

A CORRELATIONAL ANALYSIS: SERVANT LEADERSHIP AND  
PARTICIPATION BY VOLUNTEER LEADERS OF CREDIT UNIONS

by

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A Dissertation Presented in Partial Fulfillment  
of the Requirements for the Degree  
Doctor of Management in Organizational Leadership

UNIVERSITY OF PHOENIX

APRIL, 2009

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## ABSTRACT

The purpose of this quantitative, correlational study was to determine if a relationship existed between servant leadership and participation among volunteer board members of credit unions. The Laub (1999) Organizational Leadership Survey (OLA) was used as the instrument to measure the presence and implementation of servant leadership; the Fiedler (1967) Least Preferred Coworker scale was used as the instrument to measure leadership style; and a validated Likert-type scale questionnaire (ALSPQ) was used to measure participation. The population for the study was the volunteer members of boards of directors taken from 15 credit unions located in the Southern California area. Significant correlations were found to exist between the seven servant leadership constructs and the 10 participation items of the ALSPQ.

## DEDICATION

I dedicate this dissertation to my wife, Barbara Ghormley, whose love, patience, persistence, and gentle nudging through some very difficult times kept me on track to continue to the end; and to my daughters Jennifer Litzinger and Dr. Jill Ghormley, my son-in-law Gary Litzinger, and my grandchildren Joseph, Juliann, and Kaley Marie, whose love, encouragement, and support provided the catalyst for me to continue.

## ACKNOWLEDGMENTS

I must acknowledge several wonderful people who were there for me when I most needed their support, through the good times and difficult times on this three year journey to complete my dissertation. I first acknowledge Dr. Richard Schuttler, my mentor, who stayed the course with me, and who provided sage guidance and required a level of excellence resulting in the successful completion of my dissertation; and my committee members Dr. Lester Reams and Dr. Charles von Urff whose expertise and encouragement were essential to my completion of this study.

Next, I acknowledge my Academic Counselor Lauralyn Padglick for her continuous support and encouragement, and for providing me with the academic program guidance I needed in order to keep everything on track. Her dedication to helping me finish this project is most appreciated.

I acknowledge my supervisor, Dr. Warren Washington, for his understanding and support of me as I continued my journey to completion, and to my co-workers for their continuous encouragement.

I thank Dr. James Laub for allowing me to use his Organizational Leadership Assessment and Dr. Fred Fiedler for giving me permission to use his Least Preferred Coworker Scale.

I must give a very special acknowledgement to Dr. E. Forrest (Skip) Boyd for his exceptional guidance through the data analyses process of this dissertation. His feedback, patience, and encouragement helped me to achieve success with the presentation of the analyses conclusions.

I owe so much to so many. I will be forever grateful to all of you.

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## CHAPTER 1: INTRODUCTION

Leaders in the 21<sup>st</sup> century must be prepared to develop their leadership styles to embrace ethics, creativity, innovation, culture, and change (Hesselbein, Goldsmith, & Beckhard, 1996; Marshall, 2007; Wren, 1995). Today's leaders must contend with countless unique demands that the application of traditional leadership autonomy does not adequately address (Hesselbein et al., 1996; Hunter, 2004; Spears, 2004). In order to prepare leaders to meet such challenges, there must be a greater emphasis on leadership training (Greenleaf, 1977; Harrington, 2006).

Greenleaf (1977) developed the servant leadership philosophy as a leadership style serving to enhance effective governance. Carver (as cited in Spears & Lawrence, 2002) developed the Policy Governance® leadership model as a method of defining servant leadership among boards of directors. “[Policy Governance] is a carefully crafted prescription for how boards can operate—boards that are committed to being servant-leaders” (Carver, as cited in Spears & Lawrence, 2002, p. 191).

According to Carver (as cited in Spears & Lawrence, 2002), a board of directors is a representative of the owners of the organization, not simply an institutional administrator. The purpose of this quantitative correlational study was to investigate the effect of servant leadership on board members' participation in not-for-profit organizations, specifically credit unions. Chapter 1 begins with background information and includes the definition of participation as used in the study, the problem statement, and the significance of the study to the field of leadership.

### Background of the Problem

Board members of nonprofit organizations such as credit unions have unique specific requirements (Ensweiler, 2005; Swetnam, 2004). The performance of the requirements

constitutes the meaning of *participation* as the term is used in the study. The context of the term participation in the study was a hypothetical construct defined by the credit union board member activities associated with board membership. Board member activities include (a) attending board meetings, (b) attending training sessions, (c) attending annual membership meetings, (d) reviewing and approving credit union documents, (e) reviewing and approving proposals brought before the board by the credit union chief executive officer (CEO), (f) reviewing and approving budget requirements, (g) ensuring the credit union remains on sound financial ground, and (h) engaging in other activities deemed appropriate by governing bodies (Credit Union National Association [CUNA], 2005; Ocean Crest Credit Union [OCCU], 2000)].

Attendance at board meetings by volunteer board members of credit unions is crucial to fulfilling board member participation requirements and to the general success of credit unions (Johnson, 2007). Non participation of board members has a negative impact on the operation of credit unions in terms of effectiveness and efficiency (Johnson, 2007) and on the financial health of the credit union. Non participation of board members deprives the credit union members of their rightful expectation the financial institution with which they associate operates smoothly and efficiently (CUNA, 2005).

Previous research (Carver, as cited in Spears, 2002d; Covey, 2006; Greenleaf, as cited in Spears, 2002d; Wolverton, 2007) suggested effective leadership was almost impossible if it did not include servant leadership as a leadership style. “Effective leadership is measured by whether ‘those served grow as persons, when they, while being served, become healthier, wiser, freer, more autonomous, more likely themselves to become servants’” (Gersh, 2006, p. 1). Members of boards of directors are not administrators of organizations; they represent the owners who are the organization’s constituency (Carver, as cited in Spears, 2002d).

Carver (as cited in Spears, 2002d) called the board “an organ of membership” (p. 195), making the board members servants to the owners as well as being the owners’ leaders. Boards of directors need to use the power entrusted to them, but power is often the source of corruption (Carver, as cited in Spears, 2002d). Carver stated, “Only servanthood tempers the power and makes it incorruptible. Servant-leadership, in other words, enables incorruptible power” (p. 195).

All types and sizes of organizations can embrace the attributes of servant leadership (Scurlock, 2005). Leaders recognize the importance of applying the principles of servant leadership as a method of enhancing the overall success of their organizations (Wren, 1995). Organizations lose good people and customers as a result of poor leadership (Hunter, 2004).

People in all types of organizations look to be led by individuals who have integrity, who care, and who are willing to make a commitment to excellence in leadership (Greenleaf, 1977; Hunter, 2004; Spears & Lawrence, 2004; Vicalvi, 2006). Servant leadership encompasses “timeless principles,” giving leaders of today the necessary philosophy to meet extraordinary challenges (Hunter, 2004, p. 17). Servant leadership encompasses virtues such as vision, trust, and integrity (Joseph, 2006; Patterson, 2003).

The necessary tools are in place to give leaders the opportunity to become servant leaders in action (Hunter, 2004). “The skills of servant leadership can be learned and applied by most people who have the will and intent to change, grow, and improve” (Hunter, 2004, p. 17). Wren (1995) wrote if leaders were to be successful, “the servanthood of leadership needs to be felt, understood, believed, and practiced if we’re to be faithful” (p. 455). In applying the historical beginnings of servant leadership to a formula for success in the 21st century, Spears (2002a) wrote that a new leadership model was emerging,

one based on teamwork and community, one that seeks to involve others in decision making, one strongly based on ethical and caring behavior, and one that is attempting to enhance the personal growth of workers while improving the caring and quality of our many institutions. This emerging approach to leadership and service is called servant leadership. (p. 2)

### Statement of the Problem

The general observation is that volunteer board of director members' participation is critical to the success of the credit union industry (CUNA, 2006; Johnson, 2007; NCUA, 2006). Used in the context of the study, participation is defined as volunteer board members' (a) attendance at credit union board meetings, (b) attendance at credit union annual membership meetings, (c) involvement in credit union leadership training, and (d) input to individual credit union policies and procedures and individual credit union bylaws (OCCU, 2000), and credit union board meetings are held monthly (CUNA, 2006), and credit union leadership training sessions are offered several times a year at different locations around the world (CUNA, 2007; NCUA, 2006). Respective credit unions pay for all expenses for attendance at training sessions by credit union volunteer boards of director members (OCCU, 2000).

The specific problem of the credit union industry, as reported by individual credit unions (OCCU, 2006), is a less than ideal level of participation of volunteer boards of director members with regard to board member attendance at board meetings and participation in other board member responsibilities (CUNA, 2005; NCUA, 2006; OCCU, 2005). The study was an examination of the relationship between credit union board members' orientation toward servant leadership and the board members' participation with regard to duties and responsibilities. The study involved single point observations, using two published instruments and a demographics



questionnaire. The development of a score for each instrument was the first step in the correlational study. The locations for the study were credit unions in the Southern California area, and the goal of the study was to determine the relationship between perceptions of the presence of the principles of servant leadership of volunteer credit union board members and board member participation.

### Purpose of the Study

The purpose of this quantitative, correlational study was to determine to what extent a relationship existed between the independent variable of the effect of servant leadership principles on board member participation and the dependent variable of the perception of servant leadership principles practiced by credit union board members among selected credit unions in Southern California; and if a relationship does exist, to determine the strength and direction of the relationship. Credit unions are defined as not-for-profit, member-owned financial institutions and are located throughout the United States (CUNA, 2006). The research will take place among members of boards of directors of credit unions in Southern California.

A quantitative approach was used as a qualitative study would not produce results that could be generalized to larger populations. The quantitative method for the study was appropriate to fulfill the purpose of the study, which was to investigate the relationship between board member participation and board member orientation toward servant leadership. The quantitative research method involved administering a quantitative validated instrument, the Fiedler Least Preferred Coworker (LPC) scale, as the basis for determining individual impact on leadership style.

A second quantitative validated instrument, Laub's (1999) Organizational Leadership Assessment (OLA) generated measurements of leadership preferences. Volunteer board

members of selected credit unions in Southern California received the self-reporting surveys, and a validated Likert-type scale questionnaire. No experimental treatment was proposed for the study. The correlational design was appropriate to examine the research variables that included each item in the OLA and the LPC, and the computation of a total score for each as well as demographic variables. Items within the OLA and LPC constituted factors as independent variables with suspected correlations to participation.

### Significance of the Problem

Greenleaf's (1970) initial philosophy of servant leadership was developed from Herman Hesse's fable *Journey to the East* (Spears & Lawrence, 2002). From Hesse's short novel came Greenleaf's notion stating "true leadership emerges from those whose primary motivation is a deep desire to help others" (as cited in Spears & Lawrence, 2002, p. 3). Hunter (2004) stated, "I am convinced that more information is needed on the powerful and timeless principles of servant leadership" (p. 21). The empirical data from the study contributed to the body of knowledge pertaining to servant leadership by addressing servant leadership effects on the participation of members of volunteer boards of directors.

The research contributed new empirical data to existing knowledge regarding the application of the principles of servant leadership. Senge stated, "I believe that there is a special character to the type of commitment that lies at the heart of servant leadership, a type of commitment that is not well understood" (as cited in Spears & Lawrence, 2002, p. 353). The study findings further assisted in defining the role of servant leadership as it pertains to the participation of volunteer members of boards of directors.

Data from the study supported the application of servant leadership in several ways. First, data produced from the study can be used to motivate volunteer board members to apply servant

leadership as a method to enhance participation in board meetings. Second, the data derived from the study provided a rationale for continuing research concerning whether servant leadership has applicability to members of boards of directors. Third, the correlation analysis further validated the assessment tools used in the study.

### Significance of the Study to Leadership

In a discussion of servant leadership, Hunter (2004) maintained “that leadership is a skill that can be learned, practiced, and developed” (p. 197). Hunter defined leadership as who leaders are, not what they do. Leadership is about influencing people to commit: “It is the ability to influence others for good” (Hunter, 2004, p. 35).

Communication with all members of the organization is an important aspect of servant leadership (McClung, Leuchauer, & Locander, 2007). Collins (2001) wrote leadership was about creating an environment “where truth is heard and the brutal facts confronted” (p. 74). Servant leaders develop a culture where people can be heard and in which truth is the ultimate goal (Spears & Lawrence, 2002). In defining the relationship between the leader and the servant, Blanchard wrote, “Servant-leadership is the foundation for effective leadership” (Spears & Lawrence, 2002, p. ix).

In 2003, Bryant stated servant leadership was gaining recognition as a popular leadership style in corporate and public organizations. The study findings have significance for the scholarship involved with theoretical leadership study in two areas. First, the data gathered from the study has useful application as a basis from which to begin applying the precepts of servant leadership to volunteer boards and committees within credit unions. Second, the data is useful to test the validity of servant leadership as an effective leadership style for volunteer boards and committees in general.

Boards and governing committees are sometimes involved in the day-to-day operations of an institution (Spears & Lawrence, 2002). Conceptualization is one of the 10 characteristics of the servant leader, and boards and committees must provide a conceptualization of the vision for the institution, as part of their functional responsibility (Spears & Lawrence, 2002). The study can be used to provide the basis for bringing servant leadership to volunteer boards and committees of all types of institutions.

Previous researchers (Bivins, 2005; Drury, 2004; Horobiowski, 2004) recommended additional research be accomplished in the field of servant leadership, using different populations and sample sizes. The research expanded the field of study to volunteer boards of directors and committees at credit unions. One goal of the research was to determine whether the findings have applicability to volunteer boards and committees in organizations other than credit unions.

#### Nature of the Study

The research method for the proposed study was quantitative. The survey instruments had appropriate application to the problem addressed and were suited to conducting correlational analysis. The study was a descriptive, quantitative, correlational research study.

The Organizational Leadership Survey (OLA) by Laub (1999) was used to assess how volunteer leaders of organizations perceive the presence and practice of servant leadership. The survey participants were the volunteer members of boards of directors at credit unions in Southern California. The survey population consisted of 100 volunteers at 15 credit unions.

Fiedler (1967) defined leadership style in terms of motivational structure, and the Fiedler Least Preferred Coworker (LPC) scale was the basis for defining leadership style in the study. The LPC was developed to test different aspects of leadership (Fiedler, n.d.). The LPC was an effective tool for use in the study because it was developed as a quantitative measure of the

success of different leadership styles and a leaders' effectiveness in different situations (Fiedler & Garcia, 1987; McFadden, Eakin, Beck-Frazier, & McGlone, 2005). In the study, the LPC provided a measure of the effectiveness of servant leadership among credit union volunteer leaders.

Fiedler (1967) developed the leadership contingency model to associate leadership practice with situational demands. According to Fiedler, leadership style within the contingency model is dependent on the situational demands placed on the leader. "This basically is defined as the degree a situation enables a leader to exert influence over a group" (Antoine, n.d., p. 3). McFadden et al. (2005) asserted, "From the contingency perspective, effective leadership is adapting to situational factors" (p. 3).

Data gathered for the study included the situational environment of the leaders participating in the surveys. The study population included only volunteer members of boards of directors of credit unions. All board members received a demographic questionnaire in which they provided data about their situational environment within their respective credit unions.

The survey design was appropriate to meet the goals of the study, which was to address the practice of servant leadership by volunteer leaders of credit unions (Hunter, 2004). The Fiedler LPC provided data on leadership characteristics, and the OLA provided data about the presence of the principles of servant leadership. The data from the two instruments was correlated, and the survey design accomplished the study goals through direct inquiry regarding the perception of servant leadership by volunteer leaders of credit unions.

### Research Questions

Hunter (2004) described leadership in terms of love and character. "Loving others is about doing the right thing. Leadership is about doing the right thing. Character is about doing

the right thing. Again, leadership development and character development are *one*” (Hunter, 2004, p. 90). Leadership and love are patient, kind, respectful, selfless, forgiving, honest, and committed (Hunter, 2004). Ethical practices are part of the leadership genre and are integral to the character of leaders (Kaptein et al., 2005).

Volunteer leaders who are members of boards of directors sometimes find it difficult to separate their mission of leadership from their desire to become involved as staff members of an organization (Spears & Lawrence, 2002). Carver (as cited in Spears & Lawrence, 2002) stated, “Volunteers who govern should stay out of the operational work” (p. 198). The study was an examination of the extent to which volunteer leaders of credit unions in the Southern California area perceive the presence of the principles of servant leadership and the effects of servant leadership on volunteer board member participation. The following two research questions guided the study:

1. To what extent do volunteer leaders (board members) of credit unions, defined as member-owned nonprofit financial institutions and located in the Southern California area, implement the specific principles of servant leadership in the execution of their leadership duties, as measured by Laub’s (1999) Organizational Leadership Assessment?
2. To what extent does the perception of the presence of the principles of servant leadership by the volunteer leaders of credit unions affect their participation in their various duties and responsibilities as volunteer leaders of credit unions?

### Hypotheses

Previous research has shown a correlation between the practice of the principles of servant leadership and participation of leaders in organizations (Collins, 2001; Greenleaf, as cited in Spears & Lawrence, 2002; Hunter, 2004; Spears, 2002a). Earlier findings have indicated

board members can only practice servant leadership if they act as one and not as individual members (Greenleaf, as cited in Spears & Lawrence, 2002; Hunter, 2004). Researchers have conducted research on servant leadership with several specialized groups (Bowman, 2005; Crippen, 2005; Herman & Marlowe, 2005; Spears, 2004).

The study involved selected credit unions in the Southern California area, but the data gathered added to the body of knowledge volunteer leaders of organizations other than credit unions can use. A test of the following two hypotheses within the study provided data that rejected the null hypothesis for both alternative statements:

H1<sub>0</sub>: There is no significant correlation between the implementation of the principles of servant leadership and the level of participation of volunteer board members of selected credit unions in the Southern California area.

H1<sub>A</sub>: There is a significant correlation between the implementation of the principles of servant leadership and the level of participation of volunteer board members of selected credit unions in the Southern California area.

H2<sub>0</sub>: No significant correlation exists between a credit union volunteer leader's perception of the presence of the principles of servant leadership and the effects of servant leadership on the participation of volunteer leaders in selected credit unions in the Southern California area.

H2<sub>A</sub>: A significant correlation exists between a credit union volunteer leader's perception of the presence of the principles of servant leadership and the effects of servant leadership on the participation of volunteer leaders in selected credit unions in the Southern California area.

## Theoretical Framework

The study findings contributed to the overall body of knowledge regarding leadership theory and servant leadership. The data gathered from the research contributed to existing leadership research. The topics for the literature review in chapter 2 included the following four distinct areas of emphasis: (a) participation as it pertains to volunteer leaders of credit unions, (b) a short historical background on credit unions and the credit union movement, (c) a basic descriptive narrative on servant leadership, and (d) a background on credit union leadership.

### *Participation*

The literature available on participation among credit union volunteer leaders was very limited. While the NCUA and CUNA national credit union organizations were consistent in their positions that credit unions would not survive without boards of directors, little was available with regard to board member participation even though credit union organizations acknowledge the problem with board member participation must be resolved. Chapters 2 and 3 included a lengthy discussion of participation.

### *Historical Background on the Credit Union Movement*

“People should be able to pool their money and make loans to each other” (CUNA, 2006, Credit Union History). This statement translates the idea that initiated the credit union movement. Credit unions were first established in the United States in 1909 in the state of Massachusetts (CUNA, 2006). Early growth was slow, but through the efforts of Pierre Jay and Edward A. Filene, legislation was passed, and the first credit union bureau was established in 1921 (CUNA, 2006). Jay and Filene sought to have credit union legislation passed in all states and at the federal level (CUNA, 2006). As their efforts produced success, the credit union



movement began to grow and by 1921 there were 199 credit unions in the United States (CUNA, 2006).

Volunteer organizers began to be integrated into the movement by the mid-1920s, and by 1935, credit union laws had been passed in 39 states, and “3,372 credit unions were serving 641,800 members” (CUNA, 2006, Waking up the Nation). Credit union leagues were formed on a state-wide basis in order to establish a unified effort at gaining favorable legislation. As a result of the actions of credit union leagues, Congress passed the Federal Credit Union Act in 1934 (CUNA, 2006), and the act allowed credit unions to incorporate as not-for-profit organizations under either a federal charter or a state charter, and the dual chartering system is still in place today (CUNA, 2006).

The credit union movement in the United States reached its peak in 1969 with a total of 23,876 credit unions (CUNA, 2006). Since 1969, the number of credit unions has declined, but membership and deposits continue to grow, and the organizations become more complex. Some of the decline in credit union numbers is attributed to mergers, and some credit unions have been forced to close for financial reasons.

Membership in credit unions continues to grow. In the 1970s, total credit union membership in the United States reached more than 43 million (CUNA, 2006). Present credit union membership totals nearly 85 million (CUNA, 2006). Federally chartered credit union deposits exceed 528 billion dollars (NCUA, 2006). The size and increased complexity of credit unions place additional pressure on the volunteer boards of directors of credit unions (Johnson, 2007). Credit union leadership consists of volunteer boards of directors, volunteer supervisory committees, and volunteer credit committees (CUNA, 2006), with the boards of directors

functioning as the senior leadership of the credit unions (CUNA, 2006) and providing leadership to the full time management of the credit unions.

### *Servant Leadership*

Servant leadership was the model used as theoretical framework for the study, and a review of Greenleaf's (1970, 1977) beginning works established the basis of his development of the servant leadership theory. Included in the study are the works of other servant leadership scholars (Hunter, 2004; Spears & Lawrence, 2002) and previous doctoral research and peer-reviewed journal works about servant leadership. Explanations of the principles of the credit union movement from its beginnings to its present impact on the individual personal finances of members contributed to descriptions of the setting for the study.

### *Credit Union Leadership*

The third element of the study theoretical framework is credit union leadership. A review of the principles of leadership within credit unions included how credit union volunteer board members serve the credit union members, who are the owners of the organization. Credit unions were created to serve members as credit cooperatives (NCUA, 2006, History of Credit Unions).

The credit union members are the owners of the credit union, and ownership is gained by individual monetary deposit in the credit union through the purchase of shares (CUNA, 2006). Credit unions are democratically governed, and members elect the credit union leaders who are the members of boards of directors (NCUA, 2006). Each member has one vote, regardless of the amount of the monetary deposit he or she has in the credit union (NCUA, 2006).

Members of boards of directors are non-paid volunteers elected from the credit union membership at large. Credit union leadership is governed through each credit union's set of bylaws, charter, and membership needs. The proposed study will be an exploration of the

presence of servant leadership among boards of directors and of the influence of servant leadership on volunteer board member participation.

#### Definition of Terms

The following definitions are necessary for clarity in the terminology used in the study:

*Credit union.* A credit union is “a financial institution that is owned and operated entirely by its members. Credit unions provide financial services for their members, including savings and lending” (Credit Union Investor, 2006). Credit union membership is drawn from special groups of individuals such as individual corporations, geographical areas, professions, communities, and government bodies (CUNA, 2006).

*Credit union board of directors.* The credit union board of directors is the primary leadership body of the credit union. Board members are all volunteers and are elected by the membership. The board is responsible for governance, CEO oversight and performance evaluation, strategic planning, and credit union safety and soundness (CUNA, 2006).

*Credit union bylaws.* Bylaws are a set of rules governing the actions of the credit union leadership including board of directors, supervisory committee, credit committee, and the paid management staff. The bylaws contain items defining the specific operations of an individual credit union. The items for operations include purpose, declaration of share value, election procedures, board meeting protocol, committee operations, loans and lines of credit, dividends, and reserves (United States Senate Federal Credit Union, [USSFCU], 2004).

*Credit union credit committee.* The credit committee approves loan applications and applies credit union loan guidelines as established by the board of directors. The credit union membership elects the committee member (CUNA, 2006).

*Credit union member.* A credit union member is an owner and shareholder of the credit union. Members elect volunteer leaders, deposit money on a cooperative basis, borrow money, and provide the pool from which volunteer leaders are elected (CUNA, 2006).

*CUNA.* The Credit Union National Association was created in 1934 as a confederation of state credit union leagues (CUNA, 2006). “CUNA supports, protects, unifies, and advances the credit union movement” (CUNA, 2005, Mission Statement).

*Federal Credit Union Act.* The act was signed into law in 1934 by President Roosevelt. “Authorized the formation of federally chartered credit unions in all states. The purpose of the federal law was to make credit available and promote thrift through a national system of nonprofit, cooperative credit unions” (NCUA, 2006, NCUA History).

*Federally chartered credit union.* A federally chartered credit union includes the word *federal* in its name and receives the charter from the NCUA (NCUA, 2006).

*NCUA.* The National Credit Union Administration was formed in 1970 to grant charters to and supervise federal credit unions in all states and to manage and supervise the National Credit Union Share Insurance Fund (NCUSIF) to insure credit union deposits (NCUA, 2006).

*Participation.* Participation is defined as volunteer board members accomplishing the duties and responsibilities of their elected office. The duties and responsibilities include but are not limited to attending board meetings; reviewing and signing appropriate documents; attending appropriate training seminars and conventions; voting on required board actions; attending annual credit union meetings; accepting fiscal and fiduciary responsibility for the credit union; and assuring the credit union is operating within the boundaries of the appropriate laws, regulations, and bylaws (Carver & Carver, 2001; Ocean Crest Credit Union [OCCU], 2007).

*Servant leadership.* Greenleaf (as cited in Spears, 2002c) provided the following definition of servant leadership:

It begins with the natural feeling that one wants to serve, to serve first then conscious choice brings one to aspire to lead. The difference manifests itself in the care taken by the servant – first to make sure that other people’s highest priority needs are being served. (p. 2)

*State chartered credit unions.* The state chartered credit unions receive their charter, which is the license to operate, from the state in which they are formed. The state chartered credit unions are regulated by each state. In California, the regulating body is the State Department of Financial Institutions (DFI) (CUNA, 2006).

*Supervisory committee.* The supervisory committee is the internal auditing body of the credit union. This committee is responsible for auditing the acts of directors, officers, and the credit committee members (CUNA, 2006).

### Assumptions

In order to establish a basis for the study, several assumptions were made. The first assumption was servant leadership incorporates a set of principles that apply to volunteer leader members of boards of directors of credit unions (Hunter, 2004). The second assumption was either the null or the alternative hypothesis developed for the study was valid. The third assumption was servant leadership is a desirable leadership style for volunteer members of boards of directors of credit unions and servant leadership can be used as the primary leadership style for the volunteer leaders. The fourth assumption was the participants in the research surveys would respond honestly and in a manner consistent with their true beliefs (Leedy & Ormrod, 2001).

### Scope

The study was correlational. The investigation included only potential relationships between the perceptions of servant leadership principles practiced by volunteer board members of credit unions and the effect of servant leadership principles on the participation of volunteer board members of credit unions. The study involved a sample of volunteer board members of credit unions located in Southern California. Other factors contributing to volunteer board member participation were not investigated. The data gained from the research was found to have applicability to other volunteer boards of directors in other industries.

### Limitations

One of the limitations of the study was the findings will provided a one-time view of the principles of servant leadership as volunteer members of boards of directors of credit unions apply them. There was no attempt at conducting a longitudinal or time series study. A second limitation was respondents might not answer truthfully, might decline to elaborate on their replies, or might decline to participate. A third limitation of the study concerned the geographic location and the sample size.

While the credit union movement is a nationwide movement, the study was limited to the geographic location of the Southern California area. Practical and convenience reasons dictated the geographic limitation. The credit union volunteer population in the United States is heterogeneous, and the Southern California area is representative of the credit union movement nationwide (Leedy & Ormrod, 2001).

Messick (as cited in Linn, 1993) asserted there is only one general class of validity and validity threats. A Chronbach's alpha measure of inter-item reliability addressed the validity issue. The data gained from the study was limited to the scope and validity, and reliability of the

Laub (1999) Organizational Leadership Assessment (OLA). Previous literature demonstrated reliability of the instrument (Anderson, 2005; Laub, 1999).

### Delimitations

The focus of the study was the volunteer board members of credit unions in Southern California. Not included in the study were paid professional management and full time leadership, because a very different set of variables would require examination with the full time leadership staff (Hunter, 2004). The assumption was made the professional full time staff would respond to the surveys in a manner designed to maintain continued employment rather than to express their true attitudes and behaviors with regard to servant leadership (Hunter, 2004). The scope of the study was narrowed to credit unions and included no other financial institutions because of the high percentage of volunteer, nonprofessionals on the credit union boards of directors.

Another delimitation of the study was the use of specialized, published instruments to measure the specific aspects of management and leadership attitudes as they pertain to servant leadership. The literature (Anderson, 2005; Fiedler, 1997; Laub, 1999; Reams, 1990) showed the OLA and LPC to be viable instruments in the measurement of management and leadership characteristics among self-reporting respondents.

A third delimitation concerned the geography of the study population. The choice of such delimitation ensured the variables remain the same in the surveyed population. The Southern California credit union community will participate because of proximity and because of the assumption Southern California credit unions are representative of the homogenous credit union population nationwide. Using a broader geographic scope could distort the data in such a way as to impact the validity of the research (Leedy & Ormrod, 2001).

## Summary

Chapter 1 was an introduction to the problem, purpose, and research methodology to be used for the completion of the proposed research study. The goal of the study was to establish whether a relationship existed between the perceptions of the presence of servant leadership principles among board members of credit unions in the Southern California area and the participation of volunteer board members of credit unions. The study was quantitative correlational, and factors related to participation to correlate to application of servant leadership principles included positive statements describing the duties and responsibilities of volunteer board members of credit unions as described in the literature (CUNA, 2006; Johnson, 2007; NCUA, 2006).

The F. E. Fiedler (1996) Least Preferred Coworker Scale (LPC) was used to measure the correlation among (a) leadership styles and situational thinking, (b) demographics and leadership styles, and (c) demographics and situational thinking. The Laub (1999) Organizational Leadership Assessment (OLA) was used to measure leadership attitudes and approaches. The volunteer board member survey population will complete both instruments. Chapter 2 is a review of the literature pertaining to the theoretical framework of the research. Included are results of previous studies. Chapter 3 presents a detailed picture of the research methodology used to conduct the data collection for the study.



## CHAPTER 2: LITERATURE REVIEW

The review of the literature developed the pathway for the study. The purpose of the research was to address the perception of the principles of servant leadership among volunteer board members of selected credit unions in Southern California and the impact of servant leadership on board member participation. For the purposes of the study, the Southern California area consisted of the five counties of Los Angeles, Orange, Riverside, San Bernardino, and San Diego. The chapter is an overview of scholarly works that contributed to the present knowledge base regarding the proposed research topic.

### Documentation

A number of resources were consulted to complete the literature review for the study. The resources included University of Phoenix (UOP) library databases of EBSCOhost, ProQuest, InfoTrac, and Specialized Articles. Other resources consulted are (a) the UMI ProQuest Digital Dissertation database, (b) works published by the Greenleaf Center for Servant Leadership and works published by Robert K. Greenleaf who developed the servant leadership theory, (c) publications pertaining to servant leadership by other authors, (d) documents published by credit unions and credit union organizations, and (e) documentation pertaining to the research instruments used for data collection.

The University of Phoenix library databases provided comprehensive resources for current literature on servant leadership, credit unions, and credit union volunteers. The dissertation database offered new and recommended research on servant leadership. The Greenleaf Center provided resources for the study of the history and application of the servant leadership theory.

A comprehensive number of resources are available on servant leadership. The focus of the study as it pertains to servant leadership was limited to servant leadership application to organizations led by volunteer members of boards of directors, specifically to boards of directors of credit unions.

The literature contains an abundance of information on the topics of servant leadership and credit unions but is limited as to the amount of information on volunteer leadership or servant leadership in credit unions. The literature contains no substantial publications pertaining to participation among board members of volunteer organizations. The two national credit union organizations, NCUA and CUNA, do reference participation of board members as vital to credit union success, but they do not provide any substantial literature with regard to participation of board members. Table 1 is a summary of the major database search results. Other resources used for the research included the CUNA and the NCUA. Both organizations serve the credit union industry in an administrative capacity and provide leadership advisory resources (CUNA, 2006; NCUA, 2006).

Table 1

*Major Database Search Results Summary*

Search Terms	Peer Reviewed	Non-Peer Reviewed	Books	Dissertations
Servant Leadership	582	3,537	1	136
Credit Unions	3,137	344,238	0	36
Credit Union Leadership	160	6,217	0	8
Volunteer Leadership in Credit Unions	3	232	0	0

## Literature Review

The review addresses existing literature pertaining to servant leadership, credit unions, and credit union leadership. The chapter begins with a brief history of the credit union movement and credit union leadership. A detailed review of the literature pertaining to servant leadership follows the historical perspective.

Other topics reviewed are volunteer leadership and the instruments to be used in the study. The last sections of the chapter include a discussion of the independent and dependent variables. The chapter closes with an evaluative summary.

### *Brief History of the Credit Union Movement*

The international credit union movement developed from very modest beginnings (CUNA, 1991). Friedrich Wilhelm Raiffeisen founded the first social lending organization in 1849 in a small town in Germany (CUNA, 1991). Raiffeisen's first credit association was called a lending society and was neither cooperative nor democratic (CUNA, 1991). The society took money the wealthy had given as charitable contributions and loaned it to farmers who had been decimated by famine (CUNA, 1991).

In 1850, a German legislator named Hermann Schulze-Delitzsch developed the first credit cooperative association where members would lend money to other members (NCUAa, 2005). In 1869, building on a number of community financial ideas being used in Germany, especially those of Delitzsch, Raiffeisen formed the "first truly cooperative credit society at Heddesdorf, Germany" (CUNA, 1991, p. 4).

*India and Great Britain.* At the end of the 19th century and the beginning of the 20th century, villagers in rural India were deep in debt to money lenders who had taken advantage of

the villagers' plight and charged very high interest rates (CUNA, 1991). The rates ensured the villagers would be in debt for the rest of their lives (CUNA, 1991). Agents of the British government worked with the villagers to establish agricultural banks backed by the government and loaned money to the farmers at low or no interest rates; the farmers pooled their debts with the bank and borrowed money from each other so they were able to payoff their obligations and begin to make money (CUNA, 1991). Forces leading to the formation of credit unions had elements of social justice as part of their impact on the communities they were organized to serve (NCUA, 2006).

In 1907, Mr. Edward A. Filene, a wealthy American entrepreneur, was touring India on a fact-finding journey (CUNA, 1991). Agents of the British government introduced the agricultural banking system of rural India to Filene (CUNA, 1991). The idea of common people helping each other to get out of debt through a banking system interested Filene both as a social solution and a business idea (CUNA, 1991).

For Filene, cooperative fiduciary organizations seem a logical solution in which people with money would spend, and the spending would lead to higher profits for business (CUNA, 1991). From his experience in India, Filene realized the real wealth obtained by the moneylenders was "not in their own money but in the prosperity of the villages from which they drew their incomes" (CUNA, 1991, p. 3). Filene reasoned such an arrangement could have a positive impact on American business as well. "The most valuable assets of a business were in the pockets of its customers" (CUNA, 1991, p. 4).

*The United States.* Filene was an innovator in the department store arena who pioneered the concept of store sales and invented the bargain basement as part of the regular way of doing business. Filene's siblings became impatient with him and were successful in ousting him from

the family business (CUNA, 1991). Filene became interested in the credit association movement as a means to provide an economic resource to those who would otherwise not have an opportunity to grow financially.

The first credit union charter in the United States was issued to St. Mary's Cooperative Credit Association on April 6, 1909, in Manchester, New Hampshire (NCUAa, 2005). Assisting with the organization of the first credit union was Alphonse Desjardins, a court reporter from Quebec, Canada (NCUAa, 2005). Desjardins had seen in the courts how loan sharks preyed on the poor by charging usurious interest rates (NCUAa, 2005). Filene was working with Pierre Jay, the Massachusetts Banking Commissioner, to develop the Massachusetts Credit Union Act that became law on April 15, 1909 (NCUAa, 2005). The act became the foundation for what was to become the Federal Credit Union Act. Credit unions began to grow because they were providing consumer credit to members for such durable goods as appliances and automobiles (NCUAa, 2005). In the early 20th century, banks and other savings institutions were not interested in consumer credit (NCUAa, 2005). The credit union movement responded to the need for a more equitable economic system, especially as it concerned the middle class consumer (NCUA, 2006).

While the credit union movement enjoyed some early growth, the movement slowed in the early 1920s because of disagreement among the members regarding plans for growth (CUNA, 1991). Determined to see the movement work, Filene hired an out-of-work but talented lawyer by the name of Roy F. Bergengren. Early in his work for Filene, Bergengren discovered the newly formed Massachusetts Credit Union Association (MCUA) was in deep debt as a result of having been funded for many months by a bank overdraft that increased weekly (CUNA,

1991). Filene and Bergengren decided to give the movement one more chance. They developed and agreed to the following set of specific objectives:

(1) to get the laws, (2) to organize several credit unions in each state as soon as legislation was complete, (3) to bring the number of credit unions to the point where it would be possible to organize self-sustaining credit union leagues, and (4) to establish a national association of credit unions. (CUNA, 1991, p. 7)

The first national credit union organization was the Credit Union National Extension Bureau (CUNEB) formed in 1921 (CUNA, 1991). During the decade of the 1920s and the early 1930s, Filene and Bergengren traveled around the United States, convincing some 32 legislatures to pass laws allowing the formation of credit unions (CUNA, 1991). By 1930, there were over 1,100 credit unions in the United States (NCUAA, 2005).

The early 1930s saw Bergengren lobbying Congress to pass a federal credit union law. After gaining sponsorship for the bill, Bergengren was able to gain support for its passage, and on June 26, 1934, “President Roosevelt signed the Federal Credit Union Act into law” (CUNA, 1991, p. 16). The Federal Credit Union Law formed “a national system to charter and supervise federal credit unions” (NCUAA, 2005, p. 2).

The signing of the Federal Credit Union Act provided the foundation on which the credit union movement was built. A large population of financially underserved consumers now had a resource for borrowing money, lending money, and saving money through a non-threatening niche in the financial marketplace. The Federal Credit Union Act confirmed “the original intent of Congress to create a system of not-for-profit cooperatives that promote thrift and thwart usury. . .” (NCUA, 2006, p. 2).

*The credit union movement.* The CUNEB held its first national convention on August 7-10, 1934, at Estes Park, Colorado. A total of 52 delegates from states across the nation attended the convention. One of the goals of the convention delegates was to form a national credit union association, supported by dues levied to the credit union members and with the mission to provide national support to the credit union movement. The delegates agreed to a constitution and a set of bylaws, and on August 10, 1934, the CUNA came into existence. The convention was a tribute to Filene and Bergengren's accomplishments for the credit union movement (CUNA, 1991).

In presentations to companies and groups on how to organize credit unions, Bergengren experienced two basic objections. The first objection was "a general mistrust of new ideas" (CUNA, 1991, p. 8). Individuals and groups were skeptical of Filene and Bergengren's motives. The second objection was cultural and based on the impression that what Filene and Bergengren were describing was the same as banking (CUNA, 1991). Filene and Bergengren's audience wondered why credit unions were necessary since banks already existed.

Owners of many companies were already loaning money to employees at very high rates, and a credit union on the premises would eliminate the money lending revenue stream (CUNA, 1991). Many times after a presentation by Bergengren, when the organization showed interest in forming a credit union, skepticism and indecision prevented the formation of the credit union (CUNA, 1991).

Resistance proved to be temporary, and the credit union movement in the United States began to develop in a number of different areas. The most prominent groups who became interested were railroad workers, postal workers, civil servants, and teachers (CUNA, 1991). Because of Bergengren's work, the credit union movement spread to urban areas and numerous

industries and neighborhoods. The credit union movement flourished during the Great Depression (CUNA, 1991). The banks and traditional lending organizations were failing by the hundreds, and people could only turn to themselves for help (CUNA, 1991).

The basic rules of operation for credit unions were the same across the United States. Members of a credit union had some common bond of association, be it work, neighborhood, charitable organization, or some other unique group (CUNA, 1991). The other basic operating rules for credit unions were as follows:

Current laws required at least seven people to sign an application for a charter. Loans could be granted only to members, at reasonable rates of interest (usually 12 percent) and only for “provident or productive purposes,” such as medical bills or to build a house or garage, pay for education, or repay creditors. All earnings after deduction of administrative expenses and surplus were to be returned to members as dividends on savings. Each member had one vote no matter the number of shares. (CUNA, 1991, p. 10)

The same basic rules govern credit unions in the 21<sup>st</sup> Century, and are embraced by all credit unions chartered in the United States. Each credit union has its own internal checks and balance system to ensure continued adherence to these rules. The checks and balance system in part consists of the volunteer board of directors whose participation is vital to the success of the credit union (Johnson, 2007).

*Credit union growth and membership.* Credit unions enjoyed a steady rate of growth during the 1940s and 1950s. In 1940, several credit unions of note were chartered. They were Pacific Telephone and Telegraph, TWA, the National Farm Bureau, a number of cities, the



country of Lithuania, MIT, and Notre Dame Federal Credit Union (Financial Services Fact Book, 2006).

By 1960, the United States national credit union membership had grown to over 6 million members serviced by over 10,000 credit unions (NCUA, 1996). In 1969, the number of credit unions in the United States was 23,876, the highest number to be achieved in credit union history (Financial Services Fact Book, 2005). Credit unions were serving 21.59 million members by 1970 (NCUA, 1996).

The year 1970 was a landmark year for credit unions on a national basis. The NCUA was chartered as an independent federal agency with the mission of providing administrative and legislative support to credit unions that were federally chartered (NCUA, 1996). At the same time, the National Credit Union Share Insurance Fund (NCUSIF) was formed as a federal vehicle to insure credit union member deposits (NCUA, 1996).

During the 1970s, credit unions experienced more growth in terms of membership and assets (NCUA, 1996). There was broad expansion in services offered to members. Before the 1970s, credit unions were savings and loan cooperative organizations, member owned and operated. In 1977, legislation was passed nationally to allow credit unions to expand member services and include home mortgages, credit cards, and checking accounts, known as share draft accounts (NCUA, 1996). By 1980, “the number of credit union members more than doubled and credit union assets tripled to over \$65 billion” (NCUA, 2005b, p. 2).

The 1980s were no less volatile for credit unions than they were for any other financial institutions. Credit unions were swept with the deregulation frenzy, and acquired increased flexibility for merger (NCUA, 1996). Credit unions could expand the definition of their fields of membership and their member services (CUNA, 1991). “High interest rates and unemployment

in the early 80s brought supervisory changes and insurance losses” (NCUA, 2005a, p. 2).

Congress approved a plan put forth by NCUA for credit unions to capitalize their own insurance fund (NCUAa, 2005). In 1985, federally chartered credit unions began depositing 1% of their total shares into the NCUSIF as a means of continuous capitalization of the fund (NCUAa, 2005).

Since the 1980s, credit unions have grown steadily in terms of assets and membership. The number of credit unions had declined to approximately 8,700 at the end of 2005 (Financial Services Fact Book, 2006). Mergers with other credit unions or smaller credit unions merging with larger credit unions caused the decline in the number of credit unions (NCUAa, 2005). A very small number of credit unions closed because of financial failure. At the end of 2005, credit unions in the United States had 84.8 million members and assets totaling \$679 billion (Financial Services Fact Book, 2006).

The strong financial position of credit unions coupled with their steady growth provides evidence to support the rules on which the credit union movement was founded. Continued success of the credit union movement is dependent on strong leadership from volunteer boards of directors (Johnson, 2007).

### *Credit Union Leadership*

Credit union leadership is based on an elected volunteer system dating to the beginning of the American credit union movement in the early 20th century (NCUA, 2005a). Directors who are elected from the membership, or depositors, at large lead the credit unions (CUNA, 1991). Two committees consisting of elected volunteers make up the volunteer leadership of credit unions. These two committees are the credit committee and the supervisory committee.

The credit committee is responsible for ensuring all applicants for loans from the credit union meet the standards required by the credit union bylaws, the credit union policies and procedures, and applicable governing body regulations (NCUA, 2005a). The supervisory committee is the internal auditing body of the credit union, responsible for auditing the acts of the board members, ensuring fiduciary compliance, and providing a reporting resource for the board of directors regarding the health of credit union records (CUNA, 2006).

*Board of directors and committee membership.* Board of director members and committee members are elected to their positions at credit union annual general membership meetings. The election process is outlined in the credit union bylaws and policies and procedures (NCUA, 2005a). The chairman of the board appoints a nomination committee consisting of three board members. The nomination committee polls the board of director members and committee members whose terms have expired to ensure they are willing to serve another term.

The nomination committee places the board and committee members whose terms have expired into nomination before the general membership at the annual membership meeting. The general members vote for the candidates they deem appropriate to hold office. Candidates may run for office unopposed. Depending on individual credit union bylaws, candidates may also be nominated by the general membership at the annual meeting. Once a slate of nominees has been confirmed, the nominees are voted upon by credit union members at the annual general membership meeting.

*Typical credit union.* A typical medium-sized credit union with approximately 5,500 members and \$40 to \$50 million in total assets is the OCCU in Signal Hill, California. The board of directors of OCCU consists of seven members, and board members elect one of the seven members to serve as chairman of the board (OCCU, 2006). Each of the two committees consists

of three members. The elected term of board members and committee members is 3 years. The elected term of the board chairman is 1 year.

The individual board member and committee member terms expire in different years so as to maintain continuity and experience among the board members and committee members (NCUA, 2005a). The law prohibits credit union volunteer leaders from receiving compensation (NCUAA, 2005). Volunteer leaders receive educational allowances each year in order to ensure they are up-to-date with new initiatives and are capable of adjudicating the duties and responsibilities of their offices in a fair and accurate manner (NCUA, 2005a).

Credit union leadership consists of fulltime staff members, beginning with the chief executive officer (CEO). The board of directors hires the CEO. The CEO duties and responsibilities, salary and benefits package, and general operating procedures are set by the board of directors (OCCU, 2006). The board of directors sets the fulltime staff makeup of the credit union as recommended by the CEO.

For OCCU and other credit unions, the CEO has budget responsibility and is measured on achievement of budget objectives as part of the CEO performance incentives (NCUA, 2005a; OCCU, 2006). Other fulltime staff members of the OCCU include a vice president of operations, a loan manager, loan officers, and teller personnel (OCCU, 2006). The board of directors is the senior leadership of the credit union and, while the board supervises the CEO, the board also works closely with the CEO to ensure proper leadership, management, and health of the credit union is achieved (NCUA, 2005a).

As change continues to take place in the financial industries, credit unions are impacted along with other financial organizations (NCUA, 2006). All changes occurring within the industry affect credit union volunteer leaders. One change impacting credit unions is the need to

redefine the role of the supervisory committee (“Boards Can Step Up,” 2005; Courter, 2006).

The traditional role of the supervisory committee has been to function as the internal auditing body for credit unions and to act as a stepping stone for committee members to move into board member positions (Courter, 2006).

Other supervisory committee duties and responsibilities differ from credit union to credit union (Courter, 2006). One new responsibility of credit union supervisory committees is the monitoring of credit union compliance with the requirements of the Sarbanes-Oxley (SOX) Act of 2002 (Courter, 2006). Heifetz and Laurie referred to such change as *adaptive challenge* or change impacting all stakeholders throughout the organization (Harvard Business Review, 1998). The SOX Act was passed by Congress “to protect investors by improving the accuracy and reliability of corporate disclosures made pursuant to the securities laws, and for other purposes” (Sarbanes-Oxley Act, 2002, p. 1).

The SOX Act provides for very detailed auditing and security measures at investor-owned organizations. In order for the supervisory committee members to best serve the credit union membership as leaders, the added SOX responsibility to supervisory committee duties requires enhanced training of committee members (Courter, 2006). While the training is paid for, the time of the committee members is not. Part of the leadership service to the credit union by committee members is the commitment to excellence through the development of knowledge and skills associated with committee member duties and responsibilities.

Volunteer board member roles and responsibilities are expanding on a regular basis. Board members must be prepared to lead their organizations through the dynamics of the changing environment of the credit union industry. Board members must participate as the leaders of their credit unions for the credit union movement to continue to enjoy success.

## Servant Leadership

Draft (2008) presents a continuum of four stages of leader-follower relationships. These stages are control: the authoritarian leader; participation: the participative leader; empowerment: the stewardship leader; and service: the servant leader (Draft, 2008). The continuum goes from control centered in the leader (authoritarian) to control centered in the follower (servant leader) (Draft, 2008). The leadership focus of this study was servant leadership as the philosophy of servant leadership encompasses those leadership traits of service and empowerment (Hunter, 2004).

The study and application of leadership began with the beginnings of civilization (Bass, 1990). Christ exhibited the best example of servant leadership as recorded in the New Testament as His was a mission to serve first and lead next (Harrington, 2006). “Leadership is often regarded as the single most critical factor in the success or failure of institutions” (Bass & Stogdill, 2000, p. 8). Servant leadership is becoming the leadership style of choice among for-profit and not-for-profit organizations (Hunter, 2004; Spears, 2005).

Servant leadership is found in relationships (Dingman, 2006; Lepro, 2005; Serrano, 2006). Hunter (2004) stated, “Many in Leadership positions do not appear in need of any more convincing that servant leadership is the right way to lead and live, because the principles of servant leadership are self-evident” (p. 15). Covey (as cited in Spears & Lawrence, 2002) described servant leadership as a concept whose time had come. Covey (2002) quoted Hugo who stated, “There’s nothing as powerful as an idea whose time has come” (p. 1).

### *A Brief History of Servant Leadership*

Robert K. Greenleaf received credit for founding the modern concept of servant leadership and was designated as the father of the modern servant leadership movement (Bass,

2005; Carroll, 2005; Irving, 2005). Greenleaf developed the idea for servant leadership theory from 38 years of leadership experience (Spears, as cited in Dittmar, 2006). The catalyst for moving Greenleaf to develop the theory into a life's practice came from his reading of Herman Hesse's novel, *Journey to the East* (Spears, 2006). While the story is short, the message it conveys is lasting.

In Hesse's story, a group takes a mythical journey. The central figure, Leo, accompanies the party as the "servant" who does the menial chores, but who also sustains the group with his spirit and song. Leo is a person with astonishing presence. All goes well until Leo disappears. Then the group falls into disarray and their journey is abandoned. They can't make it without their servant, Leo.

The story's narrator, one of the party, finds Leo after some years of wandering. The narrator is taken into the Order that sponsored the journey. There he discovers that Leo, whom he had known as "servant," was in reality the ostensible head of the Order, its guiding spirit – a great and noble 'leader.' (Carroll, 2005, p. 19)

Greenleaf based the theory of servant leadership on the lesson articulated from the short story: "The servant-leader begins by wanting to serve and then comes forward with the desire to lead" (Carroll, 2005, p. 19).

Greenleaf (1977) distinguished between the leadership styles of the servant-leader as servant first, and the servant leader as leader first.

The servant-leader is servant first – as Leo was portrayed. It begins with the natural feeling that one wants to serve, to serve *first*. Then conscious choice brings one to aspire to lead. That person is sharply different from one who is *leader* first, perhaps because of

the need to assuage an unusual power drive or to acquire material possessions. For such, it will be a later choice to serve – after leadership is established. (p. 27)

A characteristic of servant leaders is the care they take in ensuring the needs of others are met first (Greenleaf, 1977; Kumuyi, 2007). Greenleaf proposed a test he considered difficult to measure whether the precepts of servant leadership are being followed.

Do those served grow as persons? Do they, *while being served*, become healthier, wiser, freer, more autonomous, more likely themselves to become servants? *And*, what is the effect on the least privileged in society? Will they benefit or at least not be further deprived? (p. 27)

The Alliance for Servant Leadership (2006) defined a set of principles for servant leadership. The principles help define the servant leader and answer the questions posed in Greenleaf's test. The principles are as follows:

*Transformation* as a vehicle for personal and institutional growth. *Personal growth* as a route to better serve others. *Enabling environments* that empower and encourage service. *Service* as a fundamental goal. *Trusting relationships* as a basic platform for collaboration and service. *Creating commitment* as a way to collaborative activity. *Community building* as a way to create environments in which people can trust each other and work together. *Nurturing the spirit* as a way to provide joy and fulfillment in meaningful work. (Alliance for Servant Leadership, 2006, p. 1)

Hunter (2004) defined leadership as “the *skills of influencing* people to enthusiastically work toward goals identified as being for the common good, with *character* that inspires confidence” (p. 32). Hunter further pointed out “that leadership development and character



development are one” (p. 145). Character is what causes leaders to do the right things for the right reasons (Hunter, 2004).

Character is an individual’s moral maturity. “Character is our moral and ethical strength to behave according to proper values and principles” (Hunter, 2004, p. 144). Servant leadership is about character (Frick, 2004; Spears, 2002a). Spears stated, “Servant-leadership seeks to involve others in decision making, is strongly based in ethical and caring behavior, and it enhances the personal growth of workers while improving the caring and quality of organizational life” (p. 2). Servant leadership is applicable to all leadership positions in which the greatest motivator is to help those being led (Kumuyi, 2007).

Some scholars (Block, 1996; Collins, 2001; Hillman, 1997; Hunter, 2004; O’Toole, 1996) have articulated basic characteristics possessed by leaders who are successful at implementing the principles of servant leadership. Although several scholars have contributed to defining servant leadership characteristics, there has been no agreement reached on such characteristics. Through the Greenleaf Center for Servant-Leadership, Spears (2002b) offered a list of 10 characteristics of servant leaders. Spears listed the primary characteristics of leaders who practice servant leadership to be (a) listening, (b) empathy, (c) healing, (d) awareness, (e) persuasion, (f) conceptualization, (g) foresight, (h) stewardship, (i) commitment to the growth of people, and (j) building community. Spears described each of the 10 characteristics as follows:

*Listening:* Servant-leaders must have a deep commitment to listening to others.

The servant-leader seeks to identify the will of a group and helps to clarify that will . . .

Listening also encompasses getting in touch with one’s own inner voice. Listening, coupled with periods of reflection, is essential to the growth and well-being of the servant-leader.

*Empathy:* The servant-leader strives to understand and empathize with others. . .

The most successful servant-leaders are those who have become skilled emphatic listeners.

*Healing:* The healing of relationships is a powerful force for transformation and integration. One of the greatest strengths of servant-leadership is the potential for healing one's self and one's relationship to others. . . In his essay, *The Servant Leader*, Greenleaf wrote, "There is something subtle communicated to one who is being served and led if, implicit in the compact between servant-leader and led, is the understanding that the search for wholeness is something they share."

*Awareness:* General awareness, and especially self-awareness, strengthens the servant-leader. Awareness helps one in understanding issues involving ethics, power, and values. . . As Greenleaf observed: "Awareness is not a giver of solace – it is just the opposite. It is a disturber and awakener. Able leaders are usually sharply awake and reasonable disturbed. They are not seekers of solace. They have their own inner serenity."

*Persuasion:* Another characteristic of servant-leaders is a reliance on persuasion, rather than on one's positional authority, in making decisions within an organization.

*Conceptualization:* Servant-leaders seek to nurture their abilities to *dream great dreams*. The ability to look at a problem or an organization from a conceptualizing perspective means one must think beyond the day-to-day realities. . . Servant-leaders are called to seek a delicate balance between conceptual thinking and a day-to-day operational approach.

*Foresight:* . . . Foresight is a characteristic enabling the servant-leader to understand the lessons from the past, the realities of the present, and the likely

consequence of a decision for the future. . . Foresight remains a largely unexplored area in leadership studies, but one most deserving of careful attention.

*Stewardship*: Peter Block (author of *Stewardship* and *The Empowered Manager*) has defined stewardship as “holding something in trust for another.” . . . Servant-leadership, like stewardship, assumes first and foremost a commitment to serving the needs of others. It also emphasizes the use of openness and persuasion, rather than control.

*Commitment to the growth of people*: Servant-leaders believe that people have an intrinsic value beyond their tangible contributions as workers. As such, the servant-leader is deeply committed to the growth of each and every individual within his or her organization.

*Building community*: The servant-leader senses that much has been lost in recent human history as a result of the shift from local communities to large institutions as the primary shaper of human lives. This awareness causes the servant-leader to seek to identify some means for building community among those who work within a given institution. (Spears, 2002b, p. 3)

Spears stated, “These ten characteristics of servant-leadership are by no means exhaustive. However, they do serve to communicate the power and promise that this concept offers to those who are open to its invitation and challenge” (p. 3).

In 1970, Greenleaf founded the Center for Applied Ethics. In 1977, the organization became known as the Greenleaf Center for Servant Leadership. Greenleaf coined the terms servant leadership. Spears (2002b) stated,

Three decades later the concept of servant-leadership is increasingly viewed as an ideal leadership form to which untold numbers of people and organizations aspire. In fact, we are witnessing today an unparalleled explosion of interest in, and practice of, servant-leadership. (p. 2)

Servant leaders restore community in their organizations (Block, 2005).

Hunter (2004) maintained human nature was the main impediment to gaining control over the self and being able to implement the precepts of servant leadership. Hunter stated, “When it comes to the kind of person one *is*, that person alone is responsible to determine what he or she will become, what he or she will make out of his or her life” (p. 135). Servant leaders use the best of human nature as they dedicate their lives to serving others as leaders (Frick, 2004; Greenleaf, 1977; Greenleaf Center for Servant Leadership, 2002).

#### *Volunteer Leadership and Credit Unions*

The foundation of the concept of credit unions is based on volunteer leadership (NCUA, 2005a). Volunteers are the heart and soul of the credit union movement (Kahler, 2006; Miller, 2003). Volunteers represent the senior leadership of credit unions (CUNA, 2006), and the number of volunteer leaders within credit unions differs by credit union size (NCUA, 2005a).

Large credit unions with \$100 million to \$2 billion in assets can have as many as 10 to 15 members on the board of directors with five members on each of the supervisory and credit committees (NCUA, 2005a). Some of the larger credit unions have alternate members for boards of directors and committees. The alternate members are available to serve if one of the regularly elected members is unable to do so or must retire (NCUA, 2005a).

Credit union volunteer leaders are responsible for setting policy for the credit union (NCUA, 2005a). “Boards first must consider what policies are necessary and what needs a new

policy” (Develop a Process, 2002, p. 4). Determining what policies are needed and which ones need to be retired or revised requires training and experience among volunteer board members (Develop a Process, 2002). Volunteer boards of directors, in cooperation with the CEO, must continuously monitor legal and regulatory requirements to ensure credit union compliance (Develop a Process, 2002). Other requirements to publish policies include (a) the addition of new products and services, (b) the establishment of limits and accountability for fulltime staff and management, (c) the establishment of quality control measures on credit union activities, and (d) a definition of what the policy should accomplish and who is responsible for policy implementation (Develop a Process, 2002; “Leadership Keeps”, 2005).

In order for credit unions to continue to be successful, volunteer board members must be able to work in a cooperative atmosphere in the board room (Klein, 2002). “The board’s primary role is to plan, decide, and evaluate” (Klein, 2002, p. 3). Boards have overall responsibility for what transpires in their respective organizations (Emslie, Oliver, & Bruce, 2006). In order to accomplish the tasks, board members must stay informed (Hamilton & Nord, 2005).

Board members can stay informed by asking experts in different fields to address the board at board meetings, by ensuring materials provided are adequate for the information needed to make the necessary decisions, and by asking tough questions when necessary (Klein, 2002). Board members need to know when to retire or resign. The effectiveness of the credit union depends on the effectiveness of its leadership. New board members bring new ideas and new initiatives to the board room, and a change in leadership is a healthy policy for any credit union (Klein, 2002).

### Organizational Leadership Assessment (OLA)

The OLA Group provides a process to increase the health of organizations through assessment, training, and change (Laub, 2006). The OLA Group mission “is to provide the highest quality assessment, training and coaching to organizations and leaders to assist them in moving towards optimal organizational health, providing benefit to individual workers and leaders, and the communities they serve” (Laub, 2006, p. 1). The OLA Group defined the healthy organization as one demonstrating and practicing the characteristics of servant leadership (Laub, 2006).

The OLA Group defined six important practices as being indicators of a healthy organization: an organization capable of functioning effectively at all levels. The practices are “share leadership, value people, provide leadership, develop people, display authenticity, and build community” (Laub, 2006, p. 2). The Organizational Leadership Assessment (OLA) was developed to measure an organization’s utilization of the principles of servant leadership (Laub, 2006). The six important practices of a healthy organization are based on the Greenleaf (1977) test to determine whether one is practicing the precepts of servant leadership (Laub, 2006).

### Fiedler’s Least Preferred Coworker

Fiedler’s Least Preferred Coworker (LPC) Theory posits, “Leaders prioritize between task-focus and people-focus. Relationships, power and task structure are the three key factors that drive effective styles” (Changing Minds 2006a, p. 1). In completing the LPC, leaders define workers the leaders would least like to work with again and score the workers on a scale of positive factors, such as friendly, happy, and helpful, and negative factors, such as unfriendly, unhappy, and self-centered (Fiedler, 1967). The high LPC leaders usually have close and positive relationships and act in a supportive way, even prioritizing the relationship before the task. Low

LPC leaders put the task first and will turn to relationships only when they are satisfied with how the work is going. (Fiedler, 1967, p. 10)

The survey “seeks to identify the underlying beliefs about people, in particular whether the leaders sees others as positive (high LPC) or negative (low LPC)” (Fiedler, 1967, p. 2). “This is another approach that uses task vs. people focus as major categorization of the leader’s style” (Changing Minds, 2006b, p. 2).

#### Independent Variables

The Organizational Leadership Assessment (OLA) responses were coded into an OLA score as a total of the individual items in the OLA instrument, previously validated by the author of the OLA (Laub, 1999). The specific items include discrete and continuous variables coded by check boxes and Likert-type choices. Subsequent analysis included the individual respondent scores for linear correlations to “measure the strength of linear association between two variables” (Triola, 2001, p. 506). Analysis of individual items included descriptive statistics to summarize the key characteristics of the data and inferential statistics to make inferences about the surveyed population (Triola, 2001). The OLA instrument is available in Appendix A.

The Least Preferred Coworker (LPC) responses were coded into an LPC score that is the summation of the LPC items. The individual items produce continuous variable measures using forced choices (Fiedler & Garcia, 1987). The choices occur on an 8-point scale with 8 being the most desirable choice (Antoine, n.d.). Eighteen items appear on the LPC scale as given by Fiedler (Fiedler & Garcia, 1987). The LPC instrument is available in Appendix B.

#### Dependent Variables

The demographic items for the research produced discrete variable values (Triola, 2001) describing the participant population. The items are the following:

1. Name of the credit union
2. Present role or position within the credit union
3. The number of board meetings scheduled at the credit union during the past 12 months
4. The number of scheduled board meetings the board member attended during the past 12 months,

The demographic items were eight statements on a 6-point Likert-type scale, and the participants will state the extent to which they agree with each item. The scale values will be *very strongly agree, strongly agree, agree, disagree, strongly disagree, and very strongly disagree*. For each participant, the sum of the responses produced a score. Each item was based on previous literature (CUNA, 2006; NCUA, 2005a; OCCU, 2000) and contributed to the evaluation of the components of participation (see Appendix F). The items are as follows:

1. *I will review required documents at the time they will be presented to me.* The assumption is made Item 1 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of participation the member exhibits. Board members' timely review of required credit union documents will be considered a measure of board members' desire to complete tasks in a timely manner.
2. *I will sign required documents at the time they will be presented to me.* The assumption is made Item 2 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of participation the member exhibits. Board members' action to sign appropriate documents will be considered an indicator board members are willing to



devote their time and attention to the decision-making processes of the credit union and to act in the best interests of the credit union.

3. *I will attend appropriate training seminars.* The assumption is made Item 3 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of participation the member exhibits. Board members' willingness to devote time to learning activities regarding credit union knowledge will be considered an indicator of board members' willingness to participate in the credit union.
4. *I will attend appropriate conventions.* The assumption is made Item 4 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of participation the member exhibits. Board members' willingness to take time to attend credit union conventions will be considered an indicator of commitment and an element of participation.
5. *I will vote on all required credit union matters/issues put before me.* The assumption is made Item 5 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of participation the member exhibits. The act of voting on appropriate issues of the credit union will be considered an indicator of board members' willingness to devote their time and attention to decisions they make regarding credit union business.
6. *I will attend annual credit union meetings.* The assumption is made Item 6 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of

participation the member exhibits. Attendance at annual credit union meetings will be considered an indicator of board members' willingness to devote time and attention to the membership and to act in the best interests of the credit union.

7. *I will have fiscal fiduciary responsibility for my credit union.* The assumption is made Item 7 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of participation the member exhibits. Board members' acting on their responsibility for the fiscal health of the credit union will be considered an indicator of participation on the part of the board members at a very fundamental level of credit union board member activity.
8. *I will take steps to insure the credit union complies with applicable laws, requirements, and bylaws.* The assumption is made Item 8 is a component of participation and will be examined as such. There is a presumption the greater the degree of participant agreement with the statement, the greater the degree of participation the member exhibits. Board members' willingness to devote time and attention to the legal requirements of the credit union will be considered an indicator of the board members' willingness to participate in the most fundamental actions of board member responsibilities (CUNA, 2005).

### Summary

Chapter 2 was a review of the literature pertaining to credit unions, credit union leadership and volunteer leadership, servant leadership, and the survey instruments to be used in the study. The chapter began with a history of the credit union movement as outlined in the literature, followed by a discussion of the significance of credit unions to the financial community. Included was a brief history of servant leadership, beginning with the work of

Greenleaf to current literature on servant leadership. In the last sections of the chapter were descriptions of the Organizational Leadership Assessment (OLA) and the OLA Group and of the Fiedler LPC theory and survey. Dependent and independent variables were presented and discussed. Chapter 3 is a detailed outline of the research methodology for the study.

## CHAPTER 3: METHOD

The purpose of the study was to identify a potential relationship between the perception of the presence of servant leadership principles among volunteer board members of credit unions and the effect of the presence of the principles of servant leadership on board member participation in credit union activities in Southern California. The perception of the presence of servant leadership principles was the independent variable, and the effect of the presence of the principles of servant leadership on board member participation was the dependent variable.

The results of the research added to the body of knowledge pertaining to the perception and application of the principles of servant leadership and their impact on the participation of volunteer leaders of credit unions. The first chapter of the study addressed the problem, purpose, and significance of the research. The second chapter was a review of the literature related to the study topic. Chapter 3 provides details of the methodology that were used to conduct the research.

### Research Method

After consideration of quantitative, qualitative, and mixed methods research, the research method selected was quantitative. The qualitative methodology was rejected because the usual objective of qualitative methods is to reveal the dynamics of a situation leading to the identification of variables to be used in future research (E.F. Boyd, personal communication, July 15, 2008). Qualitative methods include case write-ups, content analysis, and focus group interviews. Case methods are most useful when one seeks to understand the dynamics of a situation for example, the use of products within the home for marketing purposes, the relationships between individuals in dysfunctional families, and the forces at work in a business decision process (E.F. Boyd, personal communication, July 15, 2008). The previous chapter

documented these relationships as established by prior research and need not be reinvestigated. The major difficulty with the qualitative approach is the inability one has to generalize the findings to broader populations (Creswell, 2003).

A mixed methods approach was also rejected because the mixed method is most appropriate when the researcher believes key variables have been identified but some question remains as to the existence of other relationships. This study was very narrowly focused on the relationship between two variables and consideration of other factors, while they may be of some interest, remain outside the scope of this present effort. The problem of the inability to generalize to larger populations is still present with a mixed methods approach.

The quantitative approach is most appropriate for those studies wherein the variables are clearly identified and the issue, or issues, is one of relationship. Such was the case with this study, because the variables are well known and flow from the literature. The quantitative method is expected to produce results that may be generalized to larger populations thereby contributing significantly to the body of research in the field.

### Research Design

The research designs considered included one-time observation, single population with and without experimental manipulation, multiple populations with and without experimental manipulation, experimental and quasi-experimental designs. All designs that include an experimental manipulation were rejected because the relationship between the variables has not been established and the ability of the researcher to enlist the support of an actual firm is questionable. Multiple populations' designs were rejected because of the possible negative impact of extraneous variables on this study and the limitations previously discussed with experimental designs. Other designs include multiple measures, or time series analysis; these are

inappropriate because there is no experimental treatment and the influence of exogenous factors is not under consideration (Creswell, 2003).

The correlational, descriptive quantitative survey design was appropriate to obtain the necessary data for completion and validation of the research. Correlation has been defined as a method used to determine the relationship between two variables “where the differences in one characteristic or variable are related to differences in one or more *other* characteristics or variables” (Leedy & Ormrod, 2001, p. 191).

The study data collection occurred through the use of the Least Preferred Coworker (LPC) scale (Fiedler & Garcia, 1987) and the Organizational Leadership Assessment (OLA) research instrument (Laub, 1999). The LPC was used to measure leadership styles, and the data derived from the administration of the LPC assisted in determining whether a correlation existed between leadership style and the practice of the principles of servant leadership (Leedy & Ormrod, 2001). The OLA “has been shown to assess levels of servant leadership within organizations” (Anderson, 2005, p. 63). A questionnaire was also used to develop data that tested if a correlation existed between the practice of the principles of servant leadership and participation by volunteer board members of credit unions.

Figure 1 is a flowchart of the research design for the proposed study. The chart is a research design map depicting the step by step process proposed for data collection and analysis in this study. The design map shows a research pathway from proposal presentation, through data collection and analysis, to final analysis and presentation. The step by step process is described in detail in the remainder of this chapter.

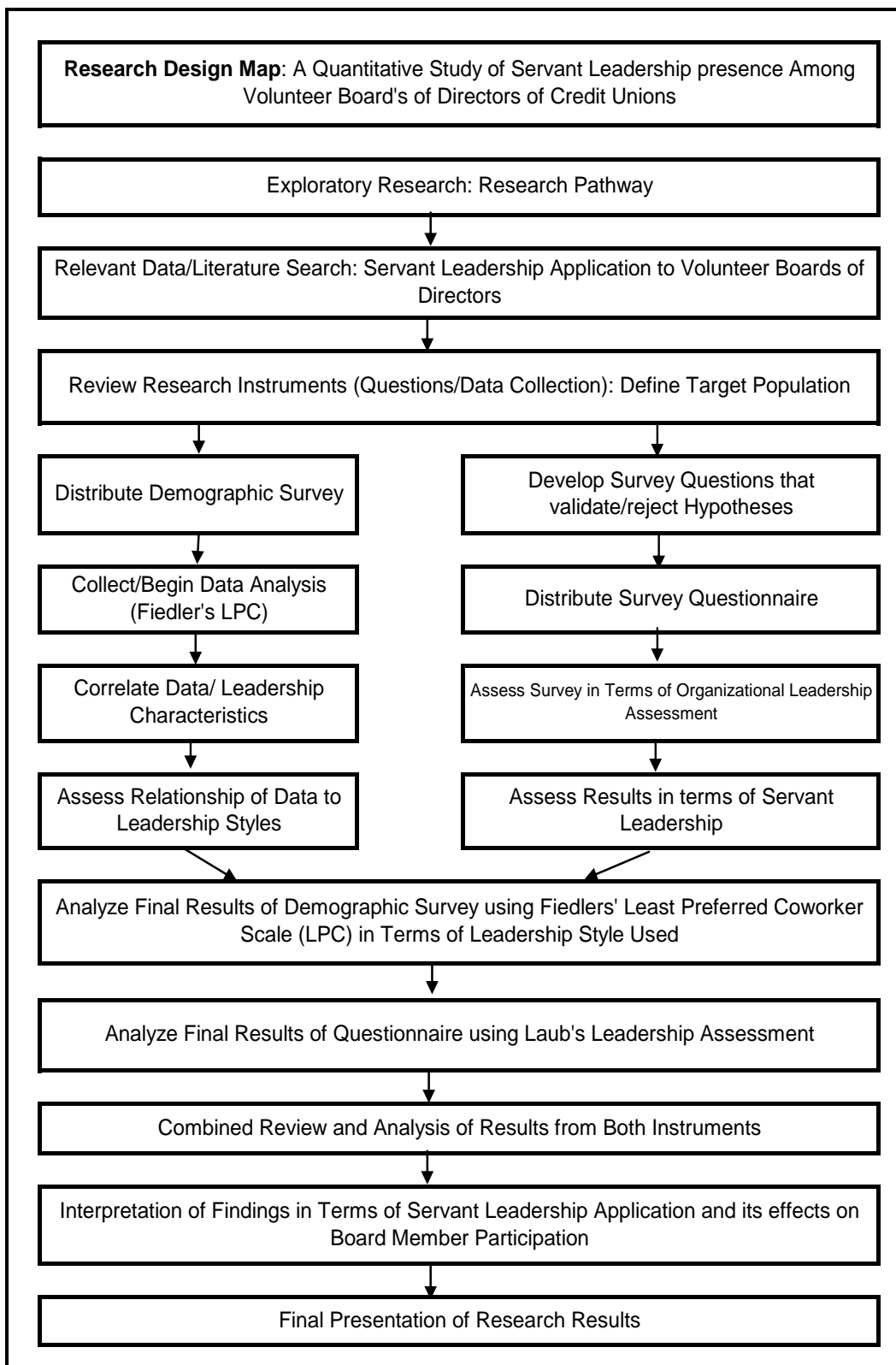


Figure 1. Research design graphic representation.

### Appropriateness of Design

The correlational design was appropriate to achieve the goals of the research through quantitative data to measure relationships of the variables of perceptions of servant leadership principles and volunteer credit union board member participation (Leedy & Ormrod, 2001). After consideration of alternative research designs, the determination was made that a quantitative approach and a correlational design were the most applicable choice. The qualitative method is the best approach when underlying issues are unknown and the research goal is to identify basic phenomena, not generalized issues (Leedy & Ormrod, 2001).

The issues in the study have already been identified. The qualitative method was not appropriate because the study goal was to test the theory as to how one variable impacts another and to analyze data based on performance and attitude data obtained from two survey instruments (Creswell, 2003). The purpose of the study was consistent with the general class of research known as applied research, used to solve problems (Peterson & Zimmerman, 2004).

The purpose of applied research was considered against the purpose for basic research, summative research, formative research, and action research. The purpose of each research type was substantially different from the purpose of the proposed study. The purpose of the research types listed was to acquire knowledge as an end to itself, determine the effectiveness of an intervention, or improve an intervention (Triola, 2001). Having determined applied research fit the class and purpose of the study, details of the specific quantitative method design follows.

The research type used for the study can be described as observational, single measure, non-experimental. The goal was to show a correlation between two variables based on quantitative data derived from two validated instruments and demographic and attitudinal measures. The methodology permitted the measurement of the relationship between two scores



derived from the two validated instruments against a score representing aspects of servant leadership reported by participants who are volunteer members of boards of directors of credit unions. The study design was correlational (Leedy & Ormrod, 2001).

Other designs considered and rejected include exploratory design and descriptive design because documentation on the topic in earlier work precludes the need for an exploratory or descriptive study (Triola, 2001). The experimental design was rejected because of time, cost, and practicality constraints (Creswell, 2003). The experimental design would require selecting and installing boards of director members who have been a priori identified as non-servant leaders (Triola, 2001). Such a process would be impossible because of the financial risk to the credit union. The random assignment of individuals to particular boards of directors is not physically or legally possible (NCUA, 2005a), which eliminates the possibility of conducting a true random experimental design requiring random assignment (Creswell, 2003).

The first step in the proposed research will be the administration of the Organizational Leadership Assessment (OLA) instrument (see Appendix A) as developed by Laub (1999). Nachmias and Nachmias (1987) indicated the correlational design was often referred to as cross-sectional and was the most predominant design employed in the social sciences. Nachmias and Nachmias further stated the correlational design was identified with survey research.

Leedy and Ormrod (2001) described the correlation coefficient as the resulting statistic of correlation and emphasized, "Correlation does not necessarily indicate causation" (p. 272). According to Leedy and Ormrod, additional experimental studies are required to validate whether one thing "causes or influences another" (p. 272). Leedy and Ormrod further explained, "Finding a coefficient of correlation is equivalent to discovering a signpost. That signpost points

unerringly to the fact that two things are related, and it reveals the nature of the relationship” (p. 272).

The second phase of data gathering for the study involved the administration of the Fiedler Least Preferred Coworker (LPC) instrument (see Appendix B) to obtain the data necessary for analysis. The goal of data analysis in the study was to determine whether the characteristics measured in the study have an impact on the leadership attitudes of volunteer members of boards of directors of credit unions. The participants completed a third survey that generated perceptual data derived from a questionnaire containing positive statements of volunteer board members’ duties and responsibilities as defined in the literature (CUNA, 2006; Johnson, 2007; NCUA, 2006). The participants received a letter of instruction for completing the surveys, and the questionnaire was validated using the Chronbach’s alpha statistical test. The research design used was the best choice for the study. The surveys produced quantitative data (Creswell, 2003), and the data analysis methods were appropriate for exploring the problem being addressed.

### Research Questions

The focus of data collection and analysis procedures was to answer the following research questions:

1. To what extent do volunteer leaders (board members, and committee members) of credit unions, defined as member owned nonprofit financial institutions and located in the Southern California area, implement the specific principles of servant leadership, as measured by Laub’s (1999) Organizational Leadership Assessment, in the execution of their leadership duties?

2. To what extent does the perception of the presence of the principles of servant leadership by the volunteer leaders of credit unions effect their participation in their various duties and responsibilities as volunteer leaders of credit unions?

### Hypotheses

Previous literature has shown a correlation between the application of the principles of servant leadership and participation of leaders in organizations (Collins, 2002; Greenleaf, 1977; Hunter, 2004; Spears, 2002c). Research further indicated board members can only practice servant leadership if they act as one, not as individual members (Greenleaf, 1979; Hunter, 2004). There are studies on servant leadership conducted with specialized populations (Bowman, 2005; Crippen, 2005; Herman & Marlowe, 2005; Spears, 2004).

This quantitative correlational research study involved the random selection of credit unions in Southern California. The findings added to the body of knowledge on volunteer leadership in organizations, and data analysis demonstrated support for rejection of null of the following two hypotheses:

H1<sub>0</sub>: There is no significant correlation between the implementation of the principles of servant leadership and the level of participation of volunteer board members of selected credit unions in the Southern California area.

H1<sub>A</sub>: There is a significant correlation between the implementation of the principles of servant leadership and the level of participation of volunteer board members of selected credit unions in the Southern California area.

H2<sub>0</sub>: No significant correlation exists between a credit union volunteer leader's perception of the presence of the principles of servant leadership, and the effects of

servant leadership on the participation of volunteer leaders in selected credit unions in the Southern California area.

H2A: A significant correlation exists between a credit union volunteer leader's perception of the presence of the principles of servant leadership and the effects of servant leadership on the participation of volunteer leaders in selected credit unions in the Southern California area.

### Population

The proposed survey population consisted of volunteer members of boards of directors of credit unions in Southern California. A total of 100 volunteer board members at 15 credit unions were sent survey packets as members of the survey population. The surveys were distributed to volunteer members of boards of directors of credit unions in areas of Southern California covered by the counties of Los Angeles, Orange, San Bernardino, Riverside, and San Diego.

The volunteer leadership consisting of board of director members of credit unions was the survey population for the study. Volunteer leaders perform their duties on a part-time basis and provide the senior leadership to the credit unions (CUNA, 2006). The nature of the duties and the unpaid, volunteer status of the board of director leaders made the population ideal for completing the OLA and the LPC surveys (Leedy & Ormrod, 2001). The geography of the population was limited in order to make it feasible to contact a representative number of participants in a comparatively small area.

### Informed Consent

All volunteer board of director members of credit unions in the population and geographic area described received a letter requesting their participation and advising them participation in the surveys was voluntary (see Appendix C). The letter was part of a packet sent

through the United States Postal Service, and contained the questionnaire used for validation of the correlation between servant leadership principles and participation by credit union board members. The letter gave the members of the survey population the option to not participate in the survey, and included notification for the prospective participants the surveys and all other information would be kept confidential and secure.

### Sampling Frame

The population for the study consisted of members of volunteer boards of directors from 15 credit unions selected from a total of 203 (Credit Union Directory, 2007) credit unions in the defined geographic area. An elected volunteer board of directors leads each credit union (CUNA, 2006). Each board of directors consists of seven to 10 members, depending on the stipulation of the bylaws of each credit union (CUNA, 2006). The population size for the study will be 100 volunteer boards of director members.

The credit unions included in the study were representative of the total credit union population since the selections were made throughout the defined geographic area from the communities wherein credit unions were located. The sampling method used was cluster sampling (Triola, 2001), as cluster sampling was appropriate because of the homogeneity of the credit union board of director population in the United States (CUNA, 2006; NCUA, 2006).

### Confidentiality

In order to encourage maximum participation in the research study and maximum response to the OLA research instrument, there was a guarantee of confidentiality with regard to all survey responses, and the prospective participants received confidentiality agreements before their involvement in the study. As part of the confidentiality agreement, there were clear

statements participation was on a volunteer basis, and each individual could choose to participate, not participate, or withdraw from the study at any time.

Regardless of the participants' involvement, anonymity was guaranteed throughout the entire process. There was no identification of any participant to any source for any reason, and the use of number codes ensured the anonymity of each participant with participants being assured that all data would be for use in this study only.

### Geographic Location

The geographic location was defined as the five Southern California counties of Los Angeles, Orange, Riverside, San Bernardino, and San Diego. Within the geographic area, the selected population will consist of volunteer members of boards of directors from 15 credit unions, representing 8% of the 203 credit unions located in the defined geographic area (Credit Union Directory, 2007). A list of the surveyed credit unions is located in Appendix F.

### Instrumentation

Two published research instruments and a validated questionnaire using the Chronbach's alpha test for validation generated the data for use in the study. The first instrument used was the Organizational Leadership assessment (OLA) (Laub, 1999). The OLA was used to quantitatively assess the relationship between the perception of the presence of the principles of servant leadership among volunteer board members of credit unions and the impact of servant leadership on volunteer board member participation within selected credit unions in Southern California. Permission was requested from and granted by Laub to use the OLA in the study (see Appendix D).

The second research instrument was the Fiedler Least Preferred Coworker (LPC) Scale. Fiedler (1996) defined leadership style in terms of motivational structure, and the LPC was used

to identify and measure different aspects of leadership. A leader's effectiveness as measured by the LPC in terms of leadership style was an effective tool for the study because it provided quantitative data to measure the success of different leadership styles in different situations. Permission to use the LPC instrument was requested from and granted by Fiedler (see Appendix E).

### Data Collection

The volunteer leaders of selected credit unions received an initial contact letter through the United States Postal Service regarding participation in completing the Organizational Leadership Assessment (OLA), the Least Preferred Coworker Scale (LPC), and the participation questionnaire. A telephone contact with the chief executive officer of each selected credit union facilitated the development of the best method of survey distribution to the credit union board members. A letter of consent for participation in the study followed the initial contact material (see Appendix A). A notice of informed consent (see Appendix G) was the cover document in the survey packet.

Credit unions were developed as service organizations to provide financial support to credit union members (CUNA, 1991). Volunteer boards of directors, the members of which are elected from the credit union membership at large, provide senior leadership to credit unions (CUNA, 1991). The recognition and practice of the principles of servant leadership might impact the participation of volunteer credit union board members.

The OLA quantitative instrument was used to assess how volunteer leaders of organizations perceive the presence of the principles of servant leadership and whether the application of those principles had an impact with regard to participation on the part of board members. The LPC quantitative instrument was used to measure different leadership styles in

different situations. The attitudinal participation questionnaire provided measures of board members' participation, as defined in the study.

### Data Analysis

Import of the data obtained from the completed OLA and LPC instruments and demographics and attitudinal survey into a Microsoft Excel workbook constituted the first step toward data analysis. Each survey packet was assigned a unique identifying number linking OLA, LPC, and cover letter data to each participant survey packet. Microsoft Excel provided the means of editing data at initial data entry with the added benefit of transportability if the Statistical Package for Social Sciences (SPSS) software or other advanced statistical analytic software is not available.

After quality checks for accuracy of the data entry function were performed, the data was exported from the Microsoft Excel workbook into SPSS for analysis with the following manipulations: (a) frequency distribution, (b) descriptive statistics, and (c) non-parametric goodness of fit. The Pearson product moment linear correlation coefficient test identified the strength of the relationship between the perception of the presence of the principles of servant leadership and the impact of servant leadership on participation among volunteer board members of selected credit unions.

An examination of the OLA and LPC scores determined any possible association with the dependent and attitudinal variables. The data results did not warrant additional tests, and appropriate graphic presentations of the data were generated (chapters 4 &5).

### Validity and Reliability

The validity of an instrument is defined as the "extent to which the instrument measures what it is supposed to measure" (Leedy & Ormrod, 2001, p. 31). A pilot study helped establish



the validity of the instruments chosen for the study and improved or changed the wording of some questions (Creswell, 2003). The members of the board of directors of one credit union in the survey population received the survey instrument package for the purpose of conducting the pilot study.

The package consisted of a cover letter defining the procedures applied to ensure anonymity and the consent forms for the survey population (see Appendix F), the Likert-type scale questionnaire (see Appendix F), the Organizational Leadership Assessment (OLA), and the Least Preferred Co-Worker (LPC) scale. The pilot sample consisted of 10 surveys distributed through the United States Postal Service with return stamped and addressed envelopes included. To insure anonymity, a number appeared on each survey, and no names or other individual identification information was requested.

Previous research studies have shown high levels of reliability for the OLA research instrument (Anderson, 2005; Ledbetter, 2003). According to Laub (1999), the OLA instrument has a reliability of .98. Fiedler (1967) investigated the reliability of the LPC through the following: (a) internal consistency, (b) stability, and (c) parallel reliability. The LPC has a high internal consistency score (Bass, 1990). The LPC is credited with having an impressive level of stability, especially if there are no dramatic changes in the lives of the survey participants during the test period (Antoine, n.d.).

### Summary

The research population for the study consisted of volunteer members from boards of directors of 15 credit unions selected from within Southern California. For the purpose of the study, the Southern California area is defined as the five counties of Los Angeles, Orange, Riverside, San Bernardino, and San Diego. Two instruments facilitated the gathering of data for

analysis, the Laub (1999) Organizational Leadership Assessment (OLA) and the Fiedler (1987) Least Preferred Co-worker (LPC) scale. The OLA was used to define levels of servant leadership perception and application among the members of the surveyed population, and the LPC addressed leadership styles. The questionnaire provided the participation data gathering component used for correlation analysis of the data.

Each participant received the participation questionnaire with the letter of instruction for completing the survey instruments, and the research participants were guaranteed confidentiality. All surveys were anonymous, and a number coding process to identify each completed survey ensured anonymity. Chapter 4 presents the analysis of the data collected for the research.

## CHAPTER 4: PRESENTATION AND ANALYSIS OF DATA

Previous chapters to this quantitative correlational doctoral dissertation study addressed the purpose and problem of the study; the history and existing literature surrounding the problem; and the methodology used for data analysis. This chapter presents the data gathered from the study population and the analysis using the methodology as described in Chapter 3.

Several theories of leadership exist and are applied at different times and by different leaders (Bass, 1990). The focus of this study was on the single leadership theory of servant leadership and how servant leadership could be applied to volunteer leaders of credit unions in the Southern California area (Greenleaf, 1970; Hunter, 2004). Servant leadership is being practiced today at all levels of leadership and at rates never before experienced (Anderson, 2005; Spears, 2002b). Credit unions are led by volunteers who are elected to board member positions by their respective credit union membership at large for each credit union, and who function as the leadership body of each credit union (NCUA, 2006). Volunteer leaders of credit unions serve as the leader-representatives of the members of each credit union (NCUA, 2006). This study focused on the specific application of servant leadership principles to volunteer leaders of credit unions and the impact of the application of servant leadership principles on participation by the volunteer leaders of credit unions.

The methodology used in this study to gather and analyze the data was the quantitative method. The study conducted research among credit unions in the Southern California area, specifically targeting volunteer board members of credit unions, to determine the relationship between the perceptions of the presence of the principles of servant leadership by volunteer credit union board members, and participation in credit union duties and responsibilities by those volunteer members. The research was conducted by first administering a pilot study to one credit

union consisting of nine volunteer board member leaders and using the survey packets developed for the study. Survey packets were sent to the credit union in the pilot study via United States mail with return postage paid envelopes provided. Each survey packet was serial numbered to maintain confidentiality and contained the Informed Consent Letter to Volunteer Credit Union Board Members with Addendum questionnaire for signature by each survey participant (Appendix F); the Organizational Leadership Assessment instrument to be completed by each survey participant (Appendix A); and the Least Preferred Coworker instrument to be completed by each survey participant (Appendix B). Upon receipt of the returned surveys, the signed Informed Consent letters were removed from each packet and filed separately before any data was reviewed and/or analyzed in order to maintain confidentiality. The pilot study showed the methodology selected using the Least Preferred Coworker (LPC) instrument (Fiedler & Garcia, 1987) and the Organizational Leadership Assessment (OLA) instrument (Laub, 1999) to be appropriate for the purposes of this study. The pilot study also showed the addendum questionnaire to the Informed Consent Letter to the Volunteer Credit Union Board as being appropriate for the study. The study was then administered to 14 other credit union boards of director members, with a total population of 108 board members. The survey packets were distributed and treated as described above. A total of 25 volunteer credit union board members of the survey population completed and returned survey packets, representing a return rate of 23%.

The desired level of confidence for this study was set at .95. "A 95 percent confidence level is often used because it is a reasonable compromise between confidence and precision" (Doane & Seward, 2009, p. 316). The required sample size for the study was computed to be 20 responses in order to achieve the level of confidence of .95 (E.F. Boyd, personal communication, January 30, 2009; Doane & Seward, 2009; Troila, 2001). The receipt of 25 responses exceeded

the requirement for the confidence level of .95 for this study (Troila, 2001). The significance level for this study was set at .05, the agreed minimum level of acceptability for this type of social science research (E.F. Boyd, Personal Conversation, March 3, 2009; Doene & Seward, 2009). For a degree of confidence of .95, the significance level (alpha) is 0.05 (Doene & Seward, 2009). “For a 0.95 (or 95%) degree of confidence, alpha = 0.05” (Triola, 2001, p. 299)

The Informed Consent Letter to the Volunteer Credit Union Board Addendum (Appendix F) was developed from existing literature on servant leadership (Greenleaf, 1977; Harrington, 2006; Joseph, 2006; Scurlock, 2005; Spears, 2005). The Addendum consisted of eight questions with the responses recorded on a Likert-type scale (1 = Very Strongly Disagree to 6 = Very Strongly Agree). The Addendum questionnaire results were subjected to the Cronbach’s Alpha Reliability Assessment and found to have a Cronbach’s alpha reliability coefficient of 0.7 (Figure 2). “Nunnaly (1978) has indicated 0.7 to be an acceptable reliability coefficient but lower thresholds are sometimes used in literature” (In Santos, 1999, p. 2). “Cronbach’s alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another” (Sekaran, 2003, p. 307).

Cronbach's Alpha	N of Items
.700	7

*Figure 2.* Addendum Likert-type Scale Participation Questionnaire Items Reliability

### Results

The data analysis results are presented below in three segments, and a summary is presented at the end of the chapter. The first segment presents the analysis of the data collected from responses to the surveys distributed to the pilot study credit union volunteer leaders. The second segment addresses the analysis of the data collected from responses to the surveys

distributed to the full study credit union volunteer leaders. Each of the first two segments contains the results of the analysis of data collected from responses to the Likert-type scale leadership questionnaire; the results of the data analysis of data collected from responses to the Organizational Leadership Assessment (OLA) instrument; and the results of the data analysis of the data collected from responses to the leadership Least Preferred Coworker (LPC) scale instrument. The last segment analyzes the data in terms of the research questions and hypotheses and responds to the two questions and the two hypotheses of the study.

### Pilot Study

A pilot study was conducted in order to determine if the methodology selected for the study was the correct methodology and the data results from the study answered one of the study questions and supported one of the hypotheses. One credit union from the survey population was selected for the pilot study and survey packets were distributed to the volunteer members of the board of directors of the pilot study credit union. The results of the data analysis from the responses to the surveys are shown below in figure and narrative format.

#### *Pilot Study Data Analysis*

Data from the pilot study was recorded and evaluated using frequency distributions to insure that data entry was error free and that the proposed procedures would be effective. Due to the limited number of responses in the pilot study, the descriptive statistics and reliability figures are not reported here. Bivariate correlations were computed among the Likert-type scale Participation Survey Items; the OLA component scores; and the LPC summation score. As seen in Tables 2 and 3, some statistically significant correlations were observed. This finding supported the assertion that the proposed methods would be effective in obtaining useful results. Similar findings were observed for other OLA component scores but are not reported here

Table 2

*Correlation Analysis - Values People (First Half)*

		Values People
Number of scheduled board meetings attended	Pearson Correlation	-.420
	Sig. (1-tailed)	.130
	N	9
I review required documents at the time they are presented to me	Pearson Correlation	-.233
	Sig. (1-tailed)	.273
	N	9
I sign required documents at the time they are presented to me	Pearson Correlation	.596*
	Sig. (1-tailed)	.045
	N	9
I attend appropriate training seminars	Pearson Correlation	.351
	Sig. (1-tailed)	.177
	N	9
I attend appropriate training conventions	Pearson Correlation	-.178
	Sig. (1-tailed)	.324
	N	9

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

because of the limited size of the pilot study survey population.

The Organizational Leadership Assessment (OLA) consists of seven constructs: Values people; develops people; builds community; displays authenticity; provides leadership; shares leadership; and job satisfaction. The construct of “values people” is shown at Tables 2 and 3 as a

test for the pilot study. Correlations are seen with the construct and the participation element of,

Table 3

*Correlation Analysis - Values People (Second Half)*

I vote on all required credit union matters/issues put before me	Pearson Correlation	.615*
	Sig. (1-tailed)	.039
	N	9
I attend annual credit union meetings	Pearson Correlation	.597*
	Sig. (1-tailed)	.045
	N	9
I have fiscal fiduciary responsibility for my credit union	Pearson Correlation	.109
	Sig. (1-tailed)	.391
	N	9
I take steps to insure that the credit union complies with applicable laws, requirements and by-laws	Pearson Correlation	.086
	Sig. (1-tailed)	.413
	N	9

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\* . Correlation is significant at the 0.01 level (1-tailed).

“I sign required documents at the time they are presented to me,” (Table 2) and the construct and the participation elements of, “I vote on all required credit union matters/issues put before me,” and, “I attend annual credit union meetings” (Table 3). The referenced correlations are strong correlations and represent a confirmation that the methodology used in the study was appropriate (Doene & Seward, 2009).

### Full Study

The full study was conducted among 14 credit unions of the survey population. The survey population consisted of 108 volunteer credit union board member participants, with 25 of



those participants returning completed survey packets. The survey data was entered into Excel spreadsheets and transported into the Statistical Package for Social Sciences (SPSS), and the data was analyzed using the Pearson product moment linear correlation coefficient test and the Significant 1- tailed correlation test. The data results were entered into table format for presentation here, showing the relationship among the results achieved as a product of data analysis.

*Addendum Likert-type Scale Participation Questionnaire (ALSPQ)*

The Likert-type scale participation questionnaire addendum to the Letter of Consent to Credit Union Board Members was issued to the survey population as part of the survey packet. The questionnaire gathered data from the survey population to measure the level of participation in 10 areas of volunteer credit union board member responsibilities (CUNA, 2006; NCUA, 2007). Table 4 shows the results of the analysis of the data gathered from the questionnaire in terms of the mean and standard deviation of the responses from the 25 respondents of the survey population. The mean and standard deviation were run in order to confirm the assumption of the homogeneity of the population.

Table 4

*Likert-type Scale Participation Survey Items*

	N	Mean	Std. Deviation
Number of scheduled board meetings last 12 months	25	12.32	1.108
Number of scheduled board meetings attended	25	11.24	1.535
I review required documents at the time they are presented to me	25	5.40	.577
I sign required documents at the time they are presented to me	25	5.52	.714
I attend appropriate training seminars	25	4.64	1.114

I attend appropriate training conventions	25	4.36	1.186
I vote on all required credit union matters/issues put before me	25	5.68	.476
I attend annual credit union meetings	25	5.60	.577
I have fiscal fiduciary responsibility for my credit union	25	5.28	1.137
I take steps to insure that the credit union complies with applicable laws, requirements and by-laws	25	5.40	.913
Valid N (list wise)	25		

The mean and standard deviation results in Table 4 show a very tight distribution around the mean, confirming the homogeneity of the population (Doene & Seward, 2009). The mean and standard deviation results in Table 4 are at the high end of the scale and tightly clustered, showing a population with characteristics that display very similar patterns.

#### *Least Preferred Coworker (LPC) Scale*

The Least Preferred Coworker (LPC) Scale was distributed to the survey population as part of the survey packet, and all 25 survey participants responded to the LPC with completed LPC Scales. The LPC results were computed as sums of the values for the items provided in the instrument. The LPC summation results from the survey population were subjected to the Pearson product moment correlation test and some LPC summations showed significant 1-tail correlations to ALSPQ items. At Tables 5 and 6 are shown the results from the survey population in terms of the LPC and the LSAPQ items, depicting the correlations.

Table 5  
*LPC Summary Scores to ALSPQ Items (First Half)*

		LPC Summation
Number of scheduled board meetings last 12 months	Pearson Correlation	-.230
	Sig. (1-tailed)	.135
	N	25
Number of scheduled board meetings attended	Pearson Correlation	-.228
	Sig. (1-tailed)	.136
	N	25
I review required documents at the time they are presented to me	Pearson Correlation	-.423*
	Sig. (1-tailed)	.018
	N	25
I sign required documents at the time they are presented to me	Pearson Correlation	.324
	Sig. (1-tailed)	.057
	N	25
I attend appropriate training seminars	Pearson Correlation	-.214
	Sig. (1-tailed)	.152
	N	25

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

Table 5 shows LPC results for the first five items of the Addendum Likert-type Scale Participation Questionnaire and reveal a significant correlation between the item, “I review required documents at the time they are presented to me,” and the LPC summation score (.018). The item, “I sign required documents at the time they are presented to me,” is almost significant (.057) and will be discussed further in chapter 5.

Table 6 presents LPC results for the last five items of the Addendum Likert-type Scale Participation Questionnaire and reveal a significant correlation between the item, “I attend annual credit union meetings,” and the LPC summation score (.030). A significant correlation

Table 6

*LPC Summary Scores to ALSPQ Items (Second Half)*

		LPC Summation
I attend appropriate training conventions	Pearson Correlation	.302
	Sig. (1-tailed)	.071
	N	25
I vote on all required credit union matters/issues put before me	Pearson Correlation	.131
	Sig. (1-tailed)	.266
	N	25
I attend annual credit union meetings	Pearson Correlation	.030
	Sig. (1-tailed)	.443
	N	25
I have fiscal fiduciary responsibility for my credit union	Pearson Correlation	-.314
	Sig. (1-tailed)	.063
	N	25
I take steps to insure that the credit union complies with applicable laws, requirements and by-laws	Pearson Correlation	-.389*
	Sig. (1-tailed)	.027
	N	25

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

also exists between the item, “I take steps to insure that the credit union complies with applicable laws, requirements, and by-laws,” and the LPC summation score (.027). Items, “I attend appropriate training conventions,” (.071) and, “I have fiscal fiduciary responsibility for my credit union,” (.063) are almost significant and will be discussed further in Chapter 5.

*Organizational Leadership Assessment (OLA)*

The Organizational Assessment (OLA) was distributed to the survey population as part of the survey packet, and all 25 survey participants responded to the OLA with completed OLA

Table 7

*ALSPQ Items (First Half) to OLA Component Scores (First Half)*

		Number of scheduled board meetings last 12 months	Number of scheduled board meetings attended	I review required documents at the time they are presented to me	I sign required documents at the time they are presented to me	I attend appropriate training seminars
Values People	Pearson Correlation	.254	.090	.343*	.518**	.391*
	Sig. (1- tailed)	.111	.335	.047	.004	.027
	N	25	25	25	25	25
Develops People	Pearson Correlation	.400*	.301	.304	.427*	.423*
	Sig. (1- tailed)	.024	.072	.070	.017	.018
	N	25	25	25	25	25
Builds Community	Pearson Correlation	.333	.111	.292	.555**	.480**
	Sig. (1- tailed)	.052	.298	.078	.002	.008
	N	25	25	25	25	25

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

surveys. The OLA data results were subjected to the Pearson product moment correlation test and some OLA constructs showed significant 1-tail correlations to the ALSPQ items. Tables 7 through 12 show the results from the survey population in terms of the OLA and the ALSPQ items, depicting the correlations.

Table 7 shows the results of the correlation analysis between the first three OLA construct component scores and the first five ALSPQ items. In addition to the "... six distinct constructs of servant leadership: Values People, Develops People, Builds Community, Displays Authenticity, Provides Leadership, and Share Leadership" (Anderson, 2005, p.85), the OLA source document received from Dr. Laub (2009) contains a Job Satisfaction construct which is included in this analysis. Significant relationships were observed between the OLA construct of "Values People," and the three ALSPQ items of, "I review required documents at the time they are presented to me" (.047); "I sign required documents at the time they are presented to me" (.004); and "I attend appropriate training seminars" (.27). Significant correlations exist between OLA construct of "Develops People" and the three ALSPQ items of, "Number of scheduled board meetings last 12 months" (.024); "I sign required documents at the time they are presented to me" (.017); and "I attend appropriate training seminars" (.018). The OLA construct "Builds Community" is significantly related to the two ALSPQ items of, "I sign required documents at the time they are presented to me" (.002); and "I attend appropriate training seminars" (.008)

Table 8 shows the results of the correlation analysis between the OLA component scores for the last four OLA constructs and the first five ALSPQ items. Significant relationships were observed between the OLA construct of, "Displays Authenticity," and three ALSPQ items, "Number of scheduled board meetings last 12 months"(.029); "I sign required documents at the time they are presented to me" (.0001); and "I attend appropriate training seminars" (.042). Significant correlations exist between the OLA construct of, "Provides Leadership" and the four ALSPQ items, "Number of scheduled board meetings last 12 months" (.034); "Number of scheduled board meetings attended " (.040); "I review required documents at the time they are presented to me" (.036); and "I sign required documents at the time they are presented to me"

Table 8

*ALSPQ Items (First Half) to OLA Component Scores (Second Half)*

		Number of scheduled board meetings last 12 months	Number of scheduled board meetings attended	I review required documents at the time they are presented to me	I sign required documents at the time they are presented to me	I attend appropriate training seminars
Displays Authenticity	Pearson Correlation	.385*	.247	.332	.803**	.352*
	Sig. (1- tailed)	.029	.117	.053	.000	.042
	N	25	25	25	25	25
Provides Leadership	Pearson Correlation	.370*	.356*	.366*	.458*	.195
	Sig. (1- tailed)	.034	.040	.036	.011	.175
	N	25	25	25	25	25
Shares Leadership	Pearson Correlation	.420*	.337*	.322	.629**	.311
	Sig. (1- tailed)	.018	.050	.058	.000	.065
	N	25	25	25	25	25
Job Satisfaction	Pearson Correlation	.333	.220	.304	.582**	.424*
	Sig. (1- tailed)	.052	.145	.070	.001	.017
	N	25	25	25	25	25

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

(.011). The OLA construct of, “Shares Leadership” is significantly related to the three ALSPQ items of, “Number of scheduled board meetings last 12 months” (.018); “Number of scheduled board meetings attended” (.050); and “I sign required documents at the time they are presented to me” (.0001).

Table 9 shows the results of the correlation analysis between the OLA component scores for the first four OLA constructs and the last four ALSPQ items. A significant relationship was observed between the OLA construct of, “Values People,” and the ALSPQ item of, “I vote on all required credit union matters/issues put before me” (.039). A significant relationship was also observed between the OLA construct of, “Displays Authenticity,” and the ALSPQ item of, “I vote on all required credit union matters/issues put before me” (.015).



Table 9

*ALSPQ Items (Second Half) to OLA Component Scores (First Half)*

		I vote on all required credit union matters/issues put before me	I attend annual credit union meetings	I have fiscal fiduciary responsibility for my credit union	I take steps to insure that the credit union complies with applicable laws, requirements and by-laws
Values People	Pearson Correlation	.360*	-.055	-.199	.042
	Sig. (1- tailed)	.039	.397	.170	.421
	N	25	25	25	25
Develops People	Pearson Correlation	.252	.064	-.098	.030
	Sig. (1- tailed)	.112	.381	.321	.443
	N	25	25	25	25
Builds Community	Pearson Correlation	.282	-.011	-.023	.140
	Sig. (1- tailed)	.086	.479	.456	.252
	N	25	25	25	25
Displays Authenticity	Pearson Correlation	.432*	.157	-.100	.107
	Sig. (1- tailed)	.015	.227	.317	.306
	N	25	25	25	25

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

Table 10

*ALPQS Items (Second Half) to OLA Component Scores (Second Half)*

		I vote on all required credit union matters/issues put before me	I attend annual credit union meetings	I have fiscal fiduciary responsibility for my credit union	I take steps to insure that the credit union complies with applicable laws, requirements and by-laws
Provides Leadership	Pearson Correlation	.010	-.083	-.215	-.168
	Sig. (1- tailed)	.482	.347	.151	.211
	N	25	25	25	25
Shares Leadership	Pearson Correlation	.227	.123	-.207	-.067
	Sig. (1- tailed)	.137	.279	.160	.375
	N	25	25	25	25
Job Satisfaction	Pearson Correlation	.511**	.102	-.012	.248
	Sig. (1- tailed)	.005	.313	.477	.116
	N	25	25	25	25

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

Table 10 shows the results of the correlation analysis between the OLA component scores for the last three OLA constructs and the last four ALSPQ items. A significant relationship was observed between the OLA construct of, “Job Satisfaction,” and the ALSPQ item of, “I vote on all required credit union matters/issues put before me” (.005).

## Research Questions and Hypotheses Data Analysis

The purpose of this study was to develop methodology for data analysis that would answer the two questions posed by the study and to support one or the other hypotheses. This section provides the results of the data analysis to answer the study questions and confirm one or the other hypotheses.

### *Research Question One*

The first research question of the study was as follows:

1. To what extent do volunteer leaders (board members, and committee members) of credit unions, defined as member owned nonprofit financial institutions and located in the Southern California area, implement the specific principles of servant leadership, as measured by Laub's (1999) Organizational Leadership Assessment, in the execution of their leadership duties?

This first research question was designed to determine if any correlation exists between the practice of servant leadership and the leadership style of volunteer board member leaders of credit unions, and the extent to which any correlations might exist. The scores for the OLA constructs were subjected to the SPSS and those results were analyzed using the Pearson product moment correlation coefficient, and compared to the ALSPQ items to confirm if any significant relationship exists between the practice of the principles of servant leadership and the leadership styles of volunteer board member leaders of credit unions.

A summary of the correlations derived from the data analysis described above is shown in Table 11. There were 23 significant relationships out of the 63 possible relationships derived from the data analysis of OLA constructs when analyzed with the ALSPQ items. Very

Table 11

*Correlation Summary: x-axis = OLA Constructs; y-axis = ALSPQ Items*

	Values People	Develops People	Builds Community	Displays Authenticity	Provides Ldrshp	Shares Ldrshp	Job Sat
# CU MTGS		.024		.029	.034	.018	
# MTGS ATTND					.040	.050	
REVIEW DOCS	.047				.036		
SIGN DOCS	.004	.017	.002	.000	.011	.000	.001
ATTND TNGS	.027	.018	.008	.042			.017
VOTE ISSUES	.039			.015			.005
ATTND ANN MG							
FISCAL RESP							
LAWS/By LAWS							

significant correlations were observed with the ALSPQ item of, “I sign required documents at the time they are presented to me,” and the OLA constructs of, “Values People” (.004); “Builds Community” (.002); “Displays Authenticity” (.000); “Shares Leadership” (.000); and “Job Satisfaction” (.001). A very significant correlation was observed with the ALSPQ item of, “I attend appropriate training seminars,” and the OLA construct of, “Builds Community” (.008). A very significant correlation was also observed with the ALSPQ item of, “I vote on all required credit union matters/issues put before me,” and the OLA construct of, “Job Satisfaction” (.005).

#### *Research Question Two*

The second research question of the study was as follows:

2. To what extent does the perception of the presence of the principles of servant leadership by the volunteer leaders of credit unions effect their participation in their various duties and responsibilities as volunteer leaders of credit unions?

The purpose of the second research question was to determine if volunteer board members of credit unions have a perceived notion of the principles of servant leadership, and if so, does the presence of that perception impact the credit union volunteer board members' participation. There were 23 relationships observed to have correlations out of 63 relationships tested, indicating the perception of the principles of servant leadership and the effect on participation are related.

### *Hypotheses*

The hypotheses were developed as a result of defining research to answer the research questions posed by the study in terms of the implementation of the principles of servant leadership and whether such implementation impacted participation among volunteer board members of credit unions.

The first hypothesis of this study was:

H<sub>10</sub>: There is no significant correlation between the implementation of the principles of servant leadership and the level of participation of volunteer board members of selected credit unions in the Southern California area.

H<sub>1A</sub>: There is a significant correlation between the implementation of the principles of servant leadership and the level of participation of volunteer board members of selected credit unions in the Southern California area.

Correlations were observed to exist among the items in the ALSPQ and the OLA constructs as shown in Table 11, thereby demonstrating implementation of the principles of

servant leadership by volunteer board members of credit unions, and since correlations were observed the null of the first hypothesis is rejected.

The second hypothesis of the study is stated as follows:

H2<sub>0</sub>: No significant correlation exists between a credit union volunteer leader's perception of the presence of the principles of servant leadership, and the effects of servant leadership on the participation of volunteer leaders in selected credit unions in the Southern California area.

H2<sub>A</sub>: A significant correlation exists between a credit union volunteer leader's perception of the presence of the principles of servant leadership and the effects of servant leadership on the participation of volunteer leaders in selected credit unions in the Southern California area.

The null for the second hypothesis is also rejected. As the research data analysis shows above, correlations were observed regarding the perception of the presence of servant leadership principles by volunteer board members of credit unions and participation by those volunteer board members of credit unions.

### Summary

The data analysis for the dissertation study was presented in this chapter. The data analysis showed that significant correlations exist between the presence of the principles of servant leadership and the practice of the principles of servant leadership by volunteer board member leaders of credit unions. Also revealed, were interesting relationships between various items of the OLA and composite LPC scores to elements of the ALSPQ indicating that the OLA and LPC may have heretofore unrecognized descriptive capabilities. Chapter 5 will contain the summary of the research and pose recommendations for future study.

## CHAPTER 5: SUMMARY AND RECOMMENDATIONS

The research results presented in chapter 4 provided data pertaining to the correlation between credit union volunteer board of director members' perception of the presence of the principles of servant leadership including the implementation of those principles, and participation among volunteer board member directors with regard to their duties and responsibilities as credit union leaders. The population sample for this study consisted of credit union volunteer board of director members of 15 credit unions from the five counties of San Diego, Riverside, San Bernardino, Orange, and Los Angeles located in the Southern California area. The remainder of this chapter summarizes and discusses the outcome of the data presented in chapter 4.

### Summary

The purpose of this dissertation was to determine if a correlation existed, and if so, the degree that volunteer members of boards of directors of credit unions perceived and practiced the principles of servant leadership and how board members participated, using the quantitative research method. In order to conduct the research, two validated and published instruments and a questionnaire were distributed to the survey population selected from credit unions in the Southern California area. The instruments used were the Organizational Leadership Assessment (OLA) (Laub, 1999) and the Least Preferred Coworker scale (LPC) (Fiedler & Garcia, 1987). The questionnaire consisted of positive elements reflecting the characteristics and principles of servant leadership using descriptive statements of board member responsibilities as described in the literature (CUNA, 2006; Johnson, 2007; NCUA, 2005a).

A pilot study was conducted to insure that the methodology proposed was correct for the purpose of this study. The results of the pilot study confirmed the proposed methodology to be

sound and no changes to the methodology were required. One of the important outcomes of the data analyzed from the pilot study was the confirmation of the homogeneity of the survey population (Doane & Seward, 2009). Presented in chapter 5 are the conclusions and findings drawn from the data presented in chapter 4 in terms of the relationship of the results to the research questions.

#### Research Question #1

The first research question of this study was to determine if a correlation existed between the implementation of the principles of servant leadership and the actual practice of serving as a volunteer credit union board member. In order to make this assessment, it was first necessary to use the specific characteristics of servant leadership (Laub, 1999) and define their relationship to participation among volunteer board members of credit unions. The first research question of the study was as follows:

To what extent do volunteer leaders (board members, and committee members) of credit unions, defined as member owned nonprofit financial institutions and located in the Southern California area, implement the specific principles of servant leadership, as measured by Laub's (1999) Organizational Leadership Assessment, in the execution of their leadership duties?

The results from the data in chapter 4 show the participants in this study displayed a significant degree of the practice of the principles of servant leadership as measured by the seven constructs of the OLA when correlated with the items of the Addendum Likert-type Scale Participation Questionnaire (ALSPQ). As shown in Table 11 (Chapter 4, p. 90), there were six ALSPQ items that correlated with the seven OLA constructs. Three ALSPQ items exhibited no



Table 12

*Correlation Summary Reversed: x-axis = ALSPQ Items; y-axis = OLA Constructs*

	#CU MTGS	#MTGS ATTND	REVIEW DOCS	SIGN DOCS	ATTND TNGS	VOTE ISSUES
Values People			.047	.004	.027	.039
Develops People	.024			.017	.018	
Builds Community				.002	.008	
Displays Authenticity	.029			.000	.042	.015
Provides Ldrshp	.034	.040	.036	.011		
Shares Ldrshp	.018	.050		.000		
Job Sat				.001	.017	.005

correlations with the OLA constructs. These were ALSPQ items of, “I attend annual meetings;” “I have fiscal fiduciary responsibility for my credit union;” and “I take steps to insure that the credit union complies with applicable laws, requirements, and by-laws.”

Shown in Table 12 is the correlation summary of the ALSPQ items to the OLA constructs. Table 12 is reversed from Table 11 (shown in Chapter 4, p. 90) in order to illustrate those ALSPQ items that had the most significance with regard to the OLA constructs, and demonstrated the greatest relationship to the implementation of servant leadership principles as measured by the survey results when analyzed with the OLA constructs. Also, the three ALSPQ items with no correlations to the OLA constructs have been removed from Table 12 for clarity.

The greatest correlation between the OLA constructs and the ALSPQ items as shown in Table 12 was the ALSPQ item of, “I sign required documents at the time they are presented to me.” This ALSPQ item demonstrated a correlation with all seven of the OLA constructs, and the

results of the data analyzed from the surveys shows this item had the most meaning to the respondents of the survey population with regard to the implementation of servant leadership principles as measured by the OLA constructs. One explanation for these results had to do with the responsibilities of volunteer board members of credit unions to the credit union membership. Volunteer board members of credit unions are responsible for all actions taken by the credit union with regard to leadership decisions (Johnson, 2007; NCUA, 2006). The most significant leadership decisions made by the volunteer board members of credit unions are manifested by documentation that requires board members' signatures (CUNA, 2006; NCUA, 2006). These results showed volunteer board members of credit unions considered the signing of credit union documents the most significant action responsibility rendered as serving leaders. The homogeneity of the survey population contributed to the results of the data analysis to further confirm these correlations (Doane & Seward, 2009).

The ALSPQ item of, "I attend appropriate training conventions," showed correlations with five of the seven OLA constructs. The two OLA constructs with no correlation are, "Provides leadership," and, "Shares leadership." These results demonstrated the respondents to the survey considered the attendance at training conventions not to have a significant leadership impact as it pertained to the volunteer credit union board members' responsibilities regarding the specifics of their leadership roles. However, the correlations between, "I attend appropriate training conventions," and the other five OLA constructs of, "Values People" (.027); "Develops People" (.018); "Builds Community" (.008); "Displays Authenticity" (.042); and "Job Satisfaction" (.017), showed high significance. The most significant correlation existed with the OLA construct of, "Builds Community" (.008), demonstrating the survey respondents

considered attendance at training conventions to be a primary servant leadership function required to build community within their respective credit unions.

The ALSPQ item of, “Number of scheduled board meetings in the last 12 months,” showed correlations with the four OLA constructs of, “Develops People;” “Displays Authenticity;” “Provides Leadership;” and “Shares Leadership.” Credit union volunteer board of director members schedule, authorize, finalize, and conduct the leadership business of their respective credit unions at monthly board meetings (CUNA, 2006; Johnson, 2007; NCUA, 2006). These results showed the respondents to the survey considered the number of scheduled board meetings per year to be of high significance to the practice of servant leadership principles as defined by the four correlated OLA constructs. Monthly board meetings are the cornerstones of the credit union leadership process as these meetings are the forum through which the business responsibilities of credit unions are conducted and the continued protection of member assets is assured (Johnson, 2007). By publishing a monthly meeting schedule, volunteer board of director members authenticate their leadership role and they provide a published record of leadership responsibility.

There were three correlations between the ALSPQ item of, “I vote on all required credit union matters/issues put before me,” and the OLA constructs of, “Values People” (.039); “Displays Authenticity” (.015); and “Job Satisfaction” (.005). The most significant correlation to the “Job Satisfaction” (.005) OLA construct illustrated the respondents considered job satisfaction to be a servant leadership principle of paramount importance to exercising their responsibility of voting on credit union matters, as those matters pertain to the proper leadership of the board members’ respective credit unions. The other two OLA constructs correlated to this ALSPQ item also showed significant relationship. The OLA construct of “Values People” (.039)

demonstrated the respondents considered this construct to be a significant illustration of the implementation of the principles of servant leadership as measured by the OLA through the exercise of board member duties as representatives of the credit union membership (Johnson, 2007). The last OLA construct correlated to the ALSPQ item of, “I vote on all required credit union matters/issues put before me,” was “Displays Authenticity” (.015). Voting on matters/issues put before the board of directors is a basic responsibility of the board (CUNA, 2006). This result showed the respondents considered the OLA construct of “Displays Authenticity” to be a significant demonstration of the implementation of the principles of servant leadership as measured by the OLA.

As shown by the data results, the response to the first research question was volunteer members of boards of directors of credit unions implement the specific principles of servant leadership to a significant degree as measured by the OLA while performing their leadership duties and responsibilities. While three of the ALSPQ items showed no correlation to the OLA constructs of servant leadership, there were very significant correlations among the other ALSPQ items and the OLA constructs. These correlations demonstrated the significance to which volunteer board members of credit unions implement the specific principles of servant leadership as measured by the OLA (Laub, 1999).

#### Research Question #2

The second research question was developed to test if a correlation existed between the perception of the presence of the principles of servant leadership and participation among volunteer board members of credit unions while performing the duties and responsibilities of boards of directors of credit unions. The second research question was:

To what extent does the perception of the presence of the principles of servant leadership by the volunteer leaders of credit unions effect their participation in their various duties and responsibilities as volunteer leaders of credit unions?

The research data results showed volunteer members of boards of directors of credit unions to have a significant perception of the presence of the principles of servant leadership. Of the 63 possible correlations between the seven OLA constructs and the 10 ALSPQ items, 23 correlations were reported. These 23 correlations showed highly significant and significant relationships. The relationships indicated volunteer board members of credit unions perceive the presence of the principles of servant leadership as measured by the OLA (Laub, 1999) to be of significant importance to the execution of board member duties and responsibilities.

### Hypotheses

The hypotheses for this study were designed to develop research resulting in data that would support or deny the implementation of the principles of servant leadership by volunteer board members of credit unions and the level of participation by those board members; and the perception of the presence of the principles of servant leadership by board members and the effects of servant leadership on board member participation. Two hypotheses were developed for the study, and the null of both hypotheses was tested. Analysis of the test data showed results justifying the rejection of the null hypothesis in both cases.

#### *The First Hypothesis*

This study was designed to test the impact of servant leadership as measured by the OLA (Laub, 1999) on participation, as defined in Chapter 1, by volunteer board members of credit unions. The first hypothesis tested whether or not the implementation of the principles of servant leadership impacted volunteer board members' participation in their credit union duties and

responsibilities. As shown by the data results above, volunteer board members from the survey population demonstrated highly significant implementation of the principles of servant leadership in the process of volunteer board members fulfilling their duties and responsibilities as leaders of their respective credit unions. The research provided data results to reject the null of the first hypothesis.

### *The Second Hypothesis*

A leader's perception of the presence of servant leadership principles was the basis of the second hypothesis to be tested by this study. The results of the test data showed the respondents to the survey exhibited a highly significant level of the perception of the presence of servant leadership principles. Further, the research data results demonstrated board member participation as being influenced by the perception of the presence of servant leadership principles as measured by the OLA constructs and correlated to the ALSPQ items. The null of the second hypothesis was rejected based on the data results from the research.

### Research Process Conclusions

The survey distribution process used for this study was the United States Postal Service. Tracking data for each survey packet was obtained and followed to confirm all surveys arrived at their respective destinations. Research surveys transmitted by mail service have an average return rate of 20% (Anderson, 2005). The survey return rate for this study was 23%, resulting in more than sufficient returns to validate the number of respondents required for the level of confidence selected for the study. There were 15 credit unions that agreed to participate in the survey, and a total of 108 surveys packets were distributed to the survey population with 25 completed surveys returned. Although, the expected percentage of return was higher than average return rate for mail distributed surveys, the return rate for this study was still surprising.

The chief executive officer for each of the 15 credit unions in the survey population was contacted by advance letter and this contact was followed by telephone confirmation that the boards of directors of each of those credit unions would participate. The expectation was that a return of 50 to 60 surveys might be expected because of the personal telephone contact and the commitment that the boards of directors of the 15 credit unions in the survey population would participate. Early objections to completing the surveys included the length of the survey and time involved to take the surveys. The time to take the survey was given to the survey population as being 20 minutes, and the survey packets included the two survey instruments and the questionnaire.

When future research of a like nature is conducted, a higher return rate could be realized by modifying the method used to collect the data. Person to person survey distribution to a closely geographically located population may be more effective when dealing with such a specialized group as boards of directors of credit unions. An electronic survey using secure software to insure confidentiality is another alternative.

#### Recommendations

Research involving servant leadership is appropriate to all volunteer leaders, regardless of organization (Hunter, 2004). Measurement of the application of servant leadership principles in the performance of volunteer leadership duties and responsibilities can have the potential to predict a leader's success with a service organization such as a charity, hospital, or other non-profit organizations. The development and validation of a questionnaire such as the ALSPQ is valuable when correlated with an instrument such as the OLA for gathering data specific to the servant leadership practice by leaders of an organization. The data from the study showed significant correlations between the participation scores and the OLA constructs, validating the

methodology of using the combination of instruments as presented in this study. The data also demonstrated that the ALSPQ could be expanded to include volunteer committee members of credit unions by developing a section to the questionnaire dealing with the specific duties and responsibilities of the committee members. The OLA constructs and ALSPQ items with the most significant correlations (for example, the OLA construct of Builds Community and the ALSPQ items of “I sign required documents when they are presented to me,” .002; and “I attend appropriate training conventions,” .008) could be the basis for the development of a single instrument that includes elements from the OLA and the LPC for correlation testing with a very specific ALSPQ or like questionnaire.

The survey packet for this study was lengthy and perhaps intimidating to some of the survey participants. Future research for a population similar to the one in this study may be more effective if an instrument is customized for the population. A shorter survey packet in terms of combining instrument questions and/or statements with only two or three pages to the survey may be more acceptable to the survey population, but have the same effectiveness with regard to the data results.

### Conclusions

A vast number of leadership studies and theories exist in the literature. The servant leadership theory was first put forth as a modern leadership philosophy by Greenleaf (1970). Hunter (2004) states, “Developing the skills of servant leadership is difficult work and comes with a price” (p. 19). Successful leadership is difficult at any level and requires discipline, practice, and motivation (Hunter, 2004). This study began as the result of an issue credit unions were dealing with in regard to participation by volunteer members of boards of directors adjudicating the duties and responsibilities of their respective offices. This researcher has been a



volunteer member of the board of directors of a credit union for 33 years, and has experienced the application of the principles of servant leadership as having a very positive impact on board member participation. The development of this study centered on servant leadership as result of the writings and research done by Anderson (2005), Hunter (2004), and Laub (1999). The results of the research from this study have the potential to add to the body of knowledge involving servant leadership for leaders of nonprofit organizations.

This study provided research data that supported the conclusion that the perception of the presence of the principles of servant leadership and implementation of those principles impact the participation of volunteer members of boards of directors of credit unions as they accomplish the duties and responsibilities of their respective positions. Greenleaf (1970) promoted servant leadership as being appropriate to any organization, and gave literature the first definition of servant leadership as it pertains to modern leadership practices. From that time to now, servant leadership has become a rapidly expanding force in the leadership community (Hunter, 2004). “Promoting servant leadership on a global scale will allow a greater number of leaders to realize the benefits of using servant leadership in leading their organizations and building a cadre of employees who are increasingly satisfied with their careers” (Anderson, 2005, p. 106).

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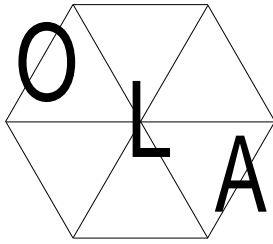
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APPENDIX A: ORGANIZATIONAL LEADERSHIP ASSESSMENT INSTRUMENT

# Organizational Leadership Assessment



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The purpose of this instrument is to allow organizations to discover how their leadership practices and beliefs impact the different ways people function within the organization. This instrument is designed to be taken by people at all levels of the organization including workers, managers and top leadership. As you respond to the different statements, please answer as to what you believe is generally true about your organization or work unit. Please respond with your own personal feelings and beliefs and not those of others, or those that others would want you to have. Respond as to how things *are* ... not as they could be, or should be.

Feel free to use the full spectrum of answers (from Strongly Disagree to Strongly Agree). You will find that some of the statements will be easy to respond to while others may require more thought. If you are uncertain, you may want to answer with your first, intuitive response. Please be honest and candid. The response we seek is the one that most closely represents your feelings or beliefs about the statement that is being considered. There are three different sections to this instrument. Carefully read the brief instructions that are given prior to each section. Your involvement in this assessment is anonymous and confidential.

Before completing the assessment it is important to fill in the name of the organization or organizational unit being assessed. If you are assessing an organizational unit (department, team or work unit) rather than the entire organization you will respond to all of the statements in light of that work unit.

IMPORTANT ..... Please complete the following

**Write in the name of the organization or organizational unit (department, team or work unit) you are assessing with this instrument.**

Organization (or Organizational Unit) Name: \_\_\_\_\_

Indicate your present role/position in the organization or work unit. Please circle one.

1 = Top Leadership (top level of leadership)

2 = Management (supervisor, manager)

3 = Workforce (staff, member, worker)

Please provide your response to each statement by placing an X in one of the five boxes

1	2	3	4	5
Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree

Section 1

In this section, please respond to each statement as you believe it applies to **the entire organization** (or organizational unit) including workers, managers/supervisors and top leadership.

In general, people within this organization ....

1	Trust each other				
2	Are clear on the key goals of the organization				
3	Are non-judgmental – they keep an open mind				
4	Respect each other				
5	Know where this organization is headed in the future				
6	Maintain high ethical standards				

7	Work well together in teams					
8	Value differences in culture, race & ethnicity					
9	Are caring & compassionate towards each other					
1	Demonstrate high integrity & honesty					
1	Are trustworthy					
1	Relate well to each other					
1	Attempt to work with others more than working on their own					
1	Are held accountable for reaching work goals					
1	Are aware of the needs of others					
1	Allow for individuality of style and expression					
1	Are encouraged by supervisors to share in making <i>important</i> decisions					
1	Work to maintain positive working relationships					
1	Accept people as they are					
2	View conflict as an opportunity to learn & grow					
2	Know how to get along with people					

Please provide your response to each statement by placing an **X** in one of the five boxes

1	2	3	4	5
<b>Strongly Disagree</b>	Disagree	Undecided	Agree	<b>Strongly Agree</b>

Section 2

In this next section, please respond to each statement as you believe it applies to the **leadership** of the organization (or organizational unit) including managers/supervisors and top leadership

Managers/Supervisors and Top Leadership in this Organization

	1	2	3	4	5
22 Communicate a clear vision of the future of the organization					
23 Are open to learning from those who are <i>below</i> them in the organization					

24	Allow workers to help determine where this organization is headed					
25	Work alongside the workers instead of separate from them					
26	Use persuasion to influence others instead of coercion or force					
27	Don't hesitate to provide the leadership that is needed					
28	Promote open communication and sharing of information					
29	Give workers the power to make <i>important</i> decisions					
30	Provide the support and resources needed to help workers meet their goals					
31	Create an environment that encourages learning					
32	Are open to receiving criticism & challenge from others					
33	Say what they mean, and mean what they say					
34	Encourage each person to exercise leadership					
35	Admit personal limitations & mistakes					
36	Encourage people to take risks even if they may fail					
37	Practice the same behavior they expect from others					
38	Facilitate the building of community & team					
39	Do not demand special recognition for being leaders					
40	Lead by example by modeling appropriate behavior					
41	Seek to influence others from a positive relationship rather than from the authority of their position					
42	Provide opportunities for all workers to develop to their full potential					
43	Honestly evaluate themselves before seeking to evaluate others					
44	Use their power and authority to benefit the workers					
45	Take appropriate action when it is needed					

Please provide your response to each statement by placing an **X** in one of the five boxes



1	2	3	4	5
Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree

Managers/Supervisors and Top Leadership in this Organization		1	2	3	4	5
46	Build people up through encouragement and affirmation					
47	Encourage workers to work <i>together</i> rather than competing against each other					
48	Are humble – they do not promote themselves					
49	Communicate clear plans & goals for the organization					
50	Provide mentor relationships in order to help people grow professionally					
51	Are accountable & responsible to others					
52	Are receptive listeners					
53	Do not seek after special status or the “perks” of leadership					
54	Put the needs of the workers ahead of their own					

### Section 3

In this next section, please respond to each statement as you believe it is true about **you** **personally** and **your role** in the organization (or organizational unit).

In viewing my own role ...		1	2	3	4	5
55	I feel appreciated by my supervisor for what I contribute					
56	I am working at a high level of productivity					
57	I am listened to by those <i>above</i> me in the organization					
58	I feel good about my contribution to the organization					
59	I receive encouragement and affirmation from those <i>above</i> me in the organization					
60	My job is important to the success of this organization					

61	I trust the leadership of this organization					
62	I enjoy working in this organization					
63	I am respected by those <i>above</i> me in the organization					
64	I am able to be creative in my job					
65	In this organization, a person's <i>work</i> is valued more than their <i>title</i>					
66	I am able to use my best gifts and abilities in my job					

APPENDIX B: LEAST PREFERRED CO-WORKER INSTRUMENT

### *The Least-Preferred Coworker Scale*

**Directions:** All of us have worked better with some people than with others. Think of the one person in your life with whom you have worked least well, a person might have caused you difficulty in doing a job or completing a task. This person may be someone with whom you have worked recently or someone you have known in the past. This coworker must be the single individual with whom you have had the most difficulty getting a job done, the person with whom you would least want to work.

On the scale below, describe this person by circling the number that best represents your perception of this person. There are no right or wrong answers. Do not omit any items, and circle a number for each item only once.

<u>Pleasant</u>	8	7	6	5	4	3	2	1	<u>Unpleasant</u>
<u>Friendly</u>	8	7	6	5	4	3	2	1	<u>Unfriendly</u>
<u>Rejecting</u>	1	2	3	4	5	6	7	8	<u>Accepting</u>
<u>Tense</u>	1	2	3	4	5	6	7	8	<u>Relaxed</u>
<u>Distant</u>	1	2	3	4	5	6	7	8	<u>Close</u>
<u>Cold</u>	1	2	3	4	5	6	7	8	<u>Warm</u>
<u>Supportive</u>	8	7	6	5	4	3	2	1	<u>Hostile</u>
<u>Boring</u>	1	2	3	4	5	6	7	8	<u>Interesting</u>
<u>Quarrelsome</u>	1	2	3	4	5	6	7	8	<u>Harmonious</u>
<u>Gloomy</u>	1	2	3	4	5	6	7	8	<u>Cheerful</u>
<u>Open</u>	8	7	6	5	4	3	2	1	<u>Guarded</u>
<u>Backbiting</u>	1	2	3	4	5	6	7	8	<u>Loyal</u>
<u>Untrustworthy</u>	1	2	3	4	5	6	7	8	<u>Trustworthy</u>
<u>Considerate</u>	8	7	6	5	4	3	2	1	<u>Inconsiderate</u>
<u>Nasty</u>	1	2	3	4	5	6	7	8	<u>Nice</u>

Agreeable    8    7    6    5    4    3    2    1

Disagreeable

Insincere    1    2    3    4    5    6    7    8    Sincere

Kind    8    7    6    5    4    3    2    1    Unkind

APPENDIX C: EMAIL TO OLA/RESPONSE AND SIGNED CONSENT

----- Original Message -----

**From:** JIM LAUB

**To:** JAMES GHORMLEY

**Sent:** Friday, September 08, 2006 1:42 PM

**Subject:** RE: Request and Chapter 3

James: with this message I give my approval for you to utilize the OLA instrument in your dissertation research according to the understandings and agreements located in the document on using the OLA for academic purposes. I wish you well with your study.

Jim Laub


12 December 2006

Jim Ghormley  
4172 Banyan Avenue  
Seal Beach, CA 90740

Dear Mr. Ghormley:

The purpose of this letter is to grant you permission to use the Laub Organizational Leadership Assessment instrument as part of your dissertation research.

Sincerely,

A handwritten signature in cursive script that reads "James Laub". The signature is written in black ink and is positioned above the printed name.

James Laub, Ph.D.



APPENDIX D: EMAIL TO LPC/RESPONSE AND SIGNED CONSENT

Copies of the scale are available in the literature. Please consult these sources.

Fred E. Fiedler  
 Professor Emeritus of Psychology  
 and Management and Organization  
 University of Washington, Seattle  
 E-Mail: [fiedler@u.washington.edu](mailto:fiedler@u.washington.edu)  
<http://depts.Washington.edu/psych/Faculty/Fiedler.html>

Mailing Address:  
 1250 N.W. 126th Street  
 Seattle, WA 98177-4343

On Sun, 17 Sep 2006, JAMES GHORMLEY wrote:

> Hi Dr. Fiedler,  
 > Thank you very much. Would you attach your instrument to a reply to this  
 email? Thank you very much.  
 > JAMES GHORMLEY  
 > ----- Original Message -----  
 > From: Fred Fiedler  
 > To: JAMES GHORMLEY  
 > Cc: Fred Fiedler  
 > Sent: Thursday, September 14, 2006 9:52 PM  
 > Subject: Re: Permission to Use LPC>  
 >  
 > You have my permission to use the LPC scale for your dissertation research.  
 > I wish you good luck in your efforts.  
 >  
 > Fred E. Fiedler  
 > Professor Emeritus of Psychology  
 > and Management and Organization  
 > University of Washington, Seattle  
 > E-Mail: [fiedler@u.washington.edu](mailto:fiedler@u.washington.edu)  
 > <http://depts.Washington.edu/psych/Faculty/Fiedler.html>  
 >  
 > Mailing Address:  
 > 1250 N.W. 126th Street  
 > Seattle, WA 98177-4343  
 >  
 > On Tue, 12 Sep 2006, JAMES GHORMLEY wrote:  
 >

> > Hello Dr. Fiedler:

> > I am a doctoral candidate at University of Phoenix for the Doctor of Management in Organizational Leadership. I am completing the proposal phase of my dissertation. I request permission to use your Least Preferred Co-worker Scale as one of the instruments for my research. I am doing a correlational study on servant leadership and its impact on participation of volunteer board members of credit unions in the Southern California area. Since your Scale is designed to measure several different aspects of leadership in terms of leadership style, it is ideal for my research. The other instrument I am using is the Organizational Leadership Assessment developed by Dr. Laub. One of my committee members is a former student of yours, Dr. Lester Reams. He used your Scale very successfully in his dissertation, and I will have that same success using it with my own research. Thank you very much.

> > JAMES GHORMLEY

>

12 December 2006

Jim Ghormley  
4172 Banyan Avenue  
Seal Beach, CA 90740

Dear Mr. Ghormley:

The purpose of this letter is to grant you permission to use the Fiedler Least Preferred Co-Worker Scale as part of your dissertation research.

Sincerely,

  
Fred Fiedler, Ph.D.

APPENDIX E: LIST OF SURVEYED CREDIT UNIONS

<u>CREDIT UNION</u>	<u>EMAIL/WEB ADDRESS</u>	<u>ADDRESS/PHONE</u>
Public Work CU	<a href="mailto:info@publicworkscu.org">info@publicworkscu.org</a>	900 S. Fremont Alhambra, CA 91803
Cal CEN FCU	<a href="mailto:calcenfcu@calcenfcu.com">calcenfcu@calcenfcu.com</a> <a href="mailto:dkleen@calcenfcu.com">dkleen@calcenfcu.com</a>	1140 N. Gilbert St Anaheim, CA 92801 714-778-5948
Partners FCU Center Place	<a href="http://www.partnersfcu.org">www.partnersfcu.org</a>	Anaheim Town  2190 Town Center  Anaheim, CA 92806
OC Teachers FCU  92711-1547	<a href="http://www.octfcu.com">www.octfcu.com</a>	OCT FCU P.O. Box 11547 Santa Ana, CA  714-258-4000
Foothill FCU	<a href="mailto:cu@foothillcu.org">cu@foothillcu.org</a>	30 S First Avenue Arcadia, CA 91006 626-445-0950
Lutheran CU of America Ste C	<a href="http://www.lcu.org">http://www.lcu.org</a>	251 S. Randolph Ave,  Brea, CA 92821-5759 714-257-4900
America's Christian CU  0808	<a href="http://www.americhristiancu.com">www.americhristiancu.com</a>	2100 E. Route 66 P.O. Box 5100 Glendora, CA 91740-  800-343-6328
Yamaha EFCU Ave  90620	<a href="http://yamahacu.com">http://yamahacu.com</a>	6600 Orangethorpe  Buena Park, CA  714-522-9551
NBC Universal EFCU  91523	<a href="http://www.nbcefcu.org">http://www.nbcefcu.org</a>	3000 W Alameda Ave Burbank, CA

		818-840-4007
Burbank Community FCU	<a href="http://www.burbankfcu.org">www.burbankfcu.org</a>	3000 Magnolia Blvd P.O. Box 7767 Burbank, CA 91510-
7767		
Sea-Air FCU	<a href="http://www.seaairfcu.org">www.seaairfcu.org</a>	818-238-2900 P.O. Box 2648 Seal Beach, CA 740 562-431-1341
Musicians Interguild FCU	<a href="http://www.musicianscu.org">www.musicianscu.org</a>	817 N Vine St Hollywood, CA
90038		323-462-6447 323-462-6471
Interstate FCU Blvd	<a href="http://www.ifcu.org">www.ifcu.org</a>	1474 S State College  Ste 100 Anaheim, CA 92806 714-758-4129
Premier American FCU	<a href="http://www.premier.org">http://www.premier.org</a>	19867 Prairie Street Chatsworth, CA
91311		800-772-4000
Vista FCU	<a href="http://www.vistafcu.org">www.vistafcu.org</a> <a href="mailto:VFCUcomments@vistafcu.org">VFCUcomments@vistafcu.org</a>	500 S Buena Vista St Burbank, CA 91521 800-83-VISTA
Christian Community CU	<a href="http://www.MyCCCU.com">www.MyCCCU.com</a>	101 S Barranca Ave P.O. Box 3012 Covina, CA 91722-
9012		800-347-CCCU
Downey FCU	<a href="mailto:comments@downeyfcu.org">comments@downeyfcu.org</a>	8237 Third Street Downey, CA 90241-
1639		562-862-8141
Rancho FCU Ste H	<a href="mailto:mbonca@ranchofcu.org">mbonca@ranchofcu.org</a>	12620 Erickson Ave,  Downey, CA 90242

		562-803-6401
El Cajon FCU Ste 101	<a href="http://www.elcajonfcu.com/1.php">www.elcajonfcu.com/1.php</a>	266 S Magnolia Ave, El Cajon, CA 92020 619-579-0941
Vons EFCU	<a href="http://www.vons.com">www.vons.com</a>	4455 Arden Drive El Monte, CA 91731 626-444-1972
SCE FCU	<a href="mailto:ceo@scefcu.org">ceo@scefcu.org</a>	El Segundo 800-866-6474
Mattel FCU 90245	<a href="mailto:memberservices@mattelfcu.org">memberservices@mattelfcu.org</a>	333 Continental Blvd M1-0104 El Segundo, CA 310-252-4545
Miramar FCU	<a href="http://www.miramarfcu.org">www.miramarfcu.org</a>	9494 Miramar Road San Diego, CA 92126 858-271-1537
California's First FCU Blvd CA 92843	<a href="http://www.californiasfirstfcu.org">www.californiasfirstfcu.org</a> <a href="mailto:mwhipple@californiasfirst.org">mwhipple@californiasfirst.org</a>	11752 Garden Grove Ste 100 Garden Grove, 714-741-8141
Northrop Grumman FCU	<a href="http://www.norgrumfcu.org">www.norgrumfcu.org</a> CEO: Stanley R. Swenson	879 190 <sup>th</sup> Street Gardena, CA 90248 800-633-2848
FAA First FCU CA 90251-9801	<a href="mailto:memberservice@FAAFirst.org">memberservice@FAAFirst.org</a>	14600 Aviation Blvd P.O. Box 530 Hawthorne, 310-491-7500
nuVision Financial FCU CA 92648	<a href="http://www.nuvisionfinancial.org">www.nuvisionfinancial.org</a>	7812 Edinger Ave Huntington Beach,



Huntington Bch City ECU CA 92648	<a href="http://www.hbcecu.com">www.hbcecu.com</a> Manager: Arleen Grauer	800-444-6377 P.O. Box 910 Huntington Beach, 714-536-6517
Santa Ana FCU Blvd	<a href="http://www.safcu.org">www.safcu.org</a> <a href="mailto:SAFCU@Home.org">SAFCU@Home.org</a>	800 W Santa Ana Santa Ana, CA 92701 714-834-1341
Ocean Crest CU 100 90755	<a href="https://www.occu.net/">https://www.occu.net/</a>	2525 Cherry Ave, Ste Signal Hill, CA
Long Beach Firemen's CU 90752	<a href="http://www.lbfcu.org">www.lbfcu.org</a>	2245 Argonne Ave Long Beach, CA
USA FCU Rd	<a href="http://www.usafedcu.org">www.usafedcu.org</a>	9999 Willow Creek San Diego, CA 92131 858-831-8100
Long Beach City EFCU 90755	<a href="http://www.lbefcu.org">www.lbefcu.org</a>	2801 Temple Ave Signal Hill, CA 562-595-4725
Long Beach Postal CU 90755		2371 Grand Avenue Long Beach, CA 562-498-6057
Tenet FCU 90720	<a href="http://www.tenetfcu.org">www.tenetfcu.org</a>	P.O. Box 1240 Los Alamitos, CA 562-799-1800
20th Century Fox FCU Stars 90067	<a href="http://www.foxcredit.com">www.foxcredit.com</a>	1901 Avenue of the Ste 120 Los Angeles, CA

90064		P.O. Box 641849 Los Angeles, CA
Ralphs FCU	<a href="http://www.ralphsfcu.org/">www.ralphsfcu.org/</a>	340 Arden Avenue Glendale, CA 91203 800-433-7328
USC FCU	<a href="http://www.usccreditunion.org/">www.usccreditunion.org/</a>	P.O. Box 512718 Los Angeles, CA
90051-0718		213-821-7100
Los Angeles Police FCU	<a href="http://www.lapfcu.org/">www.lapfcu.org/</a> <a href="mailto:info@lapfcu.org">info@lapfcu.org</a>	Los Angeles 800-872-2843
Farmers Ins Group FCU	<a href="http://www.figfcu.com/">www.figfcu.com/</a>	P.O. Box 36911 Los Angeles, CA
90036		323-935-0100
Western FCU	<a href="http://www.western.org">www.western.org</a> CEO: John Bommarito	P.O. Box 10018 Manhattan Beach, CA
90267		310-381-2300, Option
4		
Los Angeles Times FCU	<a href="http://www.latfcu.com">www.latfcu.com</a>	316 W 2 <sup>nd</sup> Street, Ste
800		Los Angeles, CA
90012		213-402-4800
United Methodist FCU	<a href="http://www.umfcu.org/">www.umfcu.org/</a>	5405 E. Arrow
Highway		Montclair, CA 91763-
1664		P.O. Box 60651 Montclair, CA 91763-
1126		800-245-0433
Kinecta FCU	<a href="http://www.kinecta.org">www.kinecta.org</a> <a href="mailto:info@kinecta.org">info@kinecta.org</a>	P.O. Box 10003 Manhattan Beach, CA
90266		800-854-9846

Matadors FCU 91311	<a href="http://www.matadors.org/info@matadors.org">www.matadors.org/ info@matadors.org</a>	20045 Prairie Street Chatsworth, CA  818-993-6328
OCHA CU Ste 100	<a href="http://www.ochacu.org">www.ochacu.org</a>  CEO: Daniel Wright	1111 E. Katella Ave.  Orange, CA 92868 714-289-6280
Palm Springs City EFCU 92262	<a href="http://www.pscefcu.com">www.pscefcu.com</a>	425 N. Civic Drive Palm Springs, CA  760-327-7474
Wescom CU Ave  7058	<a href="http://www.wescom.org/mail@wescom.org">www.wescom.org/ mail@wescom.org</a>	123 South Marengo  Pasadena, CA 91101 P.O. Box 7058 Pasadena, CA 91109-  888-493-7266
Cal-Tech Employees FCU Blvd	<a href="http://www.cefcuonline.org/support@cefcu.org">www.cefcuonline.org/ support@cefcu.org</a>	1200 E. California  Pasadena, CA 91125 MS 100-63 626-395-6300
Family 1 FCU 7722	<a href="http://www.family1fcu.org/feedback.htm">www.family1fcu.org/feedback.htm</a>	P.O. Box 7722 Placentia, CA 92871-  714-577-8454
Cal Poly FCU Bldg 35	<a href="http://www.calpoly.org/CalPolyFCU/">www.calpoly.org/CalPolyFCU/</a>	3801 W. Temple University Union  Pomona, CA 91768 909-598-6548
Arrowhead CU 92402	<a href="http://www.arrowheadcu.org/">www.arrowheadcu.org/</a>	P.O. Box 735 San Bernardino, CA  909-383-7300

San Bern School EFCU	<a href="http://www.sbsefcu.org/">www.sbsefcu.org/</a> Pres: Jim Marinis	San Bernardino 909-882-2911
California Coast CU  92150-2080	<a href="http://www.calcoastcu.org">www.calcoastcu.org</a>	P.O. Box 502080 San Diego, CA  877-495-1600
San Diego County CU Valley Road	<a href="http://www.sdccu.com">www.sdccu.com</a>	10715 Sorrento  San Diego, CA 92121 877-732-2848
San Diego Metro CU  92171-9099	<a href="http://www.sdmcu.org">www.sdmcu.org</a>	P.O. Box 719099 San Diego, CA  619-297-4835
North Island CU  92186-5833	<a href="http://www.myisland.com">www.myisland.com</a> <a href="mailto:info@myisland.com">info@myisland.com</a>	P.O. Box 85833 San Diego, CA  800-848-5654
SD Medical FCU Drive	<a href="http://www.sdmfcu.org">www.sdmfcu.org</a>	8889 Rio San Diego  Ste 100 San Diego, CA 92108 877-473-6328
Orange County's CU  91716	<a href="http://www.orangecountyscu.org">www.orangecountyscu.org</a>	P.O. Box 60082 City of Industry, CA  714-755-5900 888-354-6228
Cannon Financial FCU Dr. Ste 100	<a href="http://www.cannonffcu.org/">www.cannonffcu.org/</a>  <a href="mailto:CFefcu@Home.org">CFefcu@Home.org</a> <a href="mailto:info@cannonfcu.org">info@cannonfcu.org</a>	1506 Brookhollow  Santa Ana, CA 92705 714-429-4299
Westside Employees FCU	<a href="http://www.wefcu.com">www.wefcu.com</a>	2020 Santa Monica Blvd, #180

90404		Santa Monica, CA 310-315-0320
AFTRA-SAG FCU	<a href="http://www.aftrasagfcu.org">www.aftrasagfcu.org</a>	P.O. Box 11419 Burbank, CA 91510 818-562-3400 800-826-6946
Inland Empire CU	<a href="http://www.inlandempirecu.org/">www.inlandempirecu.org/</a>	401 E. 2 <sup>nd</sup> Street Pomona, CA 91706 909-865-2655
Parsons FCU Street	<a href="http://www.parsonsfcu.org/">www.parsonsfcu.org/</a>	100 West Walnut  Pasadena, CA 91124 626-440-7000
Pacific Transportation CU  3103	<a href="http://www.ptfcu.org">www.ptfcu.org</a>	3280 E. Foothill Blvd Ste 200 Pasadena, CA 91107-  866-SPDYTEL
Star Harbor FCU Blvd  CA	<a href="http://www.starharbor.org/">www.starharbor.org/</a>	2021 E. Del Amo  Rancho Dominguez,  90220 310-537-8271 877-99-STAR-1
Shell Southwest FCU Blvd, Ste  CA  90801	<a href="http://www.shellsouthwest.org">www.shellsouthwest.org</a>	2200 W. Artesia  206 Rancho Dominguez,  90220 P.O. Box 1580 Long Beach, CA  310-603-8955

Priority One CU Drive 91030	<a href="http://www.priorityonecu.org/">www.priorityonecu.org/</a> <a href="mailto:info@priorityonecu.org">info@priorityonecu.org</a>	1631 Huntington South Pasadena, CA 626-441-1999 323-682-1999
South Bay CU 90278	<a href="mailto:sbcu@southbaycu.com">sbcu@southbaycu.com</a> CEO: Larry Palochik, Jr.	2304 Artesia Blvd Redondo Beach, CA 310-374-3436

APPENDIX F: INFORMED CONSENT: PARTICIPANTS 18 YEARS OF AGE  
AND OLDER

## UNIVERSITY OF PHOENIX

## INFORMED CONSENT: PARTICIPANTS 18 YEARS OF AGE AND OLDER

Dear Credit Union Volunteer Board Member:

My name is Jim Ghormley and I am a student at the University of Phoenix working on a Doctor of Management in Organizational Leadership degree. I am conducting a research study entitled A CORRELATIONAL ANALYSIS: SERVANT LEADERSHIP AND PARTICIPATION BY VOLUNTEER LEADERS OF CREDIT UNIONS. The purpose of the research study is to identify correlations between perceptions of servant leadership principles practiced as board members and the effect of servant leadership principles on board member participation.

Your participation will involve the completion two short survey instruments. Attached to this letter is a short demographics survey and a Likert Scale questionnaire. Your total time to complete these instruments is estimated to be 20 minutes or less. Your participation in this study is voluntary. If you choose not to participate or to withdraw from the study at any time, you can do so without penalty or loss of benefit to yourself. The results of the research study may be published but your identity will remain confidential and your name will not be disclosed to any outside party.

In this research, there are no foreseeable risks to you except: None.

Although there may be no direct benefit to you, a possible benefit of your participation is new research data which may add to the body of knowledge regarding servant leadership and its impact on volunteer leaders.

If you have any questions concerning the research study, please call me at 562-355-7223 and [jcgpilot@ix.netcom.com](mailto:jcgpilot@ix.netcom.com).

As a participant in this study, you should understand the following:

1. You may decline to participate or withdraw from participation at any time without consequences.
2. Your identity will be kept anonymous.
3. Jim Ghormley, the researcher, has thoroughly explained the parameters of the research study and all of my questions and concerns have been addressed.
4. If the interviews are recorded, you must grant permission for the researcher, Jim Ghormley, to digitally record the interview. You understand that the information from the recorded interviews may be transcribed. The researcher will structure a coding process to assure that anonymity of your name is protected.
5. Data will be stored in a secure and locked area. The data will be held for a period of three years, and then destroyed.



“By signing this form you acknowledge that you understand the nature of the study, the potential risks to you as a participant, and the means by which your identity will be kept confidential. Your signature on this form also indicates that you are 18 years old or older and that you give your permission to voluntarily serve as a participant in the study described.”

Signature of the interviewee \_\_\_\_\_ Date \_\_\_\_\_

Signature of the researcher \_\_\_\_\_ Date \_\_\_\_\_

## ADDENDUM TO INFORMED CONSENT LETTER FOR PARTICIPANTS

Please answer the following statements/questions:

1. Name of your credit union: \_\_\_\_\_
2. Your present role or position within your credit union: \_\_\_\_\_
3. During the past 12 months, how many board meetings were scheduled at your credit union? \_\_\_\_\_
4. During the past 12 months, how many of the board meetings referenced in 3 above did you attend? \_\_\_\_\_

Please respond to the following items by selecting your best choice:

1. I review required documents at the time they are presented to me  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree
2. I sign required documents at the time they are presented to me  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree
3. I attend appropriate training seminars  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree
4. I attend appropriate conventions  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree
5. I vote on all required credit union matters/issues put before me  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree
6. I attend annual credit union meetings  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree
7. I have fiscal fiduciary responsibility for my credit union  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree
8. I take steps to insure that the credit union complies with applicable laws, requirements and by-laws  
 Very Strongly Agree   Strongly Agree   Agree   Disagree   Strongly Disagree   Very Strongly Disagree

APPENDIX G: SIGNED INFORMED CONSENT: PERMISSION TO  
USE PREMISES, NAME, AND/OR SUBJECTS

**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

(Facility, Organization, University, Institution, or Association)

*USC FCU*

Name of Facility, Organization, University, Institution, or Association

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

  
\_\_\_\_\_  
Signature

11 129 106  
Date

**Gary Perez, CEO**  
Name and Title

*USC FCU*  
Name of Facility

**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

**(Facility, Organization, University, Institution, or Association)**

*Shell Southwest FCU*

**Name of Facility, Organization, University, Institution, or Association**

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

*Judith A Bowser*  
Signature

10 / 24 / 06  
Date

**Judith Bowser, CEO**  
Name and Title

***Shell Southwest FCU***  
Name of Facility

**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

**(Facility, Organization, University, Institution, or Association)**

*California Coast CU*

**Name of Facility, Organization, University, Institution, or Association**

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

James McPheters  
Signature

10/15/06  
Date

**James McPheters, CEO**  
Name and Title

**California Coast CU**  
Name of Facility

**UNIVERSITY OF PHOENIX**

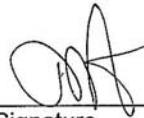
**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

(Facility, Organization, University, Institution, or Association)

*Western FCU*

Name of Facility, Organization, University, Institution, or Association

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.



Signature

10 / 16 / 06  
Date

**John Bommarito, CEO**  
Name and Title

*Western FCU*  
Name of Facility

**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

(Facility, Organization, University, Institution, or Association)

*Priority One CU*

Name of Facility, Organization, University, Institution, or Association

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

*William F Harris*  
Signature

*11.9.12.006*  
Date

**William Harris, CEO**  
Name and Title

***Priority One CU***  
Name of Facility



**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

(Facility, Organization, University, Institution, or Association)

*Christian Community CU*

Name of Facility, Organization, University, Institution, or Association

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

Signature *John S. Walling*

11 15 106  
Date

**John Walling, CEO**  
Name and Title

**Christian Community CU**  
Name of Facility

*Sorry for the delay  
We would be happy to answer  
your Please call me.*

**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

**(Facility, Organization, University, Institution, or Association)**

***Long Beach Firemen's CU***

**Name of Facility, Organization, University, Institution, or Association**

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

*William A Fickling*  
Signature

10/16/06  
Date

**William Fickling, CEO**  
Name and Title

***Long Beach Firemen's CU***  
Name of Facility

**UNIVERSITY OF PHOENIX**

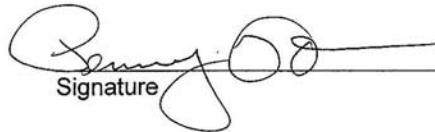
**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

(Facility, Organization, University, Institution, or Association)

*Partners FCU*

Name of Facility, Organization, University, Institution, or Association

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

  
Signature

10 / 18 / 08  
Date

**Penny Tonn, CEO**  
Name and Title

***Partners FCU***  
Name of Facility

**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

(Facility, Organization, University, Institution, or Association)

*Interstate FCU*

Name of Facility, Organization, University, Institution, or Association

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

  
Signature

10/17/06  
Date

**Dede Menhadji, CEO**  
Name and Title

*Interstate FCU*  
Name of Facility

**UNIVERSITY OF PHOENIX**

**INFORMED CONSENT: PERMISSION TO USE PREMISES, NAME,  
AND/OR SUBJECTS**

(Facility, Organization, University, Institution, or Association)

*Ocean Crest CU*

Name of Facility, Organization, University, Institution, or Association

I hereby authorize Jim Ghormley, student of University of Phoenix, to use the premises, name and/or subjects requested to conduct a study entitled Correlational Analysis of Servant Leadership and Participation by Volunteer Leaders of Credit Unions.

  
Signature

10/11/2006  
Date

**J. Wesley Keller, CEO**  
Name and Title

***Ocean Crest CU***  
Name of Facility