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## Effect of Servant Leadership on Job Satisfaction in Nigerian Mortgage Banks

Adedayo Aderemi Olatunbode  
*Walden University*

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# Walden University

College of Management and Technology

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Adedayo Aderemi Olatunbode

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Walden University  
2021

Abstract

Effect of Servant Leadership on Job Satisfaction in Nigerian Mortgage Banks

by

Adedayo Aderemi Olatunbode

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

May 2021

## Abstract

Several researchers examined the relationship between servant leadership and job satisfaction in organizations and reported a significant positive correlation between the two variables. However, the generalizability of these results was limited because 97% of the studies were conducted in the West and China, and none were conducted in Nigeria or in mortgage banks. The purpose of this nonexperimental, quantitative, correlational study was to examine the relationship between servant leadership and job satisfaction in a high-power distance culture, specifically in the mortgage bank industry in Nigeria. The theoretical frameworks were the leader-member exchange theory and motivation-hygiene theory. The research questions addressed the relationship between servant leadership (independent variable) and general, intrinsic, and extrinsic job satisfaction (dependent variables) among employees in Nigerian mortgage banks. The sample consisted of 348 employees from 10 national mortgage banks in Nigeria. The Pearson product-moment correlation was used to analyze data collected with the Organizational Leadership Assessment and Minnesota Satisfaction Questionnaire surveys, and simple linear regression was used to examine the correlation between servant leadership and job satisfaction. Results showed a statistically significant positive correlation between servant leadership and job satisfaction. Results may improve the generalizability of servant leadership findings across cultures and geographies, and may provide information to bank managers regarding the usefulness of servant leadership in increasing employee job satisfaction.

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## Dedication

I dedicate this work to God, the only source of true knowledge, for inspiration, provisions, and guidance throughout the duration of this study. Additionally, I dedicate the study to my wife and son for their sacrifice and support that made it possible for me to complete this study.

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## Chapter 1: Introduction to the Study

Given the importance of leadership in achieving organizational objectives, many philosophers and researchers who explored the subject initially focused on identifying ideal or effective leaders. Although many scholars profiled strong personalities who mobilized subordinates through force, character, or rewards, both Lao Tzu and Jesus Christ expressed a contrary view that leadership was about serving followers and building them into leaders themselves (Coetzer et al., 2017). Greenleaf (1977) later expanded this idea of service and humility to develop the servant leadership theory, in which a leader's motivation was primarily to serve and develop subordinates, who then reciprocated with commitment, trust, and readiness to give more productivity than covenanted.

The current study was an examination of how servant leadership affects job satisfaction in mortgage banks in Nigeria. Several studies had been conducted on these two constructs. Most of these studies took place in North America and fewer in Asia, but only one took place in Nigeria and none addressed the mortgage bank industry (Eva et al., 2019). The current study was conducted to determine whether servant leadership is applicable and whether employees could be motivated by the adoption of such a leadership style in an unexplored area like Nigeria. By resolving workplace challenges and human resources issues, the adoption of servant leadership could help create increased prosperity in a healthier society. Chapter 1 is arranged as follows: (a) background of the study, (b) problem statement, (c) purpose of the study, (d) research questions and hypotheses, (e) theoretical foundation, (f) nature of study, (g) definitions,

(h) assumptions, (i) scope and delimitations, (j) limitations, (k) significance, and (m) summary and transition.

### **Background**

For organizations to survive the frequently changing business environment of the 21st century, employees must go beyond the contractual agreement, work outside formalized roles, be engaged, and provide a competitive advantage (Amah, 2018b; Eva et al., 2019). Having employees who are satisfied with their jobs has been shown to positively influence both individual and organizational productivity and performance (Aina & Verma, 2019; Coetzer et al., 2017). Researchers have posited that though many factors are responsible for creating engaged employees, leadership style appears to be the most important factor because leaders create the enabling organizational environment for employee performance (Al-Asadi et al., 2019). The correlation between leadership and employee engagement was as high as 0.6 (Aina & Verma, 2019; Amah, 2018b; Coetzer et al., 2017). Though leadership varies in style and in effects over employees and the working environment, subordinates' perceptions of leaders' style appear to be critical in influencing employee job satisfaction (Amah, 2018c; Karatepe et al., 2019).

Many researchers have opined that the value-based leadership styles of transactional, transformational, autocratic, and servant leadership are more effective in producing employee engagement (Al-Asadi et al., 2019; Amah, 2018b; Belias & Koustelios, 2014; Coetzer et al., 2017). Some scholars, however, rated servant leadership above other value-based leadership styles in creating employee job satisfaction because of its focus on serving employees as opposed to organizational performance, which

constitutes the motive of the other leadership styles (Amah, 2018b; van Dierendonck, 2010). Amah (2018b) posited that the need for reciprocity makes employees operating under servant leaders perform better not only because of the conducive environment created, but also because the employees feel as though they get more benefit out of their jobs.

The study of both servant leadership and job satisfaction has been of interest as a strategy for increasing productivity through engaged employees (Onyebuenyi, 2016). However, few studies have taken place outside of North America, thereby limiting the generalizability of the results. Of the 159 correlational studies on servant leadership and job satisfaction examined by Eva et al. (2019), only 11 took place in Africa, one took place in Nigeria, and none took place in the mortgage bank industry. Studies in Nigeria have focused on correlation of transactional, transformational, and autocratic leadership with job satisfaction in the public sector, education, manufacturing, and money deposit banks (Abasilim et al., 2018, 2019; Aina & Verma, 2019).

Nigeria has a high unemployment rate of 50%, translating to about 109 million people as of 2019, and those who are employed are susceptible to job insecurity caused by frequent job losses as 3.7 million people exited their jobs between 2016 and 2017 (Amah, 2018b; National Bureau of Statistics, 2018). Nigeria therefore needs to galvanize and motivate employees for increased productivity. The three main factors responsible for employee engagement are (a) leadership style, (b) culture, and (c) individual disposition (Amah, 2018b). Hutama and Sagala (2019) argued that leadership was the most important of the three factors. Given its motive, servant leadership remains the most

effective of the value-based leadership styles to increase employee job satisfaction (Al-Asadi et al., 2019; Hoch et al., 2016).

Although several studies showed a correlation between servant leadership and employee job satisfaction (Al-Asadi et al., 2019; Amah, 2018b; Belias & Koustelios, 2014; Coetzer et al., 2017; Eva et al., 2019), there was a gap in the literature as no empirical studies on these concepts have taken place within the mortgage industry and none have been conducted in Nigeria. The current study was needed to explore these concepts in a new location with a different culture. Additionally, researchers have not agreed on the instruments for motivating employees. The current study was conducted to determine whether servant leadership motivates employees in a high-power society like Nigeria.

### **Problem Statement**

Employee dissatisfaction can be costly to organizations (Ali & Khan, 2018; Dutta & Khatri, 2017). Dissatisfied employees can spread disaffection to satisfied staff, thereby endangering the organizational outcomes and objectives (Samson-Akpan & Edet, 2015). When dissatisfaction is not checked among employees, more of the labor force could become less productive, and some aggrieved staff may be involved in negative activities that could endanger the organizations (Belias & Koustelios, 2014; Hoch et al., 2016; Newman et al., 2017). Employee engagement, a feeling of dedication and commitment to work resulting from job satisfaction, is estimated at 39.3% of workers, and about 60% of employees are not satisfied in Nigeria (Samson-Akpan & Edet, 2015). Henning (2016) stated that more than 50% of employees in the United States, or tens of millions of

workers, are not satisfied with their jobs. Dissatisfaction among employees appears widespread. Given that it is the responsibility of the leader to optimize resources and motivate employees to achieve the organization's objective, widespread employee dissatisfaction creates both leadership and organizational challenges (Amah, 2018b).

Researchers have posited that servant leadership, a style that focuses on the interests and development of subordinates, could elicit cooperation and satisfaction from followers (Al-Amri, 2016; Ali & Khan, 2018; Dutta & Khatri, 2017). The stewardship theory, however, stated that the effectiveness of servant leadership depends on the organizational or national culture (Liden et al., 2014). The servant leadership approach would therefore be effective in a low-power distance culture, a society that emphasizes democracy and equal opportunity (Eva et al, 2019; House et al., 2004). The leadership style would not be effective in a high-power distance culture, a society that emphasizes obedience to authority and entrenches unequal distribution of power (Liden, et al., 2014).

Based on the social identity theory, many scholars have stated that leadership is crucial in creating performing organizations through modification of employees' behavior and expectations (Amah, 2018b; Dutta & Khatri, 2017). Additionally, researchers have examined the relationship between servant leadership and job satisfaction and concluded that servant leadership could modify employees' expectations and experiences to produce job satisfaction (Ali & Khan, 2018; Barnett, 2017; Dutta & Khatri, 2017; Turgut et al., 2017). The general management problem was that the correlation of servant leadership and job satisfaction had not been tested and established in many countries, including Nigeria. The specific problem was that many leaders in the

mortgage bank sector had limited understanding and practice of how servant leadership style engendered employee job satisfaction. The current study addressed servant leadership in mortgage banks in Nigeria.

### **Purpose of the Study**

The purpose of this nonexperimental, quantitative, correlational study was to examine the relationship between servant leadership and job satisfaction in a power distance culture, specifically in the mortgage bank industry in Nigeria. Servant leadership was the independent variable, while general, intrinsic, and extrinsic job satisfactions were the dependent variables. Previous research indicated a positive correlation between servant leadership and job satisfaction (Behrendt et al., 2017; Henning, 2016). Henning (2016) reviewed 30 quantitative correlational studies on servant leadership and job satisfaction and discovered that only Brown (2014) had found a statistically insignificant relationship between the two variables. Despite the use of seven instruments in the studies for servant leadership and 10 for job satisfaction, about 97% of the studies found a positive correlation between servant leadership and job satisfaction (Henning, 2016). Although other researchers posited that employee job satisfaction was low in Nigeria (Amah, 2018b; Samson-Akpan & Edet, 2015), the relationship between servant leadership and commitment and satisfaction of employees in the country had not been tested.

Addressing this gap required insight into the degree of servant leadership behavior of Nigerian leaders in the organizational setting. A survey of a sample of selected mortgage bankers and the assessment of the research question provided insight

into the relationship between servant leadership and job satisfaction in Nigeria. If a positive correlation was found between servant leadership and job satisfaction, this study may be important in explaining the existence and extent of servant leadership practices in an unexplored high-power society and may provide an alternative means to stem job attrition with its attendant consequences in the mortgage banks subsector in Nigeria. Increased practice of servant leadership may increase job satisfaction, leading to increased intrinsic and extrinsic satisfaction among employees. Individuals may benefit from altruistic leadership that focuses on subordinate growth and development while the society may improve through the multiplication of servant leaders created by other servant leaders. Increased job satisfaction can both improve and create productivity, organizational outcome, and prosperity through healthier citizens (Amah, 2018b; Eva et al., 2019).

### **Research Questions and Hypotheses**

The purpose of this nonexperimental, quantitative study was to examine the relationship between servant leadership and job satisfaction in a power distance culture, specifically in the mortgage bank industry in Nigeria. The Organizational Leadership Assessment (OLA) and the Minnesota Satisfaction Questionnaire (MSQ) were used for data collection. The following research questions and hypotheses guided the study:

RQ1: What is the relationship, if any, between servant leadership and general job satisfaction among employees in Nigerian mortgage banks?



$H_01$ : There is no statistically significant relationship between servant leadership and general job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_a1$ : There is a statistically significant relationship between servant leadership and general job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

RQ2: What is the relationship, if any, between servant leadership and intrinsic job satisfaction among employees in Nigerian mortgage banks?

$H_02$ : There is no statistically significant relationship between servant leadership and intrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_a2$ : There is a statistically significant relationship between servant leadership and intrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

RQ3: What is the relationship, if any, between servant leadership and extrinsic job satisfaction among employees in Nigerian mortgage banks?

$H_03$ : There is no statistically significant relationship between servant leadership and extrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_a3$ : There is a statistically significant relationship between servant leadership and extrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

Servant leadership was the independent variable, while general, intrinsic, and extrinsic job satisfactions were the dependent variables. The short form of the OLA (see Appendix A) was used to measure the servant leadership concept. The OLA has been used for close to 20 years, and more than 50 researchers have used the instrument for servant leadership studies (Henning, 2016; Onyebuenyi, 2016). The preference was to use the short form of the OLA to reduce the burden on participants and increase their interest in the survey. The OLA has 60 items that measure the servant leadership concept and six items that measure job satisfaction and its variables of work condition, relationship with peers and supervisors, compensation, and job security (Laub, 1999, 2018).

The MSQ was developed by Weiss et al. in 1967 (see Appendix B). The MSQ was used to collect the data for job satisfaction. This questionnaire was chosen because the instrument is popular and has been widely used by many researchers to evaluate job satisfaction (Onyebuenyi, 2016). Unlike many instruments that deal with general job satisfaction, the MSQ subdivides intrinsic and extrinsic satisfactions, making more analysis possible. The use of the MSQ ensured a reduction in possible data interpretation problems stemming from inadequate analysis of job satisfaction.

### **Theoretical Framework**

A combination of both leadership and job satisfaction theories formed the theoretical foundation for this study. The leadership theories comprised servant leadership characteristics as enunciated by Greenleaf (1977, 2002) and developed by Laub (1999) with special attention on cultural context provided by the Global Leadership and Organizational Behavior Effective (GLOBE) study of leadership (House et al., 2004).

The GLOBE study provided insights into the cultural background in which leaders function and how the cultural practices of subordinates could significantly impact the expectations and perceptions of leadership, which might in turn affect job satisfaction (House et al., 2004).

The motivation-hygiene theory (MHT) developed by Herzberg (1966a) formed the theoretical foundation for job satisfaction. This theory is a refinement of the earlier two-factor theory developed by Herzberg et al. (1959) to provide understanding for motivation, especially in the workplace. The MHT posits that extrinsic reward engenders less satisfaction compared with intrinsic rewards; therefore, individuals become satisfied or dissatisfied depending on which of the rewards systems the leader uses (Herzberg, 1966a). Given that the purpose of the current study was to explore the relationship between servant leadership and employee job satisfaction, the MHT was relevant to the study because it provided a better understanding of job satisfaction and the variables needed to achieve it. This theory provided a connection between the components of job satisfaction and the findings of this study, specifically on whether servant leadership style could motivate the subordinates with the application of intrinsic factors within a given culture.

The leader-member exchange (LMX) theory was used for the dyad relationship between the leader and the employees. Graen and Uhl-Bien (1995) propounded this theory during the late 1970s. This theory states that leaders have varied relationships with their subordinates as opposed to relating to all subordinates the same way, thereby creating the in-group and the out-group. The in-group has better access to the leader, an

enriched job, and better rewards. The leader has an official or contractual relationship with the out-group. The treatment of subordinates by the leader in either of these groups could affect whether employees are satisfied with their job. The combination of these two theories provided insight into the perception of the subordinate and the propensity to be demotivated and to exit the organization if not satisfied. The LMX theory provided relational interaction while the MHT provided the contents of the relationship.

### **Nature of the Study**

The nature of this study was a nonexperimental, quantitative, correlational design. This choice stemmed from two considerations: (a) the research questions and (b) the overall intent of the study (see Bryman, 2017; Dinno, 2015). Research questions drove the methodology of inquiry. The quantitative method is the best fit for a study when the intent is to examine or predict a phenomenon (Bryman, 2017; Meißner & Oll, 2018). The research questions lent themselves to the quantitative method because the variables were measurable. The primary motivation of this study was to discover the relationship between the variables in question.

The qualitative or mixed-methods approach was not appropriate for this study because the intention was not to interpret or explore the rich meaning of a phenomenon from the standpoint of the participants (see Bryman, 2017; Dinno, 2015). Also, experimental and quasi-experimental designs were unsuitable for the study because the purpose was not to look for the impact of independent variables on dependent variables or to determine causal relationships (see Dinno, 2015; Meißner & Oll, 2018).

The 1,500 employees of the 10 national mortgage banks operating in Nigeria formed the population of this study. An a priori power analysis for the study using the G\*Power 3.1 software with power of .80, alpha of .05 (two tailed), and a medium effect size of .15 gave a sample size of 343 (see Appendix C). Data were collected through online surveys hosted on OLAGroup.com. An internet survey was used to reduce cost, reduce time, generate high participation, and facilitate quick return of the survey.

The instruments for the study were the OLA to measure servant leadership and the MSQ to measure general, intrinsic, and extrinsic job satisfaction. These instruments have been used for about 20 years and for several studies (Henning, 2016). The instruments were reliable, valid, and easy to use for quantitative studies (Belias & Koustelios, 2014). The IBM Statistical Package for the Social Sciences (SPSS) software was used for data analysis. To determine the correlation between the independent variable of servant leadership and the dependent variables of general, intrinsic, and extrinsic job satisfaction, the Pearson correlation was used for analysis. Analysis of covariance was used to determine the significance of the difference between the variables. The addition of intrinsic and extrinsic marks formed the scores for the general satisfaction.

### **Definitions**

*Employee category:* Different types of employment existing in an organization.

*Employee motivation:* The inner drive of employees that propels them toward achieving organizational and personal objectives.

*Extrinsic reward factors:* Rewards used by leaders to mitigate pains in and out of the organization (Herzberg, 1966a).

*Hygiene factors:* External incentives not included in the employees' contract and the organizational policies (Herzberg, 1966a).

*Intrinsic reward factors:* Incentives used as tools by leaders to stimulate employees (Herzberg, 1966a).

*Job satisfaction:* Employees' contentment with their work (global level) or various aspects of the work like supervision, rewards, and nature of work (facet level).

*Leader:* Someone who provides vision and motivates people toward achievement of the intended objective. The process of motivating subordinates often involves performance of managerial functions. Consequently, both concepts of manager and leader are used interchangeably in this study.

*Leadership style:* The dominant approach of the leader in motivating or influencing followers toward an expected outcome. As a continuum, leadership styles range from paternalistic to consultative. Although exigencies dictate leaders' movement along the continuum, there is usually a dominant style (Amah, 2018b).

*Manager:* The profound reorganization of work engendered by the rise of knowledge workers has blurred the distinction between management and leadership. In this study, manager referred to a person who dispenses resources to further the organization's stated objectives.

*Power distance:* Acceptance of inequality in power sharing among members of a society or an organization (House et al., 2004).

*Profitability or profits:* Increased financial gain engendered by efficiency or productivity.

*Servant leadership:* Greenleaf's (1977) proposition that leaders serve followers, thereby legitimizing leadership.

### **Assumptions**

Assumptions are unverified propositions believed to be true and may form the weakness of the study (Kohler et al., 2017; Villarin, 2019). The following assumptions undergirded this study:

1. Raters would participate willingly and answer the survey questions truthfully.
2. Participants were literate in survey and willing to provide information for follow-up clarifications.
3. Remuneration for participants, if any, would be minimal but enough to elicit honest interest and participation in the survey.
4. The quantitative approach would provide results to answer the research questions.
5. The OLA and MSQ instruments would capture the required data to answer the research questions.
6. Based on the knowledge of the mortgage industry and servant leadership as posited by Laub (1999), the leadership style would correlate with job satisfaction in the national mortgage banks in Nigeria.

### **Scope and Delimitations**

Onyebuanyi (2016) stated that delimitations represent the characteristics of the study that the researcher may control to delineate the scope and boundaries of the study.

The delimitations for this study were as follows:

1. Given the sample size and the geographic setting, generalization of research results to individuals, organizations, and locations might be inappropriate.
2. Differences in setting, culture, organizations, and participants might limit ability to replicate the study.
3. This study was an examination of the effects of leadership style on job satisfaction. Other factors like economic, social, religious, and cultural conditions might affect employees' preferences.
4. Employee job satisfaction was affected by various factors such as working environment, colleagues, promotion, leadership style of management, nature of work, and remuneration (Coetzer et al., 2017), but only leadership style was the focus in this study.
5. Quantification of the research result might have been a limitation.
6. Job satisfaction might not necessarily lead to increased employee productivity.
7. The study was correlational and not causal.

### **Limitations**

Data collection was the major limitation in this project. The interest of the participants was aroused and sustained to ensure adequate participation and collection of the representative sample size. The first step in ensuring a high-success response was to



obtain the permission of Dr. Jim Laub for the use of the OLA instrument. The MSQ instrument required no permission for use because it was available under the Creative Commons Attribution-Noncommercial 4.0 International License. I sought the approval of the Walden University Institutional Review Board and the National Health Research Ethics Committee in Nigeria to use both instruments for the study. Additionally, I obtained permission from the leaders of the mortgage banks to allow their employees to participate in the study. I solicited their cooperation and stressed the value of the research to the industry and the economy. The leaders were assured of the confidentiality of the data obtained from their organizations. All employees were requested to participate in the survey. Participants were informed of the nature and reason for the study and were provided with the informed consent, ethical protection, and procedure to protect confidentiality. The consent form had a web link directing participants to the soft-copy questionnaires. Reminder letters were sent to participants who delayed in completing the questionnaires.

Notwithstanding the above, the study still had some weaknesses. First, the samples might not have been representative of the mortgage bank populations in the country given that surveys were administered on employees in the banks with national presence. The aggregate number of employees in the mortgage banks with state licenses was higher than those with a national license. Second, changing employees' preferences and work dynamics might have made cross-sectional data unreliable for measuring job satisfaction (see Bryman, 2017). Lastly, the use of a Likert-based online survey might have reduced respondents' choices, thereby not reflecting the reality of the employees.

Respondents might have picked available answers or forced answers, as opposed to what raters actually believed (see Bryman, 2017; Eva et al., 2019). These weaknesses did not preclude the use of cross-sectional data as a useful method in managerial research (see Meißner & Oll, 2018).

### **Significance**

The spate of corporate failures caused by unethical executive practices has led to an increased demand for ethical leaders in organizational leadership (Amah, 2018b). Such leaders have the responsibility to harness all the assets, especially the human capital resources, of the organization to achieve the business's strategic intent. The challenge of motivating employees increases as organizations move across borders into other cultures, thereby creating a culturally diversified workforce (Ascani et al., 2016). Leaders should therefore adopt ethical leadership and motivating styles to create organizational citizens or employees who work beyond their contractual obligations (Ali & Khan, 2018) because motivated employees are likely to be more productive compared with disgruntled staff (Amah, 2018b).

Not all leadership styles are equally effective in enhancing employee engagement (Amah, 2018b). Previous research has established a positive correlation between servant leadership and employee job satisfaction (Al-Asadi et al., Ercan, 2018; Hur, 2018; Lillah, 2019). Further research into the servant leadership style in a high-power distance society may have significance for academia, practice, and the society.

### **Significance to Practice**

The National Bureau of Statistics (2018) reported that Nigeria is challenged with a high rate of unemployment and job insecurity. With unemployment and underemployment rates close to 50% coupled with frequent job losses, the working environment is often fraught with mistrust between the leader and the employees (Amah, 2018b). About 60% of the employees are not satisfied (Samson-Akpan & Edet, 2015). Given that leaders have the responsibility to create trust and conducive working environments, an understanding of the leadership style and the variables that can facilitate harmony at work and increase productivity of employees would be a valuable addition to the business community in the country (Aina & Verman, 2019). Eva et al. (2019) noted that the servant leadership approach could resolve many workplace challenges.

The findings of the current study may advance leadership practices. Unsatisfied employees usually exit their jobs in search of better work; therefore, job satisfaction affects attrition rate (Coetzer et al., 2017; Ling et al., 2017). High attrition rates negatively affect organizational productivity (Coetzer et al., 2017). Organizations are negatively affected when the leadership style causes employees' demotivation, loss of job satisfaction, and high attrition rate (Nieves & Quintana, 2016; Y. Zhang & Huai, 2016). The findings from the current study may become the basis of determining the suitability of the servant leadership style for employee job satisfaction in the context of the inquiry. Such awareness could save money and jobs and reduce social vices. During recruitment of employees and their promotion, possession of servant leader characteristics might

become a useful variable for screening employees (Eva et al., 2019). An understanding of the leadership model that engenders job satisfaction and motivation could provide policy makers with an alternative perspective in formulating useful policies and practitioners with a positive approach to organizational architecture and behavior (Al-Amri, 2016). In an increasingly globalized environment with multinational companies having presence in several nations, international business leaders might benefit from research on an effective leadership style that enhances the development of human capital resources in economies and cultures hitherto unexplored. The result of the current study might help in the generalizability of servant leadership across several nations (see Ascani et al., 2016).

### **Significance to Theory**

Of the 159 correlational studies on servant leadership examined by Eva et al. (2019), only nine took place in Africa and one in Nigeria. The body of knowledge might be enriched through the findings of the current correlational study conducted in a relatively unexplored area, thereby advancing the leadership theory and the body of knowledge in general. Insight into the existence and efficacy of servant leadership in the mortgage banking industry in Nigeria may provide a valuable contribution to knowledge, as none of the existing studies took place in a mortgage bank. Most studies on servant leadership took place outside of Africa (Eva et al., 2019). No studies addressed the correlation between servant leadership and employee satisfaction in Nigeria. The findings in the current study may contribute to closing this gap in the literature and may indicate that servant leadership exists in a high-power distant society, especially in Nigeria.

### **Significance to Social Change**

Servant leadership helps to create extra role behavior or organizational citizenship behavior because the leader focuses on the development of the employees (Al-Amri, 2016; Amah, 2018b). Positive social change results when mentorship by servant leaders becomes widespread in a society (Ali & Khan, 2018). On the societal level, a widespread adoption of servant leadership principles makes citizens less self-centered by looking after the general interests of the society, even at personal costs (Kour et al., 2016). On the personal level, servant leadership practices could enhance human capital development, resolve interpersonal challenges, increase self-worth and dignity, create work–life balance, and increase the quality of lives in a society made up of responsible citizens (Al-Amri, 2016; Ali & Khan, 2018; Amah, 2018b). Servant leaders encourage subordinates to engage in social responsibilities in the society, thereby creating values for other stakeholders outside of the organization (Williams et al., 2017). For the non-Nigerian employees who cannot accomplish their mission, the empathetic servant leaders could provide the understanding and helping hands required for subordinates to succeed, furthering the organizational objectives (Dutta & Khatri, 2017; L. Zhang et al., 2020). Resolution of diversity issues, gender identity, and cultural specificity would bring harmony to the society (Eyigor et al., 2020; Onyebuenyi, 2016; L. Zhang et al., 2020).

### **Summary and Transition**

The concept of servant leadership is an oxymoron in the light of traditional conceptualization of leadership, which conceives the leader as the powerful boss on top of a hierarchical organization. The servant leadership style is unique in engendering a

bond between the leader and followers such that the latter can activate their latent potentials for organizational outcomes. As proposed by Greenleaf (1977) and Laub (1999), the model increases trust between the leader and the followers. Servant leadership, however, might be culture sensitive. Based on classification of culture by the GLOBE project of 2004, some low-power cultures may be more receptive to adaptation of servant leadership than high-power cultures. Being a member of the latter, Nigeria should not thrive under servant leadership (Amah, 2018b).

The intention behind the current study was to examine the relationship between servant leadership and employee job satisfaction in a high-power society, specifically Nigeria. Contrary to the GLOBE project's proposition about high-power culture, the results of this study may show a statistically significant correlation between servant leadership and employee job satisfaction. Similarly, unlike the postulation of Herzberg's MHT, the employees may be motivated by extrinsic factors more than intrinsic factors.

Chapter 2 consists of the literature review that situated the current study within established works. The major leadership styles and servant leadership styles are evaluated and contrasted in the chapter. The comparison of the leadership style justifies the adoption of servant leadership in organizations for increased productivity and better human capital management. Additionally, the chapter contains discussions on how the servant leadership style engenders organizational outcomes like job satisfaction and employee motivation. The chapter also contains what was known about servant leadership and job satisfaction and how the current study filled a gap in the literature.

## Chapter 2: Literature Review

The purpose of this quantitative, correlational, survey study was to examine the relationship between servant leadership and employee job satisfaction in a power distance culture, specifically in the mortgage banking industry in Nigeria. The research addressed the problem of a lack of job satisfaction and adoption of the servant leadership style in Nigeria. The literature review provides a thematic review based on peer-reviewed journal articles of the key issue addressed in the study: whether there is a statistically significant correlation between servant leadership and employee job satisfaction.

The literature review focused on the following variables: (a) leadership styles, (b) servant leadership, (c) leadership in the banking sector, (d) job satisfaction, (e) effects of servant leadership on employee job satisfaction, (f) intrinsic factors influencing job satisfaction, (g) extrinsic factors influencing job satisfaction, (h) Herzberg's MHT, and the LMX theory. The review also addressed the correlation between servant leadership style and employee job satisfaction in Nigerian mortgage banks using empirical measurements. As stated in Chapter 1, dissatisfied employees remain the bane of organizational productivity. If left unchecked, dissatisfied employees could reduce organizational productivity and endanger organizations. Adoption of appropriate leadership style by organizations, specifically the servant leadership style that focuses on the interests of the employees, could motivate the workforce to increase productivity and achieve organizational goals.

## Literature Search Strategy

### Literature Sources

The articles, books, and seminal works cited in this literature review were primarily from two sources: (a) Google Scholar and (b) Walden University online library. The latter had the following databases: ABI/INFORM Complete, ProQuest, PsycINFO, Emerald Management Journals, EBSCOhost, SAGE Premier, SocINDEX, and Science Direct. The Greenleaf Centre for Servant Leadership and some reference lists of articles also provided additional literature for the review. The materials for the literature review were from 49 sources, of which 28 were peer-reviewed journal articles published between 2015 and 2020. Also, seven sources were seminal works and books while 14 peer-reviewed articles were published before 2014.

### Literature Key Search Terms Used

The key search terms that guided the literature review included the following: *leadership, servant leadership, leadership and banking, organizational leadership, job satisfaction, employee job performance, intrinsic factors of job satisfaction, extrinsic factors of job satisfaction, employee performance, organizational commitment, employee engagement, leader-member exchange (LMX) theory, motivation-hygiene theory (MHT), Minnesota Satisfaction Questionnaire (MSQ), and Organization Leadership Assessment (OLA)*. The scope of the information was from 2000 to 2020, producing peer-reviewed articles totaling 132, of which 113 (85.61%) were current articles published in the last five years. Nineteen (14.39%) were books and non-peer-reviewed materials.



## **Theoretical Foundation**

For a better understanding of the issues addressed in this study, a combination of both relational and content theories of leadership were adopted as the theoretical foundation. The LMX theory was used to better understand the social exchange between managers and their subordinates, while Herzberg's MHT provided insights into the content of the relationship that engendered job satisfaction. When combined, these two theories provided insights into subordinates' perceptions and the tendency for dissatisfaction with the organization.

### **Leader-Member Exchange Theory**

In the late 1970s, Graen and Uhl-Bien (1995) propounded the LMX theory, which was initially called vertical dyad linkage. The theory has gone through four stages of refinements, and over 600 articles have been written on the theory (Janse, 2019). The LMX theory focuses on the dyad relationships between the manager and the employees. Managers develop varied relationships with employees, and the quality of the relationship impacts the employees, the team, and the organization (Graen & Uhl-Bien, 1995; Janse, 2019). High LMX describes the positioning of the manager within a group and their relationships with the employees that could further or hinder the organizational objectives and the job satisfaction of the employees. (Graen & Uhl-Bien, 1995). Trust, loyalty, and respect are the guiding principles of the dyad relationship between the leader and the subordinate when the quality of the relationship is high (Northouse, 2018).

Northouse (2018) and Graen and Uhl-Bien (1995) identified the three important phases the relationship between a manager and the employees must undergo. The role-

taking phase occurs when the two parties first meet to understand individual points of view by assessing the skills and abilities of the subordinates, assessing each other, and making good impressions on each other. The employees need to be friendly and enthusiastic while the manager should correctly assess the subordinates. In the role-making phase, the manager and employees negotiate their work responsibilities by working together. In the evaluation of the leader, skillful and efficacious employees become noticeable, and the leader puts them in the in-group and the rest in the out-group. Those subordinates in the in-group get more attention, resources, and rewards from the leader while the out-group's relationship with the leader stays at the contractual level. Finally, in the routinization phase, the established relationships with both groups enter the maintenance mode.

Researchers have explored whether all cultures accord high LMX the same importance. Rockstuhl et al. (2017) conducted a meta-analysis study in 23 countries across many continents on power distant and collectivistic cultures to explore the relationship between LMX, attitudes, and behaviors. The researchers found that high LMX was higher in the individualistic culture of the West compared with the collectivist culture in Asia, though there was no significant correlation with employees' commitment and job satisfaction. Culture might therefore be a mediator for LMX.

Leader-member exchange has several outcomes. Many researchers have reported that high LMX correlates with job satisfaction, employee empowerment, turnover intents, performance evaluation, feelings of energy, job performance, and organizational citizen behavior (Graen & Uhl-Bien, 1995; Janse, 2019; Northouse, 2018; Rockstuhl et al.,

2017). These outcomes underscore the importance of LMX in organizational studies and practices.

The importance of the LMX theory lies in the fact that managers' perceptions and actions affect employee performance and job satisfaction. A high exchange between the manager and the employees leads to employee job satisfaction, team cohesion, and increased organizational productivity (Graen & Uhl-Bien, 1995; Northouse, 2018). The dyad relationship affects responsibilities, resources, and subordinate performance (Northouse, 2018). This understanding aligns with the attributes of servant leadership of providing trust, love, direction, and interpersonal acceptance to employees. Servant leaders treat subordinates as members of the in-group because of the innate nature and objective of pursuing employees' growth through supportive behavior and individualized consideration (Coetzer et al., 2017; Eva et al., 2019; Northouse, 2018). Leader-member exchange theory explains how servant leadership provides job satisfaction for the employees. Unlike content theory such as Herzberg's MHT, LMX as a relational theory does not explain the content of the relationship between the manager and the employees.

### **Herzberg's Motivation-Hygiene Theory**

Motivation-hygiene theory, also known as Herzberg's two-factor theory or Herzberg's dual-factor theory, was developed by Herzberg in the 1959 and expanded in the book *Motivation-Hygiene Theory* (Herzberg, 1966a). Motivation-hygiene theory formed the theoretical foundation for job satisfaction. This theory was a refinement of the earlier two-factor theory developed by Herzberg et al. (1959) to provide understanding for motivation, especially in the workplace.

Relying on Maslow's hierarchy of needs theory, Herzberg (1966) identified the desire to satisfy two nonhierarchical needs that affect employees' feelings toward their job: (a) biological needs and (b) psychological needs. Employees experience psychological growth when the job and its environment have motivation factors, whereas hygiene factors satisfy biological needs. Motivation and hygiene factors are intrinsic and extrinsic, respectively, to the job (Herzberg, 1966a). The MHT posits that extrinsic rewards or hygiene factors of remuneration, supervision, work condition, and policies engender less satisfaction compared with intrinsic rewards or motivators of work, responsibility, and achievement (Herzberg, 1966a; Hur, 2018; Sobaih & Hasanein, 2020). Individuals become satisfied or dissatisfied with the job depending on which rewards system the leader uses. Application of adequate extrinsic or hygiene factor would not satisfy or dissatisfy employees but also would not motivate them. Only intrinsic factors would motivate employees (Rogelberg, 2017; Shaikh et al., 2019; Sobaih & Hasanein, 2020).

Researchers have tested the validity of the two-factor theory through many empirical studies. Alshmemri et al. (2017) reported that the motivators were more important than the hygiene factors in job satisfaction, thereby confirming the two-factor theory. Hur (2018) also confirmed that motivators correlate with job satisfaction in the public service. Hur studied the public service to find out whether public employees' job satisfaction came from financial rewards. The findings validated the two-factor theory, as public officials' job satisfaction did not come from hygiene factors but from motivators.

This study showed that the two-factor theory's usefulness may not be restricted to the private sector.

Shaikh et al. (2019) employed a combination of convenience nonprobability sampling and random probability sampling to explore job satisfaction in the Rafhan industry. Findings indicated that both motivators and hygiene factors correlated with job satisfaction, and Shaikh et al. concluded that both factors were necessary in motivating employees in the Rafhan industry. In a similar manner, Rogelberg (2017) concluded that although satisfiers engender job satisfaction in employees, dissatisfiers do not engender job satisfaction or dissatisfaction. Job satisfaction would only occur with the application of satisfiers and the removal of dissatisfiers.

In contrast, Sobaih and Hasanein (2020) added the issue of moderator to the two-factor theory. In a study conducted in a North African country with a different culture from the West, the self-administered survey in the top 10 international hotels revealed the opposite of the two-factor theory. According to the findings and contrary to the MHT model, hygiene factors brought job satisfaction to the employees in these five-star hotels while motivators negatively affected employee job satisfaction. This result showed that other factors like culture, poverty, and staff engagement might mediate the relationship between job satisfaction and motivation. The two-factor theory may not be applicable to every nation or organization or all corporations within a country (Sobaih & Hasanein, 2020).

Given that the purpose of the current study was to explore the relationship between servant leadership and employee job satisfaction, the MHT was relevant to the

study because it provided understanding on the concept of job satisfaction and the variables needed for its achievement. Enriching job content would motivate employees whereas reduction of pains in the work environment would not lead to job satisfaction (Sobaih & Hasanein, 2020). This theory provided a connection between the components of job satisfaction and the findings of the current study, specifically on whether servant leadership style could motivate the subordinates with the application of intrinsic factors within a high-power culture. The combination of LMX and MHT could provide insight into the perception of the subordinate and the propensity to be demotivated, be satisfied on the job, exit the organization, and become an organizational citizen (Rogelberg, 2017; Shaikh et al., 2019; Sobaih & Hasanein, 2020).

### **Leadership**

Notwithstanding several explorations of the phenomenon of leadership, no consensus exists among researchers as to the meaning and conceptualization of this construct. However, researchers agreed on the importance of leadership in bringing the organization's resources together to achieve the objectives of the entity. Within the organizational context, employees continue to be important resources available to leaders. This understanding caused some researchers to define leadership from three perspectives: (a) as every action of the leader that makes employees commit to the task, (b) the decisions affecting the organization, and (c) the dyad relationship between the leader and the employees (Belias & Koustelios, 2014; Eva et al., 2019; Northouse, 2018).

Hackman (2006, as cited in Yimer, 2015) defined leadership using four themes: (a) what they are, or characteristics of the leaders; (b) how they act, or the influence of

the leaders; (c) what they do, or the roles of leaders; and (d) how they work with others, or collaboration. Northouse (2018) adopted a historical framework by identifying the stages that leadership development had witnessed (a) between 1900 and 1929, when scholars and practitioners placed emphasis on the regulation and centralization of power with a common theme; (b) between 1930 and 1960, when leadership traits and preference for influence instead of domination by leaders were emphasized; (c) between 1960 and 1980, when there was a shift from group focus to organizational behavior; and (d) from 1980, when the focus shifted to empathetic leadership that nurtures followers while ensuring achievement of organizational objectives. Other researchers defined the concept of leadership variously as (a) an influence, (b) the acts of the leader, (c) mobilization of followers toward shared goals, (d) helping subordinates to accomplish tasks and organizational goals, (e) harnessing resources toward stated objectives, and many more (Amah, 2018a; Belias & Koustelios, 2014; Coetzer et al., 2017; Eva, et al., 2019; Locke, 1976a). The lack of an accepted definition of the concept has implications on leadership measurement, antecedents, outcomes, effectiveness, and classification.

The varied conceptualizations of leadership have given rise to several approaches and classifications. The earlier researchers used trait approach. This approach posits that leaders have innate traits that distinguish them from followers (Northouse, 2018). Carlyle's (1840) great man theory attempted a compilation of the traits found only in leaders (Northouse, 2018). Several subsequent studies have shown no consensus on a comprehensive list of leadership traits. Several leaders also arose who did not score well on the list. The theory may therefore not be empirically supported (Northouse, 2018).

As opposed to the trait approach, the skill approach emphasizes the competencies that distinguish leaders from followers. Those in this school of thought argue that leaders exhibit certain skills that separate them from the followers; by implication, these skills could be learned (Northouse, 2018). This postulation runs contrary to the trait leadership approach that asserts that traits are innate and often hereditary (Northouse, 2018). Like the trait approach, many of the studies using the skills approach could not agree on a definite and comprehensive list of the required skills that predict leadership (Northouse, 2018).

The situation approach to leadership posits that leaders do not stick to one approach because there is not one leadership approach that fits all circumstances; rather, different approaches are needed depending on (a) the organizational environment, (b) the nature of the task to be accomplished, and (d) the temperament of the leader (Northouse, 2018). A leader may oscillate from one approach to another to provide the required support for the subordinates or to achieve a mission-critical assignment that requires urgency and little room for error (Northouse, 2018). Hersey and Blanchard's situational leadership model is an example of the situation approach to leadership classification (Northouse, 2018).

Rather than approaching leadership from the traits or skills of leaders, the style approach regards what leaders do (Northouse, 2018). The researchers in the second half of the 20th century have classified actions of leaders through which they influence their subordinates into two groups: (a) relationship behavior and (b) task behavior (Northouse, 2018). This approach shares similarities with the situation approach because actions are



in a continuum with relationship and task behaviors being at the two extremes of the pole with many variants in between (Northouse, 2018). The attempt made by both Ohio State and the University of Michigan to unify the task and relationship behaviors ended inconclusively (Northouse, 2018).

The 21st century had witnessed bankruptcy of many corporations induced by moral failures of the leadership. Emphasis has therefore been put on developing ethical leaders bound with moral codes and who run the corporations with ethical concerns and regards for the welfare and growth of the employees. The ethical approach to leadership posits that leaders need to maintain high moral ethics in relation to the conduct of the organizational affairs and in the treatment of the employees. Leaders should exhibit justice, honesty, respect for others, and corporate social responsibility to the community (Eva et al., 2019; Northouse, 2018). Basit et al. (2017) identified three types of leadership styles that embody ethical consideration: (a) transformational leadership that leads with increased organizational productivity by inspiring subordinates; (b) authentic leadership that deals with transparency, ethics, and integrity in dealing with oneself, the subordinates, and the society; and (c) servant leadership that focuses on the growth and empowerment of followers (Eva et al., 2019; Greenleaf, 2002; Northouse, 2018).

In the emerging field of organizational behavior, researchers consider task-oriented leadership as ineffective compared with ethically oriented and people-centered leadership (Eva et al., 2019). This shift in focus and orientation accords high importance to leaders who prioritize subordinates' well-being without jeopardizing the organizational goals. This importance is derived from the understanding that only satisfied employees

serve customers satisfactorily (Amah, 2018a; Belias & Koustelios, 2014). Satisfied employees offer quality services, which in turn increase organizational productivity and commitment and reduce turnover intents (Amah, 2018a; Belias & Koustelios, 2014). Consequently, the dyad relationship between the leader and the subordinates has been the focus of many studies. Servant leadership has been one area of literature that meets this growing demand for subordinate-focused leadership. More than any leadership style, servant leaders focus on the welfare of the followers (Amah, 2018a; Eva et al., 2019). To better understand the construct, it was defined and compared with other value-based theories of leadership that have similarities to but are different from servant leadership. The distinctions between value-based leadership styles and others like transactional, transformational, autocratic, laissez-faire, and democratic leaderships are already well stated in the literature.

### **Servant Leadership**

The concept of servant leadership predates the modern study of management and leadership. Thousands of years before Greenleaf coined the term, Jesus Christ had laid down the fundamental principle of servant leadership in the Bible in Mark 10:42–45 (*English Standard Version Bible*, 2001), where intending leaders were to serve the servants instead of exercising great authorities over the followers; the leader was also expected to be self-sacrificing (Coetzer et al., 2017). Lao Tzu's conception of leadership substantially accorded with Jesus Christ's view that leadership was about serving the followers and building them to become leaders themselves. These ancient philosophers laid the groundwork for Greenleaf's postulations on leadership (Onyebuanyi, 2016).

The modern theory of servant leadership was first encapsulated in the seminar works of Robert K. Greenleaf in 1970, 1972, and 1977 where leadership was conceived as serving the subordinate. The process starts with the desire to serve and then is followed by the intention to lead and develop others with benefits to individuals, organizations, and the society (Greenleaf, 1977). Greenleaf's conceptualization of servant leadership had six major elements: (a) the leader must serve; (b) subsequent actions project the leader to the fore; (c) followers must grow personally; (d) the leader's service produces wisdom, freedom, and good health in followers; (e) followers are motivated to become servant leaders; and (f) the society benefits by lifting up the low and vulnerable (Anderson & Sun, 2017; Greenleaf, 1977; Langhof & Guldenberg, 2020; van Dierendonck & Sousa, 2016).

The servant leaders do not employ force in getting things done because they are not motivated by power, but they use persuasion to elicit cooperation from the followers. Given the interest in the growth and well-being of the followers, servant leaders often succeed in creating strong relationships within the organization, which in turn motivates the workforce to increase productivity at work and be better citizens in the society (Alonso et al., 2019; Eva et al., 2019; Greenleaf, 1977; Langhof & Guldenberg, 2020; van Dierendonck & Sousa, 2016). Servant leaders thus develop individuals, grow the organization, and improve the society (Greenleaf, 1977). Though the intention was known, Greenleaf's definition of servant leadership was unwieldy to guide empirical research.

Due to the lack of a precise definition from Greenleaf, many researchers have given numerous interpretations of the meaning of servant leadership. Eva et al. (2019) posited that instead of providing clarity on the concept of servant leadership, the many perspectives of the scholars based on outcomes, antecedents, and examples only led to convoluted explanations not useful for both the scholar and the practitioners. Notwithstanding, Eva et al. (2019) looked at servant leadership from the three perspectives of (a) motive, (b) mode, and (c) mindset and concluded that the servant leadership motive emanated from outside and the morality of the leader. Servant leadership therefore was not about cultivating friendship but being someone with strong inner character who is willing to serve others altruistically and to develop them mentally, emotionally, and psychologically.

In a meta-analysis study by Coetzer et al., (2017), the conceptualization of servant leadership substantially accorded with the definition of Eva et al. (2019), except that the former's perspective was in relation to other leadership styles. Coetzer et al. (2017) defined servant leadership as a multidimensional theory that includes all other leadership styles in terms of outcome, ethics, and relationships. Servant leadership was however unique in altruism, motive, and attributes. Both researchers made a distinction between servant leadership and other leadership styles to distinguish the style.

### **Comparison of Servant Leadership With Other Value-Based Leadership Theories**

Several researchers like Anderson and Sun (2017), Banks et al. (2018), Coetzer et al. (2017), Eva et al. (2019), Hoch et al. (2016), Sendjaya et al. (2019), Northouse (2018), and van Dierendonck et al. (2017) had compared servant leadership with other leadership

styles with the intent of exploring the distinctiveness of servant leadership from other value-based leadership approaches. Both transformational and servant leaders focus on the development of followers through personal support and intellectual stimulation. Banks et al. (2018) reported a correlation of ( $r = 0.52$ ) between ethical and servant leadership styles. However, the focus on the growth and development of the follower by transformational leaders was to further the organizational objective or to meet the leader's personal objectives. This situation may cause narcissism, where long-term objectives are sacrificed for short-term gains. Servant leaders on the other hand are altruistic; they are genuinely concerned about the followers (Greenleaf, 1977). Hoch et al. (2016) reported a greater incremental variance of 12% on subordinates' outcomes in servant leadership over transformational leadership. The servant leadership focused on the followers' well-being and growth, not primarily because of organizational objectives, but as an end, knowing that by creating a shared vision the followers would reciprocate the trust reposed in them and meet or even exceed contractual obligations to the organization.

Authentic leaders ensure a synchronization of their outer actions with their inner feelings, beliefs, and thoughts. Such leaders are accountable to themselves and to others. They also encourage inner and outer transparency in their followers. Authentic and servant leaderships overlap in their humility and authenticity characteristics, but other characteristics of servant leadership are missing from the remaining characteristics of authentic leadership. Banks et al. (2018) reported a correlation of ( $r = 6.0$ ) between the two leadership styles. Authentic leaders can therefore work from agency standpoint,

wanting to increase the stakeholders' value. In such a situation, the followers become another resource in achieving organizational objectives. The authentic leader focuses on themselves or the organization while the servant leader focuses on the subordinates. Hoch et al. (2016) reported a greater incremental variance of 5.2% on subordinates' outcomes in servant leadership over authentic leadership. Servant leaders are driven by higher motivational power to make a positive change (Eva et al., 2019).

The ethical leader displays appropriate normative personal action in relationship with other parties and deploys two-way communications to encourage followers to adopt the same in decision-making. The ethical leader focuses on how things should be done in the organization. Servant leaders, on the other hand, focus on the development of the followers, how the subordinates intend to do things, and whether they are sufficiently empowered to get things done. Both leadership styles overlap on trust and the treatment of the followers. Banks et al. (2018) reported a correlation of ( $r = 0.81$ ) between ethical and servant leadership styles. Hoch et al. (2016), however, reported a greater incremental variance of 6.2% on subordinates' outcomes in servant leadership over authentic ethical leadership. Additionally, both styles are different in the motivations of the leaders (Eva et al., 2019)

A Level 5 leader combines both professionalism and humility in creating long-term value for the stakeholders. This leadership style overlaps with servant leadership on humility, but they are also different. Level 5 leaders focus on the organization, long-term success, and the necessary attitudes required of the leader. Characteristics of servant leadership like stewardship, authenticity, compassion, altruism, and integrity are not part

of the Level 5 leadership model. Servant leadership focuses on the development, growth, and well-being of the followers as opposed to the organization or other stakeholders.

Both servant leadership and empowering leadership share some common characteristics. The leaders actively involve the followers in decision-making by sharing the vision of the organization and objectives of assignments with subordinates. The subordinates then come up with solutions with minimal guidance and knowledge-sharing from the leaders. The subordinates are thus motivated and held accountable for the work done. Empowering leadership however lacks the other six characteristics of servant leadership.

Spiritual leadership shares an aspect with servant leadership, as both leadership styles create goals, motivate subordinates, and make work meaningful. Specifically, spiritual leadership focuses on creating a sense of calling at work, connectedness of members of the organization, and a feeling of transcendence. The resultant culture makes followers feel a part of the community. The preoccupation of spiritual leadership with organizational culture instead of the leader's behavior forms a distinguishing difference from servant leadership.

Self-sacrificing leaders forgo their interests or rewards either permanently or temporarily in exercise of power or their duties. Subordinates perceive such leaders as charismatic and legitimate and are often willing to reciprocate by sacrificing for the leaders or the organization. Subordinates are willing to work with them because the leaders are not self-oriented. The followers' reciprocity mirrors Greenleaf's proposition that followers of spiritual leaders become leaders themselves. Despite the similarities of

altruism, putting others first, and creating a supportive environment, self-sacrificing and servant leaderships are different. Self-sacrificing leadership focuses on the organization while servant leadership focuses on followers (Eva, 2019; Northouse, 2018).

Servant leadership uniqueness stems from comprising many attributes of other leadership theories while having many differentiators in terms of motive, focus, and characteristics (Coetzer et al., 2017). The theory focuses on subordinates, creating vision for the organization and the society, and consists of some characteristics of transformational, authentic, spiritual, and ethical leadership; the theory is unique as it comprises other dimensions of leadership not found in other theories (Coetzer et al., 2017).

Servant leadership style became more expedient as modern organizations moved away from the old command and control structure to a management-based leadership style (Banks et al., 2018). Belias and Koustelios (2014) described the growing interest in servant leadership as a natural response to the failure of other leadership styles, addressing the corrupt, selfish, and greedy tendencies of some organizational leaders and the tendency to treat employees as a mere factor of production — an attitude that often engenders dissatisfaction among the employees.

Sharing Northouse's position, van Dierendonck et al. (2017) believed that servant leaders make a deliberate effort to lead by serving. That is, servant leadership is built on the premise that leaders' interests should be secondary to the interests of their followers. Consequently, servant leaders often place priority on the development of their followers and their communities and less value and emphasis on power based on the position. van



Dierendonck's definition of servant leadership thus identifies three essential ingredients: (a) a focus on others, (b) prioritization of subordinate interests, and (c) concerns for others in the organization and the community as factors that distinguish servant leadership from other leadership styles. These factors align with Greenleaf's (1977) definition in terms of (a) motive, (b) mode, and (c) mindset of servant leadership (Eva et al., 2019). Servant leadership thus entails unforced desires to serve others and altruism and is outwardly oriented. Servant leadership is not only different from other leadership styles, but a consideration of its characteristics further shows the differentiation of the concept.

### **Characteristics of Servant Leadership**

The characteristics of servant leadership would help clarify the challenge of conceptualizing the construct. Greenleaf's definition did not list the characteristics of the concept. Spears (1996), a former director of the Greenleaf Centre for Leadership, distilled 10 characteristics of the concept from several writings of Greenleaf. The identified characteristics could not be used for empirical research because they have not been operationalized and no distinction was made between outcomes and intra- and interpersonal aspects (van Dierendonck & Sousa, 2016; Eva et al., 2019).

Many researchers had built on Spears' list. Laub (1998, 1999) developed the OLA instrument by reducing the 10 characteristics to six (Appendix J). Russell and Stone (2002) however increased the number to 20 and did not provide the basis of allocating some attributes to some categories. Patterson (2003) built a model consisting of seven characteristics from the list. While the model identified the need to serve as central to this

servant leadership concept, it neglected the leadership aspect (van Dierendonck, 2014; Eva et al., 2019). Servant leadership therefore does not have definite characteristics.

The myriad of names and models brought more confusion rather than clarity into the conceptualization of servant leadership. van Dierendonck (2010) sorted the approximately 40 available characteristics by sifting the antecedents, outcomes, and mediating variables, thus coming up with six characteristics of servant leadership. van Dierendonck (2010) noted that a servant leader would (a) empower and develop people, a variable that stems from the leader's recognition and acknowledgment of the followers' intrinsic worth, proactively fostering a sense of personal power through acquisition of skills and attitudes; (b) demonstrate humility and not overrate their own talent and accomplishment, seek the good of others, and not seek recognition or attribute success unduly; (c) demonstrate authenticity, having integrity and consistently aligning actions and words with their inner self; (d) demonstrate interpersonal acceptance, or empathy and accommodation of others' opinions and mistakes, creating an atmosphere of trust where people can be authentic without being judged or condemned; (e) provide discretion, making clear to subordinates what they should do and helping to provide tools to accomplish expected tasks; and (f) demonstrate stewardship, taking responsibility for and acting in the best interest of the group rather than manipulating and controlling (Eva et al., 2019; Langhof & Guldenberg, 2020). All these variables together define the servant leader. The clarity of the characteristics of servant leadership would not just provide identification of such a person but also facilitate accurate measurement of the concept.

## **Measure of Servant Leadership**

Understanding the impact of servant leadership requires usage of a validated instrument that helps with conceptual clarity and an operational definition of the concept. Several measurements and scales currently exist in literature to measure servant leadership. Many researchers developed these instruments based on personal interpretations of Greenleaf's definition of servant leadership. Rather than provide clarity, the existence of many instruments further diffuses the conceptualization of servant leadership (Anderson & Sun, 2017; van Dierendonck & Sousa, 2016).

Eva et al. (2019) noted that researchers currently use the following 16 instruments for measuring servant leadership: the Servant Leadership Subscale (SERV; Lytle, 1998), OLA (Laub, 1999), Self-Assessment of Servant Leadership (SASL; Page et al., 2000), Self-Assessment of Servant Leadership Profile (SASLP; Dennis et al., 2003), Servant Leadership (SL; Erhart, 2004), Servant Leadership Inventory (SLI; Reinke, 2004), Servant Leader Assessment Instrument (SLAI; Dennis et al., 2005), The Servant Leadership Questionnaire (TSLQ; Barbuto et al., 2006), Servant Leadership Composite Score (SLCS; McCuddy et al., 2008), Revised Servant Leadership Profile for Sport (RSLP-S; Rieke, et al., 2008), Servant Leadership Style Inventory (SLSI; Fridell et al., 2009), Executive Servant Leadership Scale (ESLS; Reed et al., 2011), SERV or short (Robinson et al., 2014), SL-7 and Global Servant Leadership Scale (GSLs; Liden et al., 2015), Servant Leadership Survey (SLS; van Dierendonck, 2017), Servant Leadership Survey (SLS; van Dierendonck & Nuijten, 2011), and Servant Leadership Behavioral

Scale (SLBS; Sendjaya et al., 2019). Many of these measures have not been reviewed (Eva et al., 2019).

In a meta-analysis study of these measures, Eva et al. (2019) and DeVellis (2017) established the following seven parameters for evaluating the validity of these instruments based on criteria identified by Hinkin (1995): (a) generation of items, (b) content adequacy, (c) administration of questionnaires, (d) factor analysis, (e) internal consistency, (f) construct validity, (g) replication, and (h) assessment of the theory housing the construct.

To ensure the validity of an instrument, the items should be rigorously generated and the contents adequate to ensure a strong linkage between the theoretical domain and instrument items (Eva et al., 2019). Item generation was mainly by inductive and deductive methods. Four researchers used both methods, and 12 authors did not indicate how the items were generated. As for content adequacy, experts in the field should review the instrument for the following three elements: (a) representativeness, (b) comprehensiveness, and (c) clarity (Eva et al., 2019). Experts reviewed only seven of the measures, and no review occurred for the remaining nine instruments. In respect of factor analysis, 50% of the instruments used confirmatory factor analysis and the other half used exploratory factor analysis. As for construct validity, only seven of the measures met the discriminant validity, convergent validity, and criterion validity. Eva et al. (2019) recommended the three measures of SLBS-6 by Sendjaya et al., (2018), SLS by van Dierendonck & Nuijten, (2011), and SL-7 by Liden et al. (2015) for SL that have met the above three criteria.

The SL-7 measured servant leadership on seven items. This measure's contribution to the conceptualization of the SL construct was the addition of corporate social responsibilities into the construct. The SL-7 construct was society focused. The construct contained both competency and character-based dimensions. Therefore, the construct might be appropriate for research dealing with organizational competencies or society-focused variables (Eva et al., 2019). Unlike SL-7, the SLBS had six dimensions. The major contribution of the SLBS was focusing the SL on the spiritual dimension, which also aligned with the initial conceptualization of the SL construct by Greenleaf (1977) that servant leadership influence stemmed from spiritual influence. The SLBS would be adequate for studies dealing with spirituality-related constructs. Both SLBS and SL-7 can be combined with other measures in any study without having very long questionnaires because the measures have short items. Researchers may not remove any of the items on the instrument to preserve the psychometric properties of the measures. Researchers could use the short versions of both SL-7 and SLBS for evaluating global SL while the long versions of SL-7 with 28 items and SLBS with 35 items might be suitable for separate testing of the servant leadership's dimension analysis (Eva et al., 2019).

Unlike the SL-7 and SLBS, the SLS (van Dierendonck & Nuijten, 2011) has 30 items for the long form, 18 items for the short version, and the eight dimensions of (a) stewardship, (b) humility, (c) courage, (d) accountability, (e) forgiveness, (f) empowerment, (g) stand back, and (h) authenticity (van Dierendonck et al., 2017). Also, the SLS has longer items and focuses on two sides of the construct: the servant and leadership.

Though different, all 16 measures relied on the conventional hierarchical leader-follower model of leadership. This conceptualization means that the measures may be unsuitable instruments for nontraditional leader-follower leadership situations like in shared leadership in medicine, education, and nongovernmental organizations (Eva et al., 2019; Sousa & van Dierendonck, 2016). Sousa and van Dierendonck (2016) used the SLS to develop a 15-item construct for shared leadership that rates not just the leader but also the team members. This measure may be useful for servant leadership when focusing on the dyad exchange among the leader and the team members in a shared context (Eva et al., 2019; Sousa & van Dierendonck, 2016).

In 2008, there was a landmark in the research into SL. Not only were many of the measures published, but the number of empirical and conceptual articles also increased from 41 and 21 to 171 and 26, respectively (Eva et al., 2019). Many of the articles appeared in reputable journals, but the volume of articles in second-tier journals were still high in volume (Eva. et al., 2019). Though a multidimensional concept, SL had mainly been used in business and organizational psychology disciplines; the health care, education, and hospitality sectors come far behind (Eva. et al., 2019). Although many instruments exist for measuring SL, it appears that researchers prefer those instruments used in the research designs.

### **Servant Leadership and Research Designs**

Many servant leader researchers prefer the quantitative research design to other methods. Of the 192 empirical studies published between 1998 and 2018, about 156 (81.25%) utilized quantitative research design while 28 (14.58%) utilized a qualitative

method and 8 (4.17%) utilized a mixed method (Eva et al., 2019). The publication of peer-reviewed articles in journals also follows the same pattern. In terms of geography, empirical research on servant leadership has been conducted in 39 of the 195 world's nation states. Of the 145 publications in *The Leadership Quarterly* journal, 64 (44%) and 36 (25%) researchers drew samples from the United States and China, respectively (Eva et al., 2019). The remaining 45 studies were in multiple countries. Africa had 12 studies from four countries and one study in Nigeria (Eva et al., 2019).

The quantitative studies had three experimental studies and two meta-analyses and the rest were correlational field studies (Eva et al., 2019; Banks et al., 2018; Hoch et al., 2016). There were 126 correlational studies, of which 20 used data obtained from supervisors and subordinates and analyzed them with regression analysis. The pairing of many subordinates to a single supervisor could negate the assumption of independence of observations by the researcher (Eva et al., 2019). Of the many correlation studies, only 30 (23%) measured the variables beyond a point in time, or 77% were cross-sectional studies. Using multiple time points sampling and the exploration of reverse causation could cure the problem of endogeneity inherent in these cross-sectional studies (Antonikis et al., 2014; Eva et al., 2019; Rodríguez-Carvajal et al., 2018).

The basic features of existing qualitative studies on servant leadership were their (a) focus on a single case, (b) use of interviews, (c) use of observation, (d) use of archival records, and (e) focus group (Eva et al., 2019). About 70% of the studies were based on exploration of servant leadership within organizations while 30% were informed by theories (Eva et al., 2019). As for mixed method design, the studies combined both

surveys and interviews for understanding the phenomenon under study (Eva et al., 2019). Just like the qualitative studies, only a few mixed method studies were informed by theories (Eva et al., 2019). These research designs were situated in three theories.

### **Theories Used in Servant Leadership Research**

Most researchers used the social-based theories of social exchange theory, social learning theory, and social identity as framework for studying servant leadership (Chughtai, 2016; Eva et al., 2019). The social exchange theory posits that because the servant leader invests resources in the growth and development of the follower, the latter becomes disposed to repaying the leader with good behaviors (Eva et al., 2019; Newman et al., 2017). Unlike the social exchange theory that is based on dyad exchange, the social identity theory leader creates bonding with followers by being authentic and altruistic, and the latter becomes obligated to act in ways beneficial to the organization in order to identify with the entity (Chughtai, 2016; Eva et al., 2019). For social learning theory, the followers observe the leader's attitude and behavior over time and then begin to emulate the same values (Eva et al., 2019; Newman et al., 2017). These theories provide conceptual framework but not the antecedents of servant leadership.

### **Antecedents of Servant Leadership**

Antecedents of servant leadership are situations or values that may predict the existence of servant leaders and consist of factors like organizational culture, personality traits of the leaders, gender orientation, organizational policies, and demographics to mention a few. However, emphasis in research has been on the personality of the leader, and on gender to a lesser extent, from the available 11 empirical studies on antecedents of



servant leadership (Eva et al., 2019; Liden et al., 2014). Some studies identified (a) low narcissism, (b) low extraversion, (c) high mindfulness, (d) high self-evaluation, and (e) high emotional intelligence as some of the predictors of servant leadership (Eva et al., 2019; Flynn et al., 2016; Verdorfer, 2016). The paucity of studies on personalities of leaders and the many studies that found the relationship between personality traits and servant leaders to be statistically insignificant limit the extent of reliance on these identified antecedents of SL (Chughtai, 2016; Eva et al., 2019; Verdorfer, 2016).

Some researchers like Lemoine and Blum (2019) and Hogue (2016) concluded that women are more susceptible to display servant leadership traits compared with men. This conclusion was based on the observations that women display behaviors like altruism, stewardship, service, and emotional healing, typified of servant leadership traits. Besides the two factors of gender and personality traits, researchers have not examined variables like age, tenor, culture, and education of leaders or correlated them as antecedents of a servant leader (Eva et al., 2019; Verdorfer, 2016). The antecedents have not been exhausted by researchers; the outcomes of servant leadership too are not better.

### **Servant Leadership Outcomes**

The servant leadership outcomes can be divided into the following three categories: (a) individual outcomes, (b) team outcomes, and (c) organizational outcomes. Many of the empirical studies were on the dyad relationship between leaders and followers and the explanation of the mechanism of the interaction (Coetzer et al., 2017). Most of the studies on servant leadership outcomes were on organizational citizen behavior (OCB) and found significant positive relationships between the two concepts,

either in the society or in the organization setting (Coetzer et al., 2017; Eva et al., 2019; Zhao et al., 2016). Servant leadership was found to positively correlate to other value-adding behaviors like job satisfaction, work-life balance, team playing, corporate social responsibility, collaboration, well-being, turnover intent, and commitment to change and were negatively correlated to behaviors leading to irresponsibility like employee deviance, truancy, and insubordination (Bande et al., 2016; Eva et al., 2019; Lacroix et al., 2017; Gotsis & Grimani, 2016; Walumbwa et al., 2018). The organizational and nation culture may affect both the antecedents and outcomes of servant leadership.

### **Servant Leadership and Culture**

Hofstede (1980) provided the background for the subsequent cultural classifications by other researchers. After six years of work across 40 nations, Hofstede (1980) identified five dimensions of culture: (a) power distance, the degree of societal or organizational expectation and acceptance of inequalities; (b) uncertainty avoidance, the extent of societal or organizational acceptance of ambiguities and uncertainties; (c) masculinity and femininity, the degree of assertiveness or self-focusing and no consideration for others; (d) individualism-collectivism, the degree of elevating personal interest or group interest above the other; and (e) long-term orientation, delaying gratification for greater future benefits.

The GLOBE study of leadership (House et al., 2004) across 62 countries adapted the classification by Hofstede but added five other dimensions. The researchers defined culture in terms of belief systems, mores, and practices shared by a group. The study made a distinction between national culture and organizational culture. Organizational

culture consists of shared values, names, and history that distinguish one organization from another. National culture consists of commonalities in respect of attributes and practices in a country. Given that organizations reside within countries, national culture affects organizational cultures (Belias & Koustelios , 2014).

Belias and Koustelios (2014) identified three types of cultures that affect employee job satisfaction and organizational functionalities: (a) the national culture, (b) the occupational culture, and (c) the organizational culture. The organizational culture has several outcomes relating to the job such as job satisfaction and engagement. After correlating job satisfaction with other variables like size, attitude, and culture, the researchers reported a significant variance in the experiences of employees concerning job satisfaction. Moreover, employees' intrinsic job satisfaction became fulfilled when the current culture in the workplace matched the expected culture thus implying that the organizational internal culture was a subset of the national culture and the two should be seen as the same.

Relying on Hofstede (1980) and the GLOBE project, van Dierendonck (2010) identified humane orientation and power distance as the two national cultural dimensions that could affect servant leadership. Humane orientations stemmed from the understanding that humans need friendship, require socialization, and are fundamentally gregarious. Humane orientation therefore connotes organizational or society encouragement and the rewards of friendship, caring, generosity, and altruism. In cultures with humane orientation, the people are friendly, forgive easily, are sensitive to others, and are tolerant of others (van Dierendonck, 2010). The GLOBE study classified Nigeria

as high on humane orientation with a rating of 4.10 and ranking 27 out of the 62 countries. This concept of humane orientation bears similarity to the servant leadership characteristics of care and love (Eva et al., 2019). Leaders in the society that displays high humane orientation would be expected to exhibit stewardship, empower the people, and have interpersonal skills (Eva et al., 2019; House et al., 2004; van Dierendonck, 2010).

Hofstede (1980) defined power distance as the acceptance of inequalities in power sharing in the organization or society. The GLOBE study's comprehensive definition accords substantially with Hofstede's by stating that power distance is the degree to which the stratified members of the society or organization maintain inequality in respect of "power, authority, prestige, status, wealth, and material possession" (p. 537). In high-power distance society, subordinates are more subservient and obey leaders or older people without questioning. Organizations operating in such cultures usually operate centrally; leaders expectedly make decisions for the rest of the organization with little or no input from subordinates, and positions and hierarchies have material and nonmaterial privileges. In contrast, low-power distance society has decentralized decision-making, low deference, and no emphasis on respect. The GLOBE study classified Nigeria as number one in the world in high-power distance with the highest rating of 5.80. (p. 539).

van Dierendonck (2010) argued that, given the characteristics of the low- and high-power society, servant leadership would emerge and flourish in low-power distance society instead of a high-power distance society. This deduction was based on the fact that low-power distance society is more egalitarian with subordinates and leaders'

relationships being on equal footing. The equality between the parties and the reciprocity that results ensure growth of the follower. Additionally, the leader in low-power distance society is not focused on the self but the society, a characteristic that accords with humility, love, and focus on followers by servant leadership. On the other hand, servant leaders may not emerge or thrive in high-power distance society because of the characteristics of the society and expectations of leadership that may not be in tandem with high-power distance.

Hale and Fields (2007) in a comparative study examined the practice of servant leadership in both the United States and Ghana. The researchers stated that though servant leaders might focus on the development of followers, their effectiveness would depend on the settings that allow followers to exercise initiatives. In low-power distance societies like the United States, leaders who help and allow followers self-initiation of creative solutions may be considered as effective, whereas such leaders who allow subordinates to take initiatives without directives from the leader may be viewed as weak and ineffective in a high-power distance society like Ghana. The researchers reported that Ghanaians experienced significantly lower servant leadership behaviors when compared with North Americans. This finding agrees with van Dierendonck's (2010) postulation that servant leadership thrives more in low-power distance societies. Servant leadership therefore has stronger influence when there is a fit between the culture of the society and the servant leadership behaviors.

China's rating on the GLOBE study was 5.04, meaning the society was also high on power distance like Nigeria (5.80). Yang et al. (2017) explored the effect of servant

leadership and power distance on employees' creativity and efficiency using the efficiency theory. The researchers found that servant leadership promotes creativity, efficiency, and efficacy in the employees of the 11 banks sampled in the study, even in a country with high-power distance. Moreover, the power distance was a contextual factor affecting the studied variables.

This result contradicts the findings of Hale and Fields (2007) and van Dierendonck (2010). Belias and Koustelios (2014) also reviewed several cultures and concluded that the culture of high-power distance leads to autocratic leadership style and a centralized method of decision-making. The contradictions in these studies imply that the effect of power distance on servant leadership has not been fully explored and researchers need to do more studies in this area. The inconclusiveness of the effects of power distance on servant leadership makes the extant study and its contribution to the body of knowledge imperative.

### **Criticism of Servant Leadership**

Several criticisms have trailed the concept of servant leadership. Some researchers are of the opinion that organizations exist to achieve their own stated mission, and the resources available, including the employees, are to work together to further the intent for which the organization exists. Instead, servant leadership focuses on the employees and their welfare and advancement (Coetzer et al., 2017; Eva et al., 2019; Zhao et al., 2016).

Servant leadership lacks a universally acceptable definition, attributes, and characteristics, thus making conceptualization difficult (Lacroix et al., 2017; Gotsis &

Grimani, 2016). The concept of servant leadership therefore requires more clarification in the following areas: (a) a precise definition that captures the essence of the concept, (b) the effect of the concept on organizational outcomes, (c) acceptable instrument that measures the concept, (d) clarification as to whether servant leadership is due to personality or to behavior, and (e) whether servant leadership is a matter of degree or type (Coetzer et al., 2017; Eva et al., 2019; Zhao et al., 2016).

In the formulation of research designs, the majority of the studies used cross-sectional and one point survey designs, which have many inherent weaknesses. Many of the research tends to be theoretical, adding more variables for evaluation, instead of being evidence-based studies that help leaders in practice to achieve the organizational objectives or to engender social change in the society (Eva et al., 2019; Irving et al., 2017; Newman et al., 2017).

Banks et al. (2018) opined that servant leadership is not theoretically and empirically distinct from other leadership styles. Although, Hoch et al. (2016) and Banks et al. argue that servant leadership has incremental validity over other types of leadership. The existing studies on servant leadership have been limited in terms of measurement error, common method bias and endogeneity bias, a low number of studies, and small sample sizes to establish the distinctiveness of the servant leadership concept (Eva et al., 2019).

The lack of a universally accepted definition of servant leadership cannot prevent the empirical study of the concept (Henning, 2016). As the exploration of leadership as a discipline continues, the study of servant leadership which is its subset should not stop

(Henning, 2016). The absence of an acceptable definition only makes the study more difficult than it would have ordinarily been. Some other concepts like job satisfaction, joy, and leadership may lack universally accepted definition, but researchers still explore them empirically (Henning, 2016).

Some researchers have criticized servant leadership for not having a scientifically generated and generally accepted instrument. Eva et al. (2019) had identified 16 instruments for measuring servant leadership. Henning (2016), however, noted that 75% of empirical studies on servant leadership and job satisfaction used the OLA as an instrument for measuring SL. A formal consensus may not be available; however, the preponderance of studies employing the OLA may give credence to the acceptance of the instrument as the standard for the study of servant leadership and job satisfaction.

Some researchers have criticized servant leadership on the consistency of outcomes across different industries, organizations, and geographies (Eva et al., 2019; Northouse, 2018). A recurrent pattern seems to be emerging on the relationship between servant leadership and job satisfaction, organizational citizenship, employee turnover intent, and job attitudes. Of the 30 empirical quantitative studies explored by Henning (2016), 29 of them reported a statistically significant positive relationship between servant leadership and the outcomes listed earlier. Specifically, a consistent positive pattern becomes noticeable between servant leadership and job satisfaction. Given that these studies were correlational in nature, causality cannot be inputted into the relationship between the two variables (Henning, 2016).



Concerning the issue of the seemingly contradictory title and contradiction with the existing leadership paradigm, while the servant leadership perspective on leadership may be different from others, the difference does not connote inferiority in depth and time. The servant leadership concept had existed thousands of years before the modern study of the phenomenon (Coetzer et al., 2017; Eva et al., 2019; Northouse, 2018). Additionally, to say that servant leadership contradicts existing conceptualization is to exhibit bias as the phenomenon itself has no universal definition yet (Coetzer et al., 2017; Eva et al., 2019). Servant leadership as a multidimensional concept takes some characteristics from most of the behavioral leadership styles like spiritual, authentic, transformational, and ethical leaderships (Eva et al., 2019).

The argument on the classification and whether servant leadership is a matter of kind or matter of degree still lingers in the literature. The 16 identified servant leadership instruments measure the concept from the perspectives of the developers without any providing clarifications on when practitioners become servant leaders, whether servant leadership is innate, or whether the traits can be taught and learnt by managers (Eva et al., 2019). Like in any field of study, these unresolved issues on servant leadership are gaps in the literature that provide opportunities for more inquiry by scholars.

Contrary to the claims by some researchers, servant leadership does not imply servitude or low self-esteem by the leader. The servant leader does not employ emotion and influence to control the followers with the intent of making the workforce behave in a predetermined manner. Instead, the servant leader genuinely looks for the well-being, growth, and autonomy of the subordinates because of the desire to serve (Alonso et al.,

2019; Eva et al., 2019; Greenleaf, 1977; van Dierendonck et al., 2011). Having examined the theoretical aspects of servant leadership, there was need to examine leadership within the Nigerian society from which the respondents emerged.

### **Leadership in the Nigerian Mortgage Banks**

To understand the leadership and job satisfaction in Nigerian mortgage banks required an understanding of the historical development and architecture of the different operators in the sector: (a) the Central Bank of Nigeria (CBN), (b) the Federal Mortgage Bank of Nigeria (FMBN), (c) the Nigeria Mortgage Refinance Company (NMRC), Mortgage Banks of Nigeria (MBN), and (d) Mortgagors. The housing deficit gaps in Nigeria had been identified as a social problem the Nigerian government had been grappling to resolve. Though the population was growing at an average of 2.6%, the housing deficit was growing at a much faster rate (Nigerian Bureau of Statistics, 2018). The World Bank Group (2018) estimated the housing deficit at 17 million units for a population of 200 million. Two identified causes of the housing deficits were (a) lack of long-term funds and (b) exorbitant commercial interest rates on mortgages. The government therefore initiated some reforms to solve these problems. The first was to create a pool of funds called the National Housing Fund (NHF) in the 1990s through the NHF Act, funded by workers, insurance companies, banks, and the government. The second reform was the creation of some financial institutions to manage the process and the funds.

The first of the institutions was the CBN. Unlike in many countries, the Central Bank of Nigeria is the apex and regulatory bank with oversight responsibilities for the

mortgage banks and the FMBN (Demyanyk & Loutschina, 2016). The FMBN, a government mortgage institution, has the responsibility of administering the NHF and was responsible to the CBN. The FMBN funds originated mortgages in a similar manner to the Government Sponsored Enterprises in the United States (Obaleye, 2018). The MBN partnered with some individuals and organizations to augment the efforts of the FMBN by creating the NMRC, which has the responsibility of providing long-term finance for mortgages. Both the FMBN and the NMRC act like wholesale banks to the MBN that is the primary mortgage bank and interfaces with the mortgagor (Obaleye, 2018).

### **Mortgage Banks of Nigeria**

The MBN were originally known as savings and loan or building societies companies. The rebranding came with the CBN 2011 revised guidelines for mortgage institutions with the intent of providing visibility and specialization as developmental banks dedicated for mortgage origination and financing. As noted by Obaleye (2018), the notable characteristic that came with the branding was the increase in the capital base and division of territories. The authorized capital was raised to N5 billion for national mortgage banks that could operate everywhere in the country. The state mortgage banks with the shared capital of N2.5 billion can only operate within one of the 36 states and the federal capital territory. Only 10 national and 24 state mortgage banks emerged at the end of the capital-raising exercise. The lack of refinancing capacity of FMHN and RMCN coupled with the low capital base of the MBN has led to fewer than 10,000 homes originated and delivered or financed (Obaleye, 2018). Additionally, the mortgage banks

have not attracted competent human resources when compared with commercial banks because of poor financial state.

When partly competent employees must solve difficult tasks, both job satisfaction and leadership challenges would result (Obaleye, 2018). Basit et al. (2017) explored the relationship between leadership and organizational performance in Nigerian banks. The results showed both positive and negative correlations with leadership styles and performance. The autocratic and transaction leadership styles were negatively correlated while transformational and democratic leadership were recommended for the banks because they positively correlated with performance. Organization success is therefore linked to leadership (Amah, 2018b; Anderson & Sun, 2017; Eva et al., 2019) and the satisfaction of employees (Al-Asadi et al., 2019; Farrington & Lillah, 2019).

Employee job satisfaction in the banks has bearing on the organizational outcomes like service delivery, productivity, and ultimately the financial result. Orumwense (2019) examined the predictive ability of extrinsic and intrinsic factors on job satisfaction in Nigerian banks. Using a population of 167, the result of the multiple linear regressions and the dyad relationship between the employees and the supervisors showed a significant predictor of job satisfaction among Nigerian bank employees. This result implies that bank managers can improve employee job satisfaction through improved supervision like taking active interest in the subordinates, as posited by the servant leadership theory, and by improving work environments.

Nigeria has a high attrition rate (Amah, 2018b), and increased satisfaction of employees can reduce the turnover intent in the banks. Garba-Ibrahim et al. (2016)

examined the relationship between job satisfaction and turnover intent in Nigerian banks with 192 respondents from five banks. The findings showed a negative correlation between job satisfaction and turnover intent among Nigerian bankers. Falahat et al. (2019) also found similar results among Malaysian bankers. Contrary to the hygiene-motivation theory and findings by many researchers, Uzonwanne and Nwanzu (2017) found that pay and career satisfaction among Nigerian bankers significantly correlated with organizational commitment and organizational citizen behavior.

Many studies have linked organizational outcomes to the type of leadership styles (Amah, 2018c; Al-Asadi et al., 2019; Eva et al., 2019). When leadership engages in unethical practices or introduces governance structure that may not be congruent with the culture, achieving the goals and mission becomes challenging. Ilham (2017) examined the impact of culture and leadership styles on the organizational outcomes and found that the leadership dimensions of an organization affect the performance of the employees and job satisfaction. The culture of the organization and the nation was found to affect the employees' performance. In a similar study, Dele et al., (2015) also found that the leadership styles of banks in Nigeria affect organizational performance. Apart from culture, leadership plays a part in organizational outcome.

Unethical practices bring down organizations, as evidently proven by the stories of Enron of the United States, the Satyam of India, and the banks in Nigeria (Agbin, 2018). The spate of bank failures in Nigeria caused by corruption and scandals has led to corporate failures and subsequent mergers and the acquisition of many banks (Agbin, 2018). Oluseyi-Sowunmi et al. (2019) also confirmed the positive and significant

correlation of ethical practices with sustainability of banks in Nigeria. Given the import of banks to the economic development of the society, these studies recommended ethical leadership or any leadership style that was ethically uncompromising. These recommendations thus position servant leadership for adoption in the banking sector for desirable organization outcomes. The implication of all these studies for management was that employee job satisfaction and servant leadership might improve organizational outcomes in the mortgage banks.

Some researchers believe that given the structured and repetitiveness of banking, bureaucratic leadership better serves the industry. Mohammad et al. (2017) posited that most banking executives prefer the bureaucratic style of leadership because a bureaucratic leader ensures that subordinates follow the exact procedures set by the organization to achieve its goals. Consequently, most banking institutions adopt this bureaucratic leadership style, believing that it presents the management of the organization with a clear chain of administration in cash handling and fund management. This process helps the management of banks to monitor and minimize financial misappropriation, improve transparency, and increase accountability.

A bank may have multiple leadership styles. In examining leadership styles of bank managers, Jain and Chaudhary (2014) observed that the leadership styles of banks vary with the hierarchy of managers. Middle-level managers had a benevolent autocratic leadership style while senior banking managers at scale IV had a high consultative leadership style. The latter often kept absolute control over the decision-making process of the organization. The findings further revealed that managers in the categories V and

VI had a high level of participative leadership styles, allowing them to often invite input from their subordinates on decision-making. Jain and Chaudhary (2014) thus suggested that bank leaders should adopt a directive leadership style because the style is more effective and suited for complex and technical operations. Also, senior bank managers should develop leadership styles that allow the building of workplace relationships that increase employee productivity.

In another perspective, those who believe organizations have their goals and should utilize all resources to get them achieved have proposed the strategic leadership method for banks. Kehinde and Banjo (2014, p.11) opined that the bank consolidation exercise in Nigeria in 2005 did not achieve its intended objectives because of poor monitoring strategy and blindfolded competitions that engulfed the thinking of the management of the organizations. In other words, leadership of the banking industry in Nigeria often lacked a clear-cut and functional management plan that was expected in corporate governance. Kehinde and Banjo (2014) thus recommended strategic leadership, which allowed management of an organization to be proactive rather than reactive, as most appropriate for the leadership of the banking sector.

The mortgage banking sector, particularly in Nigeria, occupies important and strategic positions in the economic development of the entire society. Banking operations are built on trust. The effective leadership style that is appropriate for the mortgage banking sector should therefore encourage proper ethical practices with the intent of engendering transparency in the management of the financial resources of the organization, thereby enhancing the growth of the economy. Leadership behavior built on

corruption with less emphasis put on ethical value and the welfare of the workforce was unhealthy for the banking sector. A measure of the effectiveness of any of the leadership styles in the bank was the rate of job satisfaction by the employees. For leaders to be effective, they must pay attention to the job satisfaction of the employees.

### **Job Satisfaction**

The human resources of any organization deserve required management in order to achieve the organizational goals and objectives as the execution of the company's plans depend on the employees. The understanding of employee job satisfaction therefore helps leaders to incentivize employees and make policies that are not detrimental to the interest and motivation of the workforce but further desirable organizational outcomes like job satisfaction, high retention rate, creation of organizational citizens, reduction in absenteeism, and increased productivity (Farrington & Lillah, 2019; Al-Asadi et al., 2019).

Like servant leadership, job satisfaction has no globally accepted definition. Different scholars have defined the concept based on their individual perceptions. Locke (1976a) defined job satisfaction as "a pleasurable or emotional state resulting from appraisal of one's job or job experiences" (p. 24). The needs perspective saw job satisfaction as a need that employees intend to satisfy. Barnett (2017) posited that job satisfaction encompasses both positive and negative feelings exhibited by workers toward their jobs. Onyebuenyi (2016) noted that job satisfaction has three components: (a) emotional, (b) situational, and (c) cognitive. In contrast, Bande et al. (2016) viewed job satisfaction from the social exchange perspective, in which employees compare inputs to



their work with accruing rewards. These views mean that job satisfaction depends on how employees feel regarding their treatment and the accruing benefits from the organization. Employees tend to have positive feelings, energy, and the willingness to work when they are treated or motivated in accordance with their expectations. Scholars have propounded several theories to explain the concept of job satisfaction. These theories can be divided into content and process theories.

### **Theories of Job Satisfaction**

#### ***Affect Theory***

Locke (1976b) propounded the affect theory of job satisfaction that states the emotional response determines a huge part of employee job satisfaction. The theory makes a distinction between what employees have in a job and what they want in a job. Employees value various aspects of their jobs differently. Satisfied employees derive more satisfaction from a facet of the job they value. The employee might have reduced satisfaction or become dissatisfied when a low-valued area of the job is satisfied. Additionally, too much increase in a valued facet of a job would lead to employee dissatisfaction.

#### ***Dispositional Theory***

Closely related to the affect theory is the dispositional theory. This theory posits that individuals have innate dispositions that predispose them toward satisfaction in certain jobs. For example, some people love the military service despite the rigor of the work and high exposure to danger. Some studies have concluded that identical twins have

comparable levels of job satisfaction. This theory explains why job satisfaction for some people may be stable over a period of time and in various job roles.

Judge et al. (2008) came up with modifiers to the dispositional theory. The researcher stated that employee job satisfaction is a function of the following four variables: (a) self-esteem, which is self-worth resulting from one's own evaluation; (b) general self-efficacy, the confidence and competence resulting from one's evaluation of self, (c) locus of control, the self-control resulting from self-evaluation, and (d) neuroticism, the self-appraisal of emotional and mental stability. Job satisfaction increases with higher levels of self-esteem, general self-efficacy, and locus of control while reduction in job satisfaction results from high neuroticism.

### ***Job Characteristic Theory***

This theory is another framework used for determining job outcomes through job characteristics. Hackman and Oldham propounded this theory in 1976. The researchers identified the five job characteristics of (a) skill variety, (b) task identity, (c) task significance, (d) autonomy, and (e) feedback as determinants of job satisfaction. These job characteristics in turn impact the three psychological states of (a) experienced meaningfulness, (b) experienced responsibility for outcomes, and (c) knowledge of the result. The job characteristics can be developed into an index to predict employees' attitudes and job satisfaction. Many researchers have validated the job characteristic theory. Though job characteristics correlated with job satisfaction, the correlation was stronger with a single variable (Judge et al., 2011). Researchers have further refined the job characteristic theory by adding employees' personal development as another variable.

This additional factor has increased the correlation between job characteristics and job satisfaction.

### ***Equity Theory***

This theory measures the input and rewards accruing to an employee relative to that of the colleagues. An employee who puts in more effort at work and receives the same reward with a colleague who puts in less effort will be dissatisfied, whereas the colleague will be satisfied (Thiagaraj & Thangaswamy, 2017). The employee will still be dissatisfied if the inputs are the same, but the colleague is better rewarded. With this theory, employee correlates inputs and rewards of colleagues with job satisfaction. Establishment of fairness in appraisal and rewards can be essential to job motivation (Thiagaraj & Thangaswamy, 2017).

In an empirical study by Judge (2011), the researcher discovered a correlation between pay and job satisfaction in self-centered persons, whereas other centered people had less correlation. Employees who had more potential had high job satisfaction even though the pay was lower than the amount paid to coworkers. Money motivates and correlates with job satisfaction, which is subject to other factors like culture, belief system, the amount of money one has, and the level of needs already met (Thiagaraj & Thangaswamy, 2017).

### ***Expectancy-Value Theory***

Victor Vroom propounded the expectancy-value theory in 1964. This theory states that the strength to act in a particular manner depends on the expected outcomes and the attractiveness of the outcomes to the person (Thiagaraj & Thangaswamy, 2017).

An employee can therefore be motivated if the extra performance will lead to improved appraisal from the supervisor and in turn translate into rewards for the employee. The theory basically involves relationships between efforts and performance, performance and reward, and rewards and personal goals. Motivation under this theory therefore depends on three variables, as follows: (a) valence, (b) expectancy, and (c) instrumentality (Thiagaraj & Thangaswamy, 2017).

### ***Hierarchy of Needs Theory***

Abraham Maslow propounded the hierarchy of needs theory in 1943. This theory identified five sequential needs, with physiologic at the bottom and self-actualizing at the top. Employees work to meet these needs from the bottom up. Satisfied needs do not motivate, only unsatisfied needs influence behavior. One level of needs may be unmet in full before triggering the next level. This theory has been criticized for its several inbuilt assumptions: (a) needs are not hierarchical and are not in the stated order, (b) needs are not static but dynamic in reality, and (c) many levels of needs may be activated concurrently (Thiagaraj & Thangaswamy, 2017).

### ***Two-Factor Theory***

This theory, also called the MHT, was propounded by Frederick Herzberg in 1959. This theory was a modification of Maslow's Hierarchy of Needs, and it identified two groups of factors at play in the work environment named (a) satisfiers, or hygiene factors, and (b) dissatisfiers, or motivator factors, that affect the job satisfaction of employees. The motivating factors are the intrinsic aspects of the work that make people want to do more, such as promotion, achievement, and recognition. Hygiene factors are extrinsic to

the work and include policy, pay, and the working environment. The presence of hygiene factors from the workplace does not bring satisfaction to the employees; however, the absence can cause dissatisfaction because satisfaction is not the opposite of dissatisfaction (Thiagaraj & Thangaswamy, 2017). Motivators consisting of responsibility, opportunity, and achievement may be combined to motivate employees and improve their productivity on the job.

A criticism of the two-factor theory has been on the methodology adopted by Herzberg in the study that used knowledge workers — engineers and accountants (Adegoke et al., 2015) — thus limiting generalizability of the theory. By asking people to recall events about themselves, people usually would not remember longtime experiences. The theory is therefore skewed in favor of recent events. Additionally, the theory focuses too much on satisfaction and dissatisfaction to the expense of productivity. Satisfaction may not correlate with job performance. The theory does not consider individual differences, assuming everyone reacts to motivators in an identical manner. The theory does not state how to measure motivating and hygiene factors (Thiagaraj & Thangaswamy, 2017). Notwithstanding these shortcomings, the theory provides a model for evaluating servant leadership on job satisfaction.

### **Effects of Servant Leadership on Employee Job Satisfaction**

Scholars do agree on the correlation between servant leadership and job satisfaction among employees. Given that the servant leader looks after the interests, needs, and growth of the employees, as expected, many scholars have reported a statistically significant positive correlation between servant leadership and employee job

satisfaction. In the mode of LMX theory, the leader treats every subordinate as a member of the in-group. Servant leadership has therefore become popular among practitioners. About a third of Fortune 100 companies now display servant leadership characteristics (Langhof & Guldenberg, 2020).

Many studies have shown the positive correlation between servant leadership and job satisfaction. Farrington and Lillah (2019) studied the relationship between servant leadership and job satisfaction among health care workers. Data were collected from 241 respondents and analysis was done with multiple regressions. The findings showed a positive correlation between servant leadership and job satisfaction. Sullivan et al., (2019) also reported a strong positive correlation between the two constructs in sport organizations. Lee et al. (2018), Donia et al. (2016), and Chiniara and Bentein (2016) also reported a positive correlation between the two constructs. In virtually every sector that researchers studied, the findings almost always showed a positive correlation between servant leadership and job satisfaction. These findings thus imply that application of servant leadership may have positive organizational outcomes.

The statistically positive correlation between servant leadership and job satisfaction may not necessarily lead to positive organizational outcomes like organizational citizen behavior or increased productivity. The multidimensional nature of job satisfaction accounts for this behavior as the construct affects and is affected by other factors other than leadership (Eva et al., 2019; Langhof & Guldenberg, 2020). Donia et al. (2016) used time-lagged data to study the motivational orientation of 192 respondents resulting from the relationship between servant leadership and job satisfaction. In the

findings, servant leadership had a positive significant correlation with job satisfaction but not with the employees' OCB. In a like manner, Chiniara and Bentein (2016) found that servant leadership would improve employees' "competence, relatedness, and autonomy" but found no correlation with organizational citizen behavior and individual productivity. These researchers concluded that servant leadership may not be equally effective for all employees. These findings thus imply that managers should engage employees one on one and should not neglect other intrinsic and extrinsic factors that may affect employee job satisfaction.

### **Intrinsic Factors That Influence Job Satisfaction**

Many researchers have looked at the empirical validity of Herzberg's MHT, specifically the predictive ability of intrinsic factors on job satisfaction and other work outcomes. Hur (2018) examined whether monetary rewards motivated public officials and created job satisfaction. The researcher also compared both public employees and private sector employees. The findings confirmed the theory that intrinsic factors motivate and pay was a hygienic factor in both public and private sectors. Shaikh et al.'s (2019) study in the Rafhan industry, Jawabri's (2017) research among university employees, Farrington and Lillah's (2019) study on health care, Ercan's (2018) research among the Emirati women, and Adegoke et al.'s (2015) study among the midwives validated the motivational capacity of intrinsic factors.

In contrast, Zopiatis et al. (2017) examined the validity of the MHT in the hospitality industry and reported no correlation between intrinsic job motivators and turnover intent; however, there was positive relationship with career satisfaction. This

finding means that employees would work in the industry because of extrinsic factors and not intrinsic factors. The MHT model did not apply in this instance, and the findings tend to even contradict the model.

One weakness of the MHT model was not making a distinction about people's peculiarity, culture, or developmental state and assuming that intrinsic factors motivate everyone the same way. Employees in Nigeria seem to be motivated by both intrinsic and extrinsic factors (Onyebuanyi, 2016). In a study of 138 sales representatives in four service companies in Lagos, Nigeria, Ogunnaike et al. (2014) found that both extrinsic and intrinsic factors enhanced job satisfaction of the employees. Olubusayo et al.'s (2014) study of the public servants in the South West area of Nigeria also confirmed that both intrinsic and extrinsic factors motivated these workers. In another similar study examining job characteristics with intrinsic and extrinsic factors, Garcia et al. (2020) found that only autonomy and feedback correlated with the two satisfaction dimensions. Extrinsic satisfaction was negatively correlated with significance and information processing.

### **Extrinsic Factors That Influence Job Satisfaction**

The MHT identified two factors in understanding employee motivation, of which extrinsic factors form a part. Unlike intrinsic factors that motivate, extrinsic factors like working condition, monetary rewards, supervision, and interpersonal relations, which are external to the work, do not motivate; however, their absence could cause dissatisfaction (Rogelberg, 2017; Zopiatis et al., 2017). Many scholars have affirmed that extrinsic factors lack the ability to motivate employees (Alshmemri et al., 2017; Shaikh et al.,



2019). Hur (2018) confirmed that, as predicted by the MHT, job satisfaction was not affected by extrinsic factors among public managers.

In contrast to the MHT, some scholars have affirmed the non-applicability of the Herzberg theory in reality. Sobaih and Hasanein (2020) applied the theory to workers in 10 international five-star hotels in Cairo and reported that, contrary to the MHT, extrinsic factors positively correlated with job satisfaction. This study has implication for developing countries where poverty may be prevalent, because monetary rewards may motivate people who are not wealthy to solve the physiologic needs as postulated by Maslow. When extrinsic factors are unmet, employees may be dissatisfied even when intrinsic factors are met.

Unlike many studies that validate either intrinsic or extrinsic factors, in rare occasions, some studies validate both factors as drivers of job satisfaction. Al-Asadi et al. (2020) examined the effects of intrinsic and extrinsic factors in predicting job satisfaction in the service sector in Kuwait among 205 individuals. Using confirmatory factor analysis and structural equation models, Liden et al. (2008) measured job satisfaction and found that servant leadership impacted extrinsic more than intrinsic job satisfaction, but both correlated significantly with servant leadership. This finding implies that workers were satisfied with both motivational and hygiene factors, contrary to the MHT postulation. Managers in this region may need to apply both hygiene and motivational factors in order to motivate employees.

The issue of job satisfaction has not been resolved in the literature. Though MHT posited that intrinsic factors drive satisfaction while extrinsic factors may not induce

satisfaction, employees may become dissatisfied when extrinsic factors are absent. Review of the literature suggests otherwise. The theory was confirmed in some but not many studies. The managerial implications are that servant leaders need to consider other factors outside of these two factors in order to motivate employees. Specifically, national or organizational culture and the level of poverty may be motivating factors outside of the MHT that may aid or hinder expression of servant leadership in organizations. The lack of consistency of findings across many studies has created a gap of generalizability and the inability to extrapolate results into different geographies and cultures. It is therefore imperative to determine the servant leadership's impact on employee job satisfaction in areas not yet studied.

### **Gap in the Research**

Many researchers have written extensively about servant leadership, but few studies occurred in Africa. Of the 215 studies on servant leadership, 64 (30%) occurred in North America and 25 (12%) in China. Africa had 11 (5%) studies, and Nigeria had one (Eva et al., 2019). Therefore, many researchers recommended adding to the body of knowledge by conducting more empirical studies in non-Western countries in order to confirm the applicability and generalizability or otherwise of servant leadership practices globally (Eva et al., 2019; Iwuala, 2019; Langhof & Guldenberg, 2020; Lidel et al., 2014).

The preponderance of research conducted in the West and the paucity in Africa thus creates a gap in the literature. There has not been any empirical study on servant leadership and job satisfaction in Nigeria. The extant study will therefore fill the

identified gap and add to the body of knowledge by exploring the impacts of servant leadership practices on job satisfaction in a new geographic area.

The argument of whether high-power distance culture supports servant leadership practices has not been resolved in the literature. Belias and Koustelios (2014) and van Dierendonck (2010) believed that servant leadership would thrive in a low-power distance culture but would not emerge or survive in a high-power distance culture, whereas Hale and Fields (2007) believed otherwise. The GLOBE study classified Nigeria as having a high-power distance culture. The report from the extant study therefore contributes to the debate of the mediating effect of high-power distance culture on servant leadership.

### **Summary**

In this chapter, the key variables of the study (leadership, SL, leadership in the banking sector, job satisfaction, effects of SL on employee job satisfaction, intrinsic factors influencing job satisfaction, and extrinsic factors influencing job satisfaction) were critically discussed and reviewed. Highlighted in the chapter are the salient issues on the correlation between SL style and employee job satisfaction in the literature. In general, servant leadership positively correlates with employee job satisfaction in the literature. A review of the literature on the Nigerian mortgage banks, using empirical studies, has not validated the MHT. No conclusion was evident on the relationship between servant leadership and job satisfaction because of the paucity of studies on the two concepts of servant leadership and employee job satisfaction in Nigeria.

The intent behind this study was to fill the gap of the lack of empirical testing and measuring of the relationship between servant leadership style and employee job satisfaction and commitment in Nigeria's mortgage banks. Virtually all the existing studies on the two constructs occurred in the United States and China, and the extant study fills this gap in the literature. It becomes expedient to note that little or no attention has been devoted in the past to the relationship between servant leadership and employee job satisfaction in Nigeria and within the mortgage industry. Consequently, the review in this chapter has further contextualized and conceptualized the key variables to be explored in the study with a bid to fill the gap identified from the literature review.

Chapter 3 deals with the research methodology, which comprised (a) research design and rationale; (b) the methodology consisting of the population, sampling, and sampling procedures; (c) procedures for participant recruitment, instrumentation, and operationalization of constructs; (d) data analysis plan; (e) threat to validity consisting of external validity, internal validity, and construct validity; (f) ethical procedure; and (g) a summary of the chapter.

### Chapter 3: Research Method

This chapter contains the detailed research method and necessary information required for this study. The chapter has the following sections: (a) research design and rationale; (b) methodology consisting of the population, sampling, and sampling procedures; (c) procedures for participant recruitment, instrumentation, and operationalization of constructs; (d) data analysis plan; (e) threats to validity, consisting of external validity, internal validity, and construct validity; (f) ethical procedure; and (g) summary of the chapter.

The purpose of this nonexperimental, quantitative, survey-based study was to examine the relationship between servant leadership and job satisfaction in a power distance culture, specifically in the mortgage banking industry in Nigeria (see Eva et al., 2019; Greenleaf, 2002; House et al., 2004; Samson-Akpan & Edet, 2015; van Dierendonck, 2011). Servant leadership was the independent variable, or predictor, while job satisfaction was the dependent variable, or outcome variable. Testing of data followed previous empirical studies (see Adebisi, 2017; Henning, 2016; Onyebuenyi, 2016). A review of the literature indicated 42 empirical studies that correlated servant leadership and job satisfaction. Qualitative methodology was used sparingly in these studies, as 39 of the works were quantitative (Onyebuenyi, 2016).

#### **Research Design and Rationale**

In choosing methodology and design for studies, researchers usually consider the overall objective of the study, the data needed for the study, and the comprehensive conception of the world (Bryman, 2017, Onyebuenyi, 2016). The current study was a

nonexperimental, quantitative enquiry using a cross-sectional survey design. Researchers use surveys when there is need to generalize the findings from samples to the wider population (Bryman, 2017; Carter & Baghurst, 2014). A cross-sectional survey requires participants to complete the questionnaire at different times within a given period. A correlational model was appropriate for the current study because the goal of the inquiry was to explore the relationship between two variables: servant leadership and job satisfaction.

The adoption of a quantitative correlational survey method for this study was justified because the two constructs of servant leadership and job satisfaction were measurable, the research questions could be answered with the correlational analysis, reliable and valid instruments for measuring the constructs of job satisfaction and servant leadership were available, and the quantitative method was appropriate for determining a directional relationship. Analysis of covariance was performed to examine the relationship between job satisfaction and the different levels of servant leadership.

Given that this study involved the collection of employees' opinions, a previously tested and widely used research instrument, Laub's OLA, was used to evaluate the level of servant leadership practices; the MSQ was used to evaluate employees' job satisfaction level. Previously validated measurement tools are preferable for quantitative studies to enhance the validity of the study (Carter & Baghurst, 2014). Using the OLA and MSQ, I determined the employees' perceptions of leadership practices and their levels of intrinsic and extrinsic job satisfaction. The scores of the participants extracted through the OLA

and MSQ were used for the correlational analysis. Servant leadership was the independent variable, and job satisfaction was the dependent variable.

## **Methodology**

### **Population**

The target group for this study consisted of 1,500 adult (18 years old and above) Nigerians working in the 10 national mortgage banks in Nigeria. The mortgage banks were of two types: (a) national and (b) regional or state banks. The 10 national banks had operational licenses and offices all over the country, while the 24 regional banks operated within a state and the federal capital. Although the regional bank employees outnumbered the national banks, the latter had more geographical representation across the country, thereby meeting the demographic requirement for this study. All 10 national banks had representation and employees in Lagos, the nation's commercial capital, and in Abuja, the political capital.

The combined employees of the mortgage banks was 3,400, and the 10 national banks had about 1,500 employees. Employment in the banks was without regard to religious beliefs and gender bias, but preference was made for educational qualification and competence. These employees were of two types: permanent or full-time employees and temporary staff or part-time employees. Both categories of employees who had spent a minimum of 1 year in the bank were the focus of this study. New employees were excluded because of their lack of sufficient exposure to the supervisors' leadership styles. The employees were computer literate and were able to complete an online survey.

## **Sampling and Sampling Procedures**

For a correlational study, obtaining the minimum sample size depends on (a) the power criterion intended by the researcher, (b) the alpha level, and (c) the effect size (Kohler et al., 2017; Villarín, 2019). The level of effect size was deemed adequate for the study because no standardization existed; however, some researchers have recommended effect sizes of .15 to .34 as adequate for studies involving employees (Bryman, 2017; Henning, 2016; Onyebuanyi, 2016). An a priori power analysis for the study using the G\*Power 3.1 software with power of .80, alpha of .05 (two tailed), and a medium effect size of .15 gave a sample size of 343 (see Appendix C). In calculating this sample size, the intention was to minimize the chances of making the Type I error by incorrectly rejecting the null hypothesis and the Type II error by incorrectly accepting a null hypothesis (Henning, 2016).

A nonprobability purposive sampling technique was used for this study. This sampling technique entailed obtaining information from a predetermined population that met certain criteria (see Adebisi, 2017; Dinno, 2015). The inclusion of certain predetermined criteria eliminated the biases inherent in samples based on availability and convenience (see Adebisi, 2017; Bryman, 2017). Given that the respondents in this study were required to be adult Nigerians working full time in the 10 national mortgage banks in Nigeria, a nonprobability purposive sampling was appropriate for the study. Participants were the employees of the 10 national mortgage banks in Nigeria. Excluding the employees of the 24 regional mortgage banks from the sample eliminated regional peculiarities. The employees of the 10 selected banks were spread throughout the nation.



I leveraged the association with the industry to ensure a high level of response from the respondents. Data collection continued until the required minimum number of responses was received.

Given the relational nature of the hypotheses in this study and the cost effectiveness, a quick turnaround survey was used. Survey-based research is appropriate for a study when it is economically efficient, when it is impractical to survey the whole population, and when extrapolation from a representative sample yields the same outcomes (Cochran, 1977; Dinno, 2015). There was a need to calculate the a priori minimum sample size to ensure a representative sample.

### **Instrumentation and Operationalization of Constructs**

Many instruments exist for measuring servant leadership. van Dierendonck (2011) identified seven of the constructs: the OLA developed by Laub (1999), (b) the Servant Leadership Profile developed by Wong et al. (2007), (c) the Servant Leadership Questionnaire developed by Barbuto et al. (2006), (d) the Servant Leadership Assessment Instrument developed by Dennis and Bocarnea (2005), (e) the Multidimensional Measure of Servant Leadership developed by Liden et al. (2008), and (f) the Servant Leadership Behavior Scale (SLBS) developed by Sendjaya et al. (2008).

Among the various instruments, the OLA has been used more frequently than the others combined in measuring the two constructs of servant leadership and job satisfaction (Henning, 2016). Henning (2016) observed that, of the 30 qualitative studies on servant leadership before 2016, the OLA was used 22 times (73%) in the studies. Similarly, the OLA was used 11 times (37%) among the studies to measure job

satisfaction. Although this was a lower percentage, the usage rate was higher than that of the Mohrman-Cooke-Mohrman Job Satisfaction Scale, which was used 8 times (27%) among the studies (Henning, 2016).

The OLA was chosen for the current study because it has been widely used for measuring the construct of servant leadership. The OLA also identifies servant leadership features in an organization; identifies and stratifies the level of job satisfaction among the employees of the organization studied; allows a comparison of organization under study with another, thereby facilitating comparative studies; and provides improvement measures where applicable (Laub, 1999, 2018). The OLA short form (Laub, 1999, 2018) had 66 items. The first 60 items (1–60) measured the servant leadership traits in an organization under the following six categories: (a) valuing people, (b) developing people, (c) building community, (d) displaying authenticity, (e) providing leadership, and (f) sharing leadership. The next six items (61–66) measured job satisfaction. However, application of the OLA could be subdivided into three sections. The first section, consisting of Items 1–21, applied to the whole organization, both supervisors and subordinates. The second section, consisting of Items 22–54, applied to leaders or supervisors, and the third section, Items 55–66, applied to participants and their role in the organization (Laub, 1999, 2018). The OLA included the summation of the responses to the questions in the survey. Every question had a value between 1 and 5, where 1 was *least closely aligned with servant leadership principles*. The average of the summation of the marks was determined and ascribed to the independent variable in the current study.

The OLA was not used in this study to measure job satisfaction because the instrument does not examine the components of job satisfaction. Instead, job satisfaction was measured with the MSQ; this instrument examines the components of job satisfaction of general, intrinsic, and extrinsic job satisfaction. The long form of the MSQ containing 20 questions was used for the study. The MSQ has been widely used by researchers due to its reliability coefficient of .82. Both the extrinsic and intrinsic variables had scales that ranged from .79 to .82 and .82 to .90, respectively. Measurement of the MSQ was on a Likert-type scale of 1–5, where 1 was *very dissatisfied* and 5 was *very satisfied*. The addition of all the scores of the 20 questions provided the value for general job satisfaction (see Appendix K).

### **Operational Definition of Variables**

The servant leadership style or traits as defined by Greenleaf (1977) constituted the independent variable of this study, while employee job satisfaction was the dependent variable. Intrinsic and extrinsic job satisfactions were components of general satisfaction, which was the dependent variable considered in this study.

#### ***Independent Variable (X): Servant Leadership***

Servant leadership was the independent variable in this study and was measured using the OLA developed by Laub in 1999 (see Appendix A). The long form of the OLA has 80 items, and the short form has 66 items. The short form was used for this study. The OLA's short form had 60 items for exploring the perception of servant leadership traits in an organization. This instrument has been perhaps the most widely used to measure servant leadership and job satisfaction by researchers. Among the previous 30

quantitative method studies on servant leadership and job satisfaction, 22 of them used the OLA as a measurement instrument (Henning, 2016). In the current study, the employees were asked to assess the existence of servant leadership in their unit and not in the mortgage industry in general. The OLA was written in the English language, and because English is the official language in Nigeria, translation was not necessary.

***Dependent Variables (Y): Overall Job Satisfaction, Intrinsic, and Extrinsic Job Satisfaction***

Job satisfaction was the dependent variable in this study and was measured with the MSQ. The MSQ has 20 questions that measure job satisfaction with .82 reliability using Cronbach's alpha (Henning, 2016; Laub, 1999, 2000; Weiss et al., 1967). To further demonstrate the validity of the MSQ, Thompson (2002) compared the instrument with the OLA, which had previously been validated for measuring job satisfaction. The findings showed a significant positive relationship between the two instruments of  $r(114) = .721, p < .01$ , two tails, and coefficient of determination of .52.

**Procedures for Recruitment, Participation, and Data Collection**

Saliency is an important success factor in data gathering (Garg, 2017). Salient survey usually engenders the interests of the respondents. The response rate increases when the topic is relevant and interesting to the respondents (Garg, 2017). In the current study, the first step in ensuring a high-success response was to obtain a certification from Collaborative Institutional Training Initiative program on ethical issues relating to handling human subjects in research (see Appendix D). Thereafter, I obtained the permission of Dr. Laub to use the OLA instrument. The MSQ is available under the

Creative Common Attribution-Noncommercial 4.0 International license that allows the use of the instrument without written permission for noncommercial, research, and educational purposes. I then sought the approval of Walden University Institutional Review Board (IRB 11-20-20-0297970) and the National Health Research Ethics Committee in Nigeria to use the OLA and MSQ instruments for the study.

I also obtained the permission of the Mortgage Banking Association of Nigeria, an association of all the mortgage bankers in Nigeria. The Mortgage Banking Association of Nigeria issued a supporting and introduction letter to the managing directors and chief executive officers (see Appendix E). The letter was attached to the invitation letter sent to each of the 10 executives of the participating national mortgage banks requesting their permission to allow the employees to participate in the survey. The invitation letter emphasized the value of the study to the employees, the mortgage banking industry, and the economy. More importantly, I assured the executives of the confidentiality of data supplied from their organizations. All employees who had spent over 1 year in the banks were requested to participate in the survey to meet the required minimum sample size. The heads of the human capital development unit of each organization were the contact persons in their banks, and they distributed the survey instrument on my behalf using the company's server.

Participants received a brief on their level of involvement in the study through the letter of invitation to participate in the research. To boost confidence and participation, the briefing included (a) the nature and purpose of the study, (b) the informed consent, (c) the ethical protection, and (e) the procedure to protect

confidentiality (see Yin, 2014). I stressed the importance of their consent, the time needed to complete the survey, and the contact details for clarifying any questions.

An online survey was used for this study. Dr. Laub, the owner of the OLA, gave permission for the use of the soft copy of the instrument hosted on OLAgrou.com (see Appendix F). The use of this online method enabled data collection within a short period and at a minimal cost. Additionally, the universal resource locator of the software made it easily accessible by raters, thereby enhancing the chances of participation. Scores by raters were added and averages were calculated for both constructs and in total (see Appendices A and B). The survey was to last 3 weeks, but it took 6 weeks because of the COVID-19 pandemic and the end-of-year activities of the banks. The survey had three sections: The first section contained participants' demographic data (see Appendix G), the second section contained the MSQ (see Appendix B), and the third section contained the OLA instrument (see Appendix A). The soft consent form had a web link directing participants to the questionnaires (see Appendix H).

The participants read the informed consent form and gave their implied consent by proceeding to complete the survey, thereby agreeing to willingly participate in the survey. Participants thereafter completed the first section, the anonymous demographic form showing their age, gender, tenor in the bank, educational qualification, and departments. The second and third sections containing the MSQ and OLA instruments were then made available to the participants. The collection of data took over six weeks, during which participants received weekly reminders through their head of human capital development encouraging participation in the survey. Once the survey exercise was

completed, the researcher sent a thank you email to the participants through the head of human capital development. Dr. Laub sent the raw data from the OLA and MSQ instruments collated on OLAgroup.com to the researcher at the end of the exercise for analysis.

Online survey was suitable for this data collection because respondents were educated bank employees with access to the internet, and the responses were likely to be objective given that the respondents were not pressured or sensitized by the presence of the researcher (Adebiyi, 2017). Online surveys have some drawbacks like multiple surveys, forced answers, poor data quality, and higher costs, but these weaknesses were reduced with the use of reminder emails to respondents, the use of an identifiable sender, and the use of default settings (Adebiyi, 2017; Onyebuenyi, 2016).

The reputation of organizations and the education of their employees usually affect their participation in surveys (Onyebuenyi, 2016). I guarded against these challenges by ensuring the respondents of the confidentiality of their answers. It was unnecessary to conduct a pilot study for this study because the OLA and MSQ instruments had been used several times in other studies, and the respondents for this study were from the reputable developmental sector of the banking industry.

### **Data Analysis Plan**

The following research questions guided this study:

RQ: What is the relationship, if any, between servant leadership and general, intrinsic, and extrinsic job satisfaction among employees in Nigerian mortgage banks?

$H_{o1}$ : There is no statistically significant relationship between servant leadership and general job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_{a1}$ : There is a statistically significant relationship between servant leadership and general job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_{o2}$ : There is no statistically significant relationship between servant leadership and intrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_{a2}$ : There is a statistically significant relationship between servant leadership and intrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_{o3}$ : There is no statistically significant relationship between servant leadership and extrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_{a3}$ : There is a statistically significant relationship between servant leadership and extrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

Servant leadership was the independent variable while general, intrinsic, and extrinsic job satisfactions were dependent variables in the hypotheses above.



## Data Processing

This research had one independent variable and three dependent variables. Simple linear regressions were therefore performed in establishing the relationships between servant leadership and general, intrinsic, and extrinsic job satisfaction among employees in Nigerian mortgage banks. Simple linear regression is a set of statistical techniques used to examine the relationships between two or more variables. The technique is suitable where examination of quantitative variables is required in relation to any other factor (Adebiyi, 2017; Cao et al., 2017). Furthermore, the effects of single or multiple variables can be examined singly or combined (Adebiyi, 2017; Cohen, 1998). With a quantitative non-experimental research design, the data collected were loaded into the SPSS software version 27 to test the hypotheses of this study.

On SPSS, I ran descriptive statistics, reporting the demographic data, and inspected for missing values. Mean and standard deviations were calculated, and the outliers were identified through scatterplots. Then, I ran a Pearson product-moment correlation to examine the existence, if any, of OLA scores for the participants. That is, the correlation between servant leadership and job satisfaction to test the hypotheses and answer the research questions. Furthermore, I analyzed if the correlation was positive or negative and checked the strength of the relationship between the variables.

In bivariate regression analysis, an attempt is made to account for the variation of the independent variables in the dependent variable synchronically (Cao et al., 2017; Sofro et al., 2020; Villarín, 2019). The bivariate regression analysis model with one independent variable was formulated as follows:  $Y = a + bx$  where  $a$  was the intercept,  $b$

was regression coefficient,  $Y$  was the independent variable (servant leadership) and  $x$  was the dependent variable (general, intrinsic, and extrinsic job satisfaction).

After performing the regression analysis, the model's fit was assessed by numerical values and the residual plots. The  $p$ -value for each of the independent variables was examined to check if they were less than 0.05, in which case the researcher could be confident that there was a significant linear relationship between the independent variable and the dependent variables. Furthermore, the  $R^2$  was multiplied by an adjusted factor to get the adjusted  $R^2$  because  $R^2$  never decreased when independent variables were added to a regression (Cao et al., 2017; Sofro et al., 2020; Villarín, 2019).

### **Assumptions**

The integrity of respondents was a major assumption of this study. I assumed that the respondents answered the questions truthfully and completely without fear or anticipation of favor. Additionally, participants who completed the survey on the internet may have found some questions to be ambiguous without access to clarification from anyone. Participants might also have been biased but answered in a socially acceptable or desirable manner. Given that the explanations prior to administering the informed consent stated the purpose of the research, the risks and benefits of the study, and the voluntary nature of the exercise and that the anonymity and confidentiality of information were explained, it was safe to assume that the respondents provided true information. Another assumption was that the respondents were relatively distributed in grade level, gender, tribe, and religious beliefs. These mortgage banks were located all over the country, and their human resources practices ensured fair representation of these attributes across the

employees. Hence, one could assume that the sample was randomly distributed and representative of the larger financial industry in the country.

### **Limitations**

Perhaps mixed methods would have provided better insight into the issue of servant leadership and the effects of job satisfaction on the employees of the mortgage industry in Nigeria. However, time and cost would have been constraints in conducting a mixed-method study. Additionally, the researcher's status with the mortgage industry and the association with the respondents could have biased the responses, thus corrupting the integrity of the interview process. Furthermore, employees' perceptions of the leaders' servant leadership traits could have been limited by personal cognitive disability. Such disability could have affected the assessment of the servant leadership traits of the leaders in their organizations.

### **Delimitations**

The adopted research methodology was to provide insight into the existence of servant leadership traits and the effects on job satisfaction with the intent on improving the relationship between the leaders and the followers and the resulting productivity in the Nigerian society. To focus the study, I established boundaries and exceptions to the study (Adebiyi, 2017). Consequently, this study was restricted to the employees of the 10 national mortgage banks, leaving out the 24 regional or state mortgage banks in Nigeria. The mortgage industry constitutes about 10% of the Nigerian financial industry (National Bureau of Statistics, 2018). This population, being part of the general financial industry,

provided information that could be extrapolated to the wider population. Such focusing of the study provided a targeted approach.

The population consists of all cadres of employees who had spent a minimum of one year in the 10 national mortgage banks, as opposed to a specific level of employees. Employees of the different regional and state mortgage banks might have responded differently to the questionnaires. Such a possibility provided opportunity for further research in the future. Notwithstanding the leadership model and theory adopted in this study, the results could be used in any organization to determine the extent of its servant leadership and the job satisfaction of the employees.

### **Threats to Validity**

#### **External Validity**

External validity relates to the extrapolation of the results from a study to the general population, and this generalization can be achieved by using a representative sample of the population (Field, 2013). Representative sample would not only improve the generalizability of the findings but also narrow the confidence interval and enhance representation (Onyebuenyi, 2016). To reduce the threat of external validity, I employed a stratified sampling method for this study. This method improved the generalization of the findings to the population, as it reduced the variance of the multivariate estimates (Onyebuenyi, 2016).

#### **Internal Validity**

Studies need to have internal validity to enable meaningful interpretation of and conclusion from the scores from the instruments (Alumran et al., 2012; Onyebuenyi,

2016). Internal validity is usually of concern in experimental studies because of causality (Onyebuenyi, 2016). Internal validity was not applicable to this study because this enquiry was a nonexperimental correlation study and not an experimental study. However, there was a threat of statistical conclusion stemming from sample size, data assumption, and instrument reliability.

### **Construct Validity**

The OLA and MSQ had to accurately and consistently measure the two variables of servant leadership and job satisfaction for them to be valid. An instrument is not valid without accurately measuring a stated variable (Bryman et al., 2017; Field, 2013). Validity enables extrapolation from the result derived from a measured construct (Bryman et al., 2017; Field, 2013). To ensure the validity of the OLA instrument, Laub used the Delphi method, which included 14 experts in servant authority (Laub, 1999, 2018). The experts were to identify the features and items that measured servant leadership and job satisfaction and then align them to those found in the literature. The experts were then to rank the 70 identified characteristics. Using the median and interquartile of the total response, the experts came up with the essential characteristics of servant leadership. Upon the conduct of a sign test by Laub, the consensus among the experts and the validity of the measurement was confirmed. Laub subsequently conducted a pre-field test in the United States and the Netherlands with the construct. The items with lower correlation with servant leadership were later removed, which reduced the number of items in the construct to 66. This reduction of items gave rise to the short version of the OLA. The Pearson's correlation of the short form OLA had a resultant

significance of  $p < .01$  and positive correlation of .635 for servant leadership and job satisfaction (Henning, 2016; Laub, 1999, 2018).

Although there was no competing measurement of servant leadership then, the subsequent wide usage of the instrument attested to the reliability and validity of the OLA (Brown, 2014; Laub, 1999, 2018). To further demonstrate the validity of the OLA, Thompson (2002) compared it with the MSQ in measuring job satisfaction and found a significant positive relationship between the two instruments of  $r(114) = .721, p < .01$ , two tails, and coefficient of determination of .52. Miers (2004) further supported the reliability of the OLA for measuring job satisfaction, and the reliability was .987 using Cronbach's alpha.

### **Ethical Procedures**

Researchers should take appropriate precaution to guarantee the ethics of the research when dealing with human subjects (Roberts, 2015). This framework for ethical research dealing with human subjects was provided by the *Belmont Report* (National Commission for the Protection of Human Subjects of Biomedical Behavioral Research, 1979). This report prescribed three basic ethical principles: (a) respect for persons, which entails autonomy of individuals and protection of persons of diminished autonomy; (b) beneficence, not harming the subjects and maximizing possible benefits while minimizing possible harm; and (c) justice, which means the determination of who receives the benefits and the burden of the research. Attribution is therefore based on equality, need, effort, merit, and contribution of all stakeholders.

Apart from not causing harm to or invading the privacy of the participants, researchers must be explicit on how the research expands the frontiers of knowledge or contributes to the well-being of the society (Wester, 2013). Additionally, the research must have conclusion validity by drawing truthful inferences from the data (Wester, 2011). Other researchers also provided more ethical collection guidelines such as (a) respecting the site, (b) ensuring little or no disruption to the site, (c) not deceiving participants, (d) respecting power imbalance, (e) avoiding participant exploitation, and (f) not collecting harmful information (Bryman et al., 2017; Wester 2011; Yin, 2014).

To ensure the ethical nature of this study, appropriate and necessary considerations were taken during the study. I obtained the approval of Walden University's Institutional Review Board (IRB) and the National Health Research Ethics Committee in Nigeria (Appendix I). The IRB and the National Health Research Ethics Committee in Nigeria approval ensured ethically compliant study with provision of informed consent to all participants, guidelines for dealing with human subjects, requirements of Walden University for ethical research, and the United States federal regulations. Each participant received the informed consent form and gave implied consent prior to completing the survey. The form explained the above precautions and clarified the voluntary participation in the survey. Participants could refuse to answer any question and could discontinue the questionnaire at any time. No incentive was given for participating in the survey, and the survey was anonymous to avoid backlash from the employers. Then, I showed integrity by accurately analyzing the results of the data

collected. The identity of participants remained anonymous, even with the publication of the study.

Upon the conclusion of the study, as required by Walden University, I would retain the data gathered from the participants for five years in an application file and on an external device. The device would be locked in a vault in my private residence. At the expiration of the five years, I would destroy all the hard and soft copies of the data.

### **Summary**

This chapter contains the research method adopted for the study. Specifically, the chapter described the quantitative, non-experimental, survey-based approach to examining the servant leadership practices in the mortgage industry in Nigeria and the correlation with job satisfaction. Explained in the chapter were the research design, method of data analysis, sampling procedure, analytical approach, control variables, and ethical considerations. An online questionnaire was used to collect data from employees of the 10 national mortgage banks using the OLA and MSQ.

The objective of this study was to explore if servant leadership practices existed in the mortgage industry in Nigeria and to further examine the correlation of the leadership style to the job satisfaction of the employees within the industry. The instruments for this exploration were the OLA for determining the servant leadership characteristics within their departments and the MSQ for evaluating the individual job satisfaction level. The GLOBE study had classified Nigeria as a high-power distance society. The features of a high-power society where decision-making was concentrated at a higher level of organization might not allow the existence and practice of servant



leadership (Hofstede, 2001; GLOBE; House et al., 2004). The findings from this study added to the body of knowledge — as only one study had ever been conducted on servant leadership in Nigeria (Eva et al., 2019) — and to the possibility of the existence of servant leadership practices in a high-power society.

Chapter 4 contains the presentation of data, data analysis, and discussions of the findings. The participants' demographics are also included in Chapter 4. The analysis of the data collected includes tables and figures to explain and bring understanding of the discussions and the outcomes. The outcomes of the study provided information on the effectiveness of servant leadership to the mortgage industry and the Nigerian society. The significant correlation of servant leadership with job satisfaction might spur further study and applicability of the leadership style in Nigerian.

## Chapter 4: Results

The purpose of this quantitative, correlational, survey study was to examine the relationship between servant leadership and employee job satisfaction in a power distance culture, specifically in the mortgage banking industry in Nigeria. The research questions addressed the relationship between servant leadership and general, intrinsic, and extrinsic job satisfaction among employees in Nigerian mortgage banks. This chapter contains the data collection process, analysis of the data, and study results.

I analyzed the data collected with the Pearson correlation by testing the following null and alternate hypotheses:

$H_01$ : There is no statistically significant relationship between servant leadership and general job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_a1$ : There is a statistically significant relationship between servant leadership and general job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_02$ : There is no statistically significant relationship between servant leadership and intrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

$H_a2$ : There is a statistically significant relationship between servant leadership and intrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

*H<sub>03</sub>*: There is no statistically significant relationship between servant leadership and extrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

*H<sub>a3</sub>*: There is a statistically significant relationship between servant leadership and extrinsic job satisfaction of employees in the Nigerian mortgage bank industry as measured by the OLA and MSQ.

The OLA instrument, which has the six components of valuing people, developing people, displaying authenticity, sharing leadership, building community, and providing leadership, was used to assess the independent variable of servant leadership and the degree to which mortgage bankers perceived the existence of the leadership style in their organization. The dependent variable of job satisfaction with the subscale of general, intrinsic, and extrinsic satisfaction was assessed using the MSQ to explore the satisfaction of the employees with their jobs.

## **Data Collection**

### **Description of the Sample**

The sample consisted of 348 participants from the population of 1,500 adult Nigerians working in the 10 national mortgage banks across the country. The sample cut across the three organizational strata of top leadership, management, and workforce. The 183 employees with fewer than 12 months tenure in the banks were excluded from the survey because they might not have had sufficient experience to evaluate their supervisors and organizations. The survey was conducted online and was anonymous.

Data collection took 6 weeks as opposed to the planned 3 weeks because of the general lockdown caused by the COVID-19 pandemic and end-of-year activities in the banks. The instruments were hosted on OLAGroup.com, and the raw data were received in Microsoft Excel format. The data from the OLA and MSQ were uploaded into and analyzed with SPSS Version 27. I performed the descriptive statistics of the demographic, OLA, and MSQ data and simple linear regression analysis to examine the correlation between the independent and dependent variables. This method was appropriate because the predictor variable (servant leadership) was singular while the criterion variable (general, intrinsic, and extrinsic job satisfaction) had multiple variables.

Tables 1 and 2 show the descriptive statistics (minimum values, maximum values, mean, and standard deviation) for the components of the independent variable of servant leadership (value people, develop people, build community, display authenticity, provide leadership, share leadership) and the dependent variables of job satisfaction (general, intrinsic, and extrinsic).

**Table 1**

*Descriptive Statistics of Components of Job Satisfaction*

	<i>n</i>	Minimum	Maximum	Mean	Std. deviation
Intrinsic job satisfaction	348	2	5	3.81	0.554
Extrinsic job satisfaction	348	1	5	3.50	0.764
General job satisfaction	348	2	5	4.08	0.632
Valid N (listwise)	348				

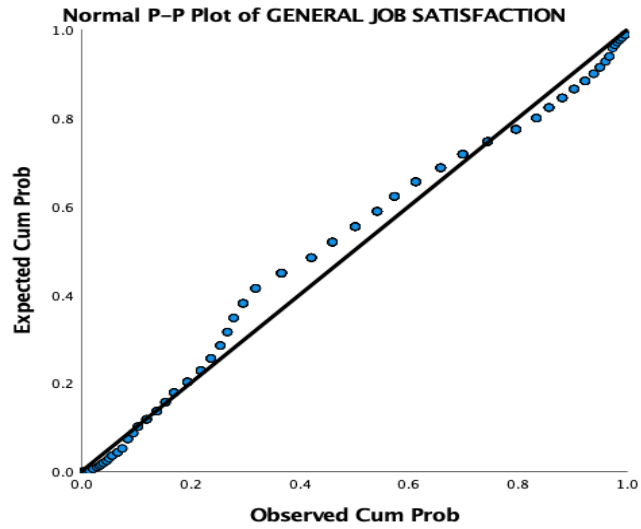
**Table 2***Descriptive Statistics of Components of the Servant Leadership*

	<i>n</i>	Minimum	Maximum	Mean	Std. deviation
Value people	348	1	5	3.53	.7107
Develop people	348	1	5	3.58	.8293
Build community	348	1	5	3.66	.7179
Display authenticity	348	1	5	3.50	.7944
Provide leadership	348	1	5	3.68	.7591
Shares leadership	348	1	5	3.45	.8034
Total servant leadership	348	1	5	3.57	.7318
Valid N (listwise)	348				

Figures 1, 2, 3, and 4 (P-P and Q-Q plots) show that general job satisfaction was approximately normally distributed for servant leadership.

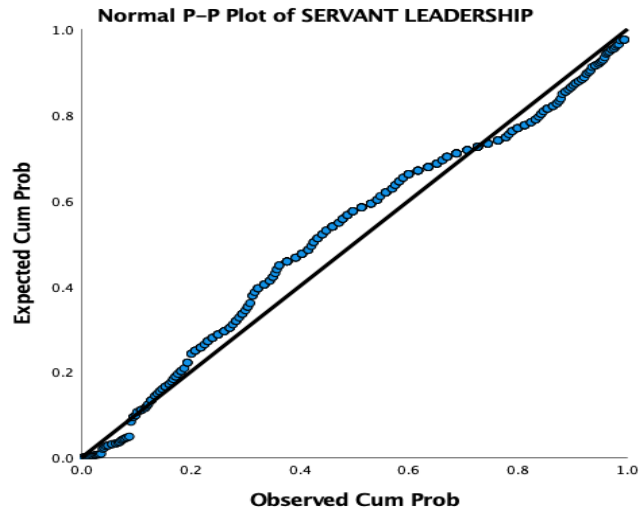
**Figure 1**

*Normal P-P Plot of General Job Satisfaction*



**Figure 2**

*Normal P-P Plot of Servant Leadership*

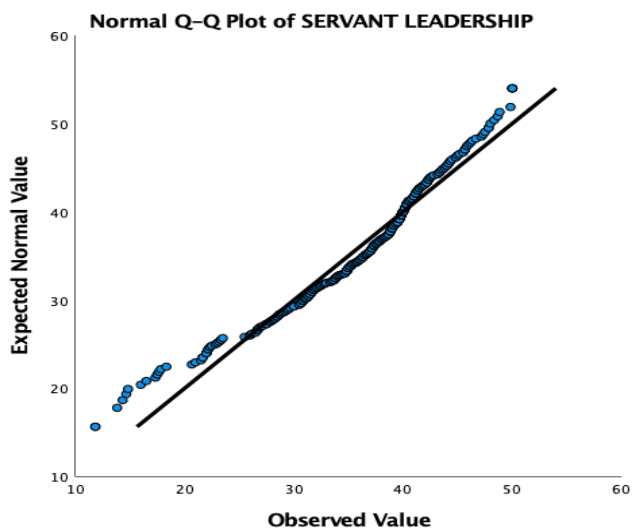


**Figure 3**

*Normal Q-Q Plot of General Job Satisfaction*

**Figure 4**

*Normal Q-Q Plot of Servant Leadership*



The participants demographic analysis showing the frequency, percentage, and the cumulative percentage for each category is displayed below.

**Table 3**

*Demographics of the Sample*

	Variable	Frequency	Percentage	Cumulative percentage
Age	Under 30 years	65	18.70%	18.70%
	30–40	184	52.90%	71.60%
	41–50	82	23.60%	95.20%
	51–60	16	4.60%	99.80%
	Above 60	1	0.20%	100.00%
Gender	Male	195	56.03%	56.20%
	Female	153	43.97%	100.00%
Years with org.	1–12 Months	55	15.80%	15.80%
	5–10 years	137	39.37%	55.17%
	11–15 years	111	31.90%	87.07%
	16–25 years	40	11.49%	98.56%
	26 years and above	5	1.44%	100.00%
Level of education	Diploma Certificate	25	7.20%	7.20%
	Bachelor's Degree	193	55.46%	62.66%
	Master's Degree or higher	130	37.34%	100.00%
Professional area	Market facing unit	142	41.00%	41.00%
	Back office/support staff	206	59.00%	100.00%
Job roles	Top leadership	18	5.20%	5.20%
	Management	106	30.50%	35.70%
	Workforce	224	64.30%	100.00%



The study had 348 participants working in three job roles of top leaders (5.2%), management (30.5%), and workforce (64.3%). The gap between male ( $n = 196$ , 56.3%) and female ( $n = 153$ , 43.97%) participants appeared significant. The age ranges were 18 to 30 years old (18.7%), 30 to 40 years old (52.9%), 41 to 50 years old (4.6%), and 60 years old and above (0.2%). The participants were educated with diploma certificates (7.2%), bachelor's degrees (55.46%), and higher degrees (37.34%). Many participants (82.76%) had worked with their banks for periods between 5 and 26 years under different supervisors. There were fewer market-facing employees (41%) than support staff (59%).

### **Existence of Servant Leadership**

The six subscales of the OLA that made up the servant leadership had an overall mean score of 3.57 (see Table 2). In the global scale rating of servant leadership of Laub (see Table 4), the scores of servant leadership ( $M = 3.57$ ) fell within the band of 3.5 to 3.99, indicating that servant leadership exists moderately in the mortgage bank subsector in Nigeria. However, the rating fell short by 0.43 of Laub's classification of an environment with excellent servant leadership practices, or range 4.0 to 4.49, as shown in Table 4.

**Table 4***OLA's Rating for Determining Levels of Organizational Health*

Score range	Organization level	Title (description)
1.0 to 1.99	Organization 1	Autocratic (toxic health)
2.0 to 2.99	Organization 2	Autocratic (poor health)
3.0 to 3.49	Organization 3	Negative paternalistic (limited health)
3.5 to 3.99	Organization 4	Positive paternalistic (moderate health)
4.0 to 4.49	Organization 5	Servant (excellent health)
4.5 to 5.00	Organization 6	Servant (optimal)

**Representative Sample**

The purpose of computing the effective sample size was to reduce the possibility of Type I and Type II errors to the barest minimum. The calculation of the representative sample was based on three methods. The first was the use of Checkmarket, an online sample size software. A population of 1,500, margin of error of 5%, and confidence level of 95% fed into the software gave a required sample size of 304 participants.

The second method provided by Cochran (1977) was to calculate the sample size of an infinite population with the following formula:  $\text{sample size} = (Z \text{ score})^2 \times p \times (1 - p) / (\text{Margin of error})^2$ . Then, the answer was adjusted to a population size with the formula  $(S) / 1 + \{(S-1) / \text{population}\}$ . At Z score of 95% or 1.96, assumed infinite population, and margin of error of 5% or 0.05, the result was 384.16. When adjusted for population of 1,500, the result was 343.

The third method was a calculation on G\*power 3.1 software for simple bivariate linear regression analysis with a significance level of .05 and a power of 80%, which

gave a sample size of 343 participants (see Appendix C; Faul et al., 2007). A total of 348 employees completed a valid survey. Though a little higher than the calculated results, the sample size of 348 was used for the study because it was deemed adequate for detecting medium effect size in the population used for this study.

## Study Results

### Research Question 1

A Pearson product-moment correlation was computed to assess whether there was a statistically significant relationship between servant leadership and general job satisfaction of employees in the Nigerian mortgage bank industry. The MSQ Items 1 to 20 ( $M = 4.92$ ,  $SD = 0.99$ ) were used for the general job satisfaction (Table 5).

**Table 5**

*Regression Model Summary of Servant Leadership and General Job Satisfaction*

Model summary <sup>b</sup>				
Model	<i>R</i>	<i>R</i> <sup>2</sup>	Adjusted <i>R</i> <sup>2</sup>	Std. Error of the Estimate
1	0.719 <sup>a</sup>	0.518	0.516	0.439

a. Predictors: (Constant), Servant leadership

b. Dependent Variable: General job satisfaction

From the table above, the Pearson correlation coefficient  $r = .72$  indicated a strong positive relationship between servant leadership and general job satisfaction. The coefficient of determination  $r^2 = .518$  showed how much variance in job satisfaction can be predicted by the independent variable. This variance was about 52%, which implied that the independent variable was a very good predictor. The correlation implied that employees would generally be satisfied as servant leadership increased. The null hypothesis was therefore rejected while the alternate hypothesis was accepted.

**Table 6***Regression Coefficient of Servant leadership and General Job Satisfaction*

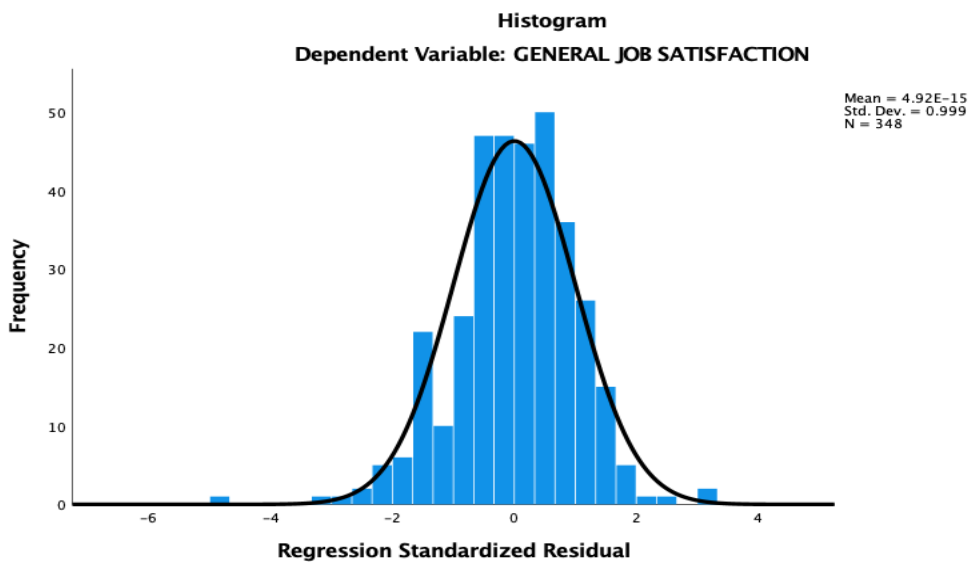
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	<i>t</i>	Sig.
1	(Constant)	1.873	0.117		16.007	<.001
	Servant leadership	0.062	0.003	0.719	19.264	<.001

a. Dependent Variable: General job satisfaction

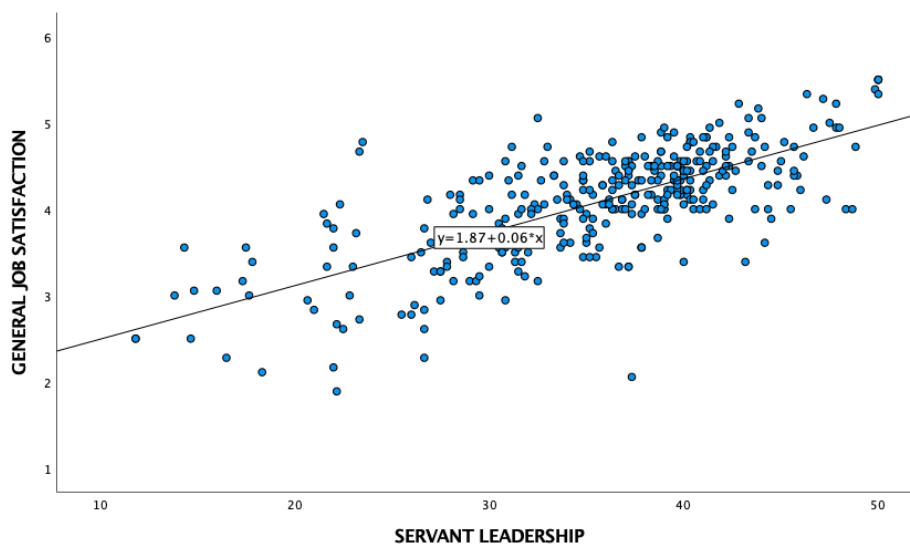
The coefficient table above shows the intercept of 1.87 and an increase of .06 in the dependent variable for every unit of increase in the independent variable. The *t*-test also shows that the relationship is statistically significant at  $p < .001$ . The histogram below shows that the residual is approximately normally distributed around the mean, as shown in Figure 6, and the scatterplot shows a strong positive relationship as seen in Figure 7.

**Figure 5**

*Regression Standard Residual Histogram of General Job Satisfaction*

**Figure 6**

*Residual Standard Residual Scatterplot of General Job Satisfaction*



## Research Question 2

A Pearson product-moment correlation was performed to assess if there was a statistically significant relationship between servant leadership and intrinsic job satisfaction of employees in the Nigerian mortgage bank industry. The score for intrinsic satisfaction was the addition of 12 items on the MSQ scale ( $M = 4.92$ ,  $SD = 0.99$ ) used for intrinsic job satisfaction.

**Table 7**

*Regression Model Summary of Servant Leadership and Intrinsic Job Satisfaction*

Model Summary <sup>b</sup>				
Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate
1	0.636 <sup>a</sup>	0.404	0.402	0.428

a. Predictors: (Constant), Servant leadership

b. Dependent Variable: Intrinsic job satisfaction

From Table 7, the Pearson correlation coefficient  $r = .64$  indicates that there is a strong positive relationship between servant leadership and intrinsic job satisfaction. The coefficient of determination  $r^2 = .404$  shows how much variance in job satisfaction can be predicted by the independent variable. This variance is about 41%, which implies that the independent variable is a good predictor. The correlation implied that employees would be intrinsically satisfied as servant leadership increased. The null hypothesis was therefore rejected while the alternate hypothesis was accepted.

**Table 8***Regression Coefficient of Servant Leadership and Intrinsic Job Satisfaction*

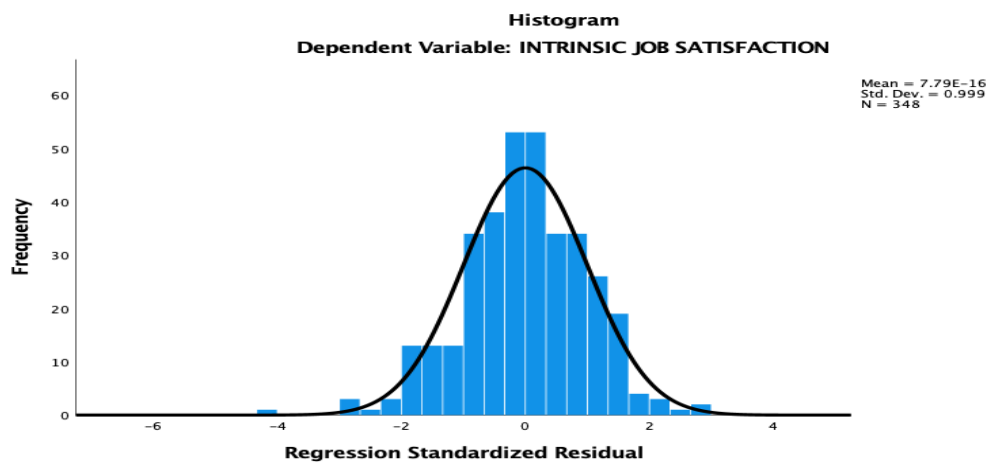
<i>Coefficients<sup>a</sup></i>						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	<i>t</i>	Sig.
1	(Constant)	2.094	0.114		18.356	<.001
	Servant leadership	0.048	0.003	0.636	15.314	<.001

<sup>a</sup>. Dependent Variable: Intrinsic job satisfaction

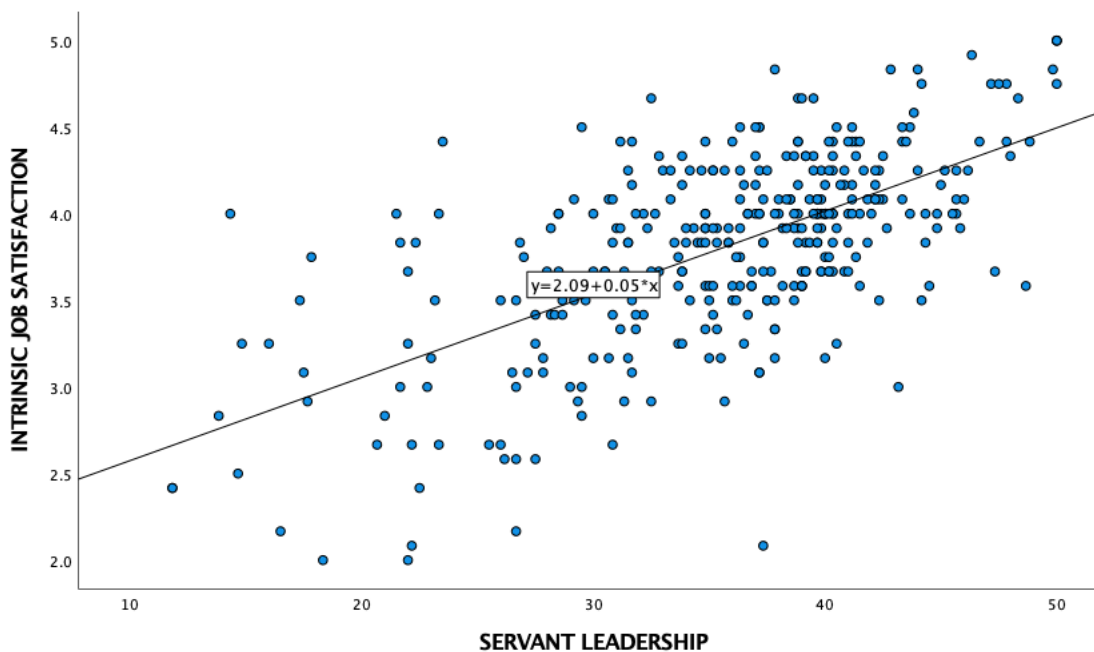
The coefficient table above shows the intercept of 2.094 and an increase of .05 in the dependent variable for every unit of increase in the independent variable. The *t*-test also shows that the relationship is statistically significant at  $p < .001$ . The histogram below shows that the residual is normally distributed around the mean, as shown in Figure 8, and the scatterplot shows a strong positive relationship as seen in Figure 9.

**Figure 7**

*Regression Standard Residual Histogram of Intrinsic Job Satisfaction*

**Figure 8**

*Residual Standard Residual Scatterplot of Intrinsic Job Satisfaction*





### Research Question 3

A Pearson moment correlation was performed to assess if there was a statistically significant relationship between servant leadership and extrinsic job satisfaction of employees in the Nigerian mortgage bank industry. The addition of six items on the MSQ scale ( $M = 2.61$ ,  $SD = 0.99$ ) formed the score for general job satisfaction.

**Table 9**

*Regression Model Summary of Servant Leadership and Extrinsic Job Satisfaction*

Model Summary <sup>b</sup>				
Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate
1	0.739 <sup>a</sup>	0.547	0.545	0.515

a. Predictors: (Constant), Servant leadership

b. Dependent Variable: Extrinsic job satisfaction

From Table 9, the Pearson correlation coefficient  $r = .74$  indicates that there is a strong positive relationship between servant leadership and extrinsic job satisfaction. The coefficient of determination  $r^2 = .547$  shows how much variance in job satisfaction can be predicted by the independent variable. This variance is about 55%, which implies that the independent variable is a very good predictor. The correlation implies that employees would be intrinsically satisfied as servant leadership increased. The null hypothesis was therefore rejected while the alternate hypothesis was accepted.

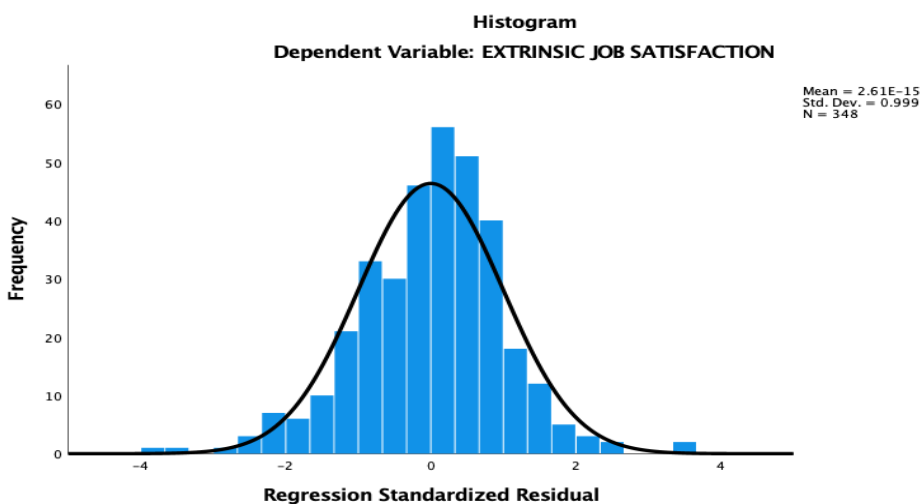
Although the three subscales of job satisfaction strongly correlated with servant leadership, extrinsic satisfaction had a stronger correlation at  $r = .74$  compared with intrinsic satisfaction of  $r = .64$ , which brought down the general satisfaction correlation to  $r = .72$ .

**Table 10***Regression Coefficient of Servant Leadership and Extrinsic Job Satisfaction*

<i>Coefficients<sup>a</sup></i>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	<i>t</i>	Sig.
1	(Constant)	0.752	0.137		5.481	<.001
	Servant leadership	0.077	0.004	0.739	20.427	<.001

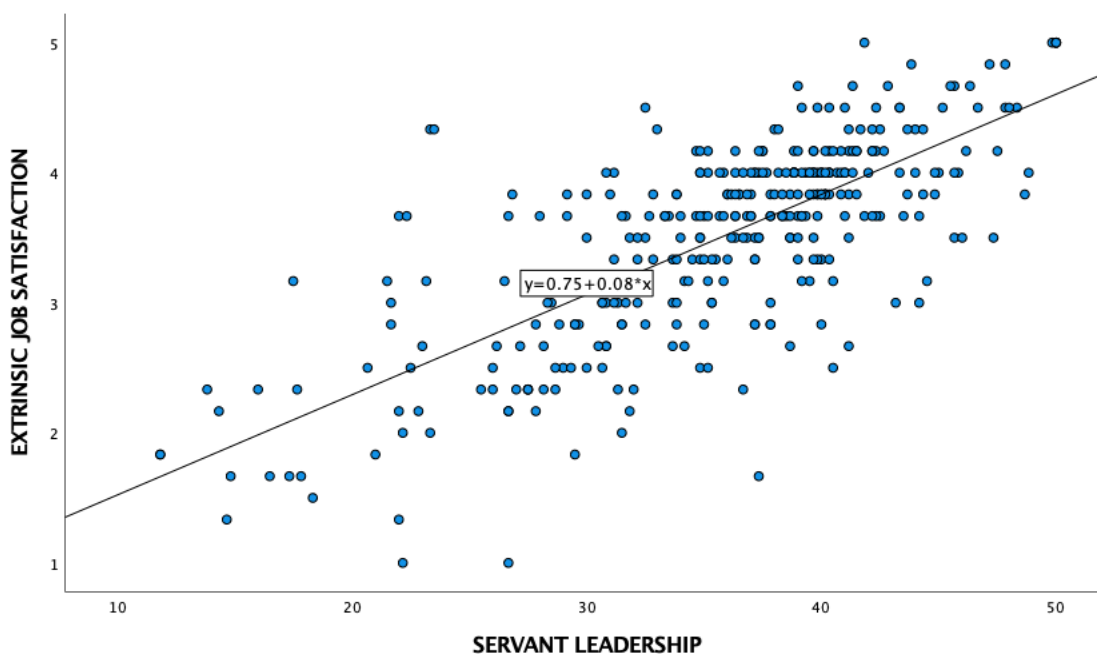
<sup>a</sup>. Dependent Variable: Extrinsic job satisfaction

In Table 10, the coefficient shows the intercept of .75 and an increase of .08 in the dependent variable for every unit of increase in the independent variable. The *t*-test also shows that the relationship is statistically significant at  $p < .001$ . The histogram below shows that the residual is normally distributed around the mean, as shown in Figure 10, and the scatterplot shows a strong positive relationship as seen in Figure 11.

**Figure 9***Regression Standard Residual Histogram of Extrinsic Job Satisfaction*

**Figure 10**

*Residual Standard Residual Scatterplot of Extrinsic Job Satisfaction*



The six subscales of servant leadership were correlated with each component of job satisfaction (Tables 11, 12, and 13). None of the six subscales, except value people, correlated with general, intrinsic, and extrinsic job satisfaction. This result indicates that leaders should use the six subscales together for there to be job satisfaction from the subordinates. Leaders should therefore become acquainted with the totality of the subscales and apply them as one, as partial application will not lead to the desired objective of increased job satisfaction.

**Table 11***Correlation of the Components of Servant Leadership and General Job Satisfaction*

<i>Coefficients<sup>a</sup></i>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	<i>t</i>	Sig.
1	(Constant)	1.839	0.129		14.274	<.001
	Value people	0.031	0.008	0.350	3.672	<.001
	Develop people	-0.008	0.010	-0.101	-0.850	0.396
	Build community	-0.011	0.008	-0.124	-1.310	0.191
	Display authenticity	0.022	0.008	0.335	2.700	0.007
	Provide leadership	0.018	0.009	0.195	1.972	0.049
	Share leadership	0.008	0.009	0.101	0.904	0.366

<sup>a</sup> Dependent Variable: General job satisfaction

In Table 11 above assessing components of servant leadership and general job satisfaction, only value people has a statistically significant correlation.

**Table 12***Correlation of the Components of Servant Leadership and Intrinsic Job Satisfaction*

<i>Coefficients<sup>a</sup></i>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	<i>t</i>	Sig.
1	(Constant)	2.071	0.126		16.409	<.001
	Value people	0.018	0.008	0.225	2.117	0.035
	Develop people	-0.016	0.010	-0.216	-1.634	0.103
	Build community	-0.009	0.008	-0.119	-1.128	0.260
	Display authenticity	0.018	0.008	0.301	2.172	0.031
	Provide leadership	0.021	0.009	0.259	2.346	0.020
	Share leadership	0.015	0.009	0.218	1.749	0.081

<sup>a</sup> Dependent Variable: Intrinsic job satisfaction

In Table 12 above assessing components of servant leadership and intrinsic job satisfaction, only value people has a statistically significant correlation.

**Table 13**

*Correlation of the Components of Servant Leadership and Extrinsic Job Satisfaction*

<i>Coefficients<sup>a</sup></i>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	<i>t</i>	Sig.
1	(Constant)	0.757	0.151		5.026	<.001
	Value people	0.039	0.010	0.363	3.938	<.001
	Develop people	0.005	0.012	0.051	0.445	0.657
	Build community	-0.014	0.010	-0.136	-1.488	0.138
	Display authenticity	0.029	0.010	0.357	2.982	0.003
	Provide leadership	0.014	0.011	0.127	1.327	0.185
	Share leadership	0.001	0.010	0.012	0.115	0.909

In Table 13 above assessing components of servant leadership and extrinsic job satisfaction, only value people has a statistically significant correlation.

**Table 14***Correlation of Servant Leadership and General Job Satisfaction Split Age Group*

		<i>Coefficients<sup>a</sup></i>					
AGE	Model		Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	<i>t</i>	Sig.	
Under 30 years	1	(Constant)	1.698	0.232		7.305	<.001
		Servant leadership	0.066	0.006	0.799	10.548	<.001
30–40	1	(Constant)	1.85	0.177		10.431	<.001
		Servant leadership	0.062	0.005	.680	12.528	<.001
41–50	1	(Constant)	2.017	0.198		10.162	<.001
		Servant leadership	0.059	0.005	0.776	11.002	<.001
51–60	1	(Constant)	1.862	0.731		2.548	0.023
		Servant leadership	0.069	0.021	0.657	3.260	0.006

<sup>a</sup>. Dependent Variable: General job satisfaction

From Table 14 above assessing general job satisfaction, the age group 51–60 has the weakest (.66) relationship and was not statistically significant while other age groups have strong correlation. Those under 30 years old have the strongest (.79) relationship that is statistically significant.

**Table 15***Correlation of Servant Leadership and Intrinsic Job Satisfaction Split Age Group*

<i>Coefficients<sup>a</sup></i>			Unstandardized Coefficients		Standardized Coefficients		
AGE	Model		B	Std. Error	Beta	<i>t</i>	Sig.
Under 30 years	1	(Constant)	1.96	0.224		8.763	<.001
		Servant leadership	0.05	0.006	0.721	8.258	<.001
30–40	1	(Constant)	1.952	0.171		11.392	<.001
		Servant leadership	0.052	0.005	0.625	10.804	<.001
41–50	1	(Constant)	2.501	0.201		12.417	<.001
		Servant leadership	0.038	0.005	0.621	7.082	<.001
51–60	1	(Constant)	1.702	0.626		2.717	0.017
		Servant leadership	0.064	0.018	0.688	3.552	0.003

a. Dependent Variable: Intrinsic job satisfaction

From Table 15 above assessing intrinsic job satisfaction, the age group 51–60 has a relationship that is not statistically significant. Those under 30 years old have the strongest (.72) relationship that is statistically significant.

**Table 16***Correlation of Servant Leadership and Intrinsic Job Satisfaction Split Age Group*

<i>Coefficients<sup>a</sup></i>			Unstandardized Coefficients		Standardized Coefficients		
AGE	Model		B	Std. Error	Beta	<i>t</i>	Sig.
Under 30 years	1	(Constant)	0.703	0.309		2.277	0.026
		Servant leadership	0.079	0.008	0.768	9.51	<.001
30–40	1	(Constant)	0.803	0.199		4.037	<.001
		Servant leadership	0.075	0.006	0.707	13.482	<.001
41–50	1	(Constant)	0.585	0.251		2.329	0.022
		Servant leadership	0.081	0.007	0.801	11.966	<.001
51–60	1	(Constant)	1.17	0.758		1.543	0.145
		Servant leadership	0.074	0.022	0.670	3.375	0.005

From Table 16 above assessing the extrinsic job satisfaction, the age group 51–60 has the weakest relationship and the relationship is not statistically significant. Those under 30 years old have the strongest (.77) relationship that is statistically significant.

**Table 17**

*Correlation of Servant Leadership and General Job Satisfaction With Split Gender Group*

		<i>Coefficients<sup>a</sup></i>					
		Unstandardized Coefficients		Standardized Coefficients			
GENDER	Model	B	Std. Error	Beta	<i>t</i>	Sig.	
MALE	1	(Constant)	2.019	0.142		14.177	<.001
		Servant leadership	0.059	0.004	0.742	15.383	<.001
FEMALE	1	(Constant)	1.771	0.192		9.214	<.001
		Servant leadership	0.063	0.005	0.692	11..732	<.001

<sup>a</sup>. Dependent Variable: General job satisfaction

From Table 17 above assessing general job satisfaction, correlation of the servant leadership and general job satisfaction is statistically significant for both male and female employees.



**Table 18**

*Correlation of Servant Leadership and Intrinsic Job Satisfaction With Split Gender Group*

<i>Coefficients<sup>a</sup></i>							
GENDER	Model		Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
			B	Std. Error	Beta		
MALE	1	(Constant)	2.332	0.147		15.852	<.001
		Servant leadership	0.043	0.004	0.612	10.748	<.001
FEMALE	1	(Constant)	1.884	0.176		10.685	<.001
		Servant leadership	0.053	0.005	0.655	10.610	<.001

a. Dependent Variable: Intrinsic job satisfaction

From Table 18 above assessing intrinsic job satisfaction, correlation of the servant leadership and intrinsic job satisfaction is statistically significant for both female and male employees.

**Table 19**

*Correlation of Servant Leadership and Extrinsic Job Satisfaction With Split Gender Group*

<i>Coefficients<sup>a</sup></i>							
GENDER	Model		Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
			B	Std. Error	Beta		
MALE	1	(Constant)	0.765	0.171		4.469	<.001
		Servant leadership	0.077	0.005	0.769	16.712	<.001
FEMALE	1	(Constant)	0.772	0.225		3.435	<.001
		Servant leadership	0.076	0.006	0.699	11.985	<.001

a. Dependent Variable: Extrinsic job satisfaction

From Table 19 above assessing extrinsic job satisfaction, correlation of the servant leadership and extrinsic job satisfaction, the relationship is strong for both male and female employees.

**Table 20**

*Correlation of Servant Leadership and General Job Satisfaction With Split Years With Organization*

		<i>Coefficients<sup>a</sup></i>					
Years with org.	Model		Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
			B	Std. Error	Beta		
1–12 Months	1	(Constant)	3.054	0.418		7.302	<.001
		Servant leadership	0.034	0.011	0.399	3.166	0.003
5–10 years	1	(Constant)	1.803	0.180		10.026	<.001
		Servant leadership	0.065	0.005	0.746	13.028	<.001
11–15 years	1	(Constant)	1.786	0.217		8.229	<.001
		Servant leadership	0.062	0.006	0.688	9.903	<.001
16–25 years	1	(Constant)	2.181	0.254		8.601	<.001
		Servant leadership	0.054	0.007	0.784	7.795	<.001
26 years and above	1	(Constant)	1.103	0.751		1.467	0.280
		Servant leadership	0.088	0.018	0.962	4.950	0.038

<sup>a</sup>. Dependent variable: General job satisfaction

From Table 20 above, those who have spent 26 years and above do not show significant general job satisfaction as a result of servant leadership.

**Table 21**

*Correlation of Servant Leadership and Extrinsic Job Satisfaction With Split Years With Organization*

<i>Coefficients<sup>a</sup></i>						
Years with org.	Model	Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	<i>t</i>	Sig.
1–12 Months	1 (Constant)	2.017	0.451		4.472	<.001
	Servant leadership	0.047	0.012	0.488	4.071	<.001
5–10 years	1 (Constant)	0.828	0.219		3.782	<.001
	Servant leadership	0.076	0.006	0.733	12.528	<.001
11–15 years	1 (Constant)	0.290	0.236		1.230	0.222
	Servant leadership	0.087	0.007	0.778	12.935	<.001
16–25 years	1 (Constant)	1.571	0.35		4.481	<.001
	Servant leadership	0.054	0.010	0.672	5.595	<.001
26 years and above	1 (Constant)	-0.030	1.009		-0.030	0.979
	Servant leadership	0.104	0.024	0.951	4.360	0.049

<sup>a</sup> Dependent Variable: Extrinsic job satisfaction

From Table 21 above, those who have spent 26 years and above do not show significant extrinsic job satisfaction as a result of servant leadership.

**Table 22**

*Correlation of Servant Leadership and Intrinsic Job Satisfaction With Split Years With Organization*

		<i>Coefficients<sup>a</sup></i>					
		Unstandardized Coefficients		Standardized Coefficients			
Years with org.	Model	B	Std. Error	Beta	<i>t</i>	Sig.	
1–12 Months	1 (Constant)	3.206	0.405		7.924	<.001	
	Servant leadership	0.021	0.010	0.263	1.989	0.052	
5–10 years	1 (Constant)	1.962	0.181		10.863	<.001	
	Servant leadership	0.053	0.005	0.672	10.534	<.001	
11–15 years	1 (Constant)	2.138	0.212		10.085	<.001	
	Servant leadership	0.044	0.006	0.573	7.299	<.001	
16–25 years	1 (Constant)	2.147	0.234		9.177	<.001	
	Servant leadership	0.048	0.006	0.769	7.426	<.001	
26 years and above	1 (Constant)	1.514	0.335		4.526	0.046	
	Servant leadership	0.068	0.008	0.987	8.560	0.013	

<sup>a</sup> Dependent Variable: Intrinsic job satisfaction

From Table 22 above, those who have spent 26 years and above and do not show significant intrinsic job satisfaction because of servant leadership.

**Table 23**

*Correlation of Servant Leadership and Intrinsic Job Satisfaction With Split Level of Education*

		<i>Coefficients<sup>a</sup></i>					
		Unstandardized Coefficients		Standardized Coefficients			
Level of education	Model	B	Std. Error	Beta	<i>t</i>	Sig.	
Diploma Certificate	1 (Constant)	3.325	0.445		7.476	<.001	
	Servant leadership	0.014	0.011	0.244	1.205	0.240	
Bachelor's Degree	1 (Constant)	1.86	0.169		11.009	<.001	
	Servant leadership	0.054	0.005	0.648	11.768	<.001	
Master's Degree or Higher	1 (Constant)	2.137	0.164		13.042	<.001	
	Servant leadership	0.048	0.005	0.675	10.310	<.001	

<sup>a</sup> Dependent Variable: Intrinsic job satisfaction

From Table 23 above, the relationship between intrinsic job satisfaction and servant leadership is not statistically significant for those with a diploma certificate.

**Table 24**

*Correlation of Servant Leadership and Extrinsic Job Satisfaction With Split Level of Education*

<i>Coefficients<sup>a</sup></i>						
Level of education	Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
Diploma Certificate	1 (Constant)	2.947	0.581		5.073	<.001
	Servant leadership	0.025	0.015	0.326	1.653	0.112
Bachelor's Degree	1 (Constant)	0.746	0.197		3.779	<.001
	Servant leadership	0.077	0.005	0.721	14.374	<.001
Master's Degree or Higher	1 (Constant)	0.558	0.199		2.804	0.006
	Servant leadership	0.082	0.006	0.789	14.454	<.001

<sup>a</sup>. Dependent Variable: Extrinsic job satisfaction

From Table 24 above, the relationship between intrinsic job satisfaction and servant leadership is not statistically significant for those with a diploma certificate.

**Table 25**

*Correlation of Servant Leadership and General Job Satisfaction With Split Level of Education*

<i>Coefficients<sup>a</sup></i>						
Level of education	Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
Diploma Certificate	1 (Constant)	3.355	0.491		6.834	<.001
	Servant leadership	0.024	0.013	0.361	1.858	0.076
Bachelor's Degree	1 (Constant)	1.760	0.173		10.154	<.001
	Servant leadership	0.065	0.005	0.705	13.727	<.001
Master's Degree or Higher	1 (Constant)	1.795	0.167		10.747	<.001
	Servant leadership	0.065	0.005	0.772	13.692	<.001

<sup>a</sup>. Dependent Variable: General job satisfaction

From Table 25 above, the relationship between general job satisfaction and servant leadership is not statistically significant for employees with a diploma certificate.

**Table 26**

*Correlation of Servant Leadership and General Job Satisfaction With Split Professional Area*

		<i>Coefficients<sup>a</sup></i>				
Professional area	Model	Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
		B	Std. Error	Beta		
Market-facing unit	1 (Constant)	1.435	0.168		8.567	<.001
	Servant leadership	0.075	0.005	0.813	16.543	<.001
Back office/Support staff	1 (Constant)	2.271	0.159		14.308	<.001
	Servant leadership	0.050	0.004	0.625	11.352	<.001

<sup>a</sup>. Dependent Variable: General job satisfaction

From Table 26 above, the relationship between general job satisfaction and servant leadership is strong and significant in both professional areas, though stronger in the market-facing unit than back office support staff.

**Table 27**

*Correlation of Servant Leadership and Extrinsic Job Satisfaction With Split Professional Area*

		<i>Coefficients<sup>a</sup></i>				
Professional area	Model	Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
		B	Std. Error	Beta		
Market-facing unit	1 (Constant)	0.412	0.187		2.201	0.029
	Servant leadership	0.088	0.005	0.826	17.31	<.001
Back office/support staff	1 (Constant)	1.080	0.195		5.527	<.001
	Servant leadership	0.067	0.005	0.655	12.289	<.001

<sup>a</sup>. Dependent Variable: Extrinsic job satisfaction

From Table 27 above, the relationship between extrinsic job satisfaction and servant leadership is strong and significant for both back office support staff and the market-facing unit.

**Table 28**

*Correlation of Servant Leadership and Intrinsic Job Satisfaction With Split Professional Area*

		<i>Coefficients<sup>a</sup></i>				
Professional area	Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	<i>t</i>	
Market-facing unit	1 (Constant)	1.621	0.165		9.801	<.001
	Servant leadership	0.062	0.004	0.759	13.781	<.001
Back office/support staff	1 (Constant)	2.528	0.153		16.508	<.001
	Servant leadership	0.035	0.004	0.505	8.296	<.001

<sup>a</sup>. Dependent Variable: Intrinsic job satisfaction

From Table 28 above, the relationship between intrinsic job satisfaction and servant leadership is strong and significant for both back office support staff and the market-facing unit.

**Table 29***Correlation of Servant Leadership and General Job Satisfaction With Split Job Role*

<i>Coefficients<sup>a</sup></i>			Unstandardized Coefficients		Standardized Coefficients		
Job role	Model		B	Std. Error	Beta	<i>t</i>	Sig.
Top Leadership	1	(Constant)	1.451	0.673		2.156	0.047
		Servant leadership	0.072	0.018	0.698	3.894	0.001
Management	1	(Constant)	2.124	0.180		11.830	<.001
		Servant leadership	0.057	0.005	0.737	11.104	<.001
Workforce	1	(Constant)	1.720	0.155		11.077	<.001
		Servant leadership	0.066	0.004	0.722	15.560	<.001

<sup>a</sup>. Dependent Variable: General job satisfaction

From Table 29 above, the relationship between general job satisfaction and servant leadership is strong and significant for the three job roles.

**Table 30***Correlation of Servant Leadership and Extrinsic Job Satisfaction With Split Job Role*

<i>Coefficients<sup>a</sup></i>			Unstandardized Coefficients		Standardized Coefficients		
Job role	Model		B	Std. Error	Beta	<i>t</i>	Sig.
Top Leadership	1	(Constant)	1.161	0.829		1.400	0.181
		Servant leadership	0.065	0.023	0.586	2.889	0.011
Management	1	(Constant)	0.692	0.220		3.141	0.002
		Servant leadership	0.078	0.006	0.775	12.516	<.001
Workforce	1	(Constant)	0.766	0.180		4.264	<.001
		Servant leadership	0.077	0.005	0.727	15.767	<.001

<sup>a</sup>. Dependent Variable: Extrinsic job satisfaction

From Table 30 above, the relationship between extrinsic job satisfaction and servant leadership is strong and significant for management and workforce job roles but not for top leadership.



**Table 31***Correlation of Servant Leadership and Intrinsic Job Satisfaction With Split Job Role*

<i>Coefficients<sup>a</sup></i>			Unstandardized Coefficients		Standardized Coefficients		
Job role	Model		B	Std. Error	Beta	<i>t</i>	Sig.
Top Leadership	1	(Constant)	1.656	0.590		2.809	0.013
		Servant leadership	0.057	0.016	0.666	3.569	0.003
Management	1	(Constant)	2.421	0.176		13.751	<.001
		Servant leadership	0.041	0.005	0.631	8.287	<.001
Workforce	1	(Constant)	1.880	0.150		12.507	<.001
		Servant leadership	0.053	0.004	0.656	12.966	<.001

<sup>a</sup>. Dependent Variable: Intrinsic job satisfaction

From Table 31 above, the relationship between intrinsic job satisfaction and servant leadership is strong and significant for management and workforce job roles but not for top leadership.

### Summary

This chapter contains the results from the analysis of the data obtained from the OLA and MSQ instruments, which were uploaded into and analyzed with the SPSS version 27 software to answer the research questions and hypotheses. I performed the descriptive statistics of the demographic of the OLA and MSQ data and used the simple linear regression analysis to explore the correlation between the independent and dependent variables. The analysis of the data and the results indicated a statistically significant positive correlation between servant leadership and the general, intrinsic, and extrinsic job satisfaction of employees in the 10 national mortgage banks in Nigeria.

The other results show that, of the six subscales of servant leadership, only value people correlated with general and extrinsic job satisfaction but did not correlate with intrinsic job satisfaction. Those under 30 years of age had the strongest relationship, while those above 51 years had the weakest and non-statistically significant relationship. Although both male and female participants had a strong correlation with servant leadership, the male participants were extrinsically satisfied while the female participants were intrinsically satisfied. Employees who spent 26 years and above in the organization and those with diploma certificates did not show significant job satisfaction. Both employees in front and back offices had job satisfaction.

Chapter 5 comprises the discussions of the findings of the extant study and the implications of the results for individuals, families, organizations, and the society. Also included in the chapter are the conclusions from the study and recommendations for theory, business practices, and professional practices. The limitations of the study and suggested areas for future research are also stated.

## Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this quantitative, correlational, survey study was to examine the relationship between servant leadership and employee job satisfaction in a power distance culture, specifically in the mortgage banking industry in Nigeria. The research questions addressed the relationship between servant leadership and general, intrinsic, and extrinsic job satisfaction among the employees in Nigerian mortgage banks. The results of the study showed a statistically significant positive correlation between servant leadership and general, intrinsic, and extrinsic job satisfaction. Extrinsic job satisfaction, however, had a higher correlation with servant leadership than intrinsic job satisfaction, thereby lowering the general job satisfaction.

### **Interpretation of the Findings**

There were eight major findings from this study.

#### **Key Finding 1**

The first research question addressed the relationship between servant leadership and general job satisfaction among the employees in Nigerian mortgage banks. The analysis of the data and the results indicated a statistically significant positive correlation between servant leadership and the general job satisfaction of employees in the mortgage banks in Nigeria with  $r = .72$ ,  $r^2 = .518$ , and  $p < .001$ . Given this finding, the null hypothesis was rejected. Over 80% of the correlational studies of servant leadership and job satisfaction indicated that the two variables were positively correlated (Eva et al., 2019). The current result was consistent with previous studies because of the positive relationship between the two variables.

Contrary to expectation, the results of this study indicated existence of servant leadership that also correlated with job satisfaction in a high-power distance society. The mean servant leadership score was 3.57, which fell in the range of 3.5 to 3.99, or organization Level 4 identified as having moderate health by Laub. However, the result fell short of servant leader practices on Level 5 organizations identified as having excellent health by Laub (see Tables 5 and 6). This study becomes part of the minority studies that have discovered servant leadership practices in high-power distance society. The discovery extends the knowledge and understanding of servant leadership and job satisfaction across geographies and cultures.

### **Key Finding 2**

The second research question addressed the relationship between servant leadership and intrinsic job satisfaction among employees in Nigerian mortgage banks. The results indicated a statistically significant positive correlation between servant leadership and intrinsic job satisfaction ( $r = .636$ ,  $r^2 = .404$ ,  $p < .001$ ; see Tables 7 and 8). Given this finding, the null hypothesis was rejected. This finding indicated that the intrinsic job satisfaction of the employees of the 10 national mortgage banks increased as the servant leadership increased. The finding confirmed the results of earlier studies on the satisfaction ability of intrinsic factors (Al-Asadi et al., 2019; Amah, 2018c; Eva et al., 2019).

### **Key Finding 3**

The third research question addressed the relationship between servant leadership and extrinsic job satisfaction among employees in Nigerian mortgage banks. The results

indicated a statistically significant positive correlation between servant leadership and extrinsic job satisfaction (see Tables 9 and 10). Given this finding, the null hypothesis was rejected. This finding indicated that the employees of the 10 national mortgage banks were more satisfied with extrinsic factors as servant leadership increased. This finding differed from the results of earlier studies on the satisfaction ability of extrinsic factors. In the current study, contrary to expectation, extrinsic factors correlated ( $r = .74$ ,  $r^2 = .547$ ,  $p < .001$ ) with servant leadership more than the intrinsic factors ( $r = .636$ ,  $r^2 = .404$ ,  $p < .001$ ), indicating that employees of the banks were more satisfied by extrinsic factors than intrinsic factors.

#### **Key Finding 4**

The other results showed that, of the six subscales of servant leadership, only value people correlated with general and extrinsic job satisfaction but did not correlate with intrinsic job satisfaction (see Tables 11, 12, and 13). This result indicated that though servant leadership has six subscales, all of the subscales must be applied together to achieve the desired result. No literature yet exists on how servant leadership is developed (Eva et al., 2019). This finding extends the understanding and practice of servant leadership.

#### **Key Finding 5**

Those under 30 years of age had the strongest general ( $r = .799$ ,  $p < .001$ ), intrinsic ( $r = .721$ ,  $p < .001$ ), and extrinsic ( $r = .768$ ,  $p < .001$ ) relationships while those above 51 years had the weakest and nonstatistically significant general ( $r = .657$ ,  $p < .006$ ), intrinsic ( $r = .688$ ,  $p < .001$ ), and extrinsic ( $r = .670$ ,  $p < .001$ ) relationships (Tables

17, 18, and 19). These results did not confirm or disconfirm the results of previous studies because no unanimity exists in literature concerning moderating effects of age on servant leadership and job satisfaction (see Appiah, 2019; Liu, 2019; Memarian et al., 2020).

### **Key Finding 6**

Employees who spent 26 years and above in the organization and those with diploma certificates did not show significant job satisfaction (see Tables 20, 21, 23, 24, 25, and 26). This result did not confirm or disconfirm the results of previous studies because no unanimity exists in literature concerning moderating effects of professional seniority and certification on servant leadership and job satisfaction (see Javad et al., 2017; Kara, 2020; Keskin & Bayram, 2020; Koç, 2020; Liu, 2019; Turkmen & Gul, 2017). The findings of this study extend the knowledge of servant leadership and job satisfaction by showing the segment of the workforce that was not satisfied with their job and to which leaders and practitioners should focus their attention or servant leadership practices for the desired outcome. Leaders should also engage with subordinates one-on-one because all employees will not respond the same way to servant leadership practices (Chiniara & Bentein, 2016; Donia et al., 2016; Garcia-Rodriguez et al., 2020; Harper et al., 2020).

### **Key Finding 7**

Employees in front and back offices and those in different roles, apart from top leadership, had increased job satisfaction as servant leadership increased (see Tables 27, 28, 29, 30, and 33). This result indicated that job roles and functions mediated the

correlation of servant leadership and job satisfaction. Researchers are not in agreement concerning the effects of job roles and function on servant leadership and job function. The current study therefore contributes to the discourse in the literature.

### **Relating Findings to the Larger Body of Literature**

The results of this study showed that servant leadership was statistically correlated to job satisfaction in the mortgage bank subsector in the high-power society of Nigeria. Researchers are not in agreement concerning the relationship between the two variables, although most of the studies found a positive correlation between servant leadership and job satisfaction (Al-Asadi et al., 2020; Lindel, 2018; Shaikh, 2019; Zopiatis et al., 2017). The differences in opinion notwithstanding, the current study extends the discourse by providing empirical evidence supporting the statistically positive correlation between servant leadership and job satisfaction in a high-power distance culture.

The characteristics of high-power societies are not like the dimensions of the servant leadership (Greenleaf, 2002; House et al., 2004). Servant leadership was therefore not expected to exist or thrive in a high-power society like Nigeria (see Aina & Verma, 2019; Eva et al., 2019). Contrary to expectation, the finding from this study showed existence of servant leadership in a society classified as high power (see House et al., 2004), thereby broadening the understanding and the scope and generalizability of the servant leadership style.

Over 80% of the studies on servant leadership were quantitative in nature; qualitative and mixed-methods studies constituted fewer than 20%. In the meta-analysis

of research on servant leadership for 20 years up to 2018, which included 192 studies, there were 156 quantitative studies (Eva et al., 2019). The quantitative studies had been predominantly correlational studies that surveyed employees and their supervisors for the direction of their relationship. The extant qualitative and correlational study is similar in nature and structure to the majority research on servant leadership and job satisfaction. Unlike most studies on servant leadership that took place in the West in low-power society, the current study was in a high-power society.

Additionally, the findings of most studies indicated that extrinsic factors would not satisfy employees, but their absence would cause dissatisfaction. In the current study, extrinsic factors satisfied the employees better than intrinsic factors, thereby challenging the validity of Herzberg's two-factor theory. The Western theories may not have universal applicability. The mediating role of culture and level of economic development should be considered in the interpretation and adoption of these theories. The findings in this study concerning demographic factors of age, gender, role, tenure, and rank at work contributed to the ongoing debate in the literature, as researchers are not in agreement on the mediating role of these factors on servant leadership and job satisfaction.

### **Relating Findings to Business Practice**

The findings in this study have important practical implications. The LMX and MHT address the dyadic relationship between leaders and subordinates. Leaders have realized the importance of having satisfied employees and the positive outcome resulting in motivating the workforce and galvanizing employees to fulfill the vision and mission of the organization. The literature is replete with positive outcomes of satisfied



employees on staff turnover, organization profitability, and increase in stakeholders' benefits (Donia et al., 2016; Farrington & Lillah, 2019; Lee et al., 2018). It is incumbent on business leaders to know the factors that produce such positive outcomes. The current study suggests how business leaders can leverage their employees to increase value to the organization through the adoption of servant leadership practices.

The results of this study showed the importance of extrinsic factors in satisfying employees. Business leaders who intend to increase productivity, profitability, and company share price, especially in the developing countries and low-income economies, need to pay attention not only to the intrinsic factors but also to the extrinsic factors and appropriate leadership style like servant leadership (Abasilim et al., 2019; Eva et al., 2019). Managers also need to know that a change in these factors will engender corresponding change in employee satisfaction with consequence for the leader and the organizations.

### **Relating Findings to Professional Practice**

Studies have shown that employee job satisfaction and increased productivity are positive outcomes of servant leadership practices (Abasilim et al., 2019). When management institutes policies that focus on the welfare of the employees, productivity tends to increase (Amah et al., 2018a). By expressing their preferences and feelings about their work, employees provide clues that management can focus on to improve organizational productivity through employee job satisfaction.

There was also an examination of the demographic factors that could help determine the appropriate segmentation of the workforce and the needed intervention to

achieve increased productivity through job satisfaction. Employees with diploma certificates, the lowest in the banking industry, and those who had spent over 26 years had statistically insignificant relationships, perhaps because of low education for the first group and fear of retirement or boredom for the second group. The results of this study afford management the opportunity to design different training interventions to align employees with the satisfied group.

### **Limitations of the Study**

This study had several limitations. There was an assumption that the respondents fully understood the questions and provided truthful answers. There was also an assumption that the employees were able to correctly assess the actions, behaviors, and attitudes of their supervisors. Studies have shown that subordinates often showed poor cognitive ability to correctly interpret the actions and motives behind supervisors' actions or those actions were often interpreted from the subordinates' biased prisms. The law of latency and recency states that recent events tend to be overrated compared with previous events in any appraisal (Leloup et al., 2018), which might have affected the answers provided by the respondents in the current study.

Closely related to the issue of latency and recency was the issue of a one-point survey. The concepts under examination are complex, and human feelings are dynamic. A one-point evaluation of servant leadership and job satisfaction used in this study might not have accurately captured the perceptions of the employees. Several points of survey done over a period of time might have provided better and more reliable results (see Eva et al., 2019).

Another limitation was the nature of the study. Although quantitative methodology is effective for examining the correlation and causality between two or more variables, the method might be limited by not providing meanings, feelings, and perspectives of the respondents, especially for complex phenomena such as servant leadership and job satisfaction. A mixed-methods approach would have been ideal for the study, but the paucity of resources precluded it. Both the OLA and MSQ answer designs were the Likert-type scale of 1–5. This design could have been constraining because it was possible that some answers did not represent the perceptions of the respondents, but that the respondents were compelled to choose close alternatives, thereby not answering accurately.

Closely related to the issue of accurate answers was the common method bias whereby respondents tended to subconsciously maintain cognitive consistency by providing correlating answers to the questions on both the independent and dependent variables. Because of this method bias, respondents might have unwittingly correlated their answers to servant leadership and job satisfaction.

This study took place within the private sector of the Nigerian economy. All 10 national mortgage banks that participated in the study were private enterprises. As in most countries, the work ethics and practices in the civil service are quite different from those in the private sector (Hur, 2018). It was uncertain whether the results would have been the same had the study taken place in the government enterprise or services.

The target population and the sample size could have been another limiting factor for this study. The population of the national mortgage banks was about half (44%) of the

mortgage industry. The representative sample for the former might have been inadequate for the latter, thereby negatively impacting the generalizability of the results to either the mortgage industry or the banking industry in general. Finally, the convenience sampling method could have resulted in participants who had positive opinions of the organization and the leadership, while those who had negative opinions stayed away from the study.

## **Recommendations**

### **Recommendation for Action**

The findings of this study were mostly consistent with the research on servant leadership and job satisfaction in that a statistically positive correlation was found between the two variables. However, inconsistent with the postulation of Herzberg in the two-factor theory, the extrinsic factors motivated the employees better than the intrinsic factors in the current study. I intend to publish these findings in the ProQuest/UMI dissertation database, write a book on the subject, make presentations in conferences, write articles in professional and trade journals, and contribute to the body of knowledge through publication in scholarly journals.

Given the impact of leadership in determining and shaping the culture of organizations and the job satisfaction of the employees, leaders should be conscious of the fact that their attitude, decisions, and style will have significant impact on their subordinates and the organizational culture. Leaders must therefore adopt a leadership style that fits the culture of the staff and that creates job satisfaction of the employees.

This study evaluated the relationship between servant leadership and job satisfaction of the employees in the mortgage banks, and the results showed a statistically

positive correlation between the two variables. The leaders in the national and state mortgage banks and other deposit money banks may choose to adopt servant leadership style to improve the job satisfaction of their employees. Given that high-power culture may not be inimical to the servant leadership practices, other leaders in the economy may adopt and implement the leadership style. Servant leadership style must however be wholly implemented, as fragmentation into the subscales will not yield the desired results.

It is important to note that, in this study, contrary to the two-factor theory, the extrinsic factors did not just satisfy, they satisfied employees better than the intrinsic factors. Leaders, especially those in developing economies with low levels of income, need to focus more attention on the extrinsic factors to motivate subordinates.

This study was based on a correlational method and not an experimental approach that can establish causality. Consequently, all the findings and conclusions drawn from the study should not be misconstrued as having a cause and effect relationship. Practitioners should therefore be cautious when implementing the prescribed recommendations.

### **Recommendation for Further Study**

The extant study was conducted in the national mortgage banks that have offices throughout the nation. Further study can be done of the state mortgage banks that have offices in just one state and the federal capital to explore the effects of their local peculiarities and cultures on the correlation between the servant leadership and job satisfaction of the employees. Such study may reveal if the nation has just one type of

culture or different cultures, a phenomenon that may affect the applicability and generalizability of servant leadership style, even within the nation and the mortgage bank subsector.

Closely related to effective leadership style is the issue of comparative study of leadership in the nation. Like in many studies, the extant study has indicated that servant leadership is positively correlated with job satisfaction. The tendency therefore is to recommend such a leadership style for the nation or the subsector. Future comparative studies may reveal better-suited leadership styles preferred by the employees and leadership styles that may better move the nation forward. A comparative study of servant leadership in the wider banking industry or deposit-taking banks as well as other parts of the economy like manufacturing, insurance, telecommunications, education, civil service, security agencies, military, hospitals, construction industries, and aviation may enable the comparison and generalizability of servant leadership within the industry. Servant leadership can be correlated with other variables like employees' exit intentions, motivation, job burnout, empowerment, efficacy, and commitment to explore if such correlations are stronger when compared with job satisfaction. Comparison of servant leadership style in Nigeria compared with other nations' conceptualization of the concept will be a valuable addition to the body of knowledge.

The international comparison of servant leadership and job satisfaction is important because of the result of this study on the correlation between servant leadership and extrinsic job satisfaction. Herzberg et al. (1959) had postulated that extrinsic job satisfaction would not motivate employees. The results of this study, however, indicated

that extrinsic factors motivated even more than intrinsic factors. Researchers need to conduct more studies, especially in developing countries to explore whether this result was an exception. The new studies would show if employees in the developing nations are better motivated with extrinsic factors because of their level of economic development, thus confirming the application of Maslow's theory of needs above Herzberg's two-factor theory as a better motivating factor in developing countries.

The extant study used a quantitative research method that may not easily lend itself to the exploration of respondents' feeling about the complex phenomena under study. A mixed methodology may reveal better understanding of the concepts and of any local peculiarity beyond the demands of the questionnaires. This study was a cross-sectional single respondent survey design (Eva et al., 2019). Given the impact of recency and latency of events on appraisals of supervisors by the subordinates, better outcomes may result from studies that obtain data at multiple times and at different points.

This study, like most research on servant leadership and job satisfaction, has been correlational in nature. Researchers are therefore unable to make causal inferences. Instead of a follower-rated survey, future studies can employ field experiments to enable interventions by creating intervention groups that receive servant leadership trainings over certain periods and a control group that will not receive any intervention. Researchers may then observe and collect data at different time points to enable establishment of relationships between the antecedents and outcomes, and thus be able to make causal inferences, especially with the use of the experience sample method (Eva et al., 2019; Fischer et al., 2017; Sun, 2018). Additionally, studies with experimental

designs will improve researchers' abilities to establish causality and whether servant leadership can be taught and learnt, while longitudinal design with multiple test points will help test for reverse causation (Eva et al., 2019). In future studies, ratings can be triangulated to ensure inter-rater reliability instead of relying on one or subordinate rating.

Finally, servant leadership was developed in the West and many studies have shown the correlation of the concept with job satisfaction. Such correlation was expected because of the similarities between the servant leadership characteristics and the features of low-power culture. Most of the existing studies have also been conducted in the West and China. Future studies in high-power and collectivists cultures may be essential to demonstrate the generalizability or otherwise of servant leadership. This study took place at the end of the year when most bank employees were preoccupied with the end-of-year activities, a situation that prolonged the data gathering by 6 weeks. Future researchers may want to properly time their study to save time and resources.

### **Recommendations for Practice**

Servant leadership is especially suited for organizations that desire long-term growth and good returns for all the stakeholders because the leadership style indirectly impacts organizational outcomes (Eva et al., 2019). The servant leader grooms and creates servant leaders from subordinates, thus causing a culture change of service that extends to the service delivery to customers. Well-served customers lead to repeat purchases, which in turn impact positively on the productivity, profitability, and increased stock price of the organization.



To reap the many benefits of servant leadership, the crop of top managers must agree to change the existing organizational culture, starting with themselves as role models — not just because the servant leadership must be implemented as a whole rather than in fragments, but also because the exercise requires much discipline. The culture change exercise may not succeed without the buy-in of the top leadership and their willingness to self-discipline. The leadership must also be deliberate and stay the course to institutionalize servant leadership practices in the organization. The organization must also be deliberate in its recruitment of employees who are motivated and amenable to change instead of rigid and selfish.

Training on servant leadership principles and practices can supplement organizational practices. Establishing the culture of servant leadership in any organization takes time and resources. A long-term commitment to the principles and practices of servant leadership and shifting from a command and control structure (Eva et al., 2019) requires time and consistency, to which the top management must be committed.

## **Implications**

### **Implications for Social Change**

Mortgage banks' adoption of servant leadership practices that increase employee job satisfaction would help create extra role behavior or organizational citizenship behavior by the staff because the leaders would focus on the development of the employees (Al-Amri, 2016; Amah, 2018b). Satisfied employees have physical and psychological wellness that improves the quality of their lives. Such employees

experience growth, resolve interpersonal challenges, increase self-worth and dignity, create work-life balance, increase the quality of other persons, and live in the society that is made up of responsible citizens (Al-Amri, 2016; Ali & Khan, 2018; Amah, 2018b).

Servant leadership practices that improve the job satisfaction of employees create long-term benefits as opposed to short-term gains for organizations because servant leadership affects organizational outcomes (Eva, et al. 2019). Given that the leader empowers employees to handle various tasks, which in turn reflects on good customer care and satisfaction, the repeat calls and loyalty from customers can only increase organizational profitability and increase stock price.

A positive social change results when servant leader mentorship becomes widespread in a society (Ali & Khan, 2018). On the societal level, a widespread adoption of servant leadership principles in Nigeria would make citizens less self-centered by looking after the general interests of the society even at personal costs and promote connectedness and harmony, which are needed for national growth (Kour et al., 2016).

Servant leaders encourage subordinates to engage in social responsibilities in the society, thus creating values for other stakeholders outside the organization (Williams et al., 2017). As globalization causes the workforce to become diverse in orientation and culture, resolution of diversity issues, gender identity, and cultural specificity would bring harmony to the society (Onyebuenyi, 2016).

For widespread servant leadership in the society, leaders need to enact enabling laws and policies that facilitate the practices of servant leadership in the organizations

and in the society. Such an endeavor takes time, self-discipline, and commitment from the leaders and the followers.

### **Implication for Methodology**

This study was correlational research on servant leadership and job satisfaction. Future experimental and field studies utilizing mixed methods in the mortgage bank subsector may establish causality and provide better information to leaders in the mortgage industry on methods to improve employee job satisfaction. Comparative studies involving other leadership styles, like transactional, transformational, and spiritual, with servant leadership may provide invaluable information as to which leadership style better suits the improvement of employee job satisfaction given the organizational and national cultures (Abasilim et al., 2019).

### **Implication for Theory**

The combination of the LMX theory and MHT could provide insight into perceptions of the subordinates and the propensity to be demotivated, to be satisfied on the job, to exit the organization, and to become an organizational citizen (Rogelberg, 2017; Shaikh et al., 2019; Sobaih & Hasanein, 2020). Over 80% of the existing studies found that servant leadership positively correlated with job satisfaction (Coetzer et al., 2017; Eva et al., 2019; Zhao et al., 2016). Many studies also found out that the LMX theory highly correlated positively with job satisfaction (Janse, 2019; Northouse, 2018; Rockstuhl et al., 2017). Most of the studies on servant leadership outcomes were on OCB, and they found significant positive relationships between the two concepts either in the society or in the organization settings (Coetzer et al., 2017; Eva et al., 2019; Zhao et

al., 2016). The results of this extant study accorded with most studies on the relationship with both concepts, as servant leadership highly correlated with job satisfaction.

Consensus does not exist in literature concerning the components of job satisfaction that motivate subordinates. Three schools of thought exist in the literature on the motivator of job satisfaction. The first school posited that, in accordance with the MHT, only intrinsic factors satisfy while the extrinsic factors do not satisfy; however, their absence could cause dissatisfaction (Alshmemri et al., 2017, Hur, 2018; Sobaih & Hasanein, 2020). The findings of this study did not agree with this postulation because the extrinsic factors satisfied the bank employees. The second school of thought posited that both extrinsic and intrinsic factors satisfy and correlate with job satisfaction (Rogelberg, 2017; Shaikh et al., 2019). The result of the extant study agreed with this second school of thought, as both intrinsic and extrinsic factors positively correlated with job satisfaction. The third school of thought posited that only extrinsic factors positively correlated with job satisfaction while intrinsic factors would not satisfy employees (Sobaih & Hasanein, 2020). Maslow's hierarchy of needs, which requires satisfaction of biological needs before psychological needs, may provide explanation for this viewpoint, especially in a low-income country. The extant study did not agree with this opinion, as the results showed a statistically positive correlation between the intrinsic and extrinsic factors and job satisfaction.

The characteristics of low-power societies like the West are similar to the contents of servant leadership (Greenleaf, 2002; House et al., 2004). Servant leadership was therefore not expected to thrive in a high-power society like Nigeria. On the contrary, the

finding from this study showed existence of servant leadership in a society classified as high power, thus broadening the understanding and scope of the leadership style.

The findings of this study have contributed to the argument in the literature concerning the relationship between servant leadership and job satisfaction on one hand and the factors that cause job satisfaction as enunciated by the two-factor theory on the other hand. The study was a validation of these theories in the mortgage bank subsector in a high-power society like Nigeria.

### **Practical Implications**

The findings from this study aligned with the conclusions of several studies discussed in the literature review section (Eva et al., 2019). Like the extant research, these studies reported a statistically positive correlation between servant leadership and job satisfaction. Consequently, national or state mortgage banks desiring to improve employees satisfaction in their organization could adopt servant leadership principles and practices. Adoption of this leadership style presupposes development of a strong commitment from the top management, enactment of policies and programs to back the decision, and the embarkment on education and training that support institutionalization of servant leadership.

### **Conclusions**

Organization leaders will continue to explore avenues for improving the productivity of their businesses and the welfare of their employees while also balancing the interests of other stakeholders. The leaders in the Nigerian mortgage bank industry are not exempt from this improvement of stakeholders' interest, especially the job

satisfaction of the employees. Previous research showed how critical leadership style could be to the achievement of this objective. Adoption of the servant leadership style has been shown to improve employee job satisfaction.

I examined the correlation between servant leadership and employee job satisfaction in the 10 national mortgage banks in Nigeria. The results showed a statistically significant relationship between the servant leadership style and general, intrinsic, and extrinsic job satisfaction of the subordinates. The results of this study may therefore assist mortgage banks and other organizations that are encouraged to adopt the servant leadership style and practices to improve the job satisfaction of their employees in order to increase efficiency and productivity. The employees and their families may benefit from improved job satisfaction, increased rewards, and improved health while the society benefits from the harmony and tranquility in the polity resorting from the adoption of servant leadership practices. Given the benefits of organizational outcome and the job satisfaction accruable to the employees, their families, and the society, leaders in the mortgage banks in Nigeria are encouraged to implement the principles and practices of servant leadership in their banks.

I also situated the findings of this study within the body of knowledge by linking the results with the theory and practice of the LMX theory, the two-factor theory, and the servant leadership theory. The study contributed to the debate in literature as to the ways to improve employee job satisfaction, motivation theories, and cultural context for leadership effectiveness.

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## Appendix A: Organizational Leadership Assessment Instrument



# Organizational Leadership Assessment

## General Instructions

4243 North Sherry Drive  
Marion, IN 46952  
OLA@OLAGroup.com  
(765) 664-0174

The purpose of this instrument is to allow organizations to discover how their leadership practices and beliefs impact the different ways people function within the organization. This instrument is designed to be taken by people at all levels of the organization including workers, managers and top leadership. As you respond to the different statements, please answer as to what you believe is generally true about your organization or work unit. Please respond with your own personal feelings and beliefs and not those of others, or those that others would want you to have. Respond as to how things *are* ... not as they could be, or should be.

Feel free to use the full spectrum of answers (from Strongly Disagree to Strongly Agree). You will find that some of the statements will be easy to respond to while others may require more thought. If you are uncertain, you may want to answer with your first, intuitive response. Please be honest and candid. The response we seek is the one that most closely represents your feelings or beliefs about the statement that is being considered. There are three different sections to this instrument. Carefully read the brief instructions that are given prior to each section. Your involvement in this assessment is anonymous and confidential.

Before completing the assessment it is important to fill in the name of the organization or organizational unit being assessed. If you are assessing an organizational unit (department, team or work unit) rather than the entire organization you will respond to all of the statements in light of that work unit.

### IMPORTANT ..... please complete the following

Write in the name of the organization or organizational unit (department, team or work unit) you are assessing with this instrument.

**Organization** (or Organizational Unit) **Name:** \_\_\_\_\_

Indicate **your present role/position** in the organization or work unit. Please **circle one**.

- 1 = Top Leadership (top level of leadership)
- 2 = Management (supervisor, manager)
- 3 = Workforce (staff, member, worker)

Please provide your response to each statement by placing an **X** in one of the five boxes

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Strongly Disagree</b>	Disagree	Undecided	Agree	<b>Strongly Agree</b>

### **Section 1**

In this section, please respond to each statement as you believe it applies to **the entire organization** (or organizational unit) including workers, managers/supervisors and top leadership.

#### **In general, people within this organization ....**

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1 Trust each other					
2 Are clear on the key goals of the organization					
3 Are non-judgmental – they keep an open mind					
4 Respect each other					
5 Know where this organization is headed in the future					
6 Maintain high ethical standards					
7 Work well together in teams					
8 Value differences in culture, race & ethnicity					
9 Are caring & compassionate towards each other					
10 Demonstrate high integrity & honesty					
11 Are trustworthy					
12 Relate well to each other					
13 Attempt to work with others more than working on their own					
14 Are held accountable for reaching work goals					
15 Are aware of the needs of others					
16 Allow for individuality of style and expression					
17 Are encouraged by supervisors to share in making <i>important</i> decisions					
18 Work to maintain positive working relationships					
19 Accept people as they are					
20 View conflict as an opportunity to learn & grow					
21 Know how to get along with people					

Please provide your response to each statement by placing an **X** in one of the five boxes

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Strongly Disagree</b>	Disagree	Undecided	Agree	<b>Strongly Agree</b>

## **Section 2**

In this next section, please respond to each statement as you believe it applies to the **leadership** of the organization (or organizational unit) including managers/supervisors and top leadership

<b>Managers/Supervisors and Top Leadership in this Organization</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
22 Communicate a clear vision of the future of the organization					
23 Are open to learning from those who are <i>below</i> them in the organization					
24 Allow workers to help determine where this organization is headed					
25 Work alongside the workers instead of separate from them					
26 Use persuasion to influence others instead of coercion or force					
27 Don't hesitate to provide the leadership that is needed					
28 Promote open communication and sharing of information					
29 Give workers the power to make <i>important</i> decisions					
30 Provide the support and resources needed to help workers meet their goals					
31 Create an environment that encourages learning					
32 Are open to receiving criticism & challenge from others					
33 Say what they mean, and mean what they say					
34 Encourage each person to exercise leadership					
35 Admit personal limitations & mistakes					
36 Encourage people to take risks even if they may fail					
37 Practice the same behavior they expect from others					
38 Facilitate the building of community & team					
39 Do not demand special recognition for being leaders					
40 Lead by example by modeling appropriate behavior					
41 Seek to influence others from a positive relationship rather than from the <i>authority of their position</i>					
42 Provide opportunities for all workers to develop to their full potential					
43 Honestly evaluate themselves before seeking to evaluate others					
44 Use their power and authority to benefit the workers					
45 Take appropriate action when it is needed					



Please provide your response to each statement by placing an **X** in one of the five boxes

1	2	3	4	5
Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree

<b>Managers/Supervisors and Top Leadership in this Organization</b>		1	2	3	4	5
46	Build people up through encouragement and affirmation					
47	Encourage workers to work <i>together</i> rather than competing against <i>each other</i>					
48	Are humble – they do not promote themselves					
49	Communicate clear plans & goals for the organization					
50	Provide mentor relationships in order to help people grow professionally					
51	Are accountable & responsible to others					
52	Are receptive listeners					
53	Do not seek after special status or the “perks” of leadership					
54	Put the needs of the workers ahead of their own					

### **Section 3**

In this next section, please respond to each statement as you believe it is true about **you personally** and **your role** in the organization (or organizational unit).

<b>In viewing my own role ...</b>		1	2	3	4	5
55	I feel appreciated by my supervisor for what I contribute					
56	I am working at a high level of productivity					
57	I am listened to by those <i>above</i> me in the organization					
58	I feel good about my contribution to the organization					
59	I receive encouragement and affirmation from those <i>above</i> me in the organization					
60	My job is important to the success of this organization					
61	I trust the leadership of this organization					
62	I enjoy working in this organization					
63	I am respected by those <i>above</i> me in the organization					
64	I am able to be creative in my job					
65	In this organization, a person’s <i>work</i> is valued more than their <i>title</i>					
66	I am able to use my best gifts and abilities in my job					



Appendix B: MSQ Instrument Short Form

# minnesota satisfaction questionnaire

(short-form)



**Vocational Psychology Research**  
**UNIVERSITY OF MINNESOTA**

Copyright 1977

## minnesota satisfaction questionnaire

The purpose of this questionnaire is to give you a chance to tell **how you feel about your present job**, what things you are **satisfied** with and what things you are **not satisfied** with.

On the basis of your answers and those of people like you, we hope to get a better understanding of the things people **like and dislike about their jobs**.

On the next page you will find statements about your **present** job.

- Read each statement carefully.
- Decide **how satisfied you feel about the aspect of your job** described by the statement.

Keeping the statement in mind:

—if you feel that your job gives you **more than you expected**, check the box under **“Very Sat.”** (Very Satisfied);

—if you feel that your job gives you **what you expected**, check the box under **“Sat.”** (Satisfied);

—if you **cannot make up your mind** whether or not the job gives you what you expected, check the box under **“N”** (Neither Satisfied nor Dissatisfied);

—if you feel that your job gives you **less than you expected**, check the box under **“Dissat.”** (Dissatisfied);

—if you feel that your job gives you **much less than you expected**, check the box under **“Very Dissat.”** (Very Dissatisfied).

- Remember: Keep the statement in mind when deciding **how satisfied you feel about that aspect of your job**.
- Do this for **all** statements. Please answer **every** item.

**Be frank and honest.** Give a true picture of your feelings about your **present job**.

Ask yourself: How **satisfied** am I with this aspect of my job?

**Very Sat.** means I am very satisfied with this aspect of my job.

**Sat.** means I am satisfied with this aspect of my job.

**N** means I can't decide whether I am satisfied or not with this aspect of my job.

**Dissat.** means I am dissatisfied with this aspect of my job.

**Very Dissat.** means I am very dissatisfied with this aspect of my job.

<b>On my present job, this is how I feel about . . .</b>	Very Dissat.	Dissat.	N	Sat.	Very Sat.
1. Being able to keep busy all the time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. The chance to work alone on the job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. The chance to do different things from time to time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. The chance to be "somebody" in the community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. The way my boss handles his/her workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. The competence of my supervisor in making decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Being able to do things that don't go against my conscience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. The way my job provides for steady employment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. The chance to do things for other people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. The chance to tell people what to do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. The chance to do something that makes use of my abilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. The way company policies are put into practice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. My pay and the amount of work I do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. The chances for advancement on this job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. The freedom to use my own judgment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. The chance to try my own methods of doing the job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. The working conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. The way my co-workers get along with each other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. The praise I get for doing a good job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. The feeling of accomplishment I get from the job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Very Dissat.	Dissat.	N	Sat.	Very Sat.

Name \_\_\_\_\_ Today's Date \_\_\_\_\_ 19\_\_\_\_  
Please Print

1. Check one:  Male  Female

2. When were you born? \_\_\_\_\_ 19\_\_\_\_

3. Circle the number of years of schooling you completed:

4 5 6 7 8

Grade School

9 10 11 12

High School

13 14 15 16

College

17 18 19 20

Graduate or  
Professional School

4. What is your present job called? \_\_\_\_\_

\_\_\_\_\_

5. What do you do on your present job? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

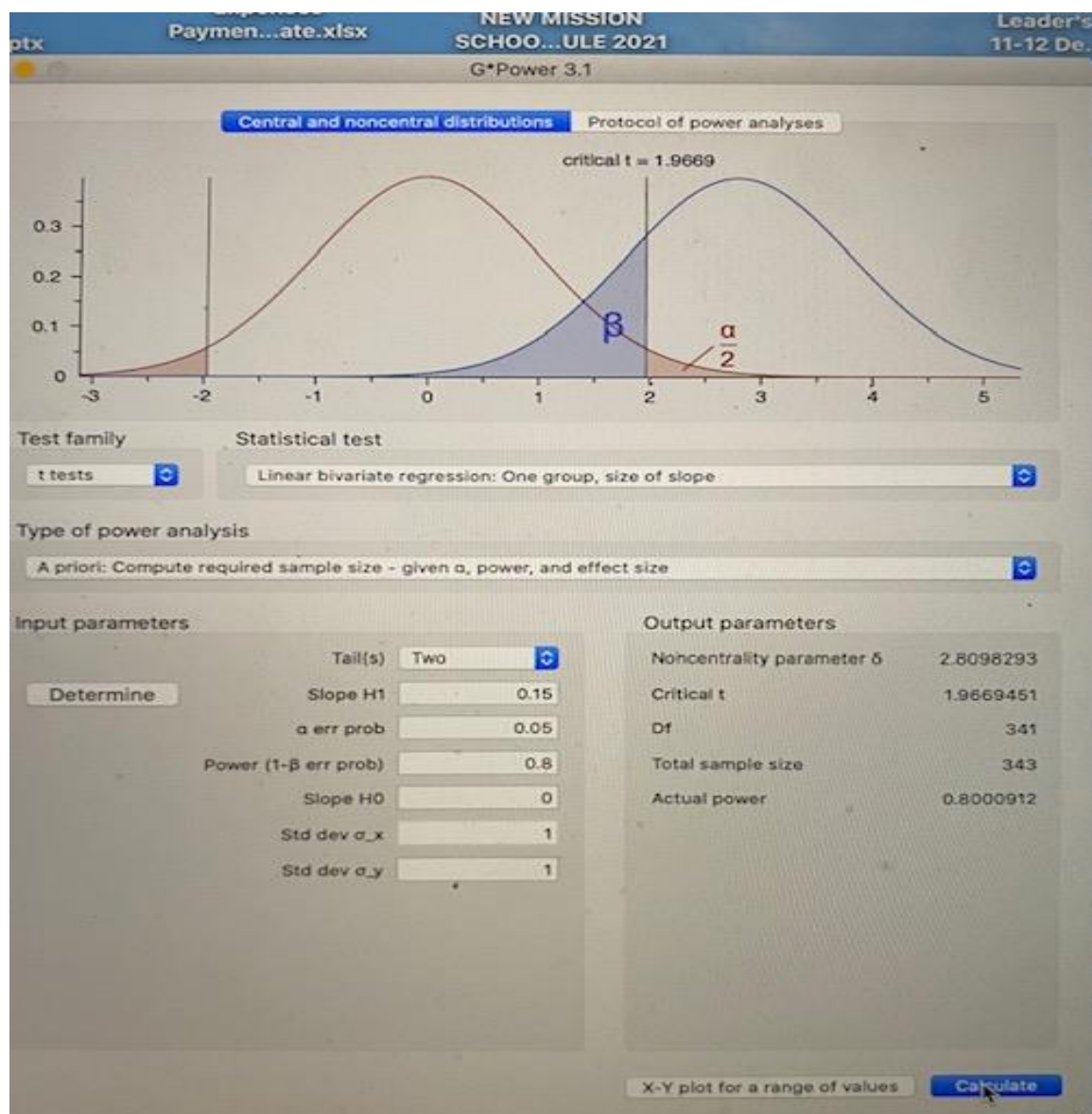
6. How long have you been on your present job? \_\_\_\_\_ years \_\_\_\_\_ months

7. What would you call your **occupation**, your usual line of work? \_\_\_\_\_

\_\_\_\_\_

8. How long have you been in this line of work? \_\_\_\_\_ years \_\_\_\_\_ months

## Appendix C: G\*Power Calculation of Sample Size



## Appendix D: Certificate of Completion for CITI Program Course

		Completion Date 08-Aug-2020 Expiration Date N/A Record ID 37791267
This is to certify that:		
<b>Adedayo olatunbode</b>		
Has completed the following CITI Program course:		
<b>Student's</b> <b>Doctoral Student Researchers</b> <b>1 - Basic Course</b>	(Curriculum Group) (Course Learner Group) (Stage)	Not valid for renewal of certification through CME. Do not use for TransCelerate mutual recognition (see Completion Report).
Under requirements set by:		
<b>Walden University</b>		
 Collaborative Institutional Training Initiative		
Verify at <a href="http://www.citiprogram.org/verify?wf6125d56-4ab2-4605-9d50-93b157c38397-37791267">www.citiprogram.org/verify?wf6125d56-4ab2-4605-9d50-93b157c38397-37791267</a>		

## Appendix E: Mortgage Banking of Nigeria's Letter of Introduction

**MORTGAGE BANKING**

ASSOCIATION OF NIGERIA  
 Polaris Bank House (4th Floor) 30, Marina, Lagos  
 ☎ : +234 809 999 3264  
 E-mail: info@mban.org.ng  
 Website: www.mban.org.ng

December 8, 2020

MD/CEOS OF MORTGAGE BANKS

Dear Sir/Madam,

**INTRODUCTION OF MR. REMI OLATUNBODE**

We hereby formally introduce Mr Remi OLATUNBODE, the former MD/CEO of Jubilee-Life Mortgage Bank Plc, who is conducting a research on the Mortgage Banking Sub-Sector in Nigeria for his Ph.D Program at Walden University, USA.

Considering the fact that the research is on the Mortgage Banking Sub-Sector rather than on the Mortgage Banks, we are of the opinion that the outcome of the study would be of tremendous benefits to our Sub-Sector.

We therefore request that you kindly accord him the usual and necessary courtesies to support his efforts to complete the study.

Thank you.

Yours faithfully,

*For: MORTGAGE BANKING ASSOCIATION OF NIGERIA*

**'KAYODE OMOTOSO**  
 EXECUTIVE SECRETARY/CEO

---

Mr. Adeniyi AKINLUSI (President); Mr. Richard OLUBAMERU (Vice President); Mrs. Ruby OKORO (Deputy President-East);  
 Mr. Babangida UMAR (Deputy President-North); Mr. Ebilate MAC-YOROKI (Deputy President- West); Mr. Andrew ALLUYA (Treasurer);  
 Dr. Olabanjo OBALEYE (Publicity Secretary); Mrs. Olamide IPADEOLA (Legal Adviser); Dr. Femi JOHNSON (Immediate Past President);  
 Mr. Korede ADEDAYO, Mrs. Ronke AKINLEYE, (Ex-Officio); Mr. Kayode OMOTOSO (Executive Secretary/CEO)

## Appendix F: Permission to use Organizational Leadership Assessment Instrument

Jim Laub, Ed.D. President  
Servant Leader Performance  
18240 Lake Bend Drive  
Jupiter, FL. 33458

August 15, 2020

Dear Adedayo Aderemi Olatunbode,

Based on my review of your research proposal, I give permission for you to conduct the study entitled Effect of Servant Leadership on Job Satisfaction in Nigerian Mortgage Banks utilizing the services of Servant Leader Performance. As part of this study, I authorize you to use the Organizational Leadership Assessment (OLA) instrument online for your study. Individuals' participation will be voluntary and at their own discretion.

We understand that our organization's responsibilities include: providing the OLA instrument for your study, collecting the data on the [servantleaderperformance.com](http://servantleaderperformance.com) site and providing you with the raw data in an Excel document format. We reserve the right to withdraw from the study at any time if our circumstances change.

I understand that the student will not be naming our organization in the doctoral project report that is published in Proquest but the student is free to publish the name and author of the Organizational Leadership Assessment (OLA). It is understood that the OLA will be used in its entirety using the online version through the [servantleaderperformance.com](http://servantleaderperformance.com) site.

I confirm that I am authorized to approve research in this setting and that this plan complies with the organization's policies.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the student's supervising faculty/staff without permission from the Walden University IRB.

Sincerely,

Jim Laub, Ed.D.  
Servant Leader Performance  
18240 Lake Bend Drive  
Jupiter, FL. 33458  
561-379-6010



## Appendix G: Demographic Questions

**DEMOGRAPHICAL QUESTIONS**

**Please tick the answer that applies to you**

**a. What is your age?**

- i). Under 30 years
- ii). 30-40 years
- iii). 41-50 years
- iv). 51-60 years
- v). Above 60 years

**b. What is your gender?**

- i). Male
- ii). Female

**c. How long have you worked in this organization?**

- i). 1-12 months
- ii). 1 -4 years
- iii). 5-10 years
- iv). 11-15 years
- v). 16-25 years
- vi). 26 and above years

**d. What is the level of education you have completed?**

- i). Secondary/High School
- ii). Diploma Certificate
- iii). Bachelor's degree
- iv). Masters or higher degree

**e. What aspect best describe your professional area?**

- i). Market facing unit
- ii). Back office/support staff

### Appendix H: Invitation to Participate in Online Research

My name is Adedayo Aderemi Olatunbode, a doctoral student at the Walden University. I am conducting a research on ‘effect of servant leadership on job satisfaction in the Nigerian mortgage banks.’ The focus is to explore the servant leader practices in the mortgage bank industry in Nigeria and whether the employees of the industry are satisfied with the practices.

I invite you to participate in this study by completing the 15-20 minutes survey hosted on [www.servantleaderperformance.com](http://www.servantleaderperformance.com). Participation is optional and the identity of participants and their organizations will be anonymous. The result of this study may provide managers in the mortgage industry with the right skill set to improve employee welfare, organization’s productivity and create a harmonious society. This study therefore has the potential to benefit you and your community. I plan to send out three reminders, one each week, to remind you to participate in the study.

If you accept to participate in this study, kindly:

1. Go to: [olagroup.com](http://olagroup.com) and click “Take the OLA” on the upper right of the screen.
2. Type in **XXXX** as the organizational code
3. Type in **XXXX** as the pin
4. Thank you again for taking time out of your busy day to complete the survey.

Adedayo Aderemi Olatunbode

Doctoral Student.

Walden University.

## Appendix I: Approval of National Health Research Ethics Committee of Nigeria


**National Health Research Ethics Committee  
of Nigeria (NHREC)**

Promoting Highest Ethical and Scientific Standards  
for Health Research in Nigeria



Federal Ministry of Health

**NHREC Protocol Number NHREC/01/01/2007-15/10/2020**  
**NHREC Approval Number NHREC/01/01/2007-20/10/2020**  
**Date: 20 October, 2020**

**Re: The Effect of Servant Leadership on Job Satisfaction in Nigerian Mortgage Banks**

Health Research Ethics Committee (HREC) assigned number: NHREC/01/01/2007

Name of Student Investigator: Adedayo Aderemi Olatunbode  
Address of Student Investigator: College of Management & Technology  
Walden University  
100 Washington Avenue South  
Minneapolis, Minnesota 55401  
United States of America  
Email: [doctor.remz@gmail.com](mailto:doctor.remz@gmail.com)  
Tel: +2348035360123

Date of receipt of valid application: 15/10/2020

Date when final determination of research was made: 20-10- 2020

**Notice of Research Exemption**


This is to inform you that the activity described in the submitted protocol/documents have been reviewed and the Health Research Ethics Committee has determined that according to the National Code for Health Research Ethics, the activity described there-in meets the criteria for exemption and is therefore approved as exempt from NHREC oversight.

The National Code for Health Research Ethics requires you to comply with all institutional guidelines, rules and regulations and with the tenets of the Code. NHREC reserves the right to conduct compliance visit to your research site without previous notification.

Signed

**Professor Zubairu Iliyasu MBBS (UniMaid), MPH (Glasg.), PhD (Shef.), FWACP, FMCPH**  
**Chairman, National Health Research Ethics Committee of Nigeria (NHREC)**

## Appendix J: Constructs of the Organizational Leadership Assessment Instrument




## Organizational Leadership Assessment

### ... Results

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**The *Organizational Leadership Assessment (OLA)*** measures six characteristics of organizational and leadership practice that are critical to optimal organizational health and determine an organization's *Power Level*. The *OLA* also measures the *Perception Match* of the workforce and leadership concerning the organization's health. These six areas characterize organizations that provide authentic and shared leadership, empowered workers and a community of people who work effectively together to fulfill the organization's mission. The six characteristics are listed and expanded below.



### In Your Organization, the Six Characteristics Ranked Highest to Lowest...

<b>1</b>	<b>Share Leadership</b>	⇒	By creating a shared vision and sharing decision-making power, status and privilege at all levels of the organization
<b>2</b>	<b>Build Community</b>	⇒	By building strong relationships, working collaboratively and valuing individual differences
<b>3</b>	<b>Value People</b>	⇒	By listening receptively, serving the needs of others first and trusting in people
<b>4</b>	<b>Display Authenticity</b>	⇒	By integrity and trust, openness and accountability and a willingness to learn from others
<b>5</b>	<b>Develop People</b>	⇒	By providing opportunities for learning, modeling appropriate behavior and building up others through encouragement
<b>6</b>	<b>Provide Leadership</b>	⇒	By envisioning the future, taking initiative and clarifying goals

The following reports will provide you with an understanding of how your organization and leadership are perceived by those within the organization (top leadership, management and the workforce).

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Page 3

### Appendix K: MSQ Scoring Key

Response choices for the MSQ short form are weighted in the following manner:

#### Response Choice Scoring Weight

Very Dissatisfied.....	1
Dissatisfied.....	2
Neither.....	3
Satisfied.....	4
Very Satisfied.....	5

The responses are scored 1 through 5 from left to right in the answer spaces. Scales scores are determined by adding the weights for the responses chosen for items in each scale. Scoring of the MSQ yields three scales: intrinsic, extrinsic, and general satisfaction. For an individual respondent, the 12 items on the intrinsic satisfaction scale will yield a scoring ranging from 12 to 60. For extrinsic items, it's from 6 to 30 on the satisfaction scale. Lastly, 20 to 100 for the 20 items on the general satisfaction scale.

#### Scoring Weight

Scales	Items	1	2	3	4	5
Intrinsic Satisfaction	12	12	14	36	48	60
Extrinsic Satisfaction	6	6	12	18	24	30
General Satisfaction	20	20	40	60	80	100