

UNIVERSITY OF CAPE COAST

EFFECTS OF LEADERSHIP STYLE ON SALES FORCE PERFORMANCE
AT FIDELITY BANK, GHANA

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AT FIDELITY BANK, GHANA

BY

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OCTOBER, 2017

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:

Date.....

Name: Phoebe Mawufemor Nyonator

Supervisors' Declaration

I hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature.....

Date.....

Name: Dr. (Mrs.) Gloria Agyapong

ABSTRACT

This study aimed at investigating the effects of leadership styles on sales force performance at Fidelity Bank, in the Greater Accra Region of Ghana. The descriptive survey design was adopted for the study. The study involved 152 participants. Census sampling technique was used in selecting the respondents. Questionnaires were the main instruments used to collect data. Frequencies percentages, correlation and regression were used to analyse the quantitative data, using Statistical Package for Social Sciences Version 21. The research indicated that though all the respondents are at different levels of responsibility and working in the same place under similar conditions, they all perceived leadership to be a dynamic process. Again, The study revealed that there is a significant relationship between leadership style and sales force performance. This study found that a transformational leadership style was exhibited by sale leaders or managers at Fidelity Bank Ghana and as a result this style had positive effect on sales force performance. Also, it was observed that transactional leadership style positively impacts sales force performance. Additionally managers who practiced a blend of the two leadership styles at the same time made equitable impact on performances of sales force as well as business establishments in the financial services sector in Ghana. It is therefore recommended that, regular performance feedback should be encouraged across all levels of the organisation as it has been revealed as one of the strongest significant measures for the overall sales force performance.

KEY WORDS

Sales force

Performance

Leadership style

Transactional leadership

Transformational leadership

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DEDICATION

To the entire Nyonator and Associate families especially my Husband and
kids.

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CHAPTER ONE

INTRODUCTION

Background to the Study

In today's business environment, competitive organizations expand globally and are unwaveringly poised to confront the economic challenges in order to meet their objectives and goals. Leaders play that essential role in the accomplishment of these goals and objectives which boost the reputation of the organization as well as the employees' performance. Interestingly there are almost as many definitions as there are commentators. Many associate leadership with one person leading. Four things stand out in this respect. First of all, to lead involves influencing others. Secondly, where there are leaders there are followers. Again, leaders seem to come to the fore when there is a crisis or special problem. In other words, they often become visible when an innovative response is needed. Lastly, leaders are people who have a clear idea of what they want to achieve and why.

Thus, leaders are people who are able to think and act creatively in non-routine situations and who set out to influence the actions, beliefs and feelings of others. In this sense being a 'leader' is personal. It flows from an individual's qualities and actions. However, it is also often linked to some other role such as manager or expert. Here there can be a lot of confusion. Not all managers, for example, are leaders; and not all leaders are managers.

Leaders must essentially have new synthesis of competencies to properly shape their board and develop their subordinates to meet the current business and economic challenges. Shifting cultures, rapidly changing

technology and other factors will require new strategies of leadership. The 21st century leaders will need greater awareness of diverse factors and new sets of competencies - characteristics that lead to success on the job - to help them make relevant, correct and timely decisions in the leadership of change and leadership of people.

An important factor in the leadership process is the relationship that a leader has with individual followers. Previous researches have shown that successful interaction between leaders and their followers are central to the overall functioning of a company (Noormala & Syed, 2009; Graen & Uhl-Bien, 1995). High-quality leader-sales force relationships have been found to have impact on employee performance, organizational commitment, delegation, empowerment, and job satisfaction (Noormala & Syed, 2009; Gerstner & Day, 1997). One rationale for this study is that good leader-sales force relationships are vital to ensure the effective functional of banks.

Statement of the Problem

The concepts of leadership style and sales force performance do not lend themselves to easy descriptions as there are varying divergences among scholars and researchers about what variables constitute leadership and how to measure leadership and employee performance (Asare, 2012). This controversy has exacerbated further by attempts to yoke leadership to employee performance. It is within this perspective that Burns (1978) concluded that the concept of leadership is very much researched; unfortunately, it is extremely difficult to understand.

Without doubt, the desire to research how leadership style affect the output of individuals, establishments and firms has ignited much interest at recent times. Most African countries, including Ghana, are bridled with inadequate managerial and leadership skills to manage both public and private institutions (Asare, 2012). Hay Group (2008) research indicates that leadership in financial services is generally poor and in many cases, leaders are having a negative impact on the performance of their teams and organisations. A number of studies conducted on leadership, leadership styles, employee performance and organizational performance worldwide indicates that leadership is a critical determinant of organizational output (Brown, 2000; Noormala & Syed, 2009; Gerstner & Day, 1997). Despite these studies, clear and convincing understanding on how leadership style affects sales force performance has not been established across time and space in Ghana.

Although there are many collections of research works and literature on the financial service sector of Ghana, little scholarly studies have addressed how leadership and leadership styles affect sales force performance in the financial services sector (Asare, 2012). Also, the most challenging problem that has motivated this study is that although there is ample work on leadership and its effects, there is little definite reference studies and research results that are available in Ghana to explain and establish how leadership style influences sales force performances at Fidelity Bank Ghana. The choice of fidelity bank is based on the fact that they have issues with sales force turnover. Thus, the research seeks to investigate the theoretical construct and practical relevance of effects of leadership on sales force performances. This investigation therefore attempts

to carefully explore leadership styles and establish its effects on sales force performance in Fidelity Bank Ghana.

Objectives of the Study

The purpose of this study is to explore the effects of leadership styles on the performance of sales force at Fidelity Bank, Accra

Specifically, the study sought to achieve the following objectives:

1. To assess the perception of sales force about leadership styles
2. To investigate the effects of transactional leadership style on sales force performance at Fidelity Bank - Accra
3. To investigate the effects of transformational leadership style on sales force performance at Fidelity Bank – Accra
4. To examine what perceived leadership style could be adopted to improve sales force' performance at Fidelity Bank- Accra

Research Questions

The study examined the following questions:

1. How does sales force perceive leadership styles at Fidelity Bank- Accra?
2. To what extent does transformational leadership style affects sales forces' performance at Fidelity Bank- Accra?
3. To what extent does transactional leadership style affects sales forces' performance at Fidelity Bank- Accra?
4. What perceived leadership style could be adopted to improve sales force performance at Fidelity Bank- Accra?

Significance of the Study

This study intends to provide useful and relevant information to managers about transactional and transformational leadership styles. The research shall also serve as additional literature on the topic of leadership styles in Ghana. Also the findings of this study will contribute to the body of knowledge related to leadership styles and sales force performance. The findings of this research will provide private and public organisations with enough information on how to plan, revise, provide, review, amend and implement appropriate strategies to influence the employees and improve leadership as well as sales force performance in Ghana and beyond. Lastly this study would encourage further studies in leadership and its effects on sales force performance as well as shape policy in the human resource sector in Ghana

Delimitation of the Study

This study sought to concentrate on the effects of leadership style on the performance of sales force in the banking industry in Greater Accra Region of Ghana. The research work focused mainly on leader-sales force relations and how it affects the performance of the sales force. The study also aimed at using fidelity Bank-Accra for the sampling of opinions. The choice of Accra is because it is the commercial nerve of the country and the headquarters of the bank can be found there.

Limitations of the study

Although this study could make a lot of contributions, there are some limitations which would be considered as hurdles on the way of getting maximum possible generalizability. First, this research is being conducted only

in Accra so its scope is limited and generalization of finding might not be worthwhile, other researchers should conduct similar research in other parts of country to generalize the results. Second, only the sales force of Fidelity Bank-Accra will be the respondents, results may differ for Sales force in other branches of the same bank. Again this study uses only a quantitative approach. This may however affect the quality of results due to lack of details from respondents compared to a qualitative approach.

Organisation of the Rest of Study

This research work was divided into five chapters. The first chapter was introduction to the Background of the Study. Chapter Two focused on the review of related literature and theoretical framework of leadership. The third Chapter was centered on the methodology stating the sample design and the sampling method to be used. Chapter Four comprised the interpretation and analysis of responses from the questionnaire whereas the final chapter, which is Chapter Five, looked at the Summary of Findings, Conclusions and Recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter of the study provides in-depth insight on leadership styles and the effects thereof on sales force performance. Arguments from different authors was exploited to provide a better theoretical understanding of the leadership style, transactional leadership, sales force performance and the relationship between sales force and performance. This chapter is divided into four sections namely;

- 1.Theoretical review
- 2.Conceptual review
- 3.Conceptual framework
- 4.Empirical review

Theoretical Review

This section looks at leadership as well as the theories that underpins this study. These theories are the transactional leadership theory and the transformational leadership theory.

Transformational Theory of Leadership

Transformational leadership is the leader's ability to motivate followers to rise above their own personal goals for the greater good of the organization (Bass, 1985, 1996 as cited by Murphy & Drodge, 2004). Bass (1985) posited that the transformational style of leadership comes from deeply held personal values which cannot be negotiated and appeals to the subordinates' sense of moral obligation and values (as cited by Chan, 2005). "Transformational

leaders go beyond transactional leadership and are characterized as visionary, articulate, assured, and able to engender confidence in others so as to motivate them to surpass their usual performance goals” (Schwarzwald, Koslowsky & Agassi, 2001, p 277). The transformational leaders attempt to stimulate the undeveloped or dormant needs of their subordinates (Chan, 2005). Bass declared there were four types of transformational leadership behavior, namely idealized influence (charisma), inspirational motivation, individualized consideration, and intellectual stimulation (Densten, 1999).

Idealized influence represents role-modeling behavior where the leader instills pride, faith, and respect, and has a gift for seeing what is really important, and transmits a sense of mission. Inspirational motivation represents the use of images and symbols that enable the leader to raise the expectations and beliefs of their follower concerning the mission and vision. Individualized consideration represents providing experiential learning and occurs when the leader delegates a project, provides coaching and teaching, and treats each follower as an individual. Intellectual stimulation represents cognitive development of the follower and occurs when the leader arouses followers to think in new ways and emphasizes problem solving and the use of reasoning before taking action (Johnson, 2006).

Transformational leaders encourage their subordinates to bring creative viewpoints to work and stimulate a team vision through positive motivation. With regards to the law enforcement arena, the transformational leader expects their subordinates to be more occupied with problem solving and community-oriented policing which more often than not equate to lower statistics (Engel, 2003). Transformational leaders are expected to enhance the performance

capacity of their followers by setting higher expectations and generating a greater willingness to address more difficult challenges (Bass & Avolio, 1997). Transformational leaders continuously show concern for their subordinates' needs, treat them with respect and utilize a flexible approach towards them. This does not necessarily mean that the transformational leader never resorts to punishment or negative feedback. When these behaviors are used, they are perceived or may be interpreted as exceptional and required for completing the present task (Schwarzwald, Koslowsky & Agassi, 2001).

Transformational leadership behaviors alter the higher order needs of followers by changing their attitudes, beliefs, and values. Such behaviors are important to the leaders of senior police officers because they can directly influence rank-and-file officers and any process of change. Transformational leadership involves raising the consciousness of followers by appealing to higher ideals and values, and moving the focus of followers away from their self-interests encouraged by transactional leadership. In other words, the leader encourages their followers to consider their actions beyond simply "what is in it for them." The transformational leader motivates subordinates by focusing them on a greater cause, such as justice. Burns (1978) argued that transformational leaders have a more significant motivating effect on employees and are preferable to transactional leaders because they motivate employees to perform well even in situations that lack any chance of receiving formal recognition.

Chan (2005) reports that over the last few decades, organizations have had relatively significant success with various kinds of transformational leadership models. A leading example is the Kouzes and Posner's (2003) model which offered a leadership model with five distinct practices that outstanding leaders use to influence employees' performance. This model consists of some of the key elements of the transformational leadership styles. The five practices of exemplary leadership are: (a) challenging the process: searching and seizing challenging opportunities to change, grow, innovate, and improve, with the willingness to take risks and learn from mistakes; (b) inspiring a shared vision: enlisting followers' support in a shared vision by appealing to the followers' values, interests, and aspirations; (c) enabling others to act: achieving common goals by building mutual trust, empowering followers, developing competence, assigning critical tasks, and providing continuous support; (d) modeling the way: being a role model and being consistent with shared values; and (e) encouraging the heart: providing recognition for success and celebrating accomplishments.

Transactional Theory of Leadership

Transactional theory, as its name implies, involves a "transaction" or quid pro quo between a supervisor and a subordinate. The type of the transaction, whether a reward or discipline, depends on the employee's performance. Bass (1985) theorized the transactional leaders appeal to the subordinates' self-interests (as cited by Chan, 2005). Transactional leaders attempt to meet the current needs of their subordinates through bargaining and exchanging. Transactional leaders expect their followers to attain agreed-upon goals without encouraging them to take on greater responsibilities for self-

development or leading others. There is no attempt to change followers' attitudes, values, growth, and development on a long-term basis. Both leaders and followers focus on achieving the negotiated performance level (Chan, 2005). A transactional leader motivates subordinates by giving rewards for services provided. This leader clarifies the subordinates' goals and arranges contingent rewards as inducements toward the achievement of the goals (Singer & Singer, 1990).

One might theorize transactional leaders would have the greatest effect on sales force performance for the reason that supervisors can set clear quantitative expectations that are easily monitored (Engel & Worden, 2003). Leadership behaviors that emphasize telling or controlling would be classified as transactional leadership because rewards and discipline are administered according to adherence or deviation from instructions. Transactional leadership is a reinforcement technique requiring constant application. There are two main components of transactional leadership - contingent reward and management-by-exception. Contingent reward is when the leader provides rewards if the subordinate performs in accordance with the performance expectations or expends the necessary effort (Densten, 1999). The contingent reward aspect of transactional leadership should also relate positively to performance in that these leaders clarify expectations and recognize achievements that positively contribute to higher levels of effort and performance (Bass, Avolio, Jung & Berson, 2003). Management-by-exception represents the taking of action by the leader when the follower does not meet the performance expectations (Densten, 1999). In the management-by-exception approach, transactional leaders clarify expectations, specify standards for compliance, define what

constitutes ineffective performance, and monitor closely to ensure that deviances and errors are corrected promptly (Bass, Avolio, Jung & Berson, 2003 cited by Chan, 2005).

Leadership

Leadership for many decades has been the subject of much debate (Dulewicz & Higgs, 2003; Partington, 2003, Goleman, Boyatzis & McKee, 2002) and the connections between leadership and performance (Bycio, 1995). There are many schools of thoughts covering leadership, early theorists discussed leadership in terms of traits, which seeks to understand which personality characteristics denotes a successful leader (Mahoney, Rich & Podsakoff, 1960; Argyris, 1955) the principal belief of the traits theorist is that leaders were “born” and not “made” (Stodgill, 1948). Trait theorists focus their attention on the qualities that are required to be an effective leader (Cole, 1999) despite substantial academic attention it has been difficult to arrive at a set of characteristics or traits that identify effective leaders. Handy’s (1993) research analysed over one hundred studies pre-1950 in order to establish some common traits or characteristics. However, during the process Handy (1993) was only able to establish five percent correlation between the characteristics within each of the studies, which demonstrates the multifaceted nature of leadership but also recognising the difficulty enshrined in traits theorisation of leadership.

Style theorists in contrast to the trait theorist, are of the opinion that it is the behaviour of the leaders rather than the characteristics that determine how people perform within their work environment (Cole, 1999). Leadership style has been expressed in terms of transactional, versus transformational, autocratic versus democratic style of leadership. The challenge for traits theorists is their

inability to validate those characteristics (Stodgill, 1948, Ogbonna 2000), which subsequently led to the emergence of style theory of leadership (Likert 1961), which focuses on the behaviour and style of the leader. Both style and trait theorists have endeavoured to establish a “one cap-fits all philosophy” or as described by (Ogbonna, 2000, pp. 767) the “one best way of leading” approach. This contributed to the introduction of the contingency and situational theories because of the inherent perceived limitations of this approach. The basic tenet is that situational factors play a critical role in the efficacy of a leadership role (Mulins,1999) which results in another shift of emphasis from style and traits theories to contingency theory(House, 1971).

Personality, emotional intelligence and competencies have a tendency to influence in various degrees of the performance of the leader and of the sales force. The ability to influence a salesperson’s performance is commonly associated with variety of factors namely; role variables, skills, motivation, personal factors, aptitude, organizational/environmental factors, motivation, leadership, the environment and culture of the organization.(Goleman, Boyatzis & Mckee, 2002; Bass, 1995). Leaders who have the tendency to motivate the sales force (subordinates) into action can create an environment where they feel compelled to do their best. This will more likely yield a better performance from their subordinates.

Effective selling has many common features that are incongruence with leadership (Bass 1997); both roles require the leader and the salesperson to try to modify or influence the decisions or perceptions of the buyer or their subordinates Bass (1997). Leaders are also required to be cognisant of the emotional disposition of their followers and their customers, so that they are

equipped to manage them in such a way that it may influence a positive outcome, better sales performance and more favourable decision from a buyer. Ashforth and Humphrey (1995) argue that emotions are inseparable from an organization work setting. The attitudes and behaviours of effective salespeople are aligned to the attitudes and behaviours of an effective leader (Bass, 1997). How well the emotional temperament of a sales person is managed will determine the leader's level of effectiveness. Goleman et al (2002, pp. 3) postulates that great leaders ignite our passion and they inspire the best in us through mapping into and working through our emotions.

According to Cole, (1999) leadership is a dynamic process within a group whereby an individual influences others to contribute voluntarily to the achievement of group task in a given situation. This would suggest that the leadership role involves directing groups or individuals towards the attainment of a specific objective. In addition, they need to be adaptable by utilising different leadership styles that guide and influence other people's behaviour, due to the dynamic nature of the relationship. According to Handy (1993, pp. 100) there are some general assumptions made in relation to effects of leadership; employees will work harder, they become more productive, employees improve their performances and recognition that different leadership styles yield different results in relation to performance.

The role of the sales manager is to affect change in attitudes, behaviours and performance outcomes by creating a positive working environment where employees are happy, have clear expectations about their roles, which give rise to a greater level of commitment resulting in increased levels of motivation (Chonko, Griasaffe, Jaramillo & Roberts, 2009). The sales manager's actions

can fundamentally affect the performance of the salesperson (Mulki, Jaramillo & Locander, 2005). They also are responsible for creating the organisational cultural norms that according to Schein (1985) are the shared set of assumptions, values and beliefs.

Leadership style

Leadership style is the main prominence within this review, specifically transactional and transformational leadership styles (Slevin, 1989; Hershey & Blanchard 1988). Leadership style assumes the adoption of a particular style, stance or behaviour, which will transform a leader and create a new set of behaviours within the leaders so that they can become more effective. In essence an effective leader can be constructed Muller and Turner (2005), effective being defined by task, people and performance. Leadership has been discussed in many ways, which include contingency theory (Robbins, 1997), leadership style (Slevin, 1989), leadership traits (Kirkpatrick & Locke, 1991), charismatic leadership (Bass 1997) and emotional intelligence leadership (Goleman, et al., 2002).

Nevertheless, this review focuses on two main styles of leadership as they affect salesperson's performance. According to Mackenzie, Rich and Podsakoff (2001) there are two ways in which transformational leaders differs from transactional leadership. The first relates to the process in which the leaders attempt to engage and influence their followers, customers and subordinates. Secondly, transformational leaders recognise that trying to motivate and influence the behaviours of their followers can only be achieved by focusing on their inherent values, aspiration and goals in order to derive a greater level of performance.

As postulated by Kuhnert and Lewis (1987) transformational leadership becomes possible when the leaders' followers change their attitudes and belief and adopt the leader's internal standard (values). This view is also consistent with Bryman (1992) who suggested that the transformational leader's goals and aspirations need to be congruent with that of the follower and become aligned and this synergy will increase the likelihood of a more favourable performance outcome. This is in contrast to the transactional leadership style that is synonymous with compliance of rules, policies and procedures (Kelman, 1958) and on effort and rewards, which is contingent upon the follower's performance. According to Fetter, Mackenzie, Moorman and Podsakoff (2000) transformational leaders are able to motivate their followers to perform over and above expectations by providing aspirational goals, articulating a vision and becoming suitable role models.

This contrasts the transactional leader whose behaviour focuses on contingent reward and punishment behaviour. There is an inherent dissonance which comes out of the literature, transactional and transformational leadership are uniquely different, however their traits can be simultaneously displayed and co-exist within the same leader (Mackenzie, Rich & Podsakoff, 2001). Transactional leadership style is prevalent within business environment (Bass, 1985) and this would suggest that the majority of leaders engage within transactional forms of leadership behaviour, which is contingent upon performance and reward. Notwithstanding, the exceptional leader goes beyond this behaviour and engages in transformational leadership behaviours in order to become more effectual (Mackenzie et al., 2001). It is contended that although

transactional and transformational leadership roles are antithetical, they can in fact be regarded as symbiotic.

Transformational Leadership

Transformational leaders are regarded as charismatic; they engage their followers through the employment of visionary skills and their ability to inspire others. Channer and Hope (2001) have described transformational leaders as leading others through inspiration and enthusiasm as opposed to ordering and instructing, whereby they are stimulating their intellectual and emotional response, which activate a positive vision within the follower. As a consequence they are respected, admired and trusted (Humphreys, 2002). Various scholars have posited that the significant attributes of a transformational leader is their ability to create an environment where their followers perform “beyond expectations” (Fetter, Mackenzie, Moorman & Podsakoff, 1990, pp.56).

Sales people have a variety of tasks to carry out during the completion of their roles, however, the one which resonates most with sales people is in regards to sales performance which is commonly defined and associated with sales volume or productivity (Brown & Paterson, 1993). Leaders are also required to create an environment where sales people can exceed expectations, which is vital to the success of the firm (Mackenzie, Rich & Podsakoff, 2001). The sales environment is considered as competitive, demanding and requires the sales person to perform at agreed levels by the organisation. Sales people’s behaviour can be moderated through their cognition, beliefs and emotions. Selling and performance engenders a large degree of stress relative to other roles and they have a higher propensity to encounter substantial emotional demands (Chonko, Howell & Bellinger, 1986). The transformational

leaders are well placed to tackle these emotional encounters and to be effective within these circumstances as they reduce stress and burnout (Bass, Seltzer & Numerof, 1989).

Transactional Leadership

The term transactional stand for receiving something in exchange for something else or commonly referred to as contingent-reward system. The dynamic relationship between a transactional leadership style and a follower is one of exchange; this is where there is an implicit or explicit offer of exchange between the manager and employee and a promise of reward in return for good performance (Bass, 1985) or for something of value (Humphreys, 2002). This symbiotic relationship and contribution required by each party is both understood and compensated (Burns, 1978). Transactional leadership style is predominant within business (Bass, 1985) and largely within the sales environment where the core objective is for the sales person to produce sales, for which they are rewarded through commissions, bonuses, and incentives in exchange.

Contingent reward behaviour is noted to be positively correlates with the subordinate's performance (Avolio et al, 1998). There has been a plethora of literature relating to leadership style and sales performance (Sujan et al, 1988; Jaworski & Kohli, 1991). Historically, this has been contextualised with the transactional leadership paradigm until Bass' (1985) consideration regarding transformational leadership. The notion that transformational leadership style will enhance a sales person's performance has been noted in the conceptual articulation (Dubinsky et al, 1995; Jolson, 1996). However, despite the

hypothesis that transformational leadership enhances sales performance, the findings has not been supported empirically (Dubinsky et al, (1995).

Leadership and Salesperson Performance

Leadership involves the direction, support, evaluation and control of employees, and requires a balance between achieving the task, building and developing the team, and being concerned for the individual (Szilagyi & Wallace, 1990). Effective leadership requires role clarity, performance orientation (positive and timely feedback about performance, and access to required resources), action orientation (making necessary decisions instead of leaving issues unresolved, even if appropriate decisions are unpalatable), and responsiveness to the concerns of staff so that work-related uncertainty is reduced (Viljoen & Dann, 2003). Motivation can comprise both extrinsic and intrinsic factors, and both financial and non-financial rewards (Patrickson, 2001). Consistent with the above definitions, *sales* leadership includes three interrelated activities: (1) formulation, (2) implementation, and (3) evaluation and control (Churchill, Ford, Walker, Johnston & Tanner, 2000). It includes clarification of the strategic role of the sales force, development and direction of salespeople, and evaluation of salespeople's performance factors is recommended by various writers (Brown & Peterson, 1996; Grant & Cravens, 1999; Piercy, Cravens & Morgan, 1998). Since professional selling requires a range of skills, sales managers must develop their salespeople to ensure they have those skills (Holmes & Srivastava, 2002). Sales leadership has additional challenges since "a significant number of salespeople operate in social, psychological, and physical isolation from other company employees" (Ingram et al., 2005, p. 138).

Conceptual Review

Leadership is not simple but a complex dynamic phenomenon, where a multitude of variables can influence and impact upon the leader's performance, which in turn can have such a profound effect on organisational performance (Bycio, 1995). The role of leadership refers to supervisory behaviour in relation to their ability to influence the sales performance. Task characteristic and emotional intelligence are linked to supervisory behaviours as well as sales person's characteristics. Handy (1993, pp. 118) posited that leadership within groups of people and within organisations will always be the vital component in the effectiveness of the organisation as they make things happen (Walker Churchill, & Ford, 1979; Chonko, Griasaffe, Jaramillo & Roberts, 2009). Leaders are conceived as catalyst for change. They are the individuals who have the capacity to enhance, maintain or hinder a salesperson's performance dependent upon the leadership style that they exhibit (Humphreys, 2002). Leaders also have the propensity to ignite passion and a deep desire that brings out the best in each one of us (Goleman, et al, 2002).

Sales managers are responsible for the performance of the sales team and for achieving the organisational objectives, leaders who have the predisposition to motivate the sales force into action and create an environment where they feel compelled to do their best work are more likely to yield a better performance from their subordinates. Thus, effective selling has many widespread features that are in common with leadership, (Bass, 1997), both roles require the leader and the salesperson to try to modify or influence the decisions or perceptions of the buyer or their subordinates (Bass, 1997). Therefore, the leaders' role in this context is to ensure that they have the

capability to influence the behaviour of the salesperson in order to accomplish their tasks and objectives (Jobber & Lancaster, 2006, pp. 413). There it is generally accepted view that leaders are responsible for the strategic direction and mobilisation of their teams in order to achieve the organisational goals. This notion is in contrast to Goleman, et al., (2002) postulation where they contend that the key to a leader's success is determined by how well they can activate the emotions within others, as this will determine how well the task is accomplished.

Among the various theories of leadership, the prominent one for this study is the transformational-transactional leadership theory. As explained by Saowalux and Peng (2007) this theory epitomizes two factors to differentiate "ordinary" from "extraordinary" leadership thus transactional and transformational leadership (p. 45). Transactional leadership is based on conventional exchange relationship in which followers' compliance (efforts, productivity and loyalty) is exchanged for expected rewards. In contrast, transformational leadership raises followers' consciousness levels about the importance and value of designated outcomes and ways of achieving them.

Conceptual framework

From the above literature, this conceptual framework is developed to guide the study;

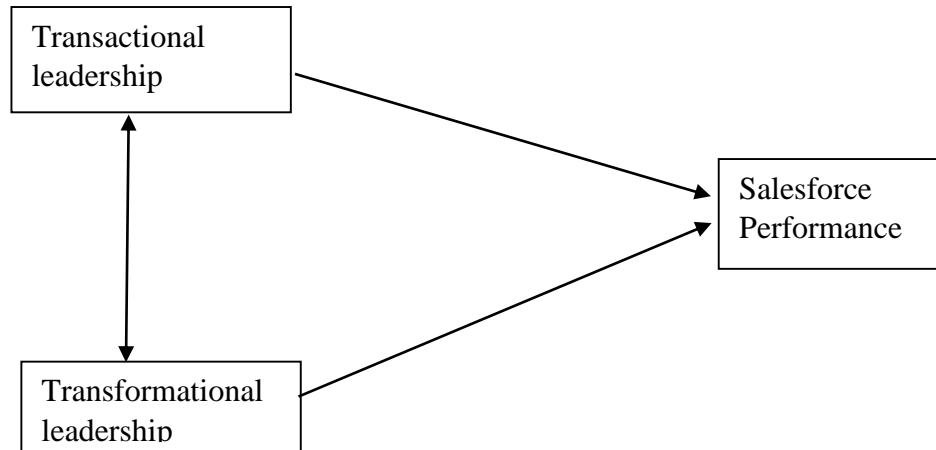


Figure 1: Conceptual framework

Source: Adapted from Brown (2000).

The arrows in diagram show the flow of leadership style and its effects on performance. As illustrated in Figure 1, it is proposed that leadership influences salesperson attributes, namely, capabilities or expertise, motivation levels, and role clarity, while salesperson attributes influence behavioral performance which, in turn, affects outcome performance. This study focuses on the indirect relationship between leadership and salesperson behavioral performance. Various researchers and other writers have provided support for the proposition that leadership influences salesperson performance (Anderson, Dubinsky & Mehta, 1999; Harmon, Brown, Widing & Hammond, 2002; Jaramillo, Mulki & Marshall, 2005; Yammarino, 1997).

Empirical Review

Brown (n. d) investigated the effects of emotional intelligence (EI) and leadership styles on sales performance. The study involves a descriptive analysis of literature regarding emotional intelligence, transformational /transactional leadership styles and sales performance. The findings suggest that both transactional/transformational leadership styles act as strong predictors of leadership effectiveness and their ability to influence the sales person's performance. In addition, transactional and transformational leadership styles appear to have a symbiotic relationship with emotional intelligence within leadership styles domain. Leaders who exhibit transactional leadership characteristics are viewed negatively as they often lack motivation and charisma. They are individuals who operate within the confines of rules, policies and procedures. Despite the negative perception, transactional leaders have components such as contingent-reward that positively correlate of productive sales performance. The findings further suggest that there is a correlation between EI, Transactional/Transformational leadership styles and sales performance.

Paracha, Qamar, Mirza, Hassan & Waqas (2012) studied the impact of leadership style (Transformational & Transactional Leadership) on employee performance and the mediating role of job satisfaction in Pakistan. The purpose of this research was to determine whether the leadership style that is (transformational leadership style and transactional leadership style) has an impact on employee performance. The data was collected from 6 schools in Rawalpindi and Islamabad. The findings indicated that transactional and transformational both are significantly positive associated with employee

performance however transactional leadership was more significant than transformational.

Wilkinson (2009) studied why sales managers should provide more leadership; the relationship between levels of leadership and salesperson performance. The findings are presented from an exploratory study of the relationship between the extent or level of leadership provided to salespeople and behavior-based salesperson performance. Significant positive relationships were found between two components of leadership (transactional and transformational) and salesperson performance. The findings indicate the possibility that higher levels of leadership result in higher levels of salesperson performance, suggesting that sales managers should ensure they provide high levels of leadership. Given the importance of the sales function, the findings warrant attention from human resource management and senior sales management. Further research is recommended to establish whether these exploratory findings reflect the situation within a range of countries and industries, and to extend the analysis to relationships between leadership, salesperson attributes and salesperson performance.

Adusei (2012) studied the influence of managerial leadership styles on employees' job performance. The purpose of the study was to investigate the influence of managerial leadership styles on employees' job performance. A sample of 170 respondents was purposively chosen for the study. The sample comprised 30 management members, 30 supervisors and 110 employees or junior workers. In the process, both qualitative and quantitative data was sought for using a questionnaire and an interview guide. Whilst the quantitative data were analyzed with frequency counts and simple percentages, the qualitative

data were analyzed under themes and patterns and presented with direct quotations from the interviewees. The findings of the study revealed among others that: performance of the workers depended on the type of leadership style at Hanmax Vineer and Plywood Company and the preferred leadership style as required by the workers was democratic style of leadership.

Pradeep and Prabhu (2011) studied the relationship between effective leadership and employee performance. The study focused on the transformational, transactional and laissez-faire leadership model and the relationship between these leadership styles and employee performance. The study contrasted selected public and private sector enterprises and the data comprises of 43 middle-level managers and 156 subordinates. The study used Garrett scores to look at the various factors that add to the effectiveness of leadership. Also, the relationship between transformational, transactional, laissez-faire leaderships and employee performance was explored through correlation and regression analysis. The results suggested that leaders must have the ability to attract / influence their subordinates, be able to set clear standards of performance to their peers and act as a best role model to the subordinates. The subordinates expect that their achievements must be recognized and rewarded either with monetary or with non-monetary terms. The study recommended the adoption transformational leadership style in both the public and in the private sector enterprises. The results of correlation and regression analysis suggest that the transformational leadership style has significant relationships with performance outcomes.

Ojokuku, Odetayo and Sajuyigbe (2012) examined the impact of leadership style on organizational performance in selected Banks, in Ibadan Nigeria.

Purposive sampling technique was adopted in selecting a total of sixty (60) respondents as sample for the study, while relevant data was gathered with the aid of a structured questionnaire. One hypothesis was formulated and inferential statistical tool was used to analyze the data. Specifically Pearson product moment correlation was used to examine the relationship between leadership style dimensions and organizational performance, while regression analysis was used to examine the significant effect of leadership style dimensions on followers and performance. Findings showed positive and negative correlation between leadership style dimensions and organizational performance. It was also found that leadership style dimensions jointly predict organizational performance, which counted for 23% variance of performance. The study concluded that transformational and democratic leadership style should be employed by the Banks' management in order to wax stronger in a global competitive environment.

Summary of Literature Review

The reviewed literature has revealed that leadership styles have effects directly or indirectly on sales force performance and organisational performance. Transactional leadership is used when organizations give appraisals by recognition, pay increases and career advancement for well performers and punishment for poor performers (Bass, 1998). Transactional leadership exchange agreements rewards effort, promises of rewards for better performance and recognizes the achievements. In contrast, transformational leadership gives vision and sense of mission, instills pride and gain, respect and trust (Bass, 1990). Mulla and Krishnan (2011) proposed that transformational leadership is associated with subordinate's moral values.

Arguably the literature review indicates different findings. In some cases there are relationships while others there were none. There is no consistency in the findings of these studies. This, study therefore intends to carry out further research into the effect of leadership styles on sales force' performance. The conceptual framework for this study was based on the conceptual model of leadership & emotional intelligence on sales performance by Brown (2002). The framework purports that, leadership (transactional and transformational) influences the sales force this in turn enhances employees' performance. Sales force is satisfied with their work and will work hard if they believe that their work will lead to things that are highly valued. It emphasizes that leadership should be motivating or satisfying to the extent that it increases goal attainment by sales force and clarifies the path to these goals. Also leadership should be motivating to the extent that it makes sales force satisfaction contingent upon effective performance and to the extent that complements the sales force work environment by providing necessary guidance, clarity of direction and rewards for effective performance.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter describes the procedure that will be adopted in conducting this study. The chapter presents the profile of the study organisation, research design, population, sample and sampling procedure, the instrument that were used for data collection and how the data would be presented and analysed. Validity and reliability issues as well as ethical considerations will also look at in this chapter.

Research Design

This study adopts a Descriptive survey/correlation design. It is a very valuable design for assessing opinions and trends. In Gay's (1992) view, descriptive survey design involves the collection of data to answer questions concerning the current status of the subject of study. The design reports the things the way they are. According to Osuala (2001) descriptive research is that which specifies the nature of a given phenomenon. It is a method which involves observing and describing the behavior of a subject without influencing it in any way (Dwamena, 2014). The choice of this design as the most appropriate design is based on the fact that it helps to obtain accurate information from a whole population based on samples drawn from the population. This is evident from the attempt to describe the existing situation by asking the respondents to complete questionnaire in order to obtain data to draw meaningful conclusions from the study. A quantitative approach was used for the study.

Fraenkel and Wallen (2001) identified two difficulties associated with the design. They include the difficulty of ensuring the items to be responded to are very clear, getting respondents to respond to the items thoughtfully and honestly and the difficulty of getting sufficient number of questionnaires completed and returned. In spite of the difficulties, the major advantage of this design is that, it has the potential of providing a lot of information from a large sample of individuals. All necessary measures were taken in order to minimise the difficulties mentioned.

Profile of Study Organisation

Fidelity Bank was issued with its universal banking license on June 28th, 2006 making Fidelity Bank Ghana Limited the 22nd bank to be licensed by the Bank of Ghana under the new Banking Act, 2004 (Act 673). The Bank is owned by Ghanaian individuals, other institutional investors and its senior executives. It has its headquarters in the Greater Accra Region of Ghana and its branches all over the country. Fidelity Bank hopes to become a world-class financial institution that provides superior returns for all stakeholders.

Fidelity sales agents (FSA) in a branch report to the Team Manager of that branch. The Team Managers of a sector reports to the Area Sales Manager for that sector who in turn reports to the Head, Direct Sales. There are four hundred (400) sales agents across the country with three Area Sales Managers for the three sectors (Southeast, Southwest and Northern). The Direct Sales Performance analyst and the Sales Administrative Assistant report to the Direct Sales Operations Manager who also in turn reports to the Head, Direct Sales.

The choice of Fidelity Bank for this study is based on the fact that, it is one of the emerging private banks in the country with greater prospects.

Although they are committed to serving and helping their clients to achieve their goals with greater ease and confidence, the sales department is confronted with a lot of challenges. Significant among them is the poor performance of the sales force. Thus the sales force are not able to meet the sales target which is set by the sales manager. Also there is high labour turnover among the sales force. This is as a result of the demanding nature of the sale job and the kind of leadership which is being exhibited by the leaders of the sales department. Lastly, the sales return of the bank is very volatile as a result affects the performance of the organisation. It is therefore prudent for a study of this nature to be conducted in this organisation in order to investigate the effects of leadership style on the performance of the sales force.

Population

The population for the study comprised all sales force in Fidelity Bank- Ghana branches in the Greater Accra Region of Ghana. Total population is one hundred and ninety (190) sales force.

Sample and Sampling Procedure

A sample size, according to Cohen, Manion and Morrison (2005) can be determined in two ways, either by the researcher exercising prudence and ensuring that the sample represents the wider features of the population or by using a table which forms a mathematical formula.

A sample was drawn from the population of the sale force. The study employed a census technique. The population of sales force in Accra is one

hundred and ninety (190). This technique will make use of the whole population for the study.

Research instrument

The data was collected using the Multifactor Leadership Questionnaire (MLQ) developed by Bass and Avolio (1997) and a self-developed questionnaires. The MLQ is a rater-report questionnaire consisting 45 items measured on a five-point Likert-type scale of Not at all to 4-frequently. Five sub-scales was used to asses transformational leadership style which are idealised attributes, idealised behaviours, inspirational motivation, intellectual stimulation and individual consideration), while three was used to assess transactional leadership style (contingent rewards, management by exception (active).

The Bass and Avolio MLQ scale was adopted in this research because of the internal consistency; validity and reliability of the scale have been empirically tested. The reliability for all items and for each leadership factor scale was reported to range from .74 to .94 (Avolio & Bass, 1997).

As observed by Tenkorang (2014), questionnaire is used for collecting data because it offers an opportunity for both the researcher and the respondent. For the former it saves time whilst it avoids any influence or interference from the researcher to the latter when answering questions. The questionnaire will be adopted because it's easy to use and interpret. Also the questionnaire will help to elicit the right information from the respondents.

Ethical Issues

An introductory letter was taken from the School of Business to the study organization. The consent of the participants was sought and the purpose of the study was also explained to them clearly before they are allowed to participate in the study. The participation of the respondents is completely voluntary thus the respondents participated at their own free will. The confidentiality and anonymity of the respondents' responses were assured. Also the necessary acknowledgement shall be given to all information that will be used in the study.

Data Analysis

In all researches, data collected becomes meaningful only when it is organized and summarized. This study adopted the survey design and as a result, descriptive statistics (frequencies and percentages) as well as the Pearson's correlation test were used to analyze the data collected. This analysis was done with the Statistical Package for the Social Sciences (SPSS) version 21. Ary and Jacobs (1976) noted that researchers use descriptive statistics to organize, summarize, interpret and communicate information obtained. Specific questions were formulated to allow for the investigation of the research problem. The questionnaires were coded, edited and categorized. Tables were constructed to represent the five likert type scaled response subgroups of "strongly agree", "agree", "disagree", "not sure" and "strongly disagree" for analysis and discussion.

CHAPTER FOUR

RESULTS AND DISCUSSION

Overview

This chapter is devoted to the analysis of data gathered from the research as well as presenting and discussing the findings of the study. The findings of the study are presented in themes along the lines of the research questions posed, namely:

1. How does sales force perceive leadership styles at Fidelity Bank-Accra?
2. To what extent does transactional leadership style affects sales forces' performance at Fidelity Bank-Accra
3. To what extent does transformational leadership style affects sales forces' performance at Fidelity Bank-Accra
4. What perceived leadership style could be adopted to improve sales force' performance in Fidelity Bank-Accra

Background Characteristics of Respondents

In an attempt to present and discuss the research findings, it is important to present the biographic information of the respondents in order to help understand and appreciate the responses given by the participants regarding the issues explored in this study. The background characteristics of the respondents include sex, branches, educational qualification, position, years of experience at current post and department of the respondents.

Gender of Respondents

This aspect of the analysis sought to find out the gender differences of respondents. Table 1 shows the gender differences of the respondents.

Table 1: Distribution of the Respondents by Gender

Gender	Frequency	Percent
Male	124	81.6
Female	28	18.4
Total	152	100.0

Table 1 shows the gender distribution of the respondents who participated in the study. As can be observed, out of the 152 respondents, 124 representing 81.6% were males whilst 28 representing 18.4% of the respondents were females. This indicates that the male respondents were outnumbered by their female counterparts which is more than a fair reflection of male to female ratio of the company. This undeniably leaves one to speculate that the number of male employees may be so low due to the level of perceived high level of stress that the work entails.

Bank Branches of the Respondents

Table 2 provides the distribution of the branches of the Fidelity bank where the study was conducted. From the table, 27.6% of the respondents were from Osu Danquah branch, 18.4% from Abeka branch, 18.4% from Head office, 17.1% from Dome branch, 9.2% from Tudu branch and 9.2% from Okaishie branch.

Table 2: Distribution of Respondents by Bank Branches

Branch	Frequency	Percent
Osu Danquah	42	27.6
Abeka	28	18.4
Head office	28	18.4
Dome	26	17.1
Tudu	14	9.2
Okaishie	14	9.2
Total	152	100

Highest Educational Qualification of Respondents

Information on highest educational qualification was also obtained from respondents. This was to determine the academic and professional background of Fidelity Banks employees. Table 2 captures this information.

Table 3: Highest Educational Qualification

Highest Educational Qualification	Frequency	Percent
DIPLOMA	12	7.9
BA/BSC/BED	124	81.6
MBA/MA/MSC/MPHIL	16	10.5
Total	152	100.0

Tables 3 provide summaries of the highest educational qualification of the respondents. From Table 2, 7.9% of the respondents were diploma holders

as the lowest educational qualification, 81.6% are bachelor's degree holders while 10.5% had master's degree as their highest educational qualification. On the whole majority of the respondents have a baccalaureate degree or higher degree.

Position held by Respondents

Information on the position held by the respondents was also obtained from respondents. This was to determine the categories of respondents involved in the study. Table 4 shows the positions held by the respondents.

Table 4: Positions held by the Respondents

Position	Frequency	Percent
Sales manager	4	2.6
Sales executive	142	93.4
Sales team leader	2	1.3
Sales coordinator	3	2.0
Area sales manager	1	0.7
Total	152	100

Table 4 shows 2.6% of the respondents were sales managers, 93.4% of the respondents were sales executives and also 1.3% of the respondents were also sales team leaders. Lastly, 2.0% of the respondents were sales coordinator whilst .7% of the respondents were area sales manager. It can be inferred from the outcome of the results that more mobile bankers participated in the study than all other participants. The position of the respondents as holders of

important positions at Fidelity Bank, Ghana makes them knowledgeable and qualified enough as respondents for the study.

Years of Experience at Current Post

It was of interest to me to find out the years of experience at current post of the respondents. Table 5 presents this findings.

Table 5: Years of Experiences of Respondents at Current Post

Years	Frequency	Percent
1-5	124	81.6
6-10	28	18.4
Total	152	100

The years of experience at current post with the company ranged between under 1 year to more than 10 years but the responses indicate most of the respondents have been working between 1 year to 5 years (81.6%), 6 years to 10 years (18.4%).

Analysis of the Main Data

Research Question 1: How do sales force perceive leadership styles in Fidelity Bank- Accra?

This section of the study focusses on sales force perceptions about leadership styles. Section II of the questionnaire for sales force of Fidelity Bank containing items 8-17 in the appendix were used to obtain answers to the Research question 1. The results are presented in Tables 6.

Table 6: Sales Force Perception about Leadership Styles

Table 6: Sales Force Perception about Leadership Styles

Statements	Ratings					Total
	SD N(%)	D N(%)	NS N(%)	A N(%)	SA N(%)	
leadership is a dynamic process	0(0)	14(9.2)	14(9.2)	42(27.6)	82(53.9)	152(100)
leaders are born	28(18.4)	54(35.5)	0(0)	28(18.4)	42(27.6)	152(100)
leaders are made	14(9.2)	14(9.2)	14(9.2)	14(9.2)	96(63.2)	152(100)
effective leadership brings about good sales force performance	0(0)	0(0)	14(9.2)	40(26.3)	98(64.5)	152(100)
leaders arise as a result of situation	14(9.2)	28(18.4)	14(9.2)	42(27.6)	54(35.5)	152(100)
leaders have exceptional qualities	0(0)	28(18.4)	0(0)	28(18.4)	96(63.2)	152(100)
leaders have a set of traits	0(0)	42(27.6)	0(0)	0(0)	110(72.4)	152(100)
leadership is developing skills of employees	0(0)	28(18.4)	0(0)	68(44.7)	56(36.8)	152(100)
my leader exhibits transformational leadership	14(9.2)	28(18.4)	0(0)	54(35.5)	56(36.8)	152(100)
my leader exhibits transactional leadership	0(0)	0(0)	56(36.8)	68(44.7)	28(18.4)	152(100)

Table 6 depicts the responses of the respondents regarding whether leadership is a dynamic process. It can be observed that 9.2% of the respondents disagreed that leadership is a dynamic process while another 9.2% of the respondents also indicated that they were not sure leadership is a dynamic process. This notwithstanding, 27.6 % of the respondents agreed that leadership is a dynamic process. Whilst 53.9 % of the respondents strongly agreed that they believe leadership is a dynamic process. The data set demonstrates that respondents observed that leadership is a dynamic process.

Again, regarding the issue of whether they believe leaders are born 18.4% of the respondent strongly disagreed, 35.5% also disagreed that they were of the believe that leaders are born, another 18.4% agreed while 27.6% strongly agreed that they believe that leaders are born. On another issue, as to leaders are made 9.2% strongly disagreed, 9.2% disagreed, 9.2% were not sure, 9.2% agreed while 63.2% strongly agreed. Again, regarding the issue of whether they believe effective leadership brings about good sales force performance 26.3% of the respondent strongly disagreed, 9.2% were also not sure whether effective leadership brings about good sales force performance while 64.5% strongly agreed that effective leadership brings about good sales force performance.

Also, though the responses indicated that 9.2% of the respondents strongly disagreed that they believe that leaders arise as a result of situation, 18.4% disagreed while 9.2% were not sure whether leaders arise as a result of situation. However, 27.6% did agreed while 35.5% also strongly agreed that they believe leaders arise as a result of situation. The responses indicated an average perception level. As far as issues, concerning whether respondents

believe leaders have exceptional qualities 18.4% disagreed, 18.4% agreed whereas 63.2% strongly agreed.

From Table 6, the responses of the respondents concerning the issue of whether they believe leaders have a unique set of traits 27.6% disagreed, whilst 72.4% strongly agreed. This indicates that the respondents believe leaders have a unique set of traits. Also, when asked whether leadership is developing skills of employees, 18.4% of the respondents disagreed, 44.7% of the respondents agreed, while 36.8% strongly agreed that leadership is developing skills of employees. Furthermore, it can be observed that 9.2% of the respondents strongly disagreed on the issue of whether they believe their leader exhibits transformational leadership while 18.4% disagreed. This notwithstanding, 35.5% of the respondents agreed that they believe their leader exhibits transformational leadership whilst 36.8% strongly agreed. The data demonstrates that respondents observed that their leaders exhibit transformational leadership style. Concerning the issue of whether they believe their leader exhibits transactional leadership 36.8% were not sure, 44.7% agreed, whilst 18.4% strongly agreed. This indicates that the respondents believe their leader exhibits transactional leadership.

Discussions

From Table 6, it is evident that leadership is a dynamic process. The finding of the study is consistent with previous research which argued that leadership is a dynamic process. For example Cole, (1999) found that leadership is a dynamic process within a group whereby an individual influences others to contribute voluntarily to the achievement of group task in a given situation. This advocate that the leadership role encompasses directing groups or individuals

towards the realization of a specific objective. Also, Handy (1993) emphasised that there are some general assumptions that needs to be made in relation to effects of leadership. He argued that employees would work harder, become more productive, and improve their performances whilst recognising that different leadership styles yield different results in relation to performance.

Again, Mahoney et al. (1960) and Argyris, (1955) found that leaders were “born” and not “made” (Stodgill, 1948). They argued that leaders should focus their attention on the qualities that are required to be an effective leader and also assist employees to become more creative, innovative and bring such new ideas which allow the organization to grow competitively and adapt itself to the changing external environment. On the other hand, the findings of the study was partially inconsistent with the study of Cole (1999). In that research, despite ample academic attention it has been challenging arriving at a set of characteristics or traits that pinpoint effective leaders.

Unlike Handy’s (1993) research which analysed over one hundred studies pre-1950 in order to establish some common traits or characteristics. The results of the study was only able to establish five percent correlation between the characteristics within each of the studies, which demonstrates the multifaceted nature of leadership but also recognising the difficulty enshrined in traits theorisation of leadership. This means that sales force are thus, expected to have worked long enough to understand and inculcate the leadership styles, business culture and values and hence, know the focus of management in order to adapt to a particular leadership style.

On the issue of whether leaders exhibit transformational leadership, it can be observed that majority of the sales force indicated that their leaders

exhibit transformational leadership. It is observed that managers inspire sales force to deliver company objectives and as long as they give performance feedback, fair assessment and create opportunities for career growth, employees focus so much on delivering results. The results show clear exhibition of transformational leadership style by sales managers in getting their employees deliver their tasks. This is consistent with Fetter, Mackenzie, Moorman and Podsakoff (2000) assertion that transformational leaders are able to motivate their followers to perform over and above expectations by providing aspirational goals, articulating a vision and becoming suitable role models.

Also, on the issue of whether leaders exhibit transactional leadership the responses from the respondents indicated that some leaders exhibit transactional leadership. This is consistent with the findings of Bass, (1985) and Humphreys (2002) that the dynamic relationship between a transactional leadership style and a follower is one of exchange; this is where there is an implicit or explicit offer of exchange between the manager and employee and a promise of reward in return for good performance or for something of value.

Research Question 2. To what extent does transformational leadership style affects sales forces' performance in Fidelity Bank- Accra?

This section of the study focusses on leadership styles and its performance in the organisation. Section III of the questionnaire for sales force of Fidelity Bank containing items 18-37 in the appendix were used to obtain answers to the Research question 2. The results are presented in Tables 7 and 8. Table 7 depicts the responses of the respondents regarding transformational leadership style effects on sales force performance in Fidelity Bank.

Table 7: Effects of Transformational Leadership Style Effects on Sales Force Performance

Statement	Ratings					Total N(%)
	Not at all N(%)	Once in a while N(%)	Sometimes N(%)	Fairly often N(%)	Frequently if not always N(%)	
My manager instills pride in me for being associated with him/her	0(0)	14(9.2)	28(18.4)	68(44.7)	42(27.6)	152(100)
My manager goes beyond self-interest for the good of the group	0(0)	0(0)	28(18.4)	68(44.7)	56(36.8)	152(100)
My manager acts in ways that build my respect	14(9.2)	0(0)	28(18.4)	42(27.6)	68(44.7)	152(100)
My manager displays a sense of power and confidence	0(0)	0(0)	14(9.2)	82(53.9)	56(36.8)	152(100)
My manger talks about his/her most important values and beliefs	0(0)	0(0)	68(44.7)	14(9.2)	70(46.1)	152(100)
My manager specifies the importance of having a strong sense of decisions	0(0)	0(0)	14(9.2)	68(44.7)	70(46.1)	152(100)
My manager emphasizes the importance of having a collective sense of mission	0(0)	0(0)	14(9.2)	82(53.9)	56(36.8)	152(100)
My manager talks optimistically about the future	0(0)	0(0)	14(9.2)	42(27.6)	96(63.2)	152(100)
My manager talks enthusiastically about what needs to be accomplished	0(0)	0(0)	14(9.2)	68(44.7)	70(46.1)	152(100)
My manager expresses a compelling vision of the future	0(0)	0(0)	14(9.2)	42(27.6)	96(63.2)	152(100)
My manager expresses confidence that goals will be achieved	0(0)	0(0)	0(0)	82(53.9)	70(46.1)	152(100)
My manager re-examines critical assumptions to questions whether they are appropriate	0(0)	0(0)	54(35.5)	28(18.4)	70(46.1)	152(100)
My manager seeks differing perspectives when solving problems	0(0)	0(0)	28(18.4)	54(35.5)	70(46.1)	152(100)

Table 7 cont

My manager gets me to look at problems from many different angles	0(0)	0(0)	68(44.7)	28(18.4)	56(36.8)	152(100)
My manager suggests new ways of looking at how to complete assignments	0(0)	0(0)	40(26.3)	28(18.4)	84(55.3)	152(100)
My manager spends time talking teaching and coaching	0(0)	28(18.4)	68(44.7)	0(0)	56(36.8)	152(100)
My manager treats me as individual rather than just a member of a team	14(9.2)	28(18.4)	28(18.4)	26(17.1)	56(36.8)	152(100)
My manager considers me as having different needs, abilities, and aspirations from others	14(9.2)	0(0)	68(44.7)	28(18.4)	42(27.6)	152(100)
My manager helps me to develop strengths	0(0)	14(9.2)	68(44.7)	28(18.4)	42(27.6)	152(100)
My manager provides me with assistance in exchange for my efforts	14(9.2)	14(9.2)	54(35.5)	28(18.4)	42(27.6)	152(100)

A look at Table 7 confirms that regarding the issue of whether my manager instills pride in me for being associated with him/her, 9.2% of the respondent's indicated that it happens once in a while, 18.4% of the respondents indicated sometimes, 44.7% of the respondents indicated fairly often, while 27.6% indicated that it does happen frequently if not always. The responses reveal that respondents acknowledged that their manager instills pride in me for being associated with him/her. Again, regarding the issue of whether, my manager goes beyond self-interest for the good of the group 18.4% of the respondents indicated sometimes, 44.7% of the respondents indicated fairly often, while 36.8% indicated that it does happen frequently if not always. The responses reveal that respondents acknowledged that their manager goes beyond self-interest for the good of the group.

On another issue of whether my manager acts in ways that build my respect, 9.2% of the respondents revealed that it does not happen at all, 18.4% of the respondents indicated sometimes, 27.6% of the respondents indicated fairly often whereas 44.7% of the respondents pointed out that happened frequently if not always. The responses reveal that respondents recognized their manager acts in ways that build our respect.

Interestingly, on the issue of whether my manager displays a sense of power and confidence 9.2% of the respondents revealed that it happened sometimes, frequently if not always, 53.9% of the respondents indicated fairly often, whilst 63.8% of the respondents indicated sometimes, The responses reveal that respondents recognized that their manager displays a sense of power and confidence.. Moreover, with regards to this issue of whether my manger talks about his/her most important values and beliefs, 9.2 % of the respondents

indicated sometimes, 53.9% of the respondents indicated fairly often while 46.1% of the respondents revealed that it happened frequently if not always. The responses reveal that respondents recognized that their manager talks about his/her most important values and beliefs.

Again, though on the statement of whether my manager specifies the importance of having a strong sense of decisions 9.2% of the respondents indicated sometimes, 44.7% of the respondents indicated fairly often whereas 46.1% of the respondents identified that it happened frequently if not always. The responses reveal that respondents recognized that their manager specifies the importance of having a strong sense of decisions. As far as the statement relating to whether my manager emphasizes the importance of having a collective sense of mission was concerned, 9.2% of the respondents indicated that they sometimes emphasized it, 53.9% of the respondents indicated that they emphasized it fairly often whilst 36.8% of the respondents identified that they experienced that frequently if not always. The responses reveal that respondents recognized that they their manager emphasizes the importance of having a collective sense of mission.

Again, regarding the issues of whether, my manager talks optimistically about the future 9.2% of the respondents indicated that they sometimes talked about it, 27.6% of the respondents indicated that they talked fairly often about it 63.2% of the respondents acknowledged that they talked about it frequently if not always. The responses reveal that respondents recognized that they talked about it. Moreover, as far as the statement of whether my manager talks enthusiastically about what needs to be accomplished was concerned 9.2% of the respondents indicated that they sometimes enthusiastically talked about it,

44.7% of the respondents revealed that they experienced it fairly often whilst 46.1% of the respondents acknowledged that they experienced that frequently if not always. The responses reveal that respondents recognized that they enthusiastically talked about what needs to be accomplished.

On another issue of whether my manager expresses a compelling vision of the future, 9.2% of the respondents revealed that it does happen sometimes, 27.6% of the respondents indicated fairly often whereas 63.27% of the respondents pointed out that happened frequently if not always. The responses reveal that respondents recognized their manager expresses a compelling vision of the future.

More so, on the issue of whether my manager expresses confidence that goals will be achieved 53.9% of the respondents revealed that it happened fairly often whilst 46.1% of the respondents indicated it happened frequently if not always. The responses reveal that respondents recognized that their manager expresses confidence that goals will be achieved. Again, with regards to this issue of whether my manager re-examines critical assumptions to questions whether they are appropriate, 35.3 % of the respondents indicated sometimes, 18.4% of the respondents indicated fairly often while 46.1% of the respondents revealed that it happened frequently if not always. The responses reveal that respondents recognized that their manager re-examines critical assumptions to questions whether they are appropriate.

Again, though on the statement of whether my manager seeks differing perspectives when solving problems 18.4% of the respondents indicated sometimes, 35.5% of the respondents indicated fairly often whereas 46.1% of the respondents identified that it happened frequently if not always. The

responses reveal that respondents recognized that their manager seeks differing perspectives when solving problems.

As far as the statement relating to whether my manager gets me to look at problems from many different angles was concerned, 44.7% of the respondents indicated that they sometimes did, 18.4% of the respondents indicated that they emphasized it fairly often whilst 36.8% of the respondents identified that they experienced that frequently if not always. The responses reveal that respondents recognized that they their manager gets me to look at problems from many different angles.

Again, regarding the issues of whether, my manager suggests new ways of looking at how to complete assignments 26.3% of the respondents indicated that they sometimes suggested it, 18.4% of the respondents indicated that they talked fairly often about it 55.3% of the respondents acknowledged that they suggested it frequently if not always. The responses reveal that respondents recognized that they suggested it. Moreover, as far as the statement of whether my manager spends time talking about teaching and coaching was concerned 19.4% of the respondents indicated once in a while, 44.7% of the respondents indicated that they sometimes enthusiastically talked about it, whilst 36.8% of the respondents acknowledged that they experienced that frequently if not always. The responses reveal that respondents recognized that they enthusiastically spends time talking about teaching and coaching.

Again, though on the statement of whether my manager treats me as individual rather than just a member of a team 9.2% of the respondents indicated not at all, 18.4% of the respondents indicated once in a while, 18.4% of the respondents indicated sometimes, 17.1% of the respondents indicated fairly

often whereas 36.8% of the respondents identified that it happened frequently if not always. The responses reveal that respondents recognized that their manager 8.4% of the respondents indicated sometimes.

As far as the statement relating to whether my manager considers me as having different needs, abilities, and aspirations from others was concerned, 9.2% of the respondents indicated not at all, 44.7% of the respondents indicated that they sometimes did, 18.4% of the respondents indicated that they emphasized it fairly often whilst 27.6% of the respondents identified that they experienced that frequently if not always. The responses reveal that respondents recognized that they their manager considers me as having different needs, abilities, and aspirations from others.

Lastly, regarding the issues of whether, my manager helps me to develop strengths 9.2% of the respondents indicated once in a while, 44.7% of the respondents indicated that they sometimes helped, 18.4% of the respondents indicated that they fairly often did it, 27.6% of the respondents acknowledged that they suggested it frequently if not always. The responses reveal that respondents recognized that their manager helped out. Moreover, as far as the statement of whether my manager provides me with assistance in exchange for my efforts was concerned 9.2% of the respondents indicated not at all, 9.2% of the respondents indicated once in a while, 35.5% of the respondents indicated that they sometimes provided assistance, 18.4% of the respondent indicated fairly often. Whilst 36.8% of the respondents acknowledged that they experienced that frequently if not always. The responses reveal that respondents recognized that they provides me with assistance in exchange for my efforts.

Pearson Correlation Test Results

The overall results of the data analysis indicated in Table 9 show positive outcomes of Pearson correlation test results. The outcome of the study focusing on statistical analysis using Pearson correlation (2-tailed) index at 0.05 significant levels supports the research questions. The results from the Pearson correlation test analysis found transformational leadership style has a significant and positive correlation ($r = .487$, $p < .05$) with sales force performances. Thus, evidences from the study attest to Avolo et al (1997) observation that a significant and positive association exist between leadership style and sales force performance. We conclude that a good and effective leadership style will positively influence organizational performance in Ghanaian private banks.

The second research question states that transformational leadership style correlates significantly and positively with sales force performance. Validity test as presented in Table 8 shows the association between transformational leadership style and sale force performance of organizations is the most significant ($r = .704$, $p < .05$) among the two leadership styles. Accordingly, we conclude that transformational behaviors significantly and positively correlate with sales force performance. Results of the validation test also revealed a positive and significant ($r = .568$, $p < .05$) association between transactional leadership and sales force performances. Thus, there is likelihood that an enhanced transactional leadership behavior will increase sales force performance Fidelity Bank in Ghana. Table 8 shows the Pearson Correlation Coefficient Index and Leadership Style.

Table 8: Pearson Correlation Coefficient Index by Leadership Style

No	Selected variable	Correlation	1	2	3	4
1	Transformational	Pearson Corr.	1			
		Sig. (2-tailed)				
2	Transactional	Pearson Corr.	0.552*	1		
		Sig. (2-tailed)	0.023			
3	Leadership style	Pearson Corr.	0.451*	0.504*	1	
		Sig. (2-tailed)	0.011	0.021		
4	Sales Force performance	Pearson Corr.	0.704*	0.568*	0.487*	1
		Sig. (2-tailed)	0.001	0.014	0.016	
	Number of cases		152	152	152	152

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

Discussions

From table 7 and 8, it is evident that transformational leadership has a significant positive relationship on sales force performance. The results of the study indicate that the findings in some societies or contexts might be evident in a different society. Hence, the findings of this study are in line with reviewed literature. For example Brown (n.d) found that transformational leadership styles act as strong predictors of leadership effectiveness and their ability to influence the sales person's performance. In another study by Paracha, Qamar, Mirza, Hassan, & Waqas (2012) it was found that transactional and transformational both are significantly positive associated with employee performance. This means that the transformational leader's goals and aspirations need to be congruent with that of the follower and become aligned and this synergy will increase the likelihood of a more favourable performance outcome.

Furthermore, Wilkinson (2009) studied why sales managers should provide more leadership; the relationship between levels of leadership and salesperson performance. This was to find the relationship between the extent or level of leadership provided to salespeople and behavior-based salesperson performance. The study established a significant positive relationships between transformational and salesperson performance. The study again found that higher levels of leadership result in higher levels of salesperson performance, suggesting that sales managers should ensure they provide high levels of leadership.

Research by Adusei (2012) studied the influence of managerial leadership styles on employees' job performance and found that transformational leadership styles have a positive significant effect on sales force performance. Again another research by Ojokuku, Odetayo and Sajuyigbe (2012) examined the impact of leadership style on organizational performance in selected Banks, in Ibadan Nigeria and found that positive and negative correlation between leadership style dimensions and organizational performance. Also, the study again recommended that transformational and democratic leadership style should be employed by the Banks' management in order to wax stronger in a global competitive environment.

Again, Pradeep and Prabhu (2011) studied the relationship between effective leadership and employee performance and recommended that the adoption of transformational leadership style in both the public and in the private sector enterprises. Also the results of correlation and regression analysis suggest that the transformational leadership style has significant relationships with performance outcomes.

Although the finding of this study showed positive relationship between transformational leadership and sales forces performance, it is clear that the relationship was significant. Thus, the significant, positive relationship between transformational leadership and sales force performance means that leadership behaviours involving instilling pride, acting beyond self-interest for the good of the group, building followers respect, displays a sense of power and confidence, talking enthusiastically about what needs to be accomplished, emphasizing the importance of having a collective sense of mission, expresses confidence that goals will be achieved, seeking differing perspectives when solving problems,

treating employee as individual rather than just a member of a team, and helping employee to develop his or her strength somewhat inspire employees to stay with the company because they need to stay, thus encouraging continuance commitment in the company.

However, the findings of the study contrasted with the results of some reviewed literature. Notable among such research is the study conducted by Dubinsky et al, (1995). The research found that, despite the hypothesis that transformational leadership enhances sales performance, the findings has not been supported empirically. Hence, the sales force of Fidelity Bank Ghana prefer transformational leadership behaviours to transactional leadership behaviours when it comes to issues of their job satisfaction and performance.

Research Question 3. To what extent does transactional leadership style affect sales forces' performance in Fidelity Bank- Accra?

This section of the study focusses on leadership styles and its performance in the organisation. Section III of the questionnaire for sales force of Fidelity Bank containing items 38-46 in the appendix were used to obtain answers to the Research question 3. The results are presented in Tables 9 and 10. Table 9 depicts the responses of the respondents regarding transactional leadership style effects on sales force performance in Fidelity Bank.

Table 9: Effects of Transactional Leadership Style Effects on Sales Force Performance.

Table 9: Effects of Transactional Leadership Style Effects on Sales Force Performance

Statement	Ratings					Total
	Not at all	Once in a while	Sometimes	Fairly often	Frequently if not always	
	N(%)	N(%)	N(%)	N(%)	N(%)	N(%)
My manager discusses in specific terms who is responsible for achieving performance targets	0(0)	0(0)	14(9.2)	68(44.7)	70(46.1)	152(100)
My manager makes clear what I can expect to receive when performance goals are achieved	0(0)	0(0)	68(44.7)	42(27.6)	42(27.6)	152(100)
My manager expresses satisfaction when I meet expectations	0(0)	14(9.2)	28(18.4)	68(44.7)	42(27.6)	152(100)
My manager concentrates his/her full attention on dealing with mistakes, complaints, and failure	0(0)	28(18.4)	82 (53.9)	14(9.2)	28(18.4)	152(100)
My manager keeps track of all mistakes	0(0)	26(17.1)	28(18.4)	42(27.6)	56(36.8)	152(100)
My manager directs my attention toward failures to meet standards	42(27.6)	40(26.3)	28(18.4)	28(18.4)	14(9.2)	152(100)
My manager waits for things to go wrong before taking action	0(0)	110(72.4)	14(9.2)	14(9.2)	14(9.2)	152(100)

Table 9 cont

My manager shows that he/she is a firm believer in “if it will not break, don’t fix it”	54(35.5)	14(9.2)	42(27.6)	28(18.4)	14(9.2)	152(100)
My manager demonstrates that problems must become chronic before taking action	96(63.2)	28(18.4)	0(0)	14(9.2)	14(9.2)	152(100)

A look at Table 9 confirms that, regarding the issue of whether my manager discusses in specific terms who is responsible for achieving performance targets, 9.2% of the respondents indicated sometimes, 44.7% of the respondents indicated fairly often, while 46.1% indicated that it does happen frequently if not always. The responses reveal that respondents acknowledged that their manager discusses in specific terms who is responsible for achieving performance targets. Again, regarding the issue of whether, my manager makes clear what I can expect to receive when performance goals are achieved 44.7% of the respondents indicated sometimes, 27.6% of the respondents indicated fairly often, whereas 27.6% indicated that it does happen frequently if not always. The responses reveal that respondents acknowledged that their manager makes clear what I can expect to receive when performance goals are achieved.

On another issue of whether my manager expresses satisfaction when I meet expectations, 9.2% of the respondents revealed that it does happen once in a while, 18.4% of the respondents indicated sometimes, 44.7% of the respondents indicated fairly often whereas 27.6% of the respondents pointed out that happened frequently if not always. The responses reveal that respondents recognized their manager expresses satisfaction when I meet expectations.

Interestingly, on the issue of whether my manager concentrates his/her full attention on dealing with mistakes, complaints, and failure 18.4% of the respondents indicated it happened once in a while 53.9% of the respondents revealed that it happened sometimes, frequently if not always, 9.2% of the respondents indicated fairly often, whilst 18.4% of the respondents indicated sometimes, The responses reveal that respondents recognized that their manager concentrates his/her full attention on dealing with mistakes, complaints, and

failure. Moreover, with regards to this issue of whether my manger keeps track of all mistakes, 17.1% of the respondents indicated that it happened once in a while, 18.4 % of the respondents indicated sometimes, 27.6% of the respondents indicated fairly often while 36.8% of the respondents revealed that it happened frequently if not always. The responses reveal that respondents recognized that their manger keeps track of all mistakes.

Again, though on the statement of whether my manager directs my attention toward failures to meet standards 27.6% of the respondents indicated not at all, 26.3% of the respondents indicated once in a while, 18.4% of the respondents indicated sometimes, 18.4% of the respondents indicated fairly often whereas 9.2% of the respondents identified that it happened frequently if not always. The responses reveal that respondents recognized that their manager directs my attention toward failures to meet standards. As far as the statement relating to whether my manager waits for things to go wrong before taking action, 72.4% of the respondents indicated that it happened once in a while, 9.2% indicated it happened once in a while, 9.2% of the respondents indicated that they emphasized it fairly often whilst 9.2% of the respondents identified that they experienced that frequently if not always. The responses reveal that respondents recognized that they their manager waits for things to go wrong before taking action.

Again, regarding the issues of whether, my manager shows that he/she is a firm believer in “if it will not break, don’t fix it” 35.5% of the respondents indicated not at all, 9.2% of the respondents indicated once in a while, 27.6% indicated it happened sometimes, 18.4% of the respondents indicated that they talked fairly often about it whereas 9.2% of the respondents acknowledged that they talked about it frequently if not always. The responses reveal that respondents recognized that the manager knows he/she is a firm believer in “if it will not break, don’t fix it”. Moreover, as far as the statement of whether my manager demonstrates that problems must become chronic before taking action was concerned 63.2% of the respondents indicated not at all 18.4% indicated once in a while, 9.2% of the respondents revealed that they experienced it fairly often whilst 9.2% of the respondents acknowledged that they experienced that frequently if not always. The responses reveal that respondents recognized that they demonstrates that problems must become chronic before taking action.

Linear Regression Analysis

The study conducted a regression analysis to enhance analysis and conclusion of the research. The linear regression technique was used to analyze the effect of each type of leadership style on sales force performances in Fidelity Bank. The first four set of models were bivariate.

Sales force performance constitutes the dependent variable while components of leadership style were the independent variables. The study used multivariable linear regression analysis to determine the influence of each type of leadership style controlling for the other on sales force performance.

Table 10 indicates that a little over half (51%) of the overall variation in sales force performance is explained by the model. The adjusted R square for

transformational leadership was the highest (71.3%) among the leadership constructs while Transactional leadership style (51.3%) recorded the second. The analysis of the study revealed that a unit increase in the total leadership style, controlling for other factors is likely to increase sales force performance by 24.1%. The study also found that the transformational leadership approach is very predictive of sales force performance. A unit increase in transformational leadership, holding other factors constant result is likely to increase sales force performance by a significant proportion of 35.3%. A unit increase in transactional leadership style is a useful predictor of sales force performance. A unit increase in the transactional Leadership style score result in nearly a quarter (19.6%) increase in sales force performance.

However, when leaders who practice transformational behaviors at the work place introduce elements of transactional leadership style, a unit increase in leadership style reduces output to 18.3 percent compared to aggregate leadership performance and applying transformational behavior alone of 35.3 percent (Table 10). The implication here is that productivity is likely to reduce when transformational leaders incorporate elements of transactional leadership components into their style of leadership. Table 10 represent regression analysis of sales force performance and leadership style.

Table 10: Regression Analysis of Sales Force Performance and Leadership Style

No	Selected variable	Leadership style	Transformational	Transactional
1	Salesforce performance	0.241		
2	Salesforce performance		0.353	
3	Salesforce performance			0.196
4	R square	0.558	0.758	0.513
5	Adjusted R ²	0.513	0.713	0.429
6	F-value	12.32	14.56	9.73
7	p-value	0.001	0.001	
	Cases	152	152	152

Discussions

It was observed from the results of the study in Table 9 and 10 that leadership style continue to be a major contributor to organizational outcomes such as job satisfaction and organizational commitment. Nonetheless transactional leadership has a significant positive relationship on sales force performance. The findings yielded a significant, positive relationship between both transformational and transactional leadership style. This implies that employees' do not just get satisfied with their job, pay, organization, chances of future advance, supervisors, co-workers, and progress in the organization, but

rather they derive such performance from the behaviours or traits put forth by their managers. The type of leadership style a manager exhibits in an organization would not produce the same performance from employees. It was observed that the relationship between transformational leadership and performance was higher than that of transactional leadership and performance. Hence, employees would be much more satisfied when they work with managers who will inspire and encourage them in attaining not the goals of the organization but also their individual goals.

Also, transformational leaders help employees to become more creative, innovative and bring such new ideas which allow the organization to grow competitively. Hence, the findings of this study are in line with reviewed literature. For example Bass (1985) found that transactional leadership style is prevalent within business environment and largely within the sales environment where the core objective is for the sales person to produce sales, for which they are rewarded through commissions, bonuses, and incentives in exchange. Again, he concluded that the majority of leaders engage within the many organisations exhibit transactional forms of leadership behaviour, which is contingent upon performance and reward.

In another study by Avolio et al (1998) it was confirmed that contingent reward behaviour is noted to be positively correlates with the subordinate's performance. Furthermore, in another study by Brown (n.d) it was found that both transactional/transformational leadership styles act as robust predictors of leadership effectiveness and their ability to influence the sales person's performance. However, the finding of weak, positive relationship between the constructs is not new in research because similar findings have been realized by

researchers. The results by Brown (n.d) revealed that leaders who exhibit transactional leadership characteristics are viewed negatively as they often lack motivation and charisma. This means that they are individuals who operate within the confines of rules, policies and procedures.

Despite the negative perception, transactional leaders have components such as contingent-reward that positively correlate of productive sales performance.

Similarly, in another study by Paracha, Qamar, Mirza, Hassan, & Waqas (2012) it was found that transactional and transformational both are significantly positive associated with employee performance. This means that the transactional leader's objectives and aspirations need to be harmonious with that of the follower and become connected and this concerted effort will upturn the prospect of a more encouraging sales force performance outcomes.

Furthermore, Wilkinson (2009) studied why sales managers should provide more leadership; the relationship between levels of leadership and salesperson performance. This was to explore the relationship between the extent or level of leadership provided to salespeople and behavior-based salesperson performance. The study established a significant positive relationships between transformational and salesperson performance. The study again found that higher levels of leadership result in higher levels of salesperson performance, suggesting that sales managers should ensure they provide high levels of leadership.

Again another research by Ojokuku, Odetayo and Sajuyigbe (2012) examined the impact of leadership style on organizational performance in selected Banks, in Ibadan Nigeria and found that positive and negative correlation between leadership style dimensions and organizational performance. Also, the study again recommended that transformational and transactional leadership style should be employed by the Banks' management in order to wax stronger in a global competitive environment.

This means the finding of the study showed weak, but significant, positive relationship between sales force performance and transactional leadership. Hence, this means that transactional leadership behaviours involving exchanging rewards for meeting expectations, keeping track of all mistakes, failing to interfere until problems becomes serious, showing firm believe in “if it will not break, don't fix it”, specifying the standards for compliance, discussing in specific terms who is responsible for achieving performance targets, as well as demonstrating that problems must become chronic before taking action, waiting for things to go wrong before taking action, and concentrating attention on dealing with mistakes, complaints, and failure somewhat increases employees' job satisfaction. Thus, with the adoption of transactional leadership, managers can achieve satisfied employees. This appears that managers used rewards to get employees to work overtime in order to meet the increase in demand for the company's products during festive seasons like Christmas. Employees find this satisfactory so far as they get deserved bonuses for overtime worked.

Research Question 4 What leadership style could be adopted to improve sales force' performance in Fidelity Bank- Accra?

This section of the study focusses on leadership styles which could be adopted to improve sales force performance in the organisation. Section III of the questionnaire for sales force of Fidelity Bank containing items 47-56 were used to obtain answers to the Research question 4. The results are presented in Tables 11. Table 11 depicts the responses of the respondents regarding leadership style which could be adopted to improve sales force performance in Fidelity Bank.

Table 11: Leadership Style which could be adopted to improve Sales Force Performance.

Table 11: Leadership Style which could be adopted to improve Sales**Force Performance**

Statement	SD N(%)	Ratings				Total
		D N(%)	NS N(%)	A N(%)	SA N(%)	
I report to work on time	0(0)	0(0)	0(0)	42(27.6)	110(72.4)	152(100)
I have an annual set of performance standards	0(0)	0(0)	28(18.4)	54(35.5)	70(46.1)	152(100)
I achieve the sales target	14(9.2)	0(0)	14(9.2)	82(53.9)	42(27.6)	152(100)
I consistently meet sales volume and sale quotas	0(0)	0(0)	14(9.2)	28(18.4)	110(72.4)	152(100)
I am regularly rewarded for meeting targets	14(9.2)	0(0)	14(9.2)	0(0)	124(81.4)	152(100)
My performance is assessed regularly by my superior	0(0)	0(0)	28(18.4)	14(9.2)	110(72.4)	152(100)
I receive regular performance feedback	0(0)	0(0)	54(35.5)	14(9.2)	84(55.3)	152(100)
I adjust easily to changing priorities	0(0)	0(0)	40(26.3)	42(27.6)	70(46.1)	152(100)
I believe there is fairness in the way my performance is assessed.	0(0)	0(0)	28(18.4)	82(53.9)	42(27.6)	152(100)
I get the necessary support I need	0(0)	14(9.2)	54(35.5)	14(9.2)	70(46.1)	152(100)

Table 11 depicts the responses of the respondents regarding whether they reported to work on time. It can be observed that 27.6% of the respondents agreed that they reported on time while another 72.4% of the respondents also indicated that they were strongly agreed that they also reported on time. The data set demonstrates that respondents observed that I report to work on time. Again, regarding the issue of whether I have an annual set of performance standards 18.4% of the respondent indicated that they were not sure, 35.5% also agreed that they have an annual set of performance standards while 46.1% strongly agreed that they have an annual set of performance standards. On another issue, as to whether they achieve the sales target 9.2% strongly disagreed, 9.2% were not sure, 53.9% agreed while 27.6% strongly agreed. Again, regarding the issue of whether they consistently meet sales volume and sale quotas 9.2% were also not sure whether they consistently meet sales volume and sale quotas, 18.4% of the respondents agreed while 72.4% strongly agreed that I consistently meet sales volume and sale quotas.

Also, though the responses indicated that 9.2% of the respondents strongly disagreed that they were regularly rewarded for meeting targets while 9.2% were not sure whether they were regularly rewarded for meeting targets. However, 81.4% did strongly agreed that they regularly rewarded for meeting targets. The responses indicated that the respondents confirmed that they were regularly rewarded for meeting targets. As far as issues, concerning whether respondents performance is assessed regularly by my superior 18.4% of the respondents were not sure, 9.2% agreed whereas 72.4% strongly agreed.

Also from the Table, the responses of the respondents concerning the issue of whether they receive regular performance feedback 35.5% of the

respondents were not sure, 9.2% agreed, whilst 55.3% strongly agreed. This indicates that the respondents receive regular performance feedback. Also, when asked whether they adjust easily to changing priorities, 26.3% of the respondents were not sure, 27.6% of the respondents agreed, while 46.1% strongly agreed that they adjust easily to changing priorities. Furthermore, it can be observed that 18.4% of the respondents were not sure on the issue of whether they believe there is fairness in the way my performance is assessed while 53.9% disagreed. This notwithstanding, 27.6 % of the respondents strongly agreed. Lastly on the issue of whether they get the necessary support they need 9.2% of the respondents disagreed, 35.5% of the respondents were not sure, 9.2% of the respondents agreed whilst 46.1% strongly agreed. The data demonstrates that respondents observed that they believe they get the necessary support they need. This indicates that the respondents believe they receive the necessary support they need.

Discussions

According to the results of the study, the sales force were reporting to workplace on time. This enhances the productivity and motivation of sales teams. This is due to the fact that, leaders with both transactional and transformational styles are more sensitive to the needs and feelings of the employee. Also they are supportive to their sales force, helpful to them and have concern for their well-being. This supports the assertion by Chonko, Griasaffe, Jaramillo and Roberts (2009) that the role of the sales manager is to affect change in attitudes, behaviours and performance outcomes by creating a positive working environment where employees are happy, have clear

expectations about their roles, which give rise to a greater level of commitment resulting in increased levels of motivation.

Again, it can be observed that on the issue of whether sales force had an annual set of performance standards 18.4% of the respondent indicated that they were not sure, 35.5% also agreed that they have an annual set of performance standards while 46.1% strongly agreed that they have an annual set of performance standards. This suggests sales managers may be exhibiting enough leadership behaviour and that is impacting positively on employee performance. This means they might probably be acting with employee performance standards as well as internal mechanisms to achieve good results. This supports the assertion of Mulki, Jaramillo and Locander (2005) that the sales manager's actions can fundamentally affect the performance of the salesperson. Considering the strength of agreement, there is clear suggestion that transactional and transformational style of leadership is profound in Fidelity Bank Ghana.

Also, when asked whether they achieve the sales target 9.2% strongly disagreed, 9.2% were not sure, 53.9% agreed while 27.6% strongly agreed. Again, regarding the issue of whether they consistently meet sales volume and sale quotas 9.2% were also not sure whether they consistently meet sales volume and sale quotas, 18.4% of the respondents agreed while 72.4% strongly agreed that I consistently meet sales volume and sale quotas. This suggests an increase in employee performance. This is supported by Brown and Paterson, (1993) who argued that sales people have a variety of tasks to carry out during the completion of their roles, however, the one which resonates most with sales

people is in regards to sales performance which is commonly defined and associated with sales volume or productivity.

A noticeable feature of the study is that perceptual differences existed within the individual leadership components and the determinants of sales force performance. According to Mackenzie, Rich and Podsakoff, (2001) leaders are also required to create an environment where sales people can exceed expectations, which is vital to the success of the firm. Nonetheless, most of the variables positively correlated positively each other at significant levels. The findings provide support to the study that in many ways, the leadership style a manager would adopt would determine output levels and trends in an establishment in Fidelity Bank Ghana. A change in leadership style should therefore focus on transformational leadership style, with the appropriate attention given to contingent rewards to subordinates. Findings from the study are consistent with Bass and Avolio (1990) observation that it is feasible for a leader to demonstrate transformational and transactional leadership behaviors when leading a group of people to realize stated goals. The study corroborates Bass and Yammarino (1990) proposition that a combination of transactional and transformational behaviors are required if leadership would affect positively and significantly to performances of organizations since the two styles complement each other.

CHAPTER FIVE

SUMMARY CONCLUSIONS AND RECOMENDATIONS

The preceding chapter discoursed key findings of the research. This chapter provides a summary of the study, draws conclusions from the key findings and makes recommendations. The chapter also provides suggestions for further research.

Summary

Leadership and sales force performance are concepts that primarily developed into conventional psychology and business to explain social influence on groups and outcomes. Ordinarily, countless people believe that leadership is simply being dominant but interestingly leadership in organizations has different and more meaningful definitions. Very simply put, a leader is interpreted as someone who sets direction in an effort and influences people to follow that direction. Leadership is the process by which a person exerts influence over people and inspires, motivates, and directs their activities to help achieve groups or organizational goals (Jones & George, 2004). Therefore leadership is the ability to influence a group towards the achievement of goals.

The source of this influence may be formal as a result of one possessing a managerial rank in an organization or informal such as non-sanctioned leadership, which is the ability to influence that arises outside the formal structure of the organization. The informal structure of leadership is as important if leadership is the result of the interaction among leaders, the followers and the leader- ship situation. The leadership process contains all

these elements. Leadership generally is regarded as essential to sales force and organizational effectiveness. Thus, leadership contributes significantly in the success and failure of organization. It tends to be based on position, authority and seniority; for example, commitment is highly associated with loyalty to the top boss in China (Chen & Francesco, 2000). Effective leadership in organization, therefore, creates vision of the future that considers the legitimate long term interest of the parties involved in the organization to develop a strategy for moving forward towards that vision enlists the support of employees to produce the movement and motivates employees to implement the effective sales strategy. The participative style totally integrates workers in the decision making process. Leadership and supervision by sales leaders are presumed to be necessary in order to initiate structure and direct subordinates towards organizational goals.

The overall issue of leadership style and sales force performance at Fidelity Bank Ghana Ltd are so crucial that it plays a critical role in ascertain and ensuring a very productive financial services sector. In effect the purpose of this study was to explore the effects of leadership styles on the performance of sales force at Fidelity Bank Accra. This study sought to investigate the effects of transformational and transactional leadership style on sales force performance at Fidelity Bank Accra.

Descriptive survey design was adopted as the most appropriate design for the study. The study employed the census technique of sampling. A sample of 152 respondents participated in the study. The data was collected using the Multifactor Leadership Questionnaire (MLQ) developed by Bass & Avolio (1997) and a self-developed questionnaires. The questionnaires were

administered personally and as anticipated, 152 of the questionnaires were retrieved from respondents. The statistical package for the social science (SPSS) version 21 was employed to analyse the main data percentages were used to analyse Research Questions 1, 2, 3 and 4. This chapter highlights the summary of findings and conclusion of the study. The chapter further gives in-depth recommendation on effects of leadership style on sales force performance.

Summary of Key Findings

The study revealed a number of findings with respect to leadership styles and sales force performance in Fidelity Bank in the Greater Accra Region of Ghana.

The following findings emerged from the study:

1. The research indicated that though all the respondents are at different levels of responsibility and working in the same place under similar conditions, they all perceived leadership to be a dynamic process.
2. The study revealed that there is a significant relationship or link between leadership style and sales force performance. This study found that a transformational leadership style was exhibited by sales leaders or managers of Fidelity Bank Ghana and as a result this style had positive effect on sales force performance. What this means is that sales leaders or managers are very particular about getting results and only motivate employees to give their best in order to increase productivity.
3. Again it is also observed that the transactional style of leadership exhibited positively impacts sales force performance. This probably suggests that management act with strict internal rules to achieve

results and the fact that the practice in Fidelity Bank Ghana also corroborates this.

4. Lastly sales force believe that an adoption of the transactional leadership style can improve their performance.

Conclusions

It is obvious from the research embark on that managers who practice a blend of the two leadership styles at the same time make equitable impact on performances of sales force as well as business establishments in the financial services sector in Ghana. The key finding is that leadership style correlates significantly and positively with the performances of business establishments in Fidelity Bank Ghana. The study results show that each component of leadership style has different level of effect of organizational performance. The transformation leadership style has identified uniquely as the most important leadership style that is likely to increase production with a little effort leaders and managers make in Ghana.

It is also recommended that, regular performance feedback should be encouraged across all levels of the organisation since from the analysis it shows that it has one of the strongest significant measures for the overall sales force performance.

Recommendations

The main policy recommendation resulting from this study is that sales leaders, sales managers and sales supervisors in Fidelity Bank Ghana should embrace more transformational leadership and transactional to realize organizational objectives and goals. However, in a developing country where

poverty is widespread, the reward system should be given due consideration. Thus, the aspect of reward system found in transactional leader is important in policy and decision taken process in Ghana.

In order for Fidelity Bank Ghana to meet global competition, the best way is to engage sales leaders and sales force who are zealous of achieving great productivity. Frankly, leaders should pay attention to inspiring, motivating, coaching, mentoring, learning and building the capacities of their followers.

Suggestions for further studies

It is worthy to note that some aspects of the study were limited in scope. The study examined only formal private establishments in the financial services sector in Ghana. It is therefore important to expand the study domains to include public financial services sectors in future studies.

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APPENDICES

APPENDIX A

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

SCHOOL OF BUSINESS

QUESTIONNAIRE FOR SALES FORCE

This questionnaire is designed to collect relevant information about the effects of leadership style on sales force performance in Fidelity Bank Ghana. Your response to the items of this questionnaire will remain confidential and the results will be used to examine the effects of leadership style on sales force performance in Fidelity Bank Ghana. We hope you will be able to take time and carefully complete this questionnaire. You can use a mark (✓) to indicate your responses for items with alternative responses.

I. BIOGRAPHIC DATA

1. Name of Bank: _____

2. Branch: _____

3. Department: _____

4. Sex: Male Female

5. Educational qualification:

SSSCE Diploma BA/B.Sc. / B.Ed. M.BA.

MA/M.Sc./M.Phil.

6. Position _____

7. Years of experience at current post

II. SALES FORCE PERCEPTION ABOUT LEADERSHIP STYLES

Please rate the statements below concerning your perceptions about leadership styles.

Key: SA- strongly agree, A- Agree, D- disagree, SD- strongly disagree, NS- not sure

Statement	1	2	3	4	5
	SD	D	NS	A	SA
1. leadership is a dynamic process	1	2	3	4	5
2. leaders are born	1	2	3	4	5
3. leaders are made	1	2	3	4	5
4. effective leadership brings about good sales force performance	1	2	3	4	5
5. leaders arise as a result of situation	1	2	3	4	5
6. leaders have exceptional qualities	1	2	3	4	5
7. leaders have a set of traits	1	2	3	4	5
8. leadership is developing skills of employees	1	2	3	4	5
9. my leader exhibits transformational leadership	1	2	3	4	5
10. my leader exhibits transactional leadership	1	2	3	4	5

III. LEADERSHIP STYLE AND ITS EFFECTS ON SALES FORCE**PERFORMANCE**

Please rate the statements below concerning the leadership styles and its effects on sales force performance.

Key: not at all, once in a while, sometimes, fairly often, frequently if not always

Item	1	2	3	4	5
	Not at all	Once in a while	Sometimes	Fairly often	Frequently if not always
Transformational Leadership					
11. My manager instills pride in me for being associated with him/her	1	2	3	4	5
12. My manager goes beyond self-interest for the good of the group	1	2	3	4	5
13. My manager acts in ways that build my respect	1	2	3	4	5
14. My manager displays a sense of power and confidence	1	2	3	4	5
15. My manger talks about his/her most important values and beliefs	1	2	3	4	5
16. My manager specifies the importance of having a strong sense of decisions	1	2	3	4	5
17. My manager emphasizes the importance of having a collective sense of mission	1	2	3	4	5
18. My manager talks optimistically about the future	1	2	3	4	5
19. My manager talks enthusiastically about	1	2	3	4	5

what needs to be accomplished					
20. My manager expresses a compelling vision of the future	1	2	3	4	5
21. My manager expresses confidence that goals will be achieved	1	2	3	4	5
22. My manager re-examines critical assumptions to questions whether they are appropriate	1	2	3	4	5
23. My manager seeks differing perspectives when solving problems	1	2	3	4	5
24. My manager gets me to look at problems from many different angles	1	2	3	4	5
25. My manager suggests new ways of looking at how to complete assignments	1	2	3	4	5
26. My manager spends time teaching and coaching	1	2	3	4	5
27. My manager treats me as individual rather than just a member of a team	1	2	3	4	5
28. My manager considers me as having different needs, abilities, and aspirations from others	1	2	3	4	5
29. My manager helps me to develop strengths	1	2	3	4	5
30. My manager provides me with assistance in exchange for my efforts	1	2	3	4	5
Transactional Leadership					
31. My manager discusses in specific terms who is responsible for achieving performance targets	1	2	3	4	5

32. My manager makes clear what I can expect to receive when performance goals are achieved	1	2	3	4	5
33. My manager expresses satisfaction when I meet expectations	1	2	3	4	5
34. My manager concentrates his/her full attention on dealing with mistakes, complaints, and failure	1	2	3	4	5
35. My manager keeps track of all mistakes	1	2	3	4	5
36. My manager directs my attention toward failures to meet standards	1	2	3	4	5
37. My manager waits for things to go wrong before taking action	1	2	3	4	5
38. My manager shows that he/she is a firm believer in “if it will not break, don’t fix it”	1	2	3	4	5
39. My manager demonstrates that problems must become chronic before taking action	1	2	3	4	5

IV. SALES FORCE PERFORMANCE

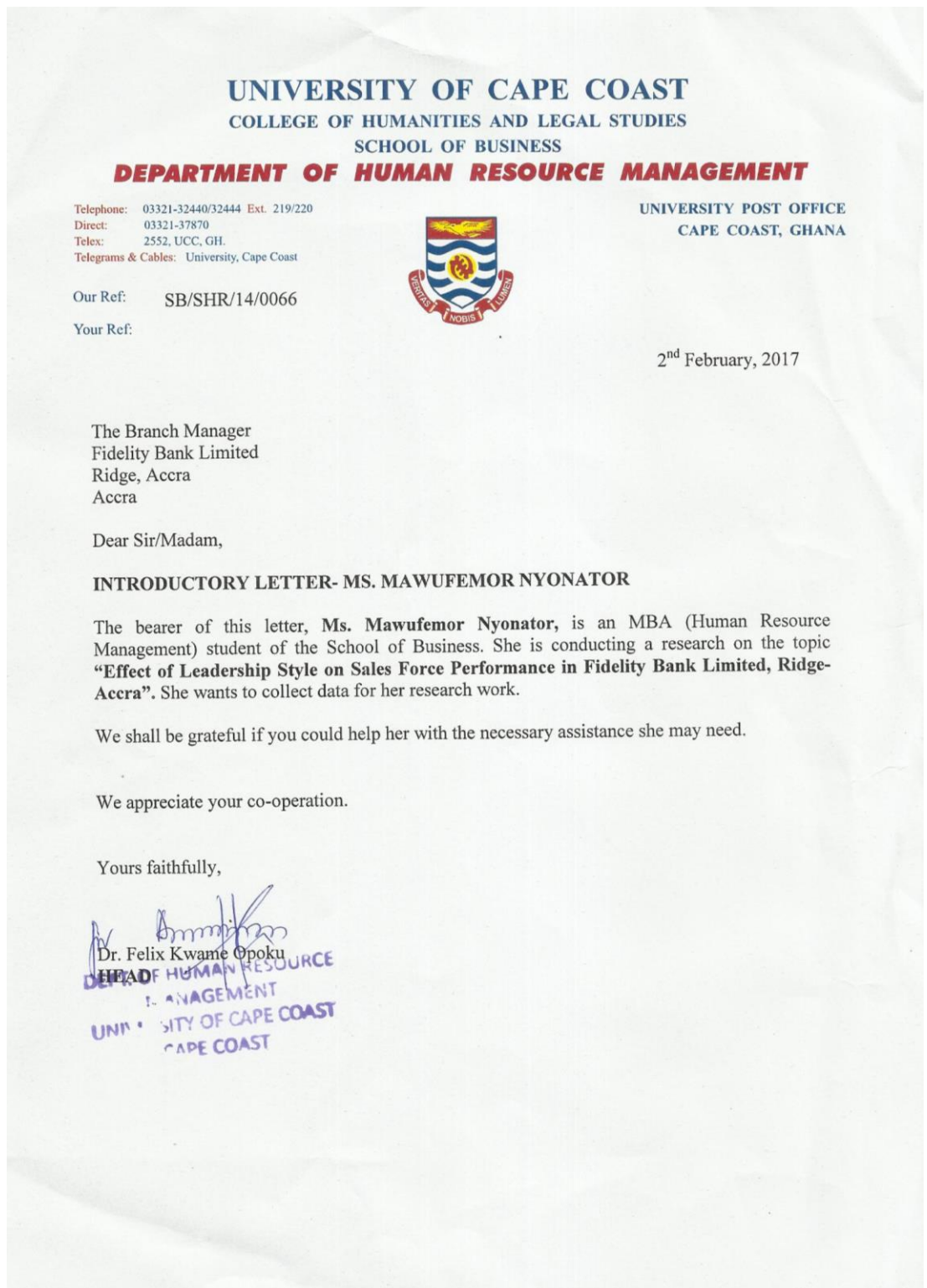
Please rate the statements below concerning your perceptions about leadership styles.

Key: SA- strongly agree, A- Agree, D- disagree, SD- strongly disagree, NS- not sure

Statement	SD	D	NS	A	SA
40. I report to work on time	1	2	3	4	5
41. I have an annual set of performance standards	1	2	3	4	5
42. I achieve the sales target	1	2	3	4	5
43. I consistently meet sales volume and sale quotas	1	2	3	4	5
44. I am regularly rewarded for meeting targets	1	2	3	4	5
45. My performance is assessed regularly by my superior	1	2	3	4	5
46. I receive regular performance feedback	1	2	3	4	5
47. I adjust easily to changing priorities	1	2	3	4	5
48. I believe there is fairness in the way my performance is assessed.	1	2	3	4	5
49. I get the necessary support I need					

APPENDIX B

INTRODUCTORY LETTER



APPENDIX C

STATEMENT OF RESULTS

UNIVERSITY OF CAPE COAST


 Academic Section
 Statement of Results


Index Number: SB/SHR/14/0066

Name: MISS MAWUFEMOR NYONATOR

Programme: MASTER OF BUSINESS ADMINISTRATION (HUMAN RESOURCE MANAGEMENT) - SANDWICH

Date of Admission: JUN2014

Date of Birth: 1988-06-20

Sex: F

2013/2014 Academic Year, Second Semester

CODE	TITLE	CR	GD	GP
BUS801S	LEGAL ENVIRONMENT OF BUSINESS	3	A	12.0
BUS802SX	BUSINESS ECONOMICS	3	C	6.0
BUS813S	MANAGEMENT AND ORGANISATIONAL BEHAVIOUR	3	A	12.0
BUS819S	STATISTICS FOR BUSINESS RESEARCH	3	B	9.0
HUM801S	HUMAN RESOURCE MANAGEMENT	3	A	12.0
GPA= 3.4000 , CGPA=3.4000		15		51

THIS IS NOT AN OFFICIAL TRANSCRIPT.

2014/2015 Academic Year, Second Semester

CODE	TITLE	CR	GD	GP
BUS803S	MANAGEMENT INFORMATION SYSTEMS	3	A	12.0
BUS805S	ACCOUNTING AND FINANCE FOR MANAGERS	3	A	12.0
BUS807S	STRATEGIC MANAGEMENT	3	A	12.0
BUS817S	RESEARCH METHODS	3	B+	10.5
HUM808S	TRAINING AND DEVELOPMENT	3	A	12.0
GPA= 3.9000 , CGPA=3.6500		15		58.5

THIS IS NOT AN OFFICIAL TRANSCRIPT.

2015/2016 Academic Year, Second Semester

CODE	TITLE	CR	GD	GP
HUM806S	INDUSTRIAL RELATIONS	3	A	12.0
HUM810S	PERFORMANCE AND COMPENSATION MANAGEMENT	3	B	9.0
HUM812S	STRATEGIC HUMAN RESOURCE MANAGEMENT	3	A	12.0
HUM814s	INTERNATIONAL HUMAN RESOURCE MANAGEMENT	3	A	12.0
HUM899S	DISSERTATION	In-Active.	IC	0
GPA= 3.7500 , CGPA=3.6786		12		45

THIS IS NOT AN OFFICIAL TRANSCRIPT.