LINKING TRANSFORMATIONAL LEADERSHIP TO FOLLOWERS' PERFORMANCE IN THE NIGERIA BANKING INDUSTRY

Godbless O. Akaighe, Olusoji, J. George, (Ph. D.) and Bashiru T. Afolabi

Department of Business Administration,
University of Lagos, Lagos State, Nigeria

Corresponding Author: Godbless O. Akaighe

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ABSTRACT

Curbing incidences of high turnover, low employee morale, embezzlement of funds and other counter-productive behaviours from followers in the banking industry are critical issues. This paper linked transformational leadership to followers' performance. The study examined idealized influence, inspirational motivation, intellectual stimulation and individualized consideration as components of transformational leadership and how they predict performance of followers from five first tier banks in Nigeria, going by the 2012 financial report rating by Augusto and Co. A response sample of 400 respondents participated in the study, using stratified random sampling technique. The retrieved data was analysed using Pearson Correlation Coefficient. The study concluded that all the four aspects of transformational leadership are significantly related to employees' performance, as exemplary and visionary leadership embedded in the transformational leader is highly desired in the industry. The study recommended that management of banks should constantly review the activities of line and operational managers to ascertain that transformational leadership principles are in practice, towards the performance of followers and a well-functioning organisation. This study impacts on the reading community in empirically highlighting the critical role of transformational leadership in the banking industry as a modern leadership style that can improve followers' performance and can be applicable to other industries, businesses and works of life.

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INTRODUCTION

Leadership is a contemporary research interest as well as a developmental issue, as organisations seek to have leaders who will set vision, and have followers who will drive the vision of the organisation to attain competitive advantage and achieve other team and organisational outcomes.

According to Polychroniou (2009), managers in today's hyper-turbulent business environment are in need of leadership skills, capacity and capabilities to set visions, develop followers trust in their leadership, motivate employees, design and implement a variety of programmes, processes, team-based tasks, and projects to take their organisations to desirable heights. The demand for great leaders is growing in modern times. The history of the world is loaded with stories of great leaders (Bass, 1997). It can be argued that organisation and indeed the world cannot exist without leader and leadership. This shows the importance of the issue of leadership today as it remains contemporary in the development of management history and philosophy. As Bass (2008: p. 12) puts it, "the study on leadership has transcended many centuries and generations but remains relevant as long as man and organisations

exists". Therefore, the general area of the study is leadership and it is very significant to business management. Leadership consists of three things; the leaders, the followers and the situations. Leaders provide a direction to their followers, set goals for their subordinates and then motivate them to harness their efforts jointly in the same direction. By so doing, leaders can get desired organisational goals by minimising the gap between actual goals achieved and desired goal set for achievement (Bodla, Ali, & Danish, 2013, p. 117).

Transformational leadership style concentrates on the "development of followers and their needs, development of value system of employees, their motivational level and moralities with the development of their skills" (Ismail, Halim, Munna, Abdullah, Shminan&Muda, 2009, p. 25). Transformational leadership serves as a link between the leader and his/her followers to develop clear understanding of the interests, values and motivational level of the followers and help them achieve their goals in the organisation by motivating them to be expressive and adaptive to new and improved practices in the organisation (Bass, 1994). Transformational leaders pay attention to the

concerns and needs of individual followers; they change followers' awareness of issues by helping them look at old problems in new ways and they excite and inspire followers to put out extra effort to achieve group goals (Robbins & Judge, 2013).Transformational leaders "enhance the follower's confidence by expressing their high expectations; cultivate followers" capabilities via offering constructive feedback and advices for their development; encourage followers to apply new methods to solve the working problems; reward followers by praising their working skills and performance. Such behaviours make the followers realize the transformational leader's caring and support which tighten their bond of affection" (Zou, Zheng& Liu, 2015, p. 322).

Several studies have examined transformational leadership from various perspectives. Elkordy (2013) studied transformational leadership and organisational culture to predict employee attitudinal outcomes in 7 industries in Egypt with focus on job satisfaction in the industries. Zou, Zheng and Liu (2015) carried out a study on transformational leadership in the helping behaviour of hotel employees in China. Boerner, Eisenbeiss and Griesser (2007) examined follower behaviour and organisational performance with the impact of transformational leaders in 91 German companies with the measures of transformational leadership with focused on the four components of transformational leadership by Bass (1985, 1997) which are idealized influences, intellectual stimulation, inspirational motivation and individualized consideration.

Also, Hanaysha, Khalid, Mat, Sarassina, Rahman and Zakaria (2012) researched into transformational leadership and job satisfaction in three selected universities in Malaysia with the four components of transformational leadership also applicable in the study. Furthermore, Sarwar, Mumtaz, and Ikran (2015) looked at improving organisational citizenship behaviour through transformational leadership, with a mediating role of trust in the leader. There are other studies on transformational leadership in various context and many countries but there is a huge dearth of research on transformational leadership in the Nigerian context, in terms of the role that transformational leadership plays in enhancing performance in the banking industry. Generally, it has been an established argument amongst industry and political analysts that leadership is a major developmental need in Nigeria and given the role that banking industry plays in the intermediation of funds from the surplus units to the deficit sectors of the economy, it will be worth investigating how the four components of transformational leadership affects followers performance in the industry, in terms of non-financial performance measures, thereby curbing incidences of high turnover, low employee morale,

embezzlement of funds and other counter- productive behaviours from followers in the banking industry. It is against this background that the study contributes to filling the gap in empirical research and literature.

Statement of the Problem

Leadership is a major developmental need in Nigeria and the bane of organisational and industrial development, in utilizing human resources and other resources such as financial resource in effectively and efficiently to achieve organisational goals and objectives.

The "CAMELS" principle in banking as originally developed in the United States of America and used for banking supervisory rating and to show the strength and stability of a bank can be interpreted as, C: Capital adequacy, A: Asset quality, M: Management capability, E: Earnings and L: Liquidity, and S: Sensitivity, out of which the most critical issue in effective management of the industry is Management capability as highlighted by Ackiran (1995). This suggests that no matter how strong and vibrant the other parameters of banking are, a poor and dysfunctional leadership will lead to poor organisational outcomes. Thus, a manifestation of lack of transformational leadership in the industry includes liquidity crisis, bank distress as witnessed in the pre-consolidation era in the Nigeria banking industry. As it affects the follower (employees), the consequences of poor leadership includes lackluster performance, high labour turnover rate, poor career development of employees, to mention but a few because of the role of leadership in providing vision, direction, confidence, morale, work ethics, key performance indices and standards for employees to follow. These are the ideals of transformational leadership. As the banking industry in Nigeria continues to grow in leaps and bounds from the embryotic stage when indigenous banking began to the expansion stage when banks spread across the country through community banking, then to the consolidation stage of mergers and acquisition and now to post-consolidation era, the challenge of leadership and transformational leadership remains critical in positioning the Nigerian banking industry to be amongst the best in the world in terms of best practices for all stakeholders especially the customers and employees. It is against these issues that the study links transformational leadership and followers' performance in the Nigeria banking industry.

Objectives of the Study

The objectives of this study are as follows:
i.   To establish the extent to which idealized influences of a transformational leader and performance of followers are related.

ii. To determine the extent to which intellectual stimulation of a transformational leader and performance of followers are related.
iii. To find out the extent to which inspirational motivation of a transformational leader and performance of followers are related.
iv. To ascertain the extent to which individualized consideration of a transformational leader and performance of followers are related.

Significance of the Study
Leadership skills are a major development requirement in the world of business and management as well as other aspects of life. Also, as there are different personalities of people who aspire to be leaders or who are already leaders, there is the need for best practices, skills and styles in influencing subordinates to carry out work to achieve organisational goals and objectives. Hence, we have various leadership styles. Transformational leadership style is one of the best leadership styles which brings to bear the way a leader behaves in translating vision to reality and in motivating followers to pursue the vision in a selfless manner. This study is significant in contributing to the general body of knowledge on leadership and leadership styles with particular focus on transformational leadership. This study sheds more light on the various dimensions and attributes of transformational leadership. Consequently, the findings of the study will be relevant to business managers and executives, organisational and industry leaders, employees and followers, human resource practitioners and administrators, organisational behaviourists, policy analysts, scholars and regulatory agencies in the financial service industry. Lastly, the researcher hopes that the findings of the study would be a useful source of information included for further research on transformational leadership and also benefit the society at large.

LITERATURE REVIEW
The publication of Bass' seminal book on transformational leadership in 1985 brought to the fore the leadership and, in particular research interest of transformational leadership and since then there have been more research attention on transformational leadership (Jung, Yammarino& Lee, 2009).

Transformational leadership hinges on the assumption that a leader's behaviours can propel of motivate his/her followers to a "higher level of thinking" (Piccolo & Colquitt, 2006, p. 327). Transformational leadership utilises the influence of the leader to instill some values and ideals into the followers as it relates to the vision of the leader and commitment to the vision and problem solving leadership focus as values have a critical role to play in followers perception and a leader and whether to follow the leader or not, despite individual differences (Shin & Zhou, 2003). Transformational leadership also uses the charisma of the leader to transform the followers to be able to reach untapped potentials that they have to increase tier performance as literature suggests that transformational leaders are more supportive than other types of leaders or leadership styles like transactional leadership, laissez-faire leadership and autocratic leadership (Yew, 2015; Fok-Yew & Ahmad, 2014).

According to Fitzgerald and Schutte (2010: p. 495), "transformational leadership is a motivational of leadership style with a clear organisational vision that stimulate and inspire which can achieved by establishing a closer rapport with employees, understanding their needs, and helping them toattain their potential, contributes to good outcomes for an organisation". This implies that "transformational leadership is espousing identified goals, values and beliefs that helps employees' frame what they do as a special part of the organisation" (Yew, 2015: p. 368). Bass and Riggio (2006) emphasized that transformational leaders are leaders who motivate and stimulate followers in an inspirational way to achieve great results and shape the followers to become leaders themselves.

Transformational leadership describes leaders influencing followers through well–articulated vision and espousing the followers to the vision with confidence and beliefs in them to perform at extra-ordinary manner (Shin & Zhou, 2003). There are other leadership styles that can be grouped into the modern leadership styles such as transactional leadership, transitional leadership style and charismatic leadership style but one of the "distinctive characteristic of transformational leadership from other leadership approaches is its active involvement with and engagement of personal values among followers" (Jung, Yammarino, & Lee, 2009, p. 586).Transformational leaders "inspire followers to achieve extraordinary outcome by providing both meaning and understanding, and aligning the objectives and goals of individual followers to the larger organisation"(Bass &Riggio, 2006, p. 3).

Bass (1985; 1997) identified four components of transformational leadership:there are four main aspects of transformational leadership which are "idealized influence, intellectual stimulation, inspirational motivation and individualized consideration" (Yew, 2015: p. 368). Idealized influence describes a situation that a leader's behaviour become an example or a role model for the followers, to the extent that they want to emulate his/her behaviour (Bass &Avolio, 1994). Intellectual stimulation is about what a leader instills into his/her followers in terms of innovation and creativity which

challenges their status-quo and for them to think outside the boxwhile Inspirational motivation explains the followers desire to putvalue and meaning in their work as they see from the leader. Lastly, Individualized consideration is about how the leader acts as a mentor and coach trainer to the followers, from their need for knowledge, growth and understanding as the leader works with them on individual basis (Bass &Avolio, 1994).

Theoretical Framework: Social Learning Theory
Social learning theory emphasizes acquiring new knowledge through observation and influence from a social environment such as an organisation (Bandura, 1977). The social learning theory applicable to exemplary leadership from the leader to the followers shows that followers can be influenced by leaders' self-efficacy and his ability to successfully motivate the followers to learn, work and be influenced by the vision and drive of the leadersand also by the leaders' encouragement, oral persuasion, logical confirmation, and action (Kendra, 2012). As Bandura (1797) explains it, observation of behaviours and direct experience from the followers to leaders is a critical process in the learning pattern in the social environment which is facilitated or averted by rewards and punishments. Through the social learning processes in an organisation, ideal behaviours are selected and reinforced while ineffectual behaviours and activities are discouraged. This theory is particularly applicable to transformational leadership as the leaders seek to change any previous status-quo of bad behaviours and actions that are inimical to the vision, mission and objectives of the organisation. Since the transformational leader is result driven and motivates the followers through personal values, the need for personal exemplary actions and behavioursis paramount to the exchanges between the leader and followers, that will trickle down to the followers, who are then expected to act in ways that will bring the desired results and make the followers to also become leaders in the future.

RESEARCH METHODS
The survey research design was adopted, which involves the collecting of opinions and information on transformational leadership from participants (followers) in the Nigerian banking industry. The essence is to obtain essential information and insight into the association, correlation and relationships that exist between the dependent variable and the independent variables. Also, this method of getting information is the best because leadership is a non-metric subjective and observable variable that plays out in a structured environment like the industry and cannot be determined from secondary sources of data like financial statements.

Population and Sample
The participants of the study comprises of workers in the Nigerian banking industry as the population of the study. Specifically, the money deposit banks, popularly called commercial banks in Nigeria will form the population of the study. The number of banks in the Nigeria is 20 banks with their head office located in Lagos, Nigeria. However, the researcher will limit the survey to the tier 1 banks in Nigeria which are: Guarantee Trust bank Plc, Zenith Bank Plc, First Bank Plc, United Bank for Africa Plc and Access bank Plc due to their financial strength and stability as reported in 2012 financial report by Augusto and Co. (myfinancialintelligence.com).

The sample selection becomes necessary because it will be too expensive, time consuming and herculean to cover the 20 operational banks in Nigeria and to sample all the followers as well as leaders in the banks. Consequently, a sample size of 100 employees from of the 5 listed banks will participate in the study, bringing the total number of sample size to 500. The justification for this sample size selection is that a sample size of 100 and above is sufficient to provide good representation of the population or organisation or any investigation and also to present a good concise research findings (Dilman, 2000; Hill, Brierley& MacDougall, 2003). The stratified random sampling technique, which is a probability sampling technique, is used to select the respondents in the study organisations to prevent any high incidence of bias from the researcher and to give every member of the selected bank equal chance of participation in the study.

Instrumentation and Analyses Procedure
Questionnaire was adopted as the research instrument for the study. Specifically, transformational leadership was measures using 23 item scales by Chen and Farh (1999). Sample item is "My supervisor is kind of person one who would like have as a friend."Followers' performance was measured with 10 items from Seers, Petty, and Cashman (1995). Sample item is "There are Ideas and feedback sharing amongst team members". The collected data from the field work was analyse using descriptive statistics and inferential statistics. The descriptive statistics was in the form of mean, and standard deviation while the inferential statistics was correlation coefficient. Specifically, the Pearson Product Moment Correlation Coefficient was used to establish the interrelationships between the variables. The use of the correlation technique for this study was informed by the fact that it helps in predicting the unknown value of a variable from the known value of two or more variables (George &Mallery, 2003).

RESULTS AND DISCUSSIONS

A response sample of 400 respondents was used for the analyses. The demographic characteristics of the survey revealed that 55.5% and 45.5% of respondents were male and female respectively. The age distribution shows that 40% were between 20-29 years, 20% were 30-39 years of age, 25% were 40-49 years while 15% were 50 years of age and above. The level of educational attainment shows that 23.8% are OND/NCE holders, 56.7% are HND/B.Sc holders,19.5% are Master degree holders. The mean, standard deviation of the data are presented below:

Table 1: Correlation matrix among the study variables

Variables	MEAN	STD	1	2	3	4	5
II	3.75	0.55	1				
IM	3.81	0.68	-.121	1			
IS	3.29	0.77	-.223	.425*	1		
IC	3.61	0.61	.421*	.744**	-.734*	1	
FP	3.18	0.58	.774**	.604**	.634**	.657**	1

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

KEY: II =*Idealized Influence;* **IM** =*Inspirational Motivation;* **IS** =*Intellectual Stimulation;* **IC** =*Individualized Consideration;* **FP** =*Followers Performance*

From the table above, the mean of idealized influence is given as 3.75 and a standard deviation of 0.55, which is significantly related to followers performance (r= 0.774; P < 0.01).This correlation suggests that the higher the idealized influence from the leader to the followers, the more likely will the followers perform better on the job.

With regard to inspirational motivation, the result shows a mean of 3.81 and a standard deviation of 0.68 which is significantly related to followers performance (r= 0.604; P < 0.01). This implies that the higher the inspirational motivation supplied by a transformational leader, the more likely the performance of the followers.

From the table also, the mean and standard deviation of intellectual stimulation showed 3.81 and 0.68 respectively with a correlation coefficient(r= 0.634; P < 0.01) in relation to followers performance. This implies that the higher the intellectual stimulation a leader places on the followers, the higher their performance in the organisation.

Lastly, the table showed the mean and standard deviation of individualized consideration as 3.18 and 0.58 respectively which is significantly related to followers performance (r= 0.657; P < 0.01). This suggests that the higher the consideration given by a transformational leader on an individual basis to followers, the more likely will be their performance on the job.

This findings is this study are consistent with the findings of previous studies such as Boerner, Eisenbeiss and Griesser (2007); Zhu, Chew, and Spangler (2005), Zou, Zheng, and Liu (2015) and Yew (2015) that transformational leadership is the ideal leadership style for inclusive growth and employee driven performance in organisations with the consideration of individuals, idealized influence of employees to run with the vision of the leader, intellectual stimulation where ideas are thrown to employees in brain storming sessions and participative in the goal setting processes coupled with strong inspirations from the leader. These attributes of transformational leadership have remained steadfast in predicting employees' performance as previous studies have shown.

CONCLUSION AND RECOMMENDATIONS

This study has made an attempt to examine the transformational leadership and followers' performance in the Nigerian banking industry. The study focused on the objectives were to empirically examine the four main components of transformational leadership, which are "idealized influence, intellectual stimulation, inspirational motivation and individualized consideration" and how they related to the performance of "followers" in the industry, given the need for new ways of achieving result in a competitive market, customer sensitive and highly regulated environment. The study established that all the four aspects of transformational leadership are significantly related to employees' performance in the industry, as exemplary and visionary leadership as embedded in the transformational leader is highly desired in the industry.

The implication of the findings for managers and leaders in the banking industry is that transformational leadership which brings to bear the ethical and inspiring behaviour and actions of managers, their ability to attend to employees needs on an individual basis, risk taking ability with the support of followers, motivational capability of the managers through well-articulated vision is critical to the performance of employees. These values and leadership dexterity of a transformational leader will drive followers to perform on the job.

In conclusion, employees will benefit from the transformational leadership qualities of their managers if they are inspired and driven by these values as organisations seek to be more customers focused and profit-oriented. The style of leadership in managing modern organisations is vital in improving employees output, and achieving organisational objectives. If the managers cannot practice transformational leadership qualities and simply demand higher performance from followers, it may not be easily reliable, drawing from the social learning theory, which emphasizes how followers learn from the organisational environment and particular from the leader for inspirational motivation, vision, drive and ideas to perform higher. More than ever before, leadership and transformational leadership are desirable for the banking industry as technology, internalization and globalization of business prevails in the business world. A leader must align with global best practices in creating sustainable vision and strategies for taking organisations to higher heights. The study recommends that the management of banks managers should imbibe transformational leadership style. Leaders should review the vision of the organisation from time to time and develop new visions, plans and strategies that are well articulated and 'sold' to the employees through consultations and engagements, to drive sustained performance in the industry. Managers should be more considerate to employees on an individual merit basis and reduce tendencies to generalize on the challenges that individual employees lay before them. Individual consideration to the challenges of followers will instill confidence on the employee to overcome the challenges and deliver on the task assigned by the manager. Lastly, the management team should constantly review the activities of line and operational managers to be sure that transformational leadership principles are in practice, towards the performance of followers and a well-functioning organisation, as the organisation cannot afford practices that are contrary to transformational leadership and its outcomes in the organisation.

Contribution to Knowledge and Limitations of The Study

The study has contributed to knowledge in knowledge in theory and practice, particularly in establishing how the attributes of transformational leadership through the behaviour, values, vision, actions, ideas and motivation of a leader can trickle down to followers towards improved performance in the banking industry. The study has dealt with transformational leadership characteristics as a contemporary leadership style that is desirable to develop employees and bring performance to the industry. In practice, leaders will become more aware of how their actions and strategies can practically affect the drive, vision, motivation and ideas of followers as it relates to coaching and mentoring them to become future leaders in the organisation with respect to succession management and leadership efficiency in the banking industry. The study however is limited to the Nigerian banking industry in the assessment of transformational leadership. Also, the study represents sample from five banks in the industry, with the opinions that may not be entirely true of other banks not surveyed in the industry. This is acknowledged as limitation of the study in investigating transformational leadership in the banking industry in Nigeria.

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