

**THE IMPACT OF LEADERSHIP STYLE ON ORGANIZATIONAL
PERFORMANCE**

CASE STUDY OF SANLAM INSURANCE (2018 – 2022)

By

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DECLARATION

I hereby declare that this thesis entitled “**The Impact of Leadership Style on Organizational Performance, case study of SANLAM Insurance (2018 – 2022)**” is my original work and has never been submitted in any high learning institution for academic purpose.

UMUTESI Sylvie

Signature

Date...../...../.....

APPROVAL

This is to approve that this thesis entitled “**The Impact of Leadership Style on Organizational Performance, case study of SANLAM Insurance (2018 – 2022)**”, is a bonafide work of Mrs. **UMUTESI Sylvie** under my supervision.

Dr. NKURUNZIZA Prosper

Signature

Date...../...../.....

DEDICATION

I dedicate this master's thesis to the three pillars of my life, without whom this journey would not have been possible,

To my beloved daughters and son, Shama and Lynah and Garvin, your boundless love, unwavering support, and patience throughout my academic pursuit have been my constant motivation.

To my loving husband, Enock, your unwavering belief in me, your sacrifices, and your enduring encouragement have been the foundation upon which I built my academic success. Your love and support have sustained me through the challenges and triumphs of this journey.

With all my love,

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May God bless you all!

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LIST OF ACRONYMS, ABBREVIATIONS AND SYMBOLS

SANLAM	: South African National Life Assurance Company
SPSS	: Statistical Package for Social Sciences
CVI	: Content Validity Index
ULK	: Université Libre de Kigali
WWW	: World Wide Web
%	: Percentage

ABSTRACT

The purpose of this study was to assess the “The Impact of Leadership Style on Organizational Performance, case study of SANLAM Insurance (2018 – 2022).” This research has the statement stated that the Leadership having been recognized as a key success factor in general management and the fact that leadership is positively related to teamwork in terms of team communication, collaboration and cohesiveness, it would be expected that insurance company manager’s leadership style should influence teamwork and insurance company performance. The specific objectives of the study are to determine the impact of transformative leadership style on performance of SANLAM Insurance, to examine the impact of autocratic leadership style on performance of SANLAM Insurance, to assess the impact of democratic leadership style on performance of SANLAM Insurance, to establish the impact of permissive (laissez faire) leadership style on performance SANLAM Insurance and to assess the relationship between leadership style on organizational performance. The researcher will distribute the questionnaires by using self-administered structured questionnaires. The population which involved in this research concerned is 697 employees who work in SANLAM Insurance and Sample size was 254 employees who work in SANLAM Insurance. The findings of the study shows the respondents said the transformative leadership style. On this, respondents mean that SANLAM Insurance is friendly and approachable by all employees with a mean of 3.5787 and standard deviation of 0.68849. Respondents also agreed that the manager/supervisor encourages delegation of duties with a mean score of 3.2913 and standard deviation of 0.98294. The respondents said autocratic leadership style indicated that the SANLAM Insurance makes all decisions on project management without entertaining any suggestions with a mean of 3.4449 and standard deviation of 0.71883. The respondents said that permissive leadership style indicated that the respondents agreed that the SANLAM Insurance allows staff to make their own decision without any interference with a mean of 3.2835 and standard deviation of 1.04747. Respondents also strongly agreed that every departmental staff is free to make approval of work decisions without involving SANLAM Insurance with a mean score of 3.2795 and standard deviation of 1.03907. The respondents said that efficiency indicated that the respondents agreed that the organization is efficiently using its human, financial and physical resources with a mean of 3.5197 and standard deviation of 0.87432.

Key word: Leadership Style; Organizational Performance; SANLAM Insurance

CHAPTER 1: INTRODUCTION TO THE STUDY

This study examined the the impact of leadership style on organizational performance. Therefore, this chapter covers background to the study, problems statements, objective of the study, research questions, hypotheses, scope of the study (by subject, scope and time), significance to the study, profile of the organization being studied and organization of the study

1.1 Background to the study

In world, Leadership is one of the very critical components for any organizational performance. Leadership is simply “the art of influencing people so that they will strive willingly towards the achievement of goals” Igbaekemen, (2014). Leadership plays a crucial role in creating an enthusiastic atmosphere and culture in an organization Alghazo and Al-Anazi, (2016). Hurduzue (2015) proclaimed that effectively leadership style could promote excellence in the development of the members of the organization. According to Skoogh (2014), it is safe to say that leadership has played an important role since the dawn of history of mankind. Lack of sustainable leadership style, especially when it is accompanied by non-merit-based appointment of management, is probably the worst-case scenario for any organization. Thus, the purpose of this work is to analyze whether there is an incidence of the factor’s leadership, organizational learning, and knowledge management in the of operational personnel in Mexican companies. This is a contribution to the understanding of innovation in the context of operational personnel in Mexico, as well as to the identification of the main factors involved in making happen in Mexican companies. The work developed is pioneering in the context of Mexico, given that the vast majority of the studies reviewed have been developed in other countries and the development of this research, unlike the others, considered the perspective of operational personnel in Mexican companies.

Organizational leadership is essential in developing a vision, mission, and goals, as well as designing strategies, policies and procedures for achieving those goals. It also involves directing and organizing the efforts and activities of the entire organization (Xu & Wang, 2018). Acquiring the company's objective and vision is only possible if its leaders are of the highest calibre (Harris, et al., 2017). Many firms are currently dealing with issues such as

unethical tactics, excessive turnover, poor financial performance, etc. in the current climate. Ineffective leadership may be to blame for this. When a company is trying to achieve its stated goals, it needs competent leaders who can motivate and coordinate their staff (Vigoda-Gadot, 2012). Sadly, some firms don't take into account the leadership style of their managers. An investigation into how leadership style affects organizational performance is the focus of this study. It's important to know that there are a variety of leadership styles that may be used in a variety of situations, from transformative to transactional. The leadership styles studied are charismatic, transformational, transactional, bureaucratic, and democratic. If new ideas can be discovered through study, these leadership styles can be improved even further and bring more success to organizations.

According to the Insurance Regulatory Authority (IRA) in Kenya, the complex and competitive environment in which today's firms operate coupled with technological advancement and globalization requires business organizations to devise strategies to enable them gain competitive advantage over competition. To achieve this there need for the management to determine the necessary competences (Spreitzer & Porath, 2012). Consequently, competency mapping has gained significant importance in today's competitive business environment (Mani, 2013). Yuvaraj and Maran (2013) postulated that competency mapping identifies the key competencies such as innovativeness for effective performance of a particular job. Competences are derived from specific job families within the organization such as strategy, relationships, leadership, risk-taking, decision-making, and emotional intelligence (Müller & Turner, 2010). Leadership is one of the most pressing issues and one of the least understood concepts in the corporate world. The history of leadership encompasses through several paradigm shifts and voluminous body of knowledge. As a universal activity, leadership is fundamental for effective organizational and social functioning. The very nature of leadership is its influencing process and its resultant outcomes. Such process is determined by the leaders and followers' characteristics, dispositions, behavior perceptions, attributions and the context wherein the process of influencing occurs. The moral purpose of leadership is to create an empowered follower that leads to moral outcomes that are achieved through moral means. Leadership style refers to the pattern or constellation of leadership behaviors that characterize a given leader (Williams, 2019). Effective Leadership Style enhances organizational performance to a

greater extent. Kahn (2021) recognizes the impact of management style, suggesting that a supportive management style positively affects level of engagement. Kahn (2020) describes this as a supportive manager as one who allows trial and error and creates varying degrees of organizational performance. Other term organizational performance is mainly defined as a psychological state that binds the individual to the organization. In many organizations there is a growing satisfaction gap – a widening split between the expectations of employers and what workers are prepared to do. There are a number of reasons for this erosion of organizational performance; the most common one being a failure of management in some way or another. To be effective, the skills of committed employee management must be installed in an organization, so they become part of its culture. In this way there will be consistency and equity with respect to how people are managed from the top down to the most junior employee (Allen & Meyer, 2019).

In Rwanda, leadership style with performance in schools and enterprises, and found that leadership style had a significant positive correlation with the organizational performance in both schools and enterprises. Business management attributes their successes to leadership efficiency, that is, the leadership style of administrative supervisors has a considerable effect on the organizational performance (Sun, 2016). Leadership style and innovation is increasingly becoming an essential issue that most organizations are facing today. It is assumed that strategic leaders are capable of anticipating, envisioning, maintaining and initiating changes that create a competitive advantage over other organizations (Daft, 2011). Leadership style and innovation is therefore the ability of the leaders to create and re-create reasons for the organization's continued existence. There is a strong belief by some researchers like Daft and Pirola-Merlo (2019); that the concept of Leadership style and innovation may become the most appropriate concept that can be used to embrace a better value driven culture in organizations in the era of the 21st century. Indeed leadership has been described to be one of the most important key drivers of effective strategy implementation. Bon and Hassan (2016), emphasize that effective organizational leadership and the consistency of organizational culture that is strong, are deemed to be the two key vital ingredients that will enable the firm's strategies and objectives to be successfully executed.

This study focused on the impact of leadership style and innovation on organizational performance SANLAM Insurance (2017 – 2022).

1.2 Problem Statement

Leadership having been recognized as a key success factors in general management and the fact that leadership is positively related to teamwork in terms of team communication, collaboration and cohesiveness, it would be expected that insurance company manager's leadership style should influence teamwork and insurance company performance. In addition, based on contingency theory it is expected that insurance company characteristics would influence leadership style adopted within insurance company. Further, despite Yang, et al., (2014) findings that insurance company characteristics moderates the relationship between teamwork and insurance company performance, Gowan and Mathieu (2015) found that some insurance company characteristics such as technical complexity and insurance company size have no impact on insurance company performance. This contradicts emerging literature which recognizes the need to adopt different insurance company leadership styles based on insurance company characteristics, technology in use and operating environment.

Many insurers in Rwanda experience low penetration into the market as the companies experience failure in insurance company success. Management in insurance companies have been found to exhibit different leadership styles in insurance company management in Rwanda yet the companies

Oke (2012) found that leadership of insurance company managers in SANLAM Insurance affected success of the insurance and that Autocratic leadership is popular with insurance company managers since directing, controlling and coordinating groups is easier to achieve targets. However the study failed to indicate whether autocratic leadership predicts significantly success of the insurance company. Locally studies focus on examining influence of human factors on insurance company success. Kibuchi (2012) examined influence of human factors and insurance company performance in construction insurance company in Rwanda and revealed that human factors hinder success of insurance company. However, for most of the aforementioned studies, the relationship between insurance company manager's

leadership style and insurance company performance has not been directly addressed especially in the insurance company

1.3 Research objectives

The objectives of the study were categorized in two parts which are general objective and specific objective.

1.3.1 General objective

The objective of this research was to examine the impact of leadership style on organizational performance.

1.3.2 Specific objectives

This research work in order to reach to main objectives concentrated on the following specific objectives which are:

1. To determine the impact of transformative leadership style on performance of SANLAM Insurance
2. To examine the impact of autocratic leadership style on performance of SANLAM Insurance
3. To assess the impact of democratic leadership style on performance of SANLAM Insurance
4. To establish the impact of permissive (laissez faire) leadership style on performance SANLAM Insurance
5. To assess the relationship between leadership style and innovation on organizational performance

1.4 Research questions

The following questions are formulated to provide effective guide to the study:

1. What is the impact of transformative leadership style on performance of SANLAM Insurance?
2. What is the impact of autocratic leadership style on performance of SANLAM Insurance?

3. What is the impact of democratic leadership style on performance of SANLAM Insurance?
4. What is the impact of permissive (laissez faire) leadership style on performance SANLAM Insurance?
5. What is the relationship between leadership style and innovation on organizational performance?

1.5 Research hypothesis

For this research, the following hypotheses are formulated for the study:

H₀: There is a no relationship between leadership style and SANLAM Insurance performance

H₁: There is a positive relationship between leadership style and SANLAM Insurance performance

1.6 Scope of study

The work was limited in time scope, content and in geographical scope

1.6.1 Content scope

In this regard the content scope was focused on Leadership style that enhance organizational performance. The identified components are: determining the purpose or vision of the firm, exploiting and maintaining core competencies, developing human capital, sustaining an effective organizational culture, emphasizing ethical practices, and establishing balanced organizational controls. This research limited itself to three components of strategic leadership; these are strategic direction, organization control, organization culture and the moderating effect of organization external environment on these independent variables (Werner, 2014).

1.6.2 Geographical scope

The study was conducted in SANLAM Insurance located at Nyarugenge Sector, Nyarugenge District in Kigali City.

1.6.3 Time scope

The time scope covered 2018-2022 because the researcher talk leadership of insurance company managers in SANLAM Insurance affected success of the insurance and that Autocratic leadership is popular with insurance company managers since directing, controlling and coordinating groups is easier to achieve targets. However the study failed to indicate whether autocratic leadership predicts significantly success of the insurance company. Locally studies focus on examining influence of human factors on insurance company success.

1.7 Significance of the study

The study identified that were there is good leadership style; there will be opportunities for conducive corroboration with development partners, project development, client confidence in the organization which all were brought about organization growth, increase in revenue returns hence good organization performance. The result of this study was to enable shareholders and 13 managers to reflect on their style of leadership with the view to realize the bearing of their leadership style and organization performance. This study were beneficial to different individuals, organizations, and institutions.

1.7.1 Researcher

The study enabled the researcher to put theories learnt in class into practices on the field. This was enabling a learner to gain knowledge and skills in conducting the research. This helped a researcher to investigate the relationship between leadership style on organizational performance. It was enable the researcher to fulfill the requirements for the award of master's degree in Business Administration.

1.7.2 To Academicians & scientific researchers

This study served as tool of reference to future research and advanced studies and to the community by taking into account the findings and the results and recommendations that contributes to the thinking of the community. This research report would be available in ULK library which can be used by other researchers who would be interested in this area of research.

1.7.3 To the Society

The study identified that were there is good leadership style; there will be opportunities for conducive corroboration with development partners, project development, client confidence in the organization which all will bring about organization growth, increase in revenue returns hence good organization performance. This result of this study was to enable shareholders and managers to reflect on their style of leadership with the view realize the bearing of their leadership style and organization performance. The study findings were to stimulate policy makers into designing leadership development programs that will help develop insurance leaders and leaders of other organization to persons with the best suited leadership skill and style.

BNR: The Rwandan insurance industry is regulated by the BNR. Insurance sector is under supervision of the National Bank of Rwanda as regulator of financial sector. Many regulations and directives are in place for the stability of the sector and for customer protection and professional indemnity insurance for insurance intermediaries are compulsory in Rwanda

1.8 Conceptual definitions

It is important to clarify certain terms from the beginning for better comprehension of content of our work, much as in management sciences a concept or a notion might have different meanings depending upon the context (Geary, 2010).

1.8.1 Leadership style

Morrison (2019), defines leadership style as the competencies and processes that are required to facilitate and empower ordinary people in such a way that they can do extraordinary things in the face of adversity, and constantly turn in superior performance that will benefit both the organization and themselves.

1.8.2 Organizational Performance

Organization performance refers to an analysis of a company's performance as compared to goals and objectives of the company. Within the corporate organizations, there are three primary outcomes analysed, financial performance, market performance and shareholder value performance (Johnson, 2019).

1.8.3 Leadership style

Innovative leadership is a style of leadership that involves applying creativity to managing people and projects (Hoffmann et al., 2018).

1.8.4 Autocratic leadership

Autocratic leadership is a leadership style characterized by individual control over all decisions and little input from group members. Autocratic leaders typically make choices based on their ideas and judgments and rarely accept advice from followers (Mohammed, et al., 2014)

1.8.5 Democratic leadership

Democratic leadership is a type of leadership style in which members of the group take a more participative role in the decision-making process. Everyone is given the opportunity to participate, ideas are exchanged freely, and discussion is encouraged (Sougui, Bon and Hassan, 2016).

1.8.6 Leadership

Ability to guide others without force into a direction or decision that leaves them feeling empowered and accomplished. It is about being open, authentic, lifting others up and working towards a common mission (Nguyen et al., 2019; Wanasida et al., 2021).

1.8.7 Permissive (Laissez Faire) leadership

Permissive (Laissez Faire) leadership is a type of leadership style in which leaders are hands-off and allow group members to make the decisions. Researchers have found that this is generally the leadership style that leads to the lowest productivity among group members (Dweck & Leggett, 1988; Schunk, 2012).

1.8.8 Transformative leadership

Transformative leadership is a style of leadership where a leader works with subordinates to identify needed change, creating a vision to guide the change through inspiration, and executing the change in tandem with committed members of a group (Do et al., 2016; Yu et al., 2017).

1.8.9 Productivity

Productivity is the workplace offer benefits like improved employee satisfaction which drives employee engagement and reduces turnover. Productive employees also usually create great customer experiences helping build customer loyalty (Meyer and Amp, 2014; Allen, 2015).

1.8.10 Efficiency

Efficiency is determined by studying the efficient and optimal use of human, financial and physical resources, cost of staff and its relation to their productivity (Wright & Snell ,2017).

1.8.11 Effectiveness

Effectiveness is the capability of producing a desired result or the ability to produce desired output. When something is deemed effective, it means it has an intended or expected outcome, or produces a deep, vivid impression (Mukasa, 2016).

1.8.12 Attitude and Behavior

Attitude and Behavior is a vital factor that determines your entire work experience at a company. A positive behavior at work from employees leads to higher productivity and performance by the team and the individual (Klerck, 2014).

1.8.13 Growth

Growth Employee development allows employees to expand their knowledge and skill set, which equips them to carry out more complex work. In other words, employee development allows employees to take on higher-ranking roles and advance in their careers(Chang & Chen, 2012).

1.9 Structure of the thesis

For the purpose of scientific presentation, the study was divided into five chapters.

The first chapter was presented the introduction to the study, which was constituted the background of study, statement of the problem, objectives of the study, research questions of the study, scope of study, significance of the study, methodology, and dissemination of research findings and structure of the study as well as duration.

The second chapter was review the available literature about the study; highlight the different theories and definitions of concepts and evolution backing to the subject under the study.

The third chapter was presented a brief review of methodology and also describes the type of data collected in this study.

The fourth chapter was presented analysis and interpretation of the results and findings

The last chapter was presented the summary, concluding remarks and suggest for father research and number of recommendations drawn based on the study findings

CHAPTER 2: LITERATURE REVIEW

The review of the literature is crucial in any research work. This is because it enables the researcher to study different theories related to the identified topic and gain clarity of the research topic (Katsikeas and Leorned, 2016). In this chapter, a detailed literature review on advertising is provided. The chapter is divided into three parts namely; theoretical review, empirical review and gap analysis.

2.1 Theoretical framework

This section deals with the others information related to the topic of the study. In this part is purely based on the earlier research works done by others, which give us knowledge necessary for beginning our research work with confidence.

2.1.1 Goal Leadership Theory

Goal Leadership Theory is a leadership theory developed by Robert House, an Ohio State University graduate, in 1971 and revised in 1996. The theory states that a leader's behavior is contingent to the satisfaction, motivation and performance of her or his subordinates. The revised version also argues that the leader engages in behaviors that complement subordinate's abilities and compensate for deficiencies. According to Robert House and John Antonakis, Goal Leadership Theory can be classified as a form of instrumental leadership (Barney, et al., 2012). The theory is based on the premise that an employee's perception of expectancies between his effort and performance is greatly affected by a leader's behavior. The leaders help group members in attaining rewards by clarifying the paths to goals and removing obstacles to performance. They do so by providing the information, support, and other resources which are required by employees to complete the task. House's theory advocates servant leadership. As per servant leadership theory, leadership is not viewed as a position of power. Rather, leaders act as coaches and facilitators to their subordinates (Barney, et al., 2012).

According to House's path-goal theory, a leader's effectiveness depends on several employee and environmental contingent factors and certain leadership styles. The theory states that each of the leadership styles will be effective in some situations but not in others. It further states that the relationship between a leader's style and effectiveness is dependent on the following variables: Employee characteristics: These include factors such as employees'

needs, locus of control, experience, perceived ability, satisfaction, willingness to leave the organization, and anxiety (Sauser, et al., 2012). For example, if followers are high inability, a directive style of leadership may be unnecessary; instead a supportive approach may be preferable. Characteristics of work environment: These include factors such as task structure and team dynamics that are outside the control of the employee. For example, for employees performing simple and routine tasks, a supportive style is much effective than a directive one. Similarly, the participative style works much better for non-routine tasks than routine ones. When team cohesiveness is low, a supportive leadership style must be used whereas in a situation where performance-oriented team norms exist, a directive style or possibly an achievement-oriented style works better. Leaders should apply directive style to counteract team norms that oppose the team's formal objectives (Jugdev & Mathur, 2016). The theory has been subjected to empirical testing in several studies and has received considerable research support. This theory consistently reminds the leaders that their main role as a leader is to assist the subordinates in defining their goals and then to assist them in accomplishing those goals in the most efficient and effective manner. This theory gives a guide map to the leaders about how to increase subordinates satisfaction and performance level.

2.1.2 Great-Man Theory

The effort toward explorations for common traits of leadership is protracted over centuries as most cultures need heroes to define their successes and to justify their failures. In 1847, Thomas Carlyle stated in the best interests of the heroes that “universal history, the history of what man has accomplished in this world, is at the bottom of the history of the great men who have worked here”. Carlyle claimed in his “great man theory” that leaders are born and that only those men who are endowed with heroic potentials could ever become the leaders. He opined that great men were born, not made. An American philosopher, Sidney Hook, further expanded Carlyle perspective highlighting the impact which could be made by the eventful man vs. the event making man (De Vos et al., 2011). He proposed that the eventful man remained complex in a historic situation, but did not really determine its course. On the other hand, he maintained that the actions of the eventmaking man influenced the course of events, which could have been much different, had he not been involved in the process.

The event making man's role based on "the consequences of outstanding capacities of intelligence, will and character rather than the actions of distinction". However, subsequent events unfolded that this concept of leadership was morally flawed, as was the case with Hitler, Napoleon, and the like, thereby challenging the credibility of the Great Man theory. These great men became irrelevant and consequently growth of the organizations, stifled (Harrington & Danzon, 2014). Leadership theory then progressed from dogma that leaders are born or are destined by nature to be in their role at a particular time to a reflection of certain traits that envisage a potential for leadership.

2.1.3 Trait Theory

The early theorists opined that born leaders were endowed with certain physical traits and personality characteristics which distinguished them from non-leaders. Trait theories ignored the assumptions about whether leadership traits were genetic or acquired. Jenkins identified two traits; emergent traits (those which are heavily dependent upon heredity) as height, intelligence, attractiveness, and self-confidence and effectiveness traits (based on experience or learning), including charisma, as fundamental component of leadership (Bacharach, 2021).

Max Weber termed charisma as "the greatest revolutionary force, capable of producing a completely new orientation through followers and complete personal devotion to leaders they perceived as endowed with almost magical supernatural, superhuman qualities and powers". This initial focus on intellectual, physical and personality traits that distinguished non-leaders from leaders portended a research that maintained that only minor variances exist between followers and leaders (Burns, 2017). The failure in detecting the traits which every single effective leader had in common, resulted in development of trait theory, as an inaccessible component, falling into disfavor. In the late 1940s, scholars studied the traits of military and non-military leaders respectively and exposed the significance of certain traits developing at certain times.

2.1.4 Style and Behavior Theory

The style theory acknowledges the significance of certain necessary leadership skills that serve as enabler for a leader who performs an act while drawing its parallel with previous capacity of the leader, prior to that particular act while suggesting that each individual has a

distinct style of leadership with which he/she feels most contented. Like one that does not fit all heads, similarly one style cannot be effective in all situations. Yukl (2019) introduced three different leadership styles. The employees serving with democratic leaders displayed high degree of satisfaction, creativity, and motivation; working with great enthusiasm and energy irrespective of the presence or absence of the leader; maintaining better connections with the leader, in terms of productivity whereas, autocratic leaders mainly focused on greater quantity of output. Laissez faire leadership was only considered relevant while leading a team of highly skilled and motivated people who excellent track-record, in the past.

Feidler & House (2014) identified two additional leadership styles focusing effectiveness of the leadership. These researchers opined that consideration (concern for people and relationship behaviors) and commencing structure (concern for production and task behaviors) were very vital variables. The consideration is referred to the amount of confidence and rapport, a leader engenders in his subordinates. Whereas, initiating structure, on the other hand, reflects the extent, to which the leader structures, directs and defines his/her own and the subordinates' roles as they have the participatory role toward organizational performance, profit and accomplishment of the mission. Different researchers proposed that three types of leaders, they were; autocratic, democratic and laissez-faire. Without involving subordinates, the autocratic leader makes decisions, laissez-faire leader lets subordinates make the decision and hence takes no real leadership role other than assuming the position and the democratic leader accesses his subordinates then takes his decision. "He further assumed that all leaders could fit into one of these three categories".

2.1.5 Transformational Theory of leadership

Transformational leadership is simply "leading by inspiring" more is accomplished by the followers through the concentration on the follower's values and helping the follower make realignment with these values as well as those values of the organization. The theory was developed in the late 20th century by Burns (2018) in his analysis of political leaders. According to Burns (2018), transformational leadership occurred when one or more persons engaged with one another such that the leaders and the followers raised each other's levels of motivation and morality. Later, the theory was enhanced by Bass (2015) who argued that transformational leaders motivated their followers beyond expectations. This motivation is

achieved by creating awareness about importance of good outcomes for an organization and the measures and steps which could be taken to achieve such outcomes.

According to Krishnan (2015), the underlying argument in transformational leadership is the leaders' ability to motivate followers so that they can be able to accomplish more than what the followers planned to accomplish. Bass (2016) states that the transformational theory of leadership has four major components namely the inspirational motivation, intellectual stimulation, individualized consideration and idealized influence. Studies on transformational leadership have associated the style with the personal outcomes as well as those of the organization (Zhu, Chew, & Spangler, 2015; Boerner, Eisenbeiss, & Griesser, 2017). Transformational leaders impact satisfaction on the followers and their commitment towards the organization.

A study by Yu, Leithwood and Jantzi (2012) concluded that transformational leaders impacted on the followers towards change in the organization and conditions in the organization. This leadership approach is thus superior and necessary for all organizations which plan to make progressive change (Tucker & Russell, 2014). This theory was adopted by the study to guide and direct how powerful the type of leadership can be through the actions of the leader in determining aspects of the organization such as setting the strategic direction, managing resources and culture.

Individualized consideration. The leaders follow the subordinate's desires and give tasks with guidance, mentoring and coaching. Intellectual stimulation. Leaders give the subordinates the opportunity to perform their work separately. The later use their experience, creativity and innovation to achieve their tasks. Inspiration. Leaders inspire by interactive the values of the organization with facility and confidence in a positive way.

By 'recognition' we mean personal non-monetary rewards given to employees to acknowledge and reinforce their efforts, behaviour or achievements. They are usually set retrospectively, so are unexpected, and are relational and unconditional. Examples include giving personal compliments, positive feedback or thanks, announcing achievements, or presenting awards. They can be given verbally, via a thank-you card, company newsletters or noticeboards, or even with emojis. Traditionally, recognition has been top-down, simply

decided by managers, but more recently approaches have been developed that take into account a wider set of views, including those of colleagues and other stakeholders. The extent to which there is a climate of recognition in an organisation can be measured with simple survey items asking employees how well recognised they feel by their manager or organisation (Riazet al., 2011).

The creators of the four Transformational Leadership dimensions known as Individualized Consideration, Inspirational Motivation, Idealized Influence and Intellectual Stimulation describe the latter as the ability to galvanize followers to “exert extra effort.” Transformational Leaders aren’t invested in getting their teams to conform. Rather, they embolden employees by providing support, while giving them room to create and collaborate.

Throughout the course of my career as an employee and manager, I was fortunate to work with transformational leaders who encouraged me to get out of my comfort zone and transcend my preconceived assumptions regarding what I thought was (or wasn’t) possible. The best leaders were those who asked questions that inspired me to use my imagination and intellect so I could discover the answers on my own. On one occasion, I needed to find a solution that could enable our sales team to grow our customer base in the midst of an economic downturn. The company had already invested in the product and I was ultimately accountable for my team’s performance. Fortunately, my leader trusted me to engage in a process of trial and error that eventually led to success. It was an exhilarating experience and taught me a great deal about bringing out the best in myself and others (Schulz, Greenley & Darkish, 2015).

Leaders are already recognized by provide individualized help in order to employees by improving the requirements and their feelings. It also referred to as individualized consideration (IC) (Bass, 1999), will be assigned to leaders exactly who identify specific variations between subordinates, and also exactly who cause by gratifying and helping the subordinates keeping that in mind. Bass presumed that leaders exactly who produced a great individual alignment to subordinates. Bycio and Allen (1995) in addition discovered help intended for most of these relationships and presumed that whenever leaders showed IC, their employees had been certainly going to dedicate additional effort at work. Creating believe in between leaders and subordinates will be another trait connected with extremely

transformational leaders exactly who promote do the job conditions where employees experience secure and also ready to psychologically invest into the job (May, Gilson, & Harter, 2004).

2.1.6 Process Leadership Theory

Additional leadership theories with a process focus include servant leadership, principal centered leadership and charismatic leadership, with others emerging every year. Greenleaf introduced servant leadership in the early 1970s. A resurgence of the discussion of servant leadership was noted in the early 1990s.

Servant leaders were encouraged to be focused to the anxieties of the followers and the leader should sympathize with them take-care of and nurture them. The leadership was imparted on a person who was by nature a servant. “The servant leader focuses on the needs of the follower and helps them to become more autonomous freer and knowledgeable”. The servant leader is also more concerned with the “have-nots” and recognizes them as equal (Greenleaf, 2017). The leaders in leading organizations are to be the steward (servant) of the vision of the organization and not a servant of the people within the organization. Leaders in learning organizations clarify and nurture the vision and consider it to be greater than one-self. The leader aligns themselves or their vision with others in the organization or community at large.

These process leadership theories and others that have emerged often suggest that the work of leaders is to contribute to the well-being of others with a focus on some form of social responsibility. There appears to be a clear evolution in the study of leadership. Leadership theory has moved from birth traits and rights, to acquired traits and styles, to situational and relationship types of leadership, to the function of groups and group processes and, currently, to the interaction of the group members with an emphasis on personal and organizational functions of groups and group processes and, currently, to the interaction of the group members with an emphasis on personal and organizational moral improvements (Dionne, Yammarino, Atwater, & Spangler, 2014).

2.2 Related literature/Empirical Review

Extant studies have been conducted on the relationship between Leadership style and innovation and organizational performance of different firms and companies. Jooste and

Fourie (2009) conducted a research on the role of Leadership style and innovation in effective strategy implementation: perception of South African strategic leaders.

2.2.1. Transformative leadership style and Performance of Insurance

Miskel and Holy (2014) argue that transformative leaders are proactive, raises the awareness levels of followers on inspirational collective interests and helps followers achieve unusually high level of performance. Cole (2012) asserts that it is needed in situations where change is needed such as doing away with conflicts and strikes. Therefore this calls for leaders understanding of organization and its employees rather than on what needs to be done. It is also based on great conviction by the leader of the important issues, high ethical and moral standards, sharing of risks, setting and achieving goals while looking at welfare of the organization. According to Atwater and Bass (2014), followers are energized by insurance an attractive and optimistic vision of the organization which they believe is achievable. It has been observed that some insurance managers use transformative style to attain effective performance on its workforce and as years have passed it has registered weaknesses in attain its mission.

It is not known to the researcher when exactly transformative style affected performance of insurances hence the need for carrying out this research. Applying Anderson and Gysbers (2013) taxonomy, the researcher will organize various inter-related functions of leadership focusing on how organizations policies and procedures ensure that work is done in most positive and effective way to induce better performance. Questions like; what resources are needed to promote the smooth running of insurances? Resources like adequate and reliable cars, availability of enough skilled and support staff, good office workplace, good remuneration, employee retention and management policies, good reporting structures, reliable communication channels, work and family life balance, delegation of authority. Do policies, practices and procedures in the various insurances promote positive engagement of the client in insurances administration? Are services available in locations, at times and in the format requested by interested stakeholders? Intellectual stimulation is stimulated by the culture of questioning old assumptions, beliefs and traditions, reframing problems and approaching old situations in new ways (Avolio, 2014). In this way, new learning

opportunities are created in a supportive climate while at the same time recognizing individual differences. Thus good leadership should develop people and build teams. In a study of Australian managers Karpin (2015), noted that emerging forms of organizations which are more dynamic, unpredictable, global and competitive required new forms of leaderships by improving their interpersonal, entrepreneurial and strategic skills. The study reveals that it is not only who and the insurance management leaders are, but how they lead, what kind of culture exists in their organizations and what kind of job outcomes that they and their staff are experiencing as the result, because all these are critical to the experiences at work as well. A research on effects of leadership styles on employee performance in City Council of Kampala found that transformative leadership affects individual performance in a way that compromised the efficiency to work, individual innovation and creativity (Kawooya Nuhu, 2014). He noted that despite being a contentious style in European Union and United states, it has been at the center stage of policy experiments in the last two decades in developing and transition economies of Latin America, Asia and Africa. However World bank has embraced this style in its major governance reform agendas since it enjoys transformative structures that promote governance and reduce free transition of power. This study also found that in an effort to reduce internal conflict and political tensions in Kampala Council, it adopted authoritative based management approach to service delivery and this approach did not improve collective employee performance in service delivery to the public (Maurick, 2013).

Research has shown that transformational leadership positively affects performance irrespective of whether it was conceptualized in terms of subjective or objective measures (Bass and Riggio, 2016). The effect of transformational leadership has been found to be relevant at different levels of the organizational hierarchy. Insurance team members and insurance managers constantly receive signals from portfolio managers regarding their expectation, particularly during insurance reviews. Such signals play a significant role in influencing performance. Scott and Bruce (2014) suggested that the quality of relationship between employees and their managers influence their perception of the work environment as supportive of innovation and impact on their innovativeness. Similarly supervisors who are supportive and non-controlling help to create an environment conducive to enhanced employee creativity and performance (Shalley and Gilson, 2014). In a research done on Hong

Kong construction industry found that, Insurance managers are generally relationship-oriented and socio-independent with less concern task accomplishment thus the transformational leadership applied is more about maintaining good working relationships between the insurance leader and subordinates in the construction sites (Rowlinson et al. 2013).

2.2.2. Autocratic leadership style and Performance of Insurance

Autocratic leader is the one who commands and expects compliance. All decision making powers are centralized with the leader and there are no suggestions of initiatives entertained from subordinates (Weihrich and Koontz 2012). The leaders lead by the ability to give or withhold rewards and punishment. Lall and Lall (2015) argues that this type of leadership style has the advantage of having things done while the disadvantage is that , followers become dependent on the leader thus their personal developments are jeopardized. A leader with high technical competence and high performance goals exerts a lot of pressure on organization for high production and low costs by using procedures like tight budgets, budget cuts, personal targets, tightened standards to improve productivity and financial results in the short run.

According to Uris (2014), staff in dictatorial systems showed signs of frustrations, behaved arrogantly, depended on the leader completely and no work went on when the leader is absent. The leader according to Muzaazi (2012) determines the policies and assigns tasks to members without consulting them and they carry out tasks without questions. Likert and Likert (2016), opines that a leader with technical competence and high performance goals exerts a lot of pressure on staff for high production at low costs. This is achieved through tight budgets across the board, budget cuts, personal ceilings and tightened standards to achieve impressive productivity and financial results in the short term. Caldwell and Sprinks (2013) argue that there is no room for an autocratic leader who is unwilling to empower others. The study of Charlton (2012) found that insurance managers who use strict control measures are faced with resistance, resentment, poor work output and high staff turnover as the staff protest against dictatorial tendencies. Autocratic leaders use force to get things done thus they are too strict and exert a lot of pressure that leads to low morale. A study on

Nigerian construction industry done by Oke (2012) revealed that, insurance managers prefer exercising autocratic leadership and are task oriented with a strong bias to directing, controlling and coordinating a group of persons to achieve the desired goals. The study also highlighted that since a leader is characterized by a strong drive for responsibility and task completion; responsibility, authority and power are components for this leadership style.

2.2.3. Democratic Leadership style and Performance of Insurance

Performance effectiveness derives from human aspirations and values that are invisible roots of the organizations thus the leaders task is to nature the roots of organization values which consists of nothing but basic human aspirations (Maurick, 2013). According to Mullins (2012), democratic leadership is exhibited where the focus of power is more towards the group as a whole and where there is a greater interaction among the group. The manager lays the problem before subordinates and invites discussion where he allows the decision to emerge out of the group discussion instead of imposing it on the group as the Boss. Study on leadership styles done by Uris (2014), discovered that members got on well with others and felt free with the leader. This enabled them to serve insurances better by making quick decisions and consulting whenever challenges came up making work efficient. Work progressed well in absence of leader, it's characterized by high productivity and consultations and consensus building where all members support the decisions.

According to research done by Rowlinson et al(2013) on leadership style of construction managers in Hong Kong showed that insurance managers preferred democratic leadership where they are trained to be sensitive to others feelings especially those they work with. This showed a clear distinction as compared to their western counterparts who preferred results oriented approach with no human feelings, thus Hong Kong leaders due to their culture are more relationship oriented maintaining good personal relationship and a harmonious working environment. A research on effects of Generation traits on insurance performance noted that most generation Y do not want to be micro managed to perform, but they need considerable freedom to complete their task, regular feedback and a guiding hand of a manager(D'Netto,2010). According to research done by Kristie (2012) in Hong Kong, 44%

of the employees interviewed preferred a democratic leadership approach to insurance management.

A study by Horace Odour (2013) on effects leadership styles on generation traits in performance of staff in construction insurances in Siaya County revealed that over 45% of the staff prefer working with a greater degree of freedom when performing their tasks. This explains the high rate of turnover of staff when they are micro managed. Connolly (2014) found that when insurance managers allow staff to make initiatives to effective management insurances, most road construction insurances were completed on time and schedule. This is achieved through encouraging teamwork, good cooperation, good remuneration of all staff and consultative decision making. Research on effects of leadership styles on employee performance in City Council of Kampala by Kawooya Nuhu (2014) noted that, the management was reluctant to practice democratic leadership because of the phobia for transparency, accountability, employee's empowerment and collegial relationship. This was noted to cause communication problems in delivery of services since there is no feedback mechanism, consultations and consensus on challenging aspect of the work in council leading to some insurances stalling, not starting at all or extending contract periods at extra costs to the council.

2.2.4. Permissive (Laissez Faire) leadership style and Performance of Insurance

Laissez fair are a French word meaning "let people do what they wish" (Muzaazi, 2012). There are no rulers and leadership grant complete freedom to group decision. The subordinates have a high degree of independence where they set their goals and means of achieving them. Contingency theories to leadership support a great deal of freedom to leadership. It emphasizes the importance of focusing on interpersonal relationships between leader's style and the demand of various situations and employees. It argues that the most effective leadership styles depend on the ability to allow a certain degree of freedom in administering the leadership style. KawooyaNuhu (2014) on research on effects of leadership styles on employee performance in City Council of Kampala noted that in departments where employees enjoyed less authority from their supervisors, their quality of work was found to be poor.

Fisher (2015) noted that Laissez fair leadership has advantages both for employee and employer while engaging in performance schedules as long as both share equal responsibilities in meeting work requirements. However Fredrick Fiedler contingency theory suggests that effective group performance depends on the proper match between the leaders' style when interacting with subordinates and the degree to which the leader controls and influence situations. This leadership as observed by Dutton and Heapy (2013), avoids taking action on important issues, ignores responsibilities, provides no feedback and allows authority to remain dormant. They state that most insurances run by Laissez fair leadership attract a lot of legal claims, cost overruns and exceed time frames set since delay in decision making greatly affects the insurances. Quick and Marcik-Frey (2013), in article outlining the correspondence between individual performance and organization well-being, emphasizes that healthy organizations promoted quality connections to others through open and honest leadership, cohesiveness and shared vision.

Dutton and Heapy (2013), in their research found that positive relationships built on effective leadership in organizations promote sharing of information, development of organization identity, promote employees growth and learning in the organization Members in this leadership style work haphazardly, take more time in arguments and discussions mostly purely on personal basis as concluded by Uris (2014). The insurance manager stays in his office and engages Head of Departments and subordinates as little as possible in the management of road construction insurances. They leave everything to hands of staff that may not have skills or competence to execute the works and others may not want to work unless supervised affecting the delivery and completion of insurances on time. Complete delegation of duties without follow up mechanisms creates target achievement problems, unproductive attitudes and disempowerment of subordinates thus affecting completion times of insurances (Katz and Gurin, 2014).

2.3 Organizational Controls and organizational performance

Organization control refers to corporate leaders' understanding of the ways being enforced within the varied business units. Controls are necessary to assist make sure that firms achieve their desired outcomes (Redding, 2002). These are formal information-based procedures employed by managers to take care of or alter patterns in organizational activities. Controls

facilitate strategic leaders build credibility, demonstrate the value of strategies to the firm's stakeholders and promote and support strategic change (Shields, Deng, & Kato, 2000). Chikwe, Anyanwu, & Edeja (2016) observe that organization control is a tool of strategy implementation, a tool for assessing the external and internal environment and also a tool for providing feedback or feed-forward to the strategic management process. A number of scholars have argued that organization control may be a formal target-setting, measurement, and feedback systems used to evaluate the processes of implementing the organization's strategic plan. In keeping with Chikwe et al. (2016) organization control involves tracking strategy implementation. This means that organization control is also concerned with detecting problems or changes in the method of strategic plan implementation through monitoring and evaluation. Ndegwa (2013) adds that organization control is a critical component in the strategic management process and it involves tracking, monitoring and evaluating the effectiveness of strategies as well as making any necessary adjustments and improvements on the strategy. Ndegwa (2013) talks of organization control as a tool of strategy implementation for steering an organization through the changes that take place in the organization's external and internal situations and for providing feedback or feed-forward to the strategic management process. (Mutia, 2015) note that organizational controls are formal information-based procedures used to maintain or alter organizational activities. Volberda, Morgan, Reinmoeller, Hitt, Ireland & Hoskisson (2011) note that balanced organization controls facilitate strategic leaders to build credibility, demonstrate the worth of the strategies to stakeholders and promote and support strategic change. Accordingly, Ndegwa (2013) clarifies that organization controls are the formal target-setting, measurement, and feedback systems employed by strategic leaders to judge whether or not a company or firm is achieving the required behavior and implementing its strategy with success. Similarly, Adams (2015) adds that organization control involves tracking the implementation process of the strategic plan

2.4 Impact of leadership style and innovation on organizational performance

Leadership is one of the vital factors for improving firm performance. Leaders, as the key decision makers, determine the acquisition, development, and deployment of organizational resources, the conversion of these resources into valuable products and services, and the

delivery of value to organizational stakeholders. Thus, they are strong sources of managerial and sustained competitive advantage.

2.4.1 Leadership style and innovation and productivity

Mental cooperation is a critical factor for a strong connection between transformational leadership style and remote worker's intention to leave an association. Further the more a leader shows a transformational authority style, the more a remote worker wishes to leave the association with regards to investigating productivity and duty which are related. Findings demonstrate that a noteworthy negative relationship is between free enterprise initiative style and expectation to leave an organization. The more a leader shows a free enterprise administration style, the less a remote worker wishes to leave the association. Further No relationship existed between apparent value-based initiative style and remote worker purpose to leave an association (Overbey). (Huntsville) Further dissected that administrators in the virtual work environment are occupied undertaking focused style more than socially arranged initiative style. Likewise, administration bridges in as the best indicator of the correspondence fulfillment, work fulfillment, and the hierarchical responsibility of remote workers. So as to bridge out these conceivable contrasts in innovation, future scientists might need to gather a larger dataset and think about the authority styles and correspondence of managers.

The work environment keeps on changing, and the requirement for research to address these progressions is steady. The reason for this paper is to examine and inquire about around there to decide whether authority styles and profitability are changing in light of the social changes that we are starting to find in the congenial work environment of working from home. This paper will audit past research to: (1) Determine if there are administration styles that are identified with profitability and the examination done on the equivalent and (2) Investigate the connection between which leadership style will influence productivity more

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2.4.2 Leadership style and efficiency

Leadership is a management function which is mostly directed towards people and social interaction, as well as the process of influencing people so that they would achieve the goals of the organization or the common goals. Without quality leadership and initiation of the members' activities, stimulation of high motivation and engagement of people, there is neither successful organization nor successful company. Experience has shown that managerial efficiency differs depending on the managers' leadership style. Effective leadership, in essence, also involves leading by example. It's hard to respect someone who asks everyone to come on time, or work towards a certain goal if that person isn't willing to come on time or put in their share of the work themselves. Effective leadership is about not wasting time. That includes the time needed to make decisions. More often than not, so much time can be wasted in the decision-making process that many opportunities are missed. Effective leadership about believes in what one is doing. Good leaders don't and will never

say, “it’s just a job,” or “I just work here.” They care about what they do, they care about the organization, and they care about the people they lead and work with (Daft & Marcic, 2011).

2.4.3 Leadership style and effectiveness

Leadership effectiveness represents the ability of a leader 'to mobilize and influence followers' (Cicero, Pierro & Van Knippenberg 2010) and is crucial in that it drives the proclivity of the workforce towards the attainment of shared goals (De Cremer & Van Knippenberg 2004). In this respect, Manamela, Cassim and Karodia (2016) observe that effective leaders are adept at recognizing and positively utilizing both the competencies and limitations of their subordinates in the achievement of organizational objectives. Weaver (2015) likewise affirms the constructive impact that effective leaders have on the results of their subordinates.

Comment that leaders who act in accordance with expectations are the most effective, whilst Bjurstedt (2007) insists that effective leaders are those who favour personal over positional power and are also able to adjust their style as required. Manning (2013) notes that leaders effective in cross-cultural leadership possess 'relationship competence': that is, they are able to emotionally connect with diverse individuals and establish mutually attractive relationships. It appears then that effective leaders are those who exemplify interpersonal aptitudes that allow them to form solid connections with an array of individuals through which they add value to the latter in accordance with expectations which, in turn, leads to goal accomplishment.

Leadership effectiveness may be evaluated in a variety of ways and at different levels (Kang & Jin 2015). Kaiser, Hogan and Craig (2008), through an examination of 10 meta-analyses, identified two primary measurement types for leadership: (1) individual perceptions and (2) group performance (these two measurement groupings are similar to those noted by Lowe et al. 1996, and mentioned earlier in this article). Individual perceptions may be split between (1) leadership emergence (being perceived as a leader by, for example, colleagues) and (2) perceived effectiveness (as a leader) (Kaiser et al. 2008). Group performance comprises (1) group process (results achieved in terms of team member motivation, behaviour levels and team dynamics) and (2) group achievements such as productivity and financial outcomes (Kaiser et al. 2018). The effectiveness of leaders exhibits a greater alignment with

subordinates' perspectives of leader actions, as opposed to leaders' self-reported. Likewise, Alharbi, (2021) notes that subordinates' ratings may offer an enhanced reflection of the aptness of leader behaviours.

Leadership effectiveness has been linked with leader intelligence (Mesterova et al. 2015) and is associated with leader self-awareness. It may be predicted by leader prototypically (especially where subordinates are subject to role ambiguity) (Cicero et al. 2010). It is also influenced by the quality of the exchange relationships between leaders and each of their subordinates (Alabi 2012) (see Kim, Liu & Diefendorff, 2015) for a discussion of Leader-Member Exchange) and is positively related to organizational cultures that endorse employee satisfaction. In terms of leadership styles, perceptions of leadership effectiveness correlate with transformational and transactional (Septiadi & Kristanto, 2019) as well as empowering and ethical leadership (Hassan et al. 2013).

2.4.4 Leadership style and attitude and behavior

Leader behavior is the traits and characteristics that make some effective as a leader. Leaders utilize their behavior to help them guide, direct, and influence the work of their team. There are many innate characteristics that enhance leadership behavior, however there are strategies and actions that leaders can work to develop in order to improve their behavior and be more effective. Organizations thrive on leaders who use their behavior to share a vision, encourage teams, and ensure everyone is as effective as possible.

Leadership is extremely important for an organization. Great leaders help improve morale in an organization. Even during hard times, effective leaders can help their subordinates be confident and happy in their position. Great leaders also help retain employees. Turnover is expensive in an organization, and good leadership is key in employees sticking around or jumping ship. As you've probably heard, people don't quit jobs, they quit managers. So great leaders help the company save money and increase productivity by keeping retention rates high. Similarly, great leaders can help nurture future leaders. They mentor and work with team members to help them grow in their role and be prepared for new roles in the company. This is good for everyone. And lastly, great leaders are instrumental in helping the company make money. More productive teams lead to more things being done, higher creativity, and better overall success for the organization. There are many different leadership styles that a

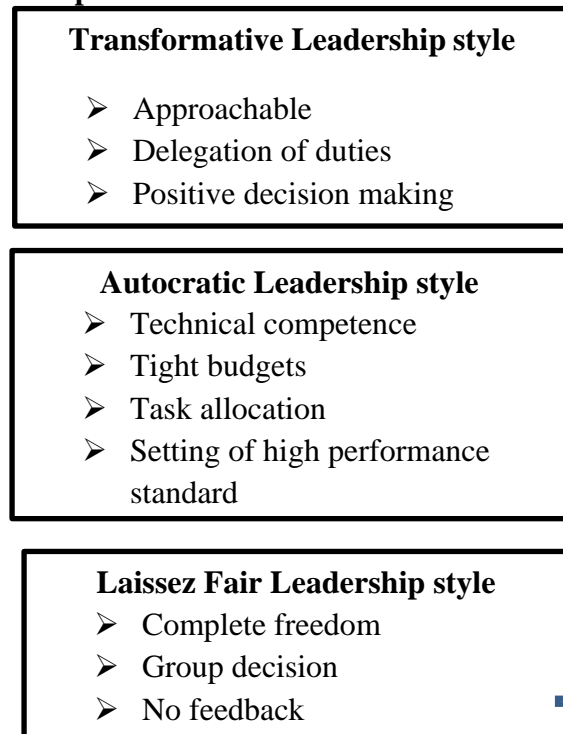
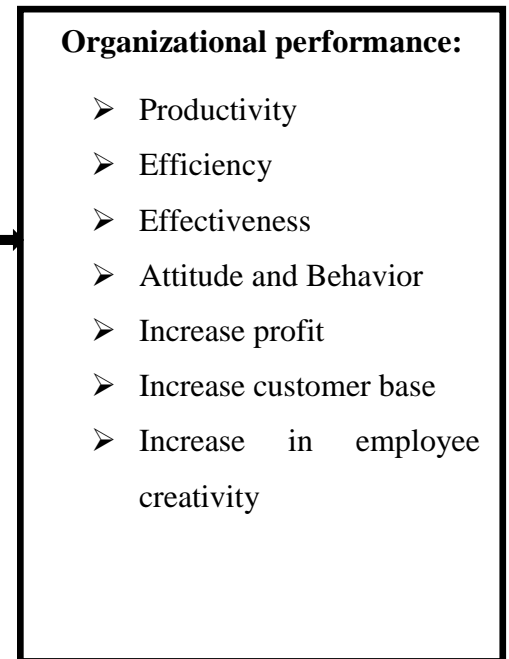
manager or boss can adopt, but overall the most successful leaders will develop key traits that help them to thrive (Butler, Kwantes & Boglarsky 2014).

2.5 Research gap

In recent years there has been increased interest in “Strategic Leadership” by top executives (Yukl, 2010). According to Bateman & Snell (2009), Leadership style gives purpose and meaning to organizations. A number of studies have been conducted in relation to Leadership style organizational performance. For instance, Funda & Cihan (2014) conducted a study on the effect of Leadership style and innovation style on firm performance among Insurance company. The study used a descriptive research design and established that only relationship-oriented and transformational Leadership style are significantly related to firm performance with transformational leadership having the strongest effect on a firm’s performance. The study was limited to Leadership style and thus, failed to assess other Leadership style aspects such as strategic direction setting, core competencies utilization, organizational culture building and use of organizational controls. The researcher also restricted the findings to Insurance Company. A study by Witts, J. O. (2016) on the Role of Leadership style in enhancing Profitability revealed that Leadership style skills significantly influence profitability. The study assumed a linear relationship between Leadership style and performance without considering constraining factors such as the external environment as a moderating variable. A study done by Ahmad, Kadzrina & Yen (2016) on strategic leadership, organization innovativeness, and information technology capability on effective strategy implementation:

2.6 Conceptual framework

The conceptual framework is section that aims to determine the main components of variables where this study has leadership style as independent variable and organizational performance as dependent variable; therefore, the researcher develops the conceptual framework as follow:

Figure 2.1: Conceptual framework**Independent variable****Dependent variable****Researcher, (2023)**

CHAPTER 3: RESEARCH METHODOLOGY

The Longman Dictionary (2010), Explains methodology as a systematic set of methods of studying issues and problems. This chapter gives a description of the methodology that was used in the study to find answers to the research question. In this chapter, the research methodology was taken at in areas as research design, target population, methods and techniques of choosing sample size, sampling procedure, data collection techniques and tools, finally how the data was analyzed.

3.1 Research Design

Orodho (2008) defined a research design as the scheme, plan or strategy that was used to create answers to research problems. The study was adopted a descriptive research design was aimed at the impact of leadership style on organizational performance of SANLAM Insurance. Babbie and Mouton (2010) observes that many descriptive studies are cross-sectional in nature. In addition, the cross-sectional survey was preferred because it enables assessing relationship between variables and it provides opportunity to identify moderators between variables (Tabachnick & Fidell, 2013).

According to Kumar (2011) the concern of research design is to explain how researcher was found the answer to his/her research questions. It entails the selection of people from whom the information, through an open frame of enquiry, is explored and gathered (Kelly, 2016), a research design provides a structure of data collection and analysis. The research structure refers to three dimensions: the scale of date gathering includes defining units and spatial limits, schedule of research, the use of inter-groups comparisons or the comparative dimension.

The research used descriptive design. Singh (2006) stated that descriptive research is more realistic because it is oriented towards the description of given phenomenon. It involves cross-sectional samples; the samples should be representative of the study population. The purpose of descriptive research includes identification of present conditions, and point to present needs to study immediate status of a phenomenon, fact findings, relationships of traits, and characteristics (trends and patterns). Singleton (2009) describes a descriptive cross-sectional survey as a comprehensive design that enables large and diverse amounts of data to

be collected within a short time frame and analysed quantitatively, giving a credible presentation of results. Thus, this approach is suitable for this study, since the study intends to collect comprehensive information through descriptions which was helpful for identifying the relationship between variables.

3.2 Population of the study

By Higson-Smith (2012) a study population is an entire set of people, events or objects which is the object of research and about which the researcher was gone to determine some characteristics. Target population can also be defined as a complete set of individuals, cases/objects with some common observable characteristics of a particular nature distinct from other populations. Handfield & Melnyk, (2018), population is a well-defined set of people, services, elements and events, group of things or households that are being investigated. As regard the study therefore, the concerned is 697 employees who work in SANLAM Life and General (Motor Insurance) .

3.3 Sample size calculation

The sample size refers to representative elements selected from a population on which investigation is to be done for this study (Grinnell and Williams, 2014), the researcher was used stratified purposive sampling is a type of probability sampling in which the population is divided into strata and certain number of people from each stratum purposive sampling selected to be included in the sample. This technique was used to ensure that all elements of the population are adequately represented in the study. It is based on each stratum that a purposive sampling technique has been applied. However, where necessary, purposive sampling was utilized. This is possible where some respondents are judged to have information than others. A purposive sampling according to Grinnell and Williams (2014), refer to the type of non- probability sampling technique was used when want to purposely choose a particular sample.

$$n = \frac{N}{[1+N(e)^2]} \quad n = \text{the sample size, } N = \text{Total population, } e = \text{Error tolerance equal to } 0.05$$

$$n = \frac{697}{[1+697(0.05)^2]}$$

As the total study population (N) equals 254 and Error of tolerance will be 0.05.

It means $n = 697 / [1 + 697(0.05)^2] = 254$. Thus, the sample size of this study was 254 respondents.

3.4 Sampling technique

Sampling Technique is a sampling technique where every item in the population has an even chance and likelihood of being selected in the sample. Here the selection of items completely depends on chance or by probability and therefore this sampling technique is also sometimes known as a method of chances (Bailey, 2010). This ensured that each employee of the target population had an equal and independent chance of being included in the sample. This involved selection of people who took part in research. The following sampling procedures were used.

Simple Random sampling

According to Goode and Hatt, (2018), Random sampling, or probability sampling, is a sampling method that allows for the randomization of sample selection, each sample has the same probability as other samples to be selected to serve as a representation of an entire population. Researcher used random sampling selected from each stratum to come up with the representative sample for the entire population.

3.5 Source of data

According to Grawtz (2014), Data collection is the procedure of collecting, measuring and analysing accurate insights for research using standard validated techniques. Researcher was evaluated their hypothesis based on collected data. The researcher to fact and gather data on its research objective. The researcher was used primary data and secondary data as practical means of obtaining information related to the research topic. The research to evaluate impact of leadership style on organizational performance used different tools including questionnaire, interviews, focus group discussion and document review. In this research study the source of data was both primary and secondary source of data.

3.5.1 Primary data

According to Audrey (2016), Primary data is defined as eyewitness accounts written by

people who experienced a particular event or behavior. Primary documents include any original document, which is not based or derived from other documents. In this study, a questionnaire technique was used in collecting primary data from the respondents.

3.5.2 Secondary data

According to Nwakpa (2019) Secondary data are those data that are already available and was collected from secondary sources of data such as journals, books, newspapers, websites, publications, and other documents available in libraries including research reports from distinguished academicians (Kothari 2014). In this study secondary data was collected by going through various documents like books, journals, websites which are relevant to the theme of the study for the purpose of gathering information.

3.6 Data collection instruments

Data Collection Instruments are the tools used by researchers to collect data in the research process. The common data collection instruments in research include interviews, questionnaires, documentary analysis and observation. Questionnaire, interview, documentary, and observation have been applied for collecting primary data.

3.6.1 Questionnaire

Questionnaire is an instrument that consists of a set of questions whereby a large number of people is asked to answer in order to provide data/information to the researcher. The questionnaire was written in a very simple language to avoid ambiguous answers from the respondents. Questionnaires were a useful tool for gathering information (Kumar, 2015). The questionnaire used in this research was designed by the researcher. According to Buglear et al. (2010), questionnaire is a general term used to include all techniques of data collection in which each person is asked to respond to the same set of questions in a predetermined order. By using Likert-scale where: 4= Strongly Agree, 3=Agree, 2= Disagree and 1= Strongly Disagree and multiple-choice questions where respondents are called to choose the right and comfortable answers accordingly.

3.6.2. Documentary

Concerning the secondary data, the researcher used documents from different libraries and downloaded them on the internet to obtain information. This potentially helped the researcher to conduct the study to evaluate the impact of leadership style on organizational performance as required.

3.7 Data quality control

Data quality control is essential to maintaining data and ensuring accuracy and alignment across your organization. There are many factors to account for when assessing data quality, such as correct formatting and invalid values. That is why it can be helpful to create a data quality checklist to make sure you don't skip over anything important. You might also look at various data quality checks examples to get a better idea of what you should be looking for in terms of quality control. While each data quality framework is unique, there are certain things you should be sure to look for, regardless of your process, and making a checklist is a great way to stay on top of things (Grinnel, 2000)

3.7.1 Validity of the measurement instrument

For Amin, M.E (2005) the validity is the point of instrument was used to measure a variable and find the expected results. Kumar & Phrommathed (2012) proved that the validity is an element to measure what was planned to evaluate. The validity of this research was measured through consultation of supervisor who is the expert, and who is knowledgeable in this research field. There were presentation of drafted individual questionnaires, focus group & interview guides for double checking, judgment, and accomplishment of research relevance to all questions with topic, and validate them. The validity was tested using content validity Index (CVI). CVI: Total numbers of relevant items in instruments / total number of items in instruments

Validity is the extent to which a concept, conclusion or measurement is well founded and likely corresponds accurately to the real world. In this study, after determining that the questionnaire is reliable, the validity was determined by giving questionnaires to employees

of SANLAM Insurance to select the questions that are relevant and then content validity index (CVI) was calculated.

Validity is the extent to which a concept, conclusion or measurement is well founded and likely corresponds accurately to the real world. In this study, after determining that the questionnaire is reliable, the validity was determined by giving questionnaires to employees of SANLAM Insurance to select the questions that are relevant and then content validity index (CVI) was calculated. It was seen to be 0.74 greater than 0.60 the questionnaire. Hence, it was valid

3.7.2 Reliability of the measurement instrument

Reliability is the level of accuracy or precision in measurements of instrument. According to Ranjit K, (2011), the lower the level of “error” in instrument, the higher the reliability. On this point, questionnaire was used simple language with words well understood by respondents. The questionnaire was internally measure and proves consistency by using Cronbach’s alpha. Mugenda (2008) explained that Cronbach’s alpha is an SPSS model helped to assess the degree of consistency; the questionnaire gives reliable results after several and repetitive trials.

Reliability Statistics

Cronbach's Alpha	N of Items
.976	73

Reliability refers to the consistency of a measure. It is the level at which a research tool is understandable. In this study, the reliability of questionnaire was ascertained by conducting pilot study 3 or four times to some 10% of employees of SANLAM Insurance and then the questions that seemed to be difficult was eliminated and then, the results from last pilot study were entered in SPSS to calculated Cronbach’s alpha coefficient. The questionnaire was reliable as the calculated Cronbach’s alpha coefficient was 0.976 greater than 0.7.

3.8 Data processing

Zikmund (2010) asserts that data processing was a link between data collection and data analysis. Data collected is really in arrow form. It was easier for the researcher to present the

findings of the study. Therefore, the researcher technically processes data before proper analysis is done to become more meaningful for interpretation. Data processing was done in accordance with general and specific objectives of the research study. It involves the transformation of the observation gathered from the fields into the system of categories and the transformation of these categories into codes and amenable to quantitative analysis was and tabulation. The data processing began with editing, coding and later with tabulation. After data processing the data collected was transformed into meaningful information for easy interpretation and understanding.

3.8.1 Editing

According to Anand & Saraswati, (2014), “Editing is the process where errors in completed interview schedule and questionnaire are identified and are eliminated whenever possible”. Editing was done to check completeness, accuracy, uniformity, eligibility, and comprehensibility and is a routine task after every interview on receiving the questionnaire responses.

3.8.2 Coding

According to Creswell (2013), coding was the procedure by which data are categorized. Through coding, the raw data are transformed into symbols usually numerals that may be tabulated and counted. The transformation was not automatic; however, it involved judgment on the part of coder. He states that the purpose of coding in the survey was to classify the answers acquired. These were coded and tallies were used to determine the frequencies of each response. Similar responses would be grouped according to their different categories. This helped the researcher to know for instance the percentage of responses.

3.8.3 Tabulation

After editing and coding, which ensures that the information on the schedule accurate and categorize in a suitable form, the data are put together in some kinds of tables and may also undergo some other forms of statistical analysis. Table can be prepared manually and/or by computers (Cooper& Schindler, 2009). Frequency distribution tables were used after editing

and coding of data. Tables were constructed according to the main themes in the questionnaire to summarize all the findings of the study.

3.9 Methods of Data analysis

According Şen & Eren (2012), the methods of analysing data depend on whether researcher was chosen to conduct research, and moreover the choice is influenced by personal and methodological preferences and educational background. Data analysis depends upon the way it was collected and the purpose use of findings. In the research, the quantitative methods were used to analyse statistical data, and qualitative concerned narratives. The study were used SPSS (version 20) for statistical analysis; to evaluate the relationship, and correlation between independent and dependent variables from answers that individual respondents provided. The study also was used the descriptive statistical methods like means, frequency, percentages to analyse correlations between factors; presentation of analysis characterised by table, histogram, figures, graphs, and narrative analysis. Researcher was used Pearson correlation test. Pearson's correlation coefficient is the test statistics that measures the statistical relationship, or association, between two continuous variables. It is known as the best method of measuring the association between variables of interest because it is based on the method of covariance.

[-1.00 - 0.00[: Negative correlation.

[0.00 - 0.25 [: Positive and very low correlation.

[0.25 - 0.50 [: Positive and low correlation.

[0.50 - 0.75 [: Positive and high correlation and

[0.75 - 1.00] : Positive and very high correlation.

3.9.1 Analytical Method

The analytical method helped the researcher to separate different parts that make a whole data to realize a crucial study of each aside (Kakooza, 2011). This method was used to analyse data collection and other information pertaining to the research; it enables the researcher to analyse information and data that collected case by case. It helped to analyse statistics and other data that give idea concerning the topic.

3.9.2 Synthetic Method

This method was opposed to the previous one is helpful in making up a global synthesis out of scattered data information that the researcher was gather during the research process. Also, the synthetic method is a method that consists in synthesizing collected data on filed in order to give them a meaning full and concise sense (Prasetya, 2018).

3.9.3 Statistical method

The statistic method helped the researcher to quantify data and to make it accessible to rigorous mathematics treatment, (Aktouf, 2014). This method helped the researcher especially in presentation and analysis of quantified data like in table with reference to frequencies of appearance of answers and on percentages.

3.10 Limitations of the study

During the data collection, the research may encounter the following problems: the researcher included the use of questionnaire and direct interview to the employees of SANLAM Insurance; appointment with such category of people delays the research and even time to return the filled questionnaires costs long. Financial matters and time shortage were the main constraints. However, with the prevalence and commitment of the researcher the research achieved its objectives.

3.11 Ethical considerations

Kigali Independent University (Research guide, 2022) explains how students lead with the ethical concerns while conducting research. The study shall consider the matter of confidentiality, consent, safety, integrity, truthfulness, avoiding plagiarism or copying. The study was relied on respect of vision, mission and core values of SANLAM Insurance which involves confidentiality, integrity, honesty, respect of others, and humbleness. Confidentiality and respect was enabling the researcher to collect data from respondents where they must provide explicit, active, signed consent to taking part with the research, including understanding their rights to access to their information and the right to withdraw at any point. The respondents are assured that information and Reponses have to be kept in secret and confidentiality in respect of every one's idea, and only used for academic purpose not

elsewhere. The integrity, honest and humbleness ethics helped to avoid plagiarism in writing the research report. Those ethics were motivated the researcher to use his original expression, ideas, and views.

CHAPTER 4: PRESENTATION OF FINDINGS, DATA ANALYSIS α

INTERPRETATION

This chapter was concerned with presentation of research findings and interpretation of data collected for an attempt to answer the research questions mentioned in general introduction to enable the researcher to draw a conclusion based on the study objectives such as to determine the impact of transformative leadership style on performance of SANLAM Insurance, to examine the impact of autocratic leadership style on performance of SANLAM Insurance, to assess the impact of democratic leadership style on performance of SANLAM Insurance, to establish the impact of permissive (laissez faire) leadership style on performance SANLAM Insurance and to assess the relationship between leadership style on organizational performance

4.1 Socio-demographic characteristics of respondents

Under this, the researcher presented different views on respondents based on their personal identification, Sex, level of education and experience.

4.1.1 Sex and age of the respondents

Sex compositions of the respondents were analyzed to show the number of males or females that constituted the study. This question was addressed to SANLAM Insurance employees with the intention to know the sex of respondents and as it is shown below, all the questionnaires that have been distributed among respondents were all responded and returned.

Table 4.1: Gender of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	222	87.4	87.4	87.4
Female	32	12.6	12.6	100
Total	254	100	100	

Source: Primary data, August (2023)

As indicated in above table 4.1 show that 87.4% of the surveyed population is male while 12.6% are female. From these data, the researcher notes that the majority of the respondents are male. (Ingham Marc, 2004), the researcher clearly observed from the findings that the number of male staff is more than the number of female staff in SANLAM Insurance was attributed to gender balance as the recruitment within SANLAM Insurance base on competences of candidates.

Table 4.2: Age of the respondent

	N	Mean	Std. Deviation		
Age of the respondent	254	16.5748	5.09362		
Valid N (listwise)	254				
Mean = [16.5748] SD = 5.09362	Frequency	Percent	Valid Percent	Cumulative Percent	
20-30 years old	32	12.6	12.6	12.6	
30 - 40 years old	190	74.8	74.8	87.4	
40-50 years	32	12.6	12.6	100	
Total	254	100	100		

Source: Primary data, August (2023)

The above table 4.2 shows that 12.6% are those who make it was 20-30 years old, 74.8% are between 30-40 years old, 40 - 50 years old constituted only 12.6%. Age of respondent with a mean score of 16.5748 and standard deviation of 5.09362. This means that 100% of the respondents had some knowledge about the transformative leadership style on performance of SANLAM Insurance. (Goodland et al, 2002).

4.1.2 Marital status and education of the respondent

In society four marital statuses each occur from one person to another single and married. From both employees on each category differ to another person in the other category in terms of the impact of leadership style and innovation on organizational performance. The level of education of respondents was put under consideration to show the educational level of them and their level of understanding out the impacts of SANLAM Insurance employees influences their adaptability to new programs.

Table 4.3: Marital status and education of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	159	62.6	62.6	62.6
Valid Single	95	37.4	37.4	100.0
Total	254	100	100	

Source: Primary data, August (2023)

The above table 4.3 shows that 62.6% of respondents are married employees work hard to satisfy the family needs and 37.4% are single.

4.1.3 Experience of respondents

Depending on their experience, respondents have shown their point of view on motivation throughout the contribution of their SANLAM Insurance, the table below shows the responses from respondents concerning to their experience.

Table 4.4: Working Experience in SANLAM Insurance

	N	Mean	Std. Deviation
Working Experience SANLAM Insurance	254	5.2480	2.23463
Valid N (listwise)	254		

	Frequency	Percent	Valid Percent	Cumulative Percent
1-3 year	64	25.2	25.2	25.2
3-6 years	64	25.2	25.2	50.4
7 years & above	126	49.6	49.6	100
Total	254	100	100	

Source: Primary data, August (2023)

The above table 4.5 shows that the staff 7 years and above experience were 126 out of 254 respondents represent 49.4% but 64 out 254 respondents were between 3-6 years of experience representing 25.2% and 64 out of 254 respondents represent 25.2% have worked with SANLAM Insurance in the years ranged 1 – 3 years. Working Experience with a mean

score of 5.2480 and standard deviation of 2.23463. The researcher discovered that the majority of SANLAM Insurance staff are 7 years and above working experience. Besides, (Bhimani, 2008). The researcher found that SANLAM Insurance believes that this category of people working experience have learnt much about SANLAM Insurance and can do better that why the study focused much on the employees with open ended contract as they are majority.

Table 4.4: Education of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Bachelor degree	127	50.0	50.0	50.0
Master degree	127	50.0	50.0	100
Total	254	100	100	

Source: Primary data, August (2023)

The above table 4.4 shows that all respondents were educated at different levels as it corresponds to their qualifications. The highest number of respondents was bachelor's degree holders with 50.0% of all respondents, the second was master's degree with 50.0% of all respondents. Therefore, the qualification of the respondents is usually considered as important because is a determinant of the working quality of the workers which can enhance the leadership style on organizational performance. In addition, this qualification of the respondents shows that data collected were provided by people understanding the subject under study.

4.2 Leadership Style of SANLAM Insurance

Leadership style provides a crucial source to strengthen the functional relationship between leaders and followers, which becomes a necessary driver of employee creativity and organizational effectiveness. Leadership style acts as an initiator of organizational culture that leads to innovative outcomes. The leadership style-based model deals with competence, behaviour, and approach of leaders that inspire their employees to improve performance contributing to organizational success. Accordingly, the relationship between leadership style

and innovation performance remains important for the strategic role in increasing managerial effectiveness.

4.2.1 Transformative Leadership Style

Transformational leadership is an approach in which a leader inspires and motivates team members to create positive changes within an organization. This leadership style can increase group morale, lead to improve conflict resolution, decrease turnover and foster a sense of ownership amongst a team.

Table 4.5: Transformative Leadership Style

	N	Mean	Std. Deviation
SANLAM Insurance is friendly and approachable by all employees	254	3.5787	0.68849
The manager/supervisor encourages delegation of duties	254	3.2913	0.98294
The staffs dialogue with the supervisor on a daily basis on contentious issues on the various insurance	254	3.4094	0.86982
SANLAM Insurance consults a lot with staff members on management decisions	254	3.2362	0.90197
SANLAM Insurance encourages both Head of Departments and subordinate staff to do things in a creative and innovative ways	254	3.315	0.98367
SANLAM Insurance allows and encourage staff development	254	3.2717	0.90291
Valid N (listwise)	254		

Source: Primary data, August (2023)

The above table 4.5 shows that the results from SPSS analysis on the transformative leadership style. On this, respondents mean that SANLAM Insurance is friendly and approachable by all employees with a mean of 3.5787 and standard deviation of 0.68849. Respondents also agreed that the manager/supervisor encourages delegation of duties with a mean score of 3.2913 and standard deviation of 0.98294. Respondents also strongly agreed

that the staffs dialogue with the supervisor daily on contentious issues on the various insurance with a mean score of 3.2362 and standard deviation of 0.86982. Respondents also strongly agreed that SANLAM Insurance consults a lot with staff members on management decisions with a mean score of 3.2362 and standard deviation of 0.90197.

Respondents also strongly agreed that the SANLAM Insurance encourages both Head of Departments and subordinate staff to do things in a creative and innovative ways with a mean score of 3.3150 and standard deviation of 0.98367. Respondents also agreed that the SANLAM Insurance allows and encourage staff development with a mean score of 3.2717 and standard deviation of 0.90291. The results implied that transformative leaders are proactive, raises the awareness levels of followers on inspirational collective interests and helps followers achieve unusually high level of performance. It is needed in situations where change is needed such as doing away with conflicts and strikes.

Therefore, this calls for leaders understanding of organization and its employees rather than what needs to be done. It is also based on great conviction by the leader of the important issues, high ethical and moral standards, sharing of risks, setting, and achieving goals while looking at welfare of the organization. It has been observed that some insurance managers use transformative styles to attain effective performance on its workforce and as years have passed it has registered weaknesses in attain its mission. It is not known to the researcher when exactly transformative style affected performance of insurances hence the need for carrying out this research. The researcher will organize various inter-related functions of leadership focusing on how organizations policies and procedures ensure that work is done in most positive and effective way to induce better performance; what resources are needed to promote the smooth running of insurances?

Resources like adequate and reliable cars, availability of enough skilled and support staff, good office workplace, good remuneration, employee retention and management policies, good reporting structures, reliable communication channels, work and family life balance, delegation of authority. Do policies, practices and procedures in the various insurances promote positive engagement of the client in insurances administration? Are services available in locations, at times and in the format requested by interested stakeholders?

Intellectual stimulation is stimulated by the culture of questioning old assumptions, beliefs, and traditions, reframing problems and approaching old situations in new ways.

In this way, new learning opportunities are created in a supportive climate while at the same time recognizing individual differences. new forms of leaderships by improving their interpersonal, entrepreneurial and strategic skills. The study reveals that it is not only who and the insurance management leaders are, but how they lead, what kind of culture exists in their organizations and what kind of job outcomes that they and their staff are experiencing as the result, because all these are critical to the experiences at work as well.

4.2.2 Autocratic Leadership Style

Autocratic leader is the one who commands and expects compliance. All decision-making powers are centralized with the leader and there are no suggestions of initiatives entertained from subordinates. The leaders lead by the ability to give or withhold rewards and punishment.

Table 4.6: Autocratic Leadership Style

	N	Mean	Std. Deviation
SANLAM Insurance makes all decisions on project management without entertaining any suggestions	254	3.4449	0.71883
SANLAM Insurance rewards handsomely those royal to him/her	254	3.7756	0.83927
SANLAM Insurance punishes those who question the accuracy of some work contract	254	3.2047	0.95627
SANLAM Insurance commands and expectstotal compliance at all times without question	254	3.4567	0.72511
Valid N (listwise)	254		

Source: Primary data, August (2023)

The above table 4.6 shows that autocratic leadership style indicated that the SANLAM Insurance makes all decisions on project management without entertaining any suggestions with a mean of 3.4449 and standard deviation of 0.71883. Respondents also strongly agreed that SANLAM Insurance rewards handsomely those royal to him/her with a mean score of

3.7756 and standard deviation of 0.83927. Respondents also strongly agreed that SANLAM Insurance punishes those who question the accuracy of some work contract with a mean score of 3.2047 and standard deviation of 0.95627. Respondent's agreed that SANLAM Insurance commands and expects total compliance at all times without question with a mean score of 3.4567 and standard deviation of 0.72511.

The results implied that majority of respondents strongly agreed that leadership style has the advantage of having things done while the disadvantage is that, followers become dependent on the leader thus their personal developments are jeopardized. A leader with high technical competence and high-performance goals exerts a lot of pressure on organization for high production and low costs by using procedures like tight budgets, budget cuts, personal targets, tightened standards to improve productivity and financial results in the short run. leadership style has the advantage of having things done while the disadvantage is that followers become dependent on the leader thus their personal developments are jeopardized. A leader with high technical competence and high-performance goals exerts a lot of pressure on organization for high production and low costs by using procedures like tight budgets, budget cuts, personal targets, tightened standards to improve productivity and financial results in the short run. leader with technical competence and high-performance goals exerts a lot of pressure on staff for high production at low costs.

This is achieved through tight budgets across the board, budget cuts, personal ceilings, and tightened standards to achieve impressive productivity and financial results in the short term. Insurance managers prefer exercising autocratic leadership and are task oriented with a strong bias to directing, controlling, and coordinating a group of persons to achieve the desired goals. The study also highlighted that since a leader is characterized by a strong drive for responsibility and task completion; responsibility, authority and power are components for this leadership style.

4.2.3 Democratic Leadership Style

Democratic leadership is exhibited where the focus of power is more towards the group as a whole and where there is a greater interaction among the group. The manager lays the problem before subordinates and invites discussion where he allows the decision to emerge out of the group discussion instead of imposing it on the group as the Boss. Study on

leadership styles discovered that members got on well with others and felt free with the leader. This enabled them to serve insurances better by making quick decisions and consulting whenever challenges came up making work efficient. Work progressed well in absence of leader, it's characterized by high productivity and consultations and consensus building where all members support the decisions.

Table 4.7: Democratic Leadership Style

	N	Mean	Std. Deviation
SANLAM Insurance staff is involved in policy formulation in the management of insurance but does not dominate	254	1.9252	.59503
SANLAM Insurance decides after consulting work employees	254	2.5000	1.17534
SANLAM Insurance organizes training for all staff on key issues concerning effecting insurance contract	254	2.0276	.55099
SANLAM Insurance consults a lot with staff members on the management decisions	254	1.5079	.68144
SANLAM Insurance fights for the welfare of all its staff	254	2.5000	1.17534
Valid N (listwise)	254		

Source: Primary data, August (2023)

The above table 4.7 shows that democratic leadership style indicated that the SANLAM Insurance is involved in policy formulation in the management of insurance but does not dominate with a mean of 1.9252 and standard deviation of 0.59503. Respondents also strongly disagreed that SANLAM Insurance makes a decision after consulting work employees with a mean score of 2.5000 and standard deviation of 1.17534. Respondents also disagreed that SANLAM Insurance organizes training for all staff on key issues concerning effecting insurance contract with a mean score of 2.0276 and standard deviation of 0.55099. Respondents disagreed that SANLAM Insurance consults a lot with staff members on

management decisions with a mean score of 1.5079 and standard deviation of 0.68144. Respondents strongly disagreed that SANLAM Insurance fights for the welfare of all his staff with a mean score of 2.5000 and standard deviation of 1.17534.

The results implied that majority of respondents disagreed that democratic leadership is exhibited where the focus of power is more towards the group as a whole and where there is a greater interaction among the group. The manager lays the problem before subordinates and invites discussion where he allows the decision to emerge out of the group discussion instead of imposing. This enabled them to serve insurances better by making quick decisions and consulting whenever challenges came up making work efficient. Work progressed well in absence of leader, it's characterized by high productivity and consultations and consensus building where all members support the decisions. Insurance managers allow staff to make initiatives to effective management insurances, most road construction insurances were completed on time and schedule. This is achieved through encouraging teamwork, good cooperation, good remuneration of all staff and consultative decision making. Research on effects of leadership styles on employee performance

4.2.4 Permissive Leadership Style

Laissez fair leadership has advantages both for employee and employer while engaging in performance schedules as long as both share equal responsibilities in meeting work requirements. However, Fredrick Fiedler contingency theory suggests that effective group performance depends on the proper match between the leaders' style when interacting with subordinates and the degree to which the leader controls and influence situations. This leadership as observed by Dutton and Heapy (2013), avoids acting on important issues, ignores responsibilities, provides no feedback and allows authority to remain dormant.

Table 4.8: Permissive Leadership Style

	N	Mean	Std. Deviation
SANLAM Insurance allows staff to make their own decision without any interference	254	3.2835	1.04747
Every departmental staff is free to make approval of work decisions without involving SANLAM Insurance	254	3.2795	1.03907
SANLAM Insurance encourages and support staff to attain good working relationship with insurance contracts	254	3.3071	1.02546
SANLAM Insurance allows and encourage staff development	254	3.2953	1.0385
SANLAM Insurance is proactive in finding solutions to insurance challenges	254	3.3386	1.03091
Valid N (listwise)	254		

Source: Primary data, August (2023)

The above table 4.8 shows that permissive leadership style indicated that the respondents agreed that the SANLAM Insurance allows staff to make their own decision without any interference with a mean of 3.2835 and standard deviation of 1.04747. Respondents also strongly agreed that every departmental staff is free to make approval of work decisions without involving SANLAM Insurance with a mean score of 3.2795 and standard deviation of 1.03907. Respondents also strongly agreed that SANLAM Insurance encourages and support staff to attain good working relationship with insurance contracts with a mean score of 3.3071 and standard deviation of 1.02546. Respondent's agreed that SANLAM Insurance allows and encourage staff development with a mean score of 3.2953 and standard deviation of 1.03850.

Respondent's agreed that SANLAM Insurance is proactive in finding solutions to insurance challenges with a mean score of 3.3386 and standard deviation of 1.03091. The results implied that majority of respondents strongly agreed that there are rulers and leadership grant

complete freedom to group decision. The subordinates have a high degree of independence where they set their goals and means of achieving them. Contingency theories to leadership support a great deal of freedom to leadership. It emphasizes the importance of focusing on interpersonal relationships between leader's style and the demand of various situations and employees.

It argues that the most effective leadership styles depend on the ability to allow a certain degree of freedom in administering the leadership style. Laissez fair leadership has advantages both for employee and employer while engaging in performance schedules if both share equal responsibilities in meeting work requirements. However, effective group performance depends on the proper match between the leaders' style when interacting with subordinates and the degree to which the leader controls and influence situations. avoids acting on important issues, ignores responsibilities, provides no feedback and allows authority to remain dormant. They state that most insurances run by Laissez fair leadership attract a lot of legal claims, cost overruns and exceed time frames set since delay in decision making greatly affects the insurances.

4.3 The leadership style and SANLAM Insurance performance

Leadership style and innovation on the one hand and financial performance on the other, very few studies have been designed to trace systematically the causal path of the effect of leadership style on financial performance by examining the influence of leadership style. Therefore, the purpose of this paper is to review systematically the state of research on the relationship of these strategic variables, namely, leadership style and organizational performance.

4.3.1 Efficiency

Effective leadership, in essence, also involves leading by example. It's hard to respect someone who asks everyone to come on time, or work towards a certain goal if that person isn't willing to come on time or put in their share of the work themselves. Effective leadership is about not wasting time. That includes the time needed to make decisions. More often than not, so much time can be wasted in the decision-making process that many opportunities are missed. Effective leadership about believes in what one is doing. Good

leaders don't and will never say, "it's just a job," or "I just work here." They care about what they do, they care about the organization, and they care about the people they lead and work.

Table 4.9: Efficiency

	N	Mean	Std. Deviation
The organization is efficiently using its human, financial and physical resources	254	3.5197	0.87432
Costs of staff members are related to their productivity and performance	254	3.5197	0.87432
Physical facilities (buildings, equipment) are used optimally	254	3.4961	0.90997
Financial resources are used optimally	254	3.4961	0.90997
There are administrative systems in place that provide good value for costs	254	3.5118	0.89236
There are quality administrative systems in place to support efficiency (financial, human resources, program, strategy)	254	3.5118	0.89236
Valid N (listwise)	254		

Source: Primary data, August (2023)

The above table 4.9 indicates that efficiency indicated that the respondents agreed that the organization is efficiently using its human, financial and physical resources with a mean of 3.5197 and standard deviation of 0.87432. Respondents also strongly agreed that costs of staff members are related to their productivity and performance with a mean score of 3.5197 and standard deviation of 0.87432. Respondents also strongly agreed that physical facilities (buildings, equipment) are used optimally with a mean score of 3.4961 and standard deviation of 0.90997. Respondents agreed that financial resources are used optimally with a mean score of 3.4961 and standard deviation of 0.90997. Respondents agreed that there are administrative systems in place that provide good value for costs with a mean score of 3.5118 and standard deviation of 0.89236.

Respondents agreed that there are quality administrative systems in place to support efficiency (financial, human resources, program, strategy) with a mean score of 3.5118 and standard deviation of 0.89236. The results implied that majority of respondents strongly agreed that Leadership is a management function which is mostly directed towards people and social interaction, as well as the process of influencing people so that they would achieve the goals of the organization or the common goals. Without quality leadership and initiation of the members' activities, stimulation of high motivation and engagement of people, there is neither successful organization nor successful company. Experience has shown that managerial efficiency differs depending on the managers' leadership style.

Effective leadership, in essence, also involves leading by example. It's hard to respect someone who asks everyone to come on time, or work towards a certain goal if that person isn't willing to come on time or put in their share of the work themselves. Effective leadership is about not wasting time. That includes the time needed to make decisions. More often than not, so much time can be wasted in the decision-making process that many opportunities are missed. Effective leadership about believes in what one is doing. Good leaders don't and will never say, "it's just a job," or "I just work here." They care about what they do, they care about the organization, and they care about the people they lead and work.

4.3.2 Productivity

Leadership styles in today's world is an increasingly complex and a popular organizational dynamic to work upon. Different leadership styles are appropriate in distinct situations. If an inappropriate style is adopted by the leader, it may pose several challenges for the workers, managers and human resources departments in the planning and execution of work in an organization. Similarly, the satisfaction and performance levels of employees also depend upon the leadership styles adopted by corporate leaders. An appropriate leadership style paves way to delivering successful plans for fulfilling the long-term organizational goals. Little is, however, understood about which leadership style influence employees the most and how leadership behavior lead to acceptable outcomes.

Table 4.10: Productivity

	N	Mean	Std. Deviation
Leaders in SANLAM Insurance are aware of the organizational objectives, mission statement, vision and objectives it intends to achieve	254	4.3824	1.14865
Leaders in SANLAM Insurance usually meet deadlines while accomplishing their tasks	254	4.3529	1.20203
Leaders in SANLAM Insurance achieve their specified targets	254	4.3603	1.19674
Leaders in SANLAM Insurance are encouraged to appraise themselves	254	4.3824	1.12913
Leaders in SANLAM Insurance are creative and innovative	254	4.3235	1.21645
It increases productivity	254	4.3529	1.18340
Leads to job satisfaction	254	4.6765	.97283
Increase in SANLAM Insurance productivity is determined by employee performance	254	4.3382	1.25445
Valid N (listwise)	254		

Source: Primary data, August (2023)

Table 4.10 based on the findings shows that respondent's perception on productivity indicated that the respondents strongly agreed leaders in SANLAM Insurance are aware of the organizational objectives, mission statement, vision and objectives it intends to achieve with a mean score of 4.3824 and standard deviation of 1.14865. Respondents also strongly agreed that the leaders in SANLAM Insurance usually meet deadlines while accomplishing their tasks with a mean score of 4.3529 and standard deviation of 1.20203.

Respondents also strongly agreed that the leaders in SANLAM Insurance achieve their specified targets with a mean score of 4.3603 and standard deviation of 1.19674. Respondents also strongly agreed that leaders in SANLAM Insurance are encouraged to appraise themselves with a mean score of 4.3824 and standard deviation of 1.12913. Respondents also strongly agreed that the leaders in SANLAM Insurance are creative and innovative with rise in interest rates with a mean score of 4.3235 and standard deviation of 1.21645. Respondents

also agreed that it increases productivity with a mean score of 4.3529 and standard deviation of 1.18340. Respondents also strongly agreed that the leads to job satisfaction with agreed terms avoiding delays and bad debts with a mean score of 4.6765 and standard deviation of 0.97283. Respondents also strongly agreed that increase in SANLAM Insurance productivity is determined by employee performance with a mean score of 4.3382 and standard deviation of 1.25445. The results implied that majority of respondents strongly agreed that leader shows a transformational authority style, the more a remote worker wishes to leave the association with regards to investigate productivity and duty which are related. Findings demonstrate that a noteworthy negative relationship is between free enterprise initiative style and expectation to leave an organization.

The more a leader shows a free enterprise administration style, the less a remote worker wishes to leave the association. Further No relationship existed between apparent value-based initiative style and remote worker purpose to leave an association (Overbey). (Huntsville) Further dissected that administrators in the virtual work environment are occupied undertaking focused style more than socially arranged initiative style. Likewise, administration bridges in as the best indicator of the correspondence fulfilment, work fulfilment, and the hierarchical responsibility of remote workers. To bridge out these conceivable contrasts in innovation, future scientists might need to gather a larger dataset and think about the authority styles and correspondence of managers. The work environment keeps on changing, and the requirement for research to address these progressions is steady. The reason for this paper is to examine and inquire about around there to decide whether authority styles and profitability are changing in light of the social changes that we are starting to find in the congenial work environment of working from home. This paper will audit past research to: (1) Determine if there are administration styles that are identified with profitability and the examination done on the equivalent and (2) Investigate the connection between which leadership style will influence productivity more mental cooperation is a critical factor for a strong connection between transformational leadership style and remote worker's intention to leave an association. Further the more a leader shows a transformational authority style, the more a remote worker wishes to leave the association with regards to investigate productivity and duty which are related. Findings demonstrate that a noteworthy

negative relationship is between free enterprise initiative style and expectation to leave an organization.

The more a leader shows a free enterprise administration style, the less a remote worker wishes to leave the association. Further No relationship existed between apparent value-based initiative style and remote worker purpose to leave an association (Overbey). (Huntsville) Further dissected that administrators in the virtual work environment are occupied undertaking focused style more than socially arranged initiative style. Likewise, administration bridges in as the best indicator of the correspondence fulfilment, work fulfilment, and the hierarchical responsibility of remote workers. To bridge out these conceivable contrasts in innovation, future scientists might need to gather a larger dataset and think about the authority styles and correspondence of managers. The work environment keeps on changing, and the requirement for research to address these progressions is steady.

4.3.3 Attitude and Behavior

Leader behavior is the traits and characteristics that make some effective as a leader. Leaders utilize their behavior to help them guide, direct, and influence the work of their team. There are many innate characteristics that enhance leadership behavior, however there are strategies and actions that leaders can work to develop in order to improve their behavior and be more effective. Organizations thrive on leaders who use their behavior to share a vision, encourage teams, and ensure everyone is as effective as possible. Leadership is extremely important for an organization. Great leaders help improve morale in an organization. Even during hard times, effective leaders can help their subordinates be confident and happy in their position. Great leaders also help retain employees.

Table 4.11: Respondents' Attitude and Behavior

	N	Mean	Std. Deviation
Your organization has leaders on employee attitude and behavior	254	4.3456	1.23755
Leaders has enhanced good employee attitude and behavior	254	4.2868	1.29333
Good leaders attitude and behavior has enhanced performance	254	4.2279	1.38225
The working environment supports my work	254	4.0441	1.51959
I expect team performance better than this	254	4.2132	1.35760
I have tool and equipment to assist work	254	3.9632	1.43712
I avoid accepting special work or more responsibility	254	4.3088	1.14513
I involve with work and it is hard to separate from work	254	3.3603	1.86060
I spend most of time working	254	4.4706	1.16709
My team work as required and expected	254	4.5515	.87619
Valid N (listwise)	254		

Source: Primary data, August (2023)

Table 4.11 based on the findings shows that attitude and behavior indicated that the respondents strongly agreed your organization has leaders on employee attitude and behavior with a mean score of 4.3456 and standard deviation of 1.23755. Respondents also strongly agreed that leaders has enhanced good employee attitude and behavior with a mean score of 4.2868 and standard deviation of 1.29333. Respondents also strongly agreed that good leaders attitude and behavior has enhanced performance with a mean score of 4.2279 and standard deviation of 1.38225. Respondents also strongly agreed that the working environment supports my work with a mean score of 4.0441 and standard deviation of 1.51959. Respondents also strongly agreed that I expect team performance better than this with a mean score of 4.2132 and standard deviation of 1.35760. Respondents also agreed that I have tool and equipment to assist work with a mean score of 3.9632 and standard deviation of 1.43712.

Respondents also strongly agreed that I avoid accepting special work or more responsibility with a mean score of 4.3088 and standard deviation of 1.14513. Respondents also strongly agreed that I involve with work and it is hard to separate from work with a mean score of 3.3603 and standard deviation of 1.86060. Respondents also strongly agreed I spend most of

time working with a mean score of 4.4706 and standard deviation of 0.87619. Respondents also strongly agreed that My team work as required and expected with a mean score of 4.2574 and standard deviation of 0.69823. The results implied that majority of respondents strongly agreed that the Leader behavior is the traits and characteristics that make some effective as a leader. Leaders utilize their behavior to help them guide, direct, and influence the work of their team.

There are many innate characteristics that enhance leadership behavior, however there are strategies and actions that leaders can work to develop in order to improve their behavior and be more effective. Organizations thrive on leaders who use their behavior to share a vision, encourage teams, and ensure everyone is as effective as possible. Leadership is extremely important for an organization. Great leaders help improve morale in an organization. Even during hard times, effective leaders can help their subordinates be confident and happy in their position. Great leaders also help retain employees. Turnover is expensive in an organization, and good leadership is key in employees sticking around or jumping ship. As you've probably heard, people don't quit jobs, they quit managers. So great leaders help the company save money and increase productivity by keeping retention rates high. Similarly, great leaders can help nurture future leaders. They mentor and work with team members to help them grow in their role and be prepared for new roles in the company. This is good for everyone. And lastly, great leaders are instrumental in helping the company make money. More productive teams lead to more things being done, higher creativity, and better overall success for the organization.

4.3.4 Leadership Styles and organizational performance

Leadership is the capability to influence people by giving an inspiring example. An example is one that motivates people to follow objectives that gives an advantage to the organization. In general, leadership involves creating a vision of the future of the organization, designing a strategy to achieve that vision and communicating that vision to all members of the organization. Leadership and performance beyond expectations represent a breakthrough in our understanding of who these leaders are, how they get results, and why their leadership often exceeds all predictable. Leadership is the leading element of any organization; however, their function and capacity are becoming more complicated with greater. In my

view, the leadership is the art of motivating a group of people to act towards achieving a common goal. The ability is to create a vision and communicate that vision to others to share and realize that vision. Leadership is dynamic, and leadership is not a function of level or position.

Table 4.12: Respondent's perception of organizational performance

	N	Mean	Std. Deviation
The level of teamwork among employees has improved	254	3.8162	1.38351
Timely achievement of set goals has been promoted	254	3.9412	1.37579
Increased Service delivery at SANLAM Insurance	254	4.1029	1.42090
Reduced level of customer complaints	254	3.9118	1.39560
Improved Levels of Employee Satisfaction	254	3.8235	1.12798
Growth in market share and customer base	254	4.4265	1.17777
Effectiveness of operations at SANLAM Insurance	254	4.3676	1.25792
Promoted the level of customer satisfaction in SANLAM Insurance	254	4.3382	1.30083
Improved new products development in the company	254	4.3971	1.22492
Valid N (listwise)	254		

Source: Primary data, August (2023)

Table 4.12 based on the findings shows that the respondent's perception of organizational performance indicated that the respondents strongly agreed the level of teamwork among employees has improved with a mean score of 3.8162 and standard deviation of 1.38351. Respondents also strongly agreed that timely achievement of set goals has been promoted with a mean score of 3.9412 and standard deviation of 1.37579. Respondents also strongly agreed that Increased Service delivery at SANLAM Insurance with a mean score of 4.1029 and standard deviation of 1.42090. Respondents also strongly agreed reduced level of customer complaints with a mean score of 3.9118 and standard deviation of 1.39560. Respondents also strongly agreed that improved levels of employee satisfaction with a mean score of 3.8235 and standard deviation of 1.12798.

Respondents also agreed that growth in market share and customer base with a mean score of 4.4265 and standard deviation of 1.17777. Respondents also strongly agreed that

effectiveness of operations at SANLAM Insurance with a mean score of 4.3676 and standard deviation of 1.25792. Respondents also strongly agreed that promoted the level of customer satisfaction in SANLAM Insurance with a mean score of 4.3382 and standard deviation of 1.30083. Respondents also strongly agreed that improved new products development in the company with a mean score of 4.3971 and standard deviation of 1.22492. The results implied that majority of respondents strongly agreed that the performance of an organization, there can be little doubt that the quality of leadership available to it will be one of the most critical determinants of ultimate success. Leadership behavior plays a very important role in enhancing employee job satisfaction, work motivation and work performance.

In recognition of this fact, tremendous effort and resources have been expended, with varying degrees of success, to identify and develop personnel who will occupy the positions of leadership needed to meet present and future organizational requirements. The moderating effects of organizational culture on the relationships between leadership style and organizational commitment. It also evaluated the relationship between organizational commitment and job satisfaction as well as performance. The findings showed that a leadership style was significantly related to organizational commitment and that organizational culture played an important role in moderating this relationship.

4.4 Correlations between leadership style and SANLAM Insurance performance

This refers to show the relationship between two variables under the study such as leadership style as independent variable and SANLAM Insurance performance as dependant variable. The researcher also picked one factor on each variable to link both to see their relationship.

Table 4.13: Correlations between leadership style and SANLAM Insurance performance

		SANLAM Insurance punishes those who question the accuracy of some work contract	Promoted the level of customer satisfaction in SANLAM Insurance
Spearman's rho	SANLAM Insurance punishes those who question the accuracy of some work contract	Correlation Coefficient	1.000
		Sig. (2-tailed)	.997**
		N	.000
		N	254
	Promoted the level of customer satisfaction in SANLAM Insurance	Correlation Coefficient	.997**
		Sig. (2-tailed)	1.000
		N	.000
		N	254

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

Researcher was used Pearson correlation test. Pearson's correlation coefficient is the test statistics that measures the statistical relationship, or association, between two continuous variables. It is known as the best method of measuring the association between variables of interest because it is based on the method of covariance

[-1.00 - 0.00[: Negative correlation;

[0.00 - 0.25 [: Positive and very low correlation;

[0.25 - 0.50 [: Positive and low correlation;

[0.50 - 0.75 [: Positive and high correlation and

[0.75 - 1.00] : Positive and very high correlation

The above table 4.13 shows that correlations between leadership style and SANLAM Insurance performance whereby the respondents N is 254 and the significant level is 0.01, the results indicate that independent variable has positive high correlation to dependent variable equal to 0.997 and the p-value is 0.000 which is less than 1%. When p-value is less than significant level, therefore researcher concluded that variables are correlated. This means that there is a significant relationship between leadership style and SANLAM Insurance

performance. We can therefore conclude there is positive high correlation leadership style and SANLAM Insurance performance.

4.5 Regression

4.5.1 Determine the impact of transformative leadership style on performance of SANLAM Insurance

4.5.1.1 Model Summary

Table 4.14: Determine the impact of transformative leadership style on performance of SANLAM Insurance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.995 ^a	.913	0.912	0.2986

a. Predictors: SANLAM Insurance is friendly and approachable by all employees

Source: Primary data (2023)

The results from the table 4.14 indicated that the value of R-squared was 0.913(91.3%) an indication that there was variation of 91.3% of transformative leadership style on performance of SANLAM Insurance was due SANLAM Insurance is friendly and approachable by all employees at 95% confidence interval. Additionally, this therefore means that factors not studied in this research contribute 99.7% of transformative leadership style on performance of SANLAM Insurance.

4.5.1.2 ANOVA

Table 4.15: Statistical significance of SANLAM Insurance is friendly and approachable by all employees

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.134	3	7.045	4.146	.008 ^b
	Residual	224.270	132	1.699		
	Total	245.404	135			

a. Dependent Variable: Performance of SANLAM Insurance

b. Predictors: Transformative leadership style

Source: Primary data (2023)

The results from the table 4.15 indicate that the overall model was significant. The overall model was significant because calculated F statistic of 4.146 was large than the critical F ($V_1=1$, $V_2=154$) =1.699 and also because p-value calculated =0.000 is less than Critical p-value =0.05 level of significant. Therefore, this implies that the transformative leadership style was statistically significant in explaining the variations in Performance of SANLAM Insurance. This is supported by a p value of 0.000 which is less than the acceptance critical value of 0.05. This indicates that there was a goodness of fit of the model fitted for this study.

4.5.1.3 Estimated model coefficients

Table 4.16: Prediction of Performance of SANLAM Insurance from Transformative leadership style

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 Performance of SANLAM Insurance	2.190	.380		5.766	.000
Transformative leadership style	.489	.084	.449	5.817	.000

a. Dependent Variable: Performance of SANLAM Insurance

Source: Primary data (2023)

Statistical significance of each of the independent variables tests whether the unstandardized or standardized coefficients are equal to 0 (zero) in the population means for each of the coefficients, $H_0: \beta = 0$ versus $H_a: \beta \neq 0$ is conducted. If $p < .05$, the coefficients are statistically significantly different to 0 (zero). The usefulness of these tests of significance is to investigate if each explanatory variable needs to be in the model, given that the others are already there.

Given that, the β -value and corresponding p-value are in the table 4.16 respectively, in this study, the tests tell us that financial resource risk ($\beta=0.489$, $t=5.817$, $p=.000<.05$) means that the impact of transformative leadership style is significant.

The general form of the equation to Performance of SANLAM Insurance from transformative leadership style is:

$$\text{Project performance} = 2.190 + 0.489 (\text{Transformative leadership style})$$

4.5.2 To examine the impact of autocratic leadership style on performance of SANLAM Insurance

4.5.2.1 Model Summary

Table 4.17: Impact of autocratic leadership style on performance of SANLAM Insurance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.534 ^a	.285	.269	1.15274

a. Predictors: Autocratic leadership style

Source: Primary data (2023)

The results from the table 4.17 indicated that the value of R-squared was 0.285 (28.5%) it means that there was variation of 28.5% of autocratic leadership style on performance of SANLAM Insurance of SANLAM Insurance makes all decisions on project management without entertaining any suggestions due autocratic leadership style at 95% confidence interval. Additionally, this therefore explain that factors not studied in this research contribute 99.7% of autocratic leadership style on performance of SANLAM Insurance of SANLAM Insurance makes all decisions on project management without entertaining any suggestions

4.5.2.2 ANOVA

Table 4.18: Statistical significance of autocratic leadership style on performance of SANLAM Insurance

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	70.001	3	23.334	17.560	.000 ^b
Residual	175.404	132	1.329		
Total	245.404	135			

a. Dependent Variable: Performance of SANLAM Insurance

b. Predictors: Autocratic leadership style

Source: Primary data (2023)

The results from table 4.18 indicate that the overall model was significant. The overall model was significant because calculated F statistic of 17.560 was large than the critical F ($V_1=1$, $V_2=154$) = 1.329 and also because p-value calculated =0.000 is less than Critical p-value =0.05 level of significant. Therefore, this implies that the autocratic leadership style was statistically significant in explaining the variations in performance of SANLAM Insurance. This is supported by a p value of 0.000 which is less than the acceptance critical value of 0.05. This implies that there was a goodness of fit of the model fitted for this study.

4.5.2.3 Estimated model coefficients

Table 4.19: Prediction of performance of SANLAM Insurance from Autocratic leadership style

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 Performance of SANLAM Insurance	2.190	.380		5.766	.000
Autocratic leadership style	.489	.084	.449	5.817	.000

a. Dependent Variable: Performance of SANLAM Insurance

Source: Primary data (2023)

Statistical significance of each of the independent variables tests whether the unstandardized or standardized coefficients are equal to 0 (zero) in the population means for each of the coefficients, $H_0: \beta = 0$ versus $H_a: \beta \neq 0$ is conducted. If $p < .05$, the coefficients are statistically significantly different to 0 (zero). The usefulness of these tests of significance is to investigate if each explanatory variable needs to be in the model, given that the others are already there.

Given that, the β -value and corresponding p-value are in the table 4.19 respectively, in this study, the tests tell us that autocratic leadership style ($\beta=0.489$, $t=5.817$, $p=.000<.05$) means that the influence of autocratic leadership style is significant. The general form of the equation to predict performance of SANLAM Insurance from Autocratic leadership style is:
 performance of SANLAM Insurance = $2.190 + 0.489$ (Autocratic leadership style)

4.5.3 To assess the impact of democratic leadership style on performance of SANLAM Insurance

4.5.3.1 Model Summary

Table 4.20: Impact of democratic leadership style on performance of SANLAM Insurance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.664 ^a	.441	.428	1.01943

a. Predictors: Democratic leadership style

Source: Primary data (2023)

The results from the table 4.20, indicated that the value of R-squared was 0.441(44.1%) an indication that there was variation of 44.1% of performance of SANLAM Insurance organizes training for all staff on key issues concerning effecting insurance contract was due democratic leadership style at 95% confidence interval. Additionally, this therefore means that factors not studied in this research contribute 99.7% of performance of SANLAM Insurance staff is involved in policy formulation in the management of insurance but does not dominate SANLAM Insurance decides after consulting work employees.

4.5.3.2 ANOVA

Table 4.21: Statistical significance of democratic leadership style on performance of SANLAM Insurance

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	108.224	3	36.075	34.712	.000 ^b
Residual	137.181	132	1.039		
Total	245.404	135			

a. Dependent Variable: Performance of SANLAM Insurance

b. Predictors: Democratic leadership style

Source: Primary data (2023)

The results from the table 4.21 indicate that the overall model was significant. The overall model was significant because calculated F statistic of 34.712 was large than the critical F ($V_1=1$, $V_2=154$) =1.039 and also because p-value calculated =0.000 is less than Critical p-value =0.05 level of significant. Therefore, this implies that the democratic leadership style was statistically significant in explaining the variations in performance of SANLAM Insurance. This is supported by a p value of 0.000 which is less than the acceptance critical value of 0.05. This explains that there was a goodness of fit of the model fitted for this study.

4.5.3.4 Estimated model coefficients

The general form of the equation to predict performance of SANLAM Insurance from democratic leadership style is:

Table 4.22: Prediction of performance of SANLAM Insurance from democratic leadership style

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 Performance of SANLAM Insurance Democratic leadership style	1.871	.273		6.842	.000
	.620	.066	.633	9.467	.000

a. Dependent Variable: Performance of SANLAM Insurance

Source: Primary data (2023)

Statistical significance of each of the independent variables tests whether the unstandardized or standardized coefficients are equal to 0 (zero) in the population means for each of the coefficients, $H_0: \beta = 0$ versus $H_a: \beta \neq 0$ is conducted. If $p < .05$, the coefficients are statistically significant different to 0 (zero). The usefulness of these tests of significance is to investigate if each explanatory variable needs to be in the model, given that the others are already there.

Given that, the β -value and corresponding p-value are in the table 4.22 respectively, in this study, the tests tell us that democratic leadership style ($\beta=0.620$, $t=9.467$, $p=.000<.05$) means that the influence of democratic leadership style is significant.

The general form of the equation to predict performance of SANLAM Insurance from democratic leadership style is:

$$\text{Performance of SANLAM Insurance} = 1.871 + 0.620 (\text{democratic leadership style})$$

4.5.4 To establish the impact of permissive (laissez faire) leadership style on performance SANLAM Insurance

4.5.4.1 Model Summary

Table 4.23: Impact of permissive leadership style on performance of SANLAM Insurance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.449 ^a	.202	.196	1.20920

a. Predictors: Permissive (laissez faire) leadership style

Source: Primary data (2023)

The results from the table 4.23, indicated that the value of R-squared was 0.202(20.2%) an indication that there was variation of 20.2% of performance of SANLAM Insurance encourages and support staff to attain good working relationship with insurance contracts was due permissive (laissez faire) leadership style at 95% confidence interval. Additionally, this therefore means that factors not studied in this research contribute 99.7% of performance of SANLAM Insurance allows and encourage staff development.

Table 4.24: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	49.475	1	49.475	33.837	.000 ^b
	Residual	195.930	134	1.462		
	Total	245.404	135			

a. Dependent Variable: Performance SANLAM Insurance

b. Predictors: Permissive (laissez faire) leadership style

Source: Primary data (2023)

The results from the table 4.24 indicate that the overall model was significant. The overall model was significant because calculated F statistic of 33.837 was large than the critical F ($V_1=1$, $V_2=154$) =1.462 and also because p-value calculated =0.000 is less than Critical p-

value =0.05 level of significant. Therefore, this implies that the permissive (laissez faire) leadership style was statistically significant in explaining the variations in performance of SANLAM Insurance. This is supported by a p value of 0.000 which is less than the acceptance critical value of 0.05. This explains that there was a goodness of fit of the model fitted for this study.

Table 4.25: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 Performance of SANLAM Insurance	1.895	.380		5.766	.000
	.489	.084	.449	5.817	.000
	Permissive (laissez faire) leadership style				

a. Dependent Variable: Performance of SANLAM Insurance

Source: Primary data (2023)

Statistical significance of each of the independent variables tests whether the unstandardized or standardized coefficients are equal to 0 (zero) in the population means for each of the coefficients, $H_0: \beta = 0$ versus $H_a: \beta \neq 0$ is conducted. If $p < .05$, the coefficients are statistically significant different to 0 (zero). The usefulness of these tests of significance is to investigate if each explanatory variable needs to be in the model, given that the others are already there.

Given that, the β -value and corresponding p-value are in the table 4.25 respectively, in this study, the tests tell us that permissive (laissez faire) leadership style ($\beta=0.489$, $t=5.817$, $p=.000<.05$) means that the influence of permissive (laissez faire) leadership style is significant.

The general form of the equation to predict performance of SANLAM Insurance from permissive (laissez faire) leadership style is:

Performance of SANLAM Insurance = 1.895+ 0. 489 (permissive (laissez faire) leadership style)

CHAPTER 5: SUMMARY, CONCLUSION, RECOMMENDATION AND SUGGESTIONS

5.0 Introduction

This study presents the summary, conclusion, recommendation, and suggestions for further research. The conclusion was drawn from the findings under the study. In addition, the objectives of this study were based on guiding principles in data analysis which lead to the conclusion, recommendation as well as suggestions for further research.

5.1 Summary of findings

The researcher has summarized this study based on two specific objectives: as to determine the impact of transformative leadership style on performance of SANLAM Insurance, to examine the impact of autocratic leadership style on performance of SANLAM Insurance, to assess the impact of democratic leadership style on performance of SANLAM Insurance, to establish the impact of permissive (*laissez faire*) leadership style on performance of SANLAM Insurance and to assess the relationship between leadership style on organizational performance.

5.1.1 To determine the impact of transformative leadership style on performance of SANLAM Insurance

Under the objective the researcher examined whether the respondents said that the transformative leadership style. On this, respondents mean that SANLAM Insurance is friendly and approachable by all employees with a mean of 3.5787 and standard deviation of 0.68849. Respondents also agreed that the manager/supervisor encourages delegation of duties with a mean score of 3.2913 and standard deviation of 0.98294. Respondents also strongly agreed that the staffs dialogue with the supervisor daily on contentious issues on the various insurance with a mean score of 3.2362 and standard deviation of 0.86982. The results implied that transformative leaders are proactive, raises the awareness levels of followers on inspirational collective interests and helps followers achieve unusually high level of performance. It is needed in situations where change is needed such as doing away with conflicts and strikes. Therefore, this calls for leaders understanding of organization and its employees rather than on what needs to be done. It is also based on great conviction by the

leader of the important issues, high ethical and moral standards, sharing of risks, setting, and achieving goals while looking at welfare of the organization.

5.1.2 To examine the impact of autocratic leadership style on performance of SANLAM Insurance

Under the objective the researcher examined whether the respondents said autocratic leadership style indicated that the SANLAM Insurance makes all decisions on project management without entertaining any suggestions with a mean of 3.4449 and standard deviation of 0.71883. Respondents also strongly agreed that SANLAM Insurance rewards handsomely those loyal to him/her with a mean score of 3.7756 and standard deviation of 0.83927. The results implied that majority of respondents strongly agreed that leadership style has the advantage of having things done while the disadvantage is that, followers become dependent on the leader thus their personal developments are jeopardized. A leader with high technical competence and high-performance goals exerts a lot of pressure on organization for high production and low costs by using procedures like tight budgets, budget cuts, personal targets, tightened standards to improve productivity and financial results in the short run. leadership style has the advantage of having things done while the disadvantage is that followers become dependent on the leader thus their personal developments are jeopardized.

5.1.3 To establish the impact of permissive (laissez faire) leadership style on performance SANLAM Insurance

Under the objective the researcher examined whether the respondents said that permissive leadership style indicated that the respondents agreed that the SANLAM Insurance allows staff to make their own decision without any interference with a mean of 3.2835 and standard deviation of 1.04747. Respondents also strongly agreed that every departmental staff is free to make approval of work decisions without involving SANLAM Insurance with a mean score of 3.2795 and standard deviation of 1.03907. The results implied that majority of respondents strongly agreed that there are rulers and leadership grant complete freedom to group decision. The subordinates have a high degree of independence where they set their goals and means of achieving them. Contingency theories to leadership support a great deal of freedom to leadership.

5.1.4 To assess the relationship between leadership style on organizational performance

Under the objective the researcher examined whether the respondents said that efficiency indicated that the respondents agreed that the organization is efficiently using its human, financial and physical resources with a mean of 3.5197 and standard deviation of 0.87432. Respondents also strongly agreed that costs of staff members are related to their productivity and performance with a mean score of 3.5197 and standard deviation of 0.87432. The results implied that majority of respondents strongly agreed that Leadership is a management function which is mostly directed towards people and social interaction, as well as the process of influencing people so that they would achieve the goals of the organization or the common goals. Without quality leadership and initiation of the members' activities, stimulation of high motivation and engagement of people, there is neither successful organization nor successful company.

The respondent's perception of organizational performance indicated that the respondents strongly agreed the level of teamwork among employees has improved with a mean score of 3.8162 and standard deviation of 1.38351. Respondents also strongly agreed that timely achievement of set goals has been promoted with a mean score of 3.9412 and standard deviation of 1.37579. Respondents also strongly agreed that Increased Service delivery at SANLAM Insurance with a mean score of 4.1029 and standard deviation of 1.42090. The results implied that majority of respondents strongly agreed that the performance of an organization, there can be little doubt that the quality of leadership available to it will be one of the most critical determinants of ultimate success. Leadership behavior plays a very important role in enhancing employee job satisfaction, work motivation and work performance. In recognition of this fact, tremendous effort and resources have been expanded, with varying degrees of success, to identify and develop personnel who will occupy the positions of leadership needed to meet present and future organizational requirements. The moderating effects of organizational culture on the relationships between leadership style and organizational commitment. It also evaluated the relationship between organizational commitment and job satisfaction as well as performance. The findings showed that a leadership style was significantly related to organizational commitment and that organizational culture played an important role in moderating this relationship.

5.2 Conclusion

From the findings of the study presented in the previous chapter and summarized above, it is concluded that Leadership style and innovation on the one hand and innovation and financial performance on the other, very few studies have been designed to trace systematically the causal path of the effect of innovation on financial performance by examining the influence of leadership style. Therefore, the purpose of this paper is to review systematically the state of research on the relationship of these strategic variables, namely, leadership style, innovation, and organizational performance.

5.3 Recommendations

The following areas of research are recommended:

- ❖ Leaders would like to see more of idealized attributes in their directors; therefore, the directors should act to promote faith from their subordinates.
- ❖ Leaders should understand the values of the followers and try to build their department strategies, plans, processes and practices that will likely to improve the wellbeing of staff.
- ❖ Respect for individual is also very key in building a positive relationship between leaders and employees.
- ❖ They should monitor performance on timely basis.
- ❖ Directors should enrich the knowledge about the perceptions of leaders' behaviors and how these behaviors relate to employee performance.
- ❖ Organizations can develop certain training programs or mentoring by professionals for the directors and team leaders. Organization can provide leadership training program or interventions to improve director's/team leaders leadership skill.
- ❖ Employees should be consulted before strategic decisions are taken for the benefit of the organization and employees
- ❖ Leaders should be consulted before strategic decisions are taken for the benefit of the organization and employees should be involved in decision making

5.4 Suggestions for further researcher

- The influence of leadership style on project performance of insurance companies in Rwanda
- Effect of authoritarian leadership on organization performance in Rwanda
- Influence of strategic leadership on performance of insurance companies in Rwanda

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APPENDICES

UMUTESI Sylvie

Roll Number: 202110518

Kigali Independent University ULK

Dear Respondents

I, UMUTESI Sylvie a student at Kigali Independent University ULK in Masters of Business Administration, I am conducting my postgraduate research on the subject entitled THE IMPACT OF LEADERSHIP STYLE ON ORGANIZATIONAL PERFORMANCE, case study of SANLAM INSURANCE (2017 – 2022). I am carrying out this research as partial fulfillment of the award of master's degree in Business Administration. Your responses are greatly needed for the successful completion of this study and information given will be used only for academic purpose and will be handled diligently and taken as confidential. Please I am requesting you to respond to all questions as truthful and honest as possible.

Thank you for your participation in this study.

Yours faithfully,

PART I: PERSONAL IDENTIFICATION**1. Gender**a) Female b) Male **2. Marital status**a) Single b) Married c) Widowed **3. Age**a) Less than 20 a) 20-30 b) 30-40 c) 40-50 d) 50 & above **4. Educational level**a) Certificate b) Diploma c) Bachelors d) Masters e) PHD **5) How long have you been working with SANLAM INSURANCE?**a) Less than 1 year b) 1-3 year c) 3-6 years

d) 7 years & above

PART II: QUESTIONNAIRE BASED ON LEADERSHIP STYLE

Using the scale above (1 – 5) please tick (√) the levels of agreement in each of the items below with regards to the leadership style and innovation of SANLAM Insurance.

Please tick the right answer, where 5: Strongly Agree; 4: Agree; 3: Neutral; 2 = Disagree; and 1: Strongly Disagree

1. Transformative Leadership Style

N ^o	Statements	1	2	3	4	5
1	SANLAM Insurance is friendly and approachable by all employees					
2	The manager/supervisor encourages delegation of duties					
3	The staffs dialogue with the supervisor on a daily basis on contentious issues on the various insurance					
4	SANLAM Insurance consults a lot with staff members on management decisions					
5	SANLAM Insurance encourages both Head of Departments and subordinate staff to do things in a creative and innovative ways					
6	SANLAM Insurance allows and encourage staff development					

2. Autocratic Leadership Style

N ^o	Statement	1	2	3	4	5
1	SANLAM Insurance makes all decisions on project management without entertaining any suggestions					
2	SANLAM Insurance rewards handsomely those royal to him/her					
3	SANLAM Insurance punishes those who question the accuracy of some work contract					
4	SANLAM Insurance commands and expectstotal compliance at all times without question					

3. Democratic Leadership Style

N ^o	Statements	1	2	3	4	5
1	SANLAM Insurance is involved in policy formulation in the management of insurance but does not dominate					
2	SANLAM Insurance makes a decision after consulting work employees					
3	SANLAM Insurance organizes training for all staff on key issues concerning effecting insurance contract					
4	SANLAM Insurance consults a lot with staff members on t management decisions					
5	SANLAM Insurance fights for the welfare of all his staff					

4. Permissive Leadership Style

N ^o	Statements	1	2	3	4	5
1	SANLAM Insurance allows staff to make their own decision without any interference					
2	Every departmental staff is free to make approval of work decisions without involving SANLAM Insurance					
3	SANLAM Insurance encourages and support staff to attain good working relationship with insurance contracts					
4	SANLAM Insurance allows and encourage staff development					
5	SANLAM Insurance is proactive in finding solutions to insurance challenges					

PART III: QUESTIONNAIRE BASED ON SANLAM Insurance performance

Using the scale above (1 – 5) please tick (√) the levels of agreement in each of the items below with regards to the leadership style and innovation and SANLAM Insurance performance Please tick the right answer, where 5: Strongly Agree; 4: Agree; 3: Neutral; 2 = Disagree; and 1: Strongly Disagree

1. Organizational performance

Nº	Statement	1	2	3	4	5
1	The level of team work among employees has improved.					
2	Timely achievement of set goals has been promoted.					
3	Increased Service delivery at SANLAM Insurance					
4	Reduced level of customer complaints.					
5	Improved Levels of Employee Satisfaction					
6	Growth in market share and customer base.					
7	Effectiveness of operations at SANLAM Insurance					
8	Promoted the level of customer satisfaction in SANLAM Insurance					
9	Improved new products development in the company					
10	Level of innovations at SANLAM Insurance					

2. Efficiency

Nº	Statement	1	2	3	4	5
1	The organization is efficiently using its human, financial and physical resources					
2	Costs of staff members are related to their productivity and performance					
3	Physical facilities (buildings, equipment) are used optimally					
4	Financial resources are used optimally					
5	There are administrative systems in place that provide good value for costs					
6	There are quality administrative systems in place to support efficiency (financial, human resources, program, strategy)					

3. Productivity

Nº	Statement	1	2	3	4	5
1	Leaders in SANLAM Insurance are aware of the organizational objectives, mission statement, vision and objectives it intends to achieve					
2	Leaders in SANLAM Insurance usually meet deadlines while accomplishing their tasks.					
3	Leaders in SANLAM Insurance achieve their specified targets.					
4	Leaders in SANLAM Insurance are encouraged to appraise themselves.					
5	Leaders in SANLAM Insurance are creative and innovative.					
6	It increases productivity					
7	Leads to job satisfaction					
8	Increase in SANLAM Insurance productivity is determined by employee performance					

4. Attitude and Behavior

Nº	Statement	1	2	3	4	5
1	Your organization has leaders on employee attitude and behavior					
2	Leaders has enhanced good employee attitude and behavior					
3	Good leaders attitude and behavior has enhanced performance					
4	The working environment supports my work					
5	I expect team performance better than this					
6	I have tool and equipment to assist work					
7	I avoid accepting special work or more responsibility					
8	I involve with work and it is hard to separate from work					

9	I spend most of time working					
10	My team work as required and expected					

Thank you so much.