INTERNATIONAL JOURNAL OF ENGINEERING AND MANAGEMENT SCIENCES

© 2004-2012 Society For Science And Nature(SFSN) All Rights Reserved

www.scienceandnature.org

TRANSFORMATIONAL AND TRANSACTIONAL LEADERSHIP BEHAVIOUR IN SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN CHANDIGARH

Rupinder Kaur,

University Business School, Panjab University, Chandigarh, India

ABSTRACT

The purpose of the paper was to determine the perception of employees towards transformational and transactional leadership behaviour across private and public sector banks. It also aimed to determine whether such perceptions vary depending on the socio-demographic variables. Data was collected from 535 employees working in private and government sector banks in Chandigarh region. Transformational and Transactional Leadership behaviour was measured on seven-point likert-type scale ranging from "strongly disagree" to "strongly agree" given by Bycio, Hackett, and Allen (1995). Analysis of data was done using parametric tests. Results indicated that perception of employees towards transformational leadership behaviour does not differ but this is not the case in transactional leadership behaviour, where employees of public sector banks have more positive perception towards transactional leadership than employees of private sector banks. Perception of employees towards leadership behaviour varied according to marital status and work experience but did not vary according to gender, age, qualification and level of management. A positive perception of employees towards leadership behaviour (transformational and transactional) invests more effort in their tasks when they get motivated and inspired to excel their performance.

KEYWORDS: Transformational and Transactional Leadership Behaviour

INTRODUCTION

In the present times, the role of leaders has become indispensable for the growth of organizations. Leadership has been studied extensively in various contexts and theoretical foundations over the years. The mystique of leadership is one of the most widely studied and sought after themes in organizational life. The literal meaning of the word "leader" is the person who leads. While the term leader was noted as early as the 1300s and conceptualized even before biblical times, the term leadership has been in existence only since the late 1700s (Stogdill, 1974). Hemphill (1949) stated that leadership is the initiation of a new structure or procedure for accomplishing the organizational goals and objectives. Robbins (2004) defined leadership as the ability to influence a group towards the achievement of goals. Leaders can emerge from within a group as well as by formal appointment to lead a group.

A review of the leadership theories reveals an evolving series of schools of thought from "Great Man" theories to "Transformational" leaders. The multitude of theories can be grouped under the four main headings: Trait Approach; Behavioral Approach; Contingency or Situational Model; and Transactional and Transformational Leadership Styles. The study of leadership was revitalized when it was suggested that perhaps leadership resided not only in the person or the situation but rather more in role differentiation and social interaction. This thought spawned the Transactional Era, wherein the issue of influence between the leader and the subordinate was revisited. But the latest and most promising phase in the evolutionary development of leadership theory is Transformational era. *Bass (1985)* argued that there are essentially two types of leaders i.e., transactional and transformational. The present study focuses on these two types of leadership behaviour.

Transactional leaders treat leadership as an exchange that is a transaction-relationship between themselves and their employees. In essence, they are saying, I will look after your interests if you will look after mine. Transactional leaders believe that employees are motivated by reward or punishment. These leaders give clear instructions to followers about what their expectations are and when those expectations are fulfilled, there are rewards in store for them and failure is severely punished. It includes: Contingent reward - defining the exchanges between what is expected from the follower and what the follower will receive in return; Active management by exception - in order to maintain current performance status, the focus is on detecting and correcting errors, problems or complaints; Management by exception passive - addressing problems only after they have become serious; and Laissez faire -Abdicates responsibilities and avoid making decisions.

Most of the leadership theories like behavioral and situational approach were concerned with transactional leaders wherein leaders guide or motivated their followers in the direction of established goals by clarifying role and task requirements. Although nothing may be wrong with this approach, Bass and others argued that it fails to lead to the kind of employee commitment and dedication necessary for greatness. To achieve this, the leader must exhibit transformational characteristics. James McGregor Burns (1978) brought the concept of Transforming leadership in his book "Leadership" for the first time. According to him, Transforming leadership refers to the process whereby an individual engaged with others creates a connection that raises the level of motivation and morality in both the leader and the follower. Bass' (1985) factor structure included four transformational leadership factors: Individualized Consideration - degree to which the leader attends to each follower's needs, acts as a mentor or coach to the follower and listens to the follower's concerns and needs. The leader gives empathy and support, keeps communication open and places challenges before the followers; Intellectual Stimulation - degree to which the leader challenges assumptions takes risks and solicits followers' ideas. Leaders with this style stimulate and encourage creativity in their followers. They nurture and

develop people who think independently; Inspirational Motivation - degree to which the leader articulates a vision that is appealing and inspiring to followers. Leaders with inspirational motivation challenge followers with high standards, communicate optimism about future goals, and provide meaning for the task at hand; and Idealized Influence - provides a role model for high ethical behavior, instills pride in others for being associated, go beyond their self interests for the good of the group, acts in ways that build others' respect, display a sense of power and competence, and reassure others that obstacles will be overcome.

Stephen Covey (1992) suggests that transformational leadership focuses on the 'top line' and offers a contrast between the two.

Transactional Leadership	Transformational Leadership		
 Builds on man's need to get a job done and making a living Is preoccupied with power and position, politics and perks Is mired in daily affairs Is short-term and hard data oriented Focuses on tactical issues Relies on human relations to lubricate human interactions Follows and fulfils role expectations by striving to work effectively within current systems Support structures and systems that reinforce the bottom line, maximize efficiency, and guarantee short-term profits 	 Build's on a man's need for meaning Is preoccupied with purposes and values, morals and ethics Transcends daily affairs Is oriented towards long-term goals withou compromising human values and principles Focuses more on missions and strategies Releases human potential – identifying and developing talent Designs and redesigns jobs to make them meaningful and challenging Aligns internal structures and systems to reinforce overreaching values and goals 		

Comparison of Transactional and Transformational Leadership

Source: Principle-Centered Leadership (Covey, 1992)

REVIEW OF LITERATURE

Podsakoff, MacKenzie, Moorman & Fetter (1990) found that effects of transformational leadership behaviours on citizenship behaviour were indirect, rather than direct, in that transformational leaders' behaviour and organizational citizenship behaviour (OCB) were mediated by followers' trust in their leaders. Transformational leadership had significant add-on effects to transactional leadership in the prediction of organizational commitment, organizational citizenship behaviour, and teacher satisfaction (Koh, Steers & Terborg, 1995). Pillai, Schriesheim & Williams (1999) showed that transformational leadership had indirect effect on OCB through procedural justice and trust. Transactional leadership appeared to influence distributive justice only, which in turn had no impact on trust. Jung & Avolio (2000) indicated that transformational leadership had both direct and indirect effects on performance mediated through followers' trust in the leader and value congruence.

Transactional leadership was found to be a significant predictor of OCB only and Transformational leadership was a significant predictor of intention to leave, and OCB (Elgamal, 2004). Sahin, S. (2004) summarized that there was a positive relationship between the transformational leadership and the dimensions of cooperative culture; educational development and the social-educational culture aspects of the school culture; and the transactional leadership style and the educational development dimension of the school culture. Khoury & As-Sadeg (2005) concluded that transactional leadership style was found to be the most frequently used leadership style: transformational leadership was exhibited less frequently; and laissez-faire was noted as the least commonly occurring leadership style and more frequently among the leaders with low educational background, low previous managerial experience, and employee leaders. Lee and Wei (2007) showed that transformational leadership had positive influence on followers' effectiveness, satisfaction, extra effort and organizational commitment; contingent reward had positive influence on effectiveness; management-by-exception leadership had negative influence on satisfaction; laissezfaire leadership had negative influence on effectiveness and satisfaction.

Asgari, Silong, Ahmad & Samah (2008) showed that transformational leadership behaviour was a stronger predictor of citizenship behaviour than leader member exchange (LMX) and showed a positive and significant relationship between transformational leadership and citizenship behaviour. LMX was not mediating the relationship between transformational leadership and citizenship behaviour. Jiao, Richards & Zhang (2010) found that transformational leadership, and transactional leadership (contingent reward), perceived organizational instrumentality had significant and positive impact on OCB beyond perceived individual instrumentality. Riaz & Haider (2010) concluded that transactional leadership was found significantly related to job success while transformational leadership and job success are found highly related with career satisfaction.

METHODOLOGY

The present study examined the perception of employees towards Transformational and Transactional Leadership behaviour in selected public and private sector banks in Chandigarh.

Objectives

- To undertake comparative analysis of perceptions of employees towards Transformational and Transactional Leadership behaviour across selected banks.
- To examine the leadership behaviour in relation to socio-demographic variables i.e. age, gender, marital status, work experience and educational qualifications of employees.

Scope

The study was limited to employees working in select private and public sector banks in Chandigarh region only.

Hypotheses

On the basis of the research studies and review of literature, following hypotheses were framed for the present study:

H₁: Perception of employees towards Transformational Leadership behaviour across selected banks differs significantly.

- H_{1a}: Perception of employees about Idealized Influence dimension of Transformational Leadership across selected banks differs significantly.
- H_{1b}:Perception of employees about Individualized Consideration dimension of Transformational Leadership across selected banks differs significantly.
- H_{1c}:Perception of employees about Intellectual Stimulation dimension of Transformational Leadership across selected banks differs significantly.

H₂: Perception of employees towards Transactional Leadership behaviour across selected banks differs significantly.

- $H_{2a} \mbox{:} Perception \ of \ employees \ about \ Contingent \ Reward \ dimension \ of \ Transactional \ Leadership \ across \ selected \ banks \ differs \ significantly.$
- H_{2b}: Perception of employees about Management-by-Exception dimension of Transactional Leadership across selected banks differs significantly.
- H₃: Perception of employees about Leadership Behaviour (i.e. Transformational and Transactional) and demographic variables differ significantly.
 - H_{3a}:Employees of different age groups differ significantly with respect to their perception about leadership behaviour.
 - H_{3b}:Employees of different education level differ significantly with respect to their perception about leadership behaviour.
 - H_{3c}:Employees of different gender differ significantly with respect to their perception about leadership behaviour.
 - H_{3d}:Employees of different marital status differ significantly with respect to their perception about leadership behaviour.
 - H_{3e}:Employees of different work experience differ significantly with respect to their perception about leadership behaviour.
 - H_{3f}: Employees of different levels of management differ significantly with respect to their perception about leadership behaviour.

The primary data for the research was collected from top, middle and lower level employees of banks with the help of structured questionnaires to measure leadership behaviour, so as to achieve the objectives of the study. The secondary data was collected from various journals, books, different websites of the organizations, and published reports of RBI Bulletin for the year 2009-10. Transformational and Transactional Leadership behaviour was measured on sevenpoint likert-type scale ranging from "strongly disagree" to "strongly agree" given by Bycio, Hackett, and Allen (1995). Data was collected from 535 bank employees (240 employees from three private banks and 295 employees from three government banks) located in Chandigarh region i.e. Chandigarh, Mohali and Panchkula. For the purpose of analyzing data, normality of data has checked by using Kolmogorov-Smirnov test, Shapiro-Wilk test and Levene's test. The reliability of standardized scales had measured by calculating Cronbach's alpha. Analysis was done using descriptive statistics, scheffe test, t-test, and Analysis of variance (ANOVA).

FINDINGS

Table 1: Respondent's Profile

Variables	Category	Frequency	Percentage
Gender	Male	324	60.56
	Female	211	39.44
Marital Status	Single	195	36.45
	Married	340	63.55
Age (years)	Less than 25	69	12.90
	25-35	204	38.13
	35-45	179	33.46
	More than 45	83	15.51
Education	Undergraduate	38	7.10
	Graduate	322	60.19
	Post Graduate	122	22.80
	Others	53	9.91
Work Experience (Years)	Less than 5	69	12.90
	5-9	204	38.13
	10-15	212	39.63
	More than 15	50	9.34
Job Level	Top level	73	13.64
	Middle level	241	45.05
	Junior level	221	41.31
Organization	Private Banks	240	44.86
	Government Banks	295	55.14

A profile of respondents is presented in *Table 1*. There is majority of male respondents (60.56 percent) in the sample. The majority of the respondents are married (63.44 percent). Most of the respondents are graduate (60.19 percent). Most of the respondents come under the category

of working experience of "5-9years" and "10-15years". The reliability analysis is summarized in *Table 2*. The Cronbach's alpha for all variables were above the minimum of 0.5 (indicating that these measures were reliable for the study).

Table	2:	Relia	bility	analysis

Variables	Cronbach's Alpha	Number of items	
Transformational Leadership	.761	27	
Transactional Leadership	.820	13	

Table 3 presents the statistic (D) for checking the normality of data with Kolmogorov-Smirnov (K-S) test and Shapiro-Wilk (S-W) test. Using K-S test for Transformational leadership data, the distribution for Private banks, D (240) =.199, p < .05 and distribution for Government banks, D (295) =.183, p < .05, appears to be normal. Whereas for Transactional leadership data, the distribution for Private banks, D (240) =.028, p < .05 and distribution for Government banks, D (295) = .016, p < .05, appears to be normal. Shapiro-Wilk test for Transformational leadership data, the distribution for Private banks, D (240) = .514, p < .05 and distribution for Government banks, D(295)=.456, p < .05, appears to be normal. Whereas for Transactional leadership data, the distribution for Private banks, D (240) = .218, p < .05 and distribution for Government banks, D (295) = .112, p < .05, appears to be normal. Hence, findings highlights that data is normally distributed.

Variables	Organization	Kolmogorov-Smirnov		Shapiro-Wilk	
		Statistic	Sig.	Statistic	Sig.
Transformational Leadership	Private Banks	.199	.012	.514	.002
1	Government Banks	.182	.003	.456	.010
Transactional	Private Banks	.028	.01	.218	.007
Leadership	Government Banks	.016	.02	.112	.023

Table 3: Tests of Normality

Table 4: Test of Homogeneity of Variance

Variables	Levene Statistic,F(based on mean)	Sig.
Transformational Leadership	3.128	0.029
Transactional Leadership	12.212	0.002

Table 4 presents the results of Levene's test. For Transformational leadership data, levene's statistic, F = 3.128, p < .05 indicates that assumption of homogeneity of variance has met, whereas for Transactional leadership data, levene's statistic, F = 12.212, p < .05 indicates that assumption of homogeneity of variance has met. Hence, the assumptions of parametric tests have met; the study is being carried out using parametric tests.

Table 5 presents that in Public sector banks, means of various dimensions of leadership behaviour are ranging between 5.4708 & 5.8156 and in Private sector banks, means of various dimensions of leadership behaviour are ranging between 5.3378 & 5.9261. Both values are on the higher side of (1-7) scale. It is, thus, inferred that all the dimensions of Leadership behaviour as perceived by employees at Public and Private sector banks are high.

Table 5: Comparison of Leadership behaviours (Dimension wise) across Banks

Sl.	Dimensions	Pu	Public		vate
		Mean	S.D.	Mean	S.D.
1.	Idealised Influence	5.8156	.14574	5.9261	.16089
2.	Individual Consideration	5.7246	.31424	5.6429	.23318
3.	Intellectual Stimulation	5.4708	.34276	5.3378	.39206
4.	Transformational Leadership (1+2+3)	5.7549	.15525	5.7873	.13926
5.	Contingent Reward	5.5405	.47480	5.4479	.43558
6.	Management by exception	5.8144	.41379	5.6351	.33637
7.	Transactional Leadership (5+6)	5.667	.4142	5.534	.3537
8.	Overall Leadership (4+7)	5.7296	.21664	5.7051	.17682

The descriptive statistics and t-test for the number of employees who responded regarding different dimensions of leadership behaviour are depicted in *Table 6*. Of the 535 240 were private sector bank employees. respondents, 295 were public sector bank employees and

		Type of Bank	Ν	Mean	t-test	Sig.
1.	Idealized Influence	Public	295	5.8156	4.692	.000
		Private	240	5.9261		
2.	Individual Consideration	Public	295	5.7246	1.877	.062
		Private	240	5.6429		
3.	Intellectual Stimulation	Public	295	5.4708	2.361	.019
		Private	240	5.3378		
4.	Transformational Leadership (1+2+3)	Public	295	5.7549	1.414	.159
		Private	240	5.7873		
5.	Contingent Reward	Public	295	5.5405	1.310	.192
		Private	240	5.4479		
6.	Management by exception	Public	295	5.8144	3.039	.003
		Private	240	5.6351		
7.	Transactional Leadership (5+6)	Public	295	5.667	2.208	.029
		Private	240	5.534		
8.	Overall Leadership (4+7)	Public	295	5.7296	.794	.428
	r (-)	Private	240	5.7051		

From the results of independent t-test shown in Table 7, it is clear that there are no statistically significant differences between the mean values of employees for overall leadership behaviour (p>.05). However, there is a statistically significant difference between the mean values of employees for Idealized Influence and Intellectual Stimulation dimensions of Transformational leadership, and Management by exception dimension of Transactional Leadership (p<.05). It is concluded that Hypotheses H_{1a} , H_{1c} & H_{1e} are supported and H_{1b} & H_{1d} are not supported. The inference is that perception of employees towards Idealized Influence, and Intellectual Stimulation dimensions of Transformational leadership and Management by exception dimension of Transactional Leadership across public and private sector banks differs significantly and this is not by sampling error or chance. Employees of public sector banks perceive more positively towards the Idealized Influence and Intellectual Stimulation dimensions of Transformational leadership and Management by exception dimension of Transactional Leadership than employees of private sector banks.

Table 7: Descriptive Statistics and	t-test analysis of different	gender and marital status for	Leadership behaviour

Leadership	Variables	Ν	Mean	t-value	Sig.
Gender	Male	324	5.7151	.288	774
	Female	211	5.7240		.774
Marital Status	Unmarried	195	5.7044	~ - .	02
	Married	340	5.7263	.674	.03

From the results of independent t-test shown in Table 7, it is clear that there are no statistically significant differences between the mean values of different gender group of employees for Leadership behaviour (p>.05). It can be concluded that Hypothesis H_{3c} is not supported. Whereas, there is statistically significant difference between the mean

values of employees having different marital status for Leadership behaviour(p<.05). Married employees show more positivity towards leadership behaviour than unmarried

employees. Hence, it can be concluded that Hypothesis H_{3d} is supported.

Table 8: Descriptive Statistics and Analysis of Variance (ANOVA) of age categories, qualification, work experience and level
of management for Leadership behaviour

Variables		Ν	Mean	F-test	Sig.
Age	Less than 25 years	69	5.6868	.919	.433
2	25-35 years	204	5.7269		
	35-45 years	179	5.6977		
	More than 45 years	83	5.7595		
	Total	535	5.7190		
Qualification	Undergraduate	38	5.7000	.324	.808
	Graduate	322	5.7213		
	Post Graduate	122	5.7036		
	Others	53	5.7524		
	Total	535	5.7190		
Work Experience	Less than 5 years	69	5.6868	1.165	.022
	5-9 years	204	5.7269		
	10-15years	212	5.7160		
	Above 15 years	50	5.7375		
	Total	535	5.7190		
Level of Management	Top Level	73	5.6797	1.284	.280
	Middle Level	241	5.7118		
	Lower Level	221	5.7465		
	Total	535	5.7190		

From the results of ANOVA shown in Table 8, it is clear that there are no statistically significant differences between the mean values of different age group of employees for Leadership behaviour (p>.05). From the above results, it can be concluded that the hypothesis H_{3a} is not supported. There is no statistically significant difference between the mean values of different educational qualifications of employees for Leadership behaviour (p>.05), hence, hypothesis H_{3b} is not supported.

On the other hand, there is a statistical significant difference between the mean values of employees having different work experience for Leadership behaviour (p<.05), it can be concluded that the hypothesis H_{3e} is supported. Further, Scheffe test is used to compare the variance. It is clear that employees having work experience of more than 15 are significantly more positive about leadership behaviour than the other groups. Whereas, there is no statistically significant difference between the mean values of different levels of management of employees for Leadership behaviour (p>.05), Hence, hypothesis H_{3f} is not supported.

DISCUSSION AND CONCLUSION

In the present study, it is determined that the perception of employees towards transformational leadership behaviour does not differ but this is not the case in transactional leadership behaviour, in which employees of public sector banks has more positive perceptions than employees of private sector banks. More concisely, employees of public sector banks perceive more positively towards the Idealized Influence and Intellectual Stimulation dimensions of Transformational leadership and Management by exception dimension of Transactional Leadership than employees of private sector banks. Further, it is found that there are no differences between public and private bank employees towards leadership behaviour as far as different gender, age group, qualification and level of management categories are concerned. Whereas, they differ in case of marital status and work experience as married employees show more positivity towards leadership behaviour than unmarried employees and employees having work experience of more than 15 are significantly more positive about leadership behaviour than the other groups. The results of present study are in accordance with some of the previous studies.

A positive perception of employees towards leadership behaviour (transformational and transactional) invests more effort in their tasks when they get motivated and inspired to excel their performance and ensure both monetary as well as non monetary rewards as required in return by leaders. Leaders evaluate, correct and train their followers when productivity is not up to the desired level and reward them when expected outcome is achieved. Leaders enhance the motivation, morale and performance of followers through variety of mechanisms i.e. connecting the follower's sense of identity and self to the mission and the collective identity of the organization, being a role model for followers that inspires them, challenging followers to take greater ownership for their work, and understanding the strengths and weaknesses of followers. Further, it will assist employees to feel as members of the organization, to become more responsive in relationships in the workplace and to develop relationships based on trust.

REFERENCES

Asgari, A., Silong, A.D., Ahmad, A. & Samah, B.A. (2008), "The Relationship between Transformational Leadership Behaviors, Leader-Member Exchange and Organizational Citizenship Behaviors", *European Journal of Social Sciences*, Vol. 6, No. 4, 2008, pp. 140-151.

Bass, B.M. (1985), "From transactional to transformational leadership: Learning to share the vision", *Organizational Dynamics*, Vol. 18, pp.19-32.

Burns, J.M. (1978), "Leadership", Harper and Row, New York.

Bycio, P., Hackett, R. D., & Allen, J. S. (1995), "Further assessments of Bass's (1985) conceptualization of transactional and transformational leadership", *Journal of Applied Psychology*, Vol. 80, pp. 468-478.

Elgamal, M.A. (2004), "The Direct and Mediating Effects of Transactional and Transformational Leadership: A Comparative Approach", *Journal of Transnational Management Development*, Vol. 9, No. 2/3, 2004, pp. 149-169.

Hemphill, J.K. (1949), "The leader and his group", *Journal of Educational Research*, Vol. 28, pp. 225-229.

Jiao, C., Richards, D.A. & Zhang, K. (2010), "Leadership and Organizational Citizenship Behavior: OCB-Specific Meanings as Mediators", *Journal of Business and Psychology*, Springer Netherlands, February 25, 2010.

Jung, D. I. & Avolio, B. J. (2000), "Opening the black box: an experimental investigation of the mediating effects of trust and value congruence on transformational and transactional leadership", *Journal of Organizational Behavior*, Vol. 21, pp. 949-964. Khoury, G.C. & As-Sadeq, H.A. (2005), "Leadership styles in the Palestinian large-scale industrial enterprises", Journal of Management Development, Vol. 25 No. 9, 2006, pp. 832-849

Koh, W.L., Steers, R.M. & Terborg, J.R. (1995), "The Effects of Transformational Leadership on Teacher Attitudes and Student Performance in Singapore", Journal of Organizational Behaviour, Vol. 16, No. 4 (Jul., 1995), pp. 319-333.

Lee, J. and Wei, F. (2007), "Uncover the black-box of leadership effectiveness: Leader-member exchange as the mediator", Frontiers of Business Research in China, Vol. 2, No. 2, 240-255.

Pillai, R., Schriesheim, C.A. & Williams, E.S. (1999), "Fairness Perceptions and Trust as Mediators for Transformational and Transactional Leadership - A two sample study", *Journal of Management*, Vol. 25, No. 6, 1999, pp. 897-933.

Podsakoff, P.M., MacKenzie, S.B., Moorman, R.H. & Fetter, R. (1990), "Transformational leaders behavior and their effects on followers' trust in leader, satisfaction, and organizational citizenship behavior", *Leadership Quarterly*, Vol. 1, No. 2, pp.107-142.

Riaz, A. & Haider, M.H. (2010), "Role of transformational and transactional leadership on job satisfaction and career satisfaction", Business Economics Horizon, Vol.1, pp. 29-38.

Robbins, S. P. (2004), Organizational Behavior, New Delhi: Pearson Education.

Sahin, S. (2004), "The Relationship between Transformational and Transactional Leadership Styles of School Principals and School Culture", Educational Sciences: Theory & Practice 4 (2), November 2004, pp. 387-396.

Stephen Covey (1992), "Principle-Centered Leadership", Oct, 1992, ISBN 0671792806.

Stogdill, R.M. (1974), "Personal factors associated with leadership: A Survey of literature", *Journal of Psychology*, Vol. 4, pp. 35-71.