
Leadership Styles and Employee Motivation in Micro Finance Banks in Port Harcourt

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Abstract: *This empirical study examined the relationship between leadership styles and employee motivation in Micro Finance Banks in Port Harcourt. The study adopted the quasi-experimental research design because the study is a cross sectional survey research. The data for the study were collected through questionnaire from a sample size of 191 determined from an accessible population of 365 respondents in Micro Finance Banks in Port Harcourt using convenient sampling technique an aspect of non-probability sampling. 191 copies of questionnaire were distributed out of which 137 copies were found valid for analysis. The data were analyzed using Spearman's Rank Order Correlation Coefficient Statistic. The findings showed a strong positive and significant relationship between transformational leadership and target delivery, transformational leadership and quality of work. While transactional leadership style has a strong positive and significant relationship with target delivery and transactional leadership also has a strong positive and significant relationship with quality of work. Based on these findings, the study concludes that leadership styles affect employee motivation in Micro Finance Banks in Port Harcourt and recommended that managers should develop a challenging and attractive vision, together with the employees and emphasize on improvement in exchange relationship through appropriate reward to motivate employees and strengthen them towards target delivery and quality of work. Management should also create organizational clan culture that promotes social relationship amongst employees in order to motivate them on target delivery and quality of work in micro finance banks in Port Harcourt.*

Key words: *Employee Motivation, Leadership Styles, Promotion Opportunities, Quality of Work, Transformational Leadership, Transactional Leadership*

1.0 INTRODUCTION

Over the years, the issue of employees' motivation has been a major concern for many firms which face complex and dynamic operating environment. Motivation according to Bagatha (2007) refers to that psychological process that cause the arousal, direction and persistence of voluntary actions that are goal oriented and directed. Motivation is therefore a psychological state that exists whenever internal and or external forces stimulate, direct or maintain behavior. Doili (2007) states that motivation is an intangible hypothetical construct that can better explain human behavior. It has a direct impact on work performance and can be positively influenced by leadership style adopted by managers in the organizations (Doili, 2007).

Micro finance banks are controlled by managers who also employ necessary resources and strategies to motivate their employees in achieving stated goals and objectives of the bank. Leadership styles used is very important to microfinance bank leaders. Communication among leaders or managers of micro finance and employees are most informal. There is free access to

leaders and managers by employees.

Motivational levels of employees have a direct influence on their individual output as well as on the level of output of a team of employees. Motivation is an indispensable part of the human resources strategy of an organization. A motivated employee strive to achieve objectives set in order to be promoted (Caleb, 2013).

According to Onasanya (1999), there are several measures which act as pointers to show that workers are motivated. These factors include, interest in the work, loyalty to the enterprise, punctuality and absenteeism, group cohesiveness, punctuality target, quality of work, delivery targets, accident rate, inventions, rapid promotion and obedience to the rules. However, for the purpose of this study, two of these measures identified by Prip (2015) was adapted and used to measure motivation. The two variables are quality of work and promotion opportunities as they would be examined in relation to leadership style adopted by managers in aforementioned banks.

Leadership is one of the factors that influence workers' attitudes and productivity levels in an organization. According to Donnes and George (2006) leadership is a process by which a person exerts influence over other people and inspire motivates and directs their activities to help achieve group or organization goals attainments leading to low organizational productivity and other outcomes.

Baridam (2008) opined that leadership is a moral function best known by the personalities it enriches and not necessarily by the smoothness of operation or the number of persons it captivates. Furthermore, leadership can be seen as a process to help people, examine, evaluate, change and develop roles and purposes. Hence whenever a group feels the need of asserting its basic values, leadership is needed to make three specific kinds of judgments, namely; the judgment concerning fundamental principles which should be given subsequent decision making. Secondly the judgment concerns formulation of policies which are consistent with principles and thirdly, judgments concerning specific decisions which are consistent with policies adopted and with basic principles to which the group has made commitment.

The leadership style often adopted by any leader does not just emerge from nowhere. There are several reasons why leaders differ in their styles. According to Mooney (2012), one factor determining leadership style that cannot be ignored is the personality of the individual who is in charge of a group of employees. Aligning an individual's basic nature with a particular method of management is most often successful, because the leader will be comfortable with it. For example, if the manager possesses a charming demeanor that draws people to her, she likely will adopt a charismatic style that develops a faithful staff desiring to please their leader. On the other hand, a person who is most comfortable following set protocols is likely to adopt a more traditional authoritative style in which she trains employees to carry out their duties in strict accordance with company policy.

Mooney (2012) noted that organizational culture also influences the style of leadership used by managers. If there is a strong culture of motivated and well-trained employees, the managers can adopt a laissez faire style. This leadership method is basically hands-off, as the manager believes the staff is capable of handling their work without an abundance of guidance.

The leader is there to inspire but not to micromanage or even to spend much time overseeing projects. Other companies are dedicated to creativity as a significant factor in their success. This culture requires a creative leader who challenges employees to think in innovative ways, express their opinions and experiment with different work methods (Mooney, 2012).

Several studies have been done on leadership style (Fishback, & Choi, 2012; Manzoor, 2013; Marshall, 2014; Khuong, & Hoang, 2015) and employee motivation (Dones, 2006; Oladipo & Salami, 2012; Caleb, 2013; Khuong, & Hoang, 2015) but the extent to which the scholars relate leadership style with the measures of employee motivation is scarce in literature thereby bringing in the debate on whether leadership style adopted by firm will actually ensue employee motivation. This present study seeks to close this gap by examining the relationship between leadership style and employees' motivation focusing on micro finance banks in Port Harcourt in order to suggest possible ways in which leadership style can be used as a mechanism to enhance employees' morale in micro finance banks in Port Harcourt.

The key to organizational success is the extent to which managers motivate employees who collectively formed the organization based enough knowledge, experience and necessary skills (Dennis, 2004). The issue of poor employees motivation has resulted from lack of managers to motivate staff by developing more interest to improve subordinates' knowledge, and skills (transformational leadership) and lack of developing good exchange relationship with staff (transactional leadership) are the major issues facing micro finance banks.

Managers' lack of ability to influence staff ideas and stimulate them to ensure quality work performance and environment has affected the performance of micro finance banks in Port Harcourt. As noted by Salau, Oludayo, Omoniyi and Akinbode (2014), in Nigerian work sector, promotions are not provided in a balanced way with job performance, instead, management provides bonuses in place of promotion which does not motivate employees. Additionally, within Nigerian work sector there is lack of fair promotions as the idea of 'man know man' has dominated the thinking of management staff who holds the office of promotion (Moulder, 2001). Several research studies (see; Caruth & Humphreys, 2008; Prowse & Prowse, 2009; Macey, Schneider, Barbera & Young, 2009; Salau, *et al.*, 2014) have shown that staff are motivated to increase their work performance if they received fair promotion that is commensurate with their work or task performance.

It is also obvious that failure to lead the subordinates has resulted in adopting inappropriate leadership style that does not suit the current conditions of micro finance banks which actually affect function of the firms (Bass, 1985). Furthermore, failure to transform the behavior of subordinates and to empower them towards the organizational goal has affected the behavior of employees in microfinance banks. As a result, there is poor service rendering which makes customers to frequently complain of poor service and time wasting this might affect the firms' level of productivity and growth.

According to Bowen and Radhakrishna (1991), of all the functions a manager performs, motivating employees is arguably the most complex and most important task. This is due to the fact that what motivates employees changes constantly (Bowen & Radhakrishna, 1991). Lack of motivated employee has also result in low task accomplishment. Poor work quality through poor attitude to work, lack of punctuality, poor service rendering and frequent compliant of overload tasks have resulted in low morale of employees (Bowen & Radhakrishna, 1991).

These factors has decreased employees morale in micro finance banks which has necessitated a prompt investigation to identify the relationship between leadership style and employees motivation in micro finance banks in Port Harcourt with a view to provide solution to these problems. To achieve this, a conceptual framework is developed to guide the study as shown below.

Conceptual Framework

The diagram below shows the relationship between distributive justice and organizational commitment

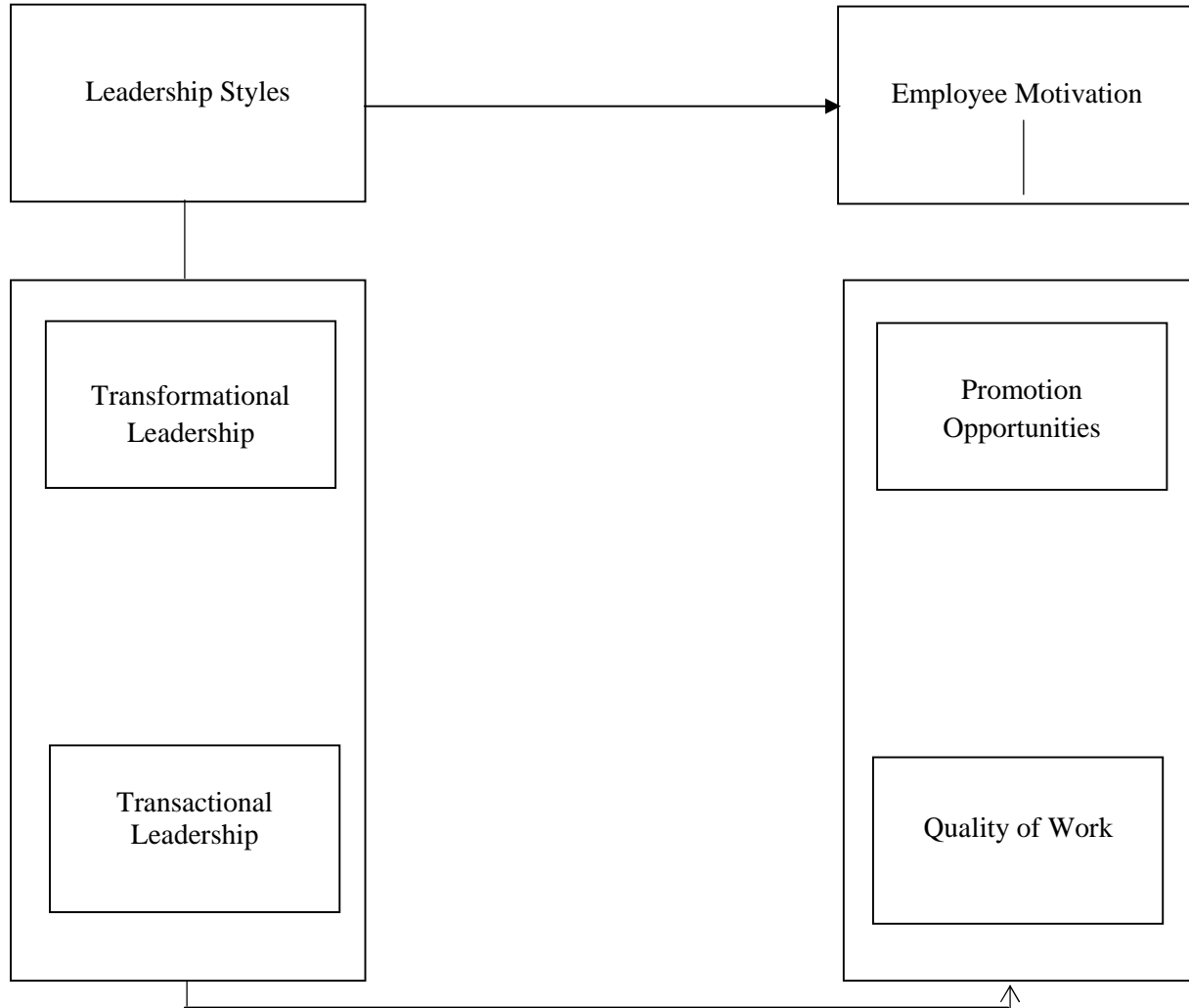


Fig 1 Conceptual framework on leadership style and employee motivation

Source: Gopal and Chowdhury (2014) and Prip (2015).

1.1 Aim of the Study

The aim of this study is to examine the relationship between leadership style and employee motivation in Micro Finance Banks in Port Harcourt.

1.2 Research Hypotheses

The following null statements of hypotheses were formulated to guide the study.

Ho₁: There is no significant relationship between transformational leadership and promotion opportunities in Micro Finance Banks in Port Harcourt.

Ho₂: There is no significant relationship between transformational leadership style and employees' quality of work in Micro Finance Banks in Port Harcourt.

H₀₃: There is no significant relationship between transactional leadership and promotion opportunities in Micro Finance Banks in Port Harcourt.

H₀₄: There is no relationship between transactional leadership styles and employees' quality of work in Micro Finance Banks in Port Harcourt.

2.0 LITERATURE REVIEW

Concept of Leadership Style

Leadership is often described as the ability to enlist, mobilize, and motivate others to apply their abilities and resources to a given cause (Van, 2006). In order to support the objectives, leaders often choose particular interaction styles that may represent the values and motivations, the wants and needs, the aspiration and expectation of both leaders and followers (Howell & Avolio, 1993; Hartog, VanMuijen & Koopman, 1997). For example, interactions in the traditional leaders approach emphasize on the ability of followers to accomplish job targets as set up by their superiors (Bass, 1985; Howell & Avolio, 1993). Conversely, in leadership approach focuses more on the quality of relationship with followers, such as building reciprocal trust, participatory decision-making, democratic style, and concern about individuals (Bycio, Hackett, & Allen, 1995; Avolio *et al.*, 1999; Ismail *et al.*, 2010).

Many scholars think that contemporary and traditional based interaction styles have used different treatments and this may be categorized in two major forms, namely transactional leadership and transformational leadership. Both leadership styles are important to motivate employees to achieve organizational strategies and goals (Howell & Avolio, 1993; Humphrey, 2002). However, for the purpose of this study, the researcher has conceptualized this work into leadership style focusing on transformational and transactional leadership style. These variables are discussed one after the other in the preceding paragraphs.

Transformational Leadership

Transformational leadership through intellectual stimulation and individualized consideration were found to have a significant relationship with employee motivation. The coefficient of 0.7 for individualized consideration shows that transformation leadership through intellectual stimulation which is 66.4% explain the variation in employee motivation, while 73.7% for individualized consideration explained the variation in employee motivation (Cox, 2014).

Similar results were found in the study by Zohar and Tennen-Gazit (2008) showing that transformational leaders improve organizational performance, and also increase followers' self-efficacy (Colbert, 2008). Ling, Simsek, Lubatkin and Veiga, (2008) found that in firms with transformational leaders, there is a high level of decentralization of responsibility giving the followers a willing spirit to accomplish tasks (Walumbwa *et al.*, 2008). Keller (2006) found that project leaders scored high on transformational leadership and produced better quality products (Keller, 2006).

According to 187 studies that were reviewed on transformational leadership testing, found it was related to motivation and satisfaction of followers and the higher performance and perceived effectiveness of leaders (Ling *et al.*, 2008). Thus, this asserted that transformational leadership is very important in the motivation employees in organizations.

Transactional Leadership

Transactional leadership is a style that is based on exchange relationship between employer or the leader and employee (Avolio, 1999). Many leaders do not allow free communication as result of formal organizational practice by management. To break that barrier, transactional leadership emphasizes on exchange relationship between leaders and followers (Burns, 1978). Various research findings have revealed that transactional leadership improves the work method, and increased organizational productivity (Howell & Avolio, 1993).

Iscan, Erger, and Naktiyok (2014) found in their study that examined the relationship between leadership style and the extent to which it enhance organizational performance, innovation, focusing on how transactional leadership assists firms in achieving their goals in Turkish small and medium enterprises. Among other factors, transactional leadership encouraged exchange relationship that facilitates the achievement of organizational objectives (Iscan, *et al.*, 2014).

Although, many scholars argued that transactional leadership based it tenets on reward system in terms of what the leader is expected to provide for the followers and at the same time what the followers are expected offer (Bass, 1990). In fact, many scholars stand on the side that transactional leadership does not provide much in terms of inspiring the followers to extend beyond the basic requirement since transactional leadership looks at reward and penalty (Bass, 1990; Brahim; Ride, & Jukic, 2015). As a critical matter, examples of research findings by Howell and Avolio (1993) showed that contingent reward leadership does not provide positive impact on the followers' productivity.

However, reward is an active means of exchange relationship between the leader and the subordinates based on fact that followers are rewarded for delivering the required and agreed upon tasks (Brahim *et al.*, 2015). Furthermore, transactional leadership also looks at how power and authority are used in leading the followers through reward and penalty systems as it encourage leaders to motivate the followers via contractual agreement and influencing the attitude of subordinates towards attainment of organizational objectives (McClesky, 2014). This exchange relationship shaped the followers perception toward the reward to be received and direct their behaviour towards the expected reward (Burn, 1978).

In essence, transactional leadership provides the followers with the ability to accomplish their self-interest, reduced work anxiety, and focused on accomplishment of specific organizational objectives. Sadeghi and Pinie (2012) claimed that transactional leadership objectives are to increased quality, improve customer service, minimized costs, and improves organizational productivity. Thus, the exchange relationship between leader and followers which depends on transactional leadership assist firms to accomplish its purpose.

Concept of Employee Motivation

The word motivation is derived from Latin word "movers" meaning to move. Hay *et al.* (1996), opined that motivation is used to describe the complex forces, drives, tension, state or other mechanisms that initiate and maintain voluntary activities directed towards the achievement of goal, Motivation is the energy to do something. Motivation is the driving force in pursuing and satisfying one's needs (Kontodimopoulos, Paleologou & Niakas, 2009). It is anything that affects behaviour in pursuing a certain outcome. Motivation is also defined as the process that accounts for an individual's passion, direction, and persistence of effort toward attaining a goal, meaning

the result of the interaction between an individual and a situation (Robbins, Judge, Odendaal & Roodt, 2009).

Motivation focuses on and includes the processes that guide the general strength and direction of a person's action over time. This duration is of great important because although motivated behaviour takes place only in the present, its direction is toward the future (Bernard, Mills, Swenson & Walsh, 2005). Motivation is a fundamental instrument for regulating the work behaviour of employees (Olusola, 2011).

Balhaji (2008) identifies the following characteristics of motivation; motivation is based on human needs and is generated within an individual; motivation is whole, not piece-meal. Thus, an individual cannot be motivated by fulfilling certain of his/her needs partially; motivation is a continuous process; as soon as one need is satisfied, new ones arise; motivation causes goal directed behaviour; a person behaves in such a way that he or she can satisfy his or her goals or needs; and motivation is a complex process: there is no universal theory or approach to motivation and individuals differ in what motivates them. Thus, a manager has to understand a diversity of needs and has to use a variety of rewards to motivate them.

Consequently, successful organizations use positive strategies to motivate their employees to be able to compete in the market. It is indeed against this observation that Manzoor (2011) reveals that if employees of an organization are not motivated to perform their duties, no organization can progress or achieve success.

According to Onasanya (1999), there are several measures which act as pointers to show that workers are motivated. These factors include, interest in the work, loyalty to the enterprise, punctuality and absenteeism, group cohesiveness, punctuality target, quality of work, delivery targets, accident rate, inventions, rapid promotion and obedience to the rules. However, for the purpose of this study, two of these measures identified by Onasanya (1999) be adapted and thus used to conceptualize motivation. The two concepts includes; quality of work and target delivery.

Promotion Opportunities

Majority of promotions are sincerely an improvement of the present positions or function. The staff is usually taken into consideration for the promotion. Men tend to be more likely to be promoted than women (Doeringer & Piore, 1971). The outcomes of promotion consist of high pay, education and training acquired, supervisory duties, and work satisfaction. A good number of people have seen the activities that workers label as a "promotion" as not because some of these activities do not involve any exchange in position or obligations (e.g. job rotation, job enlargement etc.) (Doeringer & Piore, 1971). Yet, the empirical evidence on internal mobility is scarce, and to date few studies have examined representative groups of private sector workers. Also for the most part, these models often label a generic movement within the firm as a "promotion," when in fact there is virtually no evidence as to what a typical worker considers to be a "promotion."

It is believed that promotion has a right away impact on employees' performance. Promotions may be used as an effective tool by firms to motivate staff, particularly in organizations where straight supervision of staff is quiet challenging. A promotion can serve as a reward that results in improvement in staff productivity within the firm but additionally entails more obligation (Doeringer & Piore, 1971).

Positions take place when there is need for vacancies to be filled and the movement from

lower-level positions to higher level becomes necessary. New hired employees normally start at lower-level positions and later promoted based on varied expectations and requirements. Economists are generally more familiar with the concept of an internal labor market, where mobility within the firm is put into the context of a set of rules and guidelines that formed part of the employment relationship (Doeringer & Piore, 1971).

Many years past economists have noted mobility inside firms and researchers in other fields, consisting of sociology, psychology, and human useful resource management commonly paid extra attention to the shape of the employment relationship, and the belief of a “career.” as an example, emptiness-driven models (White, 1970) provide theories of ways upward mobility takes place. Specifically, those models normally expect that mobility relies upon available positions at the firm. Moves to higher-degree positions take vicinity while vacancies arise in the ones positions, and these positions are crammed through decrease-level employees on the company (White, 1970).

New hired employees normally begin at lower-level positions. Economists are usually more familiar with the concept of an inner exertions marketplace, wherein mobility in the firm is put into the context of a fixed of rules and guidelines which can be a part of the employment relationship (Doeringer & Piore, 1971). The study by Carmichael (1983) indicates that a promotion is necessary where jobs are assigned by seniority and pay is attached to jobs.

Job match theory provides indication that information concerning the quality of a job match identifies itself as time pass by (Jovanovic 1979). A promotion may be the result of rewarding workers when the performance have been evaluated and found productive (Jovanovic, 1979). These conceptual and theoretical models of the promotion process are not mutually exclusive and it is difficult to test among these alternatives. Many of these models were conceived with the goal of being consistent with the facts concerning promotions, wages, and the internal workings of the firms.

What affects worker’s notion of his or her activity? One important factor impacting one’s activity is one’s opportunity for promotion and career advancement. A company that focuses on promotions and career advancement instills personnel with a feeling of cost from his or her enterprise, which cultivates a good relationship and to satisfy for customers demand.

For the many organizations, promotion opportunities are at core of development. It has been found that in many organizations, 39 percent of personnel feel that promotions inside their business organizations are truthful and important. Similarly, it was also found that 40 percent of the personnel feel that promotions within the organization are based totally on overall performance. That information illustrate that many employees within the enterprise are upset with the standards that managers use to evaluate employees in the corporation. A commitment to promoting and profession development inside the place of work will permit steps toward the improvement of a collaborative organizational culture, ultimately elevating the engagement of personnel within these enterprises.

No longer challenging, is it crucial to observe excellent practices that guide the idea of communicating promotion opportunities to personnel, but it is also important to create projects that offer profession improvement to be able to motivate employees in the long run. Managers can lead this initiative through following some simple, yet powerful quality practices (Lazear & Rosen, 1981). When a supervisor is stumped on a way to help personnel with career improvement wishes, they ought to pass directly to employees to increase ideas for programs that cater to their employees’ hobbies.

Managers also can acquire statistics at the profession improvement desires in their employees by using administering an education learning and evaluation Questionnaire, allowing managers to strategically broaden applications that accommodate personnel' goals. Some other nice practice managers can use to decorate profession development of personnel is to craft motion plans primarily based on worker overall performance opinions. In the course of the evaluation method, employees need to define skills they would like to collect which are vital to gain expert, promotional and personal objectives.

Lazear and Rosen (1981) and Rosen (1986) see promotions as a prize presented the winner of a opposition. They increase a tournament idea primarily based on a rank-order payment scheme that resembles a competition. Workers are paid a prize this is higher for workers in upper positions within the firm. The winner is the employee with the best productivity. This kind of incentives is mainly relevant when companies face massive tracking fees. Moreover, compensation schemes like rank-order tournaments seem to favour long-run employment relationships between company and employee but, there's a downside associated with this class of incentive schemes. They may induce excess opposition among employees and harm worker cooperation.

Additionally, match concept does now not take into consideration the possibility of external competition by using other people, for the equal role. Chan (1996) compares the choice between internal promotion and external recruitment within the context of a match. He found that after opposition is open to outside applicants, internal workers reduce their danger of promotion but he also indicates that an outside applicant is only hired every time she/he's considerably higher than the internal candidate (Chan, 1996).

Manove (1997) concludes that companies can decrease incentive prices through the definition of a process ladder and imparting merchandising potentialities. this is, it is in the hobby of the organization to assemble an inner task ladder that induces people in low paying jobs (hired externally) to offer increased attempt as a way of purchasing merchandising (internal) to high paying jobs.

McCue (1996) discovered that from 3% to 5% percentages of workers (age 20 to 60) are promoted yearly. Reasons may additionally account for these variations. First, within the information set used by McCue (1996), simplest people who underwent a position change were asked in the event that they were promoted. The categories of promotion used right here indicate that most promotions do not contain a position change. If real position change is required for a promotion, handiest approximately 10 percentage of the pattern would be considered "promoted. Second, the pattern used right here includes a miles narrower and relatively young age group in which individuals may be much more likely to enjoy promotions than at other times in their working careers.

In the study by Salau *et al.* (2014), most respondents affirmed that promotion increases their satisfaction and level of productivity in the organization. Additionally, the study pointed that if employees were well rewarded and promoted for job done, it will increase their commitment and loyalty in the organization. In the same vein, if employees are properly motivated they will increase their morale as well.

The study conducted by Malik, Danish, & Munir (2012) shows that promotion opportunities are critical to employees' motivation as it increased their level of commitment. On the basis of above, it can be affirmed that promotion practices are correlated with the commitment of employees to the organization. Malik, Danish, and Munir (2012) also shows that

promotion has an influence on other variables like job commitment. Although promotion has less explanatory power because beta coefficient of this variable is not significant. That's why it is directly related to job satisfaction but impact of it is not significant.

Mustapha and zakaria (2013) also conducted study on the influence of promotion opportunity on job satisfaction among lecturers in four public universities in Kelantan, Malaysia. Sample was selected through systematic random procedure and data was collected from 320 lecturers using self-administered questionnaire. Data were analyzed using descriptive analysis to describe demographic profile of respondents and Pearson Product Moment Correlation to test the relationship between variables. The result indicated that there was a positive significant relationship between promotion opportunity and job satisfaction. Organization should consider this variable in promoting satisfaction among employees in order to retain their best brain. Thus, promotion serves as a vital means for motivating staff.

Quality of Work

According to Onasanya (1999), this concept is of the view that employees are expected to give quality output. He stated that the overall input of every employee should be able to meet the standard or quality set by the management of the organization. Under an ideal situation, a motivated employee is bound to deliver quality job. As such quality of proceed or output is usually enlisted by management in the employees motivation rating scale.

Onasanya (1999) also added that leadership style is one of the variables that could be used to enhance the quality of work performed by an employee. The leadership style has what it takes to make or mar the quality of work of an employee. As a result of this, it is expected that a leadership style adopted by a manager should motivate employees into putting in their best. Quality of proceed is one of the cardinal goal of some organizations. So in such organization, an employee effort might amount to nothing if it does not meet the quality set by his employer.

It is therefore justified that one of criteria to ascertain motivation is the quality of proceed emanating from the efforts of the employees. So when workers know that their manager is watching and scrutinizing or appraising the procedures used in achieving output, they might be moved to in comparism with set standards, they will likely put in their best in order to ensure that deliver quality products to clients.

Leadership Style and Employee Motivation

Many studies have been carried out on leadership style and employee motivation, for instance, Khuong and Hoang (2015) investigated how the overall leadership styles effects on employee motivation. They applied variables such as task-oriented leadership, relation-oriented leadership, change-oriented leadership, charismatic leadership, participative leadership, ethical leadership, ethic-based contingent reward leadership and autocratic leadership.

It was also found that charismatic leadership, relation-oriented leadership, and ethic-based contingent reward leadership were positively associated with employee motivation. Fishbach and Choi (2012) compared the effects of intrinsic and extrinsic (outcome-focused) motivations on behavior. They measured motivation through persistence and found that employees spent more time exercising on a treadmill when focusing on their workout experience, than when focusing on the goals they can achieve by working out.

Marshal (2015) examined the relations between manager leadership style and employees' commitment in Barbados. The results confirmed a statistically significant difference in the level

of commitment reported by employees at newer firms and employees at older firms. Selesho (2014) studied manager s' leadership style and employees performance in secondary schools in South Africa. The overall results show that both transformational and transactional leadership have positive relationships with the employees' commitment.

Bono and Judge (2003) reported that transformational leadership predicted followers' self-concordance goals (autonomous motivation for one's specific goals). They also found that self-concordance mediated the relations between transformational leadership and outcomes such as task performance and innovation. Baard (2002) and Baard *et al.* (2004) found that followers' perceptions of managers' autonomy-supportive behavior predicted followers' adaptation and performance. Also, autonomy support was linked with followers' work satisfaction. In another study by Marks and Printy, (2003), transformational leadership was shown to bolster employees' long-term problem-solving capabilities as it demonstrated a greater impact on teaching and learning when complemented by instructional leadership and/or shared/collaborative leadership. There is no doubt that the performance of organization depends upon the performance of employees. Manzoor (2013) asserted unless and until the employees of any organization are satisfied with it, and are motivated for the tasks, fulfillment of goals and achievements will not be possible. The prime motive of any organization is to achieve its stated objectives, hence the need to effectively coordinate and motivate the workers by an effective leader-employees motivation which should cautiously reflected in the leadership style (Manzoor, 2013).

It is the view of the writer that the leadership style of an organization can be used as a tool to motivate employees. As such the writer believes that not much work has been carried out as regards this topic. As such this study tend to close the gap by as it discussed transformational and transactional leadership as dimensions of leadership style in relations to promotion opportunities and quality of work as measure of employees motivation, using organizational culture as moderating variable in selected microfinance banks in Port Harcourt.

Motivation acts as a driving force that leads employees who are highly involved and engage in their job and try to make their performance best (Gllay, 2000). It can be seen as the concept that is used to describe the factors of an individual which arouses, maintains and channel behavior towards a goal. For instance self-driven and freedom oriented qualities are mostly found in motivated employees (Grant, 2008).

Leadership is one of the factors that can be used to motivate employees. The style of leadership employed by a leader can go a long way in propelling the workers into certain actions. For instance, under transformational leadership, employees may be motivated to work hard because they are being influenced through positive ideas of teaching and coaching. This is to say that their hard work is tied the fact that the manager has provided possible ideas instructions that make work easy to perform (Kanel *et al.*, 2005; Meshane & Von, 2003). In the same vein, transactional leaders may motivate workers by his human relation quality of showing concern for their welfare or by carrying them along during decision making process.

According to Moh (2002), a manager is tasked to discover what motivates an employee and help unleash their energy. Thus a manager through his leadership style can direct the employee's energy into productive work. Onasanya (1999), Agu (2003) and Njoku (2003) agree on the through recognizing individual differences, marching people to jobs, using goals, ensuring that goals are perceive as attainable, rewarding individuals, linking rewards to performance, checking the system for equity, management by objective, job enlargement and enrichment etc a manager can motivate employees.

Furthermore, Onasanya (1999) added that leadership style of a typical manager can bring about motivation when workers have increased interest in the work, loyalty to the enterprise, punctuality and absenteeism, group cohesiveness, punctuality target, quality of proceeds, delivery targets, inventions and obedience to the rules.

3.0 METHODOLOGY

3.1 Research Design

This study adopted cross sectional research design because of complex relationships that exists between variables (e.g. relationship between leadership style and employee motivation). Such relationships are not subjected to manipulations. Cross sectional survey is thought of as analogous to the taking of snapshot of some situations and analyzing it (Baridam, 2001). Furthermore, the cross sectional survey relies on a sample of elements from the population of interest which are measured at a single point in time. Finally, cross sectional survey involves using questionnaire in drawing response on the variables under investigation (Baridam, 2001).

3.2 Population of the Study

In terms of population of the study, the available records show that there are 29 microfinance banks in Port Harcourt (CBN, Report, 2015) which serves as the target population for this study. For convenience, the researcher focused on 14 micro finance banks that operate within Mile, I DIOBU environment, Government Reservation Area (GRA), RUMUOLA axis, and CHOBA to RUMUOKORO axis in Port Harcourt. The study used a convenient sampling technique which is a subset of non-probability sampling. An accessible population of 365 respondents which comprises of managers and employees were determined using judgmental sampling selection method. Table 1 shows the number of respondents from each micro finance banks for this study.

Table 1 List of Micro Finance Banks that forms the population for this study

S/N	Names of Micro Finance Banks	Accessible population
1	Premuim Microfinance Bank Limited. Admiralty House, Plot 202, Olu Obasanjo Road, GRA Phase II,	24
2	U & C Microfinance Bank Limited. Choba Park Shopping Compelx, University Of, Port Harcourt	32
3	TMC Savings & Loans Limited ASEIWORLD CENTRE, 57, Aba Road, P. M. B. 5189, Port Harcourt	25
4	FIRST GLOBAL MICROFINANCE BANK LIMITED 20, Rumuola Road, Luli Mall Plaza, Rivers State, Port Harcourt	26
5	MAXITRUST MICROFINANCE BANK LIMITED 15B, Agudama Street, D-Line, River State., Port Harcourt	29
6	Moneywell Microfinance Bank Limited 1, Ezimgbu Road; Off Circular Road, GRA Phase I, Port Harcourt,	23
7	AKPOR-COE MICROFINANCE BANK LIMITED Rumuolumeni Campus, River State, Port Harcourt	22
8	GARDEN CITY MICROFINANCE BANK LIMITED	26

	54, Mbonu Street, D-Line, River State, Port Harcourt	
9	Giticom Microfinance Bank Limited	27
	No. 1, Liberation Stadium Road, Elekahia, Port Harcourt, Rivers	
10	NEIGHBORHHOD MICROFINANCE BANK LIMITED	24
	C/O Fleet House, 105, Olu Obasanjo Road, River State, Port Harcourt	
11	Nkpolu-UST Microfinance Bank Limited	25
	University Of Science & Tech., Port Harcourt, Rivers	
12	Okwuta Microfinance Bank Limited	32
	33, Nta Road, Rumuokauba, Port Harcourt, Rivers	
13	Royal Microfinance Bank Limited	24
	No.7, King Jaja Street, Port Harcourt, Rivers	
14	SVP MICROFINANCE BANK LIMITED	26
	14/55 Mile 1, River State, Diobu, Port Harcourt	
	Total	365

Source: Research desk, (2017).

Sampling involves selecting a representative number from a given population where it is believed that a common feature exists among the elements of a given population (Baridam, 2001). Hence, the sampling technique by Taro Yamane (1967) was adopted determining the sample size for the study as indicated below.

$$n = \frac{N}{1+N(e^2)}$$

Where:

- n = the sample size to be determined
- N = the sample population of the study
- e = Unit of the error acceptance for the study
= 5% level of significance
- 1 = Constant.

This can be computed as shown below;

$$N = 365$$

Level of significance = 0.05

$$\frac{365}{1 + 365(0.05)^2}$$

$$= 191$$

This implies that the researcher can study the 191 respondents in micro finance banks in Port Harcourt. However, for effective distribution of questionnaire, the study applied the individual sample techniques by Bowley (1926) as stated below;

$$nh = \frac{nNh}{N}$$

Where: nh = the number of units allocated to each oil company

n = the total sample size

N_h = the number of respondents in each micro finance bank in Port Harcourt.

N = the population size for the study.

To determine the sample proportion of each firm, Bowley's formula for individual sample size was adopted. Thus, the entire sampling determination process was computed and tabulated (See; appendix for detailed computations).

3.4 Data Collection Method

The data were collected through a structured questionnaire. The researcher designed a comprehensive questionnaire. The questionnaire consists of two sections; section A, seeks to elicit personal data of the respondents; while section B, contains information on leadership styles and employees' motivation.

3.5 Data Analysis Techniques

The data would be collected and analyze using the simple percentage (%) and mean score descriptive statistics especially on the analysis of the demographic variables of the respondents. The benchmark for the mean is determined as; $5+4+3+2+1=15$; $15/5=3.00$. Therefore, the cut off point for acceptance of an outcome is 3.00 and above otherwise it will be rejected. On the other hand, the formulated hypotheses were tested using the Spearman's Rank Order Correlation Coefficient through the Statistical Package for Social Science Software (SPSS) version 21.0. Spearman's Rank Order Correlation Coefficient is stated thus;

$$R_s = 1 - \frac{6 \sum d^2}{n(n^2-1)}$$

Where; $6 \sum d^2$ = Sum of the squared differences in the ranking of the subject on two variables.

N = Number of subject being ranked.

The rejection and acceptance standards were based on the following decisions.

Decisions on the relationship between variables would depend on the following range of (r) or probabilities (Mac'Odo, 2005). Furthermore, if the p-value computed is less than 5% level of significance, the study will reject the null hypothesis and conclude that there is a significant relationship. On the other hand, when the p-value is greater than 5% level of significance, the study will accept the null hypothesis that there is no significant relationship.

4.0 RESULT AND DISCUSSIONS

Testing of Hypothesis One

H₀₁: There is no significant relationship between transformational leadership and promotion opportunities in micro finance banks in Port Harcourt.

Table 2. Correlation Analysis on the relationship between transformational leadership and promotion opportunities

		Transformational Leadership	Promotion opportunities
Spearman's rho	Correlation Coefficient	1.000	.787**
	Sig. (2-tailed)	.	.000
	N	137	137
	Correlation Coefficient	.787**	1.000
	Sig. (2-tailed)	.000	.
	N	137	137

** . Correlation is significant at the 0.05 level (2-tailed).

The result from the tested hypothesis one above, revealed that, transformational leadership correlates with promotion opportunities at (.787**) when the P-value is .000 < 0.05. This indicates a strong and positive relationship. Thus, we rejected the null hypothesis and accepted a significant relationship between transformational leadership and promotion opportunities in micro finance banks in Port Harcourt.

Testing of Hypotheses Two

H₀₂: There is no significant relationship between transformational leadership and quality of work in micro finance banks in Port Harcourt.

Table 3 Correlation Analysis on the relationship between transformational leadership and promotion opportunities

		Transformational Leadership	Quality of work
Spearman's rho	Correlation Coefficient	1.000	.776**
	Sig. (2-tailed)	.	.000
	N	137	137
	Correlation Coefficient	.776**	1.000
	Sig. (2-tailed)	.000	.
	N	137	137

** . Correlation is significant at the 0.05 level (2-tailed). SPSS Data Output, (2016).

The result from the tested hypothesis two revealed that transformational leadership and quality at (.776*) when the P-value is .000 < 0.05. This indicates a strong and positive relationship. Thus, we rejected the null hypothesis and accepted a significant relationship between transformational leadership and quality of work in micro finance banks in Port Harcourt

Testing of Hypotheses Three

H₀₃: There is no significant relationship between transactional leadership and promotion opportunities in micro finance banks in Port Harcourt.

Table 4 Correlation Analysis on the relationship between transactional leadership and promotion opportunities

			Transactional Leadership	Promotion opportunities
Spearman's rho	Transactional Leadership	Correlation Coefficient	1.000	.606**
		Sig. (2-tailed)	.	.000
		N	137	137
	Promotion opportunities	Correlation Coefficient	.606**	1.000
		Sig. (2-tailed)	.000	.
		N	137	137

** . Correlation is significant at the 0.05 level (2-tailed).

From the result from hypotheses three, transactional leadership correlates with promotion opportunities at (.606) when the P-value is .000 < 0.05. This indicates a strong and positive relationship. Thus, we rejected the null hypothesis and accepted a significant relationship between transactional leadership and promotion opportunities in micro finance banks in Port Harcourt.

Testing of Hypotheses Four

H₀₄: There is no significant relationship between transactional leadership and quality of work in micro finance banks in Port Harcourt.

Table 5 Correlation Analysis on the relationship between transactional leadership and quality of work

			Transactional Leadership	Quality of work
Spearman's rho	Transactional Leadership	Correlation Coefficient	1.000	.727**
		Sig. (2-tailed)	.	.000
		N	137	137
	Quality of work	Correlation Coefficient	.727**	1.000
		Sig. (2-tailed)	.000	.
		N	137	137

** . Correlation is significant at the 0.05 level (2-tailed).

The result from hypotheses four, revealed that transactional leadership and quality of work correlates at (.727) when the P-value is .000 < 0.05. This indicates a moderate and positive relationship. Thus, we rejected the null hypothesis and accepted a significant relationship between transactional leadership and quality of work in micro finance banks in Port Harcourt.

Discussions on Findings

Relationship between transformational leadership and promotion opportunities

From the analysis of hypothesis one, the finding shows a significant relationship between transformational leadership and promotion opportunities. This finding is supported by the work of Naile and Selesho (2014). Naile and Selesho (2014) examine the role of leadership style in motivating the teaching workforce to be committed to their work from thirteen excessive faculties. 184 coaching group of workers had been selected to participate. It ought to be mentioned that these 'high faculties have been not acting above the provincial benchmark that allows to gain a holistic view of the overall management fashion gift inside the college gadget, a Multifactor management Questionnaire (MLQ) was used. The researchers administered the questionnaires with the help of colleges' administrative clerks and the finished questionnaires have been collected through the studies assist group. Statistics were analyzed with the aid of descriptive facts, which includes percentages, frequency and the Cronbach-alpha coefficient to check among other matters, the reliability of describing the effect and the management style in these schools. The study found a robust relationship between transformational leadership behaviours and commitment (affective; continuance; and normative commitment), (Naile & Selesho, 2014).

According to Naile and Selesho (2014), the findings in addition highlighted the connection of trust, inspiring a shared vision, encouraging creativity and emphasizing improvement as high quality thing that inspire team of workers. Even as it can be argued that transformational leadership cannot improve job satisfaction, however the commitment of instructors to their process can boost task satisfaction and ultimately improve the faculty's educational overall performance. Khuong Hoang, (2015) examine the Effects of Leadership Styles on employee Motivation in Auditing Companies in Ho Chi Minh City, Vietnam. The study found a significant association that exists between Leadership Styles on Employee Motivation and recommended that management should motivate their subordinates as they embrace transformational and transactional leadership style.

Relationship between Transformational leadership and Quality of work

The result from the analysis of hypotheses two, showed a significant relationship between transformational leadership and quality of work. This finding is supported by the work of Charbonneau *et al.* (2001) and Gagne and Deci (2005). Charbonneau *et al.* (2001) conducted a research on leadership and performance of athletes of which the findings showed that athletes' intrinsic motivation was predicted by their perceptions of their coach as a transformational leader, and that intrinsic motivation mediated the relations between transformational leadership and athletic performance.

Gagne and Deci (2005) examined principal leadership style and teachers motivation using such variables as transformational and transactional leadership styles as well as adaptation, quality of learning, quality of teaching, students' and teachers' performance. The findings showed that transformational leadership characterized by controlling practices did in fact predict controlled motivation in teachers. In the study conducted by Marks and Printy (2003), transformational leadership was shown to bolster employees' long-term problem-solving capabilities as it demonstrated a greater impact on teaching and learning when complemented by instructional leadership and/or shared/collaborative leadership. This indicates that the extent to

which a leader adopts transformational leadership style and practice all aspect of it may result in quality of work and satisfaction.

Relationship between Transactional leadership and promotion opportunities

From the analysis of hypotheses three, the finding showed a significant relationship between transactional leadership and promotion opportunities. This finding is supported by the work of Howell and Avolio (1993) and Iscan, *et al.* (2014).

Various research findings have revealed that transactional leadership improves the work method, and increased organizational productivity (Howell & Avolio, 1993). Iscan, Erger, and Naktiyok (2014) examined the relationship between leadership style and the extent to which it enhance organizational performance, innovation, focusing on how transactional leadership assists firms in achieving their goals in Turkish small and medium enterprises. Among other factors, transactional leadership encouraged exchange relationship (Iscan *et al.*, 2014).

Although, many scholars argued that transactional leadership based it tenets on reward system in terms of what the leader is expected to provide for the followers and at the same time what the followers are expected to offer (Bass, 1990). In fact, many scholars stand on the side that transactional leadership does not provide much in terms of inspiring the followers to extend beyond the basic requirement since transactional leadership looks at reward and penalty (Bass, 1990; Brahim; Ride, & Jukic, 2015). As a critical matter, examples of research findings by Howell and Avolio (1993) showed that contingent reward leadership does not provide positive impact on the followers' productivity.

However, promotion opportunities is an active means of exchange relationship between the leader and the subordinates based on fact that followers are promoted for effective performance the required and agreed upon tasks (Brahim *et al.*, 2015). Furthermore, transactional leadership also looks at how power and authority are used in leading the followers through reward and penalty systems as it encourage leaders to motivate the followers via contractual agreement and influencing the attitude of subordinates towards attainment of organizational objectives (McClesky, 2014). This exchange relationship shaped the followers perception toward the reward to be received and direct their behaviour towards the expect reward (Burn, 1978).

Relationship between Transactional leadership and Quality of Work

From the analysis of hypotheses four, the finding showed a significant relationship between transactional leadership and quality of work. This finding is supported by the work of Moh (2002) and Sadeghi and Pinie (2012). Sadeghi and Pinie (2012) claimed that the basic reasons behind transactional leadership objectives is to increased quality, improve customer service, minimized costs, and improves organizational productivity. In essence, transactional leadership provides the followers with the ability to accomplish their self interest, reduced work anxiety, and focused on accomplishment of specific organizational objectives. Thus, the exchange relationship between leader and followers which depends on transactional leadership assist firms to accomplish its purpose.

According to Moh (2002), a manager is tasked to discover what motivates an employee and help unleash their energy. Thus, a manager through transactional leadership style can direct the employee's energy into productive work achievement. The work of Onasanya (1999), Agu (2003) and Njoku (2003) testified on this fact that through recognizing individual differences, marching people to jobs, using goals, ensuring that goals are perceive as attainable, rewarding

individuals, linking rewards to performance, checking the system for equity, management by objective, job enlargement and enrichment and others are means through which a manager can motivate employees. Furthermore, Onasanya (1999) added that leadership style of a typical manager can bring about motivation when workers have increased interest in the work, loyalty to the enterprise, punctuality and absenteeism, group cohesiveness, punctuality target, quality of proceeds, delivery targets, inventions and obedience to the rules.

5.0 CONCLUSION

Based on the findings, there is evidenced that the key to organizational success depends on the extent to which managers motivate employees who collectively formed the organization based on enough leadership skills. However, lack of adopting transformational and transactional leadership style has affected the level of employee motivation in microfinance banks in Port Harcourt. Thus, from the findings, the study conclude as follows.

Transformational leadership affects both promotion opportunities and quality of work in micro finance banks in Port Harcourt

This might be as a result of the inability of the leader to exert idealized influence on the employees in order to transform their behaviour to improve their performance in delivery set targets of goals. Many managers do not possess these abilities why some may have or develop it. However, the main point lies in manager's failure to transform the ideas of the subordinates which has resulted in promotion opportunities as indicated by the findings from this study. The possibility that employees work qualities are poor indicates that managers have failed in transforming their subordinates to improve quality of work.

Transactional leadership affects both promotion opportunities and quality of work in micro finance banks in Port Harcourt

Lack of leaders to develop transactional leadership have cause employees dissatisfaction. Motivational levels of employees have a direct influence on their individual output as well as on the level of output of a team of employees. Motivation is an indispensable part of the human resources strategy of an organization. This stem from the fact that a motivated employee strive as much as possible to accomplish the set objectives in order to be promoted. However, in this work there was a poor employee motivation due to lack of transactional leadership.

This may also stemmed from poor exchange relationship by the leaders as they might not provide adequate promotion opportunities which would have assisted employees in delivering quality of work. Many leaders do not develop free communication as means of transactional leadership which emphasizes on exchange relationship between leaders and followers. Various research findings have also shown that poor transactional leadership affects the work method, and decreased organizational productivity which moves the same direction the findings from the present study.

Recommendations

Based on the importance of leadership styles in motivating employees, this study suggested the following recommendations.

- i. Managers should develop a challenging and attractive vision through transformational leadership with the employees and provide promotion opportunities for employees who

- meet the criteria for promotion in micro finance banks in Port Harcourt to improve employee motivation.
- ii. Management should also emphasize on improvement in exchange relationship through transactional leadership which is appropriate to motivate employees and strengthen them by providing promotion opportunities to improve employee morale.
 - iii. Management should adopt organizational clan culture that promote social relationship amongst leaders and employees in order to motivate them to achieve organizational goals.

Contribution to Knowledge

A conceptual framework was used as a guide to the explanation of the relationship between leadership style and employee motivation which provide additional value to the concepts of leadership style and employee motivation. One important contribution of this study to literature is the role that organizational culture plays in the relationship between leadership style and employee motivation which provide better understanding. Therefore, this study adds to streams of empirical research studies that have been conducted on leadership styles on how it affects other variables including employee motivation in the organizations.

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