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THE IMPACT OF LEADERSHIP STYLE IN EFFECTIVE MANAGEMENT OF AN
ORGANIZATION: A CRITICAL REVIEW OF MICRO FINANCE BANKS IN OTA, OGUN
STATE.

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Abstract

Leadership is one of the key driving forces for improving a firm's performance. It is assumed that the kind of leadership style employed in an organization has an impact on its overall performance. The study examined the leadership style practiced at microfinance banks in ota are of Ogun state. The study established that microfinance banks majorly use democratic leadership style in its operations. ⁶ It also discovered that the democratic leadership style being practiced has had an appreciable influence on the operations and performance of the organization. ¹ The results of this study also revealed that there is strong relationship between leadership style and effective management of microfinance banks. As the strength of the organization dwells much on democratic style of leadership, it is recommended that management of the organization applies more of that and mix it

with other leadership styles where necessary for the organization to wax stronger within its industry.

INTRODUCTION

There has been significant theoretical and empirical work carried out on organizational performance across the globe. For some decades now, how leadership impacts on organizational performance has gained prominence among academics and practitioners working in the area of leadership (Al Khajeh, 2018). This is premised on the notion that a style of leadership of an organization has a correlation with organizational performance (Sun, 2002). The style of leadership adopted is considered by some researchers to be particularly important in achieving organizational goals, and in evoking performance among subordinates (Sadia & Aman, 2018). Organizations undergo rapid changes daily as a result of diverse factors. Some of these factors are external such as competition, global market trends and technological changes. Some of the changes over time also occur within the organizations themselves. Examples are employee motivation, innovation, organizational culture and human resource strength (Igbaekemen & Odivwri, 2020). All these tend to affect the performance of these organizations. One key factor that also has the potential to largely affect an organization's performance is its leadership (Talha, 2020).

LITERATURE REVIEW

The role of leaders in ensuring excellent organizational performance cannot be over emphasized. Adequate motivation, suitable work environment, compensation, efficient communication between managers and subordinates play an important role in promoting this goal. Planning and organization of work is also very crucial. It has been argued by some researchers that the most common problems affecting effective management in business and other institutions are poor attitude to work among workforce, inefficiency as well as ineffectiveness of leaders in most places, though others share a contrary view (Hackman, 2017). Leadership style practiced by an organization has an impact on the success or otherwise of its operations. Leadership style in an organization is one of the factors that play significant role in enhancing or retarding the interest and commitment of the individuals in the

organization. Performance continues to be a key issue among organizational researchers and employees are bound to perform well where they are treated well. Without leadership, the probability of mistakes occurring increases and the opportunities for success become more and more reduced. The role of a leader is vital for the survival and progress of an organization. Al Khajeh (2018) in his study on leadership and organizational performance suggest that the role of leadership is critically important for an organization to achieve a high level of performance.

It is contended that organizations do not only exist for survival, but also to sustain their existence by improving performance. In order to meet the needs of the highly competitive markets, organizations must continually increase performance by adopting the appropriate leadership style. Leadership style is a key determinant of the success or failure of any organization. Leaders influence, direct, and motivate others to perform specific tasks and also inspire subordinates. Literature suggests that the role of leadership is critically important for achieving the performance of organizations. To this end, some studies argue that effective leadership role in increasing organizational performance are mixed (Uchenwamgbe, 2013).

The research examined the operations of n Microfinance Banks in the Ado-odo ota region of ogun state. It is believed that Microfinance institutions have achieved feats in their operations over the years. However, not much is known about the kind of leadership styles being employed by management of the Microfinance institutions resulting to this level of performance. Premised on this, the study aimed to examine the leadership styles practiced at Microfinance Banks and its effect on effective management performance of Microfinance banks.

WHAT IS LEADERSHIP

Leadership has been a topic of study for social scientists for much of the twentieth century, yet there has been no consensually agreed-upon definition of it (Xu & Wang, 2018). Many authors have studied this phenomenon, and some have argued that there is no conscious definition of what leadership is, no dominant paradigm for studying it, and little agreement regarding the best strategies for developing and exercising it (Hackman, 2017). However, Talha, (2020) views leadership as a form of direction in which a person can give to a group of people he steers affairs in such a way that will influence the

behavior of another individual, or group. Talha, (2020) perceives leadership to be a reciprocal process of social influence, in which leaders and subordinates influence each other in order to achieve organizational goals. Sun (2002) defines leadership as the process of influencing people so that they make an effort by their own will and enthusiasm towards obtaining the group's goals.

Leadership is a critical management skill, involving the ability to encourage a group of people towards a common goal. Leadership focuses on the development of followers, their needs and building their capacity (Akpapere, Jengre, and Mogre, 2019). It is imperative for managers occupying leadership positions to focus on the development of value system of employees, their motivational level and moralities with the development of their skills.

According to Adair (2019) leadership has a direct cause-effect relationship upon organizations and their success. Leaders determine values, culture, change tolerance and employee motivation. They shape institutional strategies including their execution and effectiveness. It should be stressed that leaders can be found at any level of an institution and are not exclusive to management. Successful leaders do, however, have one thing in common. They influence those around them in order to reap maximum benefit from the organization's resources, including its most vital and expensive human resources/capital. This success can only be achieved and probably sustained in organizations where appropriate leadership style or styles are employed at a given time. Leadership is also a process which involves the use of non-coercive influence to shape a group or organizational goals, motivate behavior towards achieving the goals as well as define the group's culture (Akpapere et al, 2019). A seemingly endless variety of definitions have been developed, and there is a common thread which runs through all the definitions and that is the concept of influence. Leaders therefore influence others to help accomplish group and organizational objectives. However, it should be noted that the use of appropriate leadership style at a given time is a conduit for organizational success.

STYLES OF LEADERSHIP

Any organization which employs appropriate leadership styles couple with other factors in its operation has a higher probability of achieving its organizational goals. An organizational leadership styles goes a long way to influence the culture of the organization. This in turn directly or otherwise

influences the performance of the organization (Sun, 2002). Leadership is the life blood of any organization and its importance cannot be underestimated. According to Armstrong (2012), a leadership style is the approach used by managers to exercise their leadership function. This is seen to be a particular behavior a leader in an organization employs to motivate employees towards the achievement of a defined objective of the organization. Researchers in the area of leadership suggest that no one leadership style is better than the other but that styles are dependent on some factors (Adair, 2019). They indicate such factors to include the type of organization, nature of the task, characteristics of the individuals in the leader's team, the group the leader leads as a whole and more importantly, the personality of the leader. To them therefore, there is not one leadership style that is considered best at all times as a particular situation would demand one or a combination of different leadership styles. Leaders should be able to know how their leadership skills influence their followers as it has an impact on the followers being supportive of them or not (Akpapere et al, 2019). There are many dimensions to leadership and many possible ways of describing leadership styles such as dictatorial, unitary, bureaucratic, charismatic, consultative and participative. However, a collection of some leadership styles in contemporary businesses which are still pervasive in contemporary times are classified as follows.

AUTOCRATIC LEADERSHIP

An autocratic leader is seen as the one who is very conscious of his position and has little trust or faith in the subordinates (Akpapere et al, 2019). Autocratic leaders are classic and bossy in nature. Such leaders desire that their subordinates work according to what they dictate. This style of leadership is characterized by individual control over all decisions and little input from group members. A study conducted indicates that an autocratic/authoritarian leader is characterized as being arbitrary, controlling, power-oriented, coercive, legitimate, punitive and with a closed mind Al Khajeh, 2018. The decision-making process is centralized; autocratic leaders take full responsibility for decisions and control of their followers' performance. Armstrong (2012) suggests that autocratic leadership may be useful in situations of emergency, in cases where homogenous work force is

involved and where the leader is wise, just and has considerable understanding of the followers. In such circumstances, special action may be needed to avert a potential mishap. Among some shortcomings of autocratic leadership is the inability of the subordinates to develop pride of accomplishment, denial of personal development or satisfaction from self-actualization, and it also antagonizes human beings and wipes the organization of lasting loyalty and co-operation. In fact, most followers of autocratic leaders can be described as bidding their time, waiting for the inevitable failure this leadership produces and the removal of the leader that follows.

DEMOCRATIC STYLE OF LEADERSHIP

Democratic leadership, also referred to as participative leadership, is a type of leadership style in which members of the group take a more participative role in the decision-making process. This style of leadership dwells on performance and people. Democratic leadership style encourages employees to participate in the decision-making process of the organization (Gil, 2019). According to Akparep et al, (2019), decision making in a democratic system is not centralized and high performance is recognized and rewarded. Ebrahim (2018) on the other hand suggest that there is potential for poor decisions to be made by the subordinates as a result of the leader depending on the contributions made by the employees or subordinates.

The democratic leadership sounds good in theory but it is often bogged down in its slow decision-making process and the results which could seem workable would always require a lot of time and effort (Gil, 2019). The democratic leader allows for decision making to be shared by the leader and the group. Criticisms and praises are objectively given and a feeling of responsibility is developed within the group. The superior allows the subordinates opportunity to use their initiative and make contributions. The leaders also offer support to the subordinates in accomplishing task. Characteristics of democratic leadership include: the fact that group members are encouraged to share ideas and opinions, even though the leader retains the final say over decisions, members of the group feel more engaged in the process and creativity is encouraged and rewarded. There are however some downsides of democratic leadership. In situations where roles are unclear or time is of the essence, democratic leadership can lead to communication failures and uncompleted projects. In some cases, group

members may not have the necessary knowledge or expertise to make quality contributions to the decision-making process.

AUTOCRATIC STYLE OF LEADERSHIP

Autocratic leaders can damage an organization irreparably as they force their 'followers' to execute strategies and services in a very narrow way based upon a subjective idea of what success looks like. There is no shared vision and little motivation beyond coercion. Commitment, creativity and innovation are typically eliminated by autocratic leadership (Akpapere et al, 2019). In fact, most followers of autocratic leaders can be described as biding their time waiting for the inevitable failure this leadership produces and the removal of the leader that follows. In 1939, psychologist Kurt Lewin gathered a group of people to identify different styles of leadership that were authoritarian, democratic and laissez-faire leadership. School children were assigned with each type of leader and researchers then noted the response of children against each style of leadership. From his perspective Authoritarian leaders, also known as autocratic leaders, provide clear expectations for what should be done, when it should be done, and how it should be done. Children responded with more productivity and less creativity manner against this leadership

TRANSFORMATIVE STYLE OF LEADERSHIP

Transformational leaders seek to change those they lead. In doing so, they can represent sustainable, self-replicating leadership. Not content to simply use force of personality (charismatic) or bargaining (transactional) to persuade followers, transformational leaders use knowledge, expertise and vision to change those around them in a way that makes them followers with deeply embedded buy-in that remains even when the leader that created it is no longer on the scene. According to Welty, Burton, & Wells, (2019). Transformational leaders represent the most valuable form of leadership since followers are given the chance to change, transform and, in the process, develop themselves as contributors. Organizationally this achieves the best leadership outcome since transformational leaders develop people. Burns (1978) first highlighted the Transformational leadership. From his point of view, Transformational leadership occurred when leader addressed team to shift their values and needs. They are concerned with followers' inspiration to achieve efficient performance. In 1985,

Bass extended the work of Burns and explained transformational leadership and its impact on organization effectiveness. Bass focused on key leadership building factors such as Task orientation and relationship orientation and leadership functions like initiating structure and promoting change. Transformational leaders were focused to take actions that were in plan with their personal standards and value systems. This study elaborates the shift in leader focus social exchanges to valuable action and leaders were able to move to transformational leadership style. Talha, (2020) clarified the confusion between charismatic and transformational leadership and described charismatic leaders having deep effect on followers by their personal abilities. According to him, charismatic leadership theory was viewed as attributed leader behavior and transformational leadership theory was viewed as perspective of follower outcomes. Unethical charismatic leaders use their power to denigrate team members and pursue self-interest while ethical charismatic use their power in constructive ways to help others and focus on follower's interest as well. Bass noted that leadership is righteous if it considers authentic needs and based upon an informed choice on the part of follower. These kinds of leaders suggest change in the organization to improve quality

BUREAUCRATIC STYLE OF LEADERSHIP

Bureaucratic leaders create, and rely on, policy to meet organizational goals. Policies drive execution, strategy, objectives and outcomes. ² Bureaucratic leaders are most comfortable relying on a stated policy in order to convince followers to get on board. In doing so they send a very direct message that policy dictates direction. Bureaucratic leaders are usually strongly committed to procedures and processes instead of people, and as a result they may appear aloof and highly change adverse. The specific problem or problems associated with using policies to lead aren't always obvious until the damage is done. The danger here is that leadership's greatest benefits, motivating and developing people, are ignored by bureaucratic leaders. Policies are simply inadequate to the task of motivating and developing commitment (Igbaekemen, & Odivwri, 2020). The specific risk with bureaucratic leaders is the perception that policies come before people, and complaints to that effect are usually met with resistance or disinterest. Policies are not in themselves destructive, but thoughtlessly developed and blindly implemented policy can de-motivate employees and frustrate desired outcomes. The

central problem here is similar to the one associated with autocratic leaders. Both styles fail to motivate and have little impact on people development. In fact, the detrimental impact could be significant and far outweigh any benefits realized by these leadership styles.

1 LAISSEZ-FAIRE STYLE OF LEADERSHIP

Laissez faire is a French phrase which means “let it be” and it is also known as the “hands off style” (Nwokocha & Iheriohanma, 2015). According to Gill (2014), it means leaving subordinates to complete tasks and jobs in the way they choose without adherence to any strict policies or procedures. Bass (1985) describes the laissez faire leadership style as one in which the leader has no belief in his own ability to supervise. He further states that the leader has no clear set goals towards how they may work, does not help the group in making decisions and so leaves too much responsibility with subordinates. According to sun. (2002), the laissez-faire leader avoids controlling his employees and so only relies on the few available employees who are loyal to get a task done. This leadership style cannot be said to be operational in the banking sector or Non-Governmental Organizations which require that both the leader and subordinates have an input in the decision-making process and completion of tasks to ensure the success of the organization. A laissez-faire leader may either not intervene in the work affairs of subordinates or may completely avoid responsibilities as a superior and is unlikely to put in effort to build a relationship with them. Laissez-faire style is associated with dissatisfaction, unproductiveness and ineffectiveness (Barling, Weber, & Kelloway, 2006). This however, is debatable. Decision making under this style of leadership is performed by whoever that is willing to accept it.

CHARISMATIC STYLE OF LEADERSHIP

2 By far the most successful trait-driven leadership style is charismatic. Charismatic leaders have a vision, as well as a personality that motivates followers to execute that vision. As a result, this leadership type has traditionally been one of the most valued (Xenikou, 2020). Charismatic leadership provides fertile ground for creativity and innovation, and is often highly motivational. With charismatic leaders at the helm, the organization’s members simply want to follow. It sounds like a best-case scenario. There is however, one significant problem that potentially undercuts the value of

charismatic leaders: they can leave. Once gone, an organization can appear rudderless and without direction. The floundering can last for years, because charismatic leaders rarely develop replacements. Their leadership is based upon strength of personality. As a result, charismatic leadership usually eliminates other competing, strong personalities. The result of weeding out the competition is a legion of happy followers, but few future leaders.

SITUATIONAL STYLE OF LEADERSHIP

Situational leadership theory suggests that the best leaders constantly adapt by adopting different styles for different situations or outcomes. This theory reflects a relatively sophisticated view of leadership in practice and can be a valuable frame of reference for experienced, seasoned leaders who are keenly aware of organizational need and individual motivation. Most importantly, it allows experienced leaders the freedom to choose from a variety of leadership iterations. Problems arise, however, when the wrong style is applied inelegantly (Ojokuku Odetayo & Sajuyigbe 2020). Also, considering our earlier discussion regarding some of the more ineffective leadership styles like autocratic and bureaucratic, this style requires a warning or disclaimer related to unintended or less than optimal results when choosing one of these styles. With that said, situational leadership can represent a useful framework for leaders to test and develop different styles for various situations with an eye towards fine-tuning leadership results. Situational leadership, however, is most effective when leaders choose more effective styles like charismatic, transactional, and transformational.

TRANSACTIONAL STYLE OF LEADERSHIP

The wheeler-dealers of leadership styles, transactional leaders are always willing to give you something in return for following them. It can be any number of things including a good performance review, a raise, a promotion, new responsibilities or a desired change in duties. The problem with transactional leaders is expectations (Iqbal, Anwar, & Haider, 2019). If the only motivation to follow is in order to get something, what happens during lean times when resources are stretched thin and there is nothing left with which to make a deal? That said, transactional leaders sometimes display the traits or behaviors of charismatic leaders and can be quite effective in many circumstances while

creating motivated players. They are adept at making deals that motivate and this can prove beneficial to an organization. The issue then is simply one of sustainability.

1 LEADERSHIP STYLES AND EFFECTIVE MANAGEMENT

It is considered that an organization's leadership undoubtedly has a strong bearing on management performance, employee job satisfaction and employee commitment. Some researchers have argued that leaders motivate and help their employees to be competitive by using effective leadership styles (Bhargavi & Yaseen, 2016; Relationship between leadership style and Effective management has been topical in recent times. Research shows that leadership style has a significant relationship with Effective management, and different leadership styles may have a positive correlation or negative correlation with the management, depending on the variables used by researchers (Wang et al., 2010). Therefore, the leader's use of effective leadership styles is imperative to promoting standards of excellence in the professional development of the members of the organization. Leadership style helps the organization to achieve its current objectives more efficiently by linking job performance to valued rewards and by ensuring that employees have the resources needed to get the job done. Michael & Germano, J.D, (2010) report that there is significant relationship between leadership styles and organizational performance. Effective leadership style is seen as a potent source of management development and sustained competitive advantage, leadership style helps organization to achieve their current objectives more efficiently by linking job performance to valued rewards and by ensuring that employees have the resources needed to get the job done. Sun (2002) compared leadership style with leadership performance in schools and enterprises and found that leadership style had a significantly positive correlation with the organizational performance in both schools and enterprises. Leadership is all about results. Creating results in today's ever changing and increasingly competitive world requires a very different kind of leadership from what was studied in the past.

Leadership Model.

Microfinance Banks(MFB) in Ota, Ogun State.

Microfinance is a banking service provided to unemployed or low-income individuals or groups who otherwise would have no other access to financial services. A Nigerian Microfinance Bank (MFB) is

any company licensed by the Central Bank of Nigeria CBN to carry on the business of providing financial services such as savings and deposits, loans, domestic funds transfer and non-financial services to microfinance clients (CBN, 2020). The CBN puts the total number of licensed microfinance banks in Nigeria at 916. However, there exist Six licensed microfinance banks in Ado-odo ota, region of Ogun state, Namely

1. Riverside MFB,
2. Covenant MFB,
3. West-End MFB,
4. Lapo MFB.
5. Advans La Fayette MFB and
6. Baobab MFB.

These six Microfinance banks are spread wide across the local government of Ado-odo, however, majority are located predominantly along the Idiroko road axis. This study made use of Interviews to gather responses. 25 Employees from different microfinance banks were asked **1** which leadership style led to effective management.

The chart showed respondents opinion on **the leadership styles being** practices. Democratic Leadership at 47%, Autocratic Leadership at 19%, Transformative Leadership at 9%, Bureaucratic Leadership at 6%, Laissez-Faire Leadership at 5%, Charismatic Leadership at 9%, Situational Leadership at 5% and

Transactional Leadership at 0%

1 Conclusion.

It was established by the research findings that the Microfinance banks In ota majorly use democratic leadership style, with a touch of both autocratic and bureaucratic styles in its operations and this has had a significant impact, positively on management effectiveness. The results of this study also revealed that there is strong relationship between leadership style and management performance. On the basis of the findings of this study, it was established that leadership style has both positive and negative effects on management performance. The study also discovered that leadership of the banks sometimes employs other leadership styles such as authoritarian, bureaucratic and laissez-faire where necessary in order to achieve its set goals. The study therefore concluded that the democratic leadership style practiced at the selected microfinance banks has significantly improved upon management performances at their respective banks.

Recommendation

As the strength of the MFBs dwells much on democratic style of leadership, it is recommended that the leadership of the banks continues to employ more of this style of leadership in its operations. Also, it is recommended that the banks should apply other leadership styles where necessary in this dynamic work environment in order for the organization to wax stronger within its industry. Since there is no “one size fits all” style of leadership.

Limitation and Direction for Future Research

This study has provided deep insights of the impact of leadership style on the effective management of microfinance banks in ota, ogun state, Nigeria. The study does not seek to make generalization of its findings as it studied selected organizations with a small sample size. This may reduce the

applicability and scope of the findings of the research in terms of generalization in other microfinance banks with similar mandate. Hence, future research should focus on widening the scope to cover leadership style and its relationship among a larger sample size, and on commercial banks with similar mandate.

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