

THE ASSESSMENT OF LEADERSHIP STYLES OF FEMALE EMPLOYEES IN THE BANKING MANAGEMENT POSITIONS OF SELECTED BANKS IN LAGOS

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ABSTRACT: *Leadership involves doing careful planning, setting up an organizational structure that will aid people in achieving plans. Women are also reported to be in charge of majority banks in Africa. Women own and operate around one-third of all business in the formal sector, and they represent the majority of businesses in the informal sector. In a basic sense, leadership relates to followership and one must discover why people follow. This research work was carried out to assess the leadership styles of female employees in the banking management position in selected bank that is First Bank Plc and Zenith Bank both in Lagos State The researcher deems it fit to trace the history of commercial bank and theories of leadership. The instrument used for data collection was the questionnaire distributed to the staff of the banks. Statistical techniques were used to present data and test the significance from the analysis of data collected, the researcher found that female managers often employs benevolent leadership styles in their management positions. Moreover, the result revealed that employees working under female are motivated and encouraged. In conclusion, it was recommended that a study should investigate why female managers are not adopting consultative styles of leadership in their management position.*

Key Terms: Leadership, Leadership styles, Management, Women, Banks, etc.

INTRODUCTION

Female are now becoming a growing force in various sectors reports around the world show women's compelling contribution to business and economic activities in their countries. In addition, many female have taken up business ownership and are exploiting entrepreneurial opportunities as a means of generating an income and sidestepping the harsh reality and discriminatory practices inherent in the corporate sphere. Females in banking industries not only empower as economic agents but also enable them to contribute more to the overall development of their nations. Women are also reported to be in charge of majority banks in Africa. Women own and operate around one-third of all business in the formal sector, and they represent the majority of businesses in the informal sector (Ajayi 2001).

Now a new generation of women is bringing to business a style often describe as more consensus building, more open and inclusive, more likely to encourage participator by others, and even more caring than that of many men. Female managers in general, face a host of problems and many of the problems reported for American Women Managers are common to those faced by Nigerian business women (Anka, 2006; 2008). They are not advancing enough to leadership roles and contributing to influential decision making roles. However, findings show many of the female managers displayed transformational or democratic leadership practices and were seen to share the mission and vision of the firm with their employees. Female managers establish unique interpersonal relationships with their subordinates. Now many

women are bringing to business a style often described as more team-building, more open and inclusive. Are women's ways of leading more effective than the traditional "command-and-control" style? As women continue to start and grow their own businesses and to advance to senior corporate levels, what changes will they bring to the banking sector? No institution or business organization can operate and survive without an effective leadership style. Each leader adopts a particular style or combination of styles of leadership at any point in time to suit prevailing circumstances. In recent times there has been an increase in the number of women in managerial positions in banks. More so, recent researchers are beginning to point to the fact that women leaders are more efficient than their men counterparts. They ascertain that women leaders create an atmosphere where staff contributes optimally to the attainment of corporate objectives.

Recent researches have generally accepted women leaders to be more effective especially when compared to their men counterparts in banks. Research findings have identified that branches of banks managed by women recorded higher performance levels than those managed by men. Therefore employees in most banks are becoming more submissive and loyal to women management believing that women leaders create a more conducive atmosphere where workers contribute optimally to the achievement of corporate goals, while the reverse is the case with male managers. The attitude of employees towards the women leaders in banks has generated problems. The above problems necessitated the carrying out of this study to identify the leadership styles of women in management of banks.

The research questions that guided this research work are as follows:

1. What are the leadership styles of women in the management of banks?
2. Are employees working under female managers more satisfied (motivated) than those working under male managers?
3. Is there any difference in the level of performance of women managers and their men counterparts based on the leadership styles they adopt?
4. Are there any significant differences between the females management with their males counterparts?

The effective leading of employees is critical to the productivity and profitability of any bank. Appropriate leadership styles enhance effective performance of subordinates.

This study therefore intends to:

1. To identify the predominant leadership style of women in management of banks.
2. To identify if employees working under women managers are more satisfied/motivated than those working under men managers.
3. To find out if there is any difference in the level of performance of women managers and their men counterparts based on the leadership style they adopt.
4. To examine the significant differences between the females management with their males counterparts.

This present research is interested in carrying out a study on leadership styles of women in banking which unveils that female managers always established unique interpersonal relationships with their subordinates and displayed democratic leadership practice and was seen to share the mission and vision of the firm with their employees. The study will be of benefit to different sectors and awaken the interest and motivation for further research works in the area. This work is an attempt to research into the problems and prospects of leadership styles of

women managers with particular reference to Lagos. The study is however, limited to management personnel of the selected banks. The study focuses on banking industry with the hope that the result of this work can be generalized to other different banks in Lagos.

LITERATURE REVIEW

Management and leadership are often thought of as synonyms. Although it is true that effective managers will almost certainly be effective leaders and that leading is essential. Leadership affects management capacity through the design of organizational system. Leadership involves doing careful planning, setting up an organizational structure that will aid people in achieving plans. In a basic sense, leadership relates to followership and one must discover why people follow. The task of manager is to encourage people to contribute effectively and willingly towards the accomplishment of enterprises goals. However, a leader must assess the contingency factors in the environment, in staff and situation, considering staff characteristics and using other processes to shape organizational climate and culture (Koontz, Donnel and Wehrich 2008).

Leadership is the process by which an executive imaginatively guide, direct and influences the work of others in attaining a specific goals. It is the ability of superior to induce subordinate to work with confidence and zeal. Leadership is inspiring others to pursue your vision within the parameters you set, to the extent that it becomes a shared effort, a share vision and a shared success (Fielder 1964). Furthermore, it is a process of social influence which maximizes the efforts of others towards the achievement of a goal (Kruse, 2013). The definition of leadership cannot be over emphasis. It involves establishing a clear vision, sharing that vision with others so that they will follow willingly and providing the information, knowledge and methods to realize that vision and coordinating and balancing the conflicting interest of all member and stake holders (Stoner and Freeman 2009).

Factors of Leadership

Leader:

You must have a honest understanding of who you are, what you know and what you can do. Also, note that is the followers, not the leader or someone else who determines if the leader is successful. If they do not trust or lack confidence in their leader, then they will be uninspired. To be successful, you have to convince your followers.

Followers:

Different people require different style of leadership. A person who lacks motivation requires a different approach than one with a high degree of motivation. You must know people. The fundamental starting point is having a good understanding of human nature.

Communication:

You lead through two-way communication. Much of it is non verbal. For instance, what and how you communicate either builds or harms the relationship between you and your employees.

Situation:

All situations are different. What you do in one situation will not always work in another. You must use your judgment to decide the best course of action and the leadership style needed for each situation. For instance, you may need to confront an employee for

inappropriate behavior, but if the confrontation is too late or too early, too harsh or too weak, then the result may prove ineffective.

Conceptual Clarification

There is no human endeavor that does not require proper management for its proper function. Every organization, government establishment, business enterprises, churches, whether profit making or non-profit making require good management to function effectively. Different meanings have attributed to the word management. Some people see management as referring to a group of people. Management is defined as getting things done through other. It can be more scientifically defined as the coordination of all the resources of an organization through the process of planning, organizing, directing and controlling in order to attain organizational objectives. Management is the guidance direction of people towards organizational goals or objectives. It can also be seen as the supervising, controlling and co-ordinating of activities to attain optimum result with organizational resources. Three main theoretical frameworks have dominated leadership research at different point in time.

Trait approach

The scientific study of leadership began with a focus on the traits of effective leaders. The basic premise behind trait theory was that effective leaders are born, not made, thus the name sometimes applied to early versions of this idea, the “great man” theory. Leader trait research examined the physical, mental and social characteristics of individuals. These studies simply worked for significant association between individual trait and measures of leadership effectiveness. Physical trait such as height, mental trait, intelligence and social trait were all subjects of empirical research.

Several problems with early research explain the perceived lack of significant findings. First, measurement theory at the time was not highly sophisticated. Little was known about the psychometric properties of the measures used to operationalized traits. Early trait research was largely theoretical, offering no explanations for the proposed relationship between individual characteristics and leadership.

Behavioural Theories

In reaction to the trait leadership theory, the behavioral theories are offering a new perspective, one that focuses on the behavior of the leaders as opposed to their mental, physical or social characteristics. Two factors, termed, consideration and initiating structure. Initiating structure sometimes called task-oriented behavior, involves planning, organizing and coordinating the work of subordinates. Consideration involves showing concern for subordinate, being supportive, recognizing subordinates, accomplishments and providing for subordinates welfare. The behavioral found that most effective group have some form of shared leadership in which one person performs the task functions while another group member performs the social function (Blake and Mouton 2003).

Finally, an individual who was able to simultaneously exhibit a high concern for production and a high concern for people was practicing “team management”. According to the prescriptions of the grid, team management was the best leadership approach. The managerial grid became a major consulting tool.

Contingency (Situational) Approach

Contingency or situational theories of leadership propose that the organizational or work group context affects the extent to which given leader traits and behaviors will be

effective. Contingency theories gained prominence in the late 1960s and 1970s. This particular theory is based on research which indicated that all leaders are capable of adapting their behavior to any situation. Rather, leaders have preferences and need to be able to access their chances of success given how their preferences match the set of contingencies.

Theoretical Framework

Transformational theory

Today many women occupy very important corporate positions hitherto assumed to be the preserve of men. Women have thus made their way up the corporate ladder to positions of authority, power and leadership. As more and more women gained a foothold in management ranks, the debate over the differences between the leadership styles of men and women gained momentum.

Transforming leaders are idealized in the sense that they are a moral exemplar of working towards the benefit of the team, organization and/or community. Transformational approach is based on more than the compliance of followers; it involves shifts in the beliefs the needs and the values of followers. Transformational leadership strengthens organizations by inspiring followers' commitment and creativity. According to Bass (1998), a transformational leader serves as a role model who is admired, respected, and trusted.

Leadership Style of Women

The findings show many of the female managers displayed transformational or democratic leadership practice and were seen to share the mission and vision of the firm with their employees.

An explanation for why female managers are more open with their employees could be as a result of the fact that the need to share firm vision is more direct in smaller firms. The link between vision and firm growth is often more straightforward in small sized firm as a result of the flat hierarchical structure, thereby allowing the manager to formulate and implement strategies, supervise and manage result (Crubin 2002). Many female managers effectively communicate the projected plans of the firm to their employees. This finding supports the view that women are more likely than men to share information and ideas with their subordinate. Female managers establish unique interpersonal relationships with their subordinates. As such they are more likely to use power that comes from personal characteristics such as charisma, interpersonal skills and personal contacts rather than to organization standing (Heresy and Blanchard 2002).

On the other hand, men appreciate hierarchical social order, in which the need to remain competitive and succeed is contingent on gaining independence and advantage over others, and avoiding the loss of power (Tannen, 1990). This study recognizes diversity and similarities among women, this is important as women's experience are shaped by divergent aspect of their society. Leadership practice differs across countries. This difference can also be seen within a particular country or geographic locality, owing to a number of factors, most notably socio-cultural in nature. As such, inhabitants of a particular country tend to exhibit differential leadership and management practices from those found in other countries or regions.

Consequently, people within the same socio-cultural setting may also be seen to adopt different practices (Davidson and Bunke, 2000; Chow, 2005). Some finding also shows that

some of the female managers regarded themselves as bureaucratic and usually give their employees strict boundaries.

Factors Determining Choice of Leadership Styles of Women

Leadership needs more than administrative ability. It is a process of guiding, directing and influencing the actions of others towards some objectives. The situations in industry or organization that require these activities are many and no single method of leading is necessary appropriate in all cases.

Most managers find that they use a blend of the three main styles. Some of these styles are in accordance with values accepted by society like democratic behavior, others try to line executives and he may have confidence in his own capabilities than in those of his subordinates.

His Own Leadership Inclination: There are some managers who function more comfortably and naturally as autocratic leaders. Managers operate better in a team where they are always sharing many of the functions with subordinate.

His Feelings of security in uncertain situation: A manager who release control over the decision making process reduces the predictability of the outcome. Some managers have a greater need for predictability and stability in their environment than others. This tolerance for ambiguity, is being viewed increasingly psychologists as a king variable in a person's way of solving problems. The manager brings these and other personal variables into each situation he faces.

Factors That Lead to Successful Leadership

Leadership through Decision Making

Decision making is a specific behavior or skills that are important for a leader to possess. Vroom and Yetton (1973), however pointed out that previous research has shown that only in certain situations are decisions best made with the participation of a leader's subordinates, colleagues or both. Because of this situational aspects to decision making, Vroom and Yetton believed that teaching leaders to become better decision makers could improve leadership performance. To aid this process, Vroom and Yetton developed a decision tree to help leaders decide when decision should be made alone and when they could be made with the help of others.

Leadership through Contact

Another popular specific behavior theory is Management By Walking Around (MBWA). According to this theory, leaders and managers are most effective when they are out of their offices, walking around and meeting with and talking to employees and customers about their needs and progress. MBWA is thought to increase communication, build relationships with employees and encourage employee participation (Miller, 1998).

Leadership through Power

Another strategy that leaders often use is management by power. Power is important to a leader because as it increases, so does leader's potential to influence others. Leaders who have powers are able to obtain more resources, dictate policy and advance further in an organization than those who have a little or no power.

There are five types of power; expert, legitimate, reward, coercive and referent.

Expert Power:

Leaders who know something useful that is, have expert knowledge will have power. Nevertheless, there are two requirements for expert power. First, the knowledge must be something that others in an organization need. Second, others must be aware that the leader knows something. Information is powerful only if other people know that the leader has it or if the leader uses it (Benzinger, 1982).

Legitimate Power:

Legitimate power is obtained by leaders because of their positions. For example, a sergeant has power over a corporal, and a coach has power over players on a football team. Leaders with legitimate power are best able to get employees to comply with their orders (Rahem and Afza, 1993).

Reward and Coercive Power:

Leaders also have power to the extent that they can reward and punish others. Reward power involves having control over the obvious salary increase, bonuses or promotions and the subtle praise.

For a leader to have coercive power, it is important that others believe he is willing to use his ability to punish; he cannot maintain coercive power if employees believe he is bluffing. Punishment includes such actions as firing or not promoting.

Referent Power:

Another source of power for a leader may lie in the positive feelings that others hold for him. Leaders who are well liked can influence others even in the absence of reward and coercive power. Leaders can obtain such referent power by complimenting others, doing favour, and generally being friendly and supportive (Kipms, Schmidt, and Wilkmsom, 1980).

Leadership Styles

No institution or business organization can operate and survive without an effective leadership. Each leader must be able to adapt to a style of leadership at any point in time to suit the prevailing circumstances. Leadership according to Baridan (1989:117), referred to the pattern of leadership behaviors that characterize a given leader. The style of leadership chosen by a leader or a manager creates an atmosphere where workers contribute optimally to the attainment of corporate objectives.

The foundation for the "style of leadership approach was the belief that effective leaders utilize a particular style to lead individuals and group to achieving certain goals resulting in high productivity and morale" (Awugo, 1987:33). A more comprehensive definition of leadership style was given by Mecon et al (1977) as below,

"Leadership style is a managerial context, is the general way a leader behaves towards subordinates in order to attain objectives. The degree to which a manager delegate's authority, the modes of power a manager employs and his or her relative concern for human relationship or task orientation, all tend to reflect the manager leadership style".

A manager leader is faced with a lot of barriers in trying to choose a particular style of leadership. Ajayi (2001) in his own assertion stated that:

"Consideration of leadership styles has longer constituted a managerial dilemma. The managerial dilemma is optimized by several well-known posers such as "can anyone undertake leadership roles or only a favoured few? Are the favoured few (effective leader) born or made? Is effective leadership on innate characteristics? Is there a particular style, something that can

be measured? Do you like to be, will like to be effective or vice verse? Is it feasible to be both popular and productive?"

There has been multitude of studies geared up to provide answers to the above stated questions. These studies have produced theories, which try to justify the adoption of a particular style of leadership.

"Some have speculated that the secret lies in the style of the effective leader, other insists that the nature of the task and the situation (organization climate) is crucial, yet others lay more emphasis on the personality of the effective leader" (Ibed).

The author contends that most theories of leadership styles rest on the assumption that the subordinate will work harder and thus more effectively for managers who use a particular leadership style than they will for managers who use other leadership styles.

Studies so far leadership has come up with five commonly accepted styles of leadership. They are:

1. Authoritarian style or autocratic
2. Benevolent style
3. Consultative style
4. Democratic or participative style
5. Larsser fair style

Authoritarian Style:

An authoritarian leader seeks no assistance in making decisions concerning the organization setting (Edem, 1981:31). Therefore, say an authoritarian leader as one pays greater prominence to the organization demands. The autocratic leader has enough of power base to impose his or her wills on followers and does not hesitate to do if necessary (Meson et al, 1977:110). The autocratic simply weighs the information he gets, makes decision and imposes these decisions upon his or her followers. Authoritarian leaders work through people rather than work with people (Pigors and Mijers, 1981:244). Employees working under autocratic leaders see their leader as insensitive dictator whose operating principle is "if you can't do the job like I tell you, get out".

Benevolent Autocratic Style

This leader works with the assumption that he or she knows what is best for the workers or organization. He may be friendly or kind to workers but ultimately tells them what to do. He avoids negative coercive power and uses reward power to influence subordinates.

Consultative Style:

A consultative leader tends to be fairly high in decisiveness but allows more participation than the autocratic. He or she seeks suggestion or opinion from his followers but the final decision rests with the leader. His followers also are free to consult the leader on any issue they cannot handle on how work should be done.

The consultative leader welcomes ideas from the group on how work might best be carried out and uses such inputs as a guide too decision making. He is not bound by suggestion of the followers but does incorporate their ideas where possible.

Democratic or Participation Style:

Participation means involving work group in making decisions that affects them often, after explaining the organizational objectives, the manager allows subordinate to determine their own objectives consistent with those the manager must attain, instead of constantly

checking on people's work while it is in progress. Managers have complete trust and confidence in subordinate and constructively use them, give economic rewards on the basis of group participation and involvement in such areas as setting goals and appraising progress towards goals; engage in much communication down and up and peers, encourage decision making throughout the organization, and otherwise operate with themselves and their subordinates as a group.

Participation has a motivating influence on workers because it requires them to use their conscious mental effort in work activities. It makes job look interesting and challenging to workers. Ugwu (1990:211) point out that:

"Proponents of employee participation argue that it leads to greater goal concepts by reducing conflict and hence improving cooperation. Opponents of this principle on the other hand see it as one of the exploitative and manipulative tendencies of management which are aimed at getting workers to work harder but careless".

The participative manager allows the workers to make final decision within prescribed units. Participation therefore, leads to employ development through the delegation of authority and also impacts a sense of commitment on work. According to Alluto and Balesco (1972), increased participation in organizational decision making is associated with achievement and personal integration into the organization.

Participation helps organization member to identify themselves with the organizational objectives. Blau and Scoll (1963) points out that when decision making authority was centralized in the hands of superiors, initiations was reduced, conflict and hostility arouse among members and individuals identified with the organization to a lesser degree.

Employee participation may result in a decision that runs counter to the judgment of a specialist. Obviously, where workers do not understand the intricacies involved in a particular issue, the tendency is to see it from the popular rather the practical and profitable point of view (Ugwu, 1990).

Laissez faire or Free Reign Style:

This style seems to be saying "let them do anything they want. When subordinate are self motivated and highly interested in what they are doing, this free reign style may be appreciated. The leader's job is to make sure that there are necessary resources to accomplish a given task. "True Laissez-faire leadership in view of some writers is "non-relationship" because the "leader" has almost no influence over the group. This makes it difficult to distinguish the leaders from the followers (Mascon et al, 1977:42).

The Laissez-faire leadership style is a theoretical framework and does not exist in the actual world. Some authors classify leadership into three, namely; autocratic, democratic and Laissez-faire. The two most commonly studied and compared are the autocratic and democratic styles leadership. The difference between these two styles of leadership stems from the rate of decisiveness and respective power bases.

In summary of the literature review, it was observed by the researcher that women management positions attracts more investors to the banking sector, where by creating and bringing more revenues to the sectors. This also creates job opportunities, expansion of branches, profits among others variables and factors.

METHODOLOGY

The area of this research covers Banks in Lagos metropolis namely: First Bank Plc and Zenith Bank. The area covered by this study includes the description of the designs and the procedures of the research method, population size and the sample used. The methodological procedures on the instrument used for data collection as well as discussion of the validity and the reliability of the instrument remain imperative. The research design adopted for the purpose of this study is survey method. The method is chosen due to the single fact that the population and sample size of the study are considered directly through on the spot interview. The data for this project work was generated from the two major sources namely; Primary and secondary Sources.

From the population, the selection of the sample size is done through simple random sampling method. The result of the random selection from the population of the selected banks is shown in the table below in the order of their departments.

Population of the selected banks ie First bank and Zenith bank

Cadre	Numbers	Proportion of Sample size
Management staff	20	12
Line managers	97	78
Junior staff	3	2
Total	120	92

Source: Field survey, 2019

This number is further broken down section ally as follows:

Sections	Numbers	Portion of sample size
Customer care	13	7
Cash units	27	21
Fund transfer	32	26
Administration	18	14
Internal control	30	24
Total	120	92

Source: field survey, 2016

From the postulations of Taro Yamani in Chukuemeka (2002: 100-102) where sample size of a survey is determined by:

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

Where n = sample size

1 = A constant value

N = population size

E = Error limit.

Using the above formula on the above data of the selected banks, the following sample size is arrived at working with an error limit of 0.05.

To determine (n) sample size where

N = 120

e = 0.05

n = $\frac{120}{1 + 120(0.05)^2}$

$$= \frac{120}{1 + 120(0.05 \times 0.05)}$$

$$= \frac{120}{1 + 120 \times 0.0025} = \frac{120}{1 + 0.3}$$

$$= \frac{120}{1.3}$$

$$= 92$$

This means that out of a population of 120 personnel in those selected banks, 92 were taken. The researcher through simple random sampling, selected a proportional sample of the personnel from each sections of the banks. Simple random sampling technique was then applied to select the respondents from each selected sections in order to give every member of the population a chance of being selected.

Selection of sample of respondents from a population of 120 staff in the selected banks in Lagos metropolis, their samples and corresponding percentages.

S/N	Sections	Numbers	Sample size	Percentage
1	Customer care	13	7	8
2	Cash units	27	21	23
3	Find transfer	32	26	28
4	Administration	18	14	15
5	Internal control	30	24	26
	Total	120	92	100

Source: field survey, 2019

The instrument used for data collection in the study is the questionnaire. The instrument is known as leadership style of women in bank management position developed by the researcher. The questions were directed at finding which leadership style is best applicable in the banking sector. It is aimed at finding which leadership style of women influences the performance of the workers and whether it allows the subordinate to contribute in decision making in the organization. It also emphasizes on ways in which the leadership can enhance productivity.

Content validity is one of the several types of validity which deals with content measurement. A measuring instrument is valid only when it measures truly and accurately what it intends to measure. The researcher uses executive cadre and senior staff who possess thorough knowledge and a high degree of experience in the field of management. This decision by the research to seek the advice of experts is based on the remark of Kerlinger (1973: 297) that validation by others is an effective method for content validation of research instrument. To obtain reliability for factual questions, Oppenheim (1966:47) notes that internal checks in the forms of logical tests in the questionnaire should be included. A number of questions were built into the research questionnaire to give a clue to the respondent's consistency of responses.

A pilot study was carried out with two (2) respondents in the same bank comprising one from management sections and one from middle management section to pre-test and obtain the efficacy. This is to ensure that individual opinions about the applicability of leadership in bank sector are adequately expressed. The respondents of the test were scored and the split

half reliability was used to determine the result of the pilot study. This indicated that the instrument was reliable and therefore could be used for the study.

This study will use questionnaire and oral interview as the research instrument. The questionnaire contained both structured and unstructured questions. In preparing the instrument, the researcher designed and framed the items in simple terms in order to make it easy for the respondents to interpret and fill appropriately.

However, a letter was prepared to accompany the instrument and also addressed to the bank manager of the selected banks for the study (see appendix i). The purpose of this letter was to seek permission from the authorities to enable the researcher carryout the study.

In the administration of the instrument, the researcher first went to the bank manger with the letter of permission addressed to her. After that, she than assigned one of the contract staff to assist the researcher in the distribution and collection of the duly filled questionnaire. The questionnaire as an instrument for data collection in the study proved very useful because respondent are well educated. The questionnaire helped in establishing the findings of the study and information gathered were easily computed into statistical data for the purpose of analysis (Ali, 1996:93).

The data that will be generated in the course of this study will be treated using the following:

1. Frequency counts and percentages were used to determine responses on the demographic variables
2. Frequency tabulation of population and sample size of the sections in the study. Percentages were used to show relative frequency distribution of the sample while chi-square test was for the hypotheses used.
3. Cross tabulation was used for scores to determine responses of the groups of respondents on the strategy to decide either rejecting or not rejecting the null hypotheses. Best (1981: 86) suggested that in educational circles, the 5 percent (0.05) alpha level of significance is often used a standard for rejection or acceptance.

DATA ANALYSIS, FINDINGS AND DISCUSSION

In this section, the Bio-data of the respondents as well as the data collected for the study are statistically analyzed. Among the procedures for the analysis are frequencies, the graphic variables, percentages, averages, cross tabulation . Chi-square is required in the test of association between variables. Each of the section of the questionnaire is analyzed separately and the related hypothesis is tested.

Bio-Data: respondents of the questionnaire were staff of first bank plc and Zenith Bank. The questionnaire which were distributed and collected through the help of contract staff were analyzed in the order of sections, sex, age, marital status, educational qualification and office positions of the respondents

Tables are used below to illustrate the distribution of respondents .

Sectional Distribution of Respondents

S/N	Sections	Numbers	Sample size	Percentage
1	Customer care	13	7	8
2	Cash units	27	21	23
3	Fund transfer	32	26	28
4	Administration	18	14	15
5	Internal control	30	24	26
	Total	120	92	100

Source: field survey, 2019

The table above shows that out of the entire 120 staff of First Bank plc and Zenith Bank as at June, 2015, when this survey was conducted, 92 of them were sampled and their opinions were considered to form the decision of this work.

Gender Distribution of Respondents

Respondents	Male	Female	Total
Customer care	5	8	13
Cash units	14	15	29
Fund transfer	4	12	16
Administration	3	20	23
Internal control	4	7	11
Total	30	62	92

Source: field survey, 2019

The table above analyzed the sex of the respondents and it opined that female sampled was more with about 67% while the counterpart had 33% of the sampled.

Age Distribution of Respondents

Sections	25-30yrs	31-40yrs	41yrs above	Total
Customer care	8	5	-	13
Cash units	14	10	5	29
Fund transfer	12	2	2	16
Administration	3	10	10	23
Internal control	2	7	2	11
Total	39	34	19	92

Source: field survey, 2019

From the table above, it could be seen that majority of the respondents were in the age bracket of 25-30yrs representing youth working in the bank, 37% indicates 31-40yrs while 21% represents 41 years and above.

Marital Status of Respondents

Sections	Married	Not married	Total
Customer care	8	5	13
Cash care	15	14	29
Fund transfer	10	6	16
Administration	20	3	23
Internal control	5	6	11
Total	58	34	92

Source: field survey, 2019

58 out of 92 persons sampled were married opined that serious attention was given to the questionnaire.

Educational Qualification of the Respondents

Sections	OND	HND	Degree	Master	Total
Customer care	5	3	5	Nil	13
Cash units	3	10	16	Nil	29
Fund transfer	2	8	4	2	16
Administration	Nil	10	5	8	23
Internal control	Nil	Nil	4	7	11
Total	10	31	34	17	92

Source: field survey, 2019

From the sampled population of the selected bank, 36% were Degree holders while 18% of the respondents were also Master holders.

Table 4.1

What type of leadership styles women mostly in the practice in banks?

	SD		D		U		A		SA	
	Fq	%								
Authoritarian	27	29	00	33	15	16	5	5	15	16
Benevolent	12	13	15	16	10	11	30	33	25	27
Democratic	-	-	10	11	-	-	5	5	10	11
Laissez-faire	-	-	10	11	-	-	10	11	5	5

Source: field survey, 2019

SD = Strongly Disagree

D = Disagree

U =Undecided

A =Agree

SA =Strongly agree

The table above reveals the following results:

The analysis of the data opined that women managers mostly use Benevolin leadership styles. About 60% of the respondent indicated the use of benevolin style, 21% and 165 indicated the use of Authoritarian and democratic while 3 respondents indicated the use of laissez-faire.

Table 4.2

Factors Affecting Women Styles

Leadership styles	SD		D		U		A		SA	
	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Personality	-	-	-	-	15	16	20	22	25	27
Manager's life philosophy	-	-	2	2	-	-	10	11	18	20
Manager's relationship	10	11	7	-	-	-	20	22	15	16
Manager's inf. in the org	-	-	-	-	20	22	3	3	13	14

Source: field survey, 2019

The analysis of data presented in table 2 above indicated that 45 respondents opined that the personality of manager is the factor that affects women manager's choice of leadership, 35 respondents indicated the manager's relationship, 18 respondent opined that manager's life philosophy while 16 respondents indicate manager's influence in the organization as another factor that determines women manager's choice of leadership style.

Table 4. Extent of motivation of employees under female manager position

This section examines the extent of motivation of employees under female manager's position. Some key items were used for the judgment such variable like benevolent style, democratic style, laissez-faire styles, authoritarian. The table below shows the analysis of response.

Items	Very low	Low	Moderate	High
Benevolent style affect the motivation mode of workers	-	-	37	48
Democratic style affect the motivational mode of employees under female	2	2	30	30
Laissez-faire style of leadership enhances the motivational mode of workers.	2	1	-	32

Authoritarian style of leadership influences the motivational mode of employees.	-	-	25	35
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Source: field survey 2019

Table 4.4

Extent of motivation of employees under male manager's position.

The focus in the subject matter is to identify the extent of employees motivation under male manager. Data is presented in the table below.

Items	Very low	Low	Moderate	High
Benevolent style of leadership affect the motivational mode of workers	5	12	-	-
Democratic style affect the motivational mode of employees under male	20	-	27	30
Laissez-faire style of leadership enhances the motivational mode of workers.	-	-	5	-
Authoritarian style of leadership influences the motivational mode of employees.	-	-	30	45

Source: field survey 2019

Data presented above indicated that 45 respondents which is the greatest proportion of respondents, opined for authoritarian style of leadership, 30 respondents opined that democratic style affect the motivational mode of employees under male. Five (5) and five (5) respondents representing benevolent style of leadership and laissez-faire style respectively.

Table 4.5

Level of Performance/Followership of Female managers

The focus on this subject is to identify the level of performance/followership of female managers with a view to provide answer to second hypotheses. Relevant data on this subject is presented in the table below:

Description of item	Very low		Low		Moderate		High	
	Fq	%	Fq	%	fq	%	Fq	%
Level of performance	-	-	5	5	26	28	60	65

Source: field survey 2019

From the responses in the table, the level of performance/followership of female managers is high. Other responses show 26 and 5 respondents opined that the level of performance/followership of female managers is moderate and low respectively.

Table 4.6

Level of Performance/Followership of male managers in First Bank Plc and Zenith bank, Lagos metropolis. Our interest in this subject matter is to ascertain the level of performance/followership of male managers so as to enhance the researcher test the second research hypothesis. Relevant data is presented in the table below:

Description of items	Very low		Low		Moderate		High	
	Fq	%	Fq	%	Fq	%	Fq	%
Level of performance/followership of male managers in the banks	-	-	10	11	57	62	20	22

Source: field survey 2019

From the table above, response distribution indicates that 57 representing 62% opined that the level of performance/followership of male manager's is moderate. Others response

rate shows that 20 and 10 respondents representing 22% and 11% opined that the level of performance/followership of male manager's is high and low respectively.

Discussion of Findings

A total of 92 subjects made of 30 and 62 respondents male and female of the selected banks respectively, were involved in the study. The ratio of sex distribution is 33:67. Our objective is to identify the leadership styles that women managers mostly adopt in the bank. The identification of the leadership styles mostly adopted by women managers will help provide answer to our research questions. And to determine the factors affecting women style of leadership

Finding made were the outcome of the field survey carried out in First Bank Plc Lagos and Zenith Bank in Lagos Metropolis. The survey covered the following key areas:

1. Leadership styles of women
2. Factors that determine female managers choice
3. Extent of employees motivation under female and male managers
4. Level of performance/ followership of female and male managers

Sectional findings on the above key result areas:

Leadership styles of women:

From the field survey conducted, it shows that most of their staff is totally committed to qualify service delivery. This is because the female managers adopt benevolent style of leadership in their position. It further indicated that the 25 respondents opined that female managers employ benevolent style instead of authoritarian style and laissez-faire.

Factors that Determine Female Managers choice of Leadership style:

Since it has been established that there are several factors that determine a manager's choice of a leadership style, our interest here was simply to identify the factors that determine female manager's choice of leadership style. From the response to questionnaire, 25 respondents indicated that personality of female manager helps to influence their leadership style. This is closely followed by the manager's life philosophy which recorded a respondent of 18

Extent of Employees Motivation under Female and Male Managers:

The field survey carried out on this, shows the extent of employees motivation under female manager has high proportion of respondents of 48 while under male manager, they have 45 respondents which is almost the same with the counterpart. The core point is that both managers still met the cooperate and organizational objectives of their banks. This indicated that the entire banks is aware of leadership principles and no wonder the job output remained encouraging because of the presence and display of good leadership style. Our hypothesis also revealed that there is no significance difference in the extent of motivation of employees under female and male managers

Level of performance/followership of female and male manager:

The survey work went further to investigate the level of performance followership of female and male managers. Data presentation in table 5 indicated that 60 respondents represented the highest percentage of response opined that the performance level of female managers is high, while 26 respondents indicated moderate performance.

CONCLUSION AND RECOMMENDATIONS

In this section, the summary of major findings, conclusion and recommendations in the study are provided. The study adopted the survey method. The population of the study was made up of 120 respondents drawn from First bank plc and Zenith bank both in Lagos metropolis. Out of the population, sample size of 92 personnel was derived. The questionnaire approach was adopted as instrument of the study. Frequencies, percentages, cross tabulations, Yaro Yemani Formula and chi-square test were the statistical tools used in data collections and analysis.

From the study, the result shows that there is no significance difference exists between the female manager and male managers in their respective service delivery. The findings unveil that female manager's mostly employ benevolent leadership style in their management position. The study also found the factors that determine female manager's choice of leadership style and services are found to be high population.

The study further exposed that employees under female managers are highly motivated which resulted high productivity in the service delivery of their staff. The result also revealed that the level or extent of performance/followership of female managers is high due to the application of the principles of leadership styles in management position.

CONCLUSION

The leadership styles of women in Bank management position in first Bank Plc and Zenith Bank Lagos was investigated. From the results arrived at, there was a conclusion that staff commitment to good service delivery is due to the use of Benevolent leadership style. Manager's life philosophy and mandate of work relationship have also played a major role in enhancing productivity of staff in all ramifications. It further reveals that honesty, integrity and motivation are used by the managers to ensure absolute, total and undivided loyalty and compliance by the staff of the Banks.

Furthermore, there is a consensus that consultative leadership styles is rated low and authoritarian style of leadership influences the motivational mode of employees. Finally the extent of knowledge gathered from this research work will immensely promote the development and growth in leadership style of women in Bank management position.

RECOMMENDATION

Based on the findings already made that the researcher is proffering the following recommendations:

Good and quality service delivery is as a result of the application of principles of leadership. However, benevolent/autocratic style of leaderships should be practiced with caution to avoid usage that will be later detriment to the success of the organization.

- a. Women should be empowered and given more managerial post and responsibilities in the organization as they bring positive change and development.
- b. Managers should take consideration of their personality life philosophy and mandate of work environment as a determining factor to their choice of leadership style irrespective of gender.
- c. There should be a kind of cross-breeding of benevolent and authoritarian, just in line with theories X and Y of Douglas Mc Gregor, adoption of theory X alone and Y alone will be management mechanism.

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