



**INFLUENCE OF INDIVIDUALIZED TRANSFORMATIONAL LEADERSHIP ON ORGANIZATIONAL PERFORMANCE
OF SELECTED SACCO'S IN KIAMBU TOWN**

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INFLUENCE OF INDIVIDUALIZED TRANSFORMATIONAL LEADERSHIP ON ORGANIZATIONAL PERFORMANCE OF SELECTED SACCO'S IN KIAMBU TOWN

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ABSTRACT

Throughout the years' leadership has become a critical component in the management of organizations in the present day. The type of leadership style has become a focal point to organizations. This study, hence, tried to determine the influence of individualized transformational leadership on organizational performance. The investigation concentrated on one accompanying objective which was to determine the influence of individualized consideration on organizational performance of Sacco's. The research design that was embraced in the investigation was descriptive research design. A sample size of 49 respondents was inspected out of a population of 160 within the selected Sacco's in Kiambu Town. Primary data was gathered using a questionnaire. The analysis included descriptive statistics and inferential examination conducted through statistical package for social sciences (SPSS). The study established that individualized consideration had a strong positive relationship and significant influence on performance of Sacco's. The study revealed that individualized transformational leadership had a positive impact on organizational performance. Individualized consideration was found to be vital in driving organizations towards the achievement of the underlined objectives by promoting working environments that accords followers support from their leaders and builds personal strengths translating to improved outcomes. Thereby, the study concluded that, it is equally important for the organizations to consider the need for individualized consideration of all parties as it leads to the promotion of diversity which in turn creates powerful teams since each party is given tasks based on personal skills, hence performance achievement.

Key words: *Transformational Leadership, Individualized Consideration, Organizational Performance*

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INTRODUCTION

Leadership is an essential bit of the management and assumes a noteworthy activity in managerial activities and thus, the idea of leadership has created many hypothetical and empirical models in the course of the most recent decades (Jacobsen, 2011). Yusuf, Mohammed and Kanzeem (2014) bring up that, business leaders are the principal and scarcest resources of any business endeavor. For every one hundred business, alone endeavors started around fifty or one half leave business inside two years. Before five years are finished, only a solitary third of the first hundred will, regardless, be in an assignment, (Den & Paul, 2011). This therefore can be a real supposition to communicate that the genuine purpose behind these failures is incapable leadership.

As indicated by Kala, (2014) Leadership is certainly not a nature of business alone it has picked up significance in various fields, for example, In the military, in the lawmaking body, in the scholarly world, in crisis centers and in spots where people work in social affairs, accordingly, leadership has become a fundamental subject in both the organizational and the scholarly environment for the most recent few decades (Zhang, 2010). To summarize things leadership is completing things through others and it has brought about organizations being vigorously engaged with leadership ability and leadership progression in order to take advantage of the best in the field of leadership (House & Aditya, 2007).

In the period going before the 1980s, the possibility, style, and characteristic hypotheses were the essential case of leadership. The trait theory concentrated on the individual properties of a leader. This theory fights that leaders are brought into the world not made. They battle that leadership contains a particular natural or self-governing character that isolates the leader and follower and spotlights on the leader and not the action. They recommend that thought should be given to the selection of leaders with authority qualities rather than the training of leadership. The

leadership style bases on what leaders do and how they act. The essential inspiration driving the style approach is to explain how leaders solidify undertakings and relationship arranged practices to affect subordinates in their undertakings to accomplish hierarchical goals (House & Aditya, 2007).

The theory had failed to yield a situational examination. Then again contingency theory endeavored to handle issues of past methodologies, it communicates that leadership style is needy upon various inside and external constraints. The achievement of the leader is a component of the various possibilities as subordinate, task, or gathering. This methodology weights on using different styles of leadership legitimate to the necessities made by the various organizational conditions. Organizations, for example, Lehman siblings which was the fourth biggest investment bank in America shut down because of poor administration and leadership that prompted the organization petitioning for financial protection. Same case for Compaq Company which was sometime in the distant past the biggest provider of PC framework. After the politically-sanctioned racial segregation period in South Africa from 1994 realized extensive difficulties in the leadership of organizations. These difficulties brought about immense monetary misfortunes, low employee morale, poor work execution, and at last influenced organizational efficiency. With this, obviously leadership and particularly transformational leadership is crucial for a positive organizational performance

The progressing leadership approach known as transformational leadership has been a concentration for research since about the 1980s. There are various terms used to allude to this methodology but there are two terms used to imply this methodology that is transformational and charming. As indicated by Bass and Avolio, (2014) transformational leadership is the capacity of leaders to entice adherents to go past their own individual goals for the benefit of everyone in the

organization. Bass, (2007) contended that the transformational style of leadership starts from firmly held individual convictions that cannot be bargained and pander to the subordinates' feeling of moral obligation and principles. Transformational leaders go farther than value-based leaders and have been seen as spearheading, articulate, ensured, and ready to impart self-confidence in others in order to move them to beat their typical performance objectives (Schwarzwal, 2001).

The transformational initiative tries to incite the unexplored or dormant needs of their subordinates. Bass expressed there were four components of leadership conduct namely, idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation.

Idealized influence symbolizes role modeling conduct in which the leader actuates pride, confidence, respect, and has a gift to perceive what is basic and passes on a feeling of mission. Inspirational motivation is the utilization of pictures and signs that license the leader to hoist their followers' yearnings and belief systems in regards to both the mission and vision. Individualized consideration is the arrangement of experiential learning and manifests when the leader designates an errand, offers coaching and training, and keeps on dealing with every follower as an individual. Intellectual stimulation signifies the psychological advancement of the supporter and happens when the leader stimulates followers to think in innovative manners and emphasizes issue solving and rationalization before taking measures (Johnson, 2006).

Transformational leaders inspire their subordinates to bring new bits of knowledge to work and assemble an aggregate vision through positive inspiration. Concerning the law authorization domain, the transformational leaders expect their subordinates to turn out to be increasingly occupied with issue understanding and society situated administration that more often than not correlates to lower data. Transformational leaders are required to elevate their followers' yield potential

by defining more significant standards and cultivating an expanded enthusiasm to handle progressively intense challenges (Bass & Avolio, 2004).

As indicated by Schwarzwal, Koslowsky and Agassi, (2004) transformational leaders keep on showing compassion for their subordinates' needs, treat them right, and utilize a reasonable methodology with them. This doesn't infer that the transformational leader will never indulge in punishment or negative reviews. At the point when punishment and a negative review is utilized, they are considered or might be seen as unprecedented and suitable for the satisfaction of the present mission.

Transformational leadership behavior changes the higher-order wants of followers by controlling their perceptions, convictions, and values. Such behaviors are important to the leaders since they can straightforwardly affect followers and any strategy of change. Transformational leadership includes boosting the familiarity with followers by attempting to appeal to more prominent qualities and standards and diverting the consideration of followers from their own personal interest allowed by transactional leadership. In other words, the leader motivates their followers to comprehend their actions above just only how this might benefit them. The transformational leader encourages subordinates by helping them to focus on a more noteworthy objective like equity and fairness. Burns, (2008) expressed that transformational leadership has an increasingly significant inspirational effect on subordinates and subsequently is better than transactional leaders as they inspire subordinates to perform well even in conditions where there is no chance of legitimate acknowledgment and therefore, generally speaking, organizational performance is upgraded.

Problem Statement

Leaders have been constrained to reevaluate their leadership styles on account of globalization, an inventive movement, and social descent variety. The transformational leadership has thus gotten

vital for both public and private sectors, all the more significant for those in financial institutions particularly SACCOs where hardened rivalry for customers and connection among supervisors and subordinates is more vital than any time in recent memory (Ozmen, 2009).

As indicated by Johnson, (2006) there are solid signs of transformational leaders influencing their subordinates' conduct and viability in workplaces. It has additionally been noticed that leadership issues can cause an exodus of talent, lateness, truancy, lower profitability, decreased consumer loyalty, less development, and at last diminished financial advantages, (Nygaard & Dahlstrom, 2002). It is hence indispensable for managers to practice transformational leadership since its adequacy decides the achievement levels of organizations. Akhtar, Choudhary and Zaheer (2012) analyzed the effect of transformational and servant leadership on employee performance from the service segment of Pakistan. They discovered that transformational leadership upgrades employee performance. Mwangeli, (2016) completed exploration of transformational leadership on employee performance contextual investigation of Safaricom Limited. The examination uncovered that Safaricom can propel and motivate its workers which came about to a positive impact on the productivity of the workers.

An investigation did here in Kenya by Koech and Namusonge, (2012) looked into the impacts of leadership styles on worker performance at state claimed enterprises in Kenya. The result of this investigation uncovered that a high connection was there between the transformational leadership elements and employee performance evaluations while the relationship transactional leadership and employee performance were low. Chege, (2017) conducted similar investigations on the impact of transformational leadership on the organizational performance of commercial banks in Kenya. For any Sacco transformational leadership is an essential tool for their performance. In view of those examinations and the varying gaps in the literature,

it was imperative to direct this investigation where leadership styles in financial institutions have been shifting in the previous decade (Lipman, 2007).

Study objective

The objective of this study was to determine the influence of individualized consideration on organizational performance of SACCO's

LITERATURE REVIEW

Transformational Leadership Theory

The transformational theory was first delineated by James Burns in 1978. Bass, (1985) characterized transformational leadership regarding how the leader influences subordinates, who are expected to trust, appreciate, and respect the transformational leader. He distinguished three ways by which leaders change subordinates; expanding their attention to task significance and worth; getting them to concentrate first in the group or organizational objectives instead of their own interest, and actuating their higher-request needs. Transformational leadership delineates a leadership style that is depicted by charisma and shared vision among leaders and followers (Burns, 2010). The two key appealing impacts that transformational leaders accomplish are to evoke compelling strong feelings and to cause identification of the subordinate with the leader. This might be through blending appeal. It might likewise happen through calmer techniques, for example, mentoring and coaching (Bass, 1990). The intensity of transformational leadership begins from their ability to invigorate and stir others to create remarkable work. Later Bernard Bass further explained Burn's theory in 1985 and he thought of express practices that are contained in each leadership style. Transformational leadership is there for assessed in four estimations that are individualized consideration, intellectual stimulation, inspirational motivation, and idealized influence (Bass & Riggio, 2006). The three moral aspects incorporate the ethical character of the leader, the moral qualities inserted in the leader's

vision, enunciation and program; and the profound quality of the procedures of social moral decision and activity that leaders and subordinates take part in and collectively seek after (Bass & Steidlmeier, 1998).

As opposed to Burns, (1978) who sees transformational leadership as being inseparably connected with higher-order needs, Bass (1985) initially considered it to be a virtue, and ascribed transformational abilities to individuals, for example, Adolf Hitler and Jim Jones, albeit later he changed his view after a conversation with Burns. Bass, however, made assumptions in his approach to the theory. He assumed that consciousness of errand significance inspires individuals and that emphasis in the group or organization creates better execution. As different researchers contend out what they see as the most basic factor of transformational leadership into the extent affecting performance is considered, it is without a doubt that all factors are significant. However, this investigation concentrated on three components of transformational leadership: individualized consideration, intellectual stimulation, and idealized influence. The undertaking was to draw out comprehension of how every individual factor adds to influences an organization's performance.

Empirical Review

Individualized Consideration

Individualized consideration is how much the leaders take care of and deals with subordinate needs, goes about as a mentor, and gives a listening ear to the subordinates' interests. According to Okechukwu and Godday, (2015) this aspect is a genuine case of leaders who give a listening ear to their subordinates and bolster them in like manner. Debating and identifying with the necessities of individual workers, making the social relationship with the subordinates, showing credible compassion, and enabling advancing capable improvement and self-development of subordinates is a segment of the exercises undertaken in this specific circumstance. Mentoring is the point at which a person with huge

involvement with a specific field or aptitudes invests energy with a novice in that field and attempts to build up those abilities to that individual. In the end, this will prompt a superior skilled, and educated individual (Trmal, 2015).

Ordinarily, mentoring will take a significant stretch of time, where the mentor invests energy and time with the learner willingly, thereby imparting skills in them or simply advising them. This technique assists with creating significant aptitudes and virtues in a person. Tharnpas and Boon-Sakun, (2015) portray mentoring as a sort of help where one individual helps another in picking up information as mental or physical abilities. This kind of help is stretched out through normal contact for a specific timeframe. It includes two individuals with a similar intrigue. Then again, Abasilim, (2014) portrays mentoring as a procedure where the student looks for information from experts for a drawn-out timeframe. In contrast to coaching, here the student is in charge of both the technique utilized and the accomplishment. The student normally gives his/her thoughts and utilizes that, the mentor can react by demonstrating an understanding of the problem that needs to be addressed.

Under individualized consideration, the leader reacts to the unmistakable outstanding needs of subordinates to guarantee they are a bit of the transformational technique of the organization. Subordinates are treated on an individual level simply dependent on their capacities, ability, and information (Shin & Zhou, 2003). For this circumstance, subordinates are viewed as stand-out individuals who require express individual consideration that is in concurrence with the unexpected advancement they are in the present moment.

Employees in any organization have various needs. Some are roused by cash while others are just determined by the inclination to do things another way. It is in this way dependent upon the leader to recognize every one of these needs of their subordinates and ensure they have been satisfied in

the most ideal manner conceivable (Kalkavan & Katrinli, 2014). Wise leaders keep a close ear in order to comprehend what their subordinates needs and things they would do differently, therefore, for them to think of a good judgment they might be required to communicate with their subordinates. Posing inquiries and getting criticism would assume a key job in expanding understanding (Neupane, 2015). In the event that leaders don't address the issues of their subordinates, it might prompt an absence of inspiration and satisfaction among subordinates which can essentially influence the organization. At the point when the commitment of subordinates is raised through mentorships and investigating their individual needs the organizational yields additionally increase which inevitably lead to a sustainable organization (Erkutlu, 2008)

A recent study by George, (2016) concluded that individualized consideration positively and fundamentally affected the performance of legal staff. An examination completed at the National Bank of Kenya by Deigha, (2016) on the role of transformational leadership on organizational performance, concluded that individual consideration impacts organizational performance in the National Bank of Kenya. Furthermore, the investigation found that leaders at the National Bank go about as mentors and consultants to individuals, mentor the lesser staff to improve individual and expert development, and bolster an adaptable work routine.

Organizational performance

Organizational performance incorporates three explicit zones of firm results which include performance in monetary perspectives (profit, return on investment, return on sales), product market performance (sales, the share of the market), and investors return (total investor return, economic value added). However, it is fundamental to present non-financial proportions of performance related to financial measures so as to completely gauge performance. To accomplish predominant relative-performance, an organization

must accomplish its expected target with more efficiency and effectiveness than its rivals (Abbasi & Zamani-Miandashti, 2013). According to Erkutlu, (2008) no single measure of performance ought to be taken all alone. To acquire a genuine measure of how an organization is performing, various measures (financial and non-financial) ought to be utilized together based on past investigations. Over the years the association between organizational performance and transformational leadership has been examined and recorded in writing (Bass & Benson, 2003).

Zhang, (2010) drove an examination of the association between perceived leadership style and employee commitment among sales associates in Australia. The results showed that worker commitment is identified with the worker's perspective on leadership style in their prompt supervision. Moreover, three worker characteristics coordinated the connection between the apparent leadership style and employee commitment in various ways. In this investigation, Zhang contemplated that leadership styles influence employee commitment bringing about superior organizational performance.

In another examination by Koech and Namusonge, (2012) it assessed the guideline effects of leadership styles on employee performance at state-claimed associations in Kenya. The assessment looked to expressly break down the impact of laissez-faire, transactional, and transformational leadership styles on employee performance. The result of the examination revealed that the link between the transformational leadership components and employee performance evaluations was high prompting higher performance of the organization, while the connection between the transactional style and employee performance was respectably low. Anderson, (2015) completed an examination on the drawback of transformational leadership while urging subordinates to network. They established that the best network systems are wealthy in social capital portrayed by trust and business. Their

discoveries show that most leaders depicted trust to mean both individual respectability and adequacy for one to convey. Their discoveries likewise portray that followers take part in more noteworthy networking systems practices through the consolation by their leaders however it's incredibly directed by leaders' transformational leadership style.

An examination by Ali, Elmi, and Mohammed, (2013) explored the impact of leadership behavior and performance. Its principle intention was to assess the connection between leadership behavior and performance of workers in Mogadishu. The conclusion on this was organizations ought to give great leadership conduct that will improve the performance of the workers just as in general organizational performance.

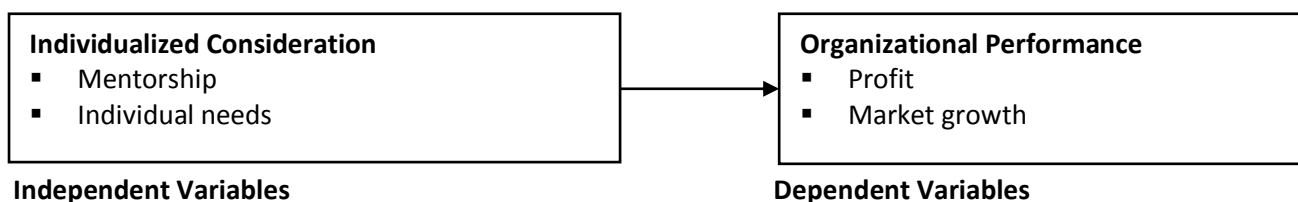


Figure 1: Conceptual Framework
Source: Author, (2020)

METHODOLOGY

The study utilized descriptive research design as it includes recovering the accessible data about the present status of a given marvel so as to give a detailed portrayal of the current situation concerning conditions and variables under examination without rolling out any changes to the variables (Adams, 2014). The population in this research study comprised of 49 employees from the selected Sacco's. The study utilized inferential statistics and used simple linear regression so as to recognize the variables causal relationship in place. The equation used by the researcher to project whether the independent variables would enhance the dependent variable was as follows:-

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where Y= Organizational Performance

β_0 = Constant term

β_1 = Beta co-efficient

X_1 =Individualized consideration

ϵ =Error term

RESULTS

A representative sample of 49 was selected using stratified sampling. Out of the 49 administered questionnaires, 40 were responded to and collected, which represented 81.6% response rate. This was appropriate for the study. Mugenda and Mugenda, (2012) indicates that a response rate above 50% is sufficient for a study.

Individualized Consideration

This section examined the different attributes of individualized consideration in the organizations. The results were in table 1 below.

Table 1: Individualized Consideration

Individualized consideration	SD %	D %	N %	A %	SA %	Mean	Std. deviation
The supervisor treats others as individuals rather than as members of a group	5.0	10.0	2.5	50.0	32.5	3.95	1.108
Supervisor spends time teaching mentoring	0	12.5	27.5	37.5	22.5	3.70	0.966
Supervisor helps others develop their strengths	2.5	12.5	22.5	25.0	37.5	3.83	1.152
The supervisor is sympathetic and supportive	0	12.5	35.0	25.0	27.5	3.68	1.023

Source (Field Data, 2020)

From the table, the mean of the first statement was 3.95, indicating that the respondents concurred with the statement. Similarly, the mean of the second statement was 3.70 which indicated that the respondents equally agreed with the statement. The mean for the third and fourth statements were 3.83 and 3.63 respectively, indicating that the respondents also agreed with the statements. These findings highlighted the recognition of the need for individualized consideration in organizations as well as the participation of supervisors in supporting subordinates to develop their competence and skills for improved personal effectiveness and organizational performance. The

Table 2: Organizational performance

STATEMENT	No Extent %	Low Extent %	Moderate Extent %	Great Extent %	Very Great Extent %	Mean	Std. deviation
Improvement in profits	2.5	10.0	40.0	35.0	12.5	3.45	0.932
Growth of repeat sales	2.5	20.0	45.0	25.0	7.5	3.15	0.921
Increase in number of customers	5.0	20.0	52.5	20.0	2.5	2.95	0.846
Growth in market share	2.5	27.5	47.5	20.0	2.5	2.93	0.829
Increase in number of branches	7.5	22.5	52.5	10.0	7.5	2.88	0.966
Increase in quality of products	0	20.0	27.5	32.5	20.0	3.53	1.037
Growth in new customers	2.5	30.0	42.5	17.5	7.5	2.97	0.947
Growth in staff development	7.5	7.5	35.0	25.0	25.0	3.53	1.176

Source (Field Data, 2020)

From the results, the mean of the first statement was 3.45 implying that the organizations in question had reported a moderate improvement of profits in the specified period. The mean of the second statement was 3.15, which also implied a moderate growth in repeat sales for the organizations. The mean for the third, fourth, fifth, sixth, seventh and last statement were 2.95, 2.93, 2.88, 3.53, 2.97 and 3.53 respectively. All these values indicated a moderate level of organizational growth in market share, number of branches, quality of products, growth in customers and staff development respectively. The findings meant that organizations had reported improved performances in their

results conformed to the conclusions by George, (2016) that individualized consideration positively affected the performance of legal staff as well as the findings by Deigha, (2016), on the role of transformational leadership on organizational performance, which concluded that individualized consideration impacts organizational performance in the National Bank of Kenya.

Organizational Performance

This section sought to find out how the organizations had been performing on various factors over the past five years. The results were presented in table 2 below.

underlined goals and objectives within the specified period. The highlighted growth was attributed to the existence of the previously examined attributed of transformational leadership. Additionally, the findings aligned to the conclusion that organizations needed to focus on improving their individualized leadership processes so as to enhance the performance of the employees and ultimately the performance of the organizations.

Simple Regression

Inferential statistics utilize statistical estimates from the analyzed sample to draw crucial conclusions. Reliability analysis was conducted using the Cronbach's alpha. The correlation analysis,

regression analysis and Analysis of Variance (ANOVA) were also conducted.

Reliability Analysis

According to Kothari, (2008) reliability is the ability of a research instrument to ensure consistency of

the collected data. A method of retesting was used in testing the reliability of the research items; Individualized consideration and organizational performance. The results were as shown in table 3 below.

Table 3: Reliability test

Item	No. of items	Cronbach's Alpha
Individualized Consideration	4	.906
Organizational performance	8	.897

Source (Field Data, 2020)

From the results, the Cronbach's Alpha coefficients for the items were 0.906 and 0.897 respectively. A scale is considered reliable if the alpha value is equal or greater than 0.7 (Cronbach, 1951).

study. The results of the Bivariate Pearson correlation between the independent and the dependent variables were presented in table 4 below.

Correlation Analysis

Correlation analysis is used to evaluate the direction and strength between the variables under

Table 4: Correlation Analysis

		Individualized consideration
Organizational performance	Pearson Correlation	.368*
	Sig. (2-tailed)	.013
	N	40

Source (Field Data, 2020)

From the results above, the Pearson's correlation coefficient for the Individualized consideration was 0.368 which displayed a positive relationship between the variable and organizational performance. The p-value was less than the significance level thus it was statistically significant

($r=0.368$, $p\text{-value} = 0.013 \leq 0.05$ level of significance).

Regression analysis

Regression analysis was utilized in determining the relationship between the dependent and the independent variables. The results were as follows.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.710 ^a	.504	.463	.675

- a. Predictors: (Constant) Individualized Consideration
- b. Dependent Variable: Organizational Performance

Source (Field Data, 2020)

From the table above, the R square value was 0.504. The value meant that 50.4% of the variations in dependent variable, organizational performance,

can be explained by the independent variable; individualized consideration.

Table 6 outlined the Analysis of Variance (ANOVA).

Table 6: Analysis of Variance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16.685	3	5.562	12.197	.000 ^b
	Residual	16.415	36	.456		
	Total	33.100	39			

- a. Dependent Variable: Organizational Performance
- b. Predictors: (Constant) Individualized Consideration

The Analysis of Variance was used in examining the significance of the model. A model is considered significant if the p-value is less than or equal to 0.05 ($P \leq 0.05$). From the results above, the F-statistic value was 12.197 with a p-value of .000. (P-value =

.000 ≤ 0.05) thus the model was statistically significant.

Table 7 below presented the regression coefficients table.

Table 7: Coefficients

Model		Unstandar dized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig
1	(Constant)	.234	.078		2.354	.015
	Individualized consideration	.534	.168	.652	4.621	.000

Source (Field Data, 2020)

From the results above, the significance value of the independent variable was less than 0.05 thus they were statistically significant. The regression model derived from the results was as follows.

$$Y = 0.234 + 0.534X_1 + \epsilon$$

The constant 0.234 indicated the constant level of the dependent variable. The coefficient 0.534 indicated that a unit change in individualized consideration would lead to a 0.534 unit change in organizational performance. The positive coefficient implied the existence of a positive contribution of the independent variables to the dependent variable.

CONCLUSIONS AND RECOMMENDATIONS

The study revealed that individualized transformational leadership had a positive impact on organizational performance. Individualized consideration was found to be vital in driving organizations towards the achievement of the underlined objectives by promoting working environments that accords followers support from their leaders and builds personal strengths

translating to improved outcomes. Thereby, the study concluded that mentoring of followers often raised employee commitment which greatly contributes to improved and sustainable organizations. It was also evident that the leaders assisted the subordinates in developing their strengths. This implied that there was recognition of the need to support subordinates which directly contributed to enhanced performances since the subordinates were able to perform better. It is also important for the organizations to consider the need for individualized consideration of all parties as it leads to the promotion of diversity which in turn creates powerful teams since each party is given tasks based on personal skills. Besides, by giving personalized support organizations are able to gain the benefits of diversity and minimizes the occurrence of leader-follower conflicts. The study findings in general depicted that individualized consideration enhances organizational performance.

The study established that individualized transformational leadership was critical in

facilitating organizational performance. The study also found that individualized consideration was essential in influencing organizational performance. This is because granting individualized focus and attention to each of the party gives a chance to each individual to prove their abilities and can be used in the assignment of duties based on competencies. Leaders should, therefore, focus on recognizing individual contributions and accord personalized support to ensure optimal outcomes.

Recommendation For Further Research

This study targeted two Sacco's in Kiambu Town. As such, the findings cannot be generalized across all Sacco's and other financial institutions. Therefore, it is necessary to conduct a similar study to establish

the extent to which the studied variables affect organizations, not only in the financial sector but also in other fields. This would make it possible to develop a generalized conclusion on the subject. Similarly, the study was focused on one form of leadership whereas there are other leadership styles that are utilized in different settings. Therefore, the outcomes of the study cannot be considered to be comprehensive of the general topic on the impact of leadership styles in organizational performance. Therefore, more studies should be carried on the impact of leadership styles on organizational performance to give a detailed understanding of the same.

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