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Analysis of Ethical Leadership Practices and Employees' behaviour towards leaders: A study of Private Sector Banks in India

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Abstract: A Leader with vision to attain the organizational goals by protecting the interest of the employees can truly transform the fortunes of each stakeholder to the peak of glory. An attempt has been made through the present study to examine the ethical leadership practices adopted by the managers of four selected private sector banks (HDFC, KOTAK Ltd., ICICI and AXIS Bank) in India. The study is purely based on primary data which were collected from 400 respondents (100 each from four banks) through structured questionnaire and the same were analysed by using correlation matrix, cross tab and Chi-Square (χ^2) test of significance. A significant difference among the perception of employees of the sampled banks was observed through the study with respect to the ethical leadership practices and further a substantial indicator in the form of positive behaviour of employees towards their managers was also explored which confirms a cordial relationship among employees and managers of the banks under study. All four banks employees stated that reliability and trustworthiness exist among the leaders is highest indicators of ethical leadership. Current investigation suggests the banking sector is core element of Indian economy, so special care is needed in this sector.

Keywords: Ethical, Leadership, Private sector banks etc.

I. INTRODUCTION

Ethics play a very important role in today's complex business environment which ultimately impacts the general public and its behaviour. Banking sector of Indian economy caters the financial need of various other sectors of the economy by channelizing the required funds needed for their short term and long-term operations. If the banking sector does not work properly or becomes weak then it may bring great stress in the economy and can prove very fatal for growth and development of a country. As we have seen through the general recession, which started from the last quarter of financial year 2007-08 from USA due to the failure of Lehman brothers. The managers and other employees of banking sector are responsible for delivering the things for various stakeholders, particularly the industrial requirements. If a good relationship exists among them based on ethics and value then definitely the outcome of various activities performed by them will impact the overall environment (internal as well as external) positively. Albert Bandura highlights in his social learning theory "idea that individuals learn by observing the actions and attitudes of role models and even try to emulate them". The qualities of the observed are important so that the observer is impacted in the right manner. So is the case with leaders whose every action is constantly observed by those around them. Ethical leadership has as of late been considered as a key indicator affecting representatives (employees level/managerial level) ethical mentality and conduct toward organisations (Mo & Shi, 2017). It places incredible accentuation on the job demonstrating impact of pioneer's good practices in the working environment (BROWN, 2007; Hartman & Hartman, 2000; Treviño, Brown, & Hartman, 2003). Drawing on friendly learning hypothesis (Mayer, Kuenzi, Greenbaum, Bardes, & Salvador, 2009), past research showed that employees working with ethical leaders are bound to go "above and past" the

authority obligation at hand to help organizations accomplish long haul objectives (Boehm, Dwertmann, Bruch, & Shamir, 2015; Kalshoven, Den Hartog, & de Hoogh, 2011; Piccolo, Greenbaum, den Hartog, & Folger, 2010; Podsakoff, Ahearne, & Mackenzie, 1997; Podsakoff, Mackenzie, Paine, & Bachrach, 2000; Viera-armas & Viera-armas, 2017; Zoghbi-Manrique-de-Lara & Suárez-Acosta, 2014). Leaders display their behaviour which consistently influences the process of motivating subordinates with ethical and moral values equipped with the zeal to serve (Kanungo, 2009). Current study focus on the ethical leadership practices, which is not explored yet in banking sector in Indian context thus the aim of this this research is to explore the ethical leadership practices in the area of private banking sector in Indian context.

In particular, ethical leader's insert shared understandings through their impact in group moral culture, which thus impact devotees' moral conduct. These exact examinations attempted to spread out explicit methods of transmission, for example, copying moral administration practices also, creating moral culture, through which moral administration connects to worker ethical manner.

II. REVIEW OF RELATED LITERATURE

1. **Brown, et. al. (2005)** in their study entitled "Ethical leadership: A social learning perspective for construct development and testing" suggest that the Leaders should be a key source of ethical guidance for employees. Specially, ethical leadership is related to consideration behaviour, honesty, trust in the leader, interactional fairness, socialized charismatic leadership (as measured by the idealized influence dimension of transformational leadership) and abusive supervision, but is not subsumed by any of these. Finally, ethical leadership predicts outcomes such as perceived effectiveness of leaders, followers' job satisfaction and dedication towards job and their willingness to report problems to management. In his study they suggest about leadership have dominated factor about business and shaken public confidence in many organizations. Now, more than ever, rigorous, systematic research on ethical leadership is needed.
2. **Yang and Hua (2016)** in their entitled "ethical leadership and employee task performance: examining Moderated Mediation Process", the purpose of this study is to examine the influence of ethical leadership on employee task performance, specifically the mechanisms through which ethical leadership affects employee task performance and the moderating role of employee proactive personality. This study enhance the knowledge of ethical leadership and specially highlight the importance of ethical leadership for enhancing organizational identification, which in turn, was positively related to employees task performance and also proactive personalities moderate the relationship between ethical leadership and employee task performance, which was mediated by organizational identification. The value of this study is that the employee's task performance is critical for a firm's competitive advantage and suggest that the key variable of any successful organisation.
3. **Brown and Trevino (2006)** in their research paper named "Ethical leadership: A review and future directions" reveal that focuses on the emerging construct of ethical leadership and compares this construct with related concepts that share a common concern for a moral dimension of leadership (spiritual, authentic, and transformational leadership). Drawing broadly from the intersection of the ethics and leadership literatures, they offer propositions about the antecedents and outcomes of ethical leadership. High profile failures in ethical leadership have generated considerable interest in the topic and provide ground to the organizations to know how to select, develop and retain ethical leaders with their culture.
4. **Zhu, et. al. (2004)** in their paper entitled "the impact of ethical leadership behaviour on employee outcomes: the role of psychological empowerment and authenticity" they suggest that the authentic leadership and the ethical behaviour of leaders have received significant interest in recent years due to the plethora of ethical scandals in corporations. They also examine that the focused on the impact of ethical leadership on the individual outcomes (psychological empowerment, organizational commitment and trust.), future research may also want to investigate the interaction

between leader's ethical behaviour and authenticity with respect to group or organizational level outcomes (financial performance- sales, profitability etc.) or organizational reputation.

5. **Kalshoven, K. et. al. (2010)** study explore the development and validation of the multi-dimensional ethical leadership at work (ELW) questionnaire and found this scale have sound properties and good construct validity. Suggested the power sharing and fairness is important for ethical leader's behaviour. Employees who see their direct supervision as sharing power are likely to behave responsibility, help others and become involved in the organization. The study specifically, found out that the leaders, who show consistent behaviour, guide ethical behaviour and clarify workers role were perceived as more effective.
6. **Resick et. al. (2006)** in their study "a cross-cultural examination of the endorsement of ethical leadership" identify the key dimensions that define what is meant by an ethical leadership. The researcher consider the aspect of ethical leadership character, integrity, altruism, collective motivation and encouragement were define as key dimension for effective leadership across culture. The finding of this study is most applicable to organizations based in western societies engage in business outside of their home culture. The discussed dimension of this study leading a positive or people centered. The limitations of this study is that western views of ethics and as far as the characteristics that may be considered essential for ethical issues outside of western society are not included in that type of studies.
7. **Hoogh and Hartog (2008)** in their study "ethical and despotic leadership, relationship with leaders social responsibility, top management team effectiveness and subordinate optimism: A multi method study" the researchers examined the relationship of leaders social responsibility with different aspect of ethical (morality and fairness, role clarification and power sharing) as well as despotic leadership. Study concludes the matters of ethical and unethical leadership in organizations context and that, the promotion of ethical leadership and discourage most of despotic leadership in organization may be facilitated for the organisational culture and organizations must have to pay specific attention to the development and promotion of those type ethical leaders behavioural practices in every organisation.

III. SAMPLE AND PROCEDURE

Data in the present study were collected from employees, supervisors and managerial level respondents in a four (HDFC ltd., KMBL, AXIS ltd. ICICI ltd.) select Private sector banks located in NCR region of 400 and collected (100 from each). Questionnaires were distributed to 570 respondents who work in the private banking sector. There was 20 managerial and supervisor for each bank. In the banks, employees interacted with each other and their leaders in everyday tasks. At the very beginning, employees were informed that all their individual responses would be used only for academic purpose, and they were requested to complete the questionnaires during work time. The final sample size comprises 400 respondents (320 employees and 80 managers and supervisors). The average age of the employees was 41.56 years (SD = 3.97). Among them, 165 were female (41.3 %) and 235 were male (41.71 %). Respectively, the average age of the employees was 41.10 years (SD= 3.85), supervisors was 42.89 years (SD = 2.57) and Managers and assistant managers was 44.38 and 43.05 years (SD= 5.22 and 3.67) respectively.

Measures

Well-established scales were employed to measure the Ethical Leadership construct of this study, which are summarized as follows.

We assessed ethical leadership using Brown et al. (2005) unidimensional 10 item ethical leadership scale (ELS). Respondents were asked to evaluate their own ethical leadership by answering statements such as "I make fair and balanced decisions" and "I set an example of how to do things the right way in terms of ethics." A five-point Likert response format (1 = strongly disagree; 5 = strongly agree) was used. The Cronbach's alpha was .720. Which shows that the data collected has a high internal consistency. According to Santos (1999), an alpha value above 0.70 reflects that the data is highly reliable and

consistent. Thus, the data obtained regarding the ethical leadership of bank branch managers, administrators, and employees, across four selected banks can be relied upon (Ahmad & Gao, 2018).

For the analysis of data researcher applied 5 point Likert scale and applied correlation and chi- square (χ^2) test. Analysis of Variance (ANOVA) is also applied for measure the difference between ethical practices among private sector banks.

IV. OBJECTIVES OF THE STUDY

To analyse the ethical leadership practices adopted by managers/administrators in Select Private Sector Banks in India and to study the perception of the employees towards of leaders' behaviour.

V. ANALYSIS AND INTERPRETATIONS

Table 1.1 Ethical leadership practices

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
HDFC	100	42.0200	3.22547	.32255	41.3800	42.6600	33.00	50.00
KMBL	100	40.1700	5.36365	.53637	39.1057	41.2343	27.00	48.00
AXIS	100	42.1300	3.60038	.36004	41.4156	42.8444	33.00	50.00
ICICI	100	41.9200	2.97355	.29736	41.3300	42.5100	36.00	47.00
Total	400	41.5600	3.97251	.19863	41.1695	41.9505	27.00	50.00

Source: primary data collection through structured questionnaire and own calculation

HDFC and AXIS bank have highest average value i.e. 42.02 and 42.13 respectively, for the ethical leadership, while KMBL has lowest average value i.e. 40.17 for the ethical leadership. Descriptive analysis showed a difference in ethical leadership of selected four banks, but the difference is not too high. This is confirm from the study that the practices adopted by the banks similar in nature and they need to give emphasis on this type of practices.

Table 1.2 Ethical leadership

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	259.820	3	86.607	5.681	.001
Within Groups	6036.740	396	15.244		
Total	6296.560	399			

Source: primary data collection through structured questionnaire and own calculation

F-value of 5.681, at 95 percent confidence level signifies a significant difference among the four banks. Hence, ethical leadership varies from bank to bank. Since each of the banks has different work culture and employee training policies, it will be reflected as a difference in the leadership styles as well.

Table 1.3 Dependent Variable: Ethical leadership

LSD						
(I) Bank Name	(J) Bank Name	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HDFC	KMBL	1.85000*	.55216	.001	.7645	2.9355
	AXIS	-.11000	.55216	.842	-1.1955	.9755
	ICICI	.10000	.55216	.856	-.9855	1.1855
KMBL	HDFC	-1.85000*	.55216	.001	-2.9355	-.7645
	AXIS	-1.96000*	.55216	.000	-3.0455	-.8745
	ICICI	-1.75000*	.55216	.002	-2.8355	-.6645
AXIS	HDFC	.11000	.55216	.842	-.9755	1.1955
	KMBL	1.96000*	.55216	.000	.8745	3.0455
	ICICI	.21000	.55216	.704	-.8755	1.2955
ICICI	HDFC	-.10000	.55216	.856	-1.1855	.9855
	KMBL	1.75000*	.55216	.002	.6645	2.8355
	AXIS	-.21000	.55216	.704	-1.2955	.8755

Source: primary data collection through structured questionnaire and own calculation

Post-hoc test showed KMBL had significantly different score for ethical leadership from other four banks; HDFC, AXIS, and ICICI. While, among HDFC, AXIS and ICICI banks the ethical leadership score is almost equal. The reason behind difference scores for ethical leadership across different banks can be found in the fact that management styles and teams are not the same among all the four banks. Ethical leadership scores are dependent upon the personal values and ethical attitudes of the leaders themselves, which can vary from bank to bank. Some leaders may put more focus towards the time commitment and strict adherence to company rules and culture, while other leaders may be more tolerant and accepting of contrarian behaviour from their employees. In a similar way, branch managers and administrative officials can have difference styles of discipline and evaluating employee performance. Since these approaches can vary among individuals, the scores of ethical leaderships are found to be different across all four private banks which were surveyed for this study.

Position level Descriptives Table 1.4
Ethical leadership

Position	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Manager	21	44.3810	5.22950	1.14117	42.0005	46.7614	33.00	50.00
Asst Mgr	40	43.0500	3.67214	.58062	41.8756	44.2244	33.00	50.00
Supervisor	19	42.8947	2.57972	.59183	41.6514	44.1381	37.00	45.00
Employees	320	41.1094	3.85846	.21569	40.6850	41.5337	27.00	47.00
Total	400	41.5600	3.97251	.19863	41.1695	41.9505	27.00	50.00

Source: primary data collection through structured questionnaire and own calculation

In comparing ethical leadership with the designation of the respondents, the branch managers of all four banks had the highest average value at 44.3810, whereas the lowest average ethical leadership skills were found among regular employees i.e. 41.11. The descriptive analysis shows that the people who are situated at the highest management positions exhibit better understanding of how to ethically lead an organization. The reason for this could be greater exposure to the challenges and responsibilities of leadership.

ANOVA Table 1.5
Ethical leadership based on designation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	354.746	3	118.249	7.881	.000
Within Groups	5941.814	396	15.005		
Total	6296.560	399			

Source: primary data collection through structured questionnaire and own calculation

F-value of ethical leadership across different groups based on designation was found to be 7.881, at a corresponding p-value of 0.000. Since $p < 0.05$, it can be said that the designation of the respondents has impact on the ethical leadership displayed by them. This can be understood by the fact that difference designations demand difference kinds of leadership behaviour from the staff, which is why the difference in designations can lead to difference of perspectives regarding ethical leadership in the banks.

Thus, the relationship of demographic profile to ethical leadership of the bank managers and administrators across the four selected banks in the current study shows some key findings. The gender of the leaders does not have any significant impact on the ethical leadership characteristics shown by them. However, among other demographic characteristics, which include the work experience, the designation, and the educational qualification of the leaders, it was found that considerable impact was there on the ethical leadership displayed by leaders.

VI. RESULTS AND DISCUSSION

Ethical leadership statements wise discussion

The Pearson chi-square value for **'My leader conducts his/her personal life in an ethical manner'** was 59.725, at 12 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is significant to measuring the ethical leadership of branch managers and administrators across the four banks in this study. The ethical leadership of a leader is reflected by the mannerisms they adopt in their own personal lives as well, which is noticed by the subordinate employees.

The Pearson chi-square value for **'My leader defines success not just by results but also by the way they are obtained'** was 92.564, at 12 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is significant to measuring the ethical leadership of branch managers and administrators across the four banks in this study. The perspective of a leader regarding success and the journey undertaken to achieve it indicates the importance they show towards an ethical leadership in the organization.

The Pearson chi-square value for **'My leader listens to what the employees have to say'** was 24.638, at 9 (degree of freedom) which was significant at p-value of 0.003 (Asymptotic Significance, 2-sided). This confirms that this statement is significant regarding measuring the ethical leadership of branch managers and administrators across the four banks in this study. An ethical leader always provides an active ear to their subordinate employees, and hears out their grievances and problems. Thus, it is a good mark of measuring ethical leadership across branch managers and other administrators like supervisors.

The Pearson chi-square value for **'My leader disciplines employees who violate ethical standards'** was 45.95, at 9 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is significant for measuring the ethical leadership of branch managers and administrators across the four banks in this study. Discipline is important in any workplace to ensure that all rules and guidelines are properly followed and that no ethical violations take place.

The Pearson chi-square value for **'My leader makes fair and balanced decisions'** was 25.79, at 9 (degree of freedom) which was significant at p-value of 0.002 (Asymptotic Significance, 2-sided). This confirms that the statement is significant to measuring the ethical leadership of branch managers and administrators across the four banks in this study. A leader's decision-making needs to be balanced and without any bias in order to show ethical management and leadership in the organization.

Regarding the statement **'My leader can be trusted'** the majority of the respondents in the study across all four banks expressed either agreement or strong agreement towards the statement. In HDFC, there were 40 respondents who thought their leader was reliable, but 60 percent more respondents were composedly in favour of the statement. In KMBL, the majority of respondents i.e. 50 percent strongly think the same for their leaders, but 12 percent were neutral about the statement. In ICICI bank, 31 percent of respondents were in the agreement of this statement, which was further supported by 61 percent respondents who agreed with the fact. In AXIS bank, 50 percent respondents thought that the statement was true, but 46 percent employees were neutral.

The Pearson chi-square value for **'My leader can be trusted'** was 49.196, at 9 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is a significant measure of the ethical leadership of branch managers and administrators across the four banks in this study. Trust and reliability are integral to ethical leadership because only then employees feel they can have faith in the leader.

The Pearson chi-square value for **'My leader discusses business ethics or values with employees'** was 64.024, at 9 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is significant for measuring the ethical leadership of branch managers and administrators across the four banks in this

study. In order to show ethical leadership, managers and administrators must regularly hold discussions on the ethical values of the organization with their employees, and make them aware of all guidelines and rules.

The Pearson chi-square value for **‘My leader sets an example of how to do things the right way in terms of ethics’** was 47.745, at 9 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is significant regarding measuring the ethical leadership of branch managers and administrators across the four banks in this study. The leaders across all organizations must themselves be the example of what they expect from their employees. Thus it is an important measure of ethical leadership.

The Pearson chi-square value for **‘My leader has the best interests of employees in mind’** was 92.577, at 9 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is significant for measuring the ethical leadership of branch managers and administrators across the four banks in this study. An ethical leader looks out for the wellbeing and growth of his or her employees, and not just about the targets or goals of the organization.

The Pearson chi-square value for **‘My leader when making decisions asks “what is the right thing to do”’** was 52.65, at 12 (degree of freedom) which was significant at p-value of 0.000 (Asymptotic Significance, 2-sided). This confirms that the statement is a significant measure of the ethical leadership of branch managers and administrators across the four banks in this study. Ethical leaders weigh whether or not their decisions are morally right, and do not act in immoral or wrongful ways.

VII. CONCLUSION

Current study, found that the ethical leadership among the managers and employees’ at banks can be measured through different statements. The respondents from all four banks stated that reliability and trustworthiness in the leader was among the highest indicators of ethical leadership. It is also found that across all the four banks, where this study was conducted, the majority of the respondent employees agreed about the various aspects of ethical leadership for their managers and mid-level administrators. Based on results from Pearson chi-square analysis, all the statements which are used in the questionnaire posed to the respondents found to be relevant and significant measures of ethical leadership in an organization. Previous studies also support, research on the correlates and effects of ethical leader behaviour demonstrates mainly positive relationships with a variety of followers’ attitudes and behaviours, such as commitment, satisfaction with the leader, trust, perceived leader effectiveness, and organizational citizenship behaviour. (Brown, Treviño, & Harrison, 2005b; De Hoogh & Den Hartog, 2008; Hartog, Hoogh, & Hartog, 2009; Kalshoven, Den Hartog, & De Hoogh, 2011; Mayer et al., 2009; Piccolo et al., 2010). Ethical leadership and its development and promotion at all management levels are high on the agenda of many organizations, because such leaders are expected to have positive effects (Kanungo, 2001) (Brown, Treviño, & Harrison, 2005a).

VIII. THEORETICAL CONTRIBUTION

Our examination has a few hypothetical commitments for the investigation of ethical leadership, ethical thought processes, and moral conduct. To start with, focusing on the effect of people's thought processes towards the organization, we exhibited the mental components that interface ethical leadership to employees. In accordance with (Hartman & Hartman, 2000) contention that ethical leadership has two fundamental columns moral individual and moral manager, two basic systems were proposed in the current investigation and suggest the banking sector is core element of Indian economy, so special care is needed in this sector. In a social learning point of view, these outcomes showed that employees would gain from their managers/supervisors who is seen as an ethical individual. Besides, managerial level also take moral initiative was likewise decidedly identified with employees through the intercession of worker's apparent procedural equity and authoritative concern. These outcomes mirrored a social trade system that workers will in general respond to their superior's (an ethical manner) and the central association by deliberately putting aggregate objectives ahead and afterward proactively captivating in citizenship exercises. Altogether, the current study not just offers a valuable replication of earlier discoveries (Mayer et al., 2009; Zhang, Walumbwa, Aryee, & Chen,

2013) however adds to the ethical leadership and employee's perception literature by exhibiting the significant job of people's proactive intentions towards the organizations.

IX. LIMITATIONS AND FUTURE RESEARCH

This research paper is from private sector banks thus study can be including the public sector also because mass level communities use public sector banks. Researcher collected the sample from the NCR region thus future researcher extends the sample with another region also.

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