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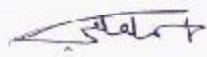
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# "THE BANK MANAGERS' LEADERSHIP STYLE AND ITS RELATIONSHIP WITH EMPLOYEES' JOB SATISFACTION IN THE SOUTH OF WEST BANK"

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My appreciation to every one helped me to make this piece of work completed.

## **DECLARATION**

No portion of the work referred in this study has been submitted as an application for another degree or qualification to this or any other university or institute of learning.

## **DEDICATION**

This piece of work is dedicated to all my family members, especially to the great father I have, to my precious mother, my best friend Akram, and my lovely kids; zaid, Sanad, Manar and mohammad, for their patience and supporting.

To them and to everyone who participated, helped, and encouraged me to complete this work, I dedicate this thesis

## **ABSTRACT**

THE BANK MANAGERS' LEADERSHIP STYLE AND ITS IMPACT ON  
EMPLOYEES' JOB SATISFACTION IN THE SOUTH OF WEST BANK

Job satisfaction is one of the most important human resource-related outcomes, Further; organizations that have more satisfied employees are likely to be more productive and profitable. Among determinants of job satisfaction, leadership is viewed as an important predictor and plays a central role.

This study recognizes the types of the existing Bank managers' leadership style in southern part of West Bank and its impact on employees' job satisfaction from the view point of its employees.

All the employees of (20) Bank branches in the southern part of West Bank which are (390) employees, were the target population of the research.

The researcher developed one questionnaire used as a primary source of collecting data, this questionnaire consists of three main parts: the first part contained questions about the employees demographic variables, the second part is about the indicators of the current leadership styles of the Bank managers in the southern part of West Bank and the third part is a bout the job satisfaction of the Bank employees.

One hundred twenty three questionnaires have been distributed to a stratified systematic sample of the employees in the Banks of southern part of West Bank.

Eighty nine questionnaires were returned which make the respondents rate (72.4%).

The results of the research highlighted a strong positive relationship between democratic leadership style and employees' job satisfaction, a slightly weak positive relationship between autocratic leadership style and employees' job satisfaction and a strong negative relationship between the laissez fair leadership style and employees' job satisfaction.

# CHAPTER ONE

## THE PROBLEM AND ITS BACKGROUND

### *1.1 Introduction*

Job satisfaction is the one of the most important human resource-related outcomes, and perhaps the most often-studied topic in management and industrial psychology. Further, organizations that have more satisfied employees are likely to be more productive and profitable. Job satisfaction, together with other positive job characteristics and environmental characteristics, will likely result in other organizationally valued outcomes such as low turnover reduced absenteeism productivity, customer satisfaction, and organizational effectiveness. (kim 2004)

Among determinants of job satisfaction, leadership is viewed as an important predictor and plays a central role. Leadership is a management function, which is mostly directed towards people and social interaction, as well as the process of influencing people so that they will achieve the goals of the organization (Rad and Yarmohammadian, 2004).

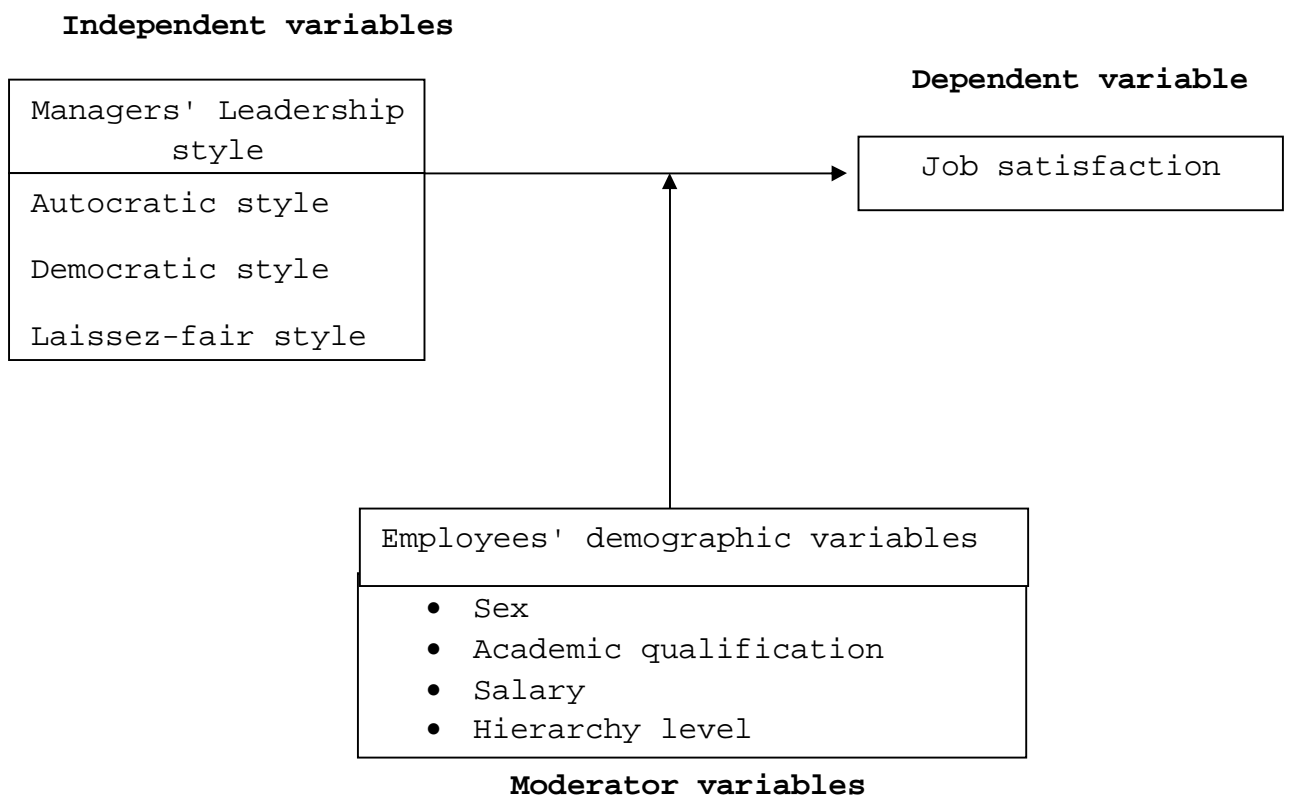
By using appropriate leadership styles, managers can affect employee job satisfaction, commitment and productivity. Leadership style can be viewed as a series of managerial attitudes, behaviors, characteristics and skills based on individual and organizational values, leadership interests



and reliability of employees in different situations (Mosadeghrad, 2003).

And because of the historical development of the Banking sector in Palestine which was, initially, marked by weakness and deformity in its structure and activities due to the political circumstances that Palestine went through. Apparently, there was an immense need for building a strong Banking system able to meet the economical and financial requirements of Palestine. And this strong Banking system mainly depends on the human force that like any business must be satisfied in the work place. And as it was previously mentioned, employee's job satisfaction is affected mostly by the managers' leadership style. (Parker, 2003)

## ***1.2 The Paradigm of the Study***



There is one independent variable: managers' leadership style, which will affect the dependent variable: employees' job satisfaction. There are three leadership style indicators (autocratic, democratic, laissez fair), In addition, there are four moderator variables: employees' sex, their academic qualification, salary, and hierarchy level, that will affect the strength of the relation between the dependent and independent variables. (Kenny, 1986)

### ***1.6 Objectives of the Study***

This study aims to accomplish the following objectives:

1. To explore the leadership styles of Bank managers in southern part of West Bank.
2. To identify the best style achieving of high level job satisfaction that to be recommended and followed.
3. To explore the impact of sex, academic qualification, salary, hierarchy level, in determining the job satisfaction of the south West Bank employees.
4. To explore the level of job satisfaction of employees in south West Bank Banks.

### ***1.3 Statement of the Problem***

Most of the time the success or failure of any business in general and Banking in particular is determined by the efforts and by the hard work done by its human workforce. And since one of the important factors influencing the employees activities and job satisfaction is the leadership style of their managers, a study of the

leadership style of the Bank managers and its relation with the employees satisfaction is essential for these managers to identify their styles and its impact on their employees performance, which will directly affect the Banking performance, with all its implications on the Palestinian economy.

In order to accomplish the main objective of this study, answers to the following specific sub-problems are sought:

1. What are the primary leadership styles of the Bank managers from the view point of its employees in southern part of West Bank?
2. What are the most remarkable characteristics of these styles from the view point of the employees?
3. What is the employees' job satisfaction level in southern part of West Bank?
4. What are the most remarkable characteristics of the employees' job satisfaction in southern part of West Bank?
5. Is there a clear relationship between Bank managers' leadership style and the employees' job satisfaction in southern part of West Bank?
6. Is there a particular sub items in managers' leadership style or styles that result in the highest job satisfaction for the employees in southern part of West Bank?

#### ***1.4 Null Hypothesis***

Based on the problem statement mentioned above, the research hypotheses for this study are as follows:

1. There is no significant relationship between the leadership style of the Bank managers and the job satisfaction of its employees in southern part of West Bank.
2. There is no significant difference in the level of job satisfaction of Bank employees in relation to the demographic variables (sex, academic qualification, salary, hierarchy level).

### ***1.5 Significance of the Study***

Job satisfaction is an essential aspect of the human resource- related outcomes. And because of its significance in an organization, job satisfaction is perhaps the most often-studied topic in management and in industrial psychology (Kim 2004). And since job satisfaction is highly affected by managers' leadership style. The significance of this study is underlined as this study is the first in Palestine according to the knowledge of the researcher done in the Banking sector

The importance of this study lies in its impact on development of Banking sector, and studying the factors that may improve or hinder employees' job satisfaction.

On the customers level, the more employees satisfaction, means the insurance of a better service, from one hand, and on the other hand , the well being of the Banking employees will have its clear effect on the Banking sector success,

which the customer will directly feel; as a success in major economy key player.

The results of this research will highlight the effect of management style on the job satisfaction, which will be an additional contribution to the national literature that will help in a better planning for future developmental plans of the Banking sector in Palestine.

### ***1.7 Scope and Limitation of the Study***

The time scope: the time of the research from January, 2008 to March, 2009.

The place scope: The research will be composed of all the Palestinian Banks in the southern part of West Bank (Hebron, Bethlehem, Betjalah).

Human scope: all the employees of the Palestinian Banks in the southern part of West Bank will be the population of the research.

Limitations of the study:

1. Some of the subordinates did not have time to fill the questionnaire in due time, and because of that it took the researcher more than planned to collect the data.
2. Some of the branch managers were reluctant or refused to cooperate, due to the contradiction of the expected results of the study with their interests.

## Banks framework

table 1.1 The working Banks in Palestine according to Palestinian Monetary Authority.

Bank number	Bank name
1	Arabic Bank
2	Cairo Amman Bank
3	Alquds Bank for Development and Investment
4	Palestine Islamic Bank
5	Arab Islamic Bank
6	Palestine Investment Bank
7	Bank of Jordan
8	The Housing Bank for Trade and Finance
9	Jordan Ahli Bank
10	Egyptian Arab land Bank
11	Bank of Palestine PLC
12	Al Rafah Microfinance Bank
13	Commercial Bank of Palestine
14	Palestine International Bank
15	Al-Aqsa Islamic Bank
16	Arab Palestinian Investment Bank
17	Jordan Commercial Bank
18	Jordan-Kuwait Bank

Bank number	Bank name
19	Union Bank for Savings
20	HSBC Bank Middle East Limited
21	Principal Bank of Development and Agricultural

Source(Palestinian Monetary Authority web site (<http://www.pma-palestine.org>))

## ***1.8 Definition of Terms***

**Bank:** a commercial institution that keeps money in accounts for individuals or organizations, makes loans, exchanges currencies, provides credit to businesses, and offers other financial services. (Macesich, 2000)

**Bank manager:** manager of a branch office of a Bank. (Macesich, 2000, p.80)

**Leadership:** ultimately about creating a way for people to contribute to making something extraordinary happen (Kouzes and Posner 2007)

**Autocratic leadership style:** A leadership style where the leader solves the problem or makes the decision by himself/herself using the information available at the time. (Richard and Robert, 2009)

**Democratic leadership style:** a style of leadership characterized by group participation in decision-making where the leader shares the problem with the relevant team members as a group. (Parker, 2003)

**Laissez fair leadership style:** It is one in which the manager provides little or no direction and gives employees as much freedom as possible. All authority or power is given to the employees and they must determine goals, make decisions, and resolve problems on their own. (Richard and Robert, 2009)

**Job satisfaction:** and an attitude towards one's job (Cranny, 2002)



**First line manager:** An individual who works under the supervision of a middle manager and is responsible for managing the daily activities of a group of workers (Abas, 2003)

**Southern Part of West Bank:** Bethlehem, Betjala and Hebron

## **CHAPTER Two**

### **REVIEW OF RELATED LITERATURE AND STUDIES**

This chapter includes literature, local and international studies about the topic of the research, which is collected by reviewing different books and studies from different university libraries.

The chapter has two parts; the first is about literature of leadership style and job satisfaction, whereas the second is about international and local studies related to the topic of the research.

#### ***2.1 Literature Review of the Leadership Style***

In this part, the literature and theoretical framework about the leadership style is provided.

##### **2.1.1 Leadership Concept**

In a competitive and quickly changing business environment, the effective leadership becomes one of the most critical needs and requirements (Pierce and Newstrom, 1995). Leaders need to hold visions, values, assumptions and paradigms that are in agreement with having a team-oriented, empowered workforce in order to be most successful. (Kotter, 1990)

Many researchers have defined leadership (Spectrum, 1999) defined leadership as the ability to influence others to achieve a specific goals and objects.

Another definition of leadership is the process of influencing a group of persons to achieve the required goals of an organization. (Shachleton, 1995)

*There are some basic elements shape the concept of leadership, which are:*

1. The existence of a group of people working in a certain organization.
2. The existence of a leader from the group who got the ability to influence their actions.
3. The existence of a specific object to obtain. (Kan'an, 2002)

The ends of leadership involve getting results through others and the means of leadership involve the ability to build goal-oriented teams. (Richard and Robert, 2009)

Finally the researcher defines the leadership as the ability to influence a group of people or a community to achieve specific goals.

### **2.1.2. Sources of Leadership Strength**

"Where does the leader's power come from? Do leaders have it? Or do followers give it them? As we shall see the answer may be both". (Richard and Robert, 2009, p.138)

The sources of leadership that gives the power and authority to a leader are :( Parker, 2003)

- Expert power: Is the power of knowledge, some people are able to influence others through their relative expertise in particular area.
- Referent power: refers to the potential influence one has due to the strength of the relationship between the leader and the follower.
- Legitimate power: is based on the official authority that a person got in the organizational structure
- Reward power: involves the potential to influence others due to one's control over desired resources like the power to give raises or promotions.
- Coercive power: the opposite or reward power, is based on expectations of punishment for not doing the expected duties and work.

### **2.1.3 Types of Leadership**

Leadership style is an approach of giving direction, motivating people and implementing plans. As there are many leaders, there are different leadership styles. A good leader uses the right leadership style according to the situation. There are three types of leadership styles that vary in terms of decision making (Nathant, 2007)

1. Autocratic style

2. Democratic style

3. Laissez-fair style

### **1. Autocratic Leadership**

The autocratic style is characterized by maximum control by the leader on the group members (Bernhard & Walsh, 1990)

This leadership style is based on the notion that enlisting people in decision making processes encumbers the efficient running of a business. (Zowelif, 1996)

Autocratic leadership goes beyond decision making; it involves attempts to dominate or force values and opinions on followers.

The predominant use of economic values should relate to autocratic leadership. Because they are supported in their decisions by the 'strong logic of efficiency' these executives have confidence in their own decisions and feel less need to involve subordinates in the decision-making process. Subordinates may perceive these leaders as dominating and likely to force their values and opinions on others, tell others what to do, and make decisions in an overbearing way (Nathant, 2007).

Autocratic leadership is best applied to situations where there is little time for group decision-making or where the leader is the most knowledgeable member of the group. (Berson and Linton, 2005)

This leadership style surly has some major drawbacks, which are:

1. Increased workload for the manager: By taking on as much responsibility and involvement as possible, an autocratic leader naturally works at their full capacity, which can lead to long term stress and health problems and could damage working relationships with colleagues.

2. People dislike being ordered around, they also dislike being shown very little trust and faith.

3. Teams become dependent upon their leader: After becoming conditioned to receive orders and act upon them perfectly, workers lose initiative and the confidence to make decisions on their own. This results in teams of workers who become useless at running operations if they lose contact with their leader. (Rad, 2004)

In summary, an autocratic leader retains full authority, responsibility, and is concerned primarily with task and goal accomplishment and he/she uses one way communication pattern with the group.

A leader using this style displays little trust and confidence in employees who generally fear their leader.

## ***2. Democratic Leadership***

Democratic Leadership is the leadership style that promotes the sharing of responsibility, the exercise of delegation and continual consultation.

The democratic leader acts as a part of the team, he/she receives the employees thought and suggestions with respect and attention, always cares about the feedback. He/She

discusses every order or decision with the employees. (Pierce and Newstrom, 1995)

And the most important, that the productivity of the employees is the same with and without the existence of the leader (Zoweliff, 1996).

Democratic style would lead to such benefits; as increased job satisfaction, lower labor turnover and increased productivity. However, it is believed that a democratic style of leadership will have a positive influence on the accuracy of information transmitted. This increase in perceived accuracy of information, due to a democratic system, is argued to be one indicator of better relationships between members of the organization, subordinate attitudes towards the enterprise and the desire to remain an employee of the organization because of a democratic style of leadership. This desire to remain has been viewed as reflecting a commitment of that person to the organization. It reflects the quality of the link between the employee and the employing establishment (Lawson, 1994)

Democratic leadership is characterized by the sense of equality among the leader and followers. Activities and decisions are shared. Followers are encouraged to develop their skills and strengths within the group (Taylor, 1997).

In summary the democratic leader gives followers a vote in nearly every decision the team makes. The process involved with being a democratic leader is very time consuming because decisions are nearly always made together. (Rad, 2004)

### **3. Laissez-fair Leadership**

The laissez-faire leadership style is also known as the "hands-off" style. It is one in which the manager provides little or no direction and gives employees as much freedom as possible. All authority or power is given to the employees and they must determine goals, make decisions, and resolve problems on their own. (Berson Linton, 2005)

Laissez fair leader is looked at as liberator. The goals, policies, deadlines, budget and other essential parameters are defined by the group and the leader, and then group work independently unless they request participation

The laissez fair leader emphasizes the individual rather than task at hand. Communication is open between group members. This style may cause loss of sense of the group unity, which results sometimes in low productivity and little satisfaction among group members. (Stogdill, 1974)

Finally the laissez fair leader is generally inactive, passive, and non directive. The leader relinquishes all power to the group members.

### **2.1.4 Leadership Theories**

In the following, leadership theories, reviewed from a historical perspective.

#### **1. Traits Approach**

Trait theories of leadership focused and evolved around a central idea that tried to study and isolate the



personal qualities and characteristics that differentiate leaders from non-leaders.

They are based on the assumption that leadership is inborn, which means that one is either born as a leader or as a follower. (Bass, 1990)

## ***2. Behavioral Approach***

In contrast to trait theories, behavioral theories argue that leadership can be taught, and leaders can be made rather than born. In this approach, leadership was explored as a style.

This was based on the fact that in contrast to personality, behavior can be learned and altered through practice, which, in turn, resulted in an interest in training leaders. (Robbins, 2003)

## ***3. The Contingency Approach***

The contingency approach, which is sometimes referred to as the situational approach, appeared in the beginnings of the 1960s as a consequence of the lacking ability of earlier approaches to explain the many different aspects of leader behavior (Kast and Rosenzweig, 1973)

It states that the effective leader should adjust his/her style in a manner consistent with critical aspects of the organizational context, such as the nature of the task, and attributes of employees carrying out the work (Stogdill, 1974).

This approach came as an answer to the question about the best way to lead, and dealt with the interaction between

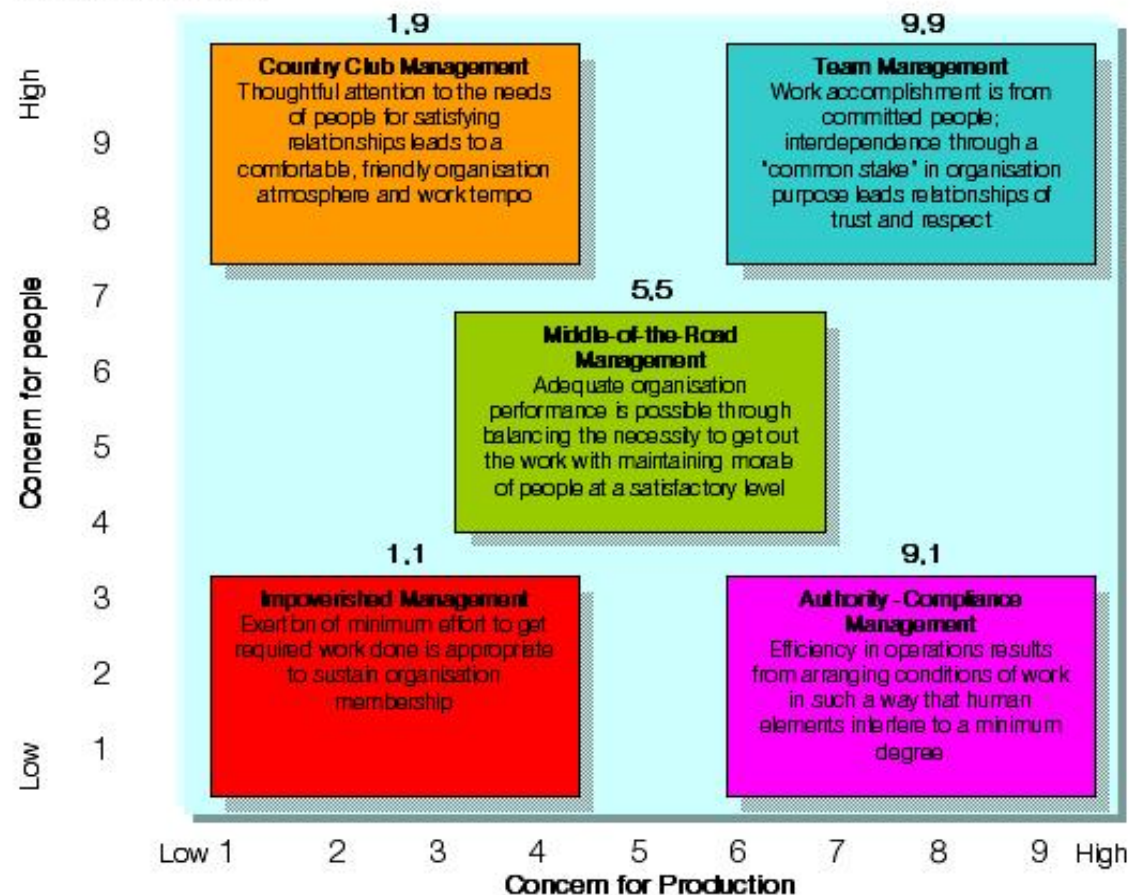
the leader's traits, the leader's behaviors, and the situation in which the leader exists. The basic assumption of this approach is that the effects of one variable on leadership are contingent on other variables. (Pierce and Newstrom, 1995)

Research on situational leadership could be broadly assigned to two different categories; the situational factors and the way they influence the leader's behavior, and the specific leader behaviors and their efficiency in different situations. (Yukl, 1989)

#### ***4. The Leadership Grid***

Robert Blake and Jane Mouton developed another theory called the Leadership Grid, focusing on production/relationship orientations uncovered in the Ohio State and Michigan University studies. They went a little further by creating a grid based on Leaders' concern for people (relationships) and production (tasks). This theory suggests there is a best way to lead people the 9, 9 way. (Olsson and Wass, 2001)

### The Leadership Grid



Source: C.Parker and B.Stone, 2003, *Developing management skills for leadership, an imprint of Person Education*

### 5. Transactional and transformational theories

This theory states that transformational leaders possess good visioning and impression management skills and use them to develop strong emotional bonds with followers. Transformational leaders are believed to be more successful at driving organizational change because of followers'

heightened emotional levels and their willingness to work toward the accomplishment of leader's vision. In contrast, transactional leaders are not able to develop strong emotional bonds with followers or inspire followers to do more than followers thought they could. Instead, transactional leaders were believed to motivate followers by setting goals and promising rewards for desired performance. (Burns, 2008)(Richard and Robert, 2009)

## ***2.2 Literature Review of Job Satisfaction***

In this part, the literature and theoretical framework about job satisfaction is provided.

### **2.2.1 The Concept of Job Satisfaction**

Many researchers have defined job satisfaction.

One of these defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". (Locke, 1976)

Another definition for job satisfaction is "the favorableness or unfavorableness with which employees view their work". (Davis, 1981)

Similarly, job satisfaction is defined as "a pleasurable affective condition resulting from one's appraisal of the way in which the experienced job situation meets one's needs, values, and expectations". (Davis and Lofquist, 1984)

A slightly different definition for job satisfaction is "the feelings a worker has about his or her experiences in relation to previous experiences, current expectations, or available alternatives". (Balzer et al, 1990)

And the researcher defines the job satisfaction as an attitude that people have about their jobs and the organizations in which they perform these jobs.

### **2.2.2 Factors Affecting Employees Job Satisfaction**

1. Wages and salary: many studies showed that there is a positive relationship between salaries and job satisfaction.
2. Work content and task variety: the employee feels his importance to the organization when raising his authority to accomplish his task and so he will be more satisfied.
3. Personal ability and knowledge: giving the work to the one he has the ability and needed knowledge to do the work will make him more satisfied.
4. Development and promotional: the organization that offers the opportunity of the promotions and rewards increases job satisfaction of its employees.
5. Style of leadership: the leadership style has a great effect on job satisfaction.
6. Physical working conditions: it affects the degree of acceptance of the work conditions.
7. Equity reward: the employee compares his salary with others in the same conditions.

8. Autonomy and work control: when the employee has more freedom, space, and authority in doing his tasks he will be more satisfied.

9. The relationship with work group: the good relationship with others satisfies the social needs for the employee and it affects his job satisfaction.

10. Personal Variables: There are some variables connected with the employees themselves, and affect the degree of their job satisfaction:

a. Sex: When the discrimination exists between man and woman in the work place the woman will be less satisfied.

b. Age: There is a positive relationship between age and job satisfaction.

c. Tenure: It's also a positive relationship.

d. Educational level: The employees with high level education are more satisfied.

### **2.2.3 Job Satisfaction Theories**

There are numerous theories attempting to explain job satisfaction, but these three theories are the most popular:

#### ***1. Maslow's theory***

It is the most common, and it assumed that every person has five needs which are physiological need, safety need social needs, self esteem needs, and self actualization need.

According to Maslow, people are motivated by five basic sorts of needs exist in a logical order and that the basic lower level needs must be satisfied before those at higher levels. These needs are: the need to survive physiologically, the need for security, the need for affiliation with other people, the need for self-esteem, and the need for self-actualization. Thus, a practical implication of his theory is that leaders may only be successful in motivating followers by taking account of the follower's position on the needs hierarchy. (Richard and Robert, 2009)

## ***2. The Expectancy Theory (Victor Vroom theory)***

The expectancy theory says that individuals have different sets of goals and could be motivated if they believe that (Abas, 2003):

- There is a positive correlation between efforts and performance.
- Favorable performance will result in a desirable reward.
- The reward will satisfy an important need.
- The desire to satisfy the need is strong enough to make the effort worthwhile.

## ***3. Herzberg-two Factor Theory:***

This theory, developed from data collected by Herzberg from interviews with a large number of engineers and accountants in the Pittsburgh area. From analyzing these interviews, he found that job characteristics related

to what a man does, that is, to the nature of the work he performs, apparently have the capacity to gratify such needs as achievement, competency, status, personal worth, and self-realization, thus making him happy and satisfied. However, the absence of such gratifying job characteristics does not appear to lead to unhappiness and dissatisfaction. Instead, dissatisfaction results from unfavorable assessments of such job-related factors as company policies, supervision, technical problems, salary, interpersonal relations on the job, and working conditions.

Even so this theory faced some rejection because:

- Its research approach does not depend on the scientific approach.
- It concentrated on engineers and accountants rather than low level workers(Hwang,2005)

## ***2.3 International and Local Studies***

The researcher categorized the related studies into local and international studies where each of them will also be categorized as studies about leadership style, studies about job satisfaction, and studies about both the leadership style and job satisfaction.

### **2.3.1 Local Studies**

#### ***1. Studies about leadership***

*Alfara and Alkateeb (2007) studied the differences among the leadership styles which were attributed to*



different factors such as gender, experience, academic qualification, work position and number of supervised employees.

The research sample was the employees in the PNA ministries who hold management positions including, head of departments, deputy managers and managers. A questionnaire was designed specially for this study.

The research revealed that the democratic leadership was the dominant style in the PNA ministries.

Almasree (2007) aimed at identifying the mastered leadership style in Al-Aqsa University as seen by the university employees.

Aiming to achieve this, the researcher designed a questionnaire applied it on 50% of the study community.

He reached to a conclusion that there is a mastery of the autocratic leadership.

In their study Al kateeb and Abufarsak(1996), aimed to identify the leadership style in Al Yarmook university and the Jordanian Science and Technology university, and the impact of both the academic degree and the university specialty in its colleges (science and moral) on the leadership style of its members. This study proved that Yarmouk University pays more attention on personal consideration while the science and Technology University pays more attention on putting a work frame.

Alarab (1999) discussed the leadership styles in his study. The total head nurses in the governmental hospitals were involved in the study.

The findings revealed that 59% of the subjects are using high task and high people oriented style, while 30% of them are using high task and low people oriented one.

Another study about leadership style was done by Ghneim(2006), The purpose of this study aimed to explore the prevalent leadership style of the academic department chairs in the community colleges in Jerusalem and West Bank, and its relationship with time management.

The population and the sample of this descriptive survey research consisted of all academic department chairs and all the staff members at the community colleges in Palestine, in the academic year 2005/2006.

To carry out this study the researcher developed and prepared two part questionnaires: the leadership style questionnaire, covering three styles: autocratic, democratic, laissez-faire, and time management questionnaire.

The results of the study revealed that the democratic leadership style for the academic department chairs prevailed in the community colleges with arithmetic means (3.80).

As-Sadeq and Khoury (2005) highlighted the importance of leadership through identifying the leadership styles and practices in the Palestinian industrial sector.

The multifactor leadership questionnaire and a structured interview were used as the main instruments to elicit the data of the study.

The study showed that transactional leadership style was found to be the most frequently used leadership style; Transformational leadership was exhibited less frequently; and laissez-faire was noted as the least commonly occurring leadership style and more frequently among the leaders with low educational background, low previous managerial experience, and employee leaders. Transformational leadership was found to induce the greatest satisfaction, willingness to exert extra effort, and effectiveness among employees.

## ***2. Studies about Job Satisfaction***

(El-Gilany and Al-Wehady, 2002) aimed in their study to assess the degree of satisfaction of 233 Saudi female nurses with their work and to study the factors that might increase their satisfaction. Data were collected through a self-administered questionnaire.

More than 87% and 92% of nurses were satisfied with their work place and the role assigned respectively. The majority of them preferred one-shift duty because of social and family obligations. To increase their satisfaction there is a need to improve the social attitude towards the nursing

profession and to provide more comfortable working conditions.

*Hajaj(2007)* measured satisfaction level of Palestine ministry of local government in relation to (salary ,instruments , relationship between leadership and their subordinates and fringe benefits ) . And he also investigated the relation between job satisfaction and some demographic variables.

The sample of this study consists of all employees' staff in the Ministry of Local Government in Gaza Strip. (120 employees) The study used the questionnaire as research instrument.

The results indicated that: Level of satisfaction among Palestine Ministry of Local Government was about 34.5%. No significant differences in job satisfaction regarding to (age- gender, years of experience, social status and academic qualification).

(Shraideh, 1997) analyzed the actual job satisfaction levels toward the Yarmouk University educational services and the effect of qualifications and experience, were examined.

To achieve this data were collected from a sample of 247 academic staff members.

The results of the study showed no statistical differences among academic staff perspectives on job satisfaction about services.

Nasser (2004) in his research aimed to understand the relationship between the adopted computerized human resources information system in the hospitals of the private sector within the capital Amman, and the corresponding human resources management practices in those hospitals and its effect on the employees' job satisfaction.

Three questionnaires were developed (one of them is a structured interview) as a measurement tools for the variables of this research which included 13 private hospitals within the greater Amman Municipality Area whom have already adopted a computerized human resources information systems.

The proportional sampling method was used to select 442 employees within those hospitals.

The major finding of the research was that the computerized human resources information systems features and functionality have a mild positive effect on the employees' job satisfaction.

Al-khawaja (2001) aimed to identify private and public Bank employee's job satisfaction, the factors which determine their job satisfaction, the impact of demographic

characteristics (age, sex, social status, education, years of service, and seniority) on job satisfaction, and to identify the relationship between Bank employees' job satisfaction and their productivity.

The finding of this study summarized as follows:

- The study sample respondents' job satisfaction, with all factors contributing to job satisfaction (as one item), is moderate. This result means that some of Bank employees are dissatisfied. Moreover, this result contradicts the impression that Bank employees' job satisfaction is higher than that of other sectors.
- Survey respondents are very satisfied with recognition and interpersonal relations with supervisors and subordinates, but they are moderately satisfied with level and quality of supervision, Bank policies and administration, working conditions, nature of work, responsibilities, and sense of achievement.
- Private Bank respondents are more satisfied than public Banks' respondents.
- This study indicates that job security is the most factor achieving job satisfaction to respondents.
- This study shows that there are no statistically significant differences at ( $\alpha \geq 0.05$ ) among respondents satisfaction due to (age, sex, social status, years of service, education, seniority).
- This study discovers that there is no correlation between respondents' satisfaction and their productivity

### **3. Studies about Leadership Style and Job Satisfaction**

(Al'Oseli, 1999) *in her research* aimed to explore the prelevant leadership style of the presidents of Hebron University and Palestine Polytechnic as perceived by staff members and its relationship to their job satisfaction.

To carry out this study, the researcher developed a two part questionnaire; the leadership behavior description questionnaire which included 39 items, covering three leadership styles (autocratic, democratic, and laissez fair). The general job satisfaction questionnaire, which included 27 items.

The results of this study revealed the following:

- the autocratic leadership style prevailed at Hebron University and the democratic leadership style prevailed at Palestine Polytechnic
- A positive relationship existed between democratic style and job satisfaction at both Hebron University and Palestine Polytechnic
- A negative relationship existed between the autocratic style and job satisfaction in Palestine Polytechnic. no significant relationship existed between autocratic style and job satisfaction in Hebron University
- No significant correlation existed between the laissez-fair leadership style and job satisfaction.

Another similar study done by Abu'ram(2006)in which he recognizes the types of the existing leadership in south West Bank Governorate Municipalities and their relation to the job satisfaction of their employees.

To fulfill the goals of this study, the questionnaire has been divided into three parts: The first part deals with general information about the president. The second part is about the guiding indicators of the current leadership styles that belong to south West Bank Governorate municipalities' managers. The third part is about the job satisfaction of the same municipalities employees.

The results of the study highlighted a positive relation of between democratic leadership style and the job satisfaction; on the other hand it indicated a slightly negative relation between the autocratic style of leadership and the job satisfaction.

### **2.3.2 International Studies**

#### ***1. Studies about Leadership Styles***

Chen and Silverthorne(2004)aimed in there research to test the Hersey and Blanchard Situation Leadership Theory (SLT) of leadership effectiveness and the impact of the degree of match between leadership style and employee readiness level on a variety of measures of leadership outcomes.

The measures used were employee job satisfaction, job Performance, job stress, and turnover intention. SLT argues that an effective leader adopts a leadership style



according to the ability and willingness of subordinates for a given task.

The results did not support SLT predictions that an appropriate match between leadership style and subordinate readiness results in higher levels of subordinate job satisfaction and performance and lower levels of job stress and intention to leave. However, the results did partially support SLT in that, the higher the leader's leadership score, the more effective is the leader's influence. However, the leadership score did not predict job performance. There was a positive correlation between ability and willingness, employee job satisfaction, and job performance. Employee willingness positively correlated with job satisfaction and job performance and was negatively correlated with turnover intention.

Saver (1994) aimed in his study to identify The Influence of the Perceived Styles of Leadership of a Group of Workers on their Attitudes to Work

All of the respondents in the Western Australian State headquarters of a federal statutory body were contacted. The questionnaire package, which consisted of a questionnaire, a letter explaining the study and a self-addressed envelope, was handed to the respondent personally with an oral explanation about the study.

Majority of the sample perceived an autocratic system with only 13 percent believing they received a democratic system. The autocratic group had the largest difference

between their preferred and perceived style of leadership, suggesting that the workforce prefer a more democratic system than the one being delivered. One of the outcomes of the study suggests that the democratic style of leadership leads to a more positive feeling of organizational commitment and also higher job satisfaction.

## ***2. Studies about job satisfaction***

Kim (2004) in his research aimed to explore the relationships among four work experiences (i.e., job variety, job autonomy, job stress, and job feedback) and coaches' job satisfaction to examine the influence of institutional support on job satisfaction, and to investigate if the relationship between the type of institutional support and job satisfaction differs (does not differ) between revenue generating sport coaches and no revenue- generating sport coaches.

Coaches (N = 599) in 7 sports (i.e., football, basketball, baseball, softball, soccer, volleyball, and tennis) from NCAA Division I schools were asked to participate in this study. The response rate was a 34.7 % (208 / 599). Participants included 145 males and 63 females. Of the 208 completed and returned questionnaires, 100 (48.1%) were from revenue sport coaches (i.e., football and basketball). Meanwhile, 108 (51.9 %) were from non-revenue sport coaches. The results indicated that job variety, job stress, job feedback, affective institutional support, and financial institutional support were significantly related to job satisfaction. For revenue generating sport coaches,

financial institutional support was a significant indicator of job satisfaction; however, for non-revenue-generating sport coaches, affective institutional support held a stronger relationship to job satisfaction than did financial institutional support.

Another study done by Kim (2002) explored the relationship between participative management in the context of the strategic planning and job satisfaction in local government agencies.

This study was based on data from the Clark County employee survey conducted in 1999. The survey was distributed to 4,097 employees; 1,576 employees responded to the survey, for a response rate of 38.5 percent.

The results showed that managers' use of a participative management style and employees' perceptions of participative strategic planning processes are positively associated with high levels of job satisfaction

### ***3. Studies about Leadership Style and Job Satisfaction***

Bartolo (1999) in his research examined links between job satisfaction and leadership behavior in aviation fire fighters. Fifty six fire fighters responded to the job descriptive index and the leadership behavior questionnaire.

The result was that employee job satisfaction correlated with supervisor leadership behavior, with the exception of consideration leadership and coworker satisfaction.

In their descriptive and cross-sectional research Rad and Yarmohammadian(2006) explored the relationships between managers' leadership styles and employees' job satisfaction in Isfahan University Hospitals.

The data were collected through the distribution of two questionnaires among the 814 employees, first line, middle and senior managers of these hospitals through a stratified random sampling.

The result of this study was the dominant leadership style of managers was participative. Employees demonstrated less satisfaction with salaries, benefits, work conditions, promotion and communication as satisfier factors and more satisfaction with factors such as the nature of the job, co-workers and supervision type factors. There was significant correlation between the use of leadership behaviors and employees and job satisfaction.

Another study done by Berson and Linton(2005) where they examined the relationship between leadership style and the establishment of a quality environment in an R&D setting based on an empirical study of 511 research engineers and scientists.

It is found that both transformational leadership and transactional contingent-reward leadership are related to the establishment of a quality environment in the R&D part of a telecommunications firm. However, the impact of transactional contingent-reward leadership ceases to be significant once both leadership styles are considered simultaneously using structural equations. A transformational leadership style was also found to be related to employee satisfaction.

# **CHAPTER THREE**

## **METHODOLOGY AND PROCEDURES OF RESEARCH**

This chapter presents and discusses the design, tools and techniques, used in the research. It also identifies the research population, sample, and instruments to be used, and then presenting the statistical tools used to get the results.

### ***3.1 Research design***

A descriptive cross sectional study was adopted in this research as it suites the objectives of this research, as it is based on measurements obtained at a single time point with no follow-up, in a way that allows greater access to large, diverse, group of participants, and at the same time has the privilege of relatively quick data collection and analysis (Furberg B, et all 2007).

### ***3.2 Population***

All the employees of (20) Bank branches in the southern part of West Bank which are (390) employees, were the target population of the research.

All the needed information about the Banks branches In the southern part of West Bank were taken from the Palestinian monetary authorization web site.

### **3.2.1 Selection of respondents**

A systematic Stratified sampling technique was adopted to satisfy the declared objectives of the study, which was used to access the targeted population represented by Banks working in the southern part of West Bank (Bethlehem, Betjala and Hebron directorate).

A number of questionnaires that equals around 30 % of each Bank number of employees were distributed. Within the Bank the researcher started with a random selection of the first employee (K), and then gave the questionnaires to every (K+2) employee.

The researcher distributed the data collection tool (a questionnaire) to the samples in all branches, except for two of them who refused to participate. Out of the (123) distributed questionnaires a (89) were returned which make the respondents rate (72.4%).

### **3.3 Research Instruments**

One questionnaire used as a primary source of collecting data for the research, this questionnaire comprises a cover letter and three main parts.

#### **a. The cover letter:**

It stated the nature of the research and its purpose. It assured that the information to be obtained would be

used for the purpose of the study only and treated with complete confidentiality.

***b. Primary data:***

The first part of the questionnaire contained four questions about the subordinates' demographic variables. The questions were about sex, scientific qualification, salary, and hierarchy level. It also contained another 5 primary questions about the Bank branch which the subordinates work in. These questions were about the name of the Bank, address, year of establishment, number of subordinates, and number of departments.

***c. Leadership Style:***

This part contained 38 items which describe the leadership style of the Banks managers from the view point of its employees, and is divided into three groups of items: from item (1 to 13) describes the autocratic leadership style, from (14 to 25) for the democratic, and rest of the items for the liaises-fair style.

This part was developed by the researcher according to the related literature review and a number of researches that are related to the topic of leadership styles, like (Rad and Yarmohammadian, 2004), (Nathant, 2007), (ghneim, 2006), and (Gerson, 2004)



#### ***d. Job Satisfaction:***

This part included 26 items that measures the overall subordinates job satisfaction, the researcher used the literature review about job satisfaction and a number of researches a bout the topic like (El-Gilany, 2002), (Kim, 2004), (Hajaj, 2007) and (Rad and Yarmohammadian, 2004)

### ***3.4 Validity***

For the assurance of the credibility of the questionnaire the researcher consulted the opinions of five specialist experts about the validity of the questionnaire for the research purpose.

To assure the questionnaire consistency Chronbach test (Cronbach's Alpha were 0.86) was applied, and approved the consistency of the questionnaire

### ***3.5 Procedures of Data Collection***

A letter of support was issued by the Department of Business and Administration at Hebron University, asking the Banks to participate in the study. All the Banks responded except for two Banks in Hebron area who rejected to participate for undeclared administrative reasons. The questionnaires were distributed, and then two days later the researcher came back for each Bank, and for those who did not finish filling their questionnaire, another two days were given. The total period of distribution and

collection of the questionnaire was continuous for more than one month.

### ***3.6 Statistical Treatment of Data***

The data captured by the questionnaires, was processed by SPSS program (version 14), descriptive analysis of demographic was done (using percentages, mean, mode, and standard deviation STD)

Correlation analysis and measures of difference was used to analyze the Spearman correlation coefficient-because the data is ordinal- between demographic variables and the level of satisfaction. Chi square was used to analyze the difference among gender attitudes.

Correlation coefficient of Spearman was calculated to investigate the correlation between leadership style and the job satisfaction.

## CHAPTER FOUR

### PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

In this chapter the researcher will present and discuss the results of the research according to the research questions and hypotheses presented in chapter one.

#### ***4.1 Respondent Banks profile***

As mentioned above a stratified sampling technique was used to access all Bank branches working in the southern part of West Bank (Bethlehem, Betjala and Hebron directorate) where two of them refused to participate. Table number (3.1) presents the respondents Bank branches.

*Table4.1 The respondents of the Bank branches*

No	Bank name	Number of employees	Planned respondents	Actual respondents	Recovery percentage
1	Arabic Bank	35	10	7	70%
		30	10	0	0%
2	Cairo Amman Bank	25	8	7	88%
		9	3	3	100%
		23	7	5	71%
3	Alquds Bank for Development and Investment	10	4	2	50%

No	Bank name	Number of employees	Planned respondents	Actual respondents	Recovery percentage
4	Palestine Islamic Bank	15	5	4	80%
		12	4	4	100%
5	Arab Islamic Bank	14	4	4	100%
6	Palestine Investment Bank	16	5	0	0%
		14	4	4	100%
7	Bank of Jordan	35	10	5	50%
8	The Housing Bank for Trade and Finance	10	4	3	75%
		9	3	3	100%
		13	4	2	50%
9	Jordan Ahli Bank	6	3	3	100%
		10	4	3	75%
		22	7	4	57%
10	Ejeption Arab Land Bank	12	4	3	75%
11	Bank of Palestine PLC	50	15	10	67%
		50	15	13	87%
	Total	390	123	89	72.4%

### ***Year of establishment***

Forty seven percent of the banks were established between the year 1995 and 1999 , 15.7 % were established

after the year 2000, and only 6.7 % of them were established before 1990, And this is expected because before the year 1990 West Bank economy was not suitable or safe to invest in.

*Table 4.2 Establishment year of the respondents bans*

Year of Bank establishment	Frequency	Percent
2005 - 2008	14	15.7
1995 - 1999	42	47.2
1990 - 1994	27	30.3
before 1990	6	6.7
Total	89	100.0

## **4.2 Respondents profile**

To cover the demographic characteristics of the sample, the researcher considered these variables: sex, scientific qualification, salary, and hierarchy level. Which are presented in the following tables:

### **1. Sex**

Despite the fact that the majority of our sample are males (66.3%) . still it is encouraging percentage of female workers in Banks, which reflects a change in labor

policies towards more female employment, and reflects more community acceptance of females working in private sectors side by side with males

*Table 4.3 Respondents' sex*

sex	count	Percent
males	59	66.3
females	30	33.7
total	89	100.0

## **2. Scientific qualification**

As expected the employees with BA represents the majority of the employees ( 75.3 %), however the postgraduate qualifications of the employees still small percentage (4.5 %). specially that the local universities are offering a variety of postgraduate course that could be beneficial for the Banking sector at all its hierarchical levels. This small percent may be due to Bank employment policies that prefer less qualified employees with fewer salaries.

*Table 4.4 Respondents' Scientific qualification*

Scientific qualification	Frequency	Percent
2 years diploma	18	20.2
BA	67	75.3
Masters	4	4.5
total	89	20.2

### **3. Salary**

More than 60% of the sample earn less than 3000 Nis which is relatively to the life costs is considered low income, while those who earn more than 4000 NIS is minority that does not exceed the 12.4 %, and this is unexpected especially in a private major sector like Banks.

*Table 4.5 Respondents' salary*

Salary In NIS	Frequency	Percent
2000 and less than 2000	19	21.3
2001-3000	35	39.3
3001-4000	23	25.8
more than 4000	12	12.4
Total	89	100.0

#### **4. Hierarchical level**

Sixty seven percent of the sample were first line employees, while 24.7% were heads of departments

*Table 4.6 Hierarchical level*

Position	Frequency	Percent
Head of department	22	24.7
First line officer	67	75.3
Total	89	100.0

#### **4.3 analyzing and discussing the results of the research questions**

Discussing and analyzing the research questions will be the content of this section

##### **4.3.1 The results of the first question: What are the primary leadership styles of the Bank managers from the view point of its employees in southern part of West Bank?**

Table (4.1) shows the mean and standard deviation (STD) of each of the leadership styles; the democratic leadership style is the most common style in Banks in southern part of West Bank where its "mean" is (2.31) with STD of (0.614), which means that it is the nearest to "strongly agree" as the scale was considering strongly agree to be as 1, and strongly disagree to be as 5. The second was the autocratic leadership style with a mean of (2.68) with STD of (0.517). The laissez fair style had least agreement of the employees with mean of (3.321) and STD of (0.6854).



*Table 4.7: The mean and standard deviation of the Bank managers' leadership styles in the southern part of West Bank*

Leadership style	Mean	Std. Deviation
Democratic	2.3131	0.61438
Autocratic	2.6824	0.51726
Laissez fair	3.3212	0.68540

The results were not surprising in highly systematic institutions like the Banking sector, where the leadership is conceived as science, rather than personal attribute of the manager.

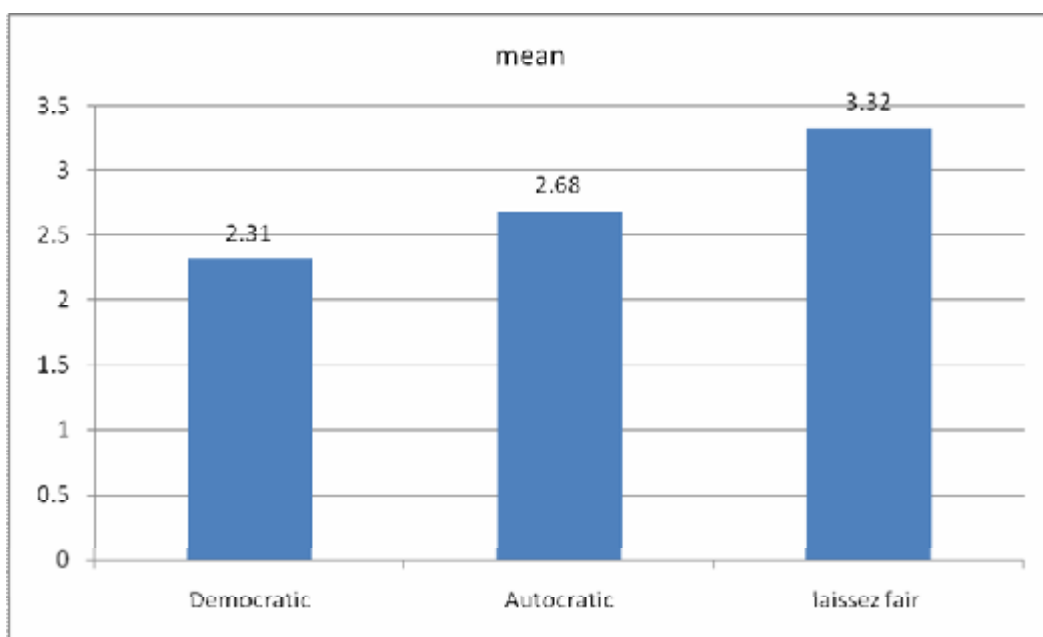
The results are consistent with the findings of *Alfara and Alkateeb(2007)*, who found that democratic leadership style, is the dominant style in the Palestinian National Authority Ministries (PNA). And supports the results of *Ghneim(2006)* which revealed that the democratic leadership style for the academic department chairs prevailed in the community colleges with arithmetic means (3.80).

And at the same time contradicts with the results of *Almasree (2007)*, where he concluded that there was a mastery of the autocratic leadership style in Al-Aqsa University. *Osaily (1999) concluded contradicted results, as she* reported the dominance of autocratic leadership style at Hebron University. and also contradicted with *Saver (1994)* who concluded that the Majority of his sample

perceived an autocratic system with only 13 percent believing they received a democratic system

Al-Sadeq( 2005)found that laissez-faire was the least commonly occurring leadership style, Which supports our results for the same leadership style.

*figure 4.1 Mean of agreement with different leadership styles*



Note: (1= strongly agree, 2= agree, 3= neutral, 4=disagree, 5=strongly disagree)

#### **4.3.2 Results of the Second Question: What are the most remarkable characteristics of these styles from the view point of the employees?**

In this section the researcher will analyze each style most remarkable characteristics according to the mean and STD of each characteristic.

1. Characteristics of the Democratic leadership Style of the Bank managers from the view point of its employees in southern part of West Bank

Table 4.8: The mean and standard deviation of the democratic leadership style characteristics.

Items of democratic leadership style	Mean	STD
Stimulates his/her subordinates for distinguished performance level	2.03	0.82
Enhances subordinates responsibility	2.05	0.79
Has good communication channels Communication	2.07	0.78
Flexibility with others	2.14	0.83
Discusses problems with subordinates.	2.24	0.92
Discusses his/her new thoughts with his subordinates	2.27	0.80
Raises the spiritual feeling among subordinates	2.32	1.03
Increasing the sense of belonging among subordinates	2.34	0.99
Allows subordinates thinking and initiation	2.45	0.91
Gives feedback for subordinates	2.51	0.95
Helps subordinates to develop work abilities	2.52	0.93
Satisfies the psychological needs of the subordinates	2.72	1.03

In a quick view of table (4.2) we can recognize that the first 5 remarkable items are mainly, the most valuable variables within the characteristics of democratic leadership style, represented in the positive communication between the manager and the employee, where the employees are enjoying responsibility of evaluation and their positive aspects are increased, and channels of communications are opened with the manager.

*2. Characteristics of the Autocratic Leadership Style of the Bank managers from the view point of its employees in southern part of West Bank*

*Table 4.9: The mean and standard deviation of the characteristics of the autocratic leadership style.*

Items of autocratic leadership style	Mean	STD
Abeyance of regulations	1.94	0.79
Commitment to deadlines	2.13	1.08
Directs subordinates on plans execution	2.17	0.86
Acts as leader in discussion	2.26	0.99
Surprising checks	2.36	0.90
Commitment to regulations in reward and punishment	2.47	0.96
Authorization keeping	2.71	1.13
Self imposing in discussion	2.90	1.11
Work over human relations	2.92	1.07

Items of autocratic leadership style	Mean	STD
leads the discussions	3.02	1.21
Doesn't consult subordinates	3.19	1.02
The use of order in communication	3.33	1.02
Has no relations with subordinates	3.44	1.02

The first five items represent the typical hierarchy of autocratic leadership style, starting from regulations guarding, to deadlines, and plan execution, which reflects the manager desires covered by the company interests in most of the times. The one man show represented in authority keeping which is coming 4<sup>th</sup> in the list cannot be an absent from the characteristics of an autocratic leader, to gather with the fifth ideal autocratic manager trend, of surprising checks, under the cover of accountability for those who don't commit to regulations.

### *3. Characteristics of the laissez fair Leadership Style of the Bank managers from the view point of its employees in southern part of West Bank*

*Table 4.10: The mean and standard deviation of the laissez fair leadership style characteristics*

Items of laissez fair leadership style	Mean	STD
Allows for the group to evaluate extent of progress work	2.78	0.95
Highlights personal complement	2.88	0.93
Random allocation of mandate	3.07	1.03

Items of laissez fair leadership style	Mean	STD
Leaving of decision mandate to subordinates	3.23	1.10
Avoidance of upsetting subordinates	3.25	1.09
Lack of active supervision	3.30	1.03
Does not affect his subordinates	3.42	1.04
Avoidance of work responsibility	3.49	1.08
Allows subordinates to postpone work	3.57	1.10
Lack of plans for actions	3.61	1.09
Carelessness to work details	3.67	1.06
Lack of interest in work quality.	3.76	0.96
Usually absent from work	3.95	1.06

Again it is assigned by the employees the most remarkable characteristics of the laissez faire style of leadership, as we see the random allocation of the mandate, the evaluation which is a major characteristic of successful leadership, is assigned for the employees, the complement of the employees and most important, is the lack of supervision

### 4.3.3 The results of the third question: What is the employees' job satisfaction level in southern part of West Bank?

Overall satisfaction mean of all employees for all variables is (2.57) with STD of (0.35).

*Table 4.11: The mean and standard deviation of employees overall satisfaction*

Indicator	mean	STD
Overall satisfaction	2.57	0.35

Mean of the overall satisfaction of the respondents is (2.57), so they considered a satisfied group of employees, which is expected among a group of educated, high salary rated sector of the work market in Palestine.

This result agrees with Al-khawaja(2001) study , which showed that Private Bank respondents are more satisfied than public Banks' respondents, where the leadership style in both Banks types, are totally different, with more autocratic and systematic style in governmental Banks.

On the other hand it contradicts with the results of Hajaj(2007) study which showed that the Level of satisfaction among Palestine Ministry of Local Government was about 34.5%

#### 4.3.4 The results of the fourth question: What are the most remarkable characteristics of the employees' job satisfaction in southern part of West Bank?

Table 4.12: The mean and STD of the employees satisfaction characteristics in the southern part of West Bank

Satisfaction items	mean	STD
I feel the importance of my job	2.22	0.91
Mutual respect among workers	2.26	0.90
Increase of self confidence with experience	2.26	0.97
Good social status of my job	2.27	0.91
Manager exchange of opinions with subordinates	2.31	1.01
Manager good relations with subordinates	2.33	1.04
Encouragement of cooperation among subordinates	2.35	1.00
My work develops my work skills	2.40	1.07
Importance of follow up system of the manager	2.45	1.01
Appropriateness of work environment	2.45	1.11
Clearance of regulations and work procedures	2.47	0.99
Interest in subordinates opinion	2.47	1.06
Suitability of job to my skills and qualifications	2.48	1.07
Appropriateness of the way of planning	2.49	1.06
Clearance of work responsibilities	2.49	1.02
Manager appreciates subordinates accomplishments	2.57	1.09



Satisfaction items	mean	STD
My job ensures my future	2.57	1.10
Style of vacation giving is appropriate	2.61	1.05
Manager subjectively evaluates subordinates	2.69	1.09
Appropriateness of way of problem solving with the subordinates	2.70	1.09
Mandate authorization style appropriateness	2.73	1.07
Feeling of safety and work stability	2.80	1.13
Incentives for good work is good	3.16	1.11
Appropriate relation between salary and responsibility	3.24	1.20
Relativeness of the salary to other Banks	3.27	1.18
The salary sufficiency of family requirements	3.47	1.15

The feeling of the importance of work, mutual respect, the self confidence, the good relation with the manager, and the social status that the job gives for the employee, appears to be the most significant aspects of satisfaction among the employees, which should be enhanced in order to increase satisfaction.

### 4.3.5 Results of the sixth question: Is there a particular sub items in managers' leadership style or styles that result the highest job satisfaction for the employees in southern part of West Bank?

Spearman correlation coefficient test for all the items of the three leadership styles (democratic, autocratic, and laissez fair) and job satisfaction is used. Table 4.8 showed these sub items for each style according to the most significant correlation.

#### 1. democratic

Table 4.13: Correlation of leadership styles sub items with employees' satisfaction

Satisfies the psychological needs of the subordinates	Spearman correlation coefficient	Significance level
Helps subordinates to develop work abilities	0.472**	0
Enhances subordinates responsibility	0.244**	0.021
Allows subordinates thinking and initiation	0.412**	0
Flexibility with others	0.183	0.086
Directs subordinates on plans executions	0.391**	0
Discusses problems with subordinates	0.14	0.191
Discusses his new thoughts with his subordinates	0.368**	0
Increasing the sense of belonging among subordinates	0.36**	0.001
Gives feedback for subordinates	0.347**	0.001
Good communication channels Communication	0.306**	0.003
Stimulates his subordinates for distinguished performance level	0.298**	0.005
Raises the spiritual feeling among subordinates	0.297**	0.005

**\*\*.** Correlation is significant at the 0.01 level (2-tailed)

**\*** Correlation is significant at the 0.05 level (2-tailed)

The most significant correlation was found between satisfaction and the following subitems of democratic leadership styles, helping subordinates to develop their work abilities, helping them to think and start initiation, directions of plans execution, discussing with employees his new thoughts, and finally increasing the sense of belonging among the employees. And all these are very important aspects that a successful leader or manager should has.

## **2. Autocratic**

*Table 4.14: Correlation of leadership styles sub items with employees' satisfaction*

Item	Spearman correlation coefficient	Significance level
Authorization keeping	0.1142	0.287
Directs subordinates on plans executions	0.391**	0
Commitment to deadlines	0.298	0.005
Commitment to regulations in reward and punishment	0.279**	0.008
Surprising checks	0.255**	0.016
Acts as leader in discussion	0.208	0.052
Asks for Abeyance of regulations	0.173	0.104
Doesn't consult subordinates	0.043	0.689

Item	Spearman correlation coefficient	Significance level
The use of order in communication	-0.024	0.826
Work over human relations	-0.07	0.516
Self imposing in discussion	-0.076	0.477
leads the discussions	-0.084	0.432
Has no relations with subordinates	-0.24	0.023

**\*\* Correlation is significant at the 0.01 level (2-tailed)**

**\* Correlation is significant at the 0.05 level (2-tailed)**

Authority keeping, direction on plans execution, commitment to deadlines, commitment to reward and punishment regulation, and surprising check have a strong correlation with satisfaction. So these are positive attitudes within the autocratic style, which should be enhanced in the leader actions.

### **3. Laissez fair**

*Table 4.15: Correlation of leadership styles sub items that with employee satisfaction*

Item	Spearman correlation coefficient	Significance level
Avoidance of work responsibility	-0.227*	0.032
Random allocation of mandate	-0.168	0.168

Lack of plans for actions	-0.137	0.201
Lack of Active supervision	-0.121	0.258
Does not affect his subordinates	-0.104	0.332

Table (4.15) shows a strong negative correlation between avoidance of work responsibility and job satisfaction. And no correlation were found between random allocation of mandate, lack of plan action, lack of active supervision, and loss of affection of subordinates and job satisfaction. So it is clear that these sub items are far away from the actions of a good leader and must be avoided especially the avoidance of work responsibility.

#### ***4.4 Analyzing and Discussing the Results of the Hypotheses***

In this section the researcher will analyze and test the results of the research hypotheses.

##### **4.4.1 Hypothesis number one: There is no relationship between the leadership style of the Bank managers and the job satisfaction of its employees in southern part of West Bank.**

To emphasize the truthfulness of this hypothesis the researcher used Spearman correlation coefficient test between the managers leadership style and the overall employees satisfaction as presented in (table 4.16).

*Table 4.16: Correlation coefficient and significance of the leadership styles*

Leadership style	Correlation coefficient	Significance
democratic	0.488 **	0.000
autocratic	0.165	0.122
Laissez fair	-0.217 *	0.041

A strong statistically significant correlation was found between satisfaction and democratic leadership style with, correlation coefficient ( $r = 0.488$ ,  $p < 0.01$ ) as shown in table 4.7. This finding was supported by Osaily 1999, in her study about the effect of leadership style on employee satisfaction that was performed at Hebron University and polytechnic Palestine. And it was supported by Abu'ram (2006).

There is no statistical significant correlation between autocratic leadership style and satisfaction was found with ( $r = .165$  and  $p=0.12$ ,  $>0.05$ ) as shown in table 4.16. This finding, contradicts with Osaily, (1999), which found negative correlation between autocratic leadership style and satisfaction, in Palestinian universities in Hebron. And here we have to highlight the difference in job atmosphere, and motivation that reflects itself in the ultimate result of the leadership style on satisfaction in both sectors, where in universities, as self motivated, and team oriented way of management. In Banks the decisions are more critical, and more of top to down, where it gives a space for some acceptable autocratic styles.

Table 4.7 shows a statistically significant negative correlation was found between laissez faire leadership style, and satisfaction ( $r = - .217$   $p = 0.042$   $p < .05$ ). This finding contradicts with abu'rum (2006) results who found a negative relation between autocratic leadership style and employees job satisfaction

According to the table, there is a very strong statistically significant correlation between satisfaction and democratic leadership style with correlation coefficient ( $r = 0.488$ ,  $p < 0.01$ ), A weak positive non statistically significant correlation between autocratic leadership style and satisfaction was found with ( $r = 0.165$  and  $p = 0.12$ ,  $p > 0.05$ ), and a strong statically significant negative correlation was found between laissez faire leadership style, and satisfaction ( $r = - .217$   $p = 0.042$   $p < .05$ ). So the researcher refused hypothesis number one.

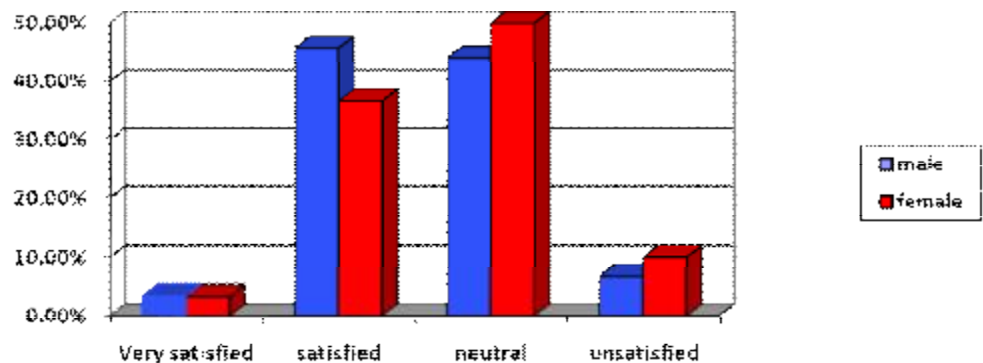
**4.4.2 Hypothesis number two: There is no significant difference in the level of job satisfaction of Bank employees in relation to the demographic variables (sex, academic qualification, salary, hierarchy level).**

## 1. Satisfaction and Sex

Table 4.17: Employees' satisfaction percentage according to sex

	Very satisfied	satisfied	neutral	unsatisfied	Total
male	3.4%	45.8%	44.1%	6.8%	100.0%
female	3.3%	36.7%	50.0%	10.0%	100.0%

Figure 4.2 Employees satisfaction according to sex



As accumulative percentage, we notice that 49.2% of males are satisfied, compared to the 40% only of the females who reported that they are satisfied. Neglecting neutral answers, females have expressed their dissatisfaction (10%). Despite that, the scale of payments does not discriminate upon gender; still it is obvious that. And if the relation with managers affects this satisfaction, it would be of a great importance of pointing to the cultural barriers in relation between males and females, which in some times takes the trend of a



protective zone that decreases the open communication of a male manger with a female employee.

And despite the difference, this does not show statistically significant difference. (As chi square was 0.800, and  $p>0.05$ ).

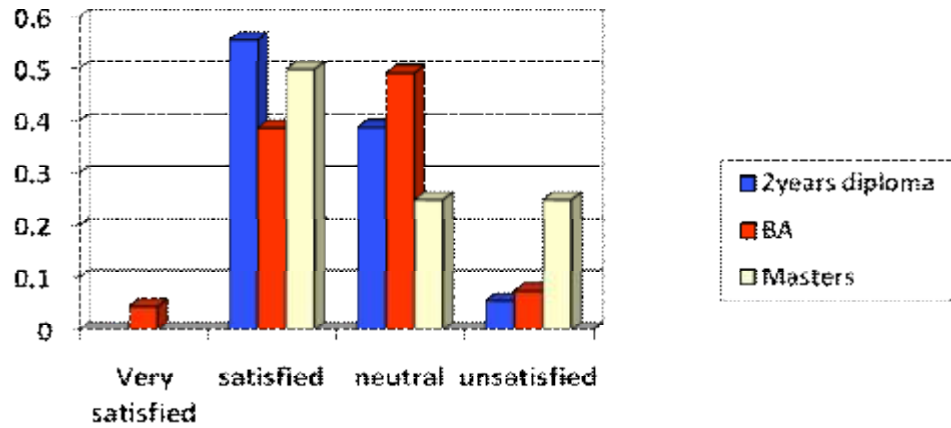
The results of the study support the results of (Alamri, 2005) who showed that that there was a difference of satisfaction upon sex. at the same time contradict with (El-Gilany and Al-Wehady, 2002) study that showed that the majority of female nurses are satisfied with their work.

## 2. Satisfaction and Scientific Qualification

Table 4.18 The employee satisfaction according to scientific qualification

	Very satisfied	satisfied	neutral	unsatisfied	Total
2years diploma	0%	55.6%	38.9%	5.6%	100.0%
BA	4.5%	38.8%	49.3%	7.5%	100.0%
Master	0%	50.0%	25.0%	25.0%	100.0%
Total	3.4%	42.7%	46.1%	7.9%	100.0%

Figure 4.3 Employees satisfaction according to scientific qualification



The majority of satisfied employees were among the holders of the 2 years diploma (55%), and the majority of unsatisfied employees were among the holders of Masters (25%), which reflects a negative correlation between satisfaction and scientific qualification, but the effect of qualification on satisfaction was not significance. (As the analysis of variance  $\chi^2$  was 2.333 with  $p > 0.05$ ). And this could be justified by the expectation that the relation of the manager with highly qualified employee is different than a normal employee who does not represent any administrative competition threat on the manager, and maybe because with less scientific qualification the employee work with less pressure than highly qualified employee.

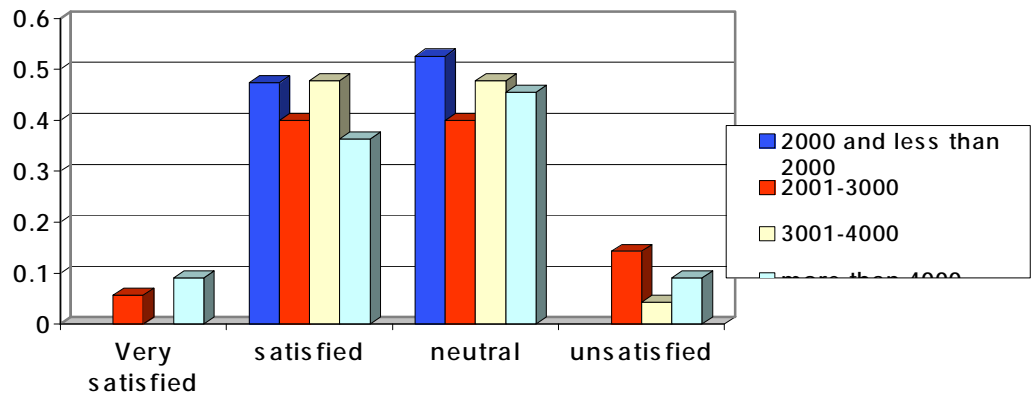
The result in this section support the result of (Rad and Yarmohammadian, 2006) who concluded that with higher scientific qualification the satisfaction degree decreased.

### 3. Satisfaction and Salary

Table 4.19: Employee satisfaction according to salary

	Very satisfied	satisfied	neutral	unsatisfied	Total
2000 and less than 2000		47.4%	52.6%	0.0%	100.0%
2001-3000	5.7%	40.0%	40.0%	14.3%	100.0%
3001-4000		47.8%	47.8%	4.3%	100.0%
more than 4000	9.1%	36.4%	45.5%	9.1%	100.0%

Figure 4.4: Employee satisfaction according to salary



Still we can see that those who earn less than 2000 Nis, 47.4% expressed their satisfaction, and the only 9.1 % of unsatisfied employees were of those who got 4000 Nis and more, which again reflects the important belief that the

financial aspect is not the only way to satisfaction, which in turn highlights the importance of moral and communication aspects in human satisfaction. And despite the non statistical significance of difference of salary rate in relation to satisfaction. As (chi 2 was (7.553) , (p = 0.580) (P>0.05)) it is still practically a significant finding , as in many old fashion leadership styles, financial incentives was always considered a priority in increasing employees satisfaction.

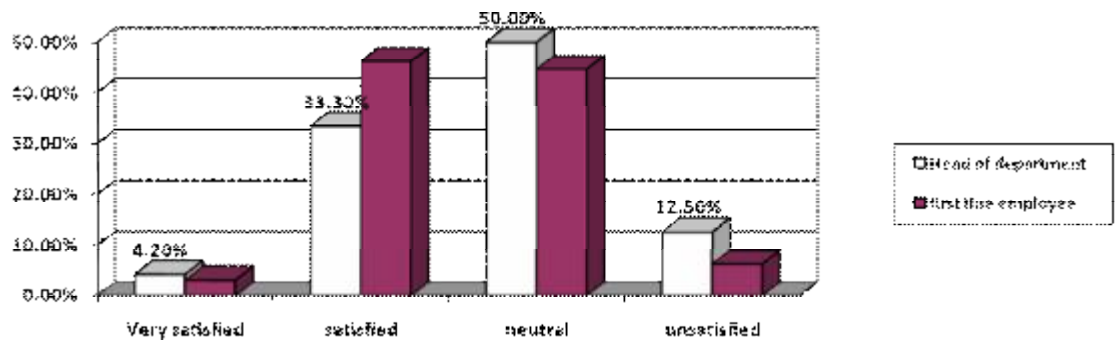
This result supports the result of (Rad and Yarmohammadian, 2006) when they concluded that there is a negative relationship between salary and satisfaction.

#### **4.Satisfaction and Bank Position**

*Table 4.20: Employees' satisfaction according to position*

	Very satisfied	satisfied	neutral	unsatisfied	Total
Head of department	4.2%	33.3%	50.0%	12.5%	100.0 %
first line employee	3.1%	46.2%	44.6%	6.2%	100.0 %
Total	3.4%	42.7%	46.1%	7.9%	100.0 %

Figure 4.5: Employees' satisfaction according to position



There was no significant difference between the position in the Bank and satisfaction, as  $\chi^2 = (1.744)$   $p = (0.627)$ , ( $p < 0.05$ ). However descriptively the first line employees had more satisfaction, it is the researcher opinion that their job and duties were less demanding than that of the manager's. This was in turn reflected on satisfaction level. And this is again another proof that the increase in institutional hierarchy does not surely mean more satisfaction.

## **CHAPTER FIVE**

### **SUMMARY OF CONCLUSIONS AND RECOMMENDATIONS**

This chapter presents the conclusions followed by the recommendations.

#### ***5.1 conclusions***

After discussing and analyzing the research questions and hypothesis, the researcher presents the results as follows:

1. The most common leadership style in the Banks of southern part of West Bank was the democratic style, followed by the autocratic style, where the laissez fair was the least common style in these Banks.
2. The most primary remarkable characteristics of democratic leadership style according to employees are, positive communication between the manager and the employee, employees are enjoying responsibility of evaluation. Therefore, their positive aspects are increased, and channels of communications are opened with the manager.
3. The most primary remarkable sub items of autocratic leadership style according to employees are: commitment to regulations , commitment to deadlines in finishing the work, authority keeping , surprising checks to the subordinates

4. The most primary remarkable sub items of laissez faire leadership style according to employees are , the random allocation of the mandate, the evaluation assigned for the employees, the complement of each employees is a style of communication, and most important , is the lack of supervision
5. Satisfaction among Bank employees was found to be moderate, with employees ranging mainly between neutral and satisfied.
6. Employees have reported the most primary satisfaction items to be as , The feeling of the importance of work, Mutual respect , the self confidence, the good relation with the manager, and the social status that the job gives for the employee, appears to bi the most significant aspects of satisfaction among the employees.
7. A strong positive relationship was found between satisfaction and democratic leadership style.
8. A weak positive relationship was found between autocratic leadership style and satisfaction.
9. A strong negative relationship was found between laissez faire leadership style and satisfaction.
10. The most remarkable sub items in the democratic style that result the highest employees job satisfaction were: Helping subordinates to develop their work abilities, helping them to think and start initiation, directions of plans execution, discussing with employees his new thoughts , and finally increasing the sense of belonging among the employees.

11. The most remarkable sub items in the autocratic style that result the highest employees job satisfaction were: Authority keeping, direction on plans execution , commitment to deadlines, commitment to reward and punishment regulation, and surmising check.
12. The most remarkable sub items in the laissez fair style that result the highest employees' job dissatisfaction were: Avoidance of work responsibility, random allocation of mandate, lack of plane action, lack of active supervision, and loss of affection of subordinates.
13. First line employees were more satisfied than managers in the Banks, no statistically significant difference was found in satisfaction in relation to Bank position.
14. There was more satisfaction among those who earn less than 2000 NIS, than who earn more than 4000.
15. There was no statistically significant difference between satisfaction and scientific qualification.
16. Males were satisfied more than females. This did not show statistically significant difference.



## **4.2 Recommendations**

The researcher recommends the following to bank managers:

1. Bank managers should understand that their leadership styles have a high impact on job satisfaction. Their leadership skills should be trained and reshaped.
2. The Bank managers have to enhance the adoption of democratic leadership style in Banking management, as it showed it has a strong positive relationship with the satisfaction of Banks employees in southern part of West Bank, as a key for better health work environment
3. Highlighting the sub items of the democratic leadership style that was found to have more correlation with employees' satisfaction which were: Helping subordinates to develop their work abilities, helping them to think and start initiation, directions of plans execution, discussing with employees his new thoughts, and increasing the sense of belonging among the employees.
4. Highlighting the sub items of autocratic leadership style that has contributed to more satisfaction among the employees as Authority keeping, direction on plans execution, commitment to deadlines, commitment to reward and punishment regulation.
5. Managers must recognize the negative effect of laissez faire leadership style on satisfaction of the Bank employees, specially the sub items that had been reported the strongest negative effect on satisfaction, represented in avoidance of work responsibility, random allocation of mandate, lack of

plane action, lack of active supervision, and loss of affection of subordinates; so they can avoid these items in their leadership style

6. The adoption of more moral, human, and managerial significant incentives, other than financial aspect as it showed that it is not a significant key of satisfaction.

The researcher recommends the following to Palestinian Monetary Authority:

1. The regular evaluation of employees' satisfaction, especially among subgroup of employees, who showed less satisfaction, like females, and highly educated employees.
2. The importance of highlighting the responsibility of the regional management of Banks, to choose proper Bank managers, based on multi dimensional characteristics, of the potential managers, rather than on experience, and scientific qualification only

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## **Questionnaire**

**Dear Bank employee in the southern part of West Bank**

The researcher is going to make a research about "leadership Style for the Bank Managers in South West Bank and Its Relation With Job Satisfaction From the View Point of Its Employees" supervised by Dr. SHAREEF ABU KARSH, For the master degree in business Administration in Hebron university.

To achieve this goal I designed this questionnaire to calculate the required data, so I hope that you can help by fill it precisely and objectively. And I would like you to know that the information you provide will be treated in the strictest manner and will be used for the academic purpose only.

*Thank you for your cooperation*

The researcher

AFNAN AMER

**Part one: general information**

**a) Information about the employee**

1- Sex:  male  female

**2- Academic qualification:**

diploma  baccalaureate degree  high education(specify)--

**3-monthly income in shekels:**

2000 or less  3000-2001  4000-3001  4000 or  
more

4- Position in the Bank \_\_\_\_\_

**b) Information about the Bank in which the employee  
work:**

1- Bank name: \_\_\_\_\_

2- Address:-\_\_\_\_\_

3- Establishment year of the branch:\_\_\_\_\_

4- Number of employees in the branch:\_\_\_\_\_

5- Number of departments in the branch: \_\_\_\_\_

**Part two: - the dominant leadership style of Bank managers from the view point of the employees**

No.	Indicators of the leadership style	Strongly agree	Agree	Neutral	disagree	Strongly disagree
1	Keeping all authority to himself					
2	Making surprising checks to his employees					
3	He is always the only decision maker					
4	Acts as a leader in discussions					
5	He has no strong relation with his subordinates					
6	Dealing with his subordinates in giving orders					
7	He is commitment to dead line in finishing the work					
8	Acting without consult any of his subordinates					
9	Asking for commitment in orders and formal rules					
10	Work is more important than human relationship					
11	commitment to regulations in rewards and punishments					
12	Always talking as a group vices in a broad meeting					

13	Direct his subordinates to the way of carry out the sub ordinary plans					
14	Enhance subordinates responsibility					
15	Keeping good communication channels with sub ordinary					
16	Showing flexibility in dealing with others					
17	Using subordinates opinions in solve work problems					
18	Raises the spiritual feeling among subordinates					
19	Working to satisfies the psychological needs of the subordinates					
20	Help his subordinates to develop work abilities					
21	Allow his sup-ordinates to think and initiate					
22	Discussing his new thoughts with his subordinates					
23	gives feed back to his subordinates in work performance					
24	Stimulate his subordinates for distinguishing performance level					
25	Work to increasing the sense of belonging among subordinates in the Bank					
26	Allocating of Mandates and authorities in a random way					

27	highlights personal complement					
28	He is not an active supervisor					
29	Doesn't have the ability to affect his subordinates					
30	Avoiding work responsibility					
31	Avoiding upsetting subordinates even on the account of work					
32	Leaving the decision mandate to subordinates					
33	He is usually absent from work					
34	He is careless of work details					
35	Allows his subordinates to postpone work					
36	He doesn't prepare plans for actions					
37	Doesn't affect his subordinates					
38	Allows the group to evaluate the extent of the progress of their work					
39	<b>He has lack of interest in work quality</b>					

**Part three:- the job satisfaction in Bank employees**

No.	The signs of job satisfaction for the Bank employees	Strongly agree	Agree	Neutral	disagree	Strongly disagree
1	The way that the manager dealing with subordinates is depending on opinion exchange					

No.	The signs of job satisfaction for the Bank employees	Strongly agree	Agree	Neutral	disagree	Strongly disagree
2	I think the manager way of evaluate subordinates is subjectively					
3	My manager has good relation with subordinates					
4	I think the manager mandate authority style is appropriate					
5	My manager appreciate my accomplishments in work					
6	The manager way for solving subordinates problems is appropriate					
7	I think my manager interested in subordinates opinions					
8	I think the manager way planning is appropriate					
9	My manager encourage the cooperation among subordinates					
10	The style of vacation giving is appropriate					
11	My salary is suitable for the size of my work reasonability					
12	My salary is sufficient for my family requirements					
13	I think my salary is suitable according to other Banks					

14	I think my responsibility in work is clear					
15	Appropriateness of work environment as light , aeration, and heat					
16	Clearness of regulations and work procedures					
17	I think the incentive I have for good work is satisfied					
18	Natural respect among workers					
19	My job gives me a good social status					
20	I think my job insures my future					
21	My job develop my work skills					
22	I feel the importance of my job					
23	My job is suitable with my skills and qualifications					
24	I have a feeling of safety and work stability					
25	I think that more experience means more self confidence					
26	<b>I feel the importance of the following up systems of the manager to his sup-ordinates</b>					

\*Any remarks you can see that having a relation to this issue that I didn't mention:-

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*Thank you for your cooperation*

*The researcher*



## Appendix 2 (Questionnaire in Arabic Version)

بسم الله الرحمن الرحيم

### استبانة الدراسة

اخي الكريم / اختي الكريمة العاملون في بنوك جنوب الضفة الغربية المحترمون  
السلام عليكم ورحمة الله وبركاته و بعد:-

تقوم الباحثة باجراء دراسة حول "الانماط القيادية السائدة لدى مدراء البنوك العاملة في  
جنوب الضفة الغربية و علاقتها بالرضا الوظيفي من وجهة نظر العاملين فيها"، باشراف الدكتور  
شريف ابو كرش. و ذلك استكمالا لمتطلبات الحصول على درجة الماجستير في ادارة الاعمال  
بجامعة الخليل.

و لتحقيق هذا الهدف صممت هذه الاستبانة لجمع البيانات اللازمة ، لذا ارجو من حضرتكم المساعدة  
في انجاز هذه الدراسة عن طريق تعبئة الاستبانة بدقة و موضوعية. علما بان البيانات لن تستخدم الا  
لاغراض البحث العلمي.

و لكم جزيل الشكر و التقدير

الباحثة : افنان محمد احمد عمرو

الجزء الاول: بيانات عامة

(أ) بيانات حول معنى الاستبانة

1. الجنس:  ذكر  انثى

2. المؤهل العلمي:  دبلوم  بكالوريوس  دراسات عليا (حدد) \_\_\_\_\_

3. الدخل الشهري بالشيك: 2000 فاقل ○ 3000-2001 ○ 30001 – 4000

4000فاكثر ○

4. المسمى الوظيفي: \_\_\_\_\_

ب) بيانات حول البنك الذي يعمل فيه معبى الاستبانة:

1. اسم البنك: \_\_\_\_\_

2. عنوانه: \_\_\_\_\_

3. سنة تاسيس الفرع: \_\_\_\_\_

4. عدد العاملين في الفرع: \_\_\_\_\_

5. عدد الاقسام في الفرع: \_\_\_\_\_

الجزء الثاني: النمط القيادي السائد لدى مدراء البنوك من وجهة نظر العاملين فيها

الرقم	المؤشرات الدالة على نمط القيادة	وافق بشدة	وافق	محايد	غير موافق	غير موافق بشدة
1	يحتفظ لنفسه بجميع الصلاحيات					
2	يقوم بزيارات مفاجئة لمروسيه					
3	ينفرد باتخاذ القرارات					
4	يفرض نفسه بشدة اثناء المناقشات					
5	لا توجد علاقة اتصال قوية بينه و بين مروسيه					
6	يتعامل مع مروسيه بأسلوب الامر و النهي					
7	يؤكد على الالتزام بالمواعيد المحددة لانجاز العمل					
8	يتصرف دون استشارة احد من مروسيه					
9	يطلب من جميع مروسيه الالتزام بالانظمة و القوانين الرسمية					
10	يهتم بالعمل على حساب العلاقات الانسانية					
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الجزء الثالث: الرضا الوظيفي للعاملين في البنوك

الرقم	اعتقد ان وظيفتي تساهم في تأمين مستقبلي	المؤشرات الدالة على الرضا الوظيفي للعاملين	او افق	او افق	محابد	غير	غير
20		تتيح لي وظيفتي فرص لتنمية مهاراتي في العمل					
21		اشعر باهمية العمل الذي اقوم به	بشدة			موافق	موافق
22		اشعر باهمية العمل الذي اقوم به					بشدة
23		تتناسب طبيعة عملي مع مؤهلاتي وخبراتي					
24		الطريقة التي يتعامل بها رئيسي مع مرؤوسيه تعتمد على تبادل الآراء بالامان و الاستقرار الوظيفي					
25		اعتقد انه كلما زاد عدد سنوات خبرتي زادت ثقتي بنفسي					
26		اعتقد ان الطريقة التي يتبعها رئيسي في تقييم مرؤوسيه اشعر باهمية نظام المتابعة الذي يقوم به رئيسي مع مرؤوسيه					
3		يتمتع رئيسي بعلاقات اجتماعية طيبة مع مرؤوسيه					
4		اعتقد ان الطريقة التي يفوض فيها رئيسي المهام للاخرين ملائمة					
5		ارى ان رئيسي يقدر انجازي في العمل					
6		ارى ان الطريقة التي يحل بها رئيسي مشاكل مرؤوسيه مناسبة					
7		اعتقد ان رئيسي يهتم بالمقترحات التي يبديها العاملون					
8		اعتقد ان الطريقة التي يتبعها رئيسي في تخطيط العمل مناسبة					
9		يقوم رئيسي بتشجيع التعاون بين مرؤوسيه في العمل					
10		الاسلوب الذي تنتبجه الادارة لمنح الاجازات مناسب					
11		يتناسب الاجر الذي اتقاضاه و حجم مسؤوليات العمل الذي اؤديه					
12		الاجر الذي اتقاضاه يلبي جميع احتياجات اسرتي					
13		اعتقد ان الاجر الذي اتقاضاه مقارنة باجور العاملين في البنوك المماثلة مناسب					
14		اعتقد ان مسؤولياتي في العمل واضحة					
15		مناسبة بيئة العمل الصحية من اضاءة و تهوية و تدفئة					
16		وضوح التعليمات و اجراءات العمل					
17		اعتقد ان المكافاة المادية او المعنوية التي اتقاضاها مقابل العمل الجيد مرضية					
18		يوجد احترام متبادل بين العاملين					
19		تتيح لي وظيفتي مكانة اجتماعية جيدة					

\*ملاحظات لديكم تروا ان لها علاقة بالموضوع و لم يتم التطرق لها:

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اغذو شاكرة لكم تعاونكم.

الباحثة

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DECLARATION

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## النمط القيادي لدى مدراء البنوك في جنوب الضفة الغربية و علاقته بالرضا الوظيفي من وجهة نظر الموظفين

### الملخص باللغة العربية

الرضا الوظيفي هو من أهم المواضيع المتعلقة بإدارة الموارد البشرية، و المؤسسات التي تهتم بالرضا الوظيفي لموظفيها غالبا ما تكون أكثر إنتاجية و رجا. و يعتبر النمط القيادي من ابرز محددات الرضا الوظيفي، و يلعب دورا هاما و أساسيا في ذلك و من هنا تكمن أهمية دراسته.

هذه الدراسة تسلط الضوء على الأنماط القيادية السائدة لدى مدراء البنوك في جنوب الضفة الغربية و علاقتها بالرضا الوظيفي لدى الموظفين من وجهة نظر الموظفين.

تكون مجتمع الدراسة من جميع الموظفين في (20) من فروع البنوك في جنوب الضفة الغربية، و قد كان عددهم (390) موظف.

و من اجل تحقيق أهداف الدراسة تم إعداد استبانة لجمع البيانات الرسمية لذلك. و تكونت هذه الاستبانة من ثلاثة أجزاء: الجزء الأول يتعلق ببيانات عامة عن المبحوثين، و الجزء الثاني يتعلق بالمؤشرات الدالة على الأنماط القيادية السائدة لدى مدراء البنوك في جنوب الضفة الغربية، و الجزء الأخير يتعلق بالمؤشرات الدالة على درجات الرضا الوظيفي لدى موظفي البنوك في جنوب الضفة الغربية

نحو (123) استبانة تم توزيعها على عينة عشوائية من الموظفين، رجع منهم (89) استبانة مما جعل نسبة الاستجابة (72.4%).

و قد دلت نتائج الدراسة على وجود علاقة ايجابية قوية بين النمط القيادي الديمقراطي و بين الرضا الوظيفي، و بالمقابل دلت على وجود علاقة سلبية قوية بين النمط القيادي المتساهل و الرضا الوظيفي لدى الموظفين في جنوب الضفة الغربية.