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Administration and Management

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Corruption is One of the Variables that Explains the Community Problem of Crime Near Schools in Mexico

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Abstract- In Mexico, as well as worldwide level, school performance is one of the main concerns of the countries. This performance has been affected by the wave of violence the country lives. There are multiple researches that seek to explain the phenomenon of violence in and around the schools, but until now, corruption had not been considered as one of the quantitative variables that can explain this problematic. With data from the Survey of Victimization and Perception of the Public Safety of the National Institute of Statistics and Geography, the records of the students and the coverage rates by the official educational level, through a procedure of multiple linear regression, it was found with a minor significance to 5% that the low coverage of the population with an educational degree at bachelors level, violent gangs, the resulting frequent thefts and assaults, the lack of public lighting and the problem of corruption explain the problems of the community crime near schools. The recommendation is for the authorities of the communities to keep ssurveilling and monitoring the problem of corruption to attain a good school performance.

Keywords: school performance, school violence, school crime, corruption.

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Corruption is One of the Variables that Explains the Community Problem of Crime Near Schools in Mexico

Luis Felipe Miguel Llanos Reynoso

Abstract- In Mexico, as well as worldwide level, school performance is one of the main concerns of the countries. This performance has been affected by the wave of violence the country lives. There are multiple researches that seek to explain the phenomenon of violence in and around the schools, but until now, corruption had not been considered as one of the quantitative variables that can explain this problematic. With data from the Survey of Victimization and Perception of the Public Safety of the National Institute of Statistics and Geography, the records of the students and the coverage rates by the official educational level, through a procedure of multiple linear regression, it was found with a minor significance to 5% that the low coverage of the population with an educational degree at bachelors level, violent gangs, the resulting frequent thefts and assaults, the lack of public lighting and the problem of corruption explain the problems of the community crime near schools. The recommendation is for the authorities of the communities to keep ssurveilling and monitoring the problem of corruption to attain a good school performance.

Keywords: school performance, school violence, school crime, corruption.

I. Introduction

A social concern is knowing to what extent school performance has been affected from the problem of security. The Organization for Economic Cooperation and Development (OECD) found that in Mexico, 12.8 % of the people reported that they were victims of an assault in the past 12 months, while the OECD average is 3.9 %; the homicide rate in Mexico per 100,000 inhabitants, is 23.4, still the highest rate in the OECD (OECD, 2015; Llanos, Tovar, 2014).

Universities are not exempt from that, their students are affected by violence. In a study made in the northern Mexican state of Sonora, Durazo and Ojeda (2013) revealed that 38% of the students accepted having been victims of some kind of violence, either within their circle near or outside the same, and some 8.3% said they had stopped attending school because of this, causing a huge delay in the ability of learning and in their academic performance.

To identify the main variables in the area of security that have an impact on the educational processes, and as part of the projects driven by the Information Subsystem of National Government, public safety and the delivery of justice of the Mexican Government, the National Institute of Statistics and Geography (INEGI) took place between March and April, 2013, the National Survey of Victimization and Perception of Public Safety 2013, people over 18 years old, with the estimated that 18.6 million people identified the existence of crime problems near schools. This population represents 24.6 % of inhabitants of this range of age. The survey found that 5.2 % of people, also 18 years old, has abandoned school for fear of being victim of a crime. Also in the same survey, in order to understand the causes of victimization and perception of public safety, it was identified some of the criminal or antisocial behaviors that the population reported with greater frequency in the vicinity of the neighborhood: *a)* alcohol is consumed in the streets, 64 %; *b)* there are frequent robberies or muggings, 37 %; *c)* Drugs consumption, 38 %: *d)* Gangs or violent gangs, 30 %; *e)* pirate products are sold, 18%; *f)* quarrels among neighbors, 19%; *g)* there is illegal sale of alcohol, 19% of the population (INEGI, 2013).

In Mexico, the educational coverage, compared with the OECD member countries, does not have a satisfactory performance, only 19 % of its population of 25 to 64 years old account with a higher education, when[1] the average of the OECD countries is 32%; in the USA 43% and 53% in Canada (OECD, 2014).

The problem of violence in schools is not unique to Mexico; between July 2010 and June 2011, according to government figures of USA, there were 25 killings of students inside or around schools, that is in addition to the approximately 649.000 thefts and 598.000 violent crimes (Robers, Kemp, Truman, 2013).

Violence is a factor affecting the global education and causes that students do not apply their full potential and result causing, in extreme cases, the abandonment of the enrolment in schools. Many researchers have shown that both, students who have

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[1] Data reported by the OECD based on the "International Standard Classification Education ISCED 2011" the degree "Higher Education" (In English: "Tertiary education") includes the degrees of Bachelor, Master and specialities.

suffered some type of violence, such as those with high levels of anxiety, are those who on average have a lower academic performance. Aggression and violence affect the student productivity, but the simple fact of seeking this eradication brings multiple benefits, being the main benefit increasing levels of learning. (Cantrell, Parks - Savage, Rehfuss, 2007; Grases, Rigo, 2010).

The importance of the involvement of schools and principals thereof, the families and heads thereof, the community as well as the public security authorities, in the prevention and abatement of young people delinquency, has been studied from the theoretical, practical and political points of view. Recent investigations have identified factors that foster the violence in the schools:

- In the interior of the same schools: *a)*scholar harassment or "bullying"; 75% of the murders committed by children who are students were due to that they felt intimidated, threatened, attacked or injured by their peers or mates over a long period of time; *b)* consumption of drugs and alcohol; *c)* association with delinquent peers; *d)* low grades or drop out of school (Duplechain, Morris, 2014; Windle, Mason, 2004; Ritakallio et al. 2005; Boles et al. 2006; Center for Disease Control and Prevention, 2015). On the other hand, decreases the violence in the schools if increasing the satisfaction of the school life and if there is a close monitoring of students by teachers (Ellonen, 2008; Önder, Yilmaz, 2012).

- On behalf of school Directors, there are some qualitative research that have confirmed that the corruption is one of the variables that can explain the level of crime around the organizations (Schmidt, 2007; Hutchinson, Vickers, Wilkes, Jackson, 2009), so that there is a need to discuss this phenomenon now from a quantitative methodology

- Looking inside the families of the students: *a)* family dysfunction;*b)* a history of violence; *c)* drugs, alcohol or tobacco consumption; d) television and video games for more than 3 hours a day (Demissie, Lowry, Eaton, Hertz, Lee, 2014; Center for Disease Control and Prevention, 2015). On the other hand, violence diminishes in schools if there is a decrease in "stringency / supervision" of family life (Önder, Yilmaz, 2012).

- In the community itself, through its inherent characteristics: *a)* lack of economic opportunities; *b)* concentrations of poor residents; *c)* migration or mobility; *d)* poor participation of the community; *e)* socially disorganized neighborhoods; *f)* drug culture; *g)* rates of violence in the society as a whole

(Duplechain, Morris, 2014; Center for Disease Control and Prevention, 2015).

- It is shown that school teachers and principals play an important role with respect to the degree of violence to the interior thereof, depending on the degree of supervision they have on the students, stop bickering, keep order in the classroom, monitor coffee breaks or recess and check that in the nearby school smoking is forbidden (Ellonen, 2008). However, all together parents, teachers, students and political leaders continue to seek understanding of the origin of the school violence, to take effective action and attack the root causes, and make schools a safe environment for teaching and learning (Donnelly, 2015).

II. Research Methodology

Hypothesis: corruption is one of the variables that explains the problem of crime community near schools in Mexico.

Source of information on the variables to analyze is the following:

- The dependent variables in the percentage of the population older than 18 years that believes that "Y. There is a problem of crime community near the school", was estimated for each of the 32 federal states of Mexico (States), for the year 2013, by the INEGI, through the National Survey of Victimization and Perception of Public Safety 2013 (INEGI, 2013).

- The independent variables in the official data of the student population in Mexico: "X1. Terminal Efficiency of first High School"[2]; "X2. Terminal efficiency of higher middle level", were provided by the Ministry of Public Education for the Government of Mexico for each of the 32 States, based on 100% of the records of students in the Country (Ministry of Public Education, 2013).

- The independent variables in the official data of the student population in Mexico: "X3. Net Rate non coverage of the first High School Level", "X4. Net rate of non coverage of higher middle level"; were provided by the National Institute of Educational Evaluation of the Government of Mexico, for each of the 32 States, based on 100% of the records of the students in the country (National Institute for the Evaluation of Education, 2014).

- The independent variables of the percentage of the population older than 18 years who believe that: "X5. Criminal prevalence per federal entity"; "X6. Around their homes there is gangs or gang violence"; "X7. Around their homes there are frequent robberies or muggings"; "X8. Around their homes there is illegal sale of alcohol"; "X9. Around their homes there are quarrels between neighbors";

"X10. Around their homes alcohol is consumed in the street"; "X11. Around their home drugs are consumed"; "X12. Around their homes pirate products are sold"; "X13. Because of the insecurity there is poor quality- education"; "X14. Because of the insecurity there are no values at all"; "X15. Because of the insecurity there is alcohol"; "X16. Because of the insecurity there is corruption"; "X17. Because of the insecurity there are little severe punishments to the offenders"; "X18. Because of the insecurity there is unemployment"; "X19. Because of the insecurity there is family disintegration"; "X20. Because of the insecurity there are drugs"; "X21. Because of the insecurity there are members of the police ill"; "X22. Because of the insecurity there is poverty"; "X23. Community problem is the lack of lighting"; "X24. Community problem is violent gangs"; "X25. Community problem there are thefts"; "X26. Dueto violence I stopped going to school"; "X27. Due to violence I never left my children going out"; "X28. Due to violence I stopped walking out"; "X29. Due to violence I stopped using public transport"; "X30. Perception of insecurity at school" ; "X31. Perception of insecurity in the park or recreation center"; "X32. Perception of insecurity in the public transport"; "X33: perception of insecurity in the street", were estimated for each of the 32 federal states of Mexico, for the year 2013, by the INEGI, through the National Survey of Victimization and Perception of Public Safety 2013.

Validity of the information: the databases of the Ministry of Public Education, and the National Institute for the Evaluation of Education, which are used in the present research, for being the governmental institutions responsible there for, it is took for granted that they are valid and reliable, and that it is assumed that a quantification has been made there of. The information provided by the survey from INEGI , is considered as valid and reliable, due to the fact that the design of the survey is probabilistic, stratified, of one stage only for a population of 18 years old people, with a sample size at domestic level of 95.810 houses, Considering is results a confidence of more than 90%

Statistical processing: 1. Existent correlations between the dependent variable are calculated: "Y. There is a problem of community crime near the school" against each of the 33 independent variables selected; 2. Independent variables that have a correlation coefficient (ρ) with countersigns with regard to the dependent variable are discarded, when not having a "theoretical consistency"; 3. With the independent variables not discarded, through the STEPWISE procedure, there is a hypothesis test with the following features: *a)* There is a multiple linear regression with a statistical significance in the whole of the 5 % of reliability, *b)* all parameters of the multiple linear regression in the individual are not independent, with a statistical significance of the 5% and *c)* All the coefficients of the multiple linear regression parameters in the individual are positive, so that there is a positive theoretical consistency (Guajarati, 1993).

III. Results

With data analyzed to Mexico, national averages and correlation coefficients against the dependent variable were obtained, for each of the independent variables analyzed in the following table presents the data per variable analyzed.

Table 1 : List of variables in the education area in Mexico 2013

Code	Description	Average	Coefficient Correlation
Dependent variable: the percentage of the population older than 18 years that believes that:			
Y	There is a problem of crime community near the school	22.1 %	1.0
Independent Variables: official data of the student population in Mexico			
X1	Terminal efficiency of the First High School	84.6 %	0.13
X2	Terminal Efficiency Higher Middle Level	64.0 %	-0.08 ln)
X3	Net Rate of non coverage of the First High School	17.4 %	- 0.26
X4	Net rate of non coverage Higher Middle Level	46.0 %	0.10
Independent Variables: Percentage of the population older than 18 years who believes that:			
X5	Delinquent Prevalence Rate by Federal entity	25.0 %	0.50
X6	Around their home there is violent gangs	29.5 %	0.74
X7	Around their home there are frequent assaults or robberies	36.8 %	0.76
X8	Around their home there is illegal sale of alcohol	19.3 %	0.27
X9	Around their home there are quarrels between neighbors	18.5 %	0.65
X10	Around their home alcohol is consumed in the street	64.1 %	0.33
X11	Around their home drugs are consumed	38.3 %	0.29
X12	Around their home pirate products are sold	18.4 %	0.52
X13	Because of the insecurity, education is of poor quality	16.4 %	0.08
X14	Because of the insecurity, there is the lack of values	19.5 %	0.09

X15	Because of the insecurity, there is alcohol	20.7 %	-0.13
X16	Because of the insecurity, there is corruption	31.2 %	0.11
X17	Because of the insecurity, there are little severe punishments to the offenders	21.9 %	0.43
X18	Because of the insecurity, there is unemployment	41.0 %	-0.02
X19	Because of the insecurity, there is the disintegration of the family	21.1 %	0.17
X20	Because of the insecurity, there are drugs	34.3 %	-0.21
X21	Because of the insecurity, there are ill policemen	21.0 %	0.34
X22	Because of the insecurity, there is poverty	34.7 %	-0.49
X23	Community problem is the lack of lighting	43.9 %	0.19
X24	Community problem is the violent gang	23.0 %	0.75
X25	Communityproblem are thefts	49.9 %	0.76
X26	Due to violence, I stopped going to school	4.7 %	-0.36
X27	Due to violence I stopped letting my children going out	60.8 %	0.07
X28	Due to violence, I stopped going out for a walk	30.4 %	0.08
X29	Due to violence, I stopped using public transport	16.3 %	-0.03
X30	Perception of insecurity in the school	27.2 %	-0.14
X31	Perception of insecurity in the park or recreation center	45.6 %	0.12
X32	Perception of insecurity in public transport	58.1 %	0.39
X33	Perception of insecurity in the street	62.3 %	0.37

Source: ownpreparation.

When analyzing the information related to education and to the prevailing insecurity in Mexico, the following are highlighted: *a)* the percentage of the population who do not study a bachelor degree, 46%; together with the efficiency of this terminal degree school, already that the relationship that exists between the beginning and the ending is 64%; *b)* the percentage of the population who declare that there is consumption of alcohol in the street, 64 %; or *c)* the percentage of people who declare that the problem in their community are thefts, 50%; *d)* the percentage of people who declare that due to violence, they won't let their children out, 61 %; *e)* the percentage of people who felt unsafe both public transport, as being out in the street, 58% and 62 %.

The independent variables that are eliminated having a correlation coefficient contrary to the dependent variables are: *a)* terminal efficiency higher middle level; *b)* net rate of no coverage of the First High School; *c)* cause of insecurity is the alcohol; *d)* cause of insecurity is the unemployment; *e)* cause of insecurity are drugs; *f)* because of the insecurity there is poverty; *g)* by violence students abandon school.

Once the correlations between the dependent variable are calculated: "Y. There is a problem of crime community near the school" against each of the 33 independent variables. The variables were ruled out when not having a "theoretical consistency". The SWATCH procedure was run, a multiple linear regression was obtained with the parameters of significance wanted. The results of the multiple linear regression are: Number of independent variables 5, a multiple correlation coefficient (R) of 89 %, with a statistical F = 20.29, and a significance as a whole less than 1%. The coefficients of the variables in the multiple linear regression in as an individual are all of them positive significance and with a less than 5% each of them. The straight line of multiple linear regression is:

$$Y = 0.22 X4 + 0.44 X6 + 0.29 X7 + 0.37 X16 + 0.18 X23 - 27.94$$

Where the independent variables and its individual significance for the coefficients are:

- X4. Net rate of non coverage of higher middle level (alpha = 3 %).
- X6. Around their homes, there is gang or gang violence (alpha = 0 %).
- X7. Around their homes, there are frequent robberies or muggings (alpha = 1 %).
- X16. Because of the insecurity, there is corruption (alpha = 2 %).
- X23. Community problem is the lack of lighting (alpha = 2 %).

IV. DISCUSSION

Crime problems in the community near schools is something that will continue existing. But this does not mean that their communities, managers, teachers and administrative staff could not do anything to halt. In Mexico, based on data and results of this research, it was determined significantly that the variables that affect crime near schools are the low coverage of the population with a high or superior education degree, truancy or violent gangs, the consequential frequent robberies and assaults, the lack of public lighting and the problem of corruption.

Therefore, checking that the hypothesis that corruption is one of the variables that explains the community problem of crime near schools in Mexico.

The significant contribution of the present research is reached when the variable corruption was determined that is part of the problem of crime near schools.

Knowing the variables that affect crime near schools, the interested parties may work in four lines of action to accomplish good results: *a)*There is a need to work at the national and local level to raise the rate of population coverage with an education to a high degree level; *b)* There is a need to work with the help of local security authorities, in order to reduce truancy and gang violence, as well as in breaking down robbery and assaults; *c)*There is a need to work on behalf of the municipal services to improve lighting near schools, and *d)* There is a need to work at the national and local levels to reduce corruption, both from schools managers and community authorities, because corruption provokes violence both, by acts of omission as volunteers.

The demand of the community to reduce corruption, to control the violence and crime near schools, is of the utmost importance so that students may thrive to reach their potential and raise their educational level in Mexico.

In forthcoming the researches may encompass the type of corruption that occurs within the schools and that allows students to create a climate of violence near them.

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Impact of Organizational Justice on Job Satisfaction of Banking Employees in Pakistan

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Abstract- The aim of this study was to determine the link between the employee and organizational justice job satisfaction. Privatize banks (ABL, UBL, SCB, Kasahf, Alfalah) were selected for the study and a questionnaire were distributed among the 100 bank employees. Aggregate of 53 questionnaires were obtained back with the feedback of 53%. The results showed that distributive justice has optimistic and substantial control on job satisfaction. This study also exposed that procedural justice has major indirect relationship with job contentment. Practical level of Organizational justice can be enhanced the level of job satisfaction.

Keywords: organizational justice, procedural justice, distributive justice, banking employees.

IMPACTOFORGANIZATIONALJUSTICEONJOBSATISFACTIONOFBANKINGEMPLOYEESINPAKISTAN

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Impact of Organizational Justice on Job Satisfaction of Banking Employees in Pakistan

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Keywords: organizational justice, procedural justice, distributive justice, banking employees.

I. Introduction

A group of peoples that work together for achieving common goals under a structured system is called organization. For the achievement of these goals there is also a need of effective managers or employees. Now organizations are considering human resource as the most precious asset for them because human resource is an important factor for effectiveness and success of organization.

Organizational justice apprehensions employees' awareness of equality in place of works and has become a standard perception in considerate workstation boldness and comportment (Ambrose et al. (2007); Cropanzano & Rupp (2003). Greenberg (1993) suggested the four factor model (including distributive and procedural justice and breaking down interactional justice into material and interpersonal justice and researcher (Colquitt *et al.,* (2012) have provided a strong empirical support for this model.

In a society, people perceived justice from the legitimacy of their country same like that people in an organization have perception of organizational justice, which comprises of four aspects such as distributive justice, procedural justice, informational justice and interactional justice.

First aspect distributive justice is concerned with fairness of allocation of resources (Adam (1955). Refers to recognizes equality of outcomes such as salary, appreciation, promotion, perf0rmance appraisal and rewards. Second aspect is procedural justice concerned with procedure use to allocating resources (Tribaut & Wlker (1975) refers to apparent impartiality of decision making process. Third dimension interactional justices concerned with the quality of treatment perceived form decision maker (Bies & Moag (1986) refer to respect of the relationship between employee and manager. The last aspect is informational justice that states truth fullness rationalization of important material given to employee (Bies & Moag (1986); Colquitt et al. (2012), Greenbeg (1993).

Organizational justice 1s mentioned 1n this study to express the point on which employees recognize the inclusive equality in institute rules, techniques and policies that are connected to work. In this study, two components of organizational justice is included which are distributive justice and procedural justice. Human wants fairness in the working environment, in terms of procedures used to decide reward, distribution of reward which make them satisfied or committed towards their work or organization. Organization justice is based on equity theory (Adams (1963), which demonstrated that worker bring his input in the organization like input of education, effort experience etc and in return of these input he expected the fair outcome of distribution of reward and procedure (Deconinck, & brock (1996); Greenberg (1982), therefore distributed justices is perceive equality in dissemination and allocates of outcomes which base on input provided by employees in organization (Cohen(1987) & Deutsch (1985).

Procedural justice refers to procedure h0w wage or promotion is decided within the organization (Davis & Ward (1995); Martin & emet (1996); Thibaut & Walker (1975); Tyler & Rasinski (1999). Mcfarlin (1992) explained distributive justice is decent interpreter for both pays and job contentment. Procedural justice is decent conjecturer of personal outcomes and organizational commitment.

Job contentment is described as a individual's assessment of his/her career and exertion circumstance

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(McShane & Von (2008). Common job satisfacti0n aspects include coworkers, gratitude, advantages, career states, salary, raise, administration, and organization's rules (Spector, (1997) Job happiness can be described as a "optimistic impression about one's job resulting from evaluating features and employees high degree of trust for their employer can cause job satisfaction (Robbin et al.(2008). Job satisfaction also have impact on other variables like turnover intentions, such as if employee are unsatisfied then they like to leave that organization (Price & Mueller (1981), Cronny *et al.,* (1992) reported that job satisfaction mean that an employee have effective and emotional responses towards his particular job. Spectur (1996) referred job satisfaction as extent a person like his job. Organizational justice has impact on the employee satisfaction regarding his job, environment which motivates him toward organizational commitment. When employee feel that he or she has been not treated fair process in an organization then it's difficult for an employee that he must be satisfied from his job (Lambert (2003). As job satisfaction will result in committed employees who help in the achievement of organizational goals it is important to classify the aspects that affect employee's behavior or job satisfaction. When employees feel that they are treated equally by organization in every aspect they are motivated to show positive approach and behavior like job satisfaction. Griffin et al. (2010) reported that correctional employee's level of job contentment had a substantial indirect connection with their sentimental exhaustion and feeling of decreased execution.

Banks in Pakistan are more focused industry for economic development. As a result, several banks are performing a significant role in the economic development of the country. This research is an attempt to explore the link b/w organizational justice dimensions and job contentment in Pakistani banks.

a) Significance

This study would be helpful to find out the existence of organizational justice whether or not in the private banks in Pakistan. This research is important in the sense that it will provide results that can help HR managers to develop and implement an effective strategy considering the justice perception of employees by creating suitable conclusions about the consequences and techniques for the staff that can increase their job satisfaction, motivation and commitment of employees that will ultimately increase performance of employees in organization to achieve organizational goals. Distributive and procedural justice have a vital role in determining job satisfaction of employees and if management makes proper communication with employee regarding justice dimensions it will bring positive behaviors in employees. It would show the level of these two justice dimensions

exists in Pakistan private banks in this current situation of crises. This research will help bank authorities to notice what dimensions of organizational justice are most important in current era to increase job satisfaction in employees.

b) Research Question

On the basis of pervious researches the following research questions are formulated.

- How organizational Justice impact on Job satisfaction?
- What is the association between distributive justice and job satisfaction?
- What is the association between procedural justice and job satisfaction?

c) Research Objectives

- To scrutinize the connection between organizational justice and Job contentment.
- To find out the association between distributive justice and Job contentment.
- To investigate the association between procedural justice and Job contentment.

d) Contribution

The contribution of our research is to give guidance to banking sector of Pakistan to develop the existing practices allied to rewards and fairness in procedures and improve new policies where it required.

II. Literature Review

a) Organizational justice:

Organizational justice pay an important role in transaction cost economies because it provide a way to evaluate the satisfaction of disputant persons and provide a means of governance mechanism to resolve their disputes and draw attention towards the perception of procedural, distributive interactional justice in exchange of it (hosted & folger, 2004). However if organizational justice will high employees' are more motivated and willing to show organizational citizenship behavior (blakey, Andrews, moorman, 2005).

Barclay (2005) marry parker Follett's writing was process oriented perspective provide a wide variety of justice aspects which still use by many justice researchers and yet have to explore more, like emotionality of injustice, including perception of fairness are mutually constructed and negotiated between employee and employer and how victims and mangers deal with a justice situation that is constantly changing.

Zub'I, (2010) there was a significant relationship exist between the age of respondent and his perception of organizational justice but there was no significant relationship exist between the gender, educational level of respondent for organizational justice Elamin & Alumim (2011) norms and value of people s are different so there is existence of diversity in many organizations, they argues that people perception of

justice depend on the ethnical culture of organization like in their study reflect that honesty ,respect, courtesy are most important factor in Arabian organizational justice perception. Nasurdin, khaun (2011) the study attempt to examine the Malaysia workforce their linkage between employee perception for organizational justice and their performance and result suggest organizational justice positively influence performance of organizational member and perception for justice is does not fluctuate according to age. To examine the gender difference and the impact on work in this study which result reveled those Malaysians women expected to place emphasis on family rather than their careers.

Palaiologos, papazekos, panaytopoulou (2011) performance appraisal system is much influence by organizational justice namely distributive and procedural and make also influence on job satisfaction with various elements of performance appraisal.

b) Procedural justice

Kim & Mauborgne (1998) authors' said about procedural justice had impact on strategic decision making, they explain when people perceived fair strategic decision making process, employees were show high level of voluntary corporation based on their attitudes of trust and commitment towards organization .when they perceived unfair process they refuse to corporate with organization. Lee (2000) Procedural justice has direct positive influence job satisfaction, that employee perception for fair procedure are related with different facet of job satisfaction, people are more willing to accept decisions that made in result of fair procedure than in result of unfair procedure, procedural justice is negatively related to organizational commitment and positive impact on turnover intentions. Deconinck & stilwell (2001) procedural justice also indirectly related to organizational commitment through by having a supervisor who makes employees more satisfied, supervisor acts as a mediator between employee and procedural justice and their organizational commitment, it's important to understand for management that how supervisors behavior made employee more committed towards organization.

Warner, Hegtvedt, Roman, (2005) procedural justice was a strong predictor for employee commitment who survive or unaffected in downsizing. Cremer (2005) the interaction between procedural and distributive justice is more likely to observed when employee show strong affiliation with their organization when sense of affiliation is very strong employees are effected by procedural justice when outcomes are unfavorable regarding procedures Kikul, Gundry, poig (2005) for judging the role of equity sensitivity and perceived organizational trust by employees and their perception towards procedural and interactional justice for that purpose they examine the business ethics and their relationship with employee trust for organization and

respect perform mediate relationship between employee equity sensitivity or perception for fairness of organization which indicates that procedural justice leads to positive relationship of employee for trust on organization.

Bagdadle, Roberson, Poalele (2006) investigate the role of procedural justice in the relationship between promotion and organizational commitment and between promotion or intention to leave organization and their influence on employee outcomes to investigate direct relationship between the promotional decision and employee reaction to that decision. The results shows that procedural justice has indirect effect on turnover intentions, and employee perceived promotional decision made fairly are likely to be cause of employee commitment for organization. Martinson, Anderson, Crain, Varies,(2006) in this study which is related to scientists they said that procedural justice was significantly associated with self-reported misbehavior are to be found among scientist who more likely to face treat to their identity.

Lambert, Hogan, Griffan (2007) effect of procedural justice on commitment is more larger than distributive justice or procedural justice is more important in helping to shape job satisfaction. Cloutier, vilhuber (2008) procedural justice have differential effect on outcomes by direct measuring procedural justice effect on distributive justice e.g. Pay equity and pay satisfaction but no independent contribution on job satisfaction but when procedural dimensions are related with decisions maker it shows direct influence on job satisfaction.

Dayan, Colak (2008) explore the effect of justice climate on new product development team performance. The team which treated fairly were able to develop more creative product in faster time than those who did not receive fair treatment.

Wittmer Martin, tekleab (2010) By investigating the mediating effect of leader member exchange on the relationship between procedural justice, job attitudes and turn over in unionized setting, where procedures are treated is more clearly defined and regulated result reveled that procedural justice and leader member are related or associated with each other which impact on employees commitment and turn over.

Elemin & Alumuim (2011) their study finding indicate that honesty, courtesy, timely feedback and respect for employees right or chance to give employee to express their ideas are the indications which shows the presence of procedural justice and it is one of critical component to secure satisfaction of workforce in Saudi Arabia, the quality of treatment worker receive from their supervisor are important predictor of jib satisfaction.

H1: There is a positive relationship between Procedural justice and job satisfaction.

c) Distributive justice

Mcfarlin & Sweeney(1992) distributive justice tend to be a strong predictor of personal outcomes .Lee & Farh (1999) it is possible that women are more concentrating on distributive justice rather than procedural justice in order to address past pay discrepancies.

Distributive justice has positively influence on job satisfaction and negative influence on turnover intentions, research conducted to explain the allocation of resources outcomes in organization which seems to be more satisfying when employee perceived outcomes are fair, people compare the adequacy of outcomes with referred standard (lee, 2000). Distributive justice make direct impact on pay satisfaction of employees, distributive justice is a significant predictor that predict the satisfaction of employee towards their supervisor that they are treated fairly in amount of reward allocation (Deconinck & Stillwell, 2001).

Lambert, (2003) distributive justice deals with outcomes related to job, distributive justice affects individuals attitude like job satisfaction. Fadil, Purkiss, Knudstrup, Stepina (2004) allocation patterns in America and Mexicans are very similar both of these societies are equity oriented in their reward allocations in united states it is consider important factor for motivation of employee that there should linkage between pay for performance. Where as study finding show that in Mexicans where looking at individualism and collectivism. There is no effect of them in relationship between resource allocation.

Warner, Hegtvedt, Roman (2005) authors says that in the experience with regard downsizing shape individual's behavior or attitudes, which relatively effect by each type of justice, for organizational commitment. As in this study tells that distributive justice predict organizational commitment among the victims of downsizing.

Diaz, Rauiz, Kasper (2007) Individuals who treated unfairly and under reward are likely to feel anger for their organization. It mean distributive justice has an effect on anger of a person this study suggest that specific emotion approaches should also be consider while dealing with double deviation scenario.

Lambet, Hugan, Griffin (2007) distributive justice had a significant effect on stress, employees who perceived low level of distributive justice expressed high level of job stress, this study indicates that the work overload had largest effect on job stress followed by work on family conflict and distributive justice employees experience increased job stress when they feel outcomes are unfair, staff become irritated when they receive similar outcomes regardless of doing different level of work inputs.

Rego, cunha, pinho (2009) there is need of reconsidering and improvement when the source of task allocation and rewards are not same. Under certain conditions and perceptions of unfair distribution of task can co-exist with the perception of fair reward distribution and vice versa. Elanain (2009) Employees, whose jobs are high in certain characteristics e.g, Skill, variety, identity, task, and feedback are more likely to perceived distributive justice who in result led to better work outcomes like more job satisfaction and less turnover intentions.

zub' i (2010) distributive justice exercise by their manger shows that employee have negative attitude towards work load and level of pay which do no match with level of pay but they show positive attitude towards work schedules matches with reward and job responsibility.

Distributive justice was found to the best predictor of performance, recent studies however highlight this issue that distributive justice has impact on performance and it is still emerging and important issue, even their management increase pay for performance (chang, 2002; chang, & Hahn, 2008; Elamin & Alumuim 2011).

H2: There is a positive relationship between Distributive justice and job satisfaction

d) Job satisfaction

Neumum (1978) Power perception which reflects the nature of decision making was found to be significant determinant of job satisfaction in social sciences but considerable less dominant in physical sciences. Reward assessment is one of the strongest predictor of job satisfaction in both physical and social sciences, there is strong relationship between reward and pay satisfaction. Hudson (1989) analysis of gender difference in the determine the job satisfaction has found minor difference between men or women. Some women do not like complex work as men, women show greater job dissatisfaction if they have children then men have, women feel more satisfied if they work in female type occupation.

Leung, smith, wang, sun(1996) in the survey of local employees of joint venture in china hotels ,it was found that procedural and distributive justice was relates to job satisfaction, senior manager and supervisors show low level of procedural justice and pay less fair compensation explain in term of distributive justice with comparison of local employee state owned hotels, employees who work in chinless or Japanese expatriate were less satisfied than those worker work with expatriate from west harvey & haines (2005) it was clearly supported in this study that perception of fair procedures and human resource decision made during the natural disaster predict later work attitudes like job satisfaction.

Suliman (2007) organizational member who tend to show high level of job satisfaction have positive feeling towards distributive and procedural justice finding reported in this study that organization mangers

in Middle East need to understand significant role that justice play in influencing employee behavior and outcomes

Perception of organizational justice correlated strong with job satisfaction and the treatment with mid-level employees, what extent to they are informed decisions made at top level. pay is not only element of job satisfaction, promotion opportunity and current work assignment are also significant correlated with job satisfaction, when employee feel satisfied with their current work assignment this is called job satisfaction on distributive scale, mid-level employee who are satisfied with their current assignment also tend to show job satisfaction that show that only task shifting is not the quality of work but also has positive effect on the health, motivation of worker (mcauliffe, Manafa, Masko, Bowie, White, 2009).

Zub'l (2010) positive level of job satisfaction shown by employee towards their work give an impression of the level of organizational justice available in those companies.

Lambert, Hogan, jiang, elechi, Benjamin, morrior, luax, dupuy (2010) both procedural and distributive justice are salient forces impact on correctional staff, they have significant relationship with life satisfaction, burnout and turnover intentions procedural justice is associated positively with life satisfaction, both distributive and procedural had inverse relationship with burnout which mean stress from work in correctional staff, both justice also impact

on the intention of employees turnover if employee does not feel the fair outcomes and procedure it will increase intention among them for turnover. Elanain (2010) the study explore in the UAE and middle east the role of organizational justice influence on job satisfaction, organizational commitment and turnover intentions. In Middle East the study reveal the mediating role of justice and outcomes relationship it shows that justice has functional impact on employee work outcomes. Mediating role of procedural and distributive justice with work outcomes in UAE tells that mangers should focus on procedures used in distributive outcomes in order to enhanced employee perception of distributive justice which leads towards higher job satisfaction.

Elamin (2011) justice play significant role in affecting Saudi employees feeling for the level of job satisfaction and commitment and distributive, procedural justice had differential effect on job satisfaction and commitment employee who show positive feeling towards distributive and procedural justice like report high level of job satisfaction. Distributive justice more important predictor of individual personal outcome like job satisfaction, procedural justice would be more related to organizational commitment.

Two facets of organizational justice namely informational and distributive contribute positively towards employee job satisfaction in public and private organization in Pakistan (shah, waqs, saleem, 2012).

Organizational Justice
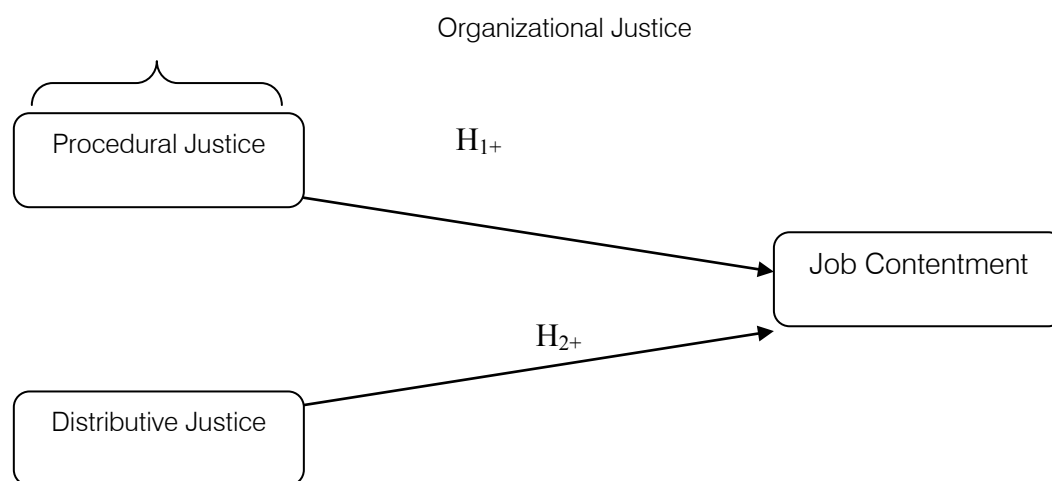
Figure 1 : Theoretical Framework

Independent Variables: Distributive Justice & Procedural Justice

Dependent Variable: Job Contentment

e) Hypotheses

H1: There is a positive association between distributive justice and job satisfaction

H2: There is a positive association between Procedural justice and job satisfaction

III. Methodology

All banking employees are population of this study. The facts were accumulated from banking staff. The reason behind using the banking sector was that in banking sector there are proper rules and regulations that are followed in many aspects or as with the advent of time banking industry starts focus on the enhancement of HR practices to show the level of

improvement about their workforce or that is the reason for its easiness to determine the level of organization justice exists in banks because it's easy to determine the justice in that environment where proper regulations are defined rather than to its opposite environment industry. The data was collected through self administered questionnaires from one hundred individuals and convenience sampling technique was used in this study.

Total five banks were taken Standard Chartered Bank, Bank Alfalah, Allied Bank, UBL bank, and Kashaf Bank and the sample of 100 staff member was study for breakdown and received back 53 questionnaires with response rate of 82% male and 12% female.

a) Instrument & Measurement

Distributive and Procedural Justice Measure on scale of parker *et al.,* (1997). Job Satisfaction was evaluated by overall Job Contentment degree which is part of the Michigan organizational questionnaire ripened by Cammann *et al*., (1983). This measure has three items that indicate employees' satisfaction with his/her job. A sample item from this scale is "All in all I am satisfied with my job". Responses were taken on a five point scale ranging from 1= strongly disagree to 5= strongly agree.

The purpose behind using already developed scale was that they provide more reliable information related to this kind of project. Resp0ndents who did not complete the questi0nnaire were not included in our research.

b) Data Analysis

The research was focused in order to measure the job satisfaction concerning organizational justice in banking sector of Pakistan. SPSS 20 version was used to analyze and to test the hypotheses. Descriptive statistics, Mean, S.D, Correlation and Regression Analysis tools was used t0 analyze the data.

c) Results

The reliability 0f procedural and distributive justice are (.830) and (.817) respectively. The reliability of job satisfaction is (.877).

Table 1 : Mean and standard deviation of organizational justices dimension and job satisfaction

	Mean standard	S. Deviation
Procedural Justice	3.1500	.67951
Distributive Justice	3.7267	.71484
Job Satisfaction	3.5467	.49377

Table 1 showed the mean & standard deviation for complete organizational justice and job satisfaction. The mean score of procedural justice, distributive justice and job contentment was in the range of 3.1500 to 3.7267. It showed that most of respondent were neutral or agree that organizational justice have impact on job satisfaction. Employee will more satisfy if more degree of organizational justice will exists.

Table 2 : Correlation between organizational justice dimension and job satisfaction

	DJ	PJ
Procedural justice	-.005 .973	
Distributive justice		-.005 .975
Job satisfaction	.278 .051	-.305[*] .031

[*]*correlation is significant at the 0.05 level (2-tailed)*

The basic purpose of correlation was to find the relati0nship between variables. The result showed that there is a positive and significant relationship between distributive justice and job satisfacti0n *(r=0.278, p<.05)* so it mean that distributive justice have significant relationship with job satisfaction. The result confirmed (H2) that there was a p0sitive relati0nship between distributive justice and job satisfaction where the procedural justice have highly significant but negative relationship with job satisfaction *(r= -.305.p<.05)*. This result rejected the *H1* that is there is positive relationship between procedural justice and job satisfaction.

Table 3 : Regression analyses

Regression	.4129
R^2	.169
Adjusted R^2	.134
Standard error	.45947

12

Table 3 showed the model summary of regression analysis of independent and dependent variable R the value of table showed c0rrelation c0efficient (r) for analysis *(r=.4129)*. The value of R square (R_2) showed the amount of change in dependent variable due to independent variable. Value R square *(R_2 =.169)* in this table showed 16.9% of change in job satisfaction due to procedural and distributive justice, and rest could be attribute to other factors causes change.

Table 4 : ANOVA

	Sum of sqr	Df	Mean srq	F	Sig
Regression	2.024	2	1.012	4.794	.013[a]
Residual	9.922	47	.211		
Total	11.947	44			

In this table ANOVA showed the fitness of the model, F value showed that model is fit (between independent and dependent variables) (p<.05) which is .013 it mean this model is highly fit 0r this result als0 showed that m0del is statistically fit.

Table 5 : Coefficients

	Beta	S.E for Beta	T	Sig
DJ	.191	.092	2.078	.o43
PJ	-.221	.097	-2.285	.027

DJ (distributive justice), *PJ* (procedural justice)

This table showed the significant relationship between organizational justices. PJ and DJ are independent variables and j0b satisfacti0n dependent variable. The result showed that if there is one unit change in distributive justice then it would change 19.1% increase in employee j0b satisfacti0n. The results also showed the significant relationship between distributive justice and job satisfaction (p=.043<0.05), but the relationship with procedural justice is negative and highly significant (p=.027<0.05). It depicted that if there is a one unit change then it could decrease -22.1% in the job satisfaction of employees.

d) Discussion

The research model revealed important findings regarding impact of organizational justice on job contentment. This present revealed that distributive justice has positive impact on the banking employee's job satisfaction. It mean if employees find the level of existence of distributive justice in the organization then employee feels more satisfied in term of pay, rewards etc. Result proved that employee were more satisfied when they perceived their outcomes and rewards to be rational as compared to those employees who consider their reward and outcomes as unfair. If employee feels unhappiness regarding their reward they may decide to leave the organization (lee, 2000). There is p0sitive significant relati0nship found in this study b/w distributive justice and job contentment.

Results also showed that there is substantial negative relationship between procedural justice and job satisfaction of banking employees. The reason for this is that employee does not have voice empower in decision making, decisions are made at upper level and move downward as an orders but procedural justice play a major role in perception of employee for job satisfaction.

If the high degree of level procedural justice existed in the organization then employee were more motivated and satisfied from their job. Use of procedural justice in organization created positive influence on employee performance, behavior and perception which creates job satisfaction otherwise in the situation of dissatisfaction, chances of negative response would increase like leaving the organization. So in order to increase positive attitudes and behavior management of banking sector have to improve organizational justice system in their organizations. It will show more positive behavior in employees rather than negative.

IV. Conclusion and Recommendations

This study explored employee perception towards organizational justice in the form of (Distributive justice, procedural justice) and examines its impact on employee job satisfaction in private banks. This study showed that there was positive significant relationship between distributive justice and job satisfacti0n of employees but there was negative significant relationship between procedural justice and job satisfaction exists in banking sector employees. As correlation analysis showed positive relationship with distributive justice so it accept H2 which prove in results, while H1 is rejected because procedural justice showed negative relationship with job satisfaction of banking employees.

This study recommend that management of banking sector or any other organization should focus on the improvement of organizational justice and make more emphasis on procedural justice present in their organizations because human relations are one of the

most important factor lie behind in the success of any organization.

As with any research, this study has several limitations that sh0uld be focused. The study is limited only to private banking sector for data collection. The sample size was short to generalized result or only two facets of justice (procedural and distributive) are used in this study. For the future study other two facets can be explore which are interactional or informational justice or other sectors of originations can be use to know that what level and type of justice exist there.

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The Impact of Behavioral Consequences on E- Banking in Pakistan. A Business Perspective Study

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Abstract- This study is conducted to see whether behavioral practices can play an imperative role in the modern life. The aim of this paper is to provide advanced level networking where people can connect with own bank without waiting. Now day's organizations are playing an important role in customer dealing and providing advance facilities. The organizational culture has played a leading role in business progress in private/public banking organizations in the twenty-first century. The organizational culture can improve and promote the employee performance. This research is designed to inspect the effects of positive mouth word, repurchase intentions, propensity to complain, switching barriers, price sensitivity, and customer satisfaction with E-Banking variables such as Perceived usefulness in Pakistan. Result of study shows that the effect of these factors influences the behavior of customers and employees in banking sector. Many other factors contribute in behavioral with e-banking but the study including Perceived usefulness. The six behavioral consequences variable jointly measures the output by using technology. The conclusion focuses on the growing technology in banks of Pakistan which produces easiness for the public.

Keywords: behavioral consequences, E-banking, PU.

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The Impact of Behavioral Consequences on E- Banking in Pakistan. A Business Perspective Study

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Abstract- This study is conducted to see whether behavioral practices can play an imperative role in the modern life. The aim of this paper is to provide advanced level networking where people can connect with own bank without waiting. Now day's organizations are playing an important role in customer dealing and providing advance facilities. The organizational culture has played a leading role in business progress in private/public banking organizations in the twenty-first century. The organizational culture can improve and promote the employee performance. This research is designed to inspect the effects of positive mouth word, repurchase intentions, propensity to complain, switching barriers, price sensitivity, and customer satisfaction with E-Banking variables such as Perceived usefulness in Pakistan. Result of study shows that the effect of these factors influences the behavior of customers and employees in banking sector. Many other factors contribute in behavioral with e-banking but the study including Perceived usefulness. The six behavioral consequences variable jointly measures the output by using technology. The conclusion focuses on the growing technology in banks of Pakistan which produces easiness for the public.

a) Research Questions

RQ 1: What are the impacts of behavioral consequences on the electronic banking?

RQ 2: What is the new framework for E-Banking and output of the electronic banking in Pakistan?

RQ 3: How we can understand the behavior of banking employees?

b) Research Methodology

Data is collected from the customers and bank employees in Rawalpindi and Islamabad. The survey is completed by 110 employees, 95% response was observed. Results are made using Correlation, regression and ANOVA with the available data.

Findings: Results of the study indicated that behavioral Consequences and E- banking can receive commitment and performance, with the cooperation of workers and environment provided by the organizations.

Research limitations/implications: The survey was conducted in the randomly selected private banks of Rawalpindi and Islamabad.

Significance of the study: This paper shows the banks and their electronic effects on the customers and managerial structure. This study is helpful for all banks of Pakistan to manage the electronic system. Organizations can arrange training programs to modify electronic system of banks for the empowerment of getting positive results.

Keywords: behavioral consequences, E-banking, PU.

I. Introduction

This is the behavioral study of banks that can provide good environment, time saving, good behavior, burden less and more informative for all the customers and employees. The purpose of this study is to provide electronic and quick facilities in the big city like Islamabad and Rawalpindi. Some behavioral factors that completely influence the E-banking system such as perceived usefulness. These variables measure the output by using these techniques. This study measures the behavior, living standard of people and educational background. It can be improved by organizational culture and improving those variables that can satisfy this societal environment. The substances redirect the numerous dimensions of behavioral results recognized in this study, Customer loyalty, comprising repurchase purposes and word-of-mouth intentions (Brady & J. Joseph Cronin, Jr, 2001). The impact of readers' motives on their behavioral variations to other consumers online remarks, we first tested a full structural frame work containing path vectors from each of the five motive factors to both consequences variables (Thurau & Walsh, 2003-2004). Prescribed relations are those where the manners between persons is mostly based upon the roles of individuals engage in the meeting (Gremler, Gwinner, & Brown, 2001).

In a study of national culture as a descriptive variable in the buying behavior of industrial services, it is important to account for other descriptions (Bruce Money, Gilly, & Graham, 1988). Trustworthy customer's hearth bonds with the corporation and perform inversely from non-loyal clients. Faithfulness of customers influences behavioral outcomes and eventually, the income of a company (Srinivasana, Anderson, & Ponnavolub, 2002). The observation of consistency and guarantee are very important facets that affect favorable faithfulness aspects such as re-purchase intentions, communicating positive word of mouth and loyalty

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under enlarged pricing. (Swaid & Wigand, 2009). Customer satisfaction has been linked to brand loyalty, repeat sales, and positive word of mouth behaviors (Bolkan, 2007). Negative word-of-mouth'' means telling others about one's frustration. For example grievances about the library and/or the service to friends or relatives (Oh, 2003).

High perception of service quality generates a satisfying feeling which in turn effects repurchase intentions. Similarly, high perception of service value leads to larger satisfaction, and in turn, affects repurchase intentions (Peterson, 2000). Satisfaction is set up with the most significant construct and attracting customers directly, which enter the dimensions such as word-of-mouth, customer goals and price increase tolerance (He & Song, 2007).In addition, alleged value may be a superior predicator of repurchase intents than either satisfaction (Chen & Tsai, 2007). Supposed value, Service quality and satisfaction all seem to have good forecast of repurchase intentions while the association between them still remains uncertain (Chen C. F., 2008). Behavior was measured with three items which were industrialized based on proposition that such service results as repurchase intentions, word of mouth, and price premiums are the likely outcome of a service encounter (MichBradya & Robertson, 2001). Price sensitivity is a critical market subdivision variable, and services involve heightened contact between members of buying and selling organizations, in which price observations frequently differ significantly across market segments (Bolton & Matthew B. Myers, 2003). Opposing complaints with non-complainers on outlook toward argumentative, tendency to complain and key behavior distinctiveness homological seem" marketing and psychology (Rizwan, et al., 2004).Factors of complaints in the banks in Goa have been researched by Hedge, who found that the customers' proclivity to complain depends on the situational characteristics in banks, rather than customer demographics. Given these findings, the present research is an attempt to uncover the factors that would affect the branch managers' inclination to redress the complaints with efficiency (Desail, 2004).

When customer's satisfaction is high, as is frequently true in services, there is additional learning, namely service-provider learning, obligatory to enable customer fulfillment (Jonesa, Mothersbaugh & Beatty, 2002). During post purchases phases, marketing activities should be designed to increase customer satisfaction, involvement, and service usage, in that way reducing the likelihood of customer switching (Yilmaz & Hunt, 2001). Ultimate goal for organizations is to develop performance in the market place; it is often measured in terms of productivity, profits. For service companies, one of the solutions to making profits is fulfilling one's customers (Nishii, Lepak, & Schneider, 2008). The direction of causality between approval and

service excellence. Unanswered issue in the research of quality is whether customer contentment leads to service quality (Lee, Lee, & Yoo, 2000). Customer trust and pleasure have a wonderful impact on customer preservation and customer loyalty, and the result of that is that you keep customers around longer, and you also get a superior share of their folder (Cooil, Keiningham, Aksoy, & Hsu, 2007).

With friendliness to businesses that are facing customer discontent, they could create switching blockade to avoid dissatisfied customers from switching to another bank (Rober, 2012). There are three types of switching barriers: strong interpersonal associations (the strength of the personal bonds that may develop between the employees of a supplier and the customer), high switching costs (the customers perception of the time, money and effort associated with changing supplier) and attractiveness of alternatives, which refers to whether viable alternatives exist in the market (Qian, Peiji, & Quanfu, 2011).

Competition is, just a move away in the Internet market, and other anti switching barriers have been covered by online firms (Yang & Peterson, 2004). Product switching is linked with both firm and firm product qualities and that product adding and dipping and persuades large changes in firm scope. The behavior we monitor is reliable with a natural simplification of existing theories of industry dynamics that includes endogenous product selection within firms (Bernard, Redding, & Schott, 2010). Switching barriers and the aggressive industrial situations in the contrast between industries also exposed changes in behavior in an industrial monopoly in which switching to alternative outside service providers was not an option (Roos, Edvardsson, & Gustafsson, 2004).

II. Literature Review

The study emphasis on individual observations, future research might also take into mind the existence of multiple comments and their possible behavioral significances (Walsh & Thurau, 2004). Banking makes it possible for PC knowledgeable customers who hold a PC with an advance system of bank from their homes. With the use of individual machines, they can get up to date balance information on deposit and loan balance sheet, funds transfer between accounts and intersect with the bank by e-mail (Mols, 1998). Even if the study explored the relation value of e-service quality on customer loyalty, the loyalty variable was a uni-dimensional build that focused only on auspicious behavioral consequences, as comes first to mind, doing more business, preparedness to proposed and heartening to do business with the provider (Swaid & Wigand, 2009). We define as a supported relationship between the measured concealed construct and its behavioral consequences. Thus, self-generated validity effects increase the prospect that consumers will follow

their purposes (Chandon, Morwitz, & Reinartz, 2005). The quick change in both dealings may be ascribed to the public responsiveness of the importance of using e-banking and the disadvantages of conventional banking system. It can also be accredited to better safety services provided by cards industries or dealers (Nyangosi, Nyang'au, & Magusa, 2007).

The e-banking is altering the financial industry and banking in provisions of the Nature of essential products /services and the way these are collected, projected, transported and inspired. It is an invaluable and prevailing tool driving development, supporting growth, promoting revolution and improving competitiveness (Auta, 2010). Researchers have found that application of e-banking has been more successful in other parts of the world than in Africa (Narteh, 2012). The E-banking favors banks to build speed, reduce processing periods and improve the elasticity of business dealings and reduce costs connected with having employees give our customers physically (K, O, & A, 2010). E-banking is a kind of banking that includes electronic form of money communication. Banking services are fully computerized such that transactions are concluded in a second. He further states that, e-banking involves the use of computer network in providing cash and transfer of funds (I, 2011). The secure E-Banking is equalizing by the security challenges linked with the disintermediation of data access (Shittu, 2010). "Any use of material and communication technology and electronic means by a bank to mien transactions and have communication with the stakeholders". Electronic banking provides ease and facilities to their customer. Electronic banking provides accessibility to their customer to use bank website for all kind of transactions in protected environment. Customers can interact with bank website hours a day and seven days a week (Oye, Shakil, & Iahad, 2006). Besides automation, measures such as diversification of portfolios like e-banking and immense Voluntary Retirement Schemes looked to orient the banks towards facing the challenges, posed by the competitive consequence (Hegde Desai, 2004). Specially, from the viewpoint of customers, being customer oriented improves the remarks of the quality of an organization's overall market approaches, that increases customer loyalty, repurchase, and the inclination to offer positive word-of-mouth approvals (Cronin & Brady, 2001).

We postulate and empirically test the proposition that interpersonal bonds, or interaction between employees and customers, can expressively influence positive word-of-mouth communication (Gwinner, Gremler, & Brown, 2001). One of the behavioral outputs expected to result from e-loyalty is positive word of mouth the extent to which personality says positive things about the e-retailer to others (Srinivasan, Anderson, & Ponnavolu, 2002). Positive word of mouth not only helps to call new customers but

also supports in the creation of positive image about the firm afraid (Kau & Loh, 2006). Encounter satisfaction has been connected with outcomes such as customer loyalty, purposes to return, and positive word-of-mouth intentions (Grandey, Fisk, Mattila, Jansen, & Sideman, 2005). The insight of consistency and guarantee are the very important factors that affect favorable reliability facets such as re-purchase intentions, communicating positive word-of-mouth and loyalty under increased pricing (Swaid & Wigand, 2009). Customer satisfaction is a major element of customer preservation, positive word-of-mouth, improved profits, and lower marketing outlays (Yoshida & James, 2010). Most of the clients are persuaded to let off customer service disasters, exhibit lessening the sympathy to price, and disseminate positive word of mouth about the business to others (Yang & Peterson, 2004). Although some studies have resolved that satisfaction is a necessary but not sufficient ailment for positive word-of-mouth, it is arranged that positive reaction is always driven by satisfaction (Saha & Theingi, 2009).

Repurchase intentions could be inclined by "structural factors such as switching costs, availability of alternatives or promised agreements (Kau & Loh, 2006). The awareness of reliability and declaration are the most important factors that affect auspicious loyalty aspects such as re-purchase intentions, communicating positive word-of-mouth and loyalty under amplified pricing (Wigand & Swaid, 2009). The use of attribution theory in consumer behavior has been found useful in clarifying issues such as consumer satisfaction/dissatisfaction; objection behavior, word-of-mouth behavior, reparation seeking, and future repurchase intentions (Donoghue & de Klerk, 2006). Higher levels of customer usage are associated with lower occurrences of disconfirmation, somewhat higher levels of satisfaction, and higher repurchase intentions (Hunt & Yilmaz, 2001). Consumer observations of trust, price equality and repurchase objectives were more favorable to the firm when the firm used a purchase timing method rather than a buyer documentation policy (Bolton & Saxena Iyer, 2009). High perception of service quality triggers a satisfying feeling which in turn influences repurchase intentions (Peterson, 2000). Studies in the marketing field have found a strong positive connotation between customer satisfactions and repurchase intentions in the environment of both consumer goods and services (Song & He, 2008).

Reliability of the seller signals guarantee and reduces customers" price sensitivity (Wigand & Swaid, 2009).Buyers' price sensitivity for service agreements depends on service type ,service quality and level of service support (Bolton & Iyer, 2009). Price sensitivity is a serious market segmentation variable and services involve discriminating contact between members of buying and selling organizations, in which price observations often differ significantly across market segments (Bolton & Myers, 2003). Operational zed

customer observances to consist of repurchase objective, positive and negative word of mouth, and price compassion (Ranaweera & Neely, 2003).

Findings have been honestly reliable with respect to age, income, education and profession as possible determinants of consumer's feeling to complain (Klerk & Donoghue, 2006). Seller may increase the proclivity to complain through inspiring the complaint to be expressed and resounding the consumer that the objection will be taken care of (Isabelle & Bernard, 1999).

Customer satisfaction and behavioral intention over and above their mediated effect through the concept of customer value (Sajeev Varki & Colgate, 2001). Purchase intention is a very important inspection for marketers. Purchase intentions are directly influenced by customer satisfaction (Maxham, 2001). Individual technologies improve customer satisfaction that will guide to customer loyalty (Swaid & Wigand, 2009). Satisfaction with recovery and overall firm satisfaction. Satisfaction with salvage as customer satisfaction with a particular transaction involving a failure and recovery (Netemeyer & Maxham, 2002). A particular attitude for measuring satisfaction is proposed and numerous propositions are on warded concerning systematic differences in customer pleasure crossways individuals and product groups (Johnson & Fornell, 1991). The search of backgrounds of customer retention to both industries and national borders. Asubonteng, McLeay, and customer satisfaction and socio demographic characteristics of customers (Athanassopoulos, 2000). Service excellence and customer satisfaction could be inspecting from both a transaction specific as well as a global viewpoint (Lee, Yoo, & Lee, 2000).

Competition is, of course, just a click away in the Internet market and various anti switching barricades have been incorporated by online firms (Yang & Peterson, 2004). Both from a theoretical and a managerial viewpoint it is of interest to explore how switching barriers affect satisfaction, repurchase intentions and attitudinal loyalty (Julander & Soderlund, 2003). Some used the concept to show that customers do not switch due to a lack of attractive alternatives, high switching cost or other switching barriers (Valenzuela, 2012). Reliable with these arguments, many studies found switching barriers that can support the customer loyalty in telecommunication industry (Quanfu, Qian, & Peiji, 2011). Online consumers are relatively well educated and have been using computers for years; they may be able to handle many of the marketing bothers involving the issues related to switching barriers (Yang & Peterson, 2004). In such conditions of high struggle, the situational make active and also caused total switching when perceived switching barriers were high and the price focus was heavy in an insurance company (Edvardsson, Roos, & Gustafsson, 2004).

a)   *Schematic Diagram*

BEHAVIORAL CONSEQUENCES

- Positive word of Mouth
- Repurchase intentions
- Price sensitivity
- Propensity to complain
- Customer satisfaction
- Switching barriers

E-BANKING
- Perceived usefulness
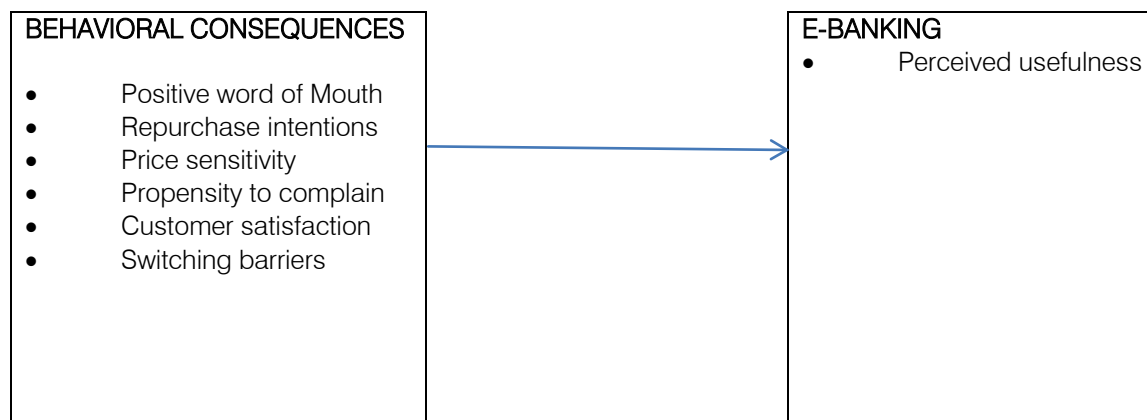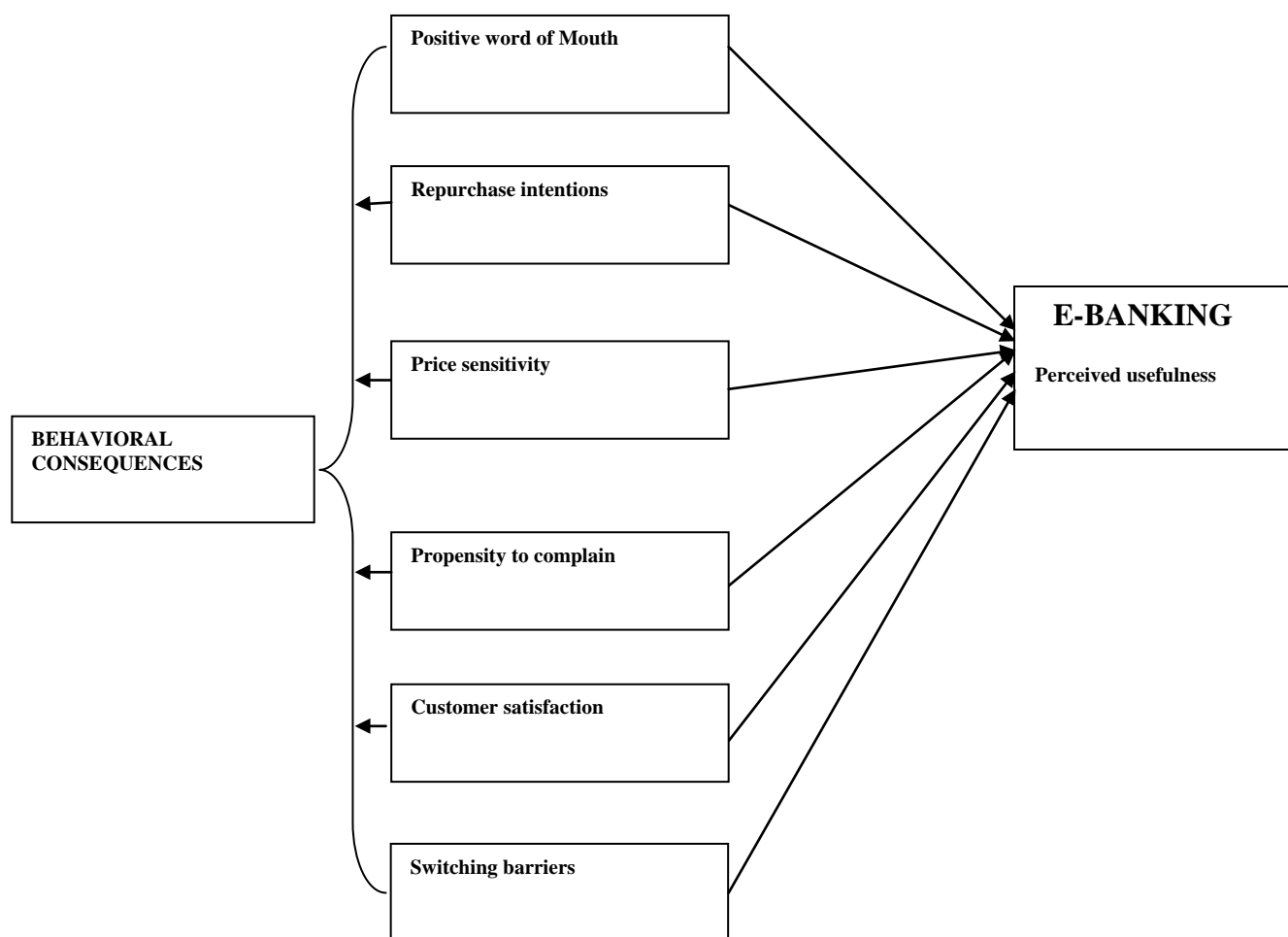
Figure 1

Figure 2 : Conceptual model

b) Hypothesis

H1: Positive word of Mouth shows an imperative relationship with E-Banking.

H2: There is a positive relationship between Repurchase intentions and E-Banking.

H3: There is a +ve relationship between price sensitivity and E-Banking.

H4: There is an association between propensity to complain and E-Banking.

H5: The relationship between customer satisfaction and E-Banking is positive.

H6: There is a positive relationship between switching Barriers and E-Banking.

c) Methodology

The methodology of this paper is based on the different variables. The variables use the model as previous study of fama and schewert (1977). The regression equation is used in it.

$$Y = C + \beta X1 + \beta X2 + \beta X3 + ... + \beta Xn + \mu$$

$Y_{it} = \alpha_{it}$ + Positive word of Mouth $_{it}$ β_1 + Repurchase intentions $_{it}$ β_2 + Price sensitivity $_{it}$ β_3 + Propensity to complain $_{it}$ β_4 + Customer satisfaction $_{it}$ β_5 + Switching barriers β_6 + μ_{it}

Where ith are the consequences of banks with time period of t, α_{it} is the intercept (constant). β is the change in dependent variables with respect to change in independent variable. Where β_1, β_2, β_3, β_4, β_5 are the variables changes w.r.t time. Where μ_{it} is the random error with the change of time.

The behavioral Consequences on E- banking show the relationship among the variables.

$Y_{Perceived\ usefulness}$ = f (Positive word of Mouth, Repurchase intentions, Price sensitivity, Propensity to complain, Customer satisfaction, Switching barriers).

d) Sampling size

It is difficult to explore the impact of six Vs, i.e. Positive word of Mouth, Repurchase intentions, Price sensitivity, Propensity to complain, Customer satisfaction, switching barriers on E- Banking. Total employees surveyed are n=130 but the responses were 110.

e) *Sampling procedure*

We administered our questionnaires to make the sample size more suitable to understand the effectiveness of customers and bankers. Rawalpindi and Islamabad is selected sample area in our research. In this paper, we used a simple random sampling technique.

f) *General Profile of the Sample*

Sample was divided into four groups, age, Experience, Gender and Education (n=110).

Table 1 : Gender

		Frequency	%age	Valid%	Cumulative%
Valid	Male	67	60.9	60.9	60.9
	Female	43	39.1	39.1	100.0
	Total	110	100.0	100.0	

Table 1.2 : Age

		Frequency	%age	Valid%	Cumulative%
Valid	20-25	22	20.0	20.0	20.0
	25-30	50	45.5	45.5	65.5
	30-35	35	31.8	31.8	97.3
	35-40	3	2.7	2.7	100.0
	Total	110	100.0	100.0	

Table 1.3 : Education

		Frequency	%age	Valid%	Cumulative %
Valid	B.A	33	30.0	30.0	30.0
	M.A	75	68.2	68.2	98.2
	MS	2	1.8	1.8	100.0
	Total	110	100.0	100.0	

Table 1.4 : Experience

		Frequency	%age	Valid%	Cumulative%
Valid	1-5	35	31.8	31.8	31.8
	5-10	63	57.3	57.3	89.1
	10-15	7	6.4	6.4	95.5
	15-20	5	4.5	4.5	100.0
	Total	110	100.0	100.0	

The variables are tested with Correlation Regression and ANOVA by using SPSS Version 20.0

Table 2 : Reliability Analysis

Coefficients	Cronbach's á
PWM	0.748
RI	0.746
PS	0.753
PC	0.681
CS	0.775
SB	0.773
N of 6 Items	0.746

Descriptive Statistics: Measuring Mean and Standard deviation

Table 3 : Descriptive Statistics

	Mean	Std. Deviation	N
PU	4.4436	.29724	110
PWM	4.2908	.34121	110
RI	4.2818	.34737	110
PS	4.2984	.34245	110
PC	4.3136	.51961	110
CS	4.3075	.32963	110
SB	4.3257	.32117	110

g) Correlation

All the outcomes of Pearson correlation matrix are exposed in table 4 .Leadership Barriers are positively correlated with all the variables.

Table 4 : Correlations

		PU	PWM	RI	PS	PC	CS	SB
Pearson Correlation	PU	1.000	.603	.602	.610	.600	.636	.631
	PWM	.603	1.000	.988	.973	.662	.960	.918
	RI	.602	.988	1.000	.979	.675	.959	.910
	PS	.610	.973	.979	1.000	.634	.979	.927
	PC	.600	.662	.675	.634	1.000	.642	.624
	CS	.636	.960	.959	.979	.642	1.000	.973
	SB	.631	.918	.910	.927	.624	.973	1.000
Sig. (1-tailed)	PU	.	.000	.000	.000	.000	.000	.000
	PWM	.000	.	.000	.000	.000	.000	.000
	RI	.000	.000	.	.000	.000	.000	.000
	PS	.000	.000	.000	.	.000	.000	.000
	PC	.000	.000	.000	.000	.	.000	.000
	CS	.000	.000	.000	.000	.000	.	.000
	SB	.000	.000	.000	.000	.000	.000	.
N	PU	110	110	110	110	110	110	110
	PWM	110	110	110	110	110	110	110
	RI	110	110	110	110	110	110	110
	PS	110	110	110	110	110	110	110
	PC	110	110	110	110	110	110	110
	CS	110	110	110	110	110	110	110
	SB	110	110	110	110	110	110	110

h) Multiple Regression Analysis

Table 5

sModel	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.691[a]	.477	.446	.22117	.477	15.648	6	103	.000

Table 6 : ANOVA[a]

Model		SS	df	MS	F	Sig.
1	Regression	4.592	6	.765	15.648	.000[b]
	Residual	5.038	103	.049		
	Total	9.631	109			
a. Dependent Variable: PU						
b. Predictors: (Constant), SB, PC, RI, PS, PWM, CS						

i) *Coefficients*

This can be expected whether if there is a small change in (X1) then there may be a large change in Y'.

These are the regression coefficient which shows the unstandardized and standardized beta.

Table 7

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.939	.287		6.746	.000
	PWM	-.006	.419	-.006	-.013	.989
	RI	-.309	.472	-.361	-.655	.514
	PS	.077	.474	.089	.162	.871
	PC	.207	.057	.362	3.653	.000
	CS	.492	.604	.546	.815	.417
	SB	.117	.341	.127	.344	.732

$Y_{pu} = 1.939 - 0.006X1 - 0.309X2 + 0.077X3 - 0.207X4 + 0.492X5 + 0.117X6$

III. Results and Discussion

This study consists of four demographics variables age, experience, education and gender. The total sample size of the study is 110. The frequency, validity of the data and commulative frequency is good. This is behavioral study shows interest of number of women and men. The comments were very strong and interrelated with this study. Table1 shows the percentage of gender; Table 1.2 demonstrates Age with percentage, Table1.3 describes Education and Table 1.4 shows the Experience with percentage. Table 2 shows Cronbach's alpha reliability coefficients of one independent variable i.e. E-Banking (Perceived Usefulness) and six independent variables were obtained which are as follow:-

- Positive word of Mouth
- Repurchase intentions
- Price sensitivity
- Propensity to complain
- Customer satisfaction
- Switching barriers

Reliability test of all the variables shows the rate of Cronbach's Alpha used for maximum variables is 0.773, considered to be excellent for internal reliability of data. According to Glien (2003) Range of Cronbach's alpha is between 0 and 1. In reliability test .70 is acceptable value of alpha but .8 is expected to be a required target which shows a good consistency of internal scale of the items (Gliem, 2003). Table1 shows the percentage of gender; Table 1.2 demonstrates Age with percentage, Table1.3 describes Education, most of the people were graduate and their comments were mature about Electronic-Banking in Pakistan and Table 1.4 shows the Experience, maximum people having experience of 1-10 years experience with percentage. In descriptive statistics means and standard deviations were inspected for dependent and independent variables. The consequences are shown in Table3. On a 5-point scale, the Mean of PU is 4.4436, PWM is 4.2908, RI is 4.2818, PS is 4.2984, PC is 4.3136, CS is 4.3075 and SB is 4.3257. So, this research shows that data is more reliable and near to 4 in the scale i.e. agreed by respondents in an average. Standard deviation is below 1.0. So it shows strong impact on E-Banking. N=120. The chart 5 lists four autonomous variables which are put in the regression model and R (.994) is the positive correlation of five I.V with the D.V, inter correlations amongst these six sovereign variables are considered. The model summary of table 5, R Square is (.477), that is explained R^2, actual the square of the Adjusted R Square (.446). Table 6 shows the results of ANOVA.

Through ANOVA table we concluded that our model is goodness of fit because the significant value is .049, if the sig rate is < the level of consequence (0.05) it shows, model is goodness of fit. It also shows that at least one of the coefficients is not zero.

IV. Explanatory Statistics Quantifying

Mean and Standard deviation Variables represent average values that satisfy our study. It is also expressive statistics such as mean and standard deviation was examined for the time scaled dependent and independent variables (given in the table). Therefore, this research clears that data are more dependable and reliable and arranged by respondents in an average. S.D is near to 1.0.

So it shows sturdy impact on E-Banking. Last column shows the population N = 110. Presents the variable values and their impact with respect to their minimum and maximum values. It also finds the middle value and risk that may is beneficial for this study. Table 4 shows the Pearson correlation mild is attained for the five intervals scaled variables. From the results, we find out that The behavioral consequences on E-Banking is positively correlated. The relationship 'r' lies between -1 to +1.

V. Conclusion

The behavioral consequences of the customers and employees working in banks show a direct causal relationship with the e-banks. This can be taken as a significant finding in the banking organizations, especially in the Pakistani context. It can be considered that behavioral elements are very important for the organization which ultimately reduce their problems and increase interaction among customers and banks technology. This study produced very good results which were obtained from the SPSS statistical analysis software; theoretically, behavior influences the organizations' and their environment. Attitude, technologies and behavioral practices must be reviewed time to time for getting the better results.

a) *Limitations*
- This study was conducted in twin cities of Pakistan (Rawalpindi/Islamabad) due to time and budget restraints.
- Covering only banks.
- The sample size may be on the lower side, it is possible that if there is large sample size, results would be clearer and specified.

b) *Future Work*

This research is limited to Pakistan only; leaders working in Pakistani environment can make their organization well by using international methods. We can make our study more efficient if we judge and contrast with other environmental factors.

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Impact of Transformational and Transactional Leadership Styles on Employees' Performance of Banking Sector in Pakistan"

By Avinash Advani & Zuhair Abbas

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Abstract- This study identified the basic tool for development of organization by utilizing the leadership qualities where as there are two independent variables included Transactional and transformational leadership qualities and dependent variable is employee performance. The author(s) believes that employee performance is very essential for any organization throughout motivating, satisfying, idealized, influence/inspirational encouragement directly impact on the employee's performance and result in organizational performance although Banking sector is growing industry in Pakistan therefore to know the impact of Transactional and transformational leadership on employees performance and they are facing the critical hurdles while this study is based on quantitative and primary and secondary data has been used for this study along-with it is exploratory researcher. Researcher has made the eighteen questions which are based on five likert scale and firstly researcher has assured the reliability and validity through the pilot test from different bankers in Pakistan and SPSS 20 Software has been used for study for the first time Cronbach's Alpha shown .79 for pilot test, this data provides the validity and reliability of study. Furthermore, the researcher has proceeded and sample size has taken around 172 from population size and tried to his/her best efforts in order to achieve the results and then recommendations & conclusion is made for this research.

Keywords: transactional leadership, transformational leadership, employees performance, management, leadership, banks.

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I. Introduction

a) Background

This research study is belonging to the impact of transformational and transactional leadership styles which directly influenced on employees' performance of banking sector in Pakistan. Banks are often portrayed as a nation's economic engine. They provide financial intermediation functions between investors, savers, businesses and consumers. They are looking for growth, safety, access to capital and credit. Pakistan's banking sector is playing a main position as appliances of the government's monetary strategy intended at amendable interest rates and money supply in the financial system.

It is an also providing sustainability of economy and improves financial strength for betterment of country. Leaders play important role in accomplishment of goals and enhance employees' productivity through satisfying them by their jobs. Consequently, there are different aspects of leadership. Mintzberg (2010) defines that leadership is the essential toward the confidence which comes from the admiration of others. Jamaludin (2011) conducted research work on the leadership as well as their methods and suggested that efficient leaders are those who utilize their commands for the additional worth of followers and company. Leaders are only key source that drive to improving the performance and modernization of followers, Lievens et al, (1997).

Furthermore, (Realin, 2011) focused on the leadership is directly associated to performances to which persons are devoted. The most important of the leaders is their dominant personality which has optimistic relationship with the roller follower job satisfaction as well as performance, Lian et al, (2011) found over the last three decades the transformational Leadership theory is captured the interest of many researchers in the field of leadership. The early theories of Burns, (1978): Bass, (1985, 1998); Bennis & Nanus, (1985); Tichy & Devanna, (1986); Avolio & Bass, 1988; Bass & Avolio, (1994) claims that the essential principle of the transformational leadership theory is the leader has the capability to encourage the fan to acquire in excess of what the followers are expected toward accomplish (Krishnan, 2005).

There are four components of transformational leadership including inspirational motivation, intellectual stimulation, and individualized consideration and idealized influence. Bass (1985) concluded that Transformational leadership has four components: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. Recent study outlined by Krishnan (2002) suggests that Transformational leadership inspire followers toward acquire additional through concentrating on the followers morals of the company supporting the follower align these morals and values with the values of company. It is suggested by Burns. In addition, transformational leadership like a relationship where the leader and the follower encourage everyone to higher

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levels which resulted in value method correspondence among leader and follower.

Hautala & Routamaa (2008) assert that the purpose of our research is to know the impact of transformational and transactional leadership style on employees' performance in banking sector of Pakistan, There is lofty authority distance but low individualism in Pakistani traditions, and it is based on the authority distance as well as gives main concern to the autocratic decisions creating styles.

Jeger (1986) has showed that transactional leadership is more successful in various countries outside of North America, including India, Nigeria, Japan and Pakistan. Ahmed, (1996) state there is command and control rules in Pakistan because it is bureaucratic state. Consequently, transactional leadership might be more efficient in this specified culture, and yet, the main purpose of our research is to know the impact real styles of leadership in the banking sector where it leads to growing the job satisfaction and, finally, has resulted in an increase in the performance of the employee.

b) Justification and Logical Reasoning

In today's aggressive environment of Pakistan's banking sector, it is facing the challenges of talented people and focusing on the satisfaction of customers and employees. Managers are also striving to attain targets on timely basis. Reason for this research, Managers will be create diverse motivational strategies and methods to enhance employees' performance or transform the resulted oriented environment in banks through the support of transformational and transactional leadership styles to adopt it in their banks and it will in results boots up the performance of employees. Hence, researcher wants to perform investigation on following problem. "Impact of Transformational and Transactional Leadership Styles on Employees' Performance of Banking Sector in Pakistan" for that reason main research question and problem statement are given as under:

c) Research Question

What is the impact of the transformational and transactional leadership style on employees' performance?

d) Statement of Problem

Transformational and transactional leadership has important impact on employees' performance of banking sector in Pakistan.

e) Objectives of the Study

This research extremely focuses on Impact of transformational and transactional leadership employees' performance of banking sector in Pakistan. For that reason the most important purpose of this research is to discover the impact of transformational and transactional leadership on employees' performance of banking sector in Pakistan.

The research objectives are given as follow.

- To know the impact of transformational leadership on employees' performance of banking sector in Pakistan.
- To know the influence of transactional leadership on employees' performance of banking sector in Pakistan.

f) Hypothesis

H_o= The transformational leadership has not significant impact on employees' performance of banking sector in Pakistan.

H_1= The transformational leadership has significant impact on employees' performance of banking sector in Pakistan.

H_o= The transactional leadership has not significant impact on employees' performance of banking sector in Pakistan.

H_2= The transactional leadership has significant impact on employees' performance of banking sector in Pakistan.

g) Scope of the Study

The importance of this study is that it will help the banks to adopt a leadership styles, build a result-oriented environment and increase employees' performance. This research is contributing for boost up the productivity of employees working in banks of Pakistan. Leadership is about inspiration to the employees.

- It will supportive to overall human resource departments
- It will maintain and boast the leadership qualities among the employees
- It will helpful to understand current and future condition of organization
- It will provide encouragement and motivation for employees

h) The Delimitation

There are several limitations that we faced during and completing this research work; these were time constraints, geographical constraints, and financial constraints. This research was aimed to be completed in the limited time frame and consists of different total quality management tools which are being implementing in different banking sector in Pakistan.

i) Organization of Paper

Segment 1 is about introduction, Segment 2 literature review, Segment 3 Research Methodology segment 4 Results and Findings, segment 5 Discussion and Conclusion and to end Recommendation and Implications of the research paper.

II. LITERATURE REVIEW

Recent studies declares the Transformational Leaders as kind of "GREAT MAN", this is great quality to being a Transformational Leaders. There are different approaches over the Transformational and Transactional leadership which is categorized into four aspects included Contingency approach, Situational Model, Trait Approach and Behavioral approach. The Leadership was limited within person or the circumstance but with the passage of time, it has revised and creating the role social interaction as well differentiates in broader aspect. The Transactional era thought generate by the recent time when the dominance has increases among the managers and subordinates and the Transactional theory has established recently which most prominent evolutionary development of leadership is era of Transformational.

Bass, (1985) declared that the recent theories considering only two kinds of leadership behavior these are Transactional and Transformational along-with these are very vital and play important role. The managers must play the role of leadership within the organizations. Mostly managers create the mistake by assuming, as they are supervisors and managers along-with they are leaders as well linkage undoubtedly considered but the fact is this their designation indicate the title not exclude leadership.

Peter Northouse, (2001) state that leadership like a shared process whereas an individual impact the overall team members to acquire the mutual objectives; it is indeed to impact must be in positive way towards acquire the goals within the industry and it is very effective leadership.
Considering the Leadership quality transactional leadership is access and bolsters to make the leaders of exceptional.

a) Transformational Leadership

Bass along-with some authors declared that it very hard to control the employees who are commitment as well dedication for greatness while to lead this perception leaders have to follow the Transaction Qualities.

James McGregor Burns (1978) contends that Leadership for the 1st time concept was developed in his book Transactional Leadership to engage with team and acquire the common goals, Transformational Leadership is only process that increases the connection and impact the overall members of team along-with enhances the level of morality as well motivation.

Recent study outlined by Northouse, (2001) suggests that by using this method Transformational Leadership it is very important to understand correctly because it is procedure that transforms the individual and finally changes. Along-with Transformational

Leadership is the only way to retain people, change the ability and improve the productivity. Identify the values, satisfy them motivates them according to their requirements. If companies use this leadership characteristic then it enhances productivity and it could make the more successful business.

(Walton, 1996) found that It was great example of Wall Mart founder who usually visited to Stores and once times he was gone to different outlets around the country and during his visit he met with everyone who are working in Wall Mart and shake hand with them with his courage and appreciation everyone was happy. After that he Sam Walton defined *rules for success* according to his autobiography; appreciate one of them to the employees with praise.

Furthermore transformational leadership divided into four factors included Intellectual stimulation, Individual Consideration, Idealized influence and Inspirational Motivation which also recognized as the four I's. These factors are very useful and helpful for managers within the organization.

- *Intellectual Stimulation:* Define that by challenging the group views or normal beliefs the supervisors and managers encourage the creativity and innovation. To create the successful organization and enhances the critical thinking as well problem solving it is necessary to have the intellectual stimulation.

- *Individual consideration:* it is very essential for the individual and managers to reach the organizational objectives because this leadership quality motivates to followers and managers usually perform as an advisors and coaches who encourage the individual.

- *Idealized influence:* those managers who has the Idealized influence maybe respected as well trusted with the affiliation towards create the well decision for the business and they play the role of exemplary

- *Inspirational motivation:* it defines that supervisors who generally motivates and inspires others to achieve the organizational goals and it increased the revenue within the organization. It associates to commits towards the organization vision.

This is process of Transformational leadership and each component is very supportive for an organizations. While managers must play the role model of motivators, coaches, advisors and innovators by exercising the four I's towards support and links in to more productive as well impact the successful employees within the organizations.

Northouse, (2001) explored the Transformation theory around 39 studies those employees who pursuing the Transformational Leadership would be very efficient for the organization and outcome would be produced within the organization this method has been

useful for together low as well high level leaders within the private and government organizations So, these approaches applicable for the both sectors.

i. *Strengths and Weaknesses of Transformational Leadership*

Considering the any theory or approach towards leadership it becomes obvious strengths and weaknesses.

Furthermore Northouse (2001) states the several strengths and weaknesses for transformational leadership theories included:

- Strengths of transformational leadership it has been researched in broader aspect and efficiently way to influence the group "of the one on one throughout the organization" and it create the link which correspond the values as well needs.

- There are many components of weaknesses in a broader aspect, while it focused on the character of personality based, after that like a behavior for learning as well dominance of power within the organization.

ii. *Applying Transformational Leadership*

The term Transformation Leadership it is very broader level into leadership. The 1st stage of fetching an efficient transformational leadership is an activity or procedure because there is no any particular stage for supervisors to follow. It is ongoing process while it shows that effort for consciousness prerequisite to acquired the style of transformational.

These Four I's are efficiently useful method for modern world and it supports to manager along-with exercise this method.

Furthermore recent study outlined by Northouse (2001) focused on the qualities of transformational leader included:

- Listen to all perspectives to enhance the spirit of collaboration.

- Influence and inspire to others for what is suitable for the company

- Become a idol with lofty value

- Makes the creativity, vision and imagination utilize employees within the company

- Helping and supporting to others and contribute towards the organization success

- Acting as an agent of change in the company with visualizing the example of how to begin and apply change;

For the strategic development of small companies it is very crucial style of transformational Leadership. Those businesses which are based on small with transformational leaders at the summit to take ambitious objectives and they can quickly acquire success with the vision and capacity building of the team leader.

Those who have Transformational Leadership qualities they can be more effective CEO's or sale Managers. There is need to plan and communicate grand strategic mission for Executive managers, Executive managers need the ability to design and communicate grand strategic missions, for implementation of the details, it is passing the missions towards transactional leaders.

There is essential association between transformational Leadership with operation of organization according to several investigations documented.

Weber, Kelloway & Barling (1996) shows that employee commitment to the organizations it is a particular objective which is linked with the transformational leadership. Further Steers, Koh, Terborg & Steers, (1995); Kroeck & Lowe (1996) focused on the job satisfaction and satisfaction with the leader. Bryman (1992) states the relationship of transformation leadership has certainly link with the essential outcomes of companies containing: behavior of organizational citizenship, job satisfaction and perceived extra effort. Further Schein (1985), Beyer & Trice (1993) argue that by creating modern or Leadership may change and bolster organizational culture through creating modern standards within the organizations, practices, strengthen sets of established beliefs and shared values. Shaw, (1997); Miles & Creed, (1996) claims that while the best outcome of leaders that's created the trust within the organizations. Bommer, Podsakoff & MacKenzie (1996); Flick, Butler & Cantrell (1999); Mann & Gillespie (2000) showed and trust is the main focus that creates the better association between followers and transformational leaders.

b) *Transactional Leadership*

"Keeping the ship afloat" term may be defined by Transactional leadership. The style of transactional leadership is more concerned by maintaining the standard process for operations or functions. Transaction Leaders works effectively and this type of quality usually encourages to employees and subordinates through rewarding them for their performance. Most of the employees are motivated and their performance increases with the Transactional leaders because they use incentives array and disciplinary power.

The term Transactional leadership uses for as exchange the relation of transaction among the employees and themselves. Basically they say "I will examine after your interests if you will examine after mine". Employees are motivated with the incentive along-with punishment it is believe by transactional leaders.

Leaders ensures to followers and gives the clear suggestions regarding what are the expectations of them and how much take time to fulfilled those

expectations. There is severe punishment for them and store reward failure.

Contingent reward- it is defining that exchange between expectations of follower and what will obtain in return by followers.

Active management by exception- The point of interest is on detecting and correcting mistakes, complaints or issues in order to maintain current performance status.

Management by exception passive- Addressing issues most effective after they've grow to be critical

Laissez faire- abdicates duties and avert making decisions

The styles of transactional leaders were more concerned with the theories such as situational approach and behavioral approach at which point leaders encouraged and motivated to followers within the way of settled objectives and goals by task requirement and make clear role. While nothing could also be incorrect by this strategy.

The entire important points that come collectively to construct a strong popularity on the

market handle by Transactional leaders whilst retaining performance of employees on the forefront .These kinds of leaders generally isn't look ahead in deliberately controlling an association to a position of business sector leadership rather, these supervisors and managers are singularly concerned with verifying everything streams easily nowadays. They provide specified advantages by their competencies to deal with small functional and operational important data rapidly.

i. *Applications*

Different administration methods are best suited to various conditions. In regards to frontline managers of lowest salary employees such as it can be more efficient by transactional leadership style. If shift supervisors are more concerned by making sure all of the different stations run smoothly comparatively spending much time thinking up enhances techniques toward serve hamburgers at fast food fast restaurant will be more effective.

Stephen Covey (1992) argues on the Top Line as well offers a contrast between two factors focuses by Transactional Leadership included

Comparison of Transformational and Transactional Leadership Styles

Transformational Leadership	Transactional Leadership
1. Expands on a man's requirement for importance	1. To making a Living as well job done maintain on person's need
2. Is engrossed with purposes and qualities, ethics and Ethics	2. Is engrossed through position and dominance, Perks and politics
3. Focuses above every day issues	3. Involved in day by day undertakings
4. Arranged towards long term objectives and goals without trading off human qualities and standards	4. Is transient and hard information situated
5. Concentrates all the more on missions and techniques	5. Spotlights on strategic issues
6. Releases People potential furthermore recognizing and creating Abilities	6. Depends on people associations towards grease up human Interactions
7. Plans and upgrades employments to make them important and Challenging	7. By striving to work efficiently in to present system, follows and fulfills role expectations
8. Adjusts inside structures and frameworks to fortify over arriving at qualities and objectives for significant.	8. Bolster structures and frameworks that fortify what really matters, boost proficiency, and ensure fleeting benefits

Source: Principle-Centered Leadership (Covey, 1992)

c) *Employees' Performance*

Idress, Habib & Khurram (2010) state that since the globalization has started the expertise and skills of managers confront towards various goals, plans and strategies to bolster the performance of organization. Hartnell & Walumbwa (2011) argue that there is good association between leadership and employee performance furthermore performance word is uses for determinant to obtaining the organizational goals, pioneering, stirring and examine the individual skills to be inspired. Recent study outlined by Harris & Ogbonna (2000) suggests that it is more focused and considerable attention between the relationship of Performance and Leadership.

Gadot, (2006) state that organizations mostly more concerned with the enhancement of employees performance and this is main target of organizations.

Howell, Merenda (1999) Goodwin, (2001) define that to achieve the organizational objectives as well employees act, the transformational leadership will play an essential role and it increasing the job satisfaction. Walumbwa, Avolio & Zhu (2008) state that the transformational leaders have impact on the subordinates' abilities through work worth toward asses' the performance of employees. They generally provides the training programs for their employees, receive feedback from their subordinates, arranged the meetings with their subordinates consequently

performance of employees added these are assets for an organization. (Ozaralli, 2002) argue that empower the team members because most of the organization enhances the employee's performance through empowerment.

Gino, Hofmann and Grant, (2011) conclude that according to researchers they believe that employees' performance that have extroverted leadership they consistently work hard with keen interest and their performance are enhanced over the extroverted leadership if employees are optimist and proactive the outcome would be productive. Recent study outlined by Biswas (2009) suggests that communication plays an active role and organizational communication act in approach to securing staff through maintaining and transmitting the culture values, managers also plays worthwhile role for the augment of Employee performance by supporting style of managers since organizational framework towards employees' way of life within the organization.

Theoretical Framework
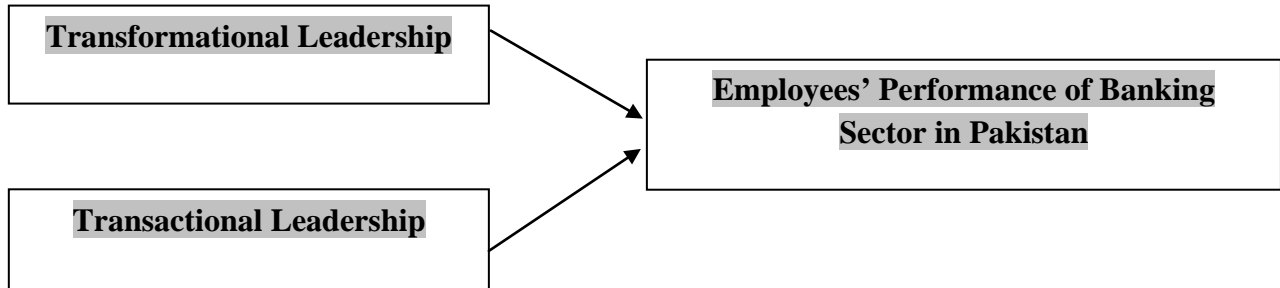
III. RESEARCH METHODOLOGY

In order to gather the proper data the researcher used both Quantitative and Qualitative methods. The sample procedure was used Snowball Method and Simple Random sampling and descriptive study. Primary Data collected through Questionnaire. On the other hand, researcher also used Secondary data including from electronic resources and research articles .Sample was gathered from both male and female employees working in banks of Pakistan. The job positions of employees comprise Management Trainee, Managers, Assistant Managers, OG-I, OG-II and OG-III officers and others employees. The survey population has taken from several banks in Pakistan. The researcher has taken Sample size around 172 from population size 1000, there were some limitations whereas researcher hardly compile and collect the data due to managers were busy and some of them couldn't give the proper time for filling the questionnaire therefore the researcher has spent more time to collect the data and manage it properly.

IV. RESULTS AND FINDINGS

a) Pilot Test

Case Processing Summary

		N	%
Cases	Valid	25	100.0
	Excluded[a]	0	.0
	Total	25	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.794	3

On the 1st stage the researcher has taken the pilot test through SPSS and this is based on the 25 participants while the reliability is .79 this figures indicate that the researcher is valid and reliable.

The Model Summary

Model Summary[c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
	.453[b]	.205	.195	.68836	2.014

a. Predictors: (Constant), Transformation Lead, Transactional Lead

b. Dependent Variable: Employee Performance

The model summary shows the Independent Variables are highly disperse with the DV therefore it shows the regression model only state a limited proportion of the dependent variable's total variation

while R Square shows that 20% of IV has been explained and it shows the model is fit. Furthermore Durbin-Waston identified the detect the presence of Autocorrelation it is usually 0-4 values considering the model summary result Durbin-Watson result is around 2.014 which shows no Autocorrelation.

ANOVA SUMMARY

ANOVAª

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.109	1	13.109	25.439	.000[b]
	Residual	87.602	170	.515		
	Total	100.711	171			
2	Regression	20.632	2	10.316	21.772	.000[c]
	Residual	80.079	169	.474		
	Total	100.711	171			

a. Dependent Variable: Employee Performance
b. Predictors: (Constant), Transformation Lead
c. Predictors: (Constant), Transformation Lead, Transactional Lead

In the Above Summary of ANOVA shows the statistically significance and their values are >0.05 which shows that transactional and transformational leadership highly impact on the employee's performance and there is positive relationship such as:

H1: The Null hypothesis has failed to reject and the Alternative hypothesis has been accepted

H2: The Null hypothesis has failed to reject and the Alternative hypothesis has been accepted

V.   CONCLUSION & RECOMMENDATIONS

This study highlights that the performance of banks and their relationship within the banks are highly motivated with effectiveness of Leadership qualities whereas Transactional Leadership and Transformation Leadership are very important within the organization because organization performance are enhance with the effort of employees and employees are only assets that they can enhance the overall performance of banking industry and modern era there are many technologies has been used for retaining the employees as researcher try to find the factors and ultimately result shows the strong relationship between the IV and DV after getting result of pilot test then researcher proceeded furthermore Anova and Regression model has been used for this study because this given us facts and data. Leaders are inspire to others and they will motivated with efficient and leaders throughout the overall study the researcher has made conclusion and recommendations on the basis of Facts and concluding overall data.

a)   Recommendations and Implementations

- The banks should start a companywide perception of TQM through seminar and workshop.
- Employees' value perception and engagement through well-developed program should be granted broad publicity.
- Top administration should be engaged in relentless supervising of the advancement of applying the leadership style at distinct department of the banks.
- Encourage the valuable employees and use the scale of 360 degree which enhance the performance of employees
- There should be open forum to all employees whereas Managers and leaders should listen to all employees and work as team.
- Review methods should be established in each of the banks.
- Managers and leaders are be pro-active and retain the employees within the organization
- Quality enhancement scheme should be developed to cover all the facet of banking transaction.

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