

Leadership Style of Managers in Insurance Firms and Its Impact on Employee's Job Satisfaction

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Abstract

This study examined the impact of leadership style on employee's job satisfaction with specific reference to Nigerian insurance industry. The sample was made up of one hundred and thirty five (135) employees from the fifteen (15) quoted insurance companies in Nigerian Stock of Exchange. A structured questionnaire and oral interview were used to collect the data while Pearson Product Moment Correlation Coefficient and Linear Regression were employed to analyze the data. Results revealed that transformational leadership style ($t = 3.388$; $\beta = 0.282$) has significant impact on employee's job satisfaction at 1% level, while transactional leadership style ($t = 0.557$; $\beta = 0.048$; Pns) has no significant impact on employee's job satisfaction. The study therefore concluded that transformational leadership style is a strong predictor of employees' job satisfaction. Subsequently, the study recommended that the Managers in Nigerian insurance firms should adopt transformational leadership style so as to increase the employees' job satisfaction significantly due to strong positive correlation with their job satisfaction.

Keywords: *Transformational Leadership, Transactional Leadership, Job Satisfaction, Nigerian Insurance Firms*

Introduction

Insurance industry has been identified as a pillar of economic growth and development in both developed and developing countries. By their unique nature, no country can experience a meaningful development without the presence of formidable insurance industry (Sajuyigbe, 2016). According to Mosadeghrad (2003), to run organizations smoothly, effectively and efficiently, the most valuable and indispensable factor organizations need is human resource. Motivated and qualified personnel are pivot in the context of achieving goals and objectives of a firm. The success of the insurance sector depends on its employees. Abdulkadir (2012) notes that human resource is an asset that provides source of competitive advantage and cannot be duplicated or substituted by competitors. The fundamental factors influencing the effectiveness of an organization are leadership and employee job satisfaction (Kennerly, 1989).

Leadership style in an organization is one of the factors that influences employee's job satisfaction in an organization (Ojokuku, Odetayo & Sajuyigbe, 2012; Okwu., Akpa, & Nwankwere, 2011; Ngambi, 2011). A leader is person who influences, directs, and motivates others to perform specific tasks and also inspire his subordinates for efficient performance towards the accomplishment of the stated corporate objectives. According to Ojokuku et al (2012), leadership is a critical management skill, involving the ability to motivate a group of people towards common goal. Leadership focuses on the development of followers and their needs. Ngambi (2011) sees leadership as a process of influencing others' commitment towards realizing their full potential in achieving a value-added, shared vision, with passion and integrity. Miles and Mangold (2002) proclaim that job satisfaction is facilitated by leaders' performance and effective supervisory interaction with employees. Leader's capability to identify and solve the conflicts of employees determined the employees' perception about leaders' performance.

Despite of many research works carried out in the field of human resource management in both developed and emerging economies of the world, very little, if any empirical research can be found on the leadership styles being carried out in the Nigerian insurance industry. Of particular importance, the success of the insurance industry in terms of leadership has not been thorough examined, particularly when related to employee's job satisfaction. Additionally, various connections between leadership dimensions and employee's job satisfaction have been recognized globally. However, few empirical studies have related leadership dimensions against employee's job satisfaction in Nigerian insurance industry.

This study, therefore intends to fill the gap in knowledge by examine the influence of leadership styles on employee's job satisfaction and provide insight to the insurance industry in Nigeria on how leadership style influences employee' job satisfaction.

Research Objectives

The specific objectives of this study are to;

- i. Determine the relationship between transformational leadership style and job satisfaction among employees in the Nigerian insurance industry.
- ii. Examine the relationship between transactional leadership style and job satisfaction among employees in the Nigerian insurance industry.

Research Questions

- i. Is there any relationship between transformational leadership style and job satisfaction among employees in the Nigerian insurance industry?
- ii. Does any relationship exist between transactional leadership style and job satisfaction among employees in the Nigerian insurance industry?

Theoretical Framework

The theory of "Great Man" is the starting point of the concept of leadership which states that leaders are always born and cannot be made (Hafiz, Asad & Muzahir, 2014). Bass (1990) defines leadership as a process of interaction among individuals and groups that includes a structured or restructured situation, members' expectations and perceptions. Robbins (2001) also defines leadership as the ability of an individual to influence the behaviour of a group to achieve organisational goals. Ojokuku et al (2012) view leadership as that kind of direction, which a person can give to a group of people under him in such a way that these will influence the behaviour of another individual, or group. Ngodo (2008) also perceives leadership to be a reciprocal process of social influence, in which leaders and subordinates influence each other in order to achieve organisational goals. According to Ngambi (2011),

leadership is a process of influencing others' commitment towards realizing their full potential in achieving a value-added, shared vision, with passion and integrity. From the above various definitions, leadership therefore can be defined as the combination of traits, characteristics, skills and behaviours that leaders use to direct and coordinate the subordinates towards achieving common goals.

Types of Leadership Style

Previous studies have divergent views on the types of leadership styles. For instance, Bass, (1990) identifies five leadership styles which included; charismatic leadership, transactional leadership, transformational leadership, visionary leadership, and culture-based leadership. Tannenbaum and Schmidt (1958) also identify four different types of leaders which have been most widely accepted and used. These leadership styles, which centre around McGregor's Theory 'X and Y' assumptions, are democratic, autocratic, dictatorial, and laissez faire leadership styles. Ojokuku et al (2012) also identify six different types of leadership styles namely; charismatic, autocratic, bureaucratic, democratic, transactional and transformational. In another study, Mosadeghard (2003) points out following styles of leadership; autocratic, bureaucratic, laissez-faire, charismatic, democratic, participative, situational, transactional, and transformational leadership. Sharifah (2012) also identify eleven different types of leadership styles namely autocratic leadership, bureaucratic leadership, democratic or participative leadership, servant leadership, people or relationship oriented leadership, task oriented leadership, laissez-faire leadership, charismatic leadership, transactional leadership and transformational leadership. However, Bass and Avolio (2004) categorises types of leadership styles into three namely; transactional leadership, transformational leadership and passive/avoidant leadership. For the purpose of this study, transformational and transactional leadership styles will be under discussion.

Transformational Leadership Style

Transformational leaders are true leaders who inspire their employees constantly with a shared vision of the future. While this leader's enthusiasm is often passed on to the team, he or she may need to be supported by "detail people" (Ohunakin, Adeniji & Akintayo, 2016; Ojokuku et al, 2102; Ismail, Halim, Munna, Abdullah, Shminan & Muda., 2009). Transformational leaders; has integrity, sets clear goals, clearly communicates a vision, sets a good example, expects the best from employees, encourages, inspires and supports, recognises good work and people, provides stimulating work and helps people see beyond their self-interests and focus more on team interests and needs (Rich, 2013; Rochelle, 2012). According to Bass (1990) cited in Ojokuku et al., (2012), transformational leadership acts as a bridge between leaders and followers to develop clear understanding of follower's interests, values and motivational level. It basically helps follower's achieve their goals working in the organizational setting; it encourages followers to be expressive and adaptive to new and improved practices and changes in the environment (Ismail et al., 2009; Bass, 1990).

Job satisfaction

Job satisfaction could be defined as a pleasurable emotional state resulting from the appraisal of one's job, an effective reaction or an attitude towards one's job (Locke, 1976). In other words, job satisfaction implies the extent to which people like their job and dislike it (Oredein and Alao, 2011). According to Robbins (2003), job satisfaction is a pleasurable emotional state resulting from the appraisal of one's job, an effective reaction or an attitude towards one's job. In other words, job satisfaction implies the extent to which people like their job and dislike it. Job satisfaction is a result of an individual's perception and evaluation of their job influenced by their own unique needs, values and expectations, which

they regard as being important to them (Sempene, Rieger & Roodt, 2002). Research has indicated that job satisfaction does not come about in isolation, as it is dependent on organizational variables such as structure, size, pay, working conditions and leadership, which represent the organizational climate (Sempene *et al.*, 2002). Aziri (2008) considers that job satisfaction represents a feeling that appears as a result of the perception that the job enables the material and psychological needs. Nash (1985) discovers that the nature of job satisfaction in the industrial world is attributed not only to one but many factors and varies in its impact on individual satisfaction with life because work varies in importance from individual to individual.

Relationship between Transformational Leadership Style and Employee' Job Satisfaction

Previous studies on the relationship between transformational leadership style and employee' job satisfaction has divergent views. For example, Long, Wan, Yusof, Kowang and Heng (2014) conduct an empirical study in a Government Linked Company in Malaysia. 378 employees from 6 different departments are invited to be the respondents of this research. The number of completed surveys which were returned to the researcher was 255. The findings showed that transformational leadership characteristics are found to have significant relationship with job satisfaction. Jalal, khwaja, and zakaria (2012) also study the relationship between transformational leadership and job satisfaction. They found a positive relationship between transformational leadership and job satisfaction. Bushra, Usman and Naveed (2011) also investigate the relationship between transformational leadership and job satisfaction and organizational commitment of employees working in banking sector of Lahore (Pakistan). The findings of the study conclude that transformational leadership positively effects job satisfaction and organizational commitment of employees.

Hamidifar (2009) also conducts a study in Islamic Azad University in Tehran and explored that among different leadership styles transformational positively determine the employees' job satisfaction. Employees are more satisfied with transformational leadership than any other style. In the same vein, AL-Hussami (2007) concludes that transformational leadership positively effects the employees' job satisfaction.

However, Rowe (2001) carries out a survey of selected small scale enterprises in Nigeria as regard the effects of leadership styles on organisational performance and found out that transformational leadership style has no significant influence on employee's job satisfaction. Also, Akpala (1998) finds that transformational leadership style has negative effect on job satisfaction.

Based on these empirical studies, it is therefore hypnotized that:

H₀: Transformational leadership style has no significant influence on employee's job performance.

H₁: Transformational leadership style has significant influence on employee's job performance.

Transactional Leadership Style

Transactional leadership starts with the idea that employees agree to obey their leader totally when they accept a job. The "transaction" is usually the organisation paying the team members in return for their effort and compliance (Ojokuku et al, 2012). Pounder (2002) defines transactional leadership style as the transaction of needs fulfilment from both sides of the organization and employees. According Ojokukuk et al (2012), under the transactional leadership, a leader has a right to "punish" employees if their work does not meet the standard. Employees are prone to improve their job satisfaction under transactional leadership. The transactional leader encourages the team members to determine their

income/reward by through their commitments and productivity (Ohunakin, Adeniji & Akintayo, 2016). Alternatively, a transactional leader could practice “management by exception” rather than rewarding better work, the leader could take corrective action if the required standards are not met (Rich, 2013; Bass & Avolio, 2004; Bass, 1990; Mosadeghar, 2003). Transactional leadership is more of a type of management, as it focuses on short-term tasks.

Relationship between Transactional Leadership Style and Employee’ Job Satisfaction

Previous research on the relationship between transformational, transactional leadership styles and organizational commitment are mixed. For instance, Ohunakin, Adeniji and Akintayo (2016) establish the relationship that exists between the dimension of transactional leadership style and job satisfaction among employees in Universities’ guesthouses in the hospitality sector of the economy. Akihiigbe, Ajienka and Oloda (2014) also investigate the effect of transactional leadership style on employee satisfaction in the selected banks in Rivers state of Nigeria. The sample for this study consisted of 160 employee from the 20 selected banks. Findings from the study revealed that there is a positive and significant relationship between all the dimensions of transactional leadership style and employee satisfaction. In another study, Abdulkadir (2012) also reiterate that transactional leadership style has positive and significant impact on motivation. Judge and Piccolo (2004) also agreed that transactional leadership has positive relationship among followers’ motivation.

However, Ojokuku et al (2012) examine the impact of leadership style on organizational performance with special reference to Nigerian banks. They found that transactional leadership had negative relationship with performance. Webb (2003) also conducts a study on president’s leadership behaviour associated with followers’ job satisfaction, motivation toward extra effort in various schools, colleges and universities. The results of the study showed that, transactional leadership has significant and negative relationship with motivation. Similarly, a study conducted by Howell and Avolio (1993) confirm that transactional leadership had a negative impact on the followers' performance. Bass (2008) also confirms that transactional leadership style has a negative impact on performance and satisfaction.

Based on these empirical studies, it is therefore hypnotized that:

H₀: Transactional leadership style has no significant influence on employee’s job performance.

H₁: Transactional leadership style has significant influence on employee’s job performance.

Methodology

Research Design: The research adopted for the study was descriptive study survey. The sample was made up of one hundred and fifty (150) employees from the fifteen (15) quoted insurance companies in Nigerian Stock of Exchange. Purposively, ten (10) questionnaires were distributed to the employees in each selected fifteen (15) insurance companies in Lagos through their Human Resources Department. One hundred and thirty five (135) were returned, representing a return rate of 90%. Lagos was chosen because majority of insurance companies have their headquarters in Lagos state.

Reliability and Validity of Instrument: The instrument used for the study was tagged Multifactor Leadership Questionnaire (MLQ) and Minnesota Satisfaction Questionnaire (MSQ).

- i. The Multifactor Leadership Questionnaire (MLQ) for transformational leadership was measured and validated by Antonakis, Avolio and Sivasubramaniam (2003).

The transformational leadership style scale was measured by Four (4) subscales which are Idealized influence, Individualized Consideration, Inspirational Motivation, and Intellectual Stimulation. Reliability alpha coefficient of 0.86 was recorded for the scale by the authors.

- ii. The Multifactor Leadership Questionnaire (MLQ) for transactional leadership was measured and validated by Avolio et al. (1995). The transactional leadership style was measured by two (2) subscales which are Contingent Rewards, and Management-by-Exception. Responses were recorded on 5-point likert scale, 0 “not at all”, 1 “once in a while”, 2 “sometimes”, 3 “fairly often” and 4 “frequently, if not always”. Reliability alpha coefficient of 0.91 have been reported by the authors.
- iii. Minnesota Satisfaction Questionnaire (MSQ): The MSQ developed by Weiss, Dawis, England, and Lofquist (1987) was used to measure job satisfaction. The questionnaire has 10 items in phrase form and is anchored on 5-point Likert type scale with the following degree of response: Very dissatisfied (1), Dissatisfied (2), I am not sure (3), Satisfied (4), very satisfied (5). Reliability alpha coefficient of 0.86 has been reported by the authors.

Method of Analysis: Pearson Product Moment Correlation Coefficient and Linear Regression were employed to analyze the data with the aid of SPSS Version 21.

Model Specification

The study formulates two models in order to investigate the impact of leadership style on employee’s job satisfaction. Leadership style is measured by transformational and transactional leadership style.

Model I: Employee’s Job Satisfaction = f(transformational leadership style) (i)

Employee’s Job Satisfaction = $\beta_0 + \beta_1 \text{transformational leadership style} + \mu$ (ii)

Model II: Employee’s Job Satisfaction = f(transactional leadership style)(iii)

Employee’s Job Satisfaction = $\beta_0 + \beta_1 \text{transactional leadership style} + \mu$ (iv)

Data Analysis and Interpretation

Table 1: Relationship between Employee’ job satisfaction, transformational and transactional leadership Styles

		Employee’s Job Satisfaction	Transformation Leadership Style	Transactional Leadership Style
Employee’s Job Satisfaction	Pearson Correlation	1	.282**	.048
	Sig. (2-tailed)		.001	.578
	N	135	135	135
Transformation Leadership Style	Pearson Correlation	.282**	1	.056
	Sig. (2-tailed)	.001		.521
	N	135	135	135
Transactional Leadership Style	Pearson Correlation	.048	.056	1
	Sig. (2-tailed)	.578	.521	
	N	135	135	135

** . Correlation is significant at the 0.01 level (2-tailed).

Results reveal that transformational leadership style has positive and significant correlation with employee’s job satisfaction. The correlation value between transformational

leadership and job satisfaction is 0.282 that shows a significant relationship as shown in Table 1. This implies that there is a strong positive correlation between transformational leadership and employees' job satisfaction. However, the correlation value between transactional leadership and employee's job satisfaction is 0.048 which is positive but insignificant. This shows that transactional leadership has a weak influence on employee's job satisfaction in Nigerian insurance industry. The study is consistent with Hamidifar (2009) and AL-Hussami (2007) that employees are more satisfied with transformational leadership than any other style.

Table 2: Regression Analysis

Model 2	B	t-value	p-value	H ₀	H ₁
Transformational Leadership Style	.282	3.388	.001	Rejected	Accepted
Transactional Leadership Style	.048	.557	.578	Accepted	Rejected

Source; Authors' Computation

Regression results in Table 2 reveal that transformational leadership style ($t = 3.388$; $\beta = 0.282$) has significant impact on employee's job satisfaction at 1% level, while transactional leadership style ($t = 0.557$; $\beta = 0.048$; Pns) has no significant impact on employee's job satisfaction. This implies that transformational leadership style has a strong effect on employee's job satisfaction. The finding of this study is in agreement with work of Ojokuku et al (2012) who affirm that transformational style of leadership induces employees in to perform as expected. The study is also in line with Long *et al* (2014) and Jalal *et al* (2012) who find that transformational leadership characteristics are found to have significant relationship with job satisfaction. In another study, Bushra *et al* (2011) also investigate the relationship between transformational leadership and job satisfaction of employees. The findings of the study conclude that transformational leadership positively effects job satisfaction of employees. In the same vein, AL-Hussami (2007) concludes that transformational leadership positively effects the employees' job satisfaction. However, this result is contrary to the findings of Rowe (2001) and Akpala (1998) who find out that transformational leadership style has no significant influence on employee's job satisfaction.

The implication of this finding is that the adaptation of transformational leadership style by the managers of Nigerian insurance firms may enhance employees' job satisfaction which may assist the industry to attain the position of one of the 20 largest insurance markets in the world by the year 2020.

Conclusion and Recommendation

The study examines the impact of leadership styles on employee's job satisfaction with specific reference to Nigerian insurance industry. The findings show that transformational leadership style has significant impact on employee's job satisfaction. The study also confirms that transactional leadership has a weak influence on employee's job satisfaction in Nigerian insurance industry. The study therefore concludes that transformational leadership style is a strong predictor of employees' job satisfaction. Based on the findings and conclusion, the study recommends that the Managers in Nigerian insurance firms should adopt transformational leadership style because this is the main leadership style that can increase the employees' job satisfaction significantly due to strong positive correlation with their job satisfaction.

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