

Effect of Leadership Styles on the Performance of Selected Deposit Money Banks in Makurdi Metropolis, Benue State

LYAM Chinyere Florence

Department of Business Administration,
Joseph Sarwuan Tarka University Makurdi-Nigeria

Abstract: *This study examined the effect of leadership styles on the performance of deposit money banks in Makurdi metropolis-Benue State. The specific objectives formulated were to: examine the effect of transformational leadership style and to determine the effect of autocratic leadership style; on the performance of deposit money banks in Makurdi metropolis-Benue State. In pursuit of the objectives, the study utilized the survey research design, with questionnaire as instrument for data collection using stratified sampling method. The deposit money banks selected for this study had a population of 136 staff upon which the population was adopted as sample size since it was of manageable size. Data were collected using questionnaire, and thereafter they were analyzed using descriptive statistics consisting of frequencies and percentage; while multiple regression analysis was used to test the hypotheses. Findings of the study indicated that democratic leadership style had significant/ positive effect on performance ($P=0.012$, $t=7.190$, $Beta=0.884$) and autocratic leadership had significant/ positive effect on performance ($P = 0.022$, $t = 8.002$, $Beta= 0.839$) in deposit money banks in Makurdi metropolis. Based on the findings of the study, it was concluded that democratic and autocratic leadership styles can be employed, in diverse situations, to achieve better performance in the deposit money banks. The study recommended amongst others that management of deposit money banks should embrace and emphasize a more responsive posture of utilizing autocratic leadership styles, as it will enhance their responsive nature to the customers towards delivering quality services.*

1.0 INTRODUCTION

1.1 Background to the Study

With fierce competition, globally in the banking sector, management of organizations generates strategies towards supporting the development of long term customer relationship that provide greater value through effective leadership styles that are congruent to achieving set goals. The style of leadership is very important in maintaining or improving the performance of any organization. As the employees are at the heart of every organization's success story, the study of leadership style is imperative to understanding how effective leadership styles can improve the performance of organization. These organizations are set up with the aim of achieving identified goals, which may include profit margin, customer satisfaction, environmental or economic reasons among many others. In this scenario the most effective and beneficial maneuver is for any organization to create innovative and strategic leadership styles in conducting business. This is evident in the amount of resources organizations commit to human resources; developing employees and employing personnel with requisite resource

potential. It is simply because organizations, irrespective of other resources at their disposal, cannot achieve anything meaningful in terms of attaining its set goals, without an effective leadership that galvanizes all other resources (Ajayi, 2019; Akpan, 2023).

In Nigeria, the competitiveness of banks calls for individual banks to strategize on how to retain and maintain both the existing and potential customers (Omodoro and Azubuiké, 2016). Bank services are extremely important in a free market economy like Nigeria and thus offer financial services system to supply customers' medium of exchange such as cash, cheque, checking account, credit cards, and as well to accept funds from depositors and lend it out to borrowers (Brammah and Ihionkhan, 2017). Leadership styles are predictor to performance whereby leadership style in an organization is one of the factors that play significant role in enhancing or retarding the interest and commitment of the individual employees in the organization (Obiwuru *et al.*, 2011). This paradigm builds on leadership paradigms such as those of autocratic versus democratic leadership.

The degree to which the individual exhibits leadership traits depends not only on his characteristics and personal abilities, but on the characteristics of the situation and environment in which he finds himself. Since human beings could become members of an organization in order to achieve certain personal objectives, the extent to which they are active members depends on how they are convinced that their membership will enable them to achieve their predetermined objectives (Idowu *et al.*, 2023). Therefore, an individual will support an organization, if he believes that through it his personal objectives and goals could be met; if not, the person's interest will decline. Leadership style in an organization is one of the factors that play significant role in enhancing or retarding the interest and commitment of the individuals in the organization.

1.2 Statement of the Problem

The leadership style in an organization is one of the factors that play a significant role in enhancing or retarding the interest and commitment of the individuals in the organization. However, due to the demand to meet work target in terms of deposit mobilization, target in number of accounts opened, and other urgent demands, bank employees are generally put under extreme condition to deliver. It is argued that leadership style that characterizes the interaction between managers (or leaders) and their staff members (or followers) is not suggestive of one that should bring about employee's efficiency, job satisfaction and productivity.

Observations are that the deposit money banks are more fitted in the use of autocratic and transformational leadership styles as situation calls for, in knowing the inherent advantages that accrue, yet the performances of these banks still fall below expectations. This thus, indicates that there is a problem, which this study is set to examine the effect of leadership style on performance of deposit money banks in Makurdi Metropolis, Benue State Nigeria.

1.3 Objectives of the Study

The main objective of the study is to examine the effect of leadership styles on performance of selected deposit money banks in Makurdi metropolis of Benue State Nigeria. The specific objectives are to:

- (i) examine the effect of transformational leadership style on performance of selected deposit money banks in Makurdi metropolis.

- (ii) determine the effect of autocratic leadership style on performance of selected deposit money banks in Makurdi metropolis.

1.4 Statement of Hypotheses

H₀₁: Transformational leadership style has no significant effect on the performance of selected deposit money banks in Makurdi metropolis.

H₀₂: Autocratic leadership Style has no significant effect on the performance of selected deposit money banks in Makurdi metropolis.

2.0 Literature Review

2.1 Conceptual Review

Leadership styles

Leadership styles can be viewed as the combination of skills, qualities, characteristics, and behaviours that managers/leaders used when relating with their subordinates in organizations (Jeremy *et al.*, 2012). Abasilin *et al.* (2019) refer to leadership styles as the approaches used to motivate followers. Leadership is not a “one size fits all” phenomenon. Leadership styles should be selected and adapted to fit organizations, situations, groups, and individuals. It is thus useful to possess a thorough understanding of the different styles as such knowledge increases the tools available to lead effectively. Furthermore, Talat *et al.* (2015) considered Style of Leadership as the most effective driving force in any organization.

To Akinwumiju and Olaniyan (2016), leadership style is seen as a process through which the leader influences others in the process of attaining the group goal. As a process, it requires that the leader has a laid down procedure to follow in his/her leadership activities, and such a leader has specific direction to follow. Mohammed *et al.* (2014) agreed with the above views on leadership style and add that leadership style is the pattern of behaviours engaged by a leader when dealing with the employees. This explanation on leadership style entails that the leader applies a specific behaviour when dealing with the organizational staff. Such behaviour makes the staff/employees to respond willingly or otherwise to the directive of the leader, and determines the type of leader in question (Akpa *et al.*, 2021). This makes leadership style to be prominent in the success or failure of any organization, including business organizations, as the managers’ leadership style applied in the business management determines the level of employees’ response to the managers’ directives, and the capacity to achieve the organizational goals.

2.1.2 Dimension of leadership style

Several scholars, amongst whom are Ajayi (2019) as well as Adekunle (2020) have utilized two broad classifications of leadership styles namely; transformational and autocratic. The choice of these leadership styles is based on the fact that these are the dominant forms of leadership styles used by leaders and managers especially in the banking sector, hence adopted for this study.

i) Transformational Leadership Style

Transformational leadership has been depicted as a leadership strategy which creates change in individuals and social compositions. It results, in its ideal shape, a meaningful and constructional shift in employees, with the ultimate purpose of turning followers into leaders (Langat *et al.*, 2019). Transformational leadership, in its true nature, strengthens the inspiration, ethos and success of employees through a number of techniques (Kagwina, 2016). Which involve connecting the followers' sense of identity and self to the

purpose and collective identity of the organization; becoming a role model for employees who encourage them; encouraging employees to take higher control over their work; and recognizing the vigor and vulnerabilities over employees so that the leader may associate employees with activities that improve their efficiency (Akpan, 2023). Transformational leadership style concentrates on the development of followers as well as their needs (Keller, 2006). Managers with transformational leadership style concentrate on the growth and development of value system of employees, their inspirational level and moralities with the preamble of their abilities.

ii) Autocratic Leadership

Autocratic leadership describes the type of leaders who give orders and expect instant obedience without argument (Garba, 2019). Plans and policies are made in isolation from the group. Orders are given without explanation for the reasons or of future intentions. The autocratic leaders do not become part of them at all, but merely direct it. According to Page *et al.* (2019), an autocratic leader never allows staff decisions, and the leader is usually very far from staff. It is a leadership that is imposed on an organization and it is sometimes referred to as coercive leadership (Malachy *et al.*, 2019). Decision making is done by autocratic leaders; however, inputs from staff may be sought in the process, but hardly taken into consideration.

Concept of Organizational Performance

The word performance refers to the act of performing; execution, accomplishment, fulfillment, etc. In border sense, performance refers to the accomplishment of a given task measured against preset standards of accuracy, completeness, cost, and speed (Akpa *et al.*, 2021). In other words, it refers to the degree to which an achievement is being or has been accomplished. The performance is a general term applied to a part or to all the conducts of activities of an organization over a period of time often with reference to past or projected cost efficiency, management responsibility or accountability or the like. Thus, not just the presentation, but the quality of results achieved refers to the performance. Performance is used to indicate firm's success, conditions, and compliance (Malachy *et al.*, 2019).

Banking performance has been diversely defined by a wide-ranging experts and authorities with different attributes but is strongly linked to corporate efficacy. Daft (2013) defines banking performance as the organization's ability to attain its goals by using resources in an efficient and effective manner.

Measures of organizational performance

For this study the researcher is concentrating on non-financial measures, which include competitiveness and service delivery.

Competitive advantage is defined as the capability of an organization to create a defensible position over its competitors (Li *et al.*, 2019). Aziz (2019) argued that competitive advantage comprises of distinctive competencies that sets an organization apart from competitors, thus giving them an edge in the marketplace. They further add that it is an outcome of critical management decisions.

Service Delivery: According to Olise and Ojiaku (2018), customer service delivery refers to the fulfillment of customer's orders efficiently, effectively and at the minimum cost. It involves meeting customers' expectations with regard to order fulfillment through shorter

lead times, consistent and on time delivery, complete orders, quicker response to customer requirements and ability to meet unique and special requests of the customers (Page *et al.*, 2019).

Theoretical Framework

Path-goal theory of leadership style

Path-goal theory, originally developed by House (1971), was designed to identify a leader's most practiced style as a motivation to get subordinates to accomplish goals. The path-goal theory reinforces the idea that motivation plays an important part in how a supervisor and a subordinate interact and, based on that interaction, the overall success of the subordinate. The path-goal theory, according to House (1971), presents two basic propositions. Firstly, "One of the strategic functions of the leader is to enhance the psychological states of subordinates that result in motivation to perform or in satisfaction with the job" (House, 1971; Katz and Khan, 1978). In other words, leaders need to be cognizant of the necessary steps to clarify goals, paths, and enhance satisfaction through extrinsic rewards, which will in turn increase subordinates' intrinsic motivation. Secondly, House asserted that particular situational leader behavior will accomplish the motivational function. The path-goal theory recognizes four leadership behaviors to increase subordinates' motivation. House and Shamir (1993) based the four leadership styles on three attitudes exhibited by subordinates: (a) Subordinates' satisfaction, (b) subordinates' expectations of their leaders, and (c) subordinates' expectations of effective performance. The four path-goal leadership styles that function to provide structure and/or reward to subordinates are directive, supportive, participative, and achievement oriented (House and Shamir, 1993).

The directive leader clarifies expectations and gives specific guidance to accomplish the desired expectations based on performance standards and organizational rules (House and Mitchell, 1974). The directive style is appropriate with newly hired or inexperienced subordinates and in situations that require immediate action (Negrón, 2008). The directive style may be perceived as aggressive, controlling, descriptive, and structured by dictating what needs to be done and how to do it. Research indicates that the directive style is positively related to subordinates' expectations and satisfaction for subordinates who are employed to perform ambiguous, unstructured tasks; however, negatively related to satisfaction and expectations of subordinates who are well-structured and receive clear tasks (House, 1971).

According to Robert House's path-goal theory, effective leaders:

- a. Motivate their followers to achieve group and organizational goals.
- b. Make sure that they have control over outcomes their subordinates desire.
- c. Reward subordinates for performing at a high level or achieving their work goals by giving them desired outcomes
- d. Raise their subordinates' beliefs about their ability to achieve their work goals and perform at a high level.
- e. Take into account their subordinates' characteristics and the type of work they do

2.3 Review of Related Empirical Studies

Akpan (2023) examined the relationship between leadership style and organizational performance of deposit money banks in Rivers State, Nigeria. The result of the analysis revealed that transformational leadership and charismatic leadership have a significant positive relationship with the dimensions of organizational performance. However, transactional leadership had no relationship with innovation and customers' satisfaction but it was negatively related with competitive advantage. The study also revealed that organizational climate does significantly moderate the relationship between the predictor and criterion variable.

Idowu *et al.* (2023) examined the effect of five leadership styles on organization performance of selected money deposit banks in Nigeria. The study adopted stratified and convenience sampling techniques to select one hundred and fifty (150) respondents in Akure metropolis, Nigeria. It was concluded that money deposit banks should adopt a cluster of the various leadership style with transformational, transactional, autocratic and visionary to influenced organization's performance.

Adekunle (2020) established the effect of leadership styles on organizational behavior and performance in some selected organizations in Nigeria. The independent variable was Leadership Style (Transformational, Autocratic and laissez faire), and the dependent variable was firm's performance. It was discovered that leaders with democratic characters account for more difference in performance than both autocratic and laissez faire.

In a related study, Ekpenyong (2020) investigated the effect of leadership style on employees' performance at Guaranty Trust Bank of Abuja, Nigeria (GTB). The research findings showed that the transformational leadership style is the most popular leadership style at GTB Abuja, followed by the Transactional Leadership style posited by the respondents. Autocratic and laissez-faire was the least used leadership style by the managers of GTB Abuja. There was a negative correlation between leadership style and employee performance; both leadership styles (Transformational, Transactional, Autocratic and Laissez-faire) all have a negative effect on employees' performance.

Similarly, Saidi and Erigbe (2020) examined the effect of organizational leadership styles, particularly transformational and servant styles on deposit money banks (DMBs) employees' performance in Nigeria. The findings revealed that transformational leadership and servant leadership styles have positive and significant combined effect on deposit money banks employees' performance.

Ukaidi (2016) studied the influence of leadership styles on organizational performance in Nigeria. It was found that managers with democratic inclinations account for more variance in performance than autocratic.

3.0

METHODOLOGY

Research Design

This study adopted the survey research design approach. In particular, research design seeks to elicit opinions, perceptions and behaviors about people's feelings on the subject matter. This involves collection of information by administering questionnaires to a sample of individuals.

Population of the Study

Three Banks in the study area were purposively selected for the study and they have the total population of 136. From the population, 50 respondents were Union Bank Plc; Ecobank has a total number of 41 staff while Zenith Bank Plc has 45 respondents.

For the purpose of this study, the entire numbers of 136 staff of Union Bank, Ecobank and Zenith Bank Makurdi Branch, Benue state form the sample size of the study. Hence, census sampling technique was employed.

The instruments used for collection data for this research work are questionnaire.

There are many methods of validation of instrument. In this study, the two most common types of validity, which are content and construct validity, were considered.

Reliability test is carried out to test the test the internal consistency of the instrument for data collection. It is also the accuracy or precision of a measuring instrument. This is done using several methods such as test re-test and the use of Cronbach Alpha Coefficient. For the purpose of this study, the use of Cronbach Alpha in measuring reliability will be adopted as it is more scientific than the latter.

Multiple regression analysis was employed to determine the effect or outcome of the relationship between effects of leadership styles on organizational performance variables.

The implicit model form of the model is as shown below:

$$OP = f(TLS, ALS)$$

Where,

TLS = Transformational Leadership Style

ALS = Autocratic Leadership Style

OP = Organizational Performance

The explicit form is depicted as:

$$OP = b_0 + b_1 TLS + b_2 ALS + e$$

Where:

b_0 = intercept value of the dependent variable

e = the random error term

b_1, b_2 , = the regression coefficients of the independent variables

Descriptive and inferential statistics of the data was analyzed prior to evaluating the relationship among the variables. Factor analysis of the scales used in this study was done and the measures were seen as valid and reliable. Regression analysis was used to test the hypotheses in order to determine the effect of leadership styles on performance in the Nigeria deposit money banks in Makurdi metropolis.

4.0 RESULTS AND DISCUSSION OF FINDINGS

A total of one hundred and thirty six (136) questionnaires were distributed to respondents in the selected deposit money banks chosen for this study, out of which one hundred and thirty three (133) were successfully filled and returned.

Regression Analysis

The model used to test the hypotheses designed for this study, explores the effect of leadership styles on performance in the Nigeria deposit money banks in Makurdi metropolis -Benue State.

Table 1: Model Summary

Model	R	R Square	Adj.R Square	Std. Error of Estimate	Durbin Watson
1	.843 ^a	.710	.700	0.9081	2.03

a: Predictors (constant), Transformational Leadership, Autocratic Leadership

b. Dependent variable: Organization Performance

Source: SPSS printout (Version 25.0 for windows output), 2023

Table 2: Regression Coefficient Result

Model	Beta	T	Sig
1 (Constant)	1.007	11.04	.000
Transformational	.884	7.190	.012
Autocratic	.839	8.002	.022

Dependent variable: Organizational Performance

Source: SPSS regression print out (version 25.0 for windows output), 2023.

Table 3: ANOVA^b for the overall significance of the model

Model	Sum of squares	Df	Mean square	F	Sig
Regression	96.198	2	48.099	22.045	.001 ^a
Residual	30.261	131	0.231		
Total	126.459	133			

a. Predictors: (constant); TLS, ALS.

Dependent variable: OP

Hypotheses Testing

Hypothesis one:

Ho₁: Transformational leadership style has no significant effect on performance of deposit money banks in Makurdi metropolis-Benue State.

From table 1, the (R^2) statistic was 0 .710. Taking into the record the contribution of the explanatory variable in performance, from table 2, the beta value for Transformational leadership was 0.884. The beta value apparently indicated that the predictor variable of democratic leadership had a positive effect on performance (t-computed 7.10 > t-critical 1.960, $P=0.012 < .05$). Therefore, the null hypothesis was rejected. The findings of this investigation agree with Akpan (2023), Idowu *et al.* (2023), Adekunle (2020), Saidi and Erigbe (2020); amongst others; who all avers that collaborating with the followers and agreeing upon a reward system for those who show the best performance as an exchange system, it raises the concept of leadership to another level where followers are inspired to stay committed to the shared mission and goals of the system or the organizational unit. In return they are given a chance to develop their leadership capacity and embrace challenges and difficulties and they can also demonstrate their own leadership abilities and in turn, climb up the organizational ladder and attain a higher position. Inside an organization where the theory of transformational leadership is implied, certain changes happen that lead to better performance in quality services delivery of the organization.

Since transformational leader is someone who encourages talent and hard work, employees tend to become more invested and efficient in their work and a form of competition is created.

Therefore this study concludes that there is a positive/significant effect of Transformational leadership style on performance of deposit money banks in Makurdi metropolis.

Hypothesis Two

Ho₂: Autocratic leadership has no significant effect on performance of deposit money banks in Makurdi Benue State.

From table 1, the (R^2) statistic was 0 .710. Taking into the record the contribution of the explanatory variable in performance, from table 2, the beta value for autocratic leadership was 0.839. The beta value apparently indicated that the predictor variable of autocratic leadership had a positive effect on performance (t-computed 8.002 > t-critical 1.960, $P=0.022 < .05$). Therefore, the null hypothesis was rejected. The findings of this investigation agree with that of Akpan (2023), Adekunle (2020), Ukaidi (2016) amongst others; as they argue and affirm that the banking environment are mostly with designed instructions on how task are carried out and strict compliance by employees are what delights autocratic leaders for assessing performance as it leads to enhance completion and responsiveness of the bank. Therefore this study concludes that there is a positive/significant effect of autocratic leadership on performance of deposit money banks in Makurdi metropolis.

Conclusion

Leadership styles have been identified as an important factor that significantly affects firm performance among deposit money banks in Makurdi. The study concludes that leadership styles (Transformational and autocratic leadership styles) are inevitably a veritable tool/vehicle that can accelerate and sustain deposit money banks performance. As the potentials for enhancing/sustaining performance of banks in delivering better value to customers, responding and working according to principles of business understanding and getting the best out of oneself; requires employees' to be experienced and committed to deliver. Hence, leadership styles (Transformational and autocratic) have positive and significant effect on performance of deposit money banks in Makurdi

Recommendations

Sequel to the findings and conclusions above, the following recommendations are made:

- i. Management of deposit money banks should embrace and emphasize a more responsive posture of Transformational leadership, as it will encourages talent and hard work, and employees tend to become more invested and efficient in their work and a form of competition is created.
- ii. Management of deposit money banks should ensure the autocratic leadership style should be carefully utilized especially in less volatile areas; as this can help encourage innovativeness in the organization and lead to better performance.

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