

## **Contextual Intelligence in Leadership: An Analytical Study with Reference to Bank Managers**

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### **Abstract:**

Organizations of today have to thrive in a very dynamic environment. New technology, high work force diversity, new products and services contribute to continually changing contexts, which in turn exerts pressure on the present day business leaders. Contextual Intelligence is a model that involves the ability to diagnose a number of contextual factors inherent in the environment, then adjust behaviour in order to influence in that context. Contextual intelligence requires hindsight, insight and foresight to make managerial decision making effective in Banking Industry.

**Keywords:** Contextual Intelligence, Business Leaders, Context diagnosis, Banking industry, Hindsight, Insight and Foresight

### **Executive Summary:**

Organizations of today have to thrive in a very dynamic environment. New technology, high work force diversity, new products and services contribute to continually changing contexts, which in turn exerts pressure on the present day business leaders. All the above factors are applicable to Indian banking industry demanding a highly result oriented leadership requiring high level of adaptability and responsiveness. Contextual Intelligence is a model that involves the ability to diagnose a number of contextual factors inherent in the environment, then adjust behaviour in order to influence in that context. Diagnosing context and deciding suitably increases the leader's effectiveness. Learning from different experiences and using that knowledge in exerting definite influence by the leader may lead to his crafting desired future for the organization.

The present study is an effort to analyse the contextual Intelligence in leadership especially amongst the bank Managers in Bengaluru. The study area is one of the major Banking sectors in Bengaluru. The study is empirical in nature. A sample of 100 Bank Managers has been considered for the study. The primary data for analyzing contextual intelligence in leadership, which requires hindsight (a good grasp of the past) insight (accurate awareness of the present events), and *foresight* (predicting the preferred future) has been collected through Structured Questionnaire method. The collected data is analysed using Factor Analysis statistical technique, which is more appropriate for the research study. It was found from the analysis out of twelve factors most of the factors are highly influencing the Contextual intelligence in leadership where bank managers can take managerial decisions more effectively. The leaders' ability to extract the desired information about people their attitudes and behaviours possible events etc which are core competences for contextual intelligence.

A contextually intelligent leader will concentrate more on what to do basing on his intuition and experience than on how to do it.

The banking sector should organize training programs for training managers in giving constructive feedback, managing conflicting priorities and meeting delivery schedules. To

be successful, in a complex and constantly changing environment, which is currently witnessed by Indian banking sector, requires, immediate and relevant responses and for achieving this contextual intelligence could be the answer. Organizationally contextual Intelligence will contribute in increased team cohesion, reduced team failures and decreased resistance to change. All the three attributes will increase the leader's ability for effective organizational contribution.

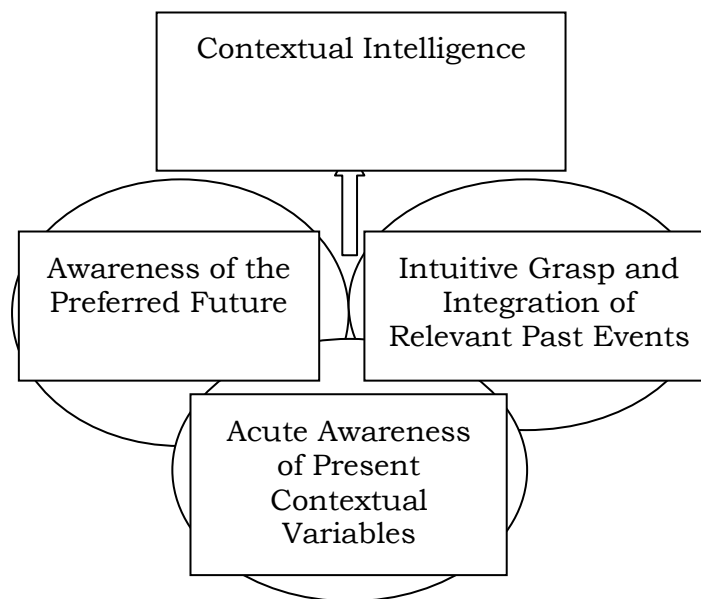
### **1. Introduction:**

Today's business is extremely dynamic and volatile. In such an environment leadership is very tricky. Having an experience of what happened and drawing lessons from those experiences and applying them to the present day contest besides foreseeing the requirements of the future makes the leaders positions a bit difficult and tedious. A variety of factors influence the leaders' actions so as to make him/her effective. This paper aims at the major contributory factors of the contextual dimensions of present day leadership. It has predicted that Mobile banking will be the centre stage by 2020 and also 20% of the profit is going to come from mobile banking. By 2020, 20% of the India's population is going to be in the age group of 15-24, which will require a paradigm shift in the banking arena. The smart phone penetration is going to increase by 40% by 2020.

### **2. Conceptual framework of Contextual Intelligence:**

Contextual Intelligence has the ability to understand in addition to without effort realize in addition to detect the powerful contextual parameters which built in a celebration as well as circumstances which brings purposive modification associated with conduct so as to exert proper impact for the reason that framework.

This area of spontaneous recognition is significant to help Contextual Intelligence in addition to contingency-based command theories. "Intuition can be an in-built chance to synthesize facts rapidly in addition to effectively" (Dane & Pratt, 2007,). Gut instinct seeing that accustomed to opine Contextual Intelligence involves being adapt in immediately assimilating previous events to the present framework, regardless of the framework where the initial celebration occurred. Gut instinct is apparently in particular serious in strong conditions (Khatri & Ng, 2000). Designing a new framework, which will be more powerful, is the main purpose of contextual intelligence, strangely enough ample the exactness associated with decisions reduces seeing that additional time is used in figuring out; for that reason, pupils claim that utilizing feelings is usually ways to power this inverse marriage (Dane & Pratt, 2007). It's the expert-level practitioner who is most successful in utilizing feelings (Benner, 2001) in addition to accomplishing pro position demands having the capacity to remove functional wisdom by distinct and possibly not related contexts. This contextually clever practitioner is usually proficient in how to do something (ie. electronic, offers technological expertise by formal knowledge in addition to pays ample attentions for deciding what to do based on not only feelings but also on his experience) to find out what to do. Understanding how to complete can put someone competent to impact, realizing what to do keep one inside place of impact. Understanding what to do, as opposed to understanding how to complete something enables somebody to do something adequately inside a framework associated with anxiety in addition to ambiguity where lead to in addition to result is not estimated (Grint, 2007). The figure shows the contextual intelligence triad in addition to delineates a new conceptual framework associated with the way contextual intelligence is usually worked out inside a presented contextual ethos. This contextually clever practitioner should look at their present framework from the combined lens associated with previous knowledge and the chosen long term. This means the contextual intelligence framework also changes the psychological behavior of an employee with regard to their Job Performance resulting in Organizational Productivity.



### Contextual Intelligence Triad

*Figure: 1 Leadership Review, Kravis Leadership Institute, Claremont McKenna College, Vol. 8, winter 2008*

### 3. Contextual Intelligence in Leadership:

Anthony Mayo and Nithin Nohria defined contextual leadership intelligence as “once ability to appreciate an evolving environment and to take advantage of up-coming trends. In the lastcentury the authors have applied the concepts to firms in various changing markets.

For example: Steve Jobs in Apple in recent times have shown a keen ability to predict consumer trends. To quote a few of his predictions in consumer trends – touch screen mobile, pinch-in and pinch-out technology, merging i-pod in i-phone etc. This ability which is known as intuitive diagnostic ability may help the leader to see that the available resources supports the organizational objectives. In implementing a strategy the leader moves in alignment with the flow of events rather than moving against the current.

Capability to distinguish trends in the face of complexity and un-certainty besides showing matured adaptability to shape events is what is implied in contextual leadership. It allows leaders to adopt their style of functioning to the need of the hour (situations) and to the followers’ needs (reddiness level) of the followers. This may require the leader to craft a system which facilitates the flow of information. This skill involves profitable use of transactional and transformational skills of the leader. Some organizations like GE train their personnel to develop contextual intelligence.

### 4. Contextual Intelligence Behaviour

Contextually intelligent individuals weave these behaviours together. This is a heavily nuanced ability in the sense that each of the following behaviours needs to be practiced in conjunction with the others. The individual behaviour alone may contribute towards leadership. However, when behaviours are practiced in combinations with the other behaviours listed below it leads to contextual intelligence. According to Kutz (2008) the behaviours are:

**Future Mindedness:** Forward-looking mentality and sense of direction are the characteristics of future-mindedness behaviour, which leads in achieving organizational objectives.

Influencer uses interpersonal skills and different types of power which usually influences the actions and affects the decisions of others.

Ensures an Awareness of Mission: Explains how the individual performance of employees affects the accomplishment of organizational mission

Communication: It plays an important role in expressing concern about social trends and issues. It also assists the social and community activities.

Cultural Sensitivity does not provide any discrimination among working employees. It helps in providing opportunities to the diverse employee workforce.

Multicultural Leadership: Influencing the Behaviour and attitude of ethnically diverse workforce

Diagnoses Context: The leader Appropriately Identifies and interprets the occurrence of changes in his/her environment and reacts accordingly.

Change Agent: Facilitates by raising difficult and challenging questions, which others perceive as a threat to the existing conditions.

Intentional Leadership: Knowing one's own strength and limitations for achieving personal best and influencing others is called intentional leadership.

Critical Thinker: Actions, opinion, outcomes and information's are taken for making practical application by integrating them.

Consensus Builder: For attaining organizational objectives, the leader convinces the followers to see common good or different viewpoint.

Integrating these behaviours is fundamental to the proper demonstration of contextual intelligence Kutz, (2008). When individuals or groups demonstrate these behaviours and overcome the hindrances to diagnosing context, handling change well and leading across contexts may result. Increasing contextual intelligence can help generate top performers who have fewer boundaries and are able to transfer and maintain their influence across different and even multiple contexts.

## **5. Literature Review:**

Sternberg (1988, 1995) otherwise called "Contextual intelligence" as practical intelligence which he used as a subtheme in his theory on Triarchic Intelligence, while describing this as an ability of an individual to apply his intelligence practically, he said, consideration is to be given for social cultural and historical backgrounds. Adaptability to the prevailing environment is the hallmark of individuals with high level of contextual intelligence. Besides this, they adapt well to new surroundings and can change their surroundings as and when needed.

Various authors and researchers have been using the term contextual intelligence theoretically in different disciplines like medicine, nursing, education, psychology, sociology and politics, which the term used, was completely similar in meaning each was heavily nuanced in their overt application.

Integration of these factors was called as 'contextual ethos' by Kutz (2008a) which according to him is constantly changing and revolving. Terenzini(1993) opined that knowledge of many of these conditions is a must for 'Contextual intelligence'. Only on understanding the contextual ethos, one can fully behave in a contextually intelligent manner.

Hayes and Brown (2004) provide a useful analogy by describing how developing contextual intelligence follows a similar process as one would have when preparing to enter a foreign country for the first time. In such a case, the Intelligence or power may not matter which whereas the knowledge of local language, customs, culture, practices or history of that

country may matter. In other words in gaining influence their intelligence, personality, position, and power may not be of any value in gaining influence, if they are not aware of the local context.

Most of the Leadership Literature, which includes contextual factors, will mainly focus on one specific situation or scenario. According to Fiedler(1967) the leadership does not occur in vacuum, this paved the way for further research resulting in mutual influence of leaders and context on each other(Endler & Magnusson, 1976). If single context is focused for judging performance, it may result in performance myopia.

Contextual Leadership models are made dynamic in nature, which includes larger contexts with dynamic sub-contexts and additional context. It is totally different to transit between context than understanding the specific behaviours, attitudes and values of context for thriving within it. It is very much necessary for today's leaders, so that they transit between contents and use it according to situations. This aspect of managing complexity is offered by the construct of contextual intelligence.

Changing of behavior to meet the demands of the situation is called as adaptability (Blass & Ferris 2007). Capacity to adopt to the changing circumstances and demands is rated as one of the most important characteristics of performers across a variety of industries (Chan 2000; Lepine et al, 2000; Pulakos et al, 2000). This is a core competency of leaders in the changing Business environment (Zaccaro & Banks, 2004; Blass & Ferris, 2007). In continually turbulent business conditions, one who is creative, imaginative and constant learner thrives well (Vaill, 1996). Adaptive capacity imposes, on its part, on this leader to assess the environment, organize informational, understand the demands of the changing environment, and embrace that change as necessary by modifying their behavior in real time. This is also called as 'style flex' by Dr. Paul Hersey Blanchard KH & Johnson DE (2001) in the leadership model called as situational leadership.

Experience and analogical reasoning are the two sources for tacit knowledge. Trial and error experiences are the most plentiful source of tacit knowledge. (Hatsopoulos & Hatsopoulos 1999). To develop tacit knowledge there should be a strong relationship between action and resulting outcomes. If one is able to analyze their actions in the light of real outcome, then only the formation of tacit knowledge is possible (Ericsson, Prietula & Cokely 2007)

## **6. Objectives of the Study:**

- 1) To determine the importance of contextual intelligence for employees in Banking Sector
- 2) To identify the factors which influence the contextual intelligence in Banking Sector
- 3) To identify the reasons how contextual intelligence plays an important role in banking sector.

## **7. Research Methodology:**

The validity of any research depends on the systematic method of collecting the data and analyzing the same logically and sequentially. An extensive use of both primary and secondary data was made in the present study. The present study has been mainly based on survey method. Primary data have been collected by issuing questionnaires directly to the respondents who are working in banking sector. Simple Random sampling technique was employed to select the sample respondents from the selected Banking industry totally 100 employees were chosen.

The data so collected has been analyzed using Factor Analysis with the help of statistical package for social science

## 8. Limitations of the Study:

A limitation of this study lies in its small sample size. However, there exists the potential for studying these skill sets for a wider population and in other sectors as well. Additional research and inquiry on Contextual Intelligence is certainly needed, may be including some more factors.

## 9. Results and Discussion:

### Factor Analysis:

Factor Analysis is a technique used to convert a set of variables into a lesser number of linear composites, which have a highest correlation with original variables. Factor analysis is utilised to examine a complex product (or) services, in order to identify the key characteristics or factors considered important by the respondents. The intent of factor analysis is to determine whether the responses of several statements preferred by the respondents are significantly correlated. If the responses to the several statements are significantly correlated, it is considered that the statement measures some factors common to all of them.

Only to continuous variables or interval scales variables, the factor analysis can be applied. Factor analysis is a kind of regression analysis. The factor analysis attempts to get the 'best fit' factor from the scattered data in such an approach that factors describe the variance related to responses to each statement. The researcher has conducted the factor analysis in the following stages in the present research.

1. Secondary Research
2. Questionnaire formulation
3. Data collection
4. Input feeding and processing
5. Output analysis
6. Identifying the factors
7. Conclusions

### Factors Chosen for Analysis:

The Contextual intelligence in leadership was studied by selecting twelve parameters. Factor analysis and detailed analysis and discussions were done at various stages.

### Statistics Associated with Factor Analysis:

**Bartlett's test of sphericity**- To test the null hypothesis that the variables chosen are not correlated with the sample universe Bartlett's test of sphericity can be used. The basis of this test is chi-square. During the process of calculations transformations of determination of correlation matrix is considered. The null hypothesis is rejected by a large value of test statistics.

**Kaiser-Mayer-Olkin measure of sampling** – The magnitude of partial correlation coefficient is compared by this index, with the magnitude of the observed correlation coefficient. Instant small values, which specify the correlation between pairs of variables, cannot be explained by other variables. With this indication, the factor analysis for evaluating a particular aspect will not be more appropriate.

**Eigen Values and communalities** – The sum of squared of its factor loading is indicated a factors Eigen value or latent route. How well a given factor fixes the data gather from the sample respondents is given by Eigen value. The sum of squares of a statement's factor loading describes the communalities of each factor contributions for the selected variables.

A questionnaire was prepared covering the identified factors of contextual intelligence in leadership by Dr. B. Janakiraman, who plans individual profiling in future.

All the 12 factors in the questionnaire of the present study were subjected for factor analysis by using Principle Component Analysis (PCA) with orthogonal rotation. There is no constraint on the number of factors. A factor-loading cut off point of 0.50 was used for the sake of convergent validity.

The factor matrix is constructed with the help of matrix loading and correlations between the variables and factors. A loading of greater than 0.5 will be for pure variables. A higher loading is considered for complex variables, which makes interpretation of the output difficult. To attain the significant variable the researcher rotated the components seven times under three factors.

TABLE NO.1.0 shows the reliability statistics and proves the data could support 92.3 percentage reliable to do this analysis. TABLE NO.1.1 indicates that the Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy in the study are 91.2. This is good result, as it exceeds 0.5 Bartlett’s Test of Sphericity which is 0.000, meaning that factors that form the variables are adequate.

**Table No.1.0**

**Reliability Statistics:**

The developed questionnaire has undergone Cronbach Alpha testing for testing its reliability and the value is given below:

Cronbach's Alpha	No. of Items
0.923	60

**Table No.1.1**

**KMO and Bartlett’s Test**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.912
Bartlett's Test of Sphericity	Approx. Chi-Square	566.526
	df	66
	Sig.	.000

The following table shows the variables with the corresponding extraction communality factor value.

**Table No.1.2**

**Variable with Extracted Communalities:**

**Factor Value – Significance of Contextual Intelligence in Leadership**

**Communalities**

Factors	Initial	Extraction
Future mindedness	1.000	.724
Influencing	1.000	.884
Mission mindedness	1.000	.773
Communication	1.000	.811
Cultural sensitivity	1.000	.814
Multicultural Leadership	1.000	.947
Diagnoses Contest	1.000	.760
Change Agent	1.000	.754
Constructive use of influence	1.000	.946
Critical Thinker	1.000	.807
International Leader	1.000	.854
Consensus Building	1.000	.748

Extraction Method: Principal Component Analysis

Where,

- Factor 1 - Future mindedness
- Factor 2 - Influencing
- Factor 3 - Mission mindedness
- Factor 4 - Communication
- Factor 5 - Cultural Sensitivity
- Factor 6 - Multicultural Leadership
- Factor 7 - Diagnoses Contest
- Factor 8 - Change Agent
- Factor 9 - Constructive Use of Influence
- Factor 10 - Critical Thinker
- Factor 11 - International Leader
- Factor 12 - Consensus Building



**Total Variance Explained:**

The following table No.1.3 reveals that the extraction has been undertaken by using principal-component method and the initial Eigen values are formulated from the communalities table and the same has been developed as extraction sums of squared loadings with percentage of variance and the relative cumulative percentage. From the initial Eigen values and the extraction sums of squared loadings values, the rotation sums of squared loadings has been formulated and shown in the following table.

**Table No: 1.3 Total Variance – Contextual Intelligence in Leadership**

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative%
1	5.987	49.892	49.892	5.987	49.892	49.892	5.432	45.266	45.266
2	1.078	8.982	58.874	1.078	8.982	58.874	1.633	13.608	58.874
3	.809	6.738	65.612						
4	.785	6.541	72.153						
5	.643	5.360	77.512						
6	.520	4.330	81.842						
7	.490	4.083	85.925						
8	.458	3.819	89.744						
9	.419	3.494	93.239						
10	.338	2.819	96.058						
11	.238	1.980	98.038						
12	.235	1.962	100.000						

The extraction process has been carried out by using principal-component method, and it is found from the rotation sums of squared loadings and the total sum of 12 variables has been extracted and the same has been grouped into 2 components which have Eigen value of more than one. It ranges from component No. 1 to component No. 2 with the cumulative percentage from 49.892 percent to 58.874 percent. The percentage of variance ranges from 49.892% to 8.982%. For the second component of initial Eigen values, the total, percentage of variance and the cumulative percentage values are 1.078, 8.982% and 58.874 respectively. The extracted sum of squared loadings for the same is 1.078, 8.982% and 58.874 respectively. The rotation sum of squared loadings for the above is 1.633, 13.608 and 58.874 respectively.

From the analysis, it is inferred that the factor analysis has been supported upto 58.874% in this study. This is a good result and made the study reliable to the analysis.

The following Table No.1.4 has been formulated by using ‘principal-component method’ for extraction of variables into components and Varimax with Kaiser Normalization has been undergone by using ‘rotation method’. All the 12 variables have been grouped into four components and each component consists of sets of factors and the analysis has been made to identify the influence of one variable over another.

**Rotated Component Matrix:**

The rotated component matrix is given in the following table. All the variables have significant factor loadings. The variables, which have the maximum score of loadings, are considered to be more important also has the greater influence on the factors selected.

The factor analysis computer programme does not decide about the names or labels, rather the label is spontaneously developed by the factor analyst. All four factors have given appropriate names based on the variable represented in each case.

<b>Table No: 1.4 Rotated Component Matrix<sup>a</sup></b>		
	Component	
	1	2
Future mindedness	.723	
Influencing	.681	
Mission mindedness	.843	
Communication	.760	
Cultural Sensitivity	.686	
Multi-cultural Leadership		.927
Diagnoses Contest	.674	
Change Agent		.588
Constructive use of influence	.529	
Critical Thinker	.771	
International Leader	.769	
Consensus Building	.712	
Extraction Method: Principal Component Analysis Rotation Method: Varimax with Kaiser Normalization <sup>a</sup>		
a. Rotation converged in 3 iterations.		

The above table shows the rotated component matrix, in which the extracted factors are assigning a new naming related together. From the above table it is noted that all the loading factors, which are having the loading value less than 0.5, are rejected from the analysis.

The below table shows the Correlation matrix, in which it helps the researcher to identify how Hindsight, Foresight and Insight are influencing the contextual intelligence in leadership.

**Table No: 1.5 Correlation Matrix**

		Future mindedness	Influencing	Mission mindedness	Communication	Cultural Sensitivity	Multicultural Leadership	Diagnoses Contest	Change Agent	Constructive use of influence	Critical Thinker	International Leader	Consensus Building
Correlation	Future mindedness	1.000	.464	.635	.557	.451	.223	.459	.397	.361	.547	.520	.526
	Influencing	.464	1.000	.533	.390	.435	.058	.481	.437	.321	.447	.426	.437
	Mission mindedness	.635	.533	1.000	.655	.618	.212	.666	.487	.406	.686	.622	.572
	Communication	.557	.390	.655	1.000	.510	.240	.456	.383	.386	.684	.603	.537
	Cultural sensitivity	.451	.435	.618	.510	1.000	.144	.578	.465	.239	.561	.476	.390
	Multicultural Leadership	.223	.058	.212	.240	.144	1.000	.293	.363	.105	.201	.078	.145
	Diagnoses Contest	.459	.481	.666	.456	.578	.293	1.000	.561	.429	.544	.530	.465
	Change Agent	.397	.437	.487	.383	.465	.363	.561	1.000	.385	.511	.429	.373
	Constructive use of influence	.361	.321	.406	.386	.239	.105	.429	.385	1.000	.456	.318	.373
	Critical Thinker	.547	.447	.686	.684	.561	.201	.544	.511	.456	1.000	.516	.489
	International Leader	.520	.426	.622	.603	.476	.078	.530	.429	.318	.516	1.000	.480
	Consensus Building	.526	.437	.572	.537	.390	.145	.465	.373	.373	.489	.480	1.000

## 10. Findings:

### From the study the following findings were drawn:

- 1) It was found from the analysis among twelve factors Future mindedness (0.723), influencing (0.682), Mission-mindedness (0.843), Communication (0.760), Cultural Sensitivity (0.686), Diagnoses contest (0.674), Multicultural leadership(0.927),Critical Thinker(0.771), International Leader (0.769) and Consensus-Building (0.712) are highly correlated and also has the strongest influence on contextual intelligence in leadership.(Table No.1.4)
- 2) It was found from the analysis the factors like constructive use of influence (0.529), and Change Agent (0.588) has the least influence on contextual intelligence in leadership.(Table No.1.4)
- 3) From the analysis, the bank managers are not using their Hindsight to their full advantage that is they are not relying on the past experience to orient their behaviour in the present and are not articulating their ideas and thoughts on the preferred future expected. (Table No.1.5)

## 11. Suggestions:

- 1) Factors like Future mindedness, influencing, Mission-mindedness, Communication Cultural Sensitivity, Diagnoses contest, Critical Thinker International Leader and Consensus-Building contribute for developing contextual intelligence in leadership to a greater extent amongst Bank Managers. Initiatives like setting SMART objectives, developing ability to see things differently, diagnosing the context and communicating accordingly, orienting the managers towards the constant pursue and achievement of future goals, may go a long way in enhancing the effectiveness of leadership by using contextual intelligence amongst Bank Managers. (Finding No.1)
- 2) Banking sector should organize training programs for training managers in giving constructive feedback, managing conflicting priorities and meeting delivery schedules.(Finding No.2)
- 3) Organizationally contextual Intelligence will contribute in increased team cohesion, reduced team failures and decreased resistance to change. As all the three will increase the leader's ability for effective organizational contribution. This becomes *sine-qua-non* for effective organizational contribution. Hence training the bank managers on effectively using the hindsight may reduce conflict and increase his influence to make effective decision and successfully implement change initiation. (Finding No.3)

## 12. Conclusion:

The Contextual Intelligence tenets are becoming increasingly relevant and critical for the success of today's business – especially in a dynamic, tech-savvy industry like banking. Improved hindsight ie. the ability to recall things that happened, effectively use it in the present by bringing the right relevance and ability to foresee the course of direction the business is heading towards by its leaders only can pave way for its success. The bank managers are no exception.

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