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Exploring the Ethical Leadership of Bank Managers

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This is to certify that the doctoral study by

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has been found to be complete and satisfactory in all respects,
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the review committee have been made.

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Abstract

Ethical Leadership Strategies of Bank Managers

by

Jeannette Devine

MA, Bowie State University, 2006

BS, University of Maryland College Park, 2001

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

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August 2019

Abstract

Ethical dilemmas in banks have resulted in financial losses. A bank manager’s ethical leadership strategy can affect the direction, success, operations, and profits of banks. The purpose of this multiple case study was to explore the ethical leadership strategies of bank managers that promoted profitability. This study’s conceptual framework was Bandura’s social learning theory. Data were collected from semistructured, face-to-face interviews with a sample of 2 bank managers from different Maryland banks and a review of these banks’ documents. Member checking was conducted to verify the trustworthiness of the findings. Data were analyzed using Yin’s 5-step approach. Themes that emerged from the data analysis included: business relationships, communities, ethics, leadership, and strategies. Bank managers who use these ethical leadership strategies might improve the profits and success of banks. Applying the findings of this study might benefit the banking industry and promote positive social change by providing an understanding of how ethical leadership strategies of bank managers can promote profitability while mitigating ethical dilemmas.

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Dedication

I dedicate my existence and this doctoral study to my Heavenly Father, Jesus Christ! Thank you so much for giving me the overwhelming strength to keep finding your purpose of my life, withstanding the obstacles, the journey is well desired and continues.

Second, my dear mother, MRS. JOSEPHINE W. DEVINE this is gratefully and whole heartedly dedicated in your memory. I love and miss you so much… please continue to lovingly rest peacefully.

I am also dedicated to what P.O.S.S.I.B.L.E. means to me which is the following (and further defined directly below and into the acknowledgements section): Purpose, Obstacles, Success, Student, I-Included, Believer/Brave, Learning, and Everything.

Dad you instilled in us that anything is possible when we put our minds to it, work hard, and be obedient - for that I will always be grateful and love you for making it possible to see and experience my dreams. Big sister gorgeous one Jackie (Greg) thanks for being there every step of my life and seeing the bigger possibilities of what life has to offer. Sister Jennifer, brother Carlos, “little momma” nieces Tamika (Franklin) and Aneka (Greg), nieces – Alexus, Angel, Argentina, great nieces Tayla and Addison, and great nephews Malik and new family arrival – I love you all and please know that all your dreams are possible too. To my extended family you also made this possible and this “win” is for all of us and our family’s legacy! Friends you are my truest and dearest inspirations, we can make anything possible. Church, neighbors, health care providers, fitness team, and co-workers keep the possibilities of whatever you truly desire in life open, because you deserve it!

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Dr. Mae, the incredible and magnificent, Dr. Mae who can make all things possible, I truly thank you for being a wonderful chair and person. To the evolving Team Mae (current, past, and future) I thank you all for allowing me to keep it moving with you through the experiences, possibilities, and milestones of becoming doctors!

A blessed thank you to Mr. Estepp, the LORD always makes it possible to surround oneself with great people!

Walden University, thanks for letting me be a part of the family, experiencing residencies (especially in Hammersmith, England), and always creating the atmosphere of influential connections (SCM – Dr. Jack, URR – Dr. Blando and host of other faculty members and students). My Doctor of Business Administration – Healthcare Management journey was a long process but graduating as Dr. Devine proved the possibility of completion making the journey well worth the process!

Thank you to my mistakes, because you made it possible for me to reinvent and continue to better myself. Dr. Jeannette Devine, you made it, continue to be proud and humble, with this achievement you also made it possible for others to follow and achieve their dreams of opportunities, because in the end anything is P.O.S.S.I.B.L.E.

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Section 1: Foundation of the Study

Economic growth is an important aspect of a prosperous society. Banking institutions are essential for a society's economic growth (Monga, 2016). The widespread financial crisis of 2007 caused economic damage in the banking industry (Llewellyn, 2014). A lack of trust in ethics has interfered with the economic growth and prosperity within the banking industry (Hurley, Gong, & Waqar, 2014). This lack has raised doubts about and threatened bank leaders' reputations and banks' business stability (Cohn, Fehr, & Maréchal, 2014). Understanding ethical leadership within organizations can help strengthen the ethical leadership and help to restore trust in leadership (Brown & Treviño, 2014). Restoring trust in leaders after an ethical scandal is often the first order of business when knowing where to locate a leader's ethical leadership (Brown & Treviño, 2014). Managers are leaders who must direct and maintain the work performance of their staffs. Managers occupy important ethical positions and ethics is often a major priority of their leadership (Brown & Treviño, 2014). I explored the ethical leadership strategies of bank managers in efforts to view their impact as leaders within the banking industry.

Background of the Problem

Bank employees demonstrate the mission, growth, and culture of their organizations. Employee fraud, conflict of interest, and other breaches of ethics may affect the overall performance of a bank. The integrity of leaders is questioned when there is misconduct and ethical debacles (Monga, 2016). Bank managers have an important role in leading, overseeing, and carrying out the daily business of bank operations. I explored the ethical leadership strategies of bank managers to view their impact as leaders. Identification and maintenance of an organization's strategic advantage is a component of leadership (Lalonde & Roux-Dufort, 2013). Exploration of the ethical leadership strategies of bank managers is a strategic advantage that could create more opportunities for compliance with ethical practices and for profitability within the banking industry.

Problem Statement

Scandals within the financial industry degraded ethics within banks (Hurley et al., 2014). Ethical conflicts within the banking industry in 2018 have nearly cost them an average of $110,000 in losses (Association of Certified Fraud Examiners, 2018). The general business problem is that some bank managers are unaware of how ethical leadership strategies of bank managers can affect the direction, success, and operations of their businesses. The specific business problem is that some bank managers lack ethical leadership strategies that promote profitability.

Purpose Statement

The purpose of this qualitative multiple case study was to explore the ethical leadership strategies of bank managers that promote profitability. The population consisted of two bank managers with a minimum of one year of experience from different banks located within the state of Maryland who implemented ethical leadership strategies to promote profitability. The study incorporated semistructured, face-to-face interviews. An integral aspect of the development of prosperous societies are banks (Monga, 2016). Banks serve the community as well as society (McCormack & Decon, 2017). This study has implications for positive social change by providing a comprehensive understanding of how ethical leadership strategies of bank managers can promote profitability while mitigating ethical dilemmas.

Nature of the Study

Researchers have the option of selecting qualitative, quantitative, or mixed-methods as the type of methodology for their study. I used a qualitative research method in exploring the ethical leadership strategies of bank managers. A qualitative research approach is the process of understanding a phenomenon from the experiences of participants in their current environment (Marshall & Rossman, 2016). I used a qualitative research approach to explore and understand the ethical leadership strategies of bank managers. Researchers use a quantitative research method to examine the relationships and differences among variables by testing a theory, hypothesis, or collecting data for statistical purposes (Trochim & Donnelly, 2008). I rejected the quantitative approach for my study, because I did not examine relationships and differences through the testing of a theory or hypothesis. The mixed-method research approach was not appropriate for this study. Researchers using the mixed-method focus on qualitative data as well as quantitative data. The mixed-method quantitative approach uses a statistical component established from numerical data that is obtained from testing hypotheses (Bazeley, 2015). I chose the qualitative research method as the best option for this study.

Researchers use a variety of qualitative designs to conduct their studies: case study, ethnography, ground theory, and phenomenology (Marshall & Rossman, 2016). A case study design allows researchers to develop an in-depth understanding of their participants in exploring a specific phenomenon in its everyday context (Raeburn, Schmeid, Hungerford, & Clearly, 2015; Yin, 2017). I used a case study design to develop an in-depth understanding of the ethical leadership strategies of bank managers. Researchers use ethnography to focus on the entire culture from the perspective of people living in that environment (Eika, Dale, Espnes, & Hvalvik, 2015). I did not focus on the entire bank culture of all manager's ethical leadership strategies; therefore, I rejected ethnography. Social scientists use a grounded theory design to explain the process shaped by a larger number of participants' perspective (Johnson, 2015). I rejected the ground theory design because it was not an approved designed within the Walden University's Doctoral of Business Administration program. The phenomenological design focuses on exploring lived experiences (De Felice & Janesick, 2015). I did not explore lived experiences for this research. A case study design was the best research design for this study.

Research Question

The following research question guided this study: What are the ethical leadership strategies bank managers used to improve profitability?

Interview Questions

The following were the interview questions for the study:

1. As a bank manager, how would you define ethical leadership?
2. What is your definition of profitability within the banking industry?
3. What ethical leadership strategies do you use to promote profitability?

4. What are the pros and cons to developing and implementing ethical leadership strategies within your bank?
5. How did any applicable past, current, and future ethical leadership trainings workshops, or documentations help or will help with your ethical leadership strategies?
6. How can bank managers incorporate ethical leadership strategies to promote profitability?
7. How would you describe your bank's ethical concepts, compliance programs, and initiatives (please include any code of conduct and code of ethics)?
8. How do you ensure ethical compliance among the working environment of your staff?
9. How do you and your bank handle ethical dilemmas especially those that affect profits?
10. How would you like to resolve those ethical dilemmas?

Conceptual Framework

I used the social learning theory as the conceptual framework for this research study on the ethical leadership strategies of bank managers. Albert Bandura introduced social learning theory in 1977. Along with the behavioral psychologists, he believed that classical conditioning and operant conditioning were a part of the social learning theory (Bandura, 1977). The two most important features of social learning theory are stimuli and responses, which are a part of the mediating process, and that through observational learning of the environment (stimuli and responses) an individual's behavior was identified and learned (Bandura, 1977). Social learning theory demonstrates that behavioral standards are internalized through socialization and guiding of behavior (Treviño, den Nieuwenboer, & Kish-Gephart, 2014). Managers are leaders who portrayed ethical influences within the social learning theory because of the status and legitimacy of their managerial positions (Brown & Treviño, 2014).

Operational Definitions

Critical-skilled employee: Competencies of employees that contributed positively toward the success of an organization is an employee that is defined as critical-skilled (Chu, Ye, & Guo, 2014).

Ethical behavior: Examination of ethical and unethical decisions and behaviors within a work environment are ethically inclined behaviors (Treviño et al., 2014).

Ethical codes: An organization's code of conduct standards, such as the conflict of interest rules were considered codes of ethics (Treviño et al., 2014).

Ethical culture: Formal systems of organizations specifically decision-making processes, organizational structure, and performance management systems are cultures that are based on ethics (Treviño et al., 2014).

Executive: Individuals occupying senior managerial authority in companies assumed the roles of an executive position (Cook & Glass, 2014).

Leadership behavior: A leader's direction, supervision, mentorship, and how they oversee assigning responsibilities for subordinates within businesses were the definition of the behavior of a leader (Chin-Yi, 2015).

Mentoring: Relationships between two or more individuals in which the more experienced individual was considered the leader is a mentorship (Irby, 2014).

Unethical Behavior: An individual, group, and organization behavioral advantage that is harmful and unwanted to others is considered a behavior that is unethical (Knoll, Lord, Petersen, & Weigelt, 2016).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are what researchers believed to be true about their studies but could not prove (Grant, 2014). An assumption was that all banks contacted would agree to be a part of the study. Another assumption was that bank managers identified as participants were available for the audio-recorded interview. Participants providing truthful and complete answers was another assumption. The final assumption was that participants would provide me access to pertinent ethical documents for my study and that these records were accurate, complete, and current.

Limitations

Limitations are the weaknesses of a study that are out of the researcher's control (Matza et al., 2015). A limitation of this study was interviewing only two participants. Another limitation was exploring only bank managerial positions. The short time frame limit of the study was the final limitation.

Delimitations

Delimitations are restrictions set by a researcher to maintain some boundaries and control of the study (Schwarzfeld & Sperling, 2014). The restriction I placed on this study was selecting only Maryland banks as the geographical location. Another restriction was the eligibility requirement of bank managers participants to have at least one year or more of managerial experience within the banking sector.

Significance of the Study

The findings of the study were expected to bring value to the banking industry. Exploring ethical leadership strategies of bank managers was intended to assess and determine their effect within the business. The ethical leadership strategies of bank managers can have an influence on the performance of employees and the daily operations of the bank. Exploring ethical leadership strategies of managers can improve the advancement and sustainability of banks. Executive professionals and human resources personnel of banks should value the importance of knowing the ethical leadership strategies of bank managers and how their strategies are a part of the banking industry.

Contribution to Business Practice

Bank leaders strive to be the best financial business service providers among their competitors. One way the banking industry could maintain sustainability is by educating executive professionals and human resources personnel on the ethical leadership strategies of bank managers. Problems that arise in the decision-making process of business practices allow ethical leaders to encourage employees to think creatively and within ethical realms, in establishing solutions to maintain the organizational goals effectively and ethically (Choi, Ullah, & Kwak, 2015). This ethical awareness would create a knowledge-based atmosphere of how the ethical leadership strategies of bank managers are viewed and applied throughout the business practice of banks as all staff members meet the mission and goals of the organization.

Implications for Social Change

This research study allows more exposure of the ethical leadership strategies of bank managers and their effect on a bank's mission, business goals, and contributions to society. Banks are an integral aspect of the development of prosperous societies (Monga, 2016). A society's commerce is connected to banks and other financial institutions. Individuals employed as bank managers who have effective ethical leadership strategies often retain their bank's credibility in society, including society's trust. Trust is an important feature of the operations of banks (Hurley et al., 2014). The public wants to trust the ethical behavior of bank employees as they conduct their daily business operations. People who can trust a bank's mission, policies, and initiatives may be more willing to become customers. Individuals employed within the banking industry should consider the impact of their behavior (including ethical and leadership behaviors) on society rather than on their own short-term benefits (Cohn et al., 2014). Hiring critical-skilled employees who are aware of their actions—including those within managerial positions—may help the entire ethical culture of the banking business. Executive professionals and human resources personnel who understand ethical leadership strategies of bank managers may promote more individuals to obtain and master these managerial positions as ethical leaders.

A Review of the Professional and Academic Literature

The professional and academic literature review focused on providing me with the opportunity to identify, as well as, contribute my qualitative research case study to the existing knowledge of ethical leadership and to fill in any gaps within literature. I investigated the ethical leadership strategies of bank managers. Publications in the banking industry and publications on the general concept of ethics afforded a deeper understanding of a bank manager's ethical leadership strategy. Extensive research on the relevant business management sources aided in the development of an in-depth understanding of bank managers' ethical leadership strategies. The following keywords were used in the business management sources: *ethics, ethical leadership, ethical infrastructures, ethical culture, ethics codes, ethical banks,* and *ethical leadership scale*.

A comprehensive research and detailed information were a part of the study. Current developments of ethical leadership were from the contents of scholarly sources found within peer reviewed articles, seminal books, and web pages accessed through the Walden University Library and Google Scholar. Earlier publications of seminal work emphasized the theoretical framework foundation. The following databases were used to retrieve relevant scholarly literature: Academic Search Complete, Business Source Complete, Sage Premier, EBSCOhost, Emerald, ScienceDirect, and ProQuest. A comprehensive review of peer-reviewed articles from a minimum of 95 scholarly journals in professional and academic literature sources published within the past 5 years served as the content of the literature review. I used 85% peer reviewed journal articles, 7% seminal books, and 8% from webpages as the various types of research sources for the academic and professional literature review. The *Ulrich's Periodical Directory* was used to verify that the articles were from acceptable peer-reviewed sources.

Professional and academic literature content for the qualitative research case study was displayed in a well-organized editorial style. A thematic approach allowed the organization of the scholarly literature review into seven parts. Social learning theory, as the conceptual framework, and its connection to ethical leadership was Part 1 of the literature review. Supporting and contrasting theories of the social learning theory served as Part 2. The business of the banking industry that included bank scandals and mistrust was Part 3. Unethical situations found within banks was Part 4. A discussion of the literature reviewed holistically on ethics and ethical leadership was Part 5. Part 6 consisted of literature that focused on ethics and ethical leadership related to bank managers. Part 7 of the academic and professional literature reviewed had incorporated the general concept of a qualitative research method. The organization style of the reviewed literature content was comprehensive, critically analyzed, and synthesized.

Social Learning Theory

I used the social learning theory for this study. In 1977, Albert Bandura developed the social learning theory as a philosophy concept to understand behavioral standards (Treviño et al., 2014). Those behaviors standards were internalized through socialization and guiding of behavior (Treviño et al., 2014). Social learning theory occurred when individuals focused their attention and modeled the behavior of another person (Brown & Treviño, 2014). A benefit of the social learning theory was when followers see leaders as advocates of their well-being and they are inclined to reciprocate what the leaders supported (Bedi, Alpaslan, & Green, 2016). The concept of the social learning theory also focused on the importance of models and certain behaviors an individual learned and emulated (Zuber, 2015).

The process of which behaviors are learned was role modeling. An important feature of an organization's socialization for new staff members was the role modeling process (Brown & Treviño, 2014). Exposure to ethical role models earlier in life helped individuals to learn ethical behavior and to grow into ethical persons and leaders in the workforce (Brown & Treviño, 2014). Role modeling allowed individuals to learn by paying attention to and emulating attitudes, behaviors, values, and the credibility of the model person (Kim & Lee, 2016). The role modeling process also enhanced the acquisitions of moral and other types of behavior (Brown & Treviño, 2014). Bandura's work was essential to explain unethical behavior of employees found in the workplace (Treviño, 2014).

Ethical behavior was a part of the social learning theory. Based on the Bandura's social learning theory, an assumption was that employees focused on ethical implications of their decisions and make more ethical decisions, resulting in less opportunistic behavior patterns when they followed the behavior of an ethical manager (Kim & Lee, 2016). One characteristic mission of the social learning theory was that ethical leaders encouraged and maintained employees to behave ethically in the workplace (Babalola, Stouten, & Euwema, 2014). Ethical dilemmas often included ambiguity and when an individual attempted to reduce this by turning to others for guidance (Brown & Treviño, 2014). Individuals are not always ethically self-sufficient and the social learning theory helped to explain why guidance was obtained from role models (including “side by side” interactions with ethical role models) and the importance of ethical leadership (Brown & Treviño, 2014). Social learning theorists assumed that leaders served as the ethical role model in setting the platform for employees (Bouckenooghe, Zafer, & Raja, 2015). This platform was ethical leadership.

Supporting and Contrasting Theories

A supporting theory for this study was ethical leadership. The concept of ethical leadership was developed and embedded within the social learning theory (Letwin et al., 2016). The ethical leadership concept was used to describe an individual who used personal actions and interpersonal relationships in demonstrating normal appropriate conduct and promoting conduct as two-way communication, reinforcement, and decision-making to followers (Treviño et al., 2014). The concept of the social learning theory was furthered adapted to assume that the perception of ethical leadership focused on ethical leaders who communicated un/ethical behaviors through transparency and open communication to followers as being successful in a work setting (Bouckenooghe et al., 2015). Researchers mentioned that the ethical role model, especially during the career of a leader, connected to subordinate-related ethical leadership (Brown & Treviño, 2014). Brown’s Ethical Leadership Style (ELS) 10-item questionnaire scale further examined and measured the level of the ethical leadership, as it related to the perception of followers (Bedi et al., 2016; Brown & Treviño, 2014). The ethical leadership theory was developed from the social learning theory and is similar, however, there were a few contrasting theories.

A few contrasting theories were the transformational leadership theory, ethical climate theory, and general systems theory. The transformational leadership theory focused on how leaders created an atmosphere of how staff members were influenced in the modification of their expectations, perceptions, and motivations to meet the mission and goals of an organization (Effelsberg, Solga, & Gurt, 2014). Ethical climate theory was not used either for this study because this theory focused on understanding employees' ethical values within their organizational climates (Victor & Cullen, 1987). The general systems theory evaluated an environment to understand the different aspects and variation of the system's operations and interactions of individuals (Shin & Konrad, 2014). A general system theory was not appropriate for this study because there were no evaluations of different aspects and variation of a system's operations. Social learning theory was the most appropriate theory in the investigation of the ethical leadership strategies of managers within the bank industry. A brief description of the business of the banking industry further explained the beginning exploration of the ethical leadership strategies of bank managers.

The Business of the Banking Industry

Prosperous societies may have had many and various organizations that existed and contributed to their ongoing economic developments. Companies have an obligation to continue to grow and survive even in a dynamic and a rapid changing environment (Mokhber, Khairuzzaman, & Vakilbashi, 2018). All organizations are social systems, where life and stability depended on the existence of a strong connection to its constituent elements (Farzanjoo, 2015). Financial institutions helped societies achieve financial ongoing developmental goals, initiatives, and stability. Researchers stated that financial institutions, such as banks, had a significant role in the development of prosperous societies (Monga, 2016). A country's financial systems is essential to their economy (Suh, Shim, & Button, 2018). The business goals and initiatives of the banking industry would suggest that their mission was to provide and promote commerce among individuals and companies within a society. Bank managers may use goals and economic initiatives within business operations to remain sustainable against their competitors within the society.

Managers of companies may strive to have sustainability within the development of their business. Sustainability was inclusive of any company's development and typically developed within the following areas: social, environmental, economic, and financial (Galpin, Whittington, & Bell, 2015; Paulet, Parenaudeau, & Relano, 2015). As managers develop the structures of their banks, they may keep the mission of their business operations in the alignment of measuring and reaching the goals of sustainability to remain competitive against other banks. In the efforts of remaining sustainable within societies, banks should be strategic through the development and implementation of their business operations and plans. A strategic economic business initiative of banks could be expanding globally. As with sustainability, global developments require and promotes the demands for adhering to business ethics and values within society (Revelli, 2016). Leaders with a dedication for long-term economic success realized that their economic strategy was not successful in an unethical business environment; besides suitable legislative and political structures, an ethical framework was required to fulfill objectives

(Remisova, Lasakova, & Kirchmayer, 2016). An ethical framework can have the concept of trust as being inclusive within its component.

Trust may be a major subcomponent of ethics and economic success. A lubricant society had trust as the background (Pirson, Martin, & Parmar, 2017). The concept of trust applied to an individual, group, or organization (Pirson et al., 2017). Trust in the banking industry was important to the economic growth and prosperity of a society (Hurley et al., 2014). Trust also offered the inclusion of more resources to organizations (Hurley et al., 2014). Available resources based on trust may in turn helped banks to fully meet or exceed their economic growth initiatives and goals. The brokenness of trust can also lead to various crisis within the organization.

Problematic issues within and outside of a company may lead to the breakdown of trust. Occupational fraud are problematic issues that are seen within an organization (Petersen, Bruwer, & Roux, 2018). External factors outside of a company and the inception that lies within the company have led to a corporate crisis (Nienaber, Hofeditz, & Searle, 2014). Crises are seen in unstable conditions (Caulfield, 2018). A series of structural and behavioral weaknesses was evident in the financial industry (Llewellyn, 2014). The potential effect of a neglected organization's structural feature that are designed to improve employees' ethical behavior ended up contributing to the demise of that behavior (Treviño et al., 2014). When trust was damaged within the banking industry; it included recorded fines against banks' misconduct that resulted in economic damages (Jarvinen, 2014; Llewellyn, 2014). Fraud, especially when exposed, can be costly for an organization (Nawaai & Salin, 2018). Ineffective financial practices, bank scandals, and the financial crisis has caused serious economic damages that may have changed the stability and reputation of these organizations (i.e., banks) to be threatened (Cohn et al., 2014). The Occupy Wall Street Movement expressed that after the global financial crisis, there was a loss of trust in the Western economic and political systems (Zuber, 2015). Business relationships are broken in the absence of trust (Llewellyn, 2014). Trust and honesty may be seen as pair in the growth and stability of banks.

The perception of honesty of banks was necessary for building trust and longevity within this financial sector. A public perception of confidence in the honesty of banks was important for the long-term stability and profitability of the financial industry (Cohn et al., 2014). Publicly exposed untrustworthy and unethical behaviors led to a society's loss of trust within the banking industry (Nienaber et al., 2014). The definition of unethical behavior was when a behavior that allowed one person or organization an advantage that was unwelcomed or that caused harm to another individual in a way that the receiving party did not deserve and did not find acceptable (Knoll et al., 2015). A research study among 128 bank employees to access whether dishonesty was caused by the banking industry, concluded that the prevailing business culture in the banking industry favored dishonest behavior which contributed to the loss of the industry's reputation (Cohn et al., 2014). Mistrust has further shaped the banking industry.

The financial crisis epidemic of the banking industry may have contributed to the mistrust of banks on many levels. Bank frauds have the potential to cause significant financial harm (Leite et al., 2018). Mistrust has resulted into more research and public debate focused on the culture and incentive structures of banks (Llewellyn, 2014). One area that contributed to the mistrust of banks was the perception that banks were not transparent (Manganaris, Beccali, & Dimitropoulos, 2017). A lack of transparency can cause unethical behaviors (Kaptein, 2015). Widespread unethical behaviors can scrutinize the general context of an organization's process (Zuber, 2015). Negative consequences of an organization's widespread unethical behavior were significant for the business and society involved, simply because the organization was integral in the economic and political systems of societies (Zuber, 2015). Banks that have unethical situations also experienced negative consequences.

Expansion of Unethical Situations within Banks

As seen within various bank scandals, many unethical behaviors and acts were conducted by their employees. The impact of money was a reason why an employee's behavior can shift within the workplace environment (Beus & Whitman, 2017). When money was a concern, sometimes individuals tended to increase their behaviors in ways that maximized future pay while exhibiting less concerns for others (Beus & Whitman, 2017). The banking industry foundation was based on the concept of money (Cohn et al., 2014). A bank employee's behavior may be altered based on importance of the bank's concept of money within their business operations and mission. When executives may be concerned about reaching monthly profit goals, their employees may engage in unethical acts to meet or exceed these goals. Employees' moral belief may influence their perception about money.

Money may be deeply rooted in an employee's thought process, values, and ethical behavior. An individual's belief about money was a part of their value systems and ethical perceptions (Wang & Yang, 2016). Morals were deeply rooted in an individual's belief system (Reman, 2017). A moral identity combined with a person's differences, resulted in moral judgement that influenced the ethical behavior of an individual (Treviño et al., 2014). Dilemmas happened when cherished values have become conflicted (Bai & Morris, 2014). An individual can experience the following in an ethical dilemma: moral awareness, engagement in moral judgement, form a moral motivation or intention, and finally act (Treviño et al., 2104). Individuals tended to think about a situation and respond with an unethical behavior if they believed that the particular situation resulted in a beneficial gain (Treviño et al., 2104). A prerequisite for unethical behavior that leads to unethical conduct without emotional stress was moral disengagement (Martin, Kish-Gephart, & Detert, 2014). A similar pattern existed between values and unethical behavior (Arciniega et al., 2017). Values and unethical behaviors may also affect the operations of a business.

A bank employee may engage in unethical behaviors to promote the appearance of the organization's payment success. Bank managers have seen and been informed of employees that misconstrued business operations for their own financial gain. The construct of financial gain seemed to want employees wanting more of it and pursuing it more aggressively (Beus & Whitman, 2017). An experimental study of bank employees indicated the need for financial success and status has led to increased dishonest behavior (Cohn et al., 2014). Managers should foster a clear ethical norm work environment to decrease dishonesty (Treviño et al., 2104). Instead, the culture of banks sometimes incorporated the norm that considered and fostered competitive behavior of employees as desirable (Cohn et al., 2014). The results of the Kamay and Hill's foreign insider trading case and other financial scandals indicated that when the attention was on the individual(s), the organizational culture might be fostering excessively competitive behavior (Batten, Loncarski, & Szilagyi, 2018). This competitive behavior maybe masking the unethical behavior that could be later considered a major problem in the work environment.

Workplace problems and issues may arise that may result in the disruption of business operations. Problems in the working environment can affect the quality of services and the staff directly and indirectly (Pestoff & Vamstad, 2014). Deviant behaviors of employees may significantly cost their employer in various ways (Sharma & Nambudiri, 2015). Corruption was determined to be an unethical behavior, that will undermine a firm's ethical behavior while indirectly damage an employee's behavior (Xie, Qi, & Zhu, 2018). Numerous bank scandals performed by certain employees, has also caused the entire name of the bank to be associated with the scandal. In a research study, data revealed that unethical behavior leads to damaged reputations, financial losses, and decline in corporate performance (Askew, Beisler, & Keel, 2015). Researchers have also indicated that ethics had a connection to financial reporting (Amisano & Anthony, 2017). Effective management can deal with ethical issues exhibited with an organization.

Managers might serve as influential employees that can establish practices within a company. Management perceptions shaped an organization (Drew, 2014). Specifically, manager's leadership strategies were included in their everyday interactions with employees (Belias & Koustelious, 2014). A company's production and profits were a result of their leadership (Fiaz, Su, Ikram, & Saqib, 2017). The behavior of managers was important for the performance of the organization's leadership behavior. A leadership style behavior was the most important determinant of increasing an employee's motivation (Fiaz et al., 2017). Leadership styles are related to engagement (Caniels, Semeijn, & Renders, 2018). Organizations that incorporate the right leadership will see differences in their operations (Wang, Xu, & Liu, 2018). Research indicated that leaders of organization sometimes contributed to the company's ethical problems (Schauster, 2015). The integrity of leaders was questioned when numerous corporate misconduct and ethical debacles were displayed (Monga, 2016).

The revelation of scandals within organizations may often lead to the reviews and questions of a manager's leadership. Bank managers were questioned when their organization's scandals were exposed. In efforts to limit and eliminate the spread of unethical behaviors, managers needed to understand how and why unethical behaviors existed within their organizations (Zuber, 2015). Managers of banks should consider how their leadership behavior affected and contributed in aiding to various unethical situations of the banking industry and the perception of these situations among society. Incidentally, a manager may not know exactly what their bank's business practices are and may lack personal responsibility for decisions (Llewellyn, 2014). A manager that does not know this information may often exhibit unethical behavior. An unethical behavior may turn into an abusive leadership, when a manager does not know their specific business practices and lack personal responsibility for business decisions. In their study, researchers examined how managers could give unethical instructions to followers (either via direct order or through the social learning process) which created an unethical culture (Knoll et al., 2016). Abusive leadership often caused negative bias emotions and forces individuals to give increased significance to negative events and personal actions (Palanski, Avey, & Jiraporn, 2014). Employees tended to be unethical in the presence of unethical colleagues and abusive leaders (Treviño et al., 2014). Opportunities of unethical behavior arise if employees are not corrected (Burke & Sanney, 2018). The separate pairing of these unethical and abusive individuals may result in unethical financial situations and motives.

A company's financial incentive plan may alter an employee's performance of reaching the goals of the business' operations. Financial incentives often identified the areas that management values can be the primary influence as well as the central role of the culture of a business (Llewellyn, 2014). The findings of a research study indicated that a manager attempt to turn money into a motivator may elicited a negative effect on the goals of the organization (Beus & Whitman, 2017). A manager also engaged in unethical behavior (fraudulent and deceptive) for personal and political gains when they tried to meet and exceed their organizational goals (Campbell & Goritz, 2014; Rehman, 2017). The benefits of achieving the goal of an organization may be the only immediate focal point initiative for a manager. A consumer's interest is not the overarching principle goal that management may value as the work performance goal or initiative and leads to unethical situations (Llewellyn, 2014). The acts of unethical behavior also tended to occur in situations that “legitimately” justified unethical behavior while maintaining the appearances of being moral (Treviño et al., 2014).

Business practices may have an underlying issue for the entire organization. A broad spectrum of business practices that might potential harm others, maybe seen as a benefit for the organization (Knoll et al., 2016). A benefit for a bank could be an established financial gain through insider trading which would be harmful to others. Power incentives may cover up and hide the shortcomings of an organization (Bachmann, Gillespie, & Priem, 2015). In a research study, researchers stated that the performance goals and the burden of reaching the success milestone of companies tended to motivate unethical behaviors among staff members (Bolander, Zahn, Lee, & Clark, 2017). Researches also indicated that relationships between perpetrators and observers suggested the ongoing participation of unethical behaviors, while not exhibiting any guilt for this action (Zuber, 2015). As a result, ongoing participation of unethical behavior may have high potential for spreading within the organization (Zuber, 2015).

The degree of determining unethical behaviors within an organization may be hard to detect. Unethical behaviors can be subtle and difficult to observe for others, such as abusing confidential information and insider trading (Zuber, 2015). An employee may have engaged in an unethical behavior because they perceived it as the appropriate choice in the situation (Knoll et al., 2016). Employees may not know they have engaged in unethical behaviors or may not show any remorse or guilt for their participations in those unethical acts. Unethical leadership rewards temporarily through economic success until industry and society punishment is received (Bai & Morris, 2014). Engagement in unethical behaviors, no matter the specific type or the length of duration of the unethical behavior, may lead to the aftermath of these behaviors in encouraging various subsequent unethical acts in different forms (Zuber, 2015). The unethical shortcuts to achieve success can come with a steep consequence (Auletto & Miller, 2017).

Research on Ethics and Ethical Leadership

An employee may need to incorporate ethics within their decisions and action plans. Employees should consider the impact of their 'ethical' behavior on society, rather than on their own short-term behavior (Cohn et al., 2014). The concept of ethics defined ethical behavior. *Ethics* originated from the Greek word e'thikos, which means of and for morals (Jalil, Azam, & Rahman, 2010). Ethics has two general frameworks, one resting on duties and the other on goals and objectives (Yazdani & Murad, 2015). The concept and perception of ethics was a part of a business' operations.

A society may expect businesses to behave ethically when conducting their operations. Corporate behavior was an ethical expectation of society (Paulet et al., 2015). Operating through integrity was an organization's connection to society and of its expectations for businesses (Enderle, 2015). Since the beginning of civilization, ethical and unethical leaders have been in existence (Demirtas, 2015). Many people believed that ethics was a manager's duty. The numerous literature research has indeed implied that ethics was a part of a manager's leadership (Demirtas, 2015). Managers have employed various measures within their organizations to develop staff's commitment (Farzanjoo, 2015). The concept of commitment focused on attitude and behavior (Laflamme, Beaudry, & Aguir, 2014). Organizational managers have attempted to establish a set of ground rules in hopes of maintaining an ethical working environment (Wang & Yang, 2016). Managers often used their leadership strategies when trying to establish ground rules within their organizations.

An employee's performance enhanced through leadership guidance. Leadership can improve an employee's performance in an organization (Bambale, Girei, & Barwa, 2017). One type of leadership style that organizations can implement was ethical leadership. The definition of ethical leadership was when individuals displayed normatively appropriate conduct through personal actions and interpersonal relationships in promoting conduct with followers through two-way communication, reinforcement, and decision-making (Pucic, 2015). Primarily because of the problematic conflicts of interest scenarios, research has suggested that the ethical leadership in the workplace was weak or absent (Brown & Treviño, 2014). Managers who have an ethical leadership strategy can shape reinforcement systems (Ruiz-Palomino & Linuesa-Langreo, 2018). Honest and ethical working climate can be fostered through the ethical leadership of managers (Ugaddan & Park, 2018). A leader, who was ethically inclined, has encouraged and maintained that employees behave ethically in the workplace (Babalola et al., 2014).

Managers who exhibited a high level of moral behavior and encouraged ethical behaviors at work demonstrated ethical leadership with their own actions (Wang & Yang, 2016). Communication of a manager's ethical leadership is best demonstrated through role modeling (Elsetouhi, Hammad, Nagm, & Elbza, 2018). The concept of an individual's high intensity of moral behavior and the encouragement of ethical behaviors may be related to moral efficacy. The definition of moral efficacy were actions that contributed to a self-regulatory process and supported the person behaving ethically even when behaving ethically was difficult to do so (Treviño et al., 2014). When managers demonstrated ethical leadership behaviors, followers can become aware of their thoughts and decision-making processes (Zhu, Treviño, & Zheng, 2016). Even though the ethical decision-making process may not always be rationale and deliberative, it can be affective, intuitive, and impulsive (Treviño et al., 2104). The ethical leadership behavior can help to build and expand upon meeting ethics within the workplace and society.

The ethical leadership concept maybe an ongoing learning process for managers. An ethical leadership behavior of managers was developed and influenced by many factors (Remisova et al., 2016). Ethical leadership can be considered as a behavioral trait and that is constantly practiced, developed, and applied (Palanski et al., 2014). Managers can develop ethical leadership on a day-to-day basis within their working environment (Ruiz-Palomino & Linuesa-Langreo, 2018). Research has outlined that the characteristics of ethical leaders as being honest, trustworthy, objective, and fair decision makers (Zhu, Zheng, Riggio, & Zhang, 2015). The influences of ethical leadership were visible in organizations, via a leader’s orientations to ethics, ethical decision-making, and individual behaviors in the workplace (Amisano & Anthony, 2017). Eighty small business owners and managers who were apart of the Chamber of Commerce in Miami, Florida were surveyed to examine their relationship between ethical leadership behavior and financial, social, and environmental sustainability in small businesses (Amisano & Anthony, 2017). Ethics was important at the executive and managerial levels, as well as, throughout the company (Llewellyn, 2014).

An employee may value ethical guidance and organizational support from their company. Employees that perceived organizational support as high, believed that they were valued, cared about, and their personal contributions was heard (Wu & Liu, 2014). Managers that advocated an employee's well-being often had employees reciprocate their support initiatives (Bedi et al., 2016). This behavior of reciprocation helped employees of organizations such as banks. Direct relationships existed between trust and job satisfaction (Pomirleanu & John-Mariadoss, 2015). Employees have committed trust in leaders who cared for their well-being and best interest (Mo & Shi, 2017). An employee may value their jobs more when they viewed managers as trusted role models. Employees also used observation and emulation of role models in learning how to perform (Brown & Treviño, 2014). Managers were proved to be successful when their employees trusted them and actively cooperate with them in an open manner (Mo & Shi, 2017).

Communication may be an important aspect of managers and employees building trust. Effective communication has an important role in an organizational setting and was a fundamental aspect of organizational life (Almonoitiene & Zukauskas, 2015; Raina & Britt-Roebuck, 2016). Ethical leaders have discussed with followers the right course of action(s) while simultaneously acting with individuals with their best interest in mind (Kim & Lee, 2016). Bank managers who were ethical leaders was more able to guide employee through the discussions of the right course of actions when problems arise. Internal communication helped to build transparency between staff and management, as well as, engaged employees of the priority's initiatives of the organization (Mishra, Boynton, & Mirsha, 2014). Transparency was essential between bank managers, subordinates, and the banking industry when conducting business operations and initiatives. Managers have benefited from a well-developed communication plan to employees that was associated with a comparatively strong organizational performance (Croucher, Rizov, & Goolap, 2014). A realistic view of communication along with its direct and indirect effects was fundamental for leaders (Terek, Glusac, Nikolic, Tasic, & Gligorovic, 2015). A social scientific research on ethics investigated on how individuals perceived ethical leadership and how leaders modeled their ethical behavior to their followers (Liu, 2017). Ethical leaders focused on the well-being of their employees and often remind others of the importance of acting ethically (Wang & Yang, 2016). Transparency in ethical behaviors was important in the banking industry. Volunteer engagement in organizational transparency, allowed the perception that organizations had nothing to hide (Bachmann et al., 2015).

Banks executives that promoted transparency may also have managers that served as role models. Employees who believed ethical leaders were role models engaged in normatively appropriate behavior that often identified with the values and beliefs of the leader (Zhu, He, Treviño, Chao, & Wang, 2015). An employee learns from ethical role models in becoming open and honest (Mo & Shi, 2017). The ethical leadership behavior may also influence an employee's identification, commitment to organization, performance, and reduction of conflict (Amisano & Anthony, 2017). Encouraging ethical leadership in organizations has helped to promote voluntarily disclosure of misconduct (Zhan, Liao, & Yaun, 2016). Disclosure of misconduct, especially voluntarily, within the banking industry upholds and maintains ethics. Bank employees needed to learn what actions are unethical so that they may openly disclose misconduct without shame, guilt, or any forms of retaliations against them.

Ethics and Ethical Leadership Regarding Bank Managers

Individuals may need to focus on being ethically inclined and motivated when conducting, performing, and operating within society. Within societal rules, individuals should be responsible to society, actions should benefit the society, and everyone should be fair (Rehman, 2017). Based on the rules of society, employees were supposed to behave ethically within their organizations. Employees of banks have a response to behave in an ethical manner when conducting business operations. A behavior that was deemed unethical is reduced by an employee's perception of an organization's ethical infrastructure and by their own positive attitude toward their employment (Martin et al., 2014; Ritz, Giauque, Varone, & Anderfuren-Biget, 2014). An organization's ethical climate connects to their infrastructure. Ethical codes, ethics programs, ethical climate, and ethical culture were the various aspects of an organization's infrastructure (Treviño et al., 2014). The ethical organizational climate of a business, also known as the ethical culture, focused on the decision-making processes, organizational structure, and performance management systems (Treviño et al., 2014). Understanding the ethical organizational climate of a business was also a part of sustainability (Guerci et al., 2015). Researchers have indicated that specific work outcomes can be predicted by an organizational ethical climate (Coldwell, Williamson, & Talbot, 2019). Values, corporate mission, human resources strategy, and performance systems was embedded in sustainability (Galpin et al., 2015). Bank leaders often wanted to remain sustainable within their competitive market and may want to further their business operations by expanding globally. Reviewing and understanding the ethical culture of a bank may help with the expansion and existence of the global business initiatives.

Ethics and values might be integral components of the structure and culture of a bank's development and longevity among societies. Ethical values were important in safeguarding against unethical behaviors and that should be a part of an organization's procedure and routine (Bachmann et al., 2015). Banks should operate, remain, and behave ethically when conducting and operating their business operations and practices. The public may often view the business operations of banks through their performances, decision-making processes, organizational structures, and the content and adherence to the compliances of ethical standards. Research indicated that the rise on corporate and organizational scandals have led to societal inequalities and the need for "sociohumanistically" responsibility (Yazdani & Murad, 2015). During the wide stream of ethical scandals, ethical leadership was the focus of leadership research (Xu, Loi, & Ngo, 2016).

The banking industry may have the leadership of managers to be questioned when various ethical scandals were exposed. Ethical dilemmas often involved ambiguity by individuals turning to others for guidance (Brown & Treviño, 2014). Banks have suffered severe loss in their ethical structure from fraud, corruption, and other ethical dilemmas experienced within this industry. Various strings of scandals that ended in negative consequences were a reminder to businesses of the importance of including ethics within their daily operations and missions (Wang & Yang, 2016). Consequences of unethical acts can result in the following: job losses, health risks, psychological issues, and social injustice (Crespi-Vallbona & Mascarilla-Miro, 2018). The concept of ethics within the banking industry has been an ongoing and debatable area of discussions.

Honesty may be an important area of banks to repair among society. The banking industry is a least-trusted business (Hurley et al., 2014). Trust in the banking industry needs restoration to promote sustainability and longevity of banks. Longevity and sustainability were an ongoing business goal of a bank's operations. Ethical misconduct exposed among the business operations of some banks has resulted in the decline of trust within this industry. Bad behavior of employees within banks also damaged the reputation of organizations while a consumer's wealth was often simultaneously compromised (Llewellyn, 2014). A bank employee's ethical misconduct may also damage the integrity and financial aspect of banks. Society may view banks that have been involved in an ethical scandal as not possessing a sound ethical guidance structure, engaged and promoted ineffective business practices, and perceived banks to lack responsible behavior.

Bank managers should implement and demonstrate a sound ethical atmosphere to enforce responsible behaviors. A genuine social expectation for banks was to engage in responsible behavior (Paulet et al., 2015). A concept of a corporate's responsibility was when it focused on a culture that was based on ethical values rather than formal regulation (Llewellyn, 2014). A response strategy can include publicly acknowledging failure, providing explanations, and cooperating with any inquiries from the public (Bachmann et al., 2015). Response strategies by leaders should be in a timely manner to clear up any gaps, because a delayed response or providing a silent response may imply the wrong message (Bachmann et al., 2015). The wrong message could be that banks who have not responded timely may want to continue with the unethical behaviors. Strategies required a company to respond (Paulet et al., 2015). A response strategy to the public from a bank leader who has experienced an ethical situation can further be applied to establish and address accountability, in the scope of acknowledging the unethical behavior demonstrated within the banking operations and in providing corrections plans of actions that will be established, enforced, maintained, and reviewed going forward within their business plans. Bank managers have the responsibility of maintaining and monitoring their organization's ongoing strategic cultural mission (Llewellyn, 2014).

Managers may have to incorporate necessary changes to an already established working environment of behaviors and practices. Leaders who adopt a more socially responsible financial behavior often should edit their current banking practices to prevent the continuation of former ethical dilemmas (Paulet et al., 2015). Ethical behavior that needed reinforcement in the workplace was proven to be an ongoing learning concept to that behavior (Brown & Treviño, 2014). Proactive reforming internal control system was a strategy for a company to restore trust and reduce unethical behavior (Bachmann et al., 2015). Paulet et al. (2015) concluded that adopting a more cautious attitude was associated with adaption of business practices and applying that attitude to certain situations. Employees of banks should consider the impact of their behavior on society rather than on their own short term-benefits (Cohn et al., 2014). An employee's unethical behaviors may have various underlying factors for the organization. One factor may be that the organization condones the unethical behavior. The idea of bank leaders tolerating unethical behavior has contributed to why there may be numerous scandals (Cohn et al., 2014). Another belief that banks were condoning unethical behaviors was that managers may contribute unconsciously or consciously, to the scandal directly and indirectly. Directly, if the scandal was determined to be a manager's unethical behavior by which the employees was following under their unethical guidance. Managers of banks have been associated indirectly to the scandal, if the unethical behavior was by their employees or other members of the institution. The establishment of trust was important in the social financial repairing of banks.

Trust building was essential for banks to repair and eliminate actual and potential scandals. Bank leaders are trying to restore trust within society over the next few years, which included focusing on an ethical perspective (McCormack & Decon, 2017). Trust should have established internally within banks. An internal environment was important in the development of trust (Hurley et al., 2014). Banks needed to adjust their internal environment in the efforts to promote trustworthy behavior and regain customer trust (Hurley et al., 2014). Pertinent measures needed to be set to re-establish an honest and trustworthy culture among society's perception of the banks (Cohn et al., 2014). A fundamental component of ethics was trust, which also plays a significant role in the social exchange (Bachmann et al., 2015). Repairing trust can involve developing and communicating a strong ethical culture (Bachmann et al., 2015). Effective trust repair can also be a combination of multiple approaches, such as, transparency, increased regulation, and a renewed focus on the ethical culture (Bachmann et al., 2015).

Regulations may help to build and regain trust and ethics within banks. A regulation may restore trust (Bachmann et al., 2015); however, regulation tended to focus on processes rather than culture and incentive structures (Llewellyn, 2014). As a result, the voluminous structure of regulation has not prevented scandals because the underlying culture of banks can be hazardous (Llewellyn, 2014). Issues that were difficult for regulations to address lies within the realms of the organization, specifically managers to address them (Llewellyn, 2014). Research indicated that a recommendation to leaders was to commit to creating an ethical climate that emphasized interpersonal trust and open communication in the workplace (Mo & Shi, 2017).

One component of trust rebuilding within banks may start with an open communication with all staff members. Communication to restore trust begins with sense-making; which was established in a shared understanding or an accepted account of what happened, how, why, and what needed to be implemented, reinforced, or changed to prevent a future violation (Bachmann et al., 2015). Bank managers needed to have an open communication with their staff. A manager should be a leader of ethical standards within the work environment. The action of managers as role models, has helped to establish a company’s ethical culture (Bachmann et al., 2015). An action of a bank manager has also helped to establish an ethical culture within banks. Leaders have a strong influence (Wang & Yang, 2016). Managers of banks have opportunities to establish trust within banks and among the banking industry.

Ethical leadership may help with the restoration of trust in society and within the banking industry. Employees who were responsible for managing organizations can create environments that lessen unethical behaviors (Zuber, 2015). Ethical leadership strategies of managers helped to shape the climate of a bank's working environment. Researchers have indicated that the positive impact of employees' interactions within their working environment was based on ethical leadership of the manger's contribution (Charoensap, Virakul, Senasu, & Ayman, 2018). The concept of leadership played a significant role in leading followers to fulfill organizational goals effectively (Fiaz et al., 2017). Leadership that focused on ethics have been the attention of many publicized business leadership scandals (Treviño et al., 2014). Banks would benefit from managers who were critical skilled employees, by viewing and assessing their ethical leadership strategies.

The corporate culture may influence an employee's behavior. When organizations emphasized ethics, the corporate culture helped in shaping the ethical behavior of employees (Birtch & Chiang, 2014). Employees often needed the direction of guidance when performing duties especially when they experienced problems, including ethical issues. Bank employees may experience multiple problems, where effective guidance from ethical role models, were required to remain ethical in solutions. Leaders should find methods that identified and promoted ethical role models (Brown & Treviño, 2014). Developing ethical role models in organizations encouraged followers to act as an ethical mentor or model for others in the ethical climate (Brown & Treviño, 2014). The perceptions of an ethical climate lead to increases in moral decision-making when employees have faced business dilemmas (Van Gils, Hagg, Van Quaquebeke, & Van Kippenberg, 2015). Individuals in organizations learn appropriate behaviors through the perceptions of the climate (Fu, Deshpande, & Zhao, 2014). An organization climate that was caring encouraged ethical conduct and increased staff organizational commitment (Fu et al., 2014). Learning appropriate behaviors especially from a bank manager has served the interest of the employee and the bank.

Bank managers should share effective knowledge and behaviors practices with their staff. Shared knowledge that was a mutual collaboration among staff members was an organizational benefit and affected organizational trustworthiness (Gillespie, Dietz, & Lockey, 2014; Grubic-Nesic, Matic, & Mitrovic, 2015). Bank employees who noticed a manager's ethical leadership qualities may adapt them into their working environment. Employees that identified with an ethical leader often wanted to meet the leader's ethical expectations (Zhan et al., 2016). The assumption was that meeting these expectations was also meeting the mission and goals of the organization. Employees produced information about the ethicality of leaders by what they observe (Hansen, Dunford, Alge, & Jackson, 2016).

The ethical leadership of a bank manager would help to ensure that banks were ethically transparent and in ethical compliance while achieving their operations, mission, and business goals. Transparency within the banking industry further helped with the restorations of trust and ethics. Accountability was often a part of building transparency of trust (Paulet et al., 2015). A bank manager who demonstrated ethical leadership may incorporate transparency and accountability when establishing and maintaining an ethical climate.

Ethical leadership was a quality that more banks managers should develop. Managers are essentially by virtue role models within their organizations and served as a important source for organizational success and ethical behavior (Demirtas & Akdagan, 2015). A manager exhibited an essential source of modeling by the virtue of their role and should be credible legitimate through the eyes of others (Demirtas, 2015). Bank managers occupy a primary role to maintain and exceed the bank's business operations often through their ethical and business capabilities. Ethical leaders always promoted organizational goals (Xu, Loi, & Ngo, 2016).

A bank manager may need to be aware of the climate of the organization when advising and guiding all employees. Managers should be aware of the context in which they operate before attempting to provide any behavioral intervention (Bolander et al., 2017). A manager's role in corporate scandals has often had their presumed superiority questioned in preventing unethical conduct in organization and corporate scandals (Munro & Thanem, 2018). Individuals employed as bank managers occupied important positions in preventing unethical conducts and scandals. A bank manager can also model their ethical behavior to their employees through mentoring. Bank managers need to know the context of their environment, including their employees and the business mission when identifying, administering, or modifying ethical concepts.

Management may not be aware or equipped with the fundamentals of administering an effective ethical working environment. Researchers have asked how organizations managed ethics successfully if they were not adequately equipped (Tremblay, Martineau, & Pauchant, 2017). One way to respond to that question, was to provide solutions (improvements) that would help to motivate people of refraining from unethical behaviors which may not be an easy implementation (Rehman, 2017). Research has shown that incorporating changes in the underlying culture was difficult to achieve in any organization (Llewellyn, 2014). A manager of a bank that wanted to modify their culture must understand changes will be complexed and sometimes challenging. Changing the work climate to adapt to a more ethical cohesive atmosphere required time and dedication to understand the implications and repair of unethical behaviors. A workplace culture was often ingrained and difficult to change and required a leader with a vision and appropriate management tools to engage the staff in embracing change for a healthier productive work climate (Brunges & Foley-Brinza, 2014). Visions of improvements within the work environment were important. Managers who have developed an understanding of their organization's current culture and defining vision, was typically the first step to changing its culture (Brunges & Foley-Brinza, 2014).

Managers should implement a plan to improve unwanted behaviors and business practices of a bank's working environment. Improvements to the ethical climate have helped to reduce unethical behavior demonstrated by employees (Curtis, 2015). An unethical culture can influence the sustainability of a business, by allowing managers the opportunity to shape the ethical culture (Amisano & Anthony, 2017). Bank managers should make it a priority to check the ethical climate of their organization, including their own ethical leadership. An unethical climate tends to happen when employees believed managers do not make ethics a priority (Shafer, 2015). Managers have a primary role in shaping ethical conduct and perceived justice at all levels of the organization (Demirtas, 2015).

A bank manager could instill and portray ethical climates within their organization. Management leadership should have an ethical framework to achieve an effective and successful working environment over the long term (Demirtas, 2015). Employees gained beneficial outcomes from ethical leaders (Wang & Yang, 2016). Organizations that demonstrated and promoted ethics, helped to restore the trust that had been damaged (Bachmann et al., 2015). Leaders who wanted to foster ethical leadership should make sure that all managers at all levels, received ethical role modeling (Brown & Treviño, 2014). Banks that incorporated ethical leadership through their managers would foster a safe environment for employees to report unethical issues.

Reports of an unethical behavior may adhere to achieving and maintaining ethical compliance. Research has stated that ethical behaviors was rewarding versus other unethical acts (Mo & Shi, 2017). Relevant management can reduce ethical dilemmas within the culture of banks by establishing, updating, maintaining, and monitoring the industry wide standards (such as the incorporation of explicit ethical standards missions) (Llewellyn, 2014). An explicit ethical standards mission can include the following: “Bankers Oath” which is a commitment to adhering to ethical standards and practices, training and competency, 360 evaluation programs, systematic and universal mechanism (audits) to investigate risk, and credible complaints-handling mechanisms when disclosing misconduct issues (Brown & Treviño, 2014; Llewellyn, 2014). Disclosure of misconduct in a bank’s performance may reduce the threat of scandals. Employees were more open to report misconduct when the reporting atmosphere was safe and when they have the support of managers, leaders, and peers during the reporting process (Treviño et al., 2014). Bank managers should establish a safe environment for employees to report unethical acts. Reporting unethical acts within banks will help to diminish ongoing ethical issues, as well as, build trust within the banking industry.

Bank managers may want to establish and incorporate a code of conduct to help with the elimination and spreading of unethical acts. A code of conduct can also be established, revised, reinforced, and signed annually by employees to aid managers in reducing the threat of scandals within their businesses (Treviño et al., 2014). The code of conduct provided employees with the general mission guidelines for ethical behavior when making decisions in complex or ambiguous scenarios that might occur within their work environment (Arciniesa et al., 2017). When a code of behavior was breached or violated enforcement was required (Llewellyn, 2014). Regarding engaging in unethical acts, bank employees may use more judgement of unethical behaviors when adhering to a company's code of conduct. Another code that banks can implement was the code of ethics.

A code of ethics may be beneficial for managers to administer and enforce within banks. The code of ethics steers the social system in guiding employees on how to act, rely, support, as well as, the expectations of others in abiding to various agreed upon rules (Rehman, 2017). Ethical codes typically identified the organization's conduct standards, types of ethical and legal issues employees may face when there was a breach and outlined the core values of the organization (Treviño et al., 2014). Business ethics was mostly associated or sometimes confused with the adoption of a code of ethics (Remisova et al., 2016). Banks should develop a code of ethics to relieve any confusion among the working environment. Codes should connect to performance, management structure, and the routine of the organization (Treviño et al., 2014). In a research study about the investigation of the ethics program components in fostering ethical behaviors of 810 managers, their human resources department concluded that the code of ethics was determined to be the most suitable tool for improving managerial ethical behavior (Remisova et al., 2016).

Banks may need to focus on the development of their managers' ethical role modeling within their ethical leadership. Developing ethical leadership began with promoting ethical role modeling among managers (Brown & Treviño, 2014). Individuals employed in managerial roles perceived ethical leadership as being more associated with the leader performance (Letwin et al., 2016). A management role was important to the success of a company (Rafiee, Bahrami, & Entezarian, 2015). Managers should carefully understand the implications of condoning unethical behaviors when conducting business operations (Zuber, 2015). A bank manager should make sure they are not condoning or conducting unethical behaviors among themselves and staff members when performing daily operations. The ethical leadership of bank managers was essential to the building of trust, daily work performance, and meeting a bank's operations.

The banking industry may be an evolving business needed for all. Banks serve the community as well as society (McCormack & Decon, 2017). Adjusting the internal environments of banks helped to regain trust and trustworthy behavior (Hurley et al., 2014). Restoring trust was critical in the financial services and the banking industry through ethics by the way of leadership modeling and the socialization of employees over time (Hurley et al., 2014). Ethical leadership involved the incorporation of bank managers communicating clear ethical standards and disciplining employees who violated these standards (Brown & Treviño, 2014). An ethical leader would step in and punish the staff member who demonstrated any unethical behavior within an organization (Xu et al., 2016). Ethical dilemmas happened when cherished values become conflicted (Bai & Morris, 2014). Bank managers, who are ethical leaders, can encourage employees to think creatively and ethically to solve problems encountered within a decision-making process to reach organizational goals (Choi et al., 2015). Ethical leaders often promoted ethical behavior (Bedi et al., 2016).

Managers may need to be leaders who enforce and promote ethics within their organizations. Leaders should value ethics and establish it as the foundation of how their business culture evolved (Bouckenooghe et al., 2015). Establishing and creating a good ethical climate was required to control the corruption in economies (including those transitioning organizations) (Xie et al., 2018). Businesses needed to identify, select, and promote people who demonstrated desirable ethical values as managers (Mo & Shi, 2017). Bank leaders should also consider moral identity when promoting managers because those that have weak moral identities may engage in more self-serving behavior (Treviño et al., 2014). Ethical bank managers would most likely not have self-serving behavior. Likewise, those individuals in those managerial positions would consider interventions that might help their own moral identity (Treviño et al., 2014). A skilled knowledgeable employee was important for an organization’s success (Khoele & Daya, 2014). Bank managers should be a skilled knowledgeable employee, possessing morals, and ethical attributes. Human resources should hire individuals who were a better match to an organization’s ethical profile (Tremblay et al., 2017). A goal to hire top talent that fit a functional role should be a priority of hiring officials (Helbing, 2018). Establishing a better ethical match of all employees (especially managers) would provide the opportunity, achievement, and inclusion of ethics to be in alignment within the missions and goals of the business operations of banks to remain sustainable within society.

Banks that embodied ethical leadership within their organizations may adequately serve the operations of the banking industry. Organizations would specifically benefit to hire ethical leaders, as well as, provide ethical training to current managers to help facilitate a fair and achievable ethical working environment (Babalola et al., 2016; Llewelyn, 2014). Selection and promotion of managers were to those individuals that can establish and maintain an ethical climate (Demirtas & Akdagan, 2015). Banks may benefit from managers who fostered and maintained an ethical climate. When selecting individuals for managerial positions, emphasis on pertinent personal strengths, nurturing, and encouraging characteristics was essential (Knoll et al., 2015). A manager can also be morally attractive when they possessed competence and credibility (Brown & Treviño, 2014). Important factors that predicted organizational commitment (including ethics) and that aid organizations in reaching their mission and goals were personality characteristics and individual differences (Rafiee et al., 2015). The human resources department was an important asset and strategy factor of any organization in recruiting effective employees (Talachi, Gorji, & Boerhannoeddin, 2014).

Human resources personnel and executive professionals within the banking industry may maintain a more cohesive ethical working environment culture when they hire ethically inclined bank managers. An important resource related outcome focused on leadership style (Fiaz et al., 2017). Leader selection and development were important to create and sustain an ethical climate (Treviño et al., 2014). Assessing how a leader's experiences identified and developed into ethical leadership was important (Brown & Treviño, 2014). A cohesive working environment culture that focused on an unethical to ethical climate atmosphere would provide more creative opportunities to be given and encouraged for more individuals to achieve and understand managerial positions as ethical leaders through mentoring, training classes, and upward mobility ethical leadership assignments. Leaders should fully assess how effective ethics training and programs were among staff members (Treviño et al., 2014). Within the financial industry, training and competence regimes regarding ethics standards have a low priority (Llewellyn, 2014). Ethics training should be adequately developed and implemented with all employees (Llewellyn, 2014). Banks should have all components of ethics as a high priority when developing and implementing by all in the work environment.

Leaders may expect an investment payoff from their employees. Recruiting and training of new employees was an upfront investment for organizations (Campbell, Im, & Jisu, 2014). A leader found it helpful to invest in employees' training, in efforts to improve an employee's proficiencies that might result in a return on a human capital investment, which included increased job commitment (Ruvimbo-Terera & Ngirande, 2014). An ethical mentor also gives the opportunity for employees to learn about ethical leadership in the workplace (Brown & Treviño, 2014). Employing individuals, especially those in managerial positions, that supported, promoted, maintained, and expanded the mission, goals, and credibility of their organization through ethics would serve to be beneficial to banks. Employees were integral in implementing the organization's capital efficiently and increased profitability and productivity (Fiaz et al., 2017). Understanding managers' ethical leadership strategies was important within the banking industry to understand profits.

A Qualitative Research Method

The study used a qualitative research method. A general concept of qualitative research was when a researcher outlined the procedures and structures of a research project (Reale, 2014). Qualitative was a form of research that is not identified as a quantitative or necessarily a mixed method approach (Hair & Sarstedt, 2014). The focus of a qualitative research was to investigate perplexed human topics to obtain detail descriptions and experiences directly from the study's participants (Lucas, 2014; Morse, 2015). A qualitative research study was not concerned about testing a statistical theory based on independent and dependent variables (Babones, 2015). The qualitative research method was also not a mixture of incorporating statistical components obtained from data collected (Archibald, Radil, Xiazhou, & Hanson, 2015).

Experiences told by the participants of a study was an important feature of a qualitative research method. A qualitative research included a detailed description, as well as, the told experiences from participants (Morse, 2015). The qualitative research can be found in the form of ethnography, phenomenological, or a case study. Data obtained within qualitative research will be accomplished from the interview process (Ibrahim & Edgley, 2015). Through the responses from the interviews, there was an in-depth exploration of participants' experiences (Carrick, 2014). Understanding the issue under the specific study through examining experiences and behavior was the focus of a qualitative research study (Collis & Hussey, 2014). A confirmation of results with participants, triangulation, and research notes were various ways to ensure confirmability of told experiences within a qualitative research study (Eno & Dammak, 2014).

A researcher may use various concepts when establishing credibility within their study. Researchers who used qualitative research methods demonstrated engagement, methods of observation, and audit trails to establish credibility within a qualitative study (Cope, 2014). A researcher achieved credibility when there was an outlined valid reason for chosen a specific research (Hyett, Kenny, & Dickson-Swift, 2014). When a researcher used a qualitative research method for their study, triangulation was also incorporated. Triangulation was the use of different sources (Yazan, 2015). A qualitative research strategy was triangulation, which tested only the validity of information obtained from different sources (Carter et al., 2014). Elements that created and enhanced trustworthiness in a qualitative research study was validity (Elo et al., 2014) whereas, transferability in qualitative research connected to data saturation, participants, and case organization (Fusch & Ness, 2015). An important factor in qualitative research was data saturation because it influenced the validity of a study (Fusch & Ness, 2015).

Summary and Transition

Section 1 of this qualitative research case study provided a synopsis of the ethical leadership strategies of two bank managers in different Maryland banks. Research and review of the professional and academic literature focused on ethical leadership and the perception of this leadership among the roles of bank managers to solicit further discussion and improvement within the banking industry. Section 1 also included the foundation of the study, background of the problem, problem statement, purpose statement, nature of the study, research question, interview questions, conceptual framework, operational definitions, assumptions, limitations, and delimitations, and significance of the study.

In Section 2, I explained in detail the method used to answer the research question from Section 1: What are the ethical leadership strategies of bank managers use to improve profitability? A qualitative research method and a case study research design was used for this study. I interviewed two bank managers with a minimum of 1 year of managerial experience from different Maryland banks. This section also included the restatement of the purpose, role of the researcher, population and sampling, ethical research, data collection instruments, data collection techniques, data organization techniques and reliability and validity. In Section 3, I explained the outcomes of the research findings. Section 3 also included applications to professional practice, implications for social change, recommendations for action and further research, reflections, and the conclusion.

Section 2: The Project

Purpose Statement

The purpose of the qualitative multiple case study was to explore the ethical leadership strategies of bank managers that promoted profitability. The targeted population consisted of two bank managers with a minimum of 1 year of experience from different banks in Maryland who had implemented ethical leadership strategies to promote profitability. Research incorporated semistructured face-to-face interviews with the participants. Banks are an integral aspect of the development of prosperous societies (Monga, 2016). Banks serve the community, as well as, society (McCormack & Decon, 2017). This study has implications for social change by increasing the knowledge and the impact of the bank managers' ethical leadership strategies.

Role of the Researcher

I served as the primary data collection instrument. The interviews consisted of 10 open-ended and non-leading questions; they were carefully developed to foster open interaction with participants (see Appendix A). The questions focused only on the parameters of the ethical leadership strategies of bank managers. The structure of the interview questions allowed any biases—which could affect the validity of the findings—to be alleviated during the data collection (Yin, 2017). I sought to eliminate biases through member checking and open-ended interview questions. I was mindful that my ethical experiences within the Federal government did not interfere when collecting data for this study. I had no prior or current relationships with the participants of the study. I followed the *Belmont Report* (1978) to maintain trust, privacy, and stay within ethical parameters of human subjects research (U.S. Department of Health & Human Services, 1979). I adhered to the interview protocol (see Appendix B) when conducting the interviews. The interview protocol allowed the alleviation of biases during the data collection process that would affect the consistency and validity of the findings (Yin, 2017).

Participants

Selection of participants focused on meeting the eligibility requirements of the study. Eligibility requirements was that participants needed to be managers for one year or more at Maryland banks. The study included two managers at different Maryland banks. Based on the research question for this study, I elicited responses on the ethical leadership strategies of bank managers.

A web search was conducted to generate a listing of Maryland banking institutions and their contact information, so that a Letter of Cooperation (LOC) could be sent to them (see Appendix C). The banks that participated signed the LOC and I returned the LOC to Walden University's Institutional Review Board (IRB) for further review and confirmation). Introductory e-mails (see Appendix D) were then sent to the participating banks to solicit free will participation of employees who met the eligibility criteria. The e-mail also thanked them for their consideration and explained that they could withdraw at any time. The introductory e-mail provided information about the research case study through an informed consent form which addressed confidentiality, withdrawal process, and offered no participation incentives. Offering no incentives can eliminate any obligation to participate in a study (Wolf et al., 2015). After gaining participation from two managers from different banks through their “I consent” e-mail, a secondary e-mail was sent to acknowledge their acceptance, thanked them for their involvement, and scheduling of the interview. If more than two managers responded to accepting participation, I was prepared to thank them via an e-mail for wanting to be a part of the study and to inform them that I have met the participant quota for the research study (see Appendix E).

Research Method and Design

Research Method

The protocol and structure that demonstrated and outlined a research study was the research method (Reale, 2014). A researcher’s methodology approach can be quantitative, qualitative, or mixed-method (Hair & Sartedt, 2014). A qualitative research method was the approach used for my study. I focused on exploring the ethical leadership strategies of bank managers that specifically promoted profitability within this industry. Qualitative research focused on investigating complexed human topics to obtain detail descriptions and experiences directly from participants of a study (Lucas, 2014; Morse, 2015). Through the interview responses, the in-depth experiences of the participants were discovered (Carrick, 2014). I explored and identified bank managers’ experiences of their ethical leadership strategies.

Quantitative and mixed-method approaches did not meet the needs of the research case study. A quantitative research method focused on finding out if a theory was correct or false (Barnham, 2015). This study did not test a theory. Quantitative research methods tested statistical theory based on independent and dependent variables (Babones, 2015). I did not use statistical measures of independent and dependent variables within my study. Mixed-method researchers incorporated both qualitative and quantitative measures (Archibald et al., 2015). The mixed-method researcher tests theory using statistical components obtained from the data collection. A qualitative research method approach was the best research method for the study.

Research Design

A qualitative exploratory multiple case study was the research design for this study. This research study mission was to understand the ethical leadership strategies of bank managers. A case study research design allowed the exploration of a study within a real-life setting (Baskarada, 2014). Case studies use multiple sources of evidences in explaining real-life situations (Cronin, 2014). I conducted semistructured interviews with bank managers to research and collect evidence on their ethical leadership strategies. Collecting evidence through interviews provided an understanding of participants' description in a real-life setting (Sewell, 2014).

Qualitative research designs can also be classified as an ethnography or phenomenological. The study did not use ethnography or phenomenological as the research design. An ethnography research design explored the entire culture (Carspecken, 2013). Exploring an entire culture was not the basis for this study. A phenomenological research design incorporated exploring experiences and meaning (Gill, 2014). Based on the research, a case study was the most appropriate design.

Quality and validity of data saturation can affect a case study (Morse, 2015). To achieve data saturation I established case boundaries, examined richness of data, and alleviated personal biases to ensure that no new data crept within the study. Case studies that have defined boundaries helped with data saturation and to lessen new data (Yin, 2017). I achieved data saturation when I found no more common responses and themes to examine the richness of data.

Population and Sampling

Using a case study design, I explored the ethical leadership strategies of bank managers, as they were the targeted population. A selection criterion screened individual possessing attributes needed to be the population of the study (Robinson, 2014; Yin, 2017). Bank employees who have been in their current managerial positions for a year or more with different Maryland banks, was a needed attribute of the sample population for the study. The LOC (see Appendix C) allowed me gain access to two bank managers from different banks that served as the participants for the study.

I used purposeful sampling for the research study. A sample method included the pertinent population that met certain criterion. I selected individuals who met the requirements and had relevant knowledge to answer the research question. Purposeful sampling tended to focus on significance and derive selection measures assessable to the purpose of a study (Barrat, Ferris, & Lenton, 2015). I used purposeful sampling in exploring pertinent bank managers for the population.

Data saturation and the validity of a qualitative research were not dependent on sample size (Fusch & Ness, 2015). An all-inclusive view was a part of a case study research (Kaya, 2014). I obtained data saturation through interviews with the population of the research case study. I recognized common themes and answers illustrated throughout the interviews and data saturation was obtained when no new data was present.

Ethical Research

Researchers must demonstrate integrity within their studies (Mclaughlin & Alfaro-Velcamp, 2015). I completed the National Institute of Health (NIH) Protecting Human Research Participants training course (certification number: 2925668) to ensure that proper ethical protocols were used within my study. Trust was important within ethical research regarding voluntarily participation (Robinson, 2014). I gained the trust of my participants by explaining the scope of the research, no views of judgement from me, providing the terms of confidentiality, and the free will to terminate at any time. Incentives are not a requirement for a study (Layne-Farrar, Llobet, & Padilla, 2014). I did not offer any incentives for this study, because bank managers were not obligated or bound to participate. Participants are aware that they can withdraw from a study at any given time (Nguyen Thanh et al., 2015). A participant could withdraw from my study at any time and all participant's information always remained confidential. The concept of confidentiality can also include the use of pseudonyms within studies. Pseudonym is better to use instead of actual names within a study (Dawson, 2014). The names of banks, managers, and contact information will remain confidential; pseudonyms were established and used for this research study. I will provide participants with a summary of the findings after I obtain final approval. Data is stored for 5 years in a locked drawer to protect and maintain the confidentiality, identity, and privacy of participants. After 5 years, all data and pertinent information related to the study will be deleted and shredded. Walden University's IRB approval number for this study was 12-24-18-0375939.

Data Collection Instruments

I was the primary data collection instrument for this qualitative research case study. An exhaustive web-search was conducted to find Maryland banks and their contact information. Data emerged from the interview process (Ibrahim & Edgley, 2015). The collection of data occurred through face-to-face semistructured interview processes with two bank managers from different Maryland banks. Each semistructured interview consisted of 10 open-ended questions that focused on bank managers' experiences and thoughts of their ethical leadership strategies (see Appendix A). Interviews were conducted at the bank manager's worksite. I interviewed and eliminated biases through creating non-leading and open-ended interview questions, as well as, member checking. The careful development of all interview questions created an atmosphere of fostering open and non-coerced answers with the participants of the study. Questions focused only on the parameters of ethical leadership strategies of bank managers. The interviews questions were a derivative of the central research question. Researchers have successfully used interviews and companies' documentation combination as a data collection technique (MacKenzie, 2014; Owonikoko, 2016.). I collected employee's handbook, ethical code of conduct, and mission and vision statements (including core values) from banks. I searched all participating bank's websites for pertinent ethical content documentation.

A component of triangulation was the data collected from interviews. The collection of data also included a bank's documentation and journals. The journaling process was influential to capture observations, questions, and records. I used a company's documentation to review any pertinent ethical leadership strategies as the second part and the company's website as the third part of the triangulation processes. Recommendations of additional data were required with the triangulation of data from interviews (Yin, 2017). Please note that I do have experience with federal government ethics, however no experiences or knowledge with the ethical leadership strategies of managers within the banking industry. I also have no prior or current relationships with the participants of the study. I obtained validity and reliability for my study through a member checking process. A member checking process provided accurate interpretation of responses from participants. I focused on the interview protocol to increase the validity and reliability of my study. Participants had the opportunity to provide feedback of the interpretation of the interview to ensure data was valid and reliable. The participant was able to review this information in 60 minutes.

Data Collection Technique

I conducted a web-search of 80 Maryland banks to obtain their e-mail addresses. A general e-mail was sent to each bank to solicit their attention of the study and solicit bank managers participation (see Appendix D). A LOC was sent by e-mail to banks to review, complete, and return by e-mail to me their permission authorization of their bank and bank manager involvement within the study (see Appendix C). A consent form was sent to two bank managers who were interviewed for this study. An interview protocol enhanced the reliability of a study (Yin, 2017). Semistructured interviews served as a data collection technique for this qualitative study. An advantage of semistructured interviews was the valuable information from the perspectives of participants' experiences (Fitzgerald, Platt, Heywood, & McCambridge, 2015). Exposure from the experiences of observing a phenomenon allowed the researcher to gain tactical knowledge (Mariotto, Pinto Zanni, & De Moraes, 2014). Interviews were voluntary and held in each participant's office. Each confidential 30 minutes face-to-face interview sessions were audio recorded with two digital recording mechanism. Two audio recording devices were required in case a device failed in the operation stage. The first audio recording device was a digital recorder and the second audio recorder was an iPhone 6 plus. Written notes in the form of journaling was also a part of the interview process to capture any hesitations, facial expressions, and furthering expansion on answers. I used the Microsoft Word software for the documentation notes and journals on the interview protocol. To enhance validity and reliability, I reviewed the two banks' ethical code of conduct, employee's handbooks, mission and vision statements including core values, and content on websites. Collecting data from various sources during a case study research enhanced its validity and reliability (Morse & McEvoy, 2014).

Member checking furthered enhanced reliability of the data collection process used within the study. A member checking process incorporated transcribed data verification by the participants of a study to elicit their response on whether information was accurate (Elo et al., 2014; Morse & McEvoy, 2014). I provided a transcript of data to each participant via e-mail that was developed by me through audio-recording and notes taken during the interviews. Participants had seven business days to review the information and reply by e-mail to me. The notes taken during the interview recorded participants responses in addition to the audio-recording device and was to allow for further clarification of information by participants during the member checking. The member checking process allowed the participants the opportunity to verify and clarify valuable information and to provide any changes by participants to be incorporated in the final study. A participant indicated during the member checking process that the transcription of an answer to an interview question was not the true intent of what was said and provided further clarification which helped in making the data in study credible.

Data Organization Technique

I used two recording devices when conducting the semistructured interviews. Protecting, maintaining confidentiality, and remaining transparent was essential to the privacy of participants. Labels instead of names to identify participants and their perspective companies were used. P1 and P2 were used to code the names of the two bank managers. The protection of the identity of participants does not remain solely on anonymity (Sanjari, Bahramnezhad, Khoshnava, Shoghi, & Ali Cheraghi, 2014). I used the Microsoft Word software for the documentation notes, including journals, on the interview protocol. Journaling helped to capture fine details such as names, interview dates, general observations, questions, and responses. Confidential data is stored for the protection and privacy of participants (Su-Hyun & Im-Yeong, 2015). All data collected will remain stored for 5 years before shredding, which is a requirement of Walden University’s IRB. I used NVivo 12 software to organize all verified informational data. I would recommend the NVivo 12 software to be used because of the advanced features to code data. NVivo is a computer-assisted qualitative data analysis software (CAQDAS). CAQDAS can help with data coding in qualitative researches (Yin, 2017). The NVivo software allowed for assigning of data to additional categories, which resulted in a matrix of subordinate codes (Woods, Paulus, Atkins, & Macklin, 2015).

Data Analysis

A qualitative researcher conducts interviews with participants in their natural setting to observe and obtain their meaning of a subject (Gizir, 2014). I conducted face-to-face interviews with bank managers to identify ethical leadership strategies and reviewed company documents and websites. Interviews were conducted on the bank manager’s worksite with two audio recording devices. The opportunity to conduct interviews on site allowed me to take notes and journal during the interview process. Conducting interviews on site also allowed the opportunity to witness social gestures and any hesitations of participants and to experience the social learning theory process between bank managers and their employees. Analyzing the data of the research study was the most important aspect to present the data found within a study (Whiffin, Bailey, Ellis-Hill, & Jarret, 2014). Data triangulation enhances a study’s validity and data saturation (Fusch & Ness, 2015). I used methodological triangulation for my study. Methodological triangulation included using other data sources when conducting interviews (Yin, 2017). I used information obtained from interviews, bank websites, and bank’s ethical codes of conduct, employee’s handbook, and mission and vision statement to conduct the data analysis of the study.

Data triangulation occurred from the interviews and company documentation. I reviewed all information obtained and looked for reoccurring patterns and themes during the data analysis stage of the study. Searching for reoccurring patterns from all sources of evidence was the initial stage of data analysis (Yin, 2017). I coded the patterns of data information found within the study. Organizing coded data allowed the researcher to decontextualized data and establish them into categories and themes (Pierre & Jackson, 2014).

CAQDAS can help during the data analysis stage (Yin, 2017). Various CAQDAS packages were available to assist with the data analysis (Sotiriadou, Brouwers, & Le, 2014). NVivo is a popular CAQDAS (Humble, 2015). Researchers of a case study tended to use NVivo software (Woods et al., 2015). I used the NVivo 12 software for my study, especially when importing textual transcripts from the Microsoft Word document. The NVivo software also had the ability of assigning data to additional categories, which resulted in a matrix of subordinate codes (Woods et al., 2015). I used the NVivo 12 software because of the advanced data categorization feature.

Reliability and Validity

Reliability

A strategy used in case studies to address reliability and validity, was the process of using various methods at specific stages of the research study (Yin, 2017). The reliability of a qualitative research study focused on the dependability. Relating to the findings and replicability of a study was dependability (Yin, 2017). Achieving dependability enhancement was through the detailed description of the research procedure, interview question delivery, and member checking (Eno & Dammak, 2014). Dependability occurred and can be achieved when other researches confirmed the decision paths during each stage of the research study (Cope, 2014). I ensured dependability by providing a detailed description of the data collection process and analysis. Member checking along with triangulation were a couple of methods used to ensure the reliability of a research study (Marshall & Rossman, 2016). I performed member checking with participants to ensure interpretation of information were accurate.

Validity

Validity was through various elements that may promoted the trustworthiness within a qualitative research study (Elo et al., 2014). The different types of validity elements within a qualitative research study were credibility, transferability, and confirmability. Credibility was when the research data indicated a detailed depiction of the meaning of the data in the efforts to understand the phenomenon that was being investigated (Moriarty, 2014). A qualitative study was credible once participants shared the same experience immediately recognizing the descriptions of human experiences (Cope, 2014). I used the member checking process with participants to promote the credibility within my study. Member checking was established when a researcher meets with the participants and shares data to confirm that the researcher’s interpretations were an accurate representation of each participant’s experience (Marshall & Rossman, 2016). Outlining the reasons for choosing a specific research design and implementing triangulation of different sources also achieved credibility (Hyett et al., 2014; Yazan, 2015). Data sources were a part of the triangulation of the interview data (Yin, 2017). My study incorporated methodological triangulation to absorb rich understanding of the phenomenon. Describing rich and descriptive data from interviews was effective to understand the phenomenon of a research study (Power & Gendron, 2015).

Transferability was associated with data saturation in qualitative research studies and mandated the researcher to incorporate details about participants, case organization, and sampling methods (Fusch & Ness, 2015). In the qualitative research process, transferability required the researcher to indicate a vivid explanation of the entire research process for individuals and readers who were not a part of the study (Anney, 2014; Cope 2014). I provided an explanation of the entire research process along with the description of a bank's profile, participants, and the rationale for choosing the specific sampling method to enhance transferability of my study. I conducted the member checking process with participants to capture and confirm the correct interpretation of data collected. I have an adequate data collection system and storage of data to maintain confirmability within my study. Confirmability was the confirmation of results with participants, triangulation, and record keeping (Eno & Dammak, 2014). The documentation of procedures used throughout the data collection process enhanced confirmability of findings (Khorsan & Crawford, 2014; Prion & Adamson, 2014).

Summary and Transition

The focus of Section 2 explained in detail the method that was used to answer the research question from Section 1. An exploration of the ethical leadership strategies of bank managers was the purpose of this qualitative research case study. Section 2 included the role of the researcher, participants, research method and design, population and sampling, ethical research, data collection instruments, data collection technique, data organization technique, data analysis, reliability, and validity.

In Section 3, I explained and described the outcomes of the findings and the connection to the study. This section included introduction, applications to professional practice, implications for social change, recommendations for action and further research, reflections, conclusion, and appendices.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of the qualitative multiple case study was to explore the ethical leadership strategies of bank managers that promoted profitability. Data were acquired through interviews with two bank managers who had one year or more of managerial experience in different Maryland banks and by reviewing bank documentation. The participants of this study voiced their thoughts on ethical leadership strategies that promoted profitability. Findings included five themes: business relationships, communities, ethics, leadership, and strategies.

Presentation of the Findings

The overarching research question that guided this study was: What are the ethical leadership strategies bank managers used to improve profitability? Two bank managers answered 10 open-ended interview questions (see Appendix A) during semistructured face-to-face interviews. I also reviewed (a) bank documentation, which included ethical codes of conduct, employee’s policy handbook, and the mission/vision statement, which included core values; (b) informational content on bank websites and (c) notes and journals taken during the interviews. After the collection of data, I analyzed and coded the data using Yin’s five-step approach and NVivo 12 software. The findings and themes of the study aligned with the conceptual framework Bandura’s social learning theory. Themes that emerged from the study were business relationships, communities, ethics, leadership, and strategies (see Table 1).

Table 1

Frequencies of all themes

Themes	Total number of sources	Total number of occurrences
Business Relationships	6	68
Communities	6	19
Ethics	6	66
Leadership	6	63
Strategies	6	73

Social learning theory was used as the conceptual framework for this study. Developed in 1977 by Albert Bandura, social learning theory was used as a philosophy concept to understand behavioral standards (Treviño et al., 2014). I reviewed the conceptual framework and the findings of the study to provide the understanding of ethical leadership strategies bank mangers use to promote profitability. After member checking was conducted, responses from participants supported the social learning theory as the conceptual framework that was used for this study.

P1 indicated: Lead by example which included developing business and credibility with employees that can be transferable to every interactions with customers. P2 stated: You, especially the manager, must be the leading example within the bank.

Table 2

Frequency of First Major Theme: Business Relationships

Theme	Total number of sources	Total number of occurrences
Business Relationships	6	68

A common theme expressed within the findings of the study were business relationships. All banking business relationships were important. Customers and employees are a couple types of banking business relationships. A P1 document stated that each employee was an integral member of the bank. The P2 document stated internal and external customers are our greatest assets and we continue to provide employees with pertinent resources to ensure we exceed expectations of customers.

P1 indicated:

> Banks are a business. We are taking care and providing customers with the most appropriate services and products. Customer service is key and making sure customers are the priority. Another important aspect to business relationships are for employees and customers to both know that they matter to the bank.

P2 stated: When you interact with banks it’s about finance and we strive to treat everyone equal throughout the process. A benefit of the social learning theory was when followers see leaders as advocates of their well-being and they are inclined to reciprocate what the leaders supported (Bedi et al., 2016). P2 mentioned that when you invest in your employees and communities you are going to receive a benefit on the return. The social learning theory applied here because when bank managers invested in their employee's well-being, employees often behaved ethically in the workplace.

Table 3

Frequency of Second Major Theme: Communities

Theme	Total number of sources	Total number of occurrences
Communities	6	19

The second theme of the study findings were communities. Banks have an important role in serving the communities. Researchers stated that financial institutions, such as banks, have had a significant role in the development of prosperous societies (Monga, 2016). A P1 document stated that their employees are the bank when dealing with all customers. Negative consequences of an organization's widespread unethical behavior were significant for the business and society involved, simply because the organization was integral in the economic and political systems of societies (Zuber, 2015). P1 stated:

> We are looking out for the best interest of the customer and the community at large in our daily operations. We are visible and remain active in communities. Understanding the needs of the community (listening to them) and partnering with the local business community is essential to our growth within

communities and is one of our strengths.

P2 indicated: We work in the communities to educate them on what a bank is (put a face to it) along with providing education on available financial services. This helps to build wealth within communities and in each individual. A document from P2's bank stated there is a mission to continue to have a positive impact on all lives touched including their community's economic development. The social learning theory was demonstrated here because managers had to remain and demonstrate ethical leadership within themselves and as role models for their employees when dealing with the needs of the communities.

Table 4

Frequency of Third Major Theme: Ethics

Theme	Total number of sources	Total number of occurrences
Ethics	6	66

Ethics was the third theme of the study findings. Widespread unethical behaviors can scrutinize the general context of an organization's process (Zuber, 2015). Reviewing P1 document indicated that violations of operational policy can have a significant loss or potential loss to the bank. Social learning theory was essential in the explanation of (un)ethical behavior of employees found in the workplace (Treviño et al., 2014). Ethical dilemmas often included ambiguity (Brown & Treviño, 2014). Individuals are not always ethically self-sufficient and the social learning theory helped to explain why guidance was obtained from role models (including “side by side” interactions with ethical role models) and the importance of ethical leadership (Brown & Treviño, 2014). P1 mentioned that banks are regulated and compliance was a huge commitment on all levels (everything we do is based on ethical compliance). Ethics is woven into our policies, procedures, and business practices. We have audits conducted, rigorous complaint and compliment departments, and various mandatory compliance (ethics) trainings. The P1 document indicated that all employees should perform all duties honestly and ethically because any action can affect the bank’s integrity, customers, shareholders, business partners, and the communities that they currently or can potentially serve.

P2 indicated:

> Compliance is set in place for a reason. We have mandatory training that we must complete and adhere to its contents. All employees including management must remain in compliance (starts with the leader setting and conducting the standard, so that others can see and follow behind your direction and guidance). There is always a learning opportunity and that is through training. Everyone is also allowed to inspect and crosscheck the work of other employees (a check and balance system). When ethical dilemmas do happen, how can we resolve the issue, what in the policy or procedure needs to be revisited, and how is enforcement handled by management.

The social learning process allowed bank managers the opportunity to demonstrate and enforce the importance of ethical compliance of all bank employees.

Table 5

Frequency of Fourth Major Theme: Leadership

Theme	Total number of sources	Total number of occurrences
Leadership	6	63

Leadership was the fourth theme of the study findings. The social learning theory indicated that employees who focused on the ethical implications of their decisions and make more ethical decisions, resulting in less opportunistic behavior patterns, followed the behavior of an ethical manager (Kim & Lee, 2016). Those behaviors standards were internalized through socialization and guiding of behavior (Treviño et al., 2014). Social learning theory occurred when individuals focused their attention and modeled the behavior of another person (Brown & Treviño, 2014). The concept of the social learning theory also focused on the importance of models and certain behaviors an individual learned and emulated (Zuber, 2015). P1 mentioned that as an ethical manager we need to set the tone to not condone a negative culture and lead by example. Our managers need to be experienced to continue the leadership level within our banks. The managerial leadership within our bank is proactive in keeping all informed and continues to set the bar of an open-door policy to allow all employees the comfort and safe opportunity to report complaints or compliments. P2 indicated:

As a manager I need to lead by following the bank’s core values, set the example

> as an ethical leader, be willing to learn, grow, and understand the needs of my employees, customers, partners, and the communities we serve.

The P2 document indicated leaders encourage brilliance and exert positive effect on others by holding themselves and others accountable, expecting continuous improvement. The social learning theory process allowed bank managers to execute their ethical leadership with their staff to keep all staff aware and engaged in effective and ethical business operations.

Table 6

Frequency of Fifth Major Theme: Strategies

Theme	Total number of sources	Total number of occurrences
Strategies	6	73

The final theme of the study findings were strategies. Leader's integrity are questioned when numerous corporate misconduct and ethical debacles were displayed (Monga, 2016). One characteristic mission of the social learning theory was that ethical leaders encouraged and maintained their employees to behave ethically in the workplace (Babalola et al., 2014). Social learning theorists generally assumed that leaders served as the ethical role model in setting the platform for employees (Bouckenooghe, et al., 2015). P1 stated:

> That our bank managers were seen in various community settings, in efforts to engage and understand the pulse of the communities, build trust, and obtain more business partnerships. Internally, we are trained on ethical dilemmas and how to handle them, and there is a continued need to have an open-door policy for reporting ethical misconduct and also compliments. We also have internal management committees that are responsible for handling ethical issues.

A P1 document indicated that management was entitled to modify, revoke, or replace any policies and procedures at any time. P2 mentioned and information on their website indicated that their business practices will remain on continuing and building the bank's core values leadership, customer service, integrity, and community relationships to name a few. Maintaining the inspection of business operations which included a 360 coaching program was important in P2's bank. P2 further indicated that as a leader, I continue to set and comply with the bank standards that have been set forth and I am responsible for making sure that all bank employees are complying. The social learning theory allowed bank managers to use strategies that would elicit positive engagement and ethical compliance of subordinates in daily business operations.

Applications to Professional Practice

The banking industry can use the findings of this study to implement ethical leadership strategies and standards, especially among managers, when developing strategic sustainability plans and operations. Research indicated that ethics has a financial connection (Amisano & Anthony, 2017). Ethical dilemmas and profit decline within banks can change with the implementation of a manager's ethical leadership strategy.

Leadership is a part of a company's production and profits (Fiaz et al., 2017). In efforts to limit and eliminate the spread of unethical behaviors, managers needed to understand how and why unethical behaviors existed within their organizations (Zuber, 2015). Employees' deviant behaviors may significantly cost their employer in various ways (Sharma & Nambudiri, 2015). Based on the Bandura's social learning theory, employees tend to focus on ethical implications of their decisions and make more ethical decisions, resulting in less opportunistic behavior patterns when they followed the behavior of an ethical manager (Kim & Lee, 2016).

Implications for Social Change

The banking industry has experienced many ethical dilemmas that have resulted in financial losses and lack of trust among society members. Trust within the banking industry is important for a society's economic growth and prosperity (Hurley et al., 2014). Publicly exposed untrustworthy and unethical behaviors may have led to a society's loss of trust within the banking industry (Nienaber et al., 2014). Research indicated that an unethical behavior can lead to damaged reputations, financial losses, and the decline in corporate performance (Askew et al., 2015). Banks are an important aspect of economic growth for societies (Monga, 2016). Understanding the ethical leadership strategies of bank managers can promote a financial gain. Increased knowledge and allowing the opportunity for more bank managers to apply ethical leadership strategies that will aid to repair society's loss of trust within this industry. Leaders who have mission for long-term economic success realized that their economic strategy was not successful in an unethical business environment; besides suitable legislative and political structures, an ethical framework was required for the fulfillment of their objectives (Remisova et al., 2016).

Recommendations for Action

The objective of this qualitative multiple case study was to explore the ethical leadership strategies of bank managers that promoted profitability. Themes shown from the study supported the recommended actions what banks should implement when developing strategic sustainability plans. Participants of this study both indicated the need for bank mangers to lead by examples when growing the business and this should incorporate ethics within leadership. P1 stated: “Leading by example and experience is an important asset, we need to set the tone to not foster a negative culture.” According to P2: “Define, set, and implement the standards which can be beneficial to employees, current and future customers, and the entire bank.”

The publication of this study could add to the literature on the ethical leadership strategies of managers and how these strategies can be applied to bank managers to promote profitability. The study will be published in the ProQuest/UMI dissertation repository that will further exploration in academia and among the business community. Community of scholars and bank business executives can apply the data from this study to future activities on bank managers’ leadership, ethics, and bank profits. I will share the findings of this study with participants by providing the research and publication information. Another action recommendation was for all banks within Maryland and throughout the country to review and implement the findings of this study. The final recommendation of actions was that the findings of this study be disseminated in various academic sectors, all banking and financial businesses, scholarly journals and publications, professional conferences, seminars, and symposiums.

Recommendations for Further Research

Ethical dilemmas within the banking industry resulted in financial losses. The reason for this qualitative multiple case explorative study was to provide the banking industry with the ethical leadership strategies of bank managers that promoted profitability. While the findings may be interesting more research is warranted in this area. Recommendations to conduct further research was based on the limitations and research method. Limitations are vulnerabilities within a research usually deriving from the study of one region geographically, small sample sizes, or narrow data availability (Dowling, Brown, Legg, & Beacom, 2018). The population consisted of two bank managers who had one year or more managerial experience within the state of Maryland. A low number of interview participants limited the number of resulting perspectives. Data collection was restricted to only one region in the United States of America.

Recommendations for further research related to collecting data from a larger sample size of study participants. Studying a different location outside the state of Maryland was also suggested. A qualitative research method and a case study research design was used to conduct this study. Another recommendation to improve a bank’s business practice as it relates to the ethical leadership strategies of bank managers was to use other methodologies and designs when conducting further research. The final recommendation was for researchers to use the NVivo 12 software because of the capabilities of the advance coding features.

Reflections

The reason I chose to explore ethical leadership strategies of bank managers was because of my ethical knowledge within the Federal Government sector. The two business worlds (Banks and Federal Government) were very different; however, ethics remains an important business topic. I was curious as to how ethics were integrated, enforced, and demonstrated within the banking industry. My study specifically focused on the ethical leadership strategies of bank managers. While I engaged in the entire Doctor of Business Administration Doctoral Study Process, I made a consciousness effort of reducing my personal bias. I used triangulation of multiple data sources, followed an interview protocol, and conducted member checking to help with any preconceived ideas and values. The findings of the study will add to the research of the topic area. Banks and their managers, who were the business aspects of this study, would benefit and should incorporate ethical leadership strategies that can promote profitability. Participants of my study were able to reflect on ethical leadership strategies that can promote profitability. The entire doctoral study process has provided me with the opportunity to grow academically and professionally.

Even though the entire doctoral study process was rewarding it was also very challenging. The challenges were encountered when the LOC document needed to be obtained from potential participating banks, which was very essential when trying to start and complete the research. I experienced many difficulties with obtaining and retaining these documents from potential participating banks which included many of them saying no to the research, not responding at all, multiple layers of review, questioning the research process, and agreeing then not agreeing then the possibility of agreeing again to finally saying no again. The obstacles of collecting the LOC documentation delayed the completion of the study.

Conclusion

The exploration of ethical leadership strategies of bank managers that promoted profitability was the purpose of this qualitative multiple case study. Data was collected through the methodological triangulation by gathering data from the following multiple sources: semistructured face-to-face interviews, member checking, and bank documentation. I used Yin's Five Steps approach to analyze the data from two bank managers who had one year or more managerial experiences in different Maryland banks. Data saturation was met when no more common responses and themes to examine were obtained (Yin, 2017). NVivo 12 software was used to outline themes that related to the research topic, bank documents, added to the existing literature review, and supported the social learning theory as the conceptual framework of the study. Themes included business relationships, communities, ethics, leadership, and strategies. Banks ethical dilemma results in financial losses, however, with the process of understanding and incorporating ethical leadership strategies of bank managers can help to eliminate financial losses and promote profitability.

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Appendix A: Semistructured Interview Questions

Interview Questions

The following were the interview questions for the study:

1. As a bank manager, how would you define ethical leadership?
2. What is your definition of profitability within the banking industry?
3. What ethical leadership strategies do you use to promote profitability?
4. What are the pros and cons to developing and implementing ethical leadership strategies within your bank?
5. How did any applicable past, current, and future ethical leadership trainings workshops, or documentations help or will help with your ethical leadership strategies?
6. How can bank managers incorporate ethical leadership strategies to promote profitability?
7. How would you describe your bank's ethical concepts, compliance programs, and initiatives (please include any code of conduct and code of ethics)?
8. How do you ensure ethical compliance among the working environment of your staff?
9. How do you and your bank handle ethical dilemmas especially those that affect profits?
10. How would you like to resolve those ethical dilemmas?

Appendix B: Interview Protocol

Steps for the interview protocol:

1. I will prepare for each semistructured interview by reviewing my research study and interview questions.
2. I will begin each semistructured interview the same with an icebreaker opening statement to engage a more relaxed atmosphere with each participant.
3. I will ask the same 10 open-ended face-to-interview questions in the same manner with each participant.
4. I will ask more probing questions when needed to elicit and assist the participant in their responses including noting and clarify any non-verbal communication.
5. I will record thorough and reflective notes during the entire interview process.
6. I will conduct member checking to verify the accuracy of the interview transcripts.

Appendix C: Letter of Cooperation

(Bank Institution Official Name and Contact Information)

Date:

Dear Jeannette Devine,

I give my permission for you to contact potential participants to conduct your academic research study entitled “Exploring Ethical Leadership Strategies of Bank Managers”. You are authorized to conduct interviews on-site in a safe and secure environment when gathering data for your study. Member checking of the transcribed interview can also be performed with the employee after the interview and via their work e-mail. Furthermore, you have been given access to organizational archival documents such as any Ethical Conduct Handbook and documents regarding ethical compliance, etc.

We are aware that participation will be voluntary and at a time conducive to the employee. We also understand that withdrawal is allowed at any time and for any reason during the process. All data collected will remain confidential and will not be shared with anyone external to the student’s Committee Members without permission from the Walden University’s Institutional Review Board. We understand that all information will be confidential and that names and organizations will not be revealed when published in ProQuest.

Sincerely,

______________________________ (Name of Authorizing Official)

_______________________________ (Contact Information of Authorizing Official)

Appendix D: Introductory E-mail – to Solicit Participants for the Study

Date:

Subject: Request for Bank Managers to Participate in a Research Study

Dear: (Human Resources Personnel and/or Managers) of Banks

Hello, my name is Jeannette Devine and I am a doctoral candidate under the Doctor of Business Administration (DBA) degree program at Walden University. I am currently conducting a research study to explore the ethical leadership strategies of bank managers within Maryland. This academic research study is in support of a doctoral degree only and is not related to any bank programs. I obtained the name of your bank and contact information via a general web search. This e-mail is to invite bank managers to be a part of this study. Bank managers' participation in the study will consist of a 30-minute face-to-face audio-recorded interview with 10 questions on ethical leadership strategies of bank managers, feedback opportunity (known as member checking), and access to company's documentation that reference ethical procedures and conduct. I also have attached the Consent Form to provide additional information about the study, including confidentiality. Please let me know if your bank requires modification to the planned procedures before you consent to participating in the study. Also, please note that if you choose to be a part of the study and find that you are no longer wanting to participate, you are free to withdraw at any time from the study.

Bank managers that meet the participant criteria and would like to take part in the study (as outlined on the attached Consent From), please send an "I Consent" e-mail to me by reply e-mail by "date". Also, if you have any questions or concerns please feel free to contact me. Thanks for your time and consideration.

Sincerely,

Jeannette Devine

DBA Doctoral Candidate, Walden University

Appendix E: Thank You E-Mail: Quota Met for the Study

Date:

Subject: Thank you for your response

Dear: Bank Manager

Thank you for your willingness to participate in the research study. The quota for the number of participants of this study has been met and I will not be able to accept any more participants. However, if there are unforeseen changes to the quota I will reach out to you again.

Again thanks for your response and your willingness to participate,

Jeannette Devine

DBA Student, Walden University