Influence of Leadership on Organizational Effectiveness of Commercial Banks And Political Parties: Kosovo Case

Bashkim Bellaqa
Faculty of Economics, University of Mitrovica “Isa Boletini”, Mitrovica, Republic of Kosovo
Phone Number +383 - 44 – 408 526
ORCID ID: https://orcid.org/0000-0003-2565-5954

Arif Krasniqi
Corresponding Author: Faculty of Economics, University of Mitrovica “Isa Boletini”, Mitrovica, Republic of Kosovo, Phone Number +383 - 49 – 494 031

Xhavit Shala
Law Faculty, UBT – Higher Education Institution, Prishtine, Republic of Kosovo, Phone Number +383 - 49 -424 121

Abstract
Kosovar society needs a leadership that has and brings new ideas in all spheres, starting from the family to the central level of the state. An important factor in the development of political parties and their activities is undoubtedly the development of a successful leadership, in order to achieve the objectives that contribute to improving the well-being of the population and the economic development of the country. The main purpose of this paper is to study the effectiveness of leadership in banking organizations in Kosovo and the study of leadership in organizations of political parties in Kosovo. Decision-making analysis, leader characteristics, development of communication with subordinates, way of clarifying the objectives of the organization, etc. will be discussed in this paper. During 2018, the loan portfolio of banks operating in Kosovo was about 2.76 billion euros. Sassipre / econometric analysis was also used in this research. Leaders of political parties in terms of decision-making turn out to be more focused on the program of political parties with about 52.1%. The linear correlation of the determination correlation is positive.471. , etc.

Keywords: Leadership; Organizational Effectiveness; Management; Commercial Banks; Political Organizations

JEL Classifications: M12; H21; M; G21; L2
Introduction

The effectiveness of organizations is one of the topics that has spurred the writings of economists, theorists, politicians, analysts, scientists, etc., in order to present the impact and importance of efficiency in the development of society. This study will analyze the organizational effectiveness of commercial banks and political parties in Kosovo. Leadership styles are applied depending on the situation or circumstances. The leader, like most of society, emerges as a compromise version of what he should be, and the state of the world today reflects this in the most dangerous way (Maak, 2007).

Relying on the personal qualities of the leader suppose that leaders portion several psychological, physical, sociological property, who determine the effectiveness of the leader, themselves. These characteristics are self-confidence, determination, intelligence, initiative, integrity, socialization, etc. In most cases, the application of the leadership panache oneself on the case, inclusive of the business life cycle of the organization, so that it is as effective as possible in carrying out activities within the organization. In social sciences leadership is one of the most discussed phenomena, taking into account that leadership is a universal activity. There are also challenges when it comes to the selection and development of leadership, which in the last decade has become a crucial issue for both for-profit and non-profit organizations. Philosophers, economists, and politicians have long been interested in the qualities which a great leader should have.

Ideas about leaders have evolved from old philosophers like Plato, to Machiavelli’s pragmatism, to the contemporary theory of elite and competition, developed by the renowned Italian school of sociologists such as Wilfredo Pareto and Gaetano Mosca, who have emerged in the era of mass politics (Hofmeister & Grabow, 2017). One of the crucial issues of increasing efficiency is the selection of the right individuals, then the organizations that will be more effective in achieving the organization’s objectives, and so the improving of the performance of commercial banks and party organizations will depend on the leader, who has the opportunity and the necessary skills to take corrective action in order to move the organization forward towards achieving the objective for which they were created.

The paper consists of the abstract, introduction, literature review, research methodology, leadership and its function in the organizational effectiveness of commercial banks in Kosovo, the development of political party in Kosovo and analysis of the effectiveness of their leadership, research findings, and towards the end of the article the conclusions and recommendations as well as the literature that has been used regarding the realization of this article are presented.

Literature Review

Organizational effectiveness, performance, employee satisfaction, and organizational change are closely linked to leadership style (Bass & Riggio, 2006; Drucker, 2007). There are many different definitions of leadership, taking into account the complex nature of management, and so different definitions have been given by different authors. Leadership as an operation cover the personality and manners of leaders, the insight of followers for the leader, and the situation in which the interactivity takes place (Antonakis, et al., 2004). Leadership analysis in relation to individual traits, leader behavior, interaction styles, role determination, and impact on organizational culture (Alas, et al., 2007). Leadership is the process of effect the activity of an organized group towards the achievement of objectives (Rauch & Behling 1994). Leadership is a process that motivates people to work together to achieve great things (Voom & Jago, 2007). Leadership is a process of influence, where individuals are stimulate to work towards achieving group objectives, not through coercion, but by motivation (Bolden, 2004). Leadership definitions given by different authors have several processes in common as that of one person influencing others through social influence, not through the influence of power to accomplish something, to achieve objectives, and so on. The relationship that takes place between leaders and followers has a significant importance (Locke, 2003); Classifications of leadership types are different, generally they can be classified as autocratic, democratic, charismatic and dictatorial. Ordinary forms of leadership are appropriate leadership and emergency leadership (Northhouse, 2003).
Speed of change in organizations, businesses, technology, political and social factors have influenced and required the development of effective leadership skills (Cacioppe, 1998). Previous leadership studies have focused on leadership as a personal trait. Emerging in the late nineteenth century and clarified in the early twentieth century, this represents the first systematic attempt to study and clarify leadership. The term as a personal trait was once a source of considerable ambiguity and has presented confusion in the literature, referring to it in several times and in different ways such as personality, temperaments, provisions and capacity, as good as any enduring quality of the individual (Zaccaro & Bader, 2004). However, in 1948, Stogdill stated leadership as the result of the interaction between persons and the social situation, and not as the result of certain traits. Since Stogdill's statement, researchers have commented that the effect of traits on the leader's behavior will always depend on the situation. The real power of leadership is not only attributed to leaders, but also the synergy of superordinates and their subordinates working together toward a common objective. Researchers have expanded their perspective and suggested that more research should be done on the curvilinear features, in contrast to previous views on the features as the only predictor of leader effectiveness (Hoffman, Woehr, Maldagen-Youngjohn, & Lyons, 2011). Coherent leadership effectiveness is separate into three diverse leadership orientations, these orientations depend on whether organizational efficiency stems from organizational decision-making and current behavior in the present, past, or future (Svensson & Wood, 2006).

**Research and Methodology**

This article focuses on the research of Kosovo’s Leadership in definition of the effectiveness of the leadership in commercial banks and political parties. For the preparation of this research, qualitative and quantitative methods were used, collecting, processing and analyzing the data as well as interpreting the findings of this research. As part of this research, a survey was conducted with political parties, in which data were collected through a questionnaire, where from 14 political parties operating in Kosovo, interviews were conducted with 7 political parties. The survey of the political party was conducted with the middle and senior management staff of the party. Data processing was done through SPSS program. Also, the Correlation, regression, coefficient, descriptive statistics, etc., are presented in this study according to the results obtained from the survey conducted in political organizations. Effectiveness in commercial banks is mostly treated in terms of theory and administrative data. Data from secondary sources were collected from various literature and from the websites of commercial banks as well as from the website of political parties in Kosovo. Using Pearson's correlation coefficient $(r)$, which estimates the strength of the correlation between the two random variables $X$ and $Y$, expressed in the corresponding formula as follows:

$$r = r (X, Y)$$

Where the value of the relation coefficient $(r)$ takes values from the segment $-1 \leq r \leq 1$, while the linear regression line for two population variables is expressed by the straight line as follows:

$$Y = \beta_0 + \beta_1 \cdot X$$

Based on Pearson's theory, the correlation of the variable “cooperation” was tested, at the level of significance $\alpha = 0.05$ (or 5%) and the level of reliability $\gamma = 0.95$ (or 95%), etc.

**Data analysis and Results**

Leadership is not only seen as a contemporary aspect, but leadership is also viewed in terms of the attributes of results as to how effective they are in achieving financial results. In terms of efficiency in economic sciences, efficiency means the level of achievement of objectives and the relationship between the expected result and the actual result of the activity. The banking scheme in Kosovo consist of the Central Bank of Kosovo (CBK), commercial banks and microfinance institutions. CBK is a public legal entity with full competence based on the Constitution and the relevant law and is the key participatory and regulatory institution in the financial system of the Republic of Kosovo, having independence and administrative,
financial and managerial autonomy (CBK, 2018). CBK’s activity is provided by its decision-making bodies and its staff, such as the Central Bank Board, the Executive Board and the Governor. CBK is the main financial institution of the country, while in the second rank we see commercial banks, who execute the policies and services of the financial system. Commercial banks in Kosovo are; Bank for Business, Economic Bank, ProCredit Bank, Raiffeisen Bank, National Commercial Bank of Albania - Kosovo Branch, TEB - Kosovo, Commercial Bank of Belgrade - Mitrovica Branch, and NLB Prishtina. In the last decade, commercial banks have faced several problems, one of the problems being the low level of efficiency and effectiveness in terms of their mediation. Commercial banks still do not have a high commitment in terms of modernizing work processes and operations in order to increase work efficiency. Therefore, commercial banks should focus on the engagement development in order to increase efficiency and risk management as well as internal audit. The efficiency of credit distribution should reflect the bank’s decision-making on lending to the economy in line with the expected return on return and the potential risk associated with lending activity. (Mankiw, 1986). As of 2018, the loan portfolio was worth a total of about 2.76 billion euros. Based on the analysis, it is noted that loans to enterprises in 2018 marked an annual increase of 10.8 percent, a double-digit increase for the second year in a row. In 2018, lending growth was recorded in almost all sectors of the economy, with the exception of mines, which recorded an annual decline of 54.4 %. The sectors that marked the most significant increase in lending during 2018 were the construction, production and trade sector 20.7 %, 16.3 %, respectively 7.6 %. See Figure 1 (CBK, 2019).

![Figure 1: Loans granted by the banking sector in 2018 expressed in %](source: CBK, 2019)

Although there is an increase in the number of loans granted, commercial banks in Kosovo still need to increase efficiency and effectiveness in improving the credit offer, mainly by reducing the average interest rate on loans and extending loan maturity. As another issue we can also mention, the commercial banks need to be more efficient in increasing the dynamism in lending and in continuously improving the quality of the loan portfolio. Commercial bank leaders need to increase efficiency in accomplishing tasks in order to meet the objectives of the banking business on one hand but also the need to feel involved and part of the investment in human capital on the other hand. Based on the analysis of the data regarding the structure of liabilities, it results that the banking sector is dominated by deposits, which represent 81.9% percent of total liabilities. Bank sector deposits turn out to have grown at an annual rate of 8.7, reaching a value of 3 billion euros. Deposits of the banking sector in Kosovo consist of deposits of households with a share of about 70.5% of total deposits, while deposits of private enterprises account for 23.3% (Kosovo Banking Association,
In terms of shares, Commercial Banks in Kosovo have different shareholder structure, eight of the Commercial Banks are banks with foreign capital and two with local capital.

The number of employees in commercial banks is about 3,299 people. Regardless of the type of firm, to achieve its objectives, all leaders of commercial banks perform four basic functions: planning, organization, leadership and control. Management is the achievement of organizational objectives through the greater functions of planning, organizing, leading, and controlling. The planning phase should be at a higher level of efficiency in order to achieve the objectives set by the leaders of commercial banks. Banking executives should pay special attention to the finding of the most effective way to achieve these objectives. When setting priorities, the leaders of commercial banks must clearly decide on planning in order to have a sustainable and long-term planning.

Political parties in Kosovo will be presented in two periods. The period before 1989, and the period after 1989. Prior to 1989, the experience of most countries of the former communist bloc, in the decades before 1989 when the bloc disintegrated, included the existence of a ruling communist party and an opposition social movement that awaited the right moment to be articulated politically.

Therefore, this situation had an impact on the change of the political scene, ie the development of multi-party political scenes. After 1989, as a result of internal developments, Kosovo found itself in a special situation. Kosovo went from a communist one-party system, that is, a left-wing one, to a one-party right-wing system. After 1989 we witness the emergence of many new political parties.

Although after this situation Kosovo could pass into a multi-party system, the only party that was voted was the Democratic League of Kosovo (LDK), in its Statute, defined as a center-right party and as a party created before the war in Kosovo. While after the war in Kosovo, other parties were created, such as the Democratic Party of Kosovo (PDK), which in its Statute, defines itself as a people’s party, as well as the center-right party.

The Alliance for the Future of Kosovo (AAK) is defined on its program platform as a center-right party. The Self-Determination Movement (LVV) has expressed its commitment to be center-left, but not formally defined so in its Statute and Program. (KIPRED, 2015).

In addition to these parties, there are other parties operating, such as Nisma, AKR, The Alternative (Kosovo), Serb List, Unique Gorani Party, Albanian Christian Democratic Party of Kosovo Albanian Democratic Party of Kosovo (PSHDK), etc. (Political Parties in Kosovo, 2014).

As for the leader’s importance, according to many thinkers, the leader must be bound by successful traits. Regarding the number of political parties in Kosovo, based on the number of parties that have participated in the 2019 parliamentary elections, the overall number was 14 (CEC, 2019).

Regarding the leaders and political parties in Kosovo, how successful these leaders are and where is their leadership supported the most, based on the results of the survey conducted with the leaders of political parties, can be seen the results as follows.

In the raised question of how political party leaders understand leadership, we conduct that about 57 % of respondents understand the term leadership as leadership and cooperation with others, 29 % understand leadership as a way of influencing others, while 14 % define leadership as a way of achieving objectives through others.
In the question asked about the traits that are thought to help a leader to be successful, it turns out that the traits that have helped the leaders of political parties in Kosovo to be successful are those of cooperation with about 29%, self-confidence with 28%, as well as determination by about 43%. This can be seen in Figure 3.

One of the basic variables of management is communication, so in order to be successful we need to have a permanent communication with subordinates. To the question whether the objectives are clearly communicated for the members of your party to achieve, the answers regarding the question were: not at all 14%, slightly 14%, on average 29%, and often with about 43%.

This analysis shows that the largest percentage of the leadership clearly communicates the party's objectives, which can be seen in Figure 4.
In the question asked whether the leader is born or you can become a leader, it results that about 43% think that the leader is born, and about 57% think that you can become a leader.

For the leaders of political parties in Kosovo in terms of decision-making, it results that decisions are more focused on party policies with about 29%, on the political program with about 57%, and that the decisions with less concentration are those in terms of cooperation with other political entities with about 14%. This can also be seen through Figure 6.
Women are not sufficiently represented in political parties, so the leaders need to do more in this regard in order to increase women's representation in political life. Although most constitutions around the world determine equal gender treatment, women can be said to be under-represented in parties around the world and also when it comes to leading political functions.

As for the linear correlation forces of the correlation r of the two quantitative variables, the variable regarding the achievement of goals through others and the variability of determination, we see that the linear bond of determination is positive and relatively strong .471 (Table 1).

Table 1: The correlation between achieving objectives through others and determination

| Achieving objectives through others | Pearson Correlation | Sig. (2-tailed) | N | Determination |
|------------------------------------|---------------------|-----------------|---|---------------|
| Achieving objectives through others| .471                | .286            | 7 |               |
| Determination                      | .286                | .286            | 7 |               |

Source: Authors' calculations

In the following we present the linear regression of the dependent variable Y - Decisions on party policies, which varies with the change of the variable X - leadership and cooperation with others. Presentation of the regression line of dependence of the Variable regarding decisions on party policies by the other variable (Leadership and cooperation). The coefficient of determinability R. Square turns out to be .028 (Table 2)

Table 2: Model summary

| Model | R   | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-----|----------|-------------------|---------------------------|
| 1     | .167a | .028    | -.167             | .577                      |

a. Predictors: (Constant), “Leadership and cooperation with others”

Source: Authors’ calculations

In the following we present the coefficient of Coefficientsa, where the regression equation signifies: Variable on party policy decisions = .333 + .441 * Leadership and cooperation (Table 3).
Table 3: Coefficients

| Model                  | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|------------------------|-----------------------------|---------------------------|---|------|
|                        | B                           | Std. Error                | Beta                     |       |
| 1 (Constant)           | .333                        | .333                      | 1.000                    | .363  |
| "Leadership and cooperation with others" | .167                        | .441                      | .167                     | .378  |

a. Dependent Variable: Decisions on party policies

Source: Authors' calculations

In terms of inferential statistics, in terms of population, parameter, as well as some of the numbers used to describe the population Average (μ), percentage (p) and standard deviation (σ); Production of the confidence interval for the "cooperation" variable with a security level of 95%. With 95% certainty, the current average population cooperation where the sample has been extracted is between -17 and .14. (Table 4).

Table 4: Descriptives

| Cooperation | Statistic | Std. Error |
|-------------|-----------|------------|
| Mean        | .29       | .184       |
| 95% Confidence Interval for Mean | -1.7 | .74 |
| 5% Trimmed Mean | .26 | |
| Median | .00 | |
| Variance | .238 | |
| Std. Deviation | .488 | |
| Minimum | 0 | |
| Maximum | 1 | |
| Range | 1 | |
| Interquartile Range | 1 | |
| Skewness | 1.230 | .794 |
| Kurtosis | -1.840 | 1.587 |

Source: Authors’ calculations

One-sample statistics were used to compare the variable proportion from the specific population variable. (Table 5)

Table 5: One-Sample Statistics

| "Decisions regarding the party program" | N | Mean | Std. Deviation | Std. Error Mean |
|----------------------------------------|---|------|----------------|-----------------|
|                                        | 7 | .29  | .488           | .184            |

Source: Authors’ calculations

The linear regression line for two population variables is expressed by the straight line $Y = β0 + β1 \cdot X$. The construction of the regression line is concluded by the method of least squares. $β0$, $β1$, $σ$ are generally unknown and therefore should be evaluated by sample data. As a pixel rating for $Y$, $β0$, $β1$ will serve $y$, $Bo$ and $b1$ of the sample regression line. In the following, the linear regression line of the dependence "Achieving objectives through others" and "Determination" is presented. Conclusion: In the general variance, 22% are explained by the independent variable. (Table 6).
Table 6: Model Summary

| Model | R   | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-----|----------|-------------------|----------------------------|
| 1     | .471\(^a\) | .222     | .067              | .365                       |
| a. Predictors: (Constant), Determination |

Source: Authors' calculations

According to Anova, the zero equation of the angular coefficient shows that (Sig = .286). Linear dependence is presented. (Table 7).

Table 7: ANOVA\(^a\)

| Model | Sum of Squares | df | Mean Square | F      | Sig.  |
|-------|----------------|----|-------------|--------|-------|
| 1     | Regression     | .190 | 1           | .190   | 1.429 | .286\(^b\) |
|       | Residual       | .667 | 5           | .133   |       |       |
| Total | .857           | 6   |             |        |       |

a. Dependent Variable: Achieving objectives through others
b. Predictors: (Constant), Determination

Source: Authors' calculations

"Coefficients" provides information on the contribution that each variable makes to the equation. Based on the fact that each significant value is less than 0.05 indicates that the coefficients of the equation exceed the zero equation. The contribution of each of them is valuable. (Table 8)

Table 8: Coefficients\(^a\)

| Model | Unstandardized Coefficients | Standardized Coefficients | t    | Sig.  |
|-------|-----------------------------|---------------------------|------|-------|
|       | B                           | Std. Error                | Beta |       |
| 1     | (Constant)                  | -2.776E-17                | .183 |       |
|       | Determination               | .333                      | .279 | .471  |

a. Dependent Variable: Achieving objectives through others

Source: Authors' calculations

Findings

According to the results of the analysis of data from the study of the leaders of commercial banks and political parties in Kosovo, it results that there is still room for improvement in their leadership in terms of efficiency and especially a consistency of improvement in terms of gender balance.

Commercial banks, as well as political parties in Kosovo, to understand the complexity of the internal and external conditions, to be intelligent, to have the ability to motivate their followers in their efforts towards achieving the set objectives. Analyzes show that party leaders have not done much in advancing decision-making, communication, credibility, and clarifying their party objectives better. The organizational effectiveness of commercial banks as well as political parties should increase the ability to minimize the use of resources in the process of converting inputs to outputs.

The efficiency and effectiveness of the banking system in relation to the sectoral distribution of loans should also be improved in the economy of Kosovo; this was noted according to the data of commercial banks. During the preparation of this paper we were faced with a lack of data, and as a result of the lack of comprehensive data or the disconnection of statistical series, we have been limited in expanding this paper in empirical terms.
Regarding the decision-making of political party leaders in Kosovo, the decisions are more concentrated in political programs with about 57%, while other aspects of decision-making such as party policies and cooperation with other political entities consists a small percentage. An issue that concerns the leaders of commercial banks and political parties is the small representation of women in senior management positions. During 2018, the credit portfolio of banks was about 2.76 billion euros, while the largest percentage of deposits in the banking sector in Kosovo were concentrated in households or over 70%.

Results that the banking sector is dominated by deposits, which represent 81.9% percent of total liabilities. Bank sector deposits turn out to have grown at an annual rate of 8.7, reaching a value of 3 billion euros. For the leaders of political parties in Kosovo in terms of decision-making, it results that decisions are more focused on the political program with about 57%. Regarding the correlation of the linear connection of the determination variable is positive as well as relatively strong .471 with the variable of achieving objectives with others. Production of the confidence interval for the “cooperation” variable with a security level of 95%.

The current average population cooperation where the sample was extracted is between - 17 and .14., etc.

**Conclusion**

Commercial banks and political parties in Kosovo need a stronger leadership, where in addition to commitments regarding their organization, development programs, communication, decision-making, etc., in order to have uninterrupted success, the leadership must be at an adequate level, in the development of their objectives.

The leadership of banking organizations and political parties includes more than functional knowledge and control over legal infrastructure. The leaders must lead the process, forming an adequate opinion and providing the organization with the most sustainable decisions.

Recent studies show that the most successful leaders are those who make bold, fair, and timely decisions. Leadership is also more perceived with strategic thinking, vision, democratic and ethical approach. Leaders of political parties in Kosovo in terms of decision-making result to be more focused on the program of political parties with about 57% while less focused on the aspect of cooperation with other political entities.

Regarding the recommendations for leadership in commercial banks and political parties in Kosovo, gender balance should be implemented. Communication within these organizations should be mostly that of the open type, as well as communicating continuously without making selections. Another issue that occurs and that these organizations need to pay close attention to is the capacity building of leadership skills in the field of leadership in order to overcome the weaknesses they face.

Leadership in these organizations must have the courage to face resistance and treat conflict proactively. Leaders need to improve communication with their subordinates or between hierarchical levels, that is, to develop communication at a right level and also transparency so that there is willingness to take on their belonging.

To give more space to women in order to offer them political contribution and increase their involvement at high party levels. In the parliament, quotas are set through regulations, but in other areas we can see that a disadvantage for women is present.

Other leadership-related surveys should be conducted in business, political, etc. organizations in order to have as much comprehensive data as possible so that we can have as many empirical analyzes as possible. These banking and party organizations need as many ideas as possible as well as values that set their objectives and standards. Commercial banks, political parties, as well as businesses, labor associations, non-governmental organizations of civil society, are such types of organizations, which should have a greater cooperation in order to advance development interests.

Although there are difficulties in defining the definitions for organizational effectiveness, and measuring the factors that have the greatest impact, this remains as an attempt to define a new trend of assessing the organizational effectiveness of commercial banks and political parties. When setting priorities, the leaders of
commercial banks together with the managerial levels within the commercial banks must clearly decide on the planning of the banks for a long-term sustainability. Increasing efficiency and effectiveness in the number of loans granted, improving the credit offer, mainly by reducing the average interest rate on loans and extending the maturity of loans. The leadership of commercial banks and political parties should have a higher impact on supporting the evaluation of the effectiveness of programs, organizational policies, improving the effectiveness of operations, etc.

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