



Effect of Leadership Style and Employee Commitment in Banking Industries Anambra State, Nigeria

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ABSTRACT

This work investigated the effect of leadership style and employee commitment in banking industries Anambra State, Nigeria. The study adopted transactional leadership style Transformational leadership as (independent variables) and employee commitment as (dependent variable). Relevant theoretical and empirical literatures were reviewed. The study was anchored on Great Man Theory. Survey research design was adopted. The study was carried out in Anambra State, Nigeria. The population of the study comprised 507 employees of the banking industries Anambra State, Nigeria. The population was used as sample size of 507. The instrument used for the study was questionnaire. Face and content validity was adopted while, test re-test and Cronbach Alpha method were carried out to achieve reliability of the instrument. Simple percentage analysis was employed to answer the research questions and with Pearson Product moment correlation was conducted to assess the relationship between independent variables on the dependent variable using Statistical package for social sciences (SPSS) version 21 was employed to run the test. The data generated and analyzed showed that transactional leadership style has a significant positive relationship with affective commitment in banking industries in Anambra State, Nigeria. Transformational leadership has a significant positive relationship with continuance commitment in banking industries in Anambra State, Nigeria. Therefore, the study concludes that of leadership style has a significant positive relationship with in banking industries Anambra State, Nigeria. The study recommends that organizations need to pay attention to the current trends in leadership styles especially transformational and transactional style so that decisions can be taken to induce commitment from the employees. Having extensive knowledge in leadership roles will enable organizations to adopt strategies which will make employees feely committed to the organization. This eventually will cause them to remain in the organization. Organizational culture of firms should make provision for the cultivation and growth of transactional and transformational leadership to help various functional units achieve employee commitment.

Keyword: Transactional Leadership Styles, Transformational Leadership Styles, employee commitment.

INTRODUCTION

In society today, thousands of individuals are appointed or elected to shoulder the role and responsibilities of leadership. Leadership is practiced in schools and colleges, factories and farms, business enterprises, dispensaries and hospitals, in the civil and military organizations of a country and public life, at all levels, in short in every walk of life. These leaders should promote unity, harmony, strength, prosperity and

happiness in society (Jain & Duggal, 2015). Organizations all over the world, in both the public and the private sectors, are established primarily to accomplish predetermined set goals and objectives. In achieving these goals and objectives, the role of the human elements (employees) cannot be overemphasized (Gberevbie, 2017). This is simply because organizations, irrespective of other resources (financial, land, technological) at their disposal, cannot achieve anything meaningful in terms of attaining its set goals, without the human resources galvanizing all other resources (Gberevbie, Joshua, Excellence-Oluye, & Oyeyemi, 2017). Leadership cannot be taught, though it can be learned and enhanced through coaching or mentoring. Education, job, life experience can shape leaders philosophy and psychology. Leaders steps up in times of crisis and is able to think and act creatively in difficult situations. Leaders despite the failures will continue with passion and innovation towards success. Leaders act in inspiring subordinates to perform and engage in achieving an objective or a goal (Mottoh, 201). However, several factors such as innovative remuneration structures, access to employee benefits, comfortable work environment, core values of an organization, career advancement opportunity, recognition, and employees' engagement, among others, have been adduced to be responsible for enhanced employee and organizational performance (Armstrong & Taylor, 2014; Popli & Rizvi, 2016). Moreover, studies have shown that top on the list responsible for employees' commitment has been leadership, which pertains to the style adopted by the leader and the impact it has on the commitment level of organizational workforce for performance (Yasir, Imran, Irshad, Mohamad, & Khan, 2016).

Today, organizational leaders in some part of the world have been accused of adopting leadership styles that favor the top-down, command and control technique in leading their subordinates, which most often than not causes negative reactions from their subordinates (employees) and hampers cordiality between both parties (Akinbode & Fagbohunde, 2012). The results of these styles of leadership would include the demotivation of staff and erosion of employees' commitment, among others. This is usually obvious when such employees have no immediate opportunity for whatever reason to leave the organization and they become emotionally detached from the organization (Nasurdin, Ahmad, & Razalli, 2014). The importance of leadership (especially the style adopted by the leader) and employee commitment to the achievement of either job or organizational goals becomes apparent and critical. Leadership has always been considered as a critical element and function of management, which helps manage the dedication level of employees within the organization and the attainment of organizational goals (Abasilim, Gberevbie, & Osibanjo, 2018). It has also been noted that the nexus between leadership styles and employees' commitment has received considerable scholarly attention. Most studies on leadership have recognized numerous sorts of leadership styles that leaders adopt in managing organizations (Kelly & MacDonald, 2019; Sudha, Shahnawaz, & Farhat, 2016; Yukl, 2013). Transformational leadership, transactional leadership, democratic leadership style, autocratic leadership and laissez-faire leadership styles have been classified as the most usually embraced styles utilized in organizational leadership studies (Abasilim, 2014; Rehman, Shareef, Mahmood, & Ishaque, 2012). Likewise, three major kinds of commitment (affective, normative, and continuance commitment) are exhibited by employees in organizations (Othman, Mohammed, & D'Silva, 2013). Also, most of the studies about the nexus between leadership styles (transformational leadership, transactional leadership, democratic leadership style, autocratic leadership) and employees' commitment have shown that there is a positive relationship between transformational leadership style, transactional leadership style, and employees' commitment, whereas laissez-faire leadership style has yielded a negative connection with employees' commitment, irrespective of the work settings (Abasilim, Gberevbie, & Osibanjo, 2018; Dariush, Choobdar, Valadkhani, & Mehrali, 2016).

This quantitative study assessed the impact of transformational and transactional leadership styles on the level of employee commitment in banking sector. Banking sector according to Ebong (2006) is an engine of economic growth and development globally all parts of the world. He observed that banking sector through its role promotes economic growth and mediating between the economic units that have surplus funds and those that require such funds to support their investment. He also pointed out that by pooling together such as savings; banks are able to achieve economies of scale with beneficial effects for their borrowing customers. However, for the Nigerian banking sector to play its vital roles of development in

the economy, the need for effective leadership that subscribes to proper business ethics is fundamental. Olayiwola (2009) in his statement pointed out that poor corporate governance in the Nigerian banking sector, for instance, is one of the major factors in virtually all known instances of a financial institution's distress in the country.

The success of many organizations is the performance and commitment of its employees. Analyzing the factors that impact employee commitment can contribute to the development of successful performance strategies. One possible effect on employee commitment is the complex relationship between employees and employers. An employee's understanding of the employee-employer relationship has a direct effect on organizational commitment and is critical to organizational performance (Jabeen, *et al* 2015). Understanding how leadership styles directly affect employee behavior is critical to organizational performance (Hong *et al.*, 2016). An examination of employee commitment and its relationship with leadership style provides leaders with information that could be used to better manage employee performance and overall achievement of organizational goals (Yahaya & Ebrahim, 2016). Yahaya and Ebrahim (2016) suggested that an employee's level of commitment is dependent on the characteristics of their leaders. Leadership characteristics that influence factors such as employee loyalty; motivation; acceptance; trust; work toward a common vision; and desire to stay with an organization, closely associate leadership with influencing organizational commitment (Clinebell, *et al.*, 2013). This study is significant because it provides valuable insights into the current relationship between leadership styles and employees' commitment in banking industries in Anambra State, Nigeria.

Statement of Problem

In Nigeria banking sectors, they are appeared to low commitment which leads to poor performance and innovation. Studies believes that leadership behaviour role on employee commitment remain an important aspect of management that needs to be tour exploring. The general problem to be addressed is that banking sector employees face possible employee-employer relationship changes on an annual basis. As defined, changes in the employee-employer relationship that are viewed by the employee as a breach in agreed upon promises, negatively impact organizational commitment (Salazar-Fierro & Bayardo, 2015). Additionally, Pradhan and Pradhan (2015) suggested significant positive relationships between both leadership style and organizational commitment and the contextual performance that adds to organizational performance. Since organizational commitment is positively related to employee and organizational performance, negative impacts to organizational commitment could result in reductions in employee and organizational performance (Setyaningrum 2017). Conversely, positive impacts to organizational commitment, resulting from leadership styles, could result in improved employee and organizational performance. The specific problem to be addressed is that leadership style can have a direct impact on the organizational commitment of banking sector employees who routinely face changes in the employee-employer relationship (Saha, 2016). Through an examination of organizational commitment and leadership style, leaders can determine how their style may be a factor impacting employee commitment. The focus of this study was to examine the relationship of leadership style and employees' commitment in banking sector.

By so doing, it will confirm, reject, or modify the existing findings by previous scholars. It will also bridge the gap in the literature with respect to Nigeria's work context and contributes to knowledge in public administration, human resource management, organizational behavior, and organizational leadership studies, thereby extending the academic debate on the subject matter. Fasola, Adeyemi, & Olowe, 2013; Garg & Ramjee, 2013; Othman *et al.*, 2013; Wiza & Hlanganipai, 2014; Yahchouchi, 2009 While several researchers found a positive correlation between leadership style and organizational commitment, others found no relationship. Studies carried out by scholars so far have reported only on the relationship between leadership styles and employees' commitment in other sectors and countries (Dahie *et al.*, 2017; Dariush *et al.*, 2016; Garg & Ramjee, 2013; Gcaza *et al.*, 2018; Mulugeta & Hailemariam, 2018; Wiza & Hlanganipai, 2014; Yahchouchi, 2009) with limited studies done within the Nigerian work context and in specific terms the banking industries in Nigeria (Abasilim *et al.*, 2018, Fasola *et al.*, 2013; Okonkwo *et al.*, 2015; Othman *et al.*, 2013). Although these studies have contributed to the understanding of the relationship that exists between leadership styles and employees' commitment, there is a gap as to

whether the outcomes of previous studies hold way in Nigeria. It is on these premises that this study determines the relationship between leadership styles and employees' commitment in banking industries in Anambra State, Nigeria.

Objectives of the study

The general objective of the study is to determine the relationship between leadership styles and employees' commitment in banking industries in Anambra State. The specific objectives are to:

1. Examine the relationship between transactional leadership style and affective commitment in banking industries in Anambra State, Nigeria.
2. Assess the relationship between transformational leadership and continuance commitment in banking industries in Anambra State, Nigeria.

Research Questions

The following research questions have been articulated to guide the researcher in the pursuit of the objectives of the study.

1. To what extent does transactional leadership style relate with affective commitment in banking industries in Anambra State, Nigeria?
2. To what extent does transformational leadership relate with continuance commitment in banking industries in Anambra State, Nigeria.

Hypotheses

Based on the objectives, the following hypotheses were proposed for this study.

Ho₁: Transactional leadership style has no significant positive relationship with affective commitment in banking industries in Anambra State, Nigeria.

Ho₂: Transformational leadership has no significant positive relationship with continuance commitment in banking industries in Anambra State, Nigeria

LITERATURE REVIEW

Conceptual Framework

Leadership Styles

The concept of leadership has generated lively interest, debate and occasional confusion as management thought has evolved. Even today, it is not easy to define leadership, and given the complexity of the subject, there is no general consensus about delimitation of the field of analysis. Bass (2009), definition of leadership is related to the purpose associated with the attempt to define it, and so presents a wide range of possibilities. Leadership can be seen as a group process, an attribute of personality, the art of inducing complaisance, an exercise of influence, a particular type of action or behaviour, a form of persuasion, a power relationship, an instrument to achieve goals, the result of an interaction, a differentiated role or initiation of a structure (Bass, 2009). The concept of leadership is defined, as the process of influencing the activities of an individual or a group in efforts toward goal accomplishment. According to Kotter (2000), without leadership, the probability of mistakes occurring increases and the opportunities for success become more and more reduced. For these same authors, and in this context, leadership allows cooperation, diminishes conflicts, contributes to creativity and has an integrating role, as it keeps people united even when not physically so. In this way, leadership, together with stimulants and incentives, promotes people's motivation towards achieving common goals, having a relevant role in the processes of forming, transmitting and changing organizational culture (Senge, 2009).

In the management point of view, leadership has been defined in terms of traits, behaviour, power and occupation of an administrative position. Leadership can also be seen in many ways it is not just a person or group of people in a high position, it is a process, in which a leader is indulged in many activities to achieve any goal (Clark, 2009). Effectiveness of any organization depends upon an effective leader and effective leader is that person who has an effective leadership style, leadership is an important factor for any organization or group which if not found, things will not move effectively. Many of the views assume that leadership involves a process whereby an individual exerts influence upon others in an organization context. Research results revealed that leadership style in a organizational exerts a major influence on the structure, strategy and the well being of the organizational (Jonathan et al, 2012). Leadership style refers

to the ability to persuade others to seek defined objectives enthusiastically (Ehrhart, 2004). Leadership style has influence on employee's behaviour, commitment including their adoption of the organization strategy and organizational value and has a link to both organizational outcomes and employees' work performance. It is the action of committing employees to contribute their best to the purpose of the organization. The quality and performance of managers are the key criteria in deciding Organizational Success. It is clear that the leadership style has influence of organizational culture and employee's behaviour, including their adoption of the company strategy, value and has been linked to both organizational outcome and employee work performance. Autocratic leadership style is a type of leadership which is characterized by authoritarian behaviour in which the leader applies force to get compliance from the subordinates. In participative leadership style the leader or manager takes into consideration the views, wishes and suggestions of all members of the organization before decisions are implemented. Here participative leadership style ensures a good working relationship between the subordinates and the management team. In free-rain leadership style subordinates are allowed maximum autonomy to carry out their jobs.

Transactional leadership styles: Transactional leadership is said to have taken place when one person bonds with others for the purpose of an exchange of valued things that could be political or economic or psychological in outlook (McCleskey, 2014). Transactional leaders are result oriented (Ivey and Kline, 2010). Followers satisfy the requirements of the leader for a prize in return or to avoid being punished for poor performance or failure to accomplish an objective (Bass et al., 2003). Consequently, transactional leadership is practicable as it focuses on achieving specified goals or objectives (Aarons, 2006). It is emphasized that transactional leaders do not concentrate on the individual development of a worker (Northouse, 2007). Rather, what is of great concern to transaction oriented leaders is the University of Ghana <http://ugspace.ug.edu.gh> 17 achievement of the objectives. Transactional leaders center on making task clear and offering punishment for poor performance and rewards for positive performance (McCleskey, 2014).

Transformational leadership styles: A transformational leader is a type of person in which the leader is not limited by his or her followers' perception. The main objective is to work to change or transform his or her followers' needs and redirect their thinking. Leaders that follow the transformation style of leading, challenge and inspire their followers with a sense of purpose and excitement (Shultz 2010). They also create a vision of what they aspire to be, and communicate this idea to others (their followers). Transformational leadership occurs when one or more persons engage with others in such a way that leaders and followers raise one another to higher level of motivation and morality (Burns, 2018). Therefore, Burns defined transformational leadership as a process and not a specific behavior.

Employees Commitment

Employees' commitment has a wide range of meanings, making the concept elastic. For Vance (2006), employee commitment is "both the willingness to persist in a course of action and reluctance to change plans, often owing to a sense of obligation to stay on course. Furthermore, Akanbi and Itiola (2013) see employee commitment as the degree to which employees identify with their organization and are given to adding value to accomplishing the set goals and objectives of their organization. It could likewise be alluded as how much a person identifies himself or herself as an employee of an organization and the amount of enthusiasm displayed in meeting up his or her job roles (Mensah, Akuoko, & Ellis, 2016). For Allen and Meyer (1996), employees' commitment resides in their psychological attachment to their organizations and this helps reduce the rate of turnover that would have occurred if they were not committed. That is to say, employee commitment is the mental state that ties both individual and manager, occupation and organization (Meyer & Allen, 1997). They further identified three types of employees' commitment (affective, continuance, and normative commitment). In clarifying what this type of commitment is, Ibrahim and Perez (2014) explained that affective commitment relates to emotional attachment of an employee to his organisation. Continuance commitment relates to an employee's intrinsic obligation as a result of organizational socialisation and the pressure to stay with the organisation. On the other hand, normative commitment refers to the employee's choice to stay with the organisation or change his job with the chance to incur a loss.

Steyrer, Schiffinger and Lang (2008) defined organisational commitment as the relative strength of an individual's identification with and involvement in a particular organization. In recent years, the concept attracted research attention in social sciences. The concept was used to explain workplace behaviours, for instance, staff turnover and absenteeism (Steyrer, Schiffinger & Lang, 2008). Committed employees are thought to believe that the values they share with the organization will provide them with a sense of personal satisfaction according to Romzek (2010). Buchanan (2014) viewed commitment as no less than a stipulation for successful social organization.

Affective commitment: The first dimension is attributable to emotional attachments. These are employees that – with strong affective commitment – carry on working for an organisation for the reason that they simply want to do so. Their organisations are likely to benefit more because of reduced absenteeism as well organisational citizenship behaviours (Avolio & Gardner, 2005; Hannah *et al.*, 2008; Albrecht & Andreetta, 2011). Employees with a strong emotional connection with their organisation work harder and perform better in their roles (Brotheridge *et al.*, 2008) than those displaying continuance commitment.

Continuance commitment: The second dimension, continuance commitment, is attributable to economic benefits or fear of loss. In this case, employees evaluate the pros and cons of departure from their present organisation (Steyrer, Schiffinger & Lang, 2008). If the perceived benefits of staying appear to outweigh the benefits expected from a new position or new organisation, then that solidifies the employees' commitment to the organisation. The benefits are in monetary form, role-related expertise attained over a long time as well as social networks (Steyrer, Schiffinger & Lang, 2008; Tatoglu, Demirbag & Erkutlu). Research suggested that continuance commitment is likely to increase with experience and age (Steyrer, Schiffinger & Lang, 2008). If employees had worked in an established, successful position and experienced several promotions in their organisation, obviously they were prone to be inclined to continuance commitment.

Normative Commitment: The final dimension is attributable to obligatory feelings. Employees with strong normative commitment demonstrate the highest level of loyalty even under unpleasant circumstances. They feel indebted to their organisation, and for that reason, they are not prone to leave, have low non-attendance/absenteeism and they are open to accept and commit to any change effected in their organisation (Brotheridge *et al.*, 2008). Prior research on organisational commitment and different types of leadership produced mixed results. For example, the results of a study conducted by Hayward, Goss and Tolmay (2004) found no correlation between transactional leadership and affective, continuance and normative commitment. Conversely, a study conducted by Allen and Meyer (1996) showed that a relationship exists between transactional leadership and continuance commitment, and the same study also found a low correlation coefficient linking transformational leadership and commitment.

Theoretical Framework

This study is anchored on The Great Man Theory by Stogdill, (1984). Early research on leadership tried to identify those traits which differentiated great persons in history from the general masses (Stogdill, 1984). The concern of 18th and 19th century philosophers pointed on great men rather than on situations (Spotts,1964).The Great Man theory presumed that leaders have unparalleled qualities not found amongst masses. It also presumed that leaders are born, not made. This theoretical view is considered to be the simplest, oldest, and most widely held notion of effective leadership. The theory ignores the past achievements of an organization and magnifies the greatness of executives in the organization. In other words, the theory implies that the success of an organization depends entirely on the greatness of its executives. According to this theory, it could be assumed that history was shaped entirely through the efforts of great men. In his study of 14 nations over a long period of time, Woods (1913) noted the influence of the man in the making of a nation. He posited that the man molded the nation in accordance with his abilities. The theory is not without weaknesses. Smith (1964) on his own criticized the theory in several ways. First, he stated that great leaders do not have universal traits in common and the application of those traits also happens in countless ways. Second, he stated that different traits are demanded and valued by different societies. For time immemorial, corporations have been covered by such diverse traits

of leaders. Smith argued further that in the same society, different organizations demand different traits and that within an organization different department would demand different traits.

One of the early notions of leadership, which is still popular in certain circle, is that leadership is an inborn quality. The Great Man Theory of leadership which asserts that leaders in general and great leaders in particular are born and not made. According to the theory, leadership calls for certain qualities like charm, persuasiveness, commanding personality, high degree of intuition, judgment, courage, intelligence, aggressiveness and action orientation which are of such a nature that they cannot be taught or learnt in a formal sense. One either has them or does not have them. Leadership qualities are carried in the genes. In other words, they are inborn, or- something inherited in family from generation-to-generation. Examples are drawn from such great leaders like Mahatma Gandhi, Mao Tse Tung, Kamal Atatürk, Abraham Lincoln, General de Gaulle and others. They were born natural leaders with built-in qualities of leadership and attained greatness by divine design. It is said that history is nothing but the biographies of great men and women. They were the ones who made history. They were great leaders of their time. It is contended that such men would have become leaders in any case because they were inherently endowed with leadership traits and skills. They were not trained in leadership nor did they acquire any leadership skills in their lives; such skills were natural to them. In other words, there was something in their anatomy, physiology and personality which marked them out from the common mass of mortals. They had an instinctive urge to assume leadership and had an inborn will to achieve greatness and success. People turned to them instinctively for inspiration, solace and support

Empirical Review

Udoh, (2020) studied personality traits and employee commitment. conceptual review/framework and theoretical review were used. The study adopted descriptive research design multiple regression analysis was used in testing the hypotheses Findings revealed that personality traits area is mirror to employee conduct and singular character that demonstrate the veracity of commitment in an organization. It was recommended that; Organizations should take big five personality traits into consideration. Employees' emotion (neuroticism) should be assessed timely to avoid negative relationship with job performance. Employer-employee relationship should be promoted.

Ki, Seung-Wan, and Suk, (2020) studied empowering leadership, risk-taking behavior, and employees' commitment to organizational change: The Mediated Moderating Role of Task Complexity. The data collection for this study was conducted through an online and online questionnaire from March to May 2019. Employees working in Korean manufacturing and service companies were used as participants. The finding revealed that risk-taking behavior is an important bridging mechanism, through which empowering leadership motivates employees to take proactive action despite fears and concerns about change. It is recommended that this finding should be considered as an important psychological mechanism leading to commitment to organizational Change.

Abiodun, John and Nathaniel, (2019) studied leadership behaviour and worker performance in the Nigeria construction industry. The data for the study was collected from supervisors and site workers drawn from construction firms in Lagos, Nigeria. A multifactor structured questionnaire was administered as non-probabilistic convenience and random sampling technique was used in the selection of the participants across construction sites to assess the leadership behaviour adopted and its influence on construction site worker productivity. The adoption of laissez-faire leadership behaviour results in negative correlation with construction worker performance, and concluded that the success of construction projects depends on the project manager and its employees; leadership qualities, therefore, are critical to the construction industry participants to ensure the timely delivery of construction works. The following were recommended; The construction industry needs to employ workers who possess leadership traits ,who can lead the team both efficiently and effectively to achieve the goal of the project and that of the construction firm; The top management of construction firms needs to recognize the factors influencing the performance of its workers and adopt tactical options to address them, the Construction firms can apply the combination of both transactional and transformational leadership behaviours but not laissez-faire leadership style when carrying out its administrative duties.

Eddy(2019) examined the Relationship between Employee Commitment and Job Performance. Reviewed work done based on other scholars/articles. The result showed that there is positive and significant relationship between commitments to supervisors and performance. It means that commitment to supervisors become a good predictor to performance than commitment to organizations. Committed employees have a vital role in organizations for its surviving and its competing in the rapidly changing world. Therefore, managers should make programs in order to improve the leadership capabilities of supervisors so that employees' commitment can be increased. Efforts to internalize the values of supervisors and organizations through socialization and team building are very important.

Kenku, Ojiji, and Ishola, (2018) studied organisational differences in employees' job commitment and its relationship with leadership styles and job satisfaction in Nigeria. A survey of four hundred and fifty-seven (457) employees of private and public sector organizations offering financial services was undertaken using a structured self-report questionnaire. One hundred and eighty-four (40.3%) of the respondents were from private organizations and two hundred and seventy-three (59.7%) were from public organizations. The age of the respondents ranged from 22 to 54years with a mean age of 35.77years and standard deviation of 12.76 years. There were 259 (56.7%) males and females 198(43.3%). Data was analysed using Pearson Product Moment Correlation analysis (PPMC) and t-test for independence measure. The result demonstrated that there were significant positive relationships between transformational leadership style, transactional leadership style, job satisfaction, and organizational commitment. The following were recommended; Managers should apply the mix of both transformational and transactional styles of leadership, but with due consideration to the situation and nature of work assigned. Also, this study should be replicated using the same type of organizations but different commitment measures. Since the limitation of the study therefore relied on only organisation located in Abuja. Larger domain of study would certainly be needed to throw more light on the studied variables.

Da-Silva, Simone, and Darly (2018). Managers' Leadership Style and the Commitment of their Team Members: Associating Concepts in Search of Possible Relations. The method chosen was quantitative and a survey was conducted. The data were collected through the application of two questionnaires. Descriptive statistics, CHAID analysis and person's correlation were used in the analysis. The correlation between the managers' leadership styles with relationship orientation and the affiliate component of commitment was significant. There is a positive relationship between the task orientation and the normative commitment. There is a positive relation between situational leadership style and affective commitment, as well as between this style and the general commitment. New studies should be carried out in order to confirm some of the results considered significant. Examples are: Relationship between the organizational commitment and leadership constructs, with a focus on commitment and the relationship style. The relationship between commitment and aspects of respondent profiles regarding gender and generation.

Summary of the Literature

The literature was review under conceptual framework; theoretical framework, theoretical exposition and empirical review. The conceptual framework deals with the definition of concept, while the theoretical framework was anchored on The Great Man Theory by Stogdill, (1984). The theoretical exposition examined the relationship between transactional leadership style and affective commitment, transformational leadership style and continuance commitment, democratic leadership style and normative commitment, autocratic leadership style and value commitment. The empirical review was summarized under wobmatic analysis. Empirical evidence on the effect of leadership styles on employee commitment was mixed. Also, not much has been done in measuring leadership styles and employee commitment especially within Anambra State, context. Also none of the studies have comprehensively covered banking sector in Anambra State thereby exposing a knowledge gap. Therefore, the present study improved on the previous ones by examining the effect of leadership styles on employee (transactional leadership style, transformational leadership style, democratic leadership style, autocratic leadership style on affective commitment, continuance commitment, normative commitment and value commitment).

Based on the foregoing, this study examined the effect of leadership styles and employee commitment in the Nigerian banking sector in Anambra State.

METHODOLOGY

Research Design

The research adopted survey research design. Survey design was appropriate because it helped to describe, examine, analyze, and interpret the variables that exist in the study. This study was carried out in Anambra State, Anambra is a state in southeastern part of Nigeria. The population of the study comprises 507 of the banks in Awka, Nnewi and Onitsha in Anambra State. Owing to the large number of Bank Branches in the study area (Awka, Nnewi and Onitsha), the researcher decided to use one branch of the bank from each of the nineteen Banks in each of the town (Awka Nnewi and Onitsha) in Anambra State. The simple size was 507 using the entire population. A total of five hundred and fifty seven copies of questionnaires were distributed to the respondents, out of which five hundred were properly filled and found relevant to the study. Therefore, the analysis was based on the five hundred relevant copies.

This study made use of primary data. The instrument employed for data collection was the questionnaire constructed by the researcher. The researcher used face and content validity in this research work. To ensure consistency of the developed instrument, Cronbach Alpha was used for instruments to yield multiple scored responses and having different sections that require section by section reliability. This method is appropriate since it involved a single administration of the instrument therefore it yielded greater internal consistency. The research instruments were deemed reliable if the reliability coefficient is between 0.7 and 0.8. The result shows that the instrument has a correlation coefficient of 0.8, hence the instrument is reliable. Simple linear regression analysis was conducted to assess the relative predictive power of the independent variables on the dependent variable. The statistical package for social sciences (SPSS) version 21 was employed to test the hypotheses.

PRESENTATION AND ANALYSIS OF DATA

In this section, the data generated from the employee of the all the sampled banks were presented, analyzed and interpreted. Data relevant in answering the research question and testing the hypotheses were presented in tables 1 and 2 below.

Research Question One: *To what extent does transactional leadership style relate with affective commitment in banking industries in Anambra State, Nigeria?*

Table 1 Respondents View on the Opinion on the effect of transactional leadership style relate with affective commitment in banking industries in Anambra State

	Freque ncy	Percent	Valid Percent
Agree	200	40	40
Strongly Agree	130	26	26
Neutral	90	18	18
Disagree	50	10	10
Strongly Disagree	30	6	6
Total	500	100	100

Source: Field Survey, 2021/SPSS

Table 1 shows that 40% of the respondent agrees that transactional leadership style relate with affective commitment in banking industries in Anambra State, Nigeria, 26% strongly agree, 18% are neutral, 10 % disagree while 16% of respondents strongly disagree.

Research Question Two: *To what extent does transformational leadership relate with continuance commitment in banking industries in Anambra State, Nigeria?*

Table 2: Respondents View on the effect of transformational leadership relate with continuance commitment in banking industries in Anambra State

	Frequency	Percent	Valid Percent
Agree	201	40.2	40.2
Strongly Agree	190	38	38
Neutral	60	12	12
Disagree	30	6	6
Strongly Disagree	19	3.8	3.8
Total	500	100	100

Source: Field Survey, 2020/SPSS

Table 1 reveals that greater percentage 40.2% of respondents agree that transformational leadership relate with continuance commitment in banking industries in Anambra State, Nigeria, 38% strongly agree, 12% are neutral, 6% disagree while 3.8 % of respondents strongly disagree.

Testing of Hypotheses

Hypotheses’ testing is necessary in order to ascertain the authenticity or negativity of the assumption or claims made by the researcher before the actual investigation was carried out. As earlier stated in chapter three, the statistical tool adopted for testing the hypothesis formulated for the study is Pearson Product Correlation Method.

Hypotheses One

H₀: Transactional leadership style has no significant positive relationship with affective commitment in banking industries in Anambra State, Nigeria.

H₀₁: Transactional leadership style has a significant positive relationship with affective commitment in banking industries in Anambra State, Nigeria.

Decision Rule: in interpreting the strength of relationship between the variables, the guideline given by Osisioma (2009): from 0.0 to ± 0.2 = slight/no correlation, 0.2 to ± 0.4 = low correlation, 0.6-0.8 = strong correlation and 0.9 to ± 1.0 = very strong/perfect correlation

Table 3: Result of Pearson product-moment correlation analysis between Transactional leadership style and affective commitment

		Correlations	
		Transactional Leadership Style	Affective Commitment
Transactional Leadership Style	Pearson Correlation	1	.769**
	Sig. (2-tailed)		.000
	N	350	350
Affective Commitment	Pearson Correlation	.769**	1
	Sig. (2-tailed)	.000	
	N	350	350

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

Source: Field Survey, 2021

Interpretations

Table 3 presents result of Pearson Product Moment Correlation (PPMC) test on the relationship between Transactional leadership style and affective commitment in banking industries in Anambra State, Nigeria. The correlation table revealed that there is a strong and significant positive relationship between Transactional leadership style and affective commitment (r = 0.769, p<0.05). This implies that transactional leadership style helps to increase affective commitment in banking industries. Therefore, the finding indicates that there is a significant positive relationship between E-service quality security and E-user satisfaction. Based on this result, the null hypothesis one (H₀₁) which states that there is no

significant relationship between Transactional leadership style and affective commitment in banking industries in Anambra State, Nigeria is hereby rejected.

Hypotheses Two

H₀: Transformational leadership has no significant positive relationship with continuance commitment in banking industries in Anambra State, Nigeria

H₀₁: Transformational leadership has a significant positive relationship with continuance commitment in banking industries in Anambra State, Nigeria.

Decision Rule: in interpreting the strength of relationship between the variables, the guideline given by Osisioma (2009): from 0.0 to ± 0.2 = slight/no correlation, 0.2 to ± 0.4 = low correlation, 0.6-0.8 = strong correlation and 0.9 to ± 1.0 = very strong/perfect correlation

Table 4: Result of Pearson product-moment correlation analysis between Transformational Leadership and Continuance Commitment

		Correlations	
		Transformational Leadership Styles	Continuance Commitment
Transformational Leadership Styles	Pearson Correlation	1	.790**
	Sig. (2-tailed)		.000
	N	500	500
Continuance Commitment	Pearson Correlation	.790**	1
	Sig. (2-tailed)	.000	
	N	500	500

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

Source: Field Survey, 2021

Interpretations

The correlation in Table 3 shows that there is a significant relationship between transformational leadership and continuance commitment in banking industries in Anambra State, Nigeria. The Pearson’s product moment correlation coefficient values reveal a strong positive and significant correlation between transformational leadership and continuance commitment (r = .790, at p<0.05). This implies that an increase in transformational leadership will increase continuance commitment in banking industries in Anambra State, Nigeria. Based on the findings, the study therefore rejects the null hypothesis two (H₀₂) which states that there is no significant relationship between transformational leadership and continuance commitment in banking industries in Anambra State, Nigeria

DISCUSSION OF FINDINGS

This study examined the effect of leadership style and employee commitment in banking industries Anambra State, Nigeria. The data generated and analyzed showed that transactional leadership style has a significant positive relationship with affective commitment in banking industries in Anambra State, Nigeria. This finding agrees with the finding of Gumusluoglu & Ilsev, 2009; Bushra, Usman & Naveed, 2011 which shoes that transformational leader’s focus on relationships to ensure employee commitment and collectivism. The findings also tell with the findings of Bowditch and Buono, 2010, Bass, 2010 in their empirical studies conducted to support the effects of transformation a leaders ‘behaviours prove that transactional leadership style has a significant positive relationship with employee commitment.

The study also reveals that transformational leadership styles has a significant positive relationship with continuance commitment in banking industries in Anambra State, Nigeria. This finding is in line with the submission of Bass, 2015; Katz and Kahn, 2008 that view transformational leadership styles as achiever of greater commitment from subordinates since they are able to inspire their subordinates to raise their capabilities for success and develop subordinates innovative problem solving skills. The finding also supported by Barling 2016 and Abiodun 2019 their study reveals that transformational leadership styles has a significant positive relationship with continuance commitment

Summary Findings

This study examined the effect of leadership style and employee commitment in banking industries Anambra State, Nigeria. The data generated and analyzed showed that

1. Transactional leadership style has a significant positive relationship with affective commitment in banking industries in Anambra State, Nigeria.
2. Transformational leadership has a significant positive relationship with continuance commitment in banking industries in Anambra State, Nigeria.

CONCLUSION

This study examined the effect of leadership style and employee commitment in banking industries Anambra State, Nigeria. The data generated and analyzed showed that transactional leadership style has a significant positive relationship with affective commitment and transformational leadership has a significant positive relationship with continuance commitment in banking industries in Anambra State, Nigeria. Therefore, the study concludes that of leadership style has a significant positive relationship with in banking industries Anambra State, Nigeria.

RECOMMENDATIONS

1. Organizations need to pay attention to the current trends in leadership styles especially transformational and transactional style so that decisions can be taken to induce commitment from the employees. Having extensive knowledge in leadership roles will enable organizations to adopt strategies which will make employees feely committed to the organization. This eventually will cause them to remain in the organization.
2. The researcher recommends that organizational culture of firms should make provision for the cultivation and growth of transactional and transformational leadership to help various functional units achieve employee commitment.

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