

A Study on the Leadership Styles of Bank Branch Managers and Its Relationship to Subordinates' Job Satisfaction and Branch Performance with Special Reference to National Capital Region, India

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Abstract

Leaders play a noteworthy role in edifying high-performing teams who have great levels of job satisfaction and organizational dedication. As businesses persistently progress and grow, the responsibility of a leader becomes more challenging and imperative. Effective leadership leads to competitive advantage for any kind of organization (Lado et al., 1992; Rowe, 2001; Zhu et al., 2005). In fact, a leader is responsible for not only leading but also providing followers with a sense of direction needed to accomplish organizational goals. The present study was conducted to study the leadership behavior of private and public sector bank managers. It attempted to understand managers' perception about their own leadership behavior with the perception of subordinates regarding the managers' behavior of leadership and its impact on branch performance and job satisfaction. Correlation and regression analysis were used in the empirical study. The findings reflected that the 'Leader Effectiveness' has a high and significant positive co-relation with 'Branch Performance' in case of both public as well as private sector banks. It also showed that 'Branch Performance' has a high and significant positive co-relation with job satisfaction in case of both public as well as private sector banks.

Key words: - Leadership, Banks, Job, and Job- Satisfaction, Branch Performance

1. Introduction

Acquiring and preserving talent is the most vital challenge facing the banking industry. The thinning people advantage of the public sector banks has to be re-established with exigency. This crisis has arrived at a high point, and the competitiveness of the complete sector dangle in the equilibrium. Most prominently without concentrating on its HR matters, the public sector cannot mount to the test of fiscal inclusion in any reminiscent manner.

In Private Sector Banks Leadership, the banking organizational structures are getting increasingly leaner. There is a lot more emphasis on leadership all around. Even the 'teller' who had a functional role is expected to lead business growth. Though attrition levels are manageable in the banking industry, going forward, retaining quality talent is going to be an expensive proposition. Hence job satisfaction is a major concern for the banking sector of India. Wide Skilling is required in Banker; they are now expected to be savvy sellers and marketers as well. Only relying on core banking service skills will not support Banks create penetration into the rural markets. A strong focus on selling skills and communication is required which a leader has to foster among his employees to increase the branch performance.

In an Organizational context, the very nature of performance is defined by the Organization itself (Cummings and Schwab, 1973). Employees are of paramount importance to the achievement of any Organization. Thus, effective leadership enables greater participation of the entire workforce, and can also influence both individual and Organizational performance (Bass, 1997; Mullins, 1999). To have an effective Organization the people within the Organization need to be inspired to invest themselves in the Organization's mission: the employees need to be stimulated so that they can be effective; hence effective Organizations require effective leadership (Wall, Solum and Sobol, 1992; Maritz, 1995). To have an effective Organization, there must be effective and stimulating relations between the people involved in the Organization (Paulus, Seta and Baron, 1996). It has been widely accepted that effective Organizations require effective leadership and that Organizational performance will suffer in direct proportion to the neglect of this (Fiedler and House, 1988). Furthermore, it is

generally accepted that the effectiveness of any set of people is largely dependent on the quality of its leadership – effective leader behavior facilitates the attainment of the follower’s desires, which then results in effective performance (Fiedler and House, 1988; Maritz, 1995; Ristow, et al., 1999).

2. Review of literature

Leadership is “the process of influencing the activities of an organized group toward goal achievement” (Roach and Behling, 1984). Leadership by definition is a process where one individual influences others towards the attainment of group or organizational goals (Atwater, Dionne, Avolio, Camobreco & Lau, 1999). It is important to note that no leader can exist without followers; secondly that the followers follow out of their own volition and thirdly that the follower behavior should be towards the attainment of some organizational goal (Aamodt, 2004).

The influence of leadership style on job performance, organizational commitment and satisfaction has been well established (Breckenridge, 2000; Vries et al., 1998; Cairns, 1996). In a monograph, Edwards (2000) summarizes the views of several authors on differences in leadership styles and behavior across organizational variables (size, type, structure) on organizations. He reviews the recommendations of Khaleelee & Woolf (1996), that leadership should be established in the every kind of an organizational structure, as they consider that effective leadership is a qualification for organizational accomplishment.

Managerial thoughtfulness is the degree to which a manager extends a job atmosphere of psychological support, joint conviction and respect, cooperation, and openness. Some examples include finding time to listen to employees' troubles, discussing with workers on key issues, treating staff as colleagues, and being willing to accept a worker's proposal (Stodgill, 1963). Thus, supervisory thoughtfulness lends geniality to the work milieu that can both augment workers' emotional needs, as well as the improvement of social associations. Prior researchers such as Churchill et al. (1985) suggest that initiating structure and consideration are generally inversely associated with role conflict and ambiguity. Published research has ascertained that job satisfaction and performance tends to be positively related to initiating structure and consideration. As stated by Kasturi (2006), performance of an organization is the outcome of activities of individuals and units of the organization

3. Objectives

1. To study the leadership behavior of manager of selected branches of banks under study
2. To study the influence of leadership behavior of branch managers and the job satisfaction of subordinates.
3. To study the influence of leadership behavior of branch managers and branch performance.
4. To study the relationship of leadership behavior of branch manager and their subordinates job satisfaction and overall branch performance.

4. Hypothesizes

Based on review literature hypothesis were formulated for this study.

- H1** There will be correlation between leadership style adaptability and effectiveness with subordinate job satisfaction.
- H1a** There will be correlation between leadership style adaptability / effectiveness with job area segment of subordinate job satisfaction.
- H1b** There will be correlation between leadership style adaptability / effectiveness with management area segment of subordinate job satisfaction
- H1c** There will be correlation between leadership style adaptability / effectiveness with personal adjustment segment of subordinate job satisfaction
- H1d** There will be correlation between leadership adaptability / effectiveness with social relations area segment of subordinate job satisfaction.
- H2** There will be correlation between leadership style adaptability / effectiveness with branch performance.
- H3** There will be co-relation between subordinates’ job satisfaction with branch performance.
- H3a** There will be co-relation between branch performance and job area segment of subordinate job satisfaction.
- H3b** There will be correlation between branch performance and management area segment of subordinate job satisfaction.
- H3c** There will be correlation between branch performance and persona adjustment area segment of subordinate job satisfaction.

H3d There will be correlation between branch performance and social relational area segment of subordinate job satisfaction.

5. Research methodology

The methodology of the study is based on the primary as well as secondary data. The study depends mainly on the primary data collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents. The study is confined to a few selected Public and New Private Sector Banks in National Capital Region of India. The researcher has covered Gurgaon, Delhi, Noida, Faridabad, taken 8 Public sector banks and 5 new private sector banks located in NCR, India.

5.1 Variables of the study

In present study, a co relational design has been used. In correctional studies, observations relevant to two or more variables are made for each of the samples of persona of groups. In this study, variables related to leadership styles adaptability / effectiveness is independent, where as variables of job satisfaction are dependent variables. The degree of direction of relationship among those observations is then determined by the use of statistical methods.

A. Independent Variable: Leadership Style Effectiveness

Categorization: Public and Private Sector Banks

B. Dependent Variable:

1. **Job Satisfaction** in relation to:

- a. Job
- b. Management
- c. Personal Adjustment
- d. Social Relations

2. **Branch Performance** in relation to:

- a. Achievement of targeted deposits
- b. Achievement of targeted advances
- c. Achievement of targeted NPA reduction
- d. Achievement of targeted in non fund based income
- e. Audit rating

5.2 Sample size and selection

It includes branches situated in the other cities. Research Sample of 81 branch managers and their 210 immediate subordinates was drawn from branches of middle and senior management levels. It may be pointed out that the subordinate levels, the responses from immediate juniors of branch managers who are themselves in the management cadre of the bank were taken for the purpose of the study

5.3 Research tools employed

Leadership behavior of branch managers was measured by the Hersey and Blanchard's (1971) LEAD- SELF as well as the LEAD-OTHER instrument. Job-satisfaction was measured by the 80 item S-D Employee Inventory developed by Pestonjee (1973). Branch performance was measured through the accepted criteria of measuring performance of banks branches using secondary data.

To measure the leadership styles effectiveness, LASI/ LEAD- Self questionnaire (Hersey Blanchard) was administered to the branch managers and to their 2-3 immediate juniors LASI/ LEAD- Self questionnaire (Hersey Blanchard) was administered. The questionnaires measures four leadership style viz. HT/LR (Telling), HT/HR (Selling), HR/ LT (Participating) and LT/LR (Delegating). In each of the twelve situations, category respondents were expected to give their responses in the form of choice of one of the four alternatives available.

Table 1.1 Total Scores of the SD Inventory
 Job Satisfaction

Classification	Scores (out of 80)
Highly satisfied	44 and above
Moderately satisfied	38-43
Dissatisfied	37 and below

Table- 1.2 NF Norms for SD Employees Inventory- Area Wise

Classification	Job Area	Management Area (Out of 20)	Personal Adjustment (Out of 20)	Social Relations (Out of 20)
Highly Satisfied	12 and above	11 and above	11 and above	12 and above
Moderately Satisfied	9-11	5-10	9-10	9-11
Dissatisfied	8 and below	4 and below	8 and below	8 and below

6. Job satisfaction

Job satisfaction according to Hoppock is “any combination of physiological, psychological, and environmental substances that cause a person truthfully to say, I am satisfied with my job.” Job satisfaction is usually taken as the individual attitude towards specific aspects of the work situation. It is different from employee attitude towards specific job-factors, and also from morale. Vroom suggested that explanation of satisfaction would require use of work role as well as personality derived from and is caused by many inter correlated factors.

Table 1.3 Total Scores of Job Satisfaction of Subordinates

CLASSIFICATION	PUBLIC SECTOR BANKS	PRIVATE SECTOR BANKS	TOTAL
‘Highly Satisfied’(44 and above)	81 (55.10%)	25 (39.68%)	106 (50.48%)
‘Moderately Satisfied’(38-43)	32 (21.77%)	14(22.22%)	46(21.9%)
‘Dissatisfied’ (37 and below)	34(23.13%)	24(38.10%)	58(27.62%)
TOTAL	147	63	210

Table 1.3 shows the total scores of job satisfaction of the immediate junior managers.

7. Performance

Performance refers to the achievement of the predetermined goals efficiently and effectively. It involves integrated use of human, financial and material resources. Eric L Kohler (1975) defines performance as general term applied to a art or to all of the conduct of the organization over a period of time.

7.1 Branch performance

Performance refers to achievement of predetermined goals efficiently and effectively. It involves integrated use of human, financial and material resources. Performance has been defined operationally here as a general term applied o a part o all f the conduct of an organization over a period of time. Banks in India are also equally concerned with their probability which in fact, is the performance of its branches. The parameters of the Branch performance have been taken as a) deposits b) advances c) non fund based incomes d) Nonperforming Assets (NPA) reduction and e) audit rating. Based on the data collected from the branches, the performances of branches were rated as excellent, very good, good average and poor.

Table 1.4 Branch Performances

Classification	Public Sector Banks	Private Sector Banks	Total
Excellent	4 (6.77%)	3(13.63%)	7(8.65%)
Very good	12 (20.33%)	9(40.9%)	21(25.92%)
Good	26 (44.06%)	7(31.81%)	33(40.74%)
Average	14 (23.72%)	3(13.63%)	17(20.98%)
Poor	3(5.08%)	-	3(3.71%)

Table 1.4 gives the details of performance of branches in various categories

8. Correlation analysis

Having examined leadership, Job Satisfaction and Branch performance independently, now we make a detailed endeavor to understand the correlation between these three if any.

Table 2.1 Correlating (r) and 't' test values (t) for Branch Performance, Job Satisfaction and Leader Effectiveness

<u>BANKS</u>	Branch Performance/ Job Satisfaction		Branch Performance/ Leader effectiveness		Leader Effectiveness/ Job Satisfaction	
	r	t	R	T	r	T
Private Sector Banks n=22; d=20	0.26	1.20	0.43	2.13	0.60	3.35
Public Sector Banks n=59; d=57	0.47	4.02	0.74	8.31	0.51	4.48
Total n=81; d=79	0.40	3.88	0.60	6.67	0.53	5.56

To understand further the relationship of leadership style with branch performance and job satisfaction, we give an insight below

Table 2.2 Correlating (r) between and 't' test (t) for Branch Performance and different areas of Job Satisfaction

<u>BANKS</u>	Branch Performance / Job Area		Branch Performance / (Management Area)		Branch Performance/ (Personal Adjustment)		Branch Performance/ (Social Relations)	
	r	t	r	t	r	t	r	T
Private Sector Banks n=22; d=20	0.35	1.67	0.47	2.38	-0.36	-1.73	0.04	0.18
Public Sector Banks n=59; d=57	0.38	3.10	0.55	4.97	-0.16	-1.22	0.08	0.61
Total n=81; d=79	0.34	3.21	0.50	5.13	-0.24	-2.20	0.07	0.62

Table 2.2 is to know the Co-relationship between Branch Performance and different areas of job satisfaction.

It is to note that Job satisfaction has been studies in relation to four other variables i.e. Job Area, Management area, Personal Adjustment and Social Relations

In order to understand the co-relationships between leader effectiveness and different areas of job satisfaction the following table is constructed

Table 2.3 Correlating (r) and 't' test values (t) for Leader Effectiveness and different areas of Job Satisfaction

BANKS	LE (Job Area)		LE (Management Area)		LE (Personal Adjustment)		LE (Social Relations)	
	r	t	r	t	r	t	r	t
Private Sector Banks n=22; d=20	0.33	1.56	0.14	0.63	-0.15	-0.68	-0.32	-1.51
Public Sector Banks n=59; d=57	0.24	1.87	0.53	4.72	-0.20	-1.54	0.13	.99
Total n=81; d=79	0.26	2.39	0.36	3.43	-0.18	-1.63	-0.04	-0.36

It is to note that 't' values when d=20, 2.09 at 5% and 2.84 at 1%; 't' values when d=57, 2.00 at 5% and 2.66 at 1%; 't' values when d=79, 1.96 at 5% and 2.58 at 1%.

9. REGRESSION ANALYSIS

To estimate the nature of leadership between branch performance, job satisfaction and leader effectiveness, the linear regression analysis of private sector banks and public sector banks has been done.

Private Sector Banks: The Equation for linear regression of Branch Performance on Job Satisfaction and Leader Effectiveness is $BP=5.02-0.012(JS) + 0.116(LE)$

Table 3.1

BP (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	5.023	1.540	3.26
JS	-0.0124	0.3582	-0.03
LE	0.11554	0.06797	1.70

The Equation for linear regression of Job Satisfaction on Branch Performance and Leader Effectiveness is $JS=4.08-0.005(BP) + 0.115(LE)$

Table 3.2

JS (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	4.0829	0.8005	5.10
BP	-0.0051	0.1469	-0.03
LE	0.1149	0.03858	2.98

The Equation for linear regression of Leader Effectiveness on Branch Performance and Job Satisfaction is $LE=13.7+1.14(BP) + 2.77 (JS)$

Table 3.3

LE (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	-13.074	5.169	-2.65
BP	1.1426	0.6721	1.70
JS	2.77	0.93	2.98

Public Sector Banks The Equation for linear regression of Branch Performance on Job Satisfaction and Leader Effectiveness is $BP = 2.30 + 0.212(JS) + 0.315(LE)$

Table 3.4

BP (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	2.2951	0.753	3.05
JS	0.2116	0.1678	1.26
LE	0.3153	0.0489	6.44

The Equation for linear regression of Job Satisfaction on Branch Performance and Leader Effectiveness is $JS = 3.74 + 0.131(BP) + 0.104(LE)$

Table 3.5

JS (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	3.744	0.3968	9.43
BP	0.131	0.1035	1.26
LE	0.1038	0.0488	2.13

The Equation for linear regression of Leader Effectiveness on Branch Performance and Job Satisfaction is $LE = 5.16 + 1.35(BP) + 0.721(JS)$

Table 3.6

LE (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	-5.154	1.535	-3.36
BP	1.350	0.209	6.44
JS	0.721	0.339	2.13

Public & Private Sector Banks:- The Equation for linear regression of Branch Performance on Job Satisfaction & Leader Effectiveness is $BP = 3.18 + 0.171(JS) + 0.210(LE)$

Table 3.7

BP (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	3.1797	0.738	4.31
JS	0.1709	0.165	1.03
LE	0.2104	0.406	5.18

The Equation for linear regression of Job Satisfaction on Branch Performance and Leader Effectiveness is $JS = 3.87 + 0.079(BP) + 0.112(LE)$

Table 3.8

JS (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	3.868	0.345	11.6
BP	0.079	0.076	1.03
LE	0.112	0.03	3.79

The Equation for linear regression of Leader Effectiveness on Branch Performance and Job Satisfaction is $LE = -7.76 + 1.22(BP) + 1.39(JS)$

Table 3.9

LE (Predictor)	Coefficient	Standard Deviation	t-ratio
Constant	-7.762	1.768	-4.39
BP	1.218	0.235	5.18
JS	1.395	0.368	3.79

In the above tables of Regression Analysis, BP stands for Branch Performance; JS stands for Job Satisfaction; and LE stands for Leadership Effectiveness

The tables from Table 3.1 to Table 3.9 show that regression equation for leader effectiveness on job satisfaction and branch performance is giving best estimates (best values of JS and BP) in the least square sense (where the sum of the errors are least)

10. Key findings

- 'Leader Effectiveness' has a high and significant positive co-relation with job-satisfaction

- b) 'Leader Effectiveness' has a significant positive co-relation with 'job area' segment of job satisfaction (overall but not separately in case of public or private banks)
- c) 'Leader Effectiveness' has a high and significant positive co-relation with 'branch performance' in case of both public as well as private sector banks;
- d) Leader Effectiveness has a high and significant positive correlation with 'branch performance' in case of both public as well as private sector banks.
- e) 'Branch Performance' has a high and significant positive co-relation with 'job area' segment of job satisfaction in case of both public as well as private sector banks
- f) 'Branch Performance' has a significant positive co-relation with 'job area' segment of job-satisfaction (overall but not separately in case of public or private sector banks).
- g) 'Branch performance' has a high and significant positive co-relation with 'management area' segment of job satisfaction.
- h) 'Leader Effectiveness' has a high significant negative co-relation with 'personal adjustment' area segment of job satisfaction (overall but not separately).

11. Limitations of the study

1. The study has been carried out in NCR region only, and the response of 2-3 immediate juniors to the branch manager has been taken.
2. The generalization of the study cannot be taken on other metropolitan, semi-urban semi-rural and rural branches of India.
3. The responses in other culturally different areas may be different. The Leader effectiveness studies done by Hersey and Blanchard (1974, 1977) proved that cross cultural differences have no impact on it. But its co-relationship with job satisfaction and branch performance may be affected due to these differences.
4. Though the co-relationship brought out by the study is very significant but the exact quantum can be found out only when a detailed study of all the employees of branches under study is taken up through partial co-relationship analysis.

12. Conclusion

It may be concluded that 'leader effectiveness' and 'management area' being highly and significantly correlated need to be strengthened in order to improve job satisfaction. It is interesting to note that the data 'r' and 't' relating to private sector banks indicated a positive co-relationship which was not significant but the same data in public sector banks indicated a positive co-relationship between the two, highly significant at 5% and 1% level of significance. The correlation between 'leader effectiveness' and 'personal adjustment' area of job satisfaction, and correlation between 'leader effectiveness' and 'social relation' area of job satisfaction was found to be negative but not significant. It may, therefore, be said that leader effectiveness in branches have no significant negative effect on personal adjustment factors like emotional health etc. and social relation factors like social activities of the junior managers in public and private sector banks.

This study does provide some insights for managers, who should realize the importance of the job facets used in this study, which can enhance their employees' level of job satisfaction. Managers should consider the personal adjustment factors, since they were the most important factors in enhancing job satisfaction among employees. Managers should consider ways to enhance job facets such as co-workers, fringe benefits, operating conditions, supervision, and social relations. As well they should improve the other job facets that lead to the lowest levels of job satisfaction such as promotion, communication, and nature of work

It is reflected that Leader Effectiveness has a high and significant positive correlation with 'branch performance' in case of both public as well as private sector banks. It would be advisable for the public as well as private sector banks to include the leadership effectiveness studies as part of their management audit process. These studies may be carried out appropriately at regional and zonal office levels. A review of existing branch managers' leader effectiveness qualities may be done and managers who are posted for the first time as branch managers may be re-oriented towards this aspect. This may be effectively brought about by suitably modifying and evaluating the training process for these levels of managers.

More remains to be done in order to explore the relationship of these variables with the branch performances leading to increased profitability of public as well as private sector banks in India.

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