

SELF-EFFICACY AND THE GENDER-SPECIFIC BEHAVIORS OF WOMEN LEADERS

by

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ABSTRACT

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Perceptions regarding the gender-specific behaviors of female leaders have often prevented women from realizing their full leadership potential. This mixed-method study explored the relationship between self-efficacy and the ability of women to overcome gender-specific behaviors and become more effective leaders. The study was guided by two research questions: What are gender-specific behaviors of women leaders in the banking industry? What is the relationship between self-efficacy and the ability of women leaders to overcome gender-specific behaviors and become more effective leaders? Three hundred potential respondents were included in the quantitative (survey) portion of the study, and 10 participants were randomly selected from the group of qualified respondents to participate in the qualitative (interview) portion. The correlation of coefficient for the survey results ($r = 0.9252$) indicated that a strong relationship exists between self-efficacy and leadership. Findings from the interview portion of the study identified four main themes: a) the attributes necessary for effective leadership were not gender-specific, b) self-efficacy increased with knowledge and experience, c) strong self-efficacy beliefs helped participants overcome gender-specific behaviors, and d) overcoming gender-specific behaviors increased the leadership effectiveness of participants.

DEDICATION

This dissertation is dedicated to: my children, Amy Therese and David Thomas, whom I hope will learn from my example and follow their dreams, regardless of the work involved and without the need to gain the approval of others; my uncle, Maher Thomas Maher, who inspired and nurtured my passion for learning and teaching; my mother, Julie Anne Maher, who instilled in me an unshakable faith in God, taught me to believe in myself, encouraged me to follow my dreams, supported me in all of my endeavors, and inspired me to never give up hope, regardless of the situation.

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CHAPTER ONE

INTRODUCTION AND STATEMENT OF THE PROBLEM

Introduction

Leadership is an interaction between two or more members of a group that often involves a structuring or restructuring of a situation and the perceptions and expectations of group members. Leading occurs when one group member modifies the motivation or competencies of others in the group. Leadership also involves the ability to inspire confidence and support among the people needed to meet organizational or team goals (Dubrin, 2004). The group aspect of leadership is only one of many areas for which a leader is responsible.

Leading is one of the key functions of management and a major part of a manager's job, but its focus is on the interpersonal aspects of management. Conversely, planning, organizing, and controlling are facets of the administrative aspects of management (Dubrin, 2004). Other functions of management include defining objectives, providing the means to attain goals, facilitating action and interaction in the group, maintaining the group's cohesiveness and member satisfaction, and facilitating the group's performance of the task (Stodgill, 1948). The process of leading others begins with the involvement of group members and can ultimately affect the entire organization.

Effective leadership is an essential element in an organization's formula for success. Individuals who can lead their teams and manage their activities are valuable resources that must be selected and developed because of their talents and not their gender. Excellent companies have success formulas that include the development and placement of outstanding leaders. Leaders are important in creating excellence because few organizations offer environments that are safe, familiar, or authentic, and good leaders give employees a sense of safety, authenticity,

and familiarity that is often missing, especially during times of change (Caines, 2012).

Successful organizations hire and retain effective leaders who are willing and capable of performing various leadership functions.

These leadership functions are not gender-specific, but there have been perceptions regarding the ability of women leaders to be as effective as their male counterparts when placed in a leadership role. These perceptions have limited leadership opportunities for women, primarily placing them in jobs in institutions, such as sororities, nunneries, all-girls' schools, and telephone operator supervisors. Gender-specific leadership behaviors have created the perception that effective leadership is equated with the male gender, while a sense of community and caring is equated with the female gender (Bass, 1990). While the typical female is ascribed traits associated with compassion and caring, the typical male is ascribed traits associated with power and intellect. Females are less likely to be perceived as successful or effective leaders because they are expected to exhibit female leadership behaviors but are evaluated on established male leadership behaviors (Williams & Best, 1990). This quagmire can be challenging for the prospective female leader.

When dealing with these challenges, people's beliefs in their own leadership capabilities plays a key role in determining whether one can overcome perceptions regarding gender-specific leadership behaviors and become a more effective leader. According to Bandura (1977), the belief that one is capable provides the foundation for the behavior needed to successfully complete a task, achieve a goal, or overcome an obstacle. This central construct in Bandura's social cognitive theory is known in psychological research as *self-efficacy*. In order to pursue a task and follow through to its completion, individuals must believe that they have the talent and capability necessary to do so. Arriving at this conclusion is a minor aspect of the entire social

process involved in the development of a belief in oneself, but according to Bandura, it is an important one. This does not mean that women who believe in their capabilities do not face other challenges in the area of leadership.

Women have made advances in the area of leadership, but perceptions regarding gender-specific leadership behaviors are deeply rooted in preconceived ideas about women, many of which have been preceded by historical viewpoints regarding their value and abilities. For example, Aristotle believed that women were of less value than men and Cicero believed that women lacked intelligence and thus needed protection. Although these ideas were presented a long time ago, their passage from generation to generation has left women leaders struggling to be considered for leadership roles in an organization (Weiss, 1999).

Although we are no longer in the openly discriminatory era of *Mad Men*, when only White males had a serious chance at advancement, the world of banking and finance, like all well-paying professions, still has what social scientists call a *leaky pipeline*. Women enter the lower rungs at roughly the same numbers as (or even in higher numbers than) men, but their numbers diminish as pay and position increase, leaving women vastly outnumbered at the top (Graff, 2011).

The banking industry was selected for this study to determine if women leaders in banking who experienced gender-specific leadership behaviors and overcame these perceptions also have high self-efficacy regarding their leadership capabilities. Identifying a relationship between self-efficacy and leadership effectiveness adds value to the overall study of women and the expected gender-specific leadership behavior perceptions they often face as leaders.

Statement of Problem

There has been a problem that has prevented women from establishing themselves as competent and effective leaders in the workplace. Although there have been many important social changes in America over the years, the perception that women are stereotypically feminine and do not fit the image of an ideal leader is still pervasive (Chemers, 1997). At the highest levels within business, government, and academia, there persists a significant divide in power and authority that separates women from men. Even in postindustrial societies, women remain severely underrepresented in high positions of leadership (Eagly & Carli, 2004). Women leaders are still considered less skillful and less capable in a leadership position, especially in the banking industry.

This does not mean that women are not active members of the workforce; on the contrary, the number of employed women is impressive, especially in banking, where 61% of the six million banking employees are female (Graff, 2011). In spite of their status improvements in the last century, women have continued to struggle with the attainment of leadership positions when compared to men in upper leadership positions (Dalton & Kesner, 1993). This struggle for equality has been especially evident in the banking industry, where women tend to settle at the bottom and fail to move up proportionately (Graff, 2011).

The struggle for women to move up to senior management in banking is documented in the literature, but studies regarding the low number of female senior managers have focused on external elements, such as the glass ceiling, gender stereotypes, and the perceptions of others regarding acceptable behaviors for women leaders. A study of the relationship between self-efficacy and women leaders helps to fill a gap in the literature regarding the relationship between

internal elements (e.g., self-efficacy) and the ability of women leaders in banking to overcome gender-specific behaviors and become more effective leaders.

Background of Problem

Of the more than six million employees in American banking, 61% are female. These women tend to settle at the bottom and fail to move up proportionately. According to a 2009 analysis conducted by the Institute for Women's Policy Research, 45% of the women working in banking and finance received entry-level wages below \$34,999; only 7% earned \$100,000 or more. At the 79 finance and insurance companies listed in the Fortune 500 in 2009, Catalyst, a top think tank on women's workplace issues, found that on average, women held just 2.2 board seats out of an average of 13.2 seats, or fewer than one in five. For the same institutions, from 1,428 corporate officers, only 17.9% were female (Graff, 2011). In contrast, nationwide statistics indicate that about one in 18 women working full time in 2009 earned \$100,000 or more, which is an increase of 14% in 2 years (Morello, 2010). Although women have advanced in finance and banking, they have not advanced as quickly in leadership.

A 2012 Catalyst study indicated that women's representation in Fortune 500 leadership positions has stagnated in recent years. Between executive officer positions and board seats, women's share of Fortune 500 leadership has increased by less than 2% from 2009 to 2011. The same Catalyst study indicated that in 2011, women made up 46.6% of the labor force and 51.4% of management, professional, and related positions. These statistics support the relevance and significance of studies related to women's performance in the workplace and their role as leaders and managers.

Women leaders have been and continue to be perceived as less qualified than their male counterparts. Interpersonal barriers such as stereotypes, discrimination, preconceptions, exclusion from informal networks, and lack of mentors have contributed to the lack of advancement for women leaders (Indvik, 2004). This perception is due to acceptance of gender differences in traits of male and female leaders and the establishment of the paradigm that an effective leader exhibits male-dominated traits. Perceptions regarding the acceptance of males as effective leaders and women as ineffective leaders have established standards that continue to prevent women from attaining leadership positions (Indvik, 2004).

These standards include the differentiation of the roles that men and women play and the exaggeration of differences between male and female leaders. This differentiation of men and women as leaders creates a hierarchy that favors men for positions of leadership. Leadership is a desired personality trait that has been considered a masculine characteristic, even though both feminine (e.g., interpersonal and communal skills) and masculine traits (e.g., assertiveness) are needed for successful leadership (Reskin & Padavic, 2002). Women who exhibit male leadership behaviors are often perceived to be ineffective leaders because their actions are not in line with gender-specific female leadership behaviors.

The prevalence of perceptions regarding gender-specific leadership behaviors is persistent, well documented, and highly resistant to change (Dodge, Gilroy, & Fenzel, 1995; Hamilton, Stroessner, & Driscoll, 1994; Heilman, 2001). Men and women leaders are expected to exhibit gender-specific behaviors that support perceptions of how men and women should act as leaders. While the persona that has been developed for male leaders (e.g., assertive, decisive, and calculating) has supported the selection of men as leaders, the persona that has been developed for women leaders (e.g., communal, caring, kind, etc.) has prevented their selection as

leaders and instead has reinforced the perception that they are ineffective in a leadership role (Heilman, 2001). Consequently, women are often perceived as lacking in career orientation and leadership potential, being less aggressive, more easily influenced, more communal, and more emotional than men (Chemers, 1997). Even though more women are entering the work environment, they are still perceived as less capable than their male counterparts, and as a result are often considered as unsuitable for a management or leadership position.

Although women are being placed in CEO and other top leadership positions, the percentage of those at the top remains small. Only 4% of the world's major corporations are run by women, while 96% are run by men. Most of the advisors of these men are also men, which leaves the number of women executives and corporate officers at 15% and the number of men at 85%. In developed countries, women still earn 80 to 85 cents for every dollar made by men and do not get promoted as often or as quickly as men. A man must show that he has the potential for performing at the next level, but a woman must already be performing at that level to get promoted into it. The result is that equal numbers of men and women are at the bottom of the ladder, but fewer women end up at the top rung (Forbes, 2012). Moving up the corporate ladder is still more common for men than for women.

Purpose of Study

The purpose of this mixed-method study was to explore the relationship between self-efficacy and gender-specific behaviors of women leaders in banking, which has not yet been extensively studied. Although many elements contribute to successful leadership, the focus of this study was the relationship between self-efficacy and the ability of women leaders to overcome gender-specific leadership behaviors and become more effective leaders. This focus is

an important aspect of the development of female leadership, especially since women often approach a career path differently than their male counterparts.

According to Graff (2011), believing in one's capabilities and acting on those beliefs is an important aspect of success that often eludes women. Women often work hard, but do not bring attention to their accomplishments; they wait for a raise instead of making the case for one, and when they run into barriers, they doubt themselves instead of directly confronting issues. This often leaves them unprepared to manage their careers with maximum effectiveness (Graff, 2011). This type of behavior makes the study of self-efficacy in women more relevant and more appropriate, especially within the context of leadership.

Theoretical Framework for the Study

The study of leadership is as old as the emergence of civilization, which shaped its leaders as much as it was shaped by them. From its infancy, the study of history has included what was done by leaders and why they did it. Over the centuries, the effort to formulate principles of leadership spread from the study of history and the philosophy associated with it to all the developing social sciences. In modern psychohistory, there is still a search for generalizations about leadership built on in-depth analysis of the development, motivation, and competencies of accomplished and prospective leaders (Bass, 1990).

The earliest social science literature on leadership was concerned primarily with theoretical issues. Theorists sought to identify types of leadership and relate them to the functional demands of society. Their focus was to explain the emergence of leadership by either examining the qualities of the leader or the elements of the situation. Early theorists did not consider the interaction between individual and situational variables and instead focused on the development of theories that were more comprehensive. Many theories of leadership attempted

to explain the factors involved in the emergence of leadership or in the nature of leadership and its consequences (Bass, 1990). These factors often included the gender of the individual leader, which led further to specific leadership behaviors for both men and women, who were seen as different in competency and leadership qualities. Women were ascribed traits of affiliation, nurturance, and compassion, while men were ascribed traits associated with power and intellect (Williams & Best, 1990). Differences in leadership behaviors led to the selection of men as leaders and the reinforcement of perceptions regarding gender-specific leadership behaviors for women leaders.

Continued perceptions regarding gender-specific criteria in hiring and promotion decisions have caused women to be viewed as less likely to satisfy the established criteria for successful leadership (Glick, 1991). When this happens, an equally qualified female is less likely to be hired for a male-typed occupation than her male counterpart, which reflects the belief that females are inappropriate candidates for jobs that are associated with more masculine traits. These negative perceptions create a *double bind*, which is a behavioral norm that creates a situation where a person cannot win regardless of what she does. The typical double bind for women leaders is that they must be tough and authoritative (like men) to be taken seriously, but are perceived less favorably if they act too aggressively (Jamieson, 1995). Perceptions regarding gender-specific leadership behaviors are elements of the organizational environment, but the internal perceptions of the female leader regarding her leadership abilities are a psychological element that must also be considered. Several theories focus on the importance of internal perceptions regarding one's capabilities; one of these is social-cognitive theory.

The construct of self-efficacy is a key element of social-cognitive theory and as such, is considered a determining factor in the ability to achieve results. Social-cognitive theorists

believe that many social behaviors are learned either through conditioning or by observing others and modeling their behavior. Cognitive behaviors are based on how situations are perceived and how these perceptions affect individual behavior (Myers, 2007). These internal perceptions are the foundation for the belief in one's ability to complete a task, which is imperative if one is to perform the actions necessary to meet goals and accomplish tasks. Unless people believe they can produce desired effects by their actions, they will have little incentive to act. Since efficacy belief is the major basis of action, people guide their lives by their beliefs of personal efficacy, which can have diverse effects. These beliefs influence the courses of action people choose to pursue, how much effort they put into task completion, how long they persevere in the face of obstacles and failures, their resilience to adversity, whether their thoughts are self-hindering or self-aiding, their level of stress and depression, and the level of their accomplishments. If people believe that they have no power to produce results, they will not attempt to make things happen (Bandura, 1997). Bandura was not alone in his focus on the internal elements that determine an individual's ability to complete the actions necessary for task completion and goal attainment. Rotter (1990) also emphasized the importance of cognitive factors with his locus of control theory.

According to Rotter (1990), people who believe that they are in control of their behavior and its consequences are exhibiting an *internal locus of control*. Conversely, people who perceive that whatever happens to them is in the hands of fate or luck are exhibiting an *external locus of control*. Locus of control is the extent to which people learn tasks and perform differently when they view reinforcements as being either related or unrelated to their own behavior. Rotter developed an assessment tool, the I-E scale, that measures an individual's perception of control along a continuum where internally controlled individuals (I) assume that

their own behaviors and actions are responsible for what happens to them and externally controlled individuals (E) believe that control is in the hands of other people and/or outside events (Foran, 2012). Rotter's theory is similar to Bandura's because it suggests that learning experiences create cognitive expectancies that guide behavior and influence the environment (Rotter, 1990). According to Rotter, behavior is determined by: a) what people expect to happen following a specific action and b) the reinforcement value attached to specific outcomes. These two behavioral determinants complement Bandura's ideas regarding the importance of self-efficacy (how capable one feels) and whether the outcomes support the expected behavior or eliminate it. The idea that an individual acts according to their perceptions regarding the outcome of their actions was also supported by two different views regarding the construct of intelligence.

Dweck (1999) also emphasized a relationship between internal perceptions and results and included the belief in one's abilities as a key ingredient in the implicit theories of intelligence. According to Dweck, people who believe in the *entity* theory view intelligence as being an unchangeable, fixed, internal characteristic. Those who believe in the *incremental* theory view intelligence as changeable and capable of being increased through increased effort. Dweck's series of empirical studies investigated how people develop beliefs about themselves (i.e., self-theories) and how these self-theories shape their thoughts, feelings, and behaviors. Entity theorists are susceptible to learned helplessness because they may feel that circumstances are beyond their control and therefore, may avoid situations or activities that they perceive to be challenging. Incremental theorists have a desire to master challenges, which helps them to consider various ways to accomplish a task through increased efforts (Dweck, 1999).

The key to the implicit theories of intelligence is not ability; it is whether ability is perceived as something inherent that needs to be demonstrated or as something that can be

developed. Dweck (1999) posited that the difference between a helpless response and the determination to master new things lay in people's beliefs about why they had failed. People who attribute their failures to lack of ability will become discouraged even if they are capable. Conversely, people who thought they failed because they did not try hard enough will be inspired to continue to attempt a task until they complete it.

These theories provide support for the idea that the belief in one's capabilities is more than wishful thinking; it is the catalyst that can make the difference for both the individual and the organization. The implications of a relationship between self-efficacy and effective leadership include a more balanced approach to leadership that focuses on both the internal and external elements that determine leadership success and the individual responsibility involved in becoming a successful leader. Organizations can also reap the rewards of effective leadership, which is an essential element in their formula for success. Individuals who can lead their teams and manage their activities are a valuable resource that must be selected and developed because of their talents and not their gender. Identifying a relationship between self-efficacy and leadership effectiveness adds value to the study of women as leaders and the role they play in determining their leadership effectiveness. An increase in the ability of women to overcome gender-specific leadership behaviors enhances the leadership potential of women in the workplace and provides the organization with the resources necessary to attain goals and increase employee productivity.

Assumptions

Two assumptions that underlie all research also applied to this study: a) the phenomenon under investigation is legal, predictable, and is not comprised of completely random events, and

b) certain cause-effect relationships can account for the patterns observed in the phenomenon (Leedy & Ormrod, 2005). Additional assumptions include the following:

- Participants for both the survey and interview were unbiased and truthful in their responses.
- Participants understood what was expected of them throughout the study, including the content and context of the survey questions.
- The data collected during the interview and survey added value to the study and were relevant to the study.
- Participants took the time necessary to answer the survey questions thoughtfully and accurately, to maintain data integrity and ensure accurate results.

There are also assumptions that are related to a phenomenological study and deal with the value of each participant's account of the events that are described during the interview process. This value is directly related to the context within which the events occurred and are conveyed to the researcher. Holstein and Gubrium (2000) emphasized the importance of context when examining a subject and stated that the methodological directive is to document the articulation of meaning in rich detail as it unfolds, instead of in lifeless analytic categories and statistical tables. Thus, qualitative inquiry assumes that reality is socially constructed by every unique individual, from within their own unique contextual interpretation (Joniak, n.d.). The assumption was made in this study that participants were conveying the rich details of their experiences within the context of the occurrence and, as such, were accurate and complete.

Scope and Delimitations

The scope of this mixed-method study was twofold: a) to identify the gender-specific behaviors of women leaders, and b) to explore the relationship between self-efficacy and the

ability of women leaders to overcome gender-specific behaviors and become more effective leaders.

Research was conducted by using two forms of data collection: a multiple-choice, Likert scale survey and structured interviews. The survey was distributed to a random sample from a target population of 575 female banking professionals. Randomizer software was used to randomly select the survey participants from the target population, which was obtained from the Mortgage Bankers Association. Questions were included in the survey to calculate an overall survey score that was used to determine whether a respondent was eligible for placement in a pool of potential interview candidates. Those respondents who met the minimum survey score were selected as part of the target population for the interview portion of the study; the interview sample of 10 participants was randomly selected by using Randomizer software. The duration of the study was 3 months and was based on the availability of the participants to complete the survey and, if selected, participate in the interviews. Interviews were conducted face-to-face; the researcher recorded and transcribed each interview.

Limitations

There were several limitations to the study. According to Singleton and Straits (2005), using a survey to collect data for explanatory research is limiting, because the criteria for inferring cause-and-effect relationships cannot be established as easily in surveys as it can in experiments. As a result, the causal inferences from survey research are generally made with less confidence than inferences from experimental research. Consequently, the results of the survey analysis may support the premise of this study, but should not be construed as a cause-and-effect relationship between self-efficacy and effective leadership. This is especially important because

so many other factors are involved in the interpretation of the criteria used to determine effective leadership.

Another limitation was the standardization of the survey, which made it difficult to make changes to it once it was sent to the participants (Singleton & Straits, 2005). To minimize this limitation, the survey used to determine the level of self-efficacy for participants included all of the appropriate criteria needed to complete an accurate assessment of this element. The survey was also distributed to four volunteers as part of a field test to ensure that questions were clear and easy to understand. These participants were not included in the final study.

A third limitation was that the survey was susceptible to reactivity, which is the tendency of a respondent to give socially desirable answers to sensitive questions (Singleton & Straits, 2005). Participants may have been hesitant to admit how they felt about their capabilities, which could affect the level of self-efficacy indicated. According to Singleton and Straits, this can result in a measurement error. Every effort was made by the researcher to minimize the effects of these limitations by ensuring that the survey questions were non-threatening, non-evasive, and easy to understand. Limitations in the study were not exclusive to the survey, because it was not the only instrument used to collect data.

There was also a limitation related to the interview that involved memory and the recollection of past events. This limitation is referred to as *gist memory*, which is not the actual memory of something, but the gist of it. Gist memory is a construct of the fuzzy trace theory, which says that gist memory is false because the person recalling an event does not remember everything that occurred and because not everything that is remembered actually happened. Furthermore, memory may be more influenced by the current state of mind than what actually happened when the event took place (Mullainathan, 2002). Since interviewees relied on their

memories of past events, behaviors, and perspectives, their responses may have been subject to considerable distortion. This is because people are apt to recall what might have or should have happened in a particular situation, instead of what did happen (Schacter, 1999; Schwarz, as cited in Leedy & Ormrod, 2005). The concept of gist memory may have applied to the interviews in the study because participants were asked to recall events that may have occurred several years ago or the day before the interview. People often recall past events differently, depending on how long ago they occurred.

Time constraints placed an additional limitation on the instruments used in the study because respondents may not want to take the time to accurately complete the survey or sit for an hour interview. Scheduled times were adjusted to meet the needs of the participants and ensure that responses provided as accurate a depiction of events as possible.

A significant limitation of qualitative research involves the ability to generalize the results to other populations (Myers, 2009). This is because the research explored the experiences of a specific population and as such, was tailored to meet the needs of that population, which in this case, consists of women leaders in the banking industry. This made broad recommendations regarding the results of the study difficult or impossible. The researcher provided data that enabled the reader to determine the relevance and importance of the phenomena being studied to the construct of female leadership.

Overview of Research Methodology

A mixed-methods research design was selected for this study because its central premise is that the combined use of quantitative and qualitative approaches provides a better understanding of research problems than either approach alone (Creswell & Clark, 2007). Use of a mixed-method research design involved the collection and analysis of both quantitative and

qualitative data, which helped to triangulate the data and minimize errors and biases of the quantitative (survey) or qualitative (interview) research design. The researcher used a survey instrument to collect the quantitative data and interviews to collect qualitative data from 10 individuals who participated in the survey to elicit more details about their experiences (Creswell & Clark, 2007).

Including the quantitative data (survey) enabled the researcher to calculate a qualifying score that would place the respondents in the potential pool of interview candidates. Once the interview participants were selected, identifying their demographics enabled the researcher to determine trends regarding the sample demographics and make suggestions for future research. Including the qualitative data (interview) enabled the researcher to provide a clearer understanding of the relationship between self-efficacy and gender-specific leadership behaviors through the experiences of the participants and their feelings regarding their capabilities (i.e., self-efficacy).

The researcher used sequential data collection procedures, with the quantitative data collected through a survey, followed by the qualitative data collection through interviews. This brought up the question of whether to use the same people for both data collections. The researcher used the explanatory design, which is a two-phase, mixed-method design. The overall purpose of this design, according to Creswell and Clark (2007), is to use the qualitative data to explain or build upon the initial quantitative results. The strength of this design was that the research dealt with one set of data at a time and enabled the researcher to conduct the design, compile the data, and analyze it prior to dealing with the subsequent set of data. Using the results of the qualitative data analysis to build upon the results of the quantitative data analysis provided

a more complete understanding of the construct of self-efficacy as it relates to the gender-specific behaviors of female leaders.

Definition of Terms

Attribution theory

This theory describes how people explain their experiences, what type of information they use in making those causal inferences, and what they do with that information to answer causal questions (Kelley, 1973; Weiner, 1986).

Causation

Causation is the functional dependence between events (e.g., behavior, personal factors, and environment) (Bandura, 1977).

Change agent

A change agent is an individual who undertakes the task of introducing and managing change in an organization (Nelson & Quick, 2011).

Double bind

A double bind is a behavioral norm that creates a situation where a person cannot win regardless of what she does (Jamieson, 1995).

Explanatory design

A two-phase mixed methods design that uses qualitative data to explain or build upon initial quantitative results (Creswell & Clark, 2007).

Gist memory

Gist memory involves the likelihood that a subject in qualitative research will remember the *gist* of an event instead of the actual event and may be influenced more by his or her state of mind during recollection than the actual events that occurred (Mullainathan, 2002).

Pygmalion effect

The Pygmalion effect involves an increase in productivity that occurs when employee performance is measured against high performance standards established by a leader. This is because people tend to live up to the expectations of their superiors (Dubrin, 2004).

Reactivity

Reactivity is the tendency of a respondent to give socially desirable answers to sensitive questions (Singleton & Straits, 2005).

Satisficing

Satisficing is the tendency for a respondent to give less time than needed to accurately answer a question that is more likely to occur as the difficulty of a question increases (Singleton & Straits, 2005).

Self-efficacy

Self-efficacy involves a personal judgment regarding one's personal capability (Bandura, 1977).

Research Questions

1. What are the gender-specific behaviors of women leaders in the banking industry?
2. What is the relationship between self-efficacy and the ability of women in banking to overcome gender-specific behaviors and become more effective leaders?

Significance of the Study

Despite strides toward gender equality, women continue to remain vastly underrepresented in organizational leadership positions (Rhode & Kellerman, 2007). Both the academic and practitioner worlds contend that progress for women in organizations has moved more slowly than expected (Catalyst, 2003; Ely & Rhode, 2010; Rhode & Kellerman, 2007).

Scholarly and popular literature has focused on the reasons for the difficulties women have had in reaching executive ranks. Business has typically been characterized as inherently patriarchal, with systems, cultures, values, and norms that devalue women, even when they adopt masculine norms and values (Marshall, 1984; Powell, 1993; Vikinas, 2000). Considerable empirical research exposes the pervasive perception that women are stereotypically feminine and do not fit the image of an ideal leader and that successful leaders must have stereotypically male attributes (Eagly & Karau, 2002). The relationship between gender-specific behaviors and a woman's self-efficacy is not the only element involved in leadership.

Of equal importance is the relationship between leadership self-efficacy and group collective efficacy, which has been modeled as a predictor of collective performance. Leadership self-efficacy is an important determinant of individual, group, and organizational outcomes and plays a particularly important role in stressful or demanding situations (Eagly & Karau, 2002). Collective efficacy, which refers to the shared belief of group members about their group's capabilities, occurs during the transference of efficacy expectations from leaders to groups, which is called the Pygmalion effect (Bandura, 1997). Increasing employee performance is an advantage to organizations, who can no longer afford the high cost of turnover and training of new employees. Adding the direct and indirect costs associated with employee separation, replacement, and training can result in potential losses of several million dollars a year (Binning & Adorno, 2004). When reviewing their bottom line, organizations must be as concerned about the underutilization of their female resources as they are about making a profit.

It is important to clarify that not all women need or want to be leaders. Wellington, Kropf and Gerkovich (2003) reported that 26% of women do not want a promotion to senior management and some of the most powerful women leaders have chosen to leave their careers

voluntarily for less powerful career paths. Some women remove themselves from advancement opportunities based on their own perceived lack of fit with leadership and intentionally bypass a leadership position; for those who wish to advance, the challenges still exist. Research has shown that women need to be more proactive by seeking out challenging assignments, finding a mentor and developing self-efficacy. According to Galbraith (2008), with over 2,500 articles written on the construct of self-efficacy, the conclusion is that the *belief* that one is capable is more powerful than whether one is actually capable.

Exploring the relationship between self-efficacy and the gender-specific behaviors of women leaders in the banking industry added significant knowledge regarding the relationship between self-efficacy and leadership behaviors. It also expanded the work of Zeldin (2000), Zeldin and Pajares (2000), and Stage and Maple (1996), who employed qualitative approaches in their study of the formation of self-efficacy beliefs for executive women in the credit union industry in the southeastern United States. Adding this study to the literature on women and leadership helped to fill a gap regarding studies relating to women in banking, self-efficacy, and gender-specific leadership behaviors. This gap was especially noticeable in the lack of studies pertaining to the internal elements involved in one's ability to achieve results (i.e., self-efficacy). The exploration of the phenomenon of self-efficacy as related to female leadership behavior added value to the study of women in leadership by focusing on two key aspects of leadership: a) the individual's belief in one's capabilities, and b) the effect of this belief on the ability of women leaders to overcome perceptions regarding gender-specific leadership behaviors and become more effective leaders.

Summary and Overview

Leadership involves the ability to motivate others to achieve both individual and organizational goals. Gender-specific traits that have been associated with those who practice leadership have helped to create the perception that men and women lead differently and that women are less effective leaders than men. This has resulted in the perception that women and men exhibit gender-specific behaviors when practicing leadership.

Although the perceptions regarding gender-specific leadership behaviors can prevent women from reaching their full leadership potential, belief in their own capabilities is equally important. Identifying a relationship between self-efficacy and the ability of women to overcome gender-specific behaviors and develop their own leadership style has added value to future studies regarding gender and effective leadership. It has also helped to fill the gap in the current literature regarding the importance of the internal beliefs (i.e., self-efficacy) that can prevent women from becoming effective leaders. An effective leader is not a specific gender, but is an individual dedicated to the success of the organization, the team, and the individuals on that team. Women leaders, who realize and value their self-efficacy, will continue to forge a path for their less enlightened sisters. As this path is forged and results are seen by others, the path to effective leadership will encompass the attributes necessary to make a difference in the field of leadership and in equality for women in the workplace.

The literature review in Chapter 2 includes an introduction to and definition of the leadership construct, the development of leadership theory, early leadership research, and an overview of several key leadership theories. The issues surrounding women in leadership roles are discussed, including gender stereotypes, the basis for and the effects of these stereotypes, the glass ceiling, and the awareness and acceptance of these stereotypes by women leaders. Basic

theories are presented that discuss these constructs and their relationship to the purpose of this study. Studies are presented that support and refute the importance of high self-efficacy for women leaders who overcome gender-specific leadership behaviors. Gaps in the literature, a summary of the research methods to be used, a discussion of alternative methods, and the reasons why they were not selected is included. The reasons for a mixed-methods design and the strengths of qualitative research are also presented. An overview of the field test procedures introduces the researcher's plan to test the survey instrument for clarity and understanding. The chapter summary provides an overview of the chapter, the purpose of the study, and its relevance to the self-efficacy of women leaders in the banking industry.

CHAPTER TWO

LITERATURE REVIEW

Introduction

The purpose of this mixed-methods study was to explore the relationship between self-efficacy and the gender-specific behaviors of women leaders in banking, which has not yet been extensively studied. Aside from the argument that gender stereotypes regarding women leaders are diminishing, the focus of this study was to explore whether self-efficacy helps women leaders in banking overcome gender-specific leadership behaviors and become more effective leaders. Although some women have overcome the challenges associated with the perceptions regarding female leadership behaviors, others have been unable to do so. The construct of self-efficacy was presented as a perceived modifier of the gender-specific behaviors of women leaders who, because of their high self-efficacy, were able to overcome gender-specific leadership behaviors and become more effective leaders.

This chapter begins with an explanation of the construct of self-efficacy and its growth as a motivating factor in organizational performance. Studies are presented that support and refute a relationship between the two. A discussion of the stereotypes that have plagued women leaders illustrates the reasons for the prevalence of gender-specific behaviors in the workplace. Basic leadership theories are presented, including great man theory, trait theory, behavior theory, and the contingency theory of leadership. A discussion of these theories provides a clearer understanding of the constructs included in the study and their relationship to its purpose, which is to explore the relationship between self-efficacy and the gender-specific behaviors of female leaders. Bandura's cognitive theory and specific studies related to the causal connection of self-efficacy and action are also presented. Other theories are presented that augment and support the

importance of an internal belief in one's capabilities. The chapter concludes with a summary of the research methods employed in the study, a discussion of alternative methods, and a chapter summary.

Leadership

Leadership is one of the most defining and yet elusive constructs in organizational behavior literature. Articles on leadership appeared in the early pages of major organizational behavior journals in the mid 20th century, including the *Journal of the Academy of Management*, which later evolved to become the *Academy of Management Journal* and the *Academy of Management Review*. Today, the interest in leadership research remains strong; the *Harvard Business Review* alone has published nearly 500 articles since 1923 that reference leadership in their abstracts (Glynn & DeJordy, 2010). The importance of leadership is also demonstrated by the fact that it is a featured topic in almost every textbook on organizational behavior. There are hundreds of scholarly books and thousands of articles, reports, and essays on leadership (Bass, 1990). In spite of all this inquiry and interest, there seems to be little consensus concerning what leadership is, how it functions, and what it affects (Glynn & DeJordy, 2010). This has made it difficult to provide a singular definition of leadership, but it has made it easier to identify the areas affected by it.

Definition of Leadership

Bass (1990) posited that there is sufficient similarity among definitions to permit a rough scheme of classification. Leadership has been conceived as: a) the focus of group processes, b) a matter of personality, c) a matter of inducing compliance, d) the exercise of influence, e) particular behaviors, f) a form of persuasion, g) a power relation, h) an instrument to achieve goals, i) an effect of interaction, j) a differentiated role, k) an initiation of structure, and various

combinations of these definitions. Bass also noted that the definition used in a particular study of leadership depends on the purpose of the study. Consistent with this, Yukl (2002) concluded that leadership research should be designed to provide information to the entire range of leadership definitions, so that it will eventually be possible to compare the applicability of different conceptualizations and arrive at some consensus on the matter. Either by explicit statement or by implication, various investigators have developed definitions to serve the following different purposes: a) to identify the object to be observed, b) to identify a form of practice, c) to satisfy a particular value orientation, d) to avoid a particular orientation or implication for a practice, and e) to provide a basis for the development of theory (Bass, 1990).

These definitions indicate a progression of thought, although historically, many trends overlapped. The earlier definitions identified leadership as a focus of group process and movement and personality in action. The next set of definitions considered it as the art of inducing compliance. More recent definitions conceive of leadership in terms of influence relationships, power differentials, persuasion, influence on goal achievement, role differentiation, reinforcement, initiation of structure, and perceived attributions of behavior that are consistent with what the perceivers believe leadership to be (Bass, 1990). It is within the context of the last set of definitions that this study was conducted, especially regarding role differentiation and perceived attributes of leadership behavior.

Leadership Theories

Theories of leadership attempt to explain the factors involved either in the emergence of leadership or in the nature of leadership and its consequences. Theories can be useful in defining research problems and in improving prediction and control in the development and application of leadership (Bass, 1990). Early organization theorists who are regarded as the founders of the

field, from Weber through Selznick, regarded the concept of leadership as worthy of serious intellectual inquiry (Bass). Weber developed his study of social change by describing the role of leaders who possess qualities that set them apart from ordinary men. Selznick argued that leadership, through its ability to create, mold, and embody the values of the organization, enables the organization to become transformed into an institution that is infused with values beyond the technical requirements of tasks to be completed (Bass).

More recent theoretical developments in organizational research have argued that the realm in which individuals can impact organizational performance is unlimited and there is no reason to worry about whether there are any behaviors or attributes that are unique to leadership. Pfeffer and Salancik (1978) found that instead of individual effort, most organizational action is a response to the external factors upon which organizations depend for resources and support. Because of constraints and forces that are beyond the control of any individual, even those in a leadership role, the deduction was that leadership did not have much effect on organizational performance. To put it bluntly, the dominant organizational scholarship of the past 30 years did not see a substantive role for leadership and hence felt that there was little need for leadership research (Nohria & Khurana, 2010).

The idea that leadership had little effect on organizational performance was also supported by an influential study by Lieberman and O'Connor, who posited that variances in organizational performance can be systematically attributed to individual differences, which means that leadership cannot matter. Although the impact of the chief executive varies from industry to industry, external factors such as the type of industry and the organization's inherited characteristics accounted for far more variance than the effects of leadership. Around the same time, Cohen and March conducted a detailed examination of 46 college and university presidents

and concluded that leadership is principally mythological. Likening the role of an organization's leader to the driver of a skidding car, they argued that there is little that a leader can do to influence organizational outcomes (Podolny, Khurana, & Besharov, 2010).

The conclusion that individuals have an extremely limited capacity to impact organizational performance became a pillar of the dominant macroorganizational paradigms that emerged in the 1970s. Leaders can certainly make changes to the organization, but the combined effects of uncertainty and the constraints implied by the reality and accountability demands mean that the impact of leadership on the success or failure of the organization is a tenuous proposition (Hannan & Freeman, 1989). Contrary opinions were given by Weber, Barnard, and Selznick, who felt that leadership was important because of its capacity to infuse purpose and meaning into the lives of individuals. Within this context, the assessment of the importance of leadership was made in terms of its ability to infuse purpose and meaning into the organizational experience (Podolny et al., 2010).

Organizational scholars of the early to mid-20th century, such as Barnard, Roethlisberger and Dixon, Mayo, and Homans questioned the inherent incompatibility between organizational development and the infusion of values and purpose. The primary reason for feeling this way was the belief that bureaucracy does not have unquestionably superior organizational properties. They argued that the survival of an organization depends on the willingness and ability of its members to adjust in a coordinated fashion to any environmental change that threatens the existence of the organization. This desire and capacity to respond in a coordinated fashion cannot be induced by bureaucratic structures or strong economic incentives. Rather, it depends on the extent to which those in the organization internalize a common purpose and perceive the connection between their actions and the organization's ability to fulfill this common purpose

(Podolny et al., 2010). The opposing opinions regarding the effects of leadership were not the only challenge involved in the study of leadership.

As much as leadership has attracted great interest, it has also attracted vigorous debate, discussion, and contestation. There has been a proliferation of definitions, theories, and models in the organizational behavior literature, but little consensus among leadership theorists.

Leadership theories span levels of analysis, ranging from microlevel approaches that focus on the individual traits or behaviors of the leader to macrolevel approaches that focus on leadership attributions, processes, and outcomes for an organization (Glynn & DeJordy, 2010). Once leadership was recognized as an essential element in organizational development, the process of identifying the qualities or attributes of leadership began.

Early History

Initially, leadership research was launched from a psychological perspective and with the overriding assumption that leaders were somehow different and in possession of special, unique, or extraordinary personality attributes, abilities, skills, or special characteristics that others did not have. Leaders could seemingly accomplish what others could not; they could lead. Early scholarship was rooted in identifying this distinguishing set of traits. Stogdill (1948) identified these traits as critical to leadership: dependability, cooperativeness, assertiveness, dominance, high energy, self-confidence, stress tolerance, responsibility, achievement orientation, adaptability, cleverness, persuasiveness, organizational and speaking abilities, and social skills. This led to the development of theories that sought to explain the reasons for the existence of leadership skills in some and not in others.

Great Man Theory

The great man theory assumes that the capacity for leadership is inherent and that great leaders are born and not made. Great leaders are heroic and destined to rise to leadership when needed. The term *great man* was used because at the time, leadership was thought of primarily as a male quality, especially in terms of military leadership (Cherry, 2012). Dowd (as cited in Bass, 1990) stated,

There is no such thing as leadership by the masses. The individuals in every society possess different degrees of intelligence, energy, and moral force, and in whatever direction the masses may be influenced to go, they are always led by the superior few (pp. 37-38).

This theory was used as an approach to history that is associated with the 19th century Scottish historian Thomas Carlyle, who believed that the history of the world is written from the biographies of great men. Carlyle argued that heroes shape history through the vision of their intellect, the beauty of their art, the prowess of their leadership, and most important, their divine inspiration (Great man theory, 2002).

Several early theorists attempted to explain leadership on the basis of inheritance. Woods, as cited in Bass, 1990) studied 14 nations over periods of 5-10 centuries and found that the conditions of each reign approximated the ruler's capabilities and concluded that the man makes the nation and shapes it in accordance with his abilities. Effective leaders were presumed to be born as such, with an inherent ability to make life and the world a better place to live. This presumption has been prevalent in discussions regarding leaders who are perceived to have made a substantial difference in the lives of others.

Some examples include the turnaround of Chrysler by the transformational leadership of Lee Iacocca, the military leadership of Douglas MacArthur, and the continuing admiration for political figures, such as John F. Kennedy. Martin Luther King is still considered to be a great man whose leadership inspired the civil rights movement (Bass, 1990). Notably, all of these examples involved male leadership.

Trait Theory

Some of the earliest leadership theories focused on the premise that leaders possess superior qualities or attributes when compared to their followers. House and Baetz (1990) defined a trait as a distinctive physical or psychological characteristic of an individual to which his or her behavior may be attributed. Bass (1990) believed that trait research could be distilled into the following categories: capacity, achievement, responsibility, participation, and status. Stodgill (1948) categorized leader attributes into three areas: personality traits (e.g., integrity, assertiveness), task-related (e.g., responsible, high need for achievement, task orientation) or social characteristics (e.g., cooperative, active, possession of good interpersonal skills). He believed that possession of these qualities alone was not enough for effective leadership, but felt that they must be used and exhibited.

The trait theory assumes that people inherit certain qualities and traits that make them better suited to leadership. It also identifies particular personality or behavioral characteristics shared by leaders. A trait can be thought of as a relatively stable characteristic that causes individuals to behave in certain ways (Cherry, 2012). The trait model of leadership is based on the characteristics of both successful and unsuccessful leaders and is used to predict leadership effectiveness. Successful leaders definitely have interests, abilities, and personality traits that are different than those of less effective leaders. These traits do not solely identify whether a person

will be a successful leader or not, but they do identify preconditions that endow people with leadership potential (Management Study Guide, n.d.).

Until the 1940s, most research about leaders and leadership focused on the individual traits of consequence. Leaders were seen to be different in various attributes and tested personality traits than were non-leaders. Two questions were posed: “What traits distinguish leaders from other people? What is the extent of those differences?” (Bass, 1990, p. 38). Because trait theories focused on the idea that leaders had a mythical, heroic sense of destiny, leaders were assumed to be born and not made. The search for definitive and universal leadership traits had limited success, mostly because trait theories did little to explain why everyone who possessed the special attributes of leaders did not always rise to become leaders. As a result, scholarly attention turned to other explanations, focusing away from who leaders are (traits) to what leaders do (behaviors).

Behavioral Theory

The inability to explain leadership solely by traits led researchers to look at the behavior of specific leaders. The hope was that the behavioral theories of leadership approach would not only provide more definitive answers about the nature of leadership, but if successful, it would also have practical implications quite different from those of the trait approach. If trait research had been successful, it would have provided the basis for selecting the right people to assume leadership positions in organizations. In contrast, if behavioral studies were to identify critical determinants of leadership, we could train people to be leaders. This premise provides the basis for many management development programs (Rao, 2010). Behavioral theories focus on a leader’s style of action regarding task orientation, which emphasize the achievement of work goals or objectives and organizing structures, rules, or designs, and people orientation, which

emphasized interpersonal relationships and consideration for followers. Like traits, behavior styles were theorized to be stable properties of the individual leader and as such, are invariant to the particular organizational context or work situation (Glynn & DeJordy, 2010).

Despite its early promise, the considerable body of behavioral research (like the trait studies that preceded it) found that a particular leadership style was not universally effective; a style that was effective in one setting was not always effective in a different setting. In addition, behavioral theories tended to rely on abstracted concepts of behavioral types that were often difficult to identify (Yukl, 1989). Both the trait and behavior theories focused on the internal qualities of the leader.

Contingency Theory

In contrast to the trait theories, contingency theories explicitly assumed that leadership can vary across situations and that there may not be a universally effective way to lead; different contexts may call for different kinds of leadership. Leaders are assumed to have a repertoire of leadership attributes and behavioral styles from which they can draw and adapt as needed to the demands of the specific task situation or the particular followers they lead. Contingency theories focused on aspects of context, such as favorableness of the environment for the leader (Fiedler, 1964), the relative complexity of the task and the expertise of followers (Vroom & Yetten, 1973), and the dyadic relationship between leaders and followers (Graen, Liden, & Hoel, 1982). Such an approach dealt more with the complexities of leadership instead of the innate ability to lead others.

According to Fiedler (1964), leaders are either task-oriented or relations-oriented, but are assessed according to the way that they judge their least preferred coworker. The task-oriented leader is most likely to be effective in situations that are most favorable or most unfavorable to

him or her. The relations-oriented leader is most likely to be effective in situations between the two extremes. A situation is favorable to the leader if the leader is respected by the group to be led; if the task to be done is structured, clear, simple, and easy to solve; and if the leader has legitimacy and power owing to his or her position (Bass, 1990).

Fiedler emphasized the need to place the person in the situation for which he or she is best suited. Task-oriented people should be selected to lead very favorable or unfavorable situations, and relations-oriented people should be selected to lead situations that are neither high nor low in favorability. The elements considered are the best fit of the situation and style and how to change one's style to suit the occasion and vice versa (Bass, 1990). Application of the theory is more complicated because it is not always possible for someone to leave a situation that starts out as a fit but later does not fit with the person's leadership style.

Contingency theories of leadership successfully contextualized leadership and modeled it as more supple, adaptive, and more flexible than the trait theories, but they were not without limitations. The contexts were fairly local and narrow and focused on a leader's particular work situation or immediate subordinates. In addition, contingency models tended to be highly complex and often difficult to apply. How leadership processes may be contingent on broader aspects of organizational and institutional environments, including societal norms, cultural sensibilities, cross-national variations, and demographic differences, remains largely unspecified (Glynn & DeJordy, 2010). There is definitely a need to continue to pursue the effects of these areas on leadership perceptions and processes.

Women and Leadership

There has been a marked increase in the proportion of women in managerial and leadership positions in the past 2 decades. Although women made up less than 5% of middle

management and less than two percent of executives in the early 1970s, between 1970 and 1980, gains for women in top leadership roles were registered, especially in the mass media, universities, private foundations, and cultural institutions (Dye & Strickland, 1982). Between 1970 and 1980, the total number of women managers and administrators in the U.S. work force increased over 100%. Just between 1972 and 1986, the percentage of women in managerial positions rose from 19% to over 30% (Hymowitz & Schellhardy, 1986). Despite strides toward gender equality in organizations, more women in proportion to men were concentrated in lower management and women continued to remain vastly underrepresented in organizational leadership positions (Rhode & Kellerman, 2007). Accordingly, the academic and practitioner worlds alike contend that progress for women in organizations has moved more slowly than expected (Catalyst, 2003; Ely & Rhode, 2010; Rhode & Kellerman, 2007).

To explore this problem, researchers studying women and leadership have investigated organizational challenges and barriers to advancement that exist for women, examined others' perceptions and evaluations of women leaders, and compared the leadership styles of men and women (Rudman & Kilianski, 2007). Although important and crucial to an understanding of women and leadership, research has been predominated by a perspective that is *external* to the individual woman. In contrast, limited work has approached the study of women and leadership from an *internal* perspective, attending to how women subjectively experience the path to greater leadership in their organizations (Humberd, 2007). In support of this approach, scholars have recently suggested that we need to understand more about women's self-perceptions and self-views as they develop as leaders (Ely & Rhode, 2010; Hogue & Lord, 2007).

Recent literature on identity and leadership development indicates that this subjective perspective on women and leadership may be important to consider. How one thinks of oneself

as a leader is critical to developing and succeeding as a leader and influences one's motivation to pursue a leadership role. To develop and succeed as a leader, an individual must see him or herself as a leader (Ely & Rhode, 2010; Ely, Ibarra, & Kolb, 2011). Much of the cultural support is diminishing for maintaining sex differences in leadership and, more important, for maintaining different attitudes, beliefs, and values about women leaders. Some jobs are still seen as more male relevant and others as more female relevant, and the sexes are still segregated in many firms according to their positions. By 1977, over 75% of women disagreed that some work is meant for men and other work is meant for women – an increase of 21 percentage points from 1962 (Hogue & Lord, 2007). There have definitely been some changes in perceptions regarding the leadership role for both men and women and the changes are likely to continue.

Data from Powell, Posner, and Schmidt (1984) illustrated the changes that have occurred. In contrast to stereotypic expectations, they found that a sample of 130 managers placed a greater emphasis on their careers than on their family life and had a greater concern for production than for social relationships. In addition, the women managers rated ambition, ability, and skill as being more important than did the 130 males in the sample. The increasing prominence of leaders like Hillary Clinton, Nancy Pelosi, and Condoleezza Rice underscores the changes in gender roles over the last half century. In Gallop polls, 61% of men and 45% of women believe that the sexes have equal job opportunities (Jones, 2005). This does not mean that perceptions regarding the placement of women in leadership positions have been entirely positive.

There is still a fundamental challenge to women's leadership that arises from the mismatch between the qualities traditionally associated with leaders and those associated with women. The assertive, authoritative, and dominant behaviors that people link with leadership tend to be viewed as atypical or unattractive in women (Catalyst, 2007; Eagly & Carli, 2004).

Although there have been some changes in the way that both men and women see themselves in a leadership position, the traditional roles of women continue to provide challenges to their attempts to lead, especially because of gender stereotypes.

Gender Stereotypes

One of the stereotypes that women leaders experience is the perception that men are more suited to management than women. This perception is directly related to gender-specific behaviors. According to Reskin and Padavic (2002), the roles men and women should play are purposefully differentiated and the differences between males and females are exaggerated. This process creates a hierarchy where men are favored for leadership. Leadership is a desired personality trait, but it is also considered a masculine characteristic, even though both stereotypical feminine (e.g. interpersonal and communal) and masculine traits (e.g. assertiveness) are needed for successful leadership (Skinner, 2006). Because gender role stereotypes about women contradict the normal perceptions of organizational leaders, women are expected to fail as leaders (Hyde, 1991). This expectancy is not without cause and is rooted in the socialization and conditioning of both genders.

Basis for Stereotypes

The stereotype that provides the foundation for the perception that women are suited for specific positions that require more amenable attributes is the idea that the main role of a woman is that of mother or primary caregiver in the family. This common stereotype supposes that if a woman's focus is on bearing children, she would subsequently be taking time off, and could not be considered an effective front-line executive (Moran, Harris, & Moran, 2007). Women support this stereotype when they do not return to work after childbirth or ignore their leadership potential because of the expectations placed on them in their role as mother and caretaker.

Societal expectations are not alone in shaping the focus of women in the workplace. There are also internal factors in an organization that exacerbate the challenges that women leaders deal with on a regular basis. According to Moran et al. (2007), one of these internal factors is the fact that many of the existing work environments were designed by men. Women functioning in a more male-oriented corporate culture are under constant pressure to adapt or transform their styles of working. Another is the limited access to information, contacts, and high-level networking activities. Men who have access are considered members of the *old boy's network*, which is primarily a group of White male executives who have positions in the upper echelons of management. Communication within these exclusive informal networks can perpetuate gender stereotyping and bias through jokes, stories, and slurs. Whether it is on the golf course, hunting, having late night drinks, or in the men's room, women are often excluded from this high-level interaction, which often improves the chances of promotion and success for those involved. Even if women are qualified for top positions, they are not usually involved in the after hour or private festivities that are scheduled specifically for male advancement (Moran et al., 2007). The organizational barrier to women who wish to become leaders is called the glass ceiling.

Glass Ceiling

The glass ceiling is used to describe phenomena that occur when invisible, artificial barriers prevent individuals from advancing within their own organizations despite their qualifications. Although the term originally was used to describe the point above which women managers were not allowed to rise, the term is used today in a broader sense to describe both obvious and subtle barriers that prevent advancement opportunities for women from a wide variety of underrepresented groups. Qualified individuals hit the ceiling when they cannot seem

to rise any further in the organization. Even when company executives recognize that there may indeed be unwritten or unspoken barriers for women, they tend to look to external or personal reasons to explain the dearth of women at the top. Some of these include statements relating to the ability to fit into the organizational culture or a need to focus on family responsibilities (Smith, 2000). There are as many reasons for gender stereotypes as there are reactions from women in the workplace.

Effects of Stereotypes

In the business environment, gender-specific stereotyping can be especially damaging. Stereotypes can limit women's opportunities for advancement into top leadership positions. Leaders are often thought to be dominant and ambitious, which are the qualities that closely match the stereotype of men. Conversely, the traits that make up the feminine stereotype (e.g., friendliness and sensitivity) are seen as less vital to leadership. Women are expected to fail as leaders and some of them do fail, while others are successful in their efforts. When a woman is acknowledged to have been successful at performing male gender-typed work, she is thought to have the attributes necessary to effectively execute the tasks and responsibilities required. Ironically, it is these same attributes that are in violation of gender prescriptive norms (D'Souza, 2007).

The stereotypes relating to gender-specific leadership behaviors are deeply rooted into our societal mores, which causes women to be perceived as less effective and less aggressive than their male counterparts and more easily suited to jobs that are more human in nature. These jobs include positions in human resources, communications, public relations, and marketing. Management, especially in the areas of finance and information services, often continues to be seen as a job better suited for men (Moran et al., 2007). This supports the idea that the *think*

manager-think male paradigm is alive and well in organizations. Societal paradigms also support the placement of women as less suited for leadership positions and are formed much earlier than any organizational paradigm.

Awareness and Acceptance of Stereotypes

Women in both the executive and middle management are not oblivious to gender stereotypes in the workplace; they are painfully aware of the problem (Smith, 2000). Of even greater importance is their reaction to the problem. Dealing with gender stereotypes is easier for some women and more difficult, if not impossible, for others. The reason for this disparity is the high self-efficacy in women who overcome these stereotypes and the low self-efficacy in those who do not. Determining the relationship between self-efficacy and the ability to overcome gender-specific leadership behaviors was the focus of this study.

Acceptance of gender role stereotypes is prescribed to both men and women. Women are socialized to be concerned with the welfare of others and group harmony, and are taught to be interpersonally sensitive, nurturing, and helpful (Eagly, Wood, & Diekmann, 2000). In the workplace, women tend to lead by supporting and soothing and by solving interpersonal and relational problems (Yukl, 2002). Conversely, men are more assertive, independent, and controlling, and exude confidence, including dominance and aggression (Eagly et al.). According to Cross and Madsen (1997), men are more independent and can separate their relationships with others from their self-concept. In the workplace, men stereotypically lead independently through power, competition, and the initiation of activities (Yukl, 2002). The perceptual differences between male and female leaders are supported by social mores, organizational cultures, and the socialization of both genders.

Social-Cognitive Theory

Bandura's (1977) social-cognitive theory, which focuses on the construct of self-efficacy, provides the foundation for the premise of this study, which is that high self-efficacy can help women leaders overcome gender-specific leadership behaviors and become more effective leaders. The responsibility for doing so lies in an individual's belief in his or her capabilities. If individuals believe that they are incapable of successfully completing a task, they will not produce the actions necessary to prove that they are wrong. This aspect of the theory provides the basis for the belief that people either choose to act in a manner that results in effective leadership or choose to take non-action as their course.

According to Bandura (1977), unless people believe they can produce desired effects by their actions, they have little incentive to act. Perceived self-efficacy refers to beliefs in one's capabilities to organize and execute the courses of action required to complete desired tasks. People guide their lives by their beliefs of personal efficacy. Effective leadership is created and manifested by individuals who believe that they are capable of the actions necessary for effective leadership and then perform those actions. This gives them the power to determine their leadership abilities. This ability to control leadership effectiveness simply by believing in one's capabilities is a far cry from some of the common leadership theories and their belief that leadership is not a characteristic of the common man.

The importance of a person's perceived capability to complete a challenging task has a long history in literature and popular thinking. Self-efficacy is a central construct in Bandura's (1997) social cognitive theory, in which it is described as a potent influence on the initiation, intensity, and persistence of behavior. Specifically, people get engaged in activities and situations which they judge themselves capable of handling; once engaged, their efficacy beliefs

influence how much effort they devote to the task and how long they persist in the face of obstacles (Bandura, 1997). Ultimately, differences in self-efficacy show up in performance levels; people who think they can do well on a task perform better than those who expect to fail (Gist & Mitchell, 1992). Bandura's theory quickly caught on as organizations began to review self-efficacy as a way to gauge and improve employee behavior.

The introduction of the self-efficacy concept and social cognitive theory (Bandura, 1977) in the 1970s initiated the development of a plethora of literature with a cognitive perspective on the motivation of behavior and behavior change. In the early years of self-efficacy research, most studies focused on clinical and educational issues, with only a few studies examining the role of self-efficacy in work settings (Stajkovic & Luthans, 1998). Within the last decade, research into the relationship between self-efficacy and performance in organizations has increased markedly. The self-efficacy construct has gained increasing prominence in research dealing with motivation in work organizations, with promising results regarding the utility of self-efficacy in predicting outcomes important to employees and their organizations (Gist & Mitchell, 1992). Some reviews focused on the difficulty in accurately quantifying self-efficacy in individuals.

Refuting the Relevance of Self-efficacy

Pajares (1996) posited that one of the most important implications of Bandura's concept of self-efficacy was that it was difficult to empirically measure. Similar to criticism of personality tests, self-efficacy is measured in a self-report instrument that simply yields a probability statement about the degree of self-efficacy that people exhibit in a specific domain. Pajares further asserted that self-efficacy measurements do not effectively ascertain the degree with which one experiences self-efficacy. Bell and Kozlowski (2002) stated that prior research on the relationship between performance orientation and self-efficacy has produced mixed

findings. They added that even in those studies where they have found a significant relationship between the two, the relationship has been rather weak. Other research has produced alternative findings.

Supporting the Relevance of Self-efficacy

A substantial body of evidence has demonstrated the incremental validity of self-efficacy in the prediction of performance behaviors beyond ability and past experience (Bandura, 1997). Over 20 years of research conducted by Luthans and Peterson (2002) has revealed a strong positive relationship between self-efficacy and managerial performance. Luthans and Peterson reported positive connections between self-efficacy and a manager's engagement with their work and their ratings of managerial effectiveness. In addition, they determined that the higher a manager's self-efficacy, the more likely that he or she will initiate tasks, sustain effort toward task improvement, and persist when encountering challenges or problems (Luthans & Peterson, 2002). The impact of self-efficacy on job performance is well documented; a meta-analysis by Stajkovic and Luthans (1998) revealed that enhanced self-efficacy accounted for a 28% gain in job performance. Overall, self-efficacy was found to be positively and strongly related to work performance, but the relationship between self-efficacy and work performance is moderated by task complexity and locus of performance. The identification of these two moderators relates to organizational settings because it appears that task complexity and situational factors present in work environments tend to weaken the relationship between self-efficacy and performance. Stajkovic and Luthans suggested that clear communication between management and employees regarding task complexity and required technology to perform the task can serve to mitigate the effects of poor instruction regarding task responsibilities. Managers have the ability to increase

or decrease self-efficacy through their explanation and instruction when assigning tasks to subordinates.

Dickerson and Taylor (2000) considered the impact of self-efficacy on women facing leadership decisions. Their study demonstrated that women who registered high efficacy toward leadership selected leadership tasks, while women with low-self-efficacy chose subordinate tasks, despite their capabilities. McCormick (2001) studied 404 male and female students to ascertain that self-efficacy had a direct impact on functional leadership behavior. The higher a person's belief about his or her leadership capabilities, the more likely the person is to take on a leadership role (Garmon, 2007).

Factors Affecting Self-efficacy

Several intervening factors can affect a person's self-efficacy. According to Bandura (1997), the effect of intervening factors on self-efficacy beliefs depends on the nature and potency of the efficacy-related intervening experiences. A leader who is faced with the challenge of stereotypical perceptions regarding his or her leadership capabilities may refer to past accomplishments or defeats in this area as a model for future behavior. Another intervening factor is the complexity of the task or job in which an individual is involved. Perceptions regarding task complexity may decrease self-efficacy and according to Gist and Mitchell (1992), are stable contextual factors with the potential to negatively impact self-efficacy views.

Self-efficacy is a comprehensive summary or judgment of perceived capability to complete a specific task. In an organization, information from the individual, the work task, and others in the work environment may contribute to the comprehensive assessment of capability. Self-efficacy is a dynamic construct that changes over time as new information and experience are acquired (sometimes during the actual completion of the task). This dynamic aspect often

involves the ability to adapt performance to fit changing circumstances (Gist & Mitchell, 1992). The initial feeling of self-efficacy can be affected by past experiences, new experiences, and task complexity, and the effects can be positive or negative.

A series of studies by Stake (1979) and her colleagues provided support for the premise that individuals who evaluate their performance abilities favorably engage in greater leader-like behavior, at least among female subjects. A pattern of successes in a particular performance area strengthens an individual's belief in his or her capabilities, especially when the person achieves some success by overcoming obstacles through persistent effort (Wood & Bandura, 1989). The literature clearly supports the premise that the actions of an individual in an organization are affected by his or her belief that the task or challenge can be successfully completed or overcome. The perceptions regarding a person's abilities can help or hinder these efforts and are often supported by socialization.

The challenge for women leaders is the development of self-efficacy when dealing with male leader attributes. Hacket and Betz (1981) stated that traditional female socialization experiences have reduced women's access to the sources of efficacy information in male-dominated behavior domains. This has reduced career-related self-efficacy expectations and perceived career options in nontraditional career fields. The results of the first empirical study by Hacket and Betz revealed that women have lower self-efficacy than men with respect to male-dominated careers. If individuals lack expectations of personal efficacy in one or more career-related behavioral domains, they are less likely to initiate effective and satisfying choices and plans (Hacket & Betz). This makes the development of self-efficacy a key element for women leaders who wish to advance and be successful in their careers.

The importance of self-efficacy cannot be ruled out for either the individual or the organization. Adaptive organizations are more resilient as more of their members hold beliefs of self-efficacy. Fostering self-efficacy can be a powerful tool for adapting to changing situations and out-performing the competition. It can also be a powerful positive or negative tool for individuals within the organization. If they doubt their capabilities and lack self-confidence in specific domains of activity, they shy away from difficult tasks in those domains. They have low aspirations and a weak commitment to the goals they pursue. In difficult and taxing situations, they dwell on their personal deficiencies, the formidable nature of the task, and the adverse consequences of failure. In contrast, people who have high self-efficacy approach difficult tasks as challenges to be mastered rather than threats to be avoided. They set demanding goals, commit to them, and focus on them (Feser, 2012). Self-efficacy is an essential element for success throughout the organization, and studies regarding the role of self-efficacy and leadership success have supported a relationship between these two constructs.

One research stream especially relevant in today's challenging management climate explored the interplay between self-efficacy and leadership in organizations. Specific questions were asked, including "How do manager's judgments about their leadership capabilities affect their behavior?" "What factors influence these self-efficacy judgments" (Paglis, 2010, p. 138)? High self-efficacy has been found to be associated with good outcomes in a variety of realms of life (Bandura, 1997), including greater job satisfaction and better work performance (Judge & Bono, 2001). Judge and Bono's meta-analysis of 217 associations between level of self-efficacy and work-related performance showed a large effect size of $r = 0.37$. Of the eight predictors of work performance examined in the Judge and Bono meta-analysis, which included experience and conscientiousness, self-efficacy had the strongest association with performance, second only

to general mental ability (Fitzgerald & Schutte, 2010). The strength of this association counters the perception that self-efficacy does little to enhance the leadership experience and additional research strengthens this association.

Since 1976, there have been more than 6,100 published research studies examining the effect of people's confidence on their ability to reach their goals (Grant & Greene, 2004). Self-efficacy has often been found to be one of the most important factors contributing to successful performances in almost every area of life, including leadership (Anderson, 2008). Research results have supported leadership self-efficacy as a valuable means to predict, understand, and develop effective leadership (Anderson, Krajewski, Goffin, & Jackson, 2008). Self-efficacy has been established as an important variable for predicting behavior and performance in the workplace.

Locus of Control Theory

Rotter (1990) also emphasized the importance of cognitive factors with his locus of control theory. Rotter believed that cognitive factors, more than immediate reinforcements, determine how people will react to environmental forces. He suggested that expectations of future events are major determinants of performance and believed that human behavior is based largely on the interaction of people with their meaningful environments. The full name that Rotter gave the construct was locus of control of reinforcement, with the purpose of bridging behavioral and cognitive psychology. His view was that behavior was largely guided by reinforcements (i.e., rewards and punishments) through which individuals develop beliefs about what causes their actions. These beliefs guide the kinds of attitudes and behaviors that people adopt. A locus of control orientation is a belief about whether the outcomes of our actions are contingent on what we do (internal control) or on events outside of our personal control (external

control). A more internal locus of control is generally viewed as desirable and can also be referred to as self-agency, personal control, and self-determination, to name a few (Rotter, 1990). This relationship between feeling capable and the ability of an individual to obtain a goal or complete a task was also a key element of Dweck's (1999) theories of intelligence.

Entity and Incremental Theories

Dweck (1999) distinguished between internal and external control with regard to capabilities and intelligence through the entity and incremental theories of intelligence. Those who believe that their intelligence is a fixed trait that cannot be changed subscribe to the entity theory of intelligence. It is called the entity theory because intelligence is believed to be an entity within each individual that is a certain way and stays that way throughout a person's lifetime. Conversely, the incremental theory defines intelligence as something that can be cultivated through experience and learning, which are directly connected to one's efforts.

The relationship between the belief that one is capable and the completion of a specific task that is related to that belief is presented in these theories as being within the control of the individual or based on the circumstances or situation. The idea that people can choose whether they control their future is based on the belief that they can either make a difference in their lives or must work with the hand that life has dealt them. Believing in the ability to control their own future is a key element in the social-cognitive (self-efficacy), internal or external locus of control, and incremental theories.

Gaps in the Literature

The importance of self-efficacy as a perceived modifier of gender-specific leadership behaviors is an essential aspect of successful female leadership. The importance of the current study is apparent from the lack of studies regarding the relationship between self-efficacy and

female leaders. While there are studies on differences between male and female leaders (Eagly, 2005; Eagly & Johnson, 1990), and studies on the self-efficacy of leaders (Mayo, Pastor, & Meindl, 1996; Paglis & Green, 2002), little or no research has combined these constructs to look at the relationship between leadership and self-efficacy with respect to male and female leaders (Schyns & Sanders, 2005). In order to determine if self-efficacy helps women overcome the gender role stereotypes that have been prescribed to them, it was essential that the experiences of women leaders regarding these issues be examined.

This does not mean that there have not been studies that support a relationship between self-efficacy and leadership. Dickerson and Taylor (2000) demonstrated a relationship between low self-efficacy in women and the de-selection of leadership activities. McCormick (2001) studied 404 male and female students to ascertain whether self-efficacy had a direct impact on functional leadership behavior; the higher a person's belief about his or her leadership capabilities, the more likely the person would take on a leadership role. Despite these findings, much less qualitative attention has been devoted to understand the role of self-efficacy and leadership. In addition, quantitative studies have traditionally asked participants to project their self-efficacy beliefs about how capable they perceived themselves to accomplish specific tasks (Garmon, 2008). According to Morrison (1992), consideration of internal barriers among female executives has been limited. Similarly, Pajares and Schunk argued that quantitative studies need to be complemented by qualitative inquiry to provide richer understanding of the relationship between self-efficacy and career decisions (Garmon, 2008). The mixed-methods design of this study enabled the researcher to conduct quantitative research and then complement it with qualitative research, to explore the relationship between self-efficacy and effective leadership.

It is reasonable to infer that self-efficacy beliefs play a significant role in women's capacity to rise to leadership status since self-efficacy has been noted as the basis for selecting what to do, sustaining the amount of effort needed for attainment, and preserving experiences (Gist, 1989; Gist & Mitchell, 1992; Schunk, 1981; Schunk & Hanson, 1988; Schunk, Hanson, & Cox, 1987). The belief that a female leader has regarding her capabilities (i.e., self-efficacy) plays a key role in her selection of leadership duties and her effectiveness as a leader. Although it is important to our understanding of women and leadership, prior research is predominated by external perspectives.

In contrast, limited work has approached the study of women and leadership from an internal perspective and scholars have recently suggested that we need to understand more about women's self-perceptions and self-views as they develop as leaders (Ely & Rhode, 2010; Ely et al., 2011; Hogue & Lord, 2007). The lack of research regarding internal barriers that can affect female leadership supports the need to conduct qualitative research that increases this understanding and determines the relevance of self-efficacy in the development of female leaders. This study adds value to research regarding the relevancy of self-efficacy and leadership effectiveness.

Research Methods

A mixed-methods research design was used to develop answers to the research questions. Using this design ensured that the phenomena of self-efficacy, motivation, stereotypes, and female leadership were studied within the context of their natural settings and in all their complexity (Leedy & Ormrod, 2005). Merriam (1998) stated that qualitative research is not concerned with quantity or power, but rather the propensity to provide insight into the phenomena being studied. This was especially relevant to the study because the issues involving

these constructs were presented in a manner that addressed the various aspects of gender and leadership. Two key research questions were developed for the study:

1. What are the gender-specific behaviors of women leaders in the banking industry?
2. What is the relationship between self-efficacy and the ability of women in banking to overcome gender-specific behaviors and become more effective leaders?

The strength of qualitative research is its ability to provide complex textual descriptions of how people experience a given research issue. It provides information about the *human* side of an issue, which includes the often contradictory behaviors, beliefs, opinions, emotions, and relationships of individuals. Qualitative methods are also effective in identifying intangible factors, such as social norms, socioeconomic status, gender roles, ethnicity, and religion, whose role in the research issue may not be readily apparent. When used along with quantitative methods, qualitative research can assist with the interpretation and understanding of the complex reality of a given situation and the implications of quantitative data (Family Health International, n.d.).

This does not mean that qualitative research alone can provide the foundation for an unbiased and error-free study. A mixed-methods research design was used to combine the qualitative and quantitative research methodologies and achieve triangulation, which is the use of two or more dissimilar measuring instruments or approaches that do not share the same errors or biases (Singleton & Straits, 2005). The two measuring instruments used were a survey (quantitative) and interviews (qualitative). Using an instrument from each methodology assisted in the elimination of any biases or errors in either approach and ensured the achievement of triangulation for the study.

Since the focus of this research was to identify the relationship between self-efficacy and the gender-specific behaviors of women in the banking industry, a phenomenological study was selected for the qualitative research design. According to Leedy and Ormrod (2005), such an approach is the most appropriate when attempting to understand people's perceptions, perspectives, and understandings of a particular situation. The phenomena studied included gender-specific leadership behaviors, how female leaders feel about their own capabilities (i.e., self-efficacy), and whether high self-efficacy helped them overcome gender-specific leadership behaviors and become more effective leaders.

An important aspect of the study was to identify which participants with high self-efficacy were able to overcome gender-specific leadership behaviors and become more effective leaders. The quantitative research design (i.e., survey) was used to collect response data, give it a value, and use these values to calculate an overall survey score that was then used to determine who was placed in the prospective interview pool. Interviewees were randomly selected from this pool; once identified, these women described their experiences openly and discussed how their experiences made them more effective leaders. Combining the data collected through a mixed-method research design helped to eliminate bias and provide a better understanding of the relationship between self-efficacy and gender-specific leadership behaviors.

Surveys

The focus of the survey was to obtain the most reliable and accurate quantitative data from the participants. This was especially important because these data helped to determine who was selected for the interview process. The participants responded to the survey questions by clicking on a link in the email that was sent to them from the Survey Monkey website; this ensured that they remained anonymous. The overall survey score for each respondent was used

to determine whether they qualified for placement in the prospective interviewee pool during the second phase of the study.

The design of the survey was instrumental in ensuring that the questions were thought-provoking, unbiased, easily read and understood, and did not lead the participants to give the answers that the researcher wanted. Survey answers provided the quantitative data that complemented the qualitative data and presented the foundation for the existence of a relationship between self-efficacy and effective leadership. The survey was used in conjunction with the qualitative method (interview) to achieve triangulation and obtain an in-depth understanding of the phenomenon (Myers, 2009), which was the relationship between self-efficacy and gender-specific leadership behaviors. A comment field was provided at the end of the survey for a respondent to provide her name, email address, and telephone number to be contacted if she was selected for an interview.

Interviews

The interview process is at the heart of a phenomenological study and usually looks like an informal conversation, with the participant doing most of the talking and the researcher doing most of the listening. The key to the success of this form of data collection is the objectivity of the researcher. This involves the suspension of any preconceived notions or personal experiences of the researcher that might influence what the researcher hears during the interview (Leedy & Ormrod, 2005). Although it may seem easier to conduct an interview than to obtain empirical data, this is not necessarily the case. Keeping the interview questions in line with the research questions is a key element in a productive interview.

Questions were prepared in advance to ensure that the interview stayed on its intended course and eliminated the prospect of asking leading questions. Some of the interviewees were

more detailed than others and were noted as such when collecting and documenting the data. A specific time frame was set aside to enable the researcher and the participants to freely engage in conversation during an interview that focused on reality instead of abstract concepts (Leedy & Ormrod, 2005). For this study, participants were asked about their leadership experiences instead of their leadership philosophy. This ensured practical application of the concepts related to this study (i.e., self-efficacy) and provided data that supported a relationship between self-efficacy and the ability of women leaders to overcome gender-specific behaviors and become more effective leaders.

Qualitative data for the study were collected during a face-to-face interview with 10 female leaders who have had experience as a leader in the banking industry. The participants were randomly selected from the pool of potential interviewees that was established based on the overall score for each survey respondent. To ensure that as much data as possible was collected, the interview was based on five questions that were prepared ahead of time; the same questions were administered to all participants. The researcher ensured that each participant did most of the talking and the researcher did most of the listening. Interviews were recorded and transcribed in preparation for the data analysis, which involved the identification of common themes in the descriptions of the participant's experiences (Barritt, as cited in Leedy&Ormrod, 2005). These themes are discussed in Chapter 4. Even though the participants shared the common experience of gender-specific leadership behaviors, the relationship between self-efficacy and the ability of women to overcome these behaviors and become effective leaders provided the foundation for the study.

Alternative Methodologies

Several other qualitative research designs were considered for use in the study. These designs are commonly used in qualitative research and include case studies, ethnography studies, grounded theory studies, and content analyses. The phenomenological study was selected over the others because it attempts to understand people's perceptions, perspectives, and understandings of a particular situation (Leedy & Ormrod, 2005). This design enabled the researcher to collect rich data regarding the phenomena being studied and was more appropriate because of the time constraints and responsibilities of those involved in the study. Each alternative methodology is described in the following section.

Case Study

A case study refers to the collection and presentation of detailed information about a particular participant or small group, frequently including the accounts of the subjects themselves (Leedy & Ormrod, 2005). As a form of qualitative research, the case study looks intensely at an individual or small participant pool and draws conclusions only about that participant or group and only in that specific context. A case study is useful in studying a particular individual, program, or event, but is weak because using a single case makes it difficult to be certain that the results of the case study apply to other similar situations (Leedy & Ormrod, 2005). The study of one individual or one group would preclude the identification of common themes in the results and possibly result in biased or incomplete findings.

Ethnography

In ethnography, a group that shares a common culture is studied in great depth, in its natural setting, for a period of several months or even several years. The focus is on the everyday behaviors of the people in the group, for the purpose of identifying cultural norms, beliefs, social

structures, and other cultural patterns (Leedy & Ormrod, 2005). This type of research would be time-consuming and cumbersome for a researcher, who must become familiar with the culture prior to and throughout the study. Another disadvantage is the difficulty in writing up the research for publication in a peer-reviewed journal. Ethnographic research is best published in book format, which could take an extensive amount of time once the research is completed (Myers, 2009). The time frame for this study was approximately three months, which was much less than the time needed to complete an ethnographic study and write up the research.

Grounded Theory

The major purpose of a grounded theory approach is to use the data to develop a theory. This data is taken from the field instead of the research literature and can include observations, documents, historical records, and videotapes. The only restriction is that the data collected must include the perspectives and voices of the people being studied (Leedy & Ormrod, 2005). This approach uses data to develop theories and would not be useful in a study that has current theories in place and is focused on collecting data that supports the theories. The true potential of grounded theory is only realized if researchers use the method to progress from coding to theory generation (Urquhart et al, as cited in Myers, 2009). In addition, including the perspectives of the participants in the study could influence the deductions of the researcher and cause errors or biased results.

Content Analysis

A content analysis is a detailed and systematic examination of the contents of a particular body of material to identify patterns, themes, or biases. It is typically performed on a form of human communication, such as books, newspapers, television, art, music, videotapes of human interactions, and transcripts of conversations (Leedy & Ormrod, 2005). This approach was not

viable for this study because the data used is secondary and may not be as accurate as needed. In addition, due to gaps in the current literature, the current material might not include enough examples of the qualities that were examined.

Mixed-Methods Design

Both quantitative and qualitative data were collected and analyzed as part of the mixed-method research design, which was developed to address the research questions, ensure triangulation and prevent biased or erroneous interpretation of the qualitative findings by the researcher. Triangulation refers to the use of multiple, independent approaches to a research question. The key to triangulation is the use of dissimilar methods or measures that do not share the same methodological weaknesses (i.e. errors and biases) (Singleton & Straits, 2005). This was accomplished through the use of two data instruments: a survey and interviews.

Using a survey to collect quantitative data enabled the researcher to obtain information about respondents: their demographics, number of years in banking, how they feel about self-efficacy, age, income level, education level, and what they feel constitutes an effective leader. Their overall survey scores were used to determine if they were eligible for placement in the prospective pool of interviewees. This portion of the research (quantitative) was used to describe the current situation and was not intended to determine cause-and-effect relationships (Leedy & Ormrod, 2005). It supported the existence of a relationship between self-efficacy and effective leadership, but did not infer a causal relationship between the two constructs.

The strengths of qualitative research are numerous, including the ability to focus on ordinary events in natural settings, add rich data to a study, and provide assurance that the phenomena being studied is really understood. Qualitative data have been perceived as the best means of collecting data for discovery, exploration of a new area, and developing hypotheses.

Qualitative studies serve to supplement, validate, explain, illuminate, or reinterpret the quantitative data that is gathered for the same phenomenon (Amaratunga, Baldry, Sarshar, & Newton, 2002). This was made possible by using the explanatory research design for the study.

In qualitative research, individuals and sites are purposefully selected to provide the necessary information and experience from those involved in the study. This purposeful sampling requires the selection of participants who have experience with the central phenomena or key concepts being explored (Creswell, 2007). The participants for the qualitative portion of the study were randomly selected from those in the quantitative portion of the study who qualified for the interview portion of the study because of their overall survey score.

There are several reasons for the selection of a mixed-methods research design for this study. One reason was to gain new insight into the phenomenon of gender-specific leadership behaviors and the perception that female leaders should exhibit certain behaviors when in a leadership position. Another was to explain why some women overcome these perceptions while others do not. The third reason was to explore the relationship between self-efficacy and gender-specific leadership behaviors. Since these reasons require a complete understanding of these phenomena in all of their complexity, a mixed-methods research design was selected (Creswell, 2007). This enabled the researcher to conduct the research in two phases, collect the data, and provide accurate and detailed data analyses.

Field Test

Field pretesting of a survey instrument consists of trying it out on a small sample of persons having characteristics similar to those of the target group of respondents. The pretest group is normally not a probability sample, since the pretest findings are not published. Every effort was made to ensure that the pretest group was as heterogeneous as the target population

(Singleton & Straits, 2005). A field test was conducted on a group of four volunteers to ensure that the process involved in collecting the survey and interview data was complete and accurate and the survey and interview questions were easily understood and answered. Any necessary adjustments in the survey and interview questions were made after the researcher reviewed the results of the field study and the feedback from the field study participants. These participants were not involved in the formal study and were selected from female leaders in the banking industry.

Field Test Procedures for Survey and Interview

1. Distributed the survey to four volunteers to complete and return to the researcher, along with any questions they had regarding the content or context of the survey questions.
2. Compiled data from the survey and analyzed it to determine if there were any trends in the answers given.
3. Scheduled interviews with the four volunteers to ensure that the number of questions in the interview can be answered within the hour time frame.
4. Made note of any confusion regarding the questions or hesitancy in answering them. If so, asked why there was any confusion.
5. Compiled data from the interviews to determine if the participants with a high self-efficacy felt that they were able to overcome gender-specific leadership behaviors.
6. Made adjustments to the main study survey and interview questions as needed.

The field test ran for approximately 3 weeks. Once the field test was complete, the participants were emailed a feedback form to provide comments and make recommendations regarding the format or content of the survey questions. The purpose of the field test was to identify ambiguity or other issues with the survey questions, including reactions to them. Once

the feedback was received and recommended changes were made, the online survey was prepared for posting on Survey Monkey as part of the final study. The interview questions were not posted on Survey Monkey.

Summary

The leadership paradigm that has been embraced for many years by both men and women has been developed and nurtured through the socialization of men and women, organizational cultures, and societal norms. This has resulted in the perception that men and women leaders should exhibit gender-specific behaviors. Women leaders have struggled with this paradigm in their quest to be perceived as equally qualified to lead, but they have not always been successful. The concept of self-efficacy, which is part of the social cognition theory of Bandura (1977), was posited by this researcher as a perceived modifier of the gender-specific behaviors of women leaders. The focus of this study was to explore the relationship between self-efficacy and the ability of women leaders to overcome gender-specific leadership behaviors and become more effective leaders. The strength of this relationship was determined by the analysis of the survey data and supported by the qualitative data collected from the interview. The following themes emerged from the qualitative portion of the study: a) the attributes necessary for effective leadership were not gender-specific, b) self-efficacy increased with knowledge and experience, c) strong self-efficacy beliefs helped participants overcome gender-specific behaviors, and d) overcoming gender-specific behaviors increased the leadership effectiveness of the participants.

Exploring the relationship between self-efficacy and gender-specific leadership behaviors helped fill a gap in the literature and provided the foundation necessary to enlighten women regarding gender-specific leadership behaviors while encouraging them to overcome them and become more effective leaders.

Chapter 3 describes the mixed-method research design, sampling procedure, data collection process and analysis, interview process and guidelines, survey instrument, role of the researcher, and the time frame. Research questions are reviewed at the beginning of the chapter and followed by an in-depth discussion of both the quantitative and qualitative research designs and the relevance of including both in this study. The target population, sample used for the study, and the sampling procedure are also covered. Data collection and analysis are outlined in detail to ensure that the research conducted for this study was accurate and trustworthy. The chapter ends with a discussion of the role of the researcher and the methods used to prevent the inclusion of any bias on the part of the researcher and to protect the participants in the study from any psychological harm.

CHAPTER THREE

METHODOLOGY

Introduction

The purpose of this mixed-method study was to explore the relationship between self-efficacy and the ability of women leaders in banking to overcome gender-specific behaviors and become more effective leaders. The exploration of these phenomena has helped to increase the awareness of women leaders regarding the importance of self-efficacy and effective leadership, especially when dealing with perceptions regarding gender-specific leadership behaviors. To better understand these phenomena, the researcher addressed two research questions: What are the gender-specific behaviors of women leaders in the banking industry? What is the relationship between self-efficacy and the ability of women leaders to overcome gender-specific behaviors and become more effective leaders?

Research Design

Because the research problem of women leaders and gender-specific leadership behaviors could be adequately addressed by either qualitative or quantitative research, a mixed-methods design was used for this study. To ensure that attention was given to the measurement of the characteristics displayed by the people and events in the study, a quantitative research method was used (i.e., survey). To ensure that the phenomena being studied were not just quantified, but also studied in their natural settings, a qualitative research method was used (i.e., interviews). The combination of qualitative and quantitative data provided a more complete picture by noting trends and generalizations as well as in-depth knowledge of the participants' perspectives (Creswell, 2007).

A qualitative research design was appropriate because according to Leedy and Ormrod (2005), its use helps to explain people's perceptions, perspectives, and understandings of a particular situation. This understanding included how female leaders respond to gender-specific leadership behaviors and how self-efficacy helped them overcome perceptions regarding these behaviors and become more effective leaders.

The phenomena being studied included how female leaders feel about these perceptions, and how their level of self-efficacy enabled them to overcome gender-specific leadership behaviors and become more effective leaders. According to Moustakas (1994), the purpose of phenomenological research is to determine the essential meaning of an experience and its structure, which can only come from a comprehensive description of it. The completion of this study has helped fill a gap in the literature regarding the relationship between self-efficacy and gender-specific leadership behaviors.

The study was conducted in two phases. The first phase (quantitative) used probability sampling to select a sample from a population of 575 female banking professionals to complete 25 survey questions; the second phase (qualitative) used purposeful sampling to select 10 participants for the qualitative research questions (interviews). This required the use of the explanatory research design and sequencing, with the quantitative phase followed by the qualitative phase. The weighting was quantitative and the mixing connected the data between the two phases (Creswell, 2007). This enabled the researcher to use the qualitative data to build upon the quantitative data and provide a more detailed data analysis.

The overall survey score of each respondent was used to determine which members of the survey sample were eligible for placement in the potential pool of interviewees. Participants were asked to provide their telephone number and email address to be contacted if they were

randomly selected as an interviewee. Using quantitative research enabled the researcher to study the topic of self-efficacy and gender-specific leadership behaviors for women leaders and determine trends or patterns that can be applied in other situations (Myers, 2009). The focus of the study was to explore the relationship between self-efficacy and gender-specific leadership behaviors, including the ability of women leaders to overcome these behaviors and become more effective leaders. The environment within which these women were studied was the banking industry.

Target Population

The target population for this study was 575 female banking professionals from the Mortgage Bankers Association. They were selected because of their experience and position in the banking industry and their unique perspective regarding gender-specific leadership behaviors and effective female leadership.

Sample and Sampling Procedure

The initial set of participants was selected using probability sampling. This ensured that all individuals in the population were randomly selected and had a known probability of being included in the sample (Singleton & Straits, 2005). Selecting these individuals randomly from a list of Mortgage Banking professionals that the researcher did not know also served to eliminate any bias on the part of the researcher in the selection process.

From the target population of 575 female banking professionals, probability sampling was used to select 300 participants for the survey portion of the study. A computer program (Randomizer) was used to randomly select survey participants from the list of banking professionals. An email was sent to each selected participant that included a link to the Survey Monkey website. The survey for this study consisted of 25 questions. The first 10 questions were

related to leadership, the next 10 questions were related to self-efficacy, and the last five were related to the demographics of the respondents.

With purposive sampling, the general strategy is to identify important sources of variation in the population and then select a sample that reflects this variation (Singleton & Straits, 2005). Once the surveys were scored, a list of prospective interviewees was compiled based on survey scores. Ten participants for the interview were randomly selected from the list of prospective interviewees by using the Randomizer program.

Instrumentation

Two instruments were used in this study. A survey was administered to the probability sample. Since the survey scores determined who was selected for interviews, the survey consisted of questions that focused on the research questions and ensured that the participants selected for the purposeful sample all experienced the same phenomena. Questions provided data for three categories of information: leadership, self-efficacy, and demographics of the sample. Since Merriam (1998) recommends that general background data be collected to accurately profile each subject, these data were collected as part of the demographic section of the survey. A descriptive survey (see Appendix A) was used to collect data on the initial probability sample and describe the distribution of certain characteristics, attitudes, or experiences within the larger population (Singleton & Straits, 2005). Collecting demographics informed the qualitative phase of the study and helped identify trends and suggest a sample make-up for future studies.

The second instrument was the face-to-face interview, which was structured to ensure that it elicited rich data. Questions were formulated prior to the interview to ensure that the five questions could be answered during the 1-hour time frame (Leedy & Ormrod, 2005). The questions covered leadership and self-efficacy as they relate to gender-specific leadership

behaviors. The same questions were asked during each interview to ensure that the same type of data was collected from each participant.

Development of Survey Questions

The survey questions were developed to provide a description of the sample and address the research questions. They provided a description of the characteristics, attitudes, and experiences of the initial sample of respondents. This description included demographics: race, age, number of years in the banking industry, education level, and income level (see Table 9). Such demographic information is necessary to help explain the underlying reasons for the perceptions of the respondents and the similarities and differences in their perceptions (Bloomberg & Volpe, 2008). According to Singleton and Straits (2005), across-sectional survey design is the most commonly used survey design because it collects the data in as short a time as is feasible. This coordinated well with the time frame of 3 months for the data collection process.

Survey Reliability and Validity

Survey reliability is stability exhibited when a measurement is repeated under identical conditions. Although this concept refers to repeating the measurement to the same respondents, it also indicates that because respondents become familiar with the items, they tend to give the same answers from memory (Litwin, 1995). The survey for this study was tested for reliability by having it reviewed by two statisticians and then administering it during a field test prior to the final study. This ensured that the answers were not given because the respondents were merely repeating their previous answers and that the questions were easily understandable.

Alternate reliability is another means of ensuring reliability of an instrument and consists of differently worded forms to measure the same attribute (Litwin, 1995). The reliability of the survey was supported by the interview questions, which in turn augmented the survey questions.

This enabled the researcher to collect data from two different instruments to accurately explore the relationship between self-efficacy and effective leadership.

The validity of a survey is defined by how well it measures what it was written to measure. The four forms of validity are face, content, criterion, and construct (Litwin, 1995). Face and content validity were assessed by having the survey reviewed by two statisticians who are familiar with survey research; these individuals were not part of the field test. Both contended that the separation of the survey questions into three areas provided the best means of collecting accurate and unbiased data. In addition, they recommended that survey responses for the two sections relating to the research questions be given a point value so that the totals from each section could be used to determine the correlation coefficient for leadership and self-efficacy. Survey response values began with the highest possible number of points for a strongly agree response (four) and ended with a neither agree nor disagree response (zero). Responses in between these two were: agree (three), strongly disagree (two), and disagree (one). This value continuum enabled the researcher to assign a numeric value to the responses, which then provided the data necessary to statistically determine the coefficient of correlation for the two phenomena addressed in the survey: leadership and self-efficacy.

The coefficient of correlation is used to indicate whether there is a linear relationship, or association, between two numerical variables. When the coefficient of correlation gets closer to +1 or -1, the linear relationship between the two variables is stronger. When the coefficient of correlation is near zero, little or no linear relationship exists. The data can be positively or negatively correlated, but the existence of a strong correlation does not imply a causation effect; it only indicates the tendencies present in the data (Levine, 2008). The correlation of coefficient

was used to determine whether there is a positive or negative correlation between leadership and self-efficacy, the identification of which is the foundation of the study.

Data Collection Procedures

Two methods were used for data collection: a survey and face-to-face interviews. The survey was distributed to a random sample drawn from 575 female banking professionals who were members of the Mortgage Bankers Association. Once the survey data were collected and analyzed, the pool of potential interview participants was selected, based on their individual overall survey score. From this group, the final 10 participants were randomly selected for interviews.

Field Test

A field test was conducted with four volunteers from the banking industry who completed the survey and participated in an interview. These volunteers were not included in the final study. The survey and interview questions were exactly the same as those used in the study. The primary purpose of the field test was to ensure that both the survey and interview questions were easy to understand and did not embarrass the participants or make them uncomfortable.

All of the volunteers answered the survey questions quickly and easily, and indicated that they found them clear and concise. They also liked the survey format, which was presented as statements instead of questions. They said that this format reinforced the purpose of the study, which was to explore the relationship between self-efficacy and the ability of women leaders to overcome gender-specific leadership behaviors. They said that the statement format was conducive to the elicitation of honest and accurate responses to the statements.

Each volunteer was also asked to answer the five interview questions in an honest and forthright manner. The five questions were answered well within the allotted interview time of 1-

hour and the volunteers felt that the questions were clear, concise, and related to the purpose of the study. The field test data were used to ensure that questions were easily understood and no adjustments to the format or content of the questions were necessary. They were also used to develop coding themes to be used for data analysis (see Table 7).

Survey

Two types of surveys are commonly used to collect data for analysis: descriptive surveys and explanatory surveys. Descriptive surveys seek to describe the distribution within a population of certain characteristics, attitudes, or experiences; they use simpler forms of analysis. Explanatory surveys, on the other hand, investigate relationships between two or more variables and attempt to explain these in cause-and-effect terms. Sorting out the relationships between the variables in an explanatory survey requires the use of more sophisticated data analysis techniques (Singleton & Straits, 2005). Since this study was conducted to determine the distribution of attitudes (i.e., self-efficacy) and experiences (i.e., gender-specific leadership behaviors) within the population of female leaders in banking, a descriptive survey was used. Data were collected from a random sample of 300 respondents from a population of 575 female banking professionals. The researcher used the Randomizer program to randomly select respondents from this list. An email was sent to each selected participant that included a link to the Survey Monkey website.

The reason for the study, the importance of participation, and the definition of leadership and self-efficacy were outlined at the beginning of the survey. The survey was posted on the Survey Monkey website on November 6, 2013, and remained posted on the site for 60 days. This enabled respondents to answer the survey questions within 15 days of receiving the email and provided the researcher enough time to send a follow-up email 30 and then 45 days after the

initial email. It also gave the researcher enough time to collect the responses, calculate survey scores, and determine who was eligible for placement in the prospective pool of interviewees. Participants were asked to provide their phone numbers and email addresses when completing the survey so that, if selected, the researcher could contact them to schedule a face-to-face interview.

Interview

An individual, 1-hour, face-to-face interview was conducted with 10 participants, who were selected based on their overall survey scores. Questions for the interview were open-ended and addressed the research questions by providing data that identified gender-specific leadership behaviors and explored the relationship between self-efficacy and gender-specific leadership behaviors. The number of questions was limited to five to ensure that all of the questions were answered within the 1-hour time frame for each interview (Leedy & Ormrod, 2005).

Once they were contacted for the interview, participants were promised total confidentiality regarding their participation. The appropriate consent form was included in the email that was sent to each participant to inform them that they had been selected for an interview. They were advised that the interview would be recorded, were assured that their real names would not be used, and were informed that the researcher would send them their recorded and transcribed interview as requested. This reinforced the confidentiality of the interview and put their minds at ease. Participants were offered a copy of the research report to further substantiate the validity of the study and legitimize the need for their participation. A pseudonym was assigned to each interviewee (Leedy & Ormrod, 2005). This resulted in the assignment of a generic identifier for each participant (i.e., Participant #1, Participant #2, etc.). This further ensured the confidentiality of each participant. The interview was structured to ensure that

questions were related to the research questions and the participants were able to provide rich data regarding their own experiences with the phenomena being studied.

Moustakas (1994) indicated that for a phenomenological study, the “interview is the method through which data is collected on the topic and question” (p. 114). The interview is an informal, interactive process where the researcher develops a series of questions aimed at developing an account of the person’s experience of the phenomenon. The questions may be varied or altered as the participant shares his or her story of the experience and broad questions may facilitate obtaining rich, vital, and substantive description of the phenomenon (Moustakas, 1994). Every effort was made to ensure that the data were collected in a relaxed and open manner that facilitated the interview process and put the interviewees at ease. The interviewer did everything possible to remain neutral throughout the interview process by allowing the interviewees to share as much information as possible in the hour time frame and by listening to their responses instead of influencing them by responding to their responses.

Data Analysis Procedures

The initial data analysis of the survey questions was used to determine who would be selected for interviews and was based on the overall survey scores. Answers to the survey questions were determined by the selection of one of the following responses: strongly agree, agree, strongly disagree, disagree, and neither agree nor disagree. Values were assigned to each response, beginning with four and ending with zero. This enabled the researcher to determine a minimum score on the survey that would place a respondent in the pool of potential interviewees. Since survey questions that related to the phenomena being studied (i.e., leadership and self-efficacy) were worth a maximum of four points each, a score of 80 would be a perfect score and would indicate that the respondent was a strong leader with high self-efficacy. The minimum

score for inclusion in the pool of potential interviewees was based on a calculation of 75% of the perfect score of 80, or 60%. This meant that respondents with a survey score of 60% or more would be placed in the pool of potential interviewees. The assignment of numeric values to the survey responses also enabled the researcher to compute the correlation coefficient for the two phenomena in the study: leadership and self-efficacy. This computation was used to determine if there was a positive or a negative correlation between leadership and self-efficacy. This analysis was based on the coefficient of correlation and whether it was closer to +1, -1, or 0.

To begin analyzing the interview data, the researcher transcribed each of the interviews verbatim to ensure that all of the collected data were included in the analysis. The coding scheme that was developed during the field test was used to hand-code the transcripts. The researcher asked a colleague to code one of the transcripts using the coding scheme to establish the inter-coder reliability of the interview data. The transcripts were uploaded into the ATLAS.ti software and coded in the software using the established coding scheme.

Data analysis was completed using the revised van Kaam method of analyzing phenomenological data, which was proposed by Moustakas (1994). The first step in this process was to transcribe the data, which in this study was collected from 10 interviews. Once the data were transcribed, the revised van Kaam method included the following steps:

1. Listing and preliminary groupings. The researcher prepared the interview transcripts and placed any field notes into general categories.
2. Reduction and elimination. The researcher removed any vague expressions and information that was not relevant to the study.
3. Clustering and thematizing. The researcher identified the core themes that emerged from the perceptual experiences of the participants.

4. Checking the invariant constituents and their related themes against participants' information. The researcher validated the identified themes against the complete transcript of each interview.
5. Constructing individual textual descriptions of the experiences. Documenting each participant's experience based on themes that are revealed during the interview.
6. Constructing an individual structural description of the experience. Providing a vivid account of the underlying reasons for the experience.
7. For each participant in the study, constructing a textual-structural description of the meanings and essences of the experience. This final step involves the synthesis of themes and meanings from the data collected from participants during the interview process. (Moustakas, 1994)

The researcher used the first four steps of Moustakas' modified van Kaam data analysis process to analyze, validate, and document the results of the study. These steps required the researcher to complete the following:

1. Prepare a transcript of each interview and compile notes for placement into general categories.
2. Remove any vague expressions or any unnecessary information from the data collected.
3. Identify core themes that emerge from the experiences of the participants and group data into the core themes.
4. Validate the core themes against the interview transcript for each participant in the study. (Moustakas)

Credibility, Reliability, and Transferability

Criteria for evaluating qualitative research differ from those used in quantitative research, in that the focus is on how well the researcher has provided evidence that descriptions and analysis represent the reality of the situations and persons studied (Bloomberg & Volpe, 2008). According to Bloomberg and Volpe, qualitative researchers must continue to seek to control for potential biases that might be present throughout the design, implementation, and analysis of the study. In doing so, the researcher ensures that credibility, reliability, and transferability apply to the study and its findings.

In discussing trustworthiness, Guba and Lincoln (1985) objected to the use of traditional terms such as validity and reliability, preferring instead to use the terms credibility and dependability. They posited that the trustworthiness of a research study involves the establishment of: a) credibility, b) transferability, c) dependability, and d) confirmability. These criteria are explained in the following sections and were applied in this study to ensure that the findings for the study were accurate and unbiased.

Credibility

Credibility refers to whether participants' perceptions match up with the researcher's portrayal of them and parallels the criterion of validity in quantitative research. It looks at whether the researcher has accurately represented what the participants think, feel, and do (Bloomberg & Volpe, 2008). It also involves the assurance that the processes used to collect the data will be consistently applied in an unbiased and thorough manner. Every aspect of the research was reviewed as outlined below:

Self-reflective journal. The researcher ensured that the study was credible by reflecting on and clarifying any potential biases felt by the researcher and monitoring these feelings in a

reflective journal. This journal was helpful in identifying potential areas that may affect the findings, such as the opinions and experiences of the researcher. Self-reflection was especially important to ensure that the researcher's own experiences as a leader in the banking industry did not affect the outcome of the findings. This self-reflection provided credibility to the study because any potential bias on the part of the researcher was identified and addressed (Bloomberg & Volpe, 2008). The use of a reflective journal was also identified by Guba and Lincoln (1985) as an element of reflexivity, which is a technique they support to establish the confirmability of a study.

Triangulation. Interpretations of the collected data can be compared through triangulation to corroborate the researcher's conclusions (Bloomberg & Volpe, 2008). Guba and Lincoln (1985) argued that triangulation should not be used as a method for corroborating findings or as a test for validity. This position assumes that a weakness in one method will be compensated by another method and it is always possible to make sense between different accounts. According to Guba and Lincoln, this is unlikely. Rather than using triangulation as a method for validation or verification, they support using this method to ensure that an account is rich, robust, comprehensive, and well-developed. Denzin (1978) and Patton (1999) identified four types of triangulation:

1. **Methods triangulation.** Checking the consistency of findings by different data collection methods.
2. **Triangulation of sources.** Examining the consistency of different data sources from within the same method.
3. **Analyst triangulation.** Using multiple analysts to review findings or using multiple observers and analysts.

4. Theory/perspective triangulation. Using multiple theoretical perspectives to examine and interpret the data.

The methods type of triangulation was employed in the study through the collection of both quantitative (survey) and qualitative (interviews) data. Utilizing two instruments ensured that the data collection was detailed and accurately reflected the accounts of the phenomena being studied (i.e., self-efficacy and leadership behaviors). The analyst type of triangulation was employed through the review of the interpreted and coded interview data by an analyst who was not involved in the study. This helped prevent bias or errors from affecting the final study results.

Dependability

Specific information regarding data collection was included in the study results, along with a copy of the survey and interview questions. This provided complete transparency regarding the data collection and paved the way for potential transferability of the findings to similar situations.

The researcher uploaded all of the interview transcripts into ATLAS.ti and used it to code each interview or data set. In addition, the researcher asked a colleague to code three randomly selected interviews for comparison with the researcher's coding efforts. The use of ATLAS.ti helped ensure the consistency and accuracy of raw interview data coding.

Transferability

Transferability refers to the fit or match between the research context and other contexts as judged by the reader. It is not used to determine if the sample in the study is representative of the population; rather, it determines how well the study enabled the reader to assess whether the same outcome could occur in their own situation. This is accomplished by ensuring that the reader is provided with an in-depth understanding of the experiences of the participants in the

study (Leedy & Ormrod, 2005). The transferability of the study was enhanced by providing a thorough description of the research context and the assumptions central to the research.

According to Moustakas (1994), phenomenology is based on questions that give direction and meaning and in themes that result in further inquiry and interest and a passionate involvement in the phenomenon being studied. Generalizability of the findings in this study was limited to the participants in the study, their experiences, frames of reference, and possible meanings that explained the essence of the research that was conducted.

The goal of the researcher was to use the study as a framework that makes it possible for others to determine if the same results are possible in their own situation. This determination would be made by female leaders who may have concerns regarding the perceptions of others and gender-specific leadership behaviors. The researcher provided detailed information regarding the background and experiences of the study participants, to enable readers to feel as if they were sharing the experiences of the participants.

Bracketing Interview

Prior to interviewing the participants, a full description of the personal experiences of the interviewer was conducted, to bracket those experiences from participants (Marshall & Rossman, 2006). Bracketing, which is sometimes referred to as *epoche*, helps to document any preconceived ideas, personal experiences, and biases that might influence the results of the study (Leedy & Ormrod, 2005). Bias reduction is accomplished by purposeful sampling within a purposeful category and bracketing firsthand researcher experiences of the phenomena being researched prior to the interview process (Patton, 2002). In addition to the self-reflective journal mentioned earlier, a bracketing interview was conducted with the researcher and a colleague, so that any preconceptions or biases on the part of the researcher might be revealed. This was

especially important because the researcher has had over 30 years of experience in the banking industry. The researcher was asked the same questions that were used for the field test interviews and the interviews with the final 10 participants. Completing the bracketing interview enabled the researcher to review the interview questions more objectively from the perspective of the participants and to make adjustments to the questions as needed. It also allowed her to realize her own feelings about the phenomena being studied and to separate those feelings from her data collection and analysis.

Role of the Researcher

The role of the researcher in this study was to facilitate the collection of accurate and unbiased data from both the survey and interview. This facilitation was unbiased and controlled in the sense that the researcher did not attempt to influence the participants and was not influenced by them. The researcher remained focused on the collection of data from both the survey and the interview and ensured that the collected data were coded as accurately as possible, without regard for the researcher's own experiences as a bank professional.

Throughout the data collection process, the researcher suspended any preconceived notions or personal experiences that may unduly influence what is heard from the participants. This suspension was extremely difficult for the researcher because she has experienced the phenomena being studied, but it was essential to gain an understanding of the typical experiences that people have had (Leedy & Ormrod, 2005). The researcher used her own experiences with gender-specific leadership behaviors to enhance her understanding of what was communicated to her by the participants. To further eliminate bias, the researcher completed a peer debriefing, which involves the probing of the study results and the experiences of the researcher to uncover any bias or assumptions on the part of the researcher (Guba & Lincoln, 1985). Regardless of the

kinds of data involved, data collection in a qualitative study takes a great deal of time. The researcher recorded any potentially useful data thoroughly, accurately, and systematically, using field notes, audiotapes, and other suitable means of data collection. As data were collected, the researcher began jotting notes about the initial interpretations of what was being seen and heard (Leedy & Ormrod, 2005). This was done to ensure that all aspects of the situations described in the interviews were documented objectively and completely instead of relying on the memory of the researcher.

During interviews, the researcher took notes as the interview was being recorded, for comparison once the interview was transcribed. The researcher took every precaution to ensure that visual methods of communication used by the participants, such as body language and facial expressions, did not affect the collection or coding of interview data. The role of the researcher was to collect as much data as possible and to code it in an accurate and unbiased manner. During the survey distribution and collection of survey data, the researcher posted the survey on Survey Monkey to ensure that respondents were comfortable when answering the survey questions. This was accomplished by enabling the respondents to remain anonymous when completing the survey and providing their name and email address only if they wished to participate in the interview portion of the study, should they be selected.

Protection of Human Participants

In addition to the research design and data collection and analysis, social science research involves an awareness of the ethics involved when conducting a study and the commitment of the researcher to the inclusion of measures that protect the participants from harm, embarrassment, or an invasion of their privacy (Myers, 2009). This commitment is especially important because of the subjective nature of qualitative research and the unwillingness of

participants to have themselves or their comments identified in any way. The researcher in this study was committed to the protection of the participants and their right to confidentiality regarding data collected from their interviews with the researcher.

Four problem areas have been identified most often regarding the ethical treatment of human subjects: a) potential harm, b) lack of informed consent, c) deception, and d) privacy invasion (Diener & Crandall, as cited in Singleton & Straits, 2005). Each of these problems was addressed in the study to ensure that each participant was protected, aware, secure, and confident that the promises of the researcher regarding the protection of the participants would be kept.

The researcher complied with the guidelines established by the IRB Program and Baker College, including the submission of the research proposal for approval by either the IRB or the Baker College faculty member who is overseeing the research. Additional approvals or documentation were completed by the researcher as needed and as requested. The researcher did not feel that the research placed the participants at more than a minimal risk equal to the common stresses involved in everyday life.

Potential Harm

Although there was no danger of physical harm for participants, there is always the danger of psychological or personal harm when conducting social research. This type of harm can occur because the questions asked of the participants cause them embarrassment or lower their self-esteem. The researcher made every effort to ensure that each of the participants was comfortable with the interview questions and gave them every opportunity to ask for clarification regarding the meaning behind a question.

Informed Consent

Each participant accepted participation in the study without pressure or coercion and signed an informed consent form that was emailed to them by the researcher. In addition, the researcher explained the reason and purpose of the study so that each participant was aware of why he or she was asked specific questions. Marshall and Rossman (2006) noted that the protection of human subjects ensures the following: a) that participants understand the nature and parameters of the research (it is explained to them), b) that participants are free to participate or not without prejudice, and c) that their identities will remain confidential. The survey respondents remained anonymous and were asked to provide their phone numbers only if they were comfortable with the possibility of being placed in a pool of potential interview candidates being selected to complete an interview. Interview participants provided their real names but were given pseudonyms to ensure that they provided accurate, detailed data during their respective interviews in the comfort of their confidentiality.

Transparency

Every effort was made to ensure that there was transparency in the methods used for the research, including data collection, and the fact that the interviews will be taped. The researcher advised each participant that their interview was being taped and provided a copy of the transcribed interview to each participant for review and the assurance that the transcript was accurate. Adjustments to the transcribed interview were made as requested by the participants.

Privacy

In addition to the transcribed interview, if requested, each participant received the recorded copy of the interview. This reinforced the researcher's promise that all information obtained during the interview would remain confidential. The researcher advised each participant

that the interview was being taped and ensured that they were in agreement with this aspect of the interview process. Each participant in the study and the information obtained during the interview remained confidential. The researcher did not share any information obtained during the interview process with anyone at their place of work or personal circle of friends and acquaintances.

The researcher was informed regarding the IRB policy and completed the Human Participant Protection Education module as required by Baker College. All documentation relating to the research was locked up in the researcher's home to ensure complete confidentiality regarding the identity of the participants and their answers to the survey and interview questions.

Summary

A mixed-methods phenomenological study was conducted to explore the relationship between self-efficacy and the gender-specific behaviors of women leaders in the banking industry and their ability to overcome these perceptions and become more effective leaders. The study was conducted in two phases: quantitative (survey) and qualitative (interviews), which required the use of the explanatory design model.

Probability sampling was used to select the participants for the first phase of the study (survey), and purposive sampling was used to select participants for the second phase (interviews), based on their overall survey score. From the purposive sample, Randomizer software was used to randomly select the final 10 interview participants. The sampling frame was 575 female leaders who were members of the Mortgage Bankers Association.

A field test was conducted to ensure that both the survey and the interview questions were clear and easy to understand. This prevented any misunderstandings that could result in

compromised or biased data. The participants in the field test were different from those in the actual research, to eliminate bias or incomplete data when answering the same questions for a second time.

To ensure accuracy and prevent loss of data, each interview was recorded, transcribed, and coded by the researcher. Qualitative analysis software (ATLAS.ti) was used to complete the data analysis and identify common themes. In addition, the researcher provided whatever means were necessary to ensure that data collection was unbiased and accurately depicted the meaning of the participants' answers to interview questions. The role of the researcher was to remain unbiased, neutral, and accurate in all data collection and analysis, and to remain focused on the purpose of the study.

This focus was also evident in the researcher's protection of all participants from emotional or physical harm, including embarrassment or invasion of their privacy. Interviewees were made aware of the reasons for the study, participated willingly, and were advised that once the study was completed, if requested, they would receive a copy of the transcribed interview and its recording.

Chapter 4 includes an overview of the data collection procedures and describes the instrument used for each method in the study. The time frame for each method is outlined, and an explanation of the criteria used to qualify survey respondents for the prospective interviewee pool is provided. Data trends for the leadership and self-efficacy sections of the survey and emerging themes from the interview data are presented and discussed in relation to the research questions. An analysis of the data from both methods (survey and interview) is presented to support the inference of a positive relationship between self-efficacy and leadership effectiveness.

CHAPTER FOUR

RESULTS

Introduction

The purpose of this mixed-method study was to explore the relationship between self-efficacy and the ability of women in banking to overcome gender-specific leadership behaviors and become more effective leaders. Two methods were used to collect the data: a survey and face-to-face interviews. These were based on two research questions: What are the gender-specific behaviors of women leaders in the banking industry? What is the relationship between self-efficacy and the ability of women leaders to overcome gender-specific leadership behaviors and become more effective leaders?

This chapter includes a description of the data collection procedures and time frame for the survey and interviews, the criteria used to select participants for the interview, and an analysis of the survey and interview data as related to the two research questions. The calculation of the correlation of coefficient is presented to support the existence of a relationship between self-efficacy and leadership effectiveness. Emerging themes from the interviews are presented and discussed as qualitative data that also support this relationship.

A 25-question survey was distributed to a random sample of female managers from the banking industry. Responses from a Likert scale were given a value to calculate a survey score for each respondent, with a minimum score of 60 as the criteria for placement of qualified respondents into a pool of prospective interviewees. Ten participants were randomly selected from this pool to participate in a 1-hour, five-question interview. Interviews were recorded, transcribed, and reviewed as requested by participants to ensure that the researcher's presentation of the data was a true reflection of participants' opinions and experiences. The results of both

methods supported the existence of a relationship between self-efficacy and leadership, but did not infer a causal relationship between the two constructs. The inference from the relationship is that when one variable (i.e., self-efficacy) changes, the other variable (i.e., leadership) also changes. The scatter plot for the survey responses and the correlation of coefficient calculation demonstrated that the change between these two constructs is positive, which means that if one increases, the other one also increases. This means that if self-efficacy increases, leadership effectiveness also increases.

Data Collection Procedures

Data were collected in two phases. The first phase (quantitative) used probability sampling to select a sample from a population of 575 female banking professionals to complete the survey; the second phase (qualitative) used purposeful sampling to select participants for placement in a prospective interviewee pool. The overall survey score of each respondent was used to determine which members of the survey sample were eligible for placement in the potential pool of interviewees. Participants were asked at the end of the survey to provide their telephone number and email to be contacted if they were randomly selected as an interviewee.

Survey

The survey was posted on the Survey Monkey website on November 6, 2013. An email was sent through Survey Monkey to a random sample of respondents explaining the purpose of the study and how the researcher obtained their email addresses. A link to the survey was automatically placed in the email that was sent from the Survey Monkey website. A total of 300 respondents were randomly selected from the population of 575 female banking professionals. A reminder email was sent out on November 22, 2013, and a final reminder was sent out on December 17, 2013.

The total number of survey respondents was 44, which was a 15% response rate. The researcher was concerned that the response rate was too low, but further research on appropriate response rates indicated that the ability to claim with a high degree of confidence that the results are representative of the entire group under investigation is more important than the response rate. While a higher response rate is often better, there is no acceptable response rate, as such (Institute for Citizen-Centered Service, 2012). Visser, Krosnick, Marquette, and Curtin (1996) showed that surveys with lower response rates (near 20%) yielded more accurate measurements than surveys with higher response rates (near 60 or 70%). Holbrook et al. (2005) examined the results of 81 national surveys with response rates varying from 5% to 54%, and found that surveys with much lower response rates were only minimally less accurate.

The survey used a 5-point Likert scale: strongly agree, agree, strongly disagree, disagree, and neither agree or disagree. The first four options were given a descending value of 4, 3, 2, and 1; the last option was given the value of zero. This enabled the researcher to determine the overall score for each survey respondent and use it to determine if they were eligible for placement in the pool of prospective interviewees. Based on a perfect score of 80 (if all strongly agree responses were selected), a score of 60 (75% of the perfect score of 80) was selected as the minimum score for placement in the pool of prospective interviewees.

Interviews

The 25 survey respondents who scored 60% or higher on the survey were placed in the pool of prospective interviewees. From this purposeful sample, 10 interviewees were randomly selected using the Randomizer software. Each interviewee was sent an email that outlined the next steps in the study and included a copy of the informed consent form for the interviewee to review and sign. The researcher advised participants that they would be contacted to schedule an

interview. She also reminded them that the interviews would be recorded and transcribed. Dates, times, and locations were determined for the 10 interviews.

The researcher began conducting interviews on November 27, 2013, and completed the last interview on February 27, 2014. The following steps were taken during each interview:

- Each participant received a hard copy of the letter of informed consent form prior to beginning the interview.
- The participant was asked if she had any questions regarding the purpose of the study or anything relating to the study.
- The participant was asked to sign the letter of informed consent.
- The researcher turned on the tape recorder and conducted the interview.
- Once the interview was concluded, the researcher thanked the participant for their cooperation in completing the interview portion of the study.

Participants shared their experiences by answering each of the interview questions in a candid and forthright manner. Conducting the interviews confidentially and ensuring that each participant was relaxed during their interview enabled the researcher to elicit a detailed account of their experiences through the interview questions. Each interview was recorded and transcribed verbatim by the researcher. Since none of the participants accepted the researcher's invitation to read and verify the transcripts, they were immediately uploaded into ATLAS.ti for coding.

Data Analysis

Data analysis in mixed-methods research consists of analyzing the quantitative data using quantitative methods and the qualitative data using qualitative methods. Knowing the steps in both forms of analysis is necessary in mixed-methods research (Creswell, 2007). The researcher

began the process of preparing the data by converting it into a form that was useful for data analysis. For the quantitative portion of the study, this involved assigning a numeric value to each response (Creswell, 2007). This enabled the researcher to determine the overall score for each survey respondent and use it to determine if they were eligible for placement in the pool of prospective interviewees.

Survey

The results of the survey data analysis were directly connected to the two research questions. The purpose of the first question was to identify the gender-specific behaviors of women leaders in the banking industry. The purpose of the second question was to explore the relationship between self-efficacy and the ability of women to overcome gender-specific leadership behaviors and become more effective leaders.

Research Question 1. What are the gender-specific behaviors of women leaders in the banking industry? The leadership section survey responses addressed this research question; a review of the responses identified several trends in the data:

- There were 238 strongly agree or agree responses, which was 54% of the 440 total responses. There were 160 strongly disagree or disagree responses, which was 37% of the 440 total responses.
- None of the responses indicated that any of the respondents had ever been told that they were not a good leader because of their gender.
- None of the responses indicated that any of the respondents were uninterested in attaining a leadership position.

These trends were indicative of strong opinions regarding leadership, leadership attributes, and the role of women as leaders. Responses are from the total number of respondents

(44) from the sample of 300 that were sent the survey. The total responses for the leadership section of the survey are displayed in Table 1.

Table 1

Total Survey Responses for Leadership Section

Leadership Section	Strongly Agree (4)	Agree (3)	Strongly Disagree (2)	Disagree (1)	Neither Agree or Disagree (0)	Total
Leadership qualities should be the same for men as they are for women	12	14	0	8	10	44
It is possible for a woman to develop her own leadership style	38	6	0	0	0	44
Effective leadership involves the use of both male and female leadership qualities	22	14	0	2	6	44
An effective leader is assertive	10	22	0	4	8	44
An effective leader is compassionate	8	32	0	0	4	44
Women leaders should not act differently than male leaders	6	6	6	20	6	44
Women leaders should not be afraid to exhibit male leader behaviors (e.g. assertive, decisive, in control)	20	22	0	0	2	44
I have been told that I am not a good leader because of my gender	0	0	18	13	0	44
I have been told that I do not possess the qualities necessary for effective leadership	0	6	18	10	0	44
I am not interested in attaining a leadership position	0	0	20	9	6	44
Totals	116	122	62	49	42	440

Research Question 2. What is the relationship between self-efficacy and the ability of women in banking to overcome gender-specific leadership behaviors and become more effective leaders? The self-efficacy survey responses addressed this research question; a review of the responses identified several trends in the data:

- There were 316 strongly agree or agree responses, which was 72% of the 440 total responses. There were 98 strongly disagree or disagree responses, which was only 23% of the 440 total responses.
- None of the responses indicated that any of the respondents disagreed with the statement regarding being capable of determining their future and their success.
- None of the responses indicated any of the respondents disagreed with the statement regarding their qualities for necessary leadership.
- None of the responses indicated that any of the respondents felt incapable or ineffective as a leader.
- None of the responses indicated that any of the respondents were afraid to perform the tasks associated with a leadership role.
- None of the responses indicated that any of the respondents disagreed with setting goals that challenge them or their abilities.

These trends demonstrated high self-efficacy in the survey respondents and strong opinions regarding their capabilities and their control of their position and place in life as a leader. The responses to the self-efficacy section of the survey are displayed in Table 2.

Table 2

Total Survey Responses for Self-Efficacy Section

Self-Efficacy Section	Strongly Agree (4)	Agree (3)	Strongly Disagree (2)	Disagree (1)	Neither Agree or Disagree (0)	Total
I am capable of determining my future and my success	14	30	0	0	0	44
I have the qualities necessary for effective leadership	20	24	0	0	0	44
I have sometimes felt that I am not a good leader because of my gender	0	2	24	16	2	44
I am confident that I have the qualities necessary for effective leadership	20	24	0	0	0	44
I am a capable, effective leader	20	24	0	0	0	44
I am not afraid to perform the tasks associated with a leadership role	26	16	0	0	2	44
I normally set goals that are based on what I am comfortable with	0	10	2	24	8	44
I normally set goals that challenge me and enhance my abilities	8	34	0	0	2	44
I do not rely on the opinions of others when assessing my capabilities	4	6	2	28	4	44
If I do not succeed at something, I keep trying until I do	10	24	0	2	8	44
Totals	122	194	28	70	26	440

Tracking the number of responses for each item in the survey provided the foundation to statistically determine whether there is a relationship between self-efficacy and leadership. This required the calculation of the values for all of the responses for all of the respondents. The value for a response was multiplied by the number of respondents that selected it for a specific statement. The total values of the responses for each section were added together for the leadership and self-efficacy variables and entered into a spreadsheet to display the final results. These results are displayed in Table 3.

Table 3

Total Value of Survey Responses

	Strongly Agree	Agree	Strongly Disagree	Disagree	Neither Agree or Disagree
Leadership	464	366	124	49	0
Self-efficacy	488	582	56	70	0

*Totals based on number of responses multiplied by the response value

Exploring the relationship between self-efficacy and effective leadership involved measuring the extent to which the two variables were related. To determine whether this was the case, a correlation analysis was used to determine the strength of the relationship between the two variables, based on the values of the survey responses. Using this analysis involved the assumption that x and y are both random variables. The output of the correlation analysis is a number that is referred to as the correlation coefficient. Because of how it is defined, values of the correlation coefficient are always between -1 and +1. A value of +1 indicates that x and y are perfectly related in a positive linear sense. This means that all of the points lie on a straight line that has a positive slope. A value of -1 indicates that x and y are perfectly related in a negative linear sense. In this case, all of the points lie on a straight line that has a negative slope. Values of the correlation coefficient that are close to zero indicate that x and y are not linearly related (Anderson, Sweeney, & Williams, 1981).

A strong correlation does not imply a causation effect and only indicates the tendencies present in the data (Anderson et al., 1981). The tendencies that were studied included the relationship between leadership and self-efficacy and whether there was a positive or negative correlation between the two phenomena.

Coefficient of correlation. The focus of the study was the relationship between leadership and self-efficacy. The sample coefficient of correlation was computed by entering the total value for each of the Likert scale responses into the PHStat2 statistical software template. These values were for the variables of leadership and self-efficacy and are displayed in Figure 1. This value was calculated by taking the total number of selections for each response and multiplying that number by the value of that response. The total number of selections for each survey response is displayed in Table 1. For example, there were 122 selections made for the strongly agree response in the leadership section of the survey. Multiplying 122 by the value of the strongly agree response (4) results in the final calculation of 464 and is displayed in Figure 1. Making the same calculation for the number of selections for the agree response resulted in a final calculation of 366 (122 selections x 3). The same calculations resulted in the totals under the leadership and self-efficacy columns. Each number of selections for a specific response was multiplied by the value of that response and placed in the PHStat2 spreadsheet. The final calculations are displayed in Table 4.

Table 4

Coefficient of Correlation Calculation for Survey Responses

Responses	Leadership	Self-efficacy	(X-XBar) ²	(Y-YBar) ²	(X-XBar)(Y-YBar)
Strongly Agree	464	488	45475.5625	35721.0000	40304.2500
Agree	366	582	13282.5625	80089.0000	32615.7500
Strongly Disagree	124	56	16065.5625	59049.0000	30800.2500
Disagree	49	70	40703.0625	52441.0000	46200.7500
		Sums:	115526.75	227300	149921.0000
Calculations					
	XBar			250.75	
	YBar			299	
	n-1			3	
	Covariance			49973.66667	
	S _x			196.2369	
	S _y			275.2575	
	r			0.9252	

Based on the calculations in the above table, responses from the leadership section are positively correlated to the selections in the self-efficacy section of the survey. This means that respondents who strongly agreed with statements regarding effective leadership in the leadership section also strongly agreed with statements in the self-efficacy section of the survey. The strength of this correlation was demonstrated by the coefficient of correlation, which was $r = 0.9252$. This indicated that there is a linear relationship, or association between leadership and self-efficacy. The strength of this relationship is indicated by the closeness of the coefficient of correlation to a +1. This positive correlation indicated that an increase in leadership ability (the first variable) corresponds to an increase in self-efficacy (the second variable), which implies a direct relationship between the two (Anderson et al., 1981). This direct relationship was also evident when plotting the response values on a scatter plot (see Figure 1).

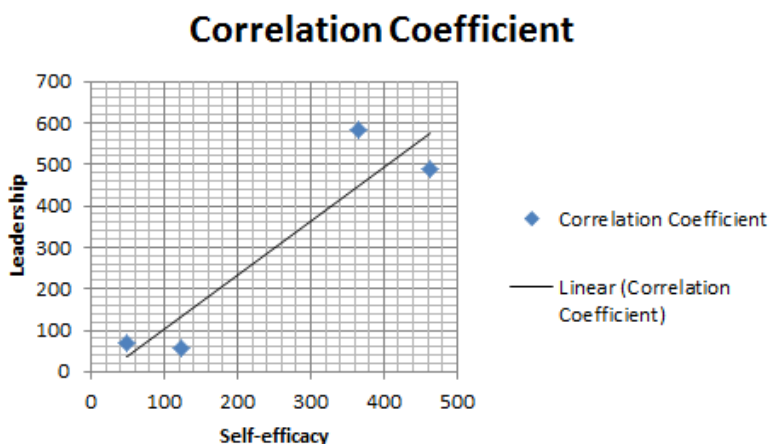


Figure 1. Correlation coefficient scatter plot for survey responses

Scatter plot. The strength of a relationship in a scatter plot is determined by how closely the points follow a clear form. The scatter plot for the correlation of coefficient for leadership and self-efficacy shows a positive straight-line association. Straight-line relations are particularly important because a straight line is a simple pattern that is quite common. A straight line relation

is strong if the points lie close to a straight line and weak if they are widely scattered about a line (Moore, 2001).

The scatter plot for the two variables in the study, leadership and self-efficacy, indicates that the points are relatively close to the straight line and are not widely scattered. The relationship between leadership and self-efficacy is indicated through the straight-line relation, which is positively associated. The upward slope of the scatter plot from the left to the right of the plot is indicative of a positive association. The direction and strength of the straight-line relationship between the two variables is indicated by the calculation of r , which is close to +1 (0.9252). This calculation supports the premise that there is a relationship between leadership and self-efficacy, but as noted earlier, it is not meant to indicate causation between the two variables. High self-efficacy does not cause one to be an effective leader, but an increase in the variable of self-efficacy implies an increase in the variable of effective leadership.

Although the data plots are not connected with a straight line, they are on either side of the line, and as such, display a strong coefficient of correlation. If the data fell on a straight line, the association between X (leadership) and Y (self-efficacy) could have been described as perfect. Correlation alone cannot prove that there is a causation effect; that is, that the change in the value of the leadership responses caused the change in the value of the self-efficacy responses. A strong correlation can be produced simply by chance, or by the effect of a third variable not considered in the calculation of the correlation, or by a cause-and-effect relationship (Anderson et al., 1981).

Interviews

The values for the individual survey responses were added and divided by the highest possible score, which was 80 points. Respondents with a score of 60 or higher (75% of the

highest possible score) were selected for the prospective interview pool. The 10 participants were randomly selected from this pool using the Randomizer software. The survey scores for the 10 participants for the leadership section are displayed in Table 5.

Table 5

Leadership Survey Scores for the Interview Participants

Leadership Section Scores	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10
Leadership qualities should be the same for men as they are for women	0	0	4	4	4	3	3	4	3	3
It is possible for a woman to develop her own leadership style	4	4	4	4	4	4	3	4	4	4
Effective leadership Involves the use of both male and female leadership qualities	4	4	4	4	3	4	3	4	4	4
An effective leader is assertive	0	2	4	4	3	4	3	3	4	3
An effective leader is compassionate	4	4	4	4	3	4	3	3	4	3
Women leaders should NOT act differently than male leaders	0	2	1	1	3	4	4	4	3	3
Women leaders should not be afraid to exhibit male leader behaviors (e.g. assertive, decisive, in control)	4	0	4	3	4	4	3	3	4	3
I have been told that I am not a good leader because of my gender	2	4	1	1	2	2	4	2	2	2
I have been told that I do not possess the qualities necessary for effective leadership	2	4	3	1	2	2	4	3	2	2
I am not interested in attaining a leadership position	4	1	1	4	2	0	2	2	2	2
Subtotal	24	25	30	30	30	31	32	32	32	29

The survey scores for the 10 participants for the self-efficacy section are displayed in Table 6. The total for both sections is displayed under the self-efficacy section scores.

Table 6

Self-Efficacy Survey Scores for the Interview Participants

Self-Efficacy Section	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10
I am capable of determining my future and my success	4	4	4	3	4	3	3	3	3	4
I have the qualities necessary for effective leadership	4	4	4	3	4	4	3	3	4	4
I have sometimes felt that I am not a good leader because of my gender	2	2	1	2	2	2	2	2	2	2
I am confident that I have the qualities necessary for effective leadership	4	4	4	3	4	3	2	3	4	3
I am a capable, effective leader	4	4	4	3	4	3	3	3	4	3
I am not afraid to perform the tasks associated with a leadership role	4	4	4	4	4	4	3	4	4	3
I normally set goals that are based on what I am comfortable with	2	1	1	2	2	2	2	2	1	2
I normally set goals that challenge me and enhance my abilities	4	4	4	3	3	3	3	3	3	3
I do not rely on the opinions of others when assessing my capabilities	4	4	1	4	2	2	4	1	1	4
If I do not succeed at something, I keep trying until I do	4	4	3	3	3	3	3	4	3	3
Subtotal	36	35	30	30	32	29	28	28	29	31
Total Score	60	60	60	60	62	60	60	60	61	60

All interview participants met the criteria of 60 as the total survey score. All of the interviews were recorded and transcribed verbatim to ensure that none of the data was excluded or missed by the researcher. Field notes were taken during each interview to ensure that the transcription of the interview did not miss any key points identified by the researcher during the interview. Each interview transcript was reviewed by the researcher to develop an initial

understanding of the data that was collected. This was used as the first step in the formation of broader categories of information, such as codes or themes. Each interview transcript was saved as a separate Word document and uploaded into ATLAS.ti to begin the process of identifying themes and coding the data for analysis (Creswell, 2007).

This coding involved grouping concepts or ideas presented during each interview to reflect increasingly broader perspectives and themes. These themes were then grouped into even larger perspectives and compared (Creswell, 2007). The themes were compared with the research questions to determine if they provided data that supported or refuted the existence of a relationship between leadership and self-efficacy.

The interview transcripts were reviewed by a colleague to enhance the validity of the data. The researcher then established a coding scheme based on the interview responses and used it to hand-code the transcripts. The colleague who reviewed the transcripts used the coding scheme to code one of the transcripts. This aspect of the process was used to ensure the inter-coder reliability of the study. Since none of the participants accepted the researcher's invitation to read and verify the transcripts, they were immediately uploaded into ATLAS.ti to be coded as part of the data analysis. The categories and codes for the interview data are outlined in Table 7.

Table 7

Coding Scheme

Categories	Codes
A. Attributes of an Effective Leader	1. Attribute 1: 2. Attribute 2: 3. Attribute 3: 4. Attribute 4: 5. Attribute 5: 6. Attribute 6: 7. Attribute 7: 8. Attribute 8: 9. Attribute 9: 10. Attribute 10: 11. Attribute 11: 12. Attribute 12:
B. Self-efficacy Rating (Scale 1-10) List Criteria that affect the rating.	13. Criteria 1: 14. Criteria 2: 15. Criteria 3: 16. Criteria 4: 17. Criteria 5:
C. Experiences with Gender-specific Leadership Behaviors	18. Asked to Act Differently: 19. Was Treated Differently: 20. Situation Was Resolved: 21. Situation Was Not Resolved:
D. Self-efficacy Helped to Resolve the Situation	22. Yes: Explain 23. No: Explain
E. Experiences have increased Leadership Effectiveness	24. Yes: Explain 25. No: Explain

Emerging Themes

The themes that emerged during the analysis of the interview data were directly related to the two research questions. The purpose of the first question was to identify the gender-specific behaviors of women leaders in the banking industry. The purpose of the second question was to explore the relationship between self-efficacy and the ability of women to overcome gender-specific leadership behaviors and become more effective leaders.

Research Question 1

What are the gender-specific behaviors of women leaders in the banking industry? The main theme that emerged in relation to the first research question was that all of the participants (100%) identified specific attributes relating to effective leadership, regardless of gender. None

related effective leadership to gender or felt that certain attributes were demonstrated by one gender or the other.

Theme 1: The attributes necessary for effective leadership were not gender-specific.

Participants were asked to identify what they considered the attributes of an effective leader; all of the participants (100%) felt strongly about the specific skills required for effective leadership. These attributes included people skills, leading people to their goals, promoting a learning environment, motivating employees, integrity, honesty, fostering accountability and responsibility, strong yet compassionate, knowledgeable, confident, emotionally intelligent, fair, and supportive. Some responses were repeated by other participants, but everyone (100%) had specific ideas about the attributes of effective leaders, without regard to gender. Participant 10 said “an effective leader should make an employee feel as if they are family and be willing to share her knowledge with her employees.” Participant 9 said that a strong leader “needs to be bold and able to state their position even if it is contrary to what others believe.” Participant 8 indicated that an effective leader “should know what they’re doing and be willing to adapt to changes and help people understand why the changes are happening and the results of those changes.” None of the participants indicated that the attributes for effective leadership were different for men than they were for women. The attributes indicated by each participant are listed in Table 8.

Table 8

Effective Leadership Attributes by Participant

	Attribute 1	Attribute 2	Attribute 3	Attribute 4	Attribute 5
Participant 1	People Skills	Share Dreams	Share Goals	Balance Analysis and Goals	
Participant 2	Promote Education	Motivate Others	Listen to Employee Emotions	Integrity	Honesty
Participant 3	Strong	Compassionate	Inspires the Team	Manages the Team	
Participant 4	Knowledgeable	Compassionate	Strong	Objective/Fair	Share Knowledge
Participant 5	Conviction	Confidence	Has Substance	Right Attitude	Team Respects Them
Participant 6	Empathetic	Understands People	Emotionally Intelligent	Employees Have Different Skills	
Participant 7	Knowledgeable	Fair	Supportive	Unbiased	
Participant 8	Approachable	Understanding	Knowledgeable	Able to Adapt to Changes	Champions and Explains Change
Participant 9	Ethical	Bold	Motivated	Able to Delegate	Puts Others First
Participant 10	Shares Knowledge	Treats Employees Like Family	Respects Others	Acknowledges Employee Contributions	Makes Employees Comfortable at Work

Research Question 2

What is the relationship between self-efficacy and the ability of women in banking to overcome gender-specific leadership behaviors and become more effective leaders? Three themes emerged in relation to the second research question: a) self-efficacy increased with knowledge and experience, b) high self-efficacy helped participants overcome gender-specific behaviors, and c) overcoming gender-specific behaviors increased the leadership effectiveness of the participants.

These themes support Bandura (1997), Rotter (1990), and Dweck (1999) in their theories regarding the importance of internal factors in the development of self-efficacy and the ability of an individual to choose action or non-action, depending on their belief in their capabilities or ability to complete a specific task. They also demonstrate the ability of an individual to increase

their self-efficacy through knowledge and/or experience, which specifically supports Dweck's incremental theory view of intelligence. Because this view regards intelligence as changeable and capable of being increased through increased effort, it supports the existence of a relationship between self-efficacy and increased knowledge through effort, which is the basis of this study. Because of their self-efficacy, some women leaders are able to overcome perceptions regarding gender-specific leadership behaviors and become more effective leaders. These women would be considered believers in Bandura's theory regarding self-efficacy, Rotter's theory regarding the internal locus of control, and Dweck's incremental theory view of intelligence.

The ability of some women leaders to overcome gender-specific behaviors supports these theories by signifying the importance of knowledge and experience as key factors in the development of self-efficacy in an individual. As self-efficacy is developed, feelings of capability are increased, which then enables women leaders to overcome the challenges they face, and eventually increases leadership effectiveness. The process is cyclical, because as leadership effectiveness is increased, experiences are added that increase knowledge, which increases self-efficacy, and the process continues. External factors can affect and even interrupt this process, but high self-efficacy enables the process to continue.

Theme 1: Self-efficacy increased with knowledge or experience. Participants were asked to indicate their self-efficacy regarding their leadership capabilities. This rating was a key aspect of the study, especially in relation to the ability of the participant to overcome any gender-specific leadership behaviors. With a possible rating of 1-10, all of the participants (100%) rated themselves in the 6-9 range for self-efficacy. They also indicated that the range given was based on their knowledge level or experience and was determined by how they were treated by a boss

or the situation they were experiencing. Participant 4 rated her self-efficacy as an “eight or nine if on the job for 10 years but a six or seven if on the job less than a year.” Participant 5 felt strong in her current role, but “this number might go down if I were to move on to a different role on a different or bigger team.” This theme supported the literature regarding the effect of external factors on the self-efficacy that an individual feels regarding their capabilities. The self-efficacy ratings of each participant are listed in Table 9.

Table 9

Self-Efficacy Ratings by Participant

	Overall Rating	Criteria 1	Criteria 2	Criteria 3	Criteria 4
Participant 1	8	Goal achievement	Employee Feedback		
Participant 2	7	Independence of Subordinates	Leads by Example	Not a Micromanager	Listens and Communicates
Participant 3	8	Capable	Unaffected by Peer Pressure	No Gender Expectations	
Participant 4	7	New Job (6-7)	Job Experience (8-9)	New Project (6-7)	
Participant 5	7-9	Hard Worker	Confident	New Team (7)	
Participant 6	8	Employee Feedback	Employee Following	Good Mentor	
Participant 7	7-8	Supportive Boss	Bad Boss (2-3)	New Position but New Boss (7-8)	
Participant 8	7-9	Job Experience (8-9)	New Job (7)	Knowledgeable (8-9)	
Participant 9	8	360 Feedback	Relationships	Impact on Organization	Employee Following
Participant 10	8	Comfortable Situation (8)	New Challenges (6)	Lack of Knowledge (6)	

Theme 2: Strong self-efficacy helped participants overcome gender-specific behaviors. Participants were asked if their self-efficacy helped them to overcome gender-specific leadership behaviors. All of the participants (100%) said that their feelings regarding their own capabilities (i.e., self-efficacy) helped them overcome perceptions regarding gender-specific leadership behaviors or situations where they were treated differently because of their gender. These situations did not necessarily include being asked to act differently because they

were female, but they did include being treated differently because they were female. Participant 1 worked in an industry that was predominately male, and when she saw that people were not listening to her regarding how customers were being serviced, she opened her own servicing area. “I went to my boss and told him that I had decided to open my own servicing department; he said that I could not do that and I told him – watch me!” Participant 3 said that “men did not always me seriously or they felt as if I was of no consequence. Women were often not any better because they challenged me if they did not agree with one of my directives.” Participant 6 was the only person in the study who had dealt with gender-specific leadership behaviors and it was during her early years in banking when branch managers were always male. She was told to specifically act more like a male and to stop acting like a female. Later in her career, the daughter of the CEO of the bank began a mentoring program that she has been involved with for many years to help other women in the company who wish to improve their position. Participant 9 was told by her direct manager that he “had issues with her because she was a woman.” After working for awhile in an area of the company where women were known not to survive, she quit the company. She taped many of the conversations with her boss and was asked if she was going to sue the bank. All of the participants dealt effectively with their challenges and because of their self-efficacy, were able to overcome them. Each of them felt that any challenging experience, whether personal or professional, also helped them to become more effective leaders, which was apparent from the emergence of Theme 3.

Theme 3: Overcoming gender-specific behaviors increased the leadership effectiveness of the participants. Participants were asked if their experiences made them more effective as leaders. All of the participants (100%) said that their experiences made them more effective leaders because it strengthened their resolve, added to their knowledge, and made them

more confident when handling new challenges. This theme is especially important to the study and supports the quantitative data analysis, which indicates a strong relationship between self-efficacy and effective leadership. Participant 9 felt that she “learned from everyone around her, including the good and the bad.” She also indicated that she was “able to disagree with a CEO that everyone was afraid of when she was sitting across from him.” Her effectiveness is increased by the fact that she “focused on quantitative, not emotional responses.” Participant 8 commented, “I have learned not to second guess myself; I am in control of my destiny. I know who I am and I know what I need to do to get where I want to go.” All of the participants felt that they became more effective as leaders because of the situations described in their interviews, even if the situation was not resolved or they ended up leaving the company.

Quality of the Data

Interview data reflected participants’ recollections. Although the analysis of the data is accurate, the quality of the data is subject to the ability of the participants to accurately recall their experiences, which could be a limitation to the study. This does not mean that the interviews did not provide the extensive data needed for qualitative analysis; it does, however, indicate that an interviewee’s memory when recalling an event could be influenced by their current state of mind instead of the actual event that was described in the interview. According to Mullainathan (2002), people sometimes forget the details of a situation, but do remember the *gist* of what happened. This means that the person recalling the event does not remember everything that happened and not everything that is remembered actually happened. The researcher realizes that *gist memory* may have affected the interview responses, but feels that the consistency of responses for the questions increases the quality of the data and the reliability of the analysis that was based on this data.

For example, when Participant 3 was asked to describe a situation in which she was expected to exhibit specific leadership behaviors as a female, she responded, “Let me think; I don’t think that I have ever been asked to act a certain way because of my gender.” When Participant 7 was asked the same question, she said, “I can honestly say, well, I’m pretty sure that I have never been told to act a certain way because I am a female.” Each participant was honest in their responses to the interview questions, but relied on their ability to remember the *gist* of what happened.

A review of demographics demonstrated that participants were all within a certain range as far as age group, race, banking experience, income and education. All (100%) were White, eight (80%) were from 35 to 64 years of age, and nine (90%) had at least 15 years of experience in banking. The demographics of the sample are listed in Table 10.

Table 10

Demographics of the Participants

	Race	Age	Years in Banking	Education Level	Income Level
Participant 1	White	45 – 54	20	High School or GED	\$75,000 - \$99,999
Participant 2	White	55 – 64	15 – 19	Bachelor Degree	\$25,000 - \$49,999
Participant 3	White	55 – 64	20	Masters Degree	\$100,000 and above
Participant 4	White	45 – 54	20	Masters Degree	\$100,000 and above
Participant 5	White	35 – 44	15 – 19	Masters Degree	\$100,000 and above
Participant 6	White	55 – 64	20	Masters Degree	\$75,000 - \$99,999
Participant 7	White	25 – 34	10 – 14	Associate Degree	\$25,000 - \$49,999
Participant 8	White	35 – 44	20	Associate Degree	\$25,000 - \$49,999
Participant 9	White	45 – 54	20	Masters Degree	\$100,000 and above
Participant 10	White	45 – 54	20	Masters Degree	\$75,000 - \$99,999

These demographics support the need for further studies with participants from different races, age groups, income and education levels, and less experience in banking. The results of

these studies could then be compared to the results of this study to determine trends or differences based on differences in the demographics for the participants in this study. The need for additional studies is discussed further in Chapter 5.

Summary

A mixed-method study was conducted to explore the relationship between self-efficacy and leadership effectiveness for women leaders in banking who experienced gender-specific leadership behaviors. The quantitative portion of the study consisted of a 25-question survey that was distributed to a random sample of female managers from the banking industry. The qualitative portion of the study consisted of a five-question, face-to-face, structured interview.

For the survey data, the correlation of coefficient was $r = 0.9252$, which indicated a positive relationship between self-efficacy and leadership. This means that as self-efficacy increases, so does leadership effectiveness. This does not imply a causal relationship but rather indicates the tendencies that exist between the two variables. These tendencies formed a straight line on the scatter plot, which was another means of plotting the totals from the survey responses. Analysis of interview data revealed four themes: a) the attributes necessary for effective leadership were not gender-specific, b) self-efficacy increased with knowledge and experience, c) high self-efficacy helped participants overcome gender-specific behaviors, and d) overcoming gender-specific behaviors increased the leadership effectiveness of the participants.

In Chapter 5, the researcher interprets the results, discusses the implications of the study on women and leadership, and presents several recommendations for future research.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

Introduction

The purpose of this mixed-method study was to explore the relationship between self-efficacy and the ability of women in banking to overcome gender-specific leadership behaviors and become more effective leaders. Data collection was based on a survey and face-to-face interviews. Qualitative data were used to explain and support the quantitative data. Findings supported the existence of a relationship between self-efficacy and leadership effectiveness and further supported the construct of self-efficacy as a motivating factor when contemplating whether to take action when completing a task.

A correlation of coefficient of $r = 0.9252$ for survey data indicated a strong positive relationship between leadership and self-efficacy. This relationship does not imply causation, but it does indicate that there are tendencies in the data (Levine, 2008). The inference is that if an individual has high self-efficacy, effective leadership will also increase. The r value of 0.9252 was close to +1, which indicated that the two variables of leadership and self-efficacy are almost perfectly related. The scatter plot for the correlation of coefficient displayed the survey points on both sides of a straight line with an upward trend, which also indicated a positive relationship between the two variables. This relationship was also supported by the interview data analysis, which identified four main themes:

- The attributes necessary for effective leadership were not gender-specific.
- Self-efficacy increased with knowledge and experience.
- High self-efficacy helped participants overcome gender-specific behaviors.

- Overcoming gender-specific behaviors increased the leadership effectiveness of the participants.

These themes supported the research questions and the importance of future studies relating to self-efficacy and women as leaders. The research questions and emerging themes are discussed from the standpoint of theories relating to the construct of self-efficacy and the practical implications of this construct as an essential element of effective leadership.

Research Question 1

What are the gender-specific behaviors of women leaders in the banking industry? The purpose of this question was to identify the specific behaviors that are expected of women leaders. One key finding was that an effective leader has certain traits or attributes that are totally unrelated to his or her gender.

The attributes for effective leadership were not gender-specific. The attributes of effective leaders were identified as being essential for any leader to be effective, regardless of gender. Twelve essential attributes were identified:

- Emotional intelligence
- Integrity
- Honesty
- Foster accountability and responsibility
- Promote learning
- Strong
- Compassionate
- Inspirational
- Knowledgeable

- Objective
- Confident
- Supportive

Since the literature has focused on the perception that certain attributes are related to specific genders, this list of attributes is especially relevant when discussing effective leadership from a female perspective. While there may still be perceptions regarding expected behaviors of women leaders, participants in this study did not perceive effective leadership as being attainable by one gender and not the other. Rather, their discussion of leadership traits focused on the construct of leadership as a whole, regardless of the leader's gender.

Several studies have considered the impact of self-efficacy on women in a leadership role. Dickerson and Taylor (2000) demonstrated that women with high self-efficacy were more comfortable with leadership tasks, and McCormick (2001) ascertained that self-efficacy has a direct impact on functional leadership behavior. Conversely, Yukl (2002) demonstrated the differences between male and female leadership in the workplace and posited that gender stereotypes are prescribed and accepted by both genders.

The perceptions of women in leadership roles are important, but the perceptions that women have regarding their capabilities are equally important. The findings from this study demonstrated that attributes of effective leadership are not related to a specific gender, but are related to how women feel about their own capabilities while in a leadership position. The relationship between self-efficacy and effective leadership should be included in future studies regarding the expected behaviors of women leaders and their perceptions regarding effective leadership attributes.

Research Question 2

What is the relationship between self-efficacy and the ability of women in banking to overcome gender-specific leadership behaviors and become more effective leaders? Three themes emerged from the second research question.

Self-efficacy increased with knowledge and experience. Several participants said if they were new on the job, their self-efficacy was lower than for a job they had for several years. This comparison was not between individuals, but was related to the knowledge or experience of the same individual in two different situations. This difference was indicated with a rating of 6-7 for self-efficacy when starting a new job and a rating of 8-9 as knowledge and experience increases.

These results are supported by social-cognitive theorists, who believe that cognitive behaviors are based on how situations are perceived and how these perceptions affect individual behavior (Myers, 2007). These perceptions influence the course of action taken, how much effort is put into that action, whether an individual feels competent or lacking in skills, and the level of the accomplishments. If people believe they do not have the abilities necessary to produce results, they will not put forth the effort necessary to do so (Bandura, 1997). Participants based their level of self-efficacy on their level of competence in different situations and related that confidence to their knowledge and experience.

This variation in self-efficacy rating supports Bandura's theory that people work toward what they believe they are capable of. It also indicates that both internal and external factors determine the level of self-efficacy and can affect the ability to take action when needed. The implication when studying leadership is that several factors determine whether a leader is effective, regardless of perceived self-efficacy. For this study, the goal was to explore the

relationship between self-efficacy and effective leadership, so these responses do not refute the findings. The responses help to identify the various external elements that must be considered when attempting to increase leadership effectiveness.

High self-efficacy helped participants overcome gender-specific behaviors. All the interviewees indicated that their belief in their capabilities (i.e., self-efficacy) helped them to overcome certain situations. This result is consistent with Wood and Bandura (1989), who posited that a pattern of successes in a particular performance area strengthens an individual's belief in his or her capabilities, especially when the person achieves success by overcoming obstacles through persistent effort.

Overcoming gender-specific behaviors increased the leadership effectiveness of the participants. Participants felt more empowered and more effective as leaders and as employees because of their ability to overcome challenges they faced in the workplace. This result is consistent with the locus of control theory (Rotter, 1990), which suggests that cognitive factors determine how people react to environmental forces. An internal locus of control orientation means that an individual believes that the outcomes of one's action are contingent on individual actions rather than events outside of one's control. Participants felt that their actions made them more effective leaders and did not feel that the situation controlled or determined their capabilities.

All of the participants said their leadership effectiveness was enhanced by particular situations, even if they did not remain at their jobs or quit the company. Even if they were not able to resolve the situation at the time it occurred, the experience and knowledge that was gained went with them to new jobs and new opportunities.

The women leaders in this study had definite opinions about the attributes of effective leaders, regardless of gender. They also understood the importance of knowledge and experience as a means of increasing their self-efficacy, overcoming gender-specific leadership behaviors, and becoming more effective leaders. The responses of the participants indicated high self-efficacy, a willingness to learn from their experiences, and the self-confidence to realize the difference between a lesson learned and a failure. They all learned a lesson from their experiences, added it to their list of capabilities, and felt more effective and more resilient as women leaders.

The inference of a relationship between leadership and self-efficacy does not eliminate the relevancy of other variables on leadership development or on the ability of women leaders to overcome gender-specific leadership behaviors. The results of this study do not imply that an increase in self-efficacy *causes* an increase in leadership effectiveness. They do infer, however, that when self-efficacy increases, the tendency to embrace and participate in leadership activities also increases. Previous studies have focused on external elements, such as the glass ceiling, gender stereotypes, and organizational culture. The study of self-efficacy as an internal element reinforces an approach to leadership that combines the traits of male and female leaders, focuses on feeling capable as the pre-cursor to taking action, and gives value to the lessons that leaders learn from their experiences, regardless of the outcome.

Practical Implications

Self-efficacy is an essential element for both individual and organizational success. Individuals do not attempt to engage themselves in an activity unless they feel that they are capable of handling it and doing well in the process. Although this study focused on the relationship between self-efficacy and leadership effectiveness, the same relationship can

certainly be studied to ensure employee effectiveness. This is the next logical step in the research process, simply because once a leader feels capable, it is his or her obligation to coach and mentor direct reports. Leaders are only as effective as the people under them; if subordinates do not also feel a sense of capability (i.e., self-efficacy), tasks will not be completed and leadership effectiveness will be diminished. The ultimate result is that organizations will be unable to attain organizational goals, or will do so with a great loss of time and money.

Feser (2012) argued that fostering self-efficacy is a powerful tool that helps organizations become more adaptable and therefore more capable of out-performing the competition. Through the development of individual self-efficacy and the ability to complete the tasks set before them, employees in an organization become the foundation and the catalyst for its success. This is because employees believe that they can attain demanding goals and are more committed to their completion (Feser, 2012). Self-efficacy is an essential element for organizational success and a natural focus for future studies regarding the motivation of employees through the development of individual self-efficacy.

There is also the need for a greater awareness of both the internal and external elements that affect leadership effectiveness. A leader might feel capable of completing a task, but without the support of a manager and the opportunity to attempt to complete the task, the feeling of being capable could soon fade. This study focused on women leaders, but all leaders need support, mentorship, and the opportunity to realize their dreams.

The implications for organizations include the need to implement training and mentoring programs that reinforce the importance of self-efficacy and effectiveness for both leaders and their subordinates. These programs could be instrumental in areas such as employee

development, performance review, and the establishment of both individual and organizational objectives.

Self-efficacy and Women Leaders

A key finding in this study was the relationship between self-efficacy and the ability of women leaders to successfully overcome gender-specific leadership behaviors and become more effective leaders. High self-efficacy enabled the participants to overcome behavioral challenges, but the challenges were not related to gender-specific leadership behaviors. In other words, they were not asked to *act* differently because they were women leaders, but they were *treated* differently because of their gender.

This treatment is directly related to the stereotypes regarding the differences between men and women as leaders and the traits that are considered essential for effective leadership. These stereotypes have limited the ability of women to move up in the organization, especially if their leadership traits are not compatible with those relating to effective leadership. Ironically, if they exhibit the traits that are compatible with effective leadership, they are often seen as being in violation of gender-specific behaviors (D'Souza, 2007).

Initially, the hope was that filling the pipeline would take care of the problem, but it is now clear that time alone is not the answer. For more than 2 decades, women have been earning about 1/3 of the MBAs awarded in the United States, but constitute only 2% of Fortune 500 CEOs and 8% of top leadership positions. In 1999, when Carly Fiorina assumed the leadership of Hewlett-Packard, she indicated that the glass ceiling no longer existed. Seven years later, in a memoir that chronicled her highly public ouster from HP, she recounted endless examples of the sexism that she had previously denied, including routine descriptions of her as a bimbo or other derogatory names. Fiorina's experience suggests that there are traditional gender expectations

and practices that shape people's experiences even after they reach the top (Ely & Rhode, 2010). Placing women in positions of leadership has not eliminated the traditional challenges that they face as leaders.

These challenges have not totally held women back or prevented them from feeling confident regarding their capabilities. The *think manager-think male* paradigm has diminished as women have become more willing to see themselves as having the characteristics associated with a leadership role (Ely & Rhode, 2010). This willingness has resulted in an increase in their self-efficacy, which enables them to practice a more effective leadership style. Stake (1979) provided some support for the idea that women who feel more capable are more likely to engage in leadership behavior. Kipnis and Lane (1962) documented a link between self-efficacy regarding their leadership capabilities and the assertiveness of leadership style. For the women in this study, the effect of their self-efficacy on their ability to overcome their challenges and become more effective leaders was unquestionable.

These women were not prevented from attaining leadership positions because of gender stereotypes or the glass ceiling, but they were treated differently once they attained these positions. Participant 1 was subjected to inappropriate and sexually explicit comments by the men who were on the board of directors with her, which she felt was an overt way of letting her know that if she wanted to *work* with the big boys, she had better be able to *play* with them. She was not asked to change her behavior, but she was also given the message that no one else was going to change theirs. Participant 5 took time off for maternity leave, and even though she came back to work sooner than necessary, part of her bonus was taken from her because she did not work the entire year. Even though she could not prove it, she felt that she was unfairly treated because of her gender. Participant 8 was challenged at every turn by a micromanaging male

manager who was intimidated by her knowledge and plagued by his own insecurities.

She felt that he would have never spoken to a man the way he spoke to her. Participant 9 was told point blank by her direct manager that the only reason he had issues with her was because of her gender. She taped his conversations to prove how she was treated and eventually left the organization.

The emergence of this theme indicates that the plight of women as leaders has not yet been fully resolved. While only one of the participants (10%) was asked to act differently because of their gender, nine of the participants (90%) were treated differently because of their gender and were actually mistreated. These were women who had attained positions of leadership, but were still being treated as if they were still subordinates or incompetent. Their self-efficacy helped them to overcome the situations they described, but the implication of their experiences is that the workplace is still an uneven playing field for women leaders, who must still fight to be accepted as effective, competent individuals who just happen to be working with men.

Their experiences also indicate that women perceive themselves as effective leaders and view their experiences as a positive element in this process. Women see themselves as capable, knowledgeable individuals who are just as effective in a leadership role as their male counterparts. Although self-efficacy is not the only element that can affect the success of women leaders, it is the catalyst that drives women to pursue the challenge of being an effective leader and the perception that will continue to break down the barriers that challenge women in a leadership role.

Recommendations for Future Research

Results of this study indicated that there is a strong relationship between self-efficacy and the ability of women leaders to deal with challenging situations and perceptions regarding their capabilities and effectiveness in the workplace. Women in this study were able to overcome their challenges and felt that they became more effective leaders in the process. Both quantitative and qualitative data supported the relevance of self-efficacy for women leaders who were faced with challenging situations and overcame them. These results do not imply that there was a causal relationship between self-efficacy and effective leadership. This study suggests that there is a relationship between the two constructs of self-efficacy and leadership and opportunities exist for further study.

One opportunity for study is individual motivation and the effects of self-efficacy on the ability of employees to perform the actions necessary for task completion and goal attainment. Specifically, does an increase in self-efficacy increase motivation or does motivation increase self-efficacy? This aspect of motivation could be studied in relation to the confidence and productivity of both subordinates and managers. The key element would be the effects of internal elements (i.e., self-efficacy) on the motivation of employees. What motivates an individual to complete a task, but more importantly, what de-motivates an employee? Looking at the internal elements of motivation provides insight into one aspect of motivation.

Another aspect of motivation is the effect of external elements on self-efficacy, especially the manager and the organization (e.g., culture, policies, benefits, etc.). Studies that involve the effects of these external elements could enhance the fields of management and leadership, especially when the external elements are de-motivating and self-efficacy is high. Managers are expected to work for the interests of the organization and the organization expects its managers

to be loyal, but what effect does the organization or management have on employee motivation? In other words, when an external element de-motivates an employee (i.e. a micromanager), what internal element becomes the catalyst that re-motivates them, how does it work and why? The research could then look at why some people are motivated by these external elements and others are not. Future research could look at the motivational aspect of leadership, not only for the leader, but for the employees who work for them.

Another opportunity is to study the relationship between self-efficacy and effective leadership in male leaders, especially since the male leader is assumed to embody all of the traits required for effective leadership. Are men as confident in their leadership roles as perceptions make them out to be? Are men just as mistreated as women because they are expected to be the type of leader that women can only hope to become? A comparison of the gender-specific behaviors of both genders would add to motivation, self-efficacy, and leadership effectiveness studies.

Future studies could also focus on the ability of men to overcome gender-specific behaviors and the effects of self-efficacy on leadership effectiveness. The literature supports the fact that women have faced challenges when attempting to exhibit leadership attributes associated with male leadership (e.g., assertiveness, decisiveness, control). A study that focused on the ability of men to overcome gender-specific leadership attributes, especially if they exhibited some of the gender-specific behaviors of females (e.g., understanding, compassionate, generous) that are out of sync with the *think-manager/think male* paradigm. The point of view of the manager, his peers, his superior, and the organization would prove relevant in this type of gender-specific study.

Another potential area for research is the inclusion of participants with different demographics, especially since the demographics of the participants in this study were all within a certain range as far as age group, race, banking experience, income and education. All of the participants (100%) in the study were White, eight of them (80%) were from 35 to 64 years of age, and nine of them (90%) had at least 15 years of experience in banking. Results from different races, age groups, income and education levels, and less years of experience in banking could then be compared to the results of this study.

Since the focus of the organization is productivity, metrics, and dollars spent or saved, future studies relating to these issues could benefit organizations by comparing productivity levels for employees with high self-efficacy who work for managers with a specific dominant leadership style. For example, the democratic or participative leader versus the authoritative leader and which of these styles are the most effective, in light of the production metrics, paid time off, sick days, and performance reviews. Insight into these areas would bring to light the importance of management or leadership style as a motivating factor for employees.

The literature review for this study indicated that while some women were able to overcome gender-specific leadership behaviors, others were not. Another study could focus on the self-efficacy of women who were unable to overcome gender-specific leadership behaviors to see if external factors played a more prominent role than anticipated. In other words, was the level of self-efficacy too low to motivate these women to overcome gender-specific behaviors, or was the existence of a micromanager or other external elements too strong?

Since experience and knowledge were both connected to the self-efficacy rating of many participants, the relationship between these constructs and increases in self-efficacy warrants further study. Why do some people look at a bad experience as a failure, while others look at the

same type of experience and regard it as a lesson learned? How does this difference in attitude regarding experiences affect an individual's self-efficacy?

The ability of the human experience to develop, strengthen, and mold the psyche is an aspect of management and leadership that cannot be ignored. Studies that focus on the various internal and external elements that affect human behavior would benefit employees and managers and the organization as the fabric that holds it all together. Developing these studies for industries other than banking would enable researchers to determine the universality of the issues studied and the applicability of subsequent findings.

Significance of the Study

This study helped to fill a gap in the literature regarding the relationship between self-efficacy and the ability of women leaders in banking to overcome gender-specific leadership behaviors and become effective leaders. The results do not imply a causal relationship, but they do infer a relationship between two variables that positively affect each other. Graff (2011) indicated that women work hard but are often hesitant to bring attention to their accomplishments and when faced with challenges, they often doubt themselves instead of attempting to work through and confront a situation. The differences between men and women as leaders in the workplace ultimately affect how they perceive themselves and how they are perceived by others.

This study also brings an awareness of these differences and how they are perceived in the workplace to the forefront of the *think-manager, think-male* paradigm and the importance of realizing that an effective leader should not be constricted by perceptions regarding gender-specific leadership behaviors. An effective leader should blend the attributes of both genders in a

manner that facilitates the attainment of organization goals and the growth and development of managers and employees alike, whether in banking or another industry.

Summary

This study identified several leadership attributes that can be expected of both men and women. These 12 attributes help increase leader effectiveness, are not gender-specific and included the following: a) emotional intelligence, b) integrity, c) honesty, d) foster accountability and responsibility, e) promote learning, f) strong, g) compassionate, h) inspirational, i) knowledgeable, j) objective, k) confident, and l) supportive. These attributes support and reinforce the importance of approaching effective leadership as a construct without regard to gender.

Several themes emerged from the study, one of which was that self-efficacy increased with knowledge or experience. These increases were identified by the self-efficacy ratings that participants gave to themselves when in a new position, after being in a position for several years, or working for an unsupportive boss. The ratings are consistent with social cognitive theory, specifically the construct of self-efficacy, which bases performance on whether an individual feels capable of completing a specific task. This theme reinforced Bandura's (1997) notion of self-efficacy as an essential element in task completion.

Another theme was that handling and overcoming challenging situations increased leadership effectiveness of participants. This theme reinforces the locus of control theory (Rotter, 1990), which posits that people with an internal locus of control believe that they control their destiny, instead of external factors. Participants felt more effective as leaders because of their ability to overcome challenging experiences and did not let the situations control them.

One practical implication of this study is the application of the findings to the leader/employee relationship and the ability of leaders to inspire their employees as well as themselves by increasing their self-efficacy and consequently their performance. Leaders do not operate alone, and employee growth and development are as important as leadership development, if not more so. The growth of self-efficacy for both leaders and employees benefits an entire organization by increasing job satisfaction and performance and improving leadership effectiveness.

Another practical implication of the study is the awareness that although participants did not have an experience with gender-specific leadership behaviors, they were often treated differently because of their gender. Although women are being placed in positions of leadership, they are still experiencing discrimination, both overtly and covertly. Being a leader is meaningless for a woman unless she is treated fairly and equally by both her peers and her subordinates.

Women in the banking industry have been placed in positions of leadership, but are still not given the same respect and credibility that their male counterparts receive (Bass, 1990). A relationship between self-efficacy and leadership was identified and supported by both the quantitative and qualitative data in this study, but it is not the only essential element for effective leadership. Self-efficacy is not an exclusive element of leadership; it is an internal element of employee performance that must be nurtured and developed, regardless of gender or position in an organization. Realizing this aspect of organizational behavior may be the catalyst that helps women leaders in their quest for opportunity and equality and organizations in their quest for a productive and knowledgeable work force.

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APPENDIX A

SURVEY QUESTIONS

The following definitions have been included in this survey to provide clarification regarding the two main areas of the survey: self-efficacy and leadership. The self-efficacy concept refers to the personal feelings that an individual has regarding his or her capability in the performance or completion of a task or outcome. The leadership concept refers to the interaction between two or more members of a group and the ability of the leader to inspire confidence and support among those members to meet team or organizational goals. Please reflect on each of the following statements and select the response that best fits your feelings regarding your capabilities and experiences. Responses include the following: Strongly Agree, Agree, Strongly Disagree, Disagree, Neither Agree nor Disagree.

Leadership Questions

1. Leadership qualities should be the same for men as they are for women.
 - a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
2. It is possible for a woman to develop her own leadership style.
 - a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
3. Effective leadership involves the use of both male and female leadership qualities.
 - a. Strongly Agree
 - b. Agree

- c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
4. An effective leader is assertive.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
5. An effective leader is compassionate.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
6. Women leaders should not act differently than male leaders.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
7. Women leaders should not be afraid to exhibit male leader behaviors (e.g. assertive, decisive, in control).

- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
8. I have been told that I am not a good leader because of my gender.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
9. I have been told that I do not possess the qualities necessary for effective leadership.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
10. I am not interested in attaining a leadership position.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree

Self-efficacy Questions

1. I am capable of determining my future and my success.
 - a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
2. I have the qualities necessary for effective leadership.
 - a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
3. I have sometimes felt that I am not a good leader because of my gender.
 - a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
4. I have doubted whether I have the qualities necessary for effective leadership.
 - a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree

- d. Disagree
 - e. Neither Agree or Disagree
5. I am a capable, effective leader.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
6. I am not afraid to perform the tasks associated with a leadership role.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
7. I normally set goals for myself that are based on what I am comfortable and familiar with.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
8. I normally set goals for myself that challenge me and enhance my abilities.
- a. Strongly Agree

- b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
9. I do not rely on the opinions of others when assessing my capabilities.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree
10. If I do not succeed the first time that I try something, I keep trying until I do.
- a. Strongly Agree
 - b. Agree
 - c. Strongly Disagree
 - d. Disagree
 - e. Neither Agree or Disagree

Demographic Questions

1. What is your race?
- a. White
 - b. Hispanic
 - c. African American
 - d. Other

2. How old are you?
 - a. 19-24
 - b. 25 - 34
 - c. 35-44
 - d. 45-54
 - e. 55-64

3. How long have you worked in the banking industry?
 - a. 1-4 years
 - b. 5-9 years
 - c. 10-14 years
 - d. 15- 19 years
 - e. 20 years or more

4. What is your highest education level?
 - a. High School or GED
 - b. College – Associate Degree
 - c. College – Bachelor Degree
 - d. College – Master Degree
 - e. College – Doctorate Degree

5. What is your current income level?
 - a. \$0 - \$24,999
 - b. \$25,000 - \$49,999
 - c. \$50,000 - \$74,999
 - d. \$75,000 - \$99,999

e. \$100,000 and above

APPENDIX B

INTERVIEW QUESTIONS

1. What are the attributes (behaviors) of an effective leader?
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation that you described? Why or why not?
5. Have your experiences made you a more effective leader? Why or why not?

APPENDIX C

LETTER OF INFORMED CONSENT

Project Title: *Self-efficacy and the Gender-Specific Behaviors of Women Leaders*

Investigator: Marian T. Mety, Doctorate of Business Administration (DBA) Program, 586-350-6803

You are being asked to participate in a research project conducted through Baker College. The College requires that you give your signed agreement to participate in this project.

The investigator will explain to you in detail the purpose of the project, the procedures to be used, the expected duration or frequency of your participation, and the potential benefits and possible risks of participation. You may ask her any questions you have to help you understand the project. A basic explanation of the project is written below. Please read this explanation and discuss with the researcher any questions you may have.

If you decide to participate in the project, please sign on the last page of this form in the presence of the person who explained the project to you. You will be given a copy of this form to keep.

Refusal to participate in this study will have no effect on any future services you may be entitled to from the College. Anyone who agrees to participate in this study is free to withdraw from the study at any time without penalty.

- 1. Nature and Purpose of the Project:** The purpose of this project is to explore the relationship between self-efficacy (belief in your ability to accomplish a task) and the gender-specific behaviors of women leaders. Specifically, the investigator wishes to determine if a leader who strongly believes in her abilities is better able to overcome perceptions regarding how she should act as a leader and develop her own leadership style.
- 2. Explanation of Procedures:** I will be conducting a one-hour interview with ten of the survey respondents whose scores qualify them as having high self-efficacy and experiences with perceptions regarding female leadership behaviors. The interviews will be held in a neutral location and will involve each individual participant and the investigator. The interviews will be recorded and transcribed to ensure that all appropriate data is collected and accurately analyzed. Once your interview is completed, your participation in the study is over.
- 3. Identification of Any Experimental Medical Treatments Or Procedures:** This study does not include any experimental medical treatments or procedures.
- 4. Discomfort and Risks:** There are no risks associated with this study, but you may feel discomfort because you are concerned about your participation and discussion of a previous or current employer. If at any time you decide that you no longer wish to continue with the interview, it will be ended immediately and you will be given the tape of the interview to do with as you wish.
- 5. Benefits:** Your participation in this study may serve to benefit women who are seeking or who are promoted to a leadership role by helping them to understand how their internal feelings can possibly lead to external accomplishments. It may also help inspire new studies that address the issues that women face as leaders and help women understand the importance of believing in their abilities as women and as leaders.
- 6. Confidentiality:** Your name will not be used in any area of this study, either written or oral, and any employers discussed during the interview will not be correctly identified. As a participant, you will be given a number (e.g. P1, P2, P3, etc) and your employer will be given a fake name so as not to identify them (e.g. ABC Bank). No connection will be made between your identity and your participant number. Once the interview is over, the recording will be transcribed as part of the data collection. Once the project is over, all recordings will be held for three years and destroyed on the day following this time frame. If you wish to have the recording and transcription returned to you prior to this time, you may request that these items be returned to you as soon as possible. They can also be destroyed at your request once the project is completed.
- 7. Explanation of compensation, if any:** You will not receive any compensation for your participation in this study.

- 8. Name of person to contact in case of research-related injury:** If you feel injured as a result of your participation in this study, please contact Peggy Houghton, Doctorate of Business Administration (DBA) Committee Chairperson/Advisor at 810-766-4347. You may also contact the researcher at 586-350-6803 for answers to any questions that you may have.
- 9. Name of person to contact in case of questions about your rights as a research participant:** If you have any questions about your rights as a subject/participant in this research, or if you feel you have been placed at risk, you can contact the Chair of the Human Subjects' Institutional Review Board through Mike Tyler, Associate Vice President of Institutional Effectiveness, at 810-766-4329.
-

I have read this form and I understand it. I understand that if at any time I become uncomfortable with this project I am free to stop my participation. I understand also that it is not possible to identify all potential risks in an experimental procedure, and I believe that reasonable safeguards have been taken to minimize both the known and potential but unknown risks.

Signature

Date

APPENDIX D

PROOF OF CITI TRAINING

Primary Investigator

Completion Report

Page 1 of 1

CITI Collaborative Institutional Training Initiative

Human Research Curriculum Completion Report
 Printed on 2/14/2013

Learner: Marian Mety (username: mmety54)
 Institution: Baker College
 Contact Department: Business
 Information Email: marian.mety@baker.edu
 Social/Behavioral Investigators:

Stage 1. Basic Course Passed on 02/14/13 (Ref # 9468069)

Required Modules	Date Completed	
Belmont Report and CITI Course Introduction	02/14/13	3/3 (100%)
Students in Research	02/14/13	10/10 (100%)
History and Ethical Principles - SBR	02/14/13	5/5 (100%)
Defining Research with Human Subjects - SBR	02/14/13	5/5 (100%)
The Regulations and The Social and Behavioral Sciences - SBR	02/14/13	5/5 (100%)
Assessing Risk in Social and Behavioral Sciences - SBR	02/14/13	5/5 (100%)
Informed Consent - SBR	02/14/13	5/5 (100%)
Privacy and Confidentiality - SBR	02/14/13	5/5 (100%)
Research with Children - SBR	02/14/13	4/4 (100%)
Research in Public Elementary and Secondary Schools - SBR	02/14/13	4/4 (100%)
Internet Research - SBR	02/14/13	5/5 (100%)
Research and HIPAA Privacy Protections	02/14/13	4/5 (80%)
Vulnerable Subjects - Research Involving Workers/Employees	02/14/13	4/4 (100%)
Conflicts of Interest in Research Involving Human Subjects	02/14/13	5/5 (100%)
Baker College	02/14/13	no quiz

For this Completion Report to be valid, the learner listed above must be affiliated with a CITI participating institution. Falsified information and unauthorized use of the CITI course site is unethical, and may be considered scientific misconduct by your institution.

Paul Braunschweiger Ph.D.
 Professor, University of Miami
 Director Office of Research Education
 CITI Course Coordinator

APPENDIX E

PROOF OF CITI TRAINING

Faculty Sponsor

CITICollaborative Institutional Training Initiative

Human Research Curriculum Completion Report

Printed on 8/22/2012

Learner: Peggy Houghton (username: phough01)**Institution:** Baker College

Contact Information 1281 Rock Valley Dr.
 Rochester, MI 48307 USA
 Department: Faculty
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Social/Behavioral Investigators:**Stage 1. Basic Course Passed on 07/07/12 (Ref # 7845343)**

Required Modules	Date Completed	
Belmont Report and CITI Course Introduction	07/06/12	3/3 (100%)
Students in Research	07/06/12	10/10 (100%)
History and Ethical Principles - SBR	07/06/12	3/4 (75%)
Defining Research with Human Subjects - SBR	07/06/12	5/5 (100%)
The Regulations and The Social and Behavioral Sciences - SBR	07/06/12	4/5 (80%)
Assessing Risk in Social and Behavioral Sciences - SBR	07/06/12	5/5 (100%)
Informed Consent - SBR	07/06/12	5/5 (100%)
Privacy and Confidentiality - SBR	07/06/12	5/5 (100%)

Research with Children - SBR	07/07/12	4/4 (100%)
Research in Public Elementary and Secondary Schools - SBR	07/07/12	3/4 (75%)
Internet Research - SBR	07/07/12	4/4 (100%)
Research and HIPAA Privacy Protections	07/07/12	4/5 (80%)
Vulnerable Subjects - Research Involving Workers/Employees	07/07/12	4/4 (100%)
Conflicts of Interest in Research Involving Human Subjects	07/07/12	5/5 (100%)
Baker College	07/07/12	no quiz

For this Completion Report to be valid, the learner listed above must be affiliated with a CITI participating institution. Falsified information and unauthorized use of the CITI course site is unethical, and may be considered scientific misconduct by your institution.

Paul Braunschweiger, Ph.D.
 Professor, University of Miami
 Director Office of Research Education
 CITI Course Coordinator

APPENDIX F

BRACKETING INTERVIEW TRANSCRIPT

The following is the transcript of my bracketing interview, which was conducted on August 15, 2013 at 11:30 am.

Question #1 – What are the attributes of an effective leader?

A. Having worked for two ineffective leaders for the last four years, Um...I would say having a true interest in the employees who work for them. Being compassionate, I guess you could say...really caring about them. Their well-being and coaching them through things they need to get done. Um...they should be personable...they should also have an attention to detail, which some leaders have the one and not the other. The only problem with the attention to detail is that you don't want to end up being a micromanager, which is something that a good leader should avoid. With the attention to detail comes the ability to coach people, mentor them, and help team members do things better, instead of always pointing out what they are doing that is wrong. Um...these would be the key ones to me. Also, because of my own issues that I have dealt with, being able to take charge and not back down when needing to make a decision or discipline someone or telling someone what they should or should not have done. The attention to detail should not preclude the feeling of being human and caring for the individual...that is the key thing.

Question #2 - On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?

A. Ah, yeah...that's a tough one. I'm going to say between a six and an eight, and that is because I am still working on the thing that I mentioned earlier and that is standing up for myself and being able to tell people that they should or should not have done something or being able to know what I should have done in a particular situation. It's difficult for me because I want everyone to be nice and to be happy and that is part of my persona. With that, however, I need to develop my ability to discipline people and direct them by pointing out their mistakes.

Question #3 - Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?

A. The only thing I can say...and this is hilarious...my manager said to me and it was in response to my attempt to explain to him the reasons why it was so difficult to complete a task he had given me...it was because of manual reports we were using and all that stuff, and he said, "You know...you remind me of my wife." I said, "Excuse me?" He said, "Instead of just doing what I ask her to do, she gives me 100 reasons why it can't be done." Because he compared me

to his wife, the intimation was that women are always creating more problems because they question things more and should just do the job they are asked to do.” I felt that he was asking me to play the role of the subservient housewife who knows her place and does what is asked of her. We were in a business environment, but the intimation was the same, nonetheless.

Question #4 – Did your beliefs in your own capabilities (self-efficacy) help you to overcome the situation that you described? Why or why not?

A. Not at the time – no...and this is the biggest challenge in having a high self-efficacy; I’m going through it now. You can have a high self-efficacy and feel very capable, but if you have a manager who is constantly putting you down, who belittles and demeans you, makes you feel incompetent, all of the above, then it is very difficult to keep a high sense of self-efficacy. This is why this program has become so important to me – it has helped me to balance working for an idiot and watching my own talents and capabilities come out through the completion of my course work, and hopefully, my dissertation. So, at the time, no, I wasn’t able to because...the funny thing is, managers can make you feel good about yourself or feel down about yourself. I’ve been working for four years for a woman who still tells me that I don’t listen, and that’s ok, because I do need to listen more. The problem is that there is never any improvement and this is where the manager’s reaction can change a situation. You get to a point, and I am there now, where you become angry enough and you no longer rely on the manager, or anyone else to tell you that you are capable. I know that I am now and it is a great place to be! I no longer care if my manager thinks I am capable because some people will never be convinced and don’t want to be. It’s like a car with its wheels stuck in the mud; you end up going nowhere. I now know where I am going, whether my manager believes it or now.

Question #5 – Have your experiences made you an effective leader? Why or why not?

A. Yes, because I see what other managers have done to me and I am determined that I will not treat people the same way and I will do my best to ensure that other managers do not treat people in the same way that I have been treated. Criticizing your managers is like criticizing your parents...it’s easy to point out their faults, but then you have to step back and ask yourself how you plan to do better. Of course, this is one of my goals...to help women feel more confident about themselves and it is because I have been beaten down so much in my own life and told that I am not worthy. I’ve seen women mistreated in a business environment and I have also seen them treated fairly, so it depends on your manager and how he or she treats you and then how you feel about yourself.

APPENDIX G

FIELD TEST INTERVIEW TRANSCRIPTS

Participant 1

DATE: September 5, 2013

TIME: 6:00 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. Well, that certainly is...oh boy... a tough one. What makes a leader effective is different for different people. I would say, from my own experience, an effective leader is one who is capable, assertive, and compassionate about the needs of you know, others...those who work for them.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Let's see...some days I feel as if I am an 8...and others, I feel as if I am a 3; it depends on the situation because some days I feel more productive than others, some days people are more receptive and more cooperative than others, and some days, nothing goes right, you know what I mean? Anyway, it varies depending on what is going on.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. I have never been in this type of situation, but I have been treated differently in the workplace because of my gender, and usually because of the stereotype of needing to be careful when using humor around females. Of course, it depends on what they are being humorous about, but to shut down when I enter a room and the comment is made that I cannot "take it" is directly related to my gender.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Yes, because I did not rely on whether or not other people chose to share their jokes with me...you know? To each his own and that is ok with me. I did not take offense and do not plan to ever. There are more important things to focus on as a manager or a leader.
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Yes, they have because I have learned...uhmm...how to deal with people and how to deal with my own challenges. People always focus on what they have done wrong, instead of what they learned from it. I chose to search for the lesson in the experience and to go from there. It has helped me to...uhmm...be a better person and a better manager.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 35 - 44
3. How long have you worked in the banking industry?
 - a. 10 – 14 years
4. What is your highest education level?
 - a. Bachelor's degree
5. What is your current income level?
 - a. \$25,000 - \$49,999

Participant 2

DATE: September 8, 2013

TIME: 2:30 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. First of all, an effective leader should be, well, they should be...um...you know, assertive and compassionate. Gender does not matter, you know? Men and women should act the same as leaders. I don't care if I work for a man or a woman, as long as they are fair, objective, honest...just some of the attributes that I value in a leader.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Well, some days it depends on whether or not I get enough coffee in the morning (laughs). Let's see...I am probably an 8 on most days, but I've been at this job for 20 years, so I think that makes a difference. It would take me a bit to feel...you know, confident if I've just started a job. I might go with a 7 in that case.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Uhhh...let's see...I have never been asked to act differently because I am a female, but I have been treated differently, you know, as if I needed special guidance or assistance...like the little helpless female who needs a male to help her understand what needs to be done. The funny thing is that I've seen it from both men and women, which is really weird. I took it for so long and then I began to push back and stand up for myself because I knew that I was capable, even if others did not give me credit for it.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?

- a. Absolutely! If I did not believe in myself, I wouldn't have made it. A person needs to believe in themselves before others will believe that they are capable. It works both ways, you know? It took me a bit, but I did it!
- 5. Have your experiences made you a more effective leader? Why or why not?
 - a. Yes! Yes! Yes! How else can I explain it? Every time I handle a new challenge, it goes into my memory bank, for use with the next challenge. A leader learns from his or her mistakes and grows from experience and challenges. I'm pretty full grown at this point! (laughs).

Demographic Questions

- 1. What is your race?
 - a. White
- 2. How old are you?
 - a. 25 – 34
- 3. How long have you worked in the banking industry?
 - a. 15 – 19 years
- 4. What is your highest education level?
 - a. College – Bachelor Degree
- 5. What is your current income level?
 - a. \$25,000 - \$49,999

Participant 3

DATE: September 8, 2013

TIME: 3:00 pm

- 1. What are the attributes (behaviors) of an effective leader?
 - a. Well, a lot of things come into play when you start a discussion of what makes leadership effective, but the attributes are certainly important. I would say that an effective leader is courageous and shows conviction when making decisions, is fair with employees, and especially provides employees with the ability to make their own decisions...empowerment, you know? Keep the micromanaging at home, please! I think that's about it, at least the key items.
- 2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Oh, boy! That's tough to just give an answer to this one, but let's say 7 – 8, simply because I don't think that one rating is applicable to all situations. A lot depends on how your boss treats you, your experiences up to the situations that make you rate yourself one way or another, and your relationship with your subordinates.

3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. I've always been supported by my subordinates and my peers, so I guess that I'm a lucky leader. I've always been accepted and my actions have never been questioned, but that comes with a record of getting the job done and done right.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Yes, absolutely! How you feel about yourself determines how you act in any situation, and although I have never experienced any of the situations you asked about, I have still had to overcome challenges as a leader and challenging situations come with it. You need to feel that you can handle a situation or you will not be successful and that's the truth!
5. Have your experiences made you a more effective leader? Why or why not?
 - a. I believe that life gives us lemons and we need to learn to make lemonade from it. I've been tossed a few lemons and made my share of lemonade, but I always stood up for what I believed in and feel that it made me a more effective leader. Any experience, whether personal or business, makes a person more confident, more capable, and more effective as a leader and as a person.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 35 – 44
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?
 - a. College – Bachelor Degree
5. What is your current income level?
 - a. \$75,000 - \$99,999

Participant 4

DATE: September 12, 2013

TIME: 4:00 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. What makes a leader effective...well, that's takes a bit of the grey matter, right? (laughs). Well, they need to be able to laugh and definitely at themselves! People feel more comfortable with someone who is able to laugh at their own mistakes and not take themselves so seriously. I had a

boss who never laughed and acted as if he was the president of the United States. We couldn't stand to be around him and celebrated when he called in sick or was on vacation. Humor is an essential part of getting along with others and getting others to do what they need to do...that's part of being an effective leader!

2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Rating myself as a leader is difficult because it depends on so many things. First, it depends on how well people accept you and how well they take to getting things done for you. It also depends on how long I've been working with a particular group of people or been in a particular job. The longer the better, because then my experience makes me feel more confident and that makes me rate myself higher.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. That's a tough one, because I don't think I ever experienced this...but I have been treated differently in some instances because I am a woman and have second-guessed by, of all things, another woman! This is a big problem because women don't support their own when they get into management positions and often drag them down unnecessarily. In my case, the resolution was to transfer to another department in the same company...the manager who second-guessed me is probably driving someone else crazy right now! (laughs).
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. One thing I can say with confidence is that if I did not believe in myself, I would not have been able to deal with my overbearing, condescending boss in a manner that continued to drive her crazy, but also frustrated me. I knew that I was capable of doing what she asked, but she always had something to say about how I did it. She always had to be "one-up" on everyone, so I think her own insecurity made her the way that she was. I just kept doing what needed to be done, but this type of manager wears you down eventually and you need to get away from the situation, which is what I did.
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Absolutely! I became more effective with every situation that I handled and I felt more confident. The more my boss pushed me down, the harder I fought to get back up and each time I got up, I felt better as a leader and as an individual.

Demographic Questions

1. What is your race?
 - a. White

2. How old are you?
 - a. 25 - 34
3. How long have you worked in the banking industry?
 - a. 10 – 14 years
4. What is your highest education level?
 - a. High school
5. What is your current income level?
 - a. \$25,000 - \$49,999

APPENDIX H

INTERVIEW CHECKLIST

1. Contacted participant to schedule the interview
2. Emailed the participant the letter of informed consent
3. Presented hard copy of letter of informed consent to participant
4. Asked participant if she had any questions prior to conducting the interview
5. Asked participant to sign the letter of consent
6. Recorded and conducted the interview
7. Asked participant if she would like to review the transcript of her interview
8. Asked participant if she would like to have the recording and transcript of the interview sent to her once it was no longer needed for the study
9. Thanked participant for her cooperation and participation in the study
10. Assured the participant that she would continue to remain anonymous and her responses to both the survey and the interview questions would remain in the strictest confidence

APPENDIX I

INTERVIEW TRANSCRIPTS

Participant 1

DATE: December 23, 2013

TIME: 3:00pm

1. What are the attributes (behaviors) of an effective leader?
 - a. I think that effective leaders need to have a good balance between analysis and where they need to go and their people skills in working with others to achieve that...whatever it is that they are working towards. Their ability to, you know, share the dream, share the goal, and then the people skills to help them follow through and get them there.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. I think I am an eight and the reason that I think that I am an eight is that I have never not achieved my goal and at the same time, many of the people who I have kind of run into in the mortgage banking realm have made it their career and stayed there and are still very successful. Uhhh, many people still send me cards and what have you, have sent me emails to thank me for helping them to see their ability in making HR or what have you as their career...uhmm, so I think that I have always achieved my goal, whatever it was, but I did it while making sure that the organization was profitable, I made all of the organizational goals, and I had a good balance of employees who, while I demanded a lot from them, still respected me and were happy to work with me to achieve that goal...and I don't think that everybody can do that. We never made our goals at the sacrifice of others and I am a strong believer against that.
 - b. OK, sounds good. Let's go to the next question.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Well...a couple of things. Two things come to mind. Number one, I was the president of the 24th largest wholesaler in the country at the time, and we also owned a bank and we would go to the bank meetings in Florida and all of the board members were successful men (emphasized men). I was the only female in the group and when they were together, they would act like men, just like they would if I wasn't standing there. Their perception was that I had chosen to be in there with them, so I need to act like one of the boys. There were conversations that were inappropriate but that did not mean that they were not going to do it. You know, like talking about the girl they were with last night and the great blow job that she gave them and you know, they would get pretty explicit. One time I was

with the same group of people and we were on Wall Street and they all jumped in a cab to go somewhere inappropriate and left me with no cash and no means of getting where I needed to go. Of course, this was over 20 years ago, and how it got rectified was that it didn't. I was in that big boy world and that was how it was. Now, on the flip side of it, those were more behavioral things. There were other instances, for example, I was known in the industry by the investors, etc. as running a very clean, tight shop, and being a person of her word. I had for example, negotiated a deal with a major mortgage insurance company and um, my boss's son, who also worked at the company, wanted to negotiate a different deal with a different mortgage insurance company and I said, ok, that's fine. It is normally a handshake that gives the promise of delivering mortgage insurance business and it is done in pools. I said, that's fine; you can do a mortgage pool deal with the other company, but I'm going to call me company and let them know what is going on 'cause I shook their president's hand as part of a deal to send deals their way. That means something to me. They had a fit and when they did not get anywhere with me, they brought it up to the board of the company, and I was instructed by the board to keep my mouth shut. That's one of many examples where my integrity and who I am was compromised to the point where I did not feel comfortable, and I resigned. If a president is going to make a verbal contract with someone, then the company needs to stand behind that. If they weren't, then I wasn't going to make any negotiations on behalf of the company or I was not going to continue to be there and subject myself to that. I gave up a job where I was making a lot of money, but I just felt that it was the right thing to do, you know? I'm one of those people, who, when I get up in the morning and look at myself in the mirror, I want to know that it is ok and I am a good person. Not many people in business today are like this. All of these situations were because I am a woman; I do not feel that a man would have been treated the same way or asked to do the same things. If one man shook another man's hand as part of a negotiation of some sort, it would never have been questioned.

- b. Wow! You've had some amazing experiences. OK...next question.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Other instances like that and believing in myself...I'll give you another example...umm. I didn't know anything about mortgage servicing; I could hardly spell it. We had contracted our servicing to another company and I was getting so many complaint calls regarding how our customers were being treated, I finally decided to open up my own servicing department. So I went to my boss and he said that we could not do that and I said, "Watch me." I opened up my own servicing department and serviced our own loans and stopped sub-contracting our servicing. I never, ever thought that I would be able to travel the country and sell the company to the brokers...and sell stock...and that is mostly a man's world, where men

handle these transactions. I got up my confidence and my boss knew that I was not a big public speaker, but what got me through it was my love of what I was doing and my pride in the company's accomplishments. We started out as a small company of three people and when we went public, had 250 employees. I'm not sure that my boss felt that I was capable of getting up there and selling company shares of stock, but I knew that I was and I just got up there and spoke about my love of what I did and then sold that love.

- b. The next question has to do with the effects of your experiences...
- 5. Have your experiences made you a more effective leader? Why or why not?
 - a. Absolutely! I think that every challenge that you come across, whether it is personal or professional, make you more knowledgeable and stronger, and also make you a better guide for those who come to you for advice, regardless of what they need. All of these experiences, whatever they are, all of them benefited me in that I was better able to empathize with people going through these situations. You can't take someone and tell them what they are going to get paid, this is the job, these are the benefits, and then not make them feel every day that they are successful. And if they do not feel that way, find out why and help them to see how to improve, because unhappy and unsuccessful employees do not service your customer. And if customers are not happy, you are not going to learn how to grow. I firmly believe that an organization is made up of its people. A lot of people say that, but they do not practice it. I have a lot of my former employees come up to me at a party or event and tell me how good we did things together, how good the company was and how they realized it after they worked at several other companies that were run differently.
 - b. Thank you for your feedback and for sharing your experiences with me.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 45 - 54
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?
 - a. High School or GED
5. What is your current income level?
 - a. \$75,000 - \$99,999

Participant 2

DATE: December 23, 2013

TIME: 2:00pm

1. What are the attributes (behaviors) of an effective leader?
 - a. I believe that there are five things that being a leader or a manager has to encompass in their responsibilities. These five things I know to be important to employees: one of them is a learning goal; employees need to know that they can continue learning something...so you need to promote an education. Emotionally, employees need to be motivated or heard emotionally. There is also the motivation factor; employees need to be motivated in their job. There is also an integrity or honesty factor. Leaders need to foster accountability and responsibility, so I think that those are more important or larger traits that are necessary for effective leadership.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. The group that I lead is a very small number group...they are also very independent workers. This is because they are driven by a regional management workflow that is larger than what I provide on a daily basis. My leadership capabilities, I believe that I would probably rate myself somewhere in the six or seven range, and the reason being is not to ahhh, disrespect where I am in my position, but I am also looking at the independence of my team and their ability to work on their own. If I look at it from a general perspective and do not use my current position, I would still rate myself a strong seven. Ah, perfect example...I lead by example, I foster a good work ethic by MY demonstration, by not micromanaging, and observing, listening. When I do speak and encourage communication, it is very poignant, it is very targeted. Overall I believe that I am a seven because I look at the overall greater picture.
 - b. That makes sense...good for you!
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Actually, I'd like to bring it to what I call the 21st century, because none of that ever happened to me in the 21st century. If you go back to the 20th century, it's like going back to an old phone. What happened in the sixties, seventies, etc. was pretty much a male-oriented world and beliefs were constructed that way. Certainly I ran into a lot of that because I was working in a man's world. Certainly putting my perspective into things was not accepted or fostered, so there was pushback at that time, but as far as I am concerned, those times are gone...they are obsolete, but as women leaders, if we are still thinking like that, then shame on us. At the time, my response was to retreat but now I would not retreat nor do I believe that it is happening. Now, this does not mean that with smaller companies there

is not a greater control of what I call harassment or hostile behaviors by both men and women; women can certainly be as hostile as men. Those kinds of behaviors may not be as regulated but I have always been in large industries; I have always worked at corporate headquarters. Even at that time, which I call prehistoric (laughs), there were personnel policies (not human resources, personnel) that were in play but not enforced, which made it harder for a woman at that time, which I'm talking 40 years ago and based on my experience.

- b. Thanks for sharing that...next question.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Not until many years later because it was a learning experience for a very young girl, a very young college girl in the business world. This was a very difficult and painful learning experience. It was a "don't make waves" mindset and that's how we were educated as well.
 - b. Sometimes learning experiences are more painful than we would like. But, overall...(read next question).
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Overall, life experiences have made me a more effective leader...not just workplace experiences. Life has to give and what you give it – family matters, death, illnesses, you start...your faith. You realize what is important to you and overall, that taught me more as a person and the ability to lead. As far as work experience, I would say certainly mentors, and I've had a few good ones over the years. I've been in the banking industry, I've been in medical, I've been in automotive, and I've been in retail, so I've been in four major industries. I must say that my mentors were not necessarily my managers and they do not have to be...unless you are in one of those management internship programs. Family, friends and faith has molded me to know which battles to pick and uhhh, pick your poison, so to speak. As they say, you can win the battle but lose the way. Education, as the years went on...I continued to go to college, but did not tie up a master's or a doctorate degree, but I continued to take courses as learning experiences and for growth, so that I knew what was being taught out there. This is an essential element in effective leadership; that a leader has to at least have a bachelor degree...this makes them a more critical thinker and helps them to absorb more and opens up their minds.
 - b. Thank you so much for participating in this interview.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 55 - 64
3. How long have you worked in the banking industry?

- a. 15 – 19 years
- 4. What is your highest education level?
 - a. College – Bachelor Degree
- 5. What is your current income level?
 - a. \$25,000 - \$49,999

Participant 3

DATE: January 31, 2014

TIME: 4:00 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. That is a tough one because there is so much involved in being a good or bad leader. Also, good and bad in leadership can depend on the situation, but...um, overall, I would say that an effective leader is strong yet compassionate, and is able to show employees her strength while enabling them to see that she also cares about them and their worries, problems, etc. You know, a manager can direct a team, but a leader inspires a team to do the right thing even when she is not around. That pretty much covers it, I think.
 - b. OK, let's look at how capable you feel...
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Well, usually that can depend on the time of the day or the day of the week (laughs). I would say that on average, I would rate myself as an 8, simply because I have always felt myself to be a very capable individual, who is not easily affected by peer approval or lack of it. I run my race and I run it well, you know, and I do not expect any special consideration because of my gender. This kind of attitude enables me to get right into the heart of the matter to get the job done and to do it to the best of my ability. If I can do that, then I feel that I have given it my best shot, and I am able to move on.
 - b. Sounds good...next question...
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Let me think...I don't think that I have ever been asked to act a certain way because of my gender...let me say, however, that I have been treated differently because of my gender and it has been by both men and women. Men did not always take me seriously or they felt as if I was of no consequence...kind of like a fly that you are trying to shoo away. Women were often not any better because they challenged me whenever I gave a directive that they did not agree with. Women are not always supportive of

other women in a management position, and they do not usually have a problem with displaying this type of behavior.

- b. That is so true...
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Well, my belief in myself is pretty strong, and I can honestly say that in these instances and those like them, they can take you to your knees, you know? You don't do it in front of them of course, but on some days, you wonder if you are in a time warp or in the twilight zone...I got so worn out that I ended up quitting my job. Sometimes, fighting the good fight is just not worth it. I ended up getting something else that was much better suited for me...and of course, the bottom line was that I was happier.
 - b. Good for you! Let's talk about the effects of this on your leadership...
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Any life experience should make you a better leader and a better person and mine have helped me to improve on both of them. When I quit the job I mentioned, I had a much better handle on my own leadership style than I did when all of this was going on. I became stronger and really came into my own sense of accomplishment and abilities...I knew what I had done and I knew what I was capable of doing...it was a great feeling!
 - b. I can imagine your relief! Thank you for your time and participation!

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 55-64
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?
 - a. College – Masters Degree
5. What is your current income level?
 - a. \$100,000 and above

Participant 4

DATE: January 30, 2014

TIME: 8:00 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. Wow! You're starting off with a question that has the possibility of including many different answers. Ok, wait...I need to think about this. What are the traits of an effective leader...well, an effective leader is knowledgeable, strong, compassionate, objective, and does not play

favorites. That's for starters...then there is the way that they treat their employees. They must be fair and be a good communicator. So instead of holding back, they share knowledge with their employees to make them more capable and more knowledgeable on their own. Don't make people feel stupid and realize that everyone has bad days here and there. Some managers think that no one can ever make a mistake and they micromanage the heck out of everyone in the process.

b. So true...

2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Um...that's a tough question and I would say that it can be different, depending on the circumstances. For example, if I was on a job for 10 years, I would rate myself as an 8 or 9, but on a new job of a year or less, I would say a 6 or 7. The same thing applies to a new task or project; I would not feel as confident as I would feel on a project that I had been on for awhile, but my goal would be to feel as confident eventually. Let's just say overall, I would rate myself at a 7.
 - b. A 7 is not bad, either!
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Sadly, we all seem to have experienced circumstances when we were treated differently because of our gender. Maybe not given the opportunities we should have had or been promoted when it was time, but I can honestly say that I have never been asked to act in a certain manner because I was a female. Maybe that is because I have always believed that I did not have to act like a man to get my point across. I treat people fairly and am compassionate, but I do not let them take advantage of me. I have gotten pretty good at letting them know what is expected of them without having to put on a "macho" façade.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. I think that my own belief in myself has helped me to overcome the need to act a certain way to get people to listen to me or to get them to do what needs to be done. I don't think that gender has anything to do with it as long as people know that you mean what you say and say what you mean. People respect honesty and integrity and being treated fairly above all else, regardless of whether you are a man or a woman. This was how I got people to respect me, to listen to me, and to get the job done.
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Absolutely! We are all the result of our socialization, our upbringing, and our experiences. Everything that I have experienced as a leader has enabled me to be a better leader, a better person, and a happier individual. Although the circumstances can be, you know, trying at times...we are made the better for it, especially once we get through the circumstance and

come out on the other side of it. This makes us review what happened and assess our role in the situation. We take out hits, acknowledge what we did well and what we need to work on, and move on to the next experience, without regret, without recrimination, and with a resolve to do better the next time.

- b. Good stuff! Thank you for your participation!

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 45-54
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?
 - a. College – Masters Degree
5. What is your current income level?
 - a. \$100,000 and above

Participant 5

DATE: January 10, 2014

TIME: 3:30 PM

1. What are the attributes (behaviors) of an effective leader?
 - a. I think that the number one thing – well, there a lot of things, but I think that it is confidence and conviction and the only way that you can have confidence and conviction, in terms of leading a project, leading your team, on a small scale or a big scale, is if you have the “chops” to back it up. If you’ve worked your way through the ranks, you obviously have confidence in your abilities. If you’re working on a specific project or with specific subject matter, you’ve done your research, you’ve rolled up your sleeves, you’ve gotten your hands dirty, again, you’ve got confidence. I know that this is important to a lot of people, who focus on confidence, but there are people who have a false confidence and don’t have the substance to back it up. A good leader has the substance, they’ve done their homework, they’ve worked their way up the ranks, they’ve paid their dues, and they’re working on a project, they’ve paid their dues, and they know it. That way they can rally their team, their team respects them, and they have the right attitude. I know because the projects that I have been the most successful on are the ones where I know the subject matter inside and out...and...and...the ones that haven’t been as successful in my career are the ones in which I was portraying confidence, but in reality, maybe I wasn’t 100% there, so I think that confidence is important, but doing the

- work, rolling up your sleeves, doing your due diligence, and everything else you need to do as part of that confidence is important.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Let's see...depends on the day, right? I've had days where I have been as low as a 7, but normally I feel that I am in the 7-9 range, and the reason that I feel that way is because I have worked incredibly hard in my career, so the projects that I do work on, I feel extra-ordinarily confident. I feel that everyone has ways in which they can learn and grow and develop, and for me as a leader, if I also want to learn and grow and develop, then I need more tools in my toolbox. Right now in my current role I feel very strong, but let's say that I were to move into a different role on a different team, a bigger team, then that number might go down, so I guess that it depends on what you're facing.
 3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. You know what's interesting? And I'm probably going to go on a bit of a tangent, so I apologize, but I feel that being in the banking industry, and maybe some of the other respondents have a different perception than I have, but I feel pretty fortunate, so that from a gender perspective, I've always been on a level playing field. So, I've never had any overt situations where I felt as if I was being treated differently, but the only one situation I ever had where I felt, I guess, that it was obvious that I was a woman, was when I went on maternity leave. It was...my daughter was born in August...I was supposed to take 10 weeks and I only took 6 because there were some projects that I was supposed to work on, so I felt like I went above and beyond and I was back to work prior to the year-end, working crazy hours, but it helped us meet our goals. When we got our bonuses and our performance evaluations at the end of the year, well, bonuses were paid in March of the following year, and I thought that I had gone above and beyond. At bonus time, the response that I got from my boss was that I was a top performer, however, because I was on maternity leave and did not work the full year, I got a lower bonus than my peers, who were also highly rated, and were on maternity leave, and were males. That was the only time that I felt like "What the hell?" in my entire career.
 4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Yes, and I think that being secure within yourself is really incredibly important, and I kinda go back to the first point that I made because I do feel that a lot of people and I hate to say this, but this younger generation, they have this inflated sense of security, ego, whatever, and they often have absolutely nothing to back it up. The younger females today feel as if they can do anything but do not have the experience...the same thing happens for the younger males...their confidence is through the roof, but

there is nothing to back up such an extreme level of confidence. Younger women today are going to have a sad awakening because they do not have the experience and so do not have the “chops” to support their high level of confidence in themselves. As for me, in general, for example, the whole thing with the maternity leave, I didn’t act like oh my I’m such a victim. I said FU, I’m going to do better and get my full bonus next year. It irritated me, but I was not deflated about my performance or my capabilities. I’m a firm believer that the stereotypes about women exist because many women act that way and then when some of us choose to act differently, it becomes more difficult. I’ve been back-stabbed several times by women in the workplace but never by a man. Men get their perceptions about women in the workplace from women in the workplace, so we often have no one to blame but ourselves. Women play by a different rulebook than men and that causes a lot of problems.

5. Have your experiences made you a more effective leader? Why or why not?
 - a. I would say yeah...every experience that I’ve had...especially the negative experiences...suck...but in getting through it, you become stronger. You have to be able to overcome adversity to become a strong leader and like I said, I do have a few isolated incidents, but no blatant ongoing discrimination, so I feel pretty fortunate, but my few experiences have made me the better for it. I don’t expect that the rest of my career will be all hearts and roses, but whatever comes up will also make me a stronger leader...experience really crafts you as a leader. Not just having the experience, but getting through it and becoming better for it. Playing the victim does not make women stronger...it decreases their leadership potential and makes them seem weaker and perpetuates the stereotypes that continue to exist.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 35 - 44
3. How long have you worked in the banking industry?
 - a. 15 – 19 years
4. What is your highest education level?
 - a. College – Masters Degree
5. What is your current income level?
 - a. \$100,000 and above

Participant 6

DATE: January 14, 2014

TIME: 7:30 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. Um, I think that the person has to be empathetic and understands people very well. Um...if you are familiar with emotional intelligence...I believe that a truly effective leader has a high level of emotional intelligence. They have to have a caring for other people and they have to have a work ethic that is very strong. The emotional intelligence comes into play, but honestly, I do not think that this is the highest thing. As far as knowledge, they can surround themselves with people who compensate for their deficiencies. Truly effective leaders and managers surround themselves with people who have different skills than they have or have additional skills.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. As far as my leadership skills, I would say that...and I know it will sound as if I'm bragging, but I would say an 8, mostly because of the feedback that I've gotten over the years. What I mean is that when people work for me, they want to follow me...they want to be on my team. I've had people work with me through a horrible, horrible workload and they did it because I was right there with them and we did it together. I get letters from people who worked for me and moved on to something else and they thank me for what I did for them and how I mentored them. I keep those cards and letters and regard them as life accomplishments.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Absolutely...absolutely. Now understand that I am approaching the end of my career this summer. I have been in banking since I was 21 and when I first came into it, there were no women in management. I remember saying that I wanted to be the first branch manager at my bank. I was not the first, but I was one of the very first women branch managers. What we found was that they wanted us to act like men...they didn't like our touchy-feely women-like qualities. They wanted us to be more stoic and less compassionate and they wanted us to fit into their box. I have been at this bank for 17 years and they are very unique in that they are family owned. One of the key players is the daughter, who is well known in this town. If she had been a male, she would have been the CEO. Realizing this, she did everything she could to nurture and mentor other women leaders in the company. She found women with the right skill sets and coached them and helped them in the organization. She has started a mentoring team in the organization that is comprised of women to see how

competent women in the organization can be assisted in their quest for a higher position. The CEO and president and couple of the top execs are all male...but, we have the president of our mortgage corporation – female; senior vice president of HR – female; senior vice president of retail banking – female; vice-president of marketing – female. Commercial lending is still heavily male, but we do have one female in this area that is also part of the mentoring team. The culture of my organization has removed gender from the equation and even looks to add men to an area that appears to be only women. Women though, need to learn to act like the people they are dealing with. For example, if I walk into the president’s office with ideas that I have, but do not present the facts and figures needed to make a decision, then I will not be taken as seriously as if I had the numbers to support my idea. This is an area where women are lacking.

4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Absolutely. My father and mother, and by the way, I am one of 10 girls...my father did not get a boy until number 11, so he raised us like boys. Both of my parents told us that we can choose to do whatever we want to do...just do it the best that you can. You can do what you put your mind to and the work ethic followed. When I was told to act more like a man, I thought, OK, I’ll play the game, but I’m not going to lose the skills that are valuable for a woman. It became a challenge and a game for me to incorporate the female aspect of my skillset into the task I needed to accomplish. Men are still learning how to deal with women as well because they feel that they are too emotional and I’ve had women well me that they would rather work for a man because they can get their way with him more than they would with me.
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Absolutely. Even my setbacks...even situations when I made a mistake and it was held against me. If we do not learn from our experiences, then it was a wasted experience that you will ultimately repeat. I would not be the person that I am today if I did not go through my various life experiences. You must be able to take something away from it to become stronger and more capable of getting through future experiences.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 55 - 64
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?

- a. College – Masters Degree
- 5. What is your current income level?
 - a. \$75,000 - \$99,999

Participant 7

DATE: February 13, 2014

TIME: 6:30 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. Well, based on my own experiences up to this point, I would say that an effective leader is fair, knowledgeable, supportive, and unbiased. My previous manager was none of these things and I suffered severely for it. She was very biased toward me and my team and did whatever she could to make our lives miserable. We were demeaned, berated, ridiculed, and thrown under the bus so many times that I have the tire tracks on my back! She never took my word for anything and always took the other side when something needed to be discussed with me. I was always wrong and she had no problem letting me and everyone else know around me that I was wrong. She was intimidated by what I knew and was determined not to let me “show her up.” It was a very contentious situation that kept me up many nights and often affected my productivity.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Well, if you look at the situation I described, I was close to a 2-3 most days, simply because I was beaten down so badly that I stopped feeling that it could be anything else. I started to doubt myself and began to withdraw into myself. It became easier to just agree with what I was being told instead of trying to fight for myself. Prior to this situation, I would have told you that I was a 7 or 8, simply because I was in a healthier position and worked for a much more supportive boss. Since I left my position, I can say again that I feel as if I am at a 7 or 8, but I am certainly better than a 2 or 3. If you get told enough times that you are incompetent and inefficient, you begin to feel that you are...that’s where I was, but no more and thankfully, I am more fulfilled in my new position.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. I can honestly say...well...I’m pretty sure that I have never been told to act a certain way because I am a female, but I do feel that I was treated a certain way because of my gender and it was at the hands of another female. I would much rather work for a man than a woman and find myself somewhat untrusting of females in a leadership capacity. I know that eventually...well, at least I hope that I will get over it, but working for a woman has been the most stressful experience that I have ever

encountered. How do I say...well, she was just unbelievably biased, negative, unsupportive, and always ready to put the blame for whatever she could squarely on my shoulders. I eventually left my job and that was because she failed to support me or my team members in a sexual harassment case and sided with the male involved in the situation. At that point, I knew that it was time to go, and I quit. I now have a new job and am very happy in my new position.

4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Yes, I believe that if I did not believe in myself, I would still be there or would have been fired and thought forever that it was my fault. I've decided that this is a power struggle between women and that many women are intimidated by other women who show potential and as such, may be a threat to their own career goals. Of course, these women are insecure to begin with and use their position as a weapon to ensure that they remain in charge and on top of their game...heavens forbid that someone else knows something. Right away their radar goes off...uh-oh, competent female approaching...bombs away! At first I was complacent and did not want to make waves, but then...oh, yeah, that's when the fireworks began, and I started to stand up for myself. My boss was not happy and became even more determined to control me or get me fired. I left before that and got a new position.
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Yes, because I know where I have been and I did not like it and I do not want to go there again, you know? I think that what I'm trying to say is that I learned from the situation, even though at the time, I could hardly stand getting up every day and going to work. We...um...become stronger when we face challenges and learn to approach them differently the next time around. I think that it then becomes a more positive experience, but first, we have to go through the suffering, unfortunately.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 25 - 34
3. How long have you worked in the banking industry?
 - a. 10 – 14 years
4. What is your highest education level?
 - a. College – Associate Degree
5. What is your current income level?
 - a. \$25,000 - \$49,999

Participant 8

DATE: January 28, 2014

TIME: 6:30 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. Oh, boy...um...an effective leader should be...first of all, they should know what they are doing...they need to be approachable...they need to be understanding and know the jobs of their employees. They must be willing to adapt to changes and help people to understand why the changes are happening and also the results of those changes. I had a boss who was the toughest person I had ever worked for; he was tough but fair and objective. He knew how to make money but also appreciated the people who helped him to make the money. On the flip side I had a boss who was a micromanager and could not do anything without him telling me that I had done something wrong. He would never acknowledge our achievements and focused on the negative...what we didn't do was the reason for a bad result. He never told us that we did a good job. After working for him awhile, I began to question my own judgment, which made me less productive.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Um...you know what? It would probably depend on the situation. Right now, I would say a 7 because I am not sure about my new job and I am still learning. At my old job, I would say an 8 or a 9 because everyone came to me to get answers and receive direction. I was the supervisor over several processors, but have not been afforded the opportunity to do the same at my new job. As my level of knowledge increases, I believe that the opportunities will come.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Um...that would be the entire time that I worked for the micromanager. Basically, he would...well, let me just say that if I needed to question an underwriter, he would say, I'll handle that because you are not able to handle it; this is something a manager should do. He would say right out that they would listen to him and not me, and so he better handle it. He knew his stuff, but did not want others to achieve his level of knowledge, because then we would be his equal and he did not want that.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Yeah...it got to the point where I knew that I was right and I began to call him out when he was wrong. We would get into a screaming match in the middle of the office and he would go into his office and close the door, but he would not admit that I was right. I got tired of being talked down to and

told that I was incompetent. When I was able to get out, I did; I left and got a different job. Eventually, though, I did stop second-guessing myself because I knew that I was right and so did he. He knew that he was no longer able to control me and did not like it. I left, but he told people that he fired me.

5. Have your experiences made you a more effective leader? Why or why not?
 - a. Yes; I have learned not to second guess myself; I am in control of my destiny. I know what I know and I know what I need to learn. I know who I am and I know what I need to do to get there. No one is going to hold me back anymore.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 35 - 44
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?
 - a. College – Associate Degree
5. What is your current income level?
 - a. \$25,000 - \$49,999

Participant 9

DATE: January 7, 2014

TIME: 3:00pm

1. What are the attributes (behaviors) of an effective leader?
 - a. Um, I would say, ethics. Um, I would say strong leader needs to be not self-motivated but for the organization and the people that report to them...and I would also say they have to be bold...and by bold I don't necessarily mean stand out but you have to be able to state your position even if it is contrary to what others believe. A lot of things feed off of these. I've learned...you have to be able to train...you have to be able to delegate. But this is where I say, you know, you have to be able to put the needs of others above your own. To me, that is part of it.
2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. Um, I probably say an eight and I base this on 360 feedback I've had in the past...the relationships that I've built with people who have worked with me over time. Um, I base it on the impact I've had on the organization...um, in terms of being able to state my opinion and the fact that people listen. I base it on the extremely low turnover I have on staff. I

have people I have worked with for 20 plus years. I mean, they worked for me and then they worked elsewhere and then they came back and worked for me again. When people follow you, you are a good leader.

3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. Hmmmm. There was one circumstance where I spent three years working for someone who was EVP of an eight billion dollar division and I was put there because women weren't surviving there. Inevitably...I quit. You know, I spent three years battling...to gain acceptance...but he was a tyrannical leader...and ultimately, the interesting thing is that at the time, the organization that I was working for..I don't know if you've heard of the Center for Women's leadership...it was a one year program designed for women. It was geared to help women work their way up the ladder...in the organization. Basically, that was the impetus to me saying, this is not an organization...this individual did not let me make any switches in personnel and eventually, I left the organization. So, it was a, I mean, a whole three years of feeling like people did not listen to you. That was the only time in my career where I allowed someone to impact my self-confidence. My direct manager basically came right out and said to me that the reason that he had issues with me was because I was a woman. I even taped his conversations a couple of times. It was very well known and in fact, when I left that organization, a couple of people in HR asked if I would sue the bank. I said that I was leaving for a better position The sad thing to me was I was told...I was called up to the executive offices and asked why I was leaving. I said that it was because of the way that I was treated in that department and you know it and you put up with it. The whole organization was not like that; it was just that large division. I don't believe in fear-based...that is not a good leader. That is someone who will have lots of turnover.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. Yes. One, because I am a very quantitative person...so, I have found...I can gain credibility easily because of the way I present my thoughts. They are not emotion-based...they are usually numeric and fact-based. Um, I don't hesitate to state my opinion, but as I said, there are some circumstances where you don't overcome it because of the blockage that that person has from their view. I left an organization that I had been with for over 25 years. That's when you make the choice of, you know...that's when a lot of women make the choice to remove themselves from the work environment. I think it was the toughest decision...because I did like the overall organization and I credit that organization for the skills that I have. Um, I lost respect in that organization because of that individual, and yeah, I think, you know that your confidence, even though I say that

he was the only person that I let affect my confidence, eventually, you ground yourself again and trust that it will be better somewhere else.

5. Have your experiences made you a more effective leader? Why or why not?
 - a. From my early days, I have always felt that you learn from everyone around you...you learn the good and the bad. You learn what you don't want to emulate and what you do want to emulate. You know, I've looked at every boss that I ever reported to and have said that if it was good or bad, I still walked away with benefits. I know that I will never work for someone like that again; in a top-down, tyrannical organization and I won't let anyone impact my confidence again. I'm in a situation now where...and they don't put names in this, right...the chief credit officer of this bank...everyone is afraid of him. I've sat in meetings with 25 people in a room and no one will argue or disagree with him. During our last meeting, I was at the table, about seven people down from him, and at our last meeting, I was on the same side of the table, and I leaned forward, and I said, John, I'm sorry, but I do not agree with you and here's why...and I laid out...my view is that you are either going to respect my opinion or you are going to discard it and that is your choice, but I will give my opinion. Again, quantitative, not emotional responses. But then, I am in my mid-fifties and I may not be as concerned as I used to be about all this.

Demographic Questions

1. What is your race?
 - a. White
2. How old are you?
 - a. 45 - 54
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?
 - a. College – Masters Degree
5. What is your current income level?
 - a. \$100,000 and above

Participant 10

DATE: February 12, 2014

TIME: 2:00 pm

1. What are the attributes (behaviors) of an effective leader?
 - a. Well, that is something that is a unique question for me because I have such a fantastic boss who is also female. She treats me with respect, acknowledges my contribution to the company and is appreciative of my willingness to work until the job is done. She even buys me gifts at

Christmas and on my birthday. I would say that an effective leader should make an employee feel as if they are family...you know, comfortable with their work environment and with their leader. An effective leader should also be willing to share her knowledge with her employees. Leaders often feel the need to “hog” information to feel more important or to ensure that no one shines more than they do...it’s usually the sign of an inferiority complex but unfortunately, many people fall into this trap.

2. On a scale of 1-10, how would you rate your belief in your capabilities as a leader (self-efficacy)? On what do you base this rating?
 - a. That’s a good question...let’s see...well, first of all, it depends on the situation and my comfort level with what is expected of me. I think that those situations that I am more familiar with will warrant a higher rating...so, an 8 would be my answer in that situation. For new challenges, where I am still getting familiar with what I need to do and need to know, I would have to give myself a rating of 6.
3. Describe a situation in which you were expected to exhibit specific leadership behaviors because you are a female. What were the circumstances and how was the situation resolved?
 - a. I have to say that I have never experienced this type of situation, but I have run into other women who have. My experience as a leader has enabled me to learn as much as possible in an open and positive environment. My boss, as I said earlier, has always been supportive and relishes having employees around her who know as much as she does and more. She expects her employees to be capable, knowledgeable, and does what she can to ensure that they can handle all aspects of their jobs, regardless of the situation or the person’s gender.
4. Did your belief in your own capabilities (self-efficacy) help you to overcome the situation you described? Why or why not?
 - a. My belief in myself and my capabilities has always helped me to overcome any challenges that I have run into, with ease and with conviction. I was always taught that I can do anything that I put my mind to, if I just try. This has helped me in both my professional and personal experiences. I don’t back down easily and I don’t give up either.
5. Have your experiences made you a more effective leader? Why or why not?
 - a. Everything that I have experienced in my professional career has made me a more effective leader and a more confident individual. I feel blessed that I have always been supported by family, friends, and loved ones. I have experienced challenges, but because of this support, I have ended up being a more confident and more knowledgeable employee.

Demographic Questions

1. What is your race?
 - a. White

2. How old are you?
 - a. 45- 54
3. How long have you worked in the banking industry?
 - a. 20 years or more
4. What is your highest education level?
 - a. College – Masters Degree
5. What is your current income level?
 - a. \$75,000 - \$99,999

CURRICULUM VITAE

Dr. Marian T. Mety

49322 Snowshoe Dr. | Macomb Twp., MI 48044
 Phone: (586) 350-6803 | Email: mmety54@gmail.com

PROFESSIONAL SUMMARY

I am an accomplished business management instructor who effectively combines dynamic and diverse instructional processes with practical application of concepts to real-world situations. I use both formative and summative assessments to determine both student understanding and teaching effectiveness. I am committed to the continued development and growth of management and leadership as meaningful and relevant constructs in the education and development management professionals.

- 16 years' experience as a business management instructor in higher education
- 15 years' experience in instructional design, curriculum development, and lesson planning
- 15 years' experience as a manager, trainer, and developer of business professionals
- 15 years' experience in the use and integration of technology to facilitate the learning process
- 35 years' experience in customer service, marketing, and sales

EDUCATION

Baker Center for Graduate Studies Flint, MI

Doctor of Business Administration 4/2014

Specialization: Leadership

- Dissertation Topic: Self-Efficacy and the Gender-Specific Behaviors of Female Leaders
- 4.0 GPA

Walsh College of Accountancy and Business Administration Troy, MI

Master of Science 4/1997

Major: Management

- Awarded Dean's List, Graduated with Distinction

Wayne State University Detroit, MI

Bachelor of Arts 6/1981

Majors: Psychology and Sociology

- National Honor Society – Alpha Kappa Delta Chapter

ACADEMIC TEACHING EXPERIENCE

Baker College Clinton Twp., MI

Business Management Instructor 1/2001-Present

- Develop curriculum for business management classes that promote the facilitation of learning through various teaching methods including lecture, guided discussion, case studies, role playing, and online visual aids
- Create lesson plans, course outlines, and syllabi in order to communicate specific measurable learning outcomes and a clear action plan for completing course requirements

- Establish a learning environment that focuses on class content, encourages class participation, and demonstrates the practical application of concepts presented
- Instruct the following courses: Introduction to Business, Small Business Management, Small Business Field Studies, Customer Service, Introduction to Marketing, Business Success Seminar, Conflict Management, Strategic Management, Organizational Behavior, Global Management, Services Management, Human Resource Management, Organizational Change, Managing Small Business Operations, Supervisory Management, and Personal Finance

Detroit College of Business/Davenport University

Warren, MI

Business Management Instructor

1/1998-4/2005

- Facilitated courses in the Business Management program for traditional classrooms, Extended Learning program (ELP), and business seminars
- Developed and taught course materials that determined course outcomes and the best method of presenting required information
- Instructed the following courses: Principles of Management, Supervisory Management, Business and Society, Human Relations in Management, Women in Management, Managing Diversity, Retail Management, Management Information Systems, Introduction to Occupational Safety, Principles of Insurance, Seminar in Business Policy, Leadership Development, International Management, Organizational Behavior, Quality Management, International Business, and Strategic Management

Macomb Community College, Center Campus

Clinton Twp., MI

Substitute Instructor

9/1998-12/1998

- Acted as substitute instructor for the Introduction to Management class

PROFESSIONAL EXPERIENCE

Flagstar Bank

Troy, MI

Trainer Developer

9/2010-1/2014

- Created, edited, and updated all wholesale training materials and Captivate scripts
- Analyzed training and other metrics to determine trends and focus training efforts
- Developed curriculum and designed training materials in order to enhance the sales efforts of a 500-employee sales staff resulting in an increase in sales of 25%
- Trained new and existing customers through individual and group online training classes
- Created and implemented processes that supported the utilization of a Learning Management System (LMS)

Training Manager

1/2006-9/2010

- Hired, supervised, and coached a team of 12 wholesale lending technical trainers
- Managed an onsite and online training team for a 225 member sales team and a 5,400 member nationwide customer base
- Facilitated the training and development of regional, corporate, and new-hire employees
- Improved the overall employee training process by creating training documents and materials to be used by new and existing employees
- Spearheaded a quarterly week-long corporate training workshop including developing curriculum, scheduling events, creating training materials, and facilitating the training

IT Consultant/Team Lead

12/1998-12/2005

- Supervised a team of 15 technical consultants

- Worked with marketing and vendor partners to showcase integration of proprietary software with various loan origination systems
- Demonstrated the integration and provided training to customers and employees
- Presented and demonstrated software integration at trade shows, conferences, and onsite customer training
- Reviewed team processes, established standards, and created documentation for reference and disaster recovery

Center for Banking Education

Troy, MI

Vice President of Marketing

4/1997-6/1998

- Managed the marketing, advertising, and promotional activities for all training programs, courses, and seminars
- Handled the training and marketing activities relating to customer service for a 35 member bank customer base of over 32,000 employees
- Ensured consistency and quality in all training efforts by visiting all member and prospective member banks on a quarterly basis
- Developed and selected courses and/or diploma programs to meet the training needs of the individual member banks
- Created and implemented marketing strategies to effectively expand the company in order to accommodate a statewide training position
- Increased customer base to 65 member banks by identifying and expanding target markets to include other financial service organizations
- Managed and coordinated activities for the annual graduation ceremony prior to and during the ceremony

ARTICLES, PUBLICATIONS, AND POSTER PRESENTATIONS

- Dissertation proposal selected for poster presentation at the 2013 Lilly Conference for College and University Teaching
- Dissertation abstract selected for poster presentation at the 2014 Tobias Leadership Conference
- Manuscript submitted to Academy of Management Journal
- Manuscript submitted for the 2014 Kenneth E. Clark Research Award, co-sponsored by the International Leadership Association and Center for Creative Leadership

COMPUTER SKILLS AND EXPERTISE

Software applications: Microsoft Office 2007 and 2010 including Word, PowerPoint, Excel, and Access, Adobe Captivate, Cisco WebEx, Salesforce (CRM), PeopleSoft (CRM), Crystal Reports, Snag-It, Hi-Path Pro Center, Blackboard, Microsoft Publisher, Microsoft Visio, Microsoft Windows 2007 and 2010

Instruction: Enhance and diversify traditional and online learning by using the Internet and Blackboard effectively

Training: Designed and conducted various onsite and online training workshops that incorporated various technologies and facilitated a learner-centered teaching environment

- Created and edited all training documentation for use by customers and employees

- Used PowerPoint and Captivate software to create training materials for online use by a nationwide customer base
- Demonstrated the integration of proprietary and mortgage software at various industry trade shows throughout the country.

Data analysis: Compiled report data for focused decision-making, quality control, and process review

PROFESSIONAL AFFILIATIONS

American Academy of Management	2008 – 2014
American Management Association	2008 - 2014
International Leadership Association	2012 - 2014
Association of Leadership Educators	2012 - 2014
Toastmasters International	1987 - 1997
<ul style="list-style-type: none"> • Competent Toastmaster and Advanced Toastmaster Bronze • First Place, Area Speech Contest and Third Place, Division Speech Contest 	