Examining the Relationship between Leadership Styles and Employee commitment: A Case Study of Bank of Ghana

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Abstract
One importance of examining the relationship between leadership styles and employee’s organizational commitment is that it assists in assessing employees affective and normative commitment of the organisation, enhance boosting employees’ performance and growth of the organisation. This research used quantitative methodology and instrument was tested for validity. There was a pre-test of Cronbach Alpha values expected to be values ranging from 0.76 to 0.96 to indicate a strong construct validity instrument. The study used Pearson correlation matrix to determine the relationship between the three independent variables and one dependent variable. The results show an R-squared value of 0.7534 for employees’ continuance commitment (CC). This means that jointly, transformational (TFL), transactional (TSL) and laissez-faire (LFL) leadership styles account for over 75% of the variations in employees’ continuance (CC) towards their organization. Similarly, the findings show that jointly, the independent variables (TFL, TSL, LFL) account for approximately 50% (R² = 0.4964) and 57% (0.5677) of the variations in employees’ affective (AC) and normative (NC) commitments respectively. Besides, the joint effect of the independent variables on the dependent variables were statistically significant at 5% level (p=0.000). This finding means that, largely, the leadership style of the organization has a direct impact on the level of employees’ commitment to the organization.

Keywords: Transformational, Transactional, laissez-faire, Leadership, Continuance commitment

Overview
The performance of any nation in seeking to accomplish its set goals to a large degree depends on its leadership. The aim being that effective leadership explains into prudent policy formulation and implementation, as well as good service delivery, to meet the needs and aspirations of the organisation. The reasons cited for such poor performance are study include institutional and structural weaknesses limited attention to private enterprise development, poor governance management incompetence and limited staff commitment (Okpara, 2006; Okpara & Wynn, 2007). Indeed, according to Ochola (2007) and Evarest - Philips (2012), Africa's poor economic development despite its vast wealth or resources is because of weak leadership. Ochola (2007) further suggested that leadership in Africa is typically ineffective and characterized by vulnerability of the complex global economic system. Unexpectedly,
the majority of the elite group in Africa who rise to leadership positions appear to have been educated in Western countries, but still lack the capacity to adapt or translate the ideas they have learned to address Africa's leadership challenges (Ochola, 2007).

Furthermore, this scenario exposes the flaws in the argument that African leaders will be more efficient and effective if they adopted Western practices. However, research has shown that there exist successful leadership practices all over the world (Sorensen & Kuada, 2001). The different perspectives outlined above incite several debates and intellectual expositions. Disparity in the level of Leadership and for the purposes of this study, sustainable leadership in Africa and that of Western countries are obvious and constantly deepening. Similarities in leadership flaws and under-development across the African continent as opposed to the happenings in the Western context place culture at the center of this leadership - development discourse (Leonard, 1987)

In our present dispensation it is interesting to know leadership impacts on organizational performance to bring an excellent leadership into bear. Maritz (1997) argued that leadership is a critical factor in the success or failure of an organizations, begin with excellent leadership, and successful organizations reflect their leadership. Effective leadership can move the organisation from current to future state, create visions of potential opportunities and instill within employees’ commitment to change and inculcate new cultures and strategies that mobilize and focus energy and resources (Bennis & Nanus, 1985).

The benefits of organisational commitment have been well recognized in the present management literature (Davanport, 2010). Committed employees are less likely to develop patterns of unpunctuality or to be habitually absent from work (Davanport, 2010). Gbadamosi (2003) contended that the more suitable an individual's attitudes toward the organisation, the greater the individual’s acceptance of the goals of the organisation, as well as their preparedness to exert more effort on behalf of the organisation. Employees that are committed are also less likely to leave the organisation to explore other opportunities (Allen & Meyer, 1996; Porter et al., 1974). Organisational commitment has also been shown to positively affect motivation.

Research indication suggested that leadership style is positively connected with work attitudes and behaviours at both individual and organizational level (Dumdum, Lowe & Avolio, 2002). Correlation analysis shows that transformational and transactional leadership style is associated to employee’s organizational commitment (Balakrishnan, Hitan, Muhanted, & Marmaya 2011). In particular, there is substantial research now available suggesting that transformational leadership is positively related with organisational commitment in a diversity of organisational situations and cultures (Guang- lu, Pu & Yong, 2012).

**Problem Statement**

The problem of the study explored is to present some informed decisions in the rise of employee turnover and reduction in the commitment levels of employees at Bank of Ghana (Amissah-Arthur, 2012). Various governors from the year 2010 to 2016 have alluded to the fact that employees are no more committed to work comparable to ten years ago (Amissah-Arthur, 2012; Issahaku, 2015; Wamphah, 2014). Also, information available at the human resource department from 2010 to the year 2016 indicated a reduction in the commitment levels of employees. Leadership misappropriation is the most prevalent factor that influence employees’ attitudes and behaviors including organizational commitment (Wang, 2012).
The negative attitude of leaders ultimately reflects on the attitudes of employees (Wang & Howell, 2012). Employees rely on leaders to provide strategic direction and when leaders fail to do so employees lose their energy to commit to task and direction provided (Carter & Greer, 2013). Leadership is very important to manage and control employees and organizations (Carter & Greer, 2013). Blanchard (1984) indicated that the lack of emphasis to improve upon leadership skills and quality will negatively affect organizational successes as employees will not be motivated to bring out their best. Gbadamosi (2003) also discovered that the more an individual is committed to an organisation through attitudes the higher that individual is in the acceptance of the objectives, aims and aspirations of the organisation. Normative commitment refers to employees’ feelings of responsibility to the organization (Meyer, 1990).

According to Aravinthan and Velnamphy, (2013) and Davenport (2010) asserted that employees who are committed are less likely to develop chronic absenteeism and laziness towards work and revealed that organizational commitment in private banks was linked with occupational stress and its variables positively with the exception of physical environment of the bank. A respondent rate of 115 participants of which 95 academic staff and 20 leaders of the chosen academic institution, presented findings that showed that transformational leadership style has positive correlations with affective and continuance employee commitments, while transactional leadership style had positive correlation with only normative commitment (Teshome, 2011). A laissez-faire leadership style was also discovered to be significantly and negatively associated with employees’ affective commitment (Teshome, 2011).

**Research Design**

This is a quantitative study which gathered the relevant and pertinent information regarding the relationship between leadership styles and employee organizational commitment of Bank of Ghana. The study employed stratified and purposive sampling approach and different questionnaires were adopted. The multifactor leadership questionnaire emanated from the full range leadership model developed by Bass and Avolio (1997). Allen and Meyers (1990) organizational commitment questionnaire was used to collect data on employee’s commitment. The instruments were tested for validity and run a pre-test of Cronbach Alpha values expected to be values ranging from 0.76 to 0.96 to indicated a strong construct validity instrument (Pearson, 1920). The study used Pearson correlation matrix to determine the relationship between the three independent variables and one dependent variable (Pearson, 1920; Tepper & Percy, 1994).

**Research Question and Hypotheses**

The research questions and hypotheses included the following.

1. Is there a statistical significant relationship between transformational leadership style and employee commitment?
   
   1Ho: There is no statistical significant relationship between transformational leadership style and employee commitment
   
   1Ha: There is a statistical significant relationship between transformational leadership style and employee commitment

2. Is there a statistical significant relationship between transactional leadership style and employee commitment?
2Ho: There is no statistical significant relationship between transactional leadership style and employee commitment
2Ha: There is a statistical significant relationship between transactional leadership style and employee commitment

3. Is there a statistical significant relationship between laissez-faire leadership style and employee commitment?
3Ho: There is no statistical significant relationship between laissez-faire leadership style and employee commitment
3Ha: There is a statistical significant relationship between laissez-faire leadership style and employee commitment.

These hypotheses were tested to assess the significance of the Pearson correlation analysis. The study accepted null hypotheses because the probability value was greater than 1% and 5% critical value at a significant level, which means we should not reject the null hypotheses.

Population and Sampling Strategy
This is a quantitative study which gathered relevant and pertinent information regarding the relationship between leadership styles and employee organizational commitment at the Bank of Ghana. The study employed stratified and purposive sampling approach and adopted different questionnaires. The multifactor leadership questionnaire emanated from the full range leadership models developed by Bass and Avolio (1997). Allen and Meyers (1990) organizational commitment questionnaire was used to collect data on employees’ commitment. The instruments were tested for validity. There was a pre-test of Cronbach Alpha values expected to be values ranging from 0.76 to 0.96 to indicate a strong construct validity instrument (Pearson, 1920). The study used Pearson correlation matrix to determine the relationship between the three independent variables and one dependent variable (Pearson, 1920; Tepper & Percy, 1994).

The relationship between leadership styles and employee’s commitment was analyzed using the following procedures. Firstly, the study used frequency tables and percentages to explain the demographic variables. The study applied Pearson correlation to determine the relationship between the independent variables and dependent variables. The Pearson correlation which presented an output of figures between +1 and -1 was used to determine whether the relationship between the two variables is positive or negative. The equation is as follows:

\[ OC = \alpha + \beta_1 TFL + \beta_2 TSL + \beta_3 LZL + \epsilon_t \]

Where OC = is the relationship
TFL = Transformational leadership Style
TSL = Transactional leadership Style
LZL = Laissez-faire leadership style
\( \epsilon_t \) = Error term

Independent and Dependent Variables figure 3.1

Sources: Research Survey ,2019
Research Instrument
This research focused on primary data. All the primary data needed for the study was obtained from the 150 selected employees of the Bank of Ghana. The data collection was organized through the administration of questionnaire via e-mail distribution. The candidate administered questionnaires to selected leadership and subordinates of the Bank of Ghana. Selected respondents were given enough time to answer questions on the questionnaire. Respondents were presented with the free will to respond to the questionnaire.

The study employed the stratified and purposive sampling approach. Three different questionnaires were considered and the multifactor leadership questionnaire emanated from the full range leadership model developed by Bass and Avolio (1997).

Instrument Validation
According to Burns (2000), the concept of reliability takes into consideration whether an obtained score is a stable indication of one’s performance, portraying reliability in terms of stability, dependability and predictability. It is also important to acknowledge how well a test or instrument measures a given area or group. A measurement or assessment technique may be perfectly reliable but there is always the need for the person conducting the test to ask of the validity of the instrument. Reliability and validity are crucial to any research whether quantitative or qualitative. In conducting a quantitative research, validity can be enhanced through appropriate instrumentation, careful sampling and the proper analysis of data (Burns, 2000).

The reliability of the data is assured based on the data source of which is the Bank of Ghana. The bank is accurate in data collection and uses accurate measurements thus ensuring reliability is. Reliability and validity were taken into consideration during the selection of the sampling technique. It was practical to adopt the non-probability sampling technique as the research has set objectives and research questions which will meet the aim of the research or study. According to Cohen et al. (2000), the most practical and effective way of attaining validity is to reduce the amount of error and bias as much as possible.

Data Collection Procedures
This study is based on primary data. All the primary data required for the study was obtained from the 150 selected employees of Bank of Ghana. The data collection was done through the administration of questionnaire via e-mail distribution. The candidate administered questionnaires to the leadership and subordinates. Selected respondents were given enough time to answer questions on the questionnaire. Respondents were presented with the free will to answer questions on the questionnaire.

The data collection was only from the Bank of Ghana through the employees. The candidate asked permission through the human resource department of the bank before administering the questionnaire. Respondents were assured and guaranteed that their names would not be revealed in the questionnaire and the study. To ensure the success of the study, each subordinate’s response remained anonymous. Moreover, participants received verbal and written description of the study. Since informed consent to participate is one of the major hallmarks of modern ethical research (APA, 2010).

Data Analysis
The study used quantitative data analysis methods. The instrument was tested for validity. There was a pre-test of Cronbach Alpha values expected to be values ranging from 0.76 to 0.96 to indicate a strong
construct validity instrument (Pearson, 1920). The study used Pearson correlation matrix to determine the relationship between the three independent variables and one dependent variable (Pearson, 1920; Tepper & Percy, 1994).

The relationship between leadership styles and employee’s commitment was analyzed using the following procedures. Firstly, the study used frequency tables and percentages to explain the demographic variables. Secondly, the study used Pearson correlation to determine the relationship between the independent variables and dependent variables. The Pearson correlation which presented an output of figures between +1 and -1 was used to determine whether the relationship between two variables is positive or negative, through an analysis performed using SPSS.

Main Findings of the Research

Demographic Statistics

Overall, 150 respondents participated in the study. All respondents were employees of the Bank of Ghana. Whereas majority of the respondents (61%) were female, 39 (representing male. Out of 150 participants, 47%) had bachelor degree in various fields of education and 45% had master degree, whereas one holds doctor of philosophy with other various background of education. 35% were between 41 years to 49 years age bracket, 29% are between 26 years to 32, 17% are between 33 years to 40 and 13% are between the age 50 year to 59, considering participant age bracket involved in study is an indication that there is high level of independence and maturity in response. Table 1 shows detail characteristics of the research study demographic.

<table>
<thead>
<tr>
<th>Respondent Characteristics</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>59</td>
<td>39</td>
</tr>
<tr>
<td>Female</td>
<td>91</td>
<td>61</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25yrs</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>26-32yrs</td>
<td>44</td>
<td>29</td>
</tr>
<tr>
<td>33-40yrs</td>
<td>26</td>
<td>17</td>
</tr>
<tr>
<td>41-49yrs</td>
<td>52</td>
<td>35</td>
</tr>
<tr>
<td>50-59yrs</td>
<td>20</td>
<td>13</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diploma</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Bachelor</td>
<td>70</td>
<td>47</td>
</tr>
<tr>
<td>Master</td>
<td>68</td>
<td>45</td>
</tr>
<tr>
<td>Post graduate</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>4</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2018
The figure 4.1 explains the gender demographic characteristics of the research study in form of frequency of the demographic survey.

![Respondents Gender](image)

Source: Field Survey, 2018
**Figure 4.1. The Gender Demographic Study**

In terms of frequency 59 males participated in the research study and 91 females out of the total participants of 150. This is an indication that female participation in this study was very high. Again, the difference in percentage in terms of female participation was 21% over their male counterpart. This means female participation in this study were high which defeats the assertion that females do not to like involve themselves in high level decision making.

![Respondents Age](image)

Source: Field survey, 2018
**Figure 4.2. Age Demographic Study**

The age demography survey in research study is very important because it determines the level of maturity of participant in the research study and also independence and reliability of the participant responses. Looking at figure 4.2 the age between 41-49 which classified the main working class responded higher than any other age group. This is an indication that bank of Ghana has a matured age class in the organisation. Moreover, the age between 26-32 years recorded 29% next in highest to the age 41-49 years but needs improvement in terms of response to the study. The age group between 18-25
contribution was only 5% which was not quite encouraging, however, it is also showing that Bank of Ghana was not recruiting youth into the organisation and that could have merited the low response rate.

![Respondents Educational Level](image)

**Source: Field survey, 2018**

**Figure 4.3. Educational Demographic Study**

The educational demography of the study of respondents is an indication that the participants of this study have the requisite knowledge to undertake an informed decision on the questionnaire administered. 70 participants out of the 150 population are bachelor degree holders while 68 participants are master’s degree holders, postgraduate participants show the least of only 2 participants but in all the study has knowledgeable people who participated in the research exercise. The educational demography of the study depicts that Bank of Ghana employees has large volume of people with bachelor degrees than masters and postgraduate degree, this clearly shows in the figure 4-3. The participant with diploma and other certificates is only 4 and 6 respectively. The level of participants education is also a proposition that their decision taken in responding to the questionnaire will go a long way to support the literature review. Cronbach's alpha (α) was used to analysed the data collection. Generally, a value of around 0.7 is considered adequate to show internal consistency. In all, six variables were analyzed. The dependent variable (commitment) had three components - affective commitment, normative commitment and continuous commitment. Items under all three components of commitment showed acceptable alpha coefficients (>0.7). Details are shown in Table 1, 2 and 3.

**Affective Commitment**

According to Baron and Greenberg (2010), organizational commitment is associated with a high level of willingness both to share and to make sacrifices. Commitment may be conceptualized in a model comprising three components or approaches: affective, continuance and normative commitment (Meyer& Allen, 1996). These three approaches of commitment may be described as psychologically different orientations towards the organisation. Affective commitment refers to an individual's orientation towards the organisation in terms of loyalty, identification and involvement (Baron&Greenberg,2010). The Table 2 explained the reliability assessment for affective commitment:
Table 2: Reliability assessment for “Affective Commitment”

<table>
<thead>
<tr>
<th>Item</th>
<th>Sign</th>
<th>item-test correlation</th>
<th>item-rest correlation</th>
<th>covariance</th>
<th>Alpha, α</th>
</tr>
</thead>
<tbody>
<tr>
<td>AC1</td>
<td>+</td>
<td>0.6633</td>
<td>0.5190</td>
<td>0.5624</td>
<td>0.7692</td>
</tr>
<tr>
<td>AC2</td>
<td>+</td>
<td>0.7907</td>
<td>0.7011</td>
<td>0.5197</td>
<td>0.7390</td>
</tr>
<tr>
<td>AC3</td>
<td>+</td>
<td>0.5989</td>
<td>0.4493</td>
<td>0.5989</td>
<td>0.7814</td>
</tr>
<tr>
<td>AC4</td>
<td>+</td>
<td>0.6615</td>
<td>0.4655</td>
<td>0.5386</td>
<td>0.7864</td>
</tr>
<tr>
<td>AC5</td>
<td>+</td>
<td>0.6916</td>
<td>0.5532</td>
<td>0.5471</td>
<td>0.7628</td>
</tr>
<tr>
<td>AC6</td>
<td>+</td>
<td>0.6722</td>
<td>0.4930</td>
<td>0.5371</td>
<td>0.7775</td>
</tr>
<tr>
<td>AC7</td>
<td>+</td>
<td>0.7024</td>
<td>0.6169</td>
<td>0.5952</td>
<td>0.7629</td>
</tr>
<tr>
<td>Overall item</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.7947</td>
</tr>
</tbody>
</table>


The analysis from table 2 gives a clear picture that correlation exist among the leadership and employees of Bank of Ghana. The correlation test showed a figure 0.7024, covariance 0.5952 and Alpha of 0.7947 since these figures are less than 1% there is a correlation among employees and leadership.

Continuance Commitment

Continuance commitment describes the investment that the employee makes in the organisation such as their contributions, organisation-specific skills that may not be transferable, time and effort. Normative commitment is the third dimension of organizational commitment and reflects feelings of obligation to stay with an organisation as a result of pressures from others (Basson, Coetze Ferreira, 2010). These submissions have perfectly supported the purpose of this research study. The table 3 examined the reliability assessment of continuance commitment:

Table 3: Reliability assessment for “Continuance Commitment”

<table>
<thead>
<tr>
<th>Item</th>
<th>Sign</th>
<th>item-test correlation</th>
<th>item-rest correlation</th>
<th>covariance</th>
<th>Alpha, α</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC1</td>
<td>+</td>
<td>0.6062</td>
<td>0.4692</td>
<td>0.5593</td>
<td>0.7209</td>
</tr>
<tr>
<td>CC2</td>
<td>+</td>
<td>0.7981</td>
<td>0.6301</td>
<td>0.3834</td>
<td>0.6657</td>
</tr>
<tr>
<td>CC3</td>
<td>+</td>
<td>0.6850</td>
<td>0.4625</td>
<td>0.4678</td>
<td>0.7242</td>
</tr>
<tr>
<td>CC4</td>
<td>+</td>
<td>0.8465</td>
<td>0.7727</td>
<td>0.4374</td>
<td>0.6500</td>
</tr>
<tr>
<td>CC5</td>
<td>+</td>
<td>0.7277</td>
<td>0.5998</td>
<td>0.4822</td>
<td>0.6862</td>
</tr>
<tr>
<td>CC6</td>
<td>+</td>
<td>0.4151</td>
<td>0.1638</td>
<td>0.6495</td>
<td>0.7983</td>
</tr>
<tr>
<td>Overall item</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.7475</td>
</tr>
</tbody>
</table>


The correlation test depicted a figure of 0.1638, covariance of 0.6495 with overall Alpha of 0. 7475.All the computed figures give a ratio less than 1% , this is an indication that there is less cost employees and leadership turnover in Bank of Ghana.

Normative Commitment

Normative commitment is the third dimension of organizational commitment and reflects feelings of
obligation to stay with an organisation as a result of pressures from others (Basson, Coetzee & Ferreira, 2010). These submissions have perfectly supported the purpose of this research study. The table 4 examined the reliability assessment of normative commitment:

<table>
<thead>
<tr>
<th>Item</th>
<th>Sign</th>
<th>item-test correlation</th>
<th>item-rest correlation</th>
<th>covariance</th>
<th>Alpha, α</th>
</tr>
</thead>
<tbody>
<tr>
<td>NC1</td>
<td>+</td>
<td>0.8005</td>
<td>0.6665</td>
<td>0.2818</td>
<td>0.7139</td>
</tr>
<tr>
<td>NC2</td>
<td>+</td>
<td>0.6400</td>
<td>0.3887</td>
<td>0.3398</td>
<td>0.7995</td>
</tr>
<tr>
<td>NC3</td>
<td>+</td>
<td>0.7492</td>
<td>0.6514</td>
<td>0.3393</td>
<td>0.7288</td>
</tr>
<tr>
<td>NC4</td>
<td>+</td>
<td>0.5084</td>
<td>0.3741</td>
<td>0.4078</td>
<td>0.7742</td>
</tr>
<tr>
<td>NC5</td>
<td>+</td>
<td>0.8071</td>
<td>0.7129</td>
<td>0.3078</td>
<td>0.7107</td>
</tr>
<tr>
<td>NC6</td>
<td>+</td>
<td>0.6891</td>
<td>0.5411</td>
<td>0.3376</td>
<td>0.7440</td>
</tr>
<tr>
<td>NC7</td>
<td>+</td>
<td>0.4600</td>
<td>0.3714</td>
<td>0.4353</td>
<td>0.7790</td>
</tr>
<tr>
<td>Overall item</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.7795</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2018

The correlation test depicted a figure of 0.3714 covariance of 0.4353 with overall Alpha of 0. 7795. All the computed figures give a ratio less than 1%, this is an indication that there is less movement among employees and leadership in Bank of Ghana.

Similarly, items under all three-leadership style independent variables (transformational, transactional and laissez-faire) showed acceptable alpha coefficients (>0.7). Details are shown in Table 4, 5 and 6.

**Transactional Leadership**

Transactional leaders rely on goals and objectives that are set, measured and evaluated by the organisation with transactional leaders monitoring followers to ensure that mistakes are not made (Achua&, Lussier 2010). Therefore, the organization always achieves its budgeted goals. Active management by exception extents behaviors that are intended to prevent potential problems in a proactive way before the problems even arise ((Achua&, Lussier 2010). The table 5 explained the reliability assessment of Transactional Leadership:

<table>
<thead>
<tr>
<th>Item</th>
<th>Sign</th>
<th>item-test correlation</th>
<th>item-rest correlation</th>
<th>covariance</th>
<th>Alpha, α</th>
</tr>
</thead>
<tbody>
<tr>
<td>TSL1</td>
<td>+</td>
<td>0.8616</td>
<td>0.7545</td>
<td>0.5391</td>
<td>0.6764</td>
</tr>
<tr>
<td>TSL2</td>
<td>+</td>
<td>0.7730</td>
<td>0.6388</td>
<td>0.6473</td>
<td>0.7147</td>
</tr>
<tr>
<td>TSL3</td>
<td>+</td>
<td>0.4580</td>
<td>0.2810</td>
<td>0.9079</td>
<td>0.7944</td>
</tr>
<tr>
<td>TSL4</td>
<td>+</td>
<td>0.2588</td>
<td>0.0690</td>
<td>1.0366</td>
<td>0.8301</td>
</tr>
<tr>
<td>TSL5</td>
<td>+</td>
<td>0.8616</td>
<td>0.7545</td>
<td>0.5391</td>
<td>0.6764</td>
</tr>
<tr>
<td>TSL6</td>
<td>+</td>
<td>0.7730</td>
<td>0.6388</td>
<td>0.6473</td>
<td>0.7147</td>
</tr>
<tr>
<td>Overall item</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.7778</td>
</tr>
</tbody>
</table>

The correlation test showed a figure of 0.7730, covariance of 0.6473 with overall Alpha of 0.7778. All the figures gave a ratio less than 1%, this is a clear indication that there is a transactional leadership relationship among employees and leadership of Bank of Ghana.

Transformational Leadership

Nemanich and Keller (2007) suggested that through the strength of their vision and personality, transformational leaders are able to inspire followers to change their expectations, perceptions and motivations and to work towards common goals. This is true about their observation though this could be influenced by the culture of the organisation and personality traits. Judge and Piccolo (2004) are of the opinion that transformational leadership produces numerous positive outcomes. The table 6 explained the reliability assessment of transformational Leadership:

<table>
<thead>
<tr>
<th>Item</th>
<th>Sign</th>
<th>item-test correlation</th>
<th>item-rest correlation</th>
<th>covariance</th>
<th>Alpha, α</th>
</tr>
</thead>
<tbody>
<tr>
<td>TFL1</td>
<td>+</td>
<td>0.7798</td>
<td>0.7048</td>
<td>0.4752</td>
<td>0.7553</td>
</tr>
<tr>
<td>TFL2</td>
<td>+</td>
<td>0.7080</td>
<td>0.6210</td>
<td>0.5036</td>
<td>0.7679</td>
</tr>
<tr>
<td>TFL3</td>
<td>+</td>
<td>0.7101</td>
<td>0.5775</td>
<td>0.4611</td>
<td>0.7674</td>
</tr>
<tr>
<td>TFL4</td>
<td>+</td>
<td>0.5570</td>
<td>0.4453</td>
<td>0.5481</td>
<td>0.7886</td>
</tr>
<tr>
<td>TFL5</td>
<td>+</td>
<td>0.6777</td>
<td>0.5222</td>
<td>0.4672</td>
<td>0.7778</td>
</tr>
<tr>
<td>TFL6</td>
<td>+</td>
<td>0.3206</td>
<td>0.1049</td>
<td>0.6187</td>
<td>0.8441</td>
</tr>
<tr>
<td>TFL7</td>
<td>+</td>
<td>0.7972</td>
<td>0.7139</td>
<td>0.4495</td>
<td>0.7484</td>
</tr>
<tr>
<td>TFL8</td>
<td>+</td>
<td>0.7410</td>
<td>0.6047</td>
<td>0.4380</td>
<td>0.7628</td>
</tr>
<tr>
<td>Overall item</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.8005</td>
</tr>
</tbody>
</table>


The correlation test showed a figure of 0.6047, covariance of 0.4380 with overall Alpha of 0.8005. All the figures gave a ratio less than 1%, this is a clear indication that there is a transformational leadership relationship among employees and leadership of Bank of Ghana.

Laissez-faire Leadership

Laissez-faire leaders allow employees to make their own decisions, but they are still responsible for the outcome. Laissez-faire works best when people are capable and motivated in making their own decisions and opinions. The employees are confident and there is no requirement for central coordination. Previous studies have established that transformational leadership is the most preferred by employees in organizations (Avolio & Bass, 1988; Burns,1978). The table 6 explained the reliability assessment Laissez-faire Leadership:

<table>
<thead>
<tr>
<th>Item</th>
<th>Sign</th>
<th>item-test correlation</th>
<th>item-rest correlation</th>
<th>covariance</th>
<th>Alpha, α</th>
</tr>
</thead>
<tbody>
<tr>
<td>LFL1</td>
<td>+</td>
<td>0.6008</td>
<td>0.4735</td>
<td>0.6155</td>
<td>0.7912</td>
</tr>
<tr>
<td>LFL2</td>
<td>+</td>
<td>0.7746</td>
<td>0.6340</td>
<td>0.4755</td>
<td>0.7528</td>
</tr>
<tr>
<td>LFL3</td>
<td>+</td>
<td>0.7342</td>
<td>0.6152</td>
<td>0.5333</td>
<td>0.7615</td>
</tr>
</tbody>
</table>
The correlation test showed a figure of 0.3158, covariance of 0.6567 with overall Alpha of 0.8021. All the figures gave a ratio less than 1%, this is a clear indication that there is Laissez-faire Leadership relationship among employees and leadership of Bank of Ghana.

Conclusions and Practical Recommendations
Finally, summary statistics and Spearman’s rank correlation coefficient ($\rho$) of variables. The spearman correlation was run to assess the relationship between the dependent variables (affective, continuance and normative commitment) and the independent variables (transformational, transactional and laissez-faire leadership). A statistically significant weak positive correlation was reported between employees’ affective commitment and transformational leadership ($\rho$, $\rho = 0.2496$; $p = 0.0021$) as well as laissez-faire leadership ($\rho$, $\rho = 0.2438$; $p = 0.0026$).

In the first place, the empirical work has proven that the educational category of respondent has only one doctor of philosophy which means Bank of Ghana have few employees with doctor of philosophy background. This mean bank of Ghana needs a lot of educational development of its employees to have more people attaining that qualification.

Again, looking at demography study of the age bracket of empirical work, the age bracket is not sequential indicating the bank of Bank has no clear succession planning for its employees. Successive planning also gives leadership of organisation clear direction of who replaces who. Successive planning also gives management a healthy organisation.

Considering the frequency of female participation in this research work, Bank of Ghana have 91 female compare with 59 male which means Bank of Ghana have a lot of female employees in the organisation. However, practically Bank of Ghana is not having female occupying most of the top management position which is an indication of inequality. This inequality gap must fill by developing a lot of female employees to occupy top management position.

Affective commitment is the emotional attachment of employees to Bank of Ghana which needs to be consistency if not the organisation will be affected. However, Cronbach's alpha ($\alpha$) was used to analysed the data collection. Generally, a value of around 0.7 is considered adequate to show internal consistency meaning the emotional consistency of the workers at Bank of Ghana is strong therefore employees need to be motivated.

Continuance Commitment refers to how much employees feel the need to stay at their organisation, in employment that employees are continuance committed the fundamental purpose for their commitment lies in their need to stay with the organisation. The continuance commitment at Bank of Ghana is positive, however, employees’ output is low due to standardization and does permit creative and innovation but with frequent development and training productivity will be enhance.

Recommendations for Further Research
Quantitative methodology has looked into examination of relationship between leadership styles and employee organizational commitments. Qualitative methodology should also be employed to examine...
the same topic so as to compare the two feedbacks.

The study recommends further research considering the effect of other variables such as job satisfaction, organizational environment, organizational culture and corporate governance.
- The study recommends further research considering the effect of other variables such as organizational safety, organizational Hazard, organizational security and organizational indemnity.
- The study recommends further research considering the effect of other variables such as reward systems, performance management systems, job appraisal system and employee motivational systems.
-This research considered multivariate multiple regression in accessing relationship between the leadership styles, another research considering multicollinearity of the same variable is recommended so as to compare feedback.
-This research considers relationship between leadership styles and employee organizational commitment; further research should look into relational effect and causality test of the same variables is recommended so as to compare feedback.

Reference


