



Effects of leadership style on employee performance in the financial industry of Nigeria

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Abstract

The study investigates the effect of leadership style on employees' performance in the banking industry of Nigeria. The correlations design was used to ascertain the relationship between three leadership style i.e autocratic, democratic and laissez-faire and employee performance. The Google survey questionnaire administration was purposeful to gather data from 300 respondents consisting of bank managers, branch managers, unit heads and senior staff of 5 banks in Nigeria as data analysis was carried out with the use of SPSS version 20.0. Findings indicate a significant relationship between autocratic, democratic, laissez-faire and employee performance. However, the democratic leadership style recorded the strongest relationship with employee performance followed by autocratic and laissez-faire leadership style respectively. Practical implications for managers and direction for future studies are discussed

Keywords: Leadership style, employee performance, banking industry, Nigeria

Introduction

The global crunch and the impact of COVID-19 have had detrimental effects on almost all industries and the financial industry is no exception. The role of leadership has, thus become more imperative than ever before in the face of these debilitating effects. Leadership plays a crucial role in creating an enthusiastic atmosphere and culture in an organization (Pawirosumarto *et al.*, 2021) ^[31]. Good leadership makes business and not-for-profit organizations successful. In the Nigerian financial industry, just as any industry, it will be sheer impossible for firms to survive without good leadership. This is shared by Ciulla & Ciulla (2020) ^[9] who posited that without leadership, organizations move too slowly, stagnate, and lose their way. Leadership is the art of influencing people so that they will strive willingly towards the achievement of goals (Gallos & Bolman, 2021) ^[17]. However, Dubey *et al.* (2023) ^[11] underscores the significance of effective leadership style. According to the author, effective leadership style could promote excellence in the development of the employees in an organisation. When leaders use their leadership styles to demonstrate concern, care and respect for employees, it increases the interest of employees in their work and enables them to achieve better performance and enhances good delivery (Heiss, 2023) ^[20]. Bakos (2023) reported Lewin's leadership styles and came out with three different leadership styles; democratic, autocratic and laissez-faire. Fischer & Sitkin (2023) ^[16] also classified broadly, the style of leadership towards subordinate staff and the focus of power within a simplified three-fold heading, the authoritarian (or autocratic) style, democratic style and a laissez-faire (genuine) style.

Over the years, the Nigerian banking industry has faced several customer complaints ranging from poor service delivery which sometimes result in long waiting times on customer service lines and the nonchalant behaviour exhibited by bank staff leaves much to be desired; affecting the banks' performance and also growth and development. Interestingly, most of these customers take to social media to voice out their complaints (Okoroafor, 2024). Many of these customers prefer keeping their monies at home than at

the bank due to the incessant poor service delivery. Management in a bid to salvage the situation and redeem the banking reputation has resulted to the use varied leadership style. Thus, leadership styles in the banking sector have far reaching consequences in terms of staff commitment to the quality service delivery and performance. Obviously, customers would always want to experience good service delivery. Several studies (Alshamsi *et al.*, 2021 ^[1]; Ofosu-Boateng & Acquaye, 2020) reported that good service delivery is antecedent to customer satisfaction which could culminate into retention. Further, Ofosu-Boateng & Acquaye (2020) ^[29] intimated that dissatisfied customers might tell, on average, ten people about the organization as against 5 people by satisfied customers. Also, Goodman (2023) maintained that it costs five times to attract a new customer than to maintain a current customer. Prior studies (Dubey *et al.*, 2023 ^[11]; Specchia *et al.*, 2022) ^[36] have proven the relationship between leadership styles and employee performance. Notwithstanding management commitment with the application of different leadership to enhance employees' service delivery the problems continue to exacerbate. The question then is: how has the leadership style led to employee performance in the Nigerian banking industry?

Significance of the Study

The study investigates the effect of leadership style on employees' performance in the banking industry of Nigeria. The findings from the study will assist in policy formulation on the acceptable leadership styles that must be adopted to elicit the needed results. The study will contribute immensely on the discussion on the effects of leadership styles on employees' performance because it will offer yet another empirical result on how leaders can influence their subordinates. Additionally, the study is expected to add to the body of knowledge on the subject. Also, the study stands to benefit organizational leaders as they would understand which types of leadership styles affects employee performance and how employees can also be motivated through proper leadership

Literature review

Concept of Leadership and Leadership Style

Leadership lacks a single definition. However, several authors and researchers have attempted various definitions. For instance, Eddy *et al.* (2023) ^[12] assert that leadership is a wide spread process, which calls for authority, responsibility and delegation of powers. Leaders help to direct, guide and persuade their followers (employees) towards achieving their personal and organizational goals and objectives. Thus, leadership styles cover all aspects of dealing within and outside of an organization, handling or dealing with conflicts, helping and guiding the workforce to achieve and accomplish their tasks and appearing as a role model for all. Ressang-Wildschut (2023) ^[34] on the other hand, defined leadership as process by which an individual influences the thoughts, attitudes and behaviors of others by taking responsibility for setting direction for the firm, others to see and visualize what lies ahead and figure out how to archive it. Leslie *et al.* (2020) observed that leadership is the ability to influence people to willingly follow one's guidance or adhere to one's decisions.

Types of Leadership Style

Specchia *et al.* (2022) ^[36] had observed that there were broadly three types of leadership styles and each has traits of significantly affecting employee performance. Leadership styles are identified with regards to their individual influence over their subordinates (Rollinson, 2017). The study selected the democratic, autocratic and the laissez-faire leadership styles because, according to Specchia *et al.* (2022) ^[36], they are the most practiced.

Autocratic Leadership Style

This is a leadership style where the leader gives orders and expect instant obedient without argument. The leader plans and makes policies in isolation from the group. He/she gives orders without explanation for the reasons or of future intentions. The autocratic leaders do not become part of employees at all but merely direct them (Shen *et al.*, 2019) ^[35]. Autocratic leadership represents all those leaders who makes decision without the consent of team members and is usually applied when quick decision is taken and team agreement is not important for acquisition of successful results (Erdem, 2022) ^[13]. Little opportunity is given to staff and team members to make suggestions, even if it is in the best interest of the team or organization. All decision-making power is in the bosom of the leader. The leader is unrealistic in his/her demands, uses excessive discipline and punishment; does not allow others to question decisions or authority; feels he/she is the abilities; critical of differing opinions and rarely gives recognition.

Democratic Leadership Style

Theoretically, the democratic leadership style is the best type of leadership style (Agarwal (2020) ^[2]. The democratic leader makes no suggestions but asks for the groups' opinions. This is supported by Hilton *et al.* (2021) ^[21] who stated that democratic leaders make no suggestions; however, they enquire the opinions of others. The group is left to make its own decisions democratically, which are then endorsed by the leader. Democratic leadership is known to be the most desirable type of leadership in management of political science and basic rights and may be used in two basic concepts: First, democratic leadership

means people-elected or a leader who has acquired his authority from the majority of the society, in contrast to autocratic leadership that people play no role in acquiring his authority (Hoque & Raya, 2023) ^[22]. Second, it refers to a leader whose style and behavior with people is democratic, even though people play no role in acquiring his authority and achieving the leadership position.

Laissez-faire Leadership Style

It is defined as having no-leadership in place. Ahsan & Khalid (2023) ^[3] called this leadership style the 'absence of leadership'. It could therefore be drawn upon this that the Laissez-faire leaders are hesitant in decision making, reluctant in taking actions, and are found absent where and where needed. Under this approach of leadership, the group members are delegated the authority for making decisions at their own (Ahsan & Khalid, 2023) ^[3]. This style of leadership abdicates responsibilities and avoids making decisions. It is effective where subordinates are experts in their areas of operation and/or are highly motivated specialists (Ahsan & Khalid, 2023) ^[3].

Concept of Employee Performance

Tandoh (2021) ^[37] asserted that the performance of the employee is what leads to the survival and success of the organization. Jason *et al.* (2022) ^[24] defined job performance as behaviour and the term results to describe the outcome from those behaviours. In sum, job performance is defined as the value of the set of employees' behaviours that contribute, either positively or negatively, to reach the organizational goals (Jason *et al.*, 2022) ^[24]. This is similar to an earlier definition by Pattanayak (2021) ^[30] that the performance of an employee is his/her resultant behavior on a task which can be observed and evaluated. To Pattanayak (2021), employee performance is the contribution made by an individual in the accomplishment of organizational goals. Here, employee's performance is simply the result of patterns of action carried out to satisfy an objective according to some standards. This means employee's performance is a behavior which consists of directly observable actions of an employee, and also mental actions or products such as answers or decisions, which result in organizational outcomes in the form of attainment of goals.

Empirical Review on Leadership Style and Employee Performance

Leadership affects a lot of work behaviors, including employees' motivation, self-efficacy, creativity, and coping with stress. It also predicts crucial work-related outcomes such as task performance. Maqbool *et al.* (2021) ^[25] indicated that democratic, autocratic and laissez-faire styles of leadership individually produce different job performances under different situations.

However, the findings of Wibisono (2024) ^[39] revealed that leadership style has no effect on employee performance. This study was conducted on the topic: The influence of leadership style on performance employees mediated by work motivation and working culture in transportation service department of yogyakarta. The Slovin Formula was used in calculating 84 respondents from a total of 107 employees of Transportation Service Department Yogyakarta. Data collection was by the use of questionnaires. The study also used Data Quality Test and Hierarchical Regression Analysis.

Also, Baig *et al.* (2021) findings showed that laissez-faire leadership has a significant but negative impact on employee’s performance. His study investigated the most effective leadership style that enhances the employees’ performance at the workplace as well as evaluating the impact of leadership styles (Laissez-faire leadership, Transformational leadership, Transactional leadership,) on employees’ performance in the textile sector of Pakistan. Similarly, the results of Amegayibor *et al.* (2021) [4] revealed that autocratic leadership styles influence employees' performance. The study was entitled: Leadership styles and employees' performance: A case of family-owned manufacturing company, Cape Coast.

On the other hand, Agarwal (2020) [2] had found democratic leadership style to have significant impact on employee performance. Also, Prestry & HartosI (2023) [32] found no significant impact between leadership style and employee performance. Hence, the study hypothesized as follows:

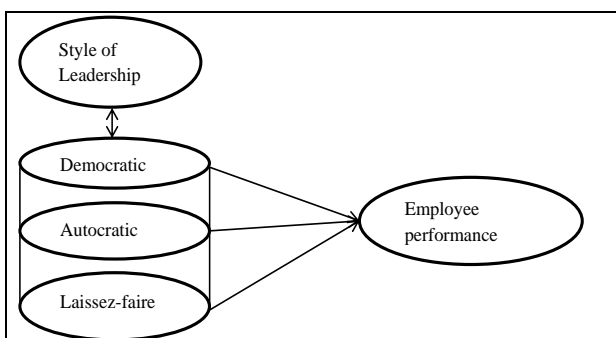
H1: There is a positive relationship between democratic leadership style and employee performance

H2: There is a significant relationship between autocratic leadership style and employee performance

H3: There is a significant relationship between laissez- faire leadership style and employee performance

Conceptual Framework

In testing the relationships between the dependent variable (employee performance) and the independent variables (democratic, autocratic and laissez-faire styles of leadership), a construct was formulated as presented in fig 1



Author’s Construct, 2024

Fig 1: Conceptual Framework

Methodology

Green *et al.* (2009) defines research design as “the attempt by the researcher to specify the methods and the needed procedure to get information for the study. This study adopted the correlations design to investigate the relationship between three leadership style i.e autocratic, democratic and laissez-faire and employee performance. The population was all the employees of 5 banks i.e, Access bank, Fidelity bank, United bank for Africa, First bank of Nigeria Limited and Zenith bank in Nigeria. The Google survey questionnaire administration was purposeful used to gather data from 300 respondents consisting of bank managers, branch managers, unit heads and senior staff of these banks. The data analysis was carried out with the use of Statistical Package for Social Sciences version 20.0. Ethical consideration was observed by ensuring that no respondents participated in the study under duress. Also, anonymity and confidentiality was observed. Ghauri & Grønhaug (2020) define ethics as “moral principles and

values that influence the way a researcher or a group of researchers conduct their research activities

Results and discussions

Demographic Characteristics of Respondents

The study’s findings showed that out of the total of 300 respondents, almost 62% of the respondents were females while 38% of the respondents were males. The findings are in consistent with which reported a significant shift in gender dynamics as more male employees between 2022 and 2023 left the banking sector. In terms of the age distribution, age 20-29years were the majority representing 58% of the respondents, age 30-39years followed with 38% whilst the age bracket 40-49years were the least representing 4% of the total respondents. This was envisaged prior to the studies in that banks normally want to associate with the young graduates. As regards the years of respondents with their banks, 33% of the respondents have been with their banks for between 1-5years, 27% of the respondents have been with their banks for between 6-10years, 25% have been with their banks for between 11-15years whilst 15% have been with their banks for between almost 16-20years. The results demonstrate a fair experience of respondents’ in the banking sector.

Regression Analyses on Leadership Style and Employee Performance Relationship

The study sought to assess the relationship between the three leadership styles on employees’ performance in the banking industry of Nigeria. ‘The Tables 1, 2 and 3 present the regression results of the relationship between the three leadership styles on employees’ performance.

Table 1: Model Summary of the Regression – Democratic, Autocratic and Laissez-faire Leadership style and Employee Performance

Mode	R	R Square	Adjusted R Square	Standard Error
1	0.632	0.400	0.377	0.61146

Predictor: Constant, Democratic Leadership Style
Source: Field Work (2024)

It can be observed from the Table 1 that there is a positive correlation of 0.632 between the dependent variable – employee performance – and the independent variable – leadership styles. It is also seen that the R square is 0.400 which indicates that 40 per cent of the dependent variable is predicted by the independent variables. The Table 2 shows the Analysis of Variance (ANOVA) of the regression.

Table 2: ANOVA – Democratic, Autocratic and Laissez-Faire Leadership Styles and Employee Performance

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	19.692	3	6.564	417.556	0.000
Residual	29.537	79	0.374		
Total	49.229	82			

Source: Field Work, Taylor-Ghampson (2024)

In an attempt to assess how the regression fits the data, the Analysis of Variance (ANOVA) was conducted. This can also be found in Table 2. The Table 3 proves that the regression model significantly fits the model well because the F statistics of 417.556 on the regression role is significant at 0.000 (p<0.05). The regression coefficients are presented in Table 3.

Table 3: Regression Coefficients – Democratic, Autocratic and Laissez-Faire Leadership Style

Unstandardized Coefficients			Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig
Constant	4.113	0.608		6.760	0.000
Democratic Leadership style	0.411	0.067	0.542	6.145	0.000
Autocratic Leadership style	0.342	0.122	0.247	2.808	0.006
Laissez-faire Leadership style	0.113	0.061	0.166	1.867	0.040

Dependable: Employee performance

Source: Field Work (2024)

The Table 3 shows the values of regression coefficients acquired by each leadership style. The values have been used to formulate the regression model.

Hypothesis 1: There is a positive relationship between democratic leadership style and employee performance

This section presents the relationship between democratic leadership style and employees' performance. 'Democratic leadership style has a positive relationship with employees' performance'. To deal with this, a regression analysis was performed to show the relations between democratic leadership style and employees' performance. Results from the Table 3 shows that democratic leadership style beta coefficient value is 0.542 which is statistically significant at 0.000 ($p < 0.05$) with 't' statistics of 6.145. This gives enough grounds to state that democratic leadership style significantly affects employee performance. Hence, the null hypothesis 1: There is a positive relationship between democratic leadership style and employee performance will be accepted as the alternative hypothesis is rejected. The findings confirm the findings of Agarwal (2020)^[21] who found out that democratic leadership style positively affects employee performance. The positive effect of democratic leadership style was also confirmed by the management of the banks who indicated that this type of leadership style helps in decision making and it enables their subordinates to work without fears. However, the findings contradicts the findings of Prestry & HartosI (2023)^[32] who found no significant impact between leadership style and employee performance

Hypothesis 2: There is a significant relationship between autocratic leadership style and employee performance

This section presents the relationship between authoritative leadership style and employees' performance. It has been established from the Table 3 that autocratic leadership style has a positive and significant relationship with employees' performance. The results as indicated in Table 3 shows that the autocratic leadership style regression coefficient value of 0.247 is significant at 0.006 ($p < 0.05$) with the 't' value of 2.808. This again, is an evidence to prove that autocratic leadership style positively affects employees' performance. This was exactly the views of the management of the various banks and was a confirmation of what Shen *et al.* (2019)^[35] found that autocratic leadership style has significant effect on employee performance. Hence, the acceptance of the null hypothesis 2: There is a significant relationship between autocratic leadership style and employee performance and the rejection of the alternative hypothesis. However, the findings were in variance with the findings of Febrian & Nurhalisah (2024)^[15] who found no significant impact between autocratic leadership style and employee performance.

Hypothesis 3: There is a significant relationship between laissez- faire leadership style and employee performance

The regression coefficients in Table 3 show that laissez-fair leadership- style has a value of 0.166 and is significant at 0.040 ($p < 0.05$). This presupposes that the independent variable i.e. laissez fair leadership style can safely be used to make predictions in the dependent variable employees' performance. In the study of George (2021), laissez-faire style had some amount of effect on employee performance. This also confirms the findings by Martin (2018) that laissez-faire leadership style increases employee performance. The findings however, deviated from the findings of Baig *et al.* (2021). In the study of Baig *et al.* (2021), laissez-faire leadership was found to be significant but had negative impact on employee's performance. Also, in the views of Monzani (2019), laissez-faire leadership style usually leads to increased chaos in the organization as every individual believes he or she is a leader and therefore reduces performance and productivity.

Conclusion

Effective leadership is an important aspect as it usually enables the employees of the organizations to work efficiently and deliver excellent results.

From the findings of the study, it can be concluded that all the leadership style that is. democratic, autocratic and laissez- faire have a significant relationship with employee performance in the banking industry of Nigeria. However, democratic leadership style recorded the highest beta value of 0.542 implying 54.2% variations on employee performance whilst about 45.8% is influenced by other variables. This was followed by the autocratic leadership style. This recorded a beta value of 0.247 explaining 24.7% variations in employee performance as about 75.3% is as a result of other variables. The laissez- faire leadership style among the leadership style has the least relationship with a beta value of 0.166 explaining 16.6% variations in employee performance with about 83.4% being explained by other variables. Hence it can be concluded that these leadership styles are significant and can influence employees' performance in the banking industry.

Practical Implication for Managers

The study has some practical implications for managers. Being a leader changes everything. It is, indeed, all about contributions, performances and successes. An effective leader is one who clearly states the organization's mission, motivates their staff, and offers concrete assistance as they work to achieve their goals. Therefore, the use of leadership styles within the banking industry is necessary. Bank managers are at liberty to apply the various leadership styles since they all have effect on employees' performance. However, the managers must know which one of them to apply in any given situation since different situations require

different leadership styles approach in order to ensure their successful effect. For instance, for the effective application of the laissez-faire leadership style, if management delegates, they should believe in the freedom of choice and provide sufficient resources and tools for effective task execution. Management should offer constructive criticisms and foster leadership qualities in the employees

Also, in adopting any of the leadership style, bank managers need to know the characteristics or core character traits exhibited by the employees with this leadership style to ensure a successful result.

Additionally, the bank managers in Nigeria to a large extent should adopt the democratic leadership style because its effect on employee performance is very high in relations to the others.

Future Studies

The study investigates the effect of leadership style on employees' performance in the banking industry of Nigeria. Future studies could be expanding to more than 5 banks to help the generalization of findings. Also, the focus could be on other leadership styles that were used in the study and their relationship with employees' performance

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